

I G!K Ufbi b[ . 'HYffcf[ YZU\ f']b '≠hU`Yb '  
J c f g]W\ h'ZØf' l f`Ui VYf'Xf]b [ YbX 'b Òh][ °

I G!FY[ ]Yfi b[ 'Yf\ Ò\ h'F Y]gYk Ufbghi ZY 'ZØf' ≠hU`Yb 'Ui Z &  
k Y[ Yb 'HYffcf[ YZU\ f''H]ddg'ZØf'F Y]gYbXY 'ni f'G]W\ Yf\ Y]h'i bX  
J c f g]W\ h"



≠U`Yb`!`8]Y`I` G!FY[ ]Yfi b[ ` \Uh`Y]bY`FY]gYk Ufbi b[ `ZØf`≠U`Yb  
Ui g[ YgdfcWXYb`i bX`X]Y`K Ufbghi ZY`Ui Z`nk Y]`j cb`j ]Yf`Yf\`Ò\hž`k Ug  
Yf\`Ò\hY`J cfg]W\h`VYXYi hYh`8]YgY`9bhgWY]Xi b[ `VYfi `h`Ui Z`XYf  
9]bgW\Àhni b[ `XYg`I` G!5i »Yba` ]b]ghYf]i a` gž`XUgg`Y]b`F`g]\_c  
hYffc`f]gh]gW`Yf`; Yk U`h`VYghY`hž`]bgVYgcbXYfY`hYffc`f]gh]gW`Yf  
5bgW\`À[ Y`"8]Y`K Ufbi b[ `k`i`fXY`Ua` `&` "'A`U]`Ui Z`XYf`c`ZZ]n]Y`Yb  
K`YVg]hY`HfUj`Y`"GhUhY";`cj`j`Yf`ÖZY`bh]W\h`i`bX`f]W\hY`hg]W\`X]fY`\_h`Ub  
I`G!6Øf[ Yfž`X]Y`Y]bY`FY]gY`bUW\`≠U`Yb`d`UbYb"

8 Ug`5i »Yba` ]b]ghYf]i a` `a`Y`XYhž`XUgg`a` Ò[ `]W\Y`N]Y`Y`ZØf  
HYffc`f`Ub`gW\`À[ Y`]b`≠U`Yb`i`bhYf`Ub`XYfYa` `Hci`f]ghYb`Uhhf`U`\_h]cbYbž  
J`Yf`\_Y`\fgnY`bhYbž`9]b`\_Ui`ZgnY`bhYbž`<`chY`gž`F`YghUi`f`Ub`hg`gck` ]Y  
ÖZY`bh]W\Y`6YfY]W\Y`g]bX`"8]YgY`≠Zc`fa`Uh]cbYb`k`i`fXYb`j`cb`6]`XŁ  
Ui`Z[ Y[ f]ZY`bž`X]Y`k`Ufbhž`XUgg`5b[ f]ZY`c`\bY`c`XYf`a` ]h[ Yf]b[ Yf  
J`c`fk`Ufbi b[ `YfZc`[ Yb`\_Öbb`hYb"

## 9a`dZc`\`YbY`G]W\Yf\Y]hga`U»`bU\`a`Yb

8]Y`I` G!6Øf[ Yfž`X]Y`hfc`hn`XYf`K`Ufbi b[ `bUW\`≠U`Yb`fY]gYbž`k` ]fX  
[ YfUhYbž`c`\_U`Y`A`YX]Yb`ØVYf`U`\_hi`Y`Y`9bhk` ]W`\_i`b[ Yb`ni`j`YfZc`[ Yb  
i`bX`]`fY`FY]gYd`ÀbY`[ Y[ YVYbYbZU`g`Ubni`d`UggYb`"5i »YfXYa  
gc`Yb`g]Y`VYgcbXYfg`Ub`hci`f]gh]gW`Yb`C`fhYb`k`UW\`gUa`gY]b`"8]Y  
5ba`Y`Xi`b[ `VY]a`Ga`Ufh`HfUj`Y`Yf`9bfc`a`Yb`h`Dfc[ fUa`f`GH9DŁ  
k` ]fX`YVYbZU`g`Ya`dZc`\`Ybž`i`a`ja`B`chZU`""[ Yk`UddbY`hini`gY]b"

- FY[ Y`a`À»][ Y`?`cbhfc`Y`c`\_U`Yf`B`UW\`f]W\`hYb
- 9fghY`i`b[ `Y]bYg`B`chZU`d`Ubg
- 6YUW\`hi`b[ `j`cb`FY]gY[ Ygi`bX\Y]hg]bZc`fa`Uh]cbYb`ZØf`X]Y`  
F`ØW`\_Y`\f`]b`X]Y`I`G5

Ni`g`Àhni`W\`ni`XYb`G]W\Yf\Y]hgVYXYb`\_Yb`k` ]fX`]b`XYf`K`Ufbi b[  
Ui`W\`Ui`Z`\_Y]b`\_f]a` ]bY`Y`5`\_h]j` ]h`ÀhYb`k` ]Y`HUgW\YbX]YVgh`À`Y`i`bX  
Hf]W`VYhf`i`[ `]b[ Yk` ]YgYb`"8]YgY`ghY`Yb`Y]b`Yf\`Ò\hY`g`F`g]\_c`]b  
VY`YV`hYb`; YV]YhYb`XUf`"5i`W\`B`Uhi`ff]g]\_Ybž`k` ]Y`9fXVYVYbž  
J`i`\_`Ub`Ui`gVf`ØW\Y`gck` ]Y`Yi`hfYa`Yb`K`Y`hhY`fVYX]b[ i`b[ Ybž`X]Y  
K`U`XVf`Àb`XY`VY[ Øbgh][ Yb`\_ÖbbYbž`g]bX`fY`Yj`Ub`hY`5gdY`\_hYž`X]Y

F Y]gYbXY`VYUW\hYb`gc`hYb"

⇒b hYfb Uh]c b U`Y`DYfgdY\_h]j Y

8 Ug`5i gk Åfh[ Y`5a h`b`8Yi hgW\`UbX`k Ufbh`YVYbZU`g`j cf`Y]bYf  
Yf\`Ò\hYb` ; YZÅ\fxi b[ `Xi fW\`HYffcf]ga i g`b`hU`]Yb]gWYb  
GhÅXhYb" `8]YgY`K Ufbi b[ `]ghj Yf[ `Y]WVUf`a `]h`XYf`G]hi Uh]cb`i]b`XYb  
I G5ž`k c`X]Y`9a dZY`\`i b[ ``Ui h`A Yf`\_i f`Ui g[ YgdfcW\Yb`k i fXY"  
8Yi hgW\`UbX`i bX`X]Y`I G5`fUhYb`XUni ž`i]b`GhfU»Yb`i bX`Ub  
VY`YVhYb`C fhYb`VYgcbXYfY`J cfg]W\h`k U`hYb`ni ``UggYb"

⇒a `JYf[ `Y]W\`nY][ h`X]Y`K Ufbi b[ `ZØf`X]Y`GW\k Y]n`Y]bY`[ Yf]b[ YfY  
F]g]\_cY]bgW\Åhni b[ ž`k c`bi f`Ghi ZY`Y]bgž` bcfa U`Y  
J cfg]W\hga U» bU\`a Yb ž`Ya dZc`\`Yb`k ]fX" `8]Yg`j YfXYi h`]W\h`X]Y  
i bhYfgW\]YX`]W\Y`K U\fbY\`a i b[ `XYf`G]W\Yf\Y]hg`U[ Y`]b`XYb  
Ub[ fYbnYbXYb`Yi fcdÅ]gW\Yb`@ÅbXYfb"

⇒g[ YgUa h`gc`hYb`F Y]gYbXYž`X]Y`⇒U`]Yb`VYgi W\Yb`a ÒW\hYbž`g]W\  
Ui ZY]bY`F Y]\`Y`j cb`F]g]\_Yb`Y]bghY``Yb`i bX`X]Y`YfZcfXYf`]W\Yb  
J cfg]W\hga U» bU\`a Yb`hfYZZYbž`i a `]\`fY`G]W\Yf\Y]h`ni  
[ Yk Å\`f`Y]ghYb"

8 YhU]`g	
C fh	⇒U`]Yb
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "V]`X"XY</li> <li>• k k k "a Yf`_i f"XY</li> </ul>

6Ygi W\Yb`G]Y`i bg`Ui Z.`Y]bY!fY]gY"XY