B Yi Y`F Y[ Y`b`ZØf`K UbXYfYf`Ui Z`HYbYf]ZZU.
Gc`[ Y\h' , \$' - /g`Yhnh`ni a`HY]XY`

9fZU\fyb`G]Y`U`Yg`ØVYf`K UbXYfa Ø[ `]W_X]hYb`Ui Z`HYbYf]ZZUž
bYi Y`F Y[ Y`b`]a`HY]XY!BUh]cbU`dUf`_i bX`VYgcbXYfY
5hhfU_h]cbYb`XYf`ϕgY`"

HYbYf]ZZUž`GdUb]Yb`!`8Yf`HY]XYž`a`U`YghÅh]gW`a`]h` +%)`A`YhYfbž
]gh`XYf`\ØW`ghY`Di`b\_h`GdUb]Ybg`i`bX`c`W_h`YXYg`ϕ\`f`A`]]`cbYb`j`cb
Hci`f]ghYb`Ub`" `a`ϕ\`f`&\$&&`VYgi`W`hYb`ØVYf`g]YVYb`A`]]`cbYb
A`YbgW`Yb`X]Y`ϕgY`ž`k`Ug`a`Y`f`U`g`XUg`G]YVYbZUW`Y`XYf
UbgÅgg][`Yb`6Yj`Ø`_Yfi`b[`Ui`ga`UW`h`"8]YgY`]a`a`YbgY`6Y`]YVh\Y]h
\Uh`bi`b`YXcW`ni`bYi`Yb`F Y[`Yi`b[`Yb`[`YZØ\fhž`X]Y`j`cb`XYf
ϕgY`j`Yfk`U`hi`b[`Y]b[`YZØ\fh`k`i`fXYbž`i`a` ,`VYfZØ`i`b[`i`bX
a`Ub[`Y`bXYb`F`YgdY`_h]`cf`XYf`BUh`f`ni`VY`\_`Å`a`dZYb`"8Yf`Ni`[`Ub[
ni`f`GY]`VU\`bVYf[`ghU]`cb`]gh`XU\`Yf`Ui`Z`YX][` `]W`i` \$\$`DYfgcbYb`dfc
HU[`VY[`fYbnhž`i`bX`Yg`g]bX`F`YgYfj`]Yfi`b[`Yb`ZØf`VYgh]a`a`hY
NY]hZYbghYf`YfZc`fXYf`]W`"K`Yf`g]W`b]W`h`XUfUb`\`Å`hž`a`i`gg`a`]h
6i`»`[`Y`XYfb`]a`XfY]ghY`][`Yb`9i`fc!6YfY]W`fYW`bYbž`VY]ZY`\`YbXYf
;`YbY\`a`][`i`b[`Xfc\`Yb`GhfUZ`Yb`j`cb`a`]bXYghYbg`*`\$\$`9i`fcž`k`]Y`?`B
C`b`]bY`VYf]W`hYh`"

K`UbXYfZØ\`fyf`5fbX`h`A`cfUk`Yž`VY`\_`Ubb`h`U`g`@`c`ž`YV`h`gY]h`ØVYf`&\$
ϕ\`fyb`Ui`Z`HYbYf]ZZU`i`bX`V]YhYh`Hci`fYb`]b`XYb`VYY]bXfi`W`_`YbXYb
6Yf[`Yb`XYf`F`Y[`]cb`Ub`"HYbYf]ZZU`nY][`h`g]W`]b`nk`Y`]?`]a`UncbYbž
X]Y`Xi`fW`XUg`<`cW`[`YV]f[`Y`[`YhfYbb`h`g]bX`"8]YgY`J`]Y`ZU`h]b`XYf
@UbXgW`UZh]gh`VYgcbXYfg`]a`HY]XY!BUh]cbU`dUf`_ni`Yf`YVYbž`XYf
ZØf`gY]bY`_Uf[`Y`A`cbX`UbXgW`UZh`i`bX`J`i``_`Ub`UbXgW`UZhYb`VY`\_`Ubb`h
]gh`i`<`]ghc`f]gW`i`[`YgY\`Yb`]gh`XYf`J`i``_`Ub`5fYbUg`BY[`fUgž`XYf`%`+`\$`*
Ui`gVfUW`i`bX`XUg`<`UZ`Ybgh`Å`X`h`W`Yb`;`UfUW`]W`j`Yfb]W`hYhYž`Y]b
VYXYi`hYbXYg`9`Ya`Ybh]b`XYf` ;`YgW`]W`hY`XYf`ϕgY`"

J]Y`ZÀ`h][Y`K UbXYfk Y[ Y`]a `HY]XY!

B Uh]cbU`dUf_

8 Yf`HY]XY!B Uh]cbU`dUf_`V]YhYh`Y]bY`VfY]hY`DU`YhhY`Ub
K UbXYfk Y[Ybž`X]Y`]b`i bhYfgWk ]YX`]Wk Yb`GWk]Yf][_Y]hg[fUXYb
i bX`@Àb[ Yb`Ub[Y`Y[ h`g]bX`"Ni`XYb`VY`]YVhYghYb`Fci hYb`nÀ`Yb.

- @U` : cfhU`YnU.`) ž` _a ž`Y]Wk hž`%.( )`\"
- 5fYbUg`BY[ fUg.`+ž*`\_a ž`a]hhY`ž`. '\$\$`\"
- Fcei Yg`XY` ; UfWĚU.` ž` _a ž`Y]Wk hž`&.\$\$`\"
- G]YhY`7UÍ UXUg.`%*ž*`\_a ž`a]hhY`ž`(. '\$`\"
- A cbhUÍ U`V`UbWU` `D]WĚ`XY`HY]XY.`; ž` _a ž`gWk Yfž`
)`.' '\$`\"

8]Y` , VYfg]Wk h`ØVYf`X]Y`K UbXYfk Y[Y`]a `B Uh]cbU`dUf\_`nY][h`Y]bYb
`Yfj cffU[ YbXYb`K Y[`ZØf`YXYb`K UbXYfYfž`j ca` `Y]Wk hYa
GdUn]Yf[Ub[`V]g`ni` \YfUi gZcfXYfbXYb`Hci fYb`"8]Yg`i bhYfghfY]Wk h`
**HY]XY`B Uh]cbU`dUf_ž`XYf`[YbUi Y`5b[ UVYb`ni`XYb`GhUfh`i bX
N]Y`di b\_hYb`gck]Y`XYb`VYb`Øh][ hYb`NY]hYb`V]YhYh`**

5 hhfU`\_h]cbYb`i bX`Øfh`]Wk Y`6YgcbXYf`Y]hYb

BYVYb`XYb`VYY]bXfi W_YbXYb`K UbXYfi b[ Yb`Ui ZHYbYf]ZU`[ ]Vh`Yg
nU`fY]Wk Y`5 hhfU`\_h]cbYbž`X]Y`X]Y` ðgY`ni` `Y]bYa` VYgcbXYfYb
FY]gYn]Y`a UWk Yb`"?ÀgYfY]Ybž`K Y]ba i gYb`i bX`6UbUbYba i gYb`
n]Y`Yb`XUg` ðhYfYggY`j]Y`Yf`6Ygi Wk Yf`Ub`"6UbUbYb`ghY`Yb`Ui Wk
XUg`<Ui dhYl dcfhdFcXi \_h`XYf` ðgY`XUfž`k À`fYbX`XYf`K Y]bVUi
ni bY`a YbX`Ub`6YXYi hi b[ [ Yk ]bbhž`k Ug`U`g`YfZfYi` `]Wk Y
9bhk]W`i b[ `ZØf`X]Y`c`\_Y`K]fhgWk UZh`ni` VYhfUWk hYb`]gh`"8]Y`VYghY
FY]gYnY]h`ZØf`K UbXYfi b[Yb`Ui ZHYbYf]ZU`]ghj cb`C`_hcVYf`V]g`A U]ž
k Ug`XYb`FY]gYd`Ub`YbhgdFYWk YbX`VYY]bZi ggYb`gc`hY`"

: Øf`k Y]hYfY` ðZcfa Uh]cbYb`i bX`H]ddg`fi bX`i a`XYb`HY]XY!
B Uh]cbU`dUf\_`i bX`HYbYf]ZU`]a`5`[Ya`Y]bYb`Ya`dZY`Yb`g]Wk`
**7UbUf]Ug`@cj Yfgž`X]Y`i a`ZUggYbXY` ; i ]XYg`ni`f`JYfZØ[i b[
ghY`Yb`"**

8YhU]`g	
C fh	HYbYf]ZUž`GdUb]Yb
E i Y`Yb	• k k k "_b!cb`]bY"XY</li> <li>• k k k "hY]XY!bUh]cbU`dUf_"XY • WUbUf]Ug!`cj Yfg"WŁa

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