

# HÄbnY`ZYgh`]b`? Ui ZVYi fYb. J Yf\_Y`fgghØfi b[ Yb`i bX F ci hYbYa dZY`i b[ Yb`°

9fZU\ fYb`G]Y`U`Yg`ØVYf`XUg`HÄbnY`ZYgh`]b`? Ui ZVYi fYb`j ca  
%+`"V]g`&, "' † `]'&\$&) ž]b`\_i`g]j`Y`J`Yf\_Y`fg\]bk`Y]gY`i`bX  
J`Yf`UbghU`hi`b[`g\][` \`][` \hg"



? Ui ZVYi fYbž`8Yi hgW`UbX`!`†`? Ui ZVYi fYbž`Y]bYf`W`Ufa`UbhYb  
GhUXh`]b`6UmYfbž`ghY`Yb`X]Y`NY]W`Yb`VYfY]hg`Ui`Z:`Y]Yf.`J`ca`" %+`  
V]g`ni`a`&, "' † `]'&\$&) `j`Yfk`UbXY`h`g]W`X]Y`5`hghUXh`]b`Y]b  
di`g]YfYbXYg`:`Ygh[`Y`ÄbXYž`k`Ybb`XUg`hfUX]h]c`b`gfY]W`Y`HÄbnY`ZYgh  
ghY][`h`8]YgYg` \]ghc`f]gW`Y`?`]bXYfZYgh`]gh`b]W`h`bi`f`XUg`Ä`hY`ghY  
gY]bYf`5`fh`]b`6UmYfbž`gcbXYfb`n]Y`h`Ui`W`HUi`gYbXY`j`cb  
6Ygi`W`Yfb`Ubž`X]Y`g]W`Ui`Z`Y]b`Vi`bhYg`Dfc`[`fUa`a`Z`fYi`Yb`\_`ÖbbYb`  
Gc`k`YfXYb`a`Y`fYfY` \i`bXYfh`A`]hk`]f`\_YbXYž`]bgVYgcbXYfY`?`]bXYfž  
X]Y`:`YgW`]W`hY`?`Ui`ZVYi`fYbg`j`ca`Ui`g[`Y`YbXYb`A`]hY`U`hYf`V]g  
ni`f`6]YXYfa`Y]YfnY]h`YVYbX][`bUW`gd]Y`Yb`" **? Ui ZVYi fYb**  
**Hci f]ga i g` \`Uh`VYfY]hg`YfghY`9]bXfØW`Y`j`YfØZYb`h]W`hž`X]Y`Ui`Z**

Y]b`i bj Yf[ Ygg`]WXYg`9f`YVb]g` \]bk Y]gYb"

8]Y` : YghhU[ Y`ghUfhYb`hfUX]h]cbg[ Ya` Å»`a` ]h`Y]bYf`ZY]Yf`]WXYb  
9fÖZZbi b[ `Ua` `8`cbbYfghU[ UVYbX`]a` `HUbncfbXY``VY]a  
HÅbnY`ZYghd`Uhn" `6YfY]hg`Ua` `: fY]hU[ `i`bX`GUa` ghU[ `k`]fX`X]Y  
5`hghUXh`Xi` fW`XUg` `<]ghcf]gWXY`@U[ Yf`YVYb` `]b`Y]bY  
a` ]hhY`U`hYf`]WXY`5ha`cgd`ÅfY`Y]bhUi`WXYb`ž`k`c`<]bhYf`ÅZY`a` ]h  
: UW\_Y``]W`hž`A`i`g]\_`i`bX`Gd]Y`X]Y`6Ygi`WXYf`j`YfnUi`VYfb``9]b  
VYgcbXYfYg`<][` \`][` \h`]gh`XYf` `<ÅZY`Yga` Uf`\_h`ž`XYf`Ua  
K`c`WXYbYbXY`?`]bXYf`]b`X]Y`F`c``Y`j`cb`<ÅbX`Yfb`gW`ØdZYb`Åggh  
i`bX`U`hY`<UbXk`Yf`\_Y`gck` ]Y`HÅbnY`dfÅgYbh]Yfh``8Yf`<Ö`Ydi`b`\_h  
XYg` : YghYg`]gh`nk`Y]ZY``cg`XYf`9]bni` [ `XYg`?`U]gYfg`i`bX`gY]bYg  
<c`ZghUUhYgž`XYf`Ua` `HÅbnY`ZYgh!`GcbbhU[ `i`bX`A`cbhU[ `j`cf`XYa  
F`Uh`Ui`g`nY`YVf]Yfh`k`]fX`ž`Ub`XYa` `fi`bX`%`,`\$\$`?`]bXYf`]b  
 \]ghcf]gWXYb` ; Yk`ÅbXYfb`hY`]bY`a`Yb`k`YfXYb``5b`X]YgYb`HU[ Yb  
k`YfXYb`Ui`W`&(`A`i`g]\_`[`fi`ddYb`i`bX` `\*`dfÅW`h][` [ `YgW`a` ØW`\_hY  
 : Yghk`U[ Yb`a` ]h`DZYfXY[ YgdUbbYb`X]Y`GhfU»Yb`VY`YVYb"

## J Yf\_Y`fgVY` \]bXYfi b[ Yb`i`bX 5bfY]gYa` Ò[ `]W`\_Y]hYb

K`Å`fYbX`XYg`HÅbnY`ZYghYg`g]bX`YXcW`Ui`W`Yf`YV`]WXY  
J`Yf`\_Y`fgVY` \]bXYfi b[ Yb`]b`?`Ui`ZYi`fYb`ni`Yfk`UfhYb``8]Y  
GhUXhj`Yfk`U`hi`b[ `i`bX`X]Y`Dc`]nY`]k`UfbYb`X]Y`J`Yf`\_Y`fg`hY`]bY`a`Yfž  
VYgcbXYfg`Ui`ZX]Y`<]bk`Y]ggW`]XYf`i`bX`j`Yf`\_Y`fg`dc`]nY`]WXYb  
FY[ Y`i`b[ Yb`ni`UW`hYb" **BYk`g`XY`Ya`dZ]Y`h`9]b`Y]a` ]gWXYb`k` ]Y  
6Ygi`WXYfb`ž`g]W`]a` `J`cfZY`X`ØVYf`5bZU`fhgk`Y[ Yž`a` Ò[ `]WXY  
5`hYfbUh]j`fci`hYb`gck` ]Y`X]Y`DUF`\_d`Uhng]hi`Uh]cb`ni` `]bZcfa` ]YfYb``8]Y  
Bi`hni`b[ `ÖZYb`h]WXYf`J`Yf`\_Y`fga` ]hhY``i`bX`DUF`\_`/`F`]XY!  
A`Ò[ `]W`\_Y]hYb`k`]fX`Xf]b[ YbX`Ub[ YfUhYbž`i`a` `Y]bYb`ghfYggZfY]Yb  
6Ygi`W`XYg` : YghYg`ni`Yfa` Ò[ `]WXYb"**

I`a` `Ub`XYb`k` ]W`h][`ghYb`J`Yf`Ub`ghU`hi`b[ Yb`XYg`HÅbnY`ZYghg  
hY`]bY`a`Yb`ni` `ÖbbYbž`a` ØggYb`X]Y`6Ygi`WXYf`]a` `6Yg]m`Y]bYg  
 : YghUVnY]WXYbg`gY]b``8]YgYg`5VnY]WXYb`Zi`b[ ]Yfh`b]W`h`bi`f`U`g  
9]bhf]hhg`\_UfhY`/`X]Y`9]bbU`a`Yb`Ui`g`XYa` `J`Yf`\_Ui`Zi`bhYfgh`Ø`h`nYb`XYb  
J`YfY]bž`XYf`XUg` : Ygh`cf[ `Ub]g]Yfhi`bX`g]WXYfb`XYggYb`Z]b`Ub`n]Y``Y  
6Ug]g``?`]bXYf`V]g`ni` `]`fYa` `%)` ``; YVi`fhghU[ ` \UVYb`ZfY]Yb`9]bhf]hž

k Å\fybX'đ [ YbX`jWXY`UV`%) `đ\fyb`ni f`?UggY`[ YVYhYb`k YfXYb`  
 8 Ug`: YghUVnY]WXYb`Yfa Ò[ `]W`h`XYb`Ni hf]hh`ni `nU`\fY]WXYb`9j Ybhgž  
 XUfi bhYf`X]Y`9fÒZZbi b[ gZY]Yfž`k Å\fybX`XYg`@U[ Yf`YVYbg`gck ]Y`ni  
 Xj YfgYb`?]bXYfU\_hj] ]hÅhYb`i bX`: Yghi a nØ[ Yb`"K Y]hYfY`8YhU]`g  
 g]bX`Ui Z`XYf`K YVgY]hY`XYg`: YghYg`ni `Z]bXYbž`k c`Ui W`XYf  
 Jcfj Yf`\_Ui Z`XYf`5VnY]WXYb`Ub[ Y\_ØbX][ h`k ]fX`HÅbnY`ZYgh`"

8 Ug`HÅbnY`ZYgh`j Yfgdf]W`hž`Y]bY`NY]hj c``Yf` , VYffUgW`i b[ Ybž`Gd]Y`  
 i bX`GdU»`ni `V]YhYb`i bX`a UW`h`?Ui ZVYi fYb`ni a `GW`Ui d`Uhn  
 Y]bYg`YVYbX][ Yb`; YgW`]W`hgYf`YVb]ggYg`"K Yf`X]Y`; Y`Y[ Yb`Y]h  
 \Uhž`gc``hY`g]W`X]YgY`VUmYf]gW`Y`HfUX]h]cb`Ui Z`\_Y]bYb`: U``  
 Ybh[ Y`Yb`UggYb`°

8YhU]`g	
Cfh	?Ui ZVYi fYbž`8Yi hgW`UbX
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "bYk`g"XY</li> <li>• k k k "_Ui ZVYi fYb!hci f]ga i`g"XY</li> <li>• k k k "hUYbnY`ZYgh"XY</li> </ul>

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