

A i hhYf`b UWk`ZUgh!Yfhf]b\_YbXYf`HcWk hYf`  
]a`GWk]a`a VUX`j Yfi fhY]`h°

5a`%\*"\$+&\$&)`k i fXY`Y]bY`A i hhYf`]b`6Yf`]b`k Y[ Yb`XYf`  
; YZÀ\fxi b[ `j]\fYf`HcWk hYf`]a`GWk]a`a VUX`j Yfi fhY]`h`  
9fZU\fyb`G]Y`a Y\`f`ØVYf`XYb`:`U`i bX`X]Y`<UZhi b[ gZfU[ Yb`



6Yf`]b!@Ub\_k ]hnž`8Yi hgWk`UbX`!`5a`%\*"'&`]'&\$&)`k i fXY`Y]bY`  
&`!`À\f][ Y`A i hhYf`]j ca`5a`hg[ Yf]Wk`h`H]Yf[ UfhYb`]b`6Yf`]b`ni`j`j]Yf`  
A cbUhYb`<UZhi`Ui Z`6Yk`À\fi b[ `j`Yfi fhY]`h`G]Y`k i fXY`XYf`  
J Yf`Y`hni b[ `XYf`:`Øfgcf[ Y!`i bX`9fn]Y\i b[ gdZ]Wk`hgWk`i`X][  
[ YgdfcWk`Ybž`bUWk`XYa`g]Y`j]\fY`j`j]Yf`À\f][ Y`HcWk`hYf`Ua`%(`"  
Bcj`Ya`VYf`&\$&(`]b`Y]bYa`GhUXhVUX`]b`6Yf`]b!@Ub\_k ]hn  
i bVYUi`Zg]Wk`h][ h`]Y»`"K`À\fybX`g]Y`gY`Vgh`gWk`]a`a`Yb`[ ]b[ ž`gY`hnhY`  
g]Y`j]\f`?`]bX`Ui`ZY]bY`6Ub`\_i`bX`\UhhY`Yg`\_i`fnY`NY]h`b]Wk`h]a`6`W\_ž`  
c\bY`Ya`UbX`UbXYfYb`i`a`5i`Zg]Wk`h`ni`V]hhYb`"

9]b`6UXY[ Ugh`ZUbX`XUg`A`ÀXWk`Yb`gWk`]Y»`]Wk`YV`cg`]b`Y]bYa`  
UbXYfYb`6YW`Yb`XYg`GWk]a`a`VUXYg`"FYhhi b[ g\_f`ÀžhY`\_cbbhYb`  
XUg`?]bX`nk`Y]a`U`fYUb]a`j]YfYbž`i`bX`Yg`a`i`gghY`ZØf`Y]bYb`HU[

\_Øbgh]W VYUha Yhik YfXYb"8]Y F]W hYf]b VYhcbHY]b] \fYa i fhY]ž  
XUggY]b \_Y]bYg? ]bX ]b XYf BÅ\Y ] cb K UggYf b]Ya U'g U`Y]bY  
[ Y`UggYb`k YfXYb`XUfZ"8 Ug`A ÅXWYb`hfi [ \_Y]bY`GWk ]a a \]ZY`ni  
XYa`NY]hdi b\_hž`i bX`Yg`VYghY`h`X]Y`A`Ò[ `]W`\_Y]hž`XUgg`Yg  
[ Ygi bX`Y]h]W`Y` : c` [ YgW`ÅXYb`Yf`]hYb` \Uh"8]Y`A`i`hYf`Yf`\_`ÅfhY  
]a a Yf`k ]YXYfž`Yg`gY]`bi`f`Y]b`\_i`fnYf`A`ca`Ybh[`Yk`YgYbž]b`XYa  
g]Y`]\fY`HcW`hYf`b]W`h`[`YgY`Yb` \UVY"

## 5i Zg]W hgdZ]W hYb`]a`GWk ]a a VUX

Æ`X]YgYa` : U`ghY`h`g]W`ni`XYa`X]Y` : fU[`Y`b`UW`XYf`<`UZh`i`b[`XYf  
6UXYa`Y]ghYf`i`bX`XYg`GWk ]a a VUXVYhfY]VYfg"6UXYa`Y]ghYf`g]bX  
j`YfUbhk`cfh]W`ZØf`X]Y`6YUi`Zg]W`h[ ]i`b[`XYf`6UXY[`ÅghY`i`bX  
\_ØbbYb`VY]`J`Yf`Yhni`b[`XYf`5i`Zg]W`hgdZ]W`h`ZØf`i`b`Z`Y`  
j`YfUbhk`cfh]W`[`Ya`UW`h`k`YfXYb"8]Yg`\_Ubb`]bgVYgcbXYfY`XUbb  
XYf` : U`gY]bž`k`Ybb`g]Y`UV[`Y`Yb`\_h`c`XYf`UVk`YgYbX`g]bX"K`Ybb`Y]b  
l`bZU`X`Uni`ZØ`fhž`XUgg`Y]b`? ]bX`ni`GW`UXYb`\_ca`a`hž`\_Øbb`hY`Ui`W  
XYf`6YhfY]VYf`XYg`GWk ]a a VUXYg` \UZh`Uf`[`Ya`UW`h`k`YfXYbž  
k`Ybb`VY]gd]Y`gk`Y]gY`ni`k`Yb][`5i`Zg]W`hgdYfgcbU`j`cf`UbXYb`]gh  
cXYf`X]Y`5i`Zg]W`h`i`bni`fY]W`YbX`cf[`Ub]g]Yfh`k`Uf`  
**Ubk U`hUi g\_i bZh"XY"**

9]b`d`f`Å[`b`Ub`hY`g`6Y]gd]Y`nY][`hž`XUgg`9`hYfb`YVYbgc`Y]bY  
k`YgYb`h]W`Y`A`]h`YfUbhk`cfh`i`b[`hfU[`Yb"6]Y`gc`hYb`XUfUi`Z`UW`hYbž  
XUgg`?]bXYf`g]W`bi`f`]b`g]W`YfYb`6YfY]W`Yb`Ui`Z`U`hYb"K`Ybb`Y]b  
? ]bX`]a`GWk ]a a YfVYW`Yb`j`Yfi`b[`ØW`hž`k`]fX`X]Y`<`UZh`i`b[`XYg  
GWk ]a a VUXYg`]b`XYf`F`Y[`Y`[`Yf]b[`Yfž`k`Ybb`X]Y`9`hYfb`]\fY  
5i`Zg]W`hgdZ]W`h`j`Yf`Yhnh` \UVYb`**Ubk U`hUi g\_i bZh"XY"**

## F YW`h`]W`Y`F`U`a`Yb`VYX]b[ ]i`b[`Yb`i`b`X ;`Yf]W`hgi`fhY]`Y

l`a`X]Y`DZ]W`hYb`XYf`6UXYUi`Zg]W`h`ni`\_cb`fYh]g]YfYbž` \Uh`XYf  
6i`bXYg[`Yf]W`hg`c`Z`f`b;`<`L`]b`Y]bYa`gYdUfUhYb` : U`Y`b`hgW`]YXYbž  
XUgg`6UXYUi`Zg]W`hYb`XYb`6UXYVYhf]YV`VYc`VUW`hYbž  
;`YZU`fYbg]hi`Uh]cbYb`ØVYfk`UW`Yb`i`bX`]a`B`chZU`gW`bY`Y`Y`ZYb  
a`ØggYb"Æ`Y]bYa`UbXYfYb`i`fhY]`XYg`6;`<`k`i`fXY`ni`XYa`[`Y`\_`Åfhž

XUgg'X]Y'6Yk Y]g'Ughi a [ Y\_Y\fh'k YfXYb'\_Ubbž'k Ybb'Y]bY' [ fcVY  
DZ]W'hj Yf'Yhni b[ 'XYf'6UXYUi Zg]W'h'bUW [ Yk ]YgYb'k YfXYb'\_Ubb'  
fgk "VYW\_"XY"

⇒ XYa 'j Yf\UbXY'hYb': U''\UhY'Y]bY'?`À[ Yf]bž'X]Y'Ui Z[ fi bX'Y]bYg  
6UXYi bZU`g'gWk YfghY'< ]fbgW'ÀXYb'Yf'hž'b]W'h'bUW k Y]gYb  
\_ÒbYbž'XUgg']\fY'; Ygi bX\Y]hgd'fcV'Ya Y'VY]'gWbY''YfYf'FYhhi b[  
j Yfa ]YXYb'k cfXYb'k 'ÀfYb'"8]Yg'nY][ hž'k ]Y'gWk ]Yf][ 'Yg'ghž'a  
: U''Y'j cb'6UXYi bZÀ''Yb'X]Y' [ YbUi Yb'l a gh'ÀbXY'i bX  
J YfUbhk cfh]W\_Y]hYb'ni '\_`ÀfYb"'Gc`W'Y'fYW'h]W'Yb': fU[ Yb'i bX  
l fhY]'Y'g]bX'Yb'hgW'Y]XYbXž'i a 'ni \_ØbZh][ Y'6YgWk YfXYb'i bX  
5bgdfØW'Y]a 'Ni gUa a Yb\Ub[ 'a ]h'6UXYi bZÀ''Yb'ni 'fY[ Y'b"

8 Ug'l fhY]' [ Y[ Yb'X]Y'A i hYf'gh'bcW'ib]W'h'fYW'hg\_f'ÀZh][ ž'i bX'X]Y  
J YfUbhk cfhi b[ 'ja 'GWk ]a a VUX'V'Y]Vh'Y]b'\_ca d'Yi Yg'H\Ya Už  
VY]'XYa 'ja a Yf'k ]YXYf'fYW'h]W'Y'?`Àfi b[ Yb'YfZcfXYf'W'g]bX"

8YhU]`g	
C fh	6Yf`]b!@Ub_k ]hnž'8Yi hgW'`UbX
E i Y''Yb	<ul style="list-style-type: none"><li>• k k k "fVV&amp;("XY</li><li>• Ubk U'hUi g_i bZh"XY</li><li>• fgk "VYW_"XY</li></ul>

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