

: Y]Yfb`G]Y`a]h°`A J!HU[`i bX`> V]`Äi a `]b
; fY]Zgk U`X`j ca `&\$"V]g`&&"> b]`

; fY]Zgk U`X`ZY]Yfhj ca `&\$"V]g`&&"> b]`&\$&) `XYb`%) "`A J!HU[
i bX`XUg`++) "`GhUXh† V]`Äi a `a]hj]Y`ZÄ`h][Yb
J YfUbgH`hi b[Yb`i bX`@]j Y!5Whg"



A Uf`_h`%+(, - ; fY]Zgk U`X`ž`8Yi hgW`X`UbX`!`>`bi f`k Yb][Yb
HU[Yb`[Y`hYg`cg`a]h`Y]bYf`XYf`[fÖ» hYb` : Y]Yfb`]b`A YW`_YbVi f[!
J cfdca a Yfb`J ca `&\$"V]g`&&"> b]`&\$&) `ÄXh; fY]Zgk U`X`ni a `%) "
A YW`_YbVi f[!J cfdca a Yfb!HU[`Y]b` `Y]b` : Yghž`XUg`b]W`h`bi f`XUg
++) !`Ä`f][Y`6YghY`Yb`XYf`GhUXh`ZY]Yfhž`gcbXYfb`Ui W`X]Y
') !`Ä`f][Y ; YgW`]W`hY`XYg`6i bXYg`UbXYg`[YVØ`fYbX`k ØfX][h" : Øf
X]Y`9fÖZZbi b[gdUfmiUa `&\$" > b]ž`X]Y`j cb`%+.\$\$V]g`&%.\$\$.i `f`Ua
A Uf`_hd`Uhn`]b` ; fY]Zgk U`X`ghUhhZ]bXYb`k]fXž`gcf[Yb`X]Y`C ghgYYk Y`Y
i bX`nU`fY]W`Y`<][\`][\hg`ZØf`VYghY`Gh]a a i b[``9]b`Ugg`]gh`VYfY]hg
UV`% , .\$\$`i `f`"

9]b`Vi bhYf`5VYbX`a]h`hc`Yb` ; ÄghYb`ghY`h`Ui ZXYa `Dfc[fUa a `°
8]Y`A cXYfUhcYb`5bXfYU`GdUfa Ubb`i bX`i k Y` %ž* - Y]b`U`V

K cf]hnYfZ0\fybXi fW X]Y J YfUbgU`hi b[žX]Y`i a`%-.\$\$.I \f
Yf0ZbYhk]fX"6Y]Y]bYfYfghYb`5bgdfUWXY`XYg`DfAj Ybh]cbgj YfY]bg
; fY]Zgk U`X`i a`%-.)`I \f`k]fX`Ui W`X]Y`A]b]ghYfdfAg]XYbh]b
A Ubi Y`U`GWk Yg][`i a`&\$.%)`I \f`Yfk UfhYh`A i g]_U`]gW`k]fX`Yg
i a`&\$.`\$`I \f`a]h`XYa`5i Zhf]hh`XYg`GhUf[Ughg`A Ufei Yggž`VY`_Ubbh
Z0f`gca a Yf]WY`Gh]a a i b[Yb`i bX`@Uh]b!Gci bXgžf]W]h][`ZYgh]W`"
5V[Yfi bXYhk]fX`XYf`5VYbX`j cb`XYb`8`g`l`k Y`K cf]hnYf`i bX`0f[
GWYZZYfžX]Y`UV`&&.\$\$.I \f`Z0f`HUbni bX`[i hY`@Ui bY`gcf[Yb"

9]b` : Ygh`Z0f`U`Y`

8cW`XUa]h`b]W]h[Ybi [.`8 Ug`UVk YW]g`i b[gfY]W]Y`Dfc[fUa a
YfghfYW`hg]W`0VYf`a Y\fyfy`HU[Y`i bX`V]YhYh`Z0f`YXY
5`hYfg[fi ddY`Yhk Ug`5a`GUa ghU[`i bX`GcbbhU[`k]fX`X]Y
6`Ui`]W]ha Y]`Y`Ua` : Yghd`Uhn`Ub`XYf`?U]_UbhY`dfAgYbh]Yfhž`a]h
J cfZ0\fi b[Yb`j cb`6i bXYgk Y\fž`Dc`nY]ž` : Yi Yfk Y\fi bX`j]Y`Yb
a Y\f`8]YgY`DfAgYbhUh]cbYb`k YfXYb`j cb`5`Yi UbXYf`Ghi h`i bX
GhYZUb`< UgW`Yf`a cXYf]Yfh`8Yf`DfAj Ybh]cbgj YfY]b` ; fY]Zgk U`Xž
[Y[f0bXYh]a`ž\`f`&\$\$ž`gYhnh`g]W`Xi fW`GdYbXYbž]bgVYgcbXYfY
j cb`XYf`K c\bi b[gVUi`!`i bX`J Yfk U`hi b[g[YgY`gW]UZh`a V<
; fY]Zgk U`X`fK`J ; ž`Z0f`k]W]h][Y`Dfc`Y`_hY`]b`XYf`GhUXh`Y]b"

8Yf`A J!HU[`k]fX`ni XYa`Y]bY`D`UhhZcfa`Z0f`_i`hi fY`Y`9fY][`b]ggY"
BYVYb`XYb`VY`_UbbhYb`Dfc[fUa a di b`_hYb`k]Y`XYf` ; fY]Zgk U`XYf`
6UW]k cW]Yž`XYa`À`hYghYb`A i g]_ZYgh]j U`]b`A YW`_YbVi f[!
J cfdca a Yfbž`XUg`j ca`%*`"V]g`&&"`ž`b]`ghUhh]bXYhž`k]fX`X]Y` : ÆhY
XY`U`A i g]ei Y`Ua`&%"`ž`b]`]b`XYf`5`hghUXh[YZY]Yfh`GhUUhg`_Ub`n`Y]!
7\YZ`DUhf]W`_8U\`Ya Ubb`\YVh`X]Y`6YXYi hi b[`X]YgYf`
J YfUbgU`hi b[Yb`\Yfj cf"

? i`hi fY`Y`< 0\Ydi b`_hY`

8 Ug` : Ygh`]b` ; fY]Zgk U`X`k]fX`]b`nk 0`Z`9f`YVb]gVYfY]W]Yb
Ui g[YhfU[Yb`"8]Y`ž`bYbghUXh`k]fX`Xi fW`Y]bYb`A Uf`_h`a]h
DfAgYbhUh]cbYb`XYf`@UbXYgfY[]Yfi b[`i bX`j YfgW]YXYbYb`GhAbXYb
VYfY]W]Yfh`6YgcbXYfg`\Yfj cfni \YVYb`]gh`XYf`bYi Y
9f`YVb]gVYfY]W`_A J`]ggh[i h`Ua`A 0\`Ybhc`fž`k c`X]Y`fY[]cbU`Y
@UbX!`i bX`9fb`À\fi b[gk]fhgW]UZh]a`A]hY`di b`_highY`h`"

8]Y`GhUXh'i bX`XUg`@UbX`i bhYfghØhnYb`X]YgY`_i`hi fY`Y`J]Y`ZU`h
 [fc»nØ[][`a`h)` \$\$\$`\$\$\$`9i fc": : Øf`X]Y`6Ygi W`Yf]bbYb`i bX
 6Ygi W`Yf`k]fX`Y]b`9f`YVb]g`j cb`Ui » Yf[Yk Ò\b`]W`Yf`J]Y`ZU`h'i bX
 5i gghfU`i b[`j YfgdfcW`Yb"6Y`Y]bYa` j Yf_Ui ZgcZZYbYb`GcbbhU[
]b`XYf` ðbYbghUXh`Ua` `&&"` ð b]`UVYb`U`Y` ; Y`Y[Yb`Y]hž`X]Y
 fY[]cbU`Y`K]fhgW`UZh`ni` i bhYfghØhnYb`"

; fY]Zgk U`X`U`h`U`gc`U`Y`? UfhYb`Ui Z`XYb`H]gW` [Y`Y[h`ZØf`Y]b
 [fUbX]cgYg` : Yghž`XUg`X]Y`A`YbgW`Yb`ni` gUa` a`YbVf]b[h'i bX`X]Y
 ; YgW`]W`hY`gck]Y`?i`hi`f`XYf`FY[]cb`YVYbX][`k`YfXYb`"Äggh"
 K`Y]hYfY` ðZcfa` Uh]cbYb`ni` `XYb`J`YfUbghU`hi` b[Yb`Z]bXYb
 ðhYfYgg]YfhY`Ui`Z`XYb`GY]hYb`j`cb`C`ghgYYk`Y`Y`ž`?`i`hi`f`A`J`i`bX`
 ; fY]Zgk U`X`"XY`"

8YhU]`g	
C`fh	A`Uf`_h`%+(,`-`:`;`fY]Zgk`U`X`ž`8Yi`hgW`U`bX
E`i`Y`Y`b	<ul style="list-style-type: none"> • k`k`k`"c`ghgYYk`Y`Y`"XY`" • k`k`k`"_`i`hi`f`!`a`j`"XY`" • k`k`k`"[`fY]Zgk`U`X`"XY`"

6Ygi W`Yb`G]Y`i`bg`Ui`Z.`bU[`!`a`j`"XY`"