

Gca a YfbÀW hY`]b` : fY]VYf[ .`8]Y` : ]fYV]fXg  
fcW\_Yb`XUg`GWX`cgg`

5a` `&\$"``đ b]`&\$&) `VY[ Y]ghYfh`X]Y`6UbX`H\Y` : ]fYV]fXg`]a  
GWX`cgg` : fYi XYbghY]b`]b` : fY]VYf[ `a` ]h`F`cW`!`i` bX`Dcd!  
?`Ugg]\_Yfb`XYf`) \$Yf`đ\`fY"



GWX`cgg` : fYi XYbghY]bž`GWX`c»d`Uhn`(`ž`\$`-`)-`-` : fY]VYf[ ž  
8Yi hgWX`UbX`!`5a` : fY]hU[ ž`XYa` `&\$"``đ b]`&\$&) žZUbX`]a  
a`U`Yf]gWX`Yb`GWX`cgg`cZj`cb`GWX`cgg` : fYi XYbghY]b`]b` : fY]VYf[ `Y]b  
i`bj`Yf[ Ygg`]WX`Yg`?`cbnYfh`XYf`VY`]YVhYb`6UbX` H\Y` : ]fYV]fXg  
ghUhh`6YfY]hg`]a` J`cfZY`X`k`Uf`X]Y`J`cfZYi`XY`[`fc»ž`gWX`Y»`]WX`g]bX  
g]Y`Y]b`ZYghYf`6YghUbXhY`]`XYf` : fY]VYf[ Yf`Gca`a`YfbÀW`hY`i`bX  
\_Y\`fYb`]a`a`Yf`k`]YXYf`ZØf`Ui`g[ Y`UggYbY`A`i`g]\_UVYbXY`ni`fØW`"6Y  
X]YgYa`9j`Ybhž`XUg`j`cb`&\$`.\$`\$`V]g`&`.`.\$`\$`i` \`f`XUi`YfhYžk`UfYb`fi`bX  
'` )`\$` ;` ÀghY`UbK`YgYbX`i`bX`YfZYi`hYb`g]WX`Ub`Y]bYa` :`Yi`Yfk`Yf`  
Ui`g`F`cW`!`i`bX`Dcd!`?`Ugg]\_Yfb`XYf`) \$Yf`i`bX`\*`\$Yf`đ\`fY"

8]Y` H\Y` : ]fYV]fXg` \`UVYb`g]WX`a`]h`]\`fYa`YbYf[ ]Y[ Y`UXYbYb  
5i`Zhf]h`i`bX`[ YZØ\`j`c`Yb`6U`UXYb`Y]bYb`BUa`Yb`[ Ya`UWX`h`=Af`

F YdYfhc]fY'i a ZUgghi bj Yf[ Ygg`]WXY' < ]hgž'X]Y'ni a 'A ]ha UWXYb  
Y]b`UXYbž'i bX`X]Y`YVYj c`]]bgnYb]YfhY`J YfUbgH`hi b[ `k i fXY`j cb  
Y]bYf`cdi `YbhYb`@]W\hg`ck `VY[ `Y]hYh`Gc`\_Ua Yb`X]Y'; ÅghY`b]W\h  
bi f`]b`XYb`; Ybi gg`XYf`A i g]\_ž`gcbXYfb`Ui W`Y]bYf  
VYY]bXfi W\_YbXYb`j ]gi Y`Yb`8UfV]Yhi b[ "

## B c ghU` [ ]gWXY`? `Àb[ Y`i bX`\ ]ghc f]gWXY`? i `]ggY

8Yf`GW`cgg`cZ`XYg`GW`cggYg: fYi XYbghY]bž'a ]h'gY]bYf  
VYY]bXfi W\_YbXYb`5fW]hY`\_hi fž`Vch`X]Y`dYfZY`\_hY`?i `]ggY`Z0f`XUg  
a i g]\_U`]gWXY`GdY`\_hU`\_Y`"8]Y`5ha`cgd`ÀfY`k Uf`Y`Y`\_hf]g]YfYbX`i bX  
j ]Y`Y`XYf`5bk YgYbXYb`]]Y» Yb`g]W`j cb`XYb`A Y`cX]Yb`k Y]h`ni f0W\_  
]b`X]Y`[ c`XYbY`Y`fU`XYf`A i g]\_ [ YgW]W\hY`hfU[ Yb`"8]Y`%-) \$Yf`>U`fY  
[ Y`hYb`b]W`h`c`bY`; fi bX`U`g`Y]bY`d`f`À[ YbXY`NY]hž`X]Y`i bn`À`]] [ Y  
GhUfg`Y`fj`cf[ YVfUW`h`U`"B`Ua Yb`k ]Y`9`j ]g`DfYg`Ymž: fUb\_  
G]bUhfU`i bX`7`i W`\_6Yffm`UVYb`X]Y`A i g]\_k Y`h`V]g`Y`i hY  
VYY]bZi gghž'i bX` H`Y`: ]fYV]fXg`\_n]Y`Yb`a ]h`]\fYa`\_Dfc[ fUa`a  
[ Yk ]ggYfa`U» Yb`Y]bY`6f0W\_Y`ni f0W\_Y`ni `X]YgYf`Y`fU"

8]Y`6UbX`j YfghY`h`Ygž`X]Y`9a`ch]cbYb`i bX`XUg`: `U]f`X]YgYf`NY]h  
k i bXYfVUf`Ui Z`X]Y`60`bY`ni `Vf]b[ Yb`"A ]h`YXYa`\_GW`U[ `XYg  
GW`U[ nYi [ g`i bX`YXYa`\_]; ]hUffYbf]Z`k i fXY`XYi h]W`ž`XUgg`Y]f  
YW`hY`A i g]\_Yf`Ua`\_K`Yf`\_k`UfYb`"8]Y'; ÅghY`hUb`nhYb`i bX`gUb[ Yb  
a ]h`@]XYbgW`UZh`ni `UVk`YW`g`i b[ gfY]W`Yb`?`Àb[ Ybž`X]Y`gck`c`\  
F`c`W`\_`b`\_F`c`"U`g`Ui W`[ YZ0`\_j`c`"Y`6U`"UXYb`i a`ZUgghYb"

## 9]b`i`bj`Yf[ Ygg`]WXYg`9f`YVb]g

H`Y`: ]fYV]fXg`g]bX`b]W`h`bi`f`Y]bY`6UbXž`gcbXYfb`Y]bY`\_gh]hi`h]cbž  
X]Y`X]Y`<YfnYb`XYf`A i g]\_`YV`UVYf`Yfc`VYfh`U`"À`f`5i`Zh]h`i]gh  
b]W`h`U`Y]bY`Xi`fW`X]Y`A i g]\_`[ Yd`f`À[ hž`gcbXYfb`Ui W`X`i`fW`X]Y  
VYa`Yf`\_Ybgk`YfhY`\_hYfU`\_h]cb`a ]h`XYa`\_Di`V`\_i`a`"5`Y  
5bk`YgYbXYb`k`UfYb`HY`]X]YgYg`a`U[ ]gW`Yb`5VYbXgž`XYf`Z0f`j ]Y`Y  
bcghU`[ ]gW`Y`9f]bbYfi`b[ Yb`k`YW`\_hY`i`bX`XUg`; YZ0`\_`j`Yfa`\_]hY`hYž`]b  
Y]bY`UbXYfY`NY]h`Y]bni`hUi`W`Yb"

K`Ybb`a`Ub`Y]b`@]Y!9f`YVb]g`XYf`VYgcbXYfYb`5fh`gi`W`hž`k`ÀfY`Y]b  
?cbnYfh]cb` H`Y`: ]fYV]fXg`\_Y]b`[ i`hYf`H]dd`"8]Y`b`ÀW`ghY

; Y`Y[ Yb\Y]h`XUni`ghY\h`VYfY]hg`Ua`&\$" ` b]&\$&) "'A Yf\_Yb`G]Y  
g]W`XUg`8Uhi`a`j`cfž`k`Ybb`G]Y`ja`GW`cgg`: fYi`XYbghY]b`Y]bYb  
5VYbX`j`c`Yf`A`i`g]\_`i`bX`9f]bbYfi`b[ Yb`Yf`YVYb`k`c`Yb": fY]Y  
DfYggY`VYf]W`hYhž`XUgg`g]W`X]Y`; Ya`ØhYf`XYf`; ÅghY`bcW`Ub[ Y  
bUW`XYa`Y`hnhYb`5\_\_cfX`k`Ufa`U`hYbž`k`Å`fYbX`g]Y`Ui`Z`X]Y  
bÅW`ghY`Gca`a`YfbÅW`hY`k`UfhYb"

A`i`g]\_`]gh`a`Y`f`U`g`bi`f`?`Ub[`/`g]Y`]gh`Y]b`; YZØ\`ž`XUg`j`YfV]bXYh"  
@UggYb`G]Y`g]W`U`gc`X]Y`bÅW`ghY`; Y`Y[ Yb\Y]h`b]W`h`Yb]h[ Y\Ybž  
k`Ybb`X]Y`H`Y`:]fYV]fXg`k`]YXYf`ZØf`i`bj`Yf[ Ygg`]W`Y`A`ca`YbhY  
gcf[ Yb`i`l`bX`k`Yf`k`Y]»`ž`j`]Y`Y]W`h`h`UbnYb`G]Y`g]W`cb`VU`X`ni`XYb  
\_`Ugg]g]W`Yb`A`Y`c`X]Ybž`X]Y`X]Y`) \$Yf`Å\`fY`gc`Y]bn][ Ufh][`[ Ya`UW`h  
\UVYbž`i`bX`[ Yb]Y»`Yb`XUVY]`X]Y`\]ghcf]g]W`Y`5`ha`cgd`Å`fY`j`cb  
: fY]VYf[ "": Øf`k`Y]hYfY`Zcfa`Uh]cbYb`ni`a`9]Ybh`\_ØbbYb`G]Y`X]Y  
XYhU]`fY]W`Yb`5b[ UVYb`Ui`Z`HYfa`]bY"XY`bUW`YgYb"

8YhU]`g	
C`f`h	GW`cgg`: fYi`XYbghY]bž`GW`c`»`d`Uhn`(`ž`\$`-`)-`-`-` : fY]VYf[`ž`8Yi`hgW`UbX
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"ZfY]YdfYggY"XY</li> <li>• hYfa`]bY"XY</li> <li>• k`k`k`"a`i`g!h]W_Yh"XY</li> </ul>

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