

Gdcfh'i bX`B UWX \ U`h][ \_Y]h. '6 UXYb!  
K ØfhhYa VYf[ 'dfÅa ]Yfh']bbcj Uh]j Y  
Dfc ^Y\_hY °

Gdcfhj YfY]bY`]b'6 UXYb!K ØfhhYa VYf[ 'ZØfXYfb  
B UWX \ U`h][ \_Y]h"8 Yf'@GJ 6K 'dfÅa ]Yfh']bbcj Uh]j Y'Dfc ^Y\_hY"  
?cb[ fYgg'Ua '%- " 'A U] '&\$&)']b'Ghi hh[ Ufh"

GdC fh'Ghi hh[ Ufhž: f]hn!K U`hYf!K Y [ '%- ž' + \$' + &'Ghi hh[ Ufhž  
8Yi hgWX`UbX`!`b'6 UXYb!K ØfhhYa VYf[ 'k ]fX`XYfnY]h`Y]b`J c fghc»  
ni f': ØfXYfi b[ 'j cb`B UWX \ U`h][ \_Y]h]a 'Gdcfh'i bhYfbca a Yb"8 Yf  
@UbXYggdcfhj YfVUbX'6 UXYb!K ØfhhYa VYf[ 'f@GJ 6K Ł`U]h]a  
F U\ a Yb`Y]bYg`K YhhVYk YfVg'Dfc ^Y\_hY`Ui g[ YnY]WX bYhž`X]Y`XYb  
K UbXY`ni`a Y\ f`B UWX \ U`h][ \_Y]h`U\_h]j`[ YghU`hYb" `b g[ YgUa h  
k YfXYb - "\$\$\$'9i fc'DfY]g[ Y`X`Ub`nY\ b`k Y[ k Y]gYbXY'Dfc ^Y\_hY  
j Yf[ YVYbž`X]Y`g]WX`a ]h'5gdY\_hYb`k ]Y`?'`]a UgWX i hnž  
5VZU`j Yfa Y]Xi b[ 'i bX`F YWmW]b[ 'VYgWX`ÅZ]h[ Yb"8 ]YgYf  
K YhhVYk YfVž`XYf`j ca`V UXYb!k ØfhhYa VYf[ ]gWX Yb  
I a k Y`ha ]b]ghYf]i a`[ YZØfXYfh`k ]fXž`ZUbX`VYfY]hg`ni a`gYWX ghYb  
A U`ghUhh" K ]Y`**GK F**`VYf]WX`hYhž`i a`ZUggh`Y]b`Ui g[ YnY]WX bYhYg  
Dfc ^Y\_hY]b`bUWX \ U`h][ Yg'6YUWX] c`YmVU`!7Ua d`ZØf`\* \$`?'`]bXYfž  
XUg`i bhYf`UbXYfYa`Ui Zi a k Y`hžfYi bX`]WX`Y`DfU\_h]\_Yb`k ]Y`X]Y  
5bfY]gY`a ]h`XYa` : U\ ffUX`gYhnh"

8 UfØVYf`\]bUi g`d`Ubh`XYf`BcfXVUX]gWX`Y`J c`YmVU`!J YfVUbXž`XUg  
7Ua d`bUWX \ U`h][ 'ni`[ YghU`hYbž`VYgcbXYfg`]a`<]bV`]W`Ui ZX]Y  
9fbÀ\fi b[ "8 Yf`J c`YmVU`!@UbXYgj YfVUbX`K ØfhhYa VYf[ 'k i fXY  
ZØf`]bbcj Uh]j Y`I dWmW]b[ !≠YYb`dfÅa ]Yfhž`VY]`XYbYb`U`hY  
J c`YmVÅ`Y`]b`bYi Y`DfcXi`\_hY`i a`[ Yk UbXY`h`k YfXYb" `A ]h`XYa  
DfY]g[ Y`X`gc`Yb`ni XYa`8c!]h!mci fgY`Z]J ]XYcg`ni f`A Ø`j Yfa Y]Xi b[  
dfcXi n]Yfh`k YfXYb"9]b`k Y]hYfYg`6Y]gd]Y`]gh`X]Y`Gdcfhj YfY]b][ i b[  
: Yi YfVUWX`ž`X]Y`]\fYb`Ghfca j YfVfUi WX`i a`" \$`DfcnYbhj Yff]b[ Yfb

\_cbbhYž'c\ bY' [ fÖ» YfY' ðj Ygh]h]cbYb'hÅh][ Yb'ni 'a ØggYb" , VYf  
%"\$\$\$\$'J YfY]bY'a ]h' ]bg[ YgUa hij ]Yf'A ]' ]cbYb'A ]h[ ' ]YXYfb' ]b  
6UXYb!K ØfhY a VYf[ 'nY][ Yb'XUa ]h'XUg'DchYbn]U'ni f  
9bYf[ ]YY]bgdUfi b[ 'Ui Z'

: ÒfXYfi b[ 'XYf'J YfbYhni b[ 'i bX  
GYbg]V]' ]g]Yfi b[

⇒ 'A U]'&\$&) 'Z]bXYh'XYf'Xf]hY' ?cb[ fYgg' Gdcfh'i bX  
BUW\U'h][ \_Y]h' ghUhh'XYf'j cb'a Y\ fYfYb'A ]b]ghYf]Yb'i bX'XYa  
@GJ 6K 'j YfUbghU'hYh'k ]fX" 'N]Y'XYg' ?cb[ fYggYg'g]bX'X]Y  
GYbg]V]' ]g]Yfi b[ 'i bX'J YfbYhni b[ 'j cb'Gdcfhj YfY]bYb'gck ]Y  
' ]a UgW'i mVYUi ZhfU[ hYb'i bX'K ]ggYbgW UZh'Yfb" '8 Ug'@Y]hh\Ya U  
XYg' ?cb[ fYggYg'Ui hYh' ?' ]a UgW'i m'i bX'BUW\U'h][ \_Y]h'ja  
Gdcfh " '8 ]Y'J YfUbghU'hi b[ 'gc''U'g'D'UhhZcfa 'ZØf'XYb'5i ghUi gW  
ØVYf'k ]W'h][ Y'H\Ya Yb'k ]Y'7C &!6]'Ubn]Yfi b[ ž'bUW\U'h][ Y  
A cV]' ]hÅh'i bX'X]Y'5i gk ]f\_i b[ Yb'XYg' ?' ]a Uk UbXY'g'Ui Z'X]Y  
' ; Ygi bX\Y]h'j cb'Gdcfh'Yf]bbYb'i bX'Gdcfh'Yfb'X]YbYb" '6]g\Yf][ Y  
' ?cb[ fYggY'ZUbXYb' ]b'&\$%( 'i bX'&\$%- 'ghUhh'i bX'k UfYb'a ]h'Yk Y]'g  
&\$ \$'HY]'bY\ a Yfb' [ i h'VYgi W'hž'k ]Y'gd c fh! bUW\U'h][ \_Y]h! V k  
VYf]W'hYh"

⇒ 'XYf'U\_hi Y''Yb '@UbXgW UZh'XYg'Gdcfhg' ]gh'X]Y' < YfUi gZc fXYfi b[  
XYf'BUW\U'h][ \_Y]h'j cb'VYgcbXYfYf'6YXYi hi b[ " ; fc» Y  
GdcfhYfY][ b]ggY'ghY\Yb'cZh]a ' : c\_i g'ÖZZYb'h]W'Yf' ?f]h]\_ 'Ui Z[ fi bX  
j cb'A YbgWYb'fYW'hgj Yf'Yhni b[ Yb'i bX'\c\Yb'7C !9a ]gg]cbYb"  
9]b'6Y]gd]Y'XUZØf'g]bX'X]Y' C'ma d]gWYb'Gd]Y'Yž'XYfYb  
BUW\U'h][ \_Y]h'gY]h'&\$%&'UV[ Ybca a Yb'\Uh" , VYffUgWYbX' ]gh  
Ui W'XYf'\c\Y'A Ø''Ui Z\_ca a Yb'VY] : i » VU''gd]Y'Yb" '@Ui h'7GF ' ]b  
8 Yi hgW'UbX' d'fcXi n]YfYb : i » VU''ZUb'g'a Y\ f'A Ø''U'g'X]Y  
[ YgUa hY'6Yj Ò'\_Yfi b[ '@]W'hYbghY]bg' ]b'Y]bYa 'X\ f"

I a 'XYa 'Ybh[ Y[ Ybni k ]f\_Ybž'Zc fXYfb'N]j ]' [ YgY''gW UZh'i bX'Dc'h]\_  
a Y\ f'J YfUbhk c'fhi b[ 'j cb'GdcfhU\_hYi fYb" ' ð]h]Uh]j Yb'k ]Y' 'I bgYf  
' : i » VU'' 'XfØW\_Yb'XYb'K i bgW' bUW'7C !6]'UbnYb'i bX'XYf  
CZYb'Y[ i b[ 'j cb '@]YZf\_YhhYb'Ui g" '5i » YfXYa 'ZØfXYfb  
Dfc[ fUa a Y'k ]Y'XUg'@= 9!Dfc[ fUa a 'XYf'9I 'X]Y'J YfVYggYfi b[  
XYg'I a k Y'ha UbU[ Ya Ybhg' ]b'GhUX]Yb'i bX'i bhYfghØhnYb'X]Y

9bhk ]W\_i b[ 'Y]bYg'bUW\U`h][ Yb'Gdcfhg"

ϕg[ YgUa h'nY][ h'XYf'K UbXY``\]b'ni 'a Y\ f' B UW\U`h][ \_Y]h'a  
Gdcfhž'XUgg'gck c\`DfcZ]!'U`g'Ui W\ '6fY]hYbgdcfhU\_hYi fY'Y]b  
[ fc» Yg'DchYbn]U``\UVYbž'XUg'6Yk i gghgY]b'ZØf'I a k Y`h'i bX  
?'a UZfU[ Yb'ni 'gW\ÅfZYb" '9]b][ Y'XYi hgW\Y'J YfY]bY'\UVYb'VYfY]hg  
VYXYi hYbXY'GWf]hY'i bhYfbca a Ybž'i a 'bUW\U`h][ Y'DfU\_h]\_Yb'ni  
]bhY[ f]YfYb'i bX'XUa ]hj YfUbhk cfhi b[ gj c``Yb'I a [ Ub[ 'a ]h  
F Yggci fW'b'ni 'ZØfXYfb"

8YhU]`g	
J c f Z U ``	Gcbgh][ Yg
C fh	GdC fh'Ghi hh[ Ufhž': f]hn!K U`hYf!K Y[ '%- ž'+\$' +& Ghi hh[ Ufhž'8Yi hgW\`UbX
E i Y``Yb	<ul style="list-style-type: none"><li>• k k k "gk f"XY</li><li>• gdcfh!bUW\U`h][ _Y]h!Vk "XY</li><li>• k k k "Wgf!]b!XYi hgW\`UbX"XY</li></ul>

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