

8 Yb [ i Y!K Y`Y` ]b`6]Yb`<cU.`5`Ufa ghi ZY  
F ch`ZØf`i bgYfY`? ]bXYf°

8 Yb [ i Y! : ]YVYf`ja` ð\`f`&\$& ) .`5`Ufa ]YfYbXY` : U`nU\`Yb` ]b`  
6]Yb`<cU`i bX`Xf]b[ YbXY`A U»bU\`a Yb`ni f`DfÅj Ybh]cb`ZØf`  
? ]bXYf`Ya dZc\`Yb"



6]Yb`<cUž`J ]YhbUa` !` ð`XYb`YhnhYb`A`cbUhYb`\`UVYb`X]Y  
; Ygi bX\Y]hgVY\`ØfXYb` ]b`J ]YhbUa` ]Y]bY`VYgc f[ b]gYffY[ YbXY  
Ni bU\`a Y`j`cb`8Yb[ i Y! : ]YVYf`ZYgh[ YghY`h`6YfY]hg`ja` ð\`f`&\$& )  
k i fXYb`ØVYf`&`\*`\$\$` :`À`Y` ]b`XYf`Dfcj` ]bn`8cb[ `BU]`Xc`\_i` a` Ybh]Yfhž  
k Ug`a` Y\`f`U`g`Y]bYf`J`YfXcdd`i` b[ `]a` ]Yf[ `Y]W\`ni` a` ]`c`f`U\`f  
Ybhgdf]W`h`6YgcbXYfg`VYhfc`ZYb`g]bX`? ]bXYfž`j`cb`XYbYb` )`%ž` i  
U`Yf` :`À`Y`i` bhYf`%)` ð\`f`Y`U`h`g]bXž`k` ]Y`J` ]YhbUa` "j`b`VYf]W`hYh`"9]b  
U`Ufa` ]YfYbXYg`6Y]gd]Y` ]gh`XYf` :`U`Y` ]bYg`%\$!`À\`f][`Yb`A`ÅXW`Ybgž  
XUg`a` ]h`g`W`k`Yfk` ]Y[`YbXYb`Gma`dhca`Yb`k` ]Y`<md`chcb]Yž`9fVfYW`Yb  
i`bX`6Ui`W`g`W`a`YfnYb`Y]b[`Y` ]YZYfh`k`i`fXY`" ð`f`Ni`ghUbX`k`i`fXY`U`g  
8Yb[ i Y`a` ]h`G`W`c`W`\_`X]U[`bcgh]n]Yfhž`k`Ug`gc`Zc`fh][`Y`a`YX]n]b]g`W`Y  
A`U»bU\`a`Yb`YfZc`fXYfhY"

GWÀhni b[ gk Y]gY'k YfXYb'hÀ[ `]W'fi bX' '\$'DUh]YbhYb'Ui Z[ fi bX'j cb  
8Yb[ i Y! : ]YVYf' ]b'Òfh]WYb' ? fUb\_Yb\Ài gYfb'VY\UbXY'h"9]b  
; fc» hY]`X]YgYf': À`Y'VYhf]Zhi? ]bXYfž'X]Y'cZhi'b]W'h[ Y]a dZhi'g]bX"  
A ]h'6`]W\_`Ui ZX]Y'Ni \_i bZhi'k ]fX'Y]bY'k Y]hYfY'Ni bU\ a Y'XYf'8Yb[ i Y!  
: À`Y'Ui Z[ fi bX'XYf'g]W' j YfÀbXYfbXYb'\_ ]a Uh]gWYb'6YX]b[ i b[ Yb  
dfc[ bcgh]n]Yfh"9I dYfhYb'Ya dZY\`Ybž'XUgg'9'hYfb'? ]bXYf'a ]h  
Gma dhca Yb'k ]Y': ]YVYfž'9fvfYWYb'i bX'A ØX][ \_Y]hi' bj YfnØ[ `]W  
]b'X]Y'?` ]b[\_`Vf]b[ Yb"

## ⇒ a dZi b[ `i bX'DfÀj Ybh]cb

I a `XYf'ghY][ YbXYb'6YXfc\i b[ `Xi fW'8Yb[ i Y'Ybh[ Y[ Ybni k ]f\_Ybž  
k ]fX'Y]bY' ⇒ dZi b[ `ZØf'? ]bXYf'UV' ( `U\ fYb'Ya dZc\`Yb"DA 7` \YVh  
\Yfj cfž'XUgg'X]Y' ⇒ dZi b[ `[ Y[ Yb'X]YgYg'J ]fi g'Y]b'YbhgWY]XYbXYf  
6YghUbXhY]'XYf'DfÀj Ybh]cbggfUhY[ ]Yb' ]gh"8Yf'A Uf\_hV]YhYh  
VYfY]hg'j YfgW]YXYbY' ⇒ dZghcZY'k ]Y'8Yb[ j UI ]Uf ž'E XYb[ Uf `i bX  
6i hUbhUb!8J ž'X]Y ]b'\_ ]b]gWYb'Ghi X]Yb'k ]f\_gUa `k UfYbž'YXcW  
a ]h'J cfg]W'hY]b[ YgYhnh'k YfXYb'a ØggYbž'i a `XUg'F]g]\_c`Y]bYf  
J YfghÀf\_i b[ `Xi fW'5bh]\_ØfdYf'VY]'ZfØ\YfYb'8Yb[ i Y! `bZY\_h]cbYb  
ni 'j Yfa Y]XYb"

⇒ g[ YgUa h'nY][ Yb'BYi ][ \_Y]hYb'ni f'[ `cVU'Yb'J YfVfY]hi b[ `j cb  
8Yb[ i Yž'XUgg'X]Y' ? fUb\_\Y]hi'a a Yf'a Y\ f'@ÀbXYf'VYXfc\h"8]Y  
5i gVfY]hi b[ `k ]fX'Xi fW'fVUb]g]Yfi b[ `i bX'?` ]a Uk UbXY`  
[ YZØfXYfhž'k ]Y'Ui W' **I b]j UX]g`VYf]W'hYh"i a `XUg'F]g]\_c`  
Yf\YV`]WYf'?ca d`\_Uh]cbYb'ni 'j Yff]b[ Yfbž'k ]fX'Y]bY'i a ZUggYbXY  
; Ygi bX\Y]hgUi Z\_`Àfi b[ `i bX'Y]b'gWYbY`Yg'< UbXY'b'Ya dZc\`Yb"**

## ; Ya Y]bgW UZh]b]h]Uh]j Yb'ni f'6Y\_Àa dZi b[ XYf'? fUb\_\Y]h

⇒ `6]Yb'<cUž'Y]bYf'XYf'Ua `ghÀf\_ghYb'VYhfcZYbYb'GhÀXhYž'k i fXYb  
VYfY]hg'i a ZUb[ fY]WY'A U» bU\ a Yb'ni f'6Y\_Àa dZi b[ `XYf'8Yb[ i Y!  
9d]XYa ]Y'[ YghUfhYh"8Yf'Xcfh][ Y'Jc`\_g\_ca ]hY\Uh'Y]bYb  
5\_h]cbgd`Ub'YfghY`hž'i a `X]Y'9f\_fUb\_i b[ Yb'ni `fYXi n]YfYb'i bX'X]Y  
6Yj Ò`\_Yfi b[ `ni f'<m[ ]YbY'i bX'ni f'6YgY]h][ i b[ `j cb'6fi hghÀhhYb  
ZØf'A cgei ]hcg'ni `a ch]j ]YfYb"5i W' ]a `BUWVUFX]ghf]\_h'B\cb

HfUWk i fXYb VYfY]hg ZUgh" \$\$ : Å`Y j YfnY]WbYhž[ YZc`[ hj cb  
 Y]bYf'GYbg]V`]g]Yfi b[ g\_Ua dU[ bY ZØf'X]Y'6Yj Ò`\_Yfi b[ "

8]Y'Ni \_i bZij cb'8Yb[ i Y! : ]YVYf'V`Y]Vh'i b[ Yk ]ggž'i bX'Yg`Y[ h'Ub  
 XYb'dc`h]gWYb'9bhgWY]Xi b[ ghfÅ[ Yfbž'Ub[ Ya YggYbY  
 ⇒ dZghfUhy[ ]Yb'ni 'k Å`Yb'i bX'XUZØf'ni 'gc f[ Ybž'XUgg'X]Y  
 6Yj Ò`\_Yfi b[ 'ØVYf'X]Y'F]g]\_Yb'i bX'DfÅj Ybh]cbga Ò[ `]W\_Y]hYb  
 ]bZcfa ]Yfh]gh"Bi f'Xi fW'Y]bYb'[ Ya Y]bgWUZh]WYb'5bgUhn  
 \_ÖbbYb'X]YgY'<YfUi gZcfXYfi b[ Yb'VYk Å'h][ h'k YfXYb"

8YhU]`g	
C fh	6]Yb'<cUžJ]YhbUa
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "j ]YhbUa "j b</li> <li>• da WbW]"b`a "b]\ "[ cj</li> <li>• k k k "i b]j UX]g"XY</li> </ul>

6Ygi WYb'G]Y'i bg'Ui Z.'X]Y!bUW f]W hYb"Wca