

# A U`]b`XYf`? f]gY. `A`]hÅffY[ ]Yfi b[ ``Ògh dc`]h]gWXY`DUfhY]Yb`Ui`Z`

A U`]`YVh`U`Y`dc`]h]gWXYb`DUfhY]Yb`Ui`Z`k`À`fYbX  
Cddcg]h]cbgZØ`fYf`j`Yf`UZhYh`k`YfXYb`"DfchYghY`ZØf  
8Ya`c\_fUh]Y`i`bX`A`YbgWXYbfYWXhY`k`UWXgYb`"



6Ua`U\_c`ž`A`U`]`!`8`Y`a` ]`hÅf]gWXY`FY[ ]Yfi b[ `A`U`]g`\Uh`Ua` `%'`"A`U]  
&\$&) `U`Y`dc`]h]gWXYb`DUfhY]Yb`i`bX`Cf[ `Ub]gUh]cbYb`Ui`Z[ `Y`Ògh`  
8]Yg`[ `YgWU`X`b`UW`6Yf]WXhYb`ØVYf`X]Y`YghbU`a`Y`a`Y`fYfYf`  
Cddcg]h]cbgZ[ `i`fYbž`k` ]Y`U`**UnYYfU`Wca`** `VYf]WXhYh`"; `YbYfU`  
5gg]a` ]`; c]hUž`XYf`Xi`fWX`nk`Y`A` ]`hÅfdi`hgWXY`&\$&\$`i`bX`&\$&%`Ub  
X]Y`A`UWX`h`\_Ua`ž`VYghÅh[ `hY`X]Y`9b`hgWXY]Xi`b[ `]b`Y]bYf`  
: `YfbgY`\`UbgdfUWX`Y`"

8]Y`5i`ZØgi`b[ `XYf`dc`]h]gWXYb`DUfhY]Yb`Zc`[ `h`Ui`Z`DfchYghY`Ua` ``"``  
i`bX`(`"A`U]ž`VY`]`XYbYb`8Ya`c`bghf`Ub`hYb`Y]bY`F`ØW`\_`Y`f`ni`f`  
8Ya`c\_fUh]Y`Zc`fXYfhYb`"G]Y`hfi`[ `Yb`D`U`\_`UhY`a` ]`h`G`c`[ `Ub`g`k` ]Y`  
B]YXYf`a` ]`h`XYf`8]\_`h`Uhi`f` `i`bX` `9g`Y`VY`X]Y`8Ya`c\_fUh]Y` ``5a` ``\$`  
5df`]j`YfUVgW]YXYhY`XYf`A` ]b]ghYffUh`XYf`A` ]`hÅffY[ ]Yfi b[ `Y]bYb`

YZZY\_hj Yb`J YfVchž`XYf`Ui Z`Y]bYf`bUh]cbU`Yb`? cbZYfYbn`VUg]YfhYž  
X]Y`Y]bY`J Yf`Àb[ Yfi b[ `j cb` ; c]hUg`DfÀg]XYbhgW`UZh`V]g`&\$' \$  
Ya dZU`\"

## 8 Yf`8 fi W\_`Ui Z`X]Y`C ddcg]h]cb

8]Y`G]hi Uh]cb` \Uh]g]W` ]b`XYb`YhnhYb`A cbUhYb`j YfgW`ÀfZh`<i a Ub  
F][ \hg`K UhW` fK`FK`É`VYf]W`hYhYž`XUgg`X]Y`ž bhU`k ]YXYf`c`h  
J YfgdfYW`i b[ Yb`[ Ya UW`h` \Uhž`K U` \Yb`UVni` \U`hYbž`X]YgY`YXcW`  
gh`ÀbX][ `Ui Z[ fi bX`j cb` hYW`b]gW`Yb`J YfnÒ[ Yfi b[ Yb` `V`cW\_]Yfh`  
Dc`]h]gW`Y`i bX`n]j ][ YgY`gW`UZh`]W`Y`C f[ Ub]gUh]cbYb`k i fXYb  
VYfY]hg`Ui Z[ Y`Òghž`i bX`X]Y`ž bhU` \Uh`Y]bY`U[ [ fYgg]j Y`<U`hi b[  
[ Y[ YbØVYf`XYf`C ddcg]h]cb`Y]b[ Ybca` a Ybž`k Ug`X]Y`dc`]h]gW`Y  
@UbXgW`UZh`]b`A U`]Yf`YV`]W`Y]bgW`f`Àb`\_h`

⇒ XYb`YhnhYb`K`cW`Yb`k i fXY`XYf`8 fi W\_`Ui Z`cddcg]h]cbY`Y`Y  
Gh]a` a Yb`bcW` ]bhYbg]j Yf`"5a` )`" `A U]`k i fXY`5VVU`5` \UggUbYž`XYf  
; YbYfU`gY`\_fYh`Àf`XYf`7cbj Yf[ YbW`Zcf`h`Y`8Yj Y`cda YbhicZA U]  
f7C89A`Łž`j cb`j Yfa`i` a` a`hYb`A`ÀbbYfb`ZYgh[ Ybca` a Yb`"5i`W`9`  
6UW`]f`H`]Ua` ž`XYf`5bZØ` \fYf`XYf`M`Ya` U!DUfhY]ž`gc``]b`?Uh]`j cb  
I bVY`\_UbbhYb`YbhZØ` \fh`k cfXYb`gY]b`"8Ua` ]h`Y]b` \Yf[ Y`h`XUg  
J YfgW`k ]bXYb`j cb`DUfhY]a` ]h[ `]YXYfbž`k Ug`VY]`XYb  
C ddcg]h]cbY`Yb`6Ygcf[ b]g`Ui g`Ògh`

## F YU\_h]cbYb`Ui Z`X]Y`A U» bU`a`Yb

8]Y`9bhgW`Y]Xi b[ ž`U`Y`dc`]h]gW`Yb`5\_hj ]h`hYb`Y]bni ghY`Ybž  
k i fXY`U`g`dUi gW`U`Y`I bhYfXfØW\_i b[ `XYf`C ddcg]h]cb`Ub[ YgY`Yb`"  
8Yf`DfÀg]XYbh`XYf`5Zf]\_Ub]gW`Yb`Gcn]U`XYa` c\_fUh]gW`Yb`DUfhY]ž  
⇒ga` UÇ`GUW`\_cž`Ài » YfhYž`XUgg`X]Y`A YbgW`Yb`bUW`K U` \Yb`i bX  
Y]bYf`XYa` c\_fUh]gW`Yb`<YffgW`UZh`ghfYVYb`"8]YgY`Ya`d]f]gW`Yb  
6Yk Y]gY`ZØf`X]Y`F YdfYgg]cb` \UVYb` ]bhYfbUh]cbU`Y`DUfhbYf`A U`]g  
XUni`j YfUb`Ugghž`ØVYf`a` Ò[ `]W`Y`?cbgYei YbnYb`bUW`ni XYb`\_Yb`"

8]Y`FY[ ]cb`i bX`X]Y` ]bhYfbUh]cbU`Yb`DUfhbYf`A U`]g`ghY`Yb`j cf`XYf  
<YfUi gZcfXYfi b[ ž`Ui Z`X]Y`k UW`gYbXY`?f]gY`XYf`8Ya` c\_fUh]Y`ni  
fYU[ ]YfYb`"@Ui h`<FK` `\_ÒbbhY`Y]b`ghUf`\_Yg`G][ bU`gYbXYbXYg  
<UbXY`b`bchk`YbX][ `gY]bž`i` a` `XYf`ž` bhU`\_`Ufni` a` UW`Ybž`XUgg`Yg

[ fUj ]YfYbXY`dc`h]gWkYžk ]fhgWkUZh]WkY`i bX`X]d`ca Uh]gWkY  
 ?cbgYei YbnYb`UVYb`k ]fXž`gc`hYb`g]Y`]\fYb`?i fg`b]Wk h`AbXYfb"

⊕g[ YgUa h`nY][ h`g]Wk`XUXi fWkž`XUgg`XYf`n]j ]`Y`FUi a` ]b`A U`]  
 ]a a Yf`k Y]hYf`Y]b[ YgWk f`Ab`h`k ]fX`i bX`X]Y`9fk Ufhi b[ Yb`XYf  
 6Øf[ Yf`bUWk`Y]bYa`k ]f`\_]Wk`XYa c`fUh]gWkYb`FY[ ]YfYb  
 ni bY`a YbX`Yb h`Ai gWk h`k YfXYb`"8]Y`a ]`h`Af]gWkY` : Ø`fi b[ `Uh  
 Xi fWk`X]Y`Øb[ ghYb`9bhk ]W`\_i b[ Yb`Y]bYb`5bgWkY]b`j cb  
 A UWk h[ Yk ]bb`Yf`Ub[ hž`k Å`fYbX`XUg`FYWk h`XYf`A U`]Yfž`]\fY` : Ø`fYf  
 ]b`ZfY]Yb`K U`Yb`ni`k Å`Ybž`ZfcbhU`Ub[ Y[ f]ZZYb`k ]fX"

8]Y`a U`]gWkY`FY[ ]Yfi b[ ž`X]Y`g]Wk`gY`Vgh]b`Y]bYa`FYZcfa d`fcnYgg  
 g]Y`hž`\_ØbbhY`]b`XYf`\_ca a YbXYb`NY]hi bhYf`ni bY`a YbXYa`8fi W\_  
 [ YfUhYbž`a ]h`XYb` : cfXYfi b[ Yb`bUWk`Y]bYf`FØW`\_Y`f`ni`f`n]j ]`Yb  
 <YffgWkUZh`GWk f]h`ni `U`hYb`i bX`dc`h]gWkY` ; YZUb[ YbY  
 ZfY]ni `UggYbž`k ]Y`Yg`X]Y`C ddcg]h]cb`[ YZcfXYfh`Uh"

8YhU]`g	
J c fZU``	F Y[ ]cbU`Yg
I fgUWkY	Dc`h]gWkY`I bhYfXfØW`_i b[
C fh	6Ua U`cž`A U`]
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "U`^UnYYfU"WŁa</li> <li>• k k k "\fk "cf[</li> <li>• k k k "k Uhgc b"Wk</li> </ul>

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