

# K UbXYfi b[ `[ Y[ Yb`F ØW\_YbgWÅ a Yfn. 6YWÅ hYfYk [ fi ddY`ÀXh`Y]b`

6YWÅ hYfYk [ fi ddY`ÀXh`ini f`K UbXYfi b[ `Ua` `&%"`đ b]`]b  
<U» VYf[ Y`Y]b`" `đ Zcfa Uh]cbYb`ØVYf`A cfVi g`6YWÅ hYfYk ž  
? UZZY`i bX`?i WYb`Ua` `N]Y`"



NY`ž`8 Yi hgWÅ`UbX`!`5a` `GUa ghU[ ž`XYb`&%"`đ b]ž`ÀXh`X]Y  
6YWÅ hYfYk [ fi ddY`GWÅ k Y]bZ` fh#< U» VYf[ Y`U`Y` `đ hYfYgg]YfhYb`ni  
Y]bYf`K UbXYfi b[ `Y]b`"i a` `%( `i` \f`VY[ ]bbh`XUg`5VYbhYi Yf`Ua  
A Ufgk U`Xgd]Y`d`Uhmž`XYf`g]WÅ`nk` ]gWÅYb`NY`Ua` `9VYfgVYf[ `i bX  
C VYfgWÅ`Y]WÅ UWÅ`VYZ]bXYh`"8 Ug`N]Y`XYf`fi bX`ZØbZ`?]`ca` YhYf  
`Ub[ Yb`GhfYW\_Y`]gh`XYf`a` U`Yf]gWÅY`GWÅ`cggVYf[ `j`cb`NY`""8 cfh  
Yfk UfhYh`X]Y`HY]`bY`a` Yf`b]WÅ h`bi`f`Y]b`gWÅ a UW`UZhYf`? UZZY`i bX  
\_Øgh]WÅYf`?i WYbž`gcbXYfb`Ui WÅ`k`Yfhj`c`Y` `đ Zcfa Uh]cbYb`ØVYf  
A cfVi g`6YWÅ hYfYk ž]Y]bY`WÅ fcb]gWÅY`5i hc]a` a`i`bYf`\_fUb`\_i`b[ ž`X]Y  
j`cf`U`Ya` `Xi`fWÅ`F ØW\_YbgWÅ a YfnYb`i bX  
6Yk Y[ i b[ gY]bgWÅ fÅb`\_i`b[ Yb`[ YdfÅ[ h]gh`"8]YgY`5\_h]cb`]gh`HY]`  
XYg`X]Yg`Å`f][ Yb` `?i fnY`BUWÅ h`XYg`6YWÅ hYfYk `i bX`V]YhYh`Y]bY  
`Yfj`cffU[ YbXY` ;` Y`Y[ Yb`Y]h`ini f`6Yk Y[ i b[ `i bX`6Y[ Y[ bi b[ `ZØf

A YbgWkYbžX]Y'a ]hif\Yi a Uh]gWkYb'9f\_fUb\_i b[ Yb`VYVb"8]Y  
F ØW\_Y\ f`YfZc`[ h'bUWk`XYf`J YfUbghU`hi b[ `ni a  
A UfGk U`Xgd]Y`d`Uhnž`gcXUgg`Y]bY`YbhgdUbhY`5ha cgd\ÅfY  
[ UfUbh]Yfh`]gh": Øf`F ØW\_ZfU[ Yb`ghY`h; fi ddYbgdfYWkYf`F i X]  
F Y]b\Ufhž`YffY]WkVUf`i bhYf`XYf`HY`YZcbbi a a Yf`\$%) &#&\* &%%%%%ž  
ni f`J YfZØ[ i b[ "

8cWk`k Ug`]gh`Y][ Ybh`]Wk`A cfVi g`6YWk hYfYk ž`i bX`k ]Y`\_Ubb`X]Y  
8Yi hgWkY`J YfY]b][ i b[ `A cfVi g`6YWk hYfYk `fBJ A 6E`XYb  
6YhfcZZYbYb` \Y`ZYb3`8]Y`9f\_fUb\_i b[ `Uh`b]Wk`h`bi f`d`mg]gWkY  
5i gk ]f\_i b[ Ybž`gcbXYfb`VYY]bhfÅWk h][ h`Ui Wk`X]Y`@YVYbgei U`]hÅh  
XYf`6YhfcZZYbYb`k cfi bhYf`Ui Wk`dgmWk]gWkY`5gdY`hY`ZU`Yb"8]Y  
8JA 6`V]YhYh`Y]b`BYhmk Yf`\_ZØf`DUh]YbhYb`Ubž`XUg`I bhYfghØmi b[  
gck ]Y`9fZU`fi b[ gUi ghUi gWk`ZØf`A YbgWkYb`a ]h`A cfVi g`6YWk hYfYk  
i bX`j Yfk UbXhYb`9f\_fUb\_i b[ Yb`VYfY]hghY`h"8]YgY  
GY`Vgh\ ]`ZY[ fi ddYb`g]bX`b]Wk`h`bi f`Y]bY`k Yfhj c``Y`9f[ Åbni b[ `ni f  
a YX]n]b]gWkYb`J Yfgcf[ i b[ ž`gcbXYfb`V]YhYb`Ui Wk`X]Y`A Ø[ `]Wk`\_Y]hž  
g]Wk`[ Y[ YbgY]h][ `ni`Yfa`i h][ Yb`i bX`ni`VYfUhYb"

## K Yfhj c``Y`GY`Vgh\ ]`ZY`i bX` : Y]Yf`]Wk`\_Y]hYb

5\_hi Y``VYfY]hYhg]Wk`X]Y`8JA 6` ; fi ddY`5i [ gVi f[ `Ui ZY]b  
VYgcbXYfYg`9fY][ b]g`j cf.`5a`i ("Bcj Ya VYf`&\$&`k ]fX`XUg`i (\$"  
; fØbXi b[ g`U\ f`[ YZY]Yfh"i a`i`%&`i \f`VY[ ]bbh`X]Y` : Y]Yf`]b`XYf  
; UghghÅhY` : Å[ Yf\Ui g`]b`6Yf[ \Y]a ž`k c`A ]h[ `]YXYfž` : fYi bXY`i bX  
[ Y`UXYbY` ; ÅghY` \Yfn`]Wk`Y]b[ Y`UXYb`g]bX"9]b`\_Y]bYg  
FU\ a Ybdfc[ fUa a`a` ]h`Y]bYf`a`i g`\_U`]gWkYb`8UfV]Yhi b[ `XYf  
6`Ug`\_UdY``Y` 8]Y`? ]gg]b[ Yf`gck ]Y`Y]bY`9fØZZbi b[ gfYXY`j cb  
; fi ddYbgdfYWkYf]b`6]f[ ]h`A UmYf`ghY`Yb`Ui Z`XYa`D`Ub"8]Y` : Y]Yf  
k ]fX`Ui Wk`Y]b`F ØW`\_V`]W`\_Ui Z`X]Y`Y`h`hYb`j ]Yf` : \fn`Y`b`hYb  
VY]b`U`hYbž`]b`\_i g]j Y`VYY]bXfi W`YbXYf`6]XYf`i bX`J ]XYcg"

8]Y`GY`Vgh\ ]`ZY`gd]Y`h`Y]bY`nYbhfU`Y`F c``Y`]b`XYf`5fVY]h`XYf`8JA 6`  
K Å\ fYbX`XYf` : Y]Yf`]Wk`\_Y]hYb`k ]fX`Ui Wk`Ui Z`X]Y`k ]Wk`h][ Y`F c``Y`XYf  
H\YfUdYi h]bbYb`Y]b[ Y[ Ub[ Ybž`X]Y`VY]bU\Y`XUg`[ Ub`nY` : \f`ØVYf  
; ma`bUgh]\_ghi bXYb`UbV]YhYb"6]Y`g]bX`Y]b`i bj Yfn]Wk`hVUfYf`HY`]  
XYf`GY`Vgh\ ]`ZY[ fi ddYž`X]Y`U\_hi Y``%&, `A ]h[ `]YXYf`nÅ`h"6Y]`XYb  
 : Y]Yf`]Wk`\_Y]hYb`Ui g`6`]W`\_Yb`i a`X]Y`Y][ YbY` ; Ygi bX\Y]hi bX`XUg

9b[ U[ Ya Ybh]b`XYf; Ya Y]bgWUZh`k YfXYb`j ]Y`Y`9f]bbYfi b[ Yb  
 Ui Z[ YZf]gW`h`i bX`bYi Y`J cfg`h`mY`[ YgW`a ]YXYh"

## GW`i ggk cfh

8]Y`8JA 6`nY][ h`k ]Y`k ]W`h][ `Yg`]gh`X]Y`H\Ya Yb; Ygi bX\Y]h`i bX  
 l bhYfgh`h`ni b[ `]b`XYb`J cfXYf[ fi bX`ni `ghY`Yb"A ]h`5`\_h]cbYb`k ]Y  
 XYf`a cf[ ][ Yb`K UbXYfi b[ `i bX`XYb`VYj c fghY\YbXYb  
 : Y]Yf`]W`\_Y]hYb`k ]fX`Y]bY`D`UhhZcfa `[ YgW`UZZYb`z`i a `XUg  
 6Yk i gghgY]b`Z`f`A cfVi g`6YW`hYfYk `i bX`X]Y`A O[ `]W`\_Y]hYb`XYf  
 GY`Vgh\]`ZY`ni `gh`f`\_Yb`"K Y]hYfY`f`Zcfa Uh]cbYb`ni `X]YgYa `H\Ya U  
 i bX`XYb`c`\_U`Yb`GY`Vgh\]`ZY[ fi ddYb`Z]bXYb`G]Y`Ui ZXYf`K YVgY]hY  
 XYf`8JA 6`i bhYf`k k k "VYW`hYfYk "XY"?ca a Yb`G]Y`j cfVY]ž  
 `YfbYb`G]Y; `Y]W[ Yg]bbhY`\_YbbYb`i bX`Yf`U`hYb`G]Y`k Yfhj c`Y  
 H]ddg`Z`f`XYb`l a [ Ub[ `a ]h`XYf`9f`fUb`\_i b[ "

8YhU]`g	
Cfh	NY`ž`8Yi hgW`UbX
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "]bZfUb`_Yb"XY</li> <li>• Xj a V!Ui [ gVi f[ "XY</li> <li>• f\Yi a UnYbhfi a !a ]hhY`\YggYb"XY</li> </ul>

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