

6UmYfb '\ ]`Zh. ' , VYf' \* \$ 'A ]``]cbYb'9i fc'ZØf  
: `i hgWÅXYb'Ui g[ YnU\`h°

6UmYfb'nU\`h°ØVYf' \* \$ 'A ]``]cbYb'9i fc'ZØf  
< cWk UggYfgWÅXYb"i bhYfghØhni b[ 'ZØf'6YhfcZZYbY'i bX  
≠j Ygh]h]cbYb' ]b'XYb' < cWk UggYfgWÅi hn"



6UmYfbž'8Yi hgWÅ`UbX'!'8]Y`VUmYf]gWÅY`GhUUhgFY[ ]Yfi b[ '\ Uh'Y]b  
≠\f'bUWÅ'XYb'j Yf\YYfYbXYb' < cWk UggYfYfY][ b]ggYb' ]b  
GØXXYi hgWÅ`UbX'ØVYf' \* \$ 'A ]``]cbYb'9i fc'Ub' ; YgWÅX][ hY  
Ui g[ YnU\`h'9]b'GcZcfh\ ]ZYdfc[ fUa a žXUg'Ui Z[ fi bX'XYf  
, VYfZi hi b[ Yb'j ca ' ' \$ "A U]`V]g'%"`ž b]'&\$&( ' ]bg'@YVYb' [ Yfi ZYb  
k i fXYž`\_ØbbhY'gc[ Uf'V]g'ni '&\$ \$ 'A ]``]cbYb'9i fc' i a ZUggYb'"@Ui h  
Y]bYa '6Yf]WÅh'j cb'DBD'Yf\U'hYb'b]WÅhibi f'Df]j UhdYfgcbYbž  
gcbXYfb'Ui WÅ ; Yk YfVYVYhf]YVY'i bX'@UbXk ]fhY' i bhYfghØhni b[ ž  
gY`Vgh'k Ybb'g]Y'b]WÅh'j Yfg]WÅYfh'g]bX"

≠g[ YgUa h'k i fXYb'ØVYf' % ("&\$ \$ '5bhfÅ[ Y'Ui Z'GcZcfh\ ]ZY'j cb  
Df]j Uh\Ui g\U'hYb' [ YghY`hž'i bX'Yg'k i fXYb'VYfY]hg'a Y\ f'U'g' ' \* ž(  
A ]``]cbYb'9i fc'ZØf'GWÅXYb'Ub' < Ui gfUh'i bX' ; YVÅi XYb

Ui g[ YnU\`h"Ni XYa `g]bX`&ž%A ]`cbYb`9i fc`Ui g`a Y\`f`U`g`) \$\$  
< ÀfhY ZcbXg!5bhfÀ[ Yb`VYfY]h[ YghY`h`k cfXYb`"9]b`[ YgcbXYfhYg  
<]Zgdfc[ fUa`a`ZØf`UbXk ]fhgW\UZh`W\Y`6Yhf]YVYž  
; UfhYbVUi VYhf]YVY`i bX`6Yfi ZgZ]gW\Yf`\_cbbhY`YVYbZU`g`fi bX  
%"` )` `I bhYfbY\`a Yb`i bhYfghØhYbž`XYbYb`]bg[ YgUa`h`i`&%ž-  
A ]`cbYb`9i fc`ni f`J YfZØ[ i b[ ` [ YghY`h`k i fXYb`"

## I a ZUb [ fY]W\Y`I bhYfghØhni b[ `i bX 5bhfU[ gj YfZU\ fYb

8 Ug`<]Zgdfc[ fUa`a`g]Y\`h`j cfž`XUgg`ni f`6YUbhfU[ i b[ `j cb  
<]Zg[ Y`XYfb`Y]bY` : chc!8c`\_i a YbhUh]cb`XYg`GW\UXYbg`YfZcfXYf`]W\  
]gh`8]Y`8c`\_i a YbhUh]cb`gc`h`Y`]XYU`Yfk Y]gY`ØVYf`X]Y` : 5@6M5dd  
YfZc`[ Yb`i bX`a`i gg`B UW\k Y]gY`Ybh\U`hYbž`XUgg`XYf`GW\UXYb  
X]fY`\_h`Xi fW\`<cW\k UggYf`YbhghUbXYb`]gh`8Yf`A ]bXYghgW\UXYb`ZØf  
XYb`Ubgd`fi W\gj`c`Yb`5i g[ `Y]W\`VYhfÀ[ h)` "\$\$\$`9i fc`ž`k À\`fYbX`XYf  
a Ul ]a U`Y`Ni gW\i gg`V]g`ni `&\$\$`\$\$\$`9i fc`VYhfU[ Yb`\_`Ubb`"  
GW\`ÀXYbž`X]Y`b]W\h`j Yfg]W\Yfh`k YfXYb`\_ØbbYbž`Yf\U`hYb`Y]bYb  
: ØfXYfgUhn`j cb`) \$`i` ž`k À\`fYbX`j Yfg]W\YfVUfY`GW\`ÀXYb`a ]h`&) `i  
VYni gW\i ggh`k YfXYb`"

Ni gÀhn`]W\`ni `XYb`YfZcfXYf`]W\Yb`I bhYf`U[ Yb`a ØggYb  
5bhfU[ ghY`Yf`8c`\_i a YbhY`k ]Y` GW\UXYbga Y`Xi b[ `i bX  
Bi hni b[ gØVYfg]W\h`VY`XYb`ni ghÀbX][ Yb`Ua`h]W\Yb`GhY`Yb  
Y]bY]W\Yb`": ]bUbn]Y`Y`<]Zb`j cb`8f]hYbž`k ]Y`GdYbXYb`cXYf  
J Yfg]W\Yfi b[ g`Y]ghi b[ Ybž`a ØggYb`]b`XYf`5bhfU[ ghY`i b[  
Ub[ Y[ YVYb`k YfXYbž`i a`Y]bY` , VYf`\_ca`dYbgUh]cb`ni `j Yfa`Y]XYbž  
XU`i bVUfY`9][ Yb`Y]ghi b[ Yb`b]W\h`Ui g[ `Y]W\gZÀ\][ `g]bX`"GW\`ÀXYb  
Ub`[ Yk YfV`]W\Yb`C`V`Y`\_hYbž`k ]Y`6]c[ UgUb`U[ Ybž`g]bX`ØVYf`Y]b  
gdYn]Y`Yg`<]Zgdfc[ fUa`a`ZØf`X]Y`[ Yk YfV`]W\Y`K ]fhgW\UZh`ni  
VYUbhfU[ Ybž`k ]Y`gha`Y`Z`VUmYfb`"XY`Ui gZØ\`fh`"

⇒bj Ygh]h]cbYb`]b`XYb`<cW\k UggYfgW\i hn

I a`\_ØbZh][ Yb`<cW\k UggYfYfY][ b]ggYb`VYggYf`Ybh[ Y[ Ybni`k ]f`Ybž  
\Uh`XYf` : fY]ghUUh`6UmYfb`gY]h`&\$\$`%`fi bX`j ]Yf`A ]`]UfXYb`9i fc`]b  
XYb`<cW\k UggYfgW\i hn`]bj Ygh]Yfh` , VYf`%-`\$`?`]`ca`YhYf`8Y]W\Y

i bX'+'\$?'`]ca YhYf'<cWk UggYfgWk i hnk ÅbXY'k i fXYb'byi' [ YVUi hž  
i bX'' (\$?'`]ca YhYf'8Åa a Y'k i fXYb'gUb]Yfh''8 Ug'<]Zgdfc[ fUa a  
i a ZUggh'byVYb'XYb' \_cb\_fYhYb' A U» bU\ a Yb'ni f  
GW UXYbgVYk Å'h][ i b[ 'Ui Wk' bUhi fbU\Y'Dfc'Y\_hYž'k ]Y'X]Y  
FYbUhi f]Yfi b[ 'j cb'K ]XVÅWkYb'i bX'XYb'6Ui 'j cb': 'i ha i 'XYb''

8cWk' i a k Y`hgWkØhYf'ZcfXYfb'Y]bY'5V\_Y\`f'j cb'\Yf\_Òa a `]WkYb  
@Ògi b[ Yb'k ]Y'8Åa a Yb'i bX'Dc'XYfb''GhUhhXYggYb'd`ÅX]YfYb'g]Y  
ZØf'Y]bY' i a [ YghU`hi b[ 'XYf'@UbXgWk UZž'X]Y'Y]bY'VYggYfY  
K UggYfUi ZbU\ a Y'Yfa Ò[ `]Wk'h''8Yf'?`]a U!' i bX'<cWk UggYfgWk i hn  
ghY\h'ja `?cbhYi h'XYf'ZcfhgWk fY]hYbXYb'?`]a U\_f]gYž'Ui Z'X]Y  
8Yi hgWk`UbX'g]Wk'ja a Yf'a Y\`f'Y]bghY`Yb'a i gg''8fUa Uh]gWkY  
K YhhYfYi hfYa Yž'XUfi bhYf'GhUf\_fY[ Yb'i bX', VYfgWk Ya a i b[ Ybž  
k YfXYb'\Åi Z[ Yfž'k Ug'Y]bY'5bdUggi b[ 'XYf'GhfUHY[ ]Yb'i bX  
A U» bU\ a Yb'YfZcfXYfhž'k ]Y'Va i j "XY'VYhcbh"

⇒ F U\ a Yb'X]YgYf'5bdUggi b[ 'k ]fX' i bhYf'XYa `?cbnYdh'XYf  
GWk Ua a ghUXh'Ub[ YghfYVhž'XUgg'K UggYf']b' i bj Yfg]Y[ Y'hYb  
: `ÅWkYb'j Yfg]W\_Yfh'cXYf']b' i bhYf]fX]gWkY'GdY]WkYf'[ Y'Y]hYh'k ]fX"  
Ni XYa 'j YfdZ]Wk'hYh'XUg'Vi bXYgk Y]hY'?`]a UUbdUggi b[ g[ YgYhn  
j cb'9bXY '&\$&' `X]Y'@ÅbXYf'XUni ži a ZUggYbXY  
?'ja UUbdUggi b[ g\_cbnYdhY'ni `Ybhk ]W\_Y'b''8]Y'6i bXYgfY[ ]Yfi b[  
k ]fX'Ui Z[ YZcfXYfhž'Y]bY'?`]a UUbdUggi b[ gghfUHY[ ]Y'a ]h'\_cb\_fYhYb  
N]Y'Yb'ni `dfÅgYbh]YfYb"

8YhU]`g	
J c fZU``	, VYfgWk Ya a i b[
I fgUWkY	?`]a U_f]gYž'K YhhYfYi hfYa Y
C fh	6UmYfbž'8Yi hgWk`UbX
GW UXYb' ]b'	* \$\$\$\$\$\$
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "dbd"XY</li> <li>• k k k "gha Y`Z"VUmYfb"XY</li> <li>• k k k "Va i j "XY</li> </ul>

6Ygi WkYb'G]Y' i bg'Ui Z. 'b!U[ "bYh