

9f`YVb]gfY]Wk Y`NccgWk i `Y`]b  
< cmYfgk YfXU. : Yf]Ybdfc[ fUa a `ZØf  
: Ua ]`]Yb°

9fZU\ fYb`G]Yž`k Y`Wk Y`gdUbbYbXYb`H]YfU\_hj] jh`hYb`X]Y  
NccgWk i `Y`< cmYfgk YfXU`]b`XYb`Gca a YfZYf]Yb`UbV]YhYh`  
»hnh`Uba Y`XYb°



< cmYfgk YfXUž`8Yi hgWk`UbX`!`a`Ncc`< cmYfgk YfXU`[ ]Vh`Yg`]b  
XYb`Gca a YfZYf]Yb`Ui ZfY[ YbXY`A Ò[ `]Wk\_Y]hYb`ZØf` : Ua ]`]Yb`"  
K `À\ fYbX`X]Y`8f]hh`V]g` : ØbZh\_`Àgg`Yf`j`cb`GUWk`gYb`]\ fY`gWk i `ZfY]Yb  
HU[ Y`[ Yb]Y» Ybž`\_ØbbYb`g]Y`a` ]h`]\ fYb`9`hYfb`cXYf` ; fc» Y`hYfb`Ub  
Y]bYa`gdUbbYbXYb` : Yf]Ybdfc[ fUa a `]b`XYf`NccgWk i `Y  
hY]`bY\ a Yb`"5b`YXYa`A`]h`k`cWk`ž`j`cb`-`V]g`%&`i` \fž`\UVYb  
: Ua ]`]Yb`X]Y` ; Y`Y[ Yb\Y]hž`[ Ya`Y]bgUa`H]YfVYgWk`ÀZh][ i b[ Yb`ni  
Yb`hk`jW\_Y`b`i`b`X`X]fY\_h]b`XYb` ; Y\Y[ Yb`i`a`ni`gY`hYb`" : Øf`bi`f` -  
9i`fc`dfc` : Ua ]`]Y`\_ØbbYb`?`]b`XYf`i`b`X`9fk`UWk`gYb`Y`i`b`hYf`5b`Y]hi`b[  
XYf`Nccd`ÀXU[ c[ Yb`ZØf`Y]b`Y`h]Yf]gWk`i`[ i`hY`NY]h`gc`f[ Yb`"

8]Y`VYgcbXYfY`5hhfU\_h]cb`Ua`%\*`"đ`]k`]fX`XUg  
K`Y]»gWk`UbngUWk`Y`gWk`Y]b`gY]b`"G]`\_Y`?Ø\`bž`X]Y`@Y]hYf]b`XYf  
NccgWk`i`Yž`k`]fX`XYb`HY]`bY\`a`Yfb`gdUbbYbXY`đZcfa`Uh]cbYb`ØVYf  
@VYb`gfÄi`a`Y`i`bX`X]Y`9fb`Ä\`fi`b[`X]YgYf`]bhYfYggUbbhYb`H]YfUfh  
bÄ\`YfVf]b[`Yb`"Ni`XYa`XØfZYb`X]Y`6Ygi`Wk`Yf`VYc`VUWk`hYbž`k`]Y`X]Y  
GhUWk`Y`gWk`Y]bY`[`YfbY`a`]h;`Y[`Ybgh`Äb`XYb`gd]Y`Ybž`Yhk`U`Y]bYf  
?c`\_cgbi`gg`"8]Y`H]YfY`k`YfXYb`k`Ä\`fYbX`XYf`5\_hj]`hÄhYb`j`cb`XYb  
H]YfdZY[`Yfb`]b`X]Y`đbYbgh`Ä`Y`[`YVfUWk`hž`k`Ug`Y]bY`g]Wk`YfY`i`bX  
`Y\`ffY]Wk`Y`9fZU\`fi`b[`ZØf`U`Y`HY]`bY\`a`Yf`[`UfUbb]Yfh`"BUWk  
[`YhUbYf`5fvY]h`\_`ÖbbYb`X]Y`:`Ua`]Yb`X]Y`H]YfY`a`]h]\`fYa`bYi`Yb  
Gd]Y`nYi`[`Ui`ZY]bYa`6Ygi`Wk`Yfk`Y[`VYk`i`bXYfb`"

## K`Y]hYfY`5b[`YVchY`]a`Ncc`<`cmYfgk`YfXU`

8cWk`XUg`5b[`YVch]a`Ncc`<`cmYfgk`YfXU`[`Y\`h`ØVYf`X]Y  
Gca`a`YfZYf]Yb`\`]bUi`g`"BYVYb`XYb`ZUa`]YbZfYi`bX`]Wk`Yb  
5\_hj]`hÄhYb`cf[`Ub]g]Yfh`XYf`Ncc`Ui`Wk`Dfc`Y`\_`hhU[`Y`ZØf`:`Y]Yfb`k`]Y  
Ni`W`\_YfhØhYbZYghY`cXYf`?`UggYbUVgWk`ØggY`"8]YgY`Dfc`Y`\_`hhU[`Y  
g]bX`Ui`ZU`Y`5`hYfg[`fi`ddYb`ni`[`YgWk]hYb`i`bX`\_`ÖbbYb`]bX]j`]Xi`Y`  
Ub[`YdUggh`k`YfXYb`"H\`Ya`Yb`k`]Y`H]YfVYgWk`ÄZh][`i`b[`ž`H]Yf[`fi`ddYb  
cXYf`gc[`Uf`H]YfdYfgÖb`]Wk`\_Y]hYb`V]YhYb`j`]Y`F`Ui`a`ZØf  
9bhXYW`i`b[`Yb`i`bX`@YfbYb`"9`hYfbž`X]Y`Ub`gc`Wk`Yb`Dfc`Y`\_`hYb  
]bhYfYgg]Yfh`g]bXž`gc`hYb`g]Wk`Y`XcWk`a`]bXYghYbg`j`]Yf`K`cWk`Yb`]a  
J`cfUi`g`Uba`Y`XYbž`i`a`]\`fYb`K`i`bgWk`hYfa`]b`ni`g]Wk`Yfb`"

- DfY]gY`ZØf`GWk`i`\_`UggYbž`?`]bXYf[`UfhYb!`i`bX`<`cfh[`fi`ddYb.  
\*`ž`\$`\_`dfc`?`]bX`f9]bhf]h`ZØf`Y]bY`Yfk`UWk`gYbY  
6Y[`Y]hdYfgcb`VY]`%\$`?`]bXYfb`]b`\_`i`g]j`YŁ`"
- :`Øf`:`Ua`]Yb`i`bX`?`]bXYf[`YVi`fhghU[`Y.`) `\$`\_`ni`nØ[`]Wk  
NccY]bhf]h`i`bhYf`XYf`K`cWk`Yž`\*`\$`\_`Ua`K`cWk`YbYbXY`"

8cWk`Ui`Wk`X]Y`Ncc!5\_UXYa`]Y`Yf[`Äbnh`XUg`6]`Xi`b[`gUb[`YVch`XYg  
Nccg[`Ubn`Ä\`f][`a`]h`VY[`Y]hYhYb`F`i`bX[`Äb[`Yb`ZØf  
?`]bXYf[`UfhYb\_]bXYfž`GWk`i`\_`UggYb`i`bX`k`Y]hYfY`6Ygi`Wk`Yf[`fi`ddYb`  
<`]YfVY]`ghY\`h[`Ubn`\_`Uf`XUg`9f`YVYb`j`cb`H]YfYb`i`bX`XUg  
gYbg]V`]g]YfYb`ZØf`BUhi`f!`i`bX`5fhYbgWk`i`hn]a`J`cfXYf[`fi`bX`"8]Y  
[`Ya`Y]bgUa`Yb`5\_hj]`hÄhYb`gc`Yb`Ya`ch]cbU`Y`5bgdfUWk`Y`ZØfXYfb  
i`bX`k`]Wk]h[`Y`?`Yb`b`hb]ggY`ØVYf`i`bgYfY`@VYb`gj`]Y`ZU`h`i`bX`X]Y`

Ö\_c`c[ ]gWYb`Ni gUa a Yb\Åb[ Y j Yfa ]hY`b"l a `Ui Z`X]Y  
 j YfgW]YXYbYb`K ØbgWY`Y]b[ Y\Yb`ni `ÖbbYbž[ ]Vh`Yg`gdYn]Y`Y  
 5b[ YVchY`ZØf`A YbgWYb`a ]h: ÖfXYfVYXUfZ`gck ]Y`ZØf`9fk UWgYbY  
 i bX`GYb]cfYb"8 Ug[ YgUa hY`Dfc[ fUa a `]gh`gc`[ YghU`hYhž`XUgg`Yg  
 ZØf`U`Y`5`hYfg`UggYb`Y]bY`gdUbbYbXY`9fZU\fi b[ `V]YhYh"

K Yf`a Y\`f`ØVYf`X]Y`gdUbbYbXYb`5b[ YVchY`XYg`Ncc`<cmYfgk YfXU  
 YfZU\fyb`a ÖW hYž`Z]bXYh`XYhU]`YfhY`⊖Zcfa Uh]cbYb`Ui Z`XYb  
 YbhgdYfWYbXYb`K YVgY]hYb`i bX`\_Ubb`g]W`[ YfbY`X]fY`\_h`Ub`X]Y  
 NccgW`i `Y`k YbXYb"8]Y`HY`YZcbbi a a Yf`YffY]WYb`G]Y`i bhYf  
 \$' ) +%#&\$- ' ++\$, `cXYf`dYf`9!A U]`Ub`nccgW`i `Y4 ncc`\_i `hi f"XY"

⊖g[ YgUa h`]gh`XYf`Ncc`<cmYfgk YfXU`Y]b`hc`Yf`Cfhž`i a `X]Y  
 Gca a YfZYf]Yb`U\_h]j `ni `[ YghU`hYb`i bX`[ `Y]W`nY]h][ `j ]Y`ØVYf`X]Y  
 h]Yf]gWY`K Y`h`ni `YfbYb"9]b`6Ygi W`c`b`h`g]W`Ui Z`YXYb`i: U`"

8YhU]`g	
Cfh	<cmYfgk YfXUž`8Yi hgW`UbX
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "gUYW`g]gWY`X"XY</li> <li>• _i `hi fncc!\m"XY</li> <li>• k k k "ncc!U_UXYa ]Y"cf[</li> </ul>

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