

F ÀhgY` \ UZhYf`A c fX`Ub`GhUfgc d fUb]gh]b.
K Yf`Vf]b[h`7` \ f]gh]bU`J UfY``i a 3

⇒ a`6Yf`]bYf`GYY`k i fXY`X]Y`@Y]WXY`XYf`GhUfgc d fUb]gh]b
7` \ f]gh]bU`J UfY``YbhXYW`_h" ⇒ f`@YVYbg[YZÀ` \ fhY`_]gh`XYf
< Ui dhj`YfXÀW`h][Y"



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6Yf`]bž`8Yi hgW`UbX`!`9]b`gW`cW_]YfYbXYf`J c fZU``YfgW`ØhYfh
XYfnY]h`X]Y`6Yf`]bYf`?i`hi`fgnYbY" ⇒ a`K UggYf`Y]bYg`6Yf`]bYf`GYYg
k i fXY`X]Y`@Y]WXY`XYf`fYbca`a`]YfhYb`GhUfgc d fUb]gh]b`7` \ f]gh]bU
J UfY``YbhXYW`_hž`X]Y`Ui`Zg`_i`ff]`Y`K`Y]gY`a`]h`Y]bYa`GhY]b`j`YfgYb`_h
i`bX`j`cb`nU` \ fY]WXYb`9XY`fcgYb`i`a`[`YVYb`k`Uf``8]YgY`XØghYfY
9bhXYW`_i`b[`Z]Y``Ui`Zž`bUW`XYa`J`UfY``Ua`J`c fUVYb`X`Y]bYb
9a`dZUb[`Ui`Z` \ fYf`i`i`i`f]ÖgYb`MUW`h`@c` \ Yb[`f]b`i`[`Y[`YVYb` \ UhhY
i`bX`XUbUW`gdi`f`cg`j`YfgW`k`UbX" ⇒ X`Yf`6Yf`W`hYfghUhh`i`b[`j`cb`
**5F8`A`YX]Uh`Y`_`k`]fX`XYi`h`]W`ž`XUgg`X]Y`i`a`gh`ÀbXY`]` \ fYg`HcXYg
a`mghYf]Ög`g]bX"**

⇒ f`@YVYbg[YZÀ` \ fhY`ž`H]a`A`c`gYbž`ghY` \ h]a`i`c`_i`g`XYf`9fa`]hhi`b[`Yb
i`bX`[`]`h`a`]h`Yfk`Y]Y`U`g`< Ui dhj`YfXÀW`h][`Yf``<]bhYf[`fi`bX`XUZØf`]gh

b]W h'bi f']\fY'6Yn]Y\i b[ž'gcbXYfb'Ui W'X]Y'HUhgUWYž'XUgg
A c'gYb'J UfY''a]h'a Y\fYfYb': fUi Yb'VYhfc[Yb'\UhhY''8]YgY
dYfgÒb`]WY'HFU[ÒX]Y'k]fX'k Y]hYf'_ca d`]n]Yfh'Xi fW'X]Y
dchYbn]Y''Yb'A ch]j Y']\fYf'Nk Y]hVYgYhni b[ž'@]j cb'< UgY'ghY]bž'X]Y
j cb'J UfY''g'HcX'dfcZ]h]YfYb'_ÒbbhYž'i bX'XYb'CdYfb]bhYbXUbhYb
: 'cf]Ub'<Yfnc[ž'XYf'a Ò[`]WYfk Y]gY'Ui g'UbXYfYb'; fØbXYb']b
J YfXUW h'[YfÀh''<Yfnc['gc''j cb'J UfY''YfdfYggh'k cfXYb'gY]bž
'YXcW'g]hi b'_Ufž'k Y'WY'VY'UghYbXYb'8c_i a YbhY'g]Y'[Y[Yb']\b
]b'XYf'<UbX'\UhhY''

9fa]hh'i b[Yb']a ; Ub[Y

8Yf'; Yf]W hga YX]n]bYf'8f''B]_'Ug'8]''b[Yf'\Uh'VYfY]hg'YfghY
9f_Ybhb]ggY'ØVYf'XYb'HUh\Yf[Ub['j YfÒZYbh]W h''@Ui higY]bYb
5i gZØ\fi b[Yb'_ÒbbhY'J UfY''Ui g'[fc»Yf'< Ò\Y'Y]bY'HFYddY
\]bi bhYf[YghØfnh'gY]bž'k Ug'XYb'J YfXUW h'Ui ZY]b'a Ò[`]WYg
J YfVfYWYb'j YfghÀf_h''Ni XYa 'k Uf': f]Xc'N]''Yž'Y]b
K UggYf]bghU''UhYi f'i bX': À_U]YbgW]ZZYfž']b''YmhYf'NY]h'cZiUi Z
XYf'MUW h'hÀh]['i bX'_ÒbbhY']a 'Ni gUa a Yb\Ub['a]h'J UfY''g'HcX
U'g'NYi [Y'cXYf[Uf'U'g'J YfXÀW h][Yf'Ui ZhfYhYb''

ŸXY'HUh\Uh']\fY'K i fnY'b']a 'gcn]U'Yb'?cbhYI hž'i bX'XYf'HcX'j cb
7\]gh]bU'J UfY''k]fZi: fU[Yb'ØVYf'X]Y'[YgY''gW UZi]WYb
FU\ a YbVYX]b[i b[Yb'Ui Z' a a Yf\]b'nY][Yb'GhUh]gh]_Ybž'XUgg
; Yk U'h[Y[Yb': fUi Yb']b'8Yi hgW'UbX'Y]b'YfbghYg'i bX'cZh
ØVYfgY\YbYg'DfcV'Ya 'XUfghY''h''8UhYb'j cb'GhUh]ghU'VY'Y[Ybž
XUgg]a 'Ÿ\ f'&\$&' fi bX'%,'%\$\$\$': fUi Yb'CdZYf'\Ài g']WYf'; Yk U'h
k i fXYbž'k Ug'Y]bYb'U'Ufa]YfYbXYb'DfcnYbhgUhn'j cb'+%&' XYf
]bg[YgUa h'i&)*"\$\$\$': À''Y'Ui ga UW h''8]Y'GW Ua 'i bX'GW i 'Xž'X]Y
: fUi Yb'cZiYa dZ]bXYbž'hfÀ[h'XUni 'VY]ž'XUgg'j]Y'Y'HUhYb']a
8i b_Y'ZY'X'V'Y]VYb'i bX'b]W h'ini f'5bnY][Y'[YVfUW h'k YfXYb''

2 ZZYbh`]WY'G]WYf\Y]h'i bX' i bhYfghØhni b[

≠'8Yi hgW'UbX'g]bX'<]ZgUb[YVchY'k]Y'XUg'<]ZYhY'YZcb'; Yk U'h
[Y[Yb': fUi Yb' i bhYf'XYf'B i a a Yf'%* '\$%*' k YgYbh]WY
5b'Ui ZghY''Yb''8cfh[UV'Yg'&\$&' fi bX', *'+\$\$\$'?cbhU_hUi ZbU\ a Ybž
k À\YbX'Yhk U') -"\$\$\$': fUi Yb'6YfUhi b['j]b'5bgdfi W' bU\ a Yb''

8YbbcWV`Y]Vh`XYf`D`Uhn]b': fUi Yb\Ai gYfb`cZi_bUdd""8]Yg`Vf]b[h
 i bg`ni f': fU[Yž`k]Y`k]f`U`g; YgY`gWUZh`ghÀf`Yf`XUfUi Z`\]bk]f`Yb
 _ÒbbYbž`XUgg': fUi Yb`]b`BchZÀ`Yb`X]Y`bchk YbX][Y`<]`ZY`i bX
 l bhYfghØhni b[`Yf`U`hYb"

Ni fØW`ni f`hfU[]gWYb'; YgW]W`hY`j cb`7`f]gh]bU`J UfY``:8]Y
 9fghUi gghfU\`i b[`XYf`U`hi Y`Yb': c`[Y`i a`]\fYb`HcX`YfZc`[h`Ua
 %"\$+\$+"&\$&) `i a` %, .) \$`i` \f`a` 9fghYbž`i bX`X]Y`Ub`U`hYbXYb
 9fa]h`i b[Yb`fi bX`i a` X]YgYb`a mghYf]ØgYb': U``gcf[Yb`ZØf`fY[Yg
 ÒZYbh]W`Yg` ðhYfYggY""8]Y': fU[Ybž`X]Y`g]W`Ui`g`]\fYa` HcX
 Yf[YVYbž`g]bX`b]W`h`bi f`ZØf`X]Y`9fa]h`Yf`fY`Yj Ubhž`gcbXYfb
 n]Y\Yb`Ui W`k`Y]hfY]W`YbXY`8]g_i`gg]cbYb`ØVYf
 DUfhbYfgWUZh`g[Yk`U`h`i bX`X]Y`G]W`Yf\Y]hj`cb': fUi Yb`]b`i bgYfYf
 ; YgY`gWUZh`bUW`g]W`"

8YhU]`g	
Cfh	6Yf`]bž`8Yi hgW`U`bX
Ei Y`Yb	<ul style="list-style-type: none"> • k k k "UfXa YX]Uh\Y_"XY • k k k "XUgYfghY"XY • XY"ghUh]ghU"Wca

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