

Hi ``VYf[ g`Ni \_i bZh`VY]'6cfi gg]U  
8cfha i bX. `HfYbbi b[ `cXYf`6YZ0fXYfi b[ 3

A ]\_Y`Hi ``VYf[ ž`š [ YbXhfU]bYf`j cb`6cfi gg]U`8cfha i bXž`ghY\h  
j cf`l bg]WXYf\Y]hYb`\]bg]W h]W`gY]bYg`J YfhfU[ g`V]g`&\$&\*" " " "  
9bhgWXY]Xi b[ `bUW`GU]gcbYbXY`Yfk UfhYh"



8cfha i bXž`8Yi hgW`UbX`!`A ]\_Y`Hi ``VYf[ ž`XYf`š [ YbXhfU]bYf`  
j cb`6cfi gg]U`8cfha i bXž`\_0bbhY`j cf`Y]bYf`YbhgWXY]XYbXYb  
K YbXi b[ `]b`gY]bYf`@Ui ZVU`b`ghY\Yb" `GY]b`J YfhfU[ ž`XYf`V]g`&\$&\*" "  
`Ai Zhž`k ]fX`j cfUi gg]W h]W`]a `Gca`a`Yf`&\$&) `ni`f`8 ]gdcg]h]cb  
ghY\Yb" `9g`[ ]Vh`nk`Y]`C`dh]cbYb. `Ybhk`YXYf`Y]bY`HfYbbi b[ `]`ca  
6J`6`cXYf`Y]bY`6YZ0fXYfi b[ `ni`f`l`&`ž`X]Y`]b`XYf`" `@[ U`gd]Y`h" `8Yf  
U`hi`Y`Y`HfU]bYf`XYf`l`&`ž`š]b`N]a`a`Yfa`Ubbž`k ]fX`bUW`  
GU]gcbYbXY`XUg`HYUa`j`Yf`UggYbž`k Ug`Hi ``VYf[ `Y]bY`A`0[ `]W`\_Y]h  
ni`f`6YZ0fXYfi b[ `V]YhYb`\_0bbhY" `8]Y`Z]bU`Y`9bhgWXY]Xi b[ `0VYf`  
gY]bY`ni`\_0bZh] [ Y`F`c`Y`gc`bUW`XYa`9bXY`XYf`Ui`ZYbXYb`GU]gcb  
[ YhfcZYb`k`YfXYbž`VYf]W`hYh`Fi` \f`&(` "

Hi ``VYf[ ` \Uh]g]W`gY]h]gY]bYa`K`YW`gY`Ui`g`8`AbYa`Uf`\_]a`Gca`a`Yf`

&\$%- 'U`g`YfZc`[ fY]WXYf`đ [ YbXhfU]bYf`YhUV`Yfh" B UWX XYa `Yf  
UbZÀb[ `]W`X]Y`I &' `VYhfYi hYžØVYfbU\`a `Yf`&\$&\$`X]Y`I %- "I bhYf  
gY]bYf`@Y]hi b[ `\_cbbhY`X]Y`I %- `VYa Yf\_Ybgk YfhY`9fZc`[ Y  
j YfVi WXYbžXUfi bhYf`j ]Yf`K Ygh!GhUZZY`!H]hY`]b` : c`[ Y`gck ]Y`X]Y  
8Yi hgWXY`A Y]ghYfgW`UZh]a `đ\`f`&\$&&"`8 UfØVYf`\]bUi g`YffY]W`hY  
XUg`HYUa `]b`XYf`I 9: 5`Mc`i h\`@YU[ i Y`&\$&&`XUg`J ]YfhY`Z]bU`Y"  
HU`Ybh]YfhY`Gd]Y`Yf`k ]Y`Mc`i ggci ZU`A ci `\_c\_cž`đJa ]Y` ; ]hhYbg`i bX  
Hca `F`ch\Y`ZUbXYb`i bhYf`gY]bYf` : Ø\fi b[ `XYb`Gdfi b[ `ni`XYb  
DfcZ]g"8]YgY`9fZc`[ Y`nY][ Yb`b]W`h`bi`f`gY]bY`HfU]bYfZÀ\][ `\_Y]hYbž  
gcbXYfb`Ui W`gY]b`HU`Ybhž`Gd]Y`Yf`ni`ZØfXYfb`i bX  
k Y]hYfni Ybhk ]W`Y`b"

Ni `\_i bZhgdYfgdY`\_h]j Yb`i bX`d`c`hY`bn]Y`Y`  
K YW`gY`

⇒ `đbi Uf`&\$&) `ØVYfbU\`a `Hi ``VYf[ `]bhYf]a ]gh]gW`X]Y  
DfcZ]a UbbgW`UZh`XYg`6J 6ž`bUWX XYa `Bi`f]`GU\]b`Ybh`UggYb`k`i`fXY`  
⇒ `X]YgYb`XfY]`DUfh]Yb`\_cbbhY`Yf`nk`Y]`Gd]Y`Y`[ Yk ]bbYb`i`bX  
Y]ba U`i`bYbhgW`]YXYb`gd]Y`Ybž`k`Ug`gY]bY` : Ø\fi b[ `gei`U]h`hYb  
i`bhYf`6Yk`Y]g`ghY`hY"8YbbcW`]gh`i`b[ Yk ]ggž`c`V`Hi ``VYf[ `gY]bYb  
J`YfhfU[ `V]g`&\$&`\*`YfZØ`Yb`k`]fXž`XU`VYfY]hg`?`cbhU`\_hY`ni`UbXYfYb  
?`i`Vgž`k`]Y`XYa`%"` : 7`B`ØfbVYf[ `i`bX`6`fUbb`6Yf[ Yb`Ui`g  
B`cfk`Y[ Ybž`VYghY`Yb"8]Y`I`bg]W`Yf\Y]h`ØVYf`gY]bY`Ni`\_i`bZh  
\_ØbbhY`gck`c`\`ZØf`XYb`HfU]bYf`U`g`Ui`W`ZØf`X]Y`đ [ YbXUVhY]i`b[  
XYg`6J`6`h]YZ[ fY]ZYbXY`5i`gk ]f`\_i`b[ Yb`\UVYb"

8]Y`G]hi`Uh]cb`j`cb`Hi ``VYf[ `k`]fX`YXcW`b]W`h]gc`]Yfh`VYhfUW`hYhž  
XYbb`g]Y`ZÀ`h]b`Y]bYb`[ fØ»YfYb`?`cbhYI`hj`cb`FYZcfa`Yb`]a  
XYi`hgWXYb`đ [ YbXZi »VU``"8Yf`8Yi`hgWXY` : i »VU``!6i`bX`fB: 6Ł`\Uh  
]b`XYb`Y`hnhYb`đ\`fYb`k`]W`h][ Y`J`Yf`ÀbXYfi`b[ Yb`]b`XYf  
BUW`k`i`W`gZØfXYfi`b[ `j`cf[ Ybca`a`Ybž`i`a`X]Y`9bhk ]W`\_i`b[ `↑`b[ Yf  
HU`YbhY`ni`j`YfVYggYfb"8]YgY`FYZcfa`Yb`VYhfYZZYb`i`bhYf`UbXYfYa  
X]Y`Gd]Y`ghfi`\_hi`fž`5`hYfg`\_UggYb`i`bX`HfU]b]b[ `ga`Yh\cXYbž`k`]Y`  
: i »VU``hfU]b]b[ `VYf]W`hYh"

F YZcfa Yb`]a `đ [ YbXZi »VU``

9]b`nYbhfU`Yg`9`Ya Ybh`X]YgYf`F YZcfa Yb`]gh`X]Y`9]bZØ\fi b[ `XYg  
: i b]bc!: cfa Uhgž`XUg`]b`8: 6!5i gV]`Xi b[ gnYbhfYb`Ui Z[ Y[ f]ZYb  
k ]fX" `8]YgY`A ]b]Uhi fZcfa `XYg`: i » VU``g`ZØfXYfh`[ fi bX`Y[ YbXY  
: Å\][ \_Y]hYb`k ]Y`6U``\_cbhfc``Y`i bX`9bhgW`Y]Xi b[ gj Yf\U`hYb`Xi fW  
\_Y]bYfY`Gd]Y`ZY`XYf`i bX`fYXi n]YfhY`Gd]Y`YfUbnU\`"Ni XYa `k i fXYb  
bYi Y`8: 6!B UW`k i W`g][ Yb`ZØf`l %+`i bX`l %-`]bg`@YVYb`[ Yfi ZYbž  
i a `Y]bY`\Ø\YfY`5i gV]`Xi b[ gei U`]hÅhi bX`VYggYfY`J cfVYfY]hi b[  
Ui ZXYb`DfcZ]Zi » VU``ni`i [ Yk Å`f`Y]ghYb" `8]Yg`VY]b\U`hYh`Y]bY  
gW`f]h`k Y]gY`l a ghY``i b[ `j cb`?`Y]bZY`X!`Ui Z; fc» ZY`XZi » VU``i bX  
X]Y`9]bZØ\fi b[ `j YfY]bZUW`hYf`F Y[ Y`bž`i a `XUg`Gd]Y`j YfghÅbXb]g`ni  
ZØfXYfb"

8]Y`F YZcfa Yb`n]Y`Yb`XUfUi Z`UVž`X]Y`]bX]j ]Xi Y``Y`9bhk ]W`\_i b[ `XYf  
Gd]Y`Yf`ni`ZØfXYfb`i bX`X]Y`,`VYf[ Åb[ Y`]b`XYb`DfcZ]Zi » VU``ni  
Yf`Y]W`hYfb" `9]b\Yf[ Y\YbX`XUni`k YfXYb`X]Y`5bZcfXYfi b[ Yb`Ub  
HfU]bYf`]a`B UW`k i W`gVYfY]W`Yf\Ø`hž`i a `Y]bY`VfY]hYfY  
5i gV]`Xi b[ `i bX`VYggYfY`6YhfYi i b[ `† b[ Yf`HU`Yb`h`ni  
[ UfUbh]YfYb" `@Ub[ Zf]gh][ `gc``XUXi fW`X]Y`K YhVYk YfVgZÅ\][ \_Y]h  
XYg`XYi hgW`Yb`: i » VU``g`[ YghÅf`\_h`k YfXYbž`k Ug`ZØf`HfU]bYf`k ]Y  
A ]\_Y`Hi ``VYf[ `j cb`nYbhfU`Yf`6YXYi hi b[ `]gh"

8YhU]`g	
J cfZU``	Gcbgh][ Yg
C fh	8 cfha i bXž`8Yi hgW`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "fi \ f&amp;( "XY</li> <li>• k k k "Zi ggVU``hfU]b]b[ "XY</li> </ul>

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