

Dfca ]bYbhY`5fa ]b]U!: Ubg. `Gc`[ `Ui VYb  
g]Y`Ub`XUg`Dc\_U`k i bXYf`

5a`&("A U] &\$&) `X]g\_i h]YfYb`dfca ]bYbhY`: Ubgž`XUfi bhYf  
`bhYfbYhghUf`9`< chnc`i bX`GWXUi gd]Y`Yf`A Ufh]b  
6fYhgW`bY]XYfž`ØVYf`XUg`a Ò[ `]WY`Dc\_U`k i bXYf`j cb  
5fa ]b]U`6]Y`YZY`X" `9fZU`fYb`G]Y`a Y`f`ØVYf`XYb`9]bZi gg`XYf  
: Ubg`Ui ZX]Y`HYUa `Y]ghi b[ `i bX`XYfYb`Ya ch]cbU`Y  
I bhYfghØhni b[ "

6]Y`YZY`Xž`8Yi hgW`UbX`!`b`Y]bYf`Ui ZFY[ YbXYb`NY]h`ZØf`XYb  
: i »VU``g]bX`X]Y: Ubg`Y]bY`i bj`Yfn]W`hUfY`; fØ»Yž`]bgVYgcbXYfY  
k Ybb`Yg`i a `Y[ YbXÄFY`6Y[ Y[ bi b[ Yb`[ Y`h" `9]b`gc`WYg`6Y]gd]Y`  
]gh`XUg`a Ò[ `]WY`Dc\_U`k i bXYf`j cb`5fa ]b]U`6]Y`YZY`Xž`XUg  
nU`fY]WY`VY`\_UbbhY`DYfgØb`]W`\_Y]hYb`]b`gY]bYb`6Ubb`n]Y`h"  
Dfca ]bYbhY`: Ubg`k ]Y`XYf``bhYfbYhghUf`9`< chnc`i bX`GWXUi gd]Y`Yf`  
A Ufh]b`6fYhgW`bY]XYf`Äi »Yfb`g]W`cd]h]a ]gh]gW`ØVYf`X]Y`7`UbbW`b  
]`fYf`A UbbgW`UZh" K Ä`fYbX`6fYhgW`bY]XYf`X]Y`< cZbi b[ `Ui Z  
Y]bYb`G]Y[ `U`g` ZUbUh]gWY`J cfZYi XY `VYnY]W`bYhž[ ]Vh`9`< chnc  
XYb`YbhgW`Y]XYbXYb`< ]bk`Y]g. `9g`a i gg`Y]bZUW`\_`UddYb`° `8]YgY  
dcg]hj`Y`9bYf[ ]Y`i bX`XYf`9bh`i g]Uga i g`XYf`: Ubg`\_ØbbhYb  
YbhgW`Y]XYbX`ZØf`XYb`Gdcfh`Yf[ Y]gh`XYg`HYUa `g`gY]bž`k ]Y`Ui W`XYf`  
**6`c[ `j`cb`7`chfU]bYf`nY][`h"**

8Yf`9]bZi gg`j cb`: Ubg`Ui ZX]Y`@]ghi b[ `Y]bYg: i »VU``hYUa `g`\_Ubb  
b]W`h`cW`[ Ybi [ `Y]b[ YgW`Ähnh`k YfXYb`"NU`fY]WY  
k ]ggYbgW`UZh]WY`Ghi X]Yb`VY`Y[ Ybž`XUgg`Gd]Y`Yf`a ]h`VY[ Y]ghYfhYb  
5b`Äb[ Yfb`Ub`]fYf`GY]hY`Ä`Ø`YfY`HYghcghYfcbgd]Y[ Y`i bX  
YbYf[ ]gW`YfY`@]ghi b[ Yb`nY][ Yb`"9]b`k`Y]hYfYf`5gdY`\_h]ghž`XUgg  
<Y]a hYUa `g]b`XYf`DfYa ]Yf`@YU[ i Y`Yhk`U`\*`\$i `]fYf`Gd]Y`Y  
[ Yk ]bbYbž`k Ä`fYbX`X]Y`9fZc`[ gei`chY`VY]`5i`gk`Äfhggd]Y`Yb`bi`f  
&\$i `VYhfÄ[`h" `8]Yg`j`YfXYi`h]W`h`XYb`9]bZi`ggž`XYb`X]Y`9a`ch]cbYb  
i bX`X]Y`I`bhYfghØhni b[ `XYf`: Ubg`Ui ZX]Y`@]ghi b[ `XYf`Gd]Y`Yf`

\UVYb`\_ÖbbYb"

## 8]Y`Ya ch]cbU`Y`I bhYfghØhni b[ `XYf`: Ubg

8]Y`Ya ch]cbU`Y`I bhYfghØhni b[ ž`X]Y`: Ubg`]\fYa`HYUa`V]YhYbž  
gWUZZh`Y]b`; YZØ\`XYf`Ni [ Y\Öf][ \_Y]hi bX`XYg`Ghc`nYgž`XUg`X]Y  
Gd]Y`Yf`Ubgdcfbh"8Yf`8fi W\_ž`XYb`X]Y`9fk Ufhi b[ Yb`XYf`5b\Åb[ Yf  
YfnYi [ Yb`\_ÖbbYbž`\Uh`YXcW`Ui W`gY]bY`GWUhhYbgY]hYb" Gc  
\_Öbbh`Y]bY`ØVYfa`Å»][ Y`9fk Ufhi b[ g\U`hi b[ `ni`GhfYgg`i bX`5b[ gh  
ZØ\`fYbž`k Ug`g]W`bY[ Uh]j`Ui ZX]Y`@Y]ghi b[ `Ui`gk`]f`\_Yb`\_Ubb"9]b  
dfÅ[ bUbhYg`6Y]gd]Y`XUZØf`]gh`XYf`: U`j`cb`@]j`Yfdcc`ž`X]Y`&\$%`#%(  
]a`YbhgW`Y]XYbXYb`Gd]Y`[ Y[ Yb`7\Y`gYU`i bhYf`XYa`Ybcfa`Yb  
8fi W\_]`]\fYf`: Ubg`X]Y`7\UbW`Ui ZX]Yb`H]hY`j`Yfgd]Y`hYb"

8cW`b]W`h`bi f`XYf`8fi W`\_Ubb`X]Y`Gd]Y`Yf`VYY]bZi ggYb`/X]Y  
`Ui hghUf`\_Y`I bhYfghØhni b[ `\_Ubb`Ui W`  
GW]YXgf]W`hYfYbhgW`Y]Xi b[ Yb`ni [ i bghYb`XYg`\Y]a`]gW`Yb`HYUa`g  
VYY]bZi ggYb"8UfØVYf`\]bUi g`\UVYb`: Ubgž`X]Y`U`g  
5i gk`Åfhgfy]gYbXY`ZØf`]f`HYUa`UbZYi Yfbž`X]Y`: Å\][ \_Y]hž`XYb  
5i gk`Åfhggd]Y`YZZY`\_h`ni`a`]XYfb`i bX`Y]bY`j`YfhfUi hY`I a [ YVi b[  
ni`gWUZZYb"

## : Ub!9b[ U[ Ya Ybh`]b`XYf`X][ ]hU`Yb`ÿ`fU

⊕`XYf`\Yi h][ Yb`X][ ]hU`Yb`K`Y`h`gd]Y`h`X]Y`⊕hYfU`\_h]cb`nk`]gW`Yb  
: Ubg`i bX`J`YfY]bYb`Y]bY`]a`a`Yf`k`]W`h][ YfY`F`c`Y"Gcn]U`Y`A`YX]Yb  
Yfa`Ö[`]W`Yb`Y]bYb`X]fY`\_hYb`5i ghUi gW`ž`XYf`X]Y`A`cfU`XYf`Gd]Y`Yf  
VYZØ[ Y`h`I`a`XUg`: Ub!9b[ U[ Ya Ybh`ni`ghY][ Yfbž`Yb`hk`]W`\_Y`b`j`]Y`Y  
J`YfY]bY`gdYn]Y`Y`: Ub!9j`Ybhg`i bX`5`ddgž`i`a`X]Y`J`YfV]bXi`b[  
nk`]gW`Yb`5b\Åb[ Yfb`i bX`]fYa`HYUa`ni`ghÅf`\_Yb"Ni`\_ØbZh][ Y  
HYW`bc`c[ ]Yb`k`]Y`5i [ a`YbhYX`FYU`]hm`f`F`Ł`i bX`J`]fhi`U`FYU`]hm  
fU`F`Ł`\_ØbbhYb`X]YgY`⊕hYfU`\_h]cb`Ui`ZY]b`bYi`Yg`@Y]Y`\YVYb`i bX  
XUg`: i » VU`Yf`YVb]g`bUW`\U`h][`j`Yf`Åb`XYfb"

8]Y`<YfUi gZcfXYfi b[ `ZØf`Gd]Y`Yfž`HfU]bYf`i bX`J`YfY]bY`V`Y]Vhž`X]Y  
6U`UbW`nk`]gW`Yb`dcg]hj`Yf`i bX`bY[ Uh]j`Yf`9]bZi ggbU`a`Y`XYf  
: Ubg`ni`Z]bXYb" Hfch`U`Yf`GW`k`]Yf][ \_Y]hYb`V`Y]Vh`X]Y`Ya`ch]cbU`Y  
I bhYfghØhni b[ `XYf`: Ubg`Y]bY`nYbhfU`Y`GÅi`Y`XYg`: i » VU`g`"K`]Y`

XYf`HU[ Yggd]Y[ Y`ZYghghY`hž]gh`XUg`Dc\_U`k i bXYf`bi f`Y]b  
 k Y]hYfYf`6Yk Y]g`XUZ0fž`k ]Y`k ]W`h][ `X]Y`I bhYfgh0hni b[ `XYf`: Ubg  
 Z0f`XYb`9fZc`[ `Y]bYg`HYUa`g`gY]b`\_Ubb``8]Y`?`i Zh`nk ]gW`Yb  
 < cZbi b[ `i bX`FYU`]h`h`k ]fX`Xi fW`X]Y`@Y]XYbgW`UZh`XYf`5b`Ab[ Yf  
 0VYfVf0W\_hž`k Ug`XYb`: i » VU``ni `Y]bYa` `i bj Yf[ Ygg`]W`Yb`9f`YVb]g  
 a UW`h"

8YhU]`g	
Cfh	6]Y`YZY`Xž`8Yi hgW`UbX
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "hU[ Yggd]Y[ Y`"XY</li> <li>• k k k "W`hfU]bYf"W`a</li> </ul>

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