

A YggYfUhhUW\_Y`]a`D\cYb]I!7YbhYf.`A Ubb  
`YVYbg[YZA\f`]W\`jYf`Yhnh`

=a`<UfVi f[ Yf`D\cYb]I!7YbhYf`jYf`YhnhY`Y]b`A YggYfUb[ f]ZZ  
nk Y]`DYfgcbYbž`Y]bYf`gW\k YVh`]b`@YVYbg[ YZU\f`Dc`nY]  
Yfa`]hhY`h`



D\cYb]I!7YbhYfž`&%\$+'`<Ua Vi f[ ž`8Yi hgW\`UbX`!`=a  
<Ua Vi f[ Yf`GhUXhhY]`<UfVi f[ `\_Ua`Yg`Ua`GUa ghU[ UVYbX`]a  
D\cYb]I!7YbhYf`ni`Y]bYa`YfgW\ØhhYfbXYb`J cfZU`""`9]b  
A YggYfUb[ f]ZZ`XYf`[ Y[ Yb`%+.`\$`I`\f`]a`: ccX!7ci fhXYg  
9]b\_Ui ZgnYbhfi a g`ghUhhZUbXž`ZØ\fhY`XUni ž`XUgg`Y]b`A Ubb  
`YVYbg[ YZA\f`]W\`jYf`Yhnh`k i fXY`"@Ui hi **B 8 F**`a i gghY`XUg`CdZYf`j cf  
C fh`fYUb]a`]Yfh`k YfXYbž`VYj cf`Yg`]bg? fUb\_Yb\Ui g`[ YVfUW\h  
k i fXY`"9]bY`nk Y]hY`DYfgcb`k i fXY`YVYbZU`"g`j Yf`Yhnhž`XcW\`XYf  
Ni ghUbX`X]YgYg`cdZYfg`V`]YV`ni bAW\ghi b`\_Uf`

B UW\`YfghYb`9fa`]hhi b[ Yb`]gh`VY\_Ubbhž`XUgg`g]W\`nk`]gW\Yb`XYa  
HÅhYf`i bX`XYa`CdZYf`Y]b`GhfY]h`YbhgdUbbž`XYf`]b`XYf`[ fUi gUa Yb  
HUh`a ØbXYhY`"8]Y`Dc`nY]`\Uh`Y]bYb`a i ha U»`]W\Yb`HÅhYf`

ZYgh[ Ybca a Ybžk cVY]i b\_`Uf`]ghžcV`X]YgYf`VYfY]hg`ni j cf  
 ZØW hYhY`cXYf`Ub`XYb`HUhc`fh`ni fØW\_\_Y`fhY`"J cf`XYa` J cfZU`  
 gU`Yb`NYi [ Ybžk`jY`X]Y`VY]XYb`6YhY`][ hYb`cZZbg]W`h`W`Y]bY  
 5i gY]bUbXYfgYhni b[ `UhhYbž`X]Y`]b`XYa` A YggYfUb[ f]ZZ[ ]dZY`hYž  
 VYf]W`hYhY`HU[ &( "

; fc» Ui Z[ YVch`XYf`Dc`]nY]i bX`9j U\_i ]Yfi b[

8Yf`J cfZU`gc f[ hY`ZØf`Y]bYb`; fc» Ui Z[ YVch`Ub`9]bgUhn\_f`ÄZhYb`XYf  
 Dc`]nY]i bX`G]W`Yf`Y]hg\_f`ÄZhYž`X]Y`gcZc`fh`j cf`C`fh`k UfYbž`i a`X]Y  
 G]hi Uh]cb`ni`i bhYf`?cbhfc`Y`ni`Vf]b[ Yb`i bX`X]Y`2 ZZb`h`W`\_Y]h`ni  
 gW`ØhnYb`"8 Ug`9]b\_Ui ZgnYbhfi a`k`i fXY`j c`gh`ÄbX][ `Yj U\_i ]Yfhž`i a  
 a`Ö[ `]W`Y`k`Y]hYfY`; YZU`fYb`ni`j`Yfa`Y]XYb`"8]Y`Ub[ fYbnYbXY  
 A ccfg`hU»Y`k`i fXY`[ YgdYffhž`i a`XYb`9]bgUhn\_f`ÄZhYb`XYb`Ni [ Ub[  
 ni`Yf`Y]W`hYfb`i bX`X]Y`9fa`]h`i b[ Yb`b]W`h`ni`VY`]bXYfb`"

⇒ XYb`Y`mhYb`J`fYb`g]bX`A YggYfUb[ f]ZZY`]b`8Yi hgW`\_Ub`X`Y]b  
 Vf]gUb`hYg`H`Ya`U`[ Yk`cfXYb`"@Ui`h`Y]bYf`GhUh]gh]\_ž`X]Y`X]Y  
 dc`]nY]`W`YfZUgg`hYb`i`Ä`Y`j`cb`&\$&&`V]g`&\$&( `XYhU]`Y]fh  
 VY`Yi`W`hYhž`]gh`X]Y`5bnU`\_gc`W`Yf`5b[ f]ZZY`[ Ygh]Y[ Yb`"8]Y`8UhYb  
 j`cb`GhUh]ghU`VY`Y[ Yb`X]YgYb`HfYbX`i`bX`nY][ Ybž`XUgg`XYfUfh][ Y  
 J cfZ`Ä`Y`]b`XYf`; YgY`gW`UZh]a`a`Yf`a`Y`f`ni`bY`a`Yb`"

8]Y`A`cfX`\_ca`a`]gg]cb`\_Uh`i`a`[ Y`YbX`X]Y`9fa`]h`i`b[ Yb  
 ØVYfbca`a`Ybž`i`a`X]Y`<]bhYf[ fØbXY`ni`\_`Ä`fYb`i`bX`b`Øh][ Y`NYi`[ Yb  
 Ui`gni`k`YfhYb`"8]Y`GW`ÄfZY`XYf`G]hi`Uh]cb`]b`Y]bYa`C`fhž`XYf  
 bcfa`U`Yfk`Y]gY`U`g`g]W`Yf`[ ]hž`j`Yfgh`Ä`f`\_h`X]Y`6Ygc`f[ b]g`]b`XYf  
 6Yj`Ö`\_Yfi`b[ `i`bX`nY][ hž`XUgg`]b`i`bgYfYb`Gh`Ä`hYb`Xi`fW`Ui`g  
 <YfUi`gZc`fXYfi`b[ Yb`VYghY`Ybž`X]Y`Yg`ni`VYk`Ä`h][ Yb`[ ]`h`"

8YhU]`g	
C`fh	D`c`Yb]i`!7YbhYfž`&`%`\$`+`'`<`Ua`Vi`f[ ž 8Yi`hgW`_Ub`X
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"bXf`XY</li> <li>• k`k`k`"hU[ &amp;( `XY</li> <li>• XY`"ghUh]ghU`W`ĉ`a</li> </ul>

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