

5 _hi Y ``Y 'F Y]gYk Ufbi b[Yb. 'K c '≠ fY
G]W\ Yf\ Y]h'Ui Z'XYf' ?]ddY 'ghY\ h°

8 Ug'5i gk Åfh[Y'5a h[]Vh'Ua '% ' "A U]'&\$&) 'U_hi Y``Y
F Y]gYk Ufbi b[Yb'ZØf'[YZÅ\ f']W\ Y '@ÅbXYf'VY_Ubbh" 'K]W\ h[Y
<]bk Y]gY'ZØf'F Y]gYbXY"



K YfXYfgW\ Yf'A Uf_hž'%%\$%%+ '6Yf`]bž'8 Yi hgW\ `UbX'!'8 Ug
5i gk Åfh[Y'5a h'\Uh'Ua '% ' "A U]'&\$&) 'U_hi Y``Y' ðZcfa Uh]cbYb
ØVYf'X]Y'G]W\ Yf\ Y]hg`U[Y]'b j YfgW\]YXYbYb '@ÅbXYfb'ZØf'F Y]gYbXY
i bX'6i bXYgVØf[Yf'a '5i g'UbX'j YfØZYbh]W\ h" '8]Y
F Y]gYk Ufbi b[Yb'k YfXYb'Ui Z; fi bX`U[Y'j cb
F]g_cY]bgW\ Åhni b[Yb'Ui g[YgdfcW\ Yb'i bX'Ybh\ U`hYb'k]W\ h[Y
<]bk Y]gY'ZØf'X]Y'G]W\ Yf\ Y]h'j cb'F Y]gYbXYb"

Ni `XYb'U_hi Y``Yb'F Y]gYk Ufbi b[Yb'[Y\ ÒfYb. '5Z[\Ub]ghUbž'X]Y
8Ya c_fUh]gW\ Y'F Ydi V`_ '? cb[cž'< U]h]ž'≠Ubž'≠U_ž'@]VmYbž'A U]ž
A mUba Ufž'Gca U`]Už'Gi XUb'i bX'X]Y'NYbhfU`Uzf`_Ub]gW\ Y'F Ydi V`_`
≠'X]YgYb '@ÅbXYfb'k]fX'Y]bY'\c\Y; YZÅ\ fXi b['Ui Z[fi bX'j cb
'?cbZ`_hYb'i bX']bghUV]Yb'dc`]h]gW\ Yb'G]hi Uh]cbYb'ZYgh[YghY``h"

HY]`fY]gYk Ufbi b[Yb`i bX`G]W\Yf\Y]hg`U[Y

BYVYb`XYb`FY]gYk Ufbi b[Yb`[]Vh`Yg`nU\`fY]W\Y
HY]`fY]gYk Ufbi b[Yb`ZØf`@AbXYf`k]Y`ÿ[mdhYbž`5`[Yf]Ybž`5fa Yb]Ybž`
5gYfVU]XgW\Ubž`ÿh\]cd]Ybž`bX]Ybž`gYU`ž?Ua Yfi bž?c`i a V]Ybž`
DU_]ghUbž`X]Y`D\`]dd]bYb`i bX`j]Y`Y`a Y`f`"8]YgY`K Ufbi b[Yb`
XYi hYb`XUfUi Z`\]bž`XUgg`]b`VYgh]a a hYb`FY[]cbYb`X]YgYf`@AbXYf`
G]W\Yf\Y]hg]g]_Yb`VYghY\Ybž`X]Y`FY]gYbXY`_YbbYb`gc``hYbž`VYj cf
g]Y`]\fY`FY]gY`UbhfYhYb"

8 Ug`5i gk Åfh][Y`5a h`YVh`Yfj cfž`XUgg`nk]gW\Yb`
FY]gYk Ufbi b[Yb`i bX`G]W\Yf\Y]hg\]bk Y]gYb`i bhYfgW\]YXYb`k]fX`
K Å\fybX`FY]gYk Ufbi b[Yb`_cb`fYhY` ; YZU\fyb`ZØf`@Y]V`i bX`@YVYb`
h\Ya Uh]g]YfYb`i bX`Xf]b[YbX`UVfUHfYbž`]bg`FY]gY`UbX`ni`ZU\fybž`
VYn]Y\Yb`g]W\`G]W\Yf\Y]hg\]bk Y]gY`Ui ZU``[Ya Y]bY`F]g]_Yb`gck]Y`
FY]gY]bgW\Åb`_i b[Yb`"FY]gYbXY`g]bX`Ui Z[Yfi ZYbž`U`hi Y`Y`
BUW\f]W\hYb`ni`j YfZc`[Yb`i bX`"c_U`Y`6chgW\UZhYb`cXYf`?cbgi`UhY`
ZØf`G]W\Yf\Y]hgZfU[Yb`ni`_cb`hU`h]YfYb"

HYffcf[YZU\ f`i bX`G]W\Yf\Y]hgVYk i gghgY]b

8 UfØVYf`\]bUi g`VYghY`h`k Y`hk Y]h`Y]bY`Yf\Ø`hY` ; YZU\ f`
hYffcf]gh]gW\Yf`5bgW\`Å[Y`i bX`9bhZØ\fi b[Yb`
HYffcfcf[Ub]gUh]cbYb`k]Y` 5`E U]XU` i bX`XYf` g`Ua]gW\Y`GhUUh`
\UVYb`Ub[Y_ØbX][hž`5bgW\`Å[Y`ni`j YfØVYbž`]bgVYgc`bXYfY`bUW\`
XYb`Øb[ghYb`9fY][b]ggYb`]a`BU\Yb`CghYb`"FY]gYbXY`gc``hYb`g]W\`
XYf`dchYbn]Y`Yb` ; YZU\fyb`VYk i ggh`gY]b`i bX`]f`J Yf\U`hYb`
YbhgdfYW\YbX`UbdUggYb"

A Ø[`]W\Y`5bgW\`U[gn]Y`Y`i a ZUggYb`CfhY`a]h`Gma Vc`W\UfU`hYfž`
J Yf`_Y\fg]bZfUghfi`_hi`fYb`gck]Y`[fØ» YfY`
A YbgW\YbUbgUa a`i b[Yb`"8Yf` ; fUX`XYf`6YXfc\i b[`j Uf]]Yfh]j`cb`
@UbX`ni`@UbX`i bX`]gh]b`FY[]cbYb`a`]h`k]YXYf\c`hYb`5bgW\`Å[Yb`
\Ø`Yf`"8 Ug`5i gk Åfh][Y`5a h`Ya dZ]Y\`hž`g]W\`j cf`i bX`k Å\fybX`XYf`
FY]gY`_cbh]bi]Yf`]W\`ØVYf`X]Y`G]W\Yf\Y]hg`U[Y`]a`FY]gY`UbX`ni`
]bZcfa]YfYb`i bX`j YfXÅW\h][Y`5`_hj]hÅhYb`i a [Y\YbX`XYb`
Øfh]W\Yb`G]W\Yf\Y]hgVY\ØfXYb`ni`a`Y`XYb"

⇒ : U`Y`Y]bYf?f]gY`_ÖbbYb`ja`5i`g`UbX`YVYbXY`8Yi`hgW`Y`XUni
 Ui`Z[`YZcfXYfh`k`YfXYbž`XUg`@UbX`ni`j`Yf`UggYb``8Ug`5i`gk`Åfh][`Y
 5a`h]gh`fi`bX`i`a`X]Y`i`f`hY`YZcb]gW`YffY]W`VUfž`i`a
 l`bhYfghØhni`b[`ni`Y]ghYb"

: Øf`XYhU]`YfhYfY`⇒Zcfa`Uh]cbYb`ni`_cb_fYhYb`<]bk`Y]gYb`i`bX
 9a`dZY`i`b[`Yb`j`Yfk`Y]gh`XUg`5i`gk`Åfh][`Y`5a`hUi`Z`gY]bY`cZZ]n]Y`Yb
 K`YVgY]hYbž`k`c`fY[`Y`a`Å»][`U`hi`U`g]YfhY`F`Y]gY!`i`bX
 G]W`Yf`Y]hg`[`bk`Y]gY`ni`Z]bXYb`g]bX``K`]W`h][`Y
 ?`cbhU`_h]bZcfa`Uh]cbYb`g]bX`YVYbZU`g`Xcfh`[`bhYf`Y[`hž`i`a`X]Y
 G]W`Yf`Y]h`X`Yf`F`Y]gYbXYb`ni`i`[`Yk`Å`f`Y]ghYb"

: Øf`k`Y]hYfY`8YhU]`g`ni`XYb`F`Y]gY`[`bk`Y]gYb`i`bX`XYf`U`hi`Y`Yb
 G]W`Yf`Y]hg`U[`Y`VYgi`W`Yb`G]Y`V]hY`X]Y`GY]hYb`j`cb`
F`Y]gYfYdcfhYf`i`bX`5i`gk`Åfh][`Yg`5a`h`

8YhU]`g	
C`fh	K`YfXYfgW`Yf`A`Uf`_hž`%%\$%%+`6Yf`]bž 8Yi`hgW`UbX
E`i`Y`Yb	<ul style="list-style-type: none"> • k`k`k`"fY]gYfYdcfhYf"XY • k`k`k`"Ui`gk`UYfh][`Yg!`Ua`h"XY

6Ygi`W`Yb`G]Y`i`bg`Ui`Z.`Y]bY!fY]gY"XY