

# 9`cb`A i g\_`i bhYf`? cffi dh]cbgj YfXUW h. G\_UbXU`ÒgY`J cfk ØfZY`Ybh\Ø`h°

9`cb`A i g\_`ghY`h`ja` : c\_`i g`Y]bYg`6Yf]W hg`j cb`GYbUhc f]b  
K UffYbž`XYf`? cffi dh]cb`i bX`ϕhYfYggYb`cbZ`\_hY`k Å`fYbX  
gY]bYf`NY]h`]b`Hfi a dg`FY [ ]Yfi b [ `Ubd fUb [ Yfh`



K Ug\]b[ hcbž`I G5`!`9`cb`A i g\_ž`XYf`fY]W ghY`A Ubb`XYf`K Y`h`a ]h  
Y]bYa`JYfa`Ò[Yb`j`cb`" ++`A ]`]]UfXYb`8c`Uf`fl` '\$`A ]`]]UfXYb`9i`fcłž  
g]Y`h`ig]W`U`\_hi`Y`Yb`gW`k`YfYb`J`cfk`ØfZYb`[`Y`[`Yb`ØVYfž`X]Y`gY]bY  
NY]h`U`g`6YfU`hYf`]a`Hfi`a`d`!`?`UV]bY`hh`VY`Yi`W`hYb`"ϕ`Y]bYa  
i`a`ZUggYbXYb`%(`!gY]h][`Yb`6Yf]W`h`XYf`GYbUhc f]b`9`]nUVYh`K`UffYb  
k`]fX`VY`U`i`dhYhž`XUgg`A`i`g\_`gY]bY`F`c`Y`U`g`gdYn]Y`Y`f  
FY [ ]Yfi`b[`gUb[`YghY`hYf`[`Ybi`hnh`\Uhž`i`a`dYfg`Øb`]WY`i`bX  
[`YgW`ÅZi]W`Y`ϕhYfYggYb`Xi`fW`ni`gYhnYb`"ϕgVYgcbXYfY`k`]fX`]\a  
j`cf[`Yk`cfZYbž`Yf`\UVY`gY]bY`Dcg]h]cb`Ui`g[`Ybi`hnhž`i`a`g]W`i`bX  
gY]bY`i`bhYfbY`a`Ybž`XUfi`bhYf`HYg`U`i`bX`GdUW`L`ž`ni`VYfY]W`Yfb`"  
8UVY]gd]Y`hY`Yf`Y]bY`nYbhU`Y`F`c`Y`U`g`Hfi`a`dg`[`fØ`hYf  
;`Y`X[`YVYf`]a`K`U`\`\_Ua`dZ`&\$&(`ž`k`c`Yf`ZUgh`"\$`\$`A`]]cbYb`8c`Uf  
]bj`Ygh]YfhY`"

8Yf'6Yf]W'h' % '\$'8Umg'cZ'9`cb'A i g\_ žXYf'j cb'K UffYbg'6Øfc  
j YfÒZYbh]W'h'k i fXYž`]ghYh'a Y\ f'U`g`%\$`\$` : À`Y`Ui Zž]b`XYbYb`A i g\_  
Ub[ YV`]W`[ Y[ Yb`Yh\]gWXY`B cfa Yb`j Yfghc» Yb`U`h`"8 UVY]`g]bX  
J cfk ØfZY`k ]Y`a ]ggVfÄi W`]W`Y`K YfVi b[ `]a`K`Y]» Yb`<Ui gž  
i bUb[ Ya YggYbY`Ni [ Äb[ Y`ni`8UhYbž`gck ]Y`6YY]bZi ggi b[ `XYf  
; YgYhn[ YVi b[ `ni`bYbbYb`"6Y]a` , VYfV`]W`\_ØVYf`X]Y`J cfk ØfZY  
k ]fX`XYi h]W`ž`XUgg`A i g\_g`9]bZi gg`Ui W`ni`f`6Y\]bXYfi b[ `j`cb  
9fa ]hhi b[ Yb`i bX`ni`f`9]bZi ggbU\`a`Y`]a`?cb[ fYgg[ Ybi hnh  
k cfXYb`gY]b`gc`

## ? f]h]\_`Ub`A i g\_`i bX`gY]bYf`5a hgnY]h

8Yf`K UffYb!6Yf]W'h'k ]fZh'ni XYa` : fU[ Yb`ni`f`HfUbgdUfYbn`Ui Zž  
hfchn`A i g\_g`Y][ YbYf`5b\_ØbX][ i b[ ž'a`U]a`U`Y`HfUbgdUfYbn  
Ubni ghfYVYb`"?f]h]\_Yf`VYa`Äb[ Y`bž`XUgg`Yf`k`Ä`fYbX`gY]bYf  
5a hgnY]h`U`g`@Y]hYf`XYf`5VhY]`i b[ `8c[ Yž`X]Y`g]W`a`]h`ghUUh]W`Yf  
9ZZ]n]Ybn`VYZUgghYž`Xi`fW`f][ ]XY`?Øfni b[ Yb`i bX`]bhYfbYb`i`ba`i`h  
Ui Z[ YZU`Yb`gY]"`A i g\_g`F`ØW`ni [ `Ui`g`K`Ug\]b[ hcbž`k`c`Yf`g]W`  
nY]h]W`Ui`Z`%`\$`HU[ Y`dfc``U\`f`VYgW`fÄb`\_Yb`a`i`gghYž`k`]fX`U`g  
ghfUhy[ ]gW`Y`9b`hgW`Y]Xi b[ `]bhYfd`fYh]Yfhž`i`a`gY]bYb`9]bZi`gg`ni  
a`]b]a`]YfYbž`k`Ä`fYbX`[ `Y]W`nY]h][ `gY]bY`i`bhYfbY\`a`Yb`j`cb`XYf  
6i bXYgfy[ ]Yfi b[ `dfcZ]h]Yfh`\UVYb`cXYf`[ fc» Y`5i`ZhfÄ[ Y`]b  
5i`gg]W`h`\UhhYb`"

8]Y`J`c`fk`Ø`f`ZY`\`UVYb`Ui`W`X]Y`5i`Za`Yf\_gUa`\_Y]h`XYf`ž`gh]n`YffY[ h`  
8fY]`XYa`c`\_fUh]gW`Y`GYbUhc`fYb`\UVYb`XUg`ž`gh]na`]b]ghYf]i`a`XUni  
Ui`Z[ YZcfXYfhž`a`Ò[ `]W`Y`; YgYhnYgj`YfghÒ» Y`]b`6Yni [ `Ui`ZX]Y`8c[ Y]  
A ]hUfVY]hYf`ni`i`bhYfgi`W`Yb`"K`UffYb`gY`Vgh`\Uh`X]Y  
5i`Za`Yf\_gUa`\_Y]h`Ui`Z`A`i`g\_g`Øb[ ghY`5\_h]j`]hÄhYb`[ Y`Yb`\_hž`XUfi`bhYf  
gY]bY`; YgdfÄW`Y`ØVYf`J`YfhfÄ[ Y`]a`6YfY]W`\_Øbgh]W`Yf``bhY`][ Ybn  
i`bX`XYb`9]bZi`gg`j`cb`Hfi`a`d!HUf]ZYb`Ui`ZX]Y  
:]bUbn]Yfi`b[`gghfi`\_hi`fYb`gY]bYf`i`bhYfbY\`a`Yb`"

## @cVVm]ga i g`i bX`? cffi dh]cb

8]YgY`9bhk ]W`\_i b[ Yb`k`YfZYb`Y]b`GW`U[ `]W`h`Ui`Z`X]Y`DfcV`Ya`Y  
fi`bX`i`a`?cffi`dh]cb`i`bX``bhYfYggYb`\_cbZ]\_hY`]b`XYf`Dc`]h]\_`  
DUggYbX`XUni`k`i`fXY`j`cb`@cVVmW`b`hfc`Y]b`dcg]h]j`Yf`

Nk ]gW\YbVYf]W\h\ØVYf'X]Y'9bhk ]W\`i b[ Yb`]b`XYf'@cVVmfY[ i`]Yfi b[ ]b`8Yi hgW\`UbX`j YfØZZYbh]W\h"8]YgYf`VYhcbh'X]Y`K ]W\h[ \_Y]h`j cb J YfhfUi Yb`]b`ZU]fY`9bhgW\Y]Xi b[ gdfcnYggYž`X]Y`ZØf`Y]bY Ži b\_h]cb]YfYbXY`8Ya c\_fUh]Y`YggYbn]Y``g]bX"5i fY`9gW\ a Ub`b`j cb @cVVmW\cbhfc``\YVh\`Yfj cfž`XUgg`Z\`YbXY`C VYf[ fYbnYb`ZØf GdYbXYb`Y]b`[ fc»Yg`8YZ]n]h]b`XYf`F Y[ i`]Yfi b[ `XUfghY`h"

⊕`Ni gUa a Yb\Ub[ `a ]h`A i g\_g`9]bZi gg`]a `dc`h]gW\Yb`6YfY]W\ k ]fX`Ui W\`Ui Z`X]Y`F YZcfa Yb`j Yfk ]YgYbž`X]Y`Ui g`@cVVmg\_UbXU`Yb fYgi `h]YfhYbž`i bX`X]Y`N]Y`gYmni b[ ž`⊕hYfYggYb`cbZ]\_hY`]b 6i bXYga ]b]ghYf]Yb`\_ØbZh[ `gh`Åf`\_Yf`ni `fY[ i`]YfYb" `H]a c`@Ub[ Yž A ]hUi hcf`XYg`@cVVmfYdcfhgž`ZcfXYfh`Y]bY`5bdUggi b[ `XYf 7ca d`]UbW`!F Y[ Y`b`ZØf`X]Y`Z]bUbn]Y``Yb`5b[ Y`Y[ Yb\Y]hYb dc`h]gW\Yf`9bhgW\Y]Xi b[ ghf`Å[ Yfž`i a `XYfUfh[ Y`DfcV`Ya Y`\_ØbZh[ ni `j Yfa Y]XYb"

8]Y`J cfk ØfZY`[ Y[ Yb`9`cb`A i g\_nY][ Ybž`k ]Y`k ]W\h[ `Yg`]ghž`Y]bY \_`UfY`HfYbbi b[ `nk ]gW\Yb`[ YgW\`ÅZ]W\Yb`⊕hYfYggYb`i bX dc`h]gW\Yb`Y`a hYfb`ni `k U\`fYb" `C V`i bX`k ]Y`X]Y`Yf\cVYbYb J cfk ØfZY`fYW\h]W\`j YfZc`[ h`k YfXYbž`V`Y]Vh`UVni k UfhYbž`XcW\`X]Y 8]g\_i gg]cb`i a `@cVVm]ga i g`i bX`?cffi dh]cb`]gh`]b`j c``Ya `; Ub[ Y"

: Øf`k Y]hYfY`⊕Zcfa Uh]cbYb. **HU[ Yggd]Y[ Y`ž`6Ybn]b[ Už` HU[ YggW\Ui "**

8YhU]`g	
J c fZU``	?cffi dh]cb
C fh	K Ug\]b[ hcbž`l G5
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "hU[ Yggd]Y[ Y``XY</li> <li>• k k k "VYbn]b[ U"W\`a</li> <li>• k k k "hU[ YggW\Ui "XY</li> </ul>

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