

Hci f]ga i gVcca 'Ui Z': i YfhYj Ybhi fU.  
: 'i W\ 'cXYf'GY[ Yb 'ZØf'X]Y' ðgY`3

: i YfhYj Ybhi fU'Yf'YVh'&\$&' 'Y]bYb'Hci f]ga i gVcca žXYf  
ðZfUghfi \_hi f'VY'UghYhi bX'l a k Y'hgW\i hn'ZcfXYfh''9l dYfhYb  
k UfbYb'j cf': c`[ Yb"



: i YfhYj Ybhi fUž'GdUb]Yb '!': i YfhYj Ybhi fUž'Y]bY'XYf  
? UbUf]gW\Yb' ðgY'bž'g]Y\h'g]W\ 'Y]bYa 'XfUa Uh]gW\Yb'5bgh]Y[ 'XYf  
Hci f]ghYbnU\ 'Yb'[ Y[ YbØVYf"' ð 'YfghYb'E i UfhU'&\$&' 'fY]ghYb'ØVYf  
) , "\$\$\$'l f'Ui VYf'Ui ZX]Y' ðgY'žk Ug'Y]bYb'5bgh]Y[ 'j cb'+ž  
DfcnYbh'a 'JYf[ 'Y]W\ 'ni a 'Jcf'U\ f'VYXYi hYh''8Ua ]h'\Uh'X]Y' ðgY'  
XYb'[ fØ» hYb'Ni k UW\g'i bhYf'XYb' ? UbUf]gW\Yb' ðgY'b'j YfnY]W\ bYhž  
k Å\fybX'UbXYfY' ðgY'b'k ]Y'@UbnUfchY'i bX'HYbYf]ZU'bi f  
[ Yf]b[ YfY'Ni k ÅW\gY'j cb'%ž- 'DfcnYbh'i bX'&ž%DfcnYbh'Ui Zk Y]gYb"  
Hfchn'XYf'k ]fhgW\UZh'i]W\Yb'JcfhY]'Y'ZØf'X]Y'`c\_U'Y'K ]fhgW\UZh'i bX  
XYb'5fVY]hga Uf\_h'VYfY]hYh'X]Y'G]hi Uh]cb'XYb'5bk c\byfb'Gcf[ Yb  
k Y[ Yb'XYf'6Y'Ughi b[ 'XYf'ðZfUghfi \_hi f"

8]Y'DfcV'Ya Yž'X]Y'a ]h'XYf'k UW\gYbXYb'5bnU\''Ub'Hci f]ghYb

Y]b\Yf[ Y\Ybž'g]bX`Yf\YV`]W`"8]Y`GhfU»Ybž`K UggYfj Yfgcf[ i b[  
i bX`5VZU`Ybhgcf[ i b[ `XYf`ϕgY`ghc»Yb`Ub`]\fY` ; fYbnYb"  
5bk c\ bYf`nY][ Yb`g]W`VYgcf[ h`ØVYf`VY`]YVhY`GhfUbXUVgW`b]hhY  
i bX`BUhi fgW`i m[ YV]YhYž`k Å\ fYbX`XYf`Hci f]ga i g`Vcca h`8]YgY  
Gcf[ Yb`k i fXYb`Ua` j Yf[ Ub[ YbYb`GcbbhU[ `Xi fW`  
8Ya`cbghfUh]cbYb`Ui Z: i YfhYj Ybhi fU`i bX`XYb`UbXYfYb`? UbUfYb!  
ϕgY`b`[ Y[ Yb`XYb` b]W`h`bUW` \ U`h][ Yb`i bX`Ui gVYi hYf]gW`Yb  
A UggYb!Hci f]ga i g`XYi h`]W`" ? f]h]\_Yf`ZcfXYfb`Xf]b[ YbX  
bUW` \ U`h][ YfY`5`hYfbUh]j Yb`ja`Hci f]ga i g`9l dYfhYb`k UfbYbž`XUgg  
c\ bY`[ Yn]Y`hY`D`Ubi b[ `i bX`ϕj Ygh]h]cbYb`XUi Yf\UZhY`GW`ÅXYb`Ub  
XYb`5hhfU\_h]cbYb`XYf`ϕgY`Xfc\Yb"

## I a k Y`h`i bX`ϕZfUghfi \_hi f`i b hYf`8 fi W\_

8]Y`\c\Y`NU`\`j cb`&"&\$`\$`Hci f]ghYb`dfc`%\$`\$`9]bk c\ bYfž`X]Y  
: i YfhYj Ybhi fU`Å\ f`]W`Ya`dZÅb[ hž`]gh`X]Y`\ØW`ghY`]b`GdUb]Yb"  
A cbUh]W`VYgi W`Yb`Yhk U`%) "\$`\$`\$`i f`Ui VYf`X]Y`ϕgY`ž`k Ug`+\$  
DfcnYbh`XYg`6fi hhc]b`UbXgdfcXi`\_hg`i bX`\*`\$`DfcnYbh`XYf  
5fVY]hg`f`ÅZhY`XYf`F`Y[ ]cb`VYY]bZi`ggh`9g`VYghY`h`Y]b`Xf]b[ YbXYf  
6YXUfZ`X]Y`hci f]gh]gW`Y`ϕZfUghfi`\_hi f`Yb`hgd`fYW`YbX`ni  
j YfVYggYfbž`XU`X]Y`K`Ygh`ØghYž`]b`\_i`g]j Y`@U`C`]j U`i bX`D½UfUž  
VYfY]hg`[ Yg`Åhh][ h`]gh`" a` ; Y[ YbgUhn`XUni`V`Y]VYb`XYf`C`ghYb`i bX  
XUg`]bbYfY`@UbX`k`Y]h[ Y\YbX`i bVYfØ`fh"

Hfchn`XYf`VYghY`YbXYb`GW`i m[ YV]YhY`k YfXYb`I a k Y`h`i bX  
BUhi fgW`i m`ni bY`a`YbX`Xi fW`6Ui dfc`Y`\_hY`Ub[ Y[ f]ZYb`"Ni`Yhnh  
k i fXY`XYf`ϕgY`bi hni b[ gd`Ub`fD`€`Ł`&\$`%+`ni [ i bghYb`hci f]gh]gW`Yf  
Dfc`Y`\_hY`[ YÅbXYfhž`k Ug`ni` \YZh][ Yb`DfchYghYb`ZØ`fhY`"8Yb`bcW`  
gc`Yb`%&`bYi Y`hci f]gh]gW`Y`NcbYb`Ui`g[ Yk`]YgYb`k YfXYbž`i bX`XYf  
[ Yd`UbhY`H`Y`a`YbdUf`\_`8fYUa`UbX`]b`XYf`B`Å`Y`XYf`8ØbYb`j`cb  
7cffU`Y`č`gcf[ h`hfchn`ØZYb`h]W`Yf`K`]XYfgh`ÅbXY`ZØf`?`cbhfc]j`YfgYb`"  
8]Y`Dfc`Y`\_h`cghYb`VY`Ui`ZYb`g]W`Ui`Z`++`A`j`]cbYb`9i`fc`i`bX  
i`a`ZUggYb`j`YfgW`]YXYbY`: fY]nY]hUb[ YVchY`"8Yf`6Øf[ Yfa`Y]ghYf  
j`cb`Di`Yfhc`XY`F`cgUf]c`i`bhYfgh`Øhnh`XUg`J`cf`UVYbž`k Ug`Y`XcW`ni  
Y]bYa`gW`UfZYb`?`cbZ]\_hia`]h`I a k Y`hgW`ØhnYfb`ZØ`fh"

9fbYi YfVUfY`9bYf[ ]Yb`Ui`Z`XYa`J`c`fa`UfgW`

9]b`UbXYfYf`5gdY\_h`XYf`9bhk ]W\_`i b[ `Ui Z: i YfhYj Ybhi fU`]gh`XYf  
5i gVUi `YfbYi YfVUfYf`9bYf[ ]Yb"; Yd`Ubhig]bX`&&`K ]bXdUf\_g`i bX  
) %: chcj c`hU]\_!5b`U[ Ybž`X]Y`]bg[ YgUa h`fi bX`\*ž`A ]`]cbYb  
E i UXfUha YhYf: `ÀW`Y`Y]bbY`a Yb`k ØfXYb" `5b[ Yg]W`hg`XYf  
HUhgUW`Yž`XUgg`X]Y``gY`bi f`+`\*`A Y[ Uk Uhh`VYbØh][ hž`\_ØbbhYb  
X]YgY`Dfc`Y\_hY`X]Y`@UbXgW`UZh`XYf``gY`ghUf`\_j YfÀbXYfb"  
Gc`UfdUf\_g`\_ØbbhYb`&%+`A K `i bX`K ]bXdUf\_g`&&+`A K `@Y]ghi b[  
YfVf]b[ Yb" `8YbbcW`Ài » Yfh`XYf`I a k Y`h]b[ Yb]Yi f`F`cei Y`7U`Yfc  
6YXYb\_Yb`i bX`ZcfXYfh`Y]b`; YgUa h\_cbnYdhni f`FY[ i `]Yfi b[ `X]YgYf  
Dfc`Y\_hYž`VYgcbXYfg`a ]h`6`]W\_`Ui ZX]Y`Ya dZ]bX`]W`Yb`BUhi ffÀi a Y  
XYf``gY`"

8]Y`Hci f]ga i ga ]b]ghYf]b`XYf`? UbUf]gW`Yb``gY`bž`>gg]U`XY`@Ycbž  
\_ØbX][ hY`ja `Bcj Ya VYf`&\$&( `Y]bYb`[ fi bX`Y[ YbXYb`K UbXY`]a  
Hci f]ga i gl? cbnYdh`Ub" `Àf`N]Y`]gh`Ygž`Y]bYb`\_`UfYb  
fY[ i `Uhc]gW`Yb`FU`a Yb`ni `gW`UZZYbž`X]Y`hci f]gh]gW`Yb`NcbYb  
i a ni [ YghU`hYb`i bX`[ Yn]Y`hY`?`]a UgW`i hna U» bU`a Yb  
Y]bni Ø`fYb" `8UVY]`VYhcbhig]Y`XYb`GW`i m`XYf`I a k Y`hi bX`X]Y  
@VYbgei U]h`Àh`XYf`6Yk c`bYf`U`g`nYbhU`Y`5b`]Y[ Yb" `C`bY`X]YgY  
J YfÀbXYfi b[ Yb`\_ØbbhY`: i YfhYj Ybhi fU`]b`Ni \_i bZh`b]W`h`bi f`gY]b  
bUhØf`]W`Yg`9fVYž`gcbXYfb`Ui W`X]Y`Ni Zf]YXYb`Y]h`gY]bYf  
6Yk c`bYf`[ YZ`fXYb"

8YhU]`g	
C fh	: i YfhYj Ybhi fUž`GdUb]Yb
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "hYbYf]ZZU!bYk g"W`a</li> <li>• k k k "W`ghUb UW`f]W`hYb"W`a</li> </ul>

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