

? UggY` `V`Y]Vh`8 Yi hgWk `Ub Xg  
; `ØW\_g\Ui dhghUXh` `8 ]Y `; Y\Y]a b]ggY  
Ybh\Ø`h°

? UggY` `ZØ\fh`&\$&) `XUg`; `ØW\_gfUb\_]b[ `XYi hgWk Yf`GhÅXhY `Ub"  
; Ygi bX\Y]hž; Ya Y]bgWk UZh`i bX`@YVY]bgei U`]hÅh`ZØfXYfb  
Ni Zf]YXYb\Y]h`XYf`6Øf[ Yf"



? UggY` ž`8 Yi hgWk `Ub X`!` ð`Y]bYf`NY]hž`]b`XYf`@YVY]bgni Zf]YXYb\Y]h  
Y]b`k Yfhj`c`Yg; i`h]ghž`\Uh`? UggY` `X]Y`B UgY`j`c`fb`"Ni`a`nk`Y]hYb  
A`U`]b`; c`[`Y`ZØ\fh`X]Y`GhUXh`XUg; `ØW\_gfUb\_]b[ `XYf`(`\$`[`fØ»`hYb  
XYi`hgWk`Yb`GhÅXhY`Ub`"@Ui`h`XYa`G?`@; `ØW\_gUh`Ugž`XYf`j`c`b`XYf  
GØXXYi`hgWk`Yb`?`UggYb`chhYf]Y`]b`5i`ZhfU[ `Y[`YVYb`k`i`fXYž`Y[`h  
X]Y`@YVY]bgni`Zf]YXYb\Y]h`XYf`?`UggY`Yf]bbYb`i`bX`?`UggY`Yf`VY]  
VYY]bXfi`W\_YbXYb`+ž(`Di`b\_hYb`Ui`ZY]bYf`G\_U`U`j`c`b`\$`V]g`%\$"  
8`Ua`]h`X]ghUbn]Yfh]g]Wk`?`UggY` `Uf`j`c`b`GhÅXhYb`k`]Y`?`fYZY`X`fh`ž`-  
Di`b\_hY`i`bX`8`ØggY`XcfZ`fh`ž`\*`Di`b\_hY`łž`X]Y`Ui`ZXYb  
bUWk`Zc`[`YbXYb`D`ÀhnYb`fUb[ `]YfYb`"8`]Y`i`a`ZfU[`Yž`X]Y`nk`]gWk`Yb  
š]bi`Uf`&\$&&`i`bX`5df]`&\$&)`Xi`fWk`[`Y`ZØ\fh`k`i`fXYž`VYZfU[`hY`a`Y`f`

U`g'&' "\$\$\$'A YbgWXYb`i bX`nY][ h`Y]b`VYa Yf\_Ybgk YfhYg`9f[ YVb]g  
Z0f`X]Y`GhUXh`ja` < YfnYb`8Yi hgW`UbXg" < B 5`VYf]W hYhž`XUgg  
X]YgY`Ni Zf]YXYb\Y]h`b`XYb`6YfY]WXYb` ; Ygi bX\Y]hž ; Ya Y]bgW UZh  
i bX`Z]bUb]Y`Yf`G]WXYf\Y]h`VYgcbXYfg`ghUf`\_Ui`g[ YdfÀ[ h`]gh"

DfcZYggcf`6YfbX`F UZZY`\0gWXYb`j cb`XYf`l`b]j Yfg]hÀh: fY]Vi`f[  
`]YZYfh]bhYfYggUbhY`9]bV`]W\_Y`]b`X]Y` ; f0bXY`Z0f`XUg`c\Y  
;`0W\_gb]j YUi`" `b`? UggY`\_`Ubb`a` Ub`Ui`ZY]bY`gc`]XY`0ZZYbh`]WXY  
8UgY]bgj cfcgcf[ Yž`nU\`fY]WXY`9f`c`i`b[ gZ`ÀWXYb`i`bX`Y]bY  
VYa Yf\_Ybgk Yfh`b]YXf][ Y`?`f]a` ]bU`]hÀhgfUhY`VUi`Yb`"CVk`c\`X]Y  
GhUXh`a` ]h`Y]bYa` ]Yf[ `Y]W`gk`Y]gY`[ Yf]b[ Yb`9]b`\_ca` a`Yb`gck` ]Y  
Y]bYf`\0\YfYb`@Àfa` VY`Ughi`b[ ` `bi`f`]b`80ggY`XcfZi`bX`6cbb`]gh`Yg  
`Ui`hYf` `ni`\_Àa` dZYb`\Uhž`gWXY]bYb`X]Y`dcg]hj`Yb` : U`hc`fYb`ni  
0VYfk` ]Y[ Yb`"? UggY`\Uh`Y]ba` U`a` Y`f`VYk` ]YgYbž`XUgg ;`0W`\_b]W`h  
Ui`ggW`]Y»`]W`j`cb` ; Y`X`UV`\Àb[ h`"

? UggY`\_` `9]b` Cj YfdYfZcfa Yf` `]a  
;`0W\_gUh`Ug

6YgcbXYfg`VYa Yf\_Ybgk Yfh`]ghž`XUgg`? UggY`VY]`XYf`cV`Y`\_hj`Yb  
@VYbgei U`]hÀh`bi`f`XYb`%)`" `D`Uhn`VY`Y[ h`i`bX`XUa` ]h`U`g  
Cj YfdYfZcfa Yf` `[ ]h`8]YgY`6YnY]W`bi`b[ `VYXYi`hYhž`XUgg`X]Y  
GhUXh`b`6Yni`[ `Ui`Z`XUg`gi`V`Y`\_hj`Y` ;`0W\_gb]j YUi`VYggYf  
UVgW`bY]XYhž`U`g`Yg`X]Y`cV`Y`\_hj`Yb`@VYbgei`a`gh`ÀbXY`Yfk`UfhYb  
`UggYb`"l`a`[ Y`\_Y`f`h`[ ]Vh`Yg`Ui`W`Gh`ÀXhY`ž`X]Y`U`g  
l`bXYfdYfZcfa Yf` `Y]b[ Yghi`Zh`k`YfXYbž`k` ]Y`?`Uf`gfi` \Yž`XUg`]b`XYf  
cV`Y`\_hj`Yb`@VYbgei U`]hÀh`XYb`YfghYb`D`Uhn`Y]bb]a`a`hž`YXcW`]ja  
;`0W\_gfUb`\_]b[ `k`Y]h`\]bhYb`\_`Ub`XYh`"8]Yg`nY][ hž`XUgg`c\Y  
@VYbgb\U`hi`b[ g`c`ghYb`i`bX`Y]bY`i`bni`fY]WXYbXY`@VYbgei U`]hÀh  
X]Y`Ni`Zf]YXYb\Y]h`XYf`6Yj`0`\_Yfi`b[ `a`Yf`\_]W`VYY]bZi`ggYb  
\_0bbYb"

8]Y`l`a`ZfU[ YfYf[ YVb]ggY`XYg ;`0W\_gUh`Ug`fi`bXYb`XUg`6`]X`UV.  
K`À`fYbX`X]Y`Gh`ÀXhY`a` ]h`k`Yb][ Yf`U`g`(\$`"\$`\$\$`9]bk`c\`bYfb`]ja  
8i`fW`gW`b]h`VY]`+ž`%`Di`b`\_hYb`" ]Y[ Ybž`gW`À[ h`g]W`?`UggY`  
j`cfn0[ `]W`i`bX`gh]W`h`X]Y`A`Y`fnU`\`XYf`[ f0»`YfYb`Gh`ÀXhY`Ui`g`"8]Y  
@VYbgni`Zf]YXYb\Y]h`b`A`]`]cbYbgh`ÀXhYb`]gh`]a`8i`fW`gW`b]h  
XYi`h`]W`[ Yf]b[ Yfž`ghU[ b]YfYbX`VY]`\*`ž`-\$`Di`b`\_hYb`"8]Y`NY]h`\`YVh

\Yfj cfžXUgg' UggY`X]Y'; fc» ghUXh'a ]h'XYf` \ ØW ghYb  
 @VYbgni Zf]YXYb\Y]h'gh'i bX'g]W`XUa ]h'j]b`Y]bYf'gY\ f  
 j ]Y'j Yfgd fYWYbXYb`Dcg]h]cb`VYZ]bXYh"

⇒a `J Yf[ `Y]W`a ]h'UbXYfYb`GhÅXhYb

8]Y`F Ub[ `]ghY`XYf`[ `ØW`]W ghYb`GhÅXhY`nY][ h'Y]b`\_`UfYg`6]`X"  
 ? UggY`ZØ\fh`X]Y`HUVY`Y`Ubž[ YZc`[ h'j]cb`?fYZY`X`i bX`8ØggY`XcfZ  
 <]Yf`]gh`Y]bY`, VYfg]W`h'XYf`YfghYb`nY\`b`D`ÅhnY`]a`GhÅXhYfUb\_]b[  
 &\$&).

D`Uhn	GhUXh	; `ØW_g]bXYI
%	? UggY`	+ž( (
&	? fYZY`X	+ž -
'	8ØggY`XcfZ	+ž *
(	5i [ gVi f[	+ž '
)	5UWYb	+ž '
*	9fZi fh	+ž&+
+	A ØbghYf	+ž&(
,	A ØbWYb[ `UXVUW	+ž&&
-	<Ua Vi f[	+ž&%
\$\$	8i ]gVi f[	+ž&\$

K Å\ fYbX`? UggY`U`gc`Ui ZXYa`G]Y[ YfdcXYgh`ghY\hžZ]bXYb`g]W  
 ZfUb\_Zi fh`Ua`A U]b`i bX`K ]YgVUXYb`]a` \]bhYfYb`8f]hY`XYf`@ghY"  
 : fUb\_Zi fh`VY`Y[ h'XYb`' ) "'D`Uhn`a ]h`Y]bYa`GWcfY`j cb`\*ž\*) ž  
 k Å\ fYbX`K ]YgVUXYb`gc[ Uf`bi f`Ui Z`D`Uhn` - `a ]h`\*ž( ) `Di b`\_hYb  
 `UbXYh`8]Y`?cb\_i ffYbn`]gh[ fc»`i bX`[ YfUXY`X]Y`D`Uhn]Yfi b[ Yb  
 i bhYf`XYb`YfghYb`nY\`b`VY`Y[ YbžXUgg`X]Y`6Yk c\ bYf.]bbYb`]b  
 ? UggY`Ui ZY]bYa` \c\Yb`B]j YUi`ni Zf]YXYb`ni`gY]b`gWY]bYb"

8]Y`9f\_Ybhb]ggY`XYg`; `ØW\_gUh`Ug`nY][ YbžXUgg`X]Y  
 @VYbgni Zf]YXYb\Y]h'ghUf`\_j]cb`XYf`Y][ YbYb`I a [ YVi b[ `UV\Åb[ h'  
 ? UggY`\_ØbbhY`U`g`A i ghYfVY]gd]Y`X]YbYbž`k ]Y`gcn]U`Y  
 ; Ya`Y]bgWUZhž; Ygi bX\Y]hgUb[ YVchY`i bX`b]W`h`ni`Y`h`h`Y]bY  
 cfXYb`h]W`Y`ØZZYb`h]W`Y`≠ZfUghf`\_hi`f`ni`Y]bYa`[ `ØW`]W`YfYb  
 @VYb`VY]hfU[ Yb`"G? @!; `ØW\_gUh`Ug`\YVh`\Yfj cfžXUgg  
 , VYf`Y[ i b[ Yb`ni`f`@VYbgei`U]h`Åh]b`XYf`GhUXhYb`hk ]W`\_i b[ `i bX

!d`Ubi b[ `Y]bYb`Yb hgW\Y]XYbXYb`9]bZi gg`\UVYb`\_ÖbbYb"

8YhU]`g	
C fh	? UggY`ž`8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"><li>• k k k "\ bU"XY</li><li>• k k k "nY]h"XY</li><li>• k k k "g_`![ `i YW_gUh`Ug"XY</li></ul>

6Ygi W\Yb`G]Y`i bg`Ui Z.`bU[ !\YggYb"XY