

# HYa d`]b`gYhnh`Ui Z`G]W\ Yf\ Y]h. `B Yi Y GdYff`]b]Yb`ZØf`J Yf\_Y\fg]bgY`b`°

⊕`HYa d`]b`k YfXYb`bYi Y`GdYff`]b]Yb`i a`J Yf\_Y\fg]bgY`b  
Y]b[ YZØ\fhž`i a`G]W\ Yf\ Y]h`i bX`J Yf\_Y\fg\_cbhfc`Y`ni  
j YfVYggYfb"



HYa d`]b`ž`8Yi hgW\`UbX`!`⊕`HYa d`]b`k ]fX`XYfnY]h`Y]bY`bYi Y  
A U» bU\`a Y`ni f`J YfVYggYfi b[ `XYf`J Yf\_Y\fgg]W\ Yf\ Y]h`i a [ YgYhnh`  
8]Y`9]bZØ\fi b[ `k Y]» Yf`i a fUbXi b[ Yb`i a `X]Y`J Yf\_Y\fg]bgY`b`]a  
GhUXhnybhf`i a `U`h`ni a `N]Y`ž`XYb`J Yf\_Y\f`ni `VYfi \][ Yb`i bX`XYb  
: i » [ Àb[ Yfb`XUg`g]W\ YfY` , VYfei YfYb`XYf`GhfU» Y`ni `Yfa Ò[ `]W\Yb`  
8]YgY`i a fUbXi b[ Yb`g]bX`\_Y]bY`XY`\_cfUh]j Yb`9`Ya YbhYž`gcbXYfb  
GdYff`]b]Yb`[ Ya À» `XYf`GhfU» Ybj Yf\_Y\fgcfXbi b[ `fGh] CŁž`X]Y`j cb  
U`Yb`J Yf\_Y\fghY]`bY\`a Yfbž`Y]bgW\`]Y» `]W\`F UXZU\ fYfbž`b]W\ h  
ØVYfZU\ fYb`k YfXYb`XØfZYbž`VYf]W\ hYb`X]Y`?c`Y[ .]bbYb`j cb`  
**BcfX\_i f]Yf"**

6YgcbXYfg]b`XYf`A Ø\`YbghfU» Y`i bX`Ua `A Uf\_h[ ]`h`Y]b`HYa dc`]a ]h  
j cb`" \$`\_a #`" < ]YfVY]`]gh`Ui W\`ni `VYUW\ hYbž`XUgg`XUg

@]b\_gUVV]Y[ Yb`ni a `DUF\_d`Um`Ua `?Ui Z\Ui g`BYgg`Yf`b]W`h  
[ YghUhhYh`]gh`i bX`X]Y` : U`fhf]W`hi b[ ``Ui h`J c fgW`f]ZhnY]W`Yb  
[ YfUXYUi g `ni `gY]b` \Uh"

## 8 ]Y`J c fhY]`Y`j cb`HYa dc`" \$

8 Ug`HYa dc`]a ]h`j cb`" \$`\_a #` ]gh`b]W`h`bi f`]b`HYa d`]b`ž`gcbXYfb  
Ui W` ]b`j ]Y`Yb`UbXYfYb`Gh`XhYb`k ]Y`@Y]dn][ `i bX`5i [ gVi f[ `Y]b  
H`Ya U`ž`XUg` \c` \Y`K Y`Yb`gW` `À[ h` , VYf` , \$\$`?ca a i bYb` \UVYb  
g]W` ]b`XYf` `b]h]Uh]j Y` @YVYbgk YfhY`Gh`XhY`i bX` ; Ya Y]bXYb`Xi fW`  
Ub[ Ya YggYbY` ; YgW`k ]bX][ \_Y]hYb` `ni gUa a Yb[ YgW` `cggYb`ž`i a  
a Y`f` : fY]\Y]h`VY]`XYf` ; YgW`k ]bX][ \_Y]hg[ YghU`hi b[ `ni `ZcfXYfb"  
8 Ug`\_ÖbbhY`Ui Z`Ub[ Y`G]W`h`XUni `VY]hfU[ Yb`ž`XUgg`Gh`XhY  
Y][ Ybj YfUbhk cfh]W`Yf`Yb`hgW`Y]XYb`ž`k c  
; YgW`k ]bX][ \_Y]hgVY[ fYbni b[ Yb`Y]b[ YZØ`fh`k YfXYb`"A ca YbhUb  
]gh`X]Y`J Yf`\_Y`fgdc`]h]\_ ]b`8Yi hgW` `UbX` `YXcW` `ghUf`\_j cb`XYf  
6i bXYgdc`]h]\_ `VY]bZi ggh`ž`k Ug`XYb` `9b`hgW`Y]Xi b[ ggd]Y`fUi a `XYf  
?ca a i bYb`Y]bgW`f`Ab`\_h`ž`Yf`\_`Àfh`J 7 8 "

9]bY`J ]Y`nU` \`j cb`Gh` X]Yb`VY`Y[ h`X]Y`K ]f`\_gUa \_Y]h`j cb`HYa dc`" \$"  
Gc`nY][ h`Y]bY`5bU`mgY`j cb` ( \$`Yi fcd`À]gW`Yb` ; fc`» gh`XhYb`ž`XUgg  
bUW` `9]bZØ`fi b[ `j cb`HYa dc`" \$`]b`XYf`F Y[ Y`X]Y`I bZU` \`Ài Z][ \_Y]h  
i bX`!gW`k YfY`g][ b]Z]\_Ubh[ YgYb`\_h`k YfXYb`\_ccb`hYb`"  
: c fgW`i b[ gYf[ YVb]ggY`VY`Y[ Yb`Y]bYb`8i fW`gW`b]h`gfØW`\_ [ Ub[ `XYf  
J Yf`\_Y`fgi bZ` `Y`i a `&` `i` `i bX`XYf`J Yf`\_Y`fghc`hYb`i a ` `+i ` "8]YgY  
GhU]gh]\_ `VY`Y[ h`Y]bXfi W`\_gj c` `ž`XUgg`HYa dc`" \$`b]W`h`bi f`X]Y  
G]W`Yf` \Y]h`Yf` \Ø`h`ž`gcbXYfb`Ui W` `ni f`@ ZhfY]b` \U`hi b[ `VY]hf`À[ h`ž`XU  
9a ]gg]cbYb`ØVYf`%, `i` `[ YgYb`\_h`k YfXYb`\_ccb`hYb`ž`k ]Y`XYf`5fh]\_Y`  
j cb`Ni`\_i bZh`A cV`]h`Àh`j YfXYi h`]W`h"

## K ]fhgW` UZh`]W`Y`i bX`gc`n]U`Y`5gdY`\_hY

J Yff]b[ YfhY` ; YgW`k ]bX][ \_Y]hYb` [ Yb]Y`» Yb`b]W`h`bi f`Y]bY`dcg]h]j Y  
F YgcbUb`n` \]bg]W`h`]W` `XYf`J Yf`\_Y`fgg]W`Yf` \Y]h`ž`gcbXYfb` \UVYb  
Ui W` `bUW` \U`h][ Y`5i gk ]f`\_i b[ Yb`Ui Z`X]Y`@YVYbgei U`h`Àh`]b`XYb  
Gh`XhYb`"HYa dc`" \$`ZØfXYfh`X]Y` `b`hY[ fUh]cb`j YfgW`]YXYbYf  
J Yf`\_Y`fga ]hhY` `i bX`k ]f`\_h`g]W` `dcg]h]j `Ui Z`X]Y` [ Ygi bX` \Y]h`]W`Yb  
5gdY`\_hY`XYf`6Yj Ö`\_Yfi b[ `Ui g` `8i fW` ` [ Yf]b[ YfY`@`Afa VY`Ughi b[ Yb

`ja `8i fWgWb]hhi a `` `8Yn]VY`` i bX`XUa ]hj YfVi bXYbY  
 GhfYggfYXi \_h]cb`k ]fX`Y]b`Ub[ YbY\`a YfYg`GhUXh\_`]a U`[ YgWk UZZYbž  
 XUg`ni `Y]bYf`\`Ò\YfYb`@YVYbgei U`h`h`VY]hf`h` h`

C V k c \ `Y]b][ Y`Dc`h]\_Yfž`k ]Y`XYf`J Yf`\_Y\fga ]b]ghYf`K ]gg]b[ ž  
 HYa dc`` \$`U`g`FY[ Y`[ YgWk ]bX][ \_Y]h`UV`Y\`bYbž[ ]Vh`Yg  
 dUfhY]ØVYf[ fY]ZYbXY`l bhYfghØhni b[ `ZØf`X]YgY`A U» bU\`a Y``5i Wk`]b  
 HYa d`]b`\_ØbbhY`X]Y`l a gYhni b[ `j`cb`HYa dc`` \$`Y]bY`J`c`ffY]hY`ff`c``Y  
 gd]Y`Yb``A ]h`X]YgYb`J Yf`ÅbXYfi b[ Yb`]a `J Yf`\_Y\fga UbU[ Ya Ybh  
 \_ØbbhY`b]Wk`h`bi f`X]Y`G]Wk`Yf\Y]h`Ui Z`XYb`GhfU» Yb`[ YghY][ Yf`hž  
 gcbXYfb`Ui Wk`Y]b`VYggYfYf`l a [ Ub[ `a ]h`XYb`9a ]gg]cbYb`i bX  
 Y]bY`J YfVYggYfi b[ `XYf`@YVYbgVYX]b[ i b[ Yb`ZØf`5bk c\`bYf.]bbYb  
 YffY]Wk`h`k YfXYb`

8YhU]`g	
C fh	HYa d`]bž`8Yi hgWk`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "bcfX`_i f]Yf"XY</li> <li>• k k k "j Wk"cf[</li> <li>• k k k "ni`_i bZh!a cV]`hUYh"bYh</li> </ul>

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