

? Ò`bg`6i f[ a Ui Yf`VY`\_ca a h`Xf]b[ YbX  
VYb`Òh][ hY`GUb]Yfi b[ ` `GW`i gg`a ]h`XYf  
< c`dYfd]ghY`°

? Ò`b`gUb]YfhY`Ua `&` "↵ b]`&\$&) `X]Y`ghUf`\_`VYgW`ÀX][ hY  
6i f[ a Ui Yf`"8]Y`GhUXh`fYU[ ]Yfh`Ui Z`6YgW`k YfXYb`j cb  
: i » [ Àb[ Yfb`i bX`F UXZU`fYfb`"



6i f[ a Ui Yfž') \$\* \* + ? Ò`bž`8Yi hgW`UbX`!`ϕ`XYf`? Ò`bYf  
ϕbYbghUXhž`i bk Y]h`XYg`VYY]bXfi W`YbXYb`8ca gž`Y[ h`X]Y` ; UggY  
6i f[ a Ui Yfž`X]Y`g]W`]b`Øb[ ghYf`NY]h`U`g`YW`hY`<YfUi gZcfXYfi b[  
ZØf` : i » [ Àb[ Yf`i bX`F UXZU`fYf`Yb`hdi ddh`U`h`8]Y`DZUghYfi b[ `]gh  
ghUf`\_`VYgW`ÀX][ h`i bX`gcf[ h`ZØf`Y]bY`i b[ Ya Øh`]W`Y` <c`dYfd]ghY ž  
k ]Y`Yg`5bk c`bYf`i bX`Hci f]ghYb`VYgW`fY]VYb`"ϕgVYgcbXYfY  
F UXZU`fYf`i bX` : fUi Yb`]b`c`Yb`5Vg`Àh`Yb` \`Uh`Yb`c`Zh  
GW`k ]Yf][ \_Y]hYbž`X]Y`GhfU`»Y`g]W`Yf`ni `bi`h`Yb`"9]b`J`cfZU`ž`VY]  
XYa`Y]bY` : fUi `a ]h`Y]bYa`9`Y`\_hfcfc`g`hi` \`i`a`\_]ddhYž`j`YfXYi`h`]W`h  
X]Y`8f]b[ `]W`\_Y]h`XYf`A`U`»b`U`a`Yb`"8cW`bi`b`[ ]Vh`Yg`YbX`]W`@]W`h  
Ua`9bXY`XYg`Hi`bbY`g`"

8]Y`GhUXh?`Ò`b`\\Uh`XUfUi`Z`]b`gW`bY`fYU[`]Yfhi`bX`5bZUb[`X]YgYf`  
K`cW`Yž`Ua`&`" `đ`b`]&\$&)`ž`a`]h`XYb`GUb]Yfi`b[`gUfVY]hYb`Ub`XYf`  
6i`f[`a`Ui`Yf`VY[`cbbYb`" `đ`Y]bYa`ZFYi`bX`]W`Yb`HY`YZcbUh`a`]h`XYf`  
GhUXhj`Yfk`U`hi`b[`k`i`fXY`ni`b`ÅW`gh`Ui`Z`X]Y`8f]b[`]W`\_Y]h`XYg`  
DfcV`Ya`g`\\]b[`Yk`]YgYbž`k`Ug`ni`Y]bYa`C`fhghYfa`]b`ZØ`fhY`"8]Y`  
GhUXh`\\Uh`Y]bY`:]fa`U`VYUi`ZhfU[`hž`X]Y`G`W`ÅXYb`Ui`ZY]bYf`@`Åb[`Y`  
j`cb`%\$`V]g`%)`A`YhYfb`ni`fY[`i`]YfYb`"8]Y`DZ`UghYfghY]bY`k`YfXYb`  
YbhZYfbhž`XYf`i`bhYf[`fi`bX`j`YfX]W`hYhi`bX`XUbb`bYi`j`Yf`Y[`h`"8]Yg`  
]gh`b`chk`YbX][`ž`XU`X]Y`\\]ghc`f]gW`Y`?`cd`ZghY]bd`ZUghYfi`b[`b]W`h`ZØf`  
X]Y`\\c`\\Y`6Y`Ughi`b[`Xi`fW`F`Y]gYVi`ggY`i`bX`@`\_k`Ui`g[`Y`Y[`h]gh`"

## 9]b`GhØW`\_` ;` YgW` ]W` hY`

8]Y`6i`f[`a`Ui`Yf`]gh`b]W`h`bi`f`Y]bY`k`]W`h][`Y`J`Yf`\_Y`fgUXYfž`gcbXYfb`  
Ui`W`Y]b`HY`X`Yf`?`Ò`bYf` ;` YgW` ]W` hY`"8]Y`GhfU`»`Y`ZØ`fhj`ca`8`ca`  
k`Y[`ž`Y]bYa`X`Yf`VYXYi`hYbXghYb`K`U`fnY]W`Yb`X`Yf`GhUXhž`XUg`  
VYfY]hg`j`cf`ZUgh`&\$`\$`đ`\\fYb`U`g`f`Òa`]gW`Y`GhUXh[`Y[`fØbXYh`  
k`i`fXY`" ?`Ò`bž`XUa`U`g`VY`\_Ubbh`U`g`7`c`cb]U`7`Ui`X]U`5fU`  
5[`f]dd]bYbg]i`a`ž`Yb`hk`]W`\_Y`hY`g]W`\_ØVYf`X]Y`đ`\\f`i`bXYfhY`\\]bk`Y[`  
ni`Y]bYa`dfc`gdYf]YfYbXYb`<`UbXk`Yf`\_g`!`i`bX`<`UbXY`gnYb`hfi`a`"8]Y`  
GhUXh`\\Uh`g]W`]a`a`Yf`k`]YXYf`bYi`YfZ`bXYb`i`bX`XUVY]`]`fY`  
K`i`fnY`b`b]Y`j`Yf[`YggYb`"

8]Y`GUb]Yfi`b[`ga`U`»`bU`\\a`Yb`g]bX`Y]b`k`Y]hYfYf`G`W`f]hh]b`XYf`  
GhUXhYb`hk`]W`\_i`b[`gghfUhY[`]Yž`X]Y`gY]h`XYa`K`]YXYfUi`ZVUi`bUW`  
XYa`Nk`Y]hYb`K`Y`h`\_f]Y[`i`a`[`YgYhnh`k`]fX`"8]Y`GhUXh`\\Uh]b`XYb`  
`YhnhYb`đ`\\fYb`j`Yfgh`Åf`\_h`Ui`Z`X]Y`F`Ybcj`]Yfi`b[`i`bX`X]Y`  
J`YfVYggYfi`b[`X`Yf`gh`Å`Xh]gW`Yb`đ`ZfUghfi`\_`hi`f`[`YgYhnh`"đ`X`Yf`B`Å`Y`  
XYf`6i`f[`a`Ui`Yf`VYZ]bXYh`g]W`\_Ui`W`Y]b`B`Yi`VUi`ž`XYf`%-`-` ,`  
UV[`YgW`\_c`ggYb`k`i`fXY`i`bX`\\Yi`hY`U`g`[`Y`i`b[`YbYg`6Y]gd]Y`ZØf`  
GhUXhfYdUfUhi`f`[`]h`8Yf`6Ui`\\Yff`k`Uf`XUg`<`c`\\Y`8ca`\_Ud]hY`" ?`Ò`bž`  
i`bX`XYf`5fW`]hY`\_h`K`U`hYf`j`cb`@`ca`/`DUf`hbYf`\\Uh`\\]Yf`a`]hY]bYa`  
XYg][`b]YfhYb`?`c`bnYdh`Y]bYb`gW`ØbYb`5VgW`\_i`gg`nk`]gW`Yb`U`hYb`  
i`bX`bYi`Yb`6Ui`Y`Ya`Yb`hYb`[`YgW`UZZYb`"

## B`UW`\\`U`h][`Y`GhUX`hY`b`hk`]W`\_`i`b`[`

8]Y`GUb]Yfi`b[`X`Yf`6i`f[`a`Ui`Yf`]gh`hY]`Y]bYf`[`fØ`»`YfYb`J`]g]cb`ZØf`

? Ò`b"´6YfY]hg`gY]h`XYa`%, "´\`f\`i` bXYfh`YbhghY\`Yb`d`fÀ[` YbXY`  
 GhUXhfÀi` a` Yž`X]Y`j` cb`XYf`Ub[` Yb`;` YgWÀ`jW`hY`XYf`GhUXh`n`Yi` [` Yb`"  
 8]YgY`6Ya` Ø\`i` b[` Yb`i` a` Y]b`Y`b`UWÀ\`U`h][` Y`i` bX`ni` \_i` bZhgcf]Ybh]YfhY`  
 GhUXhYbhk` ]W\_`i` b[` hfU[` Yb`X`Uni` VY]ž`X`Ugg`? Ò`b`k` Y]hYf\`]b`Y]b`Y`  
 UhhfU`\_hj` Y`A` Yhfc`dc`Y`Ua` F`Y]b`V`Y]Vhž`X]Y`gck`c`\`6Yk`c`\`bYf`U`g`  
 Ui`W`Hci`f]ghYb`Ub`n]Y\`h"A`]h`X]YgYb`A`U»`bU\`a` Yb`k`]fX`\`cZYbh]WÀ`  
 b]WÀ`h`bi`f`X]Y`G]WÀ`Yf\`Y]h`Ui`Z`XYf`6i`f[`a`Ui`Yf`Yf\`Ò\`hž`gcbXYfb`Ui`WÀ`  
 XUg`;` YgUa` hYfgWÀ`Y]bi`b[`gV]`X`XYf``bYbghUXh`[`YZÖfXYfh`"

`g[` YgUa` h`n`Y][` h`X]Y``h]Uhj` Y`XYf`GhUXhž`X`Ugg`? Ò`b`X]Y`  
 <`YfUi`gZcfXYfi`b[`Yb`UbbY\`a`Yb`k`]`i`bX`Y]b`[`i`hYg`<`AbXWÀ`Yb`ZÖf`  
 X]Y`;` YghU`hi`b[`gY]bYf`GhfU»`Yb`i`bX`D`À`h`Y`\`U`h"´9g`V`Y]Vh`ni`  
 \`cZYbž`X`Ugg`X]Y`5fVY]hYb`n`Ø[`]j`cfUbgWÀ`fY]hYb`i`bX`X]Y`  
 :`Yfh][`ghY`i`b[`XYf`[`Yd`UbhYb`A`U»`bU\`a`Yb`V`U`X`9f`Y]WÀ`hYfi`b[`ZÖf`  
 U`Y`Bi`h`Yf`Vf]b[`Yb`k`]fX`"´? Ò`b`YVh`i`bX`X`Ug`b]WÀ`h`bi`f`Xi`fWÀ`  
 gY]bYb`8ca`ž`gcbXYfb`Ui`WÀ`Xi`fWÀ`YVYbX][`Y`GhfU»`Yb`k`]Y`X]Y`  
 6i`f[`a`Ui`Yf`"

? Ò`b`Yf`GhUXh`5bnY][` Yf`VYf]WÀ`hYhž`X`Ugg`X]Y`GhUXh`? Ò`b`Yf`\_`Ubbh`  
 \`Uhž`X`Ugg`a`]h`XYf`G`Ub]Yfi`b[`b]WÀ`h`bi`f`Y]b`G]WÀ`Yf\`Y]hgd`fc`V`Ya`  
 [`Y`Òghk`]fX`ž`gcbXYfb`Ui`WÀ`Y]b`VYXYi`hYbXYf`HY]`XYf`GhUXh`  
 j`YfVYggYfh`k`]fX`"´8]Y`G`Ub]Yfi`b[`]gh`ni`XYa`Y]b`k`]WÀ`h][`Yf`G`WÀ`f]h`i]b`  
 XYf`gh`À`Xh]gWÀ`Yb`9bhk`]W\_`i`b[`ž`X]Y]b`XYb`Y`h`hYb`\`f`Yb`  
 ni`bY\`a`Yb`X`Ub`6YXYi`hi`b[`]Yk`cbbYb`\`Uhž`k`]Y`Ui`WÀ`Ui`Z`  
**j`cb`ca`"XY`ni`Y`gYb`]ghž`i`bX`X]Y`<]ghcf]Y`XYf`GhUXh`i`bhYfghfY]WÀ`h`  
 X]Y`K`]WÀ`h][`\_Y]h`X]YgYf`A`U»`bU\`a`Yb`]a`Ni`gUa`a`Yb`\`Ub[`]a`]h`  
 K`\_]dYX]U`"**

8YhU]`g	
C`fh	6i`f[`a`Ui`Yfž`)`\$`*`+`?`Ò`b`ž`8Yi`hgWÀ`UbX`
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"_ghU"XY`</li> <li>• j`cb`ca`"XY`</li> <li>• XY"a`"k`_]dYX]U"cf[`</li> </ul>

6Ygi`WÀ`Yb`G]Y`i`bg`Ui`Z.`a`Y]b!`\_cY`b`bYh`