

# D`YU`j cf`K YW`gY`. '6cfi gg]U A ÒbW`Yb[ `UXVUW`g`F`cbU`Xc`[ `Y`h`b`X]Y HØf`\_Y]°

6cfi gg]U`A ÒbW`Yb[ `UXVUW`ghY`h`j`cf`dYfgcbY`Yb  
J`Yf`ÀbXYfi`b[ `Yb`ž`k`À`fYbX`5`UggUbY`D`YU`a`Ò[ `]W`Yfk`Y]gY`]b  
X]Y`HØf`\_Y]`k`YW`gY`h`



A ÒbW`Yb[ `UXVUW`ž`8`Yi`hgW`UbX`!`†`XYf`\_ca`a`YbXYb`GU]gcb  
ghY`Yb`VY]`6cfi`gg]U`A ÒbW`Yb[ `UXVUW`Yf`YV`]W`Y  
J`Yf`ÀbXYfi`b[ `Yb`Ub`"8`Y`i`b[ `Yk`]gg`Y]h`ØVYf`XYb`J`YfV`Y]V  
a`Y`fYfYf`Gd]Y`Yf`VYhf]Zh`bU`Yni`i`YXY`Dcg]h]cb`]a`i`?`UXYf`  
6YgcbXYfg]a`i`c`\_i`g`ghY`h`5`UggUbY`D`YU`ž`XYf`gY]h]g]YVYb`†`À`fYb  
ZØf`X]Y`i`c`Yb`gd]Y`h`B`YVYb`]`a`i`[ `UV`XYf`J`YfY]b`c`Z]n]Y`i`GhY`ZUb  
@U]bYf`VY`\_Ubbhž`XYf`bUW`gYW`g`†`À`fYb`ni`i`F`6`GU`nVi`f[ `k`YW`gY`h`  
D`YUg`J`YfhfU[ `i`Ài`Zh`nk`Uf`V]g`&\$`\*`ž`XcW`Y]bY`j`cfnY]h][ `Y  
J`Yf`Àb[ `Yfi`b[ `]gh`bcW`b]W`h]b`hfcW`YbYb`HØW`Yfb`i`bX`\_ÒbbhY`]b  
bU`Yf`Ni`\_i`bZh`j`Yf`UbXY`h`k`YfXYb`

K ]Y`XYfk YghYb"XY`VYf]W\hYhž`k ]fX`Y]b`5V[ Ub[ `j cb`D`YU`]a a Yf`  
\_cb\_fYhYf" `hYfYggY`Ub`XYa`GhØfa Yf`nY][ Yb`X]Y`hØf\_]gW\Yb`?`i Vg`  
6Y`\_]\_hU`i bX`6UgU\_gY\]f`ghUbVi`ž`i bX`YfghY` ; YgdfÅW\Y`gW\Y]bYb`  
VYfY]hg`]a` ; Ub[ Y`ni`gY]b`"GY]h`gY]bYa`K`YW\gY`&\$%,` \Uh`g]W\`XYf`  
ZfUbnØg]gW\Y`GhØfa Yf`ni`Y]bYf`k U\`fYb`J`YfY]bg]\_cbY`Yb`hk ]W\_Y`h`

## D`YUg`VYY]bXfi W\_YbXY`6]`Ubn

5`UggUbY`D`YU`k Uf`&\$%,` `a`]h`Y]bYf`5V`ØgY`j cb`&` `A`j`]cbYb`9i`fc`  
XYf`hYi`YfghY`BYi`ni`[ Ub[ `]b`XYf`J`YfY]bg[ YgW\]W\hY`j cb`6cfi`gg]U`  
A`ØbW\Yb[ `UXVUW\`"GY]h`XYa`VYghf]h`h`Yf`]bg[ YgUa`h`&`\*`Gd]Y`Y`ZØf`  
X]Y` : c\`Yb`i bX`Yfn]Y`hY`XUVY`]\*,` HcfYž`Yf[ Åbnh`Xi`fW\` )`  
J`cf`U[ Yb`" `h`XYf`U`\_hi`Y`Y`b`GU]gcb`\_cb`bhY`Yf`V]g\`Yf`%%`HcfY`  
Yfn]Y`Yb`i bX`]gh`XUa`]h`XYf`nk`Y]hVYghY`Hcf`gW\Ø`hnY`gY]bYg`HYUa`g`  
Ni`XYa`g`hYi`YfhY`Yf`j`]Yf`5gg]ghg`VY]ž`k`Ug`]\`a`D`Uhn`j`]Yf`]b`X]YgYf`  
?`UhY[ cf]Y`]bbYf`U`V`XYg`?`UXYfg`Y]bVf]b[ h`

h`X]YgYf`Gd]Y`nY]h`k Uf`D`YU`]b`&( `j cb`" `\$`@[ Ugd]Y`Yb`]b`XYf`  
GhUfhY`Z`i bX`\_cb`bhY`Xi`fW\`gY]bY`@]ghi`b[ Yb`X]Y`Xf]h\`ØW\ghY`  
5bnU\`Ub`GW\ØggYb`f( `%`&`]a`HYUa`UV[ YVYb`"8`cW\`hf`cn`X]YgYf`  
ghUf`\_Yb`6]`Ubn`\`Yff`gW\h`I`b`\_Uf`\Y]h`ØVYf`gY]bY`gd`cfh]W\Y`Ni`\_i`b`Zhž`  
XU`6cfi`gg]U`A`ØbW\Yb[ `UXVUW\`]\`a`Y]b`J`YfhfU[ gUb[ YV`ch`ni`f`  
J`Yf`Åb[ Yfi`b[ `j`cf`Y[ hYž`XUg`]b`b]W\h`ni`Zf]YXYbghY`"h`D`YU`gY`Vgh`  
\`c`Zh`Ui`ZY]bY`Åb[ YfY`J`YfhfU[ g`Ui`ZnY]h`i bX`ghY`\`h`j`cf`XYf`  
9bhgW\Y]Xi`b[ ž`c`V`Yf`VY]`6cfi`gg]U`V`Y]VYb`c`XYf`Y]bYb`K`YW\gY`]b`  
X]Y`HØf`\_Y]j`c`n]Y\`Yb`k`]`"

## 9]bY`gd`cfh`]W\Y`DYfgdY`\_h]j`Y`

GY]b`Y`hnhYg`Gd]Y`ZUbX`Ua``%+`"A`U]`&\$&) `ghUhhž`U`g`6cfi`gg]U`  
A`ØbW\Yb[ `UXVUW\`[ Y[ Yb`XYb`J`Z@`K`c`ZgVi`f[ `j`Yf`cf`" `h`X]YgYa`  
Ui`ZfY]VYb`XYb`A`UhW\`[ UV`D`YU`nk`Y]`GW\ØggY`UV`i bX`Y`Y[ hY`Y]b][ Y`  
XYf`\`ØW\ghYb`@`Ui`Zk`YfhY`XYg`Gd]Y`g`ni`fØW`\_`a`]h`Y]bYf`8]ghUbn`j`cb`  
%\$ž)`\_`a`i bX`%-`Gdf]bhg`"GY]bY`Gd]Y`ghÅf`\_Y`V`Y]Vh`i bVYghf]h`hYb`ž`  
i bX`X]Y`K`YhhY`Ui`Z`gY]bY`Ni`\_i`b`Zh`]gh`ZØf`j`]Y`Y` : Ubg`j`cb`6cfi`gg]U`  
A`ØbW\Yb[ `UXVUW\`j`cb`[ fc`»`Yf`6YXYi`hi`b[`"

K ]Y`j`cb`Vi`bXYg`][ U"W`c`a`i bX`Vi`bXYg`][ U"W`c`a`VYf]W\hYhž`]gh`

D`YUg`G]hi Uh]cb`b]W h`X]Y`Y]bn][ Y`]b`XYf`6i bXYg`][ Už`XU`Ui W  
 UbXYfY`A UbbgW UZhYb`i bX`Gd]Y`Yf`k À\fybX`XYg`HfUbgZYfZYbghYfg  
 i a`]\fy`Ni`\_i bZh`\_Àa dZYb`"8]Y`bÀW ghYb`K cWYb`k YfXYb`ZØf`X]Y  
 6cfi gg]U`i bX`5`UggUbY`D`YU`Yb hgWY]XYbX`gY]bž`i a`?`Uf\Y]h`ØVYf  
 X]Y`k Y]hYfY`Ni gUa`a YbUfVY]h`ini`VY`\_ca`a Yb`"

8YhU]`g	
C fh	A ÒbWYb[`UXVUWž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "XYfk YghYb"XY</li> <li>• k k k "Vi bXYg`][ U"Wca</li> <li>• k k k "Vi bXYg`][ U"Wca</li> </ul>

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