

< ]hnY!5`Ufa` ]b`DUXYfVc fb.`@Y hnhYf`D`Uhn  
]a`C K`@!< ]hnY!7\YW\_°

DUXYfVc fb`VY`Y[ h`XYb`Y hnhYb`D`Uhn`]a`< ]hnY!7\YW\_`&\$&) ž  
\_f]h]g]Yfh`Xi fW`'8]Y`@]b`\_Y`ZØf`a Ub[ Y`bXY` ; fØbZ`ÅW`Yb`i bX  
`c\Y`HYa dYfUhi fYb"



DUXYfVc fbž`8Yi hgW`UbX`!`DUXYfVc fb`]gh`Yg`b]W`h`[ i h`Yf[ Ub[ Yb  
]a`\_U`\_hi`Y`Yb`< ]hnY!7\YW\_`"8]Y`GhUXh`VY`Y[ h`XYb`Y hnhYb`D`Uhn  
i bhYf`XYb`%-`\$`i bhYfgi W`hYb`Gh`ÅX`hYb`]b`C`ghk`YghZU`Yb`!@]d`dY  
fC`K`@!`" @Ui h`Y]bYa`'6Yf]W`h`j`cb`F`UX]c`<c`W`gh]Zh`]gh`X]Y  
C`VYfZ`ÅW`Yb`hYa`dYfUhi`f`]b`DUXYfVc fb`VYfY]hg`Ui`Z`\_bUdd`" )` ; fUX  
[ Ygh]Y[ Ybž`k`Ug`j`]Y`Y`'6Øf[ Yf.]bbYb`Yf\`YV`]W`VY`UghYh`": Ugh)` \$`i  
XYf`GhUXhZ`ÅW`Y`g]bX`j`Yfg]Y[ Y`hž`k`Ug`X]Y`YI`hfYa`Y`< ]hnYVY`Ughi`b[  
k`Y]hYf`j`Yfgh`Åf`\_h`"

N]Y`XYf`5bU`mgYž`X]Y`j`cb`XYf`8Yi hgW`Yb`l`a`k`Y`h`]\`ZY  
Xi fW`[ YZØ`fh`k`i`fXYž`k`Uf`Ygž`XUg`< ]hnYdfcV`Ya`\_]b`Gh`ÅX`hYb  
g]W`hVUf`ni`'a`UW`Yb`", VYf`%&`A`j`"]cbYb`A`YbgW`Yb`]b`XYi`hgW`Yb  
Gh`ÅX`hYb`]g]bX`[ Y[ Ybk`Åfh][`Y]bYf`YI`hfYa`Yb`< ]hnYVY`Ughi`b[

Ui g[ YgYhnž'i bX'X]Y'NU\`Yb'nY][ Ybž'XUgg']b`\_ca a YbXYb`đ\fyb  
a ]h'Y]bYa `5bgh]Y[ `Y]» Yf'HU[ Y'ni `fYWX bYb`]ghž'k ]Y`XUg  
I a k Y'hVi bXYgUa h']b'gY]bYf'9]bgWÅhni b[ `VYf]W hYh" 8Yf'bYi  
Y]b[ YZØ\fhY`<]hnYVYhfcZYb\Y]hg]bXYI `VYk YfhYh'X]Y`6Y`Ughi b[  
Xi fW\`c\Y`HYa dYfUhi fYbž'X]Y`X]W hY`J Yfg]Y[ Y'i b[ `i bX'XYb  
A Ub[ Y`Ub` ; fØbZÅWYb"

## DUXYfVc fbg ` \ ]hn][ Y `? f]h]\_

8]Y`@]b`\_Y`]b`DUXYfVc fbg ` \ Uh'X]Y`GhUXh] Yfk U`hi b[ `bi b'gWUfZ  
\_f]h]g]Yfh"G]Y`VYa Åb[ Y'hž'XUgg'X]Y`Ui ZYbXYb`Dfc`Y`hY`ni f  
GWUZZ b[ `j cb'a Y`f` ; fØbZÅWYb`]a `K ]XYfgdfi W`ni `U`hi Y`Yb  
FcXi b[ Yb`j cb`K U`XZÅWYb`ghY`Yb" 8U`]gh[ Ubni`\_Uf`bcW`@ Zh  
bUW`cVYb ž'gc`Y]b`J YfhfYhYf`XYf`DUfhY]" 8]Yg`XYi hYh'XUfUi Z`]bž  
XUgg'X]Y`DUfhY]nYbhfU`Y`b]W h`[ Yk ]`h]ghž'gh]`ni `V`Y]VYb`i bX  
VYfY]hg`k Y]hYfY`K ]XYfghÅbXY`Ub[ YXfc`h`Uhž'i a `Ui ZX]Y  
A ]ggghÅbXY` \ ]bni k Y]gYb"

đ`XYf`[ YgUa hYb`FY[ ]cb`k YfXYb`a ]h'X]YgYa `H\Ya U`Ui W  
k ]W h][ Y`8]g\_i fgY`ØVYf`?`]a UgW`i hni bX`GhUXh[ YghU`hi b[  
Ub[ Yghc» Yb" `a a Yf\]b`k i fXY`]b`XYb`đ\fyb`&\$%) `i bX`&\$%, `Y]b  
XYi h]W Yf`5bgh]Y[ `Y]» Yf'HU[ Y`fY[ ]ghf]Yfhž'k Ug`Ui W`ZØf`X]Y  
UbXYfYb`?ca a i bYb`]b`XYf`I a [ YVi b[ `[ ]h" 8]Yg`\_Ubbž'k ]Y`XUg  
I a k Y'hVi bXYgUa h`ZYghghY`hž'ni `[ Ygi bX\Y]h]W Yb`DfcV`Ya Yb`]b  
XYf`6Yj Ò`\_Yfi b[ `ZØ\fybž'XU\`c\Y`HYa dYfUhi fYb`]bgVYgcbXYfY`]b  
ghÅXh]gWYb` ; YV]YhYb`j ]Y`Y`?fUb`\_Y]hYb`VY[ Øbgh][ Yb"

## 8]Y`G]W h`Ui Z`X]Y`Ni \_i bZh

@Ui h`XYf`5bU`mgY`j cb`8I <`Yf\U`hYb`" %GhÅXhY`]b`8Yi hgW`UbX  
Y]bY`FchY`?UfhY`k Y[ Yb`\c\Yf`<]hnYVY`Ughi b[ ž'k Å\fybX`%`%  
GhÅXhY`Y]bY` ; Y`VY`?UfhY`ZØf`a ]h`YfY`6Y`Ughi b[ `i bX`bi f`&, `Y]bY  
 ; fØbY`?UfhY`ZØf`[ Yf]b[ Y`<]hnYVY`Ughi b[ `Yf\U`hYb" DUXYfVc fbg ž'U`g  
GW`i gg]W hž'k ]fX`gc`ni a `BY[ Uh] VY]gd]Y`ZØf`UbXYfY`?ca a i bYb  
]b`XYf`I a [ YVi b[ ["8]Y`8UhYb`g]bX`Xi fW  
GUhY`hYbUi ZnY]W bi b[ Yb`i bX`5bU`mgYb`XYf`DchgXUa Yf`@ ZhV]`X  
I a k Y`hD`Ubi b[ ` ; a V<`YfZU\fvUf`i bX`nY][ Yb`XYi h]W ž'k ]Y  
Xf]b[ YbX`<UbX`i b[ gVYXUfZVYghY`h"

9]b`k ]W\h][`Yf`Di b\_h]ghž`XUgg`X]Y`Gh`XhYž`X]Y`i bhYf`XYbgY`VYb  
 \_`]a Uh]gW\Yb`6YX]b[ i b[ Yb`Y]XYbž[ Ya Y]bgUa`@Øgi b[ Yb`gi W\Yb  
 a ØggYb``6YgcbXYfg`]b` ; fc» gh`XhYb`k ]Y`DUXYfVc`fb`]gh`X]Y  
 DfcV`Ya Uh]\_`XYg`gh`Xh]gW\Yb`K`Åfa Y]bgY`YZZY`hg`Yj ]XYbh`  
 HYa`dYfUhi fi bhYfgW\]YXY`nk ]gW\Yb`GhUXhYbhYb`i bX`I a`UbX  
 \_ØbbYb`Ybcfa`gY]bž`k Ug`X]Y`< ]hnYVY`Ughi b[ `ZØf`X]Y  
 GhUXhVYk c`bYf.]bbYb`ni g`Åh`]W\`Yf`Ø`h`

⇒`XYb`\_ca a YbXYb`]U`fYb`k ]fX`g]W\`nY][ Yb`a ØggYbž`cV`i bX`k ]Y  
 X]Y`GhUXh`DUXYfVc`fb`Ui ZX]Y`< YfUi gZcfXYfi b[ Yb`XYf`?`]a U\_f]gY  
 fYU[ ]Yfh``8cW\`Yhnh`gW\cb`]gh`\_`Uf.`9g`VfUi W\h`b]W\h`bi f`K`cfhYž  
 gcbXYfb`Ui W\`HUhYbž`i a`XYf`Yi hfYa Yb`< ]hnYVY`Ughi b[  
 Ybh[ Y[ Ybni k ]f`\_Yb`i bX`X]Y`@YVYbgei U`]h`Åh`ZØf`U`Y`ni`j YfVYggYfb`

8 YhU]`g	
C fh	DUXYfVc`fbž`8 Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "fUX]c`c`W\ gh]Zh"XY</li> <li>• k k k "Xi`\"XY</li> <li>• k k k "i a k Y`hVi bXYgUa`h"XY</li> </ul>

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