

# 7cdg]a '8]U`c[ . 'GW Ø`Yf`ZfU[ Yb`bUWk FYgdY\_h'i bX`G]Wk Yf\Y]h°

GW Ø`Yf`XYf`@ci ]g!DYhYf!GW i `Y`b`?cfVUWk`X]g\_i h]YfYb`a ]h  
Dc`n]ghYb`ØVYf`9]bgÅhnY`i bX`FYgdY\_h]a `FU\`a Yb`XYf  
JYfUbghU`hi b[ /`ei ch/7cdg]a '8]U`c[/`ei ch`



?cfVUWk ž`8Yi hgWk`UbX`!`8]Y`GW Ø`Yf]bbYb`i bX`GW Ø`Yf`XYf  
@ci ]g!DYhYf!GW i `Y`b`?cfVUWk`UhhYb`\_Øfn`]Wk`X]Y`; Y`Y`[ Yb`Y]hž  
X]fY\_h]j cb`XYb`9]bgUhn`fÅžhYb`ni ``YfbYb``æ`a `FU\`a Yb`XYf  
JYfUbghU`hi b[ `7cdg]a '8]U`c[ ``Dc`nY]`i bX`GW i `Y`]a  
5i ghUi gWk `VYUbhk cfhYhYb`Dc`n]ghYb`; fU[ Yb`fi bX`i a `i]\fY  
<YfUi gZcfXYfi b[ Yb`i bX`XUg`hÅ[ `]Wk`Y`@YVYb`]a `Dc`nY]X]Ybgh`  
Dc`nY]\`Ui dh\_ca`a ]ggUf]b`5bb]\_U`<Yi gWk`bY]XYf`\`cV`XUVY]`X]Y  
; YZU\`fYb`\`Yfj cfž`X]Y`Dc`n]ghYb`ni `VYk`Å`h][ Yb`\`UVYb``H\Ya Yb  
k ]Y`; Yk`U`h`[ Y`[ Yb`Dc`n]ghYb`i bX`X]Y`FYWk`ha`Å»][`\_Y]h]\`fYf  
A`U»`bU\`a Yb`k`i fXYb`Ui gZØ`f`]Wk`X]g\_i h]Yfh``K ]f`\`UbXY`b`bUWk  
FYWk`hi bX`; YgYhn`i bX`Yfk`UfhYb`FYgdY\_h`ž`VYhcbhY  
<Yi gWk`bY]XYfž`k`Å`\fYbX`Dc`n]gh`A ]\_Y`NYb`\_Yf`j`cb`XYf  
Dc`nY]ghU]cb`?cfVUWk`ØVYf`X]Y`Bchk`YbX][`\_Y]h]j`cb

Nk Ub[ ga U» bU\ a Yb`VYf]W hYhYž i a`XYf`ghY][ YbXYb`5[ [ fYgg]cb  
]b`XYf`; YgY`gW UZh`Ybh[ Y[ Ybni k ]f\_Yb""8]YgYf`5i ghUi gW`ZUbX  
Ua`\*""ž b]a`G]hni b[ ggUU`XYg`?cfVUWYf`F Uh\Ui gYg`ghUhhž`k c  
fi bX`%\$`\$`[ i h] cfVYfY]hYhY`GW`Ø`Yf`XYf`ž\ f[ Ub[ gghi ZYb`+`V]g`%\$  
Ubk YgYbX`k UfYb"

9]b`VYgcbXYfYf`a di`gj cfhfU[ `j cb`Dc`nY]cVYffUh`8]f\_`6Ufhc`Xi gž  
XYf`X]Y`GW`Ø`Yf`a ]h`J]XYcg`j cb`9]bg`À`hnYb`\_cbZfcbh]YfhYž  
j YfXYi h]W hY`X]Y`<YfUi gZcfXYfi b[ Ybž`j cf`XYbYb`X]Y`Dc`nY]  
ghY`h`6Ufhc`Xi g`Yf`\_`À`fhYž`XUgg]a`BchZU`XYf`9]bgUhn`j cb  
GW`i g`gk UZZYb`bch`k YbX][ `gY]b`\_`Ubb"" A YggYf`]b`XYf`^`ZZYbh]W`\_Y]h  
g]bX`Y]bY`Y`W hY`Y`Y ZU\ f`ž`ZØ[ hY`<Yi gW`bY]XYf`\]bni ""B UW`XYf`  
: fU[ Yfi bXY`Xi fZhYb`X]Y`GW`Ø`Yf`X]Y`Dc`nY]Ui gfØghi b[ `Ub`gW`Ui Yb  
i bX`Ub`Y[ Ybž`k Ug`XUg`ž`hYfYggY`i bX`XUg`J Yfgh`À`bXb]g`ZØf`X]Y  
5fVY]h`XYf`9]bgUhn`\_f`À`ZhY`bc`W`k`Y]hYf`ghY][ YfhY""8]Y`J YfUbghU`hi b[  
ZØfXYfhY`b]W`h`bi f`XYb`5i ghUi gW`ž`gcbXYfb`\`U`Z`Ui W`ž`J`cfi`fhY]`Y  
UVni VUi Yb`i bX`F`YgdY`\_`h`ni`nY][ Yb""8]YgY`ž`h]Uh]j`Y`]gh`HY]`XYg  
`F`YgdY`\_`h`DU`\_`hg`XYf`<Ygg]gW`Yb`@`Ub`XYgfY[ ]Yfi b[ ž`XUg`XUfUi`Z  
UVn]Y`hž`[ Yk`U`hg`Ua`Y`Y`VYf[ f]ZZY`Ui`Z`9]bgUhn`\_f`À`ZhY`ni`VY`\_`À`a`d`ZYb"

< ]bhYf[ fi bX`ni`f`; Yk`U`h`[ Y[ Yb`9]bgUhn`\_f`À`ZhY

8]Y`Ni`bU\`a`Y`j`cb`5b[ f]ZZYb`Ui`Z`9]bgUhn`\_f`À`ZhY`]gh`Y]b`Y`fbghYg  
[ YgY`gW`UZh]W`Yg`DfcV`Ya`""5`Y]b]a`ž\`f`&`\$`&`k`i`fXYb`Ø`VYf`  
)`&`\$`\$`9]bgUhn`\_f`À`ZhY`]b`<YggYb`C`d`ZYf`j`cb`GhfUZhUhYb""Ni`XYb  
6Yhfc`ZZYbYb`[ Y\`Ø`fYb`)`"\$`)\*`Dc`n]ghYbž`&(`:Yi`Yfk`Y`f`Yi`hY`i`bX  
%`+`%`F`Y`h`i`b[ gX]Ybgh`\_f`À`ZhY""A`]b]ghYfd`f`À`g]XYbh`6`cf]g`F`\Y]b`i`bX  
ž`bYba`]b]ghYf`F`ca`Ub`DcgYW`\_\`UVYb`XUg`F`YgdY`\_`h`DU`\_`Yh  
j`cf[ YghY`hž`i`a`X]Y`@Y]ghi`b[ Yb`X]YgYf`9]bgUhn`\_f`À`ZhY  
Ubn`i`Yf`\_`Y`bb`Y`b`i`bX`]f`Y`b`GW`i`h`ni`gh`À`f`\_`Yb""`5b[ f]ZZY`Ui`Z  
9]bgUhn`\_f`À`ZhY`]g]bX`]bU`\_`nY`dhUVY`i`bX`VYgW`À`a`Y`b`X`ž`ghY`h`F`\Y]b  
\_`Uf""9`f`ZcfXYfhY]bY`J`YfUbhk`cfhi`b[ `XYg`GhUUhYgž`i`a`Y]b`g]W`YfYg  
i`bX`fYgdY`\_`h`j`c`Y`g`A`]hY]bUbXYf`ni`[ Yk`À`f`Y]ghYb"

ž`XYf`U`\_`hi`Y`Y`b`[ YgY`gW`UZh]W`Yb`@U[ Yž`X]Y`j`cb`Y]bYa`fUi`YfYb  
?`]a`U`i`bX`ghY][ YbXYf`5[ [ fYgg]j]h`À`h[ Ydf`À[ h]ghž`g]bX`gc`W`Y  
A`U»`bU\`a`Yb`a`Y`f`U`g`bch`k`YbX][ ""ž`bYba`]b]ghYf`DcgYW`VYhcbh  
X]Y`A`ch]j`Uh]cb`i`bX`X]Y`?`ca`dYhYbn`XYf`Ø`VYf`,`\$`\$`\$`\$:`fUi`Yb`i`bX

A ÅbbYfžX]Y`ja`6fUbX!`i`bX`?UhUghfcd\YbgWÅi`h`hÅh][`g]bXž`gck`JY  
 X]Y`&`\$`\$`\$`\$`6YX]YbghYhYb`XYf`\Ygg]gWÅYb`Dc`nY]"`K`j`f`a`ØggYb  
 Y]bY`HfYbXi`a`\_Y\f`\YfVY]ZØ\fYbž`i`a`Y]b`Zf]YX`]WÅYg  
 Ni`gUa`a`Yb`YVYb`ni`Yfa`Ò[`]WÅYb`ž`Yf`\_`ÅfhY`DcgYW`\_`k`Y]hYf`"8`Ug  
 FYgdY`\_h!DU`\_Yh`gc``b]WÅh`bi`f`8`Ub`\_VUf`\_Y]hž`gcbXYfb`Ui`WÅ  
 K`YfhgWÅ`Åhni`b[`]ZØf`X]Y`5fVY]h`XYf`9]bgUhn`\_f`ÅZhY`Ui`gXfØW`\_Yb"

;`Ya`Y]bgUa`Y`5`\_h]cbYb`i`bX`Gc`XUf]hÅh

B`YVYb`XYb`ϕ]h]Uh]j`Yb`XYf`@UbXYgfY[`]Yfi`b[`]Vh`Yg`Ui`WÅ`c`\_U`Y  
 5`\_h]cbYbž`X]Y`XYb`:`c`\_i`g`Ui`ZXYb`FYgdY`\_h[`]Y[`]YbØVYf  
 9]bgUhn`\_f`ÅZhYb`Y[`]Yb`"ϕ`Y]bYf[`]Ya`Y]bgUa`Yb`5`\_h]cb`j`cb  
 j`YfgWÅ]YXYbYb`Cf[`]Ub]gUh]cbYb`ja`F`Ui`a`F`Uj`YbgVi`f[`]k`i`fXY`Y]b  
 ghUf`\_Yg`NY]WÅYb`[`]Y[`]Yb`:`Yk`U`h[`]YgYhnh`"i`bhYf`XYa`A`chc`?`Y]bY  
 ;`Yk`U`h[`]Y[`]Yb`9]bgUhn`\_f`ÅZhY`\_VYhcbYb`X]Y`6YhY]"[`]hYbž`XUgg  
 \_ØfdYf`]WÅY`5b[`]f]ZY`i`bX`6Y`Y]X][`i`b[`]Yb`]b`U`nYdhUVY`g]bX`"9]bY  
 FYhni`b[`]ggUb]hÅhYf]b`VfUWÅ`hY`Yg`Ui`ZXYb`Di`b`\_h`A`Ub`gc``hY  
 FYgdY`\_h]`cf`XYa`5b`Ugg`\UVYbž`k`Ybb`9]bgUhn`\_f`ÅZhY`\_ca`a`Yb`  
 Gc`WÅY`,`VYf[`]f]ZY`g]bX`b]WÅh`bi`f`5b[`]f]ZY`Ui`Z`9]bnY`bYž`gcbXYfb  
 Ui`Z`X]Y`[`]fi`bX`Y[`]YbXYb`K`YfhY`i`bgYfYg`FYWÅ`hgghUUhYgž`k`]Y`Ui`WÅ  
 X]Y`Dc`nY]`\_`UfghY`h"

ϕ]g[`]YgUa`h`]gh`X]Y`G]hi`Uh]cb`]b`<`YggYb`i`bX`XUfØVYf`\`]bUi`g  
 VYgcf[`]b]gYffY[`]YbX`"J`YfUbghU`hi`b[`]Yb`k`]Y`7`cdg`]a`8]U`c[`]i`bX  
 XUg`FYgdY`\_h!DU`\_Yh`g]bX`Y]b`GWÅf]h]b`X]Y`f]WÅh][`]Y`F]WÅhi`b[`]ž`i`a  
 XYb`9]bgUhn`\_f`ÅZhYb`X]Y`5bYf`\_Ybbi`b[`]i`bX`XYb`FYgdY`\_h`ni`[`]YVYbž  
 XYb`g]Y`j`YfX]YbYb"

8YhU]`g	
C`f`h	?`c`f`V`U`WÅ`ž`8`Y`i`h`g`WÅ`_`U`b`X
E`i`Y``Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"d`c`nY]"`Y`g`g`Y`b`"X`Y</li> <li>• g`h`U`U`h`g`_`U`b`n`Y]"`Y`g`g`Y`b`"X`Y</li> <li>• k`k`k`"k`c`WÅ`Y`b`V`U`h`h`!`b`Y`k`g`"X`Y</li> </ul>

6Ygi`WÅYb`G]Y`i`bg`Ui`Z`b`U[`]!\`YggYb`"XY