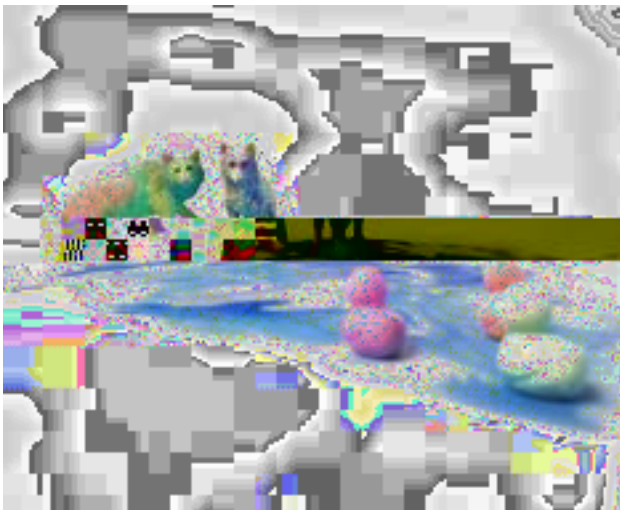
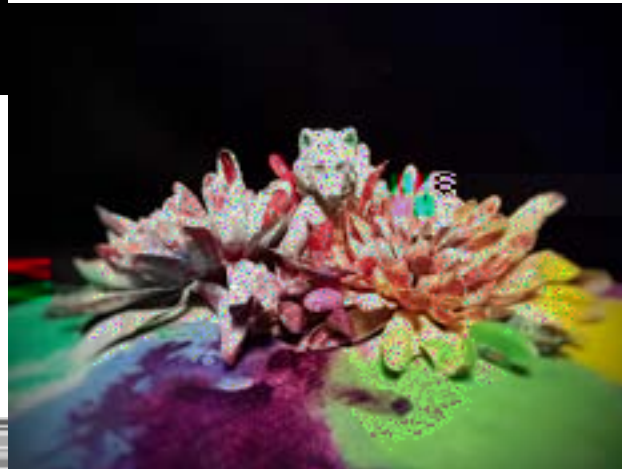




Understanding Over Loss

O12, ' #34, '
546)#7&(8#9&: +)1)#&' #;41#;76);#&9#74, ;#
71(1#;, <<1' #0#;41#<(1=#, ' >#<(1>, ;&#
<, (;1>#7, =)#76;4#,#? +;+, #+' >1());, ' >6' 2#
h.Uh]Zh.Ym [\hfc h.Y'XYUh h.Ym`YbXi d'
-&)6' 2#? &(1#;4, ' #;41=#@, (2, 6' 1>#9&(A



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! 541(1#)#, ' #';1(1);6' 2#<, (>&D#;4, ;#
1D6);)9&(#(1-626&+)#7&? 1' #E1)<6;1#(1-626&' f)#
46);&(6: , #,))&: 6, ;6&' #76;4#21' >1(#' 1G+, -6;=#
7&? 1' #>1? &');(, ;1#46241(#(1-626&+)#
<, (;6: 6<, ;6&' #;4, ' #? 1' #J&@1(:)#K#L, ?, ' 1M#
%&71N1(#7&? 1' #, (1#);6-#+' >1((1<(1) 1' ;1>#
6' #<&)6;6&')#&9#(1-626&+)#, +;4&(6;=O, #
<41' &? 1' &' #8' &7' #,)#;41#);, 6' 1>Q2-,))#
: 166' 2R#J&@1(:)#K#L, ?, ' 1M#541#91? 6' 6S, ;6&' #
&9#(1-626&' R#(191())#&#;41#<(&: 1))#@=#746: 4#
91? 6' 6' 1#;(, 6;)#+; 4#,)#;1' >1(' 1))#&N1#
UbX'gY'Z'gUWV] VWzUfY'[] Yb'a cfY'fY'[] ci g'
N, --1#546)#<(&: 1))#>&1)' &#;# 1: 1)), (6=#
? 1, ' #;4, ;#7&? 1' #;41?)1-N1)#4, N1#@1: &? 1#
? &(1#N, --1># # (1-626&')#* &4' #%, 7-1=f)#
G+&;1# #J1-626&' # #C&: 6&-&26: , #T1()<1: ;6N1#
>1): (6@1)#;41#1))1' : 1#&9#;46)#<41' &? 1' &' #
P541&-&26: , #, <<(1: 6, ;6&' #&9#;41#91? 6' 6' 1#>&1)#
' &#;# 1: 1)), (6=#1, >#;&#;#<&)6;6N1#1N, --, ;6&' #&9#
(1, #7&? 1' R#J&@1(:)#K#L, ?, ' 1# VVMW #&;41(#
7&(>)#746-1#91? 6' 6' 1#G+, -6;61)#, (1#, <<(1: 6, ;1>#
6' # (1-626&' # (1-626&+)#) ;6;+;6&')#, <<1, (#;	, N&(#
? 1' #&N1(#7&? 1' # #<(&? 6' 1' ;#<&)6;6&')A
541#G+1);&# #);41' #74=#>&#) &#? , ' =#
7&? 1' # (1? , 6' #>1N&+;#1N1' #741' #;41=#9, : 1#

: 4+(: 4f)#(1)<&')1#;&#&: 6, #' &(?)#, @&+;#
21' >1(#, ' >#)1D+, -6;=#J&@1(:)#K#L, ?, ' 1M#541#
34+(: 4#?, 6', 6')#, #9+' >, ? 1' ;, -6);6: #;41&-&2=##
@1-61N6' 2#6' #, #6;1(, -(1, >6' 2#&9#;41#[6@-1#, ' >#
[&&8#&9#O&(?' &' #, ' >#;41# &' #;4, ;#<(&<41;)#
, (1#; &' >+6;)#9&(41#7&(>#&9#_&>#54+)##
;41=#&9;1' #: 6;1#;41#1;1(' , -6;=#&9#_&>#)7&(>#;&#
1D<-, 6' #;46)#(1)6);, ' : 1#;&#: 4, ' 21A
mno

Conclusion

54(&+24#;)#46);&(=#541#34+(: 4#&9#
*1)+)#34(6);#&9#], ;:1(QE, =#C, 6';)#4,)#41->#
7&? 1' f)#>6N6' 1#(&-1)#,)#76N1)#, ' >#? &;41()#
E1)<6;1#@16' 2#);(+: ;+(, --#+' >1(N, -+1>##
O&(?' &' #7&? 1' #4, N1#, -7, =)#9&+' >#, N1' +1)#
9&(6)1-9Q1? <&71(? 1' ;##@1#;#76;46' #J1-619#
C&: 61;61)#&(6#? &>1(' #91? 6' 6);#? &N1? 1' ;)#
A UbmVc dY k Jh Vc b]W]b['a YggU[Yg UVci h
91? 6' 6' 6;=#;4(&+24#; &2' 6;6N1#(1);(+: ;+(6' 2##
<(&: 1))#&9#21' >1(#' 12&;6;6&' #6' #746: 4#7&? 1' #
6' #;(, >6;6&' , -6);#9, 6;4)#(1)4, <1#;416(#7&(->N61 7#
;&#; : : &? ? &>, ;1#@(&, >1(#)&: 6, #6>1, -)#
k Jh ci hgUWV] V]b['h Y]f Z]J]h "H]a Y k]`h Y`]Z]h Y`
34+(: 4f)#; , ' : 1#&' #7&? 1' f)#(&-1)#76-#(1)+;#6' #
6;)#>1;(6? 1' ;##&(69#;#76-#(1? , 6' #, ' #1' ;(1' : 41>#
34(6);6, ' #)1: ;##[16' 2#)+: 4#; # 17#(1-626&' ##;#6)#
' 1: 1)), (=#;&#; &')6>1(#4&7#;41=#76-#1N&-N1#
76;4#;41# B: VVbh fnzgdYVW V]m\ck '@8G`
;(, >6;6&' , -6)?#76-# , N62, ;1#, ' #1N1(0<(&2(1))6' 2#
gcVYhmzUbX\ck '@8G`k ca Yb` bX bYk` k Uhg`hc`
' 12&;6; ;1#;416(#(&-1)#, ?6>#)+: 4#; &' ;(, >6: ;&(=#
? 1)), 21)A

9P!!= '1+'! #' 5!&_ ' 1!:' 1" 3, &" 3(+ +>!' !2" 1/&(5' !A' %' ?(5)!(5/4' !' &())(5\$%&' ?' %\$/'(" 5!\$+! /4' !' 5% !: \$*/4' 5/(1!' 0, &' ++(' 5!' #! /4' !#\$/(4>!

d[C5Jd35
#

)6?+;, ' 1&+)-#>6);, ' :6' 2#;41?)1-N1)#
9(&?#], ;6' D#6??62(, ');#&>, =##, ;:(@+;1#
;46)#(41;&(6, #? , ' 6<+, ;&' #;&#,)6?6, ;6&' #
;41&(61)#, '#>#(, :6);# , ;6N6)?#541&(61)#
, (&+>#,)6?6, ;6&' #, (1#+)1>#;&#>1?&');(, ;1#
;41#Pd?1(6, ' ' 1))R#&9#1, (-=#h+(&<1, ' #
6??62(, ');#,' >#;416(#, @66=#;&#; +;+(, --#
, -62' #76;4#4121?&' 6: #>1, -)#&9#;41#i ' 6;1>#
GfUhg"H\jg↑gh] W\h]cb]gi gYX'rc'g\ck'h\U'h
h+(&<1, ' #6??62(, ');#<(&<1(-R#; &' ;(6@+;1#;&#
)&: 61;=#d;1(' , ;6N1=-#?=#<, (:6: 6<, ');#;61)#;&#
UbVWghfU'ja a][fU]c]b]UfY'i gYX'rc'X] YfYbh]UfY'
, ' >#>1?&' 6S1#;41#1D<1(61' : 1)#&9#], ;6' D#
6??62(, ');#6' #;41#i ' 6;1>#C;, ;1)#541=#: &' ;(,)#
;41#1D<1(61' : 1)#;&#? , 6' ;, 6' #;41#)+<1(6&(6;=#&9#
d' 2-&#; +;+(1#,' >#&<<(1))#,' =;46' 2#)11' #,)#
P&;41(R#541#461(, (: 4=#@1;711' #6??62(, ;6&' #
2(&+<)#? , 6' ;, 6')#(, :6):# , ;6N6);#>1, -)#
@1: , +)1#;#>191' >)#;41#<&71(#6?@, -, ' : 1#
@1;711' #746;1#&(d' 2-&# , ;6N1)#, 2, 6');#], ;6' D#
<1&<-1#3&')1G+1' ;=#;41)1#; 4, (, : ;1(6):6) #
-1>#?=#<, (:6: 6<, ');#;&#; , --#&#(&<1;:6' 2#;41#
, ;&' , #>1' ;6;=#&9#;41#i ' 6;1>#C;, ;1)#, 2, 6');#
6??62(, ');#N, >1)#541=#, (2+1>#;4, ;#;41#
i ' 6;1>#C;, ;1)#' 11>1>#;&#@1#<(&1;:1>#9(&?#
;41#>, ' 21()#&9#), ' : ;+, (=#; 6;61)#&#(6(4(624;#
: 6;6S1') 46<#g&(#? , ' =#<1&<-1#), ' : ;+, (=#; 6;61)#
, ' >#;41#g&+(;11' ;4#d?1' >?1' ;#>6(1: ;=#
&<<&)1#i C# , ;&' , -6)?#@1: , +)1#;41=#, (1#)11' #
,)#&&<4&-1)#;4, ;#)+<<??62(, ');#541)1#
(1)<&')1)#>1?&');(, ;1>#4&7#;41#Pd?1(6, ' R#
6>1' ;6;=#) #: &');(+; ;1>#@=#: 41((=0<6: 86' 2R#
6??62(, ');#; 4, (, : ;1(6):6) #&@&;4#46);&(6, --=#, ' >#
;&>, =#;4, ;#)+<<&#d' 2-&Q>&' 6' , ' ;#; +;+(1#
, ' >#>4&->#6?@, -, ' : 1>#)=);1?)#&9#<&71(#9&(#
746;1#Pd?1(6, ')R#], ;6' D#6??62(, ');#1N1' #
741' #;41=#, (1#)11' #,)#<&)6;6N1=#: &' ;(6@+;6' 2#
;&#&: 61;=#, (1#>1?&' 6S1>#; 2, 6');#746;1#
Pd?1(6, ')R#@1: , +)1#;41=#, (1#N6171>#,) #
fU]U'mUbX'W'h' fU'mX] YfYbh]UbX'h\YfYZc'fY'
>, ' 21(&+)#

g&(#)&?1#;41#6?<-1?1' ;, ;6&' #&9#);(6: ;#
6??62(, ;6&' #, 7)#&N1(#;41#<,)#917#>1: , >1)#
4, N1#<(&N1' #;&#@1# , ' #, <<(&<(6, ;1#(1)<&')1#
;&#<(&1; ;#;41#i ' 6;1>#C;, ;1)#E1)<6;1#;41#
<1' , -6S, ;6&' #, ' >#);62? , ;6S, ;6&' #;4, ;#], ;6' D#
6??62(, ');#9, : 1#;4&)1#6' #9, N&(#&9#6??62(, ' ;#
(1);(6: ;6&')#; -6' 2#;&#;41#&<<(&+ ' 6;=#;&#? , 6' ;, 6' #
;41#; +((1' ;#<&71(#);(+; ;+(1#6' #;41#i ' 6;1>#
C;, ;1)#546)#4,)#)1(6&+)#6?<-6: , ;6&')#9&(9+;+(1#
21' 1(, ;6&')#), #;41=#, (1# , <;#;&9# , : 1#)6?6, (#
)6;+ , ;6&')#,' >#>6): &+()1)#

\1=#5, 81, 7, =)#
I N1(, --#?=#<, (:6: 6<, ');#>1?&');(, ;1>#
h\U'h'Ub[i U[Y'\Ug'dck YfZ `Y YW]g'cb'h\Y'
)&: 6, #? &@66;=#&9#], ;6' D#6??62(, ');#), #;41=#
, (1#<&#(, =1>#)&: 6, --#;4(&+24#? 1>6, #, ' >#
, 2, 6');#;41#746;1#Pd?1(6, ' R#>1' ;6;=#O, ' =#&9#
?=#<, (:6: 6<, ');#71(1# &#; -7, =)#, 7, (1#&9#;41#
6?<-6: 6;#@6,)1)#;41=#<(1)1' ;1>#,' >#;46)#7,)#
6' 9&(?, ;6N1#&9#;41#>1, #;4, ;#;41#i ' 6;1>#C;, ;1)#
6)#, #', ;6&' #&9#6??62(, ');R#>1)<6;1#,' #&N1(, -#
(121; ;6&' #&9#], ;6' D#6??62(, ');#6' #<&-6: =#,' >#6' #
i C#6' ;12(, ;6&' #
k&;6&')#&9#6-12, -6;=#R#)1(N1#;&#>12(, >1#
], ;6' D#6??62(, ');#@=#>1?1, ' 6' 2#;416(#4+? , ' #
1D6);1' : 1#;&#&' 1#; &?<&)1>#&' --#@=#);, ;+)#
546)#&9;1' # (1: 6<(&: , ;1>#6' #;41#? 1>6, #, ' >#
, ' #6?<, : ;#? &(1#76>1)<(1, >#N617)#&9#], ;6' D#
6??62(, ');#? ?62(, ');#6' ;12(, ;6&' #6' ;&#i C#

^V#&#V. #541# , ;6;+>1)#, ' >#<1(: 1< ;6&')#&9# &;41(#2(&+<)#74&#>&#& #>1' ;@=#;46)#7, =#
=&+' 21(#<1&<-1# : &+>#4, N1# : 4, ' 21>#;41# J1)1, (: 41()#)4&+># N1);62, ;1#&;41(#? <, : ;)#
: &+()1#&9#;41#(1)1, (: 4#g+(:41(? &(1#;46)#);+>=# &' #<1(: 1< ;6&' #9&(#<1&<-1#76;4#? &(1#>N1()1#
&' -#1D, ?' 1)#<1&<-1f)#, ; ;6;+>1)#; &7, (>)# (, : 6, #, ' >#1;4' 6: #@, : 82(&+>)#d-;4&+24#746;1#
6? ? 62(, ' ;)#' #, #<&-6;6: , --#;1')1#;6? 1#<1(6&># <1&<-1# : &');(+ : ;#>&? 6' , ' ;#4121? &' 61)#' #
746: 4#) #&' -#6' 9&(?, ;N1#&9#;41# : +((1' ;# : -6? , ;1# ;41#i ' 6;1>#C; , ;1)#6' N1);62, ;6' 2#;41#&<6' 6&')#
, ' ># : , ' ' &;# 1: 1)), (6=#<(&N6>1#6')624;#9&(#;41# &9#&;41#(, : 6, #2(&+<)#7&+>#1#6' 9&(?, ;N1#
' 9&(1)11, @-1#9+;+(1#%&71N1(#;41#2&, #&9#;46)# &9#? &(1#21' 1(, #<1(: 1< ;6&')#hN1' #;4&+24#
(1)1, (: 4#7,)#; D, ?' 6' 1#74, ;#9, : ;&()#746;1# 746;1' 1))# : &' ;6' +1)#; #>41->#6' #;41#i ' 6;1>#
Pd? 1(6: , ')R#+)1#; &# 12&;6, ;1#;416(#<1(: 1< ;6&')# C; , ;1)#;41#&<6' 6&')#&9#746;1#<1&<-1# (1# &;#
&9#], ;6' D#? ? 62(, ;6&' #;4+)#;41#(1)1, (: 4#7,)# ;(+=#(1<(1)1' ; , ;N1#&9#;41#9, : ;&()#;4, ;#? <, : ;#
' &;#6' ;1' >1>#; #21' 1(, -S, @-1#; &# , -#746;1# ;41#<1(: 1< ;6&')#&9# , -#<1&<-1#6' #;41# : &+' ;(=#
Pd? 1(6: , ')R# 3&' : -)6&' #
g+;+(1#(1)1, (: 4#)4&+>#1D, ?' 6' 1#;41# # 541#9+;+(1#&9#;46)#7&(8#76;4#746;1#
6? <, : ;)#&9#746;1#Pd? 1(6: , ' R# , ;6;+>1)#&' #], ;6' D# f5a Yf]WUbg, k ci `X`VY`VYbY` V]U`hc`YI`Ua`jBY`
6? ? 62(, ' ;)# : +((1' ;=#; &#+' >1()); , ' >#;416# &N1(#, #&' 21(#<1(6&>#&9#;6? 1#; &#+' >1()); , ' >#
1D<1(61' : 1)#+>1(#;46)#+>6G+1# , >? 6' 6); (, ;6&' # 6#;41#9, : ;&()#;4, ;# : &' ;(6@+;1#; &#&<6' 6&')# (1#
, ' >#6' #;46)# : &' ;1' ;6&+)#;6? 1#<1(6&>#d)#746;1#
Pd? 1(6: , ')R# : &' ;6' +1#; &# : &');(+ : ;#;41#
P6? ? 62(, ' ;#&;41(R#;#7&+>#1#6' 9&(?, ;N1#; &#
1D, ?' 6' 1#4&7#;46)#2(&+<# : &' : 1N1)#&9#;416#
&7' #1;4' 6: #>1' ;6;=#>+(6' 2#;46)#;6? 1#h-1N, ;6' 2#
;41#N&6: 1)#&9#? ? 62(, ' ;)#9(&?#], ;6' #d? 1(6: , ' #
@, : 82(&+>)#)# : (+ : 6, #@1: , +)1#6;#7&+>#
<(&N6>1#6')624;#6' ;J, ;#) #2&6' 2#;4(&+24#;41#
? 6' >)#&9#], ;6' D#? ? 62(, ' ;)#' #;41#? 6>);#&9#
;4(1, ;# , ((, ;N1)#, ' >#(, : 6);# , ;N6)? #W #, >>6;6&' #
; D, ?' 6' 2#;41# : +((1' ;#1D<1(61' : 1)#&9#], ;6' D#
6? ? 62(, ' ;)#6;#7&+>#1#6? <&(, ' ;#; D, ?' 6' 1#
;41#? ? 62(, ;6&' #, ; ;6;+>1)#&9#<1&<-1#9(&?#
X] YfYbhfUM]U`VUW] [fci bXg"5`h`ci [\ `cbY`
<, ;6: 6<, ' ;#6' #;41#);+>=#, : 8' &7-1>21>#;416#
5g]Ub V]fUM]U`VUW] [fci bXzh`Ym]XYbh] YX`Ug`
746;1#6' #<, <1(7&(8#hD, ?' 6' 2#;41# , ; ;6;+>1)#&9#
&;41#(, : 6, #2(&+<)#6' #;41#i ' 6;1>#C; , ;1)#7&+>#
<(&N6>1# , #? &(1# : &? <(141')N1#+>1()); , ' >6' 2#
&9#;41#9, : ;&()#;4, ;# : &' ;(6@+;1#; &#<1(: 1< ;6&')#&9#
6? ? 62(, ' ;)#541#9, : ;&()#;4, ;#<(&N1>#; #;41#
? &);#6? <, : ;9+˪1#Pd? 1(6: , ' R# , ;6;+>1)#
71(1#(&&;1>#6' #;41#&<71(#, ' >#<(&N6-121)#
,))& : 6, ;1>#76;4#746;1' 1))# , ' >#? , =#N, (=9&(#

=")0(".\$\$,)0#P1.\$+, #d [JdEhhM#[(, S6#4,) #Bc" #
4=>(&1-1: ;(6: #<-; ' ;)#' #&<1(, ;6&' #' #<-; ' ;)#' #
: &');(+: ;6&' #, ' >#; ' & ;41(#. e#, +;4&(S1>#;&#
@1#@+6;#t-N, (1)#. //VM#541#?, l&(6:=#&9#;41)1#
4=>(&1-1: ;(6: #<-; ' ;)#4, N1#6');, -1>#: , <, : 6:61)#
@1;711' #B#, ' >#^#O` #t-N, (1)#. //VM#%&71N1(##
;41#t, 6<+#E, ?# #;41#T, (, ' , #J6N1(#4,)#, ' #
6');, -1>#21' 1(, ;6' 2#: , <, : 6:=#&9#BbH//#O` #
lg1, (')6>1#. /B. M#W#6)#;41#)1: &' >#, (21);#
4=>(&1-1: ;(6: #<&71(#<-; ' ;)# #;41#7&(->#@146' >#
;41#54(11#_&(21)#E, ?# #346' , #d: : &(>' 2#
;&#;41#[(, S66, ' #O6' 6);(=#&9#O6' 1)#, ' >#h' 1(2=#
[(, S6#76-# 6?#;' : (1,)1#4=>(&<&71(#: , <, : 6:=#
@=#. V#_` #@=#. /. b#O6' ,)#1#h' 1(26, #. /BVM#
` 6;4#;41#[1-&#O&' ;1#E, ?#;46)#76-# &#;#1# #
: 4, -1' 21#

;41#);, 6' , @66;=#<6-, ()#6' 1N6; , @-1#6' #;41#
: &');(+: ;6&' #, ' >#1N1' ;+, -#21' 1(, ;6&' #&9#;41#
[1-&#O&' ;1#E, ?X#
W#)#&#>&#; ' =#, -;1(' , ;6N1)#;=>(&<&71(#
1D6);X
W #&(>1(#;&#; &' ;1D;+, -6S1#;41)1#
G+1);6&')#;41#<&-6;6: , -#1: &' &?6: #, ' >#
)&: 6, -#1' N6(&' ?1' ;#&9#;41#[1-&#O&' ;1#E, ?#
<(&l1: ;#?+);#@1#1D, ?6' 1>#d)#, #6? <&(;, ' ;#
) ;, 814&->1(#O&N6?61' ;&#r6' 2+#f6N&#T, (, #
C1? <(1R#)#+ 6G+1=#)6;+, ;1>#;	&: +)#, ;, 1' ;6&' #
, ' >#(1)&+(: 1)#' ;&#;41#@1);# <<(&, : 4#;&#
, >>(1))6' 2#;46)#1' 1(2=#: 4, -1' 21#
mno

L) #40A\$/'' --#)0#
5&>, =#;41#; &' ;(&N1)6, #4=>(&1-1: ;(6: #
: 4, -1' 21#[(, S6#6)#9, : 6' 2#(12, (>);41#
[1-&#O&' ;1#E, ?#;4, ;#6)#: +((1' ;=#+' >1(#
: &');(+: ;6&' # #;41#r6' 2+#J6N1(#[,)6' #1 ' #
g1@(+, (=#BV;4# /Bel#;41#[1-&#O&' ;1#E, ?#
hYghYX]rg' fghh fV]bY fGci h[UHYZ&\$%* E'
K]h U'd'UbbYX' b]g\ XUY']b'&\$%- UbX'Ub'
6');, -1>#: , <, : 6:=#&9#BBH. ^#O` #;41#[1-&#
O&' ;1#E, ?#)#<(&l1: ;1>#;&# &#&' -=#: , ;, -=S1#
1: &' &?6: #2(&7;4#H@+;#;&#; -)D<, ' >#; : : 1))#
;-1: ;(6: 6:=#6' ;)&-; ;1>#(126&')#C&+;42, ;1#
. /Bel#%&71N1(##, #4&);#&9#1: &' &?6: #
<&-6;6: , -#)#&: 6, -#, ' >#1' N6(&' ?1' ;, #: &' : 1(')#
,))&: 6, ;1>#76;4#;41#; &');(+: ;6&' #&9#;41#>, ?#
4, N1#2, 6' 1>#<(&?6' 1' : 1#
` 6;4#;41#9+;(1#&9#d?, S&' 6, #, ' >#; -#&9#
;41#; ;&())#6' N&-N1>#; ;#(6)8#76;4#;41#; &' ;6' +6' 2#
: &');(+: ;6&' #&9#;41#[1-&#O&' ;1#E, ?##[(, S6#
a i ghfmiUbX' bX'U\Ufa cb]nYX VU'UbVW'
@1;711' #;41#;4(11#);, ;6' , @66;=#<6-, ()#
1: &' &?6: Y<&-6;6: , -#)#&: 6, -#, ' >#1' N6(&' ?1' ;, -#
541#>61??, #6)#,)#9&-&7)#
W#);41#; &?<(&?6) ;6&' #&9#&' 1#&9#

D49M#>&\$@#. (0)
3&');(+: ;6&' #&9#;41#[1-&#O&' ;1#E, ?#
@12, ' #6' #d; , ?6(, #>+(6' 2# /BB#d:4&+24#);6-#6' #
: &');(+: ;6&' #;41#>, ?#6)#: +((1' ;=#: &?<&)1>#
&9#;7&#<, (;)#1 ' 1#&(-6&' #<&71)0#;41#? , 6' #
;+@6' 1#746-1#;41#&#;41(#>6N1(:)#;41#; &+()1#&9#
;41#(6N1(#6' ;&#;7&#? , ' 0? , >1#(1)1(N&6)M# #
;&; , #;41)1#(1)1(N&6)0#; &N1(#, ' #, (1, #&9#ee" #
8?.

cZ g\žUbX'gUb]Hhcb]ggi Yg''A UbmrcZh\YgY`
1' N6(&' ? 1' ;, #: &' : 1(') #: , '#@1#;(, : 1>#@, : 8#
;&#l[dOdf)#1' N6(&' ? 1' ;, #,))1)) ? 1' ;#746: 4#
6)# &7#+ ' >1(#): (+;6' =#9&(# &' : &? <6, ' : 1#76;4#
1' N6(&' ? 1' ;, -6);)#, ' >#6' >621' &+)#<&<+., ;6&')#
ll' ;1(' , ;6&' , -#J6N1()#. /BeM###
T(6&(#&#;41# &');(+: ;6&' #&9#;41#
XUa žh\Y'fj] Yf\UX'UghYUXm ck ^ck Yj Yfž

, ' >#7,)#>1;1(?6' 1>#;&#)+: : 11>A
O=#;1);1(#(1, >#;41#6');(+; ;6&')# , -&+>#
W7&+>#(1, ># , <# ,) , 21#7461#)41#;6? 1>#? 1#
, ' ># , ;#;41#1' >#&9#&' 1#?6' +;1#)41#7,)#2&6' 2#
;&#);&<#? 1# , ' ># ,)8#? 1#)&? 1#G+1);6&')# , @&+;#
74 , ;#4 , >#&+);#(1 , >#C41#< , : 1>#;41#< ,) , 21#
6' #9(&' ;#&9#? 1#;41#1' >#&9#1 , : 4#6' 1# , @-1-1>#76;4#
, # +?@1(#;4 , ;#7&+># , ;1(#@1#+)1>#;&# , : - , ;1#
?=#): &(1#;41' #<(1))1>#;41#); , (;#@+; ;&' #&' #;41#
;6? 1(#6YYd"
W #&' 1#?6' +;1#W#? , ' , 21>#;&#? , 81#
6# , @&+;#;4(11#6' 1)#&(#)&#>&' #;41#< , 21#
, ;#;41#1' >#&9#;46)#&' 1#?6' +;1#;4 , ;#W91-;#;#541#
h\ci [\hg UbX Ya ch]cbg;cZa mhYghYfdci fYX'c
&9#41(#C41#>6># ' &#;1N1' #4 , N1#;&#) , =# , ' =;46' 2#
W41 , (>#41(#;4&+24;)#;41#21' 1(, #)1' ;6? 1' ;#&9#
746: 4#71(1#P1 4#? , ' #;46)#86>#6)# : (171>R
W91-;41(#&+>2? 1' ;#41(# 12 , ;6N1# , ' , -)6)#&9#
? 1#W#4 , >#@11' #>1;1(?6' 1>#;&#<(&N1#?=# , @66;=#
@+;#6');1 , >#W#4 , >#@11' #>(, 221>#6' ;&#;41#624;#
?=#: 4 , -1' 21)#4 , >#@11' #1D<(&)1># , ' , -S1>#
, ' >#W#4 , >#@11' #9&+ ' >#7 , ' ;6' 2#W91-;#4&7#?=#
dYfZcfa UbVW XY bYX'a Y'Zcf'h\jg'k ca UbZ\ck
)41#+' >1();&&>#? 1#W91-;#;41#71624;#&9#?=#
<1(9&(? , ' : 1#74 , ;#;#? 1 , ' ;#6;)#1))1' ;6 , -#&-1#
6' #>1;1(?6' 6' 2#?=#6' ;1-621' : 1# , ' >#)1-9Q7&(;4#
, ' >#(1: &2' 6S1>#;4 , ;#W#4 , >#9 , 61>A
W: , ' ' &#;1-#74 , ;#;41#< ,) , 21#4 , >#
@11' # , @&+;#;#=#? &(1#;4 , ' #W: &+>#4 , N1#;&+>
?=#;1)# , >?6' 6); , (&(#74 , ;#;#4 , >#@11' # , @&+;#
&' #;4 , ;#> , =#;4 , ;#W(1 , >#;#%&71N1(1#W: , ' #);6#
(1? 1?@1(#? , ' =#&9#;41#&@) : +(1#N6) + , # , ' >#
<&62' , ' ;#1? &#&' , #>1; , 6)#&9#;4 , ;#1D<1(61' : 1#
W(1? 1?@1(#;4 , ;#;41#9&->1(#;4 , ;#;41#;1);6' 2#
? , ;1(6 , -)#4 , >#@11' #6' #7 ,)#(1>#;4 , ;#;41# , @-1#
k Y'gUhUhk Ug'd'UVWX Uh'h\Y YbX'cZ'h\Y' fgh
)41-9#&9#@&&8)#6' #;41#6@ , (=W , ' >#;4 , ;#;41#
, -<4 , @1;6' , # , @1-#&9#;46)#41-9#7 ,)#? &+ ' ;1>#&' #
@+1# , ' >#6? 1Q2(11' #< , <1(1#W: , ' #;1-#=#&+;#;4 , #
;41# , @-1#7 ,)#(&+ ' >#;41#; 4 , 6()#6' : &' 2(+1' ;=#

)G+ , (1#;41# , @-1;&<# , #624;#2(1=#1' : ,)1>#6' # , #
dUY'Ufhj V\U'k ccX""=V\Ub hY``mci h\UhU'ghUhi Y'
&9#E&@=#;41#4&+)1#1-9#>&' , ;1>#;&#;41#): 4&&#
+<&' #;41#(1-1 ,)1#&9#;41#)1: &' >#% , ((=#T&;1(#
' a zgtccX'tc'a mif[\hVYg]XY'h\Y'hUVYz\jg'
;1' '6)#@ , -#)6S1>#1=1)#); , (6' 2#6' #;& , ;#;1((#&9#
;41#?&');1(#;4 , ;#)&&>#@19&(1#46?#46)#91 , (#
fY YW]b['a mck b"
W: , ' #;1-#=#&+ , -#&9#;41)1#;46' 2)#9&(;41#
) , ? 1#(1 ,)&' #;4 , ;#W7 ,)#+' , @-1#;&#;1-#?=#;1);#
, >?6' 6); , (&(#74 , ;#;#4 , <<1' 1>#6' #;41#< ,) , 21#
@1=#&' >#;41#;46(>#6' 1#W# , ?#>=)-1D6: #O=#@16' 2#
>=)-1D6: #6)74 , ;# , -&71>#9&(;46)#? &? 1' ;#;&#
1D6);# ,)#6;#>6># ,)#6;#>6)1)#6' #?=#? 1? &(=#76;4#
;41# : &? @6' , ;6&' #&9#;41#; 4 , -1' 21)#W9 , : 1>#
6' # , : G+6(6' 2#(1 , >6' 2# , ' >#7(6;6' 2#)86-)#;41#
' 12 , ;6N1#1? &#&' , #6?< , : ;#;4 , ;#(1)++;1>#9(&? #
4 , N6' 2#)+ : 4#; 4 , -1' 21)# , ' >#;41#);(&' 2#N6) + , #
4 ,)#2(, ' ;1>#? 1A
mrd#
C+<<&(&UJ1: &2' 6S6' 2#d@66;=# , ' >#;41#PC&#
' 4 , ;XR
g&);1(6' 2# , ' >#)+<<&(&6' 2#>=)-1D6:

Vi h\Y'd]bXj]Xi Ug'UWwta d'jg\ gj[b] WUbh
UMX]Yj Ya Ybrg]b'Uj Uf]YmcZ Y'Xg"

J1)4, <6' 2#h>+: , ;6&'
541# : +((1' ;#);(+ : ;+(1#&9#;41#1>+ : , ;6&' #
gnqghYa U'ck g'gri XYbrg'k\c`YUfb'X] YfYbhnz
-681#>=)-1D6: #);+>1' ;)#;#&@1#19;#@146' >N#9#;41=#
, (1#;, (' #;41#)86-)#, ' >#? 1;4&>)#;4, ;#7&(8#
@1);#9&(416(#7, =#&9#;46' 86' 2#;41=#, (1#9&(1>#
;, (' #;41)1#&+;)6>1#;41#&' &(?, -R#: -))(&#?#
C&#<1(4, <)#;#6#;6? 1#;&# &')6>1(#? , 86' 2#
;41# : -,))(&#?#1))#&' &(?, -R#541# : +((1' ;#
);, ' >, (>6S1>#1>+ : , ;6&' #, ' >#;1);6' 2#)=);1?#
9, N&()#);+>1' ;)#76;4# : &' N1' ;6&' , #1, (' 6' 2#
);=-1)#, ' >#19;Q@(' 6' #>#? 6' , ' : 1#N#;#N, -+1)#
-&26: , -# , ' -=: 6: , -# , ' >#N1(@, #1, (' 1()# , ' >#
>6)(12, (>)#2-&@, -#N6)+, -# , ' ># : (1, ;6N1#1, (' 1()#
541# : +((1' ;#1>+ : , ;6&' #)=);1?#1' >)# &#
N, -+1#;&# , ' >#<(&N6>1)#6;:-1# , : 8' &7-1>2? 1' ;#
&9#N6)+, #, ' >#86' 1);41;6: #1, (' 6' 2#);=-1)#
lf-, : 4&)#3+(6: ++?)#)4&+>#@1#(1);(+ : ;+(1>#
;' : &(<&(& , ;1#? &(1#>= ' , ?6: #1))&')#;4, ;#
, <<1, #;&# , #, (21(#N, (61;=#&9#1, (' 6' 2#);=-1)#
` 41' #;1, : 46' 2#);=-1)#, (1# : &? <, ;6@-1#76;4#
);+>1' ;#1, (' 6' 2#);=-1)#);+>1' ;)#(1; , 6' #
]bZcfa U]cb`cb[YfzUdd'm]ha cFY Y YVWj] Ynż
4, N1# , #? &(1#<&6;6N1# , ;;6;+>1#;&7, (>#;416(#
)@Z1: ;)#, ' ># , (1#2(1, ;1#; : 461N1()#f-, : 4&)#
. #546)#? &(1#>= ' , ?6: #, ' >#6' ;12(, ;6N1#);=-1#
cZHYUMX]b[\Ug VYYb'dfcj Yb'rc VY VYbY W]U'
9&(# &#&' =#>=)-1D6: #);+>1' ;)#@+;#);+>1' ;)#' #
21' 1(, -#;4(&+24#? 1;4&>)#;4, ;#1? @(: 1>#&#;4#
_, (>' 1(f)#541&(=#&9#O+;6<-1# ;1-621' : 1)#, ' >#
[-&#?f)#5, D&' &?=#A
_ , (>' 1(f)#541&(=#&9#O+;6<-1#
W ;1-621' : 1)#6-+);(, ;1)#;4, ;# , -#6' >6N6>+, -)#
-1, (' #;4(&+24#? &(1#;4, ' #&' 1#);=-1#6' #, #(' 21#
&9#6' ;1-621' : 1)#6' : -+>6' 2#N6)+, -# , ;+(, -6);#
6' ;1(<1()&' , -#6' ;(, <1()&' , -#86' 1);41;6: #
?+)6: , -#? , ;41? , ;6: , #, ' >#6' 2+6);6: #_, (>' 1#
, (2+1)#;4, ;# , # : &' ;(,) ;6' 2#)1;#&9#,) +? <;6&')#

]g'a cFY`[Y'mhc VY YXi W]h]cbU`mY YVWj] Y ,
;4, ' #)6? <=#;1, : 46' 2#;&#;41#? &(1#6' 2+6);6: #
, ' >#&26: , -QG+, ' ;6: , ;6N1#? &>1)#746: 4#
;41#1>+ : , ;6&' , #)=);1?#;1' >)#;&7, (>)#
f] UfXbYfz%- &L']g]fYVw[b]nYX]b h\Y' Y'X'
&9#1>+ : , ;6&' , #<)=: 4&-&2=#;4, ;#6' ;1-621' : 1#
2&1)#@1=#&' >#;1);#) : &(1)#@+;#1' : , <)+, ;1)#
2&&>#1+>2? 1' ;#6' ;+6;6&' #9&(6' 2#(1-, ;6&')#
, >, <; , ;6&' #<+(<&)19+;# , : ;6&' #<- , ' ' 6' 2#
: &? <, (6' 2#? 1? &(=#<(&-1?#)&N6' 2# , -#&9#
746: 4# , (1#;46' 2)#;4, ;#;41#>=)-1D6: #(<(&: 1))6' 2#
);=-1# , -&7)#9&(1D: 1<;6&' , #<1(9&(?, ' : 1#6' #
_, (>' 1(f)#, <<(& , : 4#;, (' 6' 2#1' : &+ , 21)#
;41# , <<-6: , ;6&' #&9#<(&-1?#)&N6' 2# , ' ># : (1, ;6&' #
6' #;41# : -,))(&#? #746: 4# ,)#>6: +))1># , @&N1#
]g'bchcb`mgi]YX'rc VYbY h\h\Y'ghfYb[h\g'cZ
;41#>=)-1D6: #1, (' 6' 2#);=-1#@+;#)#<(&N1' #@=#
; UfXbYf'rc VYbY hU`gh XYbrg'f] UfXbYf'UbX'
, : 4#546)#1N6>1' : 1#)+<<(&(:)#;41# : &' : 1<;#
&9# &#;#;# ,)86' 2#);+>1' ;)#;&#(1? 1? @1(#
+>1() ; , ' ># , ' ># , <<=#@+;# , -)#&# , ' , -S1#
1N, -+ , ;1# , ' ># : (1, ;1#76;4#;416(#1>+ : , ;6&' #546)#
: &' : 1<;#6)#+(41#)+<<(&(:1>#@=#;41#);(+ : ;+(1#
&9#[-&#?f)#5, D&' &?=# , #? +; ;6;61(1>#? &>1#
+)1>#;&# : -,)#=#;46' 86' 2# , : &(>6' 2#;&#)6D#
: &2' 6;6N1#1N1-)#&9# : &? <-1D6;=#746: 4#? &N1)#
;4(&+24#;41#1N1-)#&9#(1? 1? @1(#+>1() ; , ' >#
, <<=# , ' , -S1#1N, -+ , ;1# , ' ># : (1, ;1#g&(14, ' >#
H\YfY]g'UWU`Zcf'h\Y X] YfYb]h]U]cb`cZ
: +((6: ++?#;4, ;# , : 8' &7-1>21)#);+>1' ;)#
>6N1()1#);(1' 2;4)#, ' ># , @6;61)#(, ;41#;4, ' #
h\Y]f'XY W]hgZUbX'dfcj]Xyg`YUfb]b['Zcfa U]rg'
;4, ;# , ;1#;' >6N6>+, #1, (' 6' 2# 11>)#d#
: &? @6' , ;6&' #&9#;41#<(, : ;6: 1)#&9#_, (>' 1(f)#
541&(=#&9#O+;6<-1# ;1-621' : 1)#6' #, ' >1? #76;4#
;41#);(+ : ;+(1#&9#[-&#?f)#, D&' &?=# , -&7)#9&(# , #
? &(1#6' ;12(, ;6N1# , ' >#6' : -+)6N1# : -,))(&#? # , ' >#
4,)#<(&N1' #)+ : 1))9+;#;4(&+24#&@)1(N, ;6&' , #
);+>=#6' #41-<6' 2#);+>1' ;)#2(&7# , ' >#4&' 1#;416(#
&7' #<1()&' , #1, (' 6' 2#);=-1)# , ' ># , : 461N1#
, : , >1? 6: #)+ : 1))#k&@-1#

n
) 9j YfnVcXm]g'U[Yb]i gZVi h]Znci '↑ X[Y'
U' g\ Vm]hg'UV]]hmc W]a V U'fYY]hk]`]] Y]hg'
k\c Y`]Z VY`Y]]b[h\Uh]h]g'ghi d]X`"
Od.@1(;#h6') ;16'
` 4, ;# , ' #71# : 4, ' 21X#` 1# , ' ' &#

, ' #1' N6(&' ?1' ;, #+);6: 1#, <<(&, : 4#4+?, ' #
6? <, : ;#-, ' >#>6)<&))1))6&' #41, -;4#N6&-; ;6&')#
!%6@&(' #1;#, -#.# /B" #541# 1@+-&+) ' 1))#
&9#;41#1' N6(&' ?1' ;, #6? <, : ;)#&9#)4(6? <#
9, (?6' 2# 1: 1))6;, ;1)#, #? +;6Q): , -, (#>=' , ?6: #
6' N1);62, ;6&' #541#);, ;1#4,)#&<1(, ;1>#6' #
: &')&' , ' : 1#76;4#;41#2-&@, # 1&-6@1(, #, 21' >, #
UbX`fY] YX`U'gmghYa `cZ`UbX`X]gdcggYgg]cb`
, ' >#6' ' +?1(, @-1#4+?, ' #(624;)#N6&-; ;6&')#

[_1&9&\(+ ? | # b . # # B b ^ 0 B c . # 4 ; : < \) U Y > & @
& \(2 Y B / A B / B e Y A 2 1 & 9 & \(+ ? A . / B B A / B A / b](#)

HUMANITIES

B. " # % & ' & () # * & + (' , # . / . /