

< YZh][ Yf`GhfY]h'i a `A Y]bi b[ gZfY]\Y]h.  
DU`a Yf`j g" `l fbYf`VY]`@Ubn`°

⊕`Y]bYf`\]hn][ Yb`8]g\_i gg]cb`VY]`A Uf\_i g`@Ubn`ghf]hhYb`6cf]g  
DU`a Yf`i bX`A UfYb`l fbYf`ØVYf`A Y]bi b[ gZfY]\Y]h'i bX`XYfYb  
K U\fbY\`a i b[ `]b`8Yi hgW\`UbX`"



HØV]b[ Yb`ž`8Yi hgW\`UbX`!`5a`" ` \$"`A U] &\$&) `ZUbX`]b`XYf  
HU`\_g\ck`j cb`A Uf\_i g`@Ubn`Y]bY`\]hn][ Y`8YVUhhY`ØVYf`X]Y  
A Y]bi b[ gZfY]\Y]h'ghUhh" `a `A ]hhY`di b`\_h`XYg`GhfY]hg`ghUbXYb`6cf]g  
DU`a Yf`ž`XYf`C VYfVØf[ Yfa`Y]ghYf`j cb`HØV]b[ Yb`ž`i bX`X]Y  
BYi fck`jggYbgW\UZh`Yf]b`A UfYb`l fbYf`"8]Y`8]g\_i gg]cb`gd]hnhY`g]W\  
ni ž`U`g`l fbYf`VYhcbhYž`XUgg`XUg`9a`dZ]bXYb`j`jY`Yf`8Yi hgW\Yf`ž`X]Y  
A Y]bi b[ gZfY]\Y]h'gY]`]b`; YZU\`fž`U`g`HÄi`gW\i b[ `Ub[ YgY\Yb  
k YfXYb`gc`hY`"G]Y`j Yfk`jYg`XUVY]`Ui ZY]bY`Ghi`X]Y`j cb`&\$&`ž`X]Y  
Yf[ UVž`XUgg`bi f`(` \$`DfcnYbh`XYf`6YfZU[ hYb`]b`8Yi hgW\`UbX`Ub`X]Y  
A Ö[ `]W\`\_Y]h[ `Ui VYbž`]\fY`A Y]bi b[ `ZfY]`Äi » Yfb`ni `XØfZYbž  
k Ä\`fYbX`DU`a Yf`Yf`\_`ÄfhYž`XUgg`Yf`fY[ Y`a`Ä»][ `a`]h`G\]hg`hcf`a`g`ni  
\_Äa`dZYb`\`Uhž`k`Ybb`Yf`gY]bY`A Y]bi b[ Yb`Äi » Yfh`"Fi` \`f`&(  
VYf]W\`hYhž`XUgg`DU`a Yf`j`cb`9fZU\`fi`b[ Yb`YfnÄ\`hž`X]Y`]\`a

j ]Y`Y`A YbgWYb`Ui Z`XYf`GhfU» Y`gW ]`XYfb`i bX`X]Y` ]\b  
Yfa i h][ Ybž`gY]bY`ZfY]Y`A Y]bi b[ g`Ai » Yfi b[ `Zc fhni gYhnYb"

8Yf`?cbZ]\_h`nk ]gWYb`XYb`VY]XYb`8]g\_i gg]cbghY`]bY\`a Yfb  
j YfXYi h]W`hY`Y]bY`?`i Zh`nk ]gWYb`dYfg`Ob`]WYb`9fZU\`fi b[ Yb`i bX  
XUHYb[ Ygh`hnhYf`K ]ggYbgWUZh`i fbYf`k ]Yg`DU`a Yf`XUfUi Z`\]bž  
XUgg`dYfg`Ob`]WY`9f`YVb]ggY`U`Y]b`b]W`h`U`g`6Yk Y]g`Z`f`Y]bY  
[ YbYfY`Y`A Y]bi b[ gZfY]\`Y]hgd`fcV`Ya Uh]\_`Ui gfY]W`hYb``8]Yg`gc`f[ hY  
Z`f`k Y]hYfYb`N`Ob`Xghc`Z]b`XYf`8YVUhhY`ž]b`XYf`Ui W`X`Yf`æ`i fbU`]gh  
l`Z`Dc`gW`Uf`Xh]b`X]Y`8]g\_i gg]cb`Y]b[ f]Z`i bX`a ]h`l fbYf`YVYbZU`g  
\`hn][ Y`5f[ i a YbhY`Ui ghUi gW`hY"

I a [ YVi b[ `i bX`ÒZZYb`h`]W`Y`K U\`fbY\`a i b[

8]Y`8]g\_i gg]cb`gd]Y[ Y`h`Y]bY`[ f`Ò» YfY`[ YgY`gWUZh]W`Y`F`YU`]h`h`h  
k ]XYf`"@Ui h`Y]bYf`i a Z`fU[ Y`X`Yg`ægh]hi hg`Z`f`8Ya cg`\_`cd]Y  
5`Y`bgVUW`Ui g`XYa` `U`f`&\$%-` \`U`hYb`g]W`ØVYfk`À`h][ YbXY`Nk Y]  
8f]hY`X`Yf`A YbgWYb`]b`8Yi hgW`UbX`ni f`ØW`ž`k Ybb`Yg`XUfi a  
[ Y\`hž`\`fY`A Y]bi b[ Yb`ni` \`Y]\_`Yb`H`Ya Yb`ÒZZYb`h`]W`ni` `Ài » Yfb"  
Ni`X`Yb`gYbg]VY`ghYb`H`Ya Yb`n`À`Yb`:`ØW`h`]b[ gdc`]h]\_`ž`A i g`]a`Y  
i bX`X]Y`B`Un]nY]hž`k cVY]`]b`X]YgYb`6YfY]W`Yb`X]Y`6Y`Z`fU[ hYb`c`Zh  
[ fc»Y`J`c`fg]W`h`k U`hYb`UggYb``8]Y`A`Y`\`f`\`Y]h`Ài » Yf`h`g]W`  
\`b[ Y[ Yb`ZfY]`ni`H`Ya Yb`k ]Y`?`]a UgW`i`hn`c`XYf  
;`Y]W`V`YfY`W`h][ i b[ "

8]Y`; f`Øb`XY`Z`f`X]YgY`Ni f`ØW`\`U`hi b[ `g]bX`j ]Y`gW]W`h][ ``a  
æhYfbYh`Ài » Yfb`g]W`VY]gd]Y`gk Y]gY`bi f`%, `D`f`cnYbh`XYf`6Y`Z`fU[ hYb  
c`Z`Z`b`ž`k Ug`\`Ài Z][ `Ui Z`XYb`f`Ui Yb`l a [ Ub[ ghcb`i bX`X]Y  
J`YfV`fY]hi b[ `Yi`h`fYa Yf`5`bg]W`hYb`ni f`ØW`[ Y`Z`Ø`f`h`k ]fX``8]Yg`\_`Ø`bb`hY  
Y]bY`9f`\_`Àfi b[ `XU`Z`f`gY]bž`k Ufi a `DU`a Yf`g]W`c`Zh]cb`X`Yf`V`fY]hYb  
[ YgY`gWUZh]WYb`8YVUhhY`Ui g[ YgW`c`ggYb`Z`Ø`\`h"

F YW`h`]W`Y` ; fi bX`U[ Yb`X`Yf

A Y]bi b[ gZfY]\`Y]h

æ`8Yi hgW`UbX`]gh`X]Y`A Y]bi b[ gZfY]\`Y]h`Xi fW`X`Ug`; fi bX[ YgYhn  
[ YgW`Ø`h`hž`Y`g`k ]fX`Y`X`c`W`Ui W`X`UfUi Z`\]b[ Yk ]YgYbž`XUgg`Yg

; fYbnYb [ ]Vh"Gc [ ]ghVY]gd]Y`gk Y]gY`J c`\_gj Yf\Ymi b [ ]j YfVchYb  
i bX`Yg`]gh`b]W`h`Yf`Ui Vhž]b`J YfgUa a `i b [ Yb`i b]Zcfa ]Yfh`cXYf`a ]h  
K UZZYb`Ui Zni hfYhYb"9I dYfhYb`VYhc bYbž`XUgg`YI hfYa Y  
A Y]bi b [ Yb`nk Uf` [ YÄi » Yfh`k YfXYb`XØfZYbž`^YXcW`Ui Z`X]Y  
K U\fi b [ ]j cb`DYfgØb`]W`\_Y]hgfYW`hYb`i bX`X]Y`9]b`U`hi b [   
XYf`F YW`hgcfXbi b [ ] [ YUW`hYh`k YfXYb`a i gg"

⇒ XYf`U`hi Y`Yb`dc`]h]gW`Yb`@UbXgW`UZh`\Uh`X]Y`8YVUhY`i a  
A Y]bi b [ gZfY]\Y]h`Y]bY`\c\Y`FY`Yj Ubn"8Yf`GhfY]h`b`XYf`HU`\_g\ck  
nk ]gW`Yb`DU`a Yf`i bX`l fbYf`]gh`Y]b`6Y]gd]Y`XUZØfž`k ]Y`dc`Uf]g]Yfh  
XUg`H\Ya U`]b`XYf`; YgY`gW`UZh`k U\f [ Ybca a Yb`k ]fX"DU`a Yfž`XYf  
gY]h`&\$ \$+`]a`5a`h]gh`i bX`ni`Yhnh]a`C`\_hcVYf`&\$&`YfbYi`h`U`g  
dUfhY]`cgYf`? UbX]XUh` [ Yk Ä`h`k i fXYž]gh`VY`\_Ubbh`ZØf`gY]bY  
dc`Uf]g]YfYbXYb`ÿi » Yfi b [ Yb`i bX`?cbhfcj YfgYb"GY]b`5i ggh]Y [   
Ui g`XYb`; fØbYb`]a`A U]`&\$&` \Uh`X]Y`8]g\_i gg]cb`i a`gY]bY  
Dcg]h]cbYb`k Y]hYf`Ub [ Y\Y]nh"

8YhU]`g	
J c fZU``	8]g_i gg]cb
C fh	HØV]b [ Ybž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "fi \f&amp;("XY</li> <li>• k k k "nY]h"XY</li> <li>• k k k "bUh]cbU` [ Yc [ fUd\]WXY</li> </ul>

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