

B UWX ' ? fUk U`Yb ']b ' Nk]W_Ui . . ; Y`XghfUZYb
i bX ' ? f]h]_ ' Ub ' GhUUhgUb k U`hgWX UZh°

B UWX ' ? fUk U`Yb ' nk]gWX Yb ' : Ubg j cb '@_ '@Y]dn] [' i bX : GJ
Nk]W_Ui ' VY]a ' F Y []cb U`] [Ugd] Y`Ua ' - " ' 8 YnYa VYf '& \$ & ' ž
YbXYhYb ; Yf]WX hgj YfZU \ fyb ' i bhYfgWX]YX`]WX "



Nk]W_Ui ž'8 Yi hgWX `Ub X ' ! B UWX `XYb ' hi a i `hUfh] [Yb
; YgWX Y \ b] ggYb ' fi bX ' i a ' XUg ' F Y []cb U`] [Ugd] Y`nk]gWX Yb ' XYa ' : GJ
Nk]W_Ui ' i bX '@_ '@Y]dn] [' Ua ' - " ' 8 YnYa VYf '& \$ & ' ' ghY \ Yb ' bi b j] Yf
A ÀbbYf ' k Y [Yb '] \ fyf ' 6 YhY]] [i b [' Ub ' XYb ' ? fUk U`Yb ' j cf ' XYa
5a hg [Yf] WX h ' Nk]W_Ui " ' ð ' X] YgYa ' ZØf ' X] Y ' F Y []cb ' gdcfh] WX
k] WX h] [Yb ' 8 i Y` ' hfUZYb ' nk Y] : Ub `U [Yf ' Ui ZY] b UbXYfžk Ug`Y] XYf '] b
; Yk U ' hi bX ' F UbXU`Y ' a ØbXYhY " ' K À \ fybX ' XUg ' Gd] Y` ' a] h ' . & ZØf
Nk]W_Ui ' YbXYhYžXUi Yfb ' X] Y : c` [Yb ' XYf ' 5i ggWX fY] hi b [Yb ' bUWX
XYa ' GWX `i ggdZ] Z ' Ub " ' 8] Y ' GhUUhgUb k U`hgWX UZh \ Uh] b ' XYf : c` [Y j] Y`
? f] h]_ ZØf ' XYb ' i a [Ub [' a] hX] YgYb ' j cfZÀ `Yb ' Yf \ U`hYbžk Ug ' bi b
Ui WX ' X] Y` 2 ZYb h] WX _ Y] h ' VYgWX À Zh] [h " 8] YgYf : U` ' nY] [h ' Y] ba U` ' a Y \ f
X] Y ' GWX UhYbgY] hYb ' XYf : Ub _ i ' hi f '] a ' : i » VU` ' ' Ui Zžk] Y ' Ui WX
VYfY] hg '] b ' UbXYfYb ' GhÀXhYb ' i bX ' VY] j YfgWX] YXYbYb ' j YfY] bYb

Yf`YVh`k i fXY": fYJY`DfYggY`VYf]Wk hYhZ`XUgg`X]Y`J YfZU`fYb
i bhYfgWk]YX`]Wk`YbXYhYb"

8]Y`G]hi Uh]cb`bUWk`XYa`Gd]Y`Yg_U`]YfhYz`U`g: Ub]g`j cb`@_`@Y]dn][
: GJ!5b`Åb[Yf`Ub[Y[f]Zyb`UVYb"8]YgY`5hhUW_Yb`a`ØbXYhYb`]b
Y]bYa`k U`fYb`7`Ucg"8UVY]Zc[Yb`GhUb[Ybž`GhY]bYž`A`Ø`Y]a`Yf
i bX`; `UgZUgWkYb`]b`F`]Wk`hi`b[`XYf`Dc`]n]ghYbž`X]Y`ni`X]YgYa
NY]hdi`b_h`ni`f`K`U`fi`b[`XYf`C`fXbi`b[`]a`9]bgUhn`k`UfYb"8]Y
Hc]`YhhYb`XYf`; ; N!5fYbU`k i fXYb`VY]`X]YgYa`5b`Ugg`ni`XYa
j`Yfk`ØghYhZ`Y]b`6]`Xž`XUg`b]Wk`h`bi`f`XYb`: i » VU`ž`gcbXYfb`Ui`Wk`X]Y
; YgY`gWk`UZh]b`Y]bYa`gWk`YWk`hYb`@]Wk`h`YfgWkY]bYb`Äggh"

8]Y`F`c`Y`XYf`Dc`]nY]`i`bX`j`Yf`YhnhY`6YUa`hY

9]b`J`cfZU`ž`XYf`VYgcbXYfg`hfU[]gWk`k`Ufž`VYhfUZ`Y]bYb`Dc`]n]ghYbž
XYf`k`Å`fYbX`XYf`5i`gY]bUbXYfgYhni`b[Yb`ni`6cXYb`[YVfUWk`hi`bX
gck`c`[YhfYhYb`U`g`Ui`Wk`[YgWk`U[Yb`k`i`fXY"8]YgYf`J`cfZU`U`Uh
X]Y`Dc`]nY]`XUni`j`YfUb`Ugghž`Y]bY`a`Ugg]`Y`9]bgUhn`hfi`ddY`j`cb``\$\$
6YUa`hYb`Ui`Zni`V]YhYbž`i`a`XYb`Ni`[Ub[`ni`a`GhUX]cb`ni
_cb`hfc`]YfYb" **A 8 F** `VYf]Wk hYhZ`XUgg`XYf`j`Yf`YhnhY`Dc`]n]gh
nk`]gWk`YbnY]h]Wk`gc[Uf`VYk`i`ggh`cg`k`Uf`i`bX`]bg`?`fUb`_Yb`U`i`g
[YVfUWk`h`k`YfXYb`a`i`gghY": ØbZ`k`Y]hYfY`6YUa`hY`UVYb
DfY`i`b[Yb`Yf`]hhYbž`k`Ug`X]Y`; YZ`Å`f`]Wk`_Y]h`gc`Wk`Yf
J`YfUbghU`hi`b[Yb`i`bhYfghfY]Wk`h"

⇒ Y]bYa`VfY]hYfYb`?`cbhYI`highY`h]g]Wk`X]Y: fU[Y`bUWk`XYf
: Ub`_i`hi`fi`bX`XYb`ni`bY`a`YbXYb`5i`ggWk`fY]hi`b[Yb`VY]
: i » VU`gd]Y`Yb" ⇒ a`Yf`k`]YXYf`_ca`a`h`Yg`ni`; Yk`U`hYI`nYggYbž`X]Y
XYb`Gdc`fh`ØVYfgWk`UhhYb" ⇒ F`Y]b]gWk`Yb`8YfV`m`Yhk`Už`nk`]gWk`Yb
6c`fi`gg]U`A`ØbWk`Yb[`UXVUWk`i`bX`XYa`%": 7`?`Ø`bž`k`i`fXY`VYfY]hg
&\$%)`Y]b`Å`b`]Wk`Yg`6]`X`g]Wk`hV`Ufž`U`g`j`Yfa`i`a`a`hY: Ub]g`XYb
F`UgYb`gh`Øfa`hYb`i`bX`Dmf`chYWk`b]_`n`ØbXYhYb" **8 Yi hgWk`UbXZi`b`_**
`YVh`Yf]`cfž`XUgg`gc`Wk`Y`J`cfZ`Å`Y`b]Wk`h`bi`f`ghfUZfYWk`h]Wk`Y: c`[Yb
UVYbž`gcbXYfb`Ui`Wk`ni`a`Z]bUb]Y`Yb`F`i`]b`j`]Y`Yf`J`YfY]bY`ZØ`fYb
_ØbYbž`X]Y`ZØf`Dc`]nY]Y]bg`Å`hnY`i`bX`Yb`hghUbXYbY`GWk`ÅXYb
Ui`Z`ca`a`Yb`a`ØggYb"

8]Y`5i`gk`]f`_i`b[Yb`Ui`Z`X]Y: Ub`_i`hi`f

8]Y`DfcV`Ya Uh]_fi bX`i a` ; Yk U`h]a` : i » VU``[Y`h]h]YZf`U`g`bi f
 XYf`U`_hi Y``Y`J cfZU``]b`Nk]W_Ui ``J]Y`Y`J YfY]bY`_Åa dZYb`XUa]hž`X]Y
 cZha U`g`Ub[YgdUbbhY`6Yn]Y`i b[`nk]gW`Yb`Dc`nY]`i bX` : Ubg`ni
 j YfVYggYfb``Hfchn`8]U`c[VYfY]hgW`UZh[]Vh`Yg`bUW`k]Y`j cf
 Ybcfa Y`GW`k]Yf][_Y]hYb``I`hfUg`VY`_U[Yb`g]W`ØVYf
 i bj Yf\`Å`hb]ga` Å»][Y`Dc`nY]Y]bg`ÅhnY`i bX`X]Y`gh`AbX][Yb
 ?cbhfc``Ybž`X]Y`Y]bYb`HY]`]\fYf`?i`hi`f`UhhUW_]YfYb``5i W`XYf`%``: 7
 ?Òb`\Uh]b`X]YgYa`Ni`gUa`a`Yb`Ub[`Y]b`D]`chdfc`Y`_h[YghUfhYhž
 i a`X]Y`?ca`a`i`b[_Uh]cb`nk]gW`Yb` : Ubg`i bX`Dc`nY]`ni`j YfVYggYfbž
 YXcW`V`Y]Vh`UVni`k`UfhYbž`cV`X]Yg`Ub[Zf]gh][`d cg]h]j Y`9ZY`_hY
 Vf]b[Yb`k]fX"

⇒ `9bXYZZY`_h`V`Y]Vh`ni` `c`ZZYbž`XUgg`gc`W`Y`J`cfZ`Å``Y`X]Y
 J YfUbnk`cfh]W`Yb`XUni`Ub`fY[Ybž`YbX`]W`@Øgi`b[Yb`ni`Z]bXYbž`X]Y
 gck`c`\`X]Y`G]W`Yf`Y]h]a`GhUX]cb`U`g`Ui`W`X]Y`I`bj`YfgY`f`h`Y]h`XYf
 : Ub`_i`hi`f`[Yk`Å`f`Y]ghYb``8]Y`U`_hi`Y``Y`9b`hk`]W`_i`b[`]b`Nk`]W`_Ui`]gh
 Y]b`k`Y]hYfYg`XØghYfYg`?`Ud]hY``]b`Y]bYf`c`b`Y`b]g`W`cb
 Ub[YgdUbbhYb`NY]h`ZØf`XYb` : i » VU``ž`i`bX`Yg`VfUi`W`h`Xf]b[YbX`Y]b
 I`a`XYb`_Ybž`i`a`X]Y`Ni`_i`bZ`h`X]YgYg`g`W`ØbYb`Gdc`fhg`b]W`h`ni
 [YZ`Å`f`XYb"

8YhU]`g	
Cfh	Nk]W_Ui ž8Yi hgW`UbX
Ei Y``Yb	<ul style="list-style-type: none"> • k k k "ZfY]YdfYggY"XY • k k k "a Xf"XY • k k k "XYi hgW`UbXZi b_"XY

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