

9\ fYbUa h`jW\ Yf`9]bgUhn. `6UmfYi h\ Yf  
GW\ Ø`Yf`Y]ghYb `ØVYf` - "%\$\$ `Ghi bXYb` °

GW\ Ø`Yf`Ui g`6UmfYi h\ `Y\ fYbUa h`jW\ `U\_hj .`%) ) `ž [ YbX`jW\ Y  
`Y]ghYb `ØVYf` - "%\$\$ `Ghi bXYb` : fY]k ]``[ YbX]Ybgh]a `Gcn]U`U\ f  
&\$&( #&\$&) "



6UmfYi h\ ž`8Yi hgW\ `UbX`!`J cf`?i fnYa `ZUbX`ja `; fc»Yb  
G]hni b[ ggUU`XYg`BYi Yb`F Uh\Ui gYg`X]Y`9\fi b[ `j cb`%) )  
GW\ Ø`Yf]bbYb`i bX`GW\ Ø`Yfb`ghUhž`X]Y`g]W\ `ja `F U\ a Yb`XYg`  
: fY]k ]``[ Yb`Gcn]U`Yb`GW\ i `U\ fg` `6UmfYi h\ Yf`A cXY`  
Yb[ U[ ]Yfh`U VYb`"CVYfVØf[ Yfa Y]ghYf`H\ca Ug`9VYfgVYf[ Yf`i bX  
@UbXfUh: `cf]Ub`K ]YXYa Ubb`k ØfX][ hYb`X]Y`VYY]bXfi W\_YbXY  
@Y]ghi b[ `X]YgYf`ž [ YbX`jW\ Ybž`X]Y`ja `GW\ i `U\ f`&\$&( #&\$&)  
]bg[ YgUa h`ØVYf` - "%\$\$ `Ghi bXYb`žfY]k ]``[ Yb`: fY]k ]``[ YbX]Ybgh  
[ `Y`Y]ghYh`U VYb`"8]YgY`† b[ Yb`A YbgW\ Yb`ghJa a Yb`Ui g`%\*  
GW\ i `Yb`]b`XYf`GhUXhi bX`ja `@UbX\_fY]g`6UmfYi h\ "

⇒ `Y]bYf`NY]hž`]b`XYf` [ YgY`gW\ UZh]W\ Yg`9b[ U[ Ya Ybh`a Y\ f`XYbb`Y  
Ub`6YXYi hi b[ ` [ Yk ]bbhž`nY][ Yb`X]YgY`GW\ Ø`Yf]bbYb`i bX`GW\ Ø`Yfž

XUgg'g]Y`Y]b`[ i hYg' < ÅbXWYb`XUZØf` \ UVYbž`UbXYfYb`ni` \Y`ZYb`"C V  
VY]`XYf`6YhfYi i b[ `j cb`?]bXYfbž`XYf`l bhYfghØhni b[ `j cb`GYb]cfYb  
cXYf`XYf`< `ZY`ZØf`A YbgWYb`a ]h`< UbX]WUd` `X]Y`9]bgUhnVYfY]WXY  
k UfYb`j ]Y`Z`h[ `i bX`i a ZUgghYb`Ui W`A ]hk ]f`i b[ `VY]`XYf  
: Yi Yfk Y`fž`XYf`HUZY`gck ]Y`]b`j YfgW]YXYbYb`J YfY]bYbž`? ]fWYb  
i bX`GW`i `Yb`"

## 9b[ U[ Ya Ybh`]a ` , VYfV`]W\_

8 Ug` : fY]k ]``[ Y`Gcn]U`Y`GW`i `U`f`Yfa i h[ h`GW`Ø`Yf]bbYb`i bX  
GW`Ø`Yfž`g]W`]b`gcn]U`Ybž`Ø`c`c [ ]gWYb`cXYf`\_i`hi fY`Yb  
6YfY]WXYb`ni`Yb[ U[ ]YfYb`"l a`hY]`ni bY`a Ybž`a ØggYb`X]Y  
đ [ YbX`]WXYb`a ]bXYghYbg`) \$`Ghi bXYb` : fY]k ]``[ YbX]Ybgh`Y]ghYb`  
8]Y`5`hYfgghfi`\_hi`f`nY][ hYž`XUgg`X]Y`a Y]ghYb`HY]`bY`a Yf`%\*`đ`YfY  
U`h`k UfYb`"l bhYf`XYb`%) )`HY]`bY`a Yfb`k`c`bYb`&+`]b`XYf`GhUXh  
6Umfi h`ž`k`Å`fYbX` ,`%`Ui`g`XYa`@UbX`fY]g`i bX`(+`Ui`g`XYa  
l a`UbX`gh]a`a`Yb`"

8 Ug`9b[ U[ Ya Ybh`XYf`đ [ YbX`]WXYb`]gh`b]W`h`bi`f`Ui`Z`X]Y  
\_`Ugg]gWYb`gcn]U`Yb`8]YbghY`VYgW`f`Å`b`\_h`"6Y]gd]Y`gk`Y]gY`i a ZUggh  
Yg`Ui`W`X]Y`A ]hUfVY]h`]b`ØZYb`h]WXYb`gcn]U`Yb`9]bf]W`hi`b[ Yb`k`]Y  
GW`i`Ybž`? ]bXYf[ `ÅfhYbž`GYb]cfYb`Y]a`Yb`cXYf  
6Y`]bXYfhYbY]bf]W`hi`b[ Ybž`gck ]Y`]b[ Ya`Y]bbØh][ Yb`J YfY]bYb`  
H`h[ ]Y]hYb`k`]Y`6Ygi`W`gX]YbghYž`<`Ui`g`Ui`Z[ UVYbVYhfYi i b[ `cXYf  
đ [ YbXUfVY]h`V]YhYb`XYb`HY]`bY`a Yfb`X]Y`A`Ø[ `]W`\_Y]hž`X]fY`\_h`ni  
`Y`ZYb`i bX`k`Yfhj`c`Y`9fZU`fi b[ Yb`ni`g`Ua`a`Ybž`c`bY`XUgg`g]Y  
XUVY]Y]bYb`Z]bUbn]Y`Yb`5i`g[ `Y]W`Yf`U`hYb`"

## 8]Y`6YXYi hi b[ `j cb`9`fYbUa`h`]W`\_Y]h

9`fYbUa`h]W`Yg`9b[ U[ Ya Ybh`]gh]b`8Yi`hgW`UbX`j`cb`[ fc`»`Yf  
6YXYi hi b[ "`@Ui`h`GhUh]ghU`Yb[ U[ ]YfYb`g]W`U`Y]b`]b  
Gdcfhj`YfY]bYb`bU`Yni` ,`\*`"\$`\$`\$`DYfgcbYb`"5i`W`X]Y` : fY]k ]``[ Y  
: Yi Yfk Y`fž`VY]`XYf`ØVYf`Y]bY`A ]``cb`A`YbgWYb`U`\_hj`\_g]bXž`i bX  
nU`fY]WXY`K`c`h`h`h[ ]Y]hgc`f[ Ub]gUh]cbYb`dfcZ]h]YfYb`j`cb`XYf  
GY`VghUi`gVYi`hY`XYf`9`fYbUa`h]W`Yb`"đ`Y]bYf` ;`YgY`gW`UZh`X]Y  
ni bY`a`YbX`Ui`Z`Gc`]XUf]h`h`Ub[ Yk`]YgYb`]ghž`k`YfXYb`gc`W`Y  
đ]h]Uh]Yb`]a`a`Yf`k`]W`h[ ]Yfž`i`a`fY[ ]cbU`Yb`6YXUfZYb`[ YfYW`h`ni

k YfXYb"

8]Y'ccfX]bUh]cb'i bX'6Y[ 'Y]hi b[ 'XYf'š [ YbX`]WXYb'i bX']\fYf  
9]bgUhnghY`Yb'k ]fX'gY]h'j ]Y`Yb'x\`fYb`YfZc`[ fY]W`Xi fW`XUg  
: fY]k ]`][ Yb'NYbhfi a '6UmfYi h\`ØVYfbca a Yb"8]YgYg`Yb[ U[ ]Yfh  
g]W`XUZØfž`XUgg`X]Y`HY]`bY\`a Yf]bbYb'i bX`HY]`bY\`a Yf`b]W`h'bi f  
]\fY`Ghi bXYb`UVgc`j ]YfYbž`gcbXYfb`Ui W`Y]b`bUW`U`h][ Yg  
6Yk i gghgY]b`ZØf`ZfY]k ]`][ Y`5fVY]h`Yb`hk ]W`Y`b": Øf`k Y]hYfY  
≠Zcfa Uh]cbYb`ghY`h`XUg: fY]k ]`][ Yb'NYbhfi a 'YXYfnY]h'ni f  
J YfZØ[ i b[ "9ffY]W`VUf`]gh`Yg'i bhYf`XYf`HY`YZcbbi a a Yf`\$- &%  
) %(%%\* `cXYf`dYf`9!A U]`Ub`]bZc4 ZfY]k ]`][ Yb!nYbhfi a !  
VUmfYi h\`XY"

≠`Y]bYf`K Y`hž]b`XYf`NY]h; Y`X`]ghž`nY][ h'g]W` \]Yfž`XUgg`XUg  
[ YgY`gW`UZh`]W`Y`9b[ U[ Ya Ybh'i bj Yfn]W`hVUf`]gh` `Yg`]gh`b]W`h'bi f  
Y]bY`k Yfhj c`Y`9fZU\`fi b[ `ZØf`X]Y`š [ YbX`]WXYbž`gcbXYfb`Ui W`Y]b  
k c\`hi YbXYf`6Y]hfU[ `ZØf`X]Y` ; Ya Y]bgW`UZh"9]bY`hc`Y`@]ghi b[  
VY]`XYf`9\`fi b[ ž`X]Y`nY][ h`≠`6UmfYi h\`]gh`XUg`ZfY]k ]`][ Y`gc`n]U`Y  
9b[ U[ Ya Ybh`\cW`]a `?i fg°

8YhU]`g	
C fh	6UmfYi h\`ž`8Yi hgW`U`bX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "VUmfYi h\`XY</li> <li>• k k k "ZfY]k ]`][ Yb!nYbhfi a ! VUmfYi h\`XY</li> <li>• XY"ghUh]ghU"W`a</li> </ul>

6Ygi WXYb`G]Y`i bg`Ui Z.`bU[ !VUmYfb"XY