

K U`XVfÅbXY`]b`6fUbXYbVi f[ .  
; c\ f]gW\ \Y]XY`i bhYf`5`Ufa ni ghUbX`°

K U`XVfÅbXY`]b`6fUbXYbVi f[ ž]bgVYgcbXYfY`]b`XYf  
; c\ f]gW\ \Y]XYž[ YZÀ\ fXYb`X]Y`F Y[ ]cb"i bhYfghØhni b[ `ZØf  
GUW`gYb`Ài Zhž`G]hi Uh]cb`V`Y]Vh`Ub[ YgdUbbh"



; c\ f]gW\ \Y]XYž`6fUbXYbVi f[ ž`8Yi hgW\`UbX`!`K Ug`VfUi h`g]W  
XU`ni gUa`a`Yb`]a`VfUbXYbVi f[ ]gW`Yb`K U`X3`5a`\*'&)'&\$&)'g]bX  
X]Y`K U`XVfÅbXY`]b`6fUbXYbVi f[ `i`bX`GUW`gYb`Y]b`H\Ya`Už`XUg  
b]W`h`bi`f`X]Y`5bk`c\`bYf`VYgW`ÅZh[ `h`6YgcbXYfg`VYhfc`ZYb`]gh`X]Y  
F Y[ ]cb`;  
; c\ f]gW\ \Y]XYž`k`c`g]W`X]Y`G]hi Uh]cb`ØVYf`B`UW`h`b]W`h  
XfUa`Uh]gW`j`YfgW`ÅfZi`\Uh`8`Ug`:`Yi`Yf`\Uh]gW`b]W`h`k`Y]hYf  
Ui`g[`YVfY]hYhž`gc`XUgg`X]Y`:`Yi`Yfk`Y`f`Ui`Z`XYf`6fUbXYbVi f[`Yf`GY]hY  
Yhk`Ug`Ui`Zuha`Yb`\_`Ubb`"5i`Z`gÅW`g]gW`Yf`GY]hY`U`YfX]b[`g`]gh`X]Y  
@U[`Y`i`bØVYfg]W`h]W`Yf`i`bX`\_`ØbbhY`g]W`U`g`\YfUi`gZcfXYfbX  
Yfk`Y]gYb`"A`Y`fYfY`6fÅbXY`\UVYb`U`Y]b`]b`GUW`gYb`VYfY]hg`fi`bX  
&"%\$`\$`<`Y`\_`hUf`j`YfVfUbbhž`i`bX`]b`GW`k`Ufn`\Y]XY`VfYbbh`Yg`Ub  
]bg[`YgUa`h`%(`j`YfgW`]YXYbYb`GhY`Ybž`k`]Y`F`66&(`VYf]W`hYh"

8]Y`@ Zh]gh'a ]h'6fUbX[ Yfi W`Xi fWXfi b[ Ybž'i bX`X]Y'; YZU\ fYb  
XYg': Yi Yfg'g]bX`V]g`bUW`6Yf`b`gdØfVUf""9g`k i fXY`gc[ Uf  
ZYgh[ YghY`hž`XUgg`XYf`FUi W`ØVYf`%\$\$`?]`ca YhYf`k Y]h'fY]W`hž`k Ug  
X]Y`A YbgW`Yb`]b`DcHgXUa`i bX`GW`ØbYZ`X`YVYbZU`g`VYhf]Z"i  
; `ØW`\_]W`Yfk Y]gY`V`Y]VYb`X]Y`@ØgW`UfVY]hYb`]b`6fUbXYbVi f[  
V]g`Ub[ `]b`Fi` \Yž`UVYf`X]Y`9]bgUm`f`ÀZhY`V`Y]VYb`]b  
5`Ufa VYfY]hgW`UZhž`i a`Yj Ybhi Y`Y`K`]YXYfUi ZZUa`a`i b[ Yb`fUgW`  
ni`VY`\_`Åa`dZYbž`k`]Y`Ui W`X]Y`HU[ YggW`Ui`VYhcbh"

## ? f]h]gW`Y`K`Y`hhY`fVYX]b[ i b[ Yb

8]Y`K`Y`hhY`fdfc[ bcgY`g]Y`h`ZØf`XYb`GcbbhU[ `ni b`ÅW`gh`k`Ufa`i bX`  
k`]bX][`Ui`g`i`Y]b`I`a`ghUbXž`XYf`X]Y`@U[ Y`bcW`a`U`g`\_`ca`d`n]YfhYf`  
a`UW`Yb`\_`ØbbhY""8Yf`K`]bX`k`Y`h`Ui`g`gØX`]W`Yb`V]g`gØX`k`Ygh]W`Yb`  
F]W`hi`b[ Ybž`k`Ug`ni`f`k`Y]hYfYb`5i`gVfY]hi`b[ `XYg': Yi Yfg`ZØ\ fYb`  
\_`ØbbhY""9]b`k`Yb][`<c`Zbi`b[ `[`]Vh`Yg`Y`XcW`a`]h`XYa`5i`gV`]W`\_`Ui`Z`  
\_`Ø`Y`HYa`dYfUhi`fYb`i`bX`B]YXYfgW`À[ Y`Ua`A`cbhU[ ""5VYf`k`Yf`  
\_`Ybbh`XUg`K`Y`hhY`f`gW`cb3`9g`V`Y]Vh`UVni`k`UfhYbž`cV`XUg`Ui`W`gc`  
Y]bhf]hh"

⇒ XYf`F`Y[ ]cb`8]ggYb!Ghf]Ygck`k`i`fXY`Y]b`A`Ubb`a`]h`gW`k`YfYb`  
6fUbXj`Yf`Y`hni`b[ Yb`Ui`Z[ YZ`bXYbž`k`Ug`X]Y'; YZU\ f`XYf`6f`ÅbXY`  
i`bhYfghfY]W`h""9f`a`i`gghY`]bg`I`bZU`\_`fUb`\_`Yb`Ui`g`bUW`6Yf`b`  
[ YVfUW`h`k`YfXYbž`k`À`fYbX`X]Y`Øfh]W`Y`Dc`]nY]`VY]`XYb`6f`ÅbXYb`  
]a`9`VY]9`ghYf!`?`fY]g`Ui`Z`<]bk`Y]gY`ni`f`6fUbXgh]Zi`b[ `ghØ»`hž`X]Y`  
U`hi`Y`i`bhYfji`W`h`k`YfXYb"

## GU]gc`b`XYf`K`U`XVf`ÅbXY`]b`8Yi`hgW`Ub`X

⇒ `U\ f`&\$&'`k`i`fXY`XYi`hgW`Ub`Xk`Y]h`Y]b`F`ØW`\_`Ub[ `VY]`XYb`  
K`U`XVf`ÅbXYb`]a`J`Yf[ `Y]W`ni`&\$&&`j`YfnY]W`bYh""@Ui`h`XYa`  
**I`a`k`Y`hVi`bXYgUa`h`[ UV`Yg`%`\$) -`K`U`XVf`ÅbXYž`k`À`fYbX`X]Y`  
VYhfcZZYbY':`ÅW`Y`VY]`%`&(`\$`<`Y`\_`hUf`i`Y[`h`⇒`6fUbXYbVi`f[ `g]bX`]a`  
j`Yf[ Ub[ YbYb`U\ f`]bg[ YgUa`h`&)`%`6f`ÅbXY`fY[ ]ghf]Yfh`k`cfXYbž`  
a`Y`f`U`g`]b`Y`XYa`UbXYfYb`6i`bXYg`UbX""6YgcbXYfg[ YZ`Å`fXYh`  
g]bX`Øb[ YfY`B`UXY`k`À`XYfž`X]Y`VfUbXYa`dZ]bX`]W`Yf`g]bXž`i`bX`Ui`h`  
XYb`9f`Y`Vi`b[ Yb`]gh'a`YbgW`]W`Yg`<`UbXY`b`c`Zi`XYf';`fi`bX`ZØf`  
gc`W`Y`6f`ÅbXY`gY]`Yg`Xi`fW`i`U`f`Àgg][`\_Y]h`c`XYf`6f`UbXgh]Zi`b[ "**

ð'5bVYhfUW h'XYf'K Ufa k YhhYfdYf]cXYbž'X]Y'g]W' ]a a Yf'k Y]hYf  
 Ui gXY\bYbž'i bX'XYb'dfc[ bcgh]n]YfhYb'\Ò\YfYb'HYa dYfUhi fYbž']gh  
 \_`Uf.'K U`XVfÅbXY'k YfXYb'i bg'Ui W' ]b'Ni \_i bZi'VYgWÅZh][ Yb"  
 8UVY]'k i fXY'ZYgh[ YghY``hž'XUgg'X]Y'F ]g]\_cdYfgdY\_h]j Yb  
 ni bY\ a Ybž'k Ug'b]W h'bi f'ZØf'X]Y'BUhi fž'gcbXYfb'Ui W'ZØf'X]Y  
 5bk c\bYf`Ub[ Zf]gh][ Y': c`[ Yb'\UVYb'\_ÒbbhY""8]Y  
 K U`XVfUbXgU]gcb'\Uh'g]W'VYfY]hg'ghUf\_'Ui Z: fØ\! 'i bX  
 GdÅhgca a Yf'Ui g[ Yk Y]hYh""9]b'l a XYb\_Yb' ]b'XYf  
 K U`XVYk ]fhgWUZh' b[ '\_ÒbbhY'bØh][ 'gY]bž'i a 'X]Y'K Å'XYf'VYggYf  
 j cf'XYb': `Ua a Yb'ni 'gWØhYb"

8YhU]`g	
Cfh	; c\ f]gW\Y]XYž'6fUbXYbVi f[ ž'8Yi hgW`UbX
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "fVV&amp;( "XY</li> <li>• k k k "hU[ YggWUi "XY</li> <li>• k k k "i a k Y`hVi bXYgUa h"XY</li> </ul>

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