

: f]YXf]W\ `A Yfn. `8 Yi hgW\ `UbXg`bYi Yf
? Ubn`Yf`a]h`Y]bYa `gd`hYb`GhUfh`

: f]YXf]W\ `A Yfn`k i fXY`Ua `*"A U] &\$&) `ni a `6i bXYg_Ubn`Yf
YfbUbbh" `6i bXYgdf`Ag]XYbh`GhY]ba Y]Yf`[fUhi `]Yfh`]\a `VY]
GW\ `cgg`6Y`Yj i Y"



GW\ `cgg`6Y`Yj i Yž`%\$)) + `6Yf`]bž`8 Yi hgW\ `UbX`!`5a `*"A U]
&\$&) `Uh`X]Y`6i bXYgfYdi V`_]`8 Yi hgW\ `UbX`Y]bYb`bYi Yb
6i bXYg_Ubn`Yf. : f]YXf]W\ `A Yfn`j cb`XYf`78I "`GY]bY`9fbYbbi b[
ZUbX`]b`GW\ `cgg`6Y`Yj i Y`ghUhhž`k c`Yf`X]Y`9fbYbbi b[gi f_i bXY`j cb
6i bXYgdf`Ag]XYbh: fUb`!K U`hYf`GhY]ba Y]Yf`ØVYffY]W\ h`VY`Ua "`8]Y
NYfYa cb]Y`k Uf`i fgdfØb[`]W\ `ZØf`%\$" \$`I `f`Ub[YgYhnhž`YXcW\
YfgW\]Yb`A Yfn`Yfghi a `%"`(&`I `fž`k Ug`Y]bY`K UfhYnY]h`j cb`a Y`f
U`g`gYW\g`Ghi bXYb`VYXYi hYhY" `GhY]ba Y]Yf`_ca a Ybh]YfhY`X]Y
JYfgd`ahi b[`a]h`XYb`K cfhYb`A]h`Y]W\ hYf`JYfgd`ahi b[`i bX
[fUhi `]YfhY`A Yfn`ni `gY]bYf`K U\`"

⇒ Y]bYf`[Y`Y]a Yb`5Vgh]a a i b[`_cbbhY`A Yfn`' &) `!Gh]a a Yb`Ui Z
g]W\ `j YfY]bYbž`k Ug`]b`ni a `nY`bhYb`? Ubn`Yf`XYf`6i bXYgfYdi V`_]`

8 Yi hgW\`UbX`a UW\h"8]Yg`]ghVYgcbXYfg`VYa Yf_Ybgk Yfhz`XU`Yf`ja
YfghYb`K U\`[Ub[žXYf`Ua `` \$"`5df]`&\$&) `ghUhhZUbXž`gYW\g
Gh]a a Yb`ZØf`X]Y`YfZcfXYf`]W\Y`A Y\`f\Y]h`ZY\`hYb" `A]h`XYf
I bhYfghØhni b[`XYf`?cU`]h]cbgZfU`_h]cbYb`78I #7GI `i bX`GD8ž`X]Y
ni gUa a Yb`` &, `G]hnY`ja `6i bXYghU[`]bbY\UVYbž`Yf\]Y`h`A Yfn
gW`]Y»`]W`X]Y`bØh][Yb`Gh]a a Yb`]a `nk Y]hYb`5b`Ui Z`9f`]gh`XYf
YfghY`?Ubn`Yfž`XYf`]a `nk Y]hYb`J Yfgi W`X]Y`A Y\`f\Y]h`YffY]W\Yb
_cbbhY"

8]Y`bYi Y`F Y[]Yfi b[

5a `[`Y]W\Yb`HU[``Y[hY`A Yfn`Ui W\`gY]bYb`5a hgY]X`]a `6i bXYghU[
UVž`i bX`X]Y`9fbYbbi b[`gck]Y`J YfY]X][i b[`XYf`%+
6i bXYga]b]ghYf]bbYb`i bX`6i bXYga]b]ghYf`ZUbX`ghUhh"8 Ug`bYi Y
?UV]bYhh`gYhh`g]W\`Ui g`nY\`b`A ÅbbYfb`i bX`UW\h: fUi Yb
ni gUa a Ybž`k cVY]`gck c\`X]Y`78I `U`g`Ui W\`X]Y`GD8`Yk Y]`g
g]YVYb`A]b]ghYf`ghY``Ybž`k Å\`fYbX`X]Y`7GI `XfY]`A]b]ghYf`]b`XYb
bYi Yb`F Y[]Yfi b[`fY`_fi h]Yfh`\Uh" `@ufg`?`]b[VY]`j cb`XYf`GD8`k]fX
X]Y`F c``Y`XYg`J]nY`_Ubn`Yfg`i bX`:]bUbna]b]ghYfg`ØVYfbY\`a Yb"

8 Yf`? cbhYI h`XYf`? Ubn`Yfk U\`

: f]YXf]W\`A Yfn`hf]hh`gY]b`5a h]b`Y]bYf`NY]h`Ubž`X]Y`Xi fW\`dc`]h]gW\Y
Hi fVi `YbnYb`[YdfÅ[h]gh"GY]b`J cf[Åb[Yfz`C`UZGW\c`n`j cb`XYf
GD8ž`\UhY`X]Y`YfghY`5a dY`_cU`]h]cb`[YV]`XYhž`X]Y`YXcW\`]a
Bcj Ya VYf`&\$&(`nYfVfUW\`GW\c`n`F Y[]Yfi b[`k Uf`Xi fW\`X]Y
<YfUi gZcfXYfi b[Yb`XYg`i _fU]bY!`?f]Y[g`i bX`X]Y`XUa]h
j YfVi bXYbYb`ghf]hh][Yb`H\Ya Yb`]b`XYf`#bYbdc`]h]_`i bhYf`8fi W_
[YfUhYb"8]Y`j cf[Ync[YbY`6i bXYghU[gk U\`Ua `&' ``: YVfi Uf`&\$&)
ZØ\fhY`YhhYbX`]W\`ni `A Yfn`K U\`ž`X]Y`ja `ZYghYb`?cbhYI h`Y]bYf
dc`]h]gW\Yb`BYi cf]Ybh]Yfi b[`ghY`\h"

A Yfn`\Uh`VYfY]hg`VYhcbhž`XUgg`8 Yi hgW\`UbX`]b`9i fcdU`k]YXYf`a]h
Y]bYf`Gh]a a Y`gdYfW\Yb`a ØggY`i bX`k]``g]W\`Ui Z`k]fhgW\UZhg!`i bX
g]W\Yf\Y]hgd`c`]h]gW\Y`H\Ya Yb`Zc`_i gg]YfYb"8 Ua]h`ghY\`h`Yf`]b
Y]bYf`F Y[\Y`j cb`6i bXYg`_Ubn`Yfbž`X]Y`gY]h`%- (- `XUg`5a h`XYg
F Y[]Yfi b[gW\YZg`]bbY\UhYbž`VY[]bbYbX`a]h`?cbfUX`5XYbUi Yf"
8]Y`@]ghY`XYf`6i bXYg`_Ubn`Yf`dfÅ[h`X]Y`; YgW\]W\hY`8 Yi hgW\`UbXg

Yf\YV`]W`i bX`i a ZUggh`VYXYi hYbXY`7\UfU_hYfY`k]Y`5b[Y`U
 A Yf_Y``i bX`<Y`a i h`?c\`žX]Y`a]h`Yk Y]`g`%*`ž\`fYb`X]Y``Àb[ghYb
 5a hgnY]hYb`\UhhYb``GY]h`XYa `Yi h][Yb`HU[`]gh`A Yfn`HY]`X]YgYf
 \]ghcf]gW`Yb`F Y]\Yž`U`g`XYf`nY`b`hY`? Ub`n`Yf`XYf`6i bXYgfYdi V`_`
 8Yi hgW`UbX``

8]Y`bYi Y`6i bXYgfY[]Yfi b[`U`h]j c`f`g]W`Y]bY`J]Y`nU`U`Ub
 <YfUi gZcfXYfi b[Yb`ni `VYk `À`h][Yb``8Yb`5ddY``j cb`GhY]ba Y]Yf`ni
 VY`Yfn][Ybž`_`Òbb`hY`Z`f`A Yfn`i bX`gY]b`? UV]bY`h`Yb`hgW`Y]XYbX
 gY]bž`i a `XUg`J YfhfUi Yb`XYf`6Yj `Ò`_Yfi b[`]b`Y]bY`ghUV]`Y`i bX
 \UbX`i b[gZ`À`\][Y`F Y[]Yfi b[`ni f`ØW`ni [Yk]bbYb``

GØXXYi hgW`Y`NY]hi b[`VYf]W`hYhž`XUgg`

h!cb`]bY`XY`VYf]W`hYhž`XUgg`

fbX`XY`VYf]W`hYhž`XUgg`

8YhU]`g	
J c f ZU``	±hYfbUh]cbU`Y`6Yn]Y`i b[
C fh	GW`c`gg`6Y``Yj i Yž`%\$) +`6Yf`]bž`8Yi hgW`UbX
E i Y``Yb	<ul style="list-style-type: none"> • k k k "gi YXXYi hgW`Y`XY • k k k "h!cb`]bY`XY • k k k "fbX`XY

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