

Nj YfYj 'ØVYfnYi [ h']b 'DUf]g. '5W hY`Z]bU`Y  
XYf': fYbW 'CdYb`k ]YXYf`YffY]W h°

5`YI UbXYf`Nj YfYj `YffY]W h`XUg`5W hY`Z]bU`Y`XYf': fYbW  
CdYb`&\$&) `]b`DUf]g`i bX`hf]Zh`Ui ZHU`cb'; f]Y\_gdccb"



DUf]gž': fUb\_fY]W `!`5`YI UbXYf`Nj YfYj ` \Uh`VY]`XYb': fYbW `CdYb  
]b`DUf]g`YfbYi h`XUg`5W hY`Z]bU`Y`YffY]W h" `8Yf`XYi hgWY  
HYbb]gggd]Y`Yf`nY][ hY`g]W `]b`VYghYf': cfa `i bX`VYg]Y[ hY`XYb  
]hU`]Yb]gWYb`5\_hYi f': `Uj `]c`7cVc``]a `]hY]bYa `'\_UfYb`\*`.&ž`+`\*  
fl+.( Łž`\*`.%`"Nj YfYj `VYb`Øh][ hY`ZØf`XYb`G]Y[ `&.` \$`Gh`bXYb`i bX  
j Yfk UbXY`hY`gY]bYb`j ]YfhYb`A UhW`VU``" `8Ua `]h`]gh`X]Yg`gY]bY`UW`hY  
HY]`bU`a Y`]b': c`[ Y`]b`XYf`Fi bXY`XYf`VYghYb`%\*`VY]`Y]bYa `; fUbX!  
G`Ua `!Hi fb]Yfž`Y]b`6Yk Y]g`ZØf`gY]bY`?cbghUbn`Ui Z` \ØW`ghYa  
B]j YUi "

⇒ XYb`YhnhYb`j ]Yf`U`fYb` \Uh`Nj YfYj `ghYhg`a `]bXYghYbg`XUg  
<U`VZ]bU`Y`YffY]W h" `a `]c`f`U`f`a `i gghY`Yf`g]W `]a `9bXgd]Y`7Uf`cg  
5`WfUn`[ YgW`U[ Yb`[ YVYb" `8Yf`7ci fh`D`]ddY!7`Uhf]Yf` \Uh`ZØf

a ]W\` [ Ubn`VYgcbXYfY`9f]bbYfi b[ Yb ž`Ài » YfhY`Nj YfYj ž`XYf`Xc fh  
j cf`XFY]`đ\`fYb`Y]bY`gWk YfY`?b`ØWY`j Yf`Yhni b[ `]a` <U`VZ]bU`Y  
[Y [ Yb`F UZUY`B UXU`Yf`]hh"8]Yg`hi`h`gY]bYa`G]Y[ Ygk`]`Yb`YXcW  
\_Y]bYb`5VVfi W ž`XYbb`Yf`]gh`ZYgh`Yb hgW\`cggYbž`VY]`X]YgYa  
Hi fb]Yf`k Y]hYfni`\_ca`a`Yb"

## 5i gV`]W\_`Ui Z`X]Y`b`ÀW ghYb < YfUi gZcfXYfi b[ Yb

Nj YfYj`k`]fX`]a`b`ÀW ghYb`A`UW`Ui`Z`XYb`B]YXYf`ÀbXYf`HU`cb  
;`f]Y`\_gdccf`hfY`ZYbž`[ Y[ Yb`XYb`Yf`Øb[ gh]b`A`ØbWYb`[ Yk`cbbYb  
\Uh" `Nj YfYj`Xca`]b]YfhY`XUg`Gd]Y`[ Y[ Yb`7cVc``]ž`k`cVY]`Yf  
VYgcbXYfg`]a`YfghYb`GUhm`Y]bY`ghUf`\_Y`@]ghi`b[ `nY][`hY"7cVc``]  
\UhY`ni`j`cf`Y]b`Hi`fb]Yf`]b`<Ua`Vi`f[ `]`[ Yk`cbbYbž`\_cbbhY`YXcW  
[Y [ Yb`XYb`YfZU`fYbYb`8Yi`hgWYb`b]W`h`VYghY`Yb"

5i W`8Ub]Y`5`ha`U]Yf`\_Àa`dZh`Ua`GcbbhU[ `i`a`XYb`9]bni`[ `]bg  
J]YfhY`Z]bU`Yž`k`c`Yf`Ui`Z: `fUbW`g`H]Uzc`Y`hf]Zh"5`ha`U]Yf`\`Uhž`[ YbUi  
k`]Y`Nj`YfYj`ž`XUg`5W`hY`Z]bU`Y`VY]`XYb`: `fYbW`C`dYb`j`cf`ZØbZ`đ\`fYb  
YffY]W`h"

## Nj YfYj`g`?`Uff]YfY!GhUh]gh]\_`Yb

6]g`Ub[ `U`h`5`YI`UbXYf`Nj`YfYj`]b`gY]bYf`?`Uff]YfY`Zc`[ YbXY`9fZc`[ Y  
Yfn]Y`h`

GhUh]gh]_`	5bnU\`
;`fUbX`G`Ua`!H]hY`	\$
:`]bU`hY]`bU`a`Yb`fI`fUbX`G`Ua`Ł	'
5HD`:`]bU`g`H]hY`	&
5HD`%\$\$\$`H]hY`	+
C`ma`d]gWY`:`c`Xa`YXU]`Y	%
?`Uff]YfY!9]bbU`a`Yb`fM]g`&\$&) Ł	)`&`,`-`(`(`,`)`!`G8

đ`Y]bYa``đ`hYfj`]Yk`gW]`XYfhY`Nj`YfYj`gY]bY`5a`V]h]cbYbž`Y]bYg  
HU[ Yg`X]Y`Bi`a`a`Yf`Y]bg`XYf`K`Y`h`ni`k`YfXYbž`i`bX`VY`\_i`bXYhY`XYb  
K`i`bgW`ž`VU`X`Y]bYb`:`fUbX`G`Ua`!H]hY`ni`[`Yk`]bbYb" `Hfchn`gY]bYf`

9fZc`[ Y`Yf\_Ybbh`Yf`Ubž`XUgg`]\a`bcW`9fZU\fi b[ `ZY`\hž  
]bgVYgcbXYfY`]b`XYb`YbhgW`Y]XYbXYb`A ca`YbhYb`j`cb`[`fc»Yb  
Hi`fb]YfYb"9f`cVhY`gY]bYb`7cUW``j`Ub`@YbX`ž`XYf`]\a`k`Yfhj`c`Y  
F`UhgW`À[`Y`]b`8fi`W\_g]hi`Uh]cbYb`[`]Vhi`bX`d`Ubhž`]\b`]b`DUf]g  
k`]YXYfni`gY`Yb"

Nj`YfYj`VYhcbh`Ui`W`X]Y`6YXYi`hi`b[`]`j`cb`:`]hbYgg`i`bX`\Uh  
gdYn]Z]gW`Y`HfU]b]b[`ga`Yh`cXYbž`i`a`]g]W`d`\mg]gW`ni`gh`Àf`\_Ybž  
XUfi`bhYf`(\$\$!A`YhYf!@`Ai`ZY`i`bX`:`Yk`]W`hghfU]b]b[`" `W`Z0`Y`a`]W  
d`\mg]gW`ghUf`\_i`bX`V]b`ØVYfnYi`[`hž`Y]bYf`XYf`VYghYb`Gd]Y`Yf`Ui`Z  
XYf`Hci`f`ni`gY]b`ž`gc`XYf`&\*!`À`\f][`Y`"GY]bY`@Y]XYbgW`UZh`Øf`XUg  
HYbb]g[`Y`Y`ØVYf`Z]bUbn]Y`Y`5gdY`\_hY`\]bUi`gž`VYf]W`hYh`Yf`i`bX  
VY`\_f`Àž][`hž`XUgg`Yf`X]Y`GdcfhUfh`]YVhi`bX`Ui`W`VY]`gW`a`U`YfYb  
9]b`\_ØbžhYb`k`Y]hYfa`UW`Yb`k`ØfXY"

8]Y`U`\_hi`Y`Y`D\UgY`gY]bYf`?`Uff]YfYž`ni`gUa`a`Yb`a`]h`XYf  
k`]YXYf[`Yk`cbbYbYb`:`cfa`Ui`Z`XYa`D`Uhnž`\_Øb`bhY`Z0f`Nj`YfYj  
k`Y[`k`Y]gYbX`gY]bž`k`]Y`X]Y`b`ÀW`ghYb`Gd]Y`Y`VY]`XYb`:`fYbW`C`dYb  
nY][`Yb`k`YfXYb"

:`Øf`k`Y]hYfY``bZcfa`Uh]cbYb`ni`Nj`YfYj`g`9fZc`[`Yb`i`bX`GhUh]gh]\_Yb  
k`YfZYb`G]Y`Y]bYb`6`]W`\_Ui`Z`K`\_]`dYX]U"Ni`XYa`V]YhYh`HYbb]g  
A`U[`Un]b`9]bV`]W`\_Y`]b`gY]bY`dYfgØb`]W`Y`G]W`h`Ui`Z`XYb`Gdcfh"

:`Øf`a`Y`\f`BYi`][`\_Y]hYb`ØVYf`Nj`YfYj`g`@Y]ghi`b[`Yb`]b`DUf]g`Y`gYb`G]Y  
hn"XY"

8YhU]`g	
J`c`f`ZU``	Gdcfh
C`f`h	DUf]gž`:`fUb`_fY]W`
E`i`Y`Y`Yb	<ul style="list-style-type: none"><li>• k`k`k`"hn"XY</li><li>• Yb"k`_]`dYX]U"cf[</li><li>• k`k`k`"hYbb]ga`U[`Un]b"XY</li></ul>

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