

⇒b[ f]X`GWX i`hYg. `5VgWX ]YX`bUWX `( &`đ\ fYb  
]a`8]Ybgh`XYf`đ [ YbXZØfgc f[ Y`

⇒b[ f]X`GWX i`hYg`k ]fX`bUWX `( &`đ\ fYb`]b`XYf`\_Uh\c`]gWX Yb  
đ [ YbXZØfgc f[ Y`ØVYffUgWX hj` YfUVgWX ]YXYh`'9fY][ b]g`Ua  
%\$"\$\*"`&\$&) `]b`GhfUi V]b[ "



GhfUi V]b[ ž`8 Yi hgWX`UbX`!; YghYfb`k i fXY`Y]b`[ Ubn`VYgcbXYfYf  
HU[ `ZØf`⇒b[ f]X`GWX i`hYg`[ YZY]Yfh`B UWX`ØVYf`(&`đ\ fYb  
i bYfa`ØX`]WX Yb`9]bgUhnYg`k i fXY`X]Y`Ub[ `Ä`f][ Y`@Y]hYf]b`XYf  
GhfUi V]b[ Yf`K`Yf`\_ghÄhhYb`Gh`'ægYZ]b`X]Y`: fY]ghY`i b[ gd`UgY`XYf  
5`hYfghY]`nY]hj` YfUVgWX ]YXYh`'8Yf`5VgWX ]YX`ZUbX`]a`F U`a`Yb`Y]bYf  
\_`Y]bYb`: Y]Yf`ghUhhž`VY]`XYf`nU`fY]WX`Y`?c`Y[ ]bbYb`i bX`?c`Y[ Yb  
Ubk`YgYbX`k`UfYbž`i`a`⇒b[ f]X`ZØf`]\fY`J`YfX]YbghY`ni`XUb`\_Yb`"J`cb  
`]b`\_g`bUWX`fYWX`hg`gU`a`Ub`A`Uf]Y`i`]gY`?`Ua`dZž`A`Y`Ub]Y`9]V`ž`5`bbU  
J`Y`hhYf`ž`9j`]: Y`Xa`Y]Yfž`A`]WX`UY`'9]V`i`bX`GhY`ZUb`F`ÄV][`Yfž`X]Y`U`Y  
XYb`\_k`ØfX][`Y`K`cfhY`ZØf`X]Y`[`YgWX`ÄmhY`?c`Y[ ]b`ZUbXYb`'9j`  
: Y`Xa`Y]Yf`VYnY]WX`bYhY`X]YgYb`A`ca`Yb`h`U`g`VYgcbXYfg`k`ØfX][`i`bX  
`cV`X]Y`Ub[ `Ä`f][`Y`Ni`gUa`a`Yb`UfVY]h`a`]h`⇒b[ f]X`GWX i`hYg`Yfj`cf`

8]Y`GhfUi V]b[ Yf`K Yf\_gh`hYb`XYf`? Uh\c`]gWkYb`đ [ YbXZøfgcf[ Y  
fP`> Ł\UVYb`Y]bY`Y]bXfi W\_gj c`Y` ; YgWk]Wk hY`"; Y[ fØbXYh`k i fXY  
X]Y`YfghY`K Yf\_gh`hY`%- +( `]b`Y]bYf`U`hYb` : UVf]\_`U`Y`ž`ni `6Y[ ]bb  
a ]h`) \$`5fVY]hgd`ÀhYb`Zøf`A YbgWkYb`a ]h`6Y\]bXYfi b[ "`<Yi hY`\Uh  
g]Wk`X]Y`G]hi Uh]cb[ Yk U`h][ `k Y]hYfYb`hk ]W\_Y`h` : ð`XYb`K Yf\_gh`hYb  
Gh` : c`gYZi bX`XYb`5i » YbghY`Yb`]b`F ]YXYbVi f[ `i bX`C ZZYbghY`hYb  
UfVY]hYb`a ]h`Yfk Y]Y` ( ) \$`A ]hUfVY]hYf]bbYb`i bX`A ]hUfVY]hYfž  
XUfi bhYf`' ` \$`A YbgWkYb`a ]h`6Y\]bXYfi b[ "`8Ua ]h`\UVYb`X]Y  
K Yf\_gh`hYb`b]Wk`h`bi f`Y]bYb`VYXYi hYbXYb`D`Uhn`]b`XYf`FY[ ]cb  
Y]b[ Ybca`a Ybž`gcbXYfb`g]bX`Ui W`Y]b`?ca dYhYbnnYbhfi a`Zøf  
VYfi Z]Wk`Y`HY]`UVY`]a`FUi a`GhfUi V]b[ !6c[ Yb`[ Yk cfXYb`  
: ðhYfYgg]YfhY`l bhYfbY`a Yb`\_ØbbYb`Xi fWk`X]Y`Ni gUa`a YbUfVY]h  
a ]h`XYf`? > `dUggYbXY`5i » YbUfVY]hgd`ÀhY`i bX`DfU`h]\_U`Zøf  
DYfgcbYb`a ]h`6Y\]bXYfi b[ `UbV]YhYb`"<]Yf`k ]fX` : ð`\_i g]cb  
[ fc> [ YgWk f]YVYb`"

## 9]bY` ; YgWk ]Wk hY`XYf` : ðhY [ fUh]cb

8]Y`\_cbh]bi ]Yf`]Wk`Y`K Y]hYfYb`hk ]W`\_i b[ `XYf`K Yf\_gh`hYb`]gh`Y]b  
k ]Wk`h][ Yf`5gdY`\_h]\fYf`D\]`c`gcd\]Y`BYVYb`XYf` : ØfXYfi b[ `]b`XYf  
Ub[ Y[ `]YXYfhYb` : ØfXYfgh`hY`Zøf`gWk`k Yfgha`Y`fZUWk`VY\]bXYfhY  
A YbgWkYb`k ]fX`Ui W`Y]b`VfY]hYg`5b[ YVch`Ub`E`i`U`Z]n]Yfi b[ g!`i bX  
5fVY]hgd`ÀhYb`VYfY]h[ YghY`hž`X]Y`XYb`5bZcfXYfi b[ Yb`XYg  
U`[ Ya`Y]bYb`5fVY]hga`Uf`hg`Yb`hgd`fYWk`Yb`"8]Yg`Yfa`Ø[ `]Wk`h`XYb  
A ]hUfVY]hYb`XYb`ž`Z]h`Zøf`XYb`5fVY]hga`Uf`h`ni`V`Y]VYb`i bX`XUXi fWk  
Ui Wk`]\fY`GY`Vghgh`bX][ `\_Y]h`ni`ZøfXYfb`"

8cWk`hfchn`XYf`j ]Y`Yb` : cfhgWk`f]hY` [ ]Vh`Yg`]b`8Yi hgWk`UbX`bcWk  
<YfUi gZcfXYfi b[ Yb`ni`VYk`À`h][ Yb`"@Ui`h`XYf`5fVY]hgU[ Ybhi`f  
`VYb`fi bX`%\$ž(`A`j`)]cbYb`A YbgWkYb`a ]h`6Y\]bXYfi b[ Yb`]b  
8Yi hgWk`UbX`ž`cb`XYbYb`bi f`Y`hk`U`X]Y`<`À`ZhY`Y]bYb`5fVY]hgd`Uhn  
\Uh`8]Yg`k ]fX`U`g`j YfgWk`Yb`\_hYg`DchYbn]U`VYnY]Wk`bYhž`XU`X]Y  
5fVY]hg`c`gYbei`chY`Zøf`A YbgWkYb`a ]h`6Y\]bXYfi b[ Yb`VY]`ZUgh`%  
DfcnYbh`)]Y[ h`l bhYfbY`a Yb`ghY`Yb`c`Zij`cf`XYf`<YfUi gZcfXYfi b[ ž  
J`cfi`fhY]Y`UVni`VUi`Yb`i bX`a`Y`f`C`ZZYb`Y]h[ Y[ YbØVYf`XYf  
: ðhY[ fUh]cb`j`cb`A YbgWkYb`a ]h`6Y\]bXYfi b[ Yb`ni`gWk`UZZYb`  
l bhYfgh`Øhnh`k YfXYb`5fVY]h[ YVYf`\]YfVY]`Xi fWk`5b[ YVchY`k ]Y`XYb  
5fVY]h[ YVYfgYfj ]Wk`XYf`5[ Ybhi`f`Zøf`5fVY]hž`XYf`\]`ZfY]Wk`Y

F Yggci fWb`VYfY]hghY`h"

## 9]b`6`]W\_`bUWk`j`cfbY

8Yf': U`j`cb`8Uf]YUb`6U\fz`Y]bYa`gWk`YfVY\]bXYfhYb  
5fVY]hbY\`a`Yfz`j`YfXYi`h`]Wk`h`k`j`Y`k`]Wk`h`[`X]Y`I`bhYfgh`hni`b`[`j`cb`  
5fVY]h[`YVYfb`i`bX`b`gh]hi`h]cbYb`j`gh" `B`UWk`Y]bYa`gWk`YfYb  
F`ØW`Yba`Uf`g]bZUf`\_h`\Uh`gY]b`5fVY]h[`YVYfz`X]Y':`]fa`U`8`UWk`gYfz`  
[`Ya`Y]bgUa`a`h`X`Yf`5`[`Yb`hi`f`ZØf`5fVY]h`Yb`hgWk`Y]X`Yb`X`X`Uni  
VY][`YhfU[`Yb`z`X`Ugg`6U`f`gY]b`Y':`Å`\`[`\_Y]h`Yb`b`Yi`Y]bg`Y`h`Yb`\_`Ubb"  
8]Y`g`n`Y][`h`z`X`Ugg`X`i`f`Wk`[`Yn]Y`h`Y`b`h`Y`[`f`U]h]cb`ga`U`b`U`a`Yb`i`b`X`Y]b`Y  
Yb[`Y`Ni`g`Ua`a`Yb`UfVY]h`g`k`c`\`5fVY]h[`YVYf`U`g`Ui`Wk`A`]h`UfVY]h`Yf`  
d`f`c`Z]h]YfYb`\_`Ö`b`b`Yb"

8]Y';`Y`g`Wk]Wk`h`Y`j`cb`b`[`f]X`G`Wk`i`h`Y`g`i`b`X`X`Y`b`G`h`f`U`i`V]b[`Y`f`  
K`Yf`\_`gh`h`h`Y`b`g`h`Y`\`h`g]b`b`V]`X`]Wk`ZØf`X`Y`b':`c`f`h`g`Wk`f]h`h`]b`X`Y`f`  
V`Y`f`i`Z]Wk`Y`b`H`Y`]`UV`Y`j`cb`A`Y`b`g`Wk`Y`b`a`]h`6`Y`\]b`X`Y`f`i`b`["`9`g`k`]f`X`  
X`Y`i`h`]Wk`z`X`Ugg`b`\_`i`g]c`b`b]Wk`h`i`b`f`Y]b`K`i`b`g`Wk`h`f`U`i`a`z`g`c`b`X`Y`f`b`  
Y]b`Y`Y`f`f`Y]Wk`V`U`f`Y`F`Y`U`h`h`]g`h`z`X]Y`k`Y]h`Y`f`[`Y`ZØf`X`Y`f`h`k`Y`f`X`Y`b`a`i`gg"  
K`Y`b`b`X]Y`G]b`b`Y`ZØf`X]Y`g`Y`H`Y`a`Y`b`[`Y`Ö`Z`b`Y`h`k`Y`f`X`Y`b`z`\_`U`b`b`Y]b`Y`  
Ni`\_`i`b`Z`h`Y`b`h`g`h`Y`\`Y`b`z`]b`X`Y`f`Y`X`Y`f`X]Y`7`\`U`b`Wk`\`U`h`z`H`Y`]`X`Y`f`  
5fVY]h`g`k`Y`h`i`n`i`g`Y]b"

8YhU]`g	
C`f`h	G`h`f`U`i`V]b[`z`8`Y`i`h`g`Wk`\`U`b`X
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"]X`c`k`U"XY</li> <li>• k`k`k`"_`Z!`k`Y`f`_`gh`U`Y`h`h`Y`b"XY</li> <li>• k`k`k`"U`f`V`Y]h`g`U[`Y`b`h`i`f"XY</li> </ul>

6Ygi`Wk`Y`b`G]Y`i`b`g`U`i`Z.`b`U[`!`V`U`m`Y`f`b"XY