

@ci ]g`GWX ]bX\Y`a .`J ca  
K U`XVfUbX\_Àa dZYf`ni a `Gdcfh\c`nZÀ``Yf!  
GhUf°

@ci ]g`GWX ]bX\Y`a ž`hU`Ybh]YfhYf`Gdcfh\c`nZÀ``Yf`Ui g`: Òf]hnž  
\_Àa dZhi a `XYb`H]hY`VY]a `Gh]\`H]a VYfgdcfhg`K Yhh\_Ua dZ]b  
A Y`f]WghUXh"



GcbbYVYf[ ž`8Yi hgW\`UbX`!`đ`XYf`K`Y`h`XYg`Gdcfh\c`nZÀ``Ybg  
\Uh]g]W\`XYf`†`b[ Y`5h\`Yh`@ci ]g`GWX ]bX\Y`a `Ui g`: Òf]hn`Y]bYb  
BUa Yb`[ Ya UW\h`9fgh`gY]h`Y]bYa `đ\`f`hf]hh`Yf`VY`]b`hYfbUh]cbU`Yb  
K Yhh\_Àa dZyb`[ Y[ Yb`X]Y`9`]hY`9i fcdUg`Ub`i bX`Vf]b[ h`XUVY]`Y]bY  
VYY]bXfi W\_YbXY`@Y]XYbgW`UZh`Z0f`X]YgYb`9i hfYa gdcfh`a ]h`Hfchn  
gY]bYf`[ Yf]b[ Yb`? ÒfdYfZ0`Y`\Uh`XYf`hU`Ybh]YfhY`Gdcfh`Yf`XUg  
bÒh][ Y`<`ÀbXWYb`]a `l`a [ Ub[ `a ]h`XYf`5l`h`GY]b`VYgh`ÀbX][ Yg  
9b[ U[ Ya Ybh`nY][ h`Yf`b]W\`h`bi`f`]b`XYf`5fYbUž`gcbXYfb`Ui W  
Ui »Yf\U`V`XYf`K`Yhh\_Àa dZž]bXYa `Yf`U\_h]j`[ Y[ Yb`K`U`XVf`ÀbXY  
\_Àa dZž`Y]bY`đ]h]Uh]j`Yž`X]Y`VYgcbXYfg`]a `@]W\`hY`XYg`[ fc»Yb  
K U`XVfUbXYg`5bZUb[ `đ` `]&\$%)`Ub`6YXYi`hi`b[ `[ Yk`]bbh`9]b`hc`Yf

9]bgUhnž'k Ybb'a Ub`VYXYb\_hž'XUgg`Yf'gY]bY': Å\][`\_]hYb'gck c\`]a  
K Yhh\_Ua dZ'U'g'Ui W\`]a`BUhi f!`i bX`I`a k Y`hgW\i hn`i bhYf'6Yk Y]g  
ghY`h" => **gi YXh\i Yf]b [ Yb`VYf]W\hYhž'XUgg`X]YgYf`Gdcfh**  
a ]hh'Yfk Y]`Y`Y]bY`]bhYfbUh]cbU`Y`K Yhh\_Ua dZgYf]Y`]ghž'X]Y`]\fYb  
I fgd fi b[ `]b`5i ghfU`]Yb`i bX`BYi gYY`UbX`\Uh`i bX`g]W\`a ]hh'Yfk Y]`Y  
ØVYf`X]Y` [ Ubny`K Y`h`j YfVfY]hYh`\Uh"

⇒a`FU\`a Yb`XYf`GH< @H= 69F GDC F HGf !GYf]Y`hfYhYb`5h\`Yh]bbYb  
i bX`5h\`YhYb`]b`V]g`ni`XfY]`5I h!`i bX`XfY]`GÅ[ YX]gn]d`]bYb  
[ Y[ YbY]bUbXYf`Ub"Ni`XYb`\_`Ugg]gW\Yb`5I hX]gn]d`]bYb`nÅ\`Yb  
Yhk U`XUg`Gdf]b[ VcUfX`i bX`XYf`I bXYf\`UbX`7\cd"6Y]`XYb  
GÅ[ YX]gn]d`]bYb`\_`ÖbbYb`g]W\`X]Y`GdcfhYf`]a`G]b[ `Y`6i W\_ž`GhcW\_  
GUK`i bX`XYf`VYY]bXfi W\_YbXYb`<ch`GUK`a YggYb"8]YgY  
5Vk YW\g`i b[ gfY]W\hi a`gcf[ h`XUZØfž'XUgg`Gdcfh\c`nZÅ`Yb`b]W\h  
bi f`\_`VYf`Y[ Yb\Y]hž`gcbXYfb`Ui W\`; YgW\]W\_`]W\_Y]hi bX`XUg  
bÖh][ Y`?bck !\ck`YfZcfXYfh"⇒a`a Yf`k ]YXYf`VYk Y]gYb`5h\`YhYb`k ]Y  
GW\]bX\Y`a ž'XUgg`g]W\`HU`Ybhi bX`HYW\b]\_`k i bXYfVUf  
j YfY]bVUfYb`\_`UggYb" **Gh]\`H]a VYfgdcfhg`VYgW\fy]Vh`X]Y**  
K Yhh\_Åa dZ'U'g`Ub gdfi W\gj c`Yg`9j Ybhž'XUg`gck c\`ZØf  
HY]`bY\`a Yf`U'g'Ui W\`ZØf`Ni gW\Ui Yf`GdUbbi b[ `i bX`I`bhYf\`U`hi b[  
V]YhYh"

## B Yi Y`? ccdYfUh]cb`ZØf`a Y\`f`9ZZ]n]Ybn

: f]gW\`Ui Z[ YghY`h`nY][ h]g]W\`Ui W\`X]Y`H]a VYfgdcfhg!K Y`hž'XU`Y]bY  
bYi Y`DUfhbYfgW\UZhink ]gW\Yb`XYb`K Yf\_nYi [ \YfghY`Yfb`GhU\`k ]`Y  
i bX`Gh]\`[ YgW\`cggYb`k i fXY"8]YgY`? ccdYfUh]cb`n]Y`h`XUfUi ZUVž  
X]Y`5V`Äi ZY`VY]`XYb`bUh]cbU`Yb`H]a VYfgdcfhg!K YhhVYk YfVYb`ni  
cdh]a ]YfYb`i bX`X]Y`9j Ybhg`ZØf`X]Y`Ni gW\Ui Yf`bcW\`UhhfU`\_h]j Yf`ni  
[ YghU`hYb" GhU\`k ]`Yž`Y]b`K i ddYfhU`Yf`I bhYfbY\`a Ybž`]gh`VY`\_`Ubbh  
ZØf`gY]bY`Yfgh`\_`Ugg][ Y`K Yf\_nYi [ hYW\b]\_`i bX`k ]fX`X]Y`6Ø\`bYb!  
7fYk`gck ]Y`HYW\b]\_`Yf`VY]`XYb`K Yhh\_Åa dZ'b`Ui gghUhhYb"  
**K Yf\_nYi [ Zcfi a`j Yfa Y`XYhž'XUgg`VYfY]hg`VY]a`5i ZhU`h`XYf**  
bUh]cbU`Yb`H]a VYfgdcfhg`GU]gcb`&\$\$%`]b`A Y`f]W\ghUXh`[ fc» Y  
9fZc`[ Y`Yfn]Y`h`k YfXYb`\_`cbbhYb"

8Ya bÅW\gh`k ]fX`VY]a` : cfX`F Ub[ Yf`7i d`Ua`%+"`i bX`%,`" `ž`]`]b  
A Y`f]W\ghUXh`Y]b`k Y]hYfYf`Ui ZfY[ YbXYf`E`i U`]Z]\_Uh]cbgk Yhh\_Ua dZ

ni f'8Yi hgWYb'A Y]ghYfgWUZh'ghUhhZ]bXYb"6YfY]hg'Ua '&%'5i [ i gh  
k ]fX'XUbb'X]Y'8Yi hgWY'A Y]ghYfgWUZh'&\$&%'ja '5a d\]h\YUhYf  
; Y'gYb\_]fWYb'Ui g[ YhfU[ Ybž'k c'Gdcfh'Yf'k ]Y'@ci ]g'GW]bX\Y'a  
X]Y'7\UbW'UVYbž'\f'?ÖbbYb'Ui Z'XYf'[ fc»Yb'6Ø\bY'ni  
VYk Y]gYb"

9g'V`Y]Vh'gdUbbYbXž'k ]Y'g]W'GW]bX\Y'a 'i bX'X]Y'k Y]hYfYb  
5h\`YhYb'VY]'XYb'\_ca a YbXYb'K Yhh\_Äa dZYb'gW'U[ Yb'k YfXYb"  
A ]h'j ]Y'9\f[ Y]n'i bX'\UfhYb'HfU]b]b[ gY]b\Y]hYb'\_ÖbbhY'a Ub  
gWcb'VU'X'j cb'k Y]hYfYb'9fZc'[ Yb'ja 'Gdcfh\c'nZÄ`Yb'\ÖfYb°

8YhU]`g	
C fh	GcbbYVYf[ ž'8Yi hgW'UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "]bgi YXh\i Yf]b[ Yb"XY</li> <li>• k k k "k Yf_nYi [ Zc fi a "XY</li> <li>• k k k "gh]\`!h]a VYfgdcfhg"Wca</li> </ul>

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