



GMAT4400

@UbX`A UbU[Ya YbhDfc ^VWh

HYfa `C bY` `##`&\$&%

GWcc`cZ7 Jj J`UbX`9bj Jfcba YbU`9b[]bYYf]b[`##`I BGK ``9b[]bYYf]b[

7 ci fgY`Cj Yfj]Yk

GHJZZ'7 cbHJW`8YHU]`g

7 cbj Ybcfg

B Ua Y	9a U]`	5j U]`UV]]m	@cWU]hcb	D\cbY
@]b`]b`]; Y	"[Y4 i bgk "YXi "Ui			Z *%&-' ,) (% ++

@YW`i fYfg

B Ua Y	9a U]`	5j U]`UV]]m	@cWU]hcb	D\cbY
5 Ufcb`; fUm	UUfcb"[fUm# i bgk "YXi "Ui			
6 f]Ub`@Ud\Ua	Vf]Ub`"Ud\Ua 4 i bgk "YXi "Ui			

GWXcc`7 cbHJW`i`bZcfa 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`W`i fgY`]ggi Yg`cf`dfc[fUa !fY`UHYX`ei Yf]Yg`

[9b\[\]bYYf\]b\[`Xxi ghf\]U`HfU\]b\]b\[`ei Ygh\]cbg`](#)

[I_BGK`_Gh Xm5VfcUX`](#) -`gh XmiUVfcUX`gh XYbhYbei]f]Yg`fZcf`]bVci bX`gh XYbhgk`

[I_BGK`_9I WXUb\[Y`](#) -`gh XYbhYI WXUb[Y`Ybei]f]Yg`fZcf`]bVci bX`gh XYbhgk`

[I_BGK`_i hi fY`Gh XYbthg`](#) -`dchYbh]U`gh XYbhYbei]f]Yg`Y"["Uxa]gg]cbgz`ZYgž`dfc[fUa gž`WfYX]hifUbgZYf`

D\cbY`

fZ`*%&Ł`-' ,) ;) \$\$ -`Bi WYi g`Gh XYbh<i V`

fZ`*%&Ł`-' ,) `+**%`-`9b[]bYYf]b[`Xxi ghf]U`HfU]b]b[`

fZ`*%&Ł`-' ,) " %+-`-`I_BGK`_Gh Xm5VfcUX`UbX`I_BGK`_9I WXUb[Y`fZcf`]bVci bX`gh XYbhgk`

7 ci fgY'8YHJ)`g

7 fYX]hDc]bqg`*`

Gi a a UfmicZ\hY'7 ci fgY

8Yg][b'UbX'ghi X]c`dfc`YWhZc`f`U`fYg]XYbh]U`bY][\Vci f\ccX`XYj Y`cda Ybh`hU_]b[]]bhc`UWw`i bhU`fUb[Y`cZ]ggi Yg`]bW`i X]b[.`fU`E`W`c`bghfU]bhUbX`g]hY`UbU`mg]g.`dfYdUfU]cb`cZa UdgcZ`UbX`i gYz`j Y[YH]cbz`gi fZUW` UbX`gc`]gZ`XfU]bU[Y`UbX`hY`ffU]bZ`g`cdYgZ`W]a UH`UbX`UgdYW`W`W`a dcg]hY`cj YfUma Udgc/fV`E`ghf`i W`i fY`d`Ub XYg][b.`]bZ`gi`VX]j]g]cbgZ`fYg]XYbh]U`dfYW]bW]gZ`gW`cc`gZ`W`a a YfW]U`UfYUgZ`]bXi ghf]U`UfYUgZ`UW]j Y`UbX dUgg]j Y`fYW]YU]cbZ`dYXYghf]Ub`k Umg`UbX`fcUX`\]YfUfW`m`fW`d`Ub`cZXYHJ]YX`ch`Umci h`g\UXck`X]U[fUa gZ`W`c]b]XYfU]cb`cZUW]W]ggZ`[fUXYgZ`XfU]bU[Y`fYgYfj YgZ`dUf`_g`UbX`dYXYghf]Ub`k Umg`fX`E`Yb[]]bYYf]b[`XYg][b UbX`d`Ub]g. W]hW`a YbhXYHJ]gZ`fcUX`cb[]]h`X]bU`UbX`W`cgg]gYW]cbgZ`XfU]bU[Y`Umci hZ`Zck`gW`XYXi`Yz` \mXfUi`]W[fUXY`]bY`W]W`U]cbgZ`cb[]]h`X]bU`gYW]cbg`cZ`_YfV`dfcZ]YgZ`Xf]j Yk UmXYg][bg"

7 ci fgY'5]a g

H\]g`W`i fgY`Vf]b[g`hc[YhYf`_bck`YX[Y`[U]bYX`]b`gYj YfU`7 J 9 B`W`i fgYg`fY`UH`X`hc`k`UH`F`Yb[]]bYYf]b[z fU]bZ]`#fi bcZZUbX`fcUX`XYg][bZ`Ug`k`Y`U`g`G5; 9`W`i fgYg`fY`UH`X`hc`UbX`Uk`z`WUXUghfU`gi fj Ym]b[`UbX`UbX`XYj Y`cda YbhdUW]W]g`]b`B`G`K`" `hXcYg`h`]g`j]U`U`a`U`cf`[fci d`dfc`YWhZc`W`g]b[`cb`h`Y`XYg][b`Zc`f`U`fYg]XYbh]U`bY][\Vci f\ccX`XYj Y`cda Ybh`5`bi a VY`cZ]bX]j]Xi U`hc`d]W]g`UfY`XYU`hk`]h`"H\Y`W`i fgY`]g`fi b k]h`h`Y`Ugg]ghU]bW`cZgYj YfU`gYgg]cbU`ghUZZ`k]h`W`c]b]XYfU`V`Y`dfUW]W]Yi dYf]YbW]`]b`UbX` a UbU[Ya YbhXYj Y`cda Ybh`H\Y`gh`XYbqg`YUfb`UVci h`h`Y`Zc`ck`]b[.`fU`E`W`c`bghfU]bhUbX`g]hY`UbU`mg]g.`dfYdUfU]cb`cZa UdgcZ`UbX`i gYz`j Y[YH]cbz`gi fZUW`UbX`gc`]gZ`XfU]bU[Y`UbX`hY`ffU]bZ`g`cdYgZ`W]a UH`UbX`UgdYW`W`W`a dcg]hY`cj YfUma Udgc/fV`E`ghf`i W`i fY`d`Ub`XYg][b.`]bZ`gi`VX]j]g]cbgZ`fYg]XYbh]U`dfYW]bW]gZ`gW`cc`gZ`W`a a YfW]U`UfYUgZ`]bXi ghf]U`UfYUgZ`UW]j Y`UbX`dUgg]j Y`fYW]YU]cbZ`dYXYghf]Ub`k Umg`UbX`fcUX`\]YfUfW`m`fW`d`Ub`cZXYHJ]YX`ch`Umci h`g\UXck`X]U[fUa gZ`W`c]b]XYfU]cb`cZUW]W]ggZ`[fUXYgZ`XfU]bU[Y`fYgYfj YgZ`dUf`_g`UbX`dYXYghf]Ub`k Umg`fX`E`Yb[]]bYYf]b[`XYg][b`UbX`d`Ub]g. W]hW`a YbhXYHJ]gZ`fcUX`cb[]]h`X]bU`UbX`W`cgg]gYW]cbgZ`XfU]bU[Y`Umci hZ`Zck`gW`XYXi`Yz`\mXfUi`]W[fUXY`]bY`W]W`U]cbgZ`cb[]]h`X]bU`gYW]cbg`cZ`_YfV`dfcZ]YgZ`Xf]j Yk UmXYg][bg"

H\` Yk UmXYg][bg"

4k fZWW V aXFZ[e fWd_ S Ua_ bWfW fefgVW fi [^TWST^Wfa SeeWée S` g` VWhWabWW bSdJW^aX^S` V fa
VWfWd_ [W[fe eg[fST[frk XdgdT^S` VWhWab_ W fS` V VWe[Y` S VWhWab_ W fTSeWw a` b^S` ` [Y S` V
W h[da` _ W fS^XUfada

HYUWX]b['GhfUHY[]Yg'

HYUWX]b['ghfUHY[]Yg'fYj c] Y`Ufci bX`i g]b['U`Gh X]c`Dfc`YWWhfhi hcf]U`É`Zcfa UHž]b`k \]WX [fci dg`cZ' !(
gh XYbhtg`k cf`_hc [YH\Yf`cb`U`fYg]XYbh]U`d`chXYj Y`cda Ybh`H\Y`h hcf]U`g`fUbX`gh XYbhdfc`YWWhk cf`_É`]g
[i]XYX`VmgYgg]cbU`ghUZZk]h`YI dYf]YbW`]b`UbX`a UbU[Ya YbhUbX`XYj Y`cda Ybh]b`BGK "'@YWhi fYg`k]`
VY`]b`YX`hc`h hcf]U`UbX`gh X]c`UWWhj]hYg"

H\Y`UggYgga YbhUg_g`UfY`Vfc`Yb`Xck b`]bhc`h\YfY`a U`cf`gi Va]gg]cbgž`YUWX`XYU`]b[`k]h`U`fUb[Y`cZ
]ggi Yg`UbX`Wéa dYhUbW`Yg`Ug`]ghYX`]b`h\Y`G`c`fh8YgW`dh]cb"'6miH\Y`YbX`cZ`h\Y`Wéi fgY`YUWX`gh XYbh
g\ci `X`VY`UV`Y`hc`UggYgg`Ub`i bXYj Y`cdYX`dUfW`c`Z`UbX`Ug`hc`]hg`gi]hUV`]]miZcf`i fVUb`XYj Y`cda Ybhfbf
fYXj Y`cda Ybhž`UbX`hc`VY`UV`Y`hc`i bXYfU`_Y`h\Y`XYg][b`dfc`W`gg`UWWh`fX]b[`hc`d`Ubb]b[`UbX
Ybj]fcba YbhU` [i]XY`]bYg`fghUHY`UbX`cWU` [cj Yfba Ybhé"

H\Y`gh XYbhk]`VY`UV`Y`hc`Udd`mdf]cf`_bck`YX[Y [U]bYX`Zca`gYj YfU`7 J 9B`UbX`G5; 9`Wéi fgYg"l gY`cZ
758`dUW`U[Yg`gi WX`Ug`7]]7 UX`k]`Ybgi fY`\ [\`ei U`]hmdfc`YWWhgi Va]gg]cbg"

BgdabaeWaXS efdgUfgdWb'S` f i ZSf [`Xd_ Sf[a` [e geWw S` V Zai [e [feZai ` f g` VWdfS` V[Y aX] Wk fWd_e

A ccX`Y`ei]n`' `@ch8Yg][bž) |

DWg`Sf[a` aX`afVWē[Y` f bdf` U]b`Wē aXegefS[` ST[ffk] g` VWdfS` V[Y aX] Wk fWd_e] TSe[U UaefWēf[Sfa` ž`

5ggYgga Ybh&. `G]hY`5bU`mg]g

8YHU]`g.EgT_ [fS eWfaXb'S` e S` V dWbadf fZSf faYWFZWdUa` e]fgfWS Xg`^bdaXWē[a` S^efWS` S`ke[ež3`^b`S` eZWWē i [^TWbdWbSdW [S Ua` e]efW f Xad_ Sf i [fZ Ua` e]efW f eUS`W UahWdSYW` SkagfS` V ff`WT`aU] e] S` V SdWfa TWbdWēW fW [TafZ 3%ZSd/ Uabk S` V B68 Xad_ SfZ FZWYdagb i [^S`ēa Y[hWS `#` _ [gfW Bai WbBa[f bdWēW fSf[a` ž

5ggYgga Ybh' . `Ghfi Wfi fY`D`Ub

8YHU]`g.EgT_ [fS efdgUfgdWb'S` bdWbSdW fa S bdaXWē[a` S^efS` VSd/ fZSf VW_ a` efdSfWē S` aY[US^ dWēba` eWfa fZWe[fWS` S`ke[ežFZWB`S` [e fa TWegbbadfW Tk S Td]Wxi dffW dWbadf fZSf agf[Wē fZW] Wk Ua` efdS[fe] abbadfg` [fWē S` V Ua` e[VWdSf[a` e dWWhS` f fa fZWe[fW S` V fZW_ S` `Wd[i Z[UZ fZWefdgUfgdV b`S` ZSe TWW VWhWabWW fa dWēba` V fa fZWēWUa` e[VWdSf[a` ežFZWE fdgUfgdWB`S` i [^TWbdWbSdW [S Ua` e]efW f Xad_ Sf fa fZWe[fWS` S`ke[e b`S` e S` V bdWēW fW [TafZ 3%ZSd/ Uabk S` V B68 Xad_ Sfz

5ggYgga Ybh(. `@ch@Umci h

8YHU]`g.

⊕X]j]Xi U`ch`Umci hd`Ub/` fYdcff`

DfYgYbhU]cb`cZgfi Wfi fY`d`Ub`UbX`fYgi`h]b[``chd`Ub`fc`WUgg"

5XX]h]cbU`XYHU]`g.

⊕X]j]Xi U`ch`Umci hd`Ub/` fYdcff`

DfYgYbhU]cb`cZgfi Wfi fY`d`Ub`UbX`fYgi`h]b[``chd`Ub`fc`WUgg"

EgT_ [fS >af>SkagfB`S` aXS Z[YZ efS` VSd/ fZSf VW_ a` efdSfWē Ua` e]efW Uk i [fZ fZWE fdgUfgdWB`S` ž FZW B`S` [e fa TWegbbadfW Tk S Td]Wxi dffW dWbadf fZSf agf[Wē fZW] Wk Ua` efdS[fe] abbadfg` [fWē S` V efSfgack b`S` ` [Y Ua` fca`ē dWWhS` f fa fZWe[fW S` V fZW_ S` `Wd[i Z[UZ fZW`SkagfZSe TWW VWhWabWW fa dWēba` V fa fZWēWUa` e[VWdSf[a` ežFZW>af>SkagfB`S` i [^TWbdWbSdW [S Ua` e]efW f Xad_ Sf fa fZW efdgUfgdWb`S` S` V bdWēW fW [TafZ 3%ZSd/ Uabk S` V B68 Xad_ Sfz

Gi Va]gg]cb`bchYg. `fc`VY`gi Va]hYX`]b`h`Y`YI Ua` dYf]cXžXUH`H65

5 hYbXUbW`F Yei]fYa Ybhg

Gh XYbhg`UfY`ghfcb[`mYbWci fU[YX`hc`UhhYbX`U`WUggYg`UbX`fYj]Yk ``YWhi fY`fYWc`fX]b[g"

7 ci fgY`GWXYXi `Y

[J \]Yk`WUgg`hja`YhUV`Y`](#)

H]a`YhUV`Y`

8UhY	HmdY	7cbhYbth
C`K`YY`_`,`;`:`YVfi`Ufm!`%& :`YVfi`Ufm		
K`YY`_%`%`):`YVfi`Ufm!`%`-` :`YVfi`Ufm	6`YbXYX	@YWhi`fY`.`7`ci`fgY`ci`h]bY`UbX`U`Vf]YZ]bffcXi`W]cb`hc

		I bXYfghUbX'hY'bYYX'Zc'UbX'fYei]fYa YbHg'cZU'g]fY UbU'mg]g" 'C VhU]b'hY'fY'Yj Ubhg]fY']bZcfa Uh]cb" 5bU'mgY'hY']bZcfa Uh]cb'UbX'dfYgYbh'hY']bZcfa Uh]cb cb'U'gYf]Yg'cZd'Ubg'UbX'Ub'cj YfU''d'Ub"
K YY_(.; 'A UfVX '!%'& A UfVX	@YWhi fY	@YWhi fY. 'F cUX'\]YfUfVXm/ 'hfUZ]WYb[]bYYf]b[" Ghcfa k UhYf'XfU]bU[Yz' '\ci fg . . @YUfb]b['Ci hVca Yg I bXYfghUbX'hY'df]bW]d'Yg'cZfcUX'\]YfUfVXm/ 'hfUZ]W Yb[]bYYf]b["
K YY_).;% 'A UfVX '!%- A UfVX	@YWhi fY	@YWhi fY. 'F cUXgz'`chUWVYgg/ 'Yb[]bYYf]b[UgdYVWgz' '\ci fg . . @YUfb]b['Ci hVca Yg 5ddfYW]UfY'hY'df]bW]d'Yg'cZfcUX'UbX'XfU]bU[Y XYg][b']b'gi VX]]g]cbgz'gUZY'UWVYgg'hc'`c'cg'UbX'gUZY fcUXg" 'I bXYfghUbX'fYei]fYa YbHg'Zc'Vca d']UbVW k]h'Vca bW'`ghUbXUfXg" '6Y'UV'Y'hc'`c'WUfY'`c'hgZ'fcUXg UbX'XfU]bU[Y']b'U'gi VX]]g]cb"
K YY_*.'&&'A UfVX '!&* A UfVX		Bcb hYUWX]b['k YY_
K YY_+. '&'A UfVX '!& 5df]	6'YbXYX	@YWhi fY. 'Gfhi Whi fY'd'Ubgz'&' \ci fg . . K cf_g\cd. 'DfYdUfU]h]cb'cZgfi Whi fY'd'Ubz'%\ci f . . @YUfb]b['Ci hVca Yg I bXYfghUbX'hY'di fdcgY'cZU'g]fhi Whi fY'd'Ub" 8YHfafa]bY'hY'j]g]cb'UbX'Vca dcbYbhdUfhg'cZmci f g]fY'g]fhi Whi fY'd'Ub" 'I gY'U'g]fY'UbU'mg]g'd'Ub'hc dfYdUfY'U'g]fhi Whi fY'd'Ub"
K YY_(.;) '5df]'!'-'5df]`	6'YbXYX	@YWhi fY. 'I fVUb'`ch'Umc' hz']YUV']]hm/ gi ghU]bUV']]mz' &' \ci fg . . K cf_g\cd. 'DfYdUfU]h]cb'cZgfi Whi fY'd'Ubz'%\ci f

		<p>@YUfb]b['Ci hWca Yg</p> <p>I bXYfghUbX'hY'hf]d'Y VcItca ']'bY'UbX'hY'df]bW]d'Yg cZgi ghU]bUV]']mi'5ddfYV]UH'hY'Ybj]fcbA YbH' VcbghfU]bhg'UbX'fY[i 'UhcfmfYei]fYa YbHg'hUh XYH'fa]bY'hY'cW]h]cbž'g]nY'UbX'cf]YbH]h]cb'cZ i fVUb'cHg"DfYdUfY'Ub'i fVUb'ch'Umci hVUgYX'cb'U ghfi W'h fY'd'Ub'"7ca d'mk]h'fY[i 'Uhcfm fYei]fYa YbHg"</p>
<p>K YY_-.'%&'5df]'!%'* 5df]'</p>	<p>6`YbXYX</p>	<p>@YWh fY. 'bZ''gi VX]j]g]cbg'UbX'hY'YWcbca]W ZYUg]V]']hmcZXYj Y'cda Ybhž'&'lci fg</p> <p>K cf_g\cd. 'DfYdUfU]h]cb'cZ'ch'Umci hž%'lci f</p> <p>@YUfb]b['Ci hWca Yg</p> <p>5ddfYV]UH'hY'gdYV]U'fYei]fYa YbHg'Zcf'hY'i fVUb fYXYj Y'cda YbhczYI]gh]b['g]hYg"'? bck '\ck 'hc fYgYUfVX'UbX'dfYdUfY'Ub'YWcbca]WZYUg]V]']miZcf'U dfc'YVW'</p>
<p>K YY_%. '\$. '%- '5df]'! '& 5df]'</p>	<p>6`YbXYX</p>	<p>@YWh fY. 'H\Y'8Yj Y'cda YbhUdd']W]h]cb'UbX'Uddfcj U' dfcW'gg'"6fck bZ]Y'X/ ']bXi gh]U'XYj Y'cda YbHg"ž& \ci fg</p> <p>K cf_g\cd. 'DfYdUfU]h]cb'cZ'ch'Umci hž%'lci f</p> <p>@YUfb]b['Ci hWca Yg</p> <p>I bXYfghUbX'hY'XYj Y'cda YbhUdd']W]h]cb'/ Uddfcj U'dfcW'ggž'GfUH'Ya Ybhcz9bj]fcbA YbH' 9ZYV]g/ 'W'f]Z]W]h]cb'cZXYj Y'cda Ybh'</p>

F Ygci fWg

DfYgWf]VYX`F Ygci fWg`

@YWhi fY`bchYg`UbX`gi [[YghYX`UXX]hcbU`fYUX]b[g`UFY`dfcj]XYX`cb`A`ccX`Y`
`hfd.##a`ccX`Y`h`hi`bgk`"YXi`"Ui`#`

@YWhi fY`A`UHyf]U`

A`UHyf]U`k`j`VY`XY`j`YfYX`VmU`YWhi`fYf`YUW`k`YY`_`Zc`ck`YX`Vmigh`X]c`k`cf`_`]b`U`gh`X]c`Ybj`]fcb`a`Ybh`
ZcW`ggYX`cb`h`Y`YWhi`fY`a`UHyf]U`"Gh`XYbhg`UFY`YbW`i`fU[`YX`h`X]gW`gg`h`Y]f`dfc`YWg`"

HYI`hUbX`F`YZYfYbW`6cc_g`

5A`7CF8`-`5`BUhcbU`F`Ygci`fW`8cW`a`YbhZc`f`F`Yg]XYbh]U`8Yj`Y`cda`Ybh`

5A`7CF8`!`DfUW]W`BchYg`

B`UhcbU`";`i`]XY`]bYg`h`i`fVUb`8Yj`Y`cda`Ybh]Uj`U]UV`Y`]b`h`Y`I`BGK`"j]VfUfmicb`n`

J`Uf]ci`g`GHUf`/`@cW`";`cj`Yfba`YbhK`YV]g]hYg`

D`Ubb]b[`5i`ghU]U!`H`ca`dgc`b`/`A`U[`]bb`7`Ua`Vf]X[`Y`I`b]j`Yfg]miDfYgg`

7ca`di`hU]cbU`5]Xg`

7ca`di`hYf`gc`Zk`UFY`fY`Yj`Ubh`h`h`g`W`i`fgY`]g`Uj`U]UV`Y`]b`h`Y`GW`cc`g`W`ca`di`hYf`UV`79`*`%%`UbX`&\$`%`

A`U[`bYhC`Z]W`758`gc`Zk`UFY`]g`c`UXYX`cb`h`h`Y`GW`cc`g`W`ca`di`hYfg`ck`Yj`Yf`h`YfY`]g`bc`fYg]f]W]cb`cb`
gh`XYbhg`k`c`a`Umk`]g`h`i`gY`h`Y]f`ck`b`gc`Zk`UFY`"Gh`XYbhg`g`ci`X`a`U`Y`h`Ya`gY`j`Yg`Uk`UFY`c`Z`h`Y`
W`ca`d`]W]hcbg`h`Uha`Umc`W`f`]b`W`X]b[`k`Y`fY`X]Z]YfYbh[`fci`d`a`Ya`VYfg`i`gY`X]Z]YfYbhgc`Zk`UFY`cf`k`Yb`
UfXW`d]Yg`c`Zd`Ubg`UFY`fYei`]fYX`"Gh`XYbhg`k`j`U`gc`VY`fYei`]fYX`h`Uj`Y`XU`U`Uj`U]UV`Y`Zc`f]bgdYW]cbg`Vm`
h`Y`YWhi`fYf`Zca`h`ja`Y`h`ja`Y`"

F`YW`ca`a`Yb`XYX`F`Ygci`fW`g`

7ci`fgY`9j`U`i`U]cb`UbX`8Yj`Y`cda`Ybh`

Gi Va]gg]cb 'cZ'5ggYgga 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 YbhiGi Va]gg]cb"

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

6Yk UFY`5b`Ugg][ba Ybh`h`Uh]bW`i XYg`d`U[]Uf]gYX`a UH`f]U`k]`fYW`j] Y`U`\$i : U]žUbX`gh XYb`hg`k` \c
d`U[]Uf]gY`a UmZ]`h`Y`V`e`i fgY`"G`h XYb`hg`k` \c`d`U[]Uf]gY`UfY`U`gc`"]UV`Y`h`c`X]gW`d`]bUfmiUW`]cbž`]bW`i X]b[
YI W`i g]cb`Z`ca`Ybfc`a`Yb`h`

D`U[]Uf]ga`]g`h`Y`i` gY`c`Z`Ubch`Yf`d`Yfgcb`g`k` cf`_`cf`]XYUg`Ug`]Z`h`Ymk` YfY`m`e`i` f`c`k`b`"K` \Yb`]h]g`bYW`ggUfmc`f`
XYg]fUV`Y`h`c`i` gY`c`h`Yf`d`Ycd`Y`g`a` UH`f]U`m`e`i` g`l`c`i` X`UX`Y`e`i` UH`m`i`UW`_`b`c`k` YX[Y`k` \c`g`Y`k` cfX`g`c`f`]XYUg`h`Y`m`
UfY`UbX`k` \YfY`m`e`i` Z`c`i` bX`h`Y`a` f`[`j`]b[` h`Y`V`e`a` d`Y`h`Y`f`Y`Z`f`Y`b`W`X`Y`h`j`gž`]bW`i X]b[` d`U[Y`b`i` a` VYffg`±`"H`Y`
@YUfb]b[` 7`Y`b`f`Y`d`f`c`j`]XYg`Z` f`h`Y`f`]b`Z`c`f`a` U]c`b`c`b`k` \U`h`V`e`b`g`h`i` h`Y`g`D`U[]Uf]ga`U`h`

[\h`d`g`#`g`h`XYb`h`i`bgk`"Y`X`i`"U`i`#`d`U\[\]Uf\]ga`](#)

5 WUXYa]WbZcfa Uh]cb

[?Ymi_BGK_8UHg](#)!Y["7Ybgi g'8UHžYI Ua 'XUHgž'UghXUmihc'Xfcd'U'Wci fgY'k]h'ci hUWUXYa]WZ]bUbW]U']UV]]mYhW'

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

:]bU`YI Ua g]b`HYfa '%k]`VY`Y`X`cb`]bY`VYhk`YYb`" \$h'5df]!'% h'A Um]bWi gjj Y`"Mci `UfY`fYei]fYX`hc`VY` Uj U]UV`Y`cb`h`YgY`XUH`g`"D`YUgY`Xc`bchhc`a`U`_Y`UbmdYfgcbU`cf`hfUj Y`UffUb[Ya Ybhg`Xi f]b[`h`]g`dYf]cX"

Gi dd`Ya YbHfmi9I Ua]bUh]cbg.'

Gi dd`Ya YbHfmi9I Ua]bUh]cbg`Zcf`HYfa `%&\$&%k]`VY`Y`X`cb`&(h`!`&, h`A Um]bWi gjj Y`g`ci`X`mci`VY` fYei]fYX`hc`g]hcbY`"Mci`UfY`fYei]fYX`hc`VY`Uj U]UV`Y`cb`h`YgY`XUH`g`"D`YUgY`Xc`bchhc`a`U`_Y`UbmdYfgcbU` cf`hfUj Y`UffUb[Ya Ybhg`Xi f]b[`h`]g`dYf]cX"

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: cf]bZcfa Uh]cb`UVci h

- BchYg`cb`UggYgga YbHg`UbX`d`U[]Uf]ga /
- GdYW]U`7`cbg]XYfU]h]cbg. [gh`XYbhi`bgk`"YXi`"Ui`#gdYW\]U`!Wc`bg\]XYfU\]h\]cb/](#)
- ; YbYfU`UbX`Dfc[fUa !gdYW]W]Wei Ygh]cbg. [H`Y`B`i`W`Y`i`g`G`h`X`Y`b`h`<`i`V`](#)
-

