

K U`XVfUbX[YZU\ f`]b`A]hhY`gUW\ gYb. `5 dd k Ufbh`j cf` : `Ua a Yb` °

9fZU\ fYb`G]Yž`k]Y`X]Y`K U`XVfUbX[YZU\ f`]b`A]hhY`gUW\ gYb
ghY][h`i bX`k Y`WY`A U» bU\ a Yb`ni f`G]WYf\Y]h`Yf[f]ZZYb
k YfXYb"



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A]hhY`gUW\ gYbž`8 Yi hgW\ `UbX`!`8]Y`K U`XVfUbX[YZU\ f`ghY][h`i]b
A]hhY`gUW\ gYb`fUgUbh`Ub"6]g`ni a`K cWYbYbXY`k YfXYb
HYa dYfUhi fYb`i a`X]Y`" \$` ; fUX`Yfk UfhYhž`k Ug`X]Y`G]hi Uh]cb`ZØf
K Ä`XYfi bX`BUhi f`j cf`Y]bY`Yfbgh\ UZhY`< YfUi gZcfXYfi b[`ghY`"h"
K]Y`X]Y` : fY]Y`DfYggY`vYf]W\ hYhž`k i fXY`]b`A]hhY`gUW\ gYb`Y]bY
; YZU\ fYb`_UfhY`Y]b[Yf]W\ hYhž`X]Y`hÄ[`]W\ `U`_hi U`]g]Yfh`k]fXž`XUa]h
6Øf[Yf`YXYfnY]h`Y]bYb` , vYfv`]W`_ØVYf`X]Y`@U[Y`Yf\ U`hYb`_ØbbYb"
9]b`ni gÄh`]W\ Yg`<][\`][\h`]gh`X]Y`bYk`m`Ui bWYX`5ddž`X]Y`b]W\ h
bi f`U`g`Bchfi ZgmghYa`X]Ybž`gcbXYfb`Ui W\ `fY`Yj UbhY
æZcfa Uh]cbYb`ni f`K U`XVfUbX[YZU\ f`vYfY]hghY`"h"

8Yf` : fY]ghUUh`\ Uh`XYb`@UbX`_fY]g`]b`ZØbZ`X]ZZYfYbn]YfhY` ; YV]YhY
i bhYfhY]`hž`X]Y`vYgcbXYfg`vYcVUW\ hYh`k YfXYb"8]YgY`g]bX.

- 8 ÒVY`bYf`@UbX
- 9fn[YV]f[gj cf`UbX
- A]hhY`gÀW g]gW Yg` < Ø[Y`UbX
- B ÒfX`]W Yg` : fY]VYf[Yf`@UbX
- C VYfY`@U[Yb`XYg`A]hh`YfYb`9fn[YV]f[Yg

K U`XVfUbX!5dd`[]Vh`G]W Yf`Y]h

6YgcbXYfg`bØh`]W`ZØf`X]Y`5bk c`bYf`]gh`X]Y`5dd
 K U`XVfUbX[YZU`f`GUW gYb`žX]Y`ØVYf`X]Y`U_hi Y`Y
 K U`XVfUbX[YZU`fYbghi ZY`Ua`5i ZYbh`U`hgc fh`]bZcfa`]Yfh`G]Y`V]YhYh
 b]W h`bi`f`Y]bY`Dfc[bcgY`ZØf`X]Y`bÀW ghYb`XfY`]HU[Yž`gcbXYfb
 nY][h`Ui`W`X]Y`K U`XVfUbXg]hi Uh]cb`]b`" %gÀW g]gW Yb
 Jcf`YfgU[YfY[]cbYb`Ubž`k]Y`X]Y`K YVgY]hY`j cb`GUW gYbk U`X`
Ui`gZØ`f`]W`XUfghY`h`"8]Y`5dd`Ybh`À`h`ni`XYa`k]W h][Y`H]ddg
 ni`a`f]W h][Yb`J Yf`U`hYb`VY`]c`Yf`V]g`gY`f`c`Yf`
 K U`XVfUbX[YZU`f`i`bX``]Zh`Xi`fW`GhUbXcfhX]YbghYž`YI`U`hY`; DG!
 ?ccfX]bUhYb`ZØf`F Yhhi b[g_f`ÀZhY`ni`Yfa`]hhY`b"

9]bY`XYf`nYbhfU`Yb` : fU[Ybž`X]Y`6Øf[Yf`g]W`ghY`Ybž`]ghž`k]Y`g]Y
 g]W`Ua`VYghYb`j Yf`U`hYb`_ØbbYbž`i`a`6f`ÀbXY`ni`j`Yfa`Y]XYb"
 9a`dZc`Yb`k]fX`]a`a`Yfž`j`cfg]W h][`]a`K U`X`ni`gY]b`i`bX`Ui`Z
 cZYbY` : `Ua`a`Yb`ni`j`Yfn]W hYb`"Ni`XYa`g]bX`Ui`W`k]W h][Y`bYi`Y
 HYW bc`c []Yb`Ub`6cfXž`i`a`X]Y`k U`XVfUbX[YZ`À`fXYhYb`; YV]YhY
 VYggYf`ØVYfk`UW Yb`i`bX`Yj`Ybhi`Y`ZfØ`nY]h][`k`UfbYb`ni`_ØbbYb"

<]ghc f]gW Y`DYfgdY`_h]j`Y`XYf

K U`XVfUbX[YZU`f

8]Y`; YZU`fYb`Xi`fW`K U`XVf`ÀbXY`g]bX`b]W h`bYi`"Nk]gW Yb`%-`-`%
 i`bX`&\$%+`bU`a`X]Y` : `ÀW Yž`X]Y`Xi`fW`K U`XVf`ÀbXY`VYhfc`ZYb`k`Ufž
]b`8Yi`hgW`UbX`g][b]Z`_Ubh`UV`"XcW`V`]YVYb`X]Y
 k]hhYfi b[gVYX]b[hYb`; YZU`fYb`]b`Y]b][Yb`FY[]cbYb`[`Y]W`cXYf
 gh]Y[Yb`gc[Uf`Ub`"@Ui`h`XYa`**I`a`k`Y`hVi`bXYgUa`h`Yf`YVhYb`k]f`]b**
 XYb`X`fYb`&\$%,`i`bX`&\$%-`Y]bY`U`Ufa`]YfYbXY`Ni`bU`a`Y`Ub
 K U`XVf`ÀbXYbž`VYgcbXYfg`VYX]b[hXi`fW`YI`hfYa`Y`Hfc`W`Yb`Y]h
 i`bX`<]hY`"8]Yg`VYhf]Zh`j`cf`U`Ya`X]Y`bcfXØgh]W Yb

6i bXYg`AbXYfž`k Å\fybX`K U`XVfÅbXY`Ub`UbXYfYb`C fhYb`a Y]gh
k Yb][Yf`g][b]Z]_UbhY`GWÅXYb`Ubf]W\hYb"

8]Y`ϕj Ygh]h]cbYb`]b`X]Y`K U`XVfUbXj Yf\Øhi b[`i bX`X]Y
J YfVYggYfi b[`XYf`ϕZfUghfi _hi f`ni f`6Y_Åa dZ] b[`j cb`6fÅbXYbž
k]Y`XUg`9fgYhnYb`U`hYf`: Yi Yfk UW\hØfa Y`Xi fW`X][]hU`Y`GYbgcfYbž
hfU[Yb`XUni `VY]ž`X]Y`G]W\Yf\Y]h]b`XYb`K Å`XYfb`ni `Yf\Ø\Yb``8]Yg
nY][h]g]W`]b`j YfgW`]YXYbYb`A U» bU\`a Ybž`X]Y`Xi fW`X]Y
6i bXYg`AbXYf`j cfUb[Yhf]YVYb`k YfXYb"

9g`V`Y]Vh`UVni k UfhYbž`k]Y`g]W`X]Y`G]hi Uh]cb`]b`A]hhY`gUW`gYb
Yb`k]W`Y`b`k]fX`i bX`cV`X]Y`j cf[Y\U`hYbYb`A U» bU\`a Yb`i bX`X]Y
bYi Y`HYW`bc`c[]Y`Ui gfY]W`Ybž`i a ` [fØ» YfYb`GW`UXYb`j cb
i bgYfYf`BUhi f`UVni k YbXYb``ϕnk]gW`Yb`gc`hYb`U`Y`6Øf[Yf]bbYb
i bX`6Øf[Yf`k UW`gUa `gY]b`i bX`g]W`ØVYf`X]Y` [Y`hYbXYb`; YZU\fyb
i bX`9a dZY\`i b[Yb`]bZcfa]YfYb"

8YhU]`g	
C fh	A]hhY`gUW`gYbž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none">• k k k "ZfY]YdfYggY"XY• k k k "k U`X"gUW`gYb"XY• k k k "i a k Y`hVi bXYgUa h"XY

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