

9]bgUa Y`HcXYgZÄ`Y`]a `? fY]g`? i gY`. `K Yf
_Øa a Yfh`g]WÄ`i a `X]Y`J Yfghc fVYbYb 3

8Yf`5fh]_Y`VY`Yi WÄ`hYh`XYb`5bgh]Y[`Y]bgUa Yf`HcXYgZÄ`Y`
c`bY`5b[Y\Øf][Y`]a `? fY]g`? i gY`žX]Y`<YfUi gZcfXYfi b[Yb
VY]`6YghUhi b[Yb`i bX`X]Y`[YgY`gWÄ`UZh]WÄ`Yb`æ`d`_Uh]cbYb"



? fY]g`? i gY`ž`8Yi hgWÄ`UbX`!`æ`XYb`YhnhYb`š\`fYb`b]a a h`X]Y
NU\`Y]bgUa Yf`HcXYgZÄ`Y`]b`8Yi hgWÄ`UbX`ni ž`VYgcbXYfg`VY]
Ä`hYfYb`i bX`U`Y]bghY\YbXYb`A YbgWÄ`Yb`c`bY`Yfa`]hY`VUfY
5b[Y\Øf][Y`æ`? fY]g`? i gY`ž`k`]Y`X]Y`F`Y]bdZU`n`VYf]WÄ`hYhž`g]bX
X]Y`C`fXbi b[gVY\ØfXYb`ni ghÄ`bX][`ZØf`X]Y`Ub[Ya YggYbY
6YghUhi b[`X]YgYf`J Yfghc fVYbYb`C`Zh[YgWÄ`Y\`h`X]Yg`Yfghž`k`Ybb
X]Y`Hc`hYb`HU[Y`gdÄ`hYf`]b`]\`fYf`K`c`b`i`b[`]`Y`Z`b`X`Y`b`k`Y`f`X`Y`b`"

I`k`Y`G`hc`i`b`X`M`J`bb]W`_`K`Y`b`X`Y`j`c`b`X`Y`f`J`Y`f`V`U`b`X`g[`Y`a`Y`]`b`X`Y`
C`V`Y`f`Y`g`i`Ub`h`U`a`Y`f`h`Y`b`g]WÄ`X]Y`5b`Z`f`U[`Y`b`b`U`WÄ`g`c`WÄ`Y`b`
6YghUhi b[Yb`æ`[`c`Z`<`Y`k`Y`f`ž`X`Y`f`ZØf`X]Y`J`Y`f`V`U`b`X`g[`Y`a`Y`]`b`X`Y`?`i`g`Y`!
5`h`Y`b[`Ub`U`f`V`Y]h`Y`hž`V`Y`g`WÄ`f`Y]V`h`X]Y`<`Y`f`U`i`g`Z`c`f`X`Y`f`i`b[`Y`b`ž`X]Y`g]WÄ`
V`Y]`X`Y`f`6`Y`gh`U`hi`b[`c`b`Y`5`b[`Y`\Øf][`Y`Y`f[`Y`V`Y`b`æ`8`Y`i`hg`WÄ`Ub`X`]`g`h`

X]YgYg`D\`Abca`Yb`U`YfX]b[g`b]W\h`U`Y]b`Ui`Z`XYb`?`fY]g`?`i`gY`
VYgW\`f`Ab`_`h"

5bgh]Y[`XYf`C`fXbi`b[gUa`hgVYghUhh`i`b[Yb

≠`XYb`Y`hnhYb`Y\`fYb`]gh`Y]b`g][b]Z`_`Ub`hYg`5bghY][Yb`XYf`
C`fXbi`b[gUa`hgVYghUhh`i`b[Yb`ni`j`YfnY]W\`bYb`"K`j]`X]Y`K`Y`h`
]bZcfa`j]Yfhž`j`Yfa`Y`XYhY`GhYd`\`Ub`BYi`gYfž;`YbYfU`gY`_`fYh`Å`f`XYg`
6i`bXYgj`YfVUbXYg`8Yi`hgW\`Yf`6YghUhhYfž`Y]bYb`_`cbh]bi`j]Yf`]W\`Yb`
HfYbX`"Gc`k`i`fXYb`]a`Y\`f`&`\$`&`&]b`A`Ø`bW\`Yb`)`-`%`A`YbgW\`Yb`j`cb`
5a`hg`k`Y[Yb`VYghUhhYhž`k`Å\`fYbX`Yg`V]g`5i`[i`gh`&`\$`&`g`W\`cb`" -`+`
6YghUhh`i`b[Yb`[UV"

8]Y`6YghUhh`i`b[Yb`a`ØggYb`]bbYf\`U`V`j`cb`j`j]Yf`HU[Yb`YfZc`[Ybž`i`a`
[Ygi`bX\`Y]h`]W\`Y`F`g]_`Yb`ni`j`Yfa`Y]XYb`"G\`W`k`j]Yf][`_`Y]hYb`hfYhYb`
\`Ai`Z][`VY]`XYf`≠`Yb]h]Z]n]Yfi`b[`XYf`j`Yfghc`fVYbYb`i`bX`XYa`
5i`Z]bXYb`j`cb`5b[Y\`Øf][Yb`Ui`Z`"Uf`5`VYfh`8Yb`ž`
ghY`j`YfhfYhYbXYf`j`c`fg]hnYbXYf`XYg`VUmYf]gW\`Yb`
6YghUhhYfj`YfVUbXYgž`VYgh`Å]h][`h`X]Y`Z`Å`W\`Yb`XYW`_`Yb`XY`Ni`bU\`a`Y`
XYf`:`Å`Y"

HfUi`YfZY]Yfb`ZØf`9]bgUa`Y

9]bY`VYgcbXYfY`9b`hk`j]W`_`i`b[`g]bX`X]Y`HfUi`YfZY]Yfb`ZØf`Y]bgUa`Y`
j`Yfghc`fVYbYž`X]Y`]b`j`YfgW\`j]XYbYb`Gh`Å`X`hYb`8Yi`hgW\`Ub`Xg`
ghUhhZ]bXYb`"Gc`k`i`fXYb`&`\$`&`&]b`?`UggY`"*`\$`A`YbgW\`Yb`[YY\`fhž`
XYfYb`6YghUhh`i`b[`b]Ya`UbX`c`f[Ub]g]Yfh`\`UhhY`"i`bhYf`XYb`
j`Yfghc`fVYbYb`k`Uf`Y]b`BYi`[YVc`fYbYg`YVYb`gc`k`j]Y`Y]b`-`%`Å\`f][`Yf`
8]YgY`HfUi`YfZY]Yfb`g]bX`Y]b`NY]W\`Yb`XYf`Gc`]XUf]h`Å]h`]b`Y]bYf`
;`YgY`gW\`UZhž`X]Y`c`Zi`[Ydf`Å[`h]gh]j`cb`≠`gc`Uh]cb`i`bX`j`YfY]bgUa`i`b[ž`
k`j]Y`8Yi`hgW\`Ub`X`Zi`b`_`VYf]W\`hYh"

8]Y`ghY][YbXYb`6YghUhh`i`b[g`c`ghYb`i`bX`X]Y`GhfY]W\`i`b[`XYg`
GhYfVY[Y`XYg]a`Y\`f`&`\$`\$(`Ui`g`XYa`@Y]ghi`b[g`UhU`c[`XYf`
[YgYhn`]W\`Yb`?`fUb`_`Yb`_`UggYb`hfU[Yb`k`Y]hYf`ni`f`Dfc`V`Ya`Uh]_`VY]"`
5i`W\`XYf`@Y]hYf`XYg`?`UggY`Yf`A`i`gYi`a`g`ZØf`GYdi`_`fU`_`i`h`i`fž`
DØfgW\`a`Ubbž`\`YVh`\`Yfj`c`fž`XUgg`X]Y`ni`bY\`a`YbXY`
≠X]j`jXi`U`]g]Yfi`b[`XYf`;`YgY`gW\`UZh`ni`a`Y\`f`9]bgUa`_`Y]h`ZØ\`fhž`

]bgVYgcbXYfY`VY]`VYbUW hY]`][hYb` ; fi ddYb"

⇒ `6Yf`]b`g]bX`l` fbYbVY]gYhni b[Yb`a`]hh`Yfk Y]`Y`GhUbXUfXž`XcW`cZh
k]fX`bi`f`Y]b`Y]bZUW`Yf` ; fUVghY]b`[YgYhnhž`c`bY`dYfgOb`]W`Y
5i ggW`a` ØW`i b[Yb`cXYf`HfUi YfZY]Yfbž`X]Y`X]Y`J Yfghc`fVYbYb
Ub[Ya` YggYb`k` ØfX]`[h"

8YhU]`g	
J`c`f`ZU``	Gcbgh][Yg
C`f`h`	?`fY]g`?`i`gY`ž`8Yi`hgW`UbX
E`i`Y``Yb`	<ul style="list-style-type: none">• k k k "f`Y]bdZU`n"XY• k k k "k`Y`h"XY• k k k "XYi`hgW`UbXZi`b`_"XY

6Ygi W`Yb`G]Y`i`bg`Ui`Z.`b!U["bYh