

9i [ Yb'6`cW\_`\_Äa dZhi a `gY]bY'9b\_Y`.  
Gcf[ YfYWX hgghfY]h`Yg\_U`]Yfh°

9i [ Yb'6`cW\_`\_f]h]g]Yfh]b`Y]bYa `cZZYbYb'6f]YZX]Y`\_ca d`YI Yb  
ZJa `]ÄfYb`?cbZ]\_hY`i bX`XYfYb`5i gk ]f\_i b[ Yb`Ui ZgY]bY  
9b\_Y`\_]bXYf"

< Ua Vi f[ ž'8Yi hgWk`UbX`!`9i [ Yb'6`cW\_žXYf`; fØbXYf`XYf  
VY\_UbbhYb`FYghUi fUbh\_YhY` 6`cW\_`<ci gY ž`Uhg]Wk`a ]h`Y]bYa  
Ya ch]cbU`Yb'6f]YZUb`X]Y`² ZYbh]Wk`\_Y]h`[ Yk UbXh`8Uf]b  
VYgWkfY]Vh`XYf`+%!`Ä`f][ Y`U`g`; fc»j UhYf`XYb`gWk`a Yfn`UZhYb  
JYf`i gh`gY]bYf`9b\_Y`\_]bXYfž`X]Y`]a `»Ä`f`&\$&%`c`bY`J cfk Ufbi b[  
Ui g`]`fYa ` [ Yk c`b`hYb`i`a ZY`X`[ Yf]ggYb`k`i`fXYb`"8]YgY  
XfUa`Uh]gWk`Yb`; YgWk`Y`b]ggY`VYhfYZYb`VYgcbXYfg`gY]bY`HcWk`hYf  
7`f]gh]bU`6`cW\_ž`X]Y`gY]hXYa `]a `NYbhfi`a `Y]bYg`Gcf[ YfYWX hgghfY]hg  
i bX`ghfUZfYWk`h]Wk`Yf`9fa `]h`i b[ Yb`ghY`h`8Yf`6f]YZ`j cb`9i [ Yb  
6`cW\_`k`i`fXY`i`bhYf`UbXYfYa `j cb` **X]Y`6i`bhY`** `j YfØZZYbh]Wk`hi bX  
j YfXYi`h]Wk`h`X]Y`?ca d`YI ]hÄ`hZJa `]ÄfYf`?cbZ]\_hYž`VY]`XYbYb`XUg  
K c`l`XYf`?]bXYf`]a `A ]hY`di b`\_hghY`h`"

8Yf`?cbZ]\_h`Yg\_U`]YfhYž`U`g`Ua `%"`»Jbi Uf`&\$&( `5b`\_U[ Y`[ Y[ Yb  
7`f]gh]bU`6`cW\_`i bX`gYWk`g`k`Y]hYfY`DYfgcbYb`k`Y[ Yb  
a`i`ha`U»`]Wk`Yf`9bhZØ`fi b[ `Yf`c`VYb`k`i`fXY`"9g`k`]fX`VY`U`i`dhYhž  
XUgg`g]Y`[ Ya`Y]bgUa `a ]h`Y]bYa `\*`&!`Ä`f][ Yb`8Yi hgWk`Yb`XYb  
5i ZhfU[ `ni`f`9bhZØ`fi b[ `]`fYf`?]bXYf`[ UV`"7`f]gh]bU`6`cW\_  
VYghfY]hYh`X]YgY`J cfk ØfZY`j`Y`Ya`Ybh`i`bX`]`f`5bk`U`h`gY]`ni`XYa  
XYf`5bg]Wk`hž`XUgg`X]Y`; fc»a`i`hYf`7`f]ghU`]`bhYf`XYb`<UbX`i`b[ Yb  
ghYW`h`9i [ Yb'6`cW\_`j`Yfk`Y]gh]b`gY]bYa `6f]YZ`Ui`Z`XYb  
i`bYfa`ØX`]Wk`Yb`?Ua`d`Z`gY]bYf`j`YfghcfVYbYb`9`Y`ZfUi`ZØf`XYb  
?cbhU`h`ni`XYb`9b\_Y`\_]bXYfb`i`bX`Äi`»Yfhž`XUgg`ZJa `]ÄfY`?cbZ]\_hY  
b]Y`Ui`Z`XYa `FØW`Yb`XYf`?]bXYf`Ui`g[ YhfU[ Yb`k`YfXYb`gc`h`Yb`"

8 Yf'Gcf[ YfYW hgghfY]h'i bX'X]Y'F ØW\_\_Y\ f'XYf  
? ]bXYf

⇒ Ni [ Y'XYf'9fa ]hhi b[ Yb'k i fXY'XYb' ? ]bXYfbž'Y]bYa '%\$! Å\ f][ Yb  
š b[ Yb'i bX'Y]bYa '% ! Å\ f][ Yb' A ÅXWYbž'X]Y'F ØW\_\_Y\ f'ni ' ]\ fYa  
J UhYf' ]b'8 ÅbYa Uf\_ 'Ub[ YcfXbYh" '8 Ug' < UbgyUh]gWY  
C VYf'UbXYg[ Yf]W h' ]b' < Ua Vi f[ 'YbhgW ]YXž'XUgg'X]Yg' ]a 'VYghYb  
⇒ hYfYggY'XYf' ? ]bXYf'gY]" '8 Yf'F ]W hYf'VYfØW\_g]W h][ hYž'XUgg'X]Y  
? ]bXYf'gY]h'ØVYf'nk Y]Y]b\ U'V' ð\ fYb'VY] ]\ fYa ' J UhYf'k c\ bhYbž  
bUWXYa 'X]YgYf'g]Y'9bXY'5i [ i gh'&\$&%UV[ Y\ c'h' \UhhY" '8 ]Yg'k Uf  
'YXcW' b]W h'XYf'Y]bn][ Y'hi fVi 'YbhY' J cfZU' . ' ⇒ XYf'G] ] YghYfbUW h  
k i fXYb'X]Y' ? ]bXYf'k Å\ fYbX'Y]bYg' , VYfZU'`g'Ui Z'\ fYb' J UhYf  
YbhZØ\ fh' Hfc h'X]YgYf'YfbghYb'G]hi Uh]cb' \UhhYb'X]Y' ? ]bXYf'ni 'Ymh  
VY] ]\ fYf' A i hYf' ]b' < Ua Vi f[ [ Yk c\ bh"

K Å\ fYbX'X]Y'XÅb]gWY'Dc` ]nY]Yfa ]hhY'h'i bX'gck c\`X]Y'Dc` ]nY]U'g  
Ui W'X]Y'GhUUhgUbk U'hgW UZh' ]b' < Ua Vi f[ 'g]W' ]b'XYf  
5b[ Y'Y[ Yb\Y]h'b]W h'Åi » Yfbž'V'Y]Vh'XYf'Gcf[ YfYW hgghfY]h  
nk ]gWYb'XYb'9'hYfb'k Y]hYf\ ]b'Ub[ YgdUbbh" '7\ f]gh]bU'6`cW\_ \Uh' ]b  
Y]bYa 'ZfØ\YfYb' ; Yf]W hgi fhY]' ]b'8 ÅbYa Uf\_ 'Y]bY'B ]YXYf'U[ Y  
Yf']hhYbž'U'g'XUg' ; Yf]W h'XYa ' J UhYf'XUg'U'`Y]b][ Y'Gcf[ YfYW h  
ni gdfUW'"@Ui h'XYb'j cf'Y[ YbXYb' ⇒ Zcfa Uh]cbYb' \UhhY'7\ f]gh]bU  
6`cW\_`cZYbVUf'%'&\$"\$\$\$'9i fc'UV[ Y\ cVYbž'k Ug'ni gÅh' ]WY' : fU[ Yb  
Ui Zk ]fZh"

< ]bhYf[ fi bX]bZcfa Uh]cbYb'ni f  
? ]bXYgk c\` [ YZÅ\ fXi b[

8 ]YgY'Ya ch]cbU'VY'UghYbXY' : Ua ] ]Yb[ YgW ]W hY'k ]fZh'Ui W'Y]b  
@]W h'Ui Z'X]Y'H\Ya Uh]\_ 'XYf' ? ]bXYgk c\` [ YZÅ\ fXi b[ ]b  
8 Yi hgW'UbX'" ⇒ ð\ f'&\$&' 'k i fXYb'X]Y' : Ua ] ]Yb[ Yf]W hY' ]b  
8 Yi hgW'UbX' ]bg[ YgUa h'&%"%) 'A U'k Y[ Yb' ; YZÅ\ fXi b[ Yb'XYg  
? ]bXYgk c\`g'Ub[ Yfi ZYb" '6Ygcf[ b]gYffY[ YbX' ]ghž'XUgg'+%i 'XYf  
Gcf[ YfYW hgYb hØ[ Y' ? ]bXYf'i bhYf'%'( ' ð\ fYb'VYhfYZYb'i bX'gca ]h  
XYf'GW i h'j cb' ? ]bXYfb' ]b'ZUa ] ]ÅfYb' ? cbZ]\_hYb'VYgcbXYfg' ]a  
: c\_i g'ghY\ h' J cb'XYb'j c`ghÅbX][ Yb'Gcf[ YfYW hgYb hØ[ Yb'k UfYb  
) - i ' š b[ Yb'VYhfcZYb" '8 ]Y' š [ YbXÅa hYf'gd]Y'Yb'Y]bY'nYbhfU'Y

F c ``Yž`XU`g]Y`XUg: Ua `]Yb[ Yf]W h`Ubfi ZYb`\_ÖbbYbž`k Ybb`XUg  
 K c\`XYg?`]bXYg`[ YZÅ\`fXYhigWXY]bh"

9i [ Yb`6`cW\_`\cZh`i]b`gY]bYa`6f]YŽ`XUgg`gY]bY`9b\_Y`\_]bXYf`VU`X  
 j YfghY\Ybž`k ]Y`gY\`f`g]Y`[ Y`]YVhi bX`j Yfa`]ggh`k YfXYb`i bX`XUgg  
 g]Y`YXYfnY]h`a`]h`cZYbYb`5fa Yb`]b`XYf: Ua `]Y`Ya`dZUb[ Yb  
 k ØfXYb`"8]Y`gW`cW\_]YfYbXYb`9bhk ]W\_`i b[ Yb`fi bX`i a`X]Y`6`cW!  
 : Ua `]Y`nY][ Yb`Y]bXfØW\_]W`ž`k ]Y`j ]Y`gW`]W`h][`i bX`gW`a`Yfn\UZh  
 ZUa `]JÅfY`?cbZ]\_hY`gY]b`\_ÖbbYb"

8 YhU]`g	
J c fZU``	9bhZØ\`fi b[ ž`?ÖfdYfj Yf`Yhni b[ ž : fY]\`Y]hgVYfUi Vi b[
C fh	< Ua`Vi f[ ž`8Yi hgW`UbX
GW`UXYb`]b`	%&\$\$\$\$
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "hU[ Yggd]Y[ Y``XY</li> <li>• k k k "nXZ"XY</li> <li>• k k k "XYghUh]g"XY</li> </ul>

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