



HUMS1006

DfYgYbhUjcb'UbX'7 ca a i b]WJh]cb'G_]`g

Gi a a Yf'##'&\$%

: cf'a cfY`]bZcfa UHcb`UVci hHAY`G5A`UHbXUbW`dfcWc`gZgYY`hY`G5A`dc`]WYg`UbX`[i]XY`]bYg
k YVdU[Y. [\hdg.##gUa "Ufng"i bgk "YXi "Ui #gh XYbhg#fYgci fWg#dc`\]WYg!\[i \]XY`\]bYg#](#)

9ggYbh]U`'bZcfa UHcb`

5`G5A`gh XYbh`a i gha U_Y`U`j U`X`UH`a dhUhU`UggYgga Ybhg`]b`cfXYf`fc`dUgg`hY`Wci fgY"

: cf`YggYbh]U`gh XYbh`]bZcfa UHcb`fY`UH]b[`fc. `UHbXUbW`fYei]fYa Ybhg/fYei Yghg`Zcf`YI`Hbg]cb/fYj]Yk`cZ
a Uf_g/cVW`dUHcbU`YU`h`UbX`gUZ`m`YI`Ua]bUHcb`dfcW`Xi`fYg/gdYW]U`Wc`bg]XYfUHcb`]b`hY`Yj`YbhcZ
]`bYgg`cf`a]gUXj`Ybh`fY/gh`XYbhYei]m`UbX`X]gUV`]m`UbX`ch`Yf`YggYbh]U`a`UH`fgZ`gYY`hY`G5A`Dc`]WYg
UbX`; i]XY`]bYg`k YVdU[Y. [\hdg.##gUa "Ufng"i bgk "YXi "Ui #gh XYbhg#fYgci fWg#dc`\]WYg!\[i \]XY`\]bYg#](#)

7ci fgY'8YHJ`g

7fYX]hDc]bqg`*`

Gi a a UfmcZ`h\Y'7ci fgY

GdYU_]b[`k]h`WcbZXYbWw`z`h`b[`U`ghcfm`z`d]hW]b[`U`WcbWw`d`z`Yb[U[]b[`Ub`Ui`X]YbWw`UbX`g`Uf]b[`]XYUg`-
h`YgY`UfY`YggYb]U`g_]`g`Zcf`a`U_]b[`mci`f`a`Uf_]b[`h`Y`Wcbh`Y`a`dcfUfmk`cf`X" `#`h`]g`Yb[U[]b[`Wci`fgY`z`mci`
k]`YUfb`dfYgYb]h]cb`g_]`g`UbX`Wca`a`i`b]W]h]cb`h`Y`W`b]ei`Yg`i`gYX`Vm]bZi`Yb]U`YUXYfg`z`Wca`dY`b[
ghcfm`h`Y`fg`UbX`YZZYW]j`Y`dfYgYb]h`fg" `Mci` `k]`gh`XmYI`Ua`d`Yg`cZ[fYU]h]ghcfm`h`b[`VmUW`c`fg`z`a`ch]`U]cbU`
gdYYW`Yg`Vmdck`YfZ `Wca`a`i`b]W]h]cb`fg`z`UbX`di`V`]WgdYU_]b[`]b`dfcZYgg]cbU`dfUW]WY" `DfUW]W]`k`cf`g`cdg`
k]`]b]fcXi`W`mci` `h`h`Y`W`b]ei`Yg`cZUi`X]YbWw`Uk`UfYbYgg`z`d`ng]W]`dfYgYbWw`UbX`j`cW]`dfc`YW]cb" `6m`
Z`ck]b[`YI`Ua`d`Yg`UbX`fY`YUfg]b[`]b`WUgg`z`mci` `k]`XYj`Y`cd`h`Y`WcbZXYbWw`h`dfYgYb]h]mci`f`]XYUg`]b`Ub

hc`hY`dfcZYgg]cbU`WcbhYI hg`UbX`X]gW]d`]bY`cZ`hY`ghi`XYbhg`"H\Y`cb`]bY`YUfb]b[`ZYXg`]bhc`hY`gYWcbX
UggYgga`YbhUg_`Ub`UbU`m]W`fYdcf]cb`U`WUgY`ghi`Xmž`%)`\$\$`k`cfXg`"Gh`XYbhg`k`f]hY`U`fYdcf]cb`U`m]b[
WcbhYI`hž`[`YbfY`UbX`hY`Wb]jei`Yg`]b`U`dfYgYbhU]cb`W`cgYb`Z`ca`U`]ghcZ`]j`Y`UbX`fY`WcfYX`YI`Ua`d`Yg`"H\Y`
fYdcf]dfcj`]Xyg`Ub`cddcf]b`]mZcf`ghi`XYbhg`hc`Yj`U`i`U`hY`ck`dfYgYbhYfg`Wca`a`i`b]W]hY`UbX`hc`UbU`mY`hY]f`
hY`Wb]jei`Y`"

H\Y`Z]bU`UggYgga`YbhUg_`]g`U`ghi`XYbh`YX`YUfb]b[`ghfU]h[`m`9UW`ghi`XYbhdYdUfYg`Ub`cf][`]bU`
dfYgYbhU]cb`]b`U`gdYW]Z]W[`YbfY`ž`XfUk`]b[`cb`WcbhYbh]hU]g`fY`Yj`Ub]hc`hY`Ya`" `H\Y`mXY`]j`Yf`hY`
dfYgYbhU]cb`Y]hY`f`"j`Y`]b`WUggž`cf`Ug`U`fY`WcfX]b[`gi`]hUV`Y`Zcf`cb`]bY`X]ghf]Vi`h]cbž`XYa`cbghfU]h]b[`hY`g_]`g`
hY`m\Uj`Y`U`Wbi`]fYX`Xi`f]b[`hY`Wci`fgY`"H\Y`mUfY`U`gc`fYei`]fYX`hc`fYgdcbX`Wcbghf] W]j`Y`mhc`dfYgYbhU]cbg`
[`]j`Yb`VmichYfg`UbX`dfcj`]XY`ZYXVUW_`hc`hY]f`dYfYg`"*`a`]bi`hY`cf`-`\$\$`k`cfXg`Yei`]j`U`Ybh`

5ggYgga Ybh

5ggYgga YbhHUg_g`

5ggYgga YbhHUg_	K Y][\h	8i Y'8UHŸ	Gh XYbh@YUfb]b[Ci hWta Yg'5ggYggYX
h!WUgg`UbX`C b`bY 9I YfV]gYg`	&\$i	%, #&#&\$%+`\$) .\$\$`DA	%ž&
5bU`nt]WU`F Ydcfhi	(\$i	% #&#&\$%+`\$) .\$\$`DA	%ž&
DfYgYbhUH]cb`			

5ggYgga Ybh' . 'DfYgYbhUj]cb

GHUfhXUH.'

@Yb[h. '* 'a]bi hYg

8YHU]`g. '9]hYf'fYwcfXYX'cf`j] Y"* 'a]bi hYg"H\]g`]g'hY'Z]bU`UggYgga YbhUg_"F i Vf]W]bX]WU]b[``Y] Y`cZ
dYfZcfa UbVW`U[U]bghYUW`UggYgga YbhW]hYf]Užk f]hYb`Zcfa Uhj] Y`ZYXVUW`žUbX`dYfWbHJ[Y`[fUXY"

5XX]h]cbU`XYHU]`g.

5ggYgga Ybh' `]g`dfYgYbhYX`]b`Y]hYf'hY`YW`i fY`f%\$Ua !%&da E'cf'hY`i`h`cf]U`f%da !' da `cf" da !) da E'cb
Hi YgXUm%&`8YVW`a VYf`&\$%+"`Gh`XYb]g`k`j`VY`]bj`]hYX`h`W`ccgY`k`Y`hYf`h`dfYgYbh]b`hY`YW`i fY`cf
h`h`cf]U`"Mci`'a`UmW`ccgY`h`dfYgYbh5ggYgga Ybh' ``]j`Y`]b!WUgg`cf`dfY!fYwcfXYX`cb`j`]XYc" `Mci`'a`i`gh
dfYgYbh5ggYgga Ybh' ``]j`Y`]b!WUgg`]Zmci`'dfYgYbhYX`5ggYgga Ybh%`&`dfY!fYwcfXYX`cb`j`]XYc"

Gi Va]gg]cb'cZ5ggYgga YbhHUg_g

Gh XYbhg'UFY'YI dYW'WX'hc'di h'kY'f'bUa Yg'UbX'ghi XYbhbi a VYfg'cb'Yj YfmdU[Y'cZ'kY]f'Ugg][ba Ybhg"

Hi fb]h]b'Gi Va]gg]cb

z'nci 'YbWci bHY'U'dfcV'Ya 'k \Yb'U'HYa dh]b['hc'gi Va]h'nci f'Ugg][ba Ybh'k'fci [\ 'Hi fb]h]b'z'd'YUgY
HY'Yd\cbY'9I HYfbU'Gi ddcf'hc'b'-' ,) ' ' ' %cf'Ya U]'k'Ya 'cb'[YI HYfbU'HY'f'gi ddcf'h4 i bgk "YXi "Ui "](#)Gi ddcf'h
\ci fg'UFY' , .\$Ua '-%\$. \$da 'cb'k YY_XUmg'UbX'-' .\$Ua '-) . \$da 'cb'k YY_YbXg'f'l *) 'XUmg'U'm'YUf'l" z'nci
UFY'i bUV'Y'hc'gi Va]h'nci f'Ugg][ba Ybh'Xi Y'hc'U'ZU'i 'hk]h'Hi fb]h]b'nci 'a UmiUdd'm'Zcf'Ub'YI HYbg]cb'z'Vi h'nci
a i gh'f'Y'U]b'nci f'h]W'Y'hbi a VYf'Z'ca '9I HYfbU'Gi ddcf'h'f'U'cb['k]h'U'bm'c'h'Y'f'f'Y'Yj Ubh'Xc'W a Ybh'g'k'hc
]b'Wi XY'Ug'Yj]XYb'W'hc'gi ddcf'h'nci f'YI HYbg]cb'Udd']W'h]cb" z'nci 'Ya U]'9I HYfbU'Gi ddcf'h'nci 'k]'
Ui 'hca Uh]W'U'm'f'Y'W'j Y'U'h]W'Y'hbi a VYf'z'Vi h]Z'nci 'HY'Yd\cbY'nci 'k]'b'Y'X'hc'gd'Y'W'Z'W'U'm'Ug'_Zcf'cbY"
Hi fb]h]b'U'gc'd'f'c]]XYg'i dXU'HY'g'cb'h'Y]f'g'm'gh'Ya 'gh'U'h'g'cb'Hk]h'Y'f"

; YbYfU'm]b'G5A 'h'Y'f'k]'bc'cb[Yf'VY'U'bm'\U'f'X'!W'c'd'm'gi Va]gg]cb/UggYgga Ybhg'a i gh'VY'gi Va]h'Y'X
Y'Y'W'f'cb]W'U'm]j]U'Y'h'Y'f'Hi fb]h]b'cf'U'A cc'X'Y'Ugg][ba Ybh' 'b]bg'h'Ub'W'g'k \Y'f' 'h']g']g' b'ch'd'c'g'g]V'Y']h'k]'VY
gh'U'HY'X'cb'nci f'W'ci fgY'g'a cc'X'Y'g]h'k]h'U'HY'fb'U'h]j Y'gi Va]gg]cb'XY'U]g"

@UH'5ggYgga YbhDYbU'h]Yg

5b'UggYggYX'hUg_']g'XYYa YX'UH']Z]h]g'gi Va]h'Y'X'U'Z'Y'f'h'Y'gd'Y'W'Z'Y'X'h]a Y'UbX'X'UH'U'g'g'Y'h'ci h]b'h'Y
W'ci fgY '@Y'U'fb]b['A UbU[Ya Ybh'G'm'gh'Ya 'f'@A G'L"

H'Y'UH'Y'd'Y'b'U'm]g'h'Y'c'g'g'cZ) i 'cZ'h'Y'hc'h'U'd'c'g'g]V'Y'a Uf_g'Zcf'h'Y'hUg'_Zcf'Y'U'W'X'U'm'c'f'd'U'f'h'h'Y'f'Y'c'Z'h'Y
k'cf_']g'UH'Y'@UH'Y'b'Y'g'g'k]']b'Wi XY'k'YY_Yb'X'g'Ub'X'di V']W'k'c']X'U'mg" 'H']g'X'c'Y'g' b'ch'U'dd'm'hc'U'U'g'_h'U'h]g
UggYggYX'Vi h'bc'a Uf_']g'U'k'U'f'X'Y'X"

K'cf_'gi Va]h'Y'X'Z'ci f'h'Y'b'f'@X'U'mg'U'Z'Y'f'h'Y'Xi Y'X'UH'k]'VY'a Uf_Y'X'Ub'X'Z'Y'X'V'U'W'_d'f'c]]XYX'Vi h'bc'a Uf_
k]'VY'f'Y'W'c'f'X'Y'X" z'nci k'cf_'k'ci 'X'\U'j Y'f'Y'W'j YX'U'd'U'gg'a Uf_'Vi h'Z'f'h'Y'UH'Y'b'Y'g'g'Ub'X'h'Y'k'cf_']g'U
W'ca di 'g'c'f'm'W'ci fgY'W'ca d'c'b'Y'b'h'z'U'g'hi XYbhk]'VY'XYYa YX'hc'\U'j Y'a Y'h'h'U'h'f'Y'ei]f'Ya Ybh'H']g'X'c'Y'g' b'ch
U'dd'm'hc'U'U'g'_h'U'h]g'UggYggYX'Vi h'bc'a Uf_']g'U'k'U'f'X'Y'X"

K'cf_'gi Va]h'Y'X'h'k'Y'bh'm'c'b'Y'f'&'%X'U'mg'U'Z'Y'f'h'Y'Xi Y'X'UH'k]'b'ch'VY'U'W'W'd'h'X'Z'c'f'a Uf_]b['c'f'Z'Y'X'V'U'W_
Ub'X'k]'f'Y'W'j Y'bc'a Uf_'c'f[f'U'X'Y'" z'nci 'U'ggYgga Ybh'Ug_']g'U'W'ca di 'g'c'f'm'W'ca d'c'b'Y'bh'c'Z'h'Y'W'ci fgY'U
gh'XYbhk]'Ui 'hca Uh]W'U'm'ZU]'h'Y'W'ci fgY"

GdY'W]U'7cbg]XYfU'h]cb'5dd']W'h]cbg

M'ci 'W'b'U'dd'm'Z'c'f'gd'Y'W]U'W'c'bg]XYfU'h]cb'k \Y'b']'b'Y'g'g'c'f'c'h'Y'f'W'f'W a gh'Ub'W'g']b'h'f'Z'Y'f'k]h'nci f
UggYgga Ybh'd'Y'f'Z'c'fa Ub'W"

G]W_b'Y'g'g'z'a]g'U'X]j Y'bh'f'Y'c'f'c'h'Y'f'W'f'W a gh'Ub'W'g'VY'nc'b'X'nci f'W'c'b'f'c''a Um

f'D'f'Yj Y'bh'nci 'Z'ca 'W'ca d'Y'h]b['U'W'ci fgY'f'Y'ei]f'Ya Y'bh'z

f'?Y'Y'd'nci 'Z'ca 'U'h'Y'b'X]b['Ub'U'ggYggUV'Y'U'W'f]j]m'z

f'G'h'c'd'nci 'gi Va]h]b['UggYggUV'Y'k'cf_'Z'c'f'U'W'ci fgY'z

f`G][b]Z]W]b]h]m]U]Z]Y]W]h]m]i] f]d]Y]f]Z]c]f]a] U]b]W]W]]b]U]g]g]Y]g]g]U]V]`]Y]`]k] c]f]_]Z]V]Y]`]h]U]`]Z]c]f]a] U]`]Y]b]X]!]c]Z]g]Y]a] Y]g]h]Y]f]`]Y]I] U]a]]b]U]h]c]b]Z]U] W]U]g]g]`]h]Y]g]h]Z]U]`]U]V]c]f]U]h]c]f]m]h]Y]g]h]Z]U]`]g]Y]a]]b]U]f]d]f]Y]g]Y]b]h]U]h]c]b]`]c]f]U]b]m]c]h]Y]f]Z]c]f]a] `]c]Z]U]g]g]Y]g]g]a] Y]b]h]

: c]f]Z] f]h]Y]f]X]Y]h]U]`]g]`]b]`]f]Y]`]U]h]c]b]`]h]c]`]G]d]Y]W]U]`]7]c]b]g]X]Y]f]U]h]c]b]`]b]W]i] X]b]b] [``]K] \]Y]b]`]h]c]`]5]d]d]m]Z]``<]c]k]`]h]c]`]5]d]d]m]`]U]b]X] ``]G]i] d]d]c]f]h]b] []8]c]W] a] Y]b]h]U]h]c]b]``]d]`]Y]U]g]Y]`]f]Y]Z]f]`]h]c]`]h]Y]`]G]d]Y]W]U]`]7]c]b]g]X]Y]f]U]h]c]b]`]k] Y]V]g]h]Y].
\]h]t]d]g.]#]g]h] X]Y]b]h]i] b]g]k] "Y]X]i] "U]i] #]g]d]Y]W]U]`]!]W]c]b]g]X]Y]f]U]h]c]b]

f`G][b]Z]W]b]h]m]U]Z]Y]W]h]m]i] f`d`Y`f`Z`c`f`a` U`b`W` `]b`U`g`g`Y`g`g`U`V`Y`k` c`f`_`z`V`Y` `]h`U`Z`c`f`a` U`Y`b`X`!`c`Z`g`Y`a` Y`g`h`f`Y`I` U`a`]b`U`h`c`b`z`U`
W`U`g`g`h`Y`g`h`z`U` `U`V`c`f`U`h`c`f`m`h`Y`g`h`z`U`g`Y`a`]b`U`f`d`f`Y`g`Y`b`h`U`h`c`b`c`f`U`b`m`c`h`Y`f`Z`c`f`a` `c`Z`U`g`g`Y`g`g`a` Y`b`h`

:`c`f`Z` f`h`Y`f`X`Y`h`U`]g`]b`f`Y`U`h`c`b`h`c`G`d`Y`W`U` `7`c`b`g`]X`Y`f`U`h`c`b`]b`W`i` X`]b`[`K` \`Y`b`h`c`5`d`d`m`z`<`c`k`h`c`5`d`d`m`U`b`X`
"G`i`d`d`c`f`h`]b`[`8`c`W`a` Y`b`h`U`h`c`b`"d`Y`U`g`Y`f`Y`Z`f`h`c`h`Y`G`d`Y`W`U` `7`c`b`g`]X`Y`f`U`h`c`b`k`Y`V`g`h`Y`.
`h`h`d`g`#`g`h` X`Y`b`h`i` b`g`k` "Y`X`i` "U`i` #`g`d`Y`W`U`!`W`c`b`g`]X`Y`f`U`h`c`b`

5 WUXYa]W<c bYghmUbX 'D`U[]Uf]ga

D`U[]Uf]ga]g'i g]b['hY`k cfXg'cf]XYUg'cZchYfg'UbX'dfYgYbh]b['hYa`Ug'mci f'ck b" #WUb`hU`Y`a Ubm Zcfa gZ`Zca`XY`]VYfUHY`WXU]b['hc`UW]XYbhU`mW`dm]b[`Zca`U`gci fW`k]h`ci hUW`bck`YX[Ya`Ybh`

I BGK` [fci dg'd`U[]Uf]ga`]bhc`hY`Zc`ck]b[`W]HY` [cf]Yg.

7cdm]b[.`i`g]b['hY`gUa`Y`cf`j`Yfmg]a`]Uf`k`cfXg`hc`hY`cf][]bU`hY`hcf`]XYU`k`]h`ci`hUW`bck`YX[]b['hY`gci`fW`cf`i`g]b[`ei`chU]cb`a`Uf`g`"H`[g`U`gc`Udd`Yg`hc`]a`U[YgZ`Ufh`UbX`XYg][`b`dfc`YWgZ`Ug`k`Y`"Ug`dfYgYbhU]cbg`k` \Yf`Y`gca`YcbY`dfYgYbhg`Ubch`Yf`g`]XYUg`cf`k`cfXg`k`]h`ci`hW]YX]h`

#Uddfcdf]UHY`dUfUd`fUg]b[.`WX`Ub[]b[`U`ZY`k`cfXg`UbX`d`fUgYg`k` \]Y`a`cghm`fY]U]b]b['hY`cf][]bU`gfi`W`fY`UbX`]bZcfa`U]cb`k`]h`ci`hUW`bck`YX[Ya`Ybh`"H`[g`U`gc`Udd`Yg`]b`dfYgYbhU]cbg`k` \Yf`Y`gca`YcbY`dUfUd`fUgYg`Ubch`Yf`g`]XYUg`cf`k`cfXg`k`]h`ci`hW]YX]h` #U`gc`Udd`Yg`hc`d`Y]W]b[`hc` [Y`h`Y`f`ei`ch`Yg`UbX`dUfUd`fUgYg`]bhc`U`bYk`k` \c`Y`Z`k`]h`ci`hY`ZY`fYbW]b[`UbX`U`gh`XYbh`g`ck`b`UbU`mg]g`hc`Vf]b['hY`a`U`h`f]U`hc` [Y`h`Y`f`

7c`i`g]cb.`k`cf_]b[`k`]h`c`h`Y`fg`Vi`hdUgg]b[`cZ`h`Y`k`cf_]`Ug`U`d`Y`fgcb`g`]bX]j`]Xi`U`k`cf_]`7c`i`g]cb`U`gc`]bW`i`XYg`dfcj`X]b[`mci`f`k`cf_]`hc`Ubch`Yf`gh`XYbh`VY`Zc`fY`h`Y`Xi`Y`XU`h`Zc`f`Zc`f`h`Y`di`fdcgY`cZ`h`Ya`d`U[]Uf]g]b[`Uh`Ubmi`h`a`Y`Z`dUm]b[`Ubch`Yf`d`Y`fgcb`hc`d`Y`Zc`fa`Ub`UW]X`Ya`]W]Ug`_`Z`gh`U`]b[`cf`U`W`ei`]f]b[`Ubch`Yf`d`Y`fgcb`g`]UW]X`Ya`]Wk`cf_]`UbX`W`dm]b[`]h`Z`ZY]b[`hc`W`ca`d`Y`h`Ubch`Yf`d`Y`fgcb`g`k`cf_]`cf`g`Y`Y_]b[`dUma`Ybh`Zc`f`W`ca`d`Y`h]b[`UW]X`Ya`]Wk`cf_]`

#Uddfcdf]UHY`W]U]cb.`7`]h]b[`gci`fW]g`k` \]W` \Uj`Y`bch`V`Y`Yb`fY`UX`Z`k`]h`ci`hUW`bck`YX[]b['hY`"gY`W`cb`XU`fm`gci`fW`Zc`a`k` \]W`_`bck`YX[Y`cZ`h`Ya` \Ug`V`Y`Yb`c`V]U]bYX`

8i`d`]W]U]cb`f]fY`Z`d`U[]Uf]ga` "E`gi`Va`]h]b[`mci`f`ck`b`k`cf_]`b`k` \c`Y`cf`]b`d`U`f`Z`k` \Yf`Y`]h` \Ug`d`fYj`]ci`g`m`V`Y`Yb`d`fY`d`U`f`Y`X`cf`gi`Va`]hY`X`Zc`f`Ubch`Yf`UggY`gga`Ybhcf`W`ci`fgY`U`hI`BGK`cf`Ubch`Yf`i`b]j`Yfg]h`

7c`f`f`Y`W`i`f`Y`Z`f`Y`b`W]b[`d`f`U`W]`W]g/`

.....D`UfUd`fUg]b[žgi`a`a`Uf]g]b[žYggUmik`f]h]b[`UbX`h`a`Y`a`UbU[Ya`Ybh`

.....5ddfcdf]UHY`i`gY`cZ`UbX`U`h]f]Vi`h]cb`Zc`f`U`f`Ub[Y`cZ`a`U`h`f]U`g`]bW`i`X]b[`hY`h`Z`]a`U[YgZ`Zc`fa`i`UY`UbX`W`cb`W`d]h`"

#X]j`]Xi`U`"Ugg]gh`UbW`]g`Uj`U]UV`Y`cb`fYei`Ygh`Zc`a`h`Y`@`Y`Ufb]b[`7`Ybh`Y`f`h`td`.#k`k`k`"Wi`bgk`"YXi`"Ui`#`G`h`XYbh`U`fY`U`gc`fYa`]bXYX`h`U`h`W]fY`Z`"h`a`Y`a`UbU[Ya`Ybh]g`Ub`]a`dc`f`h`U`b`h`d`U`f`h`c`Z`gh`Xmi`UbX`cbY`cZ`h`Y`]XYbh]ZYX`W]i`gYg`cZ`d`U[]Uf]ga`]g`d`cc`f`h`a`Y`a`UbU[Ya`Ybh`G`h`XYbh`g`l`ci`X`U`"ck`gi`Z]W]Y`bh]h`a`Y`Zc`f`fYgY`U`f`W`Z`X`f`U`Z]b[`UbX`d`f`cd`Y`f`fY`Z`f`Y`b`W]b[`cZ`gci`fW]g`]b`d`fY`d`Uf]b[`U`"UggY`gga`Ybh]h`a`g`"

I BGK` @]VfUfm`U`gc` \Ug`h`Y`9@G9`hc`"Uj`U]UV`Y`hc`Ugg]gh`mci`k`]h`mci`f`gh`Xmi`U`hI`BGK`"9@G9`]g`XYg][`bY`hc`]b`f`c`Xi`W`bYk`g`h`XYbh`hc`g`h`Xm]b[`U`hI`BGK`Vi`h]h`W]b`U`gc`VY`U`[fY`U`h`fY`Z`f`Y`g`Y`f`Xi`f]b[`mci`f`gh`Xn`

7ca`d`Y`h]b['hY`9@G9`h`hc`f]U`UbX`ei`]n`k`]`Yb`UV`Y`mci`hc`.

- UbU`mgY`hc`d]WgZ`d`Ub`fY`g`d`cbgYg`UbX`cf[Ub]gY`fY`gY`U`f`W`Zc`f`UW]X`Ya`]Wk`f]h]b[`UbX`ch`h`Yf`UggY`gga`Ybh]Ug`g`
- YZY`W]j`Y`m`UbX`Y`Z]W]Y`bh]m]Z]bX`Uddfcdf]UHY`]bZcfa`U]cb`gci`fW]g`UbX`Yj`U`i`U`h`fY`Yj`UbW`hc`mci`f`bY`Y`X`g`

7 ci fgY`GW`YXi `Y

[J.Jyk`WUgg`hja`YhUV`Y](#)

H]a`YhUV`Y`

8UhY	HmdY	7cbhYbh
K`YY`_%`(`8YVW`a`VYf`! %\$`8YVW`a`VYf`	@YWi`fY	@YWi`fYgž`%\$Ua`!%&da`"A`cb.`@]ghYb]b[`#9b[`U[`]b[`"Hi`Y.`GdYU_]b[`#`c]W]b[`"H\i`.`6Y\Uj`]b[`#9a`VcXm]b[`":`f].`Ghcfm]b[`5ZYW]b[`"
	Hi`hcf]U`	K`cf_g\cdgž`%da`!`da`"cf" da`!)`da`"A`cb.`@]ghYb]b[`#9b[`U[`]b[`"Hi`Y.`GdYU_]b[`#`c]W]b[`f]bWi`XYg`5ggYgga`Ybh`%&"H\i`.`6Y\Uj`]b[`#9a`VcXm]b[`":`f].`Ghcfm]b[`5ZYW]b[`f]bWi`XYg`5ggYgga`Ybh`%&L`"
	K`YV`	A`cb.`DYfgi`Ug]j`Y`7`ca`a`i`b]W]h]cb`-`DfYdUf]b[`Zcf`5ggYgga`Ybh`%%"Hi`Y.`C`fU`]mi`-`DfYdUf]b[`Zcf`5ggYgga`Ybh`%&"-`DfYgYb]h]cb`HYW]b]ei`Yg`H\i`.`6cXm@Ub[`i`U[`Y`-`DfYdUf]b[`Zcf`5ggYgga`Ybh`%&-`:`f].`Ghcfm]b[`]b[`UbX`UZYW]b[`-`GhcfmVcUfX]b[`"GUhGi`b.`8][`]hU`gdUW`UbX`dYfgcbU`-`DfYdUf]b[`Zcf`5ggYgga`Ybh`"
K`YY`_&.`%%8YVW`a`VYf`! %+`8YVW`a`VYf`	@YWi`fY	@YWi`fYgž`%\$Ua`!%&da`"A`cb.`A`YX]U]b[`#Dfc`YW]b[`"Hi`Y.`DfYgYb]b[`#`Ygdc]bX]b[`f]bWi`XYg`5ggYgga`Ybh`"L`"
	Hi`hcf]U`	K`cf_g\cdgž`%da`!`da`"cf" da`!)`da`"A`cb.`A`YX]U]b[`#Dfc`YW]b[`"Hi`Y.`DfYgYb]b[`#`Ygdc]bX]b[`f]bWi`XYg`5ggYgga`Ybh`"L`"

F Ygci fWg

DfYgWf]VYX`F Ygci fWg`

5`YI dYWX`fYgci fWg`Zf`gh`XYbhg`UfY`Uj`Uj`UV`Y`h`fci`[\`A`ccX`Yz`h`Y`I`BGK`@]VfUfmcf`cdYb`UWYgg`cb`]bY`"

F YWca a YbXYX`F Ygci fWg

H\Y`Zc`ck`]b[`fYWca a YbXYX`fYgci fWg`a`UmVY`Uj`Uj`UV`Y`h`fci`[\`I`BGK`6cc_g\cd`"

- DUhgmiA W`Uf`h`m`UbX`7`Ufc`]bY`<`U`h`W`Y`fz`E`b`V`S`]`[`Y`B`W`eg`Se`[`h`W`k`,`F`Z`W`W`ee`W`f`[`S`^`Y`g`[`V`W`fa`Y`[`h`[`Y`V`k`S`_`[`U`b`d`W`e`W`f`S`f`a`e`S`V`e`b`W`W`U`Z`W`e`