

? Ò`b`ghY\`h`gh]``. ; fc» Y`9j U_i]Yfi b[
k Y[Yb`6ca VYbYbhgW\`ÀfZi b[`Ua
A]hhk cW\`°

5a `(" ' ð b] & \$ &) `k]fX`]b`? Ò`b`Y]bY`6ca VYbYbhgW\`ÀfZi b[`a]h
i a ZUb[fY]W\Yb`9j U_i]Yfi b[ga U» bU\`a Yb`i bX`GdYffi b[Yb
Xi fW\ [YZØ\`fh"



? Ò`b`ž`8Yi hgW\`UbX`!` ð`? Ò`b`ghY\`h`Y]bY`[fc» Y`<YfUi gZcfXYfi b[
]bg`<Ui g. 5a `A]hhk cW\`ž`XYa `(" ' ð b]ž`k]fX`]a `<YfnYb`XYf`GhUXh
Y]bY`6ca VYbYbhgW\`ÀfZi b[`ghUhhZ]bXYb``8]YgY`A U» bU\`a Y`k i fXY
YfZcfXYf`]W\`ž`bUW\`XYa `a Y\`fYfY`6`]bX[`Àb[Yf`Ui g`XYa `Nk Y]hYb
K Y`h`_f]Y[`YbhXYW`_h`k i fXYb`` ð`g[YgUa h`\`UbXY`h`Yg`g]W\`i a `nk Y]
Ua Yf]_Ub]gW\`Y`&\$!NYbhbYf!6ca VYb`i bX`Y]bY`Ua Yf]_Ub]gW\`Y
NY\`b!NYbhbYf!6ca VYž`X]Y`a]h`5i ZgW\`U[nØbXYfb`j YfgY\`Yb`g]bX``
9l dfYgg`VYf]W\`hYhž`XUgg`XUZØf`Y]b`i a ZUggYbXYf`9j U_i]Yfi b[g!
i bX`GdYffVYfY]W\`Y]b[Yf]W\`hY`h`k]fX"

6YfY]hg`UV`, `I \`f`VY[]bbh`XYf`YfghY`?`]b[Y`Xi fW\ [Ub[`ni f

9j U_i]Yfi b["8]YgYf'i a ZUggh'b]W\h'bi f'X]Y' [YgUa hY' ? Ò'bYf
5`hghUXhž'gcbXYfb'Ui W\XfY]F\Y]bVfØW_Yb'gck]Y'X]Y'VY']YVhY
@Ubl Ygg!5fYbU"Ni ['Y]W\k]fX'Y]b'; fc» hY]'XYf' ðbYbghUXh
UV[Yf]Y[Y'h'8Yf' ? Ò'bYf'8ca 'V'Y]Vh'YXcW\ ZØf'6Ygi W\Yf' [YÒZbYhž
k À\fybX'XYf' <Ui dhVU\ b\cZb]W\h'a '9j U_i]Yfi b[gfUX]i g`]Y[h'
K Yf'XU\Yf'a]h'XYa 'Ni ['UbFY]gYb'a ÒW\hYž'gc`hY'g]W\VYk i ggh
gY]bž'XUgg'X]Y' <c\Ybnc`YfbVfØW_Y'k À\fybX'XYf'9bhgW\ÀfZi b[
[YgdYffh'k]fX'i bX'JYfV]bXi b[Yb'ØVYf'X]YgYb'k]W\h][Yb
?bchYbdi b_h'b]W\h'a Ò[']W\g]bX"

I a ZUb [fY]W\Y'9j U_i]Yfi b[ga U» bU\ a Yb

8]Y'9j U_i]Yfi b['VYhf]Zh'b]W\h'k Yb][Yf'U'g') , ' < chY'g'i bX
nU\ 'fY]W\Y'; UghghÀhhYb"5V'A]h'k cW\ž, 'I \fž'k YfXYb'X]Y
GhfU» YbgdYffYb']b' ? fUZh'hfYhYbž'i bX'DYfgcbYb'g]bX'j YfdZ]W\hYhž
XYb'9j U_i]Yfi b[gVYfY]W\ 'ni 'j Yf'UggYb"6Y]'K Y][Yfi b['Xfc\Yb
Nk Ub[gfÀi a i b[Yb'Xi fW\X]Y'Dc']hY]" ð'X]YgYf'Ub[YgdUbbhYb
G]hi Uh]cb'cf[Ub]g]Yfh'X]Y' GhUXh' ? Ò'b'Y]b'6Øf[YfhY'YZcbž'XUg'i bhYf
XYf'Bi a a Yf'\$&&%#&&%!\$'cXYf'%) 'YffY]W\VUf']gh" <]Yf' _ÒbbYb
6YhfcZYbY'U_hi Y`Y' ðZcfa Uh]cbYb'Yf\U'hYb'i bX'YfZU\fybž'k c
Bchi bhYf_ØbZhY'VYfY]h[YghY`h'k YfXYb"

8]Y'8Yi hgW\Y'6U\ b'a Y'XYh'a Ugg]j Y'6YY]bhfÀW\h][i b[Yb']a
: Yfbj Yf_Y\ f. 'Gc'ZU`Yb'i bhYf'UbXYfYa 'X]Y' < U'hY']b' ? Ò'b
8Yi hn#H]YZ'UV', 'I \f'Ui gž'i bX'Ui W\VY_UbbhY': YfbnØ[Y'k]Y'X]Y
=79'Gdf]bhYf'nk]gW\Yb' ? Ò'b'i bX'6Yf']b'g]bX'ghUf_'VYhfcZYb"8]Y
? Ò'bYf'J Yf_Y\ fg]6Yhf]YVY'f? J 6Ł'fYW\ bYb'a]h'Yf\YV']W\Yb
GhØfi b[Yb']a 'GhUXhj Yf_Y\ fž']bgVYgcbXYfY'ZØf'X]Y
GhUXhVU\ b']b]Yb'%ž' ž (ž) ž + ž - ž % ('i bX'%+ 'gck]Y'ZØf'6i g`]b]Yb"
8]Y' ? J 6'UddY`]Yfhž'XYb' ðbYbghUXhVYfY]W\Ua 'A]h'k cW\
k Y]h[Y\YbX'ni 'a Y]XYbž'XU'X]Y'a Y]ghYb'6i ggY'i bX'6U\ bYb
k À\fybX'XYf'9j U_i]Yfi b['b]W\h'Ub\U'hYb'k YfXYb"

6`]W_ 'ØVYf'XYb'HY`YffUbX

8]Y' < YfUi gZcfXYfi b[Ybž'X]Y'Y]bY'gc`W\Y'9j U_i]Yfi b['a]h'g]W\
Vf]b[hž'g]bX'b]W\h'i bVY_Ubbh"Y\ b`]W\Y'GnYbUf]Yb'Yf'YVhY'XUg
8F? ; 'UXVYW_]a '5i [i gh'&\$%+ž'U'g'Xcfh'Y]bY') !NYbhbYf!6ca VY

YbhXYW_h'k i fXY'i bX'9j U_i]Yfi b[ga U» bU\ a Yb'bc h'k YbX][
k UfYb''8 Ug'F chY' ? fYi n'\Uh'i]b'gc`W\Yb': À`Yb'[YnY][hž'k]Y'k]W\h][
Y]bY'Yb[Y' ? ca a i b]_Uh]cb'nk]gW\Yb'9]bgUhn`Y]hYf'i bX'8F?!
9]bgUhnghUV`]ghž'i a 'j cf'U`Ya '[Ygi bX\Y]h]W\ '[YZ\ fXYhY
DYfgcbYb'ni 'YffY]W\Yb'i bX'g]W\Yf'ni 'hfUbgdcfh]YfYb''
@_U`_ca dUgg`\Uh'Ui gZ\ f]W\ ØVYf`X]YgY'9]bgÀhnY'VYf]W\hYh"

⊕`XYb`_ca a YbXYb`HU[Yb'k]fX`X]Y`GhUXh? Ò`b`U`Yg`XUfUb
gYhnYbž`X]Y`G]W\Yf\Y]h']\fYf'6Øf[Yf]bbYb'i bX'6Øf[Yf'ni
[Yk À\ f`Y]ghYb''8]Y`YfZc`[fY]W\Y'9bhgW\ÀfZ] b[`XYf'6ca VYb'k]fX
j cb`XYf`YZZ]n]YbhYb' ? ccfX]bUh]cb`U`Yf`VYhY']][hYb'6Y\ ÒfXYb
UV\Àb[Yb''K Yf'g]W\]b`XYb'9j U_i]Yfi b[gfUX]i g`VYk Y[h'cXYf
d`Ubhž'ni `fY]gYbž'gc`hY`XYg\U`V`ghYhg`X]Y`U_hi Y`Yb'⊕Zcfa Uh]cbYb
]a `5i [Y`VY\U`hYb'i bX'g]W\`Ui ZX]Y`J YfÀbXYfi b[Yb']a `J Yf_Y\ f
Y]bghY`Yb"

8YhU]`g	
C fh	? Ò`bž'8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> • k k k "YI dfYgg"XY • k k k %"k Xf"XY • k k k "`c_U`_ca dUgg"XY

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