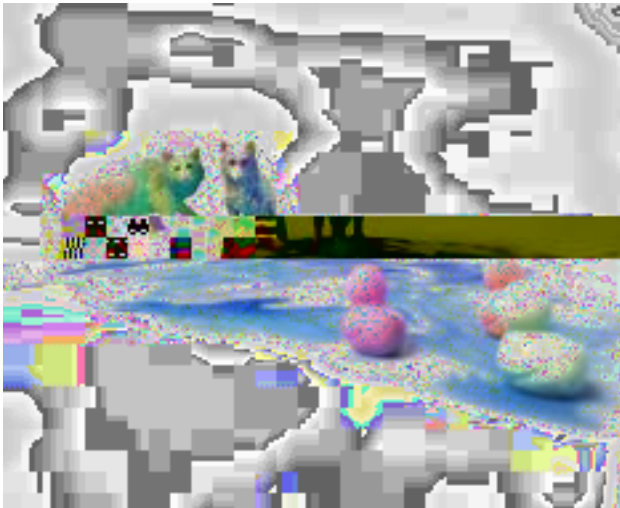
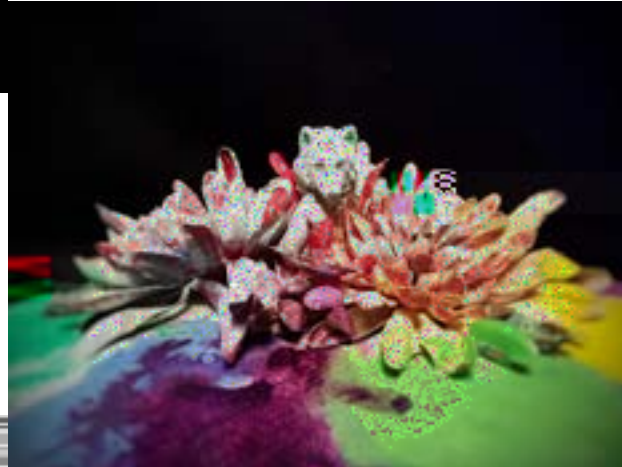




Understanding Over Loss

O12, ' #34, '  
546)#7&(8#9&: +)1)#&' #;41#;76);#&9#74, ;#  
71(1#;&#4, <<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>02-, ))#  
: 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# VVM#W #&;41(#  
7&(>)#746-1#91? 6' 6' 1#G+, -6;61)#, (1#, <<(1: 6, ;1>#  
6' # (1-626&' # (1-626&+)# ) ;6;+;6&' )#, <<1, (#;&#9, 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# &#6&' #;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#6;#76;46' #J1-619#  
C&: 61;61)#&(##' #? &>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 hgUW] 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' ;##&(##9#;#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 fnzgdYVY W]m\ck '@8G`  
;(+>6;6&' , -6)?#76-# , N62, ;1#, ' #1N1(0<(&2(1))6' 2#  
gcVY]mzUbX\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/!:' 3, &" 3(+ +>!/!" 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(, ' );#&>, =#W, ;;(6@+;1#  
;46)#(41;&(6, #? , ' 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] WUjcb]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 ][ fUjcb'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#  
, ;6&' , #>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&' , -6)?#@1: , +)1#;41=#, (1#)11' #  
, )#&&<4&-1)#;4, ;#)+<<&#6??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' #, )#<&#6N1=#: &' ;(6@+;6' 2#  
;&#&: 61;=#, (1#>1?&' 6S1># , 2, 6' );#746;1#  
Pd?1(6: , ' )R#@1: , +)1#;41=#, (1#N6171># , )#  
fUjU'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(, ' );# , : 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 YWg'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(, ' );#W? ?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, )#;&#1D, ?' 6' 1#74, ;#9, : ;&()#746;1# 746;1' 1))# : &' ;6' +1)#&#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>#;&#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' ;&#74, ;#) #2&6' 2#;4(&+24#;41#  
? 6' >)#&9#], ;6' D#? ? 62(, ' ;)#' #;41#? 6>);#&9#  
;4(1, ;# , ((, ;N1)#, ' >#(, : 6);# , ;N6)? #W #, >>6;6&' #  
;#&1D, ?' 6' 2#;41# : +((1' ;#1D<1(61' : 1)#&9#], ;6' D#  
6? ? 62(, ' ;)#6;#7&+>#1#6? <&(, ' ;#;&#1D, ?' 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>#;&#1#;41#  
? &);#6? <, : ;9+&#746;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(, ;&' #' #<-; ' ;)#' #  
: &' );(+: ;&' #, ' >#; ' & ;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: : &(>6' 2#  
;&#;41#[ (, S66, ' #O6' 6);(=#&9#O6' 1)#, ' >#h' 1(2=#  
[ (, S6#76-# 6?#;&#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#

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(#  
: &' );(+: ;&' # #;41#r6' 2+#J6N1(#[ , )6' #1 ' #  
g1@(+, (=#BV;4# . /Be#;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@+;#;&#,-)&#1D<, ' >#; : : 1))#  
;&#1-1: ;(6: 6:=#6' ;&#6)&-; ;1>#(126&' )#C&+;42, ;1#  
. /BeM#%&71N1(##, #4&);#&9#1: &' &?6: #  
<&-6:6: , -#)&: 6, -#,' >#1' N6(&' ?1' ;, #: &' : 1(' )#  
, ))&: 6, ;1>#76;4#;41#; &' );(+: ;&' #&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#  
: &' );(+: ;&' #&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#

;41#)+);, 6' , @66;=#<6-, ()#6' 1N6; , @-1#6' #;41#  
: &' );(+: ;&' #, ' >#1N1' ;+, -#21' 1(, ;6&' #&9#;41#  
[1-&#O&' ;1#E, ?#X#  
# W#) &#>&#,' =#, -;1(' , ;6N1)#;&#4=>(&<&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>#;&#9&: +)#, ;1' ;6&' #  
, ' >#(1)&+(: 1)#' ;&#;41#@1);# , <<(&, : 4#;&#  
, >>(1))6' 2#;46)#1' 1(2=#: 4, -1' 21#

D49M#>&\$@#. (0)  
# 3&' );(+: ;&' #&9#;41#[1-&#O&' ;1#E, ?#  
@12, ' #6' #d; , ?6(, #>+(6' 2# . /BB#d:4&+24#);6-#6' #  
: &' );(+: ;&' #;41#>, ?#6)#: +((1' ;=#: &?<&)1>#  
&9#;7&#<, (;)#1 ' 1#&(-6&' #<&71()#;41#? , 6' #  
;+@6' 1#746-1#;41#&#;41(#>6N1(:)#;41#; &+()1#&9#  
;41#(6N1(#' ;&#;7&#? , ' 0? , >1#(1)1(N&6()## #  
;&; , #;41)1#(1)1(N&6()#; &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&' )#  
lW ;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>#? 1W  
, ' ># , ;#;41#1' >#&9#&' 1#?6' +;1#)41#7, )#2&6' 2#  
;&#);&<#? 1# , ' ># , )8#? 1#)&? 1#G+1);6&' )# , @&+;#  
74 , ;#W4 , >#&+);#(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 , >#W4 , >#@11' #>( , 221>#6' ;&#;41#624;W  
?=#: 4 , -1' 21)#4 , >#@11' #1D<(&)1>#W , ' , -S1>#  
, ' >#W4 , >#@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 , ;#W4 , >#9 , 61>A  
##### W: , ' ' &#;1-#74 , ;#;41#< , ) , 21#4 , >#  
@11' # , @&+;#W , ' =#? &(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 W\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-)W;41#  
' 12 , ;6N1#1? &#&' , #6?< , : ;#;4 , ;#(1)++;1>#9(&? #  
4 , N6' 2#)+ : 4# : 4 , -1' 21)#W , ' >#;41#);(&' 2#N6) + , #  
) ;(1' 2;4)#;4 , ;#?=#>=)-1D6: #<(&: 1))6' 2#);=-1#  
4 , )#2( , ' ;1>#? 1A  
mrd#  
C+<<&(#UJ1: &2' 6S6' 2#d@66;=# , ' >#;41#PC&#  
' 4 , ;XR  
# g&);1(6' 2# , ' >#)+<<&(#;6' 2#>=)-1D6: #  
) ;+>1' ; )#6)1))1' ;6 , #6' #1' )+(6' 2#;4 , ;#;41)1#  
) ;+>1' ; )#; 4 , -1' 21)#76;4#(1 , >6' 2# , ' >#7(6;6' 2#  
>&#&#&@1: &? 1#1? &#&' , -=# , ' ># , : , >1? 6: , -=#  
>6) , @6' 2#W#E)-1D6: #);+>1' ;# , (1#&' ) ; , ' ;=# , ;#  
fjg\_cZgi Yf]b[ 'Zca h\Y]f'UddUfYbh]bZyf]cf]mz  
, )#;416(#: &' ; , : ;#76;4#(1<1 , ;1>#9 , 6+(1# : , ' #  
(1)++;#6' # , #)1' )1#&9#<&71(-1))' 1))#546)#  
: &' ) ; , ' ;# 12 , ;6N1#1? &#&' , #&?@ , (>? 1' ;#  
: , ' #1 , >#;&#1D;(1? 1#)1-9Q>1<(1: , ;6&' # , ' >#  
;41#+' >1() ; , ' >6' 2#;4 , ;#;416(#: 4 , -1' 21)# , (1#  
P<1(? , ' 1' ;#&(#+' : 4 , ' 21 , @-1#W#<1(N , )6N1#

Vi h\Y'd ]bXj ]Xi Ug'UWwta d]g\ 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&' # gngqHYa U'ck g'gri XYbrg'k\c YUfb'X] YfYbhnz -681#>=)-1D6: #);+>1' ;)H#;&#1#19#;#146' >#N#;41=# (1#;&#1, (' #;41#)86-)#, ' >#? 1;4&>)#;4, ;#7&(8# @1);#9&(416(#7, =#&9#;46' 86' 2#;41=#, (1#&# : 1># ;&#1, (' #;41)1#&+;)6>1#;41#&' &(?, -R# : -))(&#&?# C&#<1(4, <)#;#)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)# If-, : 4&)#3+((6: ++?)#)4&+>#1#(1);(+ : ;+(1># ;&#6' : &<(&#; 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#<&#;6N1# , ;;6;+>1#;&7, (>#;416(# )+@l1: ;)#, ' >#, (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#W ;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(f) , (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#;&#1, (' 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#W@+;#)#<(&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<;#)#+(41#)+<<(&(:1>#@=#;41#);(+ : ;+(1# &9#[ -&#&?f)#5, D&' &?=#W, #? +; ;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 U VW`Zcf'h\Y X] YfYb]h]U]cb`cZ : +((6: ++?#;4, ;# : 8' &7-1>21)#);+>1' ;)# >6N1()1#);(1' 2;4)#, ' ># , @6;61)W(, ;41(#;4, ' # h\Y]f'XY W]hgZUbX'dfcj ]XYg`YUfb]b[ `Zcfa U]rg' ;4, ;# : ;1(#;&#6' >6N6>+, #1, (' 6' 2# 11>)#d# : &?@6' , ;6&' #&9#;41#<(, : ;6: 1)#&9#\_\_, (>' 1(f)# 541&(=#&9#O++;6<-1#W ;1-621' : 1)#6' #, ' >1?#76;4# ;41#);(+ : ;+(1#&9#[ -&#&?f)#, D&' &?=#W, -&7)#9&(# , # ?&(1#6' ;12(, ;6N1# , ' >#6' : -+)&N1# : -))(&#&?# , ' ># 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. " # % & ' & ( ) # \* & + ( ' , # . / . /