

DfcnYgg`[ Y[ Yb`6U`\_Ub!6UbXYbWYZ.  
< Y]a hØW\_]gWYf`A cfX`]b`6Yf`]b 3

DfcnYggVY[ ]bb`[ Y[ Yb`a i ha U»`]WYb`6UbXYbWYZ`]b`6Yf`]b.  
J cfk i fZj Yfgi W hYf`A cfX`Ub`F]j U`YbžJ YfhY]X][ i b[ `k Y]gh  
5bgW i `X][ i b[ Yb`ni fØW\_"



6Yf`]b!7\Uf`chhYbVi f[ ž`8Yi hgW`UbX`!`5a`%"`'đ b]`&\$&)  
VY[ Ubb`j cf`XYa`6Yf`]bYf`@UbX[ Yf]W h`Y]b`VYXYi hgUa Yf`DfcnYgg  
[ Y[ Yb`Y]bYb`a i ha U»`]WYb`: Ø\fyf`XYg`6U`\_Ub!`? UfhY`g" `8Yf  
' (!`Å\`f][ Y`5b[ Y`\_U[ hY`ghY`h]a`A ]hY`di b`\_h`Y]bYg`J YfZU`fYbg  
k Y[ Yb`j Yfgi W hYb`Y]a hØW\_]gWYb`A cfXYgž`XUg`Ui Z`Y]bYb  
5bgW`U[ `]a` : YVfi Uf`&\$&\$`UVn]Y`h`8Ug`N]Y`XYg`5b[ f]Zg`k Uf`Y]b  
5bZØ`fYf`Y]bYf`f]j U`]g]YfYbXYb`; Ub[ `]b`6Yf`]b!7\Uf`chhYbVi f[ ž  
k cVY]`Y]b`?ca`d`nY`nk Y]`GWØggY`UV[ UVž`YXcW`XUg`C dZYf  
j YfZY`hY" `@Ui h`fVV`&(`gWk ]Y[ `XYf`5b[ Y`\_U[ hY`k Å\`fYbX`XYf  
5b\Øfi b[ `i bX`gY]bY`J YfhY]X][ i b[ `k ]Yg`X]Y`J cfk ØfZY`YbhgW]YXYb  
ni fØW\_"

⇒`XYf`?`Àfi b[ `XYg`: U`g`b]a a h`X]Y`8UhYbUi gk Yfhi b[ `XYg

A YggYb[ YfX]YbghYg'G\_m'977`Y]bY`nYbhfU`Y`F c`Y`Y]b"8]Y`9fa`]hh`Yf  
gh]Y»Yb`ja`Bcj`Ya`VYf`&\$`%`Ui`ZYbhgWXY]XYbXY`bZcfa`Uh]cbYb`Ui`g  
7\Uhgž`X]Y`XYb`J`YfXUW`h`Ui`ZY]bYb`j`Yfgi`W`hYb`5i`ZhU[`ga`cfX  
YbhZUW`hYb"8Yf`6YgW`i`X][`hY`k`Uf`Ub[`Y`NY]h`Yi`fcdUk`Y]h[`Ygi`W`h  
i`bX`k`i`fXY`gW`Y]Y»`]W`ja`C`\_hcVYf`&\$`&(`]b`6UfW`c`bU  
ZYgh[`Ybca`a`Ybž`VYj`cf`Yf`ja`A`Àfn`&\$`&(`]bUW`8Yi`hgW`UbX  
Ui`g[`Y`]YZYfh`k`i`fXY"

## < ]bhYf[ fi bX`XYg`Df`cnYggYg

8]Y`GhUUhgUbk`U`hgW`UZh`k`]fZh`XYa`"(`!`À\`f][`Yb`b]W`h`bi`f  
j`Yfgi`W`hYb`A`cfX`j`cfž`gcbXYfb`Yf[`]h`Ui`W`U`g`nYbhfU`Y`:]`[`i`f`]b  
Y]bYa`\_f]a`]bY`Yb`BYhmk`Yf`ž`XUg`ZØf`a`]bXYghYbg`UW`h`A`cfXY  
j`YfUbhk`cfh]W`[`Ya`UW`h`k`]fX"b`XYb`YhnhYb`ž\`fYb`\_Ua`Yg  
VYfY]hg`ni`ØVYf`,`\$`A`cfXYb`i`bX`A`cfXj`Yfgi`W`Yb`]bZc`[`Y`j`cb  
5i`gY]bUbXYfgYhni`b[`Yb`nk`]gW`Yb`f]j`U`]g]YfYbXYb`;`fi`ddYbž`k`]Y  
XUg`6?5`VYf]W`hYh"8Yf`Df`cnYgg`k`]fX`U`g`HY]`Y]bYg`i`a`ZUggYbXYb  
?Ua`dZYg[`Y[`Yb`X]Y`cf[`Ub]g]YfhY`?`f]a`]bU`]h`Àh`]b`8Yi`hgW`UbX  
[`YgY\`Ybž`VY]`XYa`]bhYfbUh]cbU`Y`J`YfZYW`hi`b[`Yb`i`bX`g]W`YfY  
?ca`a`i`b]\_Uh]cbgk`Y[`Y`Y]bY`k`]W`h][`Y`F`c`Y`gd]Y`Yb"

8]Y`J`YfhY]X][`i`b[`]f]h]g]YfhY`X]Y`8UfghY`i`b[`]XYg`5b[`Y`\_`U[`hYb`U`g  
A`U]U!6cgg`i`bX`d`UbhYž`X]Y`<`Yf`\_i`bZh`gck`]Y`X]Y`5i`h\`Ybh]n]h`Àh  
XYf`6Yk`Y]ga`]hhY`ja`Df`cnYgg`Ubni`ZYW`hYb"9]b`k`Y]hYfYf`Vf]gUbhYf  
Di`b`h`]ghž`XUgg`XUg`Ubj`]g]YfhY`C`dZYfž`k`Y`W`Yg`XYa`5bgW`U[  
Ybh`Ua`ž`nk`Y]K`cW`Yb`gd`ÀhYf`]b`A`cbhYbY[`fc`Xi`fW`Y]bY  
5i`hcVca`VYbYl`d`cg]cb`i`a`g`@YVYb`\_Ua`ž`k`Ug`X]Y`8mbUa`\_]`XYf  
ZY]bX`]W`Yb`6Yn]Y\`i`b[`Yb`nk`]gW`Yb`X]YgYb`;`fi`ddYb`k`Y]hYf  
j`YfXYi`h]W`h"8Yf`Df`cnYgg`k`]fX`Ua`%+`"ž`b]a`]h`XYf`5b\`Øfi`b[  
YfghYf`NYi`[`Yb`Zc`fh[`YgYhnh"

## C f[ Ub]g]YfhY`?`f]a`]bU`]h`Àh`]a`i`c`\_i`g

8]Y`i`À`Y`j`cb`cf[`Ub]g]YfhYf`?`f]a`]bU`]h`Àh`]b`8Yi`hgW`UbX`nY][`Ybž  
k`]Y`ghUf`\_`X]YgY`Ghfi`\_hi`fYb`]bhYfbUh]cbU`j`YfbYhnh]g]bX"8Ug  
U\_hi`Y`Y`6?5!@U[`YV]`X`Xc`\_i`a`Ybh]Yfhž`XUgg`X]Y`cf[`Ub]g]YfhY  
?f]a`]bU`]h`Àh`Xi`fW`d`Uba`À»][`Yg`<`UbXY`b`i`bX`;`Yk`]bbghfYVYb  
[`Y`\_Yb`bnY]W`bYh`]gh"8GhfU]YfZc`[`i`b[`gVY\`ØfXYb`g]bX`ni`bY`a`YbX

[ YZcfXYfhž'XU'GhfUZhUhYb` \Äi Z][ 'i bhYf'Bi hni b[ '[ Yk Yfv`]WYf  
 Ghfi \_hi fYb`VY[ Ub[ Yb`i bX'; Yk U'hini f'9]bgWØW hYfi b[  
 Y]b[ YgYhnh'k ]fX"

8]Y`ghÄbX][ Yb`?cbZ]\_hY`nk ]gWYb`X]YgYb`; fi ddYb`g]bX`j cf`U`Ya  
 ]b`XYb`6YfY]WYb`FUi gW [ ]Zh`i bX`9][ Ybhi a g\_f]a ]bU`hÄh'g]W hVUf"  
 8]YgY`H\Ya Uh]\_gc``Ui W`ja `U\_hi Y`Yb`DfcnYgg`i a ZUggYbX  
 VY`Yi W`hYh'k YfXYbž'k cVY]`X]Y`GhUUhgUbK U`hgW`UZh`Ui Z`Y]bY  
 J Yfi fhY]i b[ `XYg`a i ha U»`]WYb`8fU`hn]Y\Yfg`\cZh"

8YhU]`g	
J cfZU``	A cfX#HchgW`U[
C fh	6Yf`]b!7\Uf`c hhYbVi f[ ž'8Yi hgW`UbX
: YghbU`a Yb	%
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "fVV&amp;("XY</li> <li>• k k k "gi YXXYi hgW`Y"XY</li> <li>• k k k "V_U"XY</li> </ul>

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