

# 6U\bW Ucg]a`FUi a` : fUb\_Zi fh. `A Ugg]j Y 6Ui UfVY]hYb`V]g`A U]°

6Ui UfVY]hYb`XYf`8Yi hgW\Yb`6U\b`nk ]gW\Yb`< UbUi`i bX  
; Y`b\Ui gYb`VY]bhfÅW h][ Yb`XYb`FY[ ]cbU!`i bX  
: Yfbj Yf\_Y\`f`V]g`&`A U]`&\$&)" "

GdUbXUi ž`8Yi hgW\`UbX`!`8]Y`8Yi hgW\Y`6U\b`U`h`VY[ cbbYbž  
k ]W h][ Y`6Ui UfVY]hYb`Ui Z`XYf`GhfYW\_Y`nk ]gW\Yb`< UbUi`i bX  
; Y`b\Ui gYb`]a`A U]b!`? ]bn][ !`? fY]g`Xi fW`ni ZØ`fYb`"8]YgY`5fVY]hYbž  
X]Y`Ua`%+''5dfj'&\$&)"`i a`&%`I` \`f`[ YghUfhY`hg]bXž`gc`Yb`V]g`ni a  
&`A U]`&\$&)"`i a` )`I` \`f`UbXUi Yfb`"K`À`fYbX`X]YgYf`NY]h`k ]fX`Yg  
Yf\YV`]W`Y`9]bgW`f`Ab\_i b[ Yb`]a`FY[ ]cbU`j Yf\_Y\`f`nk ]gW\Yb` : i`XUž  
< UbUi`i bX` : fUb\_Zi fh[ YVYb`"FY]gYbXY`a ØggYb`g]W`Ui Z`Åb[ YfY  
FY]gYnY]hYb`i bX`Y]bYb`GW]YbYbYfgUhmj Yf\_Y\`f`nk ]gW\Yb`< UbUi  
i bX`K`ÅW`hYfgVUW`Y]bghY`Ybž`k ]Y`XYf`? fY]g!5bnY][ Yf`VYf]W`hYh"

5i W`XYf` : Yfbj Yf\_Y\`f`j cb`i bX`bUW` : fUb\_Zi fh]gh`VYhfcZYb`"5i Z  
XYf`J YfV]bXi b[ `6Yf`b` `? UggY` ` : fUb\_Zi fh`k ]fX`Yg`bi b`bi f`bcW  
nk Y]ghØbX`]W`Y`J YfV]bXi b[ Yb`[ YVYbž`ghU`h`XYf`V]g\Yf][ Yb  
ghØbX`]W`Yb`"8]Y` : U\`fnY]h`Ui Z`X]YgYf`GhfYW\_Y`j Yf`Åb[ Yfh`g]W`i a  
Yhk U` )`A ]bi hYb`"9VYbgc`k ]fX`X]Y`⇒9!@]b]Y`6Yf`b` `; Øh]b[ Yb`  
: fUb\_Zi fh` `? Uf`gfi` \Y`i a [ Y`Y]hYhž`k Ug`ni f` : c`[ Y` \U`hž`XUgg`< U`hY  
]b`6Yf`b!GdUbXUi ž`K`c`ZgVi f[ ž`6fUi bgW`k Y][ ž; Øh]b[ Yb`i bX  
? UggY`!K ]\Y`a g\Ø\Y`YbhZU`Yb"

## I a ZUb [ fY]W\Y`6Ui UfVY]hYb`]b`8Yi hgW\`UbX

8]YgY`A U» bU\`a Yb`g]bX`HY`]Y]bYg`i a ZUggYbXYfYb  
A cXYfb]g]Yfi b[ gdfc[ fUa`a`g`XYf`8Yi hgW\Yb`6U\b`ž`XUg`XUfUi Z  
UVn]Y`hž`XUg`GW]YbYbYhm`]b`8Yi hgW\`UbX`ni`gUb]YfYb`"6]g`ni a  
X\`f`&\$`\$`g]bX`a Ugg]j YfY`6Ui UfVY]hYb`[ Yd`Ubhž`X]Y`fi bX`(\$

k ]W\h][ Y`HY]ghfYW\_Yb`VYhfYZYb`k YfXYb"8]Yg`ZØ\fh`ni`Y]bYf  
J]Y`nU\`j`cb`;`fc»VUi`ghY`Yb`i`bX`XUa`]h`Ui`W`ni`i`a`ZUb`[fY]W\Yb  
GhfYW\_YbgdYffi`b`[Yb`i`bX`:`U\fd`Ub`ÅbXYfi`b`[Yb`"@Ui`h`5857`g]bX  
ZØf`A`j`]cbYb`j`cb`F`Y]gYbXYb`a`Ugg]j`Y`6YY]bhf`ÅW\h][`i`b`[Yb`ni  
Yfk`UfhYb`"

⇒`U`f`&`\$`&)`g]bX`j`cf`U`Ya`Zc`[YbXY`6Ui`UfVY]hYb  
\Yfj`cfni`YVYb`.

- <Ua`a`i`i`<Ubb`cj`Yf`.`%)`"8YnYa`VYf`&`\$`&(`V]g`%'`"  
8YnYa`VYf`&`\$`&)`ž`a`cbU`hY`Ub`[`Y]b`[YgW`f`Åb`\_`hYf`  
Ni`[j`Yf`\_`Y`\f`"
- ?`b`c`hYb`6Yf`b`b`.`%`,`":`YVfi`Uf`V]g`%'`"8YnYa`VYf`&`\$`&)`ž`  
i`a`[`Y`Y]hYhY`⇒!`@]b]Yž`\_`Y]bY`<`U`hY`]b`6Yf`b`GØX`\_`fYi`ni`bX`  
<`Ui`dhV`U`b`c`Z`"
- 9fZi`fh`i`B`Øfb`VYf`[`.`.)`"V]g`&)`"5df]`i`&`\$`&)`i`a`]h`X]j`YfgYb`  
6Ui`UfVY]hYb`ž`<`U`hY`Yb`hZU`Y`b`"
- :`i`X`U`i`i`fUb`\_`Zi`fh`U`"A`".`%+`"5df]`V]g`&`"A`U]`&`\$`&)`ž`  
;`Y]gYž`C`VYf`Y]hi`b`[Yb`i`bX`6fØW`\_`Yb`k`YfXYb`i`a`cXYfb]g]Yfh`"
- A`Ub`b`Y]a`i`i`Ghi`hh`[Ufh`.`%+`"5df]`V]g`\*`"i`ž`b]`&`\$`&)`i`a`]h`  
:`U`f`nY]hj`Yf`Åb`[Yfi`b`[`"

8]YgY`i`a`ZUb`[fY]W\Yb`5fVY]hYb`g]bX`b`c`h`k`YbX][`ž`i`a`X]Y  
⇒ZfUghfi`\_`hi`f`ni`Yf`U`hYb`i`bX`XYb`ghY][YbXYb`5bgdfØW\Yb`XYf`  
F`Y]gYbXYb`[YfYW`h`ni`k`YfXYb"8]Y`F`Y]gYbXYb`a`ØggYb`Y`X`c`W`  
;`Y`Xi`X`U`i`Z/f]b`[Ybž`X`U`X]Y`6Ui`UfVY]hYb`b]W`h`i`b`i`f`k`Å`f`Y`b`X`XYf`  
N`Y]h`b`i`fUb`\_`Zi`fh`ž`gc`b`XYfb`Ui`W`Ui`Z`j`]Y`Yb`Ub`XYfYb`GhfYW`\_`Yb`]b`  
8Yi`hgW`U`b`X`Xi`fW`[Y`ZØ\`fh`k`YfXYb"⇒`i`F`U`a`Yb`XYg`Dfc`[fUa`a`g`  
k`]fX`XYf`6U`b`VYhf]YV`]bg`[YgUa`h`V]g`&`\$`\$`gdØfVUf`VYY]bZi`ggh`"

K`Å`f`Y`b`X`X]YgY`[fc»Yb`6Ui`dfc`Y`\_`hY`j`cfUb`[Yhf]YVYb`k`YfXYbž`  
V`Y]Vh`Y`g`k`]W\h][`ZØf`F`Y]gYbXYž`g]W`f`Y`[Y`a`Å»][`ØVYf`U`\_`hi`Y`Y`  
⇒Zcfa`U`h]cbYb`i`bX`i`a`Ø[`]W`Y`5`hYfb`U`h]j`Yb`ni`i`]bZcfa`]YfYbž`i`a`  
]`f`Y`F`Y]gY`Yb`hgd`fYW`Yb`X`d`Ub`Yb`ni`i`\_`Ö`b`b`Yb"J]Y`Y`Y`fk`UfhYb`i`a`]h`  
Gcf`[Y`X]Y`5i`gk`]f`\_`i`b`[Ybž`X]Y`gc`W`Y`6Ui`UfVY]hYb`Ui`Z]`f`Y`b`5`h`U`  
\`U`V`Y`b`\_`Ö`b`b`Y`b`"

8YhU]`g	
C fh	GdUbXUi ž'8Yi hgWΛ`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "_fY]g!UbnY][ Yf"XY</li> <li>• k k k "UXUWXY</li> </ul>

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