

Bj ]X]U`k ÀW gh`fUgUbh. `l a gUhn gdfi b[  
hfc hn`9l dcfh\ØfXYb`b UW`7\]bU`

Bj ]X]U`a Y`XYh`VYY]bXfi W\_YbXYb`l a gUhnUbgh]Y[ `j cb`\* - l ž  
hfc hn`l G!9l dcfhVYgWfÅb\_i b[ Yb`"5\_hi Y`Y`9bhk ]W\_i b[ Yb  
i bX`Dfc[ bcgYb`



7\]bU`!`a `j Yf[ Ub[ YbYb`E i UfhU`j YfnY]W`bYhY`Bj ]X]U`Y]bYb  
VYY]bXfi W\_YbXYb`l a gUhnUbgh]Y[ `j cb`\* - `DfcnYbh`a `j Yf[ `Y]W  
ni a `j cf`U`fž`XYf`g]W`Ui Z`fi bX` ( ( ž%A ]`UfXYb`8c`Uf`fi , ž  
A ]`UfXYb`9i fcŁ`VY`]YZ`8]YgYf`Gdfi b[ `ØVYfhfUZ`X]Y`9fk Ufhi b[ Yb  
XYf`k U`GhfYYh`XYi h`W`ž`k ]Y`X]Y` : 5N`VYf]W`hYh`!`a `j Yf[ `Y]W  
ni a `j cf`Yf[ ]Yb`E i UfhU`gh]Y[ `XYf`l a gUhn`i a `%&`DfcnYbh`Hfc hn  
X]YgYf`d cg]h]j Yb`NU`Yb`g]Y`h`g]W`Bj ]X]U`Y`XcW`a ]h`Yf`YV`]W`Yb  
<YfUi gZcfXYfi b[ Yb`\_cbZfcbh]Yfž`]bgVYgcbXYfY`Xi fW  
9l dcfhVYgWfÅb\_i b[ Yb`XYf`l G!FY[ ]Yfi b[ `Øf`XYb`j Yf\_Ui Z`j cb  
7\]dg`bUW`7\]bU`

Bj ]X]U`gW`Ànhž`XUgg`ja `Ui ZYbXYb`j ]YfhY`U`f`9f`ÒgY`j cb`Yhk U`  
A ]`UfXYb`8c`Uf`Ybh[ Y`Yb`k YfXYb`"8]YgY`<ØfXYb`k ]f\_Yb`g]W`Ui Z

XUg; YgWÅZh]b`7\]bU`Ui gž`k c`XUg`l bhYfbY\`a Yb`YX][`]W  
`Ub[ gUa Yf`Zi b\_h]cb]YfYbXY`7\]dg`fk &\$Ł``]YZYfb`\_Ubb``GY]h`A ]hhY  
5df]`i bhYf`Y[ Yb`Ui W`X]YgY`7\]dg`ghfYb[ Yb  
9l dcfhVYgWÅfÅb\_i b[ Yb``Bj ]X]U!7\YZ`žbgYb`<i Ub[ `Uh`X]Y  
5i gk ]f\_i b[ Yb`XYf`9]bgWÅfÅb\_i b[ Yb`gWÅUfZ`\_f]h]g]Yfh`i bX`XUfUi Z  
\]b[ Yk ]YgYbž`XUgg`X]Y`6i bXYgfY[ ]Yfi b[ `X]Y`GWÅUZI b[  
Y]b\Y]a ]gWÅYf`K YhhVYk YfVYf`]b`7\]bU`ZØfXYfh``<i Ub[ `gWÅÅhnhž  
XUgg`X]Y; YgUa hgWÅÅXYb`Ui g`XYb`9l dcfhVYgWÅfÅb\_i b[ Yb`V]g`ni  
)`A ]``]UfXYb`8c``Uf`VYhfU[ Yb`\_ØbbhYb``

## I a gUhn`i bX`; Yk ]bb`]a `: c\_i g

: Øf`XUg`U\_hi Y``Y`E i UfhU``dfc[ bcgh]n]Yfh`Bj ]X]U`Y]bYb`I a gUhn`j cb  
( ) `A ]``]UfXYb`8c``Uf``Cvk c\`g]W`X]Y`NU\`Yb`dcg]h]j `Ybhk ]W\_Y`bž  
Z]Y``]a ``YhnhYb`E i UfhU``Y]bY`5VgWÅfY]Vi b[ `j cb`(`ž) `A ]``]UfXYb  
8c``Uf`Ubž`k Ug`Y]bY`A ]``]UfXY`k Yb][ Yf`k Uf`U`g`ni bÅWÅgh`Yfk UfhYh`  
8Yf; Yk ]bb`gh]Y[ `]a `ž\`fYgj Yf[ `Y]W`i a `a Y\`f`U`g`&) `DfcnYbh`Ui Z  
ZUgh`%, ž `A ]``]UfXYb`8c``Uf``8]YgY`9bhk ]W\_`i b[ Yb`nY][ Ybž`XUgg`XUg  
I bhYfbY\`a Yb`hfch`XYf`YbhghUbXYbYb`DfcV`Ya Y`]b`XYf`@U[ Y`]ghž  
g][ b]Z]\_UbhY`9fhfÅ[ Y`ni ` [ YbYf]YfYbž`k ]Y`Ui W`X]Yf`Gd]Y[ Y`  
ZYghghY``h``

⇒ `bUWÅVØfg`]WÅYb`<UbXY``\_`YhhYfhY`X]Y`5\_h]Y`j cb`Bj ]X]U`i a `ØVYf  
( `DfcnYbh`8]Yg`XYi hYh`XUfUi Z`\]bž`XUgg`5b`Y[ Yf`XUg`K UWÅghi a  
XYg`l bhYfbY\`a Ybg`i bX`gY]bY`5bdUggi b[ gZÅ\][ \_Y]h`Ub`X]Y  
VYghY\`YbXYb`<YfUi gZc`fXYfi b[ Yb`dcg]h]j `VYi fhY]`Yb``Hfch`XYf  
GWÅk ]Yf][ \_Y]hYbž`X]Y`X]Y`<UbXY`gVYgWÅfÅb\_i b[ Yb`a ]h`g]WÅ  
Vf]b[ Ybž`V`Y]Vh`Bj ]X]U`Y]b`nYbhfU`Yf`5\_hYi f`]a `HYWÅbc`c[ ]Ya Uf`h``

## 9l dcfhVYgWÅfÅb\_i b[ Yb`i bX`]fY`: c`[ Yb

8]Y`j cb`DfÅg]XYbh`æY`6]XYb`Y]b[ YZØ\`fhYb`9l dcfh\ØfXYb`ghY\`Yb  
]b`X]fY`\_hYa `Ni gUa a Yb\`Ub[ `a ]h`XYf`bUh]cbU`Yb`G]WÅYf\`Y]h`i bX  
XYa `N]Y`ž`XYb`Ni [ Ub[ `ni `Zc`fhgWÅf]h`]WÅYb`HYWÅbc`c[ ]YgmghYa Yb  
]b`ghfUhY[ ]gWÅ`k ]WÅh][ Yb`6YfY]WÅYb`ni `\_cbhfc``]YfYb``8]Y`  
**A UbU[ Yf`A U[ Un]b`**\`YVh\`Yfj cfž`XUgg`X]Y`bYi Yb`FY[ Y`i b[ Yb  
XUg`DchYbn]U``\UVYbž`b]WÅh`bi f`XYb`I a gUhn`j cb`Bj ]X]U`ni  
gWÅa Å`Yfbž`gcbXYfb`Ui W`X]Y`K YhhVYk YfVgZÅ\][ \_Y]h

Ua Yf]\_Ub]gWYf'I bhYfbY\ a Yb'Ui ZXYa '[ `cVU`Yb'A Uf\_h'ni  
 VYY]bhfÀW h][ Yb""8]Y' \_ØbZh][ Y'9bhk ]W\_`i b[ `XYg'I bhYfbY\ a Ybg  
 \Àb[ h'gca ]h'Ui W `j cb`XYf`dc`h]gWYb'@UbXgW UZhi bX`XYb  
 ]bhYfbUh]cbU`VYghY\YbXYb`< UbXY`gj YfhfÀ[ Yb'UV"

≠g[ YgUa h'nY][ h'g]W ž`XUgg`Bj ]X]U`hfchn'Ài » YfYf  
 < YfUi gZc fXYfi b[ Yb'Ui ZY]bYa `gc`]XYb`K UW ghi a g\_i fg`V`Y]Vhi bX  
 Xi fW `ghfUhY[ ]gWY`5bdUggi b[ Yb`gY]bYf'; YgWÀZhga cXY`Y`k Y]hYf  
 YfZc`[ fY]W`U[ ]YfYb`\_Ubb"

8YhU]`g	
J c fZU``	: ]bUbna Uf_h
I fgUWY	9I dcfhVYgW fÀb_i b[ Yb
C fh	7\]bU
GW UXYb`]b`	%) \$\$\$\$\$\$\$\$\$\$
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "ZUn"bYh</li> <li>• k k k "gd]Y[ Y`"XY</li> <li>• k k k "a UbU[ Yf!a U[ Un]b"XY</li> </ul>

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