

? i bgh]b ? f]gYbnY]hYb. '8]g_i gg]c b 'ØVYf
K Yfh'i bX`K UbXY`]a '@]W hYbVYf[

5a '&&"A U] &\$&) 'Z]bXYh]a '?i bgh! 'i bX?'i 'hi fnYbhfi a
: U\ fVYfY]hgW UZh]b '6Yf`]b!@]W hYbVYf['X]Y 'J YfUbgH`hi b [
7cbg]XYf '@]ghYb]b['ghUhh"



< YfnVYf[ghfU» Y' (\$ (' ž%'\$' *) '6Yf`]b ž'8Yi hgW `UbX`! '5a
GcbbhU[ž'XYb'&&"A U] &\$&) ž'Z]bXYh]a '?i bgh! 'i bX?'i 'hi fnYbhfi a
: U\ fVYfY]hgW UZhž <Ui Vfc_': ci bXUh]cbž'6Yf`]b!@]W hYbVYf['Y]bY
gdUbbYbXY 'J YfUbgH`hi b['ghUhh 'X]Y '5i gghY`'i b[' 7cbg]XYf
@]ghYb]b["8]YgY`k]fX`j cb`%('V]g`%- 'l \f' [YÒZbYh'gY]b`i bX
h\Ya Uh]g]Yfh`U_hi Y`Y [YgY`gW UZh]WY': fU[Yb`Xi fW
nY]h[YbØgg]gWY?'i bghž'X]Y 'ghUf_]b`dc`]h]gWYb?'cbhYI hYb
j Yfk i fnY`h]gh"9]b`<][\`][\h'XYf`J YfUbgH`hi b[]gh`X]Y
DYfZcfa UbW` <ck ` `XYf`GWUi gd]Y`Yf]b`6]V]UbU`6Y[`Ui ž'X]Y`i a
) 'l \f'ghUhh]bXYb`k]fX"8 UbUW `Zc`[hi a `* 'l \f`Y]bY': Ø\fi b [
Xi fW `X]Y '5i gghY`'i b['a]h`F cVYfh`GW`ØW_Yf`i bX`Y]b
:]`a dfc[fUa a `Ui g`XYf`GUa a `i b['<Ui Vfc_"

8]Y'nYbhfU`Y`8]g_i gg]cb`XYg`B U\A a]hU[g'a]hXYa`H]hY` K Ug]gh
X]Y`?i bgh`k Yfh3`VY[]bb`h`i a`%+`i \f`i bX`VYUggh]g]W\`a]h`XYf
9bhk]W_`i b[`XYg`?i bgha Uf_hYg`]b`5bVYhfU\A h`U_hi Y`Yf
dc`]h]gW\Yf`i bX`k]fhgW\UZh`]W\Yf`?f]gYb``8]Y`8]g_i gg]cb`k]fX`j cb
XYf`æi fbU`]gh]b`B]W\`U`?i \b`a cXYf]Yfhi bX`VY]b`U`hYh`6Y]hfA[Y
j cb`dfca]bYbhYb`8]g_i hUbhYb`k]Y`6A`fVY`HfUi hk Y]bž`8]f_`6c`ž
7`f]gh]Ub`?c`c`fghi bX`8Ub]Y`K`YgYbYf`

? i bgh`]a`K UbXY`XYf`NY]h

æ`XYf`8]g_i gg]cb`k]fX`XYi h]W\ž`XUgg`?i bgh`b]W\h`bi f`Y]b
5i gXfi W_`j cb`]bbYfghYb` ; YZ0`Yb`]ghž`gc bXYfb`Ui W\`U`g`Gd]Y[Y`
XYf` ; YgY`gW\UZh`Zi b[]Yfh`@Ui h`Y]bYa`6Yf]W\h`j cb`5fhVcc_g
<Y]XY`VYf[`fYZY_h]Yfh`?i bgh`\]ghc`f]gW\Y`i bX`U_hi Y`Y
[YgY`gW\UZh`]W\Y`9bhk]W_`i b[Yb`i bX`V]YhYh`9]bV`]W_Y`]b`XUg
_c`Y_h]j Y`6Yk i gghgY]b`Y]bYf` ; YgY`gW\UZh`G]Y`fY[h`ni f
GY`VghfYZYi]cb`Ub`i bX`_Ubb`hfUbgZcfa Uh]j Y`?f`Z`h`VYg]hnYbž
]bXYa`g]Y[YgY`gW\UZh`]W\Y`8]U`c[Y`Ubgh0»h` : Øf`j]Y`Y
nY]h[Yb0gg]gW\Y`?Øbgh`Yf`]gh`Yg`YbhgW\Y]XYbXž`Xi fW\`j\`fY`K`Yf_Y
A Y]bi b[Yb`ni`Ài »Yfb`i bX`A]gggh`AbXY`ni`h`Ya Uh]g]YfYbž`Ui W\`
k Ybb`X]Y`K]f_i b[]\`fYf`?i bgh`c`Zh`]b` : fU[Y`[YghY`h`k]fX`

9]b`6Y]gd]Y`Z0f`gc`W\Y`_f]h]gW\Y`?i bgh`]gh`XUg`K`Yf_` J`YhYfUbg`c`Z
h\Y`K`Ufg`c`Z`9f]hfYUž`?cgcj c`UbX`Hc[c` : UW]b[`h\Y`7`cfbYf`XYg
gdUb]gW\Yb`?Øbgh`Yfg`GUbh]U[c`G]YffUž`XUg`X]Y`HfUi a`U`j cb
?f]Y[g]YhYfUbYb`h`Ya Uh]g]Yfh`8]YgY`K`Yf_Y`XfAb[Yb`nk`Uf`b]W\h
]a`a`Yf`Ui`Z`_cb`_fYhY`J`YfAbXYfi b[Ybž`g]Y`Yfa`0[`]W\Yb`UVYf
6Y[Y[bi b[Yb`i bX`?cbj`YfgUh]cbYb`ØVYf`fY`Yj`UbhY
[YgY`gW\UZh`]W\Y`H`Ya`Yb``8]Y`8]g_i gg]cb`i a`XYb`K`Yfh`gc`W\Yf
dc`]h]gW\Yf`?i bgh`]gh`VYgcbXYfg`]a`Yi`h[Yb`?cbhYi`hj`cb`?f]gYb
i bX`i`bg]W\Yf\Y]hYb`j`cb`[fc»Yf`6YXYi`hi`b["

8]Y`^`_cbca]g]Yfi b[`XYf`?i bgh

8]Y`J`YfUbg`U`hi`b[`k`]fX`Ui`W\` : fU[Yb`ni`f`^`_cbca]g]Yfi`b[`XYg
?i bgha Uf_hYg`Ui`Zk`YfZYbž`Y]b`H`Ya`Už`XUg`XYfnY]h`j`]Y`Y`A`YbgW\Yb
VYgW\`ÀZh[`h`?`f]h]_Yf`Uf[i`a`Ybh]YfYbž`XUgg`X]Y`ni`bY`a`YbXY
A`cbYhUf]g]Yfi`b[`XYf`?i bgh`X`Uni`Z0`fhž`XUgg`Àgh`Yh]gW\Y` : fU[Yb

]b`XYb`<]bhYf[fi bX`hfYhYb`"8Yb bcW`gc`hY`X]Y`E i U`]h`h`i bX`X]Y
hfUbgZcfa Uh]j Y`? fUZi`nY]h[Yb`Ogg]gW`Yf`? i bgh`b]W`h`ØVYfgY`Yb
k YfXYb`ž`Ui W`k Yb b`Yg`Gh]a a Yb` []Vhž`X]Y`Y]bYb` F YgYh`]b`XYf
? i bgh`Zc fXYfb`"Gc`W`Y` : cfXYfi b [Yb`k YfXYb`U`g`V]nUff`Ub [YgY`Yb
i bX`nY][Yb`X]Y`GdUbbi b [Yb`nk]gW`Yb`? i bghdfcXi`_h]cb`i bX
A Uf`_h] YfZØ[VUf`_Y]h`Ui`Z`

Ni g`h`h`i]W`k]fX`]b`XYf`8]g`_i gg]cb`XUfUi`Z`]b [Yk]YgYb`ž`XUgg`? i bgh
U`g`D`UhhZcfa`ZØf`i bhYfgW`]YX`]W`Y` [YgY`g`W`UZh`]W`Y`F`YU`]h`h`Yb
X]Yb`h`8Yg`K`Y]hYfYb`h`Uh`X]Y`8][]hU`]g]Yfi b [`XYb`? i bgha Uf`_h
[`cVU`j`YfbYh`h`i bX`ni [`Ab [`]W`Yf` [Ya`UW`h`8]Yg`Yf`ØZbYh`bYi`Y
8]a`Ybg]cbYb`XYf`? i bghdfcXi`_h]cb`i bX`!fYnYdh]cb`ž`]bgVYgcbXYfY
]b`Y]bYf`K`Y`hž`X]Y`j`cb`gW`bY`Yb`hY`W`bc`c []gW`Yb`9bhk`]W`_i`b [Yb
[Ydf`h`h`]gh`

8]Y`J`YfUbg`h`U`hi`b [`]a` `? i bgh`!`i bX`? i `hi`fnYb`hfi`a` : U`fVYfY]hgW`UZh
]gh`XUa`]h`b]W`h`bi`f`Y]bY`5i`gghY`i`b [ž`gc`bXYfb`Y]b`k`]W`h][Yf`F`Ui`a
ZØf`XYb`5i`ghUi`gW`ØVYf`X]Y`F`c`Y`XYf`? i bgh`]b`Y]bYf`g]W`gh`h`bX][
j`Yf`h`bXYfbXYb` ; YgY`g`W`UZh`"G]Y`nY][hž`k`]Y`VYXYi`hYbX`i`bX`U`_hi`Y`
X]Y`H`Y`a`Yb`g]bX`ž`X]Y`X]Y`J`YfUbg`h`U`hYf`i`bX`8]g`_i`hUb`hYb
UbgdfYW`Yb`"

hYfYgg]YfhY`g]bX`Y]b [Y`UXYb`ž`X]Y`j`]Y`Z`h`h][Yb` : UW`h`hYb`XYf`? i bgh
ni`Yb`hXYW`_Yb`i`bX`Ub`XYf`8]g`_i`gg]cb`hY`]ni`bY`a`Yb`"K`Y]hYfY
hZcfa`Uh]cbYb`ni`f`J`YfUbg`h`U`hi`b [`g]bX`Ui`Z`XYf`K`YVgY]hY`XYf
<Ui`Vfc`_` : ci`bXUh]cb`ni`Z]bXYb.`\`Ui`Vfc`_"cf[`"

h`g [YgUa`h`h`Aggh`g]W`g`U [Yb`ž`XUgg`? i bgh`]b`]\fYf`J`]Y`ZU`h`a`Y`f`]gh
U`g`bi`f`Y]b`DfcXi`_h`"G]Y`]gh`Y]b`k`]W`h][Yg`A`YX]i`a`ž`i`a
[YgY`g`W`UZh`]W`Y`F`YU`]h`h`Yb`i`bX`J`Yf`h`bXYfi`b [Yb`ni`f`YZY`_h]YfYb
i`bX`ni`a`8]U`c [`Ubni`fY [Yb`"8]Y`h]Uh]j`Y`]b`6Yf`]b!@W`hYbVYf [
_ØbbhY`gca`]h`U`g`?UhU`mgUhc`f`ZØf`k`Y]hYfY`8]g`_i`gg]cbYb`ØVYf`XYb
K`Yfh`XYf`? i bgh`]b`i`bgYfYf` ; YgY`g`W`UZh`Z`b []YfYb`"

: Øf`k`Y]hYfY`hZcfa`Uh]cbYb`ni`f`F`c`Y`XYf`? i bgh`]b`XYf` ; YgY`g`W`UZh
k`YfXYb`Ui`W`5fh]_Y`j`cb`XYf`XYi`hgW`Ub`X`Zi`b`_"XY`i`bX`XYf`
UfhVcc`_g`Y]XY`VYf ["XY`Ya`dZc`Yb`"

8YhU]`g	
C fh	< YfnVYf[ghfU» Y` (\$ (' ž%\$' *) `6Yf`]bž 8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> • k k k "VYf`]bYf!nY]hi b ["XY • k k k "XYi hgW`UbXZi b_"XY • k k k "UfhVcc_g\Y]XY`VYf["XY

6Ygi W`Yb`G]Y`i bg`Ui Z.`a Y]b!VYf`]b"bYh