

: fUi YbbYhnk Yf_`ZcfXYfh'a Y\`f`GWX i hn
[Y[Yb` \`Äi g`]WXY` ; Yk U`h`]a `@UbX_fY]g°

8 Ug` : fUi YbbYhnk Yf_`A U]b!GdYggUfh'dfÄgYbh]Yfh`Y]bY
5i gghY``i b[`ni a `GWX i hn`j cf` \`Äi g`]WXYf` ; Yk U`h`i bhYfghØhnh
j cb` `c_U`Yb`6Y\`ÖfXYb"



? Uf`ghUXhž`8 Yi hgW\`UbX`!`↳`XYf`FY[]cb`A U]b!GdYggUfh`k]fX`Y]b
ghUf_Yg`NY]WXYb`[Y[Yb` \`Äi g`]WXY` ; Yk U`h`[YgYhnh"8 Ug
: fUi YbbYhnk Yf_`A U]b!GdYggUfh`fl YA GDŁ` \`Uh`Y]bY`Ui Zk YbX][Y
K UbXYfUi gghY``i b[`cf[Ub]g]Yfhž`i a `XUg`[YgY``gWUZh]WXY
6Yk i gghgY]b`ZØf`X]YgYg`H\Ya U`ni `gW`ÄfZYb"8 Ub_`XYf
l bhYfghØhni b[`Xi fW\`XUg`@UbXfUhgUa h`A U]b!GdYggUfh`ž`j YfhfYhYb
Xi fW\` ; `Y]W`ghY``i b[gVYUi ZhfU[hY`@Ui fU`GYb[Yf`i bX`HUb`U
5a YfgVUW\`j cb`XYf` ; Ygi bX\Y]hgFY[]cb`d`i gž`k]fX`X]Y`5i gghY``i b[
Ui Zj YfgW]YXYbY`5fhYb`j cb` ; Yk U`h`Ui Za Yf_gUa `a UWXYb"G]Y
f]W`hYh`g]W`]bgVYgcbXYfY`Ub`6YhfcZYbYž`Yfa i h][h`g]Y`ni f
↳Ubgdfi W`bU\`a Y`j cb`<`]ZgUb[YVchYb`i bX`k Y]gh`Ui Z`X]YgY` \`]b"
@Ui h`XYa `6Yf]W`h`j cb`A U]b!9W`c`VYhcbh`@Ui fU`GYb[Yf`XUVY]ž
XUgg` ; Yk U`h`b]W`h`bi f`Y]b`DfcV`Ya `XYf` ; fc» gh`XhY`]ghž`gcbXYfb

Ui Wk`b`AbX`jWkYb` ; YV]YhYb`k]Y`A U]b!GdYggUfhj cf_ca a hi bX
Xcfhg]WkhVUf`[Ya UWkhk YfXYb`a i gg"

8]Y`5i gghY`i b[`k]fX`V]g`ni a `&+"`đ b`)]b`XYf`GdUf_UggY`? Uf`ghUXh
ni `gY`Yb`gY]b`i bX`]gh`VUff]YfYzFY]`ni [`Ab[`]Wk`"6YgcbXYfg`Ub
: Y]YfhU[Yb`V`Y]Vh`X]Y`5i gghY`i b[` [YgWk`cggYb`"DYhYf`GWka`]hž
ghY`j YfhfYhYbXYf`J c fghUbX`XYf`GdUf_UggYz`YVh`i]b`X]YgYa
Ni gUa`a Yb`Ub[`X]Y` [YgY`gWk`UZh]WkY`J YfUbhk`cfhi`b[`Yfj`cfž
k`A`fYbX`6f]hU`F]Wk`ž`@Y]hYf]b`XYg`5k`c! : fUi`Yb`Ui`gYg`K`ØfnVi`f[`ž
X]Y`<YfUi`gZcfXYfi`b[Yb`ZØf`[Yk`U`hVYhfc`ZYbY` : fUi`Yb`i`bX`X]Y
Bchk`YbX][`_Y]hj`cb`l`bhYfghØhni`b[`žX]Y`ØVYf`X]Y`5i gghY`i b[
`]bUi`g[Y`hž`Ub`gdf]Wk`h`J YfYbU` : fYmi`bX`<Y`_Y`?fU`_j`ca` : YA`GD!
BYhk`Yf`_`UVYb`Ui`»YfXYa`Y]b` : cfXYfi`b[gdUd]Yf`Ub`XYb
ghY`j YfhfYhYbXYb`@UbXfUh`7`f]ghcd`J`c[Y`ØVYf[YVYb"

: cfXYfi b[Yb`ZØf`a`Y`f`<`]`ZY

⇒XYa` : cfXYfi b[gdUd]Yf`g_]nn]Yfh`XUg`BYhk`Yf`_`a`Y`fYfY
k`]Wk]h][`Y`Di`b`_hYž`X]Y`b]Wk`h`bi`f`X]Y`G]hi`Uh]cb`XYf`6Yhfc`ZYbYb
j`YfVYggYfb`gc`Y`bž`gcbXYfb`Ui`Wk`ghfi`_hi`fY`Y`Y`bXYfi`b[Yb`]b`XYf
FY[`]cb`Ub`ghfYVYb`"Ni`XYb`nYb`hfU`Yb` : cfXYfi b[Yb`[Y`ØfYb.

- A`Y`f`GWk`i`hnd`ÀhnY`ZØf` : fUi`Yb`i`bX`?]bXYfž`Ui`Wk`c`bY`V]g
&\$`&`Ui`Z`Y]bYb`F`YWk`hgUb`gdfi`Wk`ni`k`UfhYb"
- 5i`gVUi`gdYn]U`]g]YfhYf`6YfUhi`b[gUb[YVchY`a`]h`a`cV]Yb
i`bX`a`Y`f`gdfUWk][`Yb` : cfa`UhYb"
- Df`Àj`Yb]cb`Ub`GWk`i`Ybž`VY]`Dc`nY]`i`bX`]a`a`YX]n]b]gWkYb
6YfY]Wk`gck`]Y`Y]bY`_fY]gk`Y]hY`5i`Z`_`Àfi`b[g_Ua`dU[bY"
- 8]Y`GWk`UZZi`b[`Y]bYf`U`i`dhUa`h`]WkYb`?`ccfX]b]Yfi`b[gghY`Y
]a`@UbXfUh`gUa`h"
- 9]bY`g]WkYfY` :]bUn]Yfi`b[`ZØf`Df`Àj`Yb]cbga`U`»bU`a`Yb
i`bX`Gc`Zcfh`]`ZYb"
- Gh`Àf`_YfY`J`YfbYhni`b[`U`Yf`6YhY][`hYb`]a`<`]ZYgmghYa`"

8Yf`ghY`j YfhfYhYbXY`@UbXfUh`7`f]ghcd`J`c[Y`g]WkYfhY`ni`žX]YgY
: cfXYfi b[Yb`Ub`X]Y`ni`gh`AbX][`Yb` ; fYa`]Yb`k`Y]hYfni`Y]hYbž`i`a`X]Y
bchk`YbX][`Yb`GWk`f]hY`ni`]b]h]YfYb`"9g]gh`Yb`hgWkY]XYbXž`XUgg
gc`WkY`⇒]h]Uh]j`Yb`b]Wk`h`bi`f`Zcfa`Y`U`i`Z`XYa`D`Ud]Yf`ghY`Ybž

gcbXYfb`Ui W`dfU_h]gW`i a [YgYhnhk YfXYb"i bhYfghØhni b[
Yf\U`hYb`[Yk U`hVYhfcZZYbY: fUi Yb`i bX`A`ÅXWYb`[Ubn`[`Y]W`ž`Ui g
k Y`W`Yf`gcn]U`Yb`G`W`]W`h`c`XYf`<Yf_i bZh`g]Y`ghUa`a`Yb`"9[U`c`V`Yg
g]W`i a `Ài`g`]W`Y: Yk U`hž`gYi i U`]g]YfhY: Yk U`h`c`XYf`Ub`XYfY
: cfa Yb`\Ub`XY`h` `XUg`<`]ZYgmghYa`V]YhYh`j`]Y`Z`À`h][Y
I bhYfghØhni b[gghfi _hi fYb"

J]Y`Z`À`h][Y`<`]`ZgUb [YVchY

8 Ug`<`]ZYgmghYa`]b`8Yi hgW`UbX`]gh`[i h`Ui g[YUfVY]hYh`i bX`V]YhYh
j YfgW`]YXYbY`@]ghi b[Yb`ZØf: fUi Yb`Ub`ž`X]Y: Yk U`h`YfZU`fYb
\UVYb": fUi YbVYfUhi b[gghY`Yb`i bX: fUi Ybbchfi ZY`V]YhYb`gck`c`\
dYfgØb`]W`Y`U`g`Ui W`h`Y`Y`Z`c`b]gW`Y`6YfUhi b[`Ub`" <]Yf`ghY`Yb
[YgW`i`h`Y`6YfU`hYf]bbYb`ni`f`GY]hY`ž`X]Y`]b`i`bhYfgW`]YX`]W`Yb
GdfUW`Yb`\Y`Z`Yb`i bX`I`bhYfghØhni b[`VY`]@YVYbg_f]gYbž
dgmW`]gW`Yb`6Y`Ughi b[Yb`c`XYf`Yi`]ghYbn]Y`Yb`DfcV`Ya`Yb`V]YhYb`
I a`ZUggYbXY`I`bhYfghØhni b[`_ØbbYb`VYhfcZZYbY: fUi Yb`YVYbgc
k]Y`XYfYb`5b[Y`Øf][Y`]b`5bgdfi W`b`Y`a`Yb` `i bX`XUg`U`Yg
_cghYb`cg`i bX`Ubc`bma`ž`ZU`g`[Yk ØbgW`h`"2: fUi Yb![Y[Yb!: Yk U`h
]bZcfa`]Yfh`ØVYf`j`]Y`Z`À`h][Y`<`]`ZgUb [YVchYž`X]Y`gdYn]Y`Ui`Z`X]Y
6YXØfZb]ggY`j`cb`A`ÅXWYb`i bX: fUi Yb`ni`[YgW`b]hYb`g]bX"

9g`[]Vh`j`]Y`Y: cfa Yb`j`cb: Yk U`hž`X]Y`VY`Ub`XY`h`k`YfXYbž`i`bhYf
Ub`XYfYa` `Ài`g`]W`Y: Yk U`hž`J`Yf[Yk U`h][i b[ž`gYi i Y`Y
6Y`Àgh][i b[`i bX`gc[Uf`X][]hU`Y: Yk U`h`Ni`XYa` `_Øa`a`Yfb`g]W`
: UW`VYfUhi b[gghY`Yb`i a`X]Y`gcn]U`Y`i bX`Ø`cbca`]gW`Y
F`Y`UV]`]hUh]cb`j`cb: Yk U`hVYhfcZZYbYbž`XUa`]h`X]YgY`XYb`gW`k`YfYb
K`Y[`ni`f`GY`Vghgh`À`b`X][`_Y]h`YfZc`[fY]W`VYghfY]hYb`_ØbbYb`
5b[Yg]W`hg`XYf`k`Y]hYf`]\b`VYghY`Yb`XYb`<YfUi`gZcfXYfi b[Yb`]a
<]ZYgmghYa`ž`k`]Y`XYf`ZY`Yb`XYb`Z`À`W`Yb`XYW`Yb`XYb`J`Yfgcf[i b[
cXYf`XYf`i`bni`fY]W`Yb`XYb`dYfgcbY`Yb`F`Yggci`fW`bž`]gh`Yg`bi`b
i`a`gc`k`]W`h][Yfž`XUgg`X]Y: cfXYfi b[Yb`XYf: YA`GD`nØ][]b`X]Y
HUhi a [YgYhnhk YfXYb"

: Øf`VYhfcZZYbY: fUi Yb`g]bX`<]ZYhY`Y`Z`c`b`Y`Y]b[Yf]W`hYh`k`cfXYb.
I bhYf`HY`"%"`\$%*`_ØbbYb`g]Y`g]W`X]fY`_h`Ub`XUg`Vi bXYgk`Y]hY
<]ZYhY`Y`Z`c`b` : Yk U`h`[Y[Yb: fUi Yb`k`Yb`XYb`"5i`W`A`À`bb`Yfž`X]Y
]b`[Yk U`hgUa`Yb`G]hi`Uh]cb`Yb`ghYW`Ybž`_ØbbYb`g]W`Ub`Y]bY

<ch]bYž'HY`"\$, \$\$'%&' '- - '\$\$ž'k YbXYb"'8Yf'5bgdfi W\`Ui Z<]`ZY
i bX`GWi hn'a i gg'ZØf'YXYb`XU'gY]b"

8YhU]`g	
C fh	? Uf`ghUXhž'8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none">• k k k "a U]b!YW\c"XY• k k k "ZfUi Yb![Y[Yb![Yk U`h"XY• k k k "ZfUi Yb\Ui g_ccfX]b]Yfi b["X Y

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