

8 Ufhg! GhUf`J Ub` ; Yfk Yb`hfYbbh`g]Wk`j cb  
9\YZfUi` `Hi fb]YfdUi gY`Ub[ Y\_ØbX][ h°

A ]Wk UY`j Ub` ; Yfk Ybž`XfY]a U`][ Yf`8 Ufhg!K Y`ha Y]ghYfž`hfYbbh`  
g]Wk`j cb`gY]bYf` : fUi`i bX`dUi g]Yfh`Ui Z[ fi bX`dYfgØb`]Wk Yf`  
; fØbXY"

@cbXcbž` ; fc» Vf]hUbb]Yb`!A ]Wk UY`j Ub` ; Yfk Ybž`XYf`XfY]a U`][ Y  
8 Ufhg!K Y`ha Y]ghYfž`\Uh`\_Øfn`]Wk`Y]bY`dYfgØb`]Wk`Y`i bX`VYfi Z]Wk`Y`  
NÄgi f`VY`\_Ubbh[ Y[ YVYb`"9f`\Uh`g]Wk`j cb`gY]bYf`9\YZfUi`8 Ud`bY  
[ YhfYbbhž`k Ug`Yf`ØVYf`gY]bY` ðghU[ fUa`!GY]hY`a` ]hY]`hY`"8 Ug`DUUfž`  
XUg`gY]h`&\$%(`j Yf`Y]fUhYh]gh`i bX`nk`Y]`? ]bXYfž`Y]bY`HcWk`hYf`i bX`  
Y]bYb`Gc`bž`\Uhž`g]Y`h`g]Wk`bi b`j cf`bYi Yb`<YfUi gZcfXYfi b[ Ybž`  
XU`X]Y`HfYbbi b[ `]b`XYf`² ZZb`h]Wk`\_Y]h] ]Y`5i Za Yf\_gUa`\_Y]h`  
[ YbYf]Yfh"

5`g`?cbgYei Ybn`Ui g`gY]bYf`dYfgØb`]Wk`Yb`G]hi Uh]cb` \Uh`j Ub`  
; Yfk Yb`Ub[ Y\_ØbX][ hž`Y]bY`gdcfh]Wk`Y`5i gnY]h`ni`bY`a` Yb`"9f`\Uh`  
g]Wk`j cb`XYb`\_ca`a` YbXYb`8 Ufhg!Hi fb]YfYb`ni fØW\_[ Ync[ Ybž`  
Y]bgWk`Y`Y`»`]Wk`gY]bYf`HY]`bU`a` Y`Ub`XYb`9`hYb`GUZYhm`G`cYg`8i hWk`  
8 Ufhg`7\Ua`d]cbg\]dž`X]Y`i fgdfØb[ `]Wk`[ Yd`Ub`h`k`Uf`"J Ub` ; Yfk Yb`  
Äi »YfhY`gY]b`6YXUi Yfbž`X]Y` : Ub`g`Yb`hÄi`gWk`Yb`ni`a` ØggYbž`nY][ hY`  
g]Wk`Y`XcWk`ni`j Yfg]Wk`h]Wk`ž`XUgg`g]Y`gY]bY`9bhgWk`Y]Xi b[  
bUWk`j c`n]Y`Yb`k`YfXYb`"8 ]Y`DfcZYgg]cbU`8 Ufhg`7cfdcfUh]cb`fD8 7k`  
\Uh`gY]bY`5VgU[ Y`VYghÄh][ hž`V`Y]Vh`UVYf`i b`\_Ufž`cV`j Ub` ; Yfk Yb`  
Ui Wk`k`Y]hYfY`5i Zhf]hY`UVgU[ Yb`k`]fX"

< YfUi gZcfXYfi b[ Yb`ZØf`j Ub` ; Yfk Yb`

ð`XYb`Y`h`hYb`A`cbUhYb`\Uh`Y`j Ub` ; Yfk Yb`a` ]h`gdcfh]Wk`Yb`  
GWk`k`]Yf][ \_Y]hYb`ni`\_Äa`dZYb`"8 ]YgY`@Y]ghi b[ gY]bVfØWk`Y`k`UfYb`  
ZØf`XYb`Gd]Y`Yfž`XYf`&\$%(`ž`&\$%+`i bX`&\$%-`XYb`D8 7!

K Y`ha Y]ghYfh]hY`[ Yk Ubbž`b]W`hi bØV`]W`" `b`X]YgYa `đ\`f`U`h`Yf`]a  
: ]bU`Y`[ Y[ Yb`XYb`9b[ `AbXYf`@ \_Y`@]hh`Yf`j Yf`cfYb`"Gc`W`Y  
FØW`gW``À[ Y`\_ØbbYb`b]W`h`bi f`X]Y`gdcfh]W`Y`@Y]ghi b[ ž`gcbXYfb  
Ui W`X]Y`a YbhU`Y` ; Ygi bX`Y]h`ghUf`\_V`YY]bZi ggYb"

⇒ `8Ufhgdcfhž`XYf`]b`XYb`Y`hnhYb`đ\`fYb`Ub`Dcdi`Uf]h`h`[ Yk cbbYb  
\`Uhž`gd]Y`h`DgmW`c`c[ ]Y`Y]bY`YbhgW`Y]XYbXY`F`c`Y`"đ`gdYf`H`Ò`Yž  
Y]b`Ub[ Y`YbXYf`Gdcfh`dgmW`c`c[ Yž`VYhc`bh`X]Y`K ]W`h][ \_Y]h`XYf  
a YbhU`Yb`J`cfVYfY]hi b[ ž`XU`8Ufhg`c`Y`Df`An]g]cb`i`bX  
i`ba ]hhY`VUfY`6Yk`Yfhi`b[ Yb`Y`XYf`K`i`fZY]ghi b[ `YfZcfXYfh`8]Y  
: `À][ \_Y]hž`i`bhYf`8fi`W`ni`dYfZcfa`Ybž`]gh`ZØf`X]Y`Gd]Y`Yf  
YbhgW`Y]XYbXž`i`bX`j ]Y`Y`bi`hnYb`VYfY]hg`A`YbhU`W`UW`Ygž`i`a`]\`fY  
@Y]ghi b[ `ni`cdh]a ]YfYb`"J`Ub` ; Yfk`Yb`]gh`Y]bYf`XYf`Gd]Y`Yfž`X]Y  
Y]bYb`gc`W`Yb`7cUW`]b`5bgdfi`W`bY`a`Ybž`i`a`]b`XYb`cdh]a`U`Yb  
K`Yhh`\_Ua`dZa`cXi`g`ni`[ Y`Ub[ Yb`"

## 8Yf`6`]W`\_`bUW`j`c`fb

8]Y`5`\_nYdhUbn`ZØf`Gdcfh`dgmW`c`c[ ]Y`]a`8Ufhg`k`]fX`]b  
8Yi`hgW`\_UbX`j`cfUi`gg]W`h`]W`ghY][ Ybž`k`À`fYbX`]b`@`AbXYfb`k`]Y  
9b[ `UbX`i`bX`<c`U`bX`VYfY]hg`:`cfhgW`f]hhY`[ Ya`UW`h`k`i`fXYb`"8]Y  
<YfUi`gZcfXYfi`b[ Ybž`a`]h`XYbYb`j`Ub` ; Yfk`Yb`bi`b`\_cbZfcbh]Yfh`]ghž  
\_ØbbhYb`g]W`ZØf`]\`b`U`g` ; Y`Y[ Yb`Y]h`Yfk`Y]gYbž`bYi`Y`K`Y[ Y`]b  
gY]bYf`a`YbhU`Yb`i`bX`gdcfh]W`Yb`J`cfVYfY]hi b[ `ni`Z]bXYb`"b`Y]bYf  
GdcfhUfhž`X]Y`j`cb`<c`W`g`i`bX`H]YZg[ Ydf`À[ h]ghž`k`]fX`XYf`I`a`[ Ub[  
a`]h`dYfgØb`]W`Yb`?f]gYb`i`bX`X]Y`:`c`\_i`gg]Yfi`b[ `Ui`Z`X]Y`N]Y`Y  
]a`a`Yf`k`]W`h][ Yf`"

A ]W`UY`j`Ub` ; Yfk`Ybž`XYggYb`?Uff]YfY`VYfY]hg`[ fc»Y`9fZc`[ Y  
j`YfnY]W`bYh`\`Uhž`ghY`h`bi`b`Ub`Y]bYa`K`YbXYdi`b`h`8]Y  
\_ca`a`YbXY`NY]h`k`]fX`nY][ Ybž`k`]Y`Yf`X]YgY`<YfUi`gZcfXYfi`b[ Yb  
a`Y]ghYfb`i`bX`g]W`a`Ò[ `]W`Yfk`Y]gY`bYi`cf]Ybh]YfYb`\_Ubb`"K`]Y`Yf  
gY`Vgh`VYhc`bhž`]gh`Yg`]\`a`k`]W`h][ ž`]a`9]b`\_Ub[ `a`]h`gY]bYb  
dYfgØb`]W`Yb`6YXØfZb]ggYb`ni`]\`UbXY`b`"

8]Y`8Ufhg!K`Y`h`k`UfhYh[ YgdUbbh`Ui`Z`j`Ub` ; Yfk`Ybg`FØW`\_Y`f`i`bX  
gY]bY`\_ØbZh][ Yb`@Y]ghi b[ Yb`]a`F`U`a`Yb`XYf`8Ufhg!K`Yhh`\_A`dZY`"

K Y]hYfY' ðZcfa Uh]cbYb'Z]bXYb'G]Y' ]b'XYb'5fh]\_Y'b'j'cb'  
HU[ Yggd]Y[ Y`žh!cb`]bY'i bX'8]Y'Gdc fhdgmW c`c [ Yb"

8YhU]`g	
J cfZU``	Gcbgh][ Yg
C fh	@cbXcbž; fc» Vf]hUbb]Yb
E i Y``Yb	<ul style="list-style-type: none"><li>• k k k "hU[ Yggd]Y[ Y``XY</li><li>• k k k "h!cb`]bY"XY</li><li>• k k k "X]Y!gd c fhd gmW c`c [ Yb"XY</li></ul>

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