

8 fUa U`VY]`XYf`9A . ; k ]bb`j`Yf`Yhnhž  
8 Yi hgWk`UbX`g]Y[ h`&.\$`[ Y[ Yb`Dc`Yb`°

8 Yi hgWk`UbX`[ Yk Ubb`&.\$`[ Y[ Yb`Dc`Yb`Ua` ; " ' & \$ & ) `]b  
6UgY`" J Yf`Yhni b[ `j`cb`?Ud]hÅb]b` ; k ]bb`ØVYfgWk UhhYh`XYb  
9A !5i ZhU`\_h"



6UgY`ž`GWk k Y]n`!`8]Y`XYi hgWkY` : fUi YbZ` » VU`!  
BUh]cbU`a` UbbgWk UZh`\Uh`[ YghYfb`]\f`5i ZhU`\_hgd]Y`VY]`XYf`I` 9: 5  
: fUi Yb!9A`(`&\$&)`[ Y[ Yb`Dc`Yb`a` ]h`&.\$`[ Yk cbbYb`"6Y]a`Gd]Y`]b  
Gh"; U`YbžXUg`ghUf`\_j`cb`XYi hgWkYb` : Ubg`VYgi Wk`h`k`i`fXYž[ UV`Yg  
U`YfX]b[ g`Ui Wk`Y]bYb`\YfVYb`F`ØW`\_gWk`U[ `ZØf`XUg`HYUa` .  
?Ud]hÅb]b` ; ]i`]U` ; k ]bb`j`Yf`YhnhY`g]Wk`]b`XYf`(`\$`"A`]bi`hY`Ua``?b]Y  
i`bX`a`i`gghY`ZfØ\`nY]h][`XUg` : Y`X`j`Yf`UggYb`"G]Y`k`]fX`a`Y`\fYfY  
K`cWkYb`dUi`g]YfYb`i`bX`ni`f`6Y`\UbX`i`b[ `bUWk`A`ØbWkYb`fY]gYbž  
k ]Y`K` 8F`9j`Ybh`VYf]Wk`hYh"

B UWk`Y]bYf`hY]`g`gWk k UWkYb`YfghYb`<U`VnY]hž]b`XYf`X]Y`XYi hgWkYb  
Gd]Y`Yf]bbYb`GWk k ]Yf][`\_Y]hYb`\UhYbž`c`ZYbg]j`d`fÅgYbhini`gY]b  
i`bX`Y]b][`Y` : Y`\d`ÄggY`gd]Y`hYbž`\_Ua`XUg`8: 6!HYUa`bUWk`XYf`

<U`VnY]h\_fÅZh[ `ni fØW\_ " ` ð`XYf') &"A ]bi hY`Yfn]Y`hY`đ`Y`6fUbX`XUg  
%.\$`ZØf`8Yi hgWÅ`UbX`i bX`@YU`GWÅØ`Yf`gYhnhY`]b`XYf`\*`\*`"A ]bi hY  
bcWÅ`Y]bYb`XfUi Z`]bXYa`g]Y`XUg`&.\$`a`Uf\_]YfhY`"8Ug`k`Uf`XYf`  
9bXghUbXž`i bX`X]Y`XYi hgWÅ`Y`A`UbbgWÅ`UZh`\_Ubb`bi`b`c`d`h]a`]gh]gWÅ  
Ui Z`XUg`b`ÅWÅ`ghY`Gd]Y`[ Y[ Yb`8`ÅbYa`Uf`\_`gWÅ`Ui`Yb`"

## B Yi Yg ; Yg]WÅ h ]b`XYf` : Ø`fi b [

A ]h`XYa`j`Yf`Yhni b[ gVYX]b[ hYb`5i`gZU`j`cb` ; ]i`j]U` ; k ]bb`ghY`h  
XUg`XYi hgWÅ`Y`HYUa`j`cf`Y]bYf`<YfUi`gZcfXYfi`b[ " `đ]b]bU`A`]b[ Yž`X]Y  
ni`f`bYi`Yb`?`Ud]h`Åb]b`XYg`HYUa`g`Yfb`Ubb`h`k`i`fXYž`i`bX`X]Y`Ui`WÅ`]b  
XYf`Y`hnhYb`B`Uh]cbg!`@YU[ i`Y!`DUfh]Y`[ Y[ Yb`2`ghYffY]WÅ`Ui`Z`XYa  
D`Uhn`[ YghUbXYb`h`Už`a`ØggYb`bi`b`X]Y`@ØW`Y`ZØ`Yb`"A`]b[ Yž`X]Y`j`cf  
nk`Y]`đ`fYb`]`f`YfghY`g`ð`hYfj`]Yk`]a`B`Uh]cb`U`hYUa`[ UVž`VYhc`b`hž  
XUgg`X]Y`U`\_hi`Y`Y`G]hi`Uh]cb`g`ck`c`d`fc`ZYgg]cbY`U`g`Ui`WÅ  
Ui`ZfY[ YbX`gY]"`ð`Y]bYa`ð`hYfj`]Yk`Ài`»`YfhY`g]Yž`XUgg`X]Y`gY  
9fZU`fi`b[ Yb`k`Yfhj`c`ZØf`X]Y`Ni`\_i`bZh`g]bX`i`bX`g]Y`[ i`h]`cfVYfY]hYh  
]ghž`XUg`HYUa`ni`ZØ`fYbž`k`]Y`X]Y`GØXXYi`hgWÅ`Y`NY]hi`b [   
Yf[ Åb`nh`"

7Uf`c`hhU`K`Ua`gYfž`X]Y`ZØf` ; k ]bb`Y]b[ Yk`YWÅ`gY`h`k`i`fXYž`Yfn]Y`hY  
VY]`]`fYf`9]bk`YWÅ`g`i`b[ `Y]bYb`d`cg]h]j`Yb`9]bXfi`W`"6i`bXYghfU]bYf  
7`f]gh]Ub`K`ØW`\_nY][ hY`g]WÅ`YfZfYi`h`ØVYf`]`fY`@Y]ghi`b[ `i`bX`k`]fX  
Ui`Z`X]Y`f`b[ Yb`HU`Yb`hY`]a`HYUa`g`YhnYbž`i`a`X]Y`b`ÅWÅ`ghYb  
<YfUi`gZcfXYfi`b[ Yb`ni`a`Y]ghYfb`"

## 8 Ug`b`ÅWÅ`ghY`Gd]Y`

6YfY]hg`Y`i`hY`[ Y`h`Y`g`ZØf`X]Y`XYi`hgWÅ`Y`B`Uh]cb`U`a`UbbgWÅ`UZh  
k`Y]hYf.`5a` , " `đ`]gd]Y`h`8Yi`hgWÅ`UbX`[ Y[ Yb`X]Y`8`Åb]bbYbž`X]Y`]`f  
5i`ZhU`\_hgd]Y`[ Y[ Yb`GWÅ`k`YXYb`a`]h`\$.`%`j`Yf`cfYb`h`UVYb`"5`bg`hc`»`]gh  
i`a`%` , \$.`I`f`]b`6UgY`"K`]Y`gWÅ`cb`VY]a`YfghYb`Gd]Y`k`]fX`K`8`F  
9j`Yb`h`U`Y`k`Y]hYfYb`DUfh]Yb`a`]h`XYi`hgWÅ`Yf`6YhY][ i`b[ `]j`Y  
ØVYfhfU[ Ybž`gc`XUgg`X]Y` : Ub`g`gh`Å`b`X][ `Ui`Z`XYa` `@Ui`ZYb`XYb`V`Y]VYb  
i`bX`]`fY`@YV`]b[ ga`UbbgWÅ`UZh`i`bhYfgh`Ø`hnYb`\_`Ø`bbYb`"

ð`g[ YgUa`h`k`]fX`Y`g`Y]b`gd`UbbYb`XYg`Hi`fb]Yfž`VY]`XYa`8Yi`hgWÅ`UbX  
a`]h`Zf]gWÅ`Ya`K`]bX`i`bX`bYi`Ya`9`Ub`Ui`Zhfi`a`d`ZYb`a`ØWÅ`hYž`Ui`WÅ

k Ybb`X]Y`J Yf`Yhni b[ `j cb` ; k ]bb`Y]bYb`\\YfVYb`9]bgWk b]hh  
 XUfghY`h"8 ]Y`bÅW ghYb`Gd]Y`Y`k YfXYb`nY][ Ybž`cV`XUg`HYUa`Ui Wk  
 c`bY`gY]bY`? Ud]hÅb]b`ghUf`\_`V`Y]Vh"GWk`Y» `]Wk`\\Uh`X]Y`XYi hgWk Y  
 : fUi YbZi » VU`!B Uh]cbU`a UbbgWk UZh`b]Y`i a gcbghni`XYb  
 Gd]hnYb fY]hYfb`ja`Yi fcdÅ]gWk Yb` : i » VU` [ Y`Öfh"

8 YhU]`g	
C fh	6 UgY`ž`GWk k Y]n
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k %"k Xf"XY</li> <li>• k k k "gi YXXYi hgWk Y"XY</li> <li>• k k k "nXZ\Yi hY"XY</li> </ul>

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