

Nj YfYj ‘ghY\h]a ‘J]YfhY`Z]bU`Y`XYf’: fYbWk
CdYb` ‘; fY]Zh`8 ^c_cj]WUub3

5`YI UbXYf`Nj YfYj ‘YffY]Wkh`XUg`J]YfhY`Z]bU`Y`XYf’: fYbWk
CdYb`&\$&) žbUWkXYa ‘HU`cb`; f]Y_gdccc`j Yf`Yhni b[gVYX]b[h
Ui Z[UV"



Fc`UbX!; Uffcgž`+) \$%&`DUf]gž’: fUb_fY]Wk`!`5a` ‘&"'› b]’&\$&)
\Uh`XYf`XYi hgWkY`HYbb]gdffcZ]`5`YI UbXYf`Nj YfYj `XUg
J]YfhY`Z]bU`Y`XYf’: fYbWk`CdYb`YffY]Wkh`Nj YfYj `dfcZ]h]YfhY`ja
5WkhY`Z]bU`Y`j cb`XYf`j Yf`Yhni b[gVYX]b[hYb`5i Z[UVY`gY]bYg
; Y[bYfg`HU`cb`; f]Y_gdccc`Ui g`XYb`B]YXYf`UbXYb`8Yf
Gd]Y`ghUbX`VY]a`5i Z[YVYb`k Uf`*.(ž` .\$.ZØf`Nj YfYj žbUWkXYa`XUg
A UhWk`) %A]bi hYb`[YXUi Yfh`\UhY`"8]YgY`9bhgWkY]Xi b[`XYg
B]YXYf`ÀbXYfg`k Uf`Y]bY: c`[Y`j cb`DfcV`Ya Y`a]h`Y]bYa
6Ui Wka`i g_Y`ž`X]Y`ZØf`U`Y`Ni gWkUi Yf`XYi h]Wk`ni`gY\Yb`k UfYbž
XU`; f]Y_gdccc`Y]b`[fc»Yg`DZUghYf`hfi ["

Ni`6Y[]bb`XYg`Gd]Y`g`\UhY`Nj YfYj`GWk]Yf][_Y]hYb`"9f`[UV`gY]b
YfghYg`5i ZgWk`U[gd]Y`UV`i bX`U[`gWk`bY`"\$.`ni fØW`"8cWk`XYf

&*!>À\ f][Y`ZUbX`XUbb`ni`gY]bYa`Gd]Y`i bX`_cbbhY`XYb`YfghYb
GUhn`bUW`Yhk U`(\$`A`]bi`hYb`ZØf`g]W`YbhgW`Y]XYb" `K`À`fYbX`XYf
nk Y]hYb`GUhd\UgY`k`]f`hY` ;` f]Y`gdccf`_ØfdYf`]W`i`bX`a`YbhU`
Ub[YgW`U[Yb`i`bX`j`Yf`cf`gW`bY`gY]b`GYfj`]W`" `Gca`]h`_cbbhY
Nj YfYj`gY]bYa` ;` Y[bYf`b]W`h`bi`f`]b`X]YgYa`GUhn`DfcV`Ya`Y
VYfY]hYbž`gcbXYfb`Ui`W`XYb`5bgW`Y]b`a`UW`Ybž`XUgg`Yf`X]Y`bØh][Y
: cfa`ZUbXYb`\UhhY"

9]b`a`Ø[`]W`Yf`J`]YfhY`Z]bU`[Y[bYf

⇒a`J]YfhY`Z]bU`Y`_ØbbhY`Nj`YfYj`Ui`ZXYb`gYfV]gW`Yb`HYbb]gghUf`
Bcj`U`_8`^c`_cj`]W

8YhU]`g	
J`c`f`ZU``	G`c`b`g`h][`Y`g
C`f`h	F`c`U`b`X`!` ;` U`f`c`g`ž`+`)` \$`%`&`D`U`f`]g`ž`:` f`U`b`_`f`Y`]W`
E`i`Y``Y`b	<ul style="list-style-type: none">• k`k`k`"c`g`h`g`Y`Y`!`n`Y`]h`i`b`[`"XY• k`k`k`" `_]W`_Y`f`"XY• Y`b`"k`_]d`Y`X`]U`"c`f`[

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