

7 UbbYg!G]Y[ 'ZØf'F Y[ ]ggYi f]b.  
: Ya ]b]gh]gWXY : ]`a ZØfXYfi b[ ']b`XYf  
? f]gY°

8 Yf'5fh]\_Y`VY`Yi W hYh`XYb`9fZc`[ 'XYf'F Y[ ]ggYi f]b`A UgWU  
GWX`]bg\_]`VY]`XYb : ]`a ZYghgd]Y`Yb`]b`7 UbbYg`i bX`X]g\_i h]Yfh  
X]Y`<YfUi gZcfXYfi b[ Ybž`XYbYb : fUi Yb`]b`XYf : ]`a VfUbWXY  
`]bg]W h]W : ØfXYfa ]hhY`b`i bX ; `Y]W ghY`i b[  
[ Y[ YbØVYfghY`Yb"



6 Yf`]bž`8 Yi hgW`UbX`!`A UgWU`GWX`]bg\_]ž`Y]bY`hU`Yb h]YfhY  
XYi hgWY`F Y[ ]ggYi f]bž`gc f[ hY`ZØf`5i ZgY`Yb`VY]`XYb`X]Yg`Å`f[ Yb  
: ]`a ZYghgd]Y`Yb`]b`7 UbbYgž`k`c`g]Y`XYb ; fc»Yb`DfY]g`XYf`†`fm`ZØf  
]`fYb : ]`a ` `b`X]Y`GcbbY`gWUi Yb`[ Yk`Ubb`" `b`]`fYf`VYk`Y[ YbXYb  
8 Ub`\_YgfYXY`f]YZg]Y`†`b[ Y : fUi Yb`]b`XYf : ]`a VfUbWXY`XUni`Ui`Zž  
Ub`]`fY`\_ØbghYf]gWYb`J]g]cbYb`ni`[ `Ui`VYb`i bX`X]YgY`a`]h  
9bhgW`cggYb`Y]h`ni`j`YfZc`[ Yb`"8]YgY`5i`gnY]W`bi`b[ `ca`a`h`ni  
Y]bYf`NY]hž`]b`XYf`X]Y`8YVUhhY`ØVYf`X]Y`i`b[ `Y]WY`J`YfhY`]i`b[ `j`cb  
: ]`a ZØfXYfa ]hhY`b`]b`8Yi hgW`UbX`YfbYi`h`Ui`Z[ YZUa`a`h]gh"

@Ui h`XYa `6i bXYgj YfVUbX`FY[ ]Y`Yf\U`hYb` : fUi Yb`]a `&f`&\$&  
bi f`&, i `XYf` : ]a `! : ÒfXYfgi a a Yb`XYg`6i bXYgž`k Ug`X]Y  
< YfUi gZcfXYfi b[ Yb`j YfXYi h`]W`hž`a ]h`XYbYb`k Y]V`]W`Y  
: ]a Ya UW`Yf]bbYb`\_cbZfcbh]Yfh`g]bX``GW`j`]bg\_]Zcfa i `]YfhY`]b  
]\fYf`5bgdfUW`Y`X]Y`Bchk YbX][\_Y]hž`XUgg` : fUi Yb`]a ` : ]a gW`UZZYb  
a Y`f`A Ò[ `]W`\_Y]hYb`Yf\U`hYb`gc``hYbž`i a `]`fY`Dfc`Y`\_hY`ni  
fYU`]g]YfYb``Hfchn`dcb]h]j Yf`9bhk ]W`i b[ Ybž`VYf]W`hYhY`@Ui fU  
A UW`i hU`j cb`7cbghUb]b` : ]a `6Yf`]bž`V`Y]VYb`[ fÒ» YfY  
: ]a dfcXi \_h]cbYb`k Y]hYf\]b`j cb`A`ÀbbYfb`Xca ]b]Yfh`

< YfUi gZcfXYfi b[ Yb`ZØf` : fUi Yb`]b`XYf  
: ]a VfUbW`Y

8]Y`GhUh]gh]\_`nY][ h`U`Ufa ]YfYbXY`A ]gggh`ÀbXY. `Bi f`(`ž) i `XYf  
Z]\_h]cbU`Yb`HJ`!DfcXi \_h]cbYb`]b`XYf`Df]a Y`H]a Y`k YfXYb`j cb  
: fUi Yb`[ YZØ`fh``8]Yg`ghY`h]a `?cbhfUgh`ni `XYf`HUhgUW`Yž`XUgg  
a Y`f`U`g`- \$i `XYf`k Y]V`]W`Yb` : ]a Ya UW`Yf]bbYb`XYb`6YW`XY`!  
HYgh`VYghY`Ybž`k`À`fYbX`bi f`) \$i `XYf`a`Àbb`]W`Yb` : ]a Ya UW`Yf  
X]Yg`YffY]W`Yb``ž`U`j cb`<Y]bnž`Y]bY`VY`\_UbbhY`FY[ ]ggYi f]bž  
Ài » YfhYž`XUgg`H`Y`a Ybž`X]Y` : fUi Yb`VYhfY`ZYbž`cZhi`U`g`k Yb][ Yf  
]bhYfYggUbh`VYhfUW`hYh`k YfXYb`i bX`ZcfXYfhY`Y]bY  
: `Y]W`j YfhY`]i b[ `XYf` : ]a ZØfXYfa ]hY`ni `) \$i `ni [ i bghYb`j cb  
: fUi Yb`

?i`hi fghUUhga ]b]ghYf`K`c`ZfUa`K`Y]a Yf`\U`h`Y]bY`E`i`chYbfY[ Y`i`b[  
UV[ Y`Y`b`hž`Y`XcW`Y]bYb`6cbi`g`ZØf`k`Y]V`]W`Y`6YgYhni`b[ Yb`]b  
nYbhfU`Yb`Dcg]h]cbYb`j`cf[ YgW`U[ Yb``i`bhYfghØhni`b[ Yf`\À`h`Yf`j`cb  
Gi`gUbbY`GhØfa`Yf`j`cb`XYf` : ]a i`b]j`Yfg]h`À`h`6UVY`gVYf[ ž`X]Y`Y]bY  
: fUi Ybei`chY`ZcfXYfhž`i`a`X]Y`8UfghY``i`b[ `j`cb` : fUi Yb`]b` : ]a Yb`ni  
j`YfVYggYfb``G]Y`Yfa`i`h][ hY` : fUi Ybž`Y][ YbY`DfcXi`\_h]cbgZ]fa`Yb`ni  
[ fØbXYb`i`bX`g]W`]b`BYhmk`Yf`\_Yb`ni`cf[ Ub]g]YfYbž`i`a`]b`XYf  
6fUbW`Y`g]W`hVUFYf`i`bX`YfZc`[ fY]W`Yf`ni`k`YfXYb`

8 Yf`GhUbX`XYf` ; YgW`Y`W`hYfj`YfhfYhi`b[ `]a  
XYi`hgW`Yb`? ]bc

9]bY`5bU`mgY`XYf`i`b]j`Yfg]h`À`h`F`cghcW`\_VY`Y[ h`X]Y` : cfhgW`f]hY`i`bX

<YfUi gZcFXyfi b[ Yb`b`XYf` ; YgW`YW`hYffYdfÅgYbhUh]cb`ja  
XYi hgW`Yb`? ]bc"8]Y`Ghi X]Yž`X]Y` ]b`Ni gUa a YbUfVY]h`a ]h`XYf  
A U@]gU`Gh]Zhi b[ `i bX`UbXYfYb`DUfhbYf]bgh]hi h]cbYb`Xi fW [ YZØ\fh  
k i fXYž`nY][ hž`XUgg`XYf`5bhY` ]`j cb` : fUi Yb`Ui Z`XYf`@Y]bk UbX`gY]h  
&\$%+ [ Ygh]Y [ Yb`]ghž`X]Y`8UfghY`i b[ `YXcW`cZh`ghYfYchmd]gW  
V`Y]Vh"6YgcbXYfg`VYgcf[ b]gYffY [ YbX`]gh`XYf`FØW\_[ Ub [ `A`hYfYf  
k Y]V`]W`Yf`7\UfU`hYfYž`k Å\fybX`A`ÅbbYf`ØVYf`) \$`ghUf\_  
fYdfÅgYbh]Yfh`g]bX"

Jcb`&\$%+`V]g`&\$&\$`k i fXYb`&) i `XYf`XYi hgW`Yb`? ]bcZ`a Y`j cb  
: fUi Yb`]bgnYb]Yfhž`i bX`&( i `XYf`8fY\`VØW`Yf`ghUa a Yb`j cb  
k Y]V`]W`Yb`5i hc]f]bbYb"8]YgY`NU\`Yb`j YfXYi h`]W`Ybž`XUgg` : fUi Ybž  
k Ybb`g]Y`Ybhk YXYf`FY [ ]Y`ZØ\`fYb`cXYf`X]Y`8fY\`VØW`Yf`gW`fY]VYbž  
a Y\`f`G]W`hVUf`\_Y]h]b`XYb` : ]`a Yb`YffY]W`Yb"5`YfX]b[ g`V`Y]Vh`X]Y  
ghYfYchmd]g]YfhY`8UfghY`i b[ `j cb` : fUi Yb`Y]bY`<YfUi gZcFXyfi b[ ž  
k ]Y`8f"Å Uf]U` : i fhk Åb [ `Yf`Uba Yf`hž`X]Y`Ui Z`XYb`Ub\`U`hYbXYb  
5`hYfgi bhYfgW]YX`i bX`X]Y`ghYfYchmdY` ; fc»XUfghY`i b[ `j cb  
k Y]V`]W`Yb` : ][ i fYb` \]bk Y]gh"

⇒b]h]Uh]j Yb`ZØf`a Y\`f` ; YbXYf [ YfYW`h][ \_Y]h

8Ug`U`hi Y`Y` : ]`a ZØfXYfi b[ g[ YgYhn`\Uh`A U»bU\`a Yb`Yf [ f]ZYbž  
i a `Y]bY [ YgW`YW`hYf [ YfYW`hY`6YgYhni b[ `XYf` : ØfXYf [ fYa ]Yb`ni  
[ Yk Å\`f`Y]ghYb"@Ui h`XYf` : : 5`]gh`XYf`J Yfk U`hi b[ gfUh`bi b`ni ` \$  
DfcnYbh`a ]h` : fUi Yb`i bX`A`ÅbbYfb`VYgYmh"8]Yg`]gh`HY` ]`Y]bYf  
i a ZUggYbXYfYb`5bghfYb [ i b[ ži a ` ; YgW`YW`hYf [ YfYW`h][ \_Y]h]b  
XYf` : ]`a ZØfXYfi b[ `ni `ZØfXYfb"

9]b`k Y]hYfYf`k ]W`h][ Yf`Di b`\_h]gh`X]Y`bYi Y`F ]W`h]b]Yž`X]Y`X]Y  
6YfØW\_g]W`h][ i b[ `j cb`? cghYb`ZØf`ZUa ]`YbZfYi bX`]W`Yg`8fY\`Yb  
]bbYf\`U`V`XYf` : ØfXYfUbhfÅ [ Y`Yfa Ø [ `]W`h" Gc`\_ØbbYb`? cghYb`ZØf  
?]bXYfVYhfYi i b[ `Ua `GYh]b`X]Y`? U`\_i `Uh]cb`XYf`ZØfXYfZÅ\][ Yb  
6i X [ Yhg`Y]bVYnc [ Yb`k YfXYb"8]Y` : : 5`j YfØZYbh]W`h`ni XYa  
fY [ Y`a Å»][ `⇒Zcfa Uh]cbYb`ØVYf`X]Y` ; YgW`YW`hYfj YfhY]i b[ `VY]  
: ØfXYfni gU [ Yb`i bX`Y]b [ YfY]W`hYb`Dfc`Y`\_hYbž`i a `HfUbgdUfYbn`ni  
gW`UZYb`i bX`XYb` : cfhgW`f]h]b`XYf` ; YgW`YW`hYffYdfÅgYbhUh]cb  
ni `Xc`\_i a Ybh]YfYb"

K Ä\fybX`X]Y`9fZc`[ Y`j cb`:]`a Ya UWXYf]bbYb`k ]Y`A UgWU  
 GW`])bg\_][ YZY]Yfh`k YfXYbžV`Y]Vh`XYf`K Y[ `ni f; `Y]W ghY``i b[ `]b  
 XYf`:]`a VfUbWY`bcW`Ub[ ``9]b`i a gc`\Ö\YfYg`9b[ U[ Ya Ybh`]b  
 XYf`:]`a ZÖfXYfi b[ `i bX`X]Y`GWUZZi b[ `j cb`BYhmk Yf\_Yb`ZØf`: fUi Yb  
 \_ÖbbhYb`YbhgWY]XYbX`gY]bž`i a `X]Y`K Y]WYb`ZØf`Y]bY`[ YfYW`hYfY  
 Ni \_i bZi]a `XYi hgWYb`?]bc`ni `ghY``Yb"

8YhU]`g	
C fh	6Yf`]bž`8Yi hgW`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "fVV&amp;( "XY</li> <li>• k k k "]a Z"i b]!fcghcW_"XY</li> <li>• k k k "ZZU"XY</li> </ul>

6Ygi WXYb`G]Y`i bg`Ui Z.`a Y]b!VYf`]b`bYh