

# GWk YfYf`J Yf\_Y\fgi bZU``]b @Ub[ Yff]b[ Yb. `A Y\ fYfY`J Yf`YhnhY`

GWk YfYf`J Yf\_Y\fgi bZU``]b`@Ub[ Yff]b[ YbžI bhYFU``[ Āi .  
J Yf`YhnhY`VY]`?c``]g]cb`j cb`D\_k žJ c``gdYffi b[ `XYf  
?fY]gghfU» YžI fgUWXYb`i b\_`Uf"



@Ub[ Yff]b[ Ybž`8Yi hgWk`UbX`!`5a` :`fY]hU[ bUWka` ]hU[ ž[ YbUi Yf  
[ YgU[ h[ Y[ Yb`%+.`&\$`i` \fž`\_Ua` `Yg`ni` `Y]bYa` `gWk YfYb  
J Yf\_Y\fgi bZU``]b`@Ub[ Yff]b[ Yb`]a` `i` bhYFU``[ Āi` ``K` ]Y`X]Y  
6Yf]Wk hYfghUhi b[ `j` cb`**H]I** ]c`gck ]Y`**7]hm!BYk g`VYghĀh[** Ybž  
\_c``]X]YfhYb`nk Y]`D\_k` `Ui` Z`XYf`?fY]gghfU» Y`nk ]gWYb`9hfh]b[ Yb`i` bX  
@Ja` YfX]b[ Yb``6Y`X]YgYa` `J`cfZU``k` i` fXYb`a` Y\ fYfY`DYfgcbYb  
j` Yf`Yhnhž`X]Y`[ `ØW`\_]Wk Yfk Y]gY`VYfY]hg`[ YVcf[ Yb`k` YfXYb`\_cbbhYb"

8]Y`i` bZU``ghY``Y`]gh`U\_hi` Y``j` c``ghĀbX][` ` [ YgdYffhž`k` Ug`ni  
Yf\YV`]Wk Yb`J`Yf\_Y\fgVY\]bXYfi` b[ Yb`]b`XYf`[ YgUa` hYb`FY[ ]cb  
ZØ\fh``5i` hcZU\fyf`k` YfXYb`Xf]b[ YbX`[ YVYhYbž`X]Y`i` a` [ YVYbXYb  
GhfU» Yb`ni` `bi` hYbž`i` a` `XYf`GdYffi` b[ `Ui` gni` k` Y]Wk Yb``8]Y  
I` a` ghĀbXYž`X]Y`ni` `XYa` `i` bZU``ZØ\fhYbž`k` YfXYb`XYfnY]h`bcWk

i bhYfgi Wk"9gV`Y]Vhni `cZZbžXUgg`X]Y`VYhfcZZbYb`DYfgcbYb  
VU`X`k ]YXYf`[ YbYgYb"

## J Yf\_Y`f`gg]Wk Yf`Y]h`]a `: c\_i g

I bX`k Å`fYbX`X]YgYg`9fY][ b]g`ZØf`X]Y`i ba ]hhY`VUFYb`6YhY`][ hYb  
hfU[ ]gWk`]ghž`c`b`h`g]Wk`Y]b`6`]W`\_`Ui`Z`X]Y`U``[ Ya`Y]bY  
J Yf\_Y`f`gg]hi Uh]cb``8]Y`GhUh]gh]\_Ybž`X]Y`Ui`Z`8YghUh]g  
VYfY]h[ YghY`h`k`YfXYbž`V]YhYb`Y]bYb`XYhU]`YfhYb` , VYfV`]W`\_`ni  
J Yf\_Y`f`gi bZÅ`Yb`]b`8Yi hgWk`UbX`"G]Y`X]YbYb`XUni ž`Ghfi`\_`hi`fYb  
i bX`: U`\_`hc`fYb`ni`YfZUggYbž`X]Y`ni`I`bZÅ`Yb`ZØ`fYb``8]YgY`8UhYb  
g]bX`b]Wk`h`bi`f`ni`f`5bU`mgY`>`ZfY]Wk`ž`gcbXYfb`\_`Ui`Wk`ZØf`\_`ØbZh][ Y  
J Yf\_Y`f`gg]Wk Yf`Y]hga`U»`bU`a`Yb`i`bX`F`]Wk`h`b]Yb"

⇒ `Å`f`&`\$`&)`ghY`h`X]Y`J Yf\_Y`f`gg]Wk Yf`Y]h`[ Ubni`c`VYb`\_`Ui`Z`XYf`  
5[ YbXU`XYf`Dc`]h]\_`ž`]bgVYgcbXYfY`k`Ybb`Yg`i`a`GhfU»`YbVUi`i`bX  
!]bghUbX`U`hi`b`[`[`Y`h`>`Å`XYg`Y]bnY`b`Y`i`bZU``[`YgWk`Y`Yb`gck`]Y`X]Y  
6YhY`][ hYb`i`bX`XYfYb`: U`fnYi`[`Y`a`ØggYb`[`YbUi`VYhfUWk`hYh  
k`YfXYbž`i`a`X]Y`G]Wk Yf`Y]hg`U[`Y`Ui`Zi`bgYfYb`GhfU»`Yb`ni  
j`YfVYggYfb``5i`Wk`XYf`@Y]h[`YXUb`\_`Y`XYg`;`YgYhn[`YVYfg`k`]fX`Xi`fWk  
gc`Wk`Y`GhUh]gh]\_Yb`[`Y`Y]hYhž`X]Y`U`g`;`fi`bX`U[`Y`ZØf`Y]bY`g]Wk`YfYfY  
J Yf\_Y`f`fgdc`]h]\_`X]YbYb"

⇒ `5bVYhfUWk`h`XYf`;`YgWk`Y`b]ggY`]b`@Ub[`Yff]b[`Yb`]gh`Yg`YgYbW]U`ž  
XUgg`gck`c`:`U`fYf`U`g`Ui`Wk`:`i`»`[`Åb[`Yf`j`YfUbtk`cfhi`b[`gVYk`i`ggh  
`UbXY`bž`i`a`X]Y`G]Wk Yf`Y]h`U`Yf`ni`[`Yk`Å`f`Y]ghYb``6`Y]VYb`G]Y  
U`gc`k`UWk`gUa`i`bX`ZU`fYb`G]Y`j`c`fg]Wk`h][`ž`]bgVYgcbXYfY`Ub  
GhY`Ybž`X]Y`U`g`i`bZU`hfÅWk`h][`[`Y`hYb"

8YhU]`g	
C`fh	@Ub[`Yff]b[`Ybž`8Yi`hgWk`UbX
E`i`Y`Yb	<ul style="list-style-type: none"><li>• k`k`k`"h]l`]c`"XY</li><li>• k`k`k`"W]hm!`bYk`g`"XY</li><li>• k`k`k`"XYghUh]g`"XY</li></ul>

6Ygi W\ Yb 'G]Y 'i bg 'Ui Z. 'bU[ !VUmYfb"XY