

GdcfhZYgh]b`GcbbYVYf[ . ; Ya Y]bgUa  
ghUf\_` `=b\_`i g]cb`ZØf`U`Y`°

5a`%, "\$\* "&\$&) `Z]bXYh]a`GcbbYVYf[ Yf`GhUX]cb`Y]b  
GdcfhZYgh`ZØf`A YbgWYb`a` ]h`6Y\]bXYfi b[ `ghUhh`c`f[ Ub]g]Yfh  
j`ca`?fY]ggdcfhVi bX`i`bX`c`U`Yb`GW`i`Yb`"



GcbbYVYf[ ž`8Yi hgW`U`bX`!`9]b`YW`hYf` : YghU[ `ghY`h`VYj`c`f` `a  
GcbbYVYf[ Yf`GhUX]cb`k` ]fX`Yi` hY`Y]b`[ `fc»`Ufh][`Yg`GdcfhZYgh`ZØf  
A YbgWYb`a` ]h`6Y\]bXYfi b[ Yb`j`YfUbghU`hYh`C`f[ Ub]g]Yfh`j`cb`XYa`  
**?fY]ggdcfhVi bX`f? G6Ł`GcbbYVYf[ ž`XYf`?fY]ggdcfh↑ [ YbX  
gck`]Y`&\$`Yb[ U[ ]YfhYb`BYi`bh`\_`Ägg`Yfb`XYf`G]Vm`Y!5VY!GW`i`Yž  
gc`f[ h`XUg`9j`Ybh`a` ]h`l`bhYfghØ`hni`b[ `j`cb`9`fYbUa`h]W`Yb`i`bX`XYf  
9f[ ch`YfUd]Y` : fUb`\_`YbV`]W`\_`ZØf`Y]b`VY`gc`bXYfYg`9f`YVb]g`"**

Ni`f`HY]`bU`a`Y`Y]b[ Y`UXYb`g]bX`6YgW`ÄZh][`hY`XYf`K`Yf`\_`gh`Ä`hYb`ZØf  
Ub[ YdUgghY`5fVY]h`fK`9: 5Ł`Ui`g`GcbbYVYf[ `i`bX`9]gZ`X`gck`]Y`X]Y  
F`Yb`b`ghY][`!K`Yf`\_`gh`Ä`hYb`"5i`W`X`fY]`?`UggYb`XYg`Öfh]W`Yb  
: ÖfXYfnYbhfi`a`g`GcbbYVYf[ `Z]bXYb`g]W`i`bhYf`XYb  
HY]`bY`a`YbXYb`"8Ug`N]Y`X]YgYf`=]h]Uh]j`Y3`9]b`VYggYfYg`"

J YfghÅbXb]g'i bX`Y]bY` \ Ò\YfY`5\_nYdhUbn`ZØf`XYb`i a [ Ub[ `a ]h  
A YbgWXYb`a ]h`9]bgWxfÅb\_i b[ Yb`ZØfXYfb`i bX`Ui ZnY][ Ybž`XUgg`XUg  
@VYb`Ui W`a ]h`Y]bYa `< UbX]WUd`[ Ubn`bcfa U`gY]b`\_Ubb`"  
**⇒b GØXH\Øf]b [ Yb`VYf]W hY hž`XUgg`X]Y`J YfUbgH`hi b[ `Ui ZY]bY  
dcg]hj Y`F ØW\_a Y`Xi b[ `XYf`; Ya Y]bXY` \cZn"**

## J ]Y`ZÀ`h][ Yg`GdcfhUb [ YVch`ZØf`U`Y

K Yb][ Yf`U`g`nk Y]`K cWXYb`gdÅhYfž`Ua `+`" `đ b]`&\$%) ž`Z]bXYh`Y]b  
k Y]hYfYf`< Ò\Ydi b`\_h`Ui ZXYa `GcbbYVYf[ Yf`GhUX]cb[ Y`ÀbXY`ghUhh`  
8Yf`,`": Ua ]`]YbgdcfhU[ `V]YhYh`Y]b`i a ZUb[ fY]WXYg`Dfc[ fUa a ž  
XUg`gck c` \`ZØf` : Ua ]`Yb`U`g`Ui W`ZØf`GdcfhVY[ Y]ghYfhY`YXYb  
5`hYfg`[ YXUW`h`]gh`"8]Y`5b[ YVchY`fY]WXYb`j cb`XYf`5VbU`a Y`XYg  
8Yi hgWXYb`GdcfhUVnY]WXYbg`ØVYf`gdcfh]WXY`K Yhh`Àa dZY`V]g` \]b  
ni `A ]ha UW!5b[ YVchYb`]b`j YfgW]YXYbYb`GdcfhUfhYb`"6YgcbXYfg  
]bhYfYggUbh`]gh`XYf`K YhhVYk YfV`i a `X]Y`gdcfh]W`ghY`GhUX`h`cXYf  
; Ya Y]bXY`XYg`@UbX`fY]gYgž`VY]`XYa `Y]b`K UbXYfdc`\_`Ui Z`X]Y  
; Yk ]bbYf`k UfhYh"

<]Yf`\_ca a Yb`Gdcfhj YfY]bYž`?]bXYf`i bX` : Ua ]`Yb`[ Ubn`Ui Z`\fY  
?cghYb` `i bhYf`UbXYfYa `Xi fW`X]Y`\_cghYb`cgYb`5VbU`a Yb`XYg  
8Yi hgWXYb`GdcfhUVnY]WXYbg`": Øf`X]Y`?`Y]bghYb`[ ]Vh`Yg`XUg  
A i g\_Y`\_UHyf!6Yk Y[ i b[ gUVnY]WXYbž`XUg`Ui Z`gd]Y`Yf]gWXY`5fh`X]Y  
6Y[ Y]ghYfi b[ `ZØf`6Yk Y[ i b[ `k YW`h`K Yf`⇒hYfYggY`Ub`Y]bYa  
GW`bi ddYf`\_i fg`]b`HYeVU``\Uhž`]gh`YVYbZU`g`k ]``\_ca a Yb`"9]b  
: i »VU`hi fb]Yf`ZØf`9!đ [ YbX!BUW`k i W`g\_]W`Yf`]gh`YVYbZU`g`HY`  
XYg`i a ZUb[ fY]WXYb`F U`a Ybdfc[ fUa a g"

## ⇒b`\_`i g]cb`]a `Gdcfh

9]b`k ]W`h][ Yf`5gdY`hž`XYf`g]W`Xi fW`VY]XY`J YfUbgH`hi b[ Yb  
n]Y`hž`]gh`XUg`6YghfYVYb`bUW`⇒b`\_`i g]cb`]a `Gdcfh`@Ui h`  
**H\Øf]b [ Yb`Gdcfh`gYhnYb`g]W`nU`fY]WXY`Gdcfhj YfY]bY`XUZØf`Y]bž  
6Uff]YfYb`UVni VUi Yb`i bX`X]Y`6Y[ Y[ bi b[ `nk ]gWXYb`A YbgWXYb  
a ]hi bX`c`bY`6Y`]bXYfi b[ `ni`ZØfXYfb"**

8]Y` ; fi bXgUhnYf`\_`Àfi b[ ` ⇒b`\_`i g]cb`]a `H\Øf]b[ Yf`Gdcfh ž`X]Y`VY]a  
- ``@UbXYggdcfhU[ `&\$%) ] YfUVgW]YXYh`k i fXYž`VY`f`ÀZn][ h`XYb

K ]`Yb`XYg`@UbXYggdcfhVi bXYgž`X]Y`gY`VghVYgh]a a hY`i bX  
 [ `Y]WVYfYW h][ hY`HY]`bU\`a Y`U`Yf`ni`i bhYfghØhnYb" `8Yf  
 @UbXYggdcfhVi bX`H\Øf]b[ Yb`V]YhYh`i bhYfghØhni b[ `ZØf`Gdcfh`Yf  
 a ]h`6Y\]bXYfi b[ Yb`Xi fW\`\_ca dYhYbhY`6YfUhi b[ `i bX`X]Y  
 : ØfXYfi b[ `j cb`b`\_i g]cbghfU]b]b[ g`ZØf` , Vi b[ g`Y]hYf`i bX  
 JYfY]bga UbU[ Yf"

8 Ug`GdcfhZYgh]b`GcbbYVYf[ `i bX`XYf`VYj cfghY\YbXY  
 : Ua ]`YbgdcfhU[ `nY][ Ybž`XUgg`Yg j ]Y`Y`A Ø[ `]W\`\_Y]hYb`[ ]Vhž`k ]Y  
 Gdcfhj YfV]bXYb`\_Ubb`i bX`k ]Y`k ]W h][ `Yg`]ghž[ ]Ya Y]bgUa  
 6Yk Y[ i b[ `ni`Yf`YVYb`i bX`XUVY]`U`Y`a ]h`Y]bni VYn]Y\Yb" `i bX  
 XUgž`XUg`]gh`k ]f`\_]W\`Y]b` ; fi bX`ni a` : Y]Yfb`°

8YhU]`g	
C fh	GcbbYVYf[ ž8Yi 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>• _gV!gcb"XY</li> <li>• k k k "h\i Yf]b[ Yb!gdcfh"XY</li> </ul>

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