

# HUhhYfa i gWk`k YWk gY`hij cb`>YbU`bUWk 7c hhVi g` `k Ug`\_ca a h`^Y hnh3

9bYf[ ]Y`7c hhVi g`j YfghÅf`h`gY]bYb`? UXYf`a ]h`HYX  
HUhhYfa i gWk`j cb`7Uf`NY]gg`>YbU`"8Yf`GhØfa Yf`gc``X]Y  
C ZYbg]j Y`ja`\_ca a YbXYb`GU]gcb`i bhYfghØhnYb"



7c hhVi gž`8Yi hgWk`UbX`!`đ`XYb`Y hnhYb`HU[ Yb`[ UV`Yg`Y]bYb  
[ Y\Øf][ Yb`l a Vfi Wk`ja`? UXYf`j cb`7Uf`NY]gg`>YbU`"8Yf  
A ]hhY`ghØfa Yf`HYX`HUhhYfa i gWk`ž`VY`\_Ubbh`ZØf`gY]bY`? cdZVU`ghÅf`\_Y  
i bX`fcVi ghYb`Gd]Y`gh]ž`k YWk gY`hini`9bYf[ ]Y`7c hhVi g`"8]YgY  
9bhgWkY]Xi b[ `k i fXY`Ua`8cbbYfghU[ ž`XYa`"%&"`đ b]ž`cZZ]n]Y`  
VY`\_Ubbh`[ Y[ YVYb`"8Ua`]h`a i gg`>YbU`Y]bYb`YfVYb`F ØW`gWk`U[ `]b  
XYb`? UXYfd`Ubi b[ Yb`Y]bbY`a Ybž`XU`HUhhYfa i gWk`b]Wk`h`bi f`%&  
HcfY`i bX`(`J cf`U[ Yb`]b`&-`Gd]Y`Yb`Yfn]Y`h`Už`gcbXYfb`Ui Wk`Y]bY  
nYbhfU`Y`:] [ i f`]b`XYf`C ZYbg]j Y`k Uf"

HUhhYfa i gWk`]gh`Yfgh`&(`đ`Y`fY`U`h`i bX`U`h`g]Wk`Yfgh`ja  
j Yf[ Ub[ YbYb`Gca a Yf`Ui g`XYf`J YfY]bg`cg][ \_Y]h`YfUi g`ZØf`Y]bYb  
K YWk gY`bUWk`>YbU`YbhgWk]YXYb`"đ`XYf`j Yf[ Ub[ YbYb`GU]gcb

gd]Y`hY`Yf`&-`DUfh]Ybž`XUj`cb`&(`]b`XYf`GhUfhY`Z`k`Ug`gY]bY  
6YXYi`hi`b[`ZØf`X]Y`A`UbbgW`UZh`i`bhYfghfY]W`h`A`]h`Y]bYf`;`fØ»`Y`j`cb  
%ž-`(`A`YhYfb`Vf]b[`h`Yf`b]W`h`bi`f`Df`Äg`Ybnž`gcb`XYfb`Ui`W`  
:`Yi`]V]`]h`Äh]b`XUg`Gd]Y`j`cb`7`chhVi`gž`k`Ug`HfU]bYf`7`Ui`g]8`]YhYf  
K`c`]]h`VYgcb`XYfg`VYhcbh`9f`g]Y`h]b`HUhhYfa`i`gW`Y]bY`k`]W`h][`Y  
J`Yfgh`Äf`\_i`b[`ž`i`a`]a`\_ca`a`Yb`XYb`š`U`f`]b`XYf`"``"@[`U`Ubni`[`fY]ZYb`"

## K`Y]hYfY`HfUbgZYfg`VY]`7`chhVi`g

B`Y`V`Y`b`H`U`h`h`Y`f`a`i`g`W`Y`U`h`9`b`Y`f`[`]Y`7`chhVi`g`Ui`W`A`cf]h  
<`U`b`b`Y`a`U`b`b`i`b`X`H`Y`c`C`[`V]X]j`Y`fd`Z]W`h`h`8`U`g`N]Y`]]gh`\_`U`f`A`]h  
Y]bYf`j`Y`f`gh`Äf`\_h`Y`b`C`Z`Y`bg]j`Y`a`Ø`W`h`Y`a`U`b`]b`XYf`\_ca`a`Y`b`XY`b  
G`U]g`c`b`]b`XYf`"``"@[`U`[`U`b`n`j`c`f`b`Y`a`]h`gd]Y`Y`b`"8`]Y`5`b`g`d`f`Ø`W`Y`g]b`X  
`c`W`ž`i`b`X`H`U`h`h`Y`f`a`i`g`W`Y`g`c`X`U`n`i`V`Y]h`f`U[`Y`b`ž`X]Y`g`Y`n`i`Y`f`Z`Ø`Y`b`"9`f  
`U`h`n`i`X`Y`a`9`f`Z`U`f`i`b[`U`i`g`a`Y`f`Y`f`Y`b`8`f]h`][`U!9]b`g`Ä`h`Y`b`a`]h`Z`U`g`h  
%`\$`\$`G`d]Y`Y`b`ž`i`b`h`Y`f`U`b`X`Y`f`Y`a`Z`Ø`f`G`J`A`Y`d`d`Y`b`i`b`X`6`c`f`i`g`g]U  
8`c`f`h`a`i`b`X`g`n`k`Y]h`Y`A`U`b`b`g`W`U`Z`h`"

8]Y`g`Y`f`5`V[`U`b[`gh`Y`h`Z`Ø`f`š`b`U`V`Y`f`Y]h`g`X`Y`b`j`]Y`f`h`Y`b`J`Y`f`i`gh]b`XYf`  
C`Z`Y`bg]j`f`Y]\`Y`X`U`f`"H`f`U]b`Y`f`i`b`X`H`Y`U`a`a`Ø`g`g`Y`b`b`i`b`i`a`X`Y`b`\_`Y`b`i`b`X  
a`Ø[`]W`Y`f`k`Y]g`Y`b`Y`i`Y`G`d]Y`gh`f`U`h`Y[`]Y`b`Y`b`h`k`]W`\_`Y`b`ž`i`a`X`Y`b`J`Y`f`i`gh  
Y]b`Y`g`g`c`W`n`Y`b`h`f`U`Y`b`G`d]Y`Y`f`g`n`i`\_ca`d`Y`b`g]Y`f`Y`b`"š`b`U`g  
?`U`X`Y`f`d`U`b`i`b[`gh`Y`h`g`c`a`]h`j`c`f`b`Y`i`Y`b`<`Y`f`U`i`g`Z`c`f`X`Y`f`i`b[`Y`b`ž`i`b`X  
X]Y`J`Y`f`U`b`h`k`c`f`h]W`Y`b`g]b`X[`Y`Z`c`f`X`Y`f`h`ž`d`i`b`\_`h`i`Y`b`U`W`n`i`V`Y`g`g`Y`f`b`"

## 8]Y`G]hi`Uh]cb`]b`XYf`F`Y[`]cb`U`][`U

5`V`g`Y]h`g`j`cb`š`b`U`i`b`X`7`chhVi`g`[`]V`h`Y`g`U`i`W`U`b`X`Y`f`Y`9`b`h`k`]W`\_`i`b[`Y`b  
]b`XYf`F`Y[`]cb`U`][`U`K`Y`gh`J`Y`f`Y]b`Y`k`]Y`H`Ø`f`\_`g`d`c`f`8`c`f`h`a`i`b`X`i`b`X  
?:`7`I`Y`f`X]b[`Y`b`\$)`\`U`V`Y`b`]\`f`Y`A`U`b`b`g`W`U`Z`h`Y`b`V`Y`f`Y]h`g  
n`i`f`Ø`W\_[`Y`n`c[`Y`b`ž`k`U`g`X]Y`K`Y`h`h`V`Y`k`Y`f`V`g`V`Y`X]b[`]b[`Y`b`k`Y]h`Y`f  
V`Y`Y]b`Z`i`g`g`h`"š`X`Y`f`F`Y[`]cb`U`][`U`\`U`V`Y`b`k`]f`Y`g`a`]h`Y]b`Y`a  
j`]Y`Z`Ä`h][`Y`b`H`Y]b`Y`a`Y`f`Z`Y`X`n`i`h`i`b`ž`i`a`g`c`k`]W`h][`Y`f`k`]f`X`Y`g`Z`Ø`f  
H`Y`U`a`g`k`]Y`7`chhVi`g`ž`g]W`Y]b`X]Y`g`Y`f`5`i`g[`U`b[`g`U[`Y`j`cb`XYf`  
?`c`b`\_i`f`f`Y`b`n`U`V`n`i`\`Y`V`Y`b`"8`Y`f`;`Y`g`U`a`h`a`U`f`\_`h`k`Y`f`h`X`Y`f`@[`U`]]Y[`h`V`Y]  
`&`ž`%`\$`A`]]cb`Y`b`9`i`f`c`ž`a`]h`Y]b`Y`a`8`i`f`W`g`W`b]h`g`U`h`Y`f`X`Y`f`G`d]Y`Y`f  
j`cb`&(`ž`š`š`U`f`Y`b`"G`c`]gh`Y`g`Z`Ø`f`X]Y`A`U`b`b`g`W`U`Z`h`Y`b`i`b`Y`f`Ä`g`g]W`ž  
↑`b[`Y`H`U`Y`b`h`Y`n`i`Z`Ø`f`X`Y`f`b`i`b`X`g`h`f`U`h`Y[`]g`W`\_`i`[`Y`H`f`U`b`g`Z`Y`f`g`n`i`"

hÀh][ Yb"

8]Y`\_ca a YbXYb`K cWYb`k YfXYb`YbhgWXY]XYbX`gY]b`ZØf`X]Y  
?UXYfni gUa a YbghY``i b[ `VY]`7Uf`NY]gg`>bU"8]Y`: fU[ Y`V`Y]Vh  
K c`Z]bXYb`X]Y`J YfUbhk cfh]WXYb`X]Y`f]W h][ Yb`Gd]Y`Yfž`i a`X]Y  
5V[ Åb[ Y`ni`\_ca dYbg]YfYb`i bX`X]Y`gdcfh]WXYb`5a V]h]cbYb`ni  
fYU`g]YfYb3`8]Y`: Ubg`g]bX`[ YgdUbbh`Ui Z`X]Y`9bhk ]W`i b[ Yb`i bX  
\cZYb`Ui Z`Y]b`YfZc`[ fY]WXYg`HYUa` ]b`XYf`bÅW`ghYb`GU]gcb"

A Y\ f` ðZcfa Uh]cbYb`ni`XYb`J YfÅbXYfi b[ Yb`i bX`U`hi Y``Yb  
H\Ya Yb`]b`XYf`FY[ ]cbU``[ U`K Ygh`Z]bXYb`G]Y`VY]`H\ Øf]b[ Yb&( ž  
XYa`A 8 F`i bX`HfUbgZYfa Uf\_h"

8YhU]`g	
C fh	7chVi gž`8Yi hgW`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "h\i Yf]b[ Yb&amp;( "XY</li> <li>• k k k "a Xf"XY</li> <li>• k k k "hfUbgZYfa Uf_h"XY</li> </ul>

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