

Hi ``VYf[ g'đ VY`g\_UbXU`g]Yfh. '6J 6!7c UWX  
]b`XYf'? f]h]\_`

A ]\_Y`Hi ``VYf[ ž'đhYf]a ghfU]bYf'j cb'6cfi gg]U'8cfha i bXž  
YfbhYh'[ Ya ]gWkhY`FYU\_h]cbYb`bUWX`Ya ch]cbU`Ya `đ VY`VY]a  
G]Y[ `[ Y[ Yb`<Y]XYb\Y]a "

8cfha i bXž'8Yi hgWk`UbX`!6cfi gg]U'8cfha i bX`Uh`Ua`GUa ghU[  
Y]bYb`k ]Wkh[ [ Yb`G]Y[ `[ Y[ Yb`XYb`%": 7`<Y]XYb\Y]a `a ]h`&.%  
Yffi b[ Yb`"8Yf'đhYf]a ghfU]bYf`A ]\_Y`Hi ``VYf[ ž`XYf`Ui Z`B`i`f`]GU\]b  
Zc`[ hYž`k Uf`bUWX`XYa`Gd]Y`g]Wkh`]Wk`Yf`Y]WkhYfh`i bX`↑ VY`hY  
Ya ch]cbU`j`cf`XYb`a`]h[ YfY]ghYb`i: Ubg`"9f`\_`cdZhY`g]Wk`Ui ZXUg  
<Yfn`i bX`VU`hY`X]Y`i: Ui gh`GdcfhgX]fY`hcf`GYVUgh]Ub`?Y\`  
VYnY]Wk`bYhY`Hi ``VYf[ g'đ VY`U`g` <YfnYbgUb[ Y`Y[ Yb\Y]h`"8cWk  
k`À`fYbX`Y]b][ Y`i: Ubg`i bX`Gd]Y`Yf`XYb`A`ca`Ybh`XYf`i: fYi`XY  
ZY]YfhYbž`[ UV`Yg`\_f]h]gWk`Y`Gh]a`a`Yb`Ui`g`XYf`i: UWk`k`Y`h`

G\_m!9l dYfhY`8]Yha Uf`<Ua`Ubb`\_f]h]g]YfhY`Hi ``VYf[ g`J`Yf`U`hYb  
gWk`UfZ`i bX`VYnY]Wk`bYhY`Yg`U`g`dY]b`]Wk`i bX``À`Wk`Yf`]Wk`"đ  
gY]bYb`?ca`a`YbhUfYb`k`]Yg`<Ua`Ubb`XUfUi`Z`]bž`XUgg`Hi ``VYf[ `]b  
gY]bYb`DfYggY`\_cbZYfYbnYb`ghYhg`VYhcbh`UhhYž`XUgg`Yg`b]Wk`hi`a  
]\b`[ Y\Yž`k`Ug`gY]b`Ya`ch]cbU`Yg`J`Yf`U`hYb`bi`b`YXcWk`k`]XYf`Y[ h  
\UVY`"<Ua`Ubb`VYUbgdfi`Wk`hYž`XUgg`Hi ``VYf[ `bUWX`YX][ `]Wk`XfY]  
Gd]Y`Yb`U`g`HfU]bYf`i bX`Y]bYf`B]YXYf`U[ Y`[ Y[ Yb`6fYa`Yb`b]Wk`h`gc  
ZY]Yfb`gc`hYž`U`g`cV`Yf`gY`Vgh`X]Y`HcfY`[ YgWk`cggYb`À`hY`"5i`Wk  
9f]\_`A`Y]Yfž`Y]b`k`Y]hYfYf`G\_m!9l dYfhYž`ZUbX`Hi ``VYf[ g'đ VY`  
ØVYfhf]YVYb`"

? f]h]\_`i bX`[ Ya ]gWkhY`FYU\_h]cbYb

8Yf`G]Y[ `[ Y[ Yb`Y]bYb`5Vgh]Y[ g\_UbX]XUhYb`k`Uf`XYf`nk`Y]hY  
5i`gk`ÀfhgYfZc`[ `XYf`GU]gcb`ZØf`8cfha i bX`"8Yb`bcWk`V`Y]Vh`XYf`

7`i V`a ]h`&- `Di b`\_hYb`Ui ZXYa`nY`b`hYb`D`Uhm`XYf`6i bXYg`][ U`i bX  
a`i`gg`i`a`X]Y`7`Ua`d]cbg!@YU[ i`Y!E`i`U`]Z`\_Uh]cb`\_Aa`dZYb``8Yf  
5VghUbX`ni`a`J`Z6`Ghi`hh[ Ufhz`XYf`XYb`Z0b`ZhYb`D`Uhm`VY`Y[ hz`VYhfA[ h  
bi`f`XfY]`Di`b`\_hY``Hi``VYf[ `k`]fX`Ua`GcbbhU[ `j`cb`B`\_c`?`cj`Ue`U`g  
HfU]bYf`UV[ Y`0ghi`bX`\_Y`f`h`bUW`gY]bYa``hYfa`Ynnc`VY]`XYb  
DfcZ]g`ni`f0W`\_ni`f`8`cfha`i`bXYf`I`%`-`"

8]Y`A`Y]bi`b[ Yb`0VYf`Hi``VYf[ g`z`VY`g]bX`]b`XYb`gcn]U`Yb`A`YX]Yb  
[ YgdU`hYb``K`A`fYbX`j`]Y`Y`:`Ub`g`gY]bYb`9bh`i`g]Uga`i`g  
i`bhYfgh0hnYb`z`k`]fX`Yf`j`cb`Ub`XYfYb`gW`UfZ`\_f]h]g]Yfh``8]Y`hYb]cb  
`b`hYf`gY]bYa`J`Yf`U`hYb`V`Y]Vh`gca`]h`i`a`ghf]hhYb``6J`6`U`h]b  
X]YgYf`GU]gcb`VYfY]hg`Y]b][ Y`<`YfUi`gZcfXYfi`b[ Yb`VYk`A`h][ Yb  
a`0ggYb`z`XUfi`bhYf`Y]bYb`HfU]bYfk`YW`gY`i`bX`]b`hYfbY`?`cbZ]\_hY  
nk`]gW`Yb`GdcfX]fY`\_hcf`GYVUgh]Ub`?`Y`i`i`bX`HYW`b]gW`Ya  
8]fY`\_hcf`Gj`Yb`A`]g`]bhUh"

8]YgYf`HfU]bYfk`YW`gY`ghY`h`XYb`UW`hYb`]b`Y]bYf`F`Y]\`Y`XUfz`X]Y  
6cfi`gg]U`8`cfha`i`bX`gY]h`XYa`5VgW`]YX`j`cb`0f[ Yb`?`cdd`j`cf`0VYf  
nY`b`U`fYb`Xi`fW`[ YZ0`f`h`U`h``I`bhYf`XYa`9]bXfi`W`\_X]YgYf  
k`YW`gY`U`ZhYb`9bhk`]W`\_i`b[ Yb`j`Yf`gi`W`Yb`X]Y`J`Yf`Ub`hk`cfh]W`Yb  
XYg`J`YfY]bg`bi`b`z`X]Y`A`UbbgW`U`Zh`ni`f0W`\_Ui`Z`9fZc`[ g`\_i`fg`ni  
Vf]b[ Yb``N]Y`Z0f`B]\_c`?`cj`Ue`k`]fX`gY]b`z`X]Y`GW`k`Ufn!;`Y`VYb`]b  
X]YgYf`GU]gcb`k`]YXYf`Z0f`X]Y`7`Ua`d]cbg!@YU[ i`Y!D`AhY`ni  
ei`U`]Z]n]YfYb"

h`g[ YgUa`h`V`Y]Vh`UVni`k`UfhYb`z`k`]Y`g]W`\_X]Y`G]h`i`Uh]cb`VY]`6cfi`gg]U  
8`cfha`i`bX`Yb`hk`]W`\_Y`b`k`]fX`z`k`A`fYbX`XYf`J`YfY]b`k`Y]hYf`b`i`bhYf  
XYa`8`fi`W`\_ghY`h`z`X]Y`:`Ub`g`i`bX`X]Y`gdcf`h]W`Yb`5a`V]h]cbYb`b]W`h  
ni`Yb`h`A`i`gW`Yb"

:`0f`k`Y]hYfZ0`fYbXY`h`Zcfa`Uh]cbYb`ni`XYb`9fY][ b]ggYb`fi`bX`i`a  
6cfi`gg]U`8`cfha`i`bX`YgYb`G]Y`a`Y`f`VY]`**H!C`b`b`Y`z`9i`f`c`g`d`c`f`h**  
i`bX`**N8`:**"

8YhU]`g	
J`c`f`ZU``	Gc`b`g`h][`Y`g

8YhU]`g	
C fh	8cfha i bXž'8Yi hgWk`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "h!cb`]bY"XY</li> <li>• k k k "Yi fcgdcfh"XY</li> <li>• k k k "nXZ"XY</li> </ul>

6Ygi WkYb`G]Y`i bg`Ui Z.`b!U[ "XY