

F ÀhgY` \ UZhY `? YfnY `gc f[ h`ZØf`6 ]YhYfXi Y`  
VY]` 6UfYg`ZØf`F UfYg ` °

6Y]`/ ei ch/6UfYg`ZØf`F UfYg/ ei ch/Ua `%( "A U]`&\$&) `k i fXY  
Y]bY`Y]bn][ Ufh][ Y` \ ]ghcf]gWXY`? YfnY `j YfghY][ Yfh"9l dYfhYb  
gWÀhnYb` ]\fYb`K Yfh`Ui Z) \$\$`9i fcžXcW`Y]b`6]YhYfXi Y`  
gc f[ h`ZØf`Y]bYb`J Yf\_Ui ZgdfY]g`j cb`&"\$\$\$`9i fc"

< Ua Vi f[ ž`8Yi hgW`UbX`!`5a` %" `đ b]`&\$&) `cW\_hY`X]Y`VY`YVhY  
N8: !GYbXi b[ ` 6UfYg`ZØf`F UfYg `a ]h`ZYggY`bXYb`CV`Y`\_hYb`i`bX  
i`bj`cf`Yf[ YgY`YbYb`9f[ YVb]ggYb"6YgcbXYfg`Yfj`cfni`YVYb`]gh  
Y]bY`ØVYfX]a`Ybg]cbU`Y`? YfnY`ž`X]Y`Ua` %" ( "A U]`df`ÀgYbh]Yfh`k`i`fXY`  
8]YgYg`\_i`bg]c`" [ YghU`hYhY`GhØW`\_YffY[ hY`gc`Zc`fh`X]Y  
5i`Za`Yf`\_gUa`\_Y]h`XYf`<`ÀbX`Yf`i`bX`Ni`gW`Ui`Yf`"A`cXYfUhc`f`<`cfgh  
@]W`hYf`VYnY]W`bYhY`X]Y`? YfnY`U`g`Y]bn][ Ufh][ `i`bX`VYa`Yf`\_hY`X]Y  
VYY]bXfi`W`\_YbXY` ; YghU`hi`b[ ž`X]Y`g]Y`ni`Y]bYa` `k`U`fYb`?i`bg]k`Yf`\_  
a`UW`h"

8]Y`? YfnY`ž`X]Y`ZØf`Y]bY` ; YVi`fhghU[ ghcfhY`j ]Y`ni`i`[ fc»`]ghž`k`]fX`U`g  
GhØW`\_`đXi`ghf]Y[ YgW]W`hY`Y]b[ YcfXbYh"9l dYfhYb`]X]Yb]Z]n]YfhYb  
g]Y`U`g`Y]b`DfcXi`\_h`Ui`g`XYf`NY]h`nk`]gW`Yb`%`+%i`bX`%` ,`-`ž`k`Ug  
Xi`fW`X]Y`j ]Yf`dfYi`» ]gW`Yb`K`UddYb`VY`Y[ h`k`]fX`":`f]YXYf]\_Y  
K`YfbYfž`Y]bY`9l dYfh]b`XYf`GYbXi`b[ ž`gW`ÀhnhY`X]Y`? YfnY`U`g`Y]b  
gY`hYbYg`NYi` [ b]g`X]YgYf`Ÿ`fU`Y]b"8]Y`6Yg]hnYf]bž`? Uhf]bž`U`hY  
i`fgdfØb[ `]W`Y]bYb`J Yf\_Ui`ZgdfY]g`j`cb`" "\$\$\$`9i`fc`Yfk`UfhYhž`XcW`  
X]Y`9l dYfhYbgW`Àhni`b[ `Z]Y`a`]h`YX][ `]W`Y) \$\$`9i`fc`XYi`h]W`  
b]YXf][ Yf`Ui`g"

6]YhYfXi Y`i`bX`ØVYffUgW`YbXYf`J`Yf`\_Ui`Z

⇒ `<`ÀbX`YffUi`a`Yb]k`]W`\_Y`hY`g]W`Y]b`gdUbbYbXYg`6]YhYfXi`Y`ž`XU  
XUg`CV`Y`\_hj`cb`XYb`5bk`YgYbXYb`U`g`Ui`» Yf[ Yk`Ø`b`]W`

Ub[ YgY\Yb`k i fXY" <ÀbX`Yf`GWa ]hm!5j ]`U`a UW`hY`XYb`YfghYb  
GWf]hh`i bX`Vch`%) \$\$\$`9i fc"@YhnhYbX`]W`g]W`YfhY`g]W`UVYf`8Uj ]X  
Gi ddYg`X]Y`BUW`ZfU[ Y`a ]h`Y]bYa `?Ui ZdFY]g`j cb`&"\$\$\$`9i fc"8]Yg  
nY][ h`Y]ba U`a Y`fž`k ]Y`gc`W`Y`Ui »Yf[ Yk`Ò`b`]W`Yb`GhØW`\_Y`]b`XYf  
GYbXi b[ ]`[ YgW`Àhnh`i bX`[ Y`U`bXY`h`k YfXYb"

9]b`k Y]hYfYg`VYa Yf`\_Ybgk YfhYg`GhØW`ž`XUg`]b`Y]bYf  
GcbXYfUi g[ UVY`j cb` 6UfYg`ZØf`F UfYg` `Ua` `&' "C`\_hcVYf`&\$&(   
j cf[ YghY`h`k i fXYž`]gh`Y]bY`NY]W`bi b[ `Ui Z`?Ufhcbž`YfghY`h`j cb`XYf  
`UdUb]gW`Yb`?Øbgh`Yf]b`5mU`\_c`F c`\_\_U`i "7Ufc`]b`Ui g`: fUb`\_Z`fh  
k c`h`Y`X]Y`NY]W`bi b[ `j Yf`\_Ui ZYbž`XU`g]Y`i fgdfØb[ `]W`a ]h`XYf  
J cfghY`i b[ `Yfk cfVYb`k i fXYž`XUgg`]\fY`HcW`hYf`gc`Ui ggY`Yb  
k ØfXY" `HUhg`ÀW`]W`ni f`: fYi XY`XYf`9`hYfb` `Uh`]\fY`HcW`hYf`YXcW`  
gW`k UfnY`<UUfY`i bX`VfUi bY`5i [ Yb"

8 Ug`9`YdUUf`7Ufc`]b`i bX`?cgh`U`cZzhYž`a ]h`XYa` `J Yf`\_Ui ZXYf  
NY]W`bi b[ `Y]bY`FY]gY`]b`X]Y`I G5`ni` `Z]bUbn]YfYb" `G]Y`k ØbgW`hYb  
g]W`%) " \$\$\$`9i fcž`k `À`fYbX`9i dYfh]b`6]UbWU`6YfX]b[ `XYb`K Yfh  
nk ]gW`Yb`%) " \$\$\$`i bX`%, " \$\$\$`9i fc`gW`ÀhnhY" `8]Y`<ÀbX`Yf`k UfYb  
ni b`ÀW`gh`fU`h`cgž`XU`g]Y`bcW`b]Y`Y]b`K Yf`\_j cb`F c`\_\_U`i  
Ub[ YVchYb`VY`\_ca` a Yb` `U`h`hYb" `ž` `]Ub`GW`a ]hm!5j ]`U`Vch`i` ") \$\$\$  
9i fcž`XcW`gW`]Y» `]W`ØVYfhfUZ`8Uj ]X`Gi ddYg`a ]h`&) " \$\$\$`9i fc  
X]Y`GW`Àhni b[ `XYf`9i dYfh]b`Yf`YV`]W`" `7Ufc`]b`i bX`?cgh`U`k UfYb  
j cb`X]YgYa` 5b[ YVch`ØVYffUgW`hi bX`YfZfYi`h"

## A Uf`\_hZc fgW`i b[ `i bX`K YfhgW`Àhni b[

9]b`Y`k ]W`h][ Y`F c`Y`VY]`XYf`9]bgW`Àhni b[ `i bX`6Yk Yfhi b[ `gc`W`Yf  
?i bghk Yf`\_Y`i bX`5bh]ei ]h`ÀhYb`gd]Y`h`XUg`5i`\_h]cbg`U`i g`GhU`\_`]b  
<Ua`Vi f[ " `A ]h`ØVYf` ( \$`ž`U`fYb`9fZU`fi b[ `V]YhYb`g]Y  
a Uf`\_h[ YfYW`hY`GW`Àhni b[ Yb`j cb`?i bghk Yf`\_Ybž`GW`a`i`W`\_i bX  
5bh]ei ]h`ÀhYb`Ub" `ž`hYfYgg]YfhYž`X]Y`]\fY`C`V`Y`\_hY`VYk YfhYb`UggYb  
a`ØW`hYbž`\_Øb`bYb`Y]bY`9fghY]bgW`Àhni b[ `dYf`9!A`U`]`UbZcfXYfbž  
k cVY]`XUZØf`: chc`g`XYg`C`V`Y`\_hg`i bX`?cb`hU`h`U`hYb`YfZcfXYf`]W`  
g]bX"

8 Ug`5i`\_h]cbg`U`i g`V]YhYh`Ui »YfXYa` `a`ØbX`]W`Y`9]bgW`Àhni b[ Yb  
XYf`A ]bXYghdfY]gY`k `À`fYbX`XYf`²`Zbi b[ gnY]hYb`Ub" `6Y][ fØ» YfYb

B U\`ÄggYb`cXYf`GUa a `i b[ gUi Z`Ögi b[ Yb`\_ca a h`XUg  
 5i \_h]cbg\Ui g`X]fY`\_hni `XYb`?i bXYb`"8]Y`gW\ f]Zh]W\Yb  
 GW\Ähni b[ Yb`i bX` ; i hU\ hYb`g]bX`\_cghYbdZ]W\h][ ž`k cVY]`X]Y  
 DfY]gY`Y`bU\`GW\Ähngi a a Y`j Uf]]YfYb"

5``X]YgY`9`Ya YbhY`ni gUa a Yb`a U\Yb` 6UfYg`Z`f`F UfYg` `b]W\h  
 bi f`ni `Y]bYf`l bhYf\U`hi b[ gei Y``Yž`gcbXYfb`Ui W\`ni `Y]bYa  
 k ]W\h][ Yb`C fh`Z`f`XUg`9f`\_YbbYb`j cb`K Yfhi bX` ; YgW\ ]W\hY`\ ]bhYf  
 Y]bn][ Ufh][ Yb`C V`Y`\_hYb"

: Øf`k Y]hYfY` ðZcfa Uh]cbYb`VYgi W\Yb`G]Y`X]Y`5fh]\_Y``Ui Z`  
 XYfk YghYb`XYž`hn`XY`i bX`Ui \_h]cbg\Ui g!ghU\``XY"

8YhU]`g	
C fh	< Ua Vi f[ ž`8Yi hgW\`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "XYfk YghYb"XY</li> <li>• k k k "hn"XY</li> <li>• k k k "Ui _h]cbg\Ui g!ghU\``XY</li> </ul>

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