

B c hX]Ybgh`ja `@UbX_fY]g`A Y]» Yb. `Gc `g]bX
G]Y `Ua `) " ' & \$ &) [i h j Yfgcf[h`

K]W h[Y `bZcfa Uh]cbYb`ni `BchUi ZbU\ a Yb`i bX
6YfY]hgW UZhX]YbghYb`ja `@UbX_fY]g`A Y]» Yb`Ua `) "\$+ "&\$&)
ZØf`DUh]YbhYb"



B UggUi k Y[`+ž`\$%* * &`A Y]» Ybž`8 Yi hgW `UbX`!`5a ` \Yi h[[Yb
HU[ž`XYa `) " ' & \$ &) ž`g]bX`nU\`fY]W Y`k]W h[[Y
; Ygi bX\Y]hgX]YbghY`]b`i bX`i a `XYb`@UbX_fY]g`A Y]» Yb`j YfZØ[VUfž
X]Y`ZØf`U`Y`6Øf[Yf`j cb`[fØ» hYa `b`hYfYggY`g]bX" `b`g[YgUa`h`ghY\Yb
j YfgW]YXYbY`BchUi ZbU\ a Ybž`6YfY]hgW UZhgd fUI Yb`i bX`5dch\Y`Y!
BchX]YbghY`VYfY]hž`i a `XYb`A YbgW Yb`]b`BchZ`Yb`gW bY`ni
\`ZYb"

8]Y`BchUi ZbU\ a Yb`ja `@UbX_fY]g`V]YhYb`i a ZUggYbXY
a YX]n]b]gW Y`i bhYfghØhni b[" <]Yf`g]bX`X]Y`k]W h[[ghYb
5b`Ui ZghY`Yb.

- 9`V`UbX`_]b_]i a `F UXYVYi `ž`< Y]b f]W !N]`Y! GhfU» Y`%' ž

\$%() 'F UXYVYi `

- 9`V`UbX_]b]_i a `A Y]» Ybž`B UggUi k Y[`+ž`\$%* * &`A Y]» Ybž`HY`"Ž (- `) &%+(`!\$

Ÿ f nh`]W X Y f`6 Y f Y]hgW X U Zhg X]Y b gh

: Øf`[Ygi bX\Y]h`]W X Y`DfcV`Ya Yž`X]Y`Ui » Yf\U`V`XYf`fY[i `ÄfYb GdfYW X nY]hYb`Ui ZhfYhYbž`ghY\Yb`6Øf[Yfb`X]Y`hY`Y Zcb]gW X Y 6YfUhi b[`i bhYf`XYf`Bi a a Yf`%`%*` `%%+`ni f`J YfZØ[i b["8]YgY Bi a a Yf`gc``hY`[Ybi hnh`k YfXYbž`k Ybb`Yg`g]W X`i a `b]W X h`YVYbgVYXfc`\]W X Yž`UVYf`XYbbcW X`f]b[YbXY`6YgW X k YfXYb \UbXY`hž`k]Y`Yhk U`?cdZgW X a YfnYb`cXYf`GW X bi dZYb"J]Y`Y`k]ggYb`YXcW X`b]W X hž`XUgg`g]Y`X]YgY`Bi a a Yf`Ubfi ZYb`gc``hYbž`k cXi fW X cZh`X]Y`Bchfi Zbi a a Yf`%`%&[Yk Ä`h`k]fXž`X]Y`ZØf`YW X hY`BchZÄ`Y fYgYfj]Yfh`gY]b`gc``hY`"

⇒ a `@UbX_fY]g`ghY\Yb`Ub`X]YgYa `HU[`Zc`[YbXY 6YfY]hgW X U Zhgd fUI Yb`ni f`J YfZØ[i b[.`

- 5``[Ya Y]ba YX]n]b]gW X Y`6YfY]hgW X U Zhgd fUI]g`Ua ?fUb_Yb\Ui g`F]YgUž`K Y]bVYf[ghfU» Y` , ž`\$%) , - `F]YgUž GdfYW X nY]hYb. ` - .\$\$!%` .\$\$`I \f
- 5``[Ya Y]ba YX]n]b]gW X Y`6YfY]hgW X U Zhgd fUI]g`Ub`XYf`7c``a ?`]b]_`C gW X Uhnž`DUf_ghfU» Y`%ž`\$(+) , `C gW X Uhnž GdfYW X nY]hYb. ` - .\$\$!%` .\$\$`I \f
- 5``[Ya Y]ba YX]n]b]gW X Y`6YfY]hgW X U Zhgd fUI]g`Ua 9`V`UbX_]b]_i a `A Y]» Ybž`B UggUi k Y[`+ž`\$%* * &`A Y]» Ybž`GdfYW X nY]hYb. ` - .\$\$!%` .\$\$`I \f
- 5``[Ya Y]ba YX]n]b]gW X Y`6YfY]hgW X U Zhgd fUI]g`Ua `?`]b]_i a 8ÖVY`bž`GÖfa]hnYf`GhfU» Y`%ž`\$(+&`\$`8ÖVY`bž GdfYW X nY]hYb. ` - .\$\$!%` .\$\$`I \f
- 5``[Ya Y]ba YX]n]b]gW X Y`6YfY]hgW X U Zhgd fUI]g`Ua GhÄ`Xh]gW X Yb`?`]b]_i a `8fYgXYb!B Yi ghUXhž ?cdYfb]_i gghfU» Y` - Už`\$%`%&- `8fYgXYbž`GdfYW X nY]hYb. ` - .\$\$!%` .\$\$`I \f
- ?]bXYfÄ`fnh]W X Y`6YfY]hgW X U Zhgd fUI]g`Ua `9`V`UbX_]b]_i a A Y]» Ybž`B UggUi k Y[`+ž`\$%* * &`A Y]» Ybž`GdfYW X nY]hYb. ` - .\$\$!%` .\$\$`I \f

- ?]bXYfÄfnh]WXY'6YfY]hgWUZhgd fUI]g'Ua ' ? fUb_Yb\Ui g
A]hkh Y]XUž < U]b]WXYbYf'GhfU» Y '(!*ž'\$- * (, 'A]hkh Y]XUž
GdfYWXnY]hYb. ' - . \$\$!%' . \$\$'l \f
- 5i [YbÄfnh]WXY'6YfY]hgWUZhgd fUI]g'Ua ' GhÄXh]gWXYb
?`]b]_i a '8 fYgXYbž: f]YXf]W ghfU» Y '(%ž'\$%\$* + '8 fYgXYbž
GdfYWXnY]hYb. ' , . \$\$!&&. \$\$'l \f
- <BC!Äfnh]WXY'6YfY]hgWUZhgd fUI]g'Ua ' GhÄXh]gWXYb
?`]b]_i a '8 fYgXYbž: f]YXf]W ghfU» Y '(%ž'\$%\$* + '8 fYgXYbž
GdfYWXnY]hYb. ' , . \$\$!&&. \$\$'l \f
- 7\]fi f[]gWXY'6YfY]hgWUZhgd fUI]g'Ua 'l b]j Yfg]hÄhg_`]b]_i a
8 fYgXYbž:]YX`YfghfU» Y '&) ž'\$%' \$+ '8 fYgXYbž GdfYWXnY]hYb.
, . \$\$!&&. \$\$'l \f

5dch\Y_Yb!BchX]Ybgh

K Ybb`Yg'i a '5fnbY]a]hY`'[Y\hž'g]bX`X]Y'5dch\Y_Yb`]a '@UbX_fY]g
A Y]» Yb`YVYbZU`g[i hUi Z[YghY`h": c'[YbXY'5dch\Y_Yb`V]YhYb`Ua
) "ž`]&\$&) `BchX]Ybgh`Ub.

- 9`VhU!5dch\Y_Yž`B]YXYfUi Yf'GhfU» Y '(' ž'\$%\$* * &'A Y]» Ybž
%&.\$\$!%*. \$\$'l \fž`HY`"ž` (- `) &%'+&\$' \$
- A Uf_h!5dch\Y_Yž`A Uf_h(ž'\$%\$* * &'A Y]» Ybž\$, . \$\$!%&.\$\$
l \f'i bX`%*. \$\$!\$, . \$\$'l \f'fUa ' \$*" \$+"&\$&) lž`HY`"ž` (-
') &%'() - \$) %
- 8ca cg!5dch\Y_Yž`<Ui dhghfU» Y '(!+, ž'\$%) , +`F]YgUž
%&.\$\$!%+. \$\$'l \fž`HY`"ž` (- `) &) %) * \$
- 5dch\Y_Y`]b`A YfnXcfž`A YfnXcfZYf'Ghf`"&&ž'\$%) - %`F]YgUž
\$, . \$\$!%&.\$\$'l \f'i bX`%+. \$\$!\$, . \$\$'l \f'fUa ' \$*" \$+"&\$&) lž`
HY`"ž` (- `) &) '+&\$- &\$
- A YX]W5dch\Y_Y`]a '9`VYdUf_ž`DYgWXY`ghfU» Y ` ' ž'\$%\$% ' -
8 fYgXYbž`%&.\$\$!%, . \$\$'l \fž`HY`"ž` (- `) % , (- +&*'

K Yf`k Y]hYf`YbhzYfbh`k c\b`h`cXYf`bUWX`VYgh]a a hYfYb`?f]hYf]Yb
gi WXhž`_Ubb`Ui Z`X]Y`D`UhhZcfa 'UdcbYh"XY`ni fØW_[fY]ZYb"<]Yf
_Ubb`a Ub`Y]bZUWX`XYb`K c\bcfh`cXYf`X]Y`DcghY]hmU\`Y]b[YVYbž
i a `X]Y`bÄWXgh[Y`Y[YbY`BchZU`Udch\Y_Y`ni `Z]bXYb"DfU_h]gWXY`]gh
Ui WX`X]Y`A Õ[`]WX_Y]hž`XYb`8]Ybgh`V]g`ni `nk Y]`K cWX`Yb`]a `JcfUi g
ni `d`UbYb"

9]b`_Y]bYf`<]bk Y]g`ZØf`U`Yž`X]Y`]a`BchX]Ybgh`Y]bY`5dch\Y_Y
VYgi WXYb.`9]bY`BchX]Ybgh[YVØ\`f`j`cb`&ž) \$`9i`fc`_Ubb`ZÄ``[
k YfXYbž`UVYf`_Y]bY`Gcf[Yž`k`Ybb`bcW`i`Ui`Z`XYa`F`YnYdh
j`Yfa`Yf`_h`]ghž`ØVYfb]a`a`h`X]Y`?`fUb`_Yb`_UggY`X]YgY`;`YVØ\`f`

: Øf`X]Y`G]WXYf\`Y]h`U`Yf`]gh`Yg`k`]W`h][`ž`X`Ugg`a`Ub`]a`BchZU``[`i`h
]bZcfa`]Yfh`]gh``Bi`hnYb`G]Y`X]Y`j`cf\`UbXYbYb`8]YbghY`_`i`[`i`b`X
\`Y`Z`Yb`G]Y`g]W`i`b`X`UbXYfYbž`]bXYa`G]Y`X]Y`f]W`h][`Y`5`b`Ui`ZghY``Y
k`Ä`\`Yb`"

8YhU]`g	
Cfh	B UggUi k Y[`+ž`\$%*`*`&`A`Y]»`Ybž`8`Yi`hgW`UbX
E i Y``Yb	<ul style="list-style-type: none">• k k k "bYk`g"XY• k k k "UdcbYh"XY• k k k "%%*`%%+`"XY

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