

⇒b Zcfa Uh]cbgj YfUbghU`hi b[`ni f`GWXi `!
i bX`6Ui Ybhk]W_`i b[`]b`HfYdhck °

⇒b Zcfa Uh]cbgj YfUbghU`hi b[`ni f`GWXi `Ybhk]W_`i b[`]b`6Yf`b!
HfYdhck !? ÒdYb]W_`Ua `&""& `]&\$&) žni f`_ØbZh[Yb`Bi hni b[
XYf`5`ZfYX!F UbXh!GhfU» Y`%- "



5`ZfYX!F UbXh!GhfU» Y`) (ž`%&) - `6Yf`]bž`8Yi hgW`UbX`!`5a
8]YbghU[žXYa `&""& `]&\$&) ž`ÀXh`XUg`6Yn]f_gUa h`HfYdhck !
? ÒdYb]W_`ni `Y]bYf`⇒b Zcfa Uh]cbgj YfUbghU`hi b[`ØVYf`X]Y` [Yd`UbhY
6Ui `!`i bX`GWXi `Ybhk]W_`i b[ga U» bU`a Y`Ui ZXYf: `ÀWY`]b`XYf
5`ZfYX!F UbXh!GhfU» Y`%- `Y]b`"8Yf`C fh`XYf`J YfUbghU`hi b[`]gh`X]Y
A YbgU`XYf`A Ø[[Y`gW`Ò» W`Yb!GWXi `Yž`5`ZfYX!F UbXh!GhfU» Y`) (`]b
6Yf`]bž`i bX`X]Y`J YfUbghU`hi b[`VY[]bb`hi a `%+`!` \f`"⇒b`X]YgYf
J YfUbghU`hi b[`k YfXYb`k]W`h[Y`H`Y`a Yb`ni a `U`_hi Y`Yb`GhUbX
i bX`XYb`ni _ØbZh[Yb`D`Ubi b[Yb`VY`UbXY`hž`XU`X]Y: `ÀWY`XYfnY]h
U`g; Ya Y]bgW`UZhgi bhYf`_i bZh`ZØf; YZØW`hYhY` [Ybi hnh`k]fX"

8]Y`N]Y` [fi ddY`i a ZUggh`5bk c`bYfž`9`hYfbž`BUW`VUfb`i bX
J YfhYhYf`c`_U`Yf`9]bf]W`hi b[Ybž`X]Y`Ub`XYf`9bhk]W_`i b[

]bhYfYgg]Yfh'g]bX"8]Y'JYfUbgH`hi b[`V]YhYh`Y]bY`D`UhhZcfa ži a
: fU[Yb`ni `ghY`Yb`i bX`5bfY[i b[Yb`Ui gni hUi gWYb"
JYfhfYhYf]]bbYb`XYg`GW`i `Ua hg`i bX`XYf`Gcn]U`fUi a cf]Ybh]YfhYb
D`Ubi b[g_ccfX]bUh]cb`fGD? Ě`ghY`Yb`VYfY]hž`i a `Ui gZØ`f`]W`ØVYf
X]Y`[Yd`UbhYb`A U» bU`a Yb`ni `]bZcfa]YfYbž`X]Y`Yf`YV`]WYb
9]bZi gg`Ui ZXYb`GW`i `VYhf]YV`i bX`XUg`K c`bi a ZY`X`UVYb
_ØbbhYb"

J YfUbgH`hi b[gXYhU]`g

8]Y`HU[YgcfXbi b[`XYf`bZcfa Uh]cbgj YfUbgH`hi b[`g]Y`h`Zc`[YbXY
Di b_hY`j cf.

- %+. \$ \$ `i \f. `5b_ca a Yb
- %+. ` ` \$ `i \f. `6Y[fØ» i b[`i bX`J c fghY`i b[`XYf`6YhY`] [hYb
- %+. () `i \f. `J c fghY`i b[`XYf`[Yd`UbhYb`A U» bU`a Yb
- %, . ` ` \$ `i \f. `FØW_ZfU[Yb`i bX`5i ghUi gW
- %, . () `i \f. `Ni gUa a YbZUggi b[`i bX`5i gV`]W`Ui ZX]Y
b`W ghYb`GW`f]hhY
- %- . \$ \$ `i \f. `9bXY`XYf`J YfUbgH`hi b[

9]bY`5ba Y`Xi b[`ni f`J YfUbgH`hi b[`]gh`b]W`h`YfZcfXYf`]W`": Øf
FØW_ZfU[Yb`ghY`h`7`UfU`GW`i `nY`i bhYf`XYf`9!A U]!5XfYggY
WUfU" gW`i `nY4 VU!h_`VYf`]b"XY`ni f`J YfZØ[i b[``5`hYfbUh]j ` _Ubb
Ui W`hY`YZcb]gW`i bhYf`f\$` \$Ě`- \$&- +` `&&, \$`?cbhU_h
Ui Z[Ybca a Yb`k YfXYb"

? cbhYI h`i bX`F Y`Yj Ubn

8]Y`gcn]U`fUi a cf]Ybh]YfhY`GW`i `Ybhk]W`i b[`k]fX`]b`XYf
: UW`h]hYfUhi f`U`g`Y]bY`YbhgW`Y]XYbXY`A U» bU`a Y`ni f`: ØfXYfi b[
j cb`?`]bXYfb`i bX`ž [YbX`]WYb`VYgW`f]YVYb" `xUW`ja `GW`fcYXYf
`YVh]b`gY]bYa `K Yf_` Gcn]U`fUi a cf]Ybh]YfhY`GW`i `Ybhk]W`i b[`
6Y[fØbXi b[Ybž`9]bk `bXY`i bX`5bfY[i b[Yb `X]Y`Bchk YbX][_Y]h
`Yfj cfž`gcn]U`Y`i b[`Y]W`Y]hYb`i bX`X]Y`@YVYbgk Y`h`XYf
GW`Ø`Yf]bbYb`i bX`GW`Ø`Yf`]b`X]Y`GW`i `Ybhk]W`i b[
Y]bni VYn]Y`Yb"8]Yg`VYhf]Zh]bgVYgcbXYfY`X]Y`6YfØW_g]W`h][i b[
gcn]U`f`Ai a `]WYf`F Yggci fW`bž`i a `X]Y`9bhk]W`i b[`j cb`GW`Ø`Yfb

YZZY_hj] `ni `Z0fXYfb" `8]YgY`5gdY_hY`k YfXYb`Ui W` `]b`XYf`[Yd`UbhYb
 A U» bU\ a Y`fYZY_h]Yfhž`XU`X]Y`9bhk]W_`i b[Yb`Ub`XYf`5`ZfYX!F UbXh!
 GhfU» Y`b]W`h`]gc`]Yfh`VYhfUW`hYhž`gc bXYfb`U`g`HY]`Y]bYg
 i a ZUggYbXYfYbž`gc n]U`fÅi a `]W`Yb`?cbhYI hYg`[YgY\Yb`k YfXYb
 gc`Yb`f! UW`dcfhU`D`XU[c[]_`L"

Ni gUa a YbZUggYbX`Äggh`g]W`gU[Ybž`XUgg`X]Y
 ðZcfa Uh]cbgj YfUbghU`hi b[`Ua `&"`ž `]`&\$&) `Y]bY`k]W`h][Y
 ; Y`Y[Yb`Y]h`Z0f`X]Y ; Ya Y]bgW`UZh`XUfghY`ž`i a `g]W`ØVYf`X]Y
 5i gk]f_`i b[Yb`XYf`[Yd`UbhYb`9bhk]W_`i b[Yb`ni `]bZcfa]YfYb`i bX
 U_hj] `Ub`XYf` ; YghU`hi b[`XYg`[Ya Y]bgUa Yb`K c\ b!`i bX
 6]`Xi b[gfUi a g`a]hni k]f_Yb"

8YhU]`g	
C fh	5`ZfYX!F UbXh!GhfU» Y`) (ž`%&) - `6Yf`]bž 8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> • k k k "VYf`]b"XY • k k k "VYbb!U`YbXY!j]YfhY`"XY • k k k "ZUW`dcfhU`!dUYXU[c[]_"XY

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