

Nk ]W\_Ui 'ZY]Yfh'nY\ b ' >U\ fY ': fUi b\ cZYf!  
5bk YbXi b[ gnYbhfi a 'ZØf' ðbcj Uh]cb °

8 Ug: fUi b\ cZYf!5bk YbXi b[ gnYbhfi a ' ]b'Nk ]W\_Ui 'ZY]Yfh'gY]b  
nY\ b 'À\ f][ Yg'6YghY\Yb'a ]h'ØVYf'%'\$\$'; ÀghYb'i bX'ghÀf\_h  
ðbcj Uh]cbYb' ]b'XYf'F Y[ ]cb"



? Yd`YfghfU» Yž`\$, \$) \* `Nk ]W\_Ui ž`8 Yi hgW\`UbX`!`8 Ug  
: fUi b\ cZYf!5bk YbXi b[ gnYbhfi a 'ZØf' C dh]gW\Y`A YgghYW\ b ]\_  
f5NCA Ł` ]b'Nk ]W\_Ui 'ZY]YfhY`\_Øfn` ]W`gY]b'nY\ b 'À\ f][ Yg'6YghY\Yb"  
Ni f': Y]Yf'XYg'HU[ Yg'ZUbXYb'g]W\`ØVYf'%'\$\$'; ÀghY`Ui g`J Yfk U`hi b[ ž  
ðXi ghf]Yž`K ]ggYbgW\UZh'i bX`Dc`h]\_`Ua`GhUbXcfh`]b'XYf  
? Yd`YfghfU» Y`Y]b"8 Yf'5b`Ugg`Vch`b]W\h`bi f`FUi a 'ZØf'F ØW\_V`]W\_Yž  
gcbXYfb`Ui W\`ZØf`Y]bYb`5i gV`]W\_]b`X]Y`Ni \_i bZhž`XYbb`XUg`5NCA  
\Uh]g]W\`U`g`k ]W\h][ Y`9]b]f]W\hi b[ 'ZØf'dfUI ]gbU\Y': cfgW\i b[ `i bX  
a U» [ YgW\ bY]XYfhY`@Øgi b[ Yb`ZØf`i bhYfbY\`a Yb`YhUV`]Yfh"

J cb`UbZUb[ g`j ]Yf`A ]hUfVY]hYfb`]gh`XUg`HYUa`a ]h`Yfk Y]`Y`Ui Z`ØVYf  
( \$`DYfgcbYb`Ub[ Yk UW\gYb"8]YgY`9I dUbg]cb`nYi [ hij cb`XYa  
Ub\U`hYbXYb`6YXUFZi bX`XYf`BUW\ZFU[ Y`bUW\`cW\k Yfh][ Yb

: cfgWxi b[ g`Y]ghi b[ Ybž`VYgcbXYfg`ZØf`\_`Y]bY`i bX`a ]h`YfY  
6Yhf]YVY" `À\`f]W\`VYhfYi h`XUg`5bk YbXi b[ gnYbhfi a `Dfc`Y`\_hY`]a  
l a ZUb[ `j cb`a Y\`f`U`g`XfY]`A ]`cbYb`9i fc" `8Ua ]h`gd]Y`h`XUg`5NCA  
Y]bY`nYbhfU`Y`F c``Y`VY]a `HYW\bc`c[ ]YhfUbgZYf`i bX`i bhYfghØhnh  
: ]fa Ybž`X]Y`\_Y]bY`Y][ YbY` : cfgWxi b[ gUVhY]`i b[ ` \UVYb" `8]Yg  
[ YgW\]Y\`h]b`Yb[ Yf`Ni gUa a YbUfVY]h`a ]h`XYf`K Yghg`ÅW\g]gW\Yb  
<cW\gW\i `Y`Nk ]W`Ui ž`i a `K ]ggYbgW\UZh`i bX` `ϕXi ghf]Y`bcW\  
VYggYf`ni `j Yf`\_bØdZYb" `8Yf`HYW\bc`c[ ]YhfUbgZYf`k ]fX`gca ]h`b]W\h  
bi f`[ YZØfXYfhž`gcbXYfb`Ui W\`k Y]hYf`Ui g[ YVUi hž`i a `XYb  
fY[ ]cbU`Yb` : cfgWxi b[ gghUbXcfh`Nk ]W`Ui `ni `gh`Åf`\_Ybž`k ]Y`  
Nk ]W`Ui "XY`VYf]W\hYh"

: cfgWxi b[ `a ]h`dfU`\_h]gW\Yf`F Y`Yj Ub n

8Yf` : c`\_i g`XYg`5NCA ``]Y[ h`Ui ZXYf`C VYfZ`ÅW\YbUbU`mh]\_`i bX`XYf  
9bhk ]W`\_i b[ `j cb`HYW\bc`c[ ]Ybž`X]Y`i bhYfbY`a Yb`VY]a `@ØgYb  
]\fYf`<YfUi gZcfXYfi b[ Yb` \Y`ZYb" `K Ug`XUg`5bk YbXi b[ gnYbhfi a  
Y]bn][ Ufh][ `]b`C ghXYi hgW\`UbX`a UW\hž`g]bX`X]Y`gdYn]Y`Yb  
5b[ YVchYž`X]Y`Yg`j cf`U``Ya ` \_`Y]bYb`i bX`a ]hhY`gh`ÅbX]gW\Yb  
6Yhf]YVYb`Yfa Ø[ `]W\Ybž`k Yfhj c``Y`9l dYfh]gY`]b`6YfY]W\Yb`ni  
bi hnYbž`]b`XYbYb`g]Y`gY`Vgh`b]W\h`Zc`fgW\Yb`\_ØbbYb"

8]Y` : fUi b`cZYf! ; YgY``gW\UZhž`ni `XYf`Ui W\`XUg`5NCA ` [ Y\Øfhž  
j YfZc` [ h`Y]bY`\_`UfY`A ]gg]cb. `HYW\bc`c[ ]gW\Y` ϕbcj Uh]cbYb`]b  
K ]fhgW\UZh`i bX` ; YgY``gW\UZh`ni `Vf]b[ Yb" `8UVY]`gd]Y`h`XYf`HfUbgZYf  
j cb` : cfgWxi b[ gYf`\_Ybbhb]ggYb`]b`bYi Y`DfcXi `\_hY`i bX  
8]Ybgh`Y]ghi b[ Yb`Y]bY`YbhgW\Y]XYbXY`F c``Y" `8]fY`\_hYg  
Ni gUa a YbUfVY]hYb`gck ]Y`[ Yn]Y`hY`5i g!`i bX` : cfhV]`Xi b[ Yb`g]bX  
9W`\_dZY]`Yf`X]YgYf`GhfUHY [ ]Yž`i a `nYbhfU`Y`<YfUi gZcfXYfi b[ Yb`XYf  
; YgY``gW\UZh`k ]Y`8][ ]hU`]g]Yfi b[ `i bX`B UW\`U`h][ `\_Y]hgZfU[ Yb  
UX`Åei Uh`ni `VYk `À`h][ Yb" `Gc`k i fXYb`Ui W\`VYfY]hg`YfZc` [ fY]W\Y  
Dfc`Y`\_hY`]b]h]Yfhž`Yhk U`]b`XYf`Hi a cfYf`\_Ybbi b[ `a ]h\`ZY`j cb  
?Øbgh]W\Yf` ϕhY``[ Ybn`cXYf`XYf`9bhk ]W`\_i b[ `Ui hc`bca `ZU`fYbXYf  
@Ughk U[ Yb"

A ]h`ØVYf` ( , \$` [ Y[ fØbXYhYb`Gd]b!cZzg`gY]h`&\$\$\$` \Uh`X]Y` : fUi b`cZYf!  
; YgY``gW\UZh`i bhYf`6Yk Y]g`[ YghY``hž`k ]Y`k ]W\h][ `XYf`5i ghUi gW\  
nk ]gW\Yb` : cfgWxi b[ `i bX`K ]fhgW\UZh]gh" `8]YgY`5i g[ fØbXi b[ Yb

Zi b [ ]YfYb`U`g`6fØW\_YbVUi Yf`nk ]gW\Yb`XYb`VY]XYb`6YfY]W\Yb`i bX  
 hfU[ Yb`a U» [ YV`]W\`ni f`GW UZi b [ `bYi Yf`ϕbcj Uh]cbggdfØb[ Y`VY]ž  
 k Ug: fUi b\cZYf"XY`Y]bXfi W\_gj c``j YfXYi h]W\h"

ϕg[ YgUa h`nY][ h`X]Y`đ V]`Ai a gZY]Yf`XYg`5NCA ž`XUgg`\]Yf`b]W\hibi f  
 [ YZY]Yfh`k ]fXž`gcbXYfb`XUgg`Ui W\`]b`Ni \_i bZha ]h`Y]bYa `[ i hYb  
 <ÀbXW\Yb`i bX`j ]Y``9b[ U[ Ya Ybh`k Y]hYf`[ YZc fgW\hi bX`[ YUfVY]hYh  
 k ]fXž`i a `X]Y`FY [ ]cb`Nk ]W\_Ui `U`g`ϕbcj Uh]cbggU bXcfh`ni `ZØfXYfb"

8YhU]`g	
C fh	?Yd`YfghfU» Yž`\$, \$) *`Nk ]W_Ui ž`8Yi hgW\`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "fUX]c nk ]W_Ui "XY</li> <li>• k k k "nk ]W_Ui "XY</li> <li>• k k k "ZfUi b\cZYf"XY</li> </ul>

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