

8 fc [ YbXYU`Yf` ]a `6U\b\cZ`ZYgh[ Ybca a Yb  
`Dc` ]nY]`gW\`Ä[ h`ni °

' , !Ä\ f][ Yf`8 fc [ YbXYU`Yf`bUW\`9fa ]h`i b[ Yb` ]a `6U\b\cZ  
A ØbghYf`ZYgh[ Ybca a Yb" J YfXUW\h`XYg`?c\_U]b\UbXY`g`Ua  
6fYa Yf`D`Uhn"



6fYa Yf`D`Uhnž'( , %) ) `A ØbghYfž`8 Yi hgW\`UbX`!`5a `A cbhU[ ž  
XYb`%( "'5df]'ž\Uh`X]Y`Dc` ]nY]`A ØbghYf`Y]bYb`a i ha U» `]WYb  
8 fc [ YbXYU`Yf` ]a `6U\b\cZgVYfY]W\`ZYgh[ Ybca a Yb" `8 Yf  
' , !Ä\ f][ YžXYf`c\bY`ZYghYb`K c\b]hn` ]ghž`k ]fX`j YfXÄW\h][ hž`Ua  
6fYa Yf`D`Uhn` ]b`[ fØ» YfYa `! a ZUb[ `a ]h`?c\_U]b`[ Y\UbXY`h`ni  
\UVYb" `8 ]Y` : YghbU\`a Y`XYg`J YfXÄW\h][ Yb`YfZc`[ hY`bUW\  
]bhYbg] Yb`9fa ]h`i b[ Yb`i bX`[ YgW\U\`Ua `A cbhU[ a ]hU[ "

8 ]Y`Dc` ]nY]`\Uh` ]b`X]YgYa `: U` \_`UfY`NY]WYb`[ YgYhnh`i bX`nY][ hž  
XUgg`8 fc [ Yb\UbXY`b]W\h`hc`Yf]Yfh`k ]fX" `8 Yf`A Ubb`k ]fX`bi b  
fYW\h]WYb`GW\ f]hYb`Ybh[ Y[ YbgY\Ybž`k Ä\ fYbX`X]Y`9fa ]h`i b[ Yb  
k Y]hYf`Ui ZYb"

8YhU]`g	
J c fZU``	8 fc [ Yb_f]a ]bU`]hÅh
C fh	6fYa Yf`D`Uhnž( , %) ) `A ØbghYfž`8Yi hgWÅ`UbX
: YghbU\ a Yb	%

6Ygi WÅ Yb `G]Y`i bg`Ui Z. `b!U[ "XY