

B Yi VUi d`ÀbY`ZØf`F UXYVYi `g` \ ]ghc f]gWk Y  
J ]`U`9b[ Y`.'9]b`bYi Yf`5 bZUb[ °

; Yd`UbhY`9bhk ]W`i b[ Yb`fi bX`i a `X]Y`XYb\_a U`[ YgWk ØhnhY  
J ]`U`9b[ Y`]b`F UXYVYi `.`BYi VUi hYb`i bX`9f\U`h`XYg`DUF\_g`UV  
&\$&) "



8 f"!GWk a ]bW\_Y!5`YY`%Už`\$%( ( ) `F UXYVYi `ž`8 Yi hgWk `Ub X`!  
⇒ `< YfnYb`j cb`F UXYVYi `ž`Ub`XYf`8 f"!GWk a ]bW\_Y!5`YYž`\Uh`X]Y  
Ni`\_i bZn`XYf`\]ghc f]gWk Yb`J ]`U`9b[ Y`Y]bYb`k ]Wk h[ Yb  
K YbXYdi b\_h`YffY]Wk h"8 Ug`; YVÀi XYž`XUg`Ui ZY]bY`Ub[ Y  
; YgWk ]Wk hY`ni fØW\_V`]W\_hž`k ]fX`bi b`j ca`8 fYgXbYf  
⇒ a cV]`Ybi bhYfbY\`a Yb`J G7`; a V<`ØVYfbca`a Ybž`XU`X]Y  
9][ YbhØa Yfž`X]Y`; YgWk k ]ghYf`>Øf[ Yb`i bX`gY]bY`GWk k YghYf`< Ub\_Yž  
XYb`; fi bXghØW\_gj Yf\_Ui Zd`UbYb"8]Y`J ]`Už`X]Y`gY]h`% , &`ja  
6Yg]hn`XYf`:`Ua`j]Y`9b[ Y`]ghž`\_Ubb`a`]h`Ghc`n`Ui ZY]bY  
Y]bXfi W\_gj c`Y`5fWk ]hY`\_hi`fi bX`Y]b`ghUf\_Yg`9fVY`j Yfk Y]gYb"

8]Y`J ]`U`9b[ Y`k i fXY`%, +-`j cb`XYb`; YVfØXYfb`N]`Yf`ja  
GWk k Y]nYf`Gh]`Ybhk cfZYb`i bX`k Y]gh`nU\`fY]Wk Y`bYcVUfcW\_Y

C fbUa YbhY`Ui Z`A ]h`Y]bYa `@Z0fa ][ Yb` ; fi bXf]gg`i bX`Y]bYa  
K U`a XUW žXUg`a ]h`\_i bghj c`Yb`5i ZVUi hYb`j Yfn]Yfh`]ghž`n]Y\h`XUg  
nk Y][ YgW cgg][ Y` ; YVÀi XY`b]W h`bi f`< ]ghcf]\_Yfž`gcbXYfb`Ui W  
5fW ]hY`\_hi fYbh`i g]UghYb`Ub`"i bhYf`8Yb`\_a U`gW i hn`ghY\YbXž  
V`Y]Vh`X]Y`J ]`U`U`g`a Uf`\_UbhYg`6Y]gd]Y` ]\fYf`NY]h`gY\f` [ Yk U\fhž  
k ]Y`GÀW g]gW YQVYf]W hYh`"

; Yd`UbhY`GUb]Yfi b[ Yb`i bX`BYi VUi hYb

5i ZXYa`k Y]h`Ài Z[ Yb` ; fi bXgh0W`\_j cb`fi bX`%\$`\*` ) \$  
E i UXfUha YhYfbž`XUg`g]W`V]g`ni f`K UgUghfU» Y`YfghfYW`hž`ghY\Yb  
Y]b][ Y`J YfÀbXYfi b[ Yb`Ub`"8]Y`XYb`\_a U`[ YgW 0mhY`J ]`U`k ]fX  
[ fi bX`Y[ YbX`gUb]Yfhž`k À\fybX`a Y\fyfY`BYVYb[ YVÀi XY  
UV[ Yf]ggYb`k YfXYb`gc`Ybž`gcXUgg`D`Uhn`Z0f`bYi Y`K c`bZcfa Yb  
YbhghY\h`"; Yd`Ubh`g]bX`gYW`g`9]bZJa ]`Yb\Ài gYf`gck ]Y`Z0bZ  
A Y\fZJa ]`Yb\Ài gYf`Ybh`Ub[ `XYf`K UgUghfU»Y`"8Yf`DUf`\_i a`X]Y  
J ]`U`gc`"b`gY]bYf`V]g\Yf][ Yb` ; cfa`Yf\U`hYb`V`Y]VYbž`k Ug`XYb  
7\UfU`hYf`XYg` ; fi bXgh0W`\_g`VYk U\fyb`gc`"hY"

5\_hi Y`"VYZ]bXYh`g]W`X]Y`J G7` ; a V<`]b`XYf`Zf0\Yb  
D`Ubi b[ gd`UgYž`X]Y` ; Y]bd`Ubi b[ `gc`"ja`5i [ i gh`i bX`GYdhYa VYf  
&\$`' `VY[ ]bbYb`"8UVY]`k ]fX`XUg`5i [ Yba Yf`\_Ui ZX]Y  
XYb`\_a U`[ YfyW`hY`GUb]Yfi b[ `XYf`J ]`U`[ Y`Y[ hž`i a`XUg`\]ghcf]gW`Y  
5a V]YbhY`ni`k U\fyb`"A ]h`X]YgYb`A U» bU`a Yb`k ]fX`Y]b`gW`0bYg  
I a Z`X`[ YgW`UZZYbž`]b`XYa`ni`\_0bZh][ Y`6Yk c`bYf`i bX`6Ygi W`Yf  
X]Y`[ YgW`W`h]W`Y`6YXYi hi b[ `XYg`C fhYg`Yf`YVYb`\_0bbYb`i bX  
[ `Y]W`nY]h][ `bYVYb`a cXYfbYb`K c`b]XYb`Ui W`X]Y`\]ghcf]gW`Y  
Gi VghUbn`[ Yb]Y» Yb`X0fZYb`"

9f`U`hi b[ g]b]h]Uh]j Y`i bX`\_i`hi fY`Yf`? cbhYI h

8Yf`9f`U`h`j cb`\]ghcf]gW`Yb`6Ui k Yf`\_Yb`k ]Y`XYf`J ]`U`9b[ Y`"gh  
b]W`h`bi f`Z0f`X]Y`GhUXh`F UXYVYi`j cb`6YXYi hi b[ `"8]Y`#]h]Uh]j Y  
XYg`J Yfy]bg`ni f`FYf`hi b[ `j cb`8Yb`\_a À`Yfb`]b`XYf`I a [ YVi b[  
nY][ hž`k ]Y`Yb[ U[ ]Yfh`g]W`X]Y` ; Ya Y]bgW`UZh`Z0f`XYb`GW`i hn`j cb  
?i`hi fYfVY`i bX`"c`\_U`Ya` : `U]f`Y]bgYhnh`"8 Ug`bU`Y[ Y`Y[ YbY  
A c`bYb`U`i g`žY]b`a ÀfW`Yb`UZhYg`GW`cgg`a ]h`DUf`\_i bX`DUj ]`cbž  
i bhYfghfY]W`h`X]Y`6YXYi hi b[ `gc`W`Yf`C fhY`a Y\f`XYbb`Y`"8]Yg

hfÄ[ h'XUni 'VY]ž'XUg'\_i 'hi fY''Y'9fVY'j cb'F UXYVYi ''YVYbX)[ 'ni  
 \U'hYb'i bX'ZØf'\_ca a YbXY'; YbYfUh]cbYb'ni [ Äb[ 'jW'ni 'a UWYb"

ϕg[ YgUa h'k ]fX'X]Y'9bhgWXY]Xi b[ ž'X]Y'J ]''U'9b[ Y''i bX']\f'I a ZY'X  
 ni 'a cXYfb]g]YfYb'i bX' [ 'Y]W'nY]h][ 'XYb'\]ghcf]gWYb'K Yfh'ni  
 k U\fybž'U'g'GWf]h'h]b'X]Y'f]W'h][ Y'F ]W'hi b[ '[ YgY\Yb''8]Y'GhUXh  
 F UXYVYi ''a UW'h'Y]b' [ i hYg'; YgW'ÄZhž]bXYa 'g]Y'Ui Z'X]Y  
 6Yk U\fi b[ 'j]\fYf'fY]W\U'h][ Yb'; YgW ]W'hY'gYmhž'k Ä\fybX'g]Y'X]Y  
 5hhfU\_h]j ]hÄh'U'g'K c\bghUbXcfh'ghÄf\_h''6'Y]Vh'ni '\cZZYbž'XUgg'U''Y  
 D'ÄbY'VU'X' ]b'X]Y'HU'h'i a [ YgYmh'k YfXYb'i bX'X]Y'J ]''U'9b[ Y''j]b  
 bYi Ya ; 'Ubn'YfghfU\h"

8YhU]`g	
C fh	8f"!GWa ]bW_Y!5''YY'%Už'\$%( ) 'F UXYVYi 'ž 8Yi hgW'UbX
E i Y''Yb	<ul style="list-style-type: none"> <li>• k k k "gUYW g]gW Y"XY</li> <li>• XY"k ]_]dYX]U"cf[</li> <li>• k k k "XYb_a U'bYi UbfUXYVYi ''XY</li> </ul>

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