

# F U]bYf`5 fbc`X`DfY]g. `9]b`J Yfa`ÀW\ hb]g`ZØf` X]Y`F YW\ hgghUUh`]W\`\_Y]h°

8]Y`l`b]j Yfg]hÀh`F Y[ YbgVi f[ `Y\fh`XYb`j YfghcfVYbYb`  
DfcZYggcf`F U]bYf`5 fbc`X`a`]h`Y]bYa`bYi Yb`DfY]g`ni f`  
GhÀf`\_i b[ `XYf`F YW\ hgghUUh`]W\`\_Y]h°



GUbhc`8ca`]b[ cž`8ca`]b]\_Ub]gW\Y`F Ydi V`]\_`!`5a``%&"' † b]`  
&\$&) `k i fXY`Y]b`bYi Yf`DfY]g`]bg`@YVYb`[ Yfi ZYbž`XYf`X]Y`  
\YfUi gfU[ YbXYb`@Y]ghi b[ Yb`]a``6YfY]W\`XYf`  
J YfZUggi b[ gZcfgW\i b[ `k ØfX][ h"8]Y`K cf`X`† f]gh`5ggcW]Uh]cb`  
fK`5Łi bX`X]Y`K cf`X`@Uk`:`ci bXUh]cb`fK`@`Ł`UVYb`XYb`F U]bYf`  
5 fbc`X`Df]nY`Zcf`GhfYb[ h\Yb]b[ `h\Y`Fi`Y`cZ`@Uk``]bg`@YVYb`  
[ Yfi ZYb"8]YgYf`DfY]g`Y\fh`XUg`9fVY`j`cb`DfcZYggcf`8f" F U]bYf`  
5 fbc`Xž`XYf`ni`6Y[ ]bb`XYg`5\`fYg`j YfghUfV`i bX`j`]Y`Y`5\`fY`XYb`  
@Y\ fghi` \`ZØf`ÒZYbh`]W\Yg`F YW\ h`Ub`XYf`l`b]j Yfg]hÀh`F Y[ YbgVi f[`  
]bbY\UhhY"6UfVUfU`5 fbc`Xž`X]Y`9\YZfUi`j`cb`F U]bYf`5 fbc`Xž`bU\`a`  
X]Y`5i gnY]W\bi b[ `]a`A U]`&\$&) `k`À`fYbX`XYg`&`-`" `?`cb[ fYggYg`XYf`  
K cf`X`@Uk`5ggcW]Uh]cb`]b`GUbhc`8ca`]b[ c`Ybh[ Y[ Ybž`k`c`X]Y`YfghY`  
J Yf`Y]\i b[ `ghUhhZUbX`i bX`X]Y`; Ycf[ Yhck`b`l`b]j Yfg]hm`

Ui g[ YnY]W\ bYh'k i fXY"

DfcZYggcf`5fbc`X`\Uh]b`XYb`YhnhYb`XfY]`đ\fnY\bhYb`a U» [ YV`]W  
ni f`Yi fcdÄ]gWYb`J YfZUggi b[ gYbhk ]W\_i b[ `VY][ YhfU[ Yb`i bX`g]W  
U\_hj] `ZØf`X]Y`F YW\hgghUUh]W`\_Y]h]b`A ]hhY`!`i bX`C ghYi fcdU  
Y]b[ YgYhnh`9f`k Uf`Y]b`Ub[ YgY\YbYf`đ f]ghž`XYf`X]Y`Yi fcdÄ]gWY  
; Ya Y]bgWUZh`Ui ZXYf`; fi bX`U[ Y`j cb`F YW\hi bX`[ Ya Y]bgUa Yb  
K YfhYb`ghÄf`hY`"Ni`gY]bYb`VYXYi hYbXghYb`@Y]ghi b[ Yb`nÄ`\h`X]Y  
A ]hk ]f\_i b[ `Ub`XYf`5i gUfVY]hi b[ `XYf`7\UfhU`XYf`; fi bXfYW\hY`XYf  
9i fcdÄ]gWYb`i b]cb`ja`đ\f`&\$\$\$"8Yf`DfY]gž`XYf`U`Y`nk Y]`đ\fY  
k Ä\fybX`XYg`K Y`hfYW\hg\_cb[ fYggYg`j Yf`]Y\Yb`k ]fXž`gc``5fbc`Xg  
J Yfa`ÄW\hb]g`ZcfhZØ\fyb`i bX`k ]fX`Ub`\YfUi gfU[ YbXY  
l b]j Yfg]hÄhYbž`đgh]hi h]cbYbž: cfgW\i b[ g[ fi ddYb`gck ]Y  
VYXYi hYbXY`F ]W\hYf`i bX`DfcZYggcfYb`j Yf`]Y\Ybž`X]Y`ni f`GhÄf\_i b[  
XYf`F YW\hgghUUh]W`\_Y]h`k Y`hk Y]h`VY][ YhfU[ Yb`\UVYb`"

## 8 ]Y`6YXYi hi b[ `XYg`DfY]gYg`ZØf`X]Y ; Ya Y]bgWUZh

8 ]Y`5i gk U\`XYf`DfY]ghfÄ[ Yf`YfZc`[ hXi fW`XYb`J c fghUbX`XYf`K`đ  
i bX`XUg`?i fUhc]i a`XYf`K`@`"BYVYb`XYf`9\fi b[ `XYf`  
Ui g[ YnY]W\ bYhYb`DYfgØb`]W`\_Y]hYb`k ]fX`Y]bY`G\_i`dhi f`a ]h`XYa  
H]hY`` : @5A 9`j cb`?ØbghYf`7Uf`cg`5`VYfh]bghU``]Yfhž`X]Y  
Gd]f]hi U`]hÄhi bX`<cZbi b[ `gma Vc`]g]Yfh`8 ]YgY`G\_i`dhi f`k ]fX`]a  
DUf`\_`\$`XY`A Umc`]b`GUbhc`8ca ]b[ c`Ui Z[ YghY``hi bX`VYghY\h`Ui g  
nk Y]`GhU\`VØ[ Ybž`X]Y`k ]Y : `Ø[ Y``]b`X]Y`<Ø\Y`fU[ Yb`"

đ`Y]bYf`NY]hž`]b`XYf`X]Y`F YW\hgghUUh]W`\_Y]h]b`XYf`9i fcdÄ]gWYb  
l b]cb`Xi fW`i bhYfgW\YX`]WY`<YfUi gZcfXYfi b[ Yb`VYXfc`h]ghž  
V`Y]Vh`X]Y`6YXYi hi b[ `gc`W\Yf`đ]h]Uh]j Yb`\_`Uf`Yfg]W`h]W`"?f]h]\_Yf  
XYg`U\_hi`Y``Yb`Ni`ghUbXg`VYZØfW\hYbž`XUgg`c`bY`ghÄf`\_YfY  
fYW\h]WY`i bX`]bgh]hi h]cbY``Y`A YW\Ub]ga Ybž`k ]Y`g]Y`DfcZYggcf  
5fbc`X`[ YZcfXYfh`\Uhž`X]Y`Df]bn]d]Yb`XYf`F YW\hgghUUh]W`\_Y]h  
i bhYf[ fUVYb`k YfXYb`\_Øb`bhYb`"6Yf]W\hY`ØVYf`?cffi dh]cb`]b  
@ÄbXYfb`k ]Y`6i`\_[ Uf]Yb`gck ]Y`dc`]h]gWY`9bhk ]W\_i b[ Yb`]b`Dc`Yb  
i bX`i b[ Ufb`j YfXYi h]WYb`X]Y`GW\k ]Yf][ \_Y]hYbž`a ]h`XYbYb`X]Y`9i  
\_cbZfcbh]Yfh]gh"

# 9]b`Ni \_i bZhgUi gV`]W\_

B UW`XYb`U\_hi Y`Yb`9bhk ]W\_`i b[ Yb`i bX`XYa`Ub`U`hYbXYb`8 fi W\_`  
 Ui Z`X]Y`F`YW`hgghUUh`]W\_`Y]h`]b`XYb`A` ]h[`]YXghUUhYb`]gh`XYf` F`U]bYf`  
 5fbc`X`Df]nY`Y]bY`VYXYi hYbXY`⊖]h]Uh]j Yž`X]Y`<cZzbi b[ Yb`Ui Z`  
 Y]bY`GhÅf`\_i b[ `XYg`F`YW`hgghUUhgb]j YUi g`b`Å`fh`8]Y`K`⊗`i bX`K`@`  
 VY`\_f`ÅZh][ Yb`a` ]h`X]YgYa`DfY]g`]f`9b[ U[ Ya`Ybhi bX`]f`Y`  
 J`Yf`Ub`hk`cf`hi b[ ž`X]Y`Df]bn]d]Yb`XYg`F`YW`hg`i bX`XYf`; YfYW`h][`\_Y]h`  
 k`Y`hk`Y]h`ni`Z`ØfXYfb`"⊖`a`\_ca`a`YbXYb`⊗`f`k`]fX`Y]b`bYi`Yf`6Yf]W`h`  
 XYf`9i`fcd`Å]gW`Yb`?ca`a`]gg]cb`ni`f`F`YW`hgghUUh`]W\_`Y]h`Yfk`UfhYhž`  
 XYf`k`Y]hYfY`9]bV`]W\_`Y]b`X]Y`@U[ Y`XYf`; fi bXfYW`hY`i bX`X]Y`  
 I`bUV`Åb[ ][\_Y]h`XYf`⊗`gh]n`]b`XYf`9i`[ YVYb`\_Øb`bY"

8`Yf`DfY]g`Z`Øf`F`U]bYf`5fbc`X`]gh`b]W`h`bi`f`Y]bY`9`fi`b[ `gY]bYg`  
 @YVYbgk`Yf`\_gž`gcbXYfb`Ui`W`Y]b`k`]W`h][`Yg`G][`bU`U`b`U`Y`  
 fYW`h]W`Yb`5`\_hYi`fY`i`bX`⊖gh]hi`h]cbYbž`g]W`Z`Øf`X]Y`  
 5i`Z`fYW`hYf`U`hi`b[ `i`bX`GhÅf`\_i`b[ `XYf`F`YW`hgghUUh`]W\_`Y]h`  
 Y]bni`gYhnYbž`VYgcbXYfg`]b`YfUi`gZcfXYfbXYb`NY]hYb"

:`Øf`k`Y]hYfY`⊖Zcfa`Uh]cbYb`ØVYf`X]Y`J`Yf`Y]i`b[ `i`bX`X]Y`  
 5`\_h]j`]h`hYb`XYf`K`⊗`i`bX`K`@`VYgi`W`Yb`G]Y`V]hY`X]Y`GY]hYb`j`cb`  
**I`b]`F`Y[`YbgVi`f[`ž`K`cf`X`⊗`f]gh`5ggcW]Uh]cb`i`bX`GK`D`6Yf`]b"**

8`YhU]`g`	
C`fh`	G`U`b`h`c`8`ca`]b[`c`ž`8`ca`]b[_`U`b]gW`Y`F`Y`d`i`V`]`_`
E`i`Y`Y`b`	<ul style="list-style-type: none"> <li>• k`k`k`"i`b]!fY[`YbgVi`f[`"XY`</li> <li>• k`cf`X`ŕ`f]gh"cf[`</li> <li>• k`k`k`"gk`d!VYf`]b"cf[`</li> </ul>

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