

< c`ghY]b`? ]Y`Ui Z`G]Y[ Yg\_i fg. `B ĀW ghY  
DfYa ]YfY`[ Y[ Yb`Ghi hh[ Ufh3

< c`ghY]b`? ]Y`k ]`Ua` ; "A Āfn'&\$&) `[ Y[ Yb`XYb`J Z6`Ghi hh[ Ufh  
XYb`nk Y]hYb`G]Y[ `]b` : c`[ Y`ZY]Yfbž'i a`XYb`5Vgh]Y[ `ni  
j Yfa Y]XYb"

< c`ghY]b`GhUX]cbž`? ]Y`ž`8 Yi hgW`UbX`!< c`ghY]b`? ]Y`VYZ]bXYh  
g]W`Ui ZY]bYa`Ui ZghfYVYbXYb`K Y[ `]b`XYf` : i » VU`!6i bXYg`][ U"  
BUW`Y]bYa` \UfhYf\_Āa dZhb`%.\$`G]Y[ `[ Y[ Yb`XYb`%": 7`I`b]cb  
6Yf`]b`\_cbbhY`XUg`HYUa`j`cb`HfU]bYf`A UfW`F Udd`X]Y`< cZbi`b[  
Ui ZXYb`?`UggYbYf`U`h`bYi`Yb`hZUW`Yb`"A`]h`X]YgYa`YfghYb  
5i`gk`Āfhgg]Y[ `]b`XYf`6i`bXYg`][ U`\Uh`? ]Y`XYb`YhnhYb`D`Uhn  
j`Yf`UggYb`i`bX`fUb[ ]Yfhibi`b`Ui Z`XYa``%+`"D`Uhm`a`]h`%\*`Di`b\_hYb`"  
8Yf`F`ØW\_ghUbX`Ui Z`XYb`F`Y`Y[ Uh]cbgd`Uhn`VYhfĀ[ h`YX][ `]W`Y]bYb  
Di`b\_hž`k`Ug`XYa`HYUa`ni`gĀhn`]W`Yb`5bhf]YV`[ ]Vhž`k`Y]hYf`ni  
\_Āa`dZYb`"5a`GUa`ghU[ ž`XYb` ; "A Āfn`i`a`%)`.'`\$`I`\fž`ghY`h`XUg  
bĀW`ghY`k`]W`h[ ]Y`8i`Y`[ Y[ Yb`XYb`J Z6`Ghi`hh[ Ufh`Ub`"

8Yf`Yb`hgW`Y]XYbXY`HfYZZYf`[ Y[ Yb`I`b]cb`6Yf`]b`Z]Y`Xi`fW`5fa`]b  
; ][`cj`]W]b`XYf`('`"A`]bi`hYž`bUW`Y]bYa`[ Y`i`b[ YbYb`Gd]Y`ni`["`?`]Y`  
nY][`h`g]W`]b`X]YgYa`Gd]Y`XYZYbg]j`ghUf\_ž`i`bX`Hc`fk`Ufh`H]a`cb  
K`Y]bYf`Y]ghYh`Y]bYb`Yb`hgW`Y]XYbXYb`6Y]hfU[ ž`]bgVYgcbXYfY  
bUW`XYa`I`b]cb`bUW`XYf`DUi`gY`Xfi`W\_j`c`Ui`Zfi`a`dZb`"8Yf  
Gd]Y`j`Yf`Ui`Z`k`Uf`j`cb`k`Yb][ Yb`HcfW`UbW`b`[ YdfĀ[ hž`XcW`?`]Y`g  
8YZYbg]j`Y`\]Y`h`ghUbX`i`bX`g]W`Yfh`Y`gca`]h`XYb`k`]W`h[ ]Yb`G]Y[ `8`]Y  
Ni`gW`Ui`Yfn`U`\`]a`GhUX]cb`k`Uf`a`]h`&&`\$`%&` : Ubg`Ui`gj`Yf`\_Ui`Zž`k`Ug  
X]Y`@Y]XYbgW`UZh`XYf`5b`Āb[ Yf`k`]XYfgd]Y[ Y`h`"

B ĀW ghYf` ; Y[ bYf. `J Z6`Ghi hh[ Ufh

⇒ a`bĀW`ghYb`Gd]Y`hf]Zh`? ]Y`Ui Z`XYb`J Z6`Ghi hh[ Ufhž`XYf`XYfnY]h`Ui`Z

XYa ' - "D`Uhn`XYf`HUVY`Y`ghY\h`HfU]bYf`A UfW`F Udd`k Ufbh`XUj cfž  
 g]W`j cb`Ghi hh[ Ufhg`HUVY`Y`bd`Uhn`hÀi gW`Yb`ni ``UggYbž`XU`X]Y  
 A UbbgW`UZh`ØVYf`Y]bY`c`Y`]bX]j ]Xi Y`Y`E i U`]hÀh] YfZØ[ h`8 Ug  
 N]Y`XYg`HfU]bYfg`]gh`Ygž`XYb`æ di `g`Ui g`XYa `G]Y[ [ Y[ Yb`i b]cb  
 6Yf`]b`ni `bi hnYb`i bX`bi b`Yfgha U`g`gY]h`XYa `5i Zgh]Y[ `nk`Y`]G]Y[ Y  
 ]b`GYf]Y`ni `Yfn]Y`Yb`" 8Yf`9fZc`[ `]b`6Yf`]b`k Uf`k ]W`h][ `ZØf`i bg ž  
 VYhc`bh`F Uddž` i bX`k ]f`ZfYi Yb`i bg`Ui Z`X]Y`F ØW`\_Y`f`Y]b][ Yf  
 j Yf`Y`hnYf`Gd]Y`Yfž`X]Y`i bgYf`Gd]Y`gh`Af`\_Yb`k YfXYb"

8Yf`J Z6`Ghi hh[ Ufh`U`h]b`XYb`Y`hnYb`XfY]`Gd]Y`Yb`\_Y]bYb`G]Y[  
 Yfn]Y`hž`k Ug`? ]Y`< c`Zbi b[ `Ui Z`Y]bYb`k Y]hYfYb`9fZc`[ `[ ]Vh`8 Ug  
 HYUa`k ]fX`U`Yg`XUfUb`gYhnYbž`XYb`5bgW`i gg`Ub`X]Y`c`VYfYb  
 D`ÀhnY`ni `U`hYb`i bX`XYb`5VghUbX`ni `XYb`UVgh]Y[ g[ YZ`A`f`X`Y`h`Yb  
 HYUa`g`Ui gni VUi Yb`"8]Y`\_ca`a YbXYb`K`c`W`Yb`g]bX`Yb`hgW`Y]XYbX  
 ZØf`< c`ghY]b`?]Y`ž`i a`XYb`Ub[ YghfYVhYb`?`UggYbYf`U`h`ni`g]W`Yf`b"

## 5\_hi Y`Y`6i bXYg`][ U!HUVY`Y`

D`Uhn	A UbbgW`UZh	Di b_hY
%+	< c`ghY]b`?]Y`	%*
%*	J Z@`6c`W`i`a`	%+
%)	: 7`Gh`DUi`i`]	&%

8]Y`b`ÀW`ghYb`Gd]Y`Y`XYf`6i bXYg`][ U`j Yfgd`fY`W`Yb`gd`Ubb`Yb`XY  
 6Y[ Y[ bi b[ Ybž`i bhYf`Ub`XYfYa`k ]fX`6c`fi`gg]U`A`Øb`W`Yb[ `UXVUW`  
 Ua`i`+"`A`Àfn`[ Y[ Yb`XYb`i`GJ`A`U]bn`\$)`Ub`hfY`hYbž`k`À`fYbX`< c`ghY]b  
 ?]Y`[ Y[ Yb`Ghi hh[ Ufh]a`i`< c`ghY]b`GhUX]cb`gd]Y`h`8]Y`gY  
 Yb`hgW`Y]XYbXYb`8i Y`Y`g]bX`HY]`XYg`Gd]Y`hU[ g`j`ca`i`+"`V]g`i`-"`A`Àfn  
 &\$&) ž`k ]Y`X]Y`GhUh]gh]\_gY]hY`j cb`6i bXYg`][ U`Xc`\_i`a`Yb]Yf`h"

9g`V`Y]Vh`UVni`k`UfhYbž`c`V`< c`ghY]b`?]Y`X]Y`i`Y`Y[ Yb`Y`]h`bi`hnYb  
 \_Ubbž`g]W`k`Y]hYf`j`cb`XYb`5Vgh]Y[ gd`ÀhnYb`ni`X]ghUb`n]YfYb`i`bX  
 XYb`K`Y[ `ni`a`i`?`UggYbYf`U`h`ni`YVbYb`":`Øf`XUg`HYUa`i]gh`XYf  
 \_ca`a`YbXY`GUa`ghU[ `Y]b`k`Y]hYfYg`GW`ØggY`a`ca`Yb]b`XYf  
 V]g`Yf][ Yb`GU]gcb"

8YhU]`g	
J c fZU``	Gcbgh][ Yg
C fh	< c `ghY]b `GhUX]cbž'? ]Y`ž'8 Yi hgW\ `UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "nj k "XY</li> <li>• k k k "bXf"XY</li> <li>• k k k "Vi bXYg`][ U!ghUh]gh]_"XY</li> </ul>

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