

# 6]`Xi b[ ga ]b]ghYf]b`ZYi YfgÅa h`]WÅ Ybh`UggYb. `K Yf`]gh`>Ub`F ]YXY`3

GUWÅgYb!5b`U`hg`6]`Xi b[ ga ]b]ghYf]b`9j U` : Yi » bYf`k i fXY  
Ybh`UggYbž`>Ub`F ]YXY`ØVYfb]a a h`ni a `&"`†`]'&\$&) `XUg  
6]`Xi b[ gfYgc`fh"



< U`Y`fG U U`Y Łž`8 Yi hgWÅ`UbX`!`&`GUWÅgYb!5b`U`h`n]Y`h`XYf`K ]bX  
XYf`J Yf`ÅbXYfi b[ `Xi fWÅ`X]Y`6]`Xi b[ gdc`h]\_`"6]`Xi b[ ga ]b]ghYf]b  
9j U` : Yi » bYf`k i fXY`j cb`A ]b]ghYfd`f`Åg]XYbh`8`f`"FY]bYf`< UgY`c`ZZ  
Ybh`UggYbž`i bX`nk Uf`Ui Z`9fgi WÅYb`XYf`78I`"8]Yg`[ YgWÅU`]a  
9]b`\_`Ub[ `a ]h`XYa `?cU`h]cbgj YfhfU[ ž`XYf`j cb`78I`žGD8`i bX` : 8D  
UV[ YgWÅ`cggYb`k i fXY`i bX`\_`UfY`FY[ Y`i b[ Yb`ni f  
FY[ ]Yfi b[ gZØ`fi b[ `Ybh`Å`h`" : Yi » bYf`k Uf`gY]h`&\$%, `]b  
j YfgWÅ]YXYbYb`Dcg]h]cbYb`]a `6]`Xi b[ ga ]b]ghYf]i a `hÅh][ `i bX  
ØVYfbU`a `X]Y`A ]b]ghYfj YfUb`hk c`fhi b[ `Ua `%"`"GYdhYa VYf`&\$&%"  
&`Y]bYf`c`ZZ]n]Y`Yb`9f`\_`Àfi b[ `XUb`\_`hY`< UgY`c`ZZ`]\f`ZØf`X]Y  
`U`fY`Ub[ Y`5fVY]h"

8Yf`bYi Y`A Ubb`Ub`XYf`Gd]hnY`XYg`6]`Xi b[ gfYggc`fhg`]gh

C VYfghi X]YbX]fY\_hcf`Jb`F ]YXY`"9f`k ]fX`Ua`'&"`đ`]'&\$&) `i a`%'`" \$  
I` \f`]b`XYf`GhUUhg\_Ubn`Y`cZZ]n]Y`"j cf[ YghY`"h`F ]YXY`ž( ` `đ\`fY`U`h  
i bX`[ YVØfh][ `Ui`g`6cfbU`]b`GUW`gYbž`Vf]b[ h`YXY`A`Yb[ Y`9fZU`fi b[  
a`]h`GY]h`&\$%\$`]gh`Yf`]a` `@UbXYgX]Ybgh`h`h][ ž`ni b`AW`gh`U`g  
@Y`f`\_fUZh`Ua` `GhUXhZ`X[ ma`bUg]i a` `K`Yfb][ YfcXY`i bX`Ua  
; ]YV]W`YbghY]b!; ma`bUg]i a` `]b`<U`Y`fGUU`Y`L`"5\_hi`Y`"Y]hY`h`Yf`XUg  
@mc`b`Y`!; Y]b]b[ Yf!; ma`bUg]i a` `]b`<U`Y`i bX`]gh`ni XYa  
GhUXhfUhgj`cf]g]hnYbXYf`"8Ugg`Yf`Ui`W`d`f]j`Uh`Y]b`!; Ua` ]]Yba`Yb`gW`  
]ghž`nY][ h`igY]bY`9`Y`i bX`X]Y`ZØ`bZ?`]bXYf`"

## 9]b`bYi`Yf`?`i`fg`]b`XYf`6`]`Xi`b[`gdc`]h]\_

8]Y`9b`hgW`Y]Xi`b[ `ni`f`5V`Øgi`b[ `j`cb`!; Yi`»`bYf`i`bX`X]Y`9fb`Ybbi`b[  
j`cb`F ]YXY`"gh`HY`"XYf`dc`]h]gW`Yb`J`YfY]bVUfi`b[ Ybž`X]Y`78I`žGD8  
i bX`!; 8D`]a` `?`cU`]h]cbgj`YfhfU[ `ZØf`X]Y`K`U`d`Yf]cXY`&\$&%`V]g`&\$&`\*  
ZYgh[ Y`Y[ h`\UVYb`"I`bhYf`XYa` `@Y]hk`cfh`K`]f[ YghU`hYb`GUW`gYb!  
5b`U`h`GhUf`"A`cXYfb`"?"f]gYbZYgh`"; YfYW`h`"gc`"Yb`X]Y`K`Y]W`Yb  
ZØf`Y]bY`ni`\_i`bZhgcf]Ybh]YfhY`6`]`Xi`b[`gdc`]h]\_[ YghY`"h`k`YfXYb`"  
6YgcbXYfg`X]Y`Ni`gUa`a`YbUfVY]h]j`cb`A`][ fUbhYbcf[ Ub]gUh]cbYbž  
fY`][ ]ØgYb`!; Ya`Y]bgW`UZhYb`i bX`k`Y]hYfYb`5`hYi`fYb`ghY`h`]a  
: c`\_i`gž`i`a` `đ`hY[ fUh]cb`i bX`!; `Y]W`ghY`"i b[ `]b`GUW`gYb!5b`U`h`ni  
ZØfXYfb`"

F ]YXY`k ]fX`g]W`j`cfUi`gg]W`h`]W`a`]h`H`Ya`Yb`Ui`gY]bUbXYfgYhnYb  
a`ØggYbž`X]Y`]a` `?`cU`]h]cbgj`YfhfU[ `Ui`Z`XYb`GY]hYb`!; `V]g`-`(  
VY`U`bXY`h`k`YfXYbž`]bgVYgcbXYfY`YbY`ni`f`8Ya`c`fUh]Yž  
; `Y]W`ghY`"i b[ `i`bX`!`đ`hY[ fUh]cb`"8Ug`VYfY]hg`]a` `8YnYa`VYf`&\$&\$  
j`YfUVgW`]YXYhY`đ`hY[ fUh]cbg`\_cbnYdh`\_ØbbhY`]a` `XUVY]`U`g  
k`]W`h][ Y`!; fi`bX`U[ Y`X]YbYbž`i`a` `XYb`đ`hY[ fUh]cbgdfcnYgg`]b  
GW`i`Yb`k`Y]hYf`j`cfUbni`hfY]VYb`"8]Y`đ`hY[ fUh]cbgUfVY]h`]b  
Gdcfhj`YfY]bYbž`K`c`\ZU`fhgj`YfV`À`bXYb`i bX`?`i`hi`fY]bf]W`hi`b[ Yb  
k`]fX`XUfØVYf`\]bUi`g`k`Y]hYf`]b`i`bhYfghØhnhž`i`a` `Y]b`ghUf`\_Yg`i`bX  
[ YfYW`hYg`GUW`gYb!5b`U`h`ni` `YghU`hYb`"

8]Y`dc`]h]gW`Y`@UbXgW`UZh]b`GUW`gYb!5b`U`h`V`Y]Vh`U`gc  
gdUbbYbXž`k`À`fYbX`đ`b`F ]YXY`X]Y`<`YfUi`gZc`fXYfi`b[ `UbbY`a`Yb  
k`]fXž`X]Y`6`]`Xi`b[`g`UbXgW`UZh]a` `@UbX`U`\_hj`]a`]hni`[ YghU`hYb`i bX  
X]Y`bØh][ Yb`đ`di`gY`ZØf`Y]bY`a`cXYfbY`i bX`]b`\_i`g]j`Y`

6]Xi b[ gdc`h]\_ni `gYhnYb"

8]Y`\_ca a YbXYb`K cWYb`k YfXYb`nY][ Ybž`k ]Y`F ]YXY`gY]bY  
J ]g]cbYb`i a gYhnYb`\_Ubb`i bX`cV`Yf`XYa `c\Yb`5bgdfi W\`XYf  
?cU`h]cb`[ YfYW`h`k YfXYb`k ]fX`"8]Y`6]Xi b[ gdc`h]\_ ]gh`Ui Z`YXYb  
: U``Y]b`nYbhfU`Yg`H\Ya Už`XUg`j ]Y`Y`6Øf[ Yf]bbYb`i bX`6Øf[ Yf  
VYhf]Zž`i bX`Yg`V`Y]Vh`ni `cZYbž`XUgg`XYf`bYi Y`A ]b]ghYf`Y]b`[ i hYg  
< ÅbXWYb`U`h"

K Y]hYfY`≠Zcfa Uh]cbYb`ni `X]YgYb`9bhk ]W`i b[ Yb`Z]bXYb`G]Y`Ui Z  
XYb`Yk Y`][ Yb`D`UhhZcfa Yb.`A Y]h]b[ dc]bhž`8i `V]gh`< U``Y`i bX`  
≠bhY[ fUh]cbgdcfhU`"GUW`gYb!5b`U`h"

8YhU]`g	
C fh	< U``Y`fGUU`Yłž`8Yi hgW\`UbX
E i Y``Yb	<ul style="list-style-type: none"><li>• a Y]h]b[ dc]bh! ^"XY</li><li>• Xi V]gh\ U``Y"XY</li><li>• ]bhY[ fUh]cbgdcfhU`"gUW`gYb! Ub\ U`h"XY</li></ul>

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