

# 7U`YV`9k Ub`ØVYffUgWÅ h'a ]h? Uff]YfYYbXY` `8 Ug`F YbbYb`]gh'j c fVY]°

7U`YV`9k Ub`VYYbXYh'a ]h" \$`đ\fyb`ØVYffUgWÅ YbX`gY]bY`  
F UXgdcfh!`Uff]YfY`bUWÅ`YfZc`[ fY]WÅ Yb`đ\fyb`]a`HYUa``đYcg`  
; fYbUX]Yfg"



< Ua Vi f[ ž`8 Yi hgWÅ`UbX`!`7U`YV`9k Ubž`XYf`hU`Ybh]YfhY`  
Ui ghfU`]gWÅ Y`F UXdfcZ]ž`U h'a ]h'bi f' \$`đ\fyb`ØVYffUgWÅ YbX`XUg`  
9bXY`gY]bYf`F UXgdcfh`Uff]YfY`Ub[ Y`ØbX][ h`8 Yf`Gdf]bhYfž`XYf`  
ni`Ymh`ZØf`XUg`HYUa``đYcg`; fYbUX]Yfg`U`h]`k Ufž`a UWÅ hY`gY]bY`  
9bhgWÅ Y]Xi b[ `Ui Z`XYf`D`UhhZcfa`L`di V`\_`" `đ`gY]bYf`9f`\_`Àfi b[`  
VYhc`bhY`9k Ubž`XUgg`Yf`]b`gY]bYf`? Uff]YfY`a`Y`f`YffY]WÅ h`UVYž`U`g`  
Yf`Ya`U`g`ZØf`a`Ò[ `]WÅ`[ Y`U`hYb``À`hY"

đ`XYb`YmhYb`đ\fyb`k Uf`9k Ub`YXcWÅ`a ]h`< YfUi`gZc`fXYfi b[ Yb`  
\_cbZfc`bh]Yfh`B UWÅ XYa`Yf`j`cb`&\$%( `V]g`&\$%, `ZØf`XUg`Ui ghfU`]gWÅ Y`  
HYUa`C f]W!; fYYb98; 9 [ YZU`fyb`k Ufž`k YWÅ gY`hY`Yf`ni`@chhcž`k`c`  
Yf`VYa`Yf`\_Ybgk`YfhY`9fZc`[ Y`Yfn]Y`hYž`XUfi`bhYf`ZØb`Z`9hUdd`Ybg]Y[ Y`  
VY]`XYf`Hci`f`XY`:`fUbWÅ`"Ni`Ymh`Yf`YVhY`Yf`YXcWÅ`Y]bY`gWÅ k`]Yf][ Y`

D\UgY'i bX`\_Y\fhY`&\$&( `ni a `HYUa `>JmM!5`I `U`ni fØW`"Hfc hm  
dchYbn]Y`Yf`9fZc`[ Y`\_cbbhY`9k Ub`b]W h`Ub`gY]bY`ZfØ\YfYb  
@Y]ghi b[ Yb`Ub`\_bØdZYb`i bX`j Yf`Y» `XUg`HYUa `a Ø[ `]W Yfk Y]gY  
Ui Z[ fi bX`]bhYfbYf`8 ]ZYfYbnYb"

## 8 ]Y`F ØW`\_Y`f`ni `≠bYcg` ; fYbUX]Yfg

≠a `K ]bhYf`ZUbX`9k Ub`YXcW`Y]bY`bYi Y`<YfUi gZcfXYfi b[ `]a  
HYUa `≠bYcg` ; fYbUX]Yfg" `≠X]YgYa `?cbhYI h`\_cbbhY`Yf`gY]bY` : cfa  
ni fØW`[ Yk ]bbYb`i bX`ZY]YfhY`nk Y]`A UggYbg]Y[ Y`gck ]Y`Y]bYb  
9hUddYbg]Y[ `VY]`XYf`dFYgh][ Yhf`ÅW`h][ Yb`6Ug`\_Yb`UbX!Fi bXZU`fh"  
5i W`XYf`G]Y[ `VY]`XYf`GYhh]a UbU`7cdd]`Y`6UfhU`]`VYgh`Åh][ hYž`XUgg  
XYf`5i ghfU`]Yf`k ]YXYf`Ui Z`XYa `K Y[ `ni `U`hYf`Gh`Åf`\_Y`k Uf`"Hfc hm  
X]YgYf`9fZc`[ Y`YbhgW`]YX`g]W`9k Ub`bi bž`gY]bY`F UXgW`i \Y`Ub`XYb  
BU[ Y`ni `Åb[ Yb"

8 ]Y`9bhgW`Y]Xi b[ `ZØf`XUg`? Uff]YfYbXY`Z]Y`bUW` `Ub[ Yb  
, VYf`Y[ i b[ Yb `ž]bgVYgcbXYfY`Xi fW`X]Y`9fZU`fi b[ Yb`XYf`Y`hnhYb  
VY]XYb`GU]gcbgž`X]Y`gY]bY`6Yn]Y`i b[ `ni a `Gdcfh`VY`UghYh`\UhhYb"  
9k Ub`\_ØbX][ hY`Ubž`XUgg`XUg` ; YZØ`XYg`G]Y[ Yg`ZØf`]\b`gW`bY`Yf  
j c fØVYf[ ]b[ `U`g]b`ZfØ`YfYb`>J\`fYb" 8 ]YgY`Y`f`W`Yb`9]bV`]W`\_Y`]b  
gY]bY`Ya`ch]cbU`Y`J`YfUfVY]hi b[ `XYg`? Uff]YfYbXY`g`gd]Y[ Y`b`Y]bY  
FYU`]h`h`k ]XYfž`X]Y`j ]Y`Y`5h`Y`hYb`hY]`Yb"

## 9]b`6`]W`\_Ui`Z`X]Y`? Uff]YfY

≠b`XYf` ; YgUa`hV]`Ubni`gY]bYf`Gd]Y`nY]h`\_Ubb`9k Ub`Ui`Z  
VYa`Yf`\_Ybgk`YfhY`\*)`G]Y[ Y`ni`fØW`\_V`]W`\_Ybž`X]Y`Yf`[ fØ» hYbhY]`g`]a  
A`UggYbgdf]bh`Yfn]Y`hY`"Ni`gY]bYb`\YfUi`gfU[ YbXghYb`9fZc`[ Yb  
nÅ`Yb`X]Y`ZØb`Z`9hUddYbg]Y[ Y`VY]`XYf`Hci`f`XY` : fUbWž`YVYbgc  
ZØb`ZVY]a` ; ]fc`X`≠U`]U`i`bX`Y]bY`9hUddY`VY]`XYf`J`i`Y`hU`U`9gdUí`U"  
6YgcbXYfg`Yfk`Å`bYbgk`Yfh]`gh`gY]b`G]Y[ `VY]`XYb`<Ua`Vi`f[ Yf  
7mWUgg]Wg`&\$%\*" "

; Ya`Å»`Y]bgW`Å[ ] [ Yb` : cfgW`i b[ Yb`ni`? Uff]YfYbXYb`]a  
@Y]ghi b[ ggdcfh`[ ]Vh`Yg`Y]b][ Y`]bhYfYggUbhY`DYfgdY`\_h] Yb`Ui`Z  
9k Ub`g`F`ØW`\_hf]hh" `≠b`XYf`Gdcfh`dgmW`c`c[ ]Y`k`]fX`nk`]gW`Yb  
gc[ YbUbbhYb`8`fcdci`hg`i`bX`F`ØW`\_hf]hhYb`i`bhYfgW`]YXYb"

K Å\fybX' 8 fcdci hg 'j cf'XYb' < Ò\Ydi b\_hYb'XYf'? Uff]YfY  
 ghUhhZ]bXYbž'YfZc`[ h'Y]b'F ØW\_hf]hh'cZh'bUWÅ 'gi V'Y\_h]j 'Ya dZi bXYbYb  
 < Ò\Ydi b\_hYb" '9k Ub g'9bhgWÅY]Xi b[ ' \_ÒbbhY'U`g'YI Ya d`Uf]gWÅYg  
 6Y]gd]Y`ZØf'Y]bYb'ZfY]k ]`][ Yb'F ØW\_hf]hh'j YfghUbXYb'k YfXYbž'XYf  
 b]WÅ h'Xi fWÅ 'J Yf'Ymi b[ Yb'cXYf'5Vk U\`VYX]b[ h']ghž'gcbXYfb  
 j]Y'a Y\ f'Ui ZdYfgÒb`]WÅYb', VYf'Y[ i b[ Yb'VYfi \h"

8]Y'8]g\_i gg]cb'ØVYf'XUg'? Uff]YfYbXY'j cb'Hcd!5h\`YhYb'nY][ h  
 Ui Z'XUgg'fYWÅ hnY]h][ Y'D`Ubi b[ 'i bX'gcn]U`Y'I bhYfghØhni b[  
 YbhgWÅY]XYbXY': U\_hcfYb'ZØf'Y]bYb'dfcV`Ya `cgYb', VYf[ Ub[ 'Ui g  
 XYa '@]ghi b[ ggdcfh'gY]b'\_ÒbbYb"'8 Ug'? Uff]YfYbXY' ]gh'b]WÅ h'bi f  
 Y]b'XYZ]b]h]j Yf'Di b\_hž'gcbXYfb'Y]b[ YgUa hYb'DfcnYggž'XYf'[ i h  
 j cfVYfY]hYh'k YfXYb'\_Ubb"

7U`YV'9k Ub'j Yf'Àggh'X]Y'F UXgdcfhVØ\ bY'U`g'Y]bYf'XYf  
 VYa Yf\_Ybgk YfhYb'Gdf]bhYf'gY]bYf'; YbYfUh]cb"'GY]b'9fVY'k ]fX  
 Xi fWÅ 'gY]bY'Y]bn][ Ufh][ Yb'9fZc`[ Yž'UVYf'Ui WÅ'Xi fWÅ 'gY]bY  
 Y\ f]WÅ Y'FYZYI ]cb'ØVYf'X]Y' < YfUi gZcfXYfi b[ Yb'ja 'Gdcfh[ YdfÅ[ h  
 gY]b"' : Øf'j ]Y'Y': Ubgi bX'?c`Y[ Yb'V'Y]Vh'Yf'Y]b' ]bgd]f]YfYbXYg  
 6Y]gd]Y`ZØf'9\ f[ Y]n'i bX'9fZc`[ 'ja 'F UXgdcfh"

: Øf'k Y]hYfY' ðZcfa Uh]cbYb'ni '7U`YV'9k Ubgi9bhgWÅY]Xi b[ 'YgYb  
 G]Y'a Y\ f'VY]'FD'Cb`]bYž'9i fcgdcfh'i bX'XYa '6=GD"

8YhU]`g	
J cfZU`	Gcbgh][ Yg
C fh	< Ua'Vi f[ ž'8Yi hgWÅ`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• fd!cb`]bY"XY</li> <li>• k k k "Yi fcgdcfh"XY</li> <li>• k k k "V]gd!gi fZ"XY</li> </ul>

6Ygi WÅ Yb'G]Y'i bg'Ui Z.'b!U[ "XY