

HfU[]gW\ Yg': `i [nYi [i b[`ØW_]b
K Ug\]b[hcb. '* + `Hc hY `b UW\ `? c ``]g]cb °

HØX`]W\ Yg': `i [nYi [i b[`ØW_]b`K Ug\]b[hcb`8"7". '* + `C dZYfž
6Yf[i b[gUfVY]hYb`]a `Dchca UWF]j Yf" `9fa]h`i b[Yb`ni f
I fgUW\ Yb_`Àfi b[``Ui ZYb"

K Ug\]b[hcbž`8"7"ž`I G5`!`5a `GcbbhU[`_Ua `Yg`]b`XYf`BÀ\Y`j cb
K Ug\]b[hcbž`8"7"ni `Y]bYa `hfU[]gW\ Yb': `i [nYi [i b[`ØW_ž`VY]`XYa
XfY]i bXgYW\ gn][`A YbgW\ Yb`]\f`@YVYb`j Yf`cfYb" `b`XYb
XUfUi Zc`[YbXYb`HU[Yb`k i fXYb`X]Y`a Y]ghYb`XYf`* + `HcXYgcdZYf
[YVcf[Ybž`k]Y`**K Y`h`VYf]W\ hYh" `6]g`ni a `A cbhU[a cf[Yb`k UfYb`))
@Y]W\ bUa Y`Ui g`XYa `Dchca UWF]j Yf[YVcf[Ybž`k À\YbX`HUi W\ Yf
k Y]hYf\]b`bUW\ `XYb`fYgh]W\ Yb`%&`C dZYfb`gi W\ hYb" `æ\`b`8`cbbY`mž
XYf`@Y]hYf`XYf': Yi Yfk Y\ f`i bX`XYg`F Yhhi b[gX]YbghYg`j cb
K Ug\]b[hcbž`]bZcfa]YfhY`X]Y`² ZYb`h]W\ _Y]h`ØVYf`X]Y': cfhgW\ f]hhY
XYf`6Yf[i b[gUfVY]hYb"**

8]Y`? UhUghfcd\Y`YfY][bYhY`g]W\ ž`U`g`Y]bY`DUggU[]Yfa UgW\]bY`XYf
5a Yf]W\ub`5]f`]bYgž`X]Y`* \$': `i [[`ÀghY`i bX`j]Yf`7fYk a]h[`]YXYf
hfUbgdcfh]YfhYž`a]h`Y]bYa `A]]hÀf\i VgW\ fUi VYf`_c``]X]YfhY" `6Y]XY
: `i [nYi [Y`ghØfnhYb`]b`XYb`Dchca UWF]j Yfž`i bX`U`Y`DUggU[]YfY
i bX`6YgUhni b[ga]h[`]YXYf`k YfXYb`ZØf`hch[Y\U`hYbž`k]Y`**B 6 7**
**B Yk g`VYf]W\ hYh" `8]Y`DUggU[]YfY`XYf`A UgW\]bY`k UfYb`i bhYf
UbXYfYa`%(`9`]hY!9]g_i bgh`Ài ZYf`Ui g`XYb`i G5`i bX`Fi gg`UbXž`X]Y
j cb`Y]bYa `K YhVYk YfV`]b`K]W\]hU`ni fØW_`Y\fhYb"**

⇒XYbh]hÀh`XYf`C dZYf

⇒XYb`FY]\Yb`XYf`J Yfi bZU`hYb`VYZubXYb`g]W\ `Ui W\`gYW\g
A]h[`]YXYf`XYg`G_Uh]b[`7`i V`cZ6cghcb" `Ni `XYb`C dZYfb`nÀ\`Yb.

- }bbU' < Ub' fBh\`Yh]bŁ
- }b' < Ub' fA i hhYf'j cb' }bbUŁ
- GdYbWf'@UbY' fBh\`YhŁ
- 7\`f]gh]bY'@UbY' fA i hhYf'j cb' GdYbWfŁ
- J UX]a' BUi a cj' fHfU]bYfŁ
- 9j [Yb]U'G\`g\`_cj U' fHfU]bYf]bŁ

8 UfØVYf'\`]bUi g'ghUa a Yb'V]g'ni'`%(`C dZYf'Ui g'XYf'; Ya Y]bgWŁUZh
 XYg'5g\Vi fb'`W' < ci gY' i bX' A YXGhUf'7 Ud]hU'g'`W'd`YI']b' J]f[]b]Už
 k c'g]Y']a' `9]g_ i bgh'Ui ZYb' U_h]j' k UfYb" I bhYf'XYb' HchYb' VYZ]bXYb
 g]WŁ'ni XYa' `XfY'`fi gg]gWŁY' GhUUhgVØf[Yf' i bX' nk Y'`WŁ]bYg]gWŁY
 GhUUhgUb[Y\`Øf][Y"

6 Yf[i b[gUfVY]hYb' i bX' 9fa]hh' i b[Yb

8]Y' 6Yf[i b[gUfVY]hYb' k i fXYb' gcf[ZÅ`h][`Xi fWŁ [YZØ\`fhž'k]Y
 : fUbW]g'6" DYfU'j ca' `D]cb]Yf_cfdg'XYf' I G!5fa YY'\`Yfj cf\`cV""8]Y
 5b[Y\`Øf][Yb'XYf' C dZYf' _cbbhYb' Ua' `5Vghi fncfh[YXYb_Yb/
 8 i hnYbXY'j cb']\`bYb' bU\`a Yb' Ub' Y]bYf'; YXYb_ j YfUbghU'hi b[`Ua
 I ZYf'XYg' Dchca UWF]j Yf'hY""8 Yf' [YgUa hY' J cfZU"" []h'U'g'X]Y
 hØX`WŁ ghY': `i [nYi [_UhUghfcd\`Y]b' XYb' I G5' gY]h'&\$\$%""8]Y
 B Uh]cbU'` HfUb gdc fhUh]cb' GUZYhm'6cUfX' fB HG6Ł\`Uh'a]hh'Yfk Y]Y'X]Y
 I bhYfgi WŁ i b[`XYg' I b[`ØW_g'Y]b[Y'Y]hYhi bX' VYfY]hg'gck c\`XYb
 7cW_d]h!Gh]a a YbfY_cfXYf'U'g'Ui WŁ'XYb': `i [XUHybgWŁ fY]VYf'XYg
 DUggU[]YfZi [nYi [g' [Yg]WŁ Yfh""5i WŁ'XYf'gWŁ k UfnY' ? UghYb'XYg
 A]]hÅf\`i VgWŁ fUi VYfg'k i fXY' [YVcf[Yb"

8]Y' I a ghÅbXY'XYf'?c``]g]cb'gck]Y'XYf'?ca a i b[_Uh]cbgj Yf'Ui Z
 nk]gWŁ Yb'XYb'D]`chYb' i bX'XYf': `i [g]WŁ Yfi b[`k YfXYb'VYbZU``g
]bhYbg]j' i bhYfgi WŁ h""6]g`Ub[` [UV'Yg'_Y]bY'5bnY]WŁ Yb'ZØf'K YhhYf!
 cXYf'?ca a i b[_Uh]cbgd fcv`Ya Y'ni a `NY]hdi b_h'XYg'5Vghi fnYg"
 8]Y' B HG6`]gh'X]Y'Y]bn][Y'6Y\`ØfXYž'X]Y'X]Y'YbX[Ø'h][Y' I fgUWŁ Y'XYg
 I b[`ØW_g'Yfa]hh'Y' b'k]fXž'k Å\`fYbX'X]Y': YXYfU'`5j]Uh]cb
 5Xa]b]ghfUh]cb' fl' 55Ł' i bX'XUg' I G!A]]hÅf'YVYbZU``g']b'X]Y
 9fa]hh' i b[Yb'Y]b[YVi bXYb'g]bX"

A]h'X]YgYa' I b[`ØW_`k]fX'YfbYi h'Ui Z'X]Y'; YZU\`fYb']a' `@ Zhj Yf_Y\`f
 \]b[Yk]YgYb""@Ui h'5YfcHY`Y [fUd\`]gh'X]Yg'XUg'gWŁ k YfghY

I b[`ØW_`XYf`_ca a Yfn]Y`Yb`@ ZhZU\fh]b`XYb`l G5`gY]h`&\$\$- `i bX
 Yf]bbYfh`Ub`a Y\FYfY`gWk Yfk]Y[YbXY`J cfZÄ`Y`]b`XYf
 J Yf[Ub[Yb\Y]hž`X]Y`c\Y`CdZYfnU\`Yb`ZcfXYfhYb`" `đ`j]Y`Yf`Y]
 <]bg]Wk`h`k]fX`X]Y`HfU[ÒX]Y`Y]b`V`Y]VYbXYg`NY]Wk`Yb`ZØf`X]Y
 VYhfcZYbYb`; Ya Y]bXYb`i bX`X]Y`@ ZhZU\fhVfUbWk`Y`\]bhYf`UggYb`"

8YhU]`g	
J cfZU``	: `i [nYi [i b[`ØW_
I fgUWk`Y	?c``]g]cb
C fh	K Ug\]b[hcbž`8`7`ž`l G5
E i Y`Yb	<ul style="list-style-type: none"> • k k k "k Y`h"XY • k k k "bVWbYk g"Wča • k k k "UYfchY`Y[fUd\`Wča

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