

9]gYbVU\ bghfU» Y ' - + . ' A ]YhYf`ZY]Yfb  
9hUddYbg]Y[ ' [ Y[ Yb`Nk Ub[ gfÀi a i b[ °

5`Y`F`Ài a i b[ g\_`U[ Yb`[ Y[ Yb`A ]YhYf`]b`XYf`9]gYbVU\ bghfU» Y  
- +ž`@Y]dn][ ž`k i fXYb`ni fØW\_[ Ync[ Yb``9]b`9hUddYbg]Y[ `ZØf  
X]Y`6Yk c\bYf"



9]gYbVU\ bghfU» Y ' - +ž`\$ ( %\$) `@Y]dn][ ž`8 Yi hgW\`UbX`!`#`Y]bYf  
Øb[ ghYb`K YbXi b[ `]b`XYf`Y]XYbgW`UZh]W`Yb`5i gY]bUbXYfgYhni b[  
i a `X]Y`9]gYbVU\ bghfU» Y ' - + ]b`@Y]dn][ `\_ØbbYb`X]Y`A ]YhYf`j cfYfgh  
Ui ZUha Yb``K ]Y`X]Y`j n"XY`VYf]W`hYhž`k i fXYb`U`Y  
F`Ài a i b[ g\_`U[ Yb`[ Y[ Yb`X]Y`6Yk c\bYf`ni fØW\_[ Ync[ Ybž`k Ug`j ]Y`Y  
j cb`]\bYb`U`g`Yb`hgW`Y]XYbXYb`9hUddYbg]Y[ `VYk YfhYb``8 ]YgY  
YfZfYi `]W`Y`B`UW`f]W`h`\_ca a h`b`UW`Y]bYa `UbghfYb[ YbXYb  
F`Y`W`hgghfY]hž`]b`XYa `XUg`5a hg[ Yf]W`h`@Y]dn][ `]a `5df)``[ Y[ Yb`XYb  
bYi Yb`9][ Yb`Øa Yf`Yb`hgW`Y]XYb`UhhY`i b`X`X]Y`?`U[ Yb`UVk ]Yg``8 U  
X]Y`6Yfi Z`b[ gZf]gh`a ]h`Yfk Y]Y`j Yfghf]W`Yb`]ghž`d`Ub`h`X]Y  
9][ Yb`Øa YfgY]hYž`X]Y`j Yfv`Y]VYbXYb`J YfZU`fYb`b]W`h  
k Y]hYfni j YfZc`[ Yb`"

8]Y'A ]YhYf'XYf'9]gYbVU\bgfU»Y'- +'\_ÖbbYb'k Y]hYf\]b']b']\fYb  
K c\bi b[ Yb'V'Y]VYb'i bX'XUg'VYXYi hYbXY'gcn]c!\_i`hi fY`Y'Dfc'Y\_h  
7cb<Ub<cd`XUfZYVYbZU`g'Zcfh[ YZ\fh'k YfXYb"8]Yg'VYXYi hYh  
b]W'h'bi f'Y]bY'9bh'Ughi b[ 'ZÖf'X]Y'VYhfcZZYbYb'A YbgWXYbž'gcbXYfb  
Ui W'Y]bYb'k ]W'h[ Yb'GWf]h'i]b'XYb'6Ya Ø\i b[ Yb'i a`gcn]U'Yb  
K c\b fUi a`]b'@Y]dn][ "8YbbcW'V'Y]Vh'XYf'?cbZ]\_h'nk ]gWXYb'XYb  
A ]YhYfb'i bX'XYa`9][ YbhØa Yf'Ub[ YgdUbbh"

## < ]b hYf[ fØb XY'XYg'? c b Z']\_hg

8Yf'bYi Y'9][ YbhØa Yfž'XYf'X]Y'æ a cV]'Y'9bXY'&\$&'`Yfk cfVYb  
\Uhž'g]Y\h'g]W'a ]h'gWUfZYf'?f]h]\_`\_cbZfcbh]Yfh"A ]YhYf'VYf]W'hYb  
j cb'i b\U'hVUfYb'K c\bVYX]b[ i b[ Ybž']bgVYgcbXYfY'j cb  
ZY\YbXYa`K Ufa k UggYf'i bX'8UWgW'AXYbž'gck ]Y  
i bUb[ Y\_ØbX][ hYb'6Ui UfVY]hYbž'X]Y'X]Y'@YVYbgei U']h'ghUf\_  
VYY]bhf'AW'h[ Yb"8]Y'A ]YhYf'g]bX'g]W'Y]b][ ž'XUgg']\f'GW]W\_gU`  
b]W'h'jgc`]Yf'h'ni`VYhfUW'hYb'jghž'gcbXYfb'HY]'Y]bYg'[ fØ»YfYb  
HfYbXg'Ui ZXYa`@Y]dn][ Yf'K c\bi b[ ga Uf\_hž'XYf'ni bY\ a YbX  
Xi fW'9bha ]Yhi b[ gj Yfgi W'Y[ Ydf'Ä[ h'gh"5i W'XYf'`!]n"XY  
VYf]W'hYhY'ØVYf'Ä\b']W'Y'9bhk ]W\_i b[ Yb'i bX'X]Y'XUa ]h  
j YfVi bXYbYb'<YfUi gZcfXYfi b[ Yb'ZÖf'X]Y'6Yk c\bYf"

æ'5bVYhfUW'h'XYf'U\_hi Y`Yb'G]hi Uh]cb'\UVYb'X]Y'A ]YhYf'Y]bY  
GdYbXYb\_Ua dU[ bY[ YghUfhYhž'i a`Z]bUbn]Y`Y'FØW\_U[ Yb'ZÖf  
a Ö[`]W'Y'ni`\_ØbZh[ Y'f'f]gh]gW'Y'GWf]h'ni`V]'XYb"5bk U'h'A UI  
A U`\_i g'ghY`hY'XYb': U`U'g'YI Ya d'Uf]gW'ZÖf'X]Y'J Yfgi W'Y'j cb  
æj Yghc'fYb'XUfž'A ]Yhj Yf\Ä'hb]ggY'Ui Zni`ÖgYb" `ž'f]gh]gW'Y  
; Y[ Ybk Y\f]gh'cZ'hYi Yf'i bX'VY'UghYbXž'XcW'XYf'gc`]XUf]gW'Y  
Ni gUa a Yb\U'h'XYf'A ]YhYf'\Uh'g]W'U'g'Yb'hgW'Y]XYbX'Yfk ]YgYb ž  
Yf\_`ÄfhY'A U`\_i g"

## 8]Y'5bZcfXYfi b[ Yb'XYf'A ]YhYf

8]Y'A ]YhYf'\UVYb'`\_UfY': cfXYfi b[ Yb.'G]Y'j Yf'Ub[ Yb'b]W'h'bi fž  
XUgg'U`Y'A ]YhdUfhY]Yb']b'XYf'9- +'V'Y]VYb'`\_ÖbbYbž'gcbXYfb'Ui W  
@Ögi b[ Yb'ZÖf'VYnU\`VUfYb'K c\b fUi a`"G]Y'a ÖW'hYb']\fY'Gh]a a Y  
ghÄf\_Yb'i bX'd`UbYbž'g]W'k Y]hYf\]b'ni`j YfbYhYb'i bX'gc`]XUf]gW'  
ni`cf[ Ub]g]YfYb"Ni XYa`VYUbbhfU[ hYb'A ]YhdUfhY]Yb'VY]a

5a hg[ Yf]W\h]bhYfj Yb]YfYbXY`A U» bU\`a Yb` [ Y[ Yb`XYb  
 9][ YbhØa Yfž`i a `]\fY`@YVYbgVYX]b[ i b[ Yb`ni `j YfVYggYfb"@Ui h  
 GhUXhk Yf\_Y`@Y]dn][ ``]Y[ h`X]Y`J YfUbhk cfhi b[ `ZØf`X]Y`6Y\YVi b[ `XYf  
 DfcV`Ya Y`YXcW\`VY]a `9][ YbhØa Yfž`k Ug`X]Y`G]hi Uh]cb`ni gÅhn`]W\`  
 \_ca d`n]Yfh"

⇒`XYf`U\_hi Y`Yb`8]g\_i gg]cb`Ui W`k ]W\h][ .`8]Y`9][ YbgW\UZhYb`j cb  
 A ]Yhj YfhfÅ[ Yb`i bX`X]Y`fYW\h]W\Yb`F U\`a YbVYX]b[ i b[ Yb`  
 ⇒Zcfa Uh]cbYb`XUni ` \_ØbbYb`Ui Z`K YVg]hYg`k ]Y`ZUW\ Ubk U`h"XY  
 bUW\ [ Y`YgYb`k YfXYb" `< ]Yf`YfZU\`fYb`A ]YhYfž`k Y`W\Y`5fhYb`j cb  
 A ]Yhj YfhfÅ[ Yb`Yg`[ ]Vhi bX`k ]Y`g]Y`g]W\`fYW\h]W\`UVg]W\Yfb  
 \_ØbbYb"8]Y`6YXYi hi b[ `Y]bYg`cfXYb`h]W\Yb`A ]Yhj YfhfU[ g`gc`hY  
 b]W\hi bhYfgW\Åhnhk YfXYbž`i a `i bj cfhY]`UZhY`FY[ Y`i b[ Yb`ni  
 j Yfa Y]XYb"

Ni gUa a YbZUggYbX.`8Yf`fYW\h]W\Y`GhfY]hi a `X]Y  
 9]gYbVU\`bghfU»Y`- +`a U[ `ZØf`X]Y`A ]YhYf`ni a ]bXYghj cfYfgh  
 YbhgW\]YXYb`gY]bž`XcW\`X]Y`< YfUi gZcfXYfi b[ Yb`Ui ZXYa  
 K c\bi b[ ga Uf\_h`V`Y]VYb`[ Yk U`h][ ``9g`k ]fX`gdUbbYbX`ni  
 VYcVUW\hYb`gY]bž`k ]Y`g]W\`X]Y`G]hi Uh]cb`Yb`hk ]W\`Y`hi bX`cV`X]Y  
 A ]YhYf`]\fYb`D`Uhn`]b`XYf`\_ca a i bU`Yb`K c\`b`UbXgW\UZh`Ub[ Zf]gh][  
 g]W\Yfb`\_ØbbYb"

8YhU]`g	
C fh	9]gYbVU\`bghfU»Y`- +ž`\$( %\$) `@Y]dn][ ž 8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "j n"XY</li> <li>• k k k "!]n"XY</li> <li>• k k k "ZUW\ Ubk U`h"XY</li> </ul>

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