

? f]h]\_ 'Ua 'bYi Yb '› [ YbX[ YZÄb[ b]g' ]b  
G]a a Yf]b[ . : fU[ Yb 'ØVYf'G]W\ Yf\Y]h'i bX  
DZ'Y[ Y°

⇒ 'Bcj Ya VYf'&\$&) 'YfÖZZbYh'XUg'i a ghf]hhYbY  
‡ [ YbX[ YZÄb[ b]g'Ua 'A Øbb]W\ d`Uhn' ]b'G]a a Yf]b[ " '5\_hi Y`Y  
<YfUi gZcfXYfi b[ Yb' i bX'DYfgdY\_hj] Yb"



A Øbb]W\ d`Uhnž'%%\$`K ]Ybž'² ghYffY]W\ '!`#`G]a a Yf]b[ 'hi h'g]W\  
Y]b][ Yg.'5a 'A Øbb]W\ d`Uhn'k ]fX'ni fnY]h' ]bhYbg]j 'Ub'Y]bYa 'bYi Yb  
‡ [ YbX[ YZÄb[ b]g' [ YUfVY]hYhž'XYggYb'9fÖZZbi b[ 'ZØf'Bcj Ya VYf  
&\$&) [ Yd'Ubh' ]gh"8cW'X]Y [ YgUa hY'G]hi Uh]cb'i a 'XUg'Dfc'Y\_h' ]gh  
b]W\ h' [ Ubn'i bdfcV`Ya Uh]gW"K ]Y'a Y]bVYn]f\_"Uh'VYf]W\ hYhž'ghY\ h  
X]Y'9]b]W\ hi b[ 'VYfY]hg'j cf'XYf'9fÖZZbi b[ 'i bhYf'\_f]h]gW\Yf  
6YcVUW\ hi b[ "

8 Ug'bYi Y ; YVÄi XY'gc``U'g'9fk Y]hYfi b[ 'XYf'VYghY\YbXYb  
‡ gh]nUbghU'h'G]a a Yf]b[ 'X]YbYb'i bX'Zc` [ h'XYf'GW`Y]»i b[ 'XYf  
‡ [ YbXghfUZUbghU'h' ; YfUgXcfZ'Xi fW\ '‡ gh]na ]b]ghYf]b'5'a U'NUX]é

fI f0bYŁja`đ\ſ&\$\$"CVk c\`X]Y`YfghY` ; fi ddY`j cb`%)  
↑ [ YbX`]WXYb`đgUggYbžX]Y`nk ]gWXYb`%)`i bX`%+`đ\ſY`U`h'g]bX`i bX  
<UZghfUZyb`k Y[ Yb`9][ Ybhi`a`g!`i bX` ; Yk U`hXY`\_]hYb`UVg]hnYbž  
VYfY]hg`gY]h`đ\ſYgVY[ ]bb`Y]b[ Yei`Ufh]Yfh`]ghž`]gh`X]Y`đZfUghfi`\_hi`f  
XYg` ; YÄb[ b]ggYg`bcW`b]W`h`j`c`ghÄbX][`VYfY]h"đgVYgcbXYfY`]a  
GUb]hÄfVYfY]W`k`i`fXYb`j`cb`XYf`J`c`\_gUb`k`U`hgW`UZh`A`Äb[ Y`  
ZYgh[ YghY`hž`X]Y`V]g`ni`a`9bXY`XYg`Gca`a`Yfg`VY`c`VYb`k`YfXYb  
gc`Yb"

## I a ni [ `i bX`? f]h]\_

8Yf`I`a`ni`[`XYf`đ`[`YbXghfUZUbg`h`U`h`Ui`g`XYf`æ`gY`Zgh`UX`h`b`UW  
G]a`a`Yf]b[`]gh`gY]h`đ\ſYb`Y]b`H`Y`a`U`i`bX`]gh`a`]h  
<YfUi`gZcfXYfi`b[`Yb`j`YfVi`bXYb"J`c`\_gUb`k`Ä`h]b` ; UVmiGW`k`Ufn  
Äi`»`YfhY`g]W`\_f]h]gW`ØVYf`X]Y`dfcj`]gcf]gWXY`i`bhYfVf]b[`i`b[`]i`bX  
ZcfXYfhY`XYb`5VgW`i`gg`XYf`I`a`VUi`UfVY]hYbž`VYj`cf`X]Y  
đ`[`YbXghfUZUbg`h`U`h`c`ZZ]n]Y`" ]\ſY`DZcfhYb`ÖZbYh"8]Y`NY`Yb`V]YhYb  
nk`Uf`Y]bY`a`cXYfbY`5i`gghUhi`b[`]a`]h`nk`Y]6YhhYbž`Y]bYa`H]gW`ž  
Y]bYa`GW`fUb`\_i`bX`Y]bYa`Y][`YbYb`6UXYn]a`a`Yfž`XcW`Y]b`6`]W`  
Ui`ZX]Y`6Ui`ghY`Y`XYg`đbYb`c`Zg`Äggh`bcW`F`Ui`a`Z0f  
J`YfVYggYfi`b[`Yb" ; Yd`Ub`h`g]bX`i`bhYf`UbXYfYa` :`i`»`VU`!`i`bX  
6Ug`\_YhVU`d`Ä`hnY`gck`]Y`Y]b` ; UfhYbž`i`a`XYb`đgUggYb`Y]b  
Ub[`Ya`YggYbYg` :`fY]nY]hUb[`YV`ch`ni`V]YhYb"

8]Y`5bghU`hg`Y]hYf]b`GYUXU`?`]`b[`Yf`i`bX`XYf` ; YbYfU`X]fY`\_hcf  
:`f]YXf]W`5`Yi`UbXYf`?`cYb][` \UVYb`VYfY]hg`VYhcbhž`XUgg`XYf  
Ni`hf]h`ni`a` ; Y`ÄbXY`\_ØbZh[`]b]W`h`a`Y`ſ`Yf`Ui`Vh`gY]b`gc`""<]bhYf  
XYb`8Yb`\_a`U`gW`i`hn! ; UfhYbnUi`b`k`]fX`Y]b`&ž`\$`A`YhYf`c`Yf`NUi`b  
a`]h`GhUW`Y`XfU`h`Yff]W`hYhž`i`a`X]Y`G]W`Yf`Y]h`ni`Yf`Ö`Yb"8Ug  
đ`gh]na`]b]ghYf]i`a`\_Ubb`U`YfX]b[`g`Ui`g`g]W`Yf`Y]hgY`Y]Ub`hYb  
 ; f0bXYb`\_Y]bY`8YhU]`g`ni`f`GW`]W`hY]bhY]i`b[`]i`bX  
DYfgcbU`g]hi`Uh]cb`]b`XYf`9]b]f]W`h`i`b[`]dfY]g[`YVYbž`k`Ug`X]Y`Gcf[`Yb  
i`a`X]Y`G]W`Yf`Y]h`i`bX`XUg`K`c`XYf`đgUggYb`j`YfghÄf`\_h" B`cfVYfh  
80fbVYf[`Yfž`XYf` ; Yk`Yf`\_gW`UZhg]`c`fg]hnYbXYž`VYgW`fY]Vh`X]Y  
DYfgcbU`g]hi`Uh]cb`U`g`Ub[`Ygd`Ubb`h"

: ÖfXYfi`b[`]XYf`F`Ygc`n]U`]g]Yfi`b[`

9]b`nYbhfU`Yf`Di b\_h`XYg`bYi Yb`? cbnYdhg`ZØf`X]Y  
 † [ YbXghfUZUbgH`h`]gh`XYf` : c\_i g`Ui ZFYgcn]U`]g]Yfi b[ ""BYVYb  
 g]WXYf\Y]hghYWXb]gWXYb`A U» bU`a Yb`gc``Y]b`]bhYfX]gn]d`]bÅfYg  
 HYUa`Ui g`DÀXU[ c[ Yb`i bX`Gcn]U`UfVY]hYfb`X]Y`ϕgUggYb`VYhfYi Yb  
 i bX`g]Y`b`]fYf`9b`k ]W`i b[ `i bhYfghØhnYb`"GWXi`]gWXY`6`]Xi b[  
 i bX`VYfi Z]WXY` : ØfXYfi b[ `ghY\Yb`XUVY`]ja`JcfXYf[ fi bX`Jcb`XYb  
 XYfnY]h%)`ϕgUggYb`\UVYb`%%`\_Y]bYb`DZ]W`hgW`i`UVgW`i`gg`i`bX  
 bY`a`Yb`Ub`i`bhYff]W`hž`Y]bgW`]Y»`]W`8Yi`hgW`\_i`fgYbž`hY]"  
 8UfØVYf`\]bUi g`[ ]Vh`Yg`K`Yf`\_gh`ÅhYbž`]b`XYbYb`X]Y`† [ YbX`]WXYb  
 6Yfi ZY`k ]Y`H]gW`Yfž`6`ÅW`Yf`cXYf`A`Ui`fYf`\_YbbYb`YfbYb`\_ØbbYbž  
 k`Ug`]fY`5fVY]hga`Uf`hW`UbW`b`XYi`h`]W`j`YfVYggYfb`gc``"

8Yf`HU[ YgUV`Ui`Z]b`XYf`5bghU`h`]gh`\_`Uf`ghfi`\_`hi`f]Yfh`Jcb`+.`\$\$`V]g  
 %+.`\$\$`I`f`g]bX`X]Y`† [ YbX`]WXYb`b`5`\_h]`]h`ÅhYb`]bhY[ f]Yfhž`Y`Y`g]Y  
 ]b`]fY`NY`Yb`ni`fØW`\_Y`fYb`a`ØggYb`"8Ug`bYi`Y`† [ YbX[ YZ`Åb[ b]g  
 Ua`A`Øbb]W`d`Uhn`j`Yfgi`W`h`XUa`]hž`XYb`\c`Yb`5b`ZcfXYfi`b[ Yb`Ub  
 Y]bY`a`cXYfbY`† [ YbXghfUZUbgH`h`[ YfYW`h`ni`k`YfXYbž`X]Y`j`cf  
 U`Ya`Ui`Z`9fn]Y`i`b[ `i`bX`[ Ub`n`Y]h`]WXY`6YhfYi`i`b[ `UVn]Y`h`N]Y`]gh  
 Ygž`gc`j`]Y`Y`FYggci`fW`b`k`]Y`a`Ø[ `]W`ZØf`X]Y`FYgcn]U`]g]Yfi`b[ `XYf  
 ϕgUggYb`ni`bi`hnYbž`XYbb`\]Yf`gc``Y]bY`d`cg]h]Y`K`YbXY`]a`@VYb  
 †`b[ Yf`A`YbgWXYb`Y]b[ Y`Y]hY`h`k`YfXYb"

8]Y`Ni`\_i`bZi`XYf`5`A`Øbb]W`d`Uhn`V`Y]Vh`gd`UbbYbX`"8]Y`YfghYb  
 GW`f]hY`g]bX`[ Ya`UW`hž`XcW`j`]Y`Y` : fU[ Yb`ghY\Yb`bcW`]ja`F`Ui`a`"  
 K`]Y`[ i`h`k`]fX`X]Y`ϕZfUghfi`\_`hi`f`V]g`ni`f`J`c`YfØZZbi`b[ `Ui`g[ YV`Ui`h  
 gY]b3`K`]Y`k`]fX`X]Y`G]WXYf\Y]h`XYf`ϕgUggYb`i`bX`XYg`DYfgcbU`g  
 [ Yk`Å`f`Y]ghYh3`i`bX`\_ØbbYb`X]Y`Ub[ YghfYVhYb  
 FYgcn]U`]g]Yfi`b[ gn]Y`Y`hUhg`ÅW`]W`YffY]W`h`k`YfXYb3`<]Yf`g]bX  
 b]W`h`bi`f`Y]b[ i`hYg`<`ÅbXWXYb`XYf`J`YfUb`k`cfh]WXYbž`gcbXYfb  
 Ui`W`XYf`Ni`gUa`a`Yb`U`h`XYf` ; Ya`Y]bgW`UZh`[ YZcfXYfh`8]Y  
 JcfUi`ggYhni`b[ Ybž`i`a`Y]b[ i`hYg` ; YgW`ÅZi`ZØf`X]Y`†`b[ Yb  
 GhfUZh`ÅhYf`ni`a`UWXYbž`g]bX`XU`Y`hnh`\_ca`a`h`Yg`XUfUi`Z`Ubž`X]YgY  
 Ui`W`i`a`ni`gYhnYb"

8YhU]`g	
Cfh	A Øbb]W`d`Uhnž`%%`%`\$`K`]Ybž`2`ghYffY]W`

8YhU]`g	
E i Y`Yb	<ul style="list-style-type: none"><li>• k k k "a Y]bVYn]f_"Uh</li><li>• k k k "di `g&amp;( "Uh</li><li>• k k k "_Ubn`Y]!k YXYf\U_Y"XY</li></ul>

6Ygi W\Yb`G]Y`i bg`Ui Z.`a Y]b!k ]Yb"bYh