A]b]!F cVchYf`ZØf`F Yhhi b[ga]gg]cbYb.
=b bcj Uh]cb b`fYhhYh`@YVYb`

9I !: cfgWXYf`Ybhk ]W\_Y`b`a ]h`7I F GCF`A ]b ]!F cVchYf`ZØf`
F Yhhi b[ga]gg]cbYb`"GA I F: `Yf_Ybbh`\_ VYf`YVYbXY`]b
? UhUghfcd\Yb[YV]YhYb"

; f]YWX Yb`UbXž`@UbX`!`9g`]gh`ZUgn]b]YfYbX`ni`VYcVUWX hYbž`k]Y
X]Y`HYWX bc`c[]Y`]b`Y]bYa`XYf`XfUa`Uh]gW`ghYb`:`Y`XYfž`XYf`Gi`W!
i bX`F Yhhi b[ gUfVY]hž`bYi`Y`A U» gh`AVY`gYhnh`"5\_hi`Y``\ UVYb
Yi fcd`A]gWY`:`cfgWXYf`]b`Y]bYa`ij`cb`XYf`9I`[YZØfXYfhYb`Dfc`Y`hž
VY`\_Ubbh`U`g`7I F GCF ž`VYa`Yf`\_Ybgk`YfhY`:`cfhgW`f]hY`Yfn]Y`h`"8]YgY
=b]h]Uh]j`Y`n]Y`h`XUfUi`Z`UVž`A ]b ]!F cVchYf`a]h`cW`a`cXYfbYb
GYbgcfYb`ni`Ybhk]W_Y`bž`X]Y`gdYn]Y``ZØf`XYb`9]bgUhn`]b
? UhUghfcd\Ybg]hi`Uh]cbYb`_cbn]d]Yfhig]bX`"< ]Yf`g]bX`X]Y`<][\`][\`hg
X]YgYf`VU`bVfYWX YbXYb`9bhk ]W\_`i`b[ Ybž`X]Y`j`cb`Y]bYa
Yb[U[]YfhYb`HYUa`Ui`g`gYWX`g`9I`!@`AbXYfbž`Bcfk`Y[Ybž`XYa`i`?
i bX`XYf`Hc`c\_i`!i`b]j`Yfg]h`h`]b`>UdUb`nk]gW`Yb`&\$%-`i bX`&\$&`
fYU`]g]Yfh`k`i`fXYb`"O`cXYfbX]d`ca`UWmQVYf]W`hYhž`XUgg`XUg
<Ui`dh[ Yf`hž`XUg`ja`F`U`a`Yb`X]YgYg`Dfc`Y`hg`YfgW`UZZYb`k`i`fXYž

XYf'GcZh'A]b]Uhi f]gYX'i bXYf[fci bX'F cVch]W:]bXYf'fGA I F: E']gh"
8]YgYf'F cVchYf']gh'b]W h'bi f'_ca dU_hž'gcbXYfb'Ui W X'UfUi Z
Ui g[Y`Y[hž'Xi fW X' HfØa a Yf'ni 'bUj] []YfYbž'i a 'j YfgW XØhYhY
DYfgcbYb'ni 'c_U`]g]YfYb"

8Yf'GA I F: '_Ubb'ZYfbVYX]Ybh'k YfXYbž'k Ug'VYXYi hYhž'XUgg'X]Y
6YX]YbYf'Ui g'g]W YfYf'9bhZYfbi b['UfVY]hYb'_ØbbYb""8]Yg']gh'Y]b
k YgYbh]W Yf'J cfhY]ž'k Ybb'a Ub'Ub'X]Y'6YX]b[i b[Yb'XYb_hž'X]Y
F Yhi b[g_fÅZh'icZh'UbhfYZZYb'a ØggYb"A]h'Y]bYa 'WYj YfYb
Nk Y]fUXXYg][b'ØVYfk Å'h][h'XYf'GA I F: '<]bXYfb]ggY'i bX'V]YhYh
Xi fW X'Y]`hY[fUh]cb'j cb'J]XYc!'i bX'K Åfa YV]X_Ua YfUg'gck]Y
A]_fcZcbYb'i bX'@Ui hgdFYW Yfb'Y]bY'i a ZUggYbXY'9]bg]W h']b'X]Y
@U[Y'j cf'c fh"i 6YgcbXYfg'\Yfj cfni \YVYb']gh'XYf'W Ya]gW Y
GYbgcf'bUa Ybg'GB ÷: 9F ž'XYf'a YbgW X]W 'Ya]hh]YfhY'Gi VghUbnYb
k]Y'7C &'i bX'5a a cb]U_`Yf\_Ybbhi bX'gc[ Uf'nk ]gW Yb'`YVYbXYb
i bX'j Yfghc fVYbYb'DYfgcbYb'X]ZYfYbn]YfYb'_Ubb""8Yf'GB ÷: 9F
k i fXY]b'j YfgW]YXYbYb' l a [YVi b[Yb'[YhYghYhi bX'\Uh'gY]b
?ØbbYb'VYfY]hg'VYk]YgYb"

<]`ZfY]W X Y'HYW bc`c []Yb']a ' ? UhUghfcd\YbZU``

Ni gÅhn`]W 'ni 'XYb'A]b]!F cVchYfb'gYhnh'XUg'7I F GCF !Dfc Y_h'Ui W X
8fc\ bYb'Y]b""8]YgY' A i hYfXfc\ bYb 'Zi b[]YfYb'U`g
?ca a i b[_Uh]cbgnYbhfU`Y'i bX'hfUbgdcfh]YfYb'X]Y'GA I F: !F cVchYf
]b'gW k Yf'ni [Åb[`]W Y'; YV]YhYž'k Å\ fYbX'UbXYfY'8fc\ bYb'ni f
9f_i bXi b['XYf'? UhUghfcd\YbYf[]cbYb'Y]b[YgYhnh'k YfXYb""A]h
<]'ZY'j cb'6cXYb!DYbYhfUh]cbgfUXUf'i bX'\cW Ui ZØgYbXYb
?Ua YfUUi ZbU\ a Yb'k]fX'Y]bY'' 8! ?UfhYbUbg]W h'XYf' l a [YVi b[
YfghY`h"8]Y'HYghgž'Y]bgW `]Y» `]W 'Y]bYf'[ fc» 'Ub[ Y`Y[hYb
9fdfcVi b['j b'; f]YW Yb'UbX'ja 'Bcj Ya VYf'&\$&ž'\UVYb'VYfY]hg
j]Y'j YfgdFYW YbXY'9f[YVb]ggY' [Y']YZf hž'Ui W 'k Ybb'XUg
dfchchmd]gW Y'GmghYa 'bcW 'b]W h'Ui Z'XYa 'A Uf_h'Yf\Å'h]W ']gh"
8Ug'HYUa '\cZh'Ui Z'ni gÅhn`]W Y'A ]hY'ž'i a 'X]Y'HYW bc`c []Y'k Y]hYf
ni 'j YfVYggYfb'i bX'`YhnhYbX`]W 'a]h'XYa 'J Yf_Ui Z'ni 'VY[]bbYb"

8]Y'9bhk]W`i b[ 'j cb'F cVchYfb'ZØf'X]Y'BchZU`fYhhi b[']gh`Åb[gh
b]W h'Ui Z'X]Y'9I 'VYgW fÅb_h"5i W 'ja '6YfY]W X'Yf'F cVch]_`g]bX
VYY]bXfi W_YbXY': cfhgW f]hY'ni 'j YfnY]W bYb""K]Y'@Ychfcb]WgQ

VYhc.bhž.Yfa Ò[`]WYb`a cXYfbY`F cVchYfgmghYa Y`Ui hca Uh]g]YfhY
@Ògi b[Yb`ZØf`[YZÀ\`f`]WXY`5i Z[ UVYbž`X]Y`gcbgh`ZØf`A YbgWXYb
f]g_Ubh`k ÀfYb`"8]Y`9]bgUhn[ YV]YhY`fY]WXYb`j cb`XYf`Yi Yfk Y\`f
ØVYf`6ca VYbYbhgW`ÀfZi b[`V]g`\]b`ni`f`, VYfk UWXi b[ `i`bX
G]WXYf\`Y]h`J]Y`Y`X]YgYf`F cVchYf`g]bX`ZYfb[ YghYi`Yfh`cXYf`UfVY]hYb
hY]`Ui hcbca`žk Ug`VYXYi`hYhž`XUgg`g]Y`Y]bY`?ca`V]bUh]cb`Ui`g
a`YbgW`]WXYf`?cbhfc`Y`i`bX`Zc`fhgW`f]h]WXYf`GYbgcf]_`bi`hnYbž`i`a
9bhgWXY]Xi`b[ Yb`ni`hfY`ZYb`"

C V`Y`_hYf`\_Ybbi`b[`i`bX`<YfUi`gZcfXYfi`b[Yb
]b`XYf`F`cVch]\_`

⇒ `?cbhYi`h`XYf`Gi`W`!`i`bX`FYhhi`b[gfcVch]_`g]bX`Ui`W`
5`[`cf]h\`a`Yb`i`bX`C V`Y`\_hYf`_Ybbi`b[ ga`cXY`Y`j`cb`nYbhU`Yf`
6YXYi`hi`b[``9]bY`]bhYfYggUbhY`Ghi`X]Y`i`bhYfgi`W`h`X]Y`@]ghi`b[
j`YfgW]YXYbYf`A`cXY`Y`k`jY`GG8`\$`ž`GG8`)`%&ž`:`UghYf`F!7BB`i`bX
X]Y`bYi`YghYb`MC`@C!J`Yfg]cbYb`]b`fYU`]gh]gWXYb`GnYbUf]Yb`"
ØUhi`fYQYf`Ài`hYfhž`XUgg`X]YgY`A`cXY`Y`[`YhYghYh`k`i`fXYbž`i`a
DYfgcbYb`i`bhYf`HfØa`a`Yfb`ni`]XYbh]Z]n]YfYb`Y]b`YbhgWXY]XYbXYf`
5gdY`\_h]b`B`chg]hi`Uh]cbYb`"8UVY]`k`]fX`XUg`D5G75@`J`C`7`&`\$`%&
8UhUgYh]`Yfk`YbXYhž`XUg`gdYn]Y`ZØf`X]YgY`5fh`XYf`
C V`Y`_hYf`\_Ybbi`b[`Ui`ZVYfY]hYh`k`i`fXY`"

8]Y`<YfUi`gZcfXYfi`b[ Yb`g]bX`YXcW`b]W`h`ni`i`bhYfgW`ÀhnYb`"
F`cVchYf`k`YfXYb`]a`8i`fW`gW`b]h`\*`ž`HU[`Y`bUW`Y]bYf`
?UhUghfcd\`Y`Y]b[YgYhnhž`k`Ug`\`fY`9ZY`_h]j`]h`À`h`ghUf`\_`VYY]bZi`ggYb`
_Ubb`"8Yg`K`Y]hYfYb`V`Y]VYb`j`jY`Y`F`cVchYf`[`fØ»`hYbhY]`g`
ZYfbVYX]Ybhž`k`Ug`Y]bY`k`]W`h]`[`Y`a`YbgW`]WXY`?ca`dcbYbhY`]b`XYf`
⇒hYfU`\_h]cb`a`]h`XYb`A`UgW`]bYb`YfZcfXYfh`8Yf`:`c`_i`g`]Y[`h`ni`XYa`
Ui`Z`9f[`cbca`]Y`i`bX`a`YbgW`]WXYb`:`U`_hc`fYbž`i`a`X]Y`9Z]n]Ybn`]b`
XYf`:`YZU\`fYbUVk`Y`\`f`ni`ghY][`Yfb`"

⇒g[`YgUa`h`nY][`Yb`X]Y`9bhk`]W`_i`b[ Yb`]a`6YfY]W`XYf`Gi`W`!`i`bX`
F`Yhhi`b[gfcVch]_`j`jY`j`YfgdfYWXYbXY`5bg`ÀhnYž`i`a`gck`c\`X]Y`
G]WXYf\`Y]h`XYf`9]bgUhn`f`À`Z`h`ni`Yf\`Ø\`Yb`U`g`Ui`W`X]Y`HYW`b]_`VY`
XYb`<YfUi`gZcfXYfi`b[ Yb`]b`?`f]gYbg]hi`Uh]cbYb`ni`i`bhYfghØhnYb`"
8Yf`K`Y[`ni`f`A`Uf`\_hfY]Z]`gh`ghY]b][`ž`UVYf`XUg`9b[`U[`Ya`Ybh`XYf`
:`cfgWXYf`À`ggh`XUfUi`Z`\`c`ZYbž`XUgg`VU`X`hfU[`ZÀ\][`Y`@Ògi`b[Yb`ni`f`

J YfZØ[i b['ghY\Yb'k YfXYb"

8YhU]`g	
C fh	; f]YWX Yb`UbXž'@JbX
E i Y`Yb	<ul style="list-style-type: none">• a cXYfbX]d`ca UWm"Yi</li><li>• k k k "bUhi fY"Wca</li><li>• `Ychfcb]Wg"Yi

6Ygi WX Yb`G]Y`i bg`Ui Z.`k ca , +"XY