

# F UgYf!8 fUa U`]b`? Ò`b.`A i hhYf`\_Àa dZh bUW`hÒX`]W`Ya`i bZU``i a` ; YfYW`h][`\_Y]h°

ÈY[ U`Y`5i hcFYbbYb`]b`Dc``.HfU[ ]gW`Y`i bZÀ``Yž  
G]W`Yf\Y]hgf]g]\_Yb`i bX` : cfXYfi b[ Yb`bUW` \`ÀfhYfYb  
; YgYhnYb`dfÀ[ Yb`X]Y`8YVUhhY"



Dc`ž`8Yi hgW`UbX`!`8]Y`GhfU»Yb`]b`?Ò`b`i bX`UbXYfYb  
XYi hgW`Yb`GhÀXhYb`k YfXYb`]a a Yf`a Y`f`ni a`GW`Ui d`Uhn  
[ YZÀ`f`]W`Yf`G]hi Uh]cbYb`"5a dY`!8i Y`Yž`]`Y[ U`Y`GhfU»YbFYbbYb  
i bX`\cW`a`chcf]g]YfhY` : U`fnYi [ Y`ghY`Yb`Y]bY`U`i hY`6YXfc`i b[  
ZØf`U`Y`J Yf`\_Y`fghY`]bY`a Yf`XUf`"À`f`]W` [ ]Vh`Yg`XUVY`]nU`\fY]W`Y  
I bZÀ``Y`a`]h`gW`k Yfk ]Y[ YbXYb` : c` [ Ybž`XUfi bhYf`Ui W`hfU[ ]gW`Y  
HcXYgZÀ``Y`"Gc`ghUfV`X]Y`&%!`À`f`][ Y`A`UmU`VY`]Y]bYa` ]`Y[ U`Yb  
GhfU»YbFYbbYbž`k`À`fYbX`g]Y`Ui ZXYa`K`Y[ `bUW`<`Ui gY`k`Ufž`i`a  
a`]h`]\fYf`A`i`hhYf`ni`ZY]Yfb`"9]b`f]g`\_UbhYg`FYbbYb`nk`]gW`Yb`nk`Y]  
↑`b[ Yb` : U`fYfb`Ui ZXYf`GW`bY`ghfU»Y`YbXYhY`]b`Y]bYa`hÒX`]W`Yb  
Ni`gUa`a`Ybghc`"A`UmU`j`YfghUfV`bcW`Ua`i`bZU`cfh`"À`fY`A`i`hhYf`  
\_Àa`dZhi`bi`b`ZØf` ; YfYW`h][`\_Y]hi`bX`ZcfXYfh`ghfYb[ YfY` ; YgYhnY  
[ Y[ Yb`F`UgYfY]ž`k`Ug`X]Y`[ fc»Y`8]g`\_i`gg]cb`ØVYf`

G]WYf\Y]hga U» bU\ a Yb`]b`8Yi hgW`UbX`k Y]hYf`YbhZUW`h`N8 :  
VYf]W hYhž`XUgg`GhfU» YbgnYbYb`k ]Y`X]YgY`\_Y]bY`9]bnY`ZÄ`Y`a Y\ f  
g]bX"

8]Y`GhU]gh]\_Yb`gdFYWYb`Y]bY`XYi h]WY`GdfUWY. `HÄ[ `]W`\_ca a h  
Yg`ni `ZØbZ]`Y[ U`Yb`5i hcFYbbYb`Ui ZXyi hgWYb`GhfU» Yb`"C Zhig]bX  
Yg`↑ b[ Y`A`ÄbbYf`]a`5`hYf`j cb`%-`V]g`&\$`đ\ fYbž`X]Y`g]W`Ui Z  
[ YZÄ`f`]WY`K`YhhVYk YfVY`Y]b`UggYb`"8 UVY]`[ Yk`]bbYb`Hi`b]b[ !  
5i hcg`i bX`\cW`a`c`hcf]g]YfhY` : U\fnYi [ Y`a`]hØVYf`\*`\$\$`DG]`a`a`Yf  
a`Y\ f`Ub`6YXYi hi b[ "`6Y`]YVhY`A`Uf`\_Yb`k`]Y`A`YfW`XYg!5A ; `i`bX  
6A`K`Vf]b[ Yb`b]W`h`bi`f`]\fY` : U\fnYi [ Y`Ui`ZX]Y`GhfU» Ybž`gc`bXYfb  
Ui`W`X]Y`X`Uni [ Y\Öf][ Yb`F`]g]\_Yb`"Fi`bX`)`\$`\$`\$`gc`W`Yf`Hi`b]b[ !  
 : U\fnYi [ Y`k`YfXYb`Ä`f`]W`fY[ ]ghf]Yfž`k`Ug`Y]bYb`A`Uf`\_hj`cb`Yhk`U  
gYW`g`A`]]UfXYb`9i`fc`VYXYi`hYh`"HU[ YggW`Ui`i`bk`]bX`YW`hž  
XUgg`X]Y`F`UgYf`nk`Uf`c`Zi`X]Y` ; YgYhnY`VfYW`Ybž`UVYf`g]W`XYb`bcW`  
]a`6Yg]hn`j`cb`5i`Zg]W`hg!`i`bX`5gg]ghY`bngmghY`a`Yb`ZØ`\`Yb`"

; YgYhnYg`U[ Y`i`bX`[ YgY`gW`UZh`]W`Y  
J`Yf`Ub`hk`c`f`hi`b[

I`a`X`Yb`f`UgYbXYb` : U\ fYfb`YbX`]W`X`Ug`<`UbXk`Yf`\_ni`Y[ Ybž`hfU`h  
&\$%+`Y]b` ; YgYhn`]b`?`fUZhž`k`Y`W`Yg`X]Y`HY`]bU\`a`Y`Ub`]Y[ U`Yb  
5i`hcFYbbYb`a`]h` ; Y`X`ghfUZ`Yb`c`XYf`V]g`ni`nY\`b`đ\ fYb`<`UZh  
VYghfUZ`h`Hf`chn`X]YgYf`ghfYb[ Yb`F`Y[ Y`i`b[ `gW`Y]bYb`X]Y`GhfU» Yb  
j`c`Yf`F`UgYf`ni`gY]b`"&\$&`k`i`fXYb`Ui`h`đ`Zcfa`Uh]cbYb`Ui`g`XYf`  
HU[ YggW`Ui`]bg[ YgUa`h`%`+`'`"]Y[ U`Y`5i`hcFYbbYb`fY[ ]ghf]Yfh`  
5i`W`X]Y`NU\`XYf`I`bZÄ`Y`b]a`a`h`U`Ufa`]YfYbX`ni`"đ`XYb`Y`hnhYb  
A`cb`UhYb`[ UV`Yg`a`Y\ fYfY`hÖX`]W`Y`J`cfZÄ`Y`]b`<`Ua`Vi`f[ `i`bX  
8`cf`ha`i`bXž`XUfi`bhYf`Ui`W`X`Yf`hfU[ ]gW`Y` : U`Y]bYg`%%!`Ä`f][ Yb  
đ`b[ Ybž`XYf`hÖX`]W`j`Yf`Y`mh`k`i`fXY`"9]b`G]W`Yf\Y]hg`\_cbnY`dh`ZØf`X]Y  
J`Yf`\_Y\`fgg]hi`Uh]cb`k`]fX`Xf]b[ YbXYf`XYbb`Y`VYbÖh][`h`"

8]Y`Dc`]nY]`VYf]W`hYhj`cb`[ fUj`]YfYbXYb`G]W`Yf\Y]hgf]g]\_Yb`ZØf`U`Y  
J`Yf`\_Y\`fghY`]bY\`a`Yfž`X]Y`k`Y]hØVYf`XYb`@Äfa`f`]\`bUi`g[ Y\Yb`"đ  
?`c`b`\_Äa`dZYb`5bk`c`b`Yf`]a`GhUX`hY`]Dc`""[ Y[ Yb`X]Y  
i`bni`a`i`hUfYb`6YX]b[ i`b[ Ybž`X]Y`Xi`fW`F`UgYf`i`bX`DcgYf  
Yb`hghY\Yb`"6YgcbXYfg]b`XYf`F`Y]bi`ZYf!5`Y`Y`g]bX`X]Y`b`ÄW`h]W`Yb  
F`Yb`bYb`Y]b`gh`ÄbX][ Yg`Y`f[ Yfb]g`"I`a`X`Y`a`9]b`U`h`ni`[ YV]Y`hYbž`\`Uh`"

X]Y`GhUXh? Ò`b`bYi Y`A U» bU\`a Yb`[ YhfcZZYb" `Gc`k`i`fXY`Y]bY  
 GW`fUb`\_Y`]bghU``]Yfhž`X]Y`j`cf`XYa` `K`cW`YbYbXY`X]Y`GhfU» Y`ZØf  
 F`UgYf`gdYffh" `N8: `VYf]W`hYh`XUfØVYfž`XUgg`Ui`W`  
 Dc`]nY]\_`cbhfc``Yb`k`]Y`X]Y`;`fc»`\_`cbhfc``Y`Ua` `7Uf!:`f]XUm`]b  
 8ØggY`XcfZ`ni`Y]bYa` `HY]`XYf`A U» bU\`a Yb`[ Y\`ÖfYb"

## < YfUi gZcfXYfi b[ Yb`ZØf`X]Y`; YgY``gW`UZh

J`Yf`\_Y\`fgdgmW`c`c`[ Yb`k`UfbYb`Y`XcW`Ui`W`j`cf`XYf`a`YbhU`Yb`i`bX  
 Ya`ch]cbU`Yb`J`YfZUggi`b[ `j`]Y`Yf`↑`b[ Yf`:`U\`fYf" `C`Zhig]bX`Yg  
 :`Ø\`fYfgW`Y]bbYi``]b[ Y`nk`]gW`Yb`%,`i`bX`&)` `đ\`fYbž`X]Y`Xi`fW`  
 GY`VghØVYfgW`Åhni`b[ `i`bX`ZY\`YbXY`9fZU\`fi`b[ `]b`[ YZÅ\`f`]W`Y  
 G]hi`Uh]cbYb`[ YfUhYb" `9]b`6Yf]W`hj`cb`6F`ghY``h`\_`Ufž`XUgg`X]YgY  
 F`UgYf`\`Äi`Z[ `]b`Y]bYf`DUfU``Y`k`Y`h` ``YVYbž`k`c`;`YZU\`fi`bX  
 5XfYbU`]b`XYb`Hcb`Ub[ YVYb" `8]Y`8]g`\_i`gg]cb`ØVYf`Y]bYb  
 gdYn]Y``Yb`:`Ø\`fYfgW`Y]b`ZØf`gdcfh`]W`Y`:`U\`fnYi`[ Y`b]a`a`h  
 hUhgÅW`]W`:`U\`fh`Ui`Z`XU`Ui`W`XYf`8`Åb]gW`Y`i`bX`XYf  
 ²`ghYffY]W`]gW`Y`5bgUhn`ni`a`H\`Ya`U`:`U\`fnYi`[ VYgW`U[ bU\`a`Y`U`g  
 DfÅj`Ybh]cbga`U» bU\`a`Y`[ Y\`UbXY`h`k`]fX"

Ni`gUa`a`Yb[ YZUggh`\`Uh`X]Y`DfcV`Ya`Uh]\_`XYf`F`UgYfY`]Ui`Z`XYb  
 GhfU» Yb`b]W`hibi`f`↑`f]X]gW`ž`gcbXYfb`Ui`W`[ YgY``gW`UZh`]W`  
 gW`k`Yfk`]Y[ YbXY`?`cbgYei`YbnYbž`X]Y`nY]hbU\`VY\`UbXY`h`k`YfXYb  
 a`ØggYb" `<]bhYf`Y`XYf`5bY`\_XchY`ØVYf`Y]bYb`hØX`]W`Yb`i`bZU``  
 ghYW`\_h`Y]b`A`YbgW`ž`XYf`Y]bY`:`Ua` `]Y`\`Uh" `8]Y`Gh]a`a`Yb`bUW`  
 Yfbgh\`UZhYfYb`A`U» bU\`a`Yb`k`YfXYb`Ui`hYf"

8YhU]`g	
C`fh	Dc``ž`8Yi`hgW`\`UbX
E`i`Y``Yb	<ul style="list-style-type: none"> <li>• k`k`k`"nXZ"XY</li> <li>• k`k`k`"hU[ YggW`Ui`"XY</li> <li>• k`k`k`"Vf"XY</li> </ul>

6Ygi`W`Yb`G]Y`i`bg`Ui`Z.`a`Y]b!`\_`c`Y`b`b`Yh