

8 Ui YfVYZ`U[ [ i b[ `]b`6Ui hnYb. `BYi Y  
Gh]a a Yb`ni f`?i`hi f!: `U[ [ Y`

6Ui hnYb. `8 Ui YfVYZU[ [ i b[ `Ub`GW`i`Ybž`bYi Yg  
?Ubh]bYbhYUa`i bX`?i bgh`Ui g`XYf`FY[ ]cb` `U\_hi Y`Y  
9bhk ]W\_`i b[ Yb`]a` : c\_`i g"



6Ui hnYbž`8Yi hgW`UbX`!`#`6Ui hnYb`[ ]Vh`Yg`U\_hi Y`Y]b][ Y  
gdUbbYbXY`9bhk ]W\_`i b[ Yb`"8Yf`?fY]ghU[ `Uh`YbhgW`]YXYbž`j cf  
XYb`J Yfk U`hi b[ g[ YV`Ai XYb`XYg`@UbXfUhgUa`hYg`]b`6Ui hnYb`i bX  
?Ua Ybn`X]Y`9i fcdU!ž`6i bXYg!ž`@UbXYgZU[ [ Y`gck ]Y`X]Y` : `U[ [ Y  
XYf`GcfVYb`XUi Yf`UZh`ini `]ggYb`"8]YgYf`6YgW`i gg`k i fXY`[ YZUgghž  
i a`X]Y`a i`h\_]i`hi fY`Y`#XYbh]h`h`X]YgYf`FY[ ]cb`ni`VYhcbYb`i bX  
XYb`GcfVYbž`X]Y`]Yf`ghUf`\_j Yfk i fnY`hg]bXž`Y]bY`VYgcbXYfY  
G]W`hVUf`\_Y]h`ini`j Yf`Y`]Yb`"A Y]b`?c`Y[ Y`8Uj ]X`6YfbXh`Uh  
GW`ØYf!ž`9`hYfbf`h`Y`i bX`GW`i`Y]hYf`ini`]fYf`A Y]bi b[ `ØVYf`X]Y  
6YZU[ [ i b[ `VY`ZfU[ h`"9g`\_Ua`gck c`l`ni`dcg]h]j Yb`F`ØW\_a Y`Xi b[ Yb  
U`g`Ui W`ni`?f]h`\_"Gc`nY][ h]g]W`Y]ba U`a Y`fž`k ]Y`i bhYfgW`]YX`]W  
X]Y`5bg]W`hYb`ni`\_i`hi fY`Y`b`H`Ya Yb`gY]b`\_ØbbYb`" #Zcfa Uh]cbYb  
Z]bXYh`a Ub`XUni`]b`Y]bYa`6Yf]W`h]j cb`G`AW`g]gW`Y`"XY"

9]b`ni gÀhn`]W\Yg`H\Ya Už`XUg]b`6Ui hnYb`X]Y` ; Ya ØhYf`VYk Y[ hž`]gh  
X]Y`bYi Y` ; Yf]W\hY`]b`XYf`? Ubh]bY`XYg`6Ui hnYbYf`5fVY]hgUa hYg"  
8]YgY`HYUa Ui gk YW\g`i b[ `Vf]b[ h`Zf]gW\Yb`K ]bX`]b`X]Y`?ØW\Y`i bX  
j Yfgdf]W\h`UVk YW\g`i b[ gfY]W\Yž`gW\ a UW\_\UZhY`A YbØg`ZØf`X]Y  
6Ygi W\Yf`"A Ub`\_Ubb`[ YgdUbb`h`gY]bž`k Y`W\Y`≠YYb`XUg`bYi Y  
?ØW\Yb`hYUa `a ]hVf]b[ hi bX`k ]Y`X]Y`? Ubh]bY`Ui ZX]Y`6YXØfZb]ggY  
XYf`6Øf[ Yf`Y]b[ Y`h"

## ? i `hi f`i bX` ; Ya Y]bgW\ UZh`XYf`Gc fVYb

6Ui hnYb`k ]fX`b]W\hi a gcbgh`U`g`XUg`\_i `hi fY`Y`i bX`dc`h]gW\Y  
NYb`hfi a `XYf`Gc fVYb`Ub[ YgY`Yb`"<]Yf`VYZ]bXYb`g]W\`k ]W\h][ Y  
9]b]W\hi b[ Yb`i bX`6`]Xi b[ gY]b]W\hi b[ Ybž`]b`XYbYb`Gc fV]gW\  
[ Y`Y`fh`i bX`[ YgdfcW\Yb`k ]fX`"8 Ug`A ]hY]bUbXYf`XYf`Gc fVYb`i bX  
8Yi hgW\Yb`]gh`gY]h`ØVYf`%\$\$\$`đ\ fYb`]b`X]YgYf`F Y[ ]cb`ZYgh  
j YfUb`\_Yf`hi bX`a UW\h`6Ui hnYb`ni `Y]bYa `VYgcbXYfYb`Cfh`"I a gc  
k ]W\h][ Yf`]gh`Ygž`XUgg`X]Y`GhUXh`X]Y`Nk Y]gd fUW\][ \_Y]h`Xi fW\  
Yb`hgd fYW\Yb`XY`6YgW\]`XYfi b[ Yb`i bX`Ui W\`Xi fW\`X]Y`[ Yg]W\YfhY  
fYW\h]W\Y`GhY`i b[ `XYf`Gc fVYb`ZØfXYfh`"8]Yg`k ]fX`Xi fW\`X]Y  
<Ui dhgU`hni b[ `XYf`GhUXh`i bhYfghØhnhž`X]Y`XUg`Ni gUa a Yb`VYVYb`U`g  
6YfY]W\Yfi b[ `VYhfUW\hYh`"8YhU]`Y]YfhY`≠Zcfa Uh]cbYb`\\Yfni `V]YhYh  
X]Y`GhUXh]Yfk U`hi b[ `i bhYf`**VUi hnYb`"XY"**

8]Y`gc fV]gW\Y`?i `hi f`\Uh]b`XYb`Y`hnhYb`đ\ fnY`b`hYb`Xi fW\  
k ]fhgW\UZh]W\Y`A cXYfb]g]Yfi b[ `i bX`XYa c[ fUZ]gW\Y`Y`bXYfi b[ Yb  
Y]b][ Y`<YfUi gZc fXYfi b[ Yb`Yf`YVh`"Hfc`h`X]YgYf`K ]Xf][ \_Y]hYb`Y`VYb  
\Yi hY`bcW\`Yhk U`\* "\$\$\$\$`Gc fVYb`]b`XYf`@Ui g]h`"≠`XYf`C`VYf`Ui g]h  
g]bX`Yg`i b[ YZÀ`f`(\$\$\$\$`"8]Y`HfU[ ZÀ\][ \_Y]h`X]YgYf`?i `hi f`\Àb[ h  
ghUf`\_j cb`XYf`≠Yb`h]Z]\_Uh]cb`XYf`A YbgW\Yb`UV`i bX`j cb`XYf`  
Bi hni b[ `XYf`[ YgYh`]W\`[ UfUb]h]YfhYb`F`YW\hY`ni f`9f`U`hi b[ `i bX  
9bhZU`hi b[ `XYf`gc fV]gW\Yb`Gd fUW\Y`i bX`?i `hi f`"K Y]hYfY  
\]ghc f]gW\Y`5gdY`\_hY`i bX`9bhk ]W`\_i b[ Yb`\_ØbbYb`]b`XYf`  
**8Yi hgW\Yb`8][ ]hU`Yb`6]V`]c`h\Y`\_`bUW\ [ Y`YgYb`k YfXYb`"**

≠`X]YgYa `G]bbY`]gh`X]Y`XUi Yf`UZhY`6YZU[ [ i b[ `XYf`  
J Yfk U`hi b[ g[ YVÀi XY`i bX`XYf`GW`i `Yb`Y]b`GW`f]hž`XYf`b]W\h`bi f  
: U`bYbgW\k Yb`\_Yb`VYXYi hYhž`gcbXYfb`Ui W\`Y]bY`ÖZZYb`h]W\Y  
6Y`\_i bXi b[ `ni f`K YfhgW\Àhni b[ `XYf`gc fV]gW\Yb`?i `hi f`XUfghY`h`"

K c\]b`X]Y`F`Y]gY`ZØ\fhž`V`Y]Vh`gdUbbYbX" `8]Y`8]g\_i gg]cbYb`i a  
 X]YgY`H\Ya Yb`\UVYb`[ YnY][ hž`XUgg`X]Y`6Øf[ Yf]bbYb`i bX`6Øf[ Yf  
 Ub`] \fYf`GhUXh`i bX`] \fYf`?i `hi`f`]bhYfYgg]Yfh`g]bX`i bX`g]W`U\_hj  
 Y]bVf]b[ Yb`k c``Yb"

8YhU]`g	
C fh	6Ui hnYbž`8Yi hgW`U`bX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "gUYW`g]gW`Y"XY</li> <li>• k k k "VUi hnYb"XY</li> <li>• k k k "XYi hgW`Y!X][ ]hU`Y! V]V`]ch`Y_"XY</li> </ul>

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