

# NYW\_YbU`Ufa `]b`GUW`gYb!5b\U`h. 6cffY`]cgY!: Ä`Y`YI d`cX]YfYb`°

↳`GUW`gYb!5b\U`h`gh]Y[ Yb`X]Y`@ma Y!6cffY`]cgY!: Ä`Y`&\$&`  
Ui Z( &- " `? `]a Uj YfÄbXYfi b[ Yb`i bX`j YfVYggYfhY`8]U[ bcgYb  
\_ÖbbhYb`i; fØbXY`gY]b"



A U[ XYVi f[ ž`8Yi hgW`UbX`!`Gca`a`YfnY]h`]gh`Ui`W`NYW\_YbnY]h  
i bX`X]Y`K`Ufbi b[ Yb`j`cf`XYb`\_Y]bYbž`c`Zh`\_Ui`a`k`U\fbY\`a`VUfYbž  
V`i`hgUi`[`YbXYb`Gd]bbYbk`YgYb`\`Äi`Zb`g]W`"↳`GUW`gYb!5b\U`h  
k`i`fXYb`V]g`ni`a`&`" `ž`b]`&\$&`'`VYfY]hg`(&-`:`Ä`Y`j`cb`@ma`Y!  
6cffY`]cgY`[`YnÄ`\`hž`Y]b`VYgc`f[`b]gYffY[`YbXYf`5bgh]Y`[`]a`U`j`Yf[`Y]W  
ni`XYb`Xi`fW`gW`b]h]W``%%%`:`Ä`Y`b`]b`XYb`š\`fYb`&\$%)`V]g`&\$%-`"  
9l`dYfhYb`j`Yfa`i`hYbž`XUgg`bYVYb`j`YfVYggYfhYb  
8]U[ bcgYa`Ö[`Y]W`\_Y]hYb`Ui`W`?`]a`Uj`YfÄbXYfi`b[`Yb`i`bX`Y]bY  
[`Ygh]Y[`YbY`GYbg]V`]hÄ`h`ZØf`X]Y`9f`\_fUb`\_i`b[`XUZØf`j`YfUbhk`cfh]W  
g]bX`"6YgcbXYfg`U\_hj`g]bX`X]Y`NYW\_Yb`]a`GU`n`UbX`\_fY]g`a`]h`i`-`(`  
:`Ä`Y`b`i`bX`]a`@UbX`\_fY]g`6ØfXY`a`]h`i`,\*`:`Ä`Y`b`"8]Y`Y]bnY`bYb  
GhÄXhY`k`]Y`A`U[`XYVi`f[`i`bX`š`f]W`ck`Yf`@UbX`k`Y]gYb`YVYbZU`g  
\Ö\YfY`:`U`n`U\`Yb`Ui`Z`Gc`k`i`fXYb`]b`A`U[`XYVi`f[`i`&`\*`:`Ä`Y`i`bX`]a`

➤f]Wk ck Yf @UbX %- : Ä`Y`fY [ ]ghf]Yfh"8 ]Y`YfghYb`k Ufa Yb  
HYa dYfUhi fYb`Vf]b[ Yb`X]Y`\_Y]bYb`D`U[ Y[ Y]ghYf`ni a`J cfgWk Y]bž  
X]Y`VYfY]hg`VY]`nk Y]ghY`][ Yb`K YfhYb`U`\_hj`k YfXYb`i bX`g]Wk`VY]  
Yf\Ò\hYa`B]YXYfgWk`U[ `bcWk`U`\_hj Yf`nY][ Yb`"8 ]Yg`]gh`Y]bY  
9bhk ]W`i b[ ž`X]Y`VY]j ]Y`Yb`? Äi ZYfb`ZØf`Gcf[ YbZU`hYb`gcf[ h`i`k ]Y  
X]Y`A ]hhY`XYi hgWk Y`NY]hi b[ `VYf]Wk`hYh"

8 ]Y`NYW`YbgU]gcb`YfghfYW`\_hg]Wk`a Y]gh`UV`A Äfnž`\_Ubb`UVYf`]b  
a`]XYfYb`K ]bhYfb`gc[ Uf`gWk`cb`]a` : YVfi Uf`VY[ ]bbYb`cXYf`g]Wk  
XUg`[ Ubny`➤\f`ØVYf`\]bn]Y\Yb`"8 UVY]`g]bX`X]Y`\_Y]bYb`? fUVV`Yf  
b]Wk`h`bi`f`Y]bY`D`U[ Yž`gcbXYfb`Ui Wk`HfÄ[ Yf`[ YZÄ`f`]Wk`Yf  
?fUb`\_Y]hYb`k ]Y`@ma Y!6cffY`]cgY`i bX` : GA 9`fi fØ\gca`a`Yf!  
A Yb]b[ cYbnYd`U`]h]gk`"l a`]g]Wk`j`cf`Y]bYa`i bYfk ØbgWk`hYb  
NYW`Ybgh]Wk`ni`gWk`ØhnYbž`Ya`dZY`\Yb` : UWk`Yi hYž`\Y`Yž  
\_ØfdYfVYXYW`YbXY`?`Y]Xi b[ `ni`hfU[ Yb`i bX`NYW`YbgWk`i hna`]hhY`  
ni`j`Yfk YbXYb`"B UWk`Ui`g[ ]YV][ Yb`5i ZYbh`U`hYb`]b`XYf`B Uhi`f  
Ya`dZ]Y`\`hg]Wk`Y]b[ `fØbX`]Wk`Yf`? ØfdYfWk`YW`ž`]bgVYgcbXYfY`]b`XYb  
Ya`dZ]bX`]Wk`Yb`6YfY]Wk`Yb`k ]Y`XYb`?b]Y`Y`\`Yb`i bX`i bhYf`XYb  
5fa Yb"

## 8 ]Y` ; YZU`f`XYf`6cffY`]cgY

8 ]Y`@ma Y!6cffY`]cgY`]gh`Y]bY`Xi fWk`NYW`Ybgh]Wk`Y`ØVYfhfU[ YbY  
VU`\_hYf]Y`Y`➤ZY`\_h]cbž`XYf`<Ui`dhj`Yfi`fgUWk`Yf`]b`8Yi`hgWk`UbX`]gh  
XYf`9ffY[ Yf`6`"Vi`f[ XcfZYf`]gYbgi`ghf]Wk`i`"8 ]Y` , VYfhfU[ i b[ gfUHy  
VY]a`Gh]Wk`]Y[ h`bi`f`VY]`Yhk`U`%) i`"9]b`hmd]gWk`Yg` : fØ`nY]Wk`Yb`]gh  
X]Y`gc[ YbUbbhY`K`UbXYffØhYž`Y]b`f]b[ ZØfa`][ Yf`<Ui`hUi`ggWk`U[ "  
K`Y]hYfY`Gma`dhca`Y`\_ØbbYb` : ]YVYfž`A`i`g`Y`!`i`bX`?cdZgWk`a`YfnYb  
gY]bž`X]Y`VY]`Y]bYf`ZfØ`nY]h][ Yb`6Y`\UbX`i`b[ `a`]h`5bh]V]ch]\_U`k`]Y  
8cl`mWmW]bž`5a`cl`]Wj`]b`cXYf`7YZh]U]cb`a`Y]ghi`b`\_ca`d`]n]Yfhini  
VY`\UbXY`b`g]bX`"8cWk`J`cfg]Wk`h`l`bVY`\UbXY`h`\_ØbbYb`g]Wk  
@Ub[ nY]hgWk`ÄXYb`a`Ub]ZYgh]YfYb`i`bX`X]Y`Gd`ÄhZcfa`Yb`XYf  
?fUb`\_Y]h`\_ØbbYb`A`cbUhy`cXYf`gc[ Uf`➤\fY`bUWk`XYa  
NYW`Ybgh]Wk`Ui`ZhYhYbž`k ]Y`X]Y`Cb`]bYd`UhhZcfa`DA 7`Yf`\_`Äfh"

: GA 9` `9]b`k`Y]hYfYg`F`]g]\_c

Ni`gÄhn`]Wk`ni`f`6cffY`]cgY`\_ØbbYb`NYW`Yb`Ui`Wk`XUg` : GA 9]J]fi`g

ØVYfhfU[ Ybž`XUg[ f]ddYÄ`b`]WXY`Gma dhca Y`i bX`]b`gWk YfYb  
 : Ä`Yb`A Yb]b[ ]h]g`cXYf`9bnYd`U`]h]g`Yfj cffi ZYb`\_Ubb`"8]Y`F ]g]\_Yb  
 g]bX`fY[ ]cbU`i bhYfgWk]YX`]Wk`ž`k cVY`]b`8Yi hgW`UbX`Yhk U`&i`XYf  
 NYW\_Yb`XUg]: GA 9!J ]fi g`hfU[ Ybž`U`i dhgÄWk`]Wk`]b  
 GØXXYi hgW`UbX`"9]bY`a dZi b[ ]Y[ Yb]: GA 9`k ]fX`j cf`U`Ya`ZØf  
 A YbgWkYb`]b`F]g]\_c[ YV]YhYbž`X]Y`j ]Y`]b`XYf`BUhi f`i bhYfk Y[ g  
 g]bXž`Ya dZc`Yb`"a`<]bV`]W`\_Ui Z`X]Y`GWk`i hna U»bU`a Yb`]gh`Yg  
 k ]Wk]h[ ž`b]Wk`h`bi f`Ui Z`X]Y`Y][ YbY`?`Y]Xi b[ `ni`UWk`hYbž`gcbXYfb  
 Ui Wk`UZhYf`U`h]W`\_V]hY`nØ[ ][ `ni`fYU[ ]YfYb.`8]Y`NYW\_Y`gc`hY  
 i bj YfnØ[ `]Wk`i bX`f]Wk]h[ `YbhZYfb`h`k YfXYbž`c`bY`g]Y`ni`XfY`Yb  
 cXYf`a`]h`2`ni`VY`UbXY`bž`XU`X]Yg`X]Y`?`Y]a ZfY]gYhni b[ `ZØfXYfb  
 \_ØbbhYž`k ]Y`Ui Z`a mWUfY"XY`VYgWk]YVYb`k`]fX"

Ni gUa`a YbZUggYbX`Äggh]g]Wk`gU[ Yb.`8]Y`k Ufa Yb`A`cbUHY  
 Vf]b[ Yb`b]Wk`h`bi f`: fYi XYž`gcbXYfb`Ui Wk`; YZU`fYb`Xi fWk`X]Y  
 \Y]a`]gWkYb`NYW\_Yb`"9]b[ ]Ygi bXYg`6Yk`i gghgY]b`ZØf`J`cfVYi [ i b[  
 i bX`Yf`\_YbbVUfY`5bnY]WkYb`j`cb`æZY`\_h]cbYb`]gh`XYf`GWk`ØggY`ž`i`a  
 X]YgY`GU]gcb`c`bY`i`bgWk`ØbYb`,`VYffUgWk`i`b[ Yb`Yf`YVYb`ni  
 \_ØbbYb`"5Wk`hYb`G]Y`Ui Z`ÄfYb`?`ØfdYfž`gWk`bUddYb`G]Y`g]Wk`ÄfY  
 NYW\_YbVY`\_Äa`dZi`b[ ga`]hhY`i`bX`[ Yb]Y»Yb`G]Y`X]Y`BUhi`f`X]Y  
 ; Ygi bX`Y]h`V`Y]Vh`XUVY`]ja`a`Yf`Ub`YfghYf`GhY`Y`

8YhU]`g	
Cfh	A U[ XYVi f[ ž`8Yi hgWk`UbX
EiY`Yb	<ul style="list-style-type: none"> <li>• k k k "a n"XY</li> <li>• da WbW]"b`a "b]\ "[ cj</li> <li>• k k k "a mWUfY"XY</li> </ul>

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