

: Y`gghi fn`Xfc\h.`8cfZ`6`UhhYb`]b`XYf  
GWk Y]n`Yj U\_i ]Yfh°

→ @0hgWYbhU`ž`GWk Y]nž`k i fXY`XUg`8cfZ`6`UhhYb`Ui Z[ fi bX  
Xfc\YbXYf: Y`ggh0fnY`Yj U\_i ]Yfh"Fi bX" \$\$`6Yk c\bYf`g]bX  
VYhfc ZYb"



6`UhhYb`ž`GWk Y]n`! → @0hgWYbhU`ž`GWk Y]nž`f0W`h`Y]b  
dchYbn]Y`Yf: Y`gghi fn`Ua`a`U`Ygh`h]gWYb`6]YhgW\cfbž`XUg`a`]h  
("\$\$\$`A`YhYfb`XUg`@UbXgWUdY`d`f`[`hž`b`Å`Yf" `b`F`YU`\_h]cb`Ui`Z`X]Y  
Xfc\YbXYf; YZU\`f`k`i`fXY`XUg`8cfZ`6`UhhYb`]c`gh`Å`b`X][`Yj`U\_i`]Yfhž  
k`Ug`fi`b`X" `\$\$`9]bk`c\bYf`XUni`nk`Ub[`ž`\fY`<`Äi`gYf`ni`j`Yf`UggYb"  
Hci`f]ghYb`k`UfYb`VYfY]hg`b]W`h`a`Y`\f`j`cf`C`fh"6YfY]hg`Ua`GUa`ghU[  
\UhhYb`X]Y`6Y\`0fXYb`Y]b][`Y`<`Äi`gYf`]b`6`UhhYb`[`Yf`Äi`a`hž`i`a`X]Y  
G]WYf\Y]h`XYf`6Yj`0`\_Yfi`b[`ni`[`Yk`Å`f`Y]ghYb"8]YgY`d`f`Äj`Ybh]j`Yb  
A`U»`b`U`a`Yb`Zc`[`hYb`Ui`Z`Y]bYb`\_0fn`]W`ghUhh[`YZ`bXYbYb  
: Y`gghi`fnž`XYf`Y]bYb`A`i`f[`Ub[`Ui`g`0ghY`i`b`X`Yhk`U`) `\$\$`A`YhYf  
cVYf\U`V`XYg: `i`ggYg`@cbnU`ni`a`Gh]`ghUbX`\_Ua`"A`Uhh\Ug  
9VYbYfž`XYf`b`Zcfa`Uh]cbgWYZ`XYg`fY[`]cbU`Yb: `0\fi`b[`gghUVgž  
k`UfbhYž`XUgg`XYf: Y`gUVVfi`W`\_i`fn`VYj`c`fghY\Y" → `gW\`]a`a`ghYb

: U``\_ÖbbhYb`V]g`ni`ZØbZA`]]cbYb`?i V]\_a`YhYf`; YghY]b`XYb`6Yf[  
\  
]bUVghØfnYbžgc`5`VUb`6f][`[`Yf`j`cb`XYf`5VhY]`i`b[`BUhi`f[`YZU`fYb`  
XYg`?Ubhcbg`K`U``g`"

8]Y`dfÄj`Ybh]j`Yb`A`U»`bU`a`Yb`\  
UVYb`b]W`h`bi`f`XUg`K`c`\  
XYf`  
8cfZVYk`c`b`Yf`]a``6`]W`ž`gcbXYfb`VYhfYZZYb`Ui`W`X]Y`[`YgUa`hY`  
FY`[`]cb`"8]Y`k`]W`h][`Yb`K`UbXYfk`Y`[`Y`k`i`fXYb`VYfY]hg`9bXY`XYf`  
J`cfk`c`W`Y`j`c`fgcf`[`]W`[`YgdYffhž`i`a``a`Ö[`]W`Y`I`bZÄ`Y`ni`  
j`Yfa`Y]XYb`"8]YgY`GdYffi`b[`Yb`g]bX`HY]`Y]bYfi`a`ZUggYbXYb`  
GhfUhY`[`]Y`ni`f`A`]b]a`]Yfi`b[`XYf`F`]g]\_Ybž`X]Y`Xi`fW`X]Y`]bghUV]Y`  
;`Yc`c[`]Y`]b`X]YgYf`VYf`[`][`Yb`;`Y[`YbX`Yb`hghY`Yb`\_ÖbbYb`"

## 8YhU]`g`ni`a`:`Y`gghi`fn

6Yf]W`hYb`ni`Zc`[`Yž`\_Ua``Yg`Ua``A`cbhU[`UVYbX`ni`Y]bYa`  
g][`b]Z]\_UbhYb`J`cfZU```8Yf`HY]`XYg`C`gh[`fUhg`Ua``?`Y]bYb`BYgh`c`fb`  
VfUW`nk`]gW`Yb`%+`i`bX`%,`I`\  
f`UVž`k`cVY]`Ui`h`XYa``GdfYW`Yf`XYg`  
FY`[`]cb`U`Yb`:`Ø`fi`b[`gghUVg`@ØhgW`Yb`hU`nk`]gW`Yb`%)`\$`\$`\$`\$`i`bX`  
&`\$`\$`\$`\$`?`i`V]\_a`YhYf`; YghY]b`[`Y`Ögh`k`i`fXYb`"8]YgY`bYi`Y`  
;`YZU`fYb`U[`Y`nY][`h`g]W`]b`h]YZYb`:`i`fW`Yb`]a`:`fUh`Ua``?`Y]bYb`  
BYgh`c`fb`ž`i`bX`;`Yf`Ö`Z]Y»`h`bi`b`ØVYf`XYb`6]fW`[`Y`hgW`Yf`ž`  
k`cXi`fW`ni`g`Ä`hn`]W`Yg`A`UhYf]U`[`Yf]ggYb`k`]fX`"8]Y`5bU`mgY`XYg`  
5VVfi`W`g`XYi`hY`h`XUfUi`Z`\  
]bž`XUgg`k`Y]hYfY`:`Y`gghØW`Y`]b`bU`Yf`  
Ni`\_i`bZ`h`Yfk`UfhY`h`k`YfXYb`ž`k`cVY]`Y]bY`Y`h`hY`G`W`Ä`h`ni`b[`j`cb`Y]b`  
V]g`XfY]`A`]]cbYb`?i V]\_a`YhYfb`5Vghi`fna`UhYf]U`Ui`g[`Y`h`"

8]Y`8Ui`Yf`X]YgYf`i`bg]W`YfYb`G]hi`Uh]cb`V`Y]Vh`i`b[`Yk`]gg`"8]Y`  
[`YgUa`hY`8cfZVYj`Ö`\_Yfi`b[`]b`6`UhYb`k`i`fXY`Y]bXf]b[`]W`  
Ui`Z[`Y`ZcfXYf`hž]\  
fY`<`Äi`gYfi`a`[`Y`YbX`ni`j`Yf`UggYb`"8]Y`6Y`\  
ÖfXYb`  
VYZ]bXYb`g]W`]b`Ub`\  
U`hYbXYf`5`Ufa`VYfY]hgW`U`Z`h`i`a``Ui`Z`X]Y`  
XmbUa`]gW`Yb`J`Yf`Ä`bXYfi`b[`Yb`]b`XYf`;`Yc`c[`]Y`fYU[`]YfYb`ni`  
\_ÖbbYb`"

## DfÄj`Ybh]c`bg!`i`bX`=b`Zc`fa`Uh]c`b`ga`U»`bU`a`Yb`

I`a`gc`k`]W`h][`Yf`]gh`Ygž`XUgg`X]Y`6Yj`Ö`\_Yfi`b[`]b`X]YgYb`;`YV]YhYb`  
ØVYf`X]Y`;`YZU`fYb`j`cb`:`Y`gghØfnYb`i`bX`UbXYfYb`  
BUhi`fYfY][`b]ggYb`[`i`h]bZc`fa`]Yf`h]gh`@Ui`h`XYf`K`YVgY]hY`j`cb`

bUhi f[ YZU\ fYb"Wk žk YfXYb'ja 'Gca a Yf'i bX'< YfVghfYWk hnY]h[  
 @Uk ]bYbVi ``Yh]bg'j YfÒZZYbh'Wk hž'gdYn]Y``VY]'[ fc» Yb'GWk bYYZÀ``Yb"  
 5i Wk 'c\ bY'cZZ]n]Y``Y'6i ``Yh]b'gc``hY'X]Y'@Uk ]bYbg]hi Uh]cb'ghYhg  
 VYUWk hYh'k YfXYb"8]Y'G\_]!'i bX'K UbXYf[ YV]YhY' ]b'XYf'I a [ YVi b[ ž  
 XUfi bhYf'@Yi \_YfVUX'i bX'@ÒhgWk YbhU'ž'ghY\Yb' ]b'ghYh][ Ya '8]U'c[  
 a ]h'XYb'ni ghÀbX][ Yb'6Y\ ÒfXYbž'i a 'X]Y'G]Wk Yf\Y]h'U``Yf'6Ygi Wk Yf  
 i bX'5bk c\ bYf'ni '[ Yk À\ f'Y]ghYb"

8]Y'XYfnY]h][ Y'@U[ Y' ]b'6`UhhYb'i bX'I a [ YVi b[ 'X]Ybh'U`g  
 Y]bXf]b[ `]Wk Y'9f]bbYfi b[ 'Ub'X]Y'A UWk h'XYf'B Uhi f'i bX'X]Y  
 Bch'k YbX][ \_Y]hž'X]Y'; YZU\ fYbž'X]Y'j cb'XYb'5`dYb'Ui g[ Y\Ybž'Yfbgh  
 ni 'bY\ a Yb"XYk YnYh"XY'VYf]Wk hYh'k Y]hYf\ ]b'ØVYf'X]Y'BchU[ Y  
 i bX'X]Y'A U» bU\ a Yb'XYf'6Y\ ÒfXYbž'k À\ fYbX'`ci fbU`&%"Wk  
 6]XYf'i bX'8YhU]`g'ni 'XYb'Øb[ ghYb'9fXfi hgWk Yb'`]YZYfh"  
 ðZcfa Uh]cbYb'ØVYf'ni \_ØbZ][ Y'9fY][ b]ggY'\_ØbbYb'ni XYa 'Ui Z  
 bUhi f[ YZU\ fYb"Wk 'UV[ Yfi ZYb'k YfXYb"

8YhU]`g	
J c fZU``	B Uhi f_UhUghfcd\Y
I f gUWk Y	: Y`gghi fn
C fh	6`UhhYbž'GWk k Y]n
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "XYk YnYh"XY</li> <li>• k k k "`ci fbU`&amp;%"Wk</li> <li>• k k k "bUhi f[ YZU\ fYb"Wk</li> </ul>

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