

8 fc \ bYb\_f]Y[ 'Yg\_U`]Yfh. 'Fi gg`UbX`i bX  
I \_fU]bY`]a `@i Zh\_Ua dZ`XYf`Ni \_i bZh`

5\_hi Y`Y`9bhk ]W\_`i b[ Yb`]a `i \_fU]bY!`?cbZ]\_h. 'Fi gg`UbX  
a Y`XYh`8fc \ bYbUVgW`ØggYžk `À\fybX`X]Y`i \_fU]bY`]bbcj Uh]j Y  
HYW`b]\_Yb`Y]bgYhnh"



? fUa Uhc fg\_ž`i \_fU]bY`!`5a `&, "A U] &\$&) `a Y`XYhY`XUg  
fi gg]gW`Y`J YfhY]X][i b[ ga ]b]ghYf]i a ž`XUgg`]bbYf\U`V`j cb`XfY]  
Ghi bXYb`%%&`i \_fU]b]gW`Y`8fc \ bYb`]a `@ ZhfUi a `ØVYf`nYbhfU`Yb  
i bX`gØX`]W`Yb`FY[ ]cbYb`XYf`i \_fU]bY`nYfghØfhcXYf`UV[ YZUb[ Yb  
k i fXYb`"6Øf[ Yfa Y]ghYf`GYf[ Y]`GcVmU]b]b`j cb`A cg\_Ui `VYgh`Åh][ hYž  
XUgg`gYW`g`X]YgYf`8fc \ bYb`Ui Z]\fyA `K Y[ `ni f`fi gg]gW`Yb  
<Ui dhghUXh`UV[ Yk Y`fh`k i fXYb`"8]YgY`9bhk ]W\_`i b[ Yb`ZU`Yb`]b  
Y]bYb`?cbhYI hž]b`XYa `X]Y`i \_fU]b]gW`Y`5fa YY`]\fy  
8fc \ bYb`hYW`bc`c[ ]Y`\_cbghUb]h] YfVYggYfhi bX`]bhYbg]j `bi hnh"

⇒ XYf`i \_fU]bY`\_Ua `Yg`ni `Y]bYa `b`ÅW`h]W`Yb`9]bgUhm]j cb`\* \$  
fi gg]gW`Yb`8fc \ bYb`ž`XYf`%\$`A YbgW`Yb`j Yf`YhnhY`"Ni XYa `V`]YV  
X]Y`GhUXh`?fUa Uhc fg\_`bUW`XfY]`@ ZhUb[ f]ZYb`c \ bY`Ghfca ž`k Ug

X]Y`Ub\U`hYbXY`\i a Ub]hÅfY`?f]gY`]b`XYb`VYhfcZZYbYb`FY[ ]cbYb  
j`YfXYi`h]W`h"8UfØVYf`\]bUi`g`VY[ Ubb`Fi`gg`UbX`a`]h  
i`a`ZUb[ fY]W`Yb`A`Uf]bYØVi`b[ Yb`]b`XYf`C`ghgYYž`Ub`XYbYb`a`Y`f  
U`g`&\$`?`f]Y[ ggW`]ZZY`i`bX`" "\$\$\$`Gc`XU`hYb`VY`hY`][`h`g]bX"8]YgY  
5\_hj]`hÅ`hYb`i`bhYfghfY]W`Yb`X]Y`Yg\_U`]YfYbXYb`a`]`hÅf]gW`Yb  
GdUbbi`b[ Yb`]b`XYf`FY[ ]cb"

## I`\_fU]b]gW`Y`8`fc`bYb`cdYfUh]cbYb

9fgh`\_Øfn`]W`k`UfYb`i`\_fU]b]gW`Y`8`fc`bYb`ZØf`XYb`i`bhYf[ Ub[ ]`cb  
ZØbZfi`gg]gW`Yb`GW`]ZZYb`j`YfU`bhk`cfh]W`ž`XUfi`bhYf`X]Y`DUhfc`i`]`Y  
GYf[ Ym`?`chc`j`"8]YgYf`[ Yn]Y`hY`5b[ f]ZZ`k`i`fXY`j`cb`XYf`9]b\Y]h  
;`fci`d!`%`X`Yg`A`]`hÅf[ Y`Y]a`X]YbghYg`Xi`fW`[ YZØ`f`hž`X]Y`gY]h]\fYf  
;`fØbXi`b[ ]`a`]`Yf[ Ub[ YbYb`]X`f]bg[ YgUa`h`ZØbZfi`gg]gW`Y`GW`]ZZY  
j`YfgYb`\_h`\Uh"8Yf`?`ca`a`UbXU`bhj`cb`;`fci`d!`%`ž`VY`\_Ubb`h`U`g  
H\]fhY`Yb`h`ž`[ UV`Ub`ž`XU`gg`X]Y`GYf[ Ym`?`chc`j`]`Y]bYg`XYf  
gW`k`]Yf[ ghYb`N]Y`Y`k`Uf`ž`XU`g`Yfgh`VY]a`Xf]hYb`5b[ f]ZZ`YfZc`[ fY]W`  
j`YfgYb`\_h`k`i`fXY"

8]Y`i`\_fU]b]gW`Y`A`Uf]bY`gY`hnh`XUVY`]`Ui`Z`X]Y`A`U[ i`fU`J` )`ž`Y]bY  
GYYfXfc`bY`a`]h`Y]bYf`FY]W`k`Y]hY`j`cb`,`\$\$`\_a`ž`X]Y`gW`k`Yf`ni  
Yf`\_YbbYb`]gh`i`bX`ØVYf`Y]bY`GUhY`hY`bj`YfV]bXi`b[ ]`[ YghYi`Yfh`k`]fX"  
8]YgY`HYW`bc`c`[ ]Y`Yfa`Ø[ ]`W`h`gW`bY`Y`5b[ f]ZZY`a`]h`d`f`An]gYb  
9f[ YVb]ggYb`ž`k`Ug`X]Y`J`Yfk`i`bXVUf`\_Y]h`XYf`j`YfV`Y]VYbXYb  
fi`gg]gW`Yb`GW`]ZZY`j`YfghÅf`hž`X]Y`g]W`j`cb`XYf`?`f]a  
ni`fØW`[ Ync[ Yb`\UVYb"

## 8`fc`bYb`U`g`GW`ØggY`hYW`bc`c`[ ]Y

8`fc`bYb`gd]Y`Yb`Y]bY`nYbhfU`Y`Fc`Y`]a`?`cbZ]\_h`i`bX`\Y`ZYb`XYf  
I`\_fU]bYž`]fY`a`]`hÅf]gW`Yb`<YfUi`gZc`fXYfi`b[ Yb`ni`VYk`Å`h][ Yb"  
I`\_fU]bY`\Uh`VY`a`Yf`\_Ybgk`YfhY`:`cfhgW`f]hhY`VY]`XYf`5V`k`Y`f  
fi`gg]gW`Yf`8`fc`bYb`Yfn]Y`hž`a`]h`9fZc`[ gei`chYb`j`cb`ØVYf`-`\$i`VY]  
XYf`≠`Yb`h]Z]\_Uh]cb`i`bX`NYfghØfi`b[ ]`j`cb`ZY]bX`]W`Yb`G`U`Y`X!  
8`fc`bYb`"I`bhYfXYggYb`Yi`dYf]a`Ybh]Yfh`Fi`gg`UbX`a`]h  
j`YfgW`]YXYbYb`HU`\_h]\_Yb`ž`i`a`gY]bY`8`fc`bYb`YZZY`\_h]j`Yf  
Y]bni`gY`hnYb`ž`Y]bgW`]Y»`]W`X`Yg`K`YW`gY`g`j`cb`<`Ø`Yb`i`bX  
;`YgW`k`]bX][`\_Y]hYb"

A ]]hÀfgdYn]U`]ghYb`VYhcbYb`X]Y`Bchk YbX][ \_Y]h`\_cbh]bi ]Yf`]WXYf  
≠bcj Uh]cbž`i a `XYb`hYWbc`c [ ]gWYb`5bZcfXYfi b[ Yb`XYg  
?cbZ]\_hg`[ YfYW`h`ni `k YfXYb``9g`k i fXYb`gdYn]Y``Y`Gc`XUHyb  
Ui g[ YV]`XYhž`i a `: DJ!8fc`bYb`YZZY`\_hj` UVni ZUb[ Ybž`k À`fYbX  
U`i gh]gWY`8YhY`\_h]cbggmgHy`a Y`ni f`ZfØ`nY]h][ Yb`K Ufbi b[ `j cf  
5b[ f]ZYb`Ybhk ]W`\_Y`h`k i fXYb``8]Yg`nY][ h`X]Y`fUgUbhY`9] c`i h]cb`XYf  
8fc`bYbhYWbc`c [ ]Y`]a `i \_fU]b]gWYb`A ]]hÀfž`X]Y`a Ò[ `]WXYfk Y]gY  
Ui W`VY]`XYf`@Øgi b[ `XYg`FY`\_fi h]Yfi b[ gdfcV`Ya g`XYf`I \_fU]bY  
`Y`ZYb`\_ØbbhY`

≠g[ YgUa h`]gh`XYf`I \_fU]bY!`?cbZ]\_h`b]W`h`bi f`Y]b`a ]]hÀf]gWYgž  
gcbXYfb`Ui W`Y]b`hYWbc`c [ ]gWYg`K YhfhfØghYbž`XUg`X]Y`Bi hni b[  
j cb`8fc`bYb`]b`XYf`a cXYfbYb`?f]Y[ gZØ`fi b[ `j YfXYi h`]W`h``8]Y  
9bhk ]W`\_i b[ Yb`nY][ Yb`Y]bY`\_`UfY`HYbXYbn`ni `]bbcj Uh]j Yb  
@Øgi b[ Yb`Ui ZVY]XYb`GY]hYbž`k À`fYbX`XYf`i a Ub]hÀfY`DfY]g`XYg  
?f]Y[ Yg`k Y]hYf`ghY][ h``8]Y`\_ca`a YbXYb`K cWYb`i bX`A cbUhY  
k YfXYb`YbhgWY]XYbX`gY]b`ZØf`XYb`k Y]hYfYb`J Yf`Ui Z`XYg  
?cbZ]\_hg`

I G!DfÀg]XYbh`8cbU`X`Hfi a d`Ài »YfhY`]b`X]YgYa `?cbhYI hž`XUgg`Yf  
Fi gg`UbX`j cf` k ]f`\_]W`gW`]a`a Yb`8]b[ Yb` ] [ YgW`Øhnh`\UVYž`k Ug  
ni `Y]bYf`FYU`\_h]cb`XYg`fi gg]gWYb`G]WXYf`Y]hgVYUa`hYb`8a`]hfm  
A YXj YXYj`ZØ`fhY``8]YgYf`k UfbhY`j cf`XYf`A Ò[ `]W`\_Y]h`Y]bYg  
8f]hYb`K Y`h`\_f]Y[ gž`k À`fYbX`Fi gg`UbXg`5i »Yba`]b]ghYf`GYf[ Ym  
@Uj fcj`XYb`XYi hgWYb`?Ubn`Yf`: f]YXf]W`A Yfn`ZØf`XYggYb  
ÿi »Yfi b[ Yb`ni `K UZZYb`]YZYfi b[ Yb`Ub`X]Y`I \_fU]bY`\_f]h]g]YfhY``8Yf  
9]bgUhn`j cb`?f]Y[ g[ YfÀhYb`i bX`X]d`ca Uh]gWYb`GdUbbi b[ Yb  
V`Y]Vh`Y]b`nYbhfU`Yg`H`Y`a U`]b`XYb`Ub`U`hYbXYb  
5i gY]bUbXYfgYhni b[ Yb`

5`>`UnYYfU`VYf]W`hYhž`XUgg`X]Y`I \_fU]bY`Ui Z[ fi bX`Y]bYg`bYi  
[ YgW`UZZYbYb`; Ug]a dcfha`YW`Ub]ga`i g`c`Y`HfUbg]h[ YVØ`fYb  
j Yfa`Y]XYb`a ÒW`hYž`k Ug`Ui ZX]Y`6Ya Ø`i b[ Yb`]\]bk Y]ghž`X]Y  
9bYf[ ]YUV`Àb[ ] [ \_Y]h]j cb`Fi gg`UbX`ni `j Yff]b[ Yfb``667`\YVh`X]Y  
ghfUhY[ ]gWYb`9ffi b[ YbgW`UZhYb`XYf`i \_fU]b]gWYb  
8fc`bYbhYWbc`c [ ]Y`\Yfj cfž`X]Y`XYb`?cbZ]\_h`h]YZ[ fY]ZYbX  
VYY]bZi ggYbž`k À`fYbX`N8: `X]Y`9bhk ]W`\_i b[ Yb`]b`XYf  
a ]]hÀf]gWYb`≠bcj Uh]cb`i bX`XYfYb`FY`Yj Ubn`ZØf`X]Y`ni \_ØbZh][ Yb

C dYfUH]cbYb`VY`Yi W`hYh"

8YhU]`g	
J c fZU``	? ŌfdYfj Yf`Yhni b [ žJ UbXU`]ga i g
I fgUW`Y	@ žhUb[ f]ZY
C fh	? fUa Uhc fg_žI _fU]bY
J Yf`YhnhY	;%\$
E i Y`Yb	<ul style="list-style-type: none"><li>• k k k "U`^UnYYfU"WŁa</li><li>• k k k "VVWVŁa</li><li>• k k k "nXZ"XY</li></ul>

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