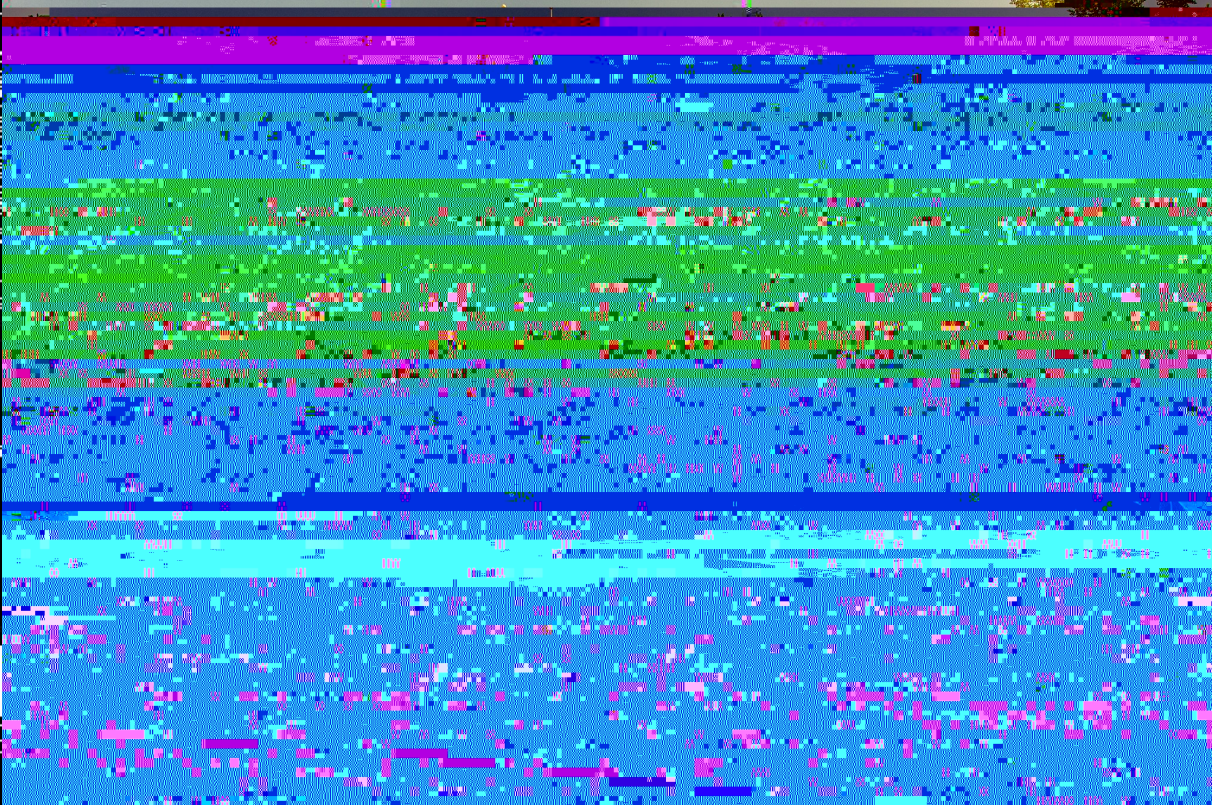


# GMAT4150

: jY`X'Dfc ^Wg' &

HYfa &Z&\$&&



7ci fgY`Cj Yfj ]Yk

GHJZZ7cbhJWWh8YHU]`g

7cbj Ybcfg

B Ua Y	9a U]`	5j U]`UV]`]fm	@cWWh]cb	D\cbY
>]b`b[ `K Ub[	<a href="#">/b`b[ "k Ub[ 4 i bgk "YXi "Ui</a>	Mci `a UmWcbhJWWh a Yj ]U`HYUa g`cf Ya U]`Ubm]ha Y"	7 9( %	- ' , ) `(&\$'

@YWWh fYfg

B Ua Y	9a U]`	5j U]`UV]`]fm	@cWWh]cb	D\cbY
6fi W`< Ufj Ym	<a href="#">V`\Ufj Ym# i bgk "YXi "Ui</a>	Mci `a UmWcbhJWWh a Yj ]U`HYUa g`cf Ya U]`Ubm]ha Y"	7 9&\$+	- ' , ) `(%,

GWXcc`7cbhJWWh#Zcfa Uh]cb

[9b\[ \]bYYf\]b\[ `Gh XYbhGi ddcfhGYfj \]Wg](#) - `H\Y`Bi WYi g! `Ybfc`a Ybhz`dfc[ fYgg]cb`WXYW\_gz`WUg\ `fYei Yghgz  
Wci fgY`]ggi Yg`cf`dfc[ fUa !fY`UH`X`ei Yf]Yg`

[9b\[ \]bYYf\]b\[ `#Xi gfh\]U`HfU\]b\]b\[](#) - `#Xi gfh]U`HfU]b]b[ `ei Ygh]cbg`

[I\\_BGK `Gh Xm5VfcUX](#)

7ci fgY'8YHJ]`g

I b]hg'cZ7fYX]h\*`

Gi a a UfmicZ`hY'7ci fgY

Dfc'YWg'k ]''bj c'j Y'ga U''[ fci dg'cZgh XYbfg'k cf\_]b[ 'Ug'U'h'Ua 'hc'Wca d'YH' h'Y'XYg][ b'UbX'YI YW h'cb'cZ  
gY'YWYX'hUg\_g']b'Gi fj Ym]b[ 'UbX'; YcgdU]U''9b[ ]bYYf]b[ "Hcd]Wg'a UmVY'WUXUgfU''gi fj YmgžfYa chY  
gYbg]b[ 'UbU'mg]g'cZ`hY'Ybj ]fcb a YbhZfca 'gUH'']hY'ja U[ YgžX][ ]hU'd\chc[ fUa a Yf]Wa Udd]b[ 'hUg\_gž  
gYh]b[ 'i d'U'dfYW]gY [ YcXYh]WW'cbf'c''bYrk cf\_ž'hY'i gY'cZdfYW]gY; BGG'h'Wk]b]ei YgžW'`YW]cb'cZ XU]Zcf  
UbX'XYg][ b'cZU; €'gmghYa žU'dfYW]gY Yb[ ]bYYf]b[ 'gi fj Ymicf'h'Y'XYj Y'cda YbhUbX'UbU'mg]g'cZU




4k fZdWV\_ WfZaVe i W\_ Sk ^MSd i [eVa\_ , 8[deft Tk dWwUf[a` t i Z[UZ [e` aT^Wef- eWJa` Vt Tk [ \_ [fSf[a` t i Z[UZ  
[e WSe[Wef- S` V fZ[dv Tk Wj bWdW UW i Z[UZ [e fZWT [ffWdWefz

7cbZ Wj g'5Z[ WbWZ[aeabZWd~ dWad\_ Wd/ ' # 45 Ž&) + 45fi

: cfYI Ua d`Y. `a ]tU]cb ]g`hY`k Um`YWw fYg`fi b`fk Y`fmihc`hYUW`mci` [ ccX`k Umg`hc`Xc`h]b[ g`UbX`[ Yhmc`i`hc`  
Wdmc`f]a d`Ya Ybh`hYa Ł"9l dYf]YbW`]g`k \Uh\UddYbYX`hc`mci`k \Yb`mci`Zci bX`hUh`hY`F H? ; DGžcf





✂X]j ]Xi U`gY`Z UggYgga Ybhf%\$i ŁfBi Y. `\*da ž%%5i [ i gh&\$&&Łk ]`VY`UggYggYX`VUgYX`cb`W]hřf]U  
gi dd`]YX`]b`U`gYdUfUH`XcW a Ybh`



## 5 HbXUbW F Yei jfYa Ybhg

Gh XYbhg\ci X'UHbX'U' hY'gWXYXi 'YX'dfc YWUWj jhYg

## 7 ci fgY'GWXYXi 'Y

8i fjb[ 'hY'k YY\_%WUggz'gh XYbhg'k ]''VY [ j] Yb'hY'UXj ]W'cb'hY'XYU]g'Zcf'hY'dfc YW' h'Y'gh XYbhg'k ]' Zfa '[ fci dg'Zcf'hY'dfc YW'fY'UH'X'UWj ]hYg'hc'dYfZfa 'jb'K YY\_%z'gc'a U\_Y'gi fY'mci 'UH'bX' h'Y'a cgh W'f]h'W' 'UWj ]m]b'K YY\_%k ]''VY'hY'X]gW gg]cbg'cb'hY'gcW'U'X]ghU'W]b[ 'a YUgi fYg'Zcf'Z'Y'X'k cf\_UWj ]hYg"

H'Y'hja YHUV'YX'WUgg'jg'K YXbYgXUm- Ua 'cbk UfX'YUW'k YY\_'H'Y'(!\ci f'hja Yg'ch]g]bh'YbXYX'gc'h'Uhmci W]b'Xc'Z'Y'X'k cf\_UbX'cf'XUHU'UbU'mg]g'Zcf'h'g'dfc YW'cb'gca Y'XUmg'fbchbYW'ggUf]mYj Yfmk YY\_£'k ]h'ci h ]bh'f'f' dh]cbg'Zca 'ch'Yf'WUggYg" C'Z'W'ci fgY'mci 'UfY'Yb'W'ci fU[ YX'hc'gdYbX'gca Y'ch'Yf'hja Y'cb'a Y'Y'h]b[ gZ W]W'U'h]cbgZ'fYdcfhk f]h]b[ z'Y'W'8YgW]dh]cbg'cZ'hY'dfc YW'gZ]h'Y'd\ch'cg'UbX'a Udgz </ G'Zca gZ'Y'W'z'k ]' VY'X]gW ggYX'Uh'hY'WUgg'a Y'Y'h]b[ 'jb'K YY\_%"

H'Y'Z'Y'X'gi fj Ymg'UbX'a Udd]b[ 'UWj ]hYg'k ]''VY'W'cbXi W'Y'X'Ug[ fci d'k cf\_'Gh XYbhg'k ]h]b'U'[ fci d'Xc'bch bYW'ggUf]mU'Xc'h'Y'gUa Y'fUg\_g": cf'YI Ua d'Y'z'cbY'gh XYbhia ][\h'U\_Y'cb'a UbU[ Ya Ybh'Xi h]Yg'UbX cf[ Ub]gY'c[ ]gh]W'k \]Y'ch'Yf'gh XYbhg'W'cb'W'bf'UH'cb'XYg][ bZ'dfY!Z'Y'X'k cf\_W]W'U'h]cbg'UbX dfYdUfU]cbgZ'Y'W'ci]g]i d'hc'hY'[ fci dg'hc'Ybgi fY'U'gh XYbhg'W'cb'f]Vi h'Y'Udd'f'c'df]U'Y'mZ'Ug'X]gW ggYX' ]b 9B; ; %\$\$\$'H'Y'W'ci fgY'W'cfX]b'U'hc'f'a UmUgg][ b'X]Z'Y'f'bh'a Uf\_g'hc' ]bX]j ]Xi U'gh XYbhgZ'Uh'hY'f'X]gW'Y'h]cbZ VUgYX'cb'gh XYbh'dYfZca UbW' ]b'hY'Z'Y'X'k cf\_UbX' ]b'hY'WUgg'X]gW gg]cbg"

## Gi fj YmGhcY'9ei ]da Ybh

Gh XYbhg'k ]g\ ]b[ 'hc'W'Y'W'gh'ij YmYei ]da Ybh'Zca 'hY'gi fj Ymghc'fY'a i gh[ j] Y'U'XYU]YX'k f]h'Y'b' ]ghcZ fYei jfYa Ybhg'hc'hY'f'gi dYfj ]gcf'Uh'YUghcbY'XUmVY'Z'fY ]hg'fYei jfYX'i gYz'cf'a cfY'Ug'gdYW]Z'YX'Vmdfc YW' gi dYfj ]gcf'Zcf'Z'Y'X'f]d'g" H'Y'fY' ]g'bc'dYfgcb'dYfa UbYbh'm]b'hY'gi fj Ymghc'fY'gc'gh XYbhg'k ]''bY'X'hc cf[ Ub]gY'hja Yg'cZ'W'Y'W'cb'UbX'fY'h fb'cZ'Yei ]da Ybh'W'fY'Z' 'm' H'Y'gi dYfj ]gcf'k ]''bchVY'UV'Y'hc'W'a Y UbX'[ c'Zca 'hY'ghc'fY'Z'Yei Ybh'm'Xi f]b[ 'hY'XUm'cf'Uh'g\c'f'ib'ch]W'""

DFC >97H'5. Fi fU'WUXghfU'Z'd'i g'; DF'UbX'\mdYfgdYW'fU'X'fcbY'fGi dYfj ]gcf.'6fi W' <Ufj Ynt

H\]g'dfc YW'h]b'&\$&&\Ug'VYYb'XYg][ bYX'hc'fYei jfY'gh XYbhg'hc'h]b\_UVci h\ck 'hc'hUW\_Y'U'dfcV'Ya 'h'Uh h'Y'ma ][\h'bc'h\Uj Y'k cf\_YX'cb'VY'Z'fY'z'cf'hc'k cf'\_cb']h]b'U'k Um'X]Z'Y'f'bh'hc'k \Uh'hY'mia ][\h\Uj Y YI dYfjYb'W'X' ]b'dUf'h]a Y'Ya d'c'ma Ybh'

H\]g'dfc YW'h\Ug'VYYb'XYg][ bYX'hc'\Uj Y'U'ZYI ]V'Y'ja d'Ya Ybh'U]cb"G'Yj YfU'cd'h]cbg'UbX'hUg\_g'UfY XYgW]VYX'VY'ck "'C i f]bh'bh]cb ]g'hc'fi b'h]g'dfc YW'h]b'": UW'hc': UW''a cXY'Ug'a i W'Ug'dcgg]V'Y" Gh XYbhg'UfY'YI dYW'X'hc'\Uj Y'fY[ i 'Uf'a Y'Y'h]b[ g'Ua cb[ gh'hYa gY'j Yg'UbX'k ]h'hY'W]Ybh'f'hY'UW'XYa ]W gi dYfj ]gcf"

H\]g'dfc YW'hk ]''b'W'XY'U' 'XUm'fYg]XYbh]U'Z'Y'X'f]d' ]b'k YY\_\*'Uh'7 U'fU'W'G'W'ci h'DUf'\_UbX'k ]''\Uj Y'U'UV a Y'Y'h]b[ 'YUW'k YY\_'Xi f]b[ 'h'f'a 'k cf\_]b[ 'cb'hY'dfc YW' '5XX]h]cb'U'hja Y'k ]''VY'gdYbh'Vmigh XYbhg dfYdUf]b[ 'fYdc'f'g'dfcXi W]b[ 'd'Ub'g'UbX'UbU'mg]g' '5'hc'U'c'Z'U'a cgh%) '\$\ci fg' ]g'YI dYW'X'Vi h'gh XYbhg g\ci 'X'bch'k Ugh' 'hja Y'Xc]b[ ]X'Y'UWj ]hYg'a YfY'm'hc'U'W'W'a i 'UH'hja Y'Zcf'hY'dfc YW'

H\Y`Yei ]da Ybhk Y` \cdY`hc`i gY`a ][ \h]bWi XY.`ga Ufhid\cbYg`k ]h`; BGG`Uddg/F H?; BGG/hcHU`ghUH]cbg/  
dcgg]V`miU`I 5J`k ]h` \mdYfgdYWffU`WJa YfU/UbX`; fci bX`DYbYhfUH]b[ `F UXUf`fj DF Ǝ

H\Y`dfc`YWha UmVY`WJff]YX`ci hVmU`hUa `cZ)!\*`ghi XYbhg"

DfcdcgYX`Dfc`YWhHUg\_g`UbX`Ci hWta Yg

- DfYdUfY`Zcf`UbX`hYb`WcbXi WU`fi fU`WUXUghfU`gi fj YmicZdUfhcZhY`Vci bXUfmcZhY`GWci h]b[  
5i ghfU`]U`g]h`Uhi7 UhfUWU`:` ]bX`YI ]gh]b[ `WUXUghfU`a Uf\_gza YUgi fy`hY]f`WcbfX]bUhgza dUfY`k ]h`  
hY`8Dg`\_a ``Z]YzUbX`Wta dUfY`Xja Ybg]cbg`k ]h`DC "
- 8fUk `U`8D`cZhY`WUXUghfU`Vci bXUf]Yg`UbX`dfcXi W`U`\_a ``Z]Y"
-

[ YcgdUĤU`hYVXbc`c[ ]Yg`hUhWJb`VY`i gYX`hc`Wc`YWhUbX`j ]gi U`gY`[ Yc!fYZfYbWwX`X][ ]ĤU`Ybj ]fcba YbĤ

## F Ygci fWg

H\Y`GWcc`\Ug`U`UbX\Y`X" 8`UgYf`a Udd]b[ `gmghYa žN96!F 9J C`Zca `; YcG@5A `@X`fi ? E`H\Y`N96!  
F 9J C`UgYf`a Udd]b[ `gmghYa ž]bj YbhYX`Vm7 G`F C`f5i gĤU`]UŁž]g`gY`Z`Wc`bĤ]bYX`UbX`XcYg`bchfY`mcb  
YI`HfU`dcg]Ĥcb]b[ `gmghYa g`hc`dfcXi VW" 8`a YUgi fYa Ybhg`k` \]W`UfY`gi ]ĤUV`Y`Zcf" 8`a Udd]b[  
Udd`]WĤĤcbg`]b`]bXccfž`i bXYf[ fci bX`UbX`ci ĤXccf`Ybj ]fcba Ybhgž`]bWi X]b[ `cWĤĤcbg`dfYj ]ci g`m  
]bUVWYgg]V`Y`hc`Uf[ Yf`gWĤbb]b[ `Yei ]da YbĤ`A cfY ]bZca UĤcb`cb`N96`F 9J C`a Udd]b[ `gmghYa`UbX  
dchYbh]U`Udd`]WĤĤcbg`WJb`VY`Zci bX`UhĤY; YcG@5A`k YVg]ĤY. [\Ĥdg.# Ycg`Ua`"Wca`#](#)

H\Y`GWcc`\Ug`U`gc`di fWUgYX`U`a cV]Y`@]85F`gmghYa`fG`Wci ĤZca`5a Yf]WJb`Wca`dUbmD`cYb] žgYY  
ĤY`hYVXb]WJ`gdYW]Z]WĤĤcbg`cZĤ.]g`gmghYa`UĤf[\Ĥdg.#k`k`k`"d`cYb\]`\]XUf`Wca`#\]XUf\]gc`i`Ĥcbg#`"K`\]Ĥ`Ĥ\[ \h](#)

- Hc'XYg][ bž'UbX'Wffmici hž'U'dfcWfXi fY'hc'Yj U'i UfY'ħY'UWW fUWmicZ' 8'fYU']mZYUhi fYg"
- Hc'j ]gi U']gY'ħY'" 8'fYU']mZYUhi fYg'j ]U'U'gcZk UfY'hc'"

A YħcXc'c[ mUbX'5Wfj ]hYg

H\]g'dfc'YWh]g'hc'VY'Wff]YX'ci hUg'Z'ck g.

UŁ@]hYfUhi fY'fYj ]Yk

5'']ghcZfY'Yj UbhVUW[ fci bX'fYUX]b[ 'a UfY]U'g'k ]''VY'dfcj ]XYX''; i ]XYX'fYUX]b[ 'cZħYgY'a UfY]U'g'k ]''VY gWXYXi 'YX'Xi f]b[ 'dfc'YWhħYUa 'UWfj ]hYg"

@]hYfUhi fY'cb'a YfUj YfgY. ħY'WcbWdhgž\]ghc f]Wf'XYj Y'cda Ybfgž'UbX'Udd']Wf]cbgž'Ug'k Y''Ug'ħY'bYYXg UbX'fYei ]fYa Ybfg'cZ[ YcgdUf]U'ħWbc'c[ ]Yg'Zc'fcg]h]cb]b[ ž'a Udd]b[ 'UbX'bUj ][ Uf]cb"

VŁDfc'YWhħYUa 'k cf\_g\cdg

A U'cf'UWfj ]hYg'Xi f]b[ 'ħY'k cf\_g\cdg]bWf XY. ; i ]XYX'X]gW gg]cbg'cb'a YfUj YfgY'WcbWdh'UbX'Yj c'i h]cb UbX'ħY'df]bW]d'Yg'VY\]bX'a cXYfb'a i 'h]gYbgcf'a cV]Y'a Udd]b[ 'UbX'bUj ][ Uf]cb'gmghY'a g''8]gW gg]cbg'cb j Uf]ci g'gYbgcf'g'Zc'f'U'a cV]Y'a Udd]b[ 'UbX'bUj ][ Uf]cb'gmghY'a 'gi Wħ'Ug; BGGž'ħYf]U'B Uj ][ Uf]cb'GmghY'a fħGŁZ'WJa YfU'UbX'@UgYf'gWbbYfz'YħW'8Ya cbgfUf]cb'cZa cV]Y'a Udd]b[ 'gmghY'a 'cdYfUf]cbg'< UbXg'cb k ]ħ'XUf]dfc'Wf]gg]b[ ''Dfc'YWhħYUa 'k cf\_]b[ 'd'Ub'Zc'f'j Uf]ci g'fUg\_g]b'ħY'a Udd]b[ 'UbX'bUj ][ Uf]cb YI dYf]a Ybħ'

WŁFYU'!h]a Y'a Ud'WfYUf]cb'UbX'j ]gi U']nUf]cb'dfc'WfXi fY'XYg][ b'UbX'Z]Y'X'ħYgħg

6UgYX'cb'ħY'UbU'mg]g'cZYffcf'WfUfUWf]gh]Wg'cZ; BGGž'F H? ž'ħGž'a cV]Y'a Udd]b[ 'gmghY'a gž'YZ]W]Ybh gi f] Ym]b[ 'UbX'a Udd]b[ 'dfc'WfXi fYg'hc'k UfXg'j Uf]ci g'cdYfUf]b[ 'Ybj ]fcb'a Ybfg'UbX'Udd']Wf]cbg'UfY'hc'VY XYg][ bYX''Gi Wħ'cdYfUf]cb'U'dfc'WfXi fYg'Ug'k Y''Ug'cħYf'VYghdfUWf]W' [ i ]XY'j bYg'UfY'hc'VY'UbU'mgYX'j b ħYfa g'cZUWfW fUWf]UbX'fY'jUV']mħk \]Wħ'UfY'fYei ]fYX'j b'U'a YfUj YfgY"

H\Yb'gca Y'Z]Y'X'ħYgħg'k ]ħ'ħY'a i 'h]gYbgcf'a Udd]b[ 'UbX'bUj ][ Uf]cb'gmghY'a ž'D\cYb] ž'UfY'hc'VY'Wff]YX ci hUhiħY'6cfUbmGħDUf\_]b[ 'GfUf]cbž' B Gk ž'UbX'gca Y'gYWf]cbg'cZħY'fcUXg'Ufci bX'ħY'F c'UbX'DUf\_ Z]Y'X'YI dYf]a Ybfg]ħYž'WcgY'hc'I B Gk 'WJa di gŁž'UbX'ħY'fYgi 'ħg'k ]''VY'j U']XUf]X'UbX'Wca dUfYX'k ]ħ'ħY fYgi 'ħg'Zca 'dfYWgY'hc'U'g'fUf]cb'gi f] Yma YħcXg"

WŁj]YfU'f]g b l e s

H\Y'a U'cf'XY'j] YfU'V'Yg'Zca 'ħ]g'dfc'YWh'UfY.

UŁDfc'YWhħYUa 'f] fci dŁ'fYdcfħ'

A U'cf'WcbħYbfg]b'ħ]g'[ fci d'fYdcfħ'a Um]bWf XY'fħ'cfY'XYfU]g'k ]''VY'X]gW ggYX'Xi f]b[ 'ħY'f] fci d a Yf]b[ gŁ'6UW[ fci bX'cZħY'dfc'YWh'ħc]WUfYU. [ YcgdUf]U'a Udd]b[ 'UbX'bUj ][ Uf]cb'Zc'f'a YfUj YfgY/ A cħ] Uf]cb'cZħ]g'Z]Y'X'dfc'YWh'VUgYX'gh X'm'@]hYfUhi fY'fYj ]Yk /A YħcXg'cZYj U'i Uf]b[ 'ħY'UWW fUWmicZ

5 'gYdUfUHY'XcW a Ybhk ]''XYgW]VY'ĤY'XYĤJ]g"

WĚ: ]bU'f]bX]j ]Xi U'ĚfYdcfh

9UWĤ'dfc'YWĤĤ'Ua'ia Ya VYf'g\ci'X'dfYdUFY'U'Z]bU'dfc'YWĤfYdcfhĤ'gi a a Uf]gY'ĤY'dfc'YWĤk cf\_  
]bXYdYbXYbhm'Ĥ\Y'Z]bU'fYdcfhk ]'']bWĤ XY'gi WĤ'gYWĤcbg'Ug. ĤbfcXi WĤcb/A YĤJ YfgY'WĤbWĤdhUbx  
Yj c'i Ĥcb/Dcg]Ĥcb]b[ ža Udd]b[ 'UbX'bUj ][ UĤcb'bYXg']b'U'a YĤJ YfgY/5bU'mg]g'cZYffc'WĤUfUWĤf]gh]Wg'cZ  
fYU'ĤĤa Y'a Udd]b[ 'dfcWĤgg/6YghdfUWĤWg'Zcf'fY'Yj UbhXUĤU'UWĤi ]g]Ĥcb'UbX'dfcWĤgg]b[ /K cf\_Zck'Zcf  
XUĤU'UbU'mg]gž'UbX'' 8'ia Ud'WĤYUĤcb'UbX'j ]gi U'ĤnUĤcb/9j U'i UĤcb'Zcf'gca Y'gdYWĤZ]W' 8'ZYUĤi fYg/  
7cbWĤ g]cbg'UbX'fYWĤa a YbXUĤcbg/F YZ'fYbWĤg"

XĚ:ĤX]j ]Xi U'gY'Z UggYgga YbhfYdcfh

5 'gYdUfUHY'XcW a Ybhk ]''XYgW]VY'ĤY'XYĤJ]g"

[J \]Yk'WUgg'Ĥa YĤUV'Y](#)

H]a YĤUV'Y'

8UHĤ	HrdY	7cbĤYbh
K YY_(.'&\$'>i bY'! '&( >i bY	5ggYgga Ybh	Dfc'YWĤĤYUa'f] fci dĚ'F Ydcfh
GĤ XmiK YY_', '5i [i gh! %%5i [i gh	5ggYgga Ybh	: ]bU'f]bX]j ]Xi U'Ě'F YdcfhUbX'dfYgYbhUĤcb. DfYgYbhUĤcb'Xi Y.'%\$Ua ž' '5i [i gh&\$&&
	5ggYgga Ybh	ĤX]j ]Xi U'GY'Z 5ggYgga Ybh

# F Ygci fWg

## DfYgWf]VYX F Ygci fWg

- A UHf]U'g'Zca 'dfYj ]ci g; A 5H'Wci fgYg'hUhmci '\Uj Y'ghi X]YX"
- 5XX]hcbU'a UHf]U'g'dfcj ]YX'cb'A ccX'Y"
- Gi fj YmYei ]da YbhZca 'ci f'ghcfY'79'; +"

## 7ci fgY'9j U'i Uh]cb'UbX'8Yj Y'cda Ybh

H\]g'g'U'Wdg]cbY'dfc'YWh'Wci fgYzH\Y'Wci fgY'dfc'YWh'Uj Y'VYYb'XYg][ bYX'hc'fYZYWh'hY'W ffYbhlfYbXg UbX'VYghdfUWh'W ]b'hY'dfcZYgg]cb"i\Ug'VYYb'U'k Umg'U'Zj cfUhr'Wci fgY'Zcf'ghi XYbhg'cj Yf'a UbmmYUfg"

## @UVcfUhcfmK cf\_g\cd'Zcfa Uh]cb

7ca di hUh]cbg'UbX'k cf\_g\cdg'a UmXYdYbX'cb'dfc[ fYgg'cZYUW'X'dfc'YWh]b'hY'Wci fgY"5'hY'bYYXg'k ]` VY'X]gW'ggYX'j ]U'hY'dfc'YWh'a YYh]b[ g" 'GdYW]U'Uffbu[ Ya Ybhg'k ]"VY'a UXY'cb'U'WUgY!VmiWUgY'VUg]g"

## Gi Va ]gg]cb'cZ5ggYgga YbhiHUg\_g

D`YUgY`fYZf`h`h`Y`A`ccX`Y`dU[ `Y`cZ`h`Y`W`i`fgY`Z`f`Z`f`h`Y`f`[ `i` ]XUbW`'cb`UggYgga Ybhgi Va ]gg]cb"

I BGK `Ug`U`g`h`Ub`X`U`f`X`U`h`Y`'gi Va ]gg]cb`d`Y`b`U`'h`m`c`Z`

- )i `d`Y`f`X`U`m`z`Z`f`U`U`UggYgga Ybhg`k` \`Y`f`Y`U`d`Y`b`U`'h`m`U`d`' ]Ygž`W`U`d`d`Y`X`U`h`Z`j`Y`X`U`m`g`f`%`&`\$` \`c`i` f`g`ł`Z`U`Z`Y`f`k` \`j`W`'U`'g`h` X`Y`b`h`W`U`b`b`c`h`g`i` Va ]h`U`b`U`g`g`Y`g`g`a` Y`b`ł`Z`U`b`X`'b`c`'d`Y`f`a` ]h`Y`X`'j` U`f`U`h`]`c`b`"

## 5 WUXYa ]W< cbYgmiUbX`D`U[ ]Uf]ga

6Yk UFY`5b`Ugg][ ba Ybh\Uh]bW\ XYg`d`U[ ]Uf]gYX`a UHf]U`k ]`fYW]j Y`U`\$i : U]žUbX`gh XYbtg`k \c  
d`U[ ]Uf]gY`a UmZ]`h\Y`Wci fgY`Gh XYbtg`k \c`d`U[ ]Uf]gY`UfY`U`gc`]UV`Y`hc`X]gW]d`]bUfmiUW]cbž]bW\ X]b[  
YI W\ g]cb`Zca`Ybfc`a Ybh`

D`U[ ]Uf]ga`]g`h\Y`i gY`cZUbch\Yf`dYfgcb`g`k cf`\_`cf`]XYUg`Ug`]Zh\Ymk YfY`mci f`ck`b`"K \Yb`]h]g`bYW]ggUfmcf  
XYg]fUV`Y`hc`i gY`ch\Yf`dYcd`Y`g`a UHf]U`mci`g`\ci`X`UXYei UH`mUW\_bck`YX[ Y`k \cgY`k cfXg`cf`]XYUg`h\Ym  
UfY`UbX`k \YfY`mci`Zci bX`h\Ya`f[ ]j ]b[`h\Y`Wca`d`YH`fYZYfYbW`XYH]`gž]bW\ X]b[`dU[ Y`bi a VYffg]H\Y  
@YUfb]b[`7YbHfY`dfcj ]XYg`Z`f\Yf`]bZcfa U]cb`cb`k \UhWcbgh]h`hYg`D`U[ ]Uf]ga`Uh`



# 5WUXYa ]WbZcfa Uh]cb

: ]bU`9I Ua ]bUh]cbg.

: ]bU`YI Ua g ]b`H&`&\$&&`k ]`VY`VY`X`cb`]bY`VY`k`YYb`%&`h`!`&)`h`5i`[`i`gh`&\$&&`]bW`g]j`Yz`UbX`gi`dd`Ya`Yb`Hf`m`YI`Ua`g`VY`k`YYb`)`h`!`-`h`GY`d`h`Ya`VYf`&\$&&`]bW`g]j`Y`"Mci`UfY`fYeI`]fYX`hc`VY`Uj`U]UV`Y`cb`h`YgY`XUH`g"D`Y`UgY`Xc`bch`c`a`U`\_`Y`Ubmd`Yfg`cbU`c`f`h`Uj`Y`Uff`Ub[`Ya`Yb`hg`Xi`f]b[`"h`]g`d`Yf]cX"

57589A ⇒ 58J ⇒ 9

- ?YmGHUZZhc`7`cb`h`U`W`h`Z`c`f`5`W`U`X`Y`a` ]W5Xj ]W`f]c[ ]b`k ]h`mci`f`n`-8`UbX`dUggk`cfXk` [\hfdg.##bhfUbYhWj`Yb\[`"i`bgk`"YXi`"Ui`#`YmghUZZhc`!`VcbhUWixi`f\]b\[`!`mci`f\]gh`X\]Yg!`Uhi`bgk`](#)
- ?Yml`BGK`8`UhYg`!`Y[`"7`Ybgi`g`8`UH`z`YI`Ua`XUH`g`z`Ugh`XU`mhc`Xfcd`U`Wci`fgY`k`]h`ci`h`UWUXYa` ]W#]b`Ub`W]U`" ]UV`]m`Y`h`W`
- 7`J`9B`Gh`XYbh`-bhf`Ub`Y`h`f]c[ ]b`k ]h`mci`f`n`-8`UbX`dUggk`cfXk` [\hfdg.##bhfUbYhWj`Yb\[`"i`bgk`"YXi`"Ui`#`gh`XYbh\]bhfUbYh`](#)
- Gh`XYbh@]Z`Uh`7`J`9B`z`]b`W`X]b[`Gh`XYbh`Gc`W]h]Yg` [\hfdg.##k`k`"i`bgk`"YXi`"Ui`#`b\[ \]b`Yf\]b\[`#\]j`\]!`Ub`X`!`Y`bj`\]f`c`b`a`Y`b`h`!`Y`b\[ \]b`Yf\]b\[`#`gh`XYbh`\]Z`](#)
- Gd`Y`W]U`7`cbg]X`Y`f`U`h]cb. [\hfdg.##gh`XYbh`i`bgk`"YXi`"Ui`#`gd`Y`W\]U`!`Vcbg\]X`Y`f`U`h\]cb`](#)
- ;`Yb`Y`f`U`Ub`X`D`fc[`f`Ua`!`Gd`Y`W]Z`W`E`i`Y`gh]cbg. [H`Y`B`i`W`Y`i`g`Gh`XYbh`<i`V`](#)
- 6cc`\_`Ub`5`W`U`X`Y`a` ]W5Xj ]g]b[`g`Y`g]cb. [\hfdg.##Udd`UW`\]m`g`V`X`Y`X`i`\]b\[`"Vca`#`g`V`X`Y`X`i`Y`"d`d`3`c`k`b`Y`f`1`%-`\\$`&`\(+`\\*\)`](#)

# 8]gWU]a Yf

FZ[e`Uag`d`Wag`f` We`Wfe`agf`VW`e`Ud`b]f]a` aXU`See`W`e`Sf`f`Z`W`V`S`f`W`f`Z`W`5`ag`d`W`A`g`f` W[e`bg`T`f`e`Z`W`z`F`Z`W` `Sfgd`W`a`XU`See`W`e`\_`Sk`UZS`Y`W`V`g`d`Y`f`Z`W`F`W`d`\_`S`X`W`d`f`Z`W`5`ag`d`W`A`g`f` W[e`bg`T`f`e`Z`W`z`?`aa`V`W`e`Z`ag`V`T`W`Ua`eg`f`W`X`d`f`Z`W`gb`fa`V`S`f`W`U`See`VW`e`Ud`b]f]a`e`z`X`f`Z`W`d`W`e`S`k`[`Ua`e`]e`f`W`U`k`[`f`Z`W`V`W`e`Ud`b]f]a`a`X`S`U`f`h`f`]f`W`e`T`W`i`W`W`f`Z`W`G`[`h`W`e`]f`k`f`\_`W`S`T`W`S`V`f`Z`W`5`ag`d`W`A`g`f` W`/`S`e`g`b`V`S`f`W`[`?`aa`V`W`f`i`f`Z`W`VW`e`Ud`b]f]a`[`f`Z`W`5`ag`d`W`A`g`f` W`?`aa`V`W`S`b`b`f`W`z`

⇒a U[ Y`7`fYX]h

A ]Y`;`U`"

7F ⇒CG

7F ⇒CG`D`fcj ]X`Y`f`7`c`X`Y`.`\$\$\$`-`,`;`

# 5W\_bck`YX[ Ya YbhcZ7ci b]fm

K`Y`U`W`\_`b`c`k`Y`X`[`Y`h`Y`6`Y`X`Y`[`U`d`Y`c`d`Y`k` \`c`U`f`Y`h`Y`f`U`X`]h]c`b`U`W`g`h`c`X`]U`b`g`c`Z`h`Y`U`b`X`g`c`b`k` \`W`i`BGK`?`Y`b`g]b[`h`c`b`W`a`d`i`g`]g`c`W`h`Y`X`"

