

BYk VYffm'>bj Yghg'~ &A `]b`7\Ua d]cbg
DUf_`5a]X`8]gdi hYX`9WŁbca]W=>a dUWh

BYk VYffm'Ł \$' - /g'> bY'&\$&) `a YYh]b[`fYj YU`YX`7\Ua d]cbg
DUf_/_ Ł \$' - /g'YWŁbca]W]a dUWhUbX`cb[c]b[`]bZfUghfi Whi fY
Zi bX]b[`XYVUhYg]b`5`UWŁi U`7ci bhm"



BYk VYffmž': `cf]XUž'I G5`!`5h`U`fYWŁbh'a YYh]b[`cb`> bY'&' ž
&\$&) ž`h\Y`BYk VYffm'7]hm'7ca a]gg]cb`hcc_`U`XYYd`X]j Y`]bhc`h\Y
ghUhY`cZ`7\Ua d]cbg`DUf_ž`fYj YU`]b[`U'a]l hi fY`cZcdh]a]ga `UbX
WŁbWŁfb"K \]Y`h\Y`W]hm`W`YVfUhYX`h\Y`dUf_ g`fc`Y`]b`h\Y
WŁa a i b]hmž`ei Ygh]cbg`UfcgY`UVci hi]hg`YWŁbca]W]a dUWh`H\Y`W]hm
WU]a YX`h\Uh`7\Ua d]cbg`DUf_`k Ug`h\Y`gYWŁbX!`Uf[Ygh`Xf]j Yf`cZ
VUW_YX`Vm`h\Y`bi a VYfg"5`UWŁi U`7\fc]b]WY`fYdcfhg`h\UhZfca
5df]`&\$&(`hc`A UfWŁ`&\$&) ž`7\Ua d]cbg`DUf_`[YbYfUhYX`U`a cXYgh
%"`+i `cZ`h\Y`WŁi bhm`g`hc`hU`chY`fYj Ybi Yž`Ua ci bh]b[`hc
Uddfcl]a UhY`m`~ "a`%`a]`]cb]b`\chY`fcca `fYj Ybi Y"

H\]g`X]gWfYdUbWŁidi h`U`gdch`][\h`cb`U`dfYj]ci g`m`X]gW ggYX`~ %\$ \$

a]``cb`YŲbca]W]a dUŲhWU]a YX`Xi f]b[`h\Y`a YYh]b[ž`k \]Ųh\Y
7ci bhm\Ug`bchj Yf]Z]YX"Gi Ųa`a]l YX`a YggU[Yg`Ųci `X`ŲfYUhY
ŲbZ] g]cb`Ua cb[`fYg]XYbhg`k \c`fY`m`cb`UŲŲ fUhY`]bZcfa Uh]cb`Zcf
XYŲg]cb!a U_]b[`UbX`d`Ubb]b["

⇒b] Ygha Yb h`]b`⇒bZfUghfi Whi fY

5a]X`h\YgY`i bŲfhU]bh]Ygž`7]hm`A UbU[Yf`æfXUb`A Uf`ck Y`ghYddYX
i d`k]h\`U`Zi bX]b[`dfcdcgU`hc`UXXfYgg`a i Ų!bYYXYX
]bZfUghfi Whi fY`]a dfcj Ya Ybhg`Uh`7\Ua d]cbg`DUf_``BYk VYffm`k]``
U`cWUhY`~ &`a]``cb`hc`k UfXg`Z]l]b[`]ggi Yg`_]Y`i bYj Yb`g]XYk U`_g
UbX`fYd`UŲ]b[`VUŲ_g`hcd`bYhh]b[`Uh`h\Y`VUgYVU``Z]Y`Xg``A Uf`ck Y
Ya d\Ug]nYX`h\Y`]a dcfhUbŲ`cZ`]a a YX]UhY`UŲh]cbg`hc`Ybgi fY`h\Y
dUf_`fYa U]bg`U`j]UV`Y`gdUŲ`Zcf`Vch\`fYŲfYUh]cb`UbX`Ųa`a i b]hm
Yj Ybhgž`Zc``ck]b[`h\Y`Ų]hm`Ųa`a]gg]cb`g`i bUb]a ci`g`j chY`cb`h\Y
dfcdcgU``

H\Y`Ų]hm`fYU`cWUhYX`h\YgY`Zi bXg`Zfca`U`Ųci fh`Yl dUbg]cb`dfc`YŲh
Uh`h\Y`9Ughcb!BYk VYffm`Gdcfhg`7ca d`Yl ž`k \]Ųh`\Ug`VYYb`d`UŲX
cb`\c`X``DfYj]ci`g`mž`h\Y`Ų]hm`\UX`gYh`Ug]XY`~ *`a]``cb`Zcf`h\Y`bYk
Ųci fhg`Uh`h\U`hZUŲ`]hmž`Zi bXYX`df]a Uf`]m`h\fc`i [\`h\Y`K]`X`GdUŲg
UbX`Di`V`]WD`UŲg`gi fhUl`UbX`h\Y`5a Yf]ŲUb`F`YgŲ`Y`D`Ub`5Ųh``K]h\
h\YgY`UX`↑gha Ybhgž`7\Ua d]cbg`DUf_`ghUbXg`hc`VYbYZ]h
g][`b]Z]ŲUb`hm`Zfca`h\Y`Ų]hm`g`ghfUhY[]Wd`Ubb]b["

⇒b`UXX]h]cb`hc`h\Y`]bZfUghfi Whi fY`]a dfcj Ya Ybhgž`di`V`]Wk cf_g\cdg
k]``VY`cf[Ub]nYX`hc`XYj Y`cd`U`cb[!hYfa`j]g]cb`Zcf`fYŲfYUh]cbU`
ZUŲ`]hm`i`gU[Y`]b`BYk VYffm``5g`]h`ghUbXgž`gca Y`]a dfcj Ya Ybhg`UfY
U`fYUXm`i`bXYfk Umž`k]h\`g]XYk U`_Z]l Yg`]b`dfc[fYgg`UbX`\cdYg`hc
\Uj`Y`U``%*`VUgYVU``bYhg`fYd`UŲX`Vmi`đ`m"

DfYgYfj]b[`h\Y`7ca`a`i`b]hm`5ggYh

K \]Y`BYk VYffm`]g`hU_]b[`ghYdg`hc`fYj]hU`]nY`7\Ua d]cbg`DUf_`ž`h\Y
fYU`]hm`fYa U]bg`h\Uh`h\Y`ZUŲ`]hm`]g`Ų`ffYb`hm`]b`U`ghUhY`cZ
X]gfYdU]f``5`a Ya`c`XUh]b[`VUŲ_`hc`&\$%*`Zfca`h\Yb!BYk VYffm
F`YŲfYUh]cb`8]fYŲhc`f`6fUX`7Ufa Yb`gi [[YghYX`gYhh]b[`Ug]XY
~`%%) ž\$`\$`YUŲh`mYUf`Zcf`a U]bhYbUbŲhž`Vi`h]h`gYYa`g`h\Uh`h\]g`d`Ub

\Ugb h'VYYb`Zi ``m'fYU`]nYX"

H\Y`dUf_ g'a U]bhYbUbW`]ggi Yg`\][\`][\h'h\Y`bYYX`Zcf`U
W`cfX]bUhYX`UddfcUW`hc`Ybgi fY`]hg`gi ghU]bUV`]`hm"7ca a]gg]cbYf
A Uf_`7`Uf_] c]W`X`U`W`a dY``]b[`Uf[i a Ybh`Zcf`a cfY`Z]bUbW]U`
gi ddcfh`Zfca `5`UW`i U`7ci bhm`fYW`[b]n]b[`7`Ua d]cbg`DUf_ g
dchYbh]U`YW`bca]W]a dcfhUbW`"A Uf`ck Y`d`Ubgi`hc`dfYgYbh`U`Zj Y!
mYUf`d`Ub`U]a YX`Uh`Y`Yj Uh]b[`BYk VYffmg`df]cf]h]Yg`]b`gYW f]b[
Zi hi fY`W`i bhm`Zi bX]b["

H\Y`6][[Yf`D]Whi fY. 7ca a i b]hm`a dUWh

H\Y`W`bj YfgUh]cb`Ufci bX`7`Ua d]cbg`DUf_`U`][bg`k]h`VfcUXYf
X]gW`gg]cbg`UVci h`\ck`YI W`dh]cbU`dUf_g`W`b`Xf]j Y`YW`bca]W
[fck h`UbX`ZcghYf`h`f]j]b[`W`a a i b]h]Yg"FYgYUfW`gi [[Yghg`h`Uh
k Y`!a U]bhU]bYX`dUf_g`bch`cb`m]a dfcj Y`ei U`]hm`cZ`]ZY`Vi h`U`gc
g][b]Z]W`bhm`Yb`UbW``cW`Y`YW`bca]Yg"H\Y`B`Uh]cbU`5ggcW]Uh]cb
cZ`DUf_`ci bXUh]cbg`\][\`][\hg`h`Uh`dUf_g`UfY`j]hU`]b`Vccgh]b[
W`a a i b]hmYb[U[Ya Ybh`UbX`cj YfU``gUh]gZUWh]cb`za U_]b[`h`Ya
]bhY[fU`hc`cW`XYj Y`cda Ybh`ghfUhY[]Yg"

BYk VYffmg`W`a a]ha Ybh`hc`]bj c`]b[`h\Y`W`a a i b]hm]g`Yj]XYbh
Ug`h`Ym`YghUV`]g`U`A Umc`f`g`M`ci h`7ci bW`"H\]g`W`ci bW`]za UXY`i d
cZ`cW```][\`gW`cc`ghi XYbhg`Z`U]a g`hc`dfca chY`mci h`
Yb[U[Ya Ybh`UbX`dUfh]W]dUh]cb`]b`W]hm`UZZU]fg`Z`Ybgi f]b[`h`Uh
Zi hi fY`XYW]g]cbg`fY[UfX]b[`ZUW`]h]Yg`_]Y`7`Ua d]cbg`DUf_`hU`Y`h`Y
bYYXg`UbX`XYg]fYg`cZ`mci b[Yf`[YbYfUh]cbg`]bhc`UWW`ci bh"

5g`BYk VYffm]bj Yghg`h]a Y`UbX`fYgci fW`g`]bhc`fYj]hU`]n]b[
7`Ua d]cbg`DUf_`Z`]h`cdYbg`h`Y`Xccf`hc`X]gW`gg]cbg`UVci h`h`Y
dUf_g`fc`Y`]b`h`Y`W`a a i b]hm`VU`UbW]b[`]a a YX]UhY`bYYXg`k]h`
`cb[!hYfa `VYbYZ]hg"6m`UXXfYgg]b[`]bZfUghfi Whi fU``]ggi Yg`UbX
Yb[U[]b[`h\Y`W`a a i b]hm`h`fci [\`k cf_g`cdg`UbX`mci h`
]bj c`]Ya Ybh`Z`BYk VYffm]g`hU_]b[`g][b]Z]W`bhighYdg]b`bi fhi f]b[
h\]g`j U`i UV`Y`W`a a i b]hm`UggYh"

8YhU]`g	
Cfh	BYk VYffmž: `cf]XUž'I G5
E i Y`Yb	<ul style="list-style-type: none">• U`UW i UW fcb]WY"WŁa• k k k "a U]bghfYYhXU]`mbYk g"WŁa• k k k "h\ Y!bUdZ"cf[

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