

K ]fhgW\ UZhgXYVUhhY`]b`< Ua Vi f[ .`K Yf`\ Uh  
X]Y`VYghYb`Ni \_i bZhgj ]g]c bYb 3

8YVUhhY`ni f`K ]fhgW\ UZhgd`h]\_`]b`< Ua Vi f[ `VY`Yi W\hYh  
: UW\ \_f`ÄZhYa Ub[ Y`i bX`Ni \_i bZhghfUhY[ ]Yb`j cf`XYf  
6Øf[ YfgW\ UZhgk U\`Ua `&"`A`Äfn`&\$&)"

< Ua Vi f[ ž`8Yi hgW\`UbX`!`

5a`%&": YVfi Uf'&\$&) `ZUbX`]b`XYf`< Ua Vi f[ ]gW\Yb`6Øf[ YfgW\ UZh  
Y]bY`8YVUhhY`ØVYf`X]Y`K ]fhgW\ UZhi bX`Ni \_i bZhgc`bnYdhY`ghUhh"  
8]YgY`8YVUhhY`Z]Y`]b`X]Y`NY]h`nk Y]Y]b`U`V`K`cW\Yb`j cf`XYf  
6Øf[ YfgW\ UZhgk U\`ž`X]Y`Ua `&"`A`Äfn`&\$&) `ghUhhZ]bXYb`k ]fX``8]Y  
78I`bi`hhY`X]Y; Y`Y[ Yb`Y]hž`i a`XYf`GD8`i bX`XYb`; fØbYb  
j cfni k YfZYbž`8Yi hgW\`UbX`Ub`XYb`k ]fhgW\ UZhi]W\Yb`5V[ fi bX  
[ YZØ\fh`ni` \UVYb``78I`!: fU\_h]cbgW\YZ`8Ybb]g`H\Yf]b[ `\_f]h]g]YfhY  
X]Y`fch[ fØbY`FY[ ]Yfi b[ `ZØf`X]Y`ZY`YbXY`K UW\ghi a`gghfUhY[ ]Y  
i bX`ZcfXYfhY`X]Y`GW\ UZi b[ `Y]bYg`GYbUhc`fYbdc`ghYbgž`XYf`g]W\`a ]h  
8][ ]hU`]g]Yfi b[ `i bX`6Øfc`fUh]YUVVUi`VYgW\`ÄZh][ Yb`gc``hY"

GD8!K ]fhgW\ UZhggYbUhc`f]b`A`Y`Ub]Y`@Y`cb`UfX`j`YfhY]X][`hY`X]Y  
U\_hi`Y`Y`k ]fhgW\ UZhi]W\Y`@U[ Y`< Ua Vi f[ g`i bX`VYhcbhY`ž`XUgg`X]Y  
GhUXh`a ]h`ØVYf`Y]bYf`A ]`cb`gc`n]U`j`Yfg]W\Yfi b[ gdZ]W\h][  
6YgW\`ÄZh][`hYb`[ i`h`XUghY`Y``Ni`XYa`\_f]h]g]YfhY`g]Y`X]Y`78I`ZØf`]\fY  
<U`hi b[ `]b`XYf`A ]][ fUh]cbgXYVUhhY`ž`X]Y`]\fYf`A`Y]bi b[ `bUW\`XYa  
: UW\ \_f`ÄZhYdfc`V`Ya`gW\UXYh``#`X]YgYa`?`cbhYI`h`VYhcbhY`Ui`W\`XYf  
; fØbYb!: fU\_h]cbgW\YZ`8ca ]b]\_`@cfYbnYbž`XUgg`X]Y`78I`Y]b`ni  
bY[ Uh]j`Yg`6]`X`j`cb`8Yi hgW\`UbX`nY]W\`bY"

: UW\ \_f`ÄZhYa Ub[ Y`U`g`nYbhfU`Yg`H\Ya U

9]b`j`YfVi`bXYbYg`DfcV`Ya`a`]h`XYf`k`]fhgW`UZh`]W`Yb`G]hi`Uh]cb  
<Ua`Vi`f[`g`]gh`XYf`:`UW`\_f`ÅZhYa`Ub[`Y`ž`XYf`Ui`h`XYa  
5fVY]hga`Uf`\_ha`cb]hcf`XYg`<Ua`Vi`f[`]gW`Yb  
K`Y`h`k`]fhgW`UZh`g`b`gh]hi`hg`fk`K`K`≠`V]g`&\$(`\$`Ubb`Å`Yfb`X`&\$\$`\$\$\$  
:UW`\_f`ÅZhY`ZY`Yb`UggYb`\_`ÖbbhY`"6YgcbXYfg`VYhfc`ZYb`g]bX  
6Yfi`ZY`a`]h`6Yfi`ZgUi`gV]`Xi`b[`ž`k`cVY]`ØVYf`%`&`\$\$\$`ZY`Yb`XY  
:UW`\_f`ÅZhY`]b`X]YgYb`6YfY]W`Yb`Yfk`UfhY`h`k`YfXYb`"

⇒`Xf]hYb`E`i`UfhU`&\$(`\_`cbbhYb`(-`ž`i`XYf`i`bhYfb`Y`a`Yb`]b  
<Ua`Vi`f[`c`ZYbY`GhY`Yb`b]W`h`]bbYf`U`V`j`cb`nk`Y]`A`cb`UhYb  
VYgYhnYb`"8UVY]`gi`W`hYb`)"`ž`+`i`XYf`:`]fa`Yb`j`Yf[`YV`]W`b`UW  
A`]hUfVY]hYb`XYb`a`]h`Y]bYf`UV[`YgW`c`ggYbYb`@Y`fY`i`bX`(-`ž`i`  
bUW`i`DYfgcbYb`a`]h`Y]bYa`A`Y]ghYfž`:`UW`k`]fh`c`XYf`Y]bYa  
K`Y]hYfV]`Xi`b[`gUVgW`i`gg`"6YgcbXYfg`]b`XYb`6YfY]W`Yb`J`Yf`\_`Y`fž  
@c[`]gh]\_`ž`G`W`i`hn`i`bX`G]W`Yf`Y`h`gck`]Y`F`c`g`hc`ZZ[`Yk`]bbi`b[`ž  
DfcXi`\_`h]cb`i`bX`:`Yfh][`i`b[`k`]fX`Y]bY`g][`b]Z]\_`UbhY`?`bUdd`Y]h`Ub  
:UW`\_f`ÅZhYb`dfc[`bcgh]n]Yfh`"

I`a`XYa`:`UW`\_f`ÅZhYa`Ub[`Y`Yb`h[`Y[`Yb`ni`k`]f`\_`Yb`ž`\_`ÖbbhYb  
j`YfgW`]YXYbY`A`U»`bU`a`Yb`Yf[`f]ZYb`k`YfXYb`"6Y]gd]Y`gk`Y]gY  
\_`ÖbbhY`Y]bY`GhY][`Yfi`b[`XYf`9fk`YfVgVYhY]][`i`b[`t`b[`Yf`A`ØhhYf`V]g  
&\$(`\$`fi`bX`%)`"\$\$\$`ni`g`Åh`]W`Y`5fVY]hg`\_f`ÅZhY`a`]h`Xi`U`Ya  
6Yfi`ZgUVgW`i`gg`VYfY]hg`hY`Yb`"5i`W`Y]bY`9f`Ø`i`b[`XYf`Å`f`]W`Yb  
B`Yh`c`ni`k`Ub`XYfi`b[`j`cb`"\$\$\$`\$`\$`\$`Ui`Z`)"\$\$\$`DYfgcbYb`k`ØfXY  
a`Ö[`]W`Yfk`Y]gY`XUg`6`Đ!K`UW`ghi`a`bi`f[`Yf]b[`ZØ[`]g`hY][`Yfb`"

Ni`g`Åh`]W`gW`Å[`h`XUg`<`K`K`=]`cfž`XUg`[`YgY`h`]W`Y  
F`Yb`hYbY]b`hf]h`gU`hYf`Ui`Z`+`\$`J`fY`Ubni`Y`VYb`ž`i`a`X]Y  
:UW`\_f`ÅZhY`ØW`Y`i`a`\_`bUdd`%,`"\$\$\$`DYfgcbYb`ni`j`Yff]b[`Yfb`"  
HYW`b]gW`Yf`:`cfhgW`f]h`i`bX`5i`hca`Uh]g]Yfi`b[`\_`ÖbbhYb`YVYb`ZU`g  
Y`ZYb`ž`X]Y`6`Đ!F`UhY`ni`Yf`Ø`Yb`ž`Ui`W`k`Yb`b`g]Y`X]Y  
:UW`\_f`ÅZhY`ØW`Y`j`Yf[`fØ`Yfb`"

⇒`X]YgYf`gW`k`]Yf[`Yb`G]hi`Uh]cb`]gh`X]Y`<`UbXY`g`\_`Ua`a`Yf`U`\_`h]`i`bX  
Y`Uh`Y]bY`U`\_`hi`U`]g]YfhY`:`UW`\_f`ÅZhY`!`Ghf`UhY[`]Y`j`cf[`YghY`hž`X]Y`X]Y  
9f[`YVb]ggY`XYf`<`K`K`≠`Ghi`X]Y`i`bX`XYf`U`\_`hi`Y`Yb  
?`cb`t`b`\_`hi`fVY`ZfU[`i`b[`df`ÅgYb`h]Yfh`"

8YhU]`g	
J c f Z U ``	; YgYhn[ YVi b[
C fh	< Ua Vi f[ ž'8Yi hgW`UbX
E i Y ``Yb	<ul style="list-style-type: none"> <li>• k k k "bXf"XY</li> <li>• \ Ua Vi f[ Yf!k ]fhgW UZh"XY</li> </ul>

6Ygi W X Y b 'G]Y 'i b g 'Ui Z 'b!U[ "XY