

8 fUa U`j cf` ; Yf]Wk h. ` ; YgWk k ]ghYf`ghY\Yb  
k Y[ Yb`6`i hVUX`]b`6]Y`YZY`X`j cf`5b`\_`U[ Y

5a`@UbX[ Yf]Wk h`6]Y`YZY`X`k i fXYb` ; YgWk k ]ghYf`k Y[ Yb  
j Yfgi Wk hYb`A cfXYg`Ub[ Y`\_`U[ h`bUWk`GWk ØggYb`]a  
Ni gUa a Yb\Ub[ `a ]h`XYa`A cfXdfcnYgg`Ub`6YgUf`B]a Ub]`



6]Y`YZY`X`ž`B cfXf\Y]b!K YghZU`Ybž`8 Yi hgWk`UbX`!`B UWk`Y]bYf  
Zi`a ]bUbhYb` ; Yf]Wk hgj Yf\UbX`i b[ `]b`6]Y`YZY`X`ž`X]Y`a ]h`GWk ØggYb  
YbXYhYž`\Uh`X]Y`GhUUhgUb k U`hgWk UZh`bi b`5b`\_`U[ Y`[ Y[ Yb`nk Y]  
; YgWk k ]ghYf`Yf\cVYb``8]YgY`ghY\Yb`]a`J YfXUWk hž`bUWk`XYa  
DfcnYgg`i a`XYb`A cfX`Ub`XYa`Y\Ya`U`][ Yb`DfcZ]Vcl Yf`6YgUf  
B]a Ub]ž`gWk Yf`VYk UZzbYh`Ui Z`5b[ Y\Øf][ Y`XYg`5b[ Y`\_`U[ hYb  
[ YgWk cggYb`ni`\UVYb``8]Y`?`U[ YgWk f]Zi`]gh`a ]h`Yfk Y]Y`Ua  
@UbX[ Yf]Wk h`Y]b[ Y[ Ub[ Ybž`k ]Y`Y]b`GdfYWk Yf`VYgh`Åh][ hYž`i bX`XUg  
; Yf]Wk h`dfØZhž`cV`X]Y`5b`\_`U[ Y`ni f`<Ui dhj Yf\UbX`i b[ `ni [ Y`UggYb  
k ]fX``8]YgYg`Ui ZgY\YbYffY[ YbXY`9fY][ b]g`k ]fZi`Y]bYb`VfY]hYb  
GWk UhYb`Ui Z`X]Y`G]Wk Yf\Y]h]b`XYf`F`Y[ ]cb`i bX``Åggh`i fU[ Yb`ni f  
k UWk gYbXYb` ; Yk U`h`\_`f]a ]bU`]h`Åh`Ui Z`\_`ca`a`Yb`

K ]Y`a Y\FYfY`6Yf]W`hY`VY`Y[ Ybž`YfY][ bYhYb`g]W`X]Y`GW`ØggY`Ua  
&+`": YVfi Uf`&\$&) `X]fY`\_h`bUW`XYa`9bXY`Y]bYg  
J Yf\UbX`i b[ ghU[ g`"B]a Ub]`k i fXY`]a`A`Āfn`&\$&( `j`cf`Y]bYa  
: f]gYi f[ YgW`ĀZh]b`6]Y`YZ`X`YfgW`cggYb` `Y]b`J YfvfYW`Ybž`XUg`X]Y  
GhUXh]b`XYb`6Ubb`[ Ync[ Yb`\Uh`"8Yf`Ub[ Y`\_U[ hY  
<Ui dhVYgW`i`X][ hY`k i fXY`]b`YfghYf`ϕghUbn`ni`"YVYbg`Ub[ Yf`<UZh  
j`Yfi`fhY]`hž`XcW`X]Y`FYj`]g]cb`"Āi`Zh`bcW`"8Yf`nk`Y]hY`J`YfX`ĀW`h][ Y  
]gh`k`Y]hYf\]b`Ui`Z`XYf`:`i`W`hi`bX`k`]fX`j`cb`XYf`Dc`]nY]`[ Ygi`W`h`"9f  
ghY`h`i`bhYf`XYa`J`YfXUW`hž`bUW`XYf`:`Yf]W`hgj`Yf\UbX`i`b[ `Ui`Z  
j`]Yf`A`ĀbbYf`[ YgW`cggYb`ni` \UVYbž`XUfi`bhYf`J`UhYf`i`bX`6fi`XYf  
XYg`5b[ Y`\_U[ hYb`"8]YgY`k`i`fXYb`ni`a`HY]`gW`k`Yf`j`Yf`Yhnh`"

## 9]b`[ YZ`Ā`f`]W`Yg`i`a`ZY`X

8]Y`GW`ØggY`Z]Y`Yb`Ui`Z`XYf`GØXk`YghgY]hY`XYg`:`Yf]W`hg[ YV`Āi`XYg  
Ub`XYf`6i`bXYgghfU»Y`\*`\*`ž`i`bX`X]Y`Dc`]nY]`a`igghY`gW`bY`  
fYU[ ]YfYb`"ϕbYf\U`V`\_ØfnYghYf`NY]h`k`UfYb`FYhhi`b[ g`f`ĀZhY`j`cf`C`fh  
i`bX`VfUW`hYb`X]Y`J`Yf`YhnhYb`]b`Y]bY`?`]b]`"6Yf]W`hYb`ni`Zc`[ Y  
k`UfYb`X]Y`C`d`ZYf`5b[ Y`\Øf][ Y`XYg`5b[ Y`\_U[ hYbž`k`Ug`X]Y`G]hi`Uh]cb  
ni`g`Āh`n]W`Ub`\Y]nhY`"A`]h`6`]W`\_Ui`Z`XUg`G]W`Yf\Y]hg[ YZØ`\`]b  
8Yi`hgW`UbX`nY][ h]g]W`Y]b`VYi`bfi`\][ YbXYf`HfYbX`  
; Yk`U`hj`YfvfYW`Yb`a`UW`Yb`nk`Uf`k`Yb][ Yf`U`g`(`i`U`Yf`dc`]nY]`]W`  
YfZUgghYb`GhfUZhUhYb`Ui`gž`VYY]bZi`ggYb`YXcW`XUg  
G]W`Yf\Y]hg[ YZØ`\`XYf`A`YbgW`Yb`Yf\YV`]W`"HUhg`ĀW`]W`k`i`fXYb  
]a`ϕ\f`&\$&(`a`]h`fi`bX`&%+`"\$\$\$\$`; Yk`U`hj`YfvfYW`Yb`X]Y`\`ØW`ghYb  
NU`\Yb`gY]h`&\$+\$`+`fY[ ]ghf]Yfh`"8]Yg`]gh`Y]b`U`Ufa`]YfYbXYg`G][ bU`ZØf  
X]Y`:`YgY`gW`UZh`"

8]Y`5b`\_U[ Y`k`Y[ Yb`j`Yfgi`W`hYb`A`cfXYg`i`bX`[ YZ`Ā`f`]W`Yf  
?ØfdYfj`Yf`Yhni`b[ `][ Y[ Yb`X]Y`:`YgW`k`]ghYf`XYg`6cl`Yfg`]gh`XYf  
`YhnhY`5i`gXfi`W`\_Y]bYf`ni`bY`a`YbXYb`:`Yk`U`hgd]fU`Y`  
; Yk`U`h`\_f]a`]bU`]h`Āh`i`a`ZUggh`b]W`h`bi`f`A`cfXž`gcbXYfb`Ui`W  
gW`k`YfYfY`?ØfdYfj`Yf`Yhni`b[ ž`J`Yf[ Yk`U`h][ i`b[ `i`bX`F`Ui`Vž`i`bX  
U`\_hi`Y`Y`GhUh]gh]\_Yb`Y[ Yb`X]Y`bU`Yž`XUgg`X]YgYf`HfYbX`]b  
UVgY`V`UfYf`NY]h`b]W`h`UVfY]»Yb`k`]fX`"

<]bhYf[ fØbXY`XYf`:`Yk`U`h

9l dYfhYb`j Yfa i hYbž`XUgg`k ]fhgW\UZh`W\Y`l bg]W\Yf\Y]hYb`i bX  
 gcn]U`Y`6Y`Ughi b[ Yb`ni f`Ni bU\ a Y`X]YgYf`GhfUZhUhYb`VY]hfU[ Yb  
 \_ObbhYb``8]Y`Dc`nY]`\_cbbhY`ja` `š\`f`&\$( `]b`[ i h`XfY]`J ]YfhY`XYf  
 Xi fW\ [ YZØ\fhYb`9fa ]h`i b[ Yb` ; Yk U`hhUhYb`Ui Z[ Y`\_`ÄfYbž`XcW\`X]Y  
 8i b\_Y`n]ZZYf`\_ObbhY` \Ö\Yf`gY]b``6YgcbXYfg`VYgcf[ b]gYffY[ YbX`]gh  
 XYf`5bgh]Y[ `↑ b[ Yf` ; Yk U`hÄhYf`]b`XYf`YmhhYb`NY]h``8Yf`5bhY]`  
 ↑ b[ Yf`HÄhYf`i bhYf`&%`š\`fYb`]gh`Ui ZYhk U`Y]b`8f]hhY`[ Ygh]Y[ Yb`"

⇒ 5bVYhfUW\h`X]YgYf`9bhk ]W`\_i b[ Yb`V`Y]Vh`X]Y` : fU[ Y. `K ]Y`\_Ubb  
 XUg`G]W\Yf\Y]hg[ YZØ\`XYf`6Yj Ö`\_Yfi b[ `]b`6]Y`YZY`X`i bX`XUfØVYf  
 \]bUi g`[ YghÄf`\_h`k YfXYb3`6Yf]W\hY`nY][ Ybž`XUgg`- ( i `XYf  
 8Yi hgW\Yb` ; Yk U`h`[ Y[ Yb`DYfgcbYb`Ui g`Dc`]h]\_i bX  
 F Yhi b[ gX]YbghYb`U`g`[ fc»Yg`DfcV`Ya`\_UbgY\Yb`\_Y]bY  
 VYgcf[ b]gYffY[ YbXY`A`ca`YbhUi ZbU\ a Yž`X]Y`X]Y`Xf]b[ YbXY  
 B`chk`YbX][ \_Y]h`ZØf`@Ögi b[ Yb`i bhYfghfY]W\h`"

5VgW\`]Y»YbX`V`Y]Vh`ni`\_`cZZYbž`XUgg`XUg`@UbX[ Yf]W\h`VY]`XYf  
 6YUfVY]hi b[ `XYf`5b`\_U[ Y`[ Y[ Yb`X]Y` ; YgW\k ]ghYf`XYb`f]W\h][ Yb  
 K Y[ `Y]bgW\`Ä[ hi bX`[ i h`Xi fW\XUW\hY`GW\f]hhY`ni f`DfÄj`Ybh]cb`j`cb  
 ; Yk U`hj`YfVfYW\Yb`Yf[ fY]Zh``8Yf` : U``k ]fX`g]W\Yf`bcW\`\_Ub[ Y`ZØf  
 8]g\_i`gg]cbYb`gcf[ Yb`"

8YhU]`g	
C fh	6]Y`YZY`Xž`B`cfXf\Y]b!K`YghZU`Ybž`8Yi`hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "_ghU"XY</li> <li>• k k k "nXZ\Yi hY"XY</li> <li>• XY"ghUh]ghU"WŁa</li> </ul>

6Ygi W\Yb`G]Y`i bg`Ui Z. `a Y]b!\_cY`b`bYh