

J Yf\_Y\ fgi bZU``']b`8 ÖVY`b. `? ]bX`Ui Z  
: U\ ffUX ``Y]Wk h`j Yf`Yhnh°

5a `&) "'đ b]`&\$&) `Ua `Yg`]b`8 ÖVY`bž`A ]hhY`gUWk gYbž`ni  
Y]bYa `J Yf\_Y\ fgi bZU``žVY]`XYa `Y]b`? ]bX``Y]Wk h`j Yf`Yhnh  
k i fXY"



8 ÖVY`bž`8 Yi hgWk`UbX`!`đ`8 ÖVY`bž`Y]bYf`GhUXh`ja `@JbX`\_fY]g  
A ]hhY`gUWk gYbž`\_Ua `Yg`Ua `&) "'đ b]`&\$&) `ni `Y]bYa  
J Yf\_Y\ fgi bZU``žXYf`nY][ hž`k ]Y`k ]Wk h][ `J Yf\_Y\ fgg]Wk Yf`Y]h`ja  
5``hU[ `]gh`9]bY`' %!`À\ f][ Y`: U\ fYf]b`Y]bYg`G\_cXU`VYZ `f`X]Y  
@Y]dn][ Yf`GhfU» Y`]b`ghUXhY]bk`Àfh][ Yf`F ]Wk hi b[ ``B UWk `Y]bYa  
\_i fnYb`< U`h`Ub`Y]bYf`fchYb`5a`dY``Vc[ `]g]Y`]b`X]Y`A YfVUWk ghfU» Y  
UV`i bX`\_c``X]YfhY`XUVY]`a ]h`Y]bYa `bYi b`đ\ fY`U`hYb`? ]bXž`XUg  
g]Wk `Ui ZXYa `: U\ ffUXk Y[ `VYZUbX``; `ØW`\_]Wk Yfk Y]gY`V`]YV`XUg  
? ]bX`a ]h`Y]Wk hYb`J Yf`Yhni b[ Yb`[ `]a`dZ]Wk`XUj`cb`i bX`Yf`Y]h  
i a [ Y\ YbX`a YX]n]b]gWk Y`< ]Z`j`cf`C`fh`8 Yf`GUWk gW`UXYb`VY`Äi`Zh  
g]Wk `Ui Zfi bX`%"` \$\$`9i`fcž`gck`c`\\`Ua `: U\ ffUX`U`g`Ui`Wk`Ua`G\_cXU`

9]ba U`a Y`f`k ]fX`XYi`h`]Wk`ž`k ]Y`[ YZ`À\`f]Wk`XYf`GhfU» Ybj`Yf\_Y\`f`

gY]b`\_Ubb"8]Y`Dc`nY]X]fY\_h]cb`7\Ya b]hnžni ghÀbX][`ZØf`X]Y  
F Y[ ]cb`A ]hY`gUW`gYbžj YfÒZYbh]W`h`fY[ Y`a`À»][`A`Y`Xi b[ Yb`ni  
gc`W`Yb`J`cfZ`Ybž`i`a`X]Y`6Yj`Ò`\_Yfi b[ `ni`gYbg]V`]g]YfYb"@Ui h  
Y]bYa`6Yf]W`hj`cb`XYf`G`W`g]gW`Yb`NY]hi b[ `k`]fX`XUg  
I bZU``[ YgW`Y`Yb`\_cbh]bi ]Yf`]W`YfZUgghi bX`5bU`mgY!Hcc`g`Y`Z`Yb  
XUVY]žX]Y`Ài Z][ ghYb`I bZU``i fgUW`Yb`ni`]XYbh]Zn]YfYb"8]YgY  
≠Zcfa`Uh]cbYb`k`YfXYb`b]W`h`bi`f`ni`f`J`YfVYggYfi b[ `XYf  
J`Yf`\_Y`fgg]W`Yf`Y]h[ Ybi`hnž`gc`bXYfb`Ui`W`ZØf`X]Y`5i`Z`\_`Àfi b[ `XYf  
5bk`c`b`Yf"

## G]W`YfY`GhfU»`Yb` `Y]bY`[`Ya`Y]bgUa`Y` 5i`Z[`UVY`

≠`A`]hY`gUW`gYb`UfVY]hYb`Dc`nY]ž: Yi`Yfk`Y`f`i`bX  
F`Y`hi`b[`gX]YbghY`<`UbX`i]b`<`UbX`ž`i`a`X]Y`6Øf[`Yf`ni`gW`ØhnYb"8]Y  
F`Y[ ]cbž`VY`\_Ubbh`ZØf`i`\fY`U`\_h]j`Y`;`Ya`Y]bgW`Už`V]YhYh  
\_cbh]bi ]Yf`]W`9]bV`]W`\_Y`]b`X]Y`U`\_hi`Y`Yb`6`Ui`]W`h`9]bg`À`hnYž  
XUfi`bhYf`Ui`W`X]Y`Ài`Z][ ghYb`I bZU``[ YgW`Y`Yb"8]Uni`n`À`h`i`Ui`W  
XUg`5i`ZZUW`\_Yfb`j`cb`J`Yf`\_Y`fgXY`\_]hYb`i`bX`X]Y`XUa`]h  
j`YfVi`bXYbYb`;`YZU`fYb"8]Yf`F`Uh[ YVYf`ZØf`J`Yf`\_Y`fgg]W`Yf`Y]h  
UddY``]Yfh`Ub`U`Y`J`Yf`\_Y`fghY`]bY`a`Yfžj`YfUbhk`cfhi b[`gVYk`i`ggh  
i`bX`Ui`Za`Yf`\_gUa`ni`\_UbXY`bž`i`a`I`bZ`\_Y`ni`j`Yfa`Y]XYb"

≈a`\_`J`f`&`\$`&(`k`i`fXYb`]b`GUW`gYb`]bg[ YgUa`h`-`+`)`\$`  
J`Yf`\_Y`fgi`bZ`\_Y`fY[ ]ghf]Yfh"9]b`\_Y]bYf`@]W`hV`]W`\_`≈a`J`Yf[ `Y]W`  
ni`a`J`cf`U`f`Z]Y`X]Y`NU`\_i`i`a`i`&`\$`%`\*`I`bZ`\_Y`"5`YfX]b[`g`gh]Y[ `X]Y  
5bnU`\_X`Yf`J`Yf`\_Y`fgi`bZ`\_Y`a`]h`DYfgcbYbgW`UXYb`i`a`i`ž(`i`\_Ui`Z  
%`" (`"8]UVY]g]bX`X]Y`Ài`Z][ ghYb`I fgUW`Yb`ZØf`gc`W`Y`I`bZ`\_Y`  
b]W`h`Ub[ YdUgghY`;`YgW`k`]bX][`\_Y]h`f`%`ž)`i`\_i`bX  
J`cfZU`fhgj`Yf`Y`hni`b[ Yb`f`%`\$`ž(`i`\_i`8]Yg`nY][`hž`XUgg`hfc`h`XYf  
6Ya`Ø`i`b[ Yb`i`a`i`a`Y`f`G]W`Yf`Y]h`bUW`k`]Y`j`cf`<`UbX`i`b[`gVYXUfZ  
VYghY`h"

## ;`Ya`Y]bgUa` `Y[`Yb`X]Y`I`bZU``[`YZU`fYb`

8]Y`J`Yf`\_Y`fgi`bZU``gh]h]gh]\_`VY`Y[`h`X]Y`<`YfUi`gZc`fXYfi`b[`Ybž`a`]h  
XYbYb`X]Y`GhfU»`Ybj`Yf`\_Y`fgc`fXbi`b[`\_cbZ`fcbh]Yfh]gh"6Ygc`bXYfg`

U`Ufa ]YfYbX`g]bX`X]Y`ghY][ YbXYb`NU\`Yb`j cb`J Yfi b[ `ØW\_hYb  
i bhYf`5`\_c`c`Y]bZi ggž`gUa h`XYf`9f\`Ø\i b[ `XYf`i bZÀ`Y`a ]h  
F UXZU\`fYfb`i bX`9`Y`\_hfc`\_Y]bghZU\`fnYi [ Yb`"8cW`X]Y`6Y\`ØfXYb  
g]bX`U`\_h]i`i bX`]bZcfa ]YfYb`X]Y`6Yj Ø`\_Yfi b[ `ØVYf`U`\_hi Y`Y  
J cfZÀ`Y`ž`i a `XUg`6Yk i ggghY]b`ni`gW`ÅfZYb`"FY[ Y`a`Å»][ Y  
Dc`]nY]a Y`Xi b[ Ybž`gc`VYf]W`hYh`Ui W`6`]W`"XYž`V]YhYb`Y]bY  
k Yfhj c`Y`bZcfa Uh]cbgei Y`Y`ZØf`U`Y`6Øf[ Yf`]b`XYf`FY[ ]cb"

8Yf`Øb[ ghY`J cfZU`]]b`8ØVY`b`a U\`bh`ni a`BUW`XYb`\_Yb.`X`XYf  
\_Ubb`gY]bYb`5bhY]`XUni`VY]hfU[ Ybž`X]Y`GhfU»Yb`g]W`YfYf`ni  
a UW`Yb`"5`gcž`5i [ Yb`Ui`Z]a`GhfU»Ybj`Yf`\_Y`f`i bX`Y]b`[ i`hYg  
<`ÅbXW`Yb`]a`i`a [ Ub[ `a ]h`UbXYfYb`J`Yf`\_Y`f`ghY]`bY`a`Yfb`g]bX  
[ YZfU[ h`i`ZØf`X]Y`Y][ YbY`G]W`Yf`Y]h`i bX`X]Y`XYf`A ]ha`YbgW`Yb`"

**GÅW`g]gW`Y`"XY`VYf]W`hYhž`XUgg`gY]h] ]Y`Yb`X`U\`fYb`\_cbh]bi ]Yf`]W`  
Ub`XYf`J`YfVYggYfi b[ `XYf`J`Yf`\_Y`f`gg]W`Yf`Y]h[ YUfVY]hYh`k ]fX`"8]Y  
<YfUi`gZcfXYfi b[ Yb`g]bX`XUž`XcW`i [ Ya`Y]bgUa`k ]fX`Ub`@Øgi b[ Yb  
[ YUfVY]hYhž`i a`f]g`UbhY`G]h`Uh]cbYb`ni`YbhgW`ÅfZYb`"8]Y  
J`YfUbhk`cfh]W`Yb`g]bX`cdh]a ]gh]gW`ž`XUgg`XYf`HfYbX`\]b`ni  
g]W`YfYfYb`GhfU»Yb`k`Y]hYf[ Y`h`"**

K ]f`U`Y`\_ØbbYb`HY]`X]YgYg`K`UbXY`g`gY]b`Xi`fW`  
5i`Za`Yf`\_gUa`\_Y]h`i bX`F`ØW`\_g]W`hbU\`a`Y]a`GhfU»Ybj`Yf`\_Y`f`"@Uggh  
i`bg[ Ya`Y]bgUa`XUZØf`gcf[ Ybž`XUgg]a`<YfnYb`j`cb`GUW`gYbž`]b  
A ]hhY`gUW`gYbž`X]Y`G]W`Yf`Y]h]a`a`Yf`\`cW`i]a`?i`fg`ghY`h`"

8YhU]`g	
C`fh	8ØVY`bž`8Yi`hgW`_UbX
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k k k "gUYW`g]gW`Y`"XY</li> <li>• k k k "V`]W`"XY</li> <li>• k k k "dc`]nY]"gUW`gYb`"XY</li> </ul>

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