

# 6`]hnYfb`]b`@i Xk ][ gZY`XY. `K c`G]Y`\\Yi hY Ui Z`6`]hnYf`ghc » Yb`°

9fZU\ fYb`G]Y`X]Y`U\_hi Y`Yb`6`]hnYfghUbXcfhY`]b`@i Xk ][ gZY`XY  
Ua`%\*"\$+ "&\$&) `i bX`k ]W h][ Y`bZcfa Uh]cbYb`ni f  
; YgWk ]bX][ \_Y]hgØVYfk UW i b[ "



; fc» `GW i `nYbXcfZž`8Yi hgWk `UbX`!`K Ug`hi`hig]Wk`]a  
GhfU» Ybj Yf\_`Y`f`j`cb`]; fc» `GW i `nYbXcfZ3`<Yi hYž`Ua`%\*"'&`]'&\$&) ž  
\_ca`a`h`Yg`]b`@i Xk ][ gZY`XY`k`]YXYf`ni`]bhYbgj] Yb  
; YgWk ]bX][ \_Y]hga`Yggi`b[ Yb`"8]Y`Dc`nY]`6fUbXYbVi`f[ `\\Uh]`fY  
a`cV]`Yb`6`]hnYf`Ui`Z[ YghY`hž`i`a`X]Y`J`Yf\_`Y`fgg]Wk`Yf`Y]h`ni  
Yf`\\Ø`Yb`i`bX`X]Y`9]b`\\U`hi`b[ `XYf`]; YgWk ]bX][ \_Y]hgj`c`fgWk`f]ZhYb`ni  
ØVYfk UW`Yb`"8]YgY`A`U»`b`U`a`Y`]gh`b]Wk`h`bi`f`Y]bY`FYU`\_h]cb`Ui`Z  
]a`a`Yf`\\Ai`Z[ Yf`Ui`ZhYhYbXY; YgWk ]bX][ \_Y]hgØVYfgWk`fY]hi`b[ Ybž  
gcbXYfb`Ui`Wk`Y]b[ Yn]Y`hYf`GWk`f]h`ni`f`FYXi`\_h]cb`j`cb  
J`Yf\_`Y`f`gi`bZ`Ybž`X]Y`c`Zh`Ui`Z`fUgUbhYg; U`fYb`ni`fØW`ni`ZØ`fYb  
g]bX`" @Ui`h`Y]bYf`U\_hi`Y`Yb`GhUh]gh]\_`g]bX`gc`Wk`Y` , VYfgWk`fY]hi`b[ Yb  
Y]bY`XYf`<Ui`dhi`fgUW`Yb`ZØf`I`bZ`Y`]b`8Yi`hgWk`UbX`žk`Ug`XYb  
Xf]b[ YbXYb`<UbX`i`b[ gVYXUfZj`YfXYi`h]Wk`h`8YghUh]g

Xc\_i a Ybh]YfhfY[ Y`a Å» ][ `X]Y`J Yf\_Y\fgg]WXYf\Y]hg`U[ Y`i bX  
XUfUi g`UV[ Y`Y]hYhY`A U» bU\`a Yb`]b`]; YgYhm[ YVi b[ `i bX  
»ZfUghfi \_hi f"

8]Y`6`]hngUbxcfhY`]b`]; fc»`GWxi`nYbXcfZg]bX`\Yi hY`j ]Y`Z`h][ ``5b  
XYf`8cfZUi Y`k ]fX`]b`Y]bYf`) \$`\_a #!NcbY`[ Ya YggYbžXUg  
6`]hm[ Yf`h`k`i fXY`i a`%-. ) \$`I` \f`[ Ya Y`XYh``5b`XYf`NcggYbYf  
GhfU» Y`YfZc`[ h`X]Y`?cbhfc``Y`]b`Y]bYf`' \$`\_a #!NcbYž`i bX`\]Yf`\Uh  
X]Y` , VYfk UWxi b[ `VYfY]hg`i a`%+. ( ) `I` \f`VY[ cbbYb``Bi hnyf`j cb  
6`]hnyfk UfbYf!5ddg`gc``hYb`YXcW`j`c fg]W`h][ `gY]bžXYbb`]`fY  
Bi hni b[ `]gh`]`Y[ U`ž`Ui W`k`Ybb`XYf`6Yg]h`b]W`h`j`YfZc`[ h`k`]fX`"

## HYW`b]\_Yb`ni f`J Yf\_Y\fgØVYfk UW`i b[

8Ua`]h`X]Y`; YgW`k`]bX][ `\_Y]hga`Yggi b[ Yb`Ui W`k`[ YbUi`g]bXž  
\_ca`a`Yb`j`YfgW`]YXYbY`hYW`b]gW`Y`; Yf`h`Y`ni`a`9]bgUhn``8Uni  
[ Y\`ØfYb`i bhYf`UbXYfYa`f`UXUfUb`U[ Yb`i bX`@UgYfa`Ygg[ Yf`h`Y`ž`X]Y  
fY[ Y`a`Å» ][ `] [ Y]W`h`k`YfXYb`a`ØggYb``6i gg[ Y`X\_UhU`c[ `Yf`\_`h`f`ž  
XUgg`XYf`\_c`ffY`\_hY`5VghUbX`ni`a  
; YgW`k`]bX][ `\_Y]hgVY[ fYbni b[ ggW`]X`nk`]gW`Yb`+ ) `i bX`& ) \$  
A`YhYfb``]Y[ Yb`a`i`gg``?c`ffY`\_hY`A`Yggi`b[ Yb`g]bX`Yb`hgW`Y]XYbXž`i`a  
J`Yf`\_Y\fggØbXYf`ni`ØVYfZØ`fYb`i bX`g]W`Yf\Y]hgZØfXYfbXY  
A`U» bU\`a`Yb`ni`Yf[ fY]ZYb`"

9]b`k`Y]hYfYg`k`]W`h][ Yg`H\Ya`U`]a`Ni`gUa`a`Yb`\Ub[ `a`]h`6`]hnyfb  
g]bX`X]Y`Hc`YfUbnUVnØ[ Y``6Y]; YgW`k`]bX][ `\_Y]hYb`V]g`ni`%\$`\$`\_a`#  
k`]fX`]b`XYf`F`Y[ Y``Y]b`5Vni [ `j`cb`` `a`#`[ Yk`Å`h`ž`k`Å`fYbX`VY]  
`Ub[ gUa`YfYb`; U`fYfb`ØVYf`%\$`\$`\_a`#`XYf`5Vni [ `Ui`Z`  
DfcnYb`hdi`b`\_hY`ghY][ h``8]YgY`F`Y[ Y`i`b[ `i`bhYfghØh`h`b]W`h`bi`f`X]Y  
J`Yf`\_Y\fgg]W`Yf\Y]hž`gcbXYfb`gcf[ h`Ui`W`k`ZØf`ZU]fY`GhfUZYb`VY]  
; YgW`k`]bX][ `\_Y]hgØVYfhfYhi`b[ Yb``6Y]gd]Y``6Y]Y]bYf  
; YgW`k`]bX][ `\_Y]h`j`cb`%) \$`\_a`#`k`YfXYb`XU`Yf`W]fWU`(`ž)`\_a`#  
UV[ Ync[ Yb`"

## 6i » [ Y`XYf`i bX`] \fY`5i gk ]f\_i b[ Yb

8]Y`6i » [ Y`XYf`ZØf`; YgW`k`]bX][ `\_Y]hgØVYfgW`fY]hi`b[ Yb`g]bX`]b`XYf  
GhfU» Ybj`Yf`\_Y\fgcfXbi`b[ `\_Uf`ZYgh[ Y`Y[ h`G]Y`fY]W`Yb`j`cb`a`]XYb

J Yfk Ufbi b[ Yb`V]g`\\b`ni`\_f`ÅZh][ Yb`GhfUZYbž`X]Y`XUg  
 DcfhYa`cbbU]Y`XYg`J`Yf`\_Y`f`gg`Øb`XYfg`XYi`h]W`VY`UghYb`\_`ÒbbYb`"  
 8Yf`[`YbUi`Y`6YhfU[`\_`Åb[`hj`cb`XYf`GW`k`YfY`XYg`J`Yfghc»`Yg`UV`"  
 5b[`YdUggh`Ub`X]Y`Yk`Y][`Y`[`YgW`k`]bX][`\_Y]hg`ØVY`fhfYhi`b[`\_`Ubb  
 X]Yg`gY`f`i`bhYfgW`]YX`]W`Ui`gZU`Yb`"

⇒`XYb`Y`h`h`Yb`\_`Å`f`Yb`\_`U`h`X`U`g`H`Y`a`U`J`Yf`\_`Y`f`gg]W`Y`f`Y`h]a`a`Y`f`  
 a`Y`f`\_`U`b`6`Y`X`Y`i`h`i`b[`\_`[`Y`k`c`b`b`Y`b`"J`Y`f`\_`Y`f`g`i`b`Z`Å`Y`j`Y`f`i`f`g`U`W`Y`b`  
 b]W`h`b`i`f`G`U`W`g`W`U`X`Y`b`ž`g`c`b`X`Y`f`b`c`Z`h`U`i`W`\_`D`Y`f`g`c`b`Y`b`j`Y`f`Y`h`i`b[`Y`b`"  
 8`U`Y`f`]g`h`Y`g`i`a`g`c`k`]W`h][`Y`f`ž`j`Y`f`U`b`h`k`c`f`h`i`b[`g`V`Y`k`i`g`g`h`i`n`i`Z`U`f`Y`b`  
 i`b`X`X]Y`j`c`f[`Y`g`W`f]Y`V`Y`b`Y`b`[`Y`g`W`k`]b`X][`\_Y]h`Y`b`Y]b`n`i`\_`U`h`Y`b`"8`]Y`  
 A`U`»`b`U`a`Y`b`X`Y`f`D`c`]n`Y]ž`k`]Y`X]Y`Y`i`h][`Y`b`  
 ;`Y`g`W`k`]b`X][`\_Y]h`g`a`Y`g`g`i`b[`Y`b`ž`g]b`X`Y]b`N`Y]W`Y`b`ž`X`U`g`g`\_`Y]Y`f`Y]b`  
 [`i`h`Y`g`<`Å`b`X`W`Y`b`V`Y`b`Ø`h][`h`i`k`]f`X`ž`i`a`\_`J`Y`f`\_`Y`f`gg]W`Y`f`Y`h]b`i`b`g`Y`f`Y`f`  
 F`Y`[`]c`b`n`i`\_`[`Y`k`Å`f`Y]g`h`Y`b`"

8YhU]`g	
Cfh	; fc»`GW`i`n`Y`b`X`c`f`Z`8`Y`i`hg`W`_`U`b`X`
Ei`Y`Y`b	<ul style="list-style-type: none"> <li>• k k k "bYk`g"XY</li> <li>• k k k "Vi`gg[`Y`X`_`UhU`c[`"bYh</li> <li>• k k k "XYghUh]g"XY</li> </ul>

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