

Gd UW`7c Ugh: UW`g`9bj ]fcb a YbhU`GhfU]b  
Ug`\*`\*ž\$\$\$`BYk`F Yg]XYbhg`5ff]j Y

9l d`cfY`6fYj UfX`7ci bhm` ` \$' - /g'dfc`YWhYX`[ fck h\`Vm  
\*`\*ž\$\$\$`fYg]XYbhgž`WU`Yb[ Yg`]b`Ybj ]fcb a YbhU`  
dfYgYfj Uh]cbž`UbX`hfUbgdcfhUh]cb`bYYXg"



6fYj UfX`7ci bhmž: `cf]XUž`l G5`!`5g`6fYj UfX`7ci bhm`dfYdUfYg  
Zcf`U`dcdi`Uh]cb`gi f[ Y`cZ`cj Yf`\*`\*ž\$\$\$`fYg]XYbhg`]b`h\Y`bYl h  
XYWUXYž`VU`UbW]b[ ` [ fck h\`k ]h\`Ybj ]fcb a YbhU`dfYgYfj Uh]cb  
fYa`U]bg`U`dfYgg]b[ `WU`Yb[ Y``5WŁfX]b[ `hc`:``cf]XU`HcXUmž`h\Y  
fUd]X`]bZi`l`cZ`dYcd`Y`k`j`ghfU]b`di`V`]WgYfj ]Wg`UbX`di h  
YŁ`c[ ]WU`UfYUg``\_Y`h\Y`đX]Ub`F`j Yf`@U[ ccb`UbX`Gh``æ\bg`F`j Yf  
Uh`f]g\_"

HfUZZ]W]g`U`g][ b]Z]WUbh`ŁbWf bž`k ]h\`ci hXUhYX`]bZfUghfi Whi`fY  
ZUW]b[ `h\Y`UXXYX`Vi`fXYb`cZ`]bWfYUgYX`fYg]XYbhg`k`\\Y`\\UnUfXci`g  
ŁbX]h]cbg`Zcf`dYXYghf]Ubg`dYfg]gh`6fYj UfX`7ci bhm`fUb`\_YX`Bc``%%  
Ua`cb[ `h\Y`XYUX`]Ygh`a`Yhfc`UfYUg`Zcf`dYXYghf]Ubg`Zfca``&\$%,`hc  
&\$&&ž`Ug`bchYX`VmGa`Ufh;`fck h\`5a`Yf]WU``9ggYbh]U`fcUX

dfc`YWhg`UfY`df]cf]h]nYX`Vm`h\Y`GdUW`7cUgh`HfUbgdcfhUh]cb  
D`Ubb]b[ `Cf[ Ub]nUh]cbž`bWi`X]b[ `h\Y`k`]XYb]b[ `cZ`GhUhY`F`cUX`)&,  
UbX`9``]g`F`cUX`UbX`h\Y`fYd`UW`a`Ybh`cZ`h\Y`GhUhY`F`cUX`(`\$%  
Vf]X[ Y``<ck`Yj`Yfž`a`Ubmi`cZ`h\Y`gY`dfc`YWhg`fYa`U]b`i`bZ`bXYXž  
bYWWgg]hUh]b[ `fci`[ \`m`~`&``\*)`V]``]cb`Zfca``&\$`\$`hc`&\$)`\$ž`k`]h\`cb`m  
%+I`W`ffYbh`migYW`fYX"

9bj`]fcb`a`YbhU``≡b]h]Uh]j`Yg`UbX`7\U``Yb[`Yg`

H\Y`Ybj`]fcb`a`YbhU``W`U``Yb[`Yg`UfY`bi`a`Yfci`g``7`]a`UhY`W`Ub[`Y  
\Ug`]bhYbg]Z]YX`k`UhYf`ei`U`]hm]ggi`Yg`UbX`Xfci`[ \hg`]b``cWU``U\_Yg  
UbX`f]j`Yfgž`k`\]Y`6fYj`UfX`7ci`bhm[`fUdd`Yg`k`]h\`gYk`U[`Y`cj`YfZ`ck  
dfcV`Ya`gž`fUb\_]b[ `gYW`cbX`]b`h\Y`ghUhY`k`]h\`'``a`]``]cb`[`U``cbg  
gd]`YX`Zfca``&\$%+`hc`&\$%,``I`h]`h]Yg`UfY`a`U\_]b[ `ghf]XYg`hc  
i`d[`fUXY`gYk`Yf`d`Ubhg`UbX`hfUbg]h]cb`\ca`Yg`Zfca``gYdh]WgmghYa`g  
hc`U`W`bhfU``gYk`Yf`gmghYa```9Zc`fhg`UfY`i`bXYfk`Um`hc`YI`dUbX  
k`UghYk`UhYf`hfYUha`Ybh`WUdUW]hm`Uh`h\Y`A`Yff]hh`≡UbX`Gm\_Yg`7fYY\_  
d`Ubh`Vm`'`\$\$ž\$\$\$`[`U``cbg`dYf`XUm`Vm`&\$`+ž`Ug`fYdcfhYX`Vm`:`cf]XU  
HcXUm"

A`cfYcj`Yfž`h\Y`GUj`Y`Ci`f`≡X]Ub`F`Jj`Yf`@U[`ccb`Dfc[`fUa``U]a`g  
hc`W`ca`VUh`bi`hf]Ybh`dc``i`h]cb`UZZYWh]b[ `h\Y``U[`ccb``:``i`bXYX`Vm`U  
\U`Z`W`bh`gU`Yg`hU[`Uddfcj`YX`Vm`W`ci`bhmj`chYfg`]b`&\$%\*`ž`h\Y  
dfc[`fUa``]g`dfc`YWhYX`hc`[`YbYfUhY`i`d`hc`~`),`\*`a`]``]cb`cj`Yf`h\Y  
bYI`h`XYWUXYž`hUf[`Yh]b[ `Ub`Ubbi`U`fYXi`Wh]cb`cZ`%``a`]``]cb`dci`bXg  
cZ`b]hfc[`Yb`UbX`%\$\*`ž\$\$\$`dci`bXg`cZ`d\cgd\cfi`g``H\]g`]b]h]Uh]j`Y  
\[`\`][`\hg`W`c`UVcfUh]cb`Ua`cb[ `cf[ Ub]nUh]cbg`gi`W`Ug`h\Y  
BUh]cbU``9ghi`Ufm`Dfc[`fUa``UbX`h\Y`Gh``x\bg`F`j`Yf`K`UhYf  
A`UbU[`Ya`Ybh`8]ghf]Whž`]``i`ghfUh]b[ `U`ZcW`gYX`YZc`fh`hc`]a`dfcj`Y  
ghcfa`k`UhYf`a`UbU[`Ya`Ybh"

7ca`a`i`b]hm]bj`c`j`Ya`Ybh`]g`YggYbh]U``]b`h\Y`gY`YZc`fhg``H\Y`7]h]nYb  
Cj`Yfg[`\h`7ca`a`]hhYY`]g`hUg\_YX`k`]h\`cj`YfgYY]b[ `dfc`YWh  
h]a`Y`]bYgž`W`ghgž`UbX`bi`hf]Ybh`fYa`cj`U`YZZYWh]j`YbYgg`k`\]Y`U`gc  
ghUm]b[ `Yb[`U[`YX`k`]h\`W`ca`a`i`b]hmdfc`dcgU`g``Hcc`gž``]\_Y`h\Y`5`[`UY  
6`cca`A`Udd]b[ `FYdcfhg`Ghcfm`A`Ud`UbX`h\Y`GYbh]bY``J]Yk`Yf`Hcc`ž  
dfcj`]XY`hfUbgdUfYbWm`UVci`h`U[`ccb`\YU`h\ž`XYa`cbghfUh]b[ `h\Y  
dfc[`fUa``g`W`ca`a`]ha`Ybh`hc`\_YYd]b[ `fYg]XYbhg`]bZcfa`YX"

: i hi fY`Dfc`YWh]cbg`UbX`7ca a i b]hm  
9b[ U[ Ya Ybh

@cc\_]b[ `U\YUXž`h\Y`ja d`]WWh]cbg`cZ`W]a UhY`W\Ub[ Y`YI hYbX  
VYmcbX`ja a YX]UhY`dc`i h]cb`]ggi Yg`"GYU!`Yj Y`f]gY`Wci`X`YI dcgY  
cj Yf`%ž\*\$`\$`Wf]h]WU`]bZfUghfi Whi fY`UggYhg`hc`ZccX]b[ `Vm&\$) \$`"5g  
dfYggi fYg`a ci bh`Zfca`fYU`YghUhY`]bhYfYghg`]bZi YbW]b[ `[ fck h\  
XYW]g]cbgž`h\Y`dc`]h]W]nUh]cb`cZgi ghU]bUV`Y`XYj Y`cda Ybh`dfYgYbhg  
\\i fX`Yg`Zcf`cWU`[ cj YfbUbW`"H\Y`6fYj UfX`7ci bhm`7ca a ]gg]cb g  
\\]ghcf]WU`ZUj cf]b[ `cZ[ fck h\`dc`]W]Yg`Wca d`]WUhYg`YZZcfhg`hc  
a U]bhU]b`U`VU`UbW`VYhk YYb`XYj Y`cda Ybh`UbX`YWc`c[ ]WU`  
]bhY[ f]hm"

⇒hUW\_]b[ `h\YgY`a i`h]ZUW`hYX`W\U`Yb[ Ygž[ fYyb`]bZfUghfi Whi fY  
]b]h]Uh]j Yg`UfY`[ U]b]b[ `hfUWh]cb`"5`dfc`YWh`ZcW`g]b[ `cb`Yb[ U[ ]b[  
h\Y`\\]ghcf]WU`mi bXYfgYfj YX`6`UW\_`Wca a i b]hm]b`7cWc`U`K Ygh]g  
ZcghYf]b[ `X]gW`gg]cbg`Ufci bX`dchYbh]U`]bhYfj Ybh]cbg`Zcf`ZccX]b[  
UbX`dfca ch]b[ `Wca a i b]hm`fYg`]YbW`"5g`bchYX`Vm: `cf]XU`GYU  
; fUbhž`h\Y`cb[ c]b[ `Wc`cfX]bUh]cb`k ]h\`cWU`UbX`ghUhY`dUfhbYfg  
fYZYWhg`U`Wca a ]ha Ybh`hc`]bhY[ fUh]b[ `h\YgY`YZZcfhg`]bh`fY[ ]cbU`  
`UbX`dfchYWh]cb`ghfUhY[ ]Yg"

: cf`6fYj UfX`7ci bhmž`h\Y`fcUX`U\YUX`]g`]hhYfYX`k ]h\`W\U`Yb[ Ygž  
Vi h`h\YfY`g`gca Yh\]b[ `hc`VY`gU]X`Zcf`U`Wca a i b]hm`k`]b[ `hc  
UXUdh`UbX`Yb[ U[ Y`"6U`UbW]b[ `[ fck h\ž`Ybj ]fcb`a YbhU`  
gi ghU]bUV`]hmž`UbX`Wca a i b]hm`bYYXg`k`]fYei ]fY`X`]YbW`UbX  
Wc`cdYfUh]cb`Ua`cb[ `U`ghU\_Y`c`XYfg`"H\Y`ghU\_Yg`UfY`\\[ \\ž`UbX  
gi W`gg`k`]XYdYbX`cb`h\Y`Wc`YWh]j Y`k`]hc`dfYgYfj Y`h\Y`bUhi fU`  
VYUi hmc`Z`h\Y`fY[ ]cb`k`\\Y`UWWca a cXUh]b[ `bYk`fYg]XYbhg"

8YhU]`g	
Cfh	6fYj UfX`7ci bhmž: `cf]XUž`I G5
Ei Y`Yb	<ul style="list-style-type: none"><li>• k k k "Zcf]XUhcXUm"Wca</li><li>• k k k "VfYj UfXZ"[ cj</li><li>• k k k "ZgYU[ fUbh"cf[</li></ul>

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