

# Ghfca ghØfi b[ Yb']b' ? Ø`b. 'HYWk b]\_Yf']a 9]bgUhn' 'K Ug`G]Y'k ]ggYb'a ØggYb`°

9fZU\fyb`G]Y'U`Yg`ØVYf`U\_hi Y`Y`Ghfca Ui gZÄ`Y`]b' ? Ø`b`Ua  
% "\$ \* "&\$&) "'F \Y]bBYhn!HYWk b]\_Yf`UfVY]hYb`Ub`@Øgi b[ Yb`ZØf  
X]Y`GhUXh"



A YX]UdUf\_ž) \$\* +\$ ? Ø`bž`8Yi hgWk`UbX`!`5a` \Yi h[ Yb`HU[ ž  
XYa` '% "\$ \* "&\$&) ž[ ]Vh`Yg[ `Y]Wk`a Y\fyfy`Ghfca ghØfi b[ Yb']b`XYf  
8ca ghUXh`? Ø`b`"K Ä\fybX`XUg`XYi hgWk`Y`Ghfca bYhn']a  
5`[ Ya Y]bYb`U`g`ghUV]`[ ]h`i bX`X]Y`? Ø`bYf`<Ui g\U`hY`'Ä\`f`]Wk`bi f  
k Yb][ Y`A ]bi hYb`c`bY`Ghfca` j Yfvf]b[ Ybž`g]bX`XYfnY]h`HYWk b]\_Yf  
XYf`F \Y]bBYhn'; a V<`Ub`nk Y]`GhUbXcfhYb`]a` GhUXh[ YV]Yh]a  
9]bgUhnž`i a` VYghY\YbXY`DfcV`Ya Y`ni`VY\YVYb`"8cWk`k Ug[ YbUi  
]gh`dUgg]Yfh3`8Yf`BYk g"XY`ni Zc`[ Yž`k i fXYb`]b`XYb`GhUXh`hY]Yb  
=bYbghUXh`i bX`Dcfn`Y]b][ Y`GhØfi b[ Yb`[ Ya Y`XYhž`X]Y`i a` '%` .&\$  
l \f`i bX`%-`.\$) `l \f`XYg`J cfhU[ g`VY\cVYb`k YfXYb`\_ccb`hYb"

6YhfcZYb`k UfYb`i bhYf`UbXYfYa` Zc`[ YbXY`6YfY]WkY.

- A YX]UdUf\_ž? Ò`b`fD@N`) \$\* +\$Ł
- H\YcXcf!<Yi gg!F ]b[ ž? Ò`b`fD@N`) \$\*\* , Ł
- 8Ubn][ Yf`GhfU» Yž? Ò`b`fD@N`) %% ( ) Ł
- <c\YbghUi ZYbghfU» Yž? Ò`b`fD@N`) %% ( - Ł

6YgcbXYfg`i b[ Yk ]gg`V`Y]Vhž`cV`X]YgY`5i gZÀ``Y`a ]h`XYb`[ Yd`UbhYb  
 K Ufhi b[ gUfVY]hYb`j cb`F`Y]bBYhn`i]b`J`YfV]bXi b[ `ghY`Yb``5\_hi`Y`  
 YfZc`[ Yb`ja `GhUXh[ YV]Yh`Y]b][ Y`i`a`ZUb[ fY]WXY  
 F Ybcj ]Yfi b[ ga`U» bU`a`Ybž`k`Ug`a`Ò[ `]WXYfk`Y]gY`ni`XYb  
 GhÒfi b[ Yb`[ YZØ`fh`U`hž`k`Y`F`Y]bbYhn`Ui`ZgY]bYf`K`YVgY]hY`  
**F`Y]b`b`Yhn`XY`VYf]W`hYh`**

## K Ufhi b[ gUfVY]hYb`ja`? Ò`b`Yf`GØXYb

I`a`XYb`gh`ÀbX][ Yb`6YXUfZUb`Ghfca`ni`XYW`Ybž`g]bX`]b`XYb  
 `YhnhYb`K`cW`Yb`i`bX`A`cbUhYb`VYfY]hg`a`Y`fYfY`[`fc»`Y`6Ui`dfc`Y`\_hY  
 ]b`?`Ò`b`]b`j`c``Ya` ;`Ub[ Y``GY]h`XYa`i`&``ž`b]`&\$&)`fYbcj`]Yfh`X]Y  
 F`Y]bBYhn` ;`a`V<`VY]gd]Y`gk`Y]gY`XYb`<`Ui`dhj`Yfgcf[`i`b[`gf]b[ `ZØf  
 Ghfca`ja`?`Ò`b`Yf`GØXYb``8]YgY`5fVY]hYb`]b`XYf`GhY]bghfU»`Y`gc``Yb  
 V]g`B`cj`Ya`VYf`&\$&)`UbXUi`Yfb`i`bX`VY]b`U`hYb  
 J`Yf`\_Y`fga`U»`bU`a`Ybž`X]Y`Y]bY`9]bVU`bghfU»`Y`ni`f`:`c`[`Y`U`VYb`  
 :`i`»`[`Àb[`Yf`i`bX`F`UXZU`fYf`\_Ò`b`Yb`Y`X`c`W`k`Y]hYf`b`d`Ugg]YfYb`

8cW`XUg`]gh`b]W`h`XUg`Y]bn][ Y`Dfc`Y`\_hž`XUg`a`ca`Yb`h`U`b``Ài`Zh``5V  
 XYa`i`&&`A`U]`&\$&)`k`]fX`ja`<c\Ybnc``Yfbf]b[ `Ub`Y]bYa  
 :`Yfbk`Àfa`YbYhn`[ YUfVY]hYhž`k`À`fYbX`Y]b`bYi`Yg  
 K`UggYfhfUbgdcfh`Y]hi`b[ ggmgHYa`]b`F`cXYb\_]fW`Yb`]b`D`Ubi`b[ `]ghž  
 XYggYb`b`VYhf]YVbU`a`Y`ZØf`9bXY`&\$&+`[ Yd`Ubh]gh`

## H]ddg`ja` : U`Y`Y]bYg`Ghfca`Ui`gZU``g

K`Yf`j`cb`Y]bYa`Ghfca`Ui`gZU``VYhfcZYb`]ghž`gc``hY`ni`b`ÀW`gh]ja`a`Yf  
 dfØZYbž`cV`XUg`DfcV`Ya` ``c`\_U`]ghž`ni`a`6Y]gd]Y`cV`X]Y  
 G]W`Yfi`b[ Yb`ja`Y][ YbYb`<`Ui`g`U`h`Ui`g[ Y`Ògh`k`i`fXYb``6Y]  
 [ fØ»`YfYb`5i`gZÀ``Yb`Ya`dZ]Y`h`XYf`**Ghfca`Ui`gZU``c`f`[ `8]Ybghž`Y]bY**  
 GhÒfi`b[ gUi`g`\_i`bZi`XYg`Ghfca`bYhnVYhfY]VYfg`ni`\_c`bgi`h]YfYb`  
 Ni`XYa`k`]fX`[ YfUhYbž`F`i`Y`ni`VYk`U`fYb`i`bX`HUgW`Yb`Ua`dYb  
 cXYf`<`UbXmg`U`g`@]W`hei`Y``Y`ni`bi`hYb``9]bY`J`c`fgcf[ Yž`k`]Y`XUg

Jcf\U`hYb`j cb`?YfnYb`cXYf`Bchghfca U[ [ fY[ UhYbž`k ]fX`YVYbZU``g Ub[ YfUhYbž`i a `g]W`Ui ZXYfUfh][ Y`G]hi Uh]cbYb`j cfni VYfY]hYb"

8]Y`bZcfa Uh]cbYb`ØVYf`X]Y`Ghfca g]hi Uh]cb`]b`?Ò`b`k YfXYb fY[ Y`a Å»][ `U`hi U`g]Yfh"5a `VYghYb`]bZcfa ]YfYb`G]Y`g]W`X]fY`h ØVYf`X]Y`K YVgY]hYb`XYf`5bV]YhYfž`i a `ghYhg`Ui ZXYa `@Ui ZYbXYb ni `V`Y]VYb"8]Y`YhnhYb`i dXUhYg`nY][ hYbž`XUgg`X]Y`HYWb]\_Yf k Y]hYf`]b`]a `9]bgUhn`g]bXž`i a `Y]b`g]W`YfYg`i bX`ghUV]`Yg`BYhn`ni [ Yk Å`f`Y]ghYb"

8YhU]`g	
Cfh	A YX]UdUf_ž`) \$* +\$`?Ò`bž`8Yi hgW`UbX
Ei Y`Yb	<ul style="list-style-type: none"><li>• k k k "bYk g"XY</li><li>• k k k "f`Y]bbYhn"XY</li><li>• ghfca Ui gZU``cf[</li></ul>

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