

Hi g\_ 'ØVYfghY\h'J YfhfUi YbgUVgh]a a i b[ .  
< YfUi gZcfXYfi b[ Yb 'ZØf 'Dc `Yb 'V`Y]VYb °

8cbU`X`Hi g\_ '[ Yk ]bbh`XUg`J YfhfUi Ybgj chi a `]a `dc`b]gWXYb  
Duf`Ua Ybh`bUW`XYf`j Yf`cfYbYb`Df`Åg]XYbhYbk U\`ž`\_ØbX][ h  
?UV]bYhgi a V]Xi b[ `Ub"



Dc`Yb`!`Dc`Ybg`A ]b]ghYfd fÅg]XYbh`8cbU`X`Hi g\_`\Uh`Ua`'%%" ' † b]  
&\$&) `Y]bY`YbhgWY]XYbXY`J YfhfUi YbgUVgh]a a i b[ `]a`Duf`Ua Ybh  
[ Yk cbbYb" `A ]h`&(` `Gh]a a Yb`ZØf`i bX`&%"\$`[ Y[ Yb`X]Y`F`Y[ ]Yfi b[  
XYa`cbghf]YfhY`Yf`X]Y`9]b\Y]h`gY]bYf`A ]hY!`@]b`\_g!`?`cU`]h]cb`ž`X]Y  
]bg[ YgUa`h`&(`&`XYf`(`\*`\$`G]hny`]a`GY`a` `Å`h" `8]YgYf`GW`f]hh`k`Uf  
b`ch`k`Yb`X][`ž`b`UW`XYa` `gY]b`@U[ Yf`X]Y`Df`Åg]XYbhgW`U`ž`gk`U\` `Ua` `%"  
 † b]j`Yf`cfYb`\`UhY`ž`k`c`XYf` `]VYfU`Y`?`Ub`X]XU`h`F`U`ZU` `Hfn`Ug`\_ck`g\_]`  
\_bUdd`[ Y[ Yb`XYb`bUh]cbU`\_cbgYfj`Uh]j`Yb`?`Ufc` `B`Uk`fc`W\_]`  
i`bhYf`U[`ž`XYf`j`cb`XYf`c`ddcg]h]cbY`Yb`D]G`i`bhYfgh`Ø`hnh`k`]f`X" `Hi`g\_  
VY`hc`b`hY`]b`gY]bYf`F`Y[ ]Yfi b[ gYf`\_`Å`fi b[ ž`XUgg`Yf`b]W`h`Ub  
?`Ud]h` `Uh]cb[ ` `Ui`VY`ž`i`b`X`Zc`f`XY`fhY`j`cb`gY]bYb`5V[ Ycf`X`b`Y`h`Y`b  
F`Ø`W`\_`U`h`ž`i`a` `X]Y` `Ui`Z`Y`b`X`Y`b`F`Y[ ]Yfi b[ gdfc`Y`\_`hY`Zc`f`hni`gY`hnYb"

Hi g\_`fÅi a hY`]b`gY]bYf`FXYX`X]Y`<YfUi gZcfXYfi b[ Yb`Y]bž`X]Y`gY]bY  
?cU`]h]cb`bi b`ni`VYk`À`h][ Yb`\\Uh`8]YgY`gY]Yb`[ fÒ»Yf`U`g`Yfk UfhYhž  
]bgVYgcbXYfY`]b`6Yni [ `Ui Z`nYbhfU`Y`F`YZcfa j cf\\UVYb`k ]Y`X]Y  
@]VYfU`]g]Yfi b[ `XYg`5VhfY]Vi b[ gfYWX hg`i bX`X]Y`9b`hd`c`]h]g]Yfi b[  
XYf`đ gh]nž`X]Y`Xi fW`B`Uk fcW\_]g`G]Y[ `YfgWX k Yfh`k YfXYb`\_`ÒbbhYb`"  
8Yf`ni`\_`ØbZh][ Y`DfÅg]XYbh`\_`ØbX][ hY`Ubž`ghUf`\_`[ Y[ Yb`X]Y`F`Y[ ]Yfi b[  
ni`\_`Åa dZYb`i bX`a ]h`K ]XYfghUbX`Ui g`XYa`DfÅg]XYbhYbdU`Ugh`ni  
fYWX`bYb`"5b[ Yg]WX hg`X]YgYf`K ]XYfgdfØW`Y`k c`h`Y`Hi g\_`a ]h`XYf  
5Vgh]a a i b[ `Ui WX`j Yfgi WX`Ybž`X]Y`J YfUb`hk cfhi b[ `ZØf`X]Y  
dc`]h]gWX`Y`G]hi Uh]cb`]b`Dc`Yb`ni`ØVYfbY`\\a Ybž`i a`XUg`J YfhfUi Yb  
]b`gY]bY`F`Y[ ]Yfi b[ `ni`ghÅf`\_`Yb`"8Yk YnYh`VYf]WX`hYh`ØVYf`X]Y  
<YfUi gZcfXYfi b[ Ybž`a ]h`XYbYb`Hi g\_`\_`cbZfcbh]Yfh`]ghž  
]bgVYgcbXYfY`]b`5bVYhfUWX`h`XYf`?cU`]h]cbgXmbUa ]\_`"

? UV]bYhhgi a V]`Xi b[ `i bX`ni`\_`ØbZh][ Y`D`ÅbY

⇒`gY]bYf`5bgdfUWX`Y`\_`ØbX][ hY`Hi g\_`Y]bY`?UV]bYhhgi a V]`Xi b[ `ZØf  
đ`\_]`Ubž`X]Y`J YfÅbXYfi b[ Yb`]b`XYf`Ghfi`\_`hi`fi`bX`bYi`Y`; Yg]WX`hYf  
a ]h`g]WX`Vf]b[ Yb`\_`ÒbbhY`"8]Y`A ]b]ghYfd`fÅg]XYbhYb`\\UhYb`ni`j`cf`]b  
Y]bYf`G]hni b[ `]`\\fY`GhfUhY[ ]Y`ZØf`X]Y`\_`ca`a YbXYb`nk`Y]`đ`\\fY  
Yb`hk cfZYbž`i a`Ui`Z`X]Y`bYi`Yb`dc`]h]gWX`Yb`; Y[ YVYb`\\Y]hYb`ni  
fYU[ ]YfYb`"Hi g\_`ghY`hY`\_`Ufž`XUgg`Yf`hfc`hn`XYf`GWX`k ]Yf][`\_`Y]hYb  
cdh]a ]gh]gWX`V`Y]Vh`i bX`X]Y`9fZc`[ Y`gY]bYf`F`Y[ ]Yfi b[ `]b`XYb  
6YfY]WX`Yb`K ]fhgWX`UZh`i bX`5i`»Ybdc`]h]\_`\\Yfj`cf`cV`"@Ui`h`NY]h  
Cb`]bY`gY]Dc`Yb`]b`X]Y`9i`hfU`\_`UggY`XYf`K`Y`hd`c`]h]\_`  
ni`fØW`[ Y`Y`\\fh`"

8]Y`Y`hnhY`K U`\\`VfUWX`hY`Y`XcWX`Ui`WX`i`bfi`\\Y`]bbYf`\\U`V`XYf  
?cU`]h]cb`a ]h`g]WX`"9]b][ Y`DUf`hbYf`XYb`\_`Yb`ØVYf`]`\\fYb`J`YfV`Y]V`]a  
F`Y[ ]Yfi b[ gVØbXb]g`bUWX`"8]Yg`\_`ÒbbhY`X]Y`GhUV`]h`h`X`Yf  
F`Y[ ]Yfi b[ `[ YZ`\\fXYbž`j`cf`U`Ya`XU`Hi g\_`b]WX`h`[ YbØ[ YbX  
Gh]a a Yb`VYg]hnhž`i a`a`Ò[`]WX`Y`J`YhcYb`hgWX`Y]Xi b[ Yb`XYg`bYi`Yb  
DfÅg]XYbhYb`B`Uk`fcW\_]`ni`ØVYfgh]a`a`Yb`"Hi g\_`gY`Vgh`\\Uh]b`XYf  
J`Yf[ Ub[ Yb`\\Y]h`nU`\\fY]WX`Y`K U`\\`j`YfgdfYWX`Yb`[ Ya`UWX`hž`X]Y  
V]g`Ub[ `b]WX`h`i`a`[ YgY`hnh`k`i`fXYbž`k`Ug`j`cb`; Y[ bYfb`k`]Y`XYa`D]G!  
5V[ YcfXbYhYb`đ`JW`\_`GUg]b`U`g`NY]WX`Yb`j`cb`⇒YZZ]n]Ybn`\_`f]h]g]Yfh  
k`]fX`"

: Øf`Hi g\_`k ]fX`Yg`bi b`YbhgWXY]XYbXž`X]Y`bÅW`ghYb`GW`f]hhY  
 gcf[ gUa`ni`d`UbYb`i bX`gY]bY`?cU`h]cbgdUfhbYf`VY]`@Ui bY`ni  
 \U`hYb`"Dc`]hc`c[ Y`5bhcb]`8i XY\_` \Uh`Ub[ Ya`Yf`\_hž`XUgg`Y]bY  
 l a V]`Xi b[ `XYg`?UV]bYhhYg`a Ò[ `]W`Yfk`Y]gY`b]W`h`Ui`gfY]W`Yb  
 k YfXYž`i a`X]Y`Ni`gh]a a i b[ `ni`f`FY[ ]Yfi b[ `k ]YXYf`Yfni`ghY`"Yb"  
 5i W`ž`k`Ybb`HfnUg`\_ck`g\_]ž`XYf`NY`b`A`]"`cbYb`Gh]a a`Yb`Yf`Y]Y`hž`U`g  
 a Ò[ `]W`Yf`B`UW`Zc`[ Yf`ZØf`Hi`g\_]a` ; Ygd`f`ÅW`]"ghž`V`Y]Vh`X]YgYf`U`g  
 [ YZU`"YbYg`K`U` \[ Yg]W`h`k`Y]hYf` \b`]"b`XYf`dc`]"h]gW`Yb`8]g\_i`gg]cb"  
 8Yf`5i`g[ Ub[ `XYf`J`Yfhf`Ui`YbgUV`gh]a a i b[ `]"gh`XU`Yf`bi`f`Y]b`Yf`ghYf`  
 GW`f]hh]b`Y]bYa`"g]W`Y`b`hk`]W`Y`b`XYb`dc`]"h]gW`Yb`8`f`Ua`U`]"b`Dc`Yb`ž  
 XUg`X]Y`K`Y]W`Yb`ZØf`X]Y`Ni`\_i`b`Zi`XYg`@Ub`XYg`ghY`"Yb`\_`Òbb`hY`"  
**HU[ YggW`Ui`]"Y`ZY`fh`k`Y]hYf`Y`8`Y`hU]`g`ni`Hi`g\_g`<`Yf`Ui`g`Zc`f`XYfi`b[`Yb`  
 i`bX`XYb`VY]`c`f`ghY` \Yb`XYb`dc`]"h]gW`Yb`?`Åa`d`ZY`b`]"a`"GY`"a`"**

8YhU]`g	
J`c`f`ZU`"	K`U` \Yb
C`f`h	Dc`Yb
E`i`Y`"Yb	<ul style="list-style-type: none"> <li>• k k k "XYk`YnYh"XY</li> <li>• k k k "nY]h"XY</li> <li>• k k k "hU[ YggW`Ui`"XY</li> </ul>

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