

? ]Y` `]bZcfa ]Yfh. 'Gc` j Yf\ U`hYb`G]Y`g]Wk  
f]Wk h][ `]a` `B c hZU` ``°

5\_hi Y` `Y`B chZU` ``]bZcfa Uh]cbYb`Ui`g`? ]Y`. `Dc` `]nY]h]W\_Yf`  
]bZcfa ]Yfh`ØVYf`9]bgÅhnYž`J Yf\_Y\fg`U[ Y`i` bX`H]ddg`ZØf`  
6Øf[ Yf`]a` `9fbghZU` ``"



? ]Y`ž`8Yi hgWk`UbX`!`†`? ]Y` `[ ]Vh`Yg`k` ]Wk h][ Y`BYi ] [ \_Y]hYb`Ui`g`XYf`  
K Y`h`XYf`Dc` `]nY]`i` bX`:` Yi Yfk Y\f`"8Yf`Dc` `]nY]h]W\_Yf`i` bX`X]Y`XUa` ]h`  
j`YfVi` bXYbYb`A`Y`Xi` b[ Yb`V]YhYb`Y]bYb`i` a` ZUggYbXYb`6` `]W`\_Ui`Z`  
U\_hi Y` `Y`9]bgÅhnYž`I` bZÅ` `Y`i` bX`j` Yfa` ]gghY`DYfgcbYb` `]b`XYf`  
@UbXYg\Ui` dhghUXh`Gc` `VYf]Wk hYh`\_b!`c`b` `]bY`ž`XUgg`X]Y`6Øf[ Yf`  
fY[ Y`a` Å»][ `ØVYf`X]Y`J`Yf\_Y\fg`U[ Y`i` bX`a` Ø[ `]Wk Y`  
6YY]bhfÅWk h][ i` b[ Yb`ž`X]Y`Xi` fWk `dc` `]nY]`]Wk Y`c`XYf`  
ZYi` Yfk Y\fhYWk b]gWk Y`9]bgÅhnY`YbhghY`Ybž`]bZcfa ]Yfh`k`YfXYb`"

⇒ `B chZU` ``nÅ` `h`YXY`GY`\_i` bXY`"8U\Yf`]gh`Yg`i` bYf`Àgg`]Wk`ž`XUgg`U` `Y`  
? ]Y`Yf`6Øf[ Yf`a` ]h`XYb` [ fi` bX`Y[ YbXYb`J`Yf\U`hYb`gk`Y]gYb` `]b`  
? f]gYbg]hi` Uh]cbYb`j`YfhfUi`h]g]bX`"Gc` `Ui` hYh`X]Y`B`chfi`Zbi`a`a`Yf`ZØf`  
Dc` `]nY]ž`:` Yi Yfk Y\f`i` bX`F`Yhhi` b[ gX]YbghY`%&&"8]YgY` [ ]`h`b]Wk`h`bi`f`

]b`8Yi hgW`UbXž`gcbXYfb`]b`bU\Yni`[ Ubn`9i fcdUž`k ]Y`X]Y!  
bUW f]W hYb`VYf]W hYh"8 ]Y`6Øf[ Yf`gc`hYb`k ]ggYbž`k ]Y`g]Y`g]W  
]a`9fbghZU``j Yf\U`hYb`i bX`k Y`WY`ϕZcfa Uh]cbYb`g]Y`VYfY]hghY`Yb`  
\_ØbbYbž`i a`FYhhi b[ g\_f`ZñY`VYgha Ø[`]W`ni`i bhYfghØhnYb"

## J Yf\U`hYb`]a`B chZU``

8 Ug`f]W h[ ]Y`J Yf\U`hYb`]a`B chZU``]gh`Yb hgW`Y]XYbX"9g`[ ]`h`F`i` \Y  
ni`VYk U`fYbž`9fghY`<]`ZY`ni`Y]ghYbž`k Ybb`a`Ø[`]W`ž`i bX`Ua`C`fh  
XYg`; YgW`Y`Ybg`ni`V`Y]VYbž`i a`k`Yfhj`c`Y`ϕZcfa Uh]cbYb`ØVYf  
6YhfcZYbYž`J Yf`Yhni`b[ Yb`i bX`XYb`[ YbUi`Yb`C`fh`VYfY]hni`ghY`Yb`"  
6YgcbXYfY`6YXYi`hi`b[`\U`h`Ui`W`X]Y`\_cbh]bi`]Yf`]W`Y`i`bhYff]W`hi`b[  
Xi`fW`Dc`nY]i`bX`i`Yi`Yfk`Y`f`ØVYf`X]Y`U`\_hi`Y`Y`J`Yf`\_Y`fg`U[`Yž`  
]bgVYgcbXYfY`VY]i`a`ZUb[`fY]W`Yb`9]bg`ĀhnYb"8]YgY  
ϕZcfa Uh]cbYb`Y`ZYb`XYb`9]b`Y]a`]gW`Ybž`VYggYf`Ui`Z`B`chZ`Ā`Y  
j`cfVYfY]hYh`ni`gY]b"

9]b`k`Y]hYfYf`5gdY`\_hž`XYf`\`Āi`Z[`ØVYfgY`Yb`k`]fXž`]gh`X]Y  
B`ch`k`Yb`X][`\_Y]h`j`cb`fY[`Y`a`Ā»][`Xi`fW`[`YZØ`f`hYb`B`chZU``!`i`b`X  
9]`U`\_i`]Yfi`b[`gØVi`b[`Yb`]b`i`bhYfbY`a`Yb"X`XYf`A`]hUfVY]hYf`gc`hY  
ØVYf`gY]bY`F`c`Y`i`b`X`X]Y`X`Ua`]h`j`YfVi`b`XYbYb`A`U»`b`U`a`Yb`]a  
B`chZU``]b`Zcfa`]Yf`h`gY]b"5`g`k`]W`h[`Y`f`U`W`h`Y`h`X]Y`g`Ui`W`X]Y`6;  
J`Yf`\_Y`f`ž`X]Y`ni`f`8`c`\_i`a`Yb`h`U]cb`i`b`X`G`W`i`i`b[`X`Yf`9`f`gh`Y`Z`Y`f  
Y]b`Yb`\_`U`f`Yb`F`U`a`Yb`j`cf[`]V`h";`i`h`Y`ff`Y]W`V`U`f`Y`g`9`f`gh`Y`!`<]`ZY`!  
A`U`h`Y`f]U`i`b`X`X]Y`f`Y[`Y`a`Ā»][`Y`i`VYfd`f`Ø`Z`b[`X`Y`f  
6`f`U`b`X`g`W`i`h`na`]h`Y`g]b`X`i`b`Y`f`Ā`gg`]W"

## 9fghY`<]`ZY`i`b`X`B`chZU``a`Ub`U[`Y`a`Y`b`h`

8]Y`ϕZcfa Uh]cbgVYfY]hgW`U`Z`h`j`cb`Dc`nY]i`b`X`i`Yi`Yfk`Y`f`]gh`Y]b  
nYb`hf`U`Y`f`Di`b`\_`h`ZØ`f`X]Y`G]W`Y`f`Y`h`X`Y`f`?`Y`Y`f`6`Ø`f[`Y`f`8`U`Y`f`]gh`Y`g  
Ui`W`k`]W`h[`ž`X]Y`6`Y`XYi`hi`b[`j`cb`9`f`gh`Y`!`<]`ZY`!A`U»`b`U`a`Yb`ni  
VY`h`c`b`Yb`i`b`X`g]W`Y`f`ni`gh`Y`Ybž`X`U`gg`A`]h`U`f`V`Y]h`Y`f`]b`6`Y`h`f]Y`V`Y`b  
f`Y[`Y`a`Ā»][`Y`g`W`i`h`k`Y`f`X`Yb" `G`c`k`c`\`]a`5`f`V`Y]h`gi`a`Z`Y`X`U`g`Ui`W`  
]a`5`h`U[`gc`h`Y`b`U`Y`k`]gg`Y`b`ž`k`]Y`g]Y`]a`B`chZU``Y`ZYb`\_ØbbYb"

?]Y`]gh`[`i`h`Ui`Z[`Y`gh`Y`hž`k`Y`bb`Y`g`i`a`X]Y`G]W`Y`f`Y`h`g`Y]b`Y`f`6`Ø`f[`Y`f  
[`Y`h`8]Y`U`\_hi`Y`Y`ϕZcfa Uh]cbgdc`]h`\_j`cb`Dc`nY]i`b`X`i`Yi`Yfk`Y`f`

hfÄ[ h'ni 'Y]bYa ' \Ö\YfYb 'G]WXYf\Y]hg[ YZØ\`'VY]'i bX'VYZÄ\][ h'X]Y  
 A YbgWXYbž]a '9fbghZU``YbhgWXY]XYbX'ni ' \UbXY'b"'9g`]'Y[ h'U`gc`]'b  
 XYf'J YfUbhk cfhi b[ 'YXYg'9]bnY`bYbž'g]W'k Y]hYfni V]'XYb'i bX  
 cZYb'ZØf'X]Y'VYfY]h[ YghY`hYb' ðZcfa Uh]cbYb'ni 'gY]b' 'gc'\_ca a h  
 YXYf'g]WXYfYf'Xi fW'XYb'5`hU[ "

8YhU]`g	
C fh	?]Y`ž8Yi hgW'UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "_b!cb`]bY"XY</li> <li>• X]Y!bUW f]W hYb"Wca</li> <li>• k k k "V[ !j Yf_Y\ f"XY</li> </ul>

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