

6]Yfd fY]gYf\ Ò\i b[ Yb`ZØf`? fca VUW Yf  
i bX`J Y`h]bg. `K Ug`XUg`ZØf`G]Y`VYXYi hYh°

? fca VUW Yf`i bX`J Y`h]bg`\_ØbX][ Yb`DfY]gYf\ Ò\i b[ Yb`ZØf`6]Yf  
UV`C`\_hcVYf`&\$&) `Ub"6YhfcZYb`g]bX`:`UgWYb!`i bX  
: UggV]YfY"



8 Yi hgW `UbX`!`8]Y`[ fÒ» hYb`XYi hgWYb`6fUi YfY]Yb`d`UbYb  
a Ugg]j Y`DfY]gYf\ Ò\i b[ Yb`ZØf`6]Yfž`X]Y`UV`< YfVgh`&\$&) `k ]f\_gUa  
k YfXYb`gc`Yb"8]Yg`VYhf]Zh]j cf`U`Ya`X]Y`VY`]YVhYb`A Uf\_Yb  
? fca VUW Yf`i bX`J Y`h]bgž`X]Y`DfY]gYf\ Ò\i b[ Yb`ZØf`gck c`  
:`UgWYbV]Yf`U`g`Ui W`:`UggV]Yf`Ub[ Y\_ØbX][ h`UVYb"?'cb\_fYh  
Yf\ Ò\h? fca VUW Yf`X]Y`DfY]gY`UV`XYa`%"`C`\_hcVYf`&\$&) ž`k`À`fYbX  
J Y`h]bg`gY]bY`DfY]gUb dUggi b[ Yb`UV`XYa`%"`\*`"C`\_hcVYf`&\$&)  
i a gYmYb`k ]fX"8]Y`DfY]gYf\ Ò\i b[ Yb`VYhfYZYb`b]W`h`bi`f  
9]bnY`UbXY`g!`i bX`:`Ughfc bca ]Y`\_i bXYbž`gcbXYfb`\_ØbbhYb`g]W  
Ui W`Ui ZX]Y`:`YgUa`hbUW`ZfU[ Y`bUW`6]Yf`]b`8Yi hgW `UbX  
Ui gk ]f\_Ybž`X]Y]b`XYb`YmYb`š\`fYb`fØW`Ài Z[ `k Uf"

8 Yf`FØW\_[ Ub[ `XYg`6]YfUVgUhmYg`]b`8Yi hgW `UbX`VY`Ài Zh]g]W

&\$&) `Ui Z`ØVYf') +\$"\$\$\$`<Y\_hc`]hYf`ja `J Yf[ `Y]W`ni a `J cf`U`f`"8]Yg  
]gh`HY`"Y]bYg`Ub[ Zf]gh][ Yb`HfYbXgžXYf`j ca `8Yi hgW`Yb`6fUi Yf!  
6i bX`VYgh`Àh][ h`k ]fX`" `b`XYb`"YhnhYb`nY`b`đ\`fYb`g]bX`X]Y  
5\_h]cbgdY]gY`ZØf`[ fc»Y`D]`ga Uf`\_Yb`\_Ui a `[ Ygh]Y[ Ybž`k `À`fYbX  
X]Y`FY[ U`dfY]gY`\_cbh]bi ]Yf`]W`ni [ Ybca a Yb`"UVYb`"J]Y`Y  
?cbgi a YbhYb`\_Ui ZYb`6]Yf`XYfnY]h`Ài Z][ `i bhYf`XYa `FY[ U`dfY]gž  
k Ug`XYb`8fi W`\_Ui ZX]Y`6fUi YfY]Yb`Yf`Ø`h"

## 8 YhU]`g`ni `XYb`DfY]gYf`Ø`i b[ Yb

8]Y`DfY]gYf`Ø`i b[ Yb`j cb`?fca VUW`Yf`i bX`J`Y`h]bg`g]bX  
VYUW`h]W`" `?fca VUW`Yf`\_ØbX][ hY`Y]bY`9f`Ø`i b[ `j cb`Yhk U`Y]bYa  
9i fc`dfc`?]ghY`f&\$`<U`V`]hYfZUgW`Yb`U`b`i bX`j Yfk YbXYh`Y]bYb  
À`b`]W`Yb`DfY]gUb`gUhnž`k ]Y`J`Y`h]bg`Yg`YVYbZU`g`d`Ubh`"J`Y`h]bg  
Yf`Ø`h`X]Y`5V[ UVYdfY]gY`ZØf`:`UgW`YbV]YfY`i a `"\$ž`\*`9i fc`ZØf`&(`I  
\$ž` `!@]hYf!`i bX`&\$`I`\$ž)!@]hYf!`?ÀghYbž`k `À`fYbX`X]Y  
8cgYbdfcXi \_hY`i a `"\$ž` `9i fc`dfc`8cgY`hYi fYf`k YfXYb`"5i W  
; Ughfcbca ]Y[ YV]bXY`k YfXYb`hYi fYfž`a ]hY]bYa `5i ZgW`U[ `j cb`%(  
9i fc`dfc`<Y\_hc`]hYfž`i bUV`Àb[ ]][ `j cb`XYf`:`Ugg[ fØ»Y"

8]Y`DfY]gghY][ Yfi b[ Yb`XYf`VY]XYb`6fUi YfY]Yb`\_ØbbhYb`h]YZfY  
K Y`Yb`ja `A Uf`\_h`gW`U[ Yb`"J`cf`nk`Y]`đ\`fYb`"UhhY`J`Y`h]bg`ni `Yhnh  
X]Y`DfY]gY`Yf`Ø`hž`k `À`fYbX`?fca VUW`Yf`\_Øfn`]W`Y]bY`Y][ YbY  
5bdUggi b[ `j cf[ Ybca a Yb`"UhhY`"6Y]XY`I bhYfbY`a Yb`VY[ fØbXYb  
X]Y`B`chk YbX][ \_Y]h`XYf`DfY]gYf`Ø`i b[ Yb`a ]h`ghUV]`Yb`DfY]gYb  
hf`ch`ghY][ YbXYf`?cghYb`]b`XYb`j Yf[ Ub[ YbYb`đ\`fYb`"CV`Ui W  
UbXYfY`[ fc»Y`6fUi YfY]Yb`Zc`[ Yb`k YfXYbž`V`Y]Vh`UVni k UfhYbž`XU  
À`b`]W`Y`9b`k ]W`\_i b[ Yb`]b`XYf`J`Yf[ Ub[ Yb`Y]h`c`Z`ni  
VfUbW`Yb`k Y]hYb`5i gk ]f`\_i b[ Yb`ZØ`fhYb`"

## A Uf`\_hi a ZY`X`i bX`<YfUi gZcfXYfi b[ Yb

8Yf`XYi hgW`Y`6]Yfa Uf`\_h`]gh`ni fnY]hj`cb`,`VYf`\_UdUn]h`AhYb`i bX  
ghUf`\_Ya `K`YhhVYk YfV`[ Ydf`À[ h`"J]Y`Y`ZJa` ]]Yb[ YZØ`fhY`6fUi YfY]Yb  
gY`Yb`g]W`<YfUi gZcfXYfi b[ Yb`[ Y[ YbØVYfž`]bgVYgcbXYfY`j`cf  
XYa`<]bhYf[ fi bX`j`cb`Nc`d`fcV`Ya Ybž`X]Y`a ]h`XYa`9i`dcfh]`cb  
XYi hgW`Ya`6]Yf`]b`X]Y`I`G5`j`YfVi bXYb`g]bX`"5V`XYa` `)"`5df`" `&\$&  
[ ]`hY]b`Nc`gUhn]`j`cb`%\$i`\_Ui ZX]Yi hgW`Yg`6]Yfž`i bX`Yg`\_ØbbhY`Y]bY

9f\0\i b[ 'Ui Z&\$i 'ja 'x`]'&\$&) 'YfZc`[ Ybž'gc`hY`Yg`\_Y]bY`9]b][ i b[ nk ]gWYb`XYb`i G5`i bX`XYf`9i` '[ YVYb"

8 UfØVYf`\]bUi`g]gh`XYf`F ØW\_[ Ub[ `XYg`]b`ÀbX]gWYb`6]Yf\_cbgi`a`g U`Ufa`]YfYbX" `a` `x\`f`&\$&`gUb`\_XYf`Xi`fW`gW`b]h`h]WXY`  
6]Yf\_cbgi`a`dfc`?cdZ]b`8Yi`hgW`UbX`Ui`Z`,`@]hYfž]a`J`Yf[ `Y]W`ni`ZUgh`%\$\$`@]hYfb`ja` `x\`f`&\$%+""6]g`&\$&(`k`]fX`Y]b`F ØW\_[ Ub[ `XYf`  
`b`UbXgj`Yf`\_Ai`ZY`i`a`ØVYf`%)`i`dfc[ bcgh]n]Yfh"8]Yg`\Uh`X]Y`  
6fUi`YfY]Yb`XUni`j`YfUb`Ugghž]\fY`DfcXi`\_hdcfhZc`]cg`ni`  
X]j`Yfg]Z]n]YfYb`i`bX`j`Yfgh`Àf`\_h`U`\_c`c`ZfY]Y`;`Yhf`Àb`\_Y`Ubni`V]YhYbž`  
X]Y`ja`a`Yf`VY`]YVhYf`k`YfXYb"

8]Y`\_ca`a`YbXYb`A`cbUhY`k`YfXYb`Yb`hgWY]XYbX`gY]bž`k`]Y`g]W`X]YgY`DfY]gUbdUggi`b[ Yb`ja`A`Uf`\_h`b]YXYfgW`U[ Yb`i`bX`c`V`X]Y`?  
cbgi`a`YbhYb`VYfY]h`g]bXž`X]Y`\0\YfYb`DfY]gY`ni`U`\_nYdh]YfYbž`  
c`bY`\fYb`6]Yf\_cbgi`a`k`Y]hYf`ni`fYXi`n]YfYb"

8YhU]`g	
J`c`f`ZU``	G`c`b`g`h][`Y`g
C`f`h	8Yi`hgW`UbX
E`i`Y``Yb	<ul style="list-style-type: none"><li>• V`b`b`"XY</li><li>• [`Y`h`f`U`Y`b`_`Y`!`b`Y`k`g`"XY</li><li>• k`k`k`"b`Y`k`g`"XY</li></ul>

6Ygi`W`Yb`G]Y`i`bg`Ui`Z.`b!U["bYh