

# B c hghUb X `Ui Z`GUb hc f]b]. `HUi gYbXY `Z]Y\ Yb j c f`9fXVYVYb [ YZU\ f°

9fXVYVYbgYf]Y`Ui Z`GUb hc f]b]`nk ]b[ h`HUi gYbXY`ni f': `i W\h"  
B c hghUb X `Ui g[ Yfi ZYbž`GW\i `Yb`[ YgW\`cggYb"5\_hi Y`Y  
`bZcfa Uh]cbYb`\\Yf"

GUb hc f]b]ž'; f]YW\Yb`Ub X`!5i Z`XYf`[ f]YW\]gW\Yb`b`gY`GUb hc f]b]  
\Uh]g]W\`Y]bY`VYgc f[ b]gYffY[ YbXY`9b hk ]W`i b[ `YfY][ bYh`GY]h  
bi ba Y\`f`nk Y]`K cW\Yb`gdØfYb`X]Y`6Yk c\`bYf`i bX`k Yb][ Yb  
j YfV`]YVYbYb`Hci f]ghYb`]a a Yf`k ]YXYf`9fXVYVYbž`k Ug`ni `Y]bYa  
a Ugg]j Yb`9i cXi g`ZØ\fhY"`, VYf`nk Y]`8f]hhY`XYf`%\*\$ \$\$  
9]bk c\`bYfž`XUfi bhYf`j cf`U`Ya `: fUi Ybž`? ]bXYf`i bX`À`hYfY  
A YbgW\Ybž`\UVYb`X]Y`b`gY`VYfY]hg`j Yf`UggYbž`k À\`fYbX`bi f`Yhk U  
%\*\$ \$`Hci f]ghYb`bcW\`Ui Z`GUb hc f]b]j Yfk Y]`Yb"8 ]Y`[ f]YW\]gW\Y  
FY[ ]Yfi b[ `Uh`Ua `\*": YVfi Uf`XYb`**B c hghUb X`**Ui g[ Yfi ZYbž`XYf`ZØf  
` \$`HU[ Y`[ ]`h"

b`XYb`YhnhYb`HU[ Yb`[ UV`Yg`a Y\`fYfY`ghUf`\_Y`9fXVYVYbž`XYfYb  
ghÀf`\_ghYg`Y]bY`A U[ b]hi XY`j cb`) ž`YffY]W\hY"9i dYfhYb`k UfbYb`j c f  
Y]bYf`a Ø[ `]W\Yb`5\_h]j ]Yfi b[ `XYg`Ji`\_`Ub g`bcfXØgh]W\`j cb  
GUb hc f]b]"Ni XYa`\_`ØbbhY`Y]b`<Ui dhVYVYb`a ]h`Y]bYf`GhÀf`\_Y`j cb`\*  
cXYf`a Y\`f`VYj cfghY\`Yb"8 ]Y`Yf\`Ø\`hY`gY]ga ]gW\Y`5\_h]j ]hÀh]gh`X]Y  
\`ØW\ghY`gY]h`%-`\* ( `i bX`gc`W\Y`6YX]b[ i b[ Yb`\_`ØbbYb`Ui W\  
9fXfi hgW\Y`i bX`Hgi bUa ]!; YZU\`fYb`a ]h`g]W\`Vf]b[ Yb"6Yk c\`bYf  
k YfXYb`XU\`Yf`Ui Z[ YZcfXYfhž`?ØghYbFY[ ]cbYb`ni `a Y]XYb`i bX  
[ fØ»YfY`A YbgW\YbUbgUa a `i b[ Yb`ni`j Yfa Y]XYb"

## 9j U\_i ]Yfi b[ ga U» bU\ a Yb`i bX`B c hZU``\ ]`ZY

8 ]Y`[ f]YW\]gW\Yb`6Y\`ØfXYb`\UVYb`i a ZUggYbXY`A U» bU\ a Yb  
Yf[ f]ZYbž`i a `X]Y`j YfV`Y]VYbXYb`6Yk c\`bYf`i bX`Hci f]ghYb`ni

gWØhnYb"GUa a Y`di b\_hY`ZØf`dchYbn]Y`Y`9j U\_i ]Yfi b[ Yb`k i fXYb  
]b`XYf`<Ui dhghUXh: ]fU`Y]b[ Yf]W`hYh" `BchZU`nY`hY`ghY\Yb`VYfY]hž  
i bX`X]Y`[ f]YW`]gW`Y`9fXVYVYbVY\ØfXY`U`h`ni`g`Ähn`]W`Y  
Y`fnhYhYUa`g`gck ]Y`DZY[ Y`f`ÄZhY`Ui`Z`X]Y`ϕgY`[ YgW`]W`hž`i`a` ]a  
9fbghZU`gcZcfh][ Y`<]`ZY`Y]ghYb`ni`\_`ÖbbYb" : Yi Yfk Y\fž  
?ØghYbk UW`Y`i`bX`X]Y`? UhUghfcd\YbgW`i`hn`f`ÄZhY`g]bX`U`\_h]j` ]a  
9]bgUhnž`i`bhYfghØhnh`j`cb`ghUf`\_Yb`9]b\Y]hYb`XYg`N]j` ]`X]YbghYg"

: Øf`X]Y`Yj U\_i ]YfhYb`GUbhcf]b]!6Yk c\bYf`k i fXYb`ni`XYa  
Gca a Yf`U[ Yf`]b`5h\Yb`Yf`ÖZbYh" `J]Y`Y`XYf`ni`f` : `i`W`h  
YbhgW`c`ggYbYb`A`YbgW`Yb`\UVYb`] \fY` ; YgW`ÄZhY`i`b`X  
K`c`b`i`b[ Yb`ni`fØW`\_ [ Y`UggYbž`i`a` ]g]W`i`b`X`\fY` : Ua` ]]Yb`]b  
G]W`Yf\Y]h`ni`Vf]b[ Yb`"6Øf[ Yfa`Y]ghYf`B`\_cg`Ncfncg`nY][ hY`g]W`  
VYgcf[ h`i`b`X`Yfk`UfhYhž`XUgg`X]Y`gY]ga` ]gW`Yb`5`\_h]j` ]h`ÄhYb`bcW`  
a`Y`fYfY`K`c`W`Yb`UbXUi`Yfb`\_`ÖbbhYb"

## F Y]gYYa dZY\`i`b[ Yb`i`bX ϕZcfa`Uh]cbgUb[ YVchY

ϕ`5bVYhfUW`h`XYf`\_f]h]gW`Yb`@U[ Y`k i fXYb`F Y]gYbXY`XUni  
Ui`Z[ Yfi`ZYbž`g]W`]b`?f]gYbj`c`fgcf[ Y`]ghYb`ni`fY[ ]ghf]YfYb`i`b`X  
BchZU`VYbUW`f]W`h][ i`b[ Yb`ni`U`\_h]j` ]YfYb`"8Yf`h`c`i`f`\Uh`VY`\_Ubbh  
[ Y[ YVYbž`V]g`9bXY` : YVfi`Uf`\_Y]bY`6i`W`i`b[ Yb`ZØf`GUbhcf]b]  
Ubni`bY`a`Yb`"Hi` ]`\b[ Y[ Yb`d`Ubhž`UV`C`ghYfb`F Y]gYb`ni`f`ϕgY`  
Ubni`V]YhYbž`gcVU`X`g]W`X]Y`G]hi`Uh]cb`ghUV`]g]Yfh`\Uh`H`c`i`f]ghYb  
gc`hYb`Ui`»YfXYa`VY]`9fgW`ØhYfi`b[ Yb`gcZcfh`X]Y`?ØghYb[ YV]YhY  
j`Yf`UggYb`i`b`X`j`Yf`UggYbY` ; YV`Äi`XY`a`Y]XYb"

: Øf`X]Y`k` ]ggYbgW`UZh`]W`Y` ; Ya`Y]bgW`UZh`g]bX`X]Y`U`\_hi`Y`Y`b  
9fY][ b]ggY`Ui`W`j`cb`[ fc»Ya`i`ϕhYfYggY`"8Ug`[ `c`VU`Y  
gY]ga`c`c`[ ]gW`Y`6fY]hVUbXbYhn`j`cb` ; 9C : CBž`VYhf]YVYb`j`ca  
8Yi`hgW`Yb` ; Yc : c`fgW`i`b[ gNYbhfi`a`ž`YZYfh`]b`9W`hnY]h`8UhYb`ni  
9fXVYVYb`i`b`X`i`bhYfghØhnh`gca` ]h`X]Y`9fXVYVYbØVYfk`UW`i`b[ "9]b  
[ i`h`Zi`b`\_h]cb]YfYbXYg`9fXVYVYbØVYfk`UW`i`b[ ggmghYa` ]gh  
YbhgW`Y]XYbXž`i`a`fYW`hnY]h][ `ØVYf` ; YZU`fYb`]bZcfa` ]Yfh`k`YfXYb  
ni`\_`ÖbbYbž`]bgVYgcbXYfY`Ub[ Yg]W`hg`XYf`U`\_hi`Y`Y`c`b`Yb  
gY]ga` ]gW`Yb`5`\_h]j` ]h`Äh`Ui`Z`GUbhcf]b]"

8YhU]`g	
J c f ZU``	B Uhi f_UhUghfcd\Y
C fh	GUbhc f]b]ž; f]YW\Yb`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "cghgYY!nY]hi b[ "XY</li> <li>• k k k "nXZ"XY</li> <li>• k k k "Yg_d"XY</li> </ul>

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