

# 6]ghi a `A U]bn`ghUfhYh`A UW\ VUf\_Y]hgghi X]Y ZØf`?`YhhYf\_]fW\ Y`

→ a `6]ghi a `A U]bn`k ]fX`X]Y`A UW\ VUf\_Y]hgghi X]Y`ZØf  
?`YhhYf\_]fW\ Yb`V]g`ni a `%)`"Bcj Ya VYf`&\$&)`Xi fW\ [ YZØ\ fh"  
N]Y`. ]bbcj Uhj Y`Bi hni b[ `j cb`? ]fW\ Yb"



< YddYb\Y]a ž`8Yi hgW\`UbX`!`č`<YggYb`hi`h`g]W\`Y]b][ Ygž`k Ybb  
Yg`i a `X]Y`l a bi hni b[ `j cb`? ]fW\ Yb`[ Y\h`5b[ Y`Y\bh`Ub  
VYghY\YbXY`Dfc`Y\_hY`]b`A`ÖbW\Yb[ `UXVUW\ž`D]fb`U`i bX`6UX`C`fvž  
k ]fX`]a `6]ghi a `A U]bn`X]Y`; fØbXi b[ `Y]bYf`?`YhhYf\_]fW\ Y  
[ YdfØZh`9]bY`Y][ Ybg`Y]b[ Yf]W\hYhY`Dfc`Y\_h[ fi`ddY`\Uh`X]Y  
5i Z[ UVYž`X]Y`A UW\ VUf\_Y]h`X]YgYg`Ui » Yf[ Yk`Ö\`b`]W\Yb`J`cf\UVYbg  
ni`VY`Yi`W\hYb`"; Ygi`W\h`k ]fX`Y]bY`? ]fW\ Y`a ]hj ]Y`F`Ui a j`c`i a Ybž  
Y]bYf`\c\Yb`8YW\_Y`i bX`Y]bYa`[ fc»nØ[ ][ Yb`5i » Yb[ Y`ÅbXYž`i a  
X]YgY`→YY`F`YU`]h`h`k YfXYb`ni`"UggYb"  
8]Y`?`YhhYf\_]fW\ Y`gc`"b]W\h`bi`f`\_ca`a`Yfn]Y`"Y`5gdY\_hY`UVXYW\_Ybž  
gcbXYfb`Ui`W\`]b\U`h]W\Y`i bX`dUghc`f`U`Y`A`Ö[ `]W\\_Y]hYb`V]YhYb`"8]Y  
J]g]cb`XU\]bhYf.`Y]b`C`fh`XYf`6Y[ Y[ bi b[ `nk ]gW\Yb`A`YbgW\Yb`i bX  
XYf`? ]fW\ Y`ni`gW\ UZZYb`"Ni`\_ØbZh][ Y`5b[ YV`chY`\_ÖbbhYb

VY]gd]Y`gk Y]gY`Z0f`?ca a i b]cb\_]bXYfž: ]fa `]b[ Y`gck ]Y`ni f  
9\Yj cfVYfY]hi b[ `i bX`HYUa Vi ]`X]b[ `[ Ybi hnh`k YfXYb" `8 Ug`U`h`XUg  
6]ghi a `A U]bn`]b`Y]bYa `U`hi Y`Yb`6Yf]W`h`Ui Z`6]ghi a `A U]bn  
VY`Ubbh[ Y[ YVYb"

## 8 VYf`XYb`HY`YffUbX`gW`Ui Yb

8]YgY`b]h]Uhj Y`]gh`HY`]Y]bYg[ f0» YfYb`HfYbXg`]b`8Yi hgW`UbX" `A ]h  
XYb`g]b`\_YbXYb`A ]h[ `]YXYfnU`Yb`XYf`[ fc» Yb`?]fW`Yb`ghY`Yb`j ]Y`Y  
; Ya Y]bXYb`X]Y`Bi hni b[ `]`fYf`a a cV`]Yb`]bZfU[ Y" `9]bY`5bU`mgY  
nY][ hž`XUgg`X]Y`NU`X`Yf`A YbgW`Ybž`X]Y`Y]bYf`XYf`VY]XYb`[ fc» Yb  
?cbZYgg]cbYb`Ub[ Y`0fYbž`j cb`XfY]`J]YfhY`b`j cf`nk Y]`U`fnY`b`hYb  
Ui Z`Y`hnh`k Yb][ Yf`U`g`X]Y`<`Z`hY`[ YZU`Yb`]gh" `8 Ug`U`h`b]W`h`bi f  
5i gk ]f`\_i b[ Yb`Ui Z`X]Y`5bnU`X`Yf`; `Ai V][ Ybž`gcbXYfb`Ui W`Ui Z  
X]Y`Bi hni b[ `i bX`XYb`9f`U`h`j cb`?]fW`Yb[ YV`Ai XYb" `Gc`XYb`\_Yb  
j ]Y`Y; Ya Y]bXYj YfhfY`hYfž`k ]Y`DZUffYf`A Uf]c`@`\_Ygž`0VYf  
GdUfdfc[ fUa a Y`bUW`" `8]Y`9f`U`hi b[ g`cghYb`g]bX`Yb`cfa ž`gU[ h  
Yf`i bX`VYnY]W`bYh`XYb`J Yf`\_Ui Z`j cb`; chhYg`Åi gYfb`U`g`c`[ ]gW`Yb  
GW`f]h" `A ca YbhUb`ghY`Yb`nU`fY]W`Y`?]fW`Yb`]b`8Yi hgW`UbX  
ni a `J Yf`\_Ui Z`j cb`XYb`\_a U`[ YgW`0hnhYb`; YV`Ai XYb`V]g`Å]b`ni  
`YYfghY`YbXYb`; chhYg`Åi gYfbž`X]Y`gW`]W`hk Y[ `b]W`h`a Y`f  
[ Ybi hnh`k YfXYb" `Gc`k YfXYb`]b`9gW`k Y[ Y`XfY]`\_U`h`c`]gW`Y  
?]fW`Yb`a ]h`DfY]gYb`nk ]gW`Yb`) "\$\$\$\$`i bX`&&\$"\$\$\$`9i fc  
Ub[ YV`chYbž`k ]Y`HU[ YggW`Ui `VYf]W`hYh"

8]Y`A UW`VUf`\_Y]hgghi X]Y`Z0f`X]Y`?`YhhYf\_]fW`Y`VYf0W`\_g]W`h][ h  
hY`W`b]gW`Yž`VYhf]YVgk ]fhgW`U`Zi]W`Y`gck ]Y`gcn]U`fUi a cf]Yb]YfhY  
5gdY`\_hY`i bX`k ]fX`V]g`ni a `%) " `Bcj Ya VYf`&\$&) `Xi fW`[ YZ0`fh"  
BUW`X`Yf`6Yk YfVi b[ `YfZc`[ h`V]g`ni a `%) " `Ubi Uf`&\$`\*`Y]bY  
J cfd`f0Z] b[ `XYf`j cf[ YgW`U[ YbYb`?]fW`Yb`Xi fW`5fW`hY`\_hYbž  
GhUh]\_Yf`i bX`6Yhf]YVgk ]fhY" `8 Ug`Z]bU`Y`9f[ YVb]g`X]YgYf`Df0Z] b[  
k ]fX`9bXY`A`Åfn`&\$`\*`j cf`]Y[ Yb`i bX`XYf`GhYi Yfi b[ g[ fi ddY`ni f  
9bhgW`Y]Xi b[ gZ]bXi b[ `df`ÅgYb]Yfh"

## 9]b`6`]W`\_`Ui Z`X]Y`J Yf[ Ub[ Yb`Y]h

8]Y`8]g`\_i gg]cb`0VYf`X]Y`l a bi hni b[ `j cb`?]fW`Yb`]gh`\_Y]bYgk Y[ g  
bYi " `6YfY]hg`gY]h" \$`U`fYb`k ]fX`XUf0VYf`bUW`[ YXUW`hž`k ]Y

gU\_fU`Y`F`Ài a Y`hfUbgZcfa ]Yfh`k YfXYb`\_`ÒbbYb" < ]ghcf]gW` [ YgY`Yb  
 [ UV`Yg`]a a Yf`k ]YXYf`l a bi hni b[ Ybž`VYX]b[ h`Xi fW`  
 GÀ\_i `Uf]gUh]cbgdfcnYggY"9]b`6Y]gd]Y`Ui g`XYf` ; YgW` ]W`hY` ]gh`XYf`  
 FY]W`gXYdi hUh]cbg`Ui dhgW`i gg`]a `%- " `đ\`f`i bXYfhž`XYf`j ]Y`Y`  
 \_]fW` ]W`Y` ; YV`Ài XY`]b`UbXYfY`Bi hni b[ Yb`ØVYfZØ`fhY"5i W` `Yi hY`  
 ]gh`X]Y`A i `h]Z b\_h]cbU`h`h`j cb` ; YV`Ài XYb`c`W`]a `?i fg`Gc`  
 k i fXYb`? ]fW`Yb`VYfY]hg`ni `?i bgh[ U`Yf]Ybž`J YfUbgU`hi b[ gc`fhYb`  
 cXYf`K c`b`Y]a Yb`i a Z b\_h]cb]Yfh`K ]Y`X]Y`6i bXYgnYbhfU`Y`ZØf`  
 dc`h]gW`Y`6]`Xi b [ `ZYghghY`hž`ghY`h`XYf`9f`U`hi bX`X]Y`  
 HfUbgZcfa Uh]cb`j cb`? ]fW`Yb`Ub`X]Y` ; YgY`gW`UZh`Y]bY`  
 [ YgUa h[ YgY`gW`UZh`]W`Y`5i Z[ UVY`XUF"

8]Y`?`Y`hhYf\_]fW`Y`\_`ÒbbhY`U`gc`bi f`XYf`5bZUb[ `Y]bYf`bYi Yb`K`Y`Y`  
 XYf`l a bi hni b[ `j cb`? ]fW`Yb`gY]b" A ]h`bYi Ybž`\_fYUh]j Yb`  
 Bi hni b[ g\_cbnYdhYb`\_`ÒbbhY`Yg`[ `Y]b[ Ybž`? ]fW`Yb`f`Ài a Y`U`g`  
 FYgcbUbnf`Ài a Y`ZØf`Y]bY`d`i fU`]gh]gW`Y` ; YgY`gW`UZh`ni`  
 dcg]h]cb]YfYb"l bX`gc`]gh`X]Y`?`Y`hhYf\_]fW`Y`j ]Y`Y]W`h`\_Y]b`fY]b`  
 \_ca a Yfn]Y`Yg`5VYbhYi Yfž`gcbXYfb`Ui W` `Y]b`J Yfgi W`ž`XYb`8]U`c`  
 nk ]gW`Yb`? ]fW`Y`i bX` ; YgY`gW`UZh`bYi `ni `VY`YVYb"

: Øf`]bhYfYgg]YfhY` ; Ya Y]bXYbž`X]Y`Ub`XYf`A UW`VUf`\_Y]hgghi X]Y`  
 hY]`bY`a Yb`a ÒW`hYbž`ghY`h`FY [ ]cbU`fYZfYbh`6YfbX`@Ø`gXcfZ`U`g`  
 5bgdfYW`dUf`hbYf`VYfY]h`f`!A U]` `VYfbX"i Y`gXcfZ4 V]ghi a !`  
 a U]bn"XYž`HY`YZcb.`\$%+ \* #%&)' - % , , Ł"

8YhU]`g	
C fh	<YddYb`Y]a ž`8Yi hgW``UbX`
E i Y`Yb	<ul style="list-style-type: none"> <li>• V]ghi a a U]bn"XY</li> <li>• k k k "hU[ YggW`Ui "XY</li> <li>• k k k "VdV"XY</li> </ul>

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