

GhfYggZfY]Yf`? fYhU! I f`Ui V`a ]h`? `Y]b\_]bX.  
+ `i bj Yfn]W hVUfY`H]ddg°

9bhXYW\_Yb`G]Y`\\]`ZfY]WY`H]ddg`ZØf`Y]bYb`Yb hgdUbbhYb  
Gca a Yfi f`Ui V`a ]h`? `Y]b\_]bXYfb`Ui Z`? fYhU" DfU\_h]gWY  
F UhgW`À[ Y`i bX`ZJa `]`YbZfYi bX`]WY`5\_h]j ]h`hYb`k UfhYb`Ui Z  
G]Y`°



5 bcd c`]gž`< YfU\_`]cb`+ \$\$`\$, ž; f]YW Yb`UbX`!`A ]X`†`b]ž`Y]b  
I f`Ui V`Ui Z`? fYhU`a ]h`Y]bYa `?`Y]b\_]bX`\_Ubb`gck c\`  
Y]bgW`ØW`hYfbX`U`g`Ui W`Ui ZfY[ YbX`gY]b" `8]Y`5i hc f]b`Y]bYg  
6Yf]W`hg`Ui Z`K Y`hž`X]Y`bi b`YbX`]W`]`fY`YfghYb`9fZU`fi b[ Yb`]b  
X]YgYa `6YfY]W`hY]`hž`nY][ h`Ui Zž`k ]Y`ghfYgg][ Y`F`Y]gYVYf]W`hY  
UbXYfY`9`hYfb`j`Yfi`bg]W`Yfb`\_`Øbb`Yb" `Hfchn`]`fYf`dcg]hj`Yb  
9fZU`fi b[ Yb`a ]h`\_i fnYb`Gh`XhYhf]dgž`k UfYb`X]Y`Yb[ ghY  
VYfYW`h][ hž`XcW`g]Y`Yf`Yfb`hY`Y]b][ Y`VYk`À`f`hY`H]ddgž`X]Y`\\Y`ZYbž  
XYb`I f`Ui V`a ]h`Y]bYa `?`Y]b\_]bX`Yb hgdUbbh`ni`i [ YghU`hYb`"

8]Y`g]YVYb`F UhgW`À[ Yž`X]Y`g]Y`[ YgUa`a`Y`h`\\Uhž`g]bX`Y]bZUW`i`bX  
XcW`Y`ZZY`\_hj`" `Ni`b`ÅW`gh`Ya`d]Y`\\`h`g]Yž`X]Y`:`i`[ nY]hYb`Ub`XYb`

GW`UZ`XYg`? ]bXYg`Ubni`dUggYb"; YfUXY`Ub[ Y`5i`hcZU`fhYb`  
\_`ObbYb`ghfYgg][`gY]bž`VYb`gc`k ]Y`:`i [ fY]gYbž`VY]`XYbYb`X]Y`  
5b`\_i`bZgnY]hYb`Ui`Z`X]Y`GW`UZ`YbgnY]hYb`UV[ Ygh]a`a`h`k`YfXYb`  
gc`hYb"

DfU`\_h]gW`Y`H]d`d`g`ZØf`Y]bYb`Yb`hgd`Ubb`hYb`  
I`f`Ui`V`

9]b`k`Y]hYfYf`k ]W`h][`Yf`Di`b`\_h]gh`X]Y`A ]hbU`a`Y`j`cb`GbUW`g`  
?`Y]b`\_]bXYf`UVYb`\_`Y]bY`A`À[`Yb`i`bX`VYb`Øh][`Yb`Åi`Z][`YfY`\_`Y]bY`  
A`U`n`Y]hYb`"GbUW`g`k ]Y`F`Y]gk`UZY`bž`C`Vgh`i`bX`;`Ya`Ø`gYgh]W`g`  
gc`hYb`]a`a`Yf`[`f]ZVYfY]h`gY]bž`i`a`@Ub[`Yk`Y]Y`i`bX`<`i`b[`Yf`ni`  
j`Yfa`Y]XYb`"5i`W`I`b`hYf`U`h`i`b[`]b`:`cfa`j`cb`Gd]Y`nYi`[`]i`bX`  
6ØW`Yfb`]gh`YggYb`h]Y`"K`UggYfZYghY`6ØW`Yf`i`bX`ZU`hVUfYg`  
GUbXgd]Y`nYi`[`]g]bX`Y]YfVY]`VYgcbXYfg`Ya`dZY`Yb`gk`Yf`h"

Ni`g`Åh`]W`Y`a`dZ]Y`h`X]Y`5i`hcf]bž`K`YW`gY`\_`Y]Xi`b[`]ZØf`B`chZ`Å`Y`  
a`]mi`bY`a`Yb`"Nk`Y]V]g`XfY];`Ufb]hi`fYb`gck`]Y`a`Y`fYfY`  
GcbbYb`ØhY`g]bX`dfU`\_h]gW`ž`i`a`Ui`Z`X]Y`6YXØfZb]ggY`Y]bYg`  
?`Y]b`\_]bXYg`fYU[ ]YfYb`ni`\_`ObbYb`"F`YU`]gh]gW`Y`D`Ubi`b[`Yb`g]bX`  
Yb`hgW`Y]XYbX`Yg`gc`hY`Y]b[`]fcVYf`D`Ub`ZØf`5`\_h]j`]h`hYb`  
VYghY`Ybž`c`bY`ni`j`]Y`Y`N]Y`Y`Ub`Y]bYa`HU[`]8`UVY]`gc`hYb`X]Y`  
6YXØfZb]ggY`XYg`? ]bXYg`]a`a`Yf`Ub`YfghYf`GhY`Y`ghY`Yb`"

I`f`Ui`V`gc`Y`XcW`Ui`W`ZØf`X]Y`9`hYfb`GdU`a`UW`Ybž`XU`Yf`]gh`Yg`  
k ]W`h][`ž`NY]h`ZØf`g]W`Y]bni`d`UbYbž`gY]Yg`ZØf`Y]b`fca`Ub]h]gW`Yg`  
8]bbYf`cXYf`Y]bYb`Yb`hgd`Ubb`YbXYb`GdU!6Ygi`W`"8]Y`f]W`h][`Y`  
5i`gghU`hi`b[`]gh`YVYbZU`g`j`cb[`]fc`»`Yf`6YXYi`hi`b[`]9]b`Y]W`hYfž`  
\_`ca`dU`\_hYf`F`Y]gY!6i`[`]mž`Y]b`ZU`hVUfYg`GcbbYb`gY[`Y`i`bX`Y]bY`  
Ui`g`Ui`Zg]W`YfY`Hf]b`ZU`gW`Y`Yf`Y]W`hYfb`X]Y`9f`\_i`bXi`b[`]XYf`bYi`Yb`  
I`a`[`YVi`b[`"

:`Ua`\_]YbZfYi`bX`]W`Y`5i`gZi`[`gn]Y`Y`Ui`Z`?`fYhU`

5i`ZXYf`Gi`W`Y`bUW`ZUa`\_]YbZfYi`bX`]W`Yb`5i`gZi`[`gn]Y`Yb`V]YhYh`  
?`fYhU`i`bn`Å`][`Y`A`Ø[`]W`\_Y]hYb`"8]Y`Hcd`)`XYf`5i`gZi`[`gn]Y`Y`  
i`a`ZUggYb`XYb`VYY]bXfi`W`YbXYb`9`UZcb]gg]`6YUW`ž`XYf`ZØf`gY]bYb`

fcgU`GUbX`i bX`XUg`ZUWY`K UggYf`VY\_Ubbh`]ghž`XYb`Uei Uh]gWXYb  
GdU»`]a`5Wèi U`D`i g`DUf\_ž`XUg`Y\`ffY]WXY`7F9H5ei Uf]i a`ž`X]Y  
UfW`Àc`c`[ ]gWXY`Gh`hY`XYg`DU`UghYg`j cb`?bcggcg`i bX`Ui ZfY[ YbXY  
7Ubmc]b[ !5VYbhYi Yf"

8]Y`HYa dYfUhi fYb`i bX`X]Y`\_]bXYfZfYi bX`]WXYb`Ghf`ÀbXY`a UWXYb  
?fYhU`]XYU`ZØf`Ua ]`]YbfY]gYb"8 UfØVYf`\]bUi g`\_ØbbYb  
6ccghci fYbž`K UggYfdUf\_VYgi WXY`i bX`GhfUbXhU[ Y`ni`Y]bYa  
i bj Yf[ Ygg`]WXYb`9f`YVb]g`k YfXYb"

9`UZcb]gg`6YUW`ž`VY\_Ubbh`ZØf`gY]b`fcgU`GUbXž`V]YhYh`ni XYa`X]Y  
A Ò[ `]WXY`h`ZØf`?U`U`\_h`ci fYbž`k`À`fYbX`X]Y`a U`Yf]gWXY`@U[ i bY`j`cb  
6U`cg`6YUW`b`UWXY`]bYa`\_]fnYb`i`i`»`k`Y[ `ni`YffY]WXYb`]gh"  
6Ygi WXY`]a`7F9H5ei Uf]i a`i`i`bX`5i`gZØ[ Y`ni`a`5f`\_UX]!`?`cghYf  
g]bX`]XYU`Y`C`dh]cbYb`ZØf`Y]bYb`Y`fY]WXYb`HU[ "

: Øf`5VYbhYi Yf`i`gh[ Y`[ ]Vh`Yg`nU`fY]WXY`5`\_hj`]h`hYb`k`]Y  
GW`bi`ddYf`hU`i`WXYb`ZØf`?`]bXYf`UV`i`f`Yb`c`XYf`Y`d`!`Hci`fYb`ni  
VYY]bXfi`W`\_YbXYb`K`UggYfZ`À`Yb"5i`W`XYf`6Ygi`W`XYg  
@mW`bcghU]g`i`fY]`W`ha`i`gYi`a`g`i`bX`XYg`5fW`Àc`c`[ ]gWXYb  
A`i`gYi`a`g`]b`<`YfU`\_]cb`]gh`Ya`dZY`Y`b`gk`Yf`h`i`bX`V]YhYh`9]bV`]W`\_Y`]b  
X]Y`fY]WXY`?`i`hi`f`?`fYhUg"

8]Y`J`YfV]bXi`b[ ]`j`cb`d`fU`\_h]gWXYb`F`Y]gYb`j`c`fVYfY]hYbXYb`H]ddg  
i`bX`Y]bYf`J`]Y`nU`Y`U`b`gd`Ub`bYbXYb`5`\_hj`]h`hYb`Ui`Z`?`fYhU`a`UW`h  
X]Y`≠`gY`ni`Y]bYa`]XYU`Yb`N]Y`ZØf`Ua`]`]Yb`a`]h`?`Y]b`\_]bXYfb"  
6Yf]W`hY`k`]Y`XYf`Yb][`Y`j`cb`XYf`Ua`]`]Yb`fY]gYZ]YVYf`V]YhYb  
≠gd]fU]cb`i`bX`Y`ZfY]WXY`≠Zcfa`U]cbYb`ZØf`Y]bYb  
i`bj`Yf[`Ygg`]WXYb`Ua`]`]Ybi`f`Ui`V"

8YhU]`g	
C`f`h	5bcd`c`]gž`<`YfU`_]cb`+`\$\$\$`\$,`ž`i`f]YWXYb`UbX
E`i`Y`Y`b	<ul style="list-style-type: none"><li>• k`k`k`"k`Y`h`XY</li><li>• k`k`k`"ZUa`]`]Yb`fY]gYZ]YVYf`XY</li></ul>

6Ygi WXYb`G]Y`i`bg`Ui`Z`Y]bY`fY]gY`XY