

GUb]Yfi b['XYf'? `ÀfUb`U[Y'NÒV]b[Yb.; Ya Y]bXYfUh'hf]ZZh'k Y[k Y]gYbXYb 6YgWX `i gg°

I bhYfgW\bY]X\Y]a 'd`Ubh'X]Y'GUb]Yfi b['XYf'? `ÀfUb`U[Y NÒV]b[Yb'a]h'Y]bYa '5bhfU['Ui Z', \$ı '@UbXYgni gW\i gg'V]g &\$&, "



 $\label{eq:NOV} NOV \] b \[Yb \center{tensor} Ya Y \] b XY f Uh'j cb \\ I b \center{tensor} hy f g W b Y \] X \Y \] a \center{tensor} k i f XY b' _ Q f n`] W \center{tensor} k i f XY b' _ Q f n`] W \center{tensor} k i f XY b' _ Q f n`] W \center{tensor} k i f XY b' _ Q f n`] W \center{tensor} hy f \center{tensor} b \center{tensor} hy f \center{tensor} b \center{tensor} hy f \center{tensor} hy f \center{tensor} b \center{tensor} hy f \cente{tensor} hy f \center{tensor} hy f \center{tensor} hy f \center{t$

8]Y'D'ÀbY'i a ZUggYb'XYb'6Ui 'Y]bYg'bYi Yb'BUW_'ÀfVYW_Ybgž'X]Y

a d`Ya Ybh]Yfi b['Y]bYf'D\cgd\UhZÀ``i b[ž'Y]bY'a YWWUb]gWWY

JcffY]b][i b['gck]Y'XYb'6Ui 'Y]bYg'bYi Yb'6Yhf]YVg[YVÀi XYg"'I Xc
6Ài Yf`Y'j ca '6Øfc'6/ D'Yf`Ài hYfhY'X]Y'hYWWb]gWWYb'8YhU]`g'X]YgYf

A U» bU\a Ybž'X]Y'j cb'&\$&*'V]g'&\$&, 'fYU`]g]Yfh'k YfXYb'gc``Yb"

?f]h]_ i b X 8]g_i gg]cb

 $5bhcb \approx Ug `Ai * YfhY `6YXYb _ Yb `ni f'? cghYbghY][Yfi b[\check{z} `X]Y i fgdfØb[`]WX `Ui Z'nk Y] `A]``]cbYb `9i fc `[YgWX Ahnh'k i fXY\check{z} `ZcfXYfhY ghUhhXYggYb `XYb `BYi VUi `Y]bYf `nYbhfU`Yb `? `AfUb`U[Yž'i a ghY][YbXY `5Vk UggYf[YVØ\fYb `ni `j Yfa Y]XYb "`8]Yg `k]fX `j cb A]WX UY ``GWX]a a `Yž'J]hi g `H\cfk Ufh'i bX `GhYZZYb `& Ug `i bhYfghØhnhž X]Y `g]WX `ZØf `X]Y `VYghY\YbXY `5Vk UggYf _ cbnYdh]cb `Ui ggdfUWXYb" I Xc `6Ai Yf `Y `a Yf _ hY `Ubž `XUgg `X]Y `? cghYbghY][Yfi b[`Ui Z'X]Y [Ygh]Y[YbYb `6Ui dfY]gY `ni fØW_ni ZØ\fYb `gY] `i bX `Y]b `BYi VUi `a]h \O\YfYb `? cghYb 'j YfVi bXYb `k AfY"$

8]Y'A Ò[`]WX_Y]h'Y]bYg', \$!dfcnYbh][Yb'@UbXYgni gWXi ggYg'k i fXY j cb'&\UbbYg'<Ua a Y`Y'U`g'JcfhY]`'\Yfj cf[Y\cVYb"'8YbbcWX'[UV Yg'Y]bY'; Y[Ybgh]a a Y'j cb'5bhcb'&Ugž'U`g'XYf'; Ya Y]bXYfUh gWX`]Y»`]WX 'VYgWX`cggž'XYb'Ni gWXi ggUbhfU['gWXbY``gha Ò[`]WX'ni ghY``Yb"

8 YnYbhfU`Y'5 Vk UggYfVYgY]h][ib['U`g Ni_ibZhgacXY``

DUfU``Y``ni `XYb`8]g_i gg]cbYb`ØVYf`X]Y`?`ÀfUb`U[Y`[Yk]bbh`XUg?cbnYdh`XYf`XYnYbhfU`Yb`5Vk UggYfVYgY]h][i b[`ni bY\a YbX`Ub6YXYi hi b["'@Ui h'85I '; a V < `nY][h'X]Y`\Yf_Òa a `]WkY`nYbhfU`Y 5Vk UggYfVY\UbX`i b['Y]bYb`g][b]Z]_UbhYb`6YXUfZ`Ub JYfÀbXYfi b[Yb"`NYbhfU`Y`GmghYa Y`g]bX`cZh`_cghYb]bhYbg]j `i bX i a k Y`hgWkÀX`]Wk ž'k À\fYbX`XYnYbhfU`Y`5`hYfbUh]j Ybž'k]Y?`Y]b_`ÀfUb`U[Ybž'5Vk UggYf`X]fY_h`Ua '9fnYi [i b[gghUbXcfhfY]b][Yb"

 $8] YgY `XYnYbhfU`Yb `GmghYa Y `V]YhYb `nU\ `fY]WXY `J cfhY]`Y. `G]Y `g]bX \\ _cghYb[Øbgh][`i bX `k]fhgWX UZh`]WX ž`fYXi n]YfYb `\c\Y$

#bj Ygh]h]cbg_cghYb ii bX ij Yfa Y]XYb ini gÀhn`]W\ Y '6Yhf]YVg! ii bX
K Ufhi b[g_cghYb "'J]Y`Y'; Ya Y]bXYb ii bX '6Yhf]YVY 'gYhnYb
a]hh`Yfk Y]`Y 'Ui Z'X]YgY 'bUW\ \U`h][YfYb '@Ògi b[Yb "'F Y[Y`a À»][Y
K Ufhi b['i bX 'dfcZYgg]cbY``Yg'?bck!\ck 'g]bX 'YXcW\ 'YfZcfXYf`]W\ ž
i a 'X]Y 'GmghYa Y 'YZZ]n]Ybh'ni 'VYhfY]VYb ii bX 'X]Y'; YbY\a][i b[
Xi fW\ 'X]Y '6Y\ ÒfXYb 'ni 'Yf\ U`hYb"

8 YhU]`g	
Cfh	NÒV]b[Ybž8Yi hgWX`UbX
GWX UXYb ']b ') (%) \$\$\$
EiY``Yb	• k k k "gWX k UYV]gWX Y!dcgh"XY
	• XUi ![a V\"XY
	•]k i !Yj "XY

6Ygi WXYb 'G]Y 'i bg 'Ui Z. 'b!U["bYh