

K Y]a Yf`k Ufbh. ! G!A YX]Yba cbc`dc`Y  
VYXfc \ Yb`8 Yi hgW\ `UbXg  
A Y]bi b[ gZfY] \ Y]h°

?i`hi fghUUhga ]b]ghYf`K Y]a Yf`k Ufbh]j cf`! G!  
A YX]Yba cbc`dc`Yb`]b`8 Yi hgW\ `UbX`i bX`ZcfXYfh`b]j Ygh]h]cbYb  
]b`c`\_U`Y`DfcXi`\_]cbYb"



K Y]a Ufž`8 Yi hgW\ `UbX`! ?i`hi fghUUhga ]b]ghYf`K c`ZfUa` K Y]a Yf  
\Uh]b`Øb[ ghYb`ÿi » Yfi b[ Yb`j cf`U`Ufa ]YfYbXYb`J YfÅbXYfi b[ Yb  
]b`XYf`A YX]Yb`UbXgW\ UZh[ Yk Ufbhž`X]Y`Xi fW`X]Y`ni bY`a YbXY  
DfÅgYbn]j cb`! G! GhfYUa ]b[ UbV]YhYfb`\ ]bhYf`UggYb`k YfXYb`"8]YgY  
6YXfc\i b[ `Vf]b[ h`b]W\ h`bi f`X]Y`J ]Y`ZU`h`XYf`A Y]bi b[ Yb`]b  
8 Yi hgW\ `UbX`]b` ; YZU\ fž`gcbXYfb`ghY`h`Ui W\ `XUg`\ Y]a ]gW\ Y  
A YX]Yb`gmghYa`i bhYf`8 fi W`" `b`Y]bYa` ; YgdfÅW`a ]h`XYf`DfYggY  
VYhcbhY`K Y]a Yf`X]Y`YI ]ghYbn]Y`Yb`Gcf[ Ybž`X]Y`j ]Y`Y`5`\_hYi fY`XYf  
6fUbW\ Y`d`U[ Yb`"5i W\ `XYf`9]bZi gg`Ua Yf]\_Ub]gW\ Yf  
A YX]Yb`\_cbnYfbY`k ]fX`]a a Yf`gdØfVUfYfž`k Ug`ni`Y]bYa`5i Zfi Z`Ub  
X]Y`6i bXYgfy[ ]Yfi b[ `ZØ\ fhYž`A U» bU\ a Yb`ni`Yf[ fY]ZYbž`i a`X]YgYf

9bhk ]W\_i b[ 'Ybh[ Y[ Ybni k ]f\_Yb"K ]Y`X]Y : 5N`VYf]W hYhž`k i fXY  
VYfY]hg`Y]bY`9]b`UXi b[ 'Ub`J YfhfYhYf`j cb`GhfYUa ]b[ !5bV]YhYfb`]bg  
?Ubñ`YfUa h`Ui g[ YgdfcW`Ybž`i a `ØVYf`X]Y`bchK YbX][ Y  
A Y]bi b[ gj ]Y`ZU`h`ni `X]g\_i h]YfYb`i bX`X]Y`Xfc`YbXYb`A cbc`dc`Y`ni  
UXfYgg]YfYb"

8cW`K`Y]a Yf`V`Y]Vh`b]W`h`bi f`VY]`K Ufbi b[ Yb.`9f`Zc`fXY`fh`Y]bY  
8][ ]hU`UV[ UVY`ZØf`C`b`]bY!D`UhhZcfa Ybž`X]Y ; Ygdf`ÅW`Y`\\]Yfni  
`Ui ZYb"5i W`k`Ybb`]b`XYf`6i bXYgfY[ ]Yfi b[ `K ]XYfghUbX`[ Y[ Yb  
X]YgYb`J`c`fgW`U[ `gdØfVUf`]ghž`g]Y`h`XYf`?i `hi fghUUhga ]b]ghYf`XYb  
?cU`]h]cbgj YfhfU[ `U`g`Y]bYb`GW`f]hi`b`X]Y`f]W`h][ Y`F]W`hi b[ ž`XU  
X]YgYf`Y]bY`DfØZi b[ `Y]bYf`D`UhhZcfa !5V[ UVY`j`c`fg]Y`h`8UVY]`n]Y`h  
X]Y`5V[ UVY`Ui Z[ fc»Y`hYfbYh`c`bnYfbYž`X]Y`j`cb`XYf`XYi hgW`Yb  
hZfUghfi \_hi f`dfcZ]h]YfYb"

## Ni \_i bZh`XYf` : ]`a`dfcXi`\_h]cb`]b` ; YZU`f

6YgcbXYfg`XYi h]W`k`]fX`X]Y`dfY`\_ÅfY`@U[ Y`XYf`XYi hgW`Yb  
: ]`a`VfUbW`Y" `K ]f`a`ØggYb`a`Y`f` : ]`a`Y`dfcXi`n]YfYbž`X]Y`Y]b  
VfY]hYfYg`Di`V`\_i a `UbgdfYW`Yb`ž`gc`K`Y]a`Yfž`XYf`[ `Y]W`nY]h][  
Y]bY`9f`Ø`i b[ `XYf` : ]`a`ZØfXYfi b[ `XYg`6i bXYg`Ui Z`ØVYf`%\$\$  
A ]`]cbYb`9i`fc`]b`X]YgYa``X`f`Ub[ Y`\_ØbX][ h`\\Uh`8]Y  
5bfY]nZØfXYfi b[ `k`i`fXY`Ui`Z`\$`Dfc`nYbh`XYg`DfcXi`\_h]cbgj`c`i`a`Ybg  
Ub[ Y`c`VYbž`XcW`j`]Y`Y`[`fc»Y`DfcXi`nYbhYb`a`Y]XYb`8Yi`hgW`\_UbX  
Ui`Z[`fi`bX`a`Ub[ Y`b`XYf`h`j`Ygh]h]cbYb"8Yi`hgW`\_UbXZi`b`\_`\\YVh  
\\Yfj`cfž`XUgg`K`Y]a`Yf`Ui`W`\_`VYf`Y[`i`b[ Yb`Ub[ YghY`h`\\Uhž  
l`bhYfbY`a`Yb`k`]Y`5a`Uncbž`BYhZ]l`i`bX`8]gbYmini`j`YfdZ]W`hYbž`]b  
XYi`hgW`Y` : ]`a`dfcXi`\_h]cbYb`ni`]bj`Ygh]YfYbž`gcZYfb`g]Y`\\]Yf  
; YgW`ÅZhY`a`UW`Yb`i`bX`j`cb`ghUUh]W`Yb` : ØfXYfi b[ Yb`dfcZ]h]YfYb"

8]Y`<YfUi`gZc`fXYfi b[ Ybž`XYbYb`g]W`XYf`?i`hi`fgY`\_hcf  
[ Y[ YbØVYfg]Y`hž`g]bX`]a`a`Ybg" `h`gVYgcbXYfY`X]Y`hZfUghfi`\_hi`f`XYf  
: ]`a`VfUbW`Y`Xfc`h`ni`j`YfZU`Ybž`k`Ug`ni`f`B`chK`YbX][`\_Y]h`Y]bYf  
Xf]b[ YbXYb`l`a`ghY`i`b[ `XYf` : ØfXYf`dc`]h]\_`ZØ`fh`Ni`XYa`]gh  
K`Y]a`Yf`cdh]a`]gh]gW`i`bX`ghY`h`ZYghž`XUgg`XYf` ; YgYmYgYb`hk`i`fZž  
XYf`X]YgY`F`Y[`Y`i`b[ Yb`j`c`f`UbVf]b[ Yb`gc`ž`]b`XYb`\_ca`a`YbXYb  
K`c`W`Yb`]b`XYb`6i`bXYghU[ `Y]b[ YVfUW`h`k`]fX"

; YgY`gW UZh]W Yf'8]g\_i fg'i bX'\_i `hi fY`Y  
: fY]\Y]h

5VYf'X]Y'8YVUhhYb'fi bX'i a`X]Y'A YX]Yb'i bX'X]Y'?i `hi fdc`h]\_  
ghY\Yb'b]W h]gc`Yfh"8]Y'U\_hi Y`Yb'8]g\_i gg]cbYb'ØVYf  
F]W hYfk U\Yb'i bX'X]Y'j YfÅbXYfhYb'A Y\Y]hgj Yf\Å'hb]ggY'ja  
DUf'Ua Ybh'g]bX'Y]b'Gd]Y[Y'V]X'XYf'[ YgY`gW UZh]W Yb'@U[Y"K ]Y  
X]Y'A U]b!Gd]hnY'VYf]W hYhž'k ]fX'XYf'9]bZi gg'j cb'9l hfYa ]ghYb'ja  
6i bXYghU[ `ni bY\ a YbX'U`g'VYXfc`\]W`k U\ f[ Ybca a Ybž'k Ug'XYb  
FUi a`XYf'A ]hY'Y]b'XYf'; YgY`gW UZh[ YZÅ\ fXYh"8]YgYf'[ YZÅ\ fXYhY  
FUi a`]gh'YVYbZU`g'YbhgW Y]XYbX'ZØf'X]Y': fY]\Y]h'XYg  
?i `hi fVYhf]YVgž'XYf'j ]Y'Yfcfhg'i bhYf'8fi W\_ [ YfÅh"

⇒ 5bVYhfUW h'XYf'Ui hcf]hÅfYb'HYbXYbnYbž'X]Y'Xi fW  
j YfgW ]YXYbY'dc`h]gW Y'F ]W hi b[ Yb'j YfghÅf\_h'k YfXYbž']gh'Yg  
bch'k YbX][ ž'Y]bYb'GW i hnfUi a`ZØf'Y]bY`]VYfU`Yž'VØf[ Yf'W Y  
; YgY`gW UZh'Ui ZfYW hni Yf\U'hYb"8]Y'J YfV]bXi b[ `nk ]gW Yb  
?i `hi fdc`h]\_i bX'[ YgY`gW UZh]W Ya`8]g\_i fg']gh'YbhgW Y]XYbX'ZØf  
X]Y'Ni \_i bZi'XYg'j ]Y'gY]h][ Yb'i bX'\_fYUh]j Yb'GW UZZYbg'jb  
8Yi hgW`UbX"Gc'k ]fX'Ui W`K Y]a Yfg'5ddY``\_Uf.'9g']gh'Ub'XYf  
NY]hž'U\_h]j`ZØf'X]Y'A Y]bi b[ gj ]Y'ZU'h'i bX'\_i `hi fY`Y': fY]\Y]h'ni  
\_Aa dZYbž'i a`X]Y'J ]Y'ZU'h]b'XYf'XYi hgW Yb'A YX]Yb'UbXgW UZh'ni  
g]W Yfb"

8YhU]`g	
C fh	K Y]a Ufž'8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"><li>• k k k "ZUn"bYh</li><li>• k k k "XYi hgW`UbXZi b_"XY</li><li>• k k k "a U]b!gd]hnY"XY</li></ul>

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