

K U`XVfUbX`VY]: `Uhck .: Yi Yfk Y`f`ghc d d h  
: `Ua a Ybž`Dc`]nY]`Yfa ]hhY`h°

K U`XVfUbX`]b`CVYf\Uj Y`.: Yi Yfk Y`f`?fYa a Yb`ÖgW`h`%\$\$  
ea : `ÄW`YbVfUbX`/Dc`]nY]`Yfa ]hhY`h`k Y[ Yb`a Ö[ `]W`Yf  
6fUbXgh]Zhi b[ "



5`hY`DcghghfU» Yž`%\* + \* \* `? fYa a Ybž`8Yi hgW`UbX`!`b`XYf  
j Yf[ Ub[ YbYb`B UW`h`\_Ua `Yg`]b`Y]bYa `K U`XghØW`\_bU`Y`XYf`5`hYb  
DcghghfU» Y`VY]: `Uhck `]b`CVYf\Uj Y`ni `Y]bYa `K U`XVfUbXž`XYf  
[ Y[ Yb`%- " \$`i` \f`[ Ya Y`XYh`k`i`fXY`"GhUf`\_Y`F`Ui`W`Y`b`h`k`]W`\_i`b[ `k`Uf  
VYfY]hg`Ui`Z`XYf`5`b`ZU`fh`XYf`9]bgUhm`\_f`Ä`ZhY`g]W`h`v`Uf`ž`i`b`X`Y`h`k`U`%\$\$  
E`i`U`X`f`U`h`a`Y`h`Y`f`K`U`X`V`c`X`Y`b`g`h`U`b`X`Y`b`]b`:`U`a`a`Y`b`"F`i`b`X`(` \$  
9]bgUhm`\_f`Ä`ZhY`XYf`:`fY]k`j`][ Yb`:`Yi`Yfk`Y`f`?fYa`a`Yb`f`ØW`\_h`Y`b`Ui`gž  
i`a`X`Y`@U[ Y`ni`ghUV`]g]YfYb`"A`h`X`f`Y`]8!F`c`f`Y`b`[ Y`Ub[ `Yg`]\`b`Y`b`ž  
X]Y`:`U`a`a`Y`b`g`W`b`Y`"i`b`h`Y`f`?`c`b`h`f`c`"Y`ni`V`f]b[ Yb`i`b`X`Y]b`Y  
5i`g`V`f`Y]hi`b[ `ni`j`Y`f`\]b`X`Y`f`b`"B`Y`V`Y`b`K`U`g`g`Y`f`k`i`f`X`Y`b`\_Ui`W`  
gd`Y`n]U`]g]Y`f`h`Y`K`U`X`V`f`U`b`X`k`Y`f`\_n`Yi`[ Y`i`b`X`:`Yi`Y`f`d`U`h`g`W`Y`b  
j`Y`f`k`Y`b`X`Y`h`ž`i`a`:`i`h`b`Y`g`h`Y`f`]a`c`X`Y`b`ni`"c`\_U`]g]Y`f`Y`b`i`b`X`X`U`g  
:`Yi`Y`f`Z]b`U`ni`"Ö`g`W`Y`b`"i`a`Y]b`K`]Y`X`Y`f`U`i`Z`Z`U`a`a`Y`b`ni`j`Y`fa`Y`]X`Y`b`ž

k i fXY`XYf`6cXYb`gc[ Uf`gmghYa Uh]gW`i a [ Y[ fUVYb``8]Y  
: Yi Yfk Y`f`ghUbX`j cf`XYf`< YfUi gZcfXYfi b[ žXUgg`X]Y`9]bgUhngHY`Y  
k Y]h`YbhzYfb`h`j cb`XYf`fY[ i `ÄfYb`K UggYfj Yfgcf[ i b[ `k Uf``9]b  
DYbXY`j Yf`Y`f`a ]h`HUb`\_`ÖgW`ZU`fnYi [ Yb`k i fXY`Y]b[ Yf]W`hYh`i a  
Ui gfY]W`YbX`K UggYf`VYfY]mi ghY`Yb``8]Y`Dc`nY]`U`h`a ]h`Yfk Y]Y  
9fa ]h`i b[ Yb`ni f`6fUbXi fgUW`Y`Ui Z[ Ybca a Yb`i bX`j Yfa i hYh  
ZU`f`Ägg][ Y`6fUbXgh]Zhi b[ "

K ]Y`X]Y`a **Un!cb`]bY`XY`VYf]W`hYh`g]bX`K U`XVfÄbXY`Y]b`]a a Yf  
k ]YXYf`Y`f`YbXYg`DfcV`Ya žXUg`b]W`h`bi f`]b`8Yi hgW`UbXž  
gcbXYfb`Ui W`]a `5i g`UbX`d`f`ÄgYb`h`]gh``Gc`\_Ua `Yg`VY]gd]Y`gk Y]gY  
Ua `&%"`ž b]`&\$&) `Ub`XYf`\_fcUh]gW`Yb`5Xf]U`ØghY`ni `a Y`f`YfYb  
: `ÄW`YbVfÄbXYbž`X]Y`i bXYfhY`A YbgW`Ybž`Y]bgW`Y`Y`»`W`  
Hci f]ghYbž`ni f`9j U`\_i ]Yfi b[ `nk Ub[ Yb``8Yf`[ fÖ»hY`6fUbX`YfXž`XYf  
nk ]gW`Yb`Ca ]g`i bX`A U`Ufg`U`Ui gVfUW`ž`\_cbbhY`]bnk ]gW`Yb`i bhYf  
?cbhfc`Y`[ YVfUW`h`k YfXYbž`bUW`XYa `Yh]W`Y`<Äi gYf`i bX`5i hcg  
]b`: `Ua a Yb`Ui Z[ ]b[ Yb``9]b`VYgcbXYfYg`F ]g]\_c`ghY`hY`XYf`ghUf`Y  
K ]bX`XUfž`XYf`X]Y`5i gVfY]hi b[ `XYf`i: Yi Yf`]b`XYb`hfcW`YbYb  
?]YZfbk Ä`XYfb`VY[ Øbgh][ hY``8]Y`Dc`nY]`Yfa ]h`Y`h`Ui W`\_`Yf  
k Y[ Yb`J YfXUW`hg`Ui Z`6fUbXgh]Zhi b[ žXU`XUg`i: Yi Yf`Ub`a Y`f`YfYb  
GhY`Yb`[ `Y]W`nY]h][ `Ui gVfUW`"**

## K U`XVfÄbXY`]b`8Yi hgW`UbX

8]Y`@U[ Y`]b`8Yi hgW`UbX`]gh`b]W`h`a ]bXYf`Yfbgh``@Ui h`XYa `i  
**I a k Y`hVi bXYgUa h`[ UV`Yg]a `U`f`&\$&'`]bg[ YgUa h`%\$) -  
K U`XVfÄbXYž`k Ug`nk Uf`Y]bYb`F`ØW`\_ [ Ub[ `i a `X]Y`<Ä`ZhY`]a  
J Yf[ `Y]W`ni `&\$&&`XUfghY`h`ž`Y`XcW`Ui W`VYXYi hYh`ž`XUgg`X]Y  
VYhfcZYbY`i: `ÄW`Y`j cb`%`&( \$`<Y`\_hUf`ØVYf`XYa `Ub[ `Ä`f][ Yb  
8i fW`gW`b]h`i]Y[ h`6YgcbXYfg`]b`FY[ ]cbYb`k ]Y`6fUbXYbVi f[ ž`k c  
&) `%6fÄbXY`fY[ ]ghf]Yfh`k i fXYbž`nY][ h`g]W`X]Y`DfcV`Ya Uh]\_`<]Yf  
`U[ `X]Y`[ fÖ»hY`6fUbXZÄW`Y`VY]`+\*) ž&`<Y`\_hUfž`k Ug`a Y`f`U`g`X]Y  
<Ä`ZhY`XYf`[ YgUa hYb`K U`XVfUbXZÄW`Y`8Yi hgW`UbXg`Ui ga UW`h"  
9g]gh`Yj ]XYbž`XUgg`a YbgW`]W`Yg`<UbXY`bž`\_Y]bY`i bhmd]gW`Y  
BUW`Ägg][ \_Y]h`j cb`K U`XVYgi W`Yfbž`cZiXYf`i: fi bX`ZØf`X]YgY  
6fÄbXY`]ghž`j YfUbhk cfh]W`ZØf`Yhk U`(\$`i`XYf`i: Ä`Y`"**

⇒ XYf`Ni \_i bZi`fYW`bYb`9i dYfhYb`a ]h`Y]bYa `5bgh]Y[ `XYf`

K U`XVfUbXf]g]\_Yb" < Ò\YfY`HYa dYfUhi fYb`i bX`k Yb][ Yf  
 B]YXYfgW`À[ Y`hfU[ Yb`XUni `VY]žXUgg`j cf`U`Ya `Øb[ YfY`i bX``]W`hY  
 B UXY`k `À`XYf`U`g`VYgcbXYfg`[ YZ`À`fXYh`[ Y`hYb"Ni XYa  
 dfc[ bcgh]n]YfYb`F]g]\_ci bhYfgi W`i b[ Yb`Y]bY`JYf`Àb[ Yfi b[ `XYf  
 K U`XVfUbXgU]gcb`]b`XYb`Gd`Àhgca a Yf`i bX`<YfVgh`\]bY]b"i a  
 X]YgYf`9bhk ]W`\_i b[ `Ybh[ Y[ Ybni k ]f`\_Ybž`k ]fX`Ya dZc`\`Ybž  
 B UXY`VUi a a cbc`\_i `hi fYb`Xi fW`A ]gW`k `À`XYf`ni `YfgYmYbž`X]Y  
 Y]bYb`\Ò\YfYb`@Ui V`c`nUbhY]`Ui Zk Y]gYb"8Ybb`k `À`fYbX`X]YgY  
 6f`ÀbXY`hY]`g`j Yf`YYfYbXY`5i gk ]f`\_i b[ Yb`Ui Z`X]Y`B Uhi f`\UVYbž  
 \_ÒbbhYb`g]Y`Ui W`B]gW`Yb`ZØf`Y]bY`dcg]hj Y`6]cX]j Yfg]h`h  
 gW`UZZYbž`k Ybb`g]Y`\_cbhfc``]Yfh`i bX`f]W`h][ `a UbU[ Yb"

8YhU]`g	
C fh	5`hY`Dc ghghfU» Yž`%* +*`*`? fYa a Ybž 8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "a Un!cb`]bY"XY</li> <li>• k k k "hU[ YggW`Ui "XY</li> <li>• k k k "i a k Y`hVi bXYgUa h"XY</li> </ul>

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