

6f]Ub`K ]`gcb. `8Yf`[ Yb]U`Y`6YUW`6cmg!  
; f0bXYf` \ ]bhYf`Àggh`Y]b`9fVY

6f]Ub`K ]`gcbž`A ]hVY[ f0bXYf`XYf`6YUW`6cmgž`]gh`Ua``%%" ħ b]  
&\$&) `j YfghcfVYb" `GY]b`a`i`g]\_U`]gW`Yg`9fVY`dfÀ[ h`X]Y  
Dcda`i`g]\_`YbhgW`Y]XYbX"



⇒b[ `Yk`ccXž`?`U`]Zcfb]Ybž`i`G5`!`6f]Ub`K ]`gcbž`XYf`Y[ YbXÀfY  
; f0bXYf`XYf`6YUW`6cmg`i`bX`Y]bY`XYf`Y]bZi`ggfY]W`ghYb`:`][`i`fYb  
XYf`Dcda`i`g]\_ž`]gh`Ua``%%" ħ b] &\$&) `]a` `5`hYf`j`cb`,`&`ſ`ſ`fYb  
j`YfghcfVYb" `8]Y`hfUi`f][`Y`B`UW`f]W`h`k`i`fXY`j`cb`gY]bYf`:`Ua` ]`Y`ØVYf  
⇒ghU[ fUa` `VY`\_`Ubbh`[`Y[`YVYb" `K ]`gcb`h`h`i`Ub`Y]bYf`:`cfa` `XYf  
8Ya`Ybn`i`bX`ghUbX`b`UW` `XYa` `HcX`gY]bYf`:`fUi` `A`Y`]bXU`]a` `ſ`ſ`f  
&\$&&`i`bhYf`j`cfa`i`bXgW`Užh" `GY]bY`[`Ygi`bX`Y]h`]W`Yb`DfcV`Ya`Y  
k`i`fXYb`Xi`fW`Y]bY` \ ]ghcf]gW`Y`HUi`V`Y]h`Ui`ZXYa` `fYW`hYb`C` \ `f  
Yf[ `Àbnhž`X]Y`Yf`g]W` `]b` \ `fYf`?`]bX`Y]h`Xi`fW`Y]bY`C` \ `fZY][`Y`gY]bYg  
J`UhYfg`ni`[`Ync[`Yb` \ `UhhY"

K ]`gcb`VY[`Ubb`gY]bY`?`Uff]YfY`]b`XYf`A`i`g]\_]bXi`ghf]Y`%-`\*`%`i`bX  
k`i`fXY`fUgW` `VY`\_`Ubbh`Z0f`gY]bY`]bbcj`Uhj`Yb`?`ca`dcg]h]cbYbž`j`cf

U`Ya`a ]hXYa ]\_cb]gWYb`5`Vi a` DYh`Gci bXg ž`XUg`%- \*\*  
j YfÒZYbh]W`h`k`i`fXY`"8Ug`5`Vi a` [ ]h`V]g`\Yi hY`U`g`A`Y]`YbghY]b`]b  
XYf`A`i`g]\_[ YgW]W`hY`i`bX`fYj`c`i`h]cb]YfhY`XUg`; YbfY`a` ]h  
\_ca`d`Yi`Yb`<`Ufa`cb]Yb`i`bX`Y]bn][ Ufh][ Yb`≠ghfi`a`Ybh]Yfi`b[ Ybž  
k ]Y`XYa` `9]bgUhm`j`cb`:`fUbn`Òg]gW` \`cfb`i`bX`9`Y`\_hfc`b]\_!H\YfYa` ]b"  
l`bhYf`XYb`j` ]Y`Yb`VYa` Yf`\_Ybgk`YfhYb`H]hY`b`XYg`5`Vi`a`g`gh]W`h  
;`cX`C`b`m`?`bck`g` \`Yfj`cfž`Y]b`@]YXž`XUg`DUi` `A`W`Uf`hb`Y`m`U`g`Y]bYg  
XYf`Ya`ch]cb`U`ghYb`gY]h`Y`Yf`VYnY]W`bYh`\`Uhž`XU`Yg`]\`b`c`Z`h`ni  
Hf`Ab`Yb`f`Ø`f`h`"8]Yg`]gh`bi`f`Y]b`6Y]gd]Y`Z`Ø`f`X]Y`Ya`ch]cb`U`Y`H]Y`ZYž  
X]Y`K` ]`gcbg`A`i`g]\_`Ui`gnY]W`bYhY`"

## 8 Yf`9]bZ`i`gg`i`bX`X]Y`<`YfUi`gZc`fXYfi`b[`Yb

6f]Ub`K` ]`gcb`k`i`fXY`U`g`Y]bYf`XYf`J`À`hYf`XYf`a`cXYfbYb`Dcda`i`g]\_  
Ub[ YgY`Yb`" `a` `@Ui`ZY`gY]bYf`?`Uff]YfY`gW`f]YV`i`bX`dfc`Xi`n]YfhY`Yf  
ØVYf`nk`Y]`8i`hnYbX`<`]hg`Z`Ø`f`X]Y`6YUW`6`cmgž`XUfi`bhYf` ;`ccX  
J]VfUh]cbg`ž`XUg`%- \*\*`D`Uhm`%]b`XYb`l`G5`YffY]W`hY`"8`cW`K` ]`gcbg  
9fZc`[ `k`Uf`j`cb`dYfg`Øb`]W`Yb`?`À`a`dZYb`[`Ydf`À[`h`"9`f`nc[ `g]W`b`UW  
Y]bYa`B`Yfj`Ybni`gUa`a`YbVfi`W`%- \*(`Ui`g`XYa`Hci`f`YVYb`ni`f`ØW`  
i`bX`\_`cbnYbh]YfhY`g]W`Ui`Z`Ghi`X]cUfVY]h`"8]Y`?`À`a`dZY`a` ]h  
8fc[ YbUV`\`Àb[ ][\_Y]hi`bX`Y]b`hi`fVi`YbhYg`:`Ua` ]]Yb`YVYbž`[`Ydf`À[`h  
j`cb`A` ]gg`U`bX`i`b[ Yb`Xi`fW`gY]bYb`J`UhYfž`VY`UghYhYb`]\`b  
ni`g`À`h`]W`"

≠`XYb`%- -`\$Yf`≠\`fYb`Yf`YVhY`K` ]`gcb`Xi`fW`X]Y`l`bhYfgh`Ø`hni`b[  
Øb[ YfYf`A`i`g]\_`Yf`i`bX`gY]bYf`nk`Y]hYb`:`fUi`A`Y`]bXU`Y]b  
7ca`YVUW`"8`Yb`bcW`V`]YV`Yf`Ub`Z`À`][`Z`Ø`f`dgmW]gW`Y`Dfc`V`Ya`Yž  
k`cXi`fW`Yf`\`Ài`Z][`j`cb`XYf`<sup>2</sup>`ZZYbh]W`\_Y]h`ni`f`ØW`\_hfU`h`i`bX`]b  
gY]bYa`dYfg`Øb`]W`Yb`@YVYb`a` ]h`dgmW]gW`Yb`9f`fU`b`\_i`b[ Yb`ni  
\_`À`a`dZYb`\`UhY`"Hf`cm`X]YgYf`<`YfUi`gZc`fXYfi`b[ Yb`k`]fX`Yf`Z`Øf  
gY]bYb`9]bZi`gg`Ui`Zj` ]Y`Y`A`i`g]\_`Yf`[`Yk`ØfX][`hi`bX`Yf`\`Y`h  
nU`\`fY]W`Y`5i`gnY]W`bi`b[ Ybž`XUfi`bhYf`nk`Y];`fUa`a`m`5k`UfXg`"

## 9]b`V`Y]VYbXYg`J`Yfa`À`W`hb]g

8Yf`a`i`g]\_`U`]gW`Y`9fVY`j`cb`6f]Ub`K` ]`gcb`V`Y]Vh`Ui`W`b`UW`gY]bYa  
HcX`ghUf`\_`gd`ØfVUf`"GY]bY`K`Yf`\_Yž`]bgVYgcbXYfY`DYh`Gci`bXg`ž  
k`YfXYb`c`Z`h`a` ]h`UbXYfYb`]\_cb]gW`Yb`5`VYb`j`Yf[ `]W`Ybž`k` ]Y`G[`h`"

DYddYf g` j cb`XYb`6YUh`Yg" DYh`Gci bXg` VYZUggh`g]W  
h]YZf[ Y\YbX`a` ]h`H\Ya` Yb`XYf`@]YVY`i bX`HfUi` Yf`i bX`gW UZh`Ygž  
X]YgY`9a` ch]cbYb`a` ]hY]bUbXYf`ni` j` YfV]bXYbž`k Ug`X]Y`A`i` g]\_`j` cb  
K` ]`gcb`V]g`\Yi` hY`fY`Yj` Ubh`a` UW`h`

5VgW`]Y» YbX`V`Y]Vh`ZYgmi` \U`hYbž`XUgg`K` ]`gcbg`@YVYb`i` bX  
?Uff]YfY`b]W`h`bi`f`j` cb`[`fc» Ufh][`Yb`a`i`g]\_U`]gW`Yb  
9ffi`b[`YbgW`UZhYbž`gcbXYfb`Ui`W`j`cb`dYfg`Ob`]W`Yb`?`Åa`dZYb  
[`Ydf`Å[`h`k`UfYb`"GY]b`HcX`\Uh`Y]bY`[`fc» Y`@W`Y`]b`XYf`A`i`g]\_gnYbY  
\]bhYf`UggYbž`i`bX`j`]Y`Y`A`i`g]\_Yf`c``Y[`Yb`gck`]Y`:`Ubg`[`YXYb`\_Yb  
]\a`a`]h]YZYa`F`YgdY`\_hi`bX`8Ub`\_VUf`\_Y]h`ZØf`X]Y`i`bj`Yf[`Ygg`]W`Yb  
A`Y`cX]Ybž`X]Y`Yf`[`YgW`UZZYb`\Uh`8]Y`\_f]h]gW`Y`9]bgW`Åmi`b[  
gY]bYf`K`Yf`\_Y`Xi`fW`?`Øbgh`Yf`k`]Y`DUi``A`W`Uf`hb`Ymi`bhYfghfY]W`h  
X]Y`Ui`» Yf[`Yk`Ø\`b`]W`Y`6YXYi`hi`b[`gY]bYf`A`i`g]\_`i`bX`XYb  
V`Y]VYbXYb`9]bZi`gg`Ui`Z;`YbYfUh]cbYb`j`cb`A`i`g]\_gW`UZZYbXYb`

8YhU]`g	
J`c`f`ZU``	HcX
C`f`h	⊖[`Y`k`c`c`X`ž`?`U`]Z`c`f`b]Y`b`ž`l`G5
E`i`Y``Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"_`ghU"XY</li> <li>• Zhk`"i`gUhcXUm"W`a</li> <li>• Yb`"k`_]`dYX]U"c`f[</li> </ul>

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