

6]b\ 'H\i Ub. '%%'A]``]cbYb 'Hci f]ghYb '&\$&)
'Gc ``cW_h'X]Y 'Dfcj]bn°

6]b\ 'H\i Ub 'd`Ubh'&\$&) 'ØVYf'%%'A]``]cbYb 'Hci f]ghYb "
9fZU\ fYb 'G]Y 'a Y\ f'ØVYf 'XUg 'Hci f]ga i g!
?cb↑ b_hi fdfc[fUa a 'i bX' bYi Y 'F Y]gYn]Y 'Y°



6]b\ 'H\i Ubž'J]YhbUa '! 'a 'X\ f'&\$&) '\Uh'X]Y 'Dfcj]bn'6]b\
H\i Ub]b'J]YhbUa 'Y]b'Y\ f[]n][Yg'N]Y'' [YghYW_h '9g'gc ``Yb'ØVYf
%%'A]``]cbYb 'Hci f]ghYb]b'X]Y 'F Y []cb [Y`cW_h'k YfXYb" 'A]h'Y]bYa
i a ZUggYbXYb 'Hci f]ga i g!?cb↑ b_hi fdfc[fUa a 'k]``X]Y 'Dfcj]bn
X]Y 'A cV]`g]Yfi b ['U`Yf'GY_hc fYb' i bX'8]Ybgh'Y]ghYf'j cfUbhfY]VYbž
i a 'X]YgYg'N]Y`ni 'YffY]W\Yb" '8Yf'D`Ub]gh'XUfUi Z'Ui g[Y'Y [hž'b]W\h
bi f'X]Y '6Ygi W\YfnU\ `Yb'ni 'ghY][Yfbž'gcbXYfb'Ui W\ 'X]Y
9]bbU\ a Yb'Ui g'XYa 'Hci f]ga i g'ni 'ZØfXYfb' i bX'X]Y ``c_U'Y
K]fhgW\UZh'ni 'gh]a i `]YfYb"

Ni 'XYb' <Ui dhn]Y`Yb [Y\ ØfYb 'X]Y '9b'hk]W_i b ['j cb' <UbXY`i bX
8]Ybgh'Y]ghi b [Yb'gck]Y 'X]Y '5b_i fVY'i b ['XYg'?cbgi a g'j cb
]b`ÀbX]gW\Yb' i bX'`c_U' d'fcXi n]YfhYb 'K UfYb" 'I a 'XUg' hci f]gh]gW\Y

9f`YVb]g`ni` j` YfVYggYfbž`k`]fX`[` fc»` Yb`K` Yfh`Ui` Zj`]Y`ZÀ`h][` Y`i` bX`
` \cWk` Yfh][` Y`Dfc[` fUa` a` Y`[` Y`Y[` h`8` Ug`A` chhc`ž`i` bhYf`XYa` `X]Y`
Hci` f]ghYbUb[` Ync[` Yb`k` YfXYb`gc`Ybž`Ui` hYh` 6]b` \`H`i` Ub`
9bX`cgY`9f`YVb]ggY` "

5bfY]ngmghYa` i` bX`[` Yd`UbhY` J`YfUbghU`hi` b[` Yb`

⇒` F`U`a` Yb`XYg`D`Ub`g`g]bX`j`]Yf`<`Ui` dh]b` \`U`hY`XYZ]b]Yfhž`X]Y`Ui` Z`
Y]bY`YfZc`[` fY]WkY`I` a` gYhni` b[` `UVn]Y`Yb`.

- 5bfY]nY` \`]bg]Wk`h]Wk`DfY]gYbž`8]YbghY]ghi` b[` Yb`i` bX`
J`YfVYggYfi` b[` `XYg`9f`YVb]ggYg`ZØf`Hci` f]ghYb`"
- Cf[` Ub]gUh]cb`j` cb`5`_hj`]hÅ`hYb`i` bX`J`YfUbghU`hi` b[` Yb`ni` f`
5bk`YfVi` b[` `j` cb`Hci` f]ghYb`"
- J`Yf`_bØdZi` b[` `j` cb`FY]gYn]Y`Ybž`DfcXi` _hYb`i` bX`
8]YbghY]ghi` b[` Yb`"
- Cf[` Ub]gUh]cb`j` cb`GYa`]bUfYb`ni` f`DfcXi` _hYb`hk`]W`_i` b[` `i` bX`
I` bhYf`gi` Wk`i` b[` `bYi`Yf`Hci` f]ga` i` gdfcXi` _hY`"

I` a` `XUg`N]Y`XYf`%%`A`]`cbYb`6Ygi` WkYf`ni` `YffY]WkYbž`g]bX`
a` Y`fYfY`Ui` ZFY[` YbXY`J`YfUbghU`hi` b[` Yb`[` Yd`Ubhž`XUfi` bhYf`.

- BUh]cbU`Y` ` [` YbX!J`cj`]bUa` !A`Y]ghYfgWkUZh`
- BUh]cbU`Y`i` %*!)` 3`)`!6Ug`_YhVU`a` Y]ghYfgWkUZh`
- ?]hYgi` fZ]b[` !K` cWkY`
- `GhfU»`Ybj`c`_g`_i` `hi` fZYgh]j` U`XYf`Dfcj`]bn`6]b` \`H`i` Ub`
- GhfU»`Yba` i` g]_`
- ?UhY!:`Ygh]j` U`&\$&`)
- 8]b` \`H` \`Um`H` \]a` !:`Ygh]j` U`

B`Yi`Y`h`ci` f]gh]gWkY`5b[` YV`chY`i` bX` 8Ygh]bUh]cb`ga` UbU[` Ya` Ybh`

8]Y`Dfcj`]bn`UfVY]hYh`Ui` Wk`Ub`XYf`9]bZØ`fi` b[` `bYi`Yf`
Hci` f]ga` i` gZcfa` Yb`k`]Y`DZY[` Y!`i` bX`;` Ygi` bX`Y]hghci` f]ga` i` gž`A` ⇒9`
fA`YYh]b[` gž` `bW`bh]j` Ygž`7`cbj` Ybh]cbg`UbX`9I` \]V]h]cbgłž`<`][` \!9bX!

K UggYfgdcfhci f]ga i g'gck]Y'5[fUf!# _chci f]ga i g'i bX
 ?i `hi fhci f]ga i g"9]b': Ua hf]d!Dfc[fUa a `ni f'9f_i bXi b[`XYg
 Hci f]ga i g'i]b'6]b\`H\i Ubž@Ua `8cb[`i bX'8U_`Bcb[`k]fX
 YVYbZU`g`cf[Ub]g]Yfh"

8 Ug'8Ygh]bUh]cbga UbU[Ya Ybh'k]fX'[YghÀf_hž'i a `Y]bY
 ; Yk À\`f`Y]ghi b[`j cb`l a k Y`hž`G]WXYf\Y]hi bX`GWi hn`XYf
 Hci f]ghYbfYWX hY`ni `[Yk À\`f`Y]ghYb"Ni XYa `k YfXYb`X]Y
 Hci f]ga i gX]Ybgh`Y]ghYf`Yfa i h][hž`VYgcbXYfY`J cfni [gf]WX`h]b]Yb
 i bX`J Yf_Ui ZgZ0fXYfi b[Yb`Ubni V]YhYb"8]Y'5VhY]i b[`Z0f`?i `hi fž
 Gdcfhi bX`Hci f]ga i g`XYf`Dfcj]bn`Y]hYhi bX`_ccfX]b]Yfh`X]Y
 l a gYhni b[`XYg`D`Ubg'i bX`k]fX`V]g`9bXY`C`_hcVYf`&\$&) `0VYf`XYb
 : cfhgWXf]h`VYf]WX hYb"

6]b\`H\i Ub`V`Y]Vh'gca]h`Y]b`k]WXh][Yf`5bn]Y\i b[gdi b_h`Z0f
 Hci f]ghYb`i bX`gYhnh`U`Yg`XUfUbž`gY]b`DchYbn]U`U`g`hci f]gh]gWX Yg
 DUfUX]Yg`k Y]hYf`Ui gni VUi Yb"@Ui h`J]YhbUa D`i g`\Uh`X]Y`Dfcj]bn
 g]WX`]b`XYf`J Yf[Ub[Yb\Y]h`U`g`A U[bYh`Z0f`Hci f]ghYb`Yfk]YgYb`i bX
]gh`VYghfYVhž`X]Yg`ni `Z0fXYfb`i bX`0VYf`X]Y`_ca a YbXYb`X\`fY
 \]bk Y[`ghYh][`ni `j YfVYggYfb"

8YhU]`g	
C fh	6]b\`H\i Ubž`J]YhbUa
E i Y`Yb	<ul style="list-style-type: none"> • k k k "j]YhbUa "j b • Yb"j]YhbUa d`i g"j b

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