

K

›Ç=e ËT] SUI^”

³/₄}²ÒË ³/₄S<Á f”<”<p ¢`e

›”Å— S”ðk `Sf

$\frac{3}{4}fUI`f T>'>e,`$

1996 >Ç=e >uv

$\frac{3}{4}SUI^`" \} \ddot{Y} \text{ } \frac{3}{4}S<\acute{A} Thh\acute{A} S`N \acute{O}w`$

vKñf G<Kf `S□f ``<eØ fUI`f T>'>e,` ThhÁ S`N Ówa<" c=ŸMe"  $\frac{3}{4}$ ThhÁ Y^<" c=Áe}vw` qÃ...M:: Āl  $\frac{3}{4}$ ThhÁ Y^ }Ö"q ``Å}Óv` ŸT>}[ÔUuf ĀÍ LÃ Ā`dDM:: SUI^` "ĀĀ[Ít"< Lp ÁK wnf" ŸY^†"< Ò` $\frac{3}{4}$ }dc[}ŸÃ $\frac{3}{4}S<\acute{A} T\acute{O}Mu\%$ °ÉM "Ç=ÁÑ-< uTÉ[Ó [ÑÉ KG<K<U $\frac{3}{4}SUI^`$  òLÔf" Swf pÉT>Á fŸ<[f  $\frac{3}{4}$ }cÖ "'<:: SUI^` K^dt"< QÃ`f' K}T}%o†"<" KT>•\ ufU Tu[cw °ÉÑf c=K< #fUI`f °ÉT@ >ÃÑÉu"<U\$ $\frac{3}{4}T>K"<" >SK"Ÿf S`%Et"< "Ç=ÁĀ`Ñ< Āu[K<::$

$\frac{3}{4}$ }ŸÃ S<\acute{A} T\acute{O}Mu\% S`N Ów` G<K"}"© `LT<U  $\frac{3}{4}T>\ddot{Y}$ }K<f "†"<:: G<K<U SUI^`&

- k×Ã'f ÁK"< $\frac{3}{4}S<\acute{A} ThhM >e\delta L\ddot{N}>'f" S[\text{Çf}" S`N Ów\ uT>\acute{A}k`wL†"< °ÉKA< KSd}\delta >"© ``"vK?<" ÁdÉÒK<::$
- Lp ÁK wnf KT>ÁeÑ-<L†"< $\frac{3}{4}$ }ŸÃ S<\acute{A} T\acute{O}Mu\% S`N Ówa< p`uf (access) Ā•^†³M::
- u°pÉ u}S^` }ŸÃ'f vK"< }dfö S<\acute{A}© ;H>KA%o†"<" "``"vK?%o†"<" "°<kt"<" KTdĀÓ" KThhM °ÉM ÁÑ—K<::
- uT>cT\uf $\frac{3}{4}fUI`f Y^ Se_i wI` Ÿ>\text{ÇÇ}=e °<k,,<" >W^a< Ò`  $\frac{3}{4}T>\wedge S\text{Æ} J'`< \ddot{A}`\times K<::$  Ÿ²=IU >Mö  $\frac{3}{4}f/u?~"" \frac{3}{4}SUI^`"" \delta L\acute{O}f KT`"f uT>'Āñf" u`d~'f uT>"H@Æf \frac{3}{4}vM\acute{A}[x< \frac{3}{4}S<\acute{A} °ÉÑf °pÉ<U ``<eØ uvKS<\acute{A}'f \acute{A}\acute{N}K\acute{O}LK<::$$
- $\frac{3}{4}S<\acute{A} T\acute{O}Mu\% S`N Ów\`" S<\acute{A}†"< \frac{3}{4}T>\acute{N}S\acute{N}Uuf' \frac{3}{4}Te\}T` \delta n\acute{E} \frac{3}{4}T>\acute{A}d\acute{E}c<uf" u>\acute{O}nL\acute{A}U \frac{3}{4}\acute{A}[\acute{I} °ÉÑ†"< >"M >É`Ñ"< \acute{A}SK\ddot{Y}~M::$

upÉS YMÖ" LÃ uSSW[f >Ç=c< $\frac{3}{4}$ }ŸÃ S<\acute{A} T\acute{O}Mu\% S`N Ów` >Ç=e $\frac{3}{4}T>cT\text{f}" SUI^`" \frac{3}{4}Te\}T` ;H>KA%o†"<" "Ç=ÁhiK< KTÑ' c=vM \frac{3}{4}G<Kf `Sf \frac{3}{4}T\acute{O}"\ddot{Y}[\acute{A} \frac{3}{4}S<\acute{A} SKTS\acute{I} \text{ç`e} \acute{A}k`vM::$

SUI^` uMUÇ†"<  $\frac{3}{4}\acute{O}'\ddot{Y} \text{ } \underline{c=H@\text{Æ}U} \wedge dt"<" \ddot{Y}p\sim \acute{O}` KT^\acute{S}\acute{E}" \ddot{Y}T>e\acute{o}\acute{n} °<k,,<' >\text{ÇÇ}=e \frac{3}{4},i\bullet KA\acute{I}= ``<\acute{O}?,,,<" KST`-Te\}T` \acute{o}\acute{A}\text{Ç} "L†"< >\text{ÇÇ}=e >e\}dcx< Ò` "Ç=\}³`I }ŸÃ °ÉKA< \acute{A}S \%o\text{†}L†³M:: 'c<U u°ÉKA† "ĀT>\acute{O}kS<v†"< \acute{A}\acute{O}unM::$

¾}ŸÃ S<Á TÔMu‰ S`N Ów` ¾Á"Ç"Æ f/u?f ¾Y^ "penc? >"M K=J" ÃÑvM:: KÁ"Ç"Æ
 Qé" KT>k`u"< fUI`f Ø^fU um É`h Tu`Ÿf ÃÖupuM::

›ËS ç`e SêNõ

T"<Ý

SÓu=Á	6
¾ç`c< u=Ò`	7
dU"f 1-4	9
dU"f 5-8	38
dU"f 9-13	55
dU"f 13-16	73
dU"f 17-20	95

$\frac{3}{4}\ddot{\text{E}}\text{T}] \text{SUI}^{\wedge}'' \frac{3}{4}\text{S}<\acute{\text{A}} \text{f}''<''<\text{p} \text{ç}^{\text{e}}$

SÓu=Á

"[]" Åe >Kf!

$\frac{3}{4}\text{p}\acute{\text{E}}\text{S} \text{Y}^{\wedge} \text{YM}\ddot{\text{O}}\text{"f"} >\ddot{\text{O}}\text{"k"}< >\text{G}<'' \text{wnf} \frac{3}{4}\}\text{Luc SUI}^{\text{`}} \text{K}=\text{J}'< \text{'"}<:: \text{ç}^{\text{e}}< \text{G}<\text{Kf} \text{~Sf} \ddot{\text{A}}^{\text{e}}\text{çM}\& \text{J}\bullet\text{U} \text{u}\acute{\text{O}}\text{M} \emptyset[\text{f}' \text{u}>\text{T}'' ] \text{SUI}^{\text{`}} \acute{\text{E}}\ddot{\text{O}}\ddot{\text{o}}\text{"} \text{u}^2=\text{I} \text{S}\acute{\text{e}}\text{N}\ddot{\text{o}} \ddot{\text{N}}^3 \ddot{\text{N}}>^2?''< \text{uT}>\acute{\text{A}}\text{e}\ddot{\text{N}}^{\text{`}}\text{U} \ddot{\text{o}}\emptyset\text{'f} \text{d}\ddot{\text{A}}^{\text{p}} \acute{\text{A}}\text{MnM}:: \text{u}\}\text{d}'' \text{G}<'\text{@} \acute{\text{A}}\ddot{\text{O}}\text{"pIM wK"}\text{U} \}\text{e}\acute{\text{o}} \text{"}\acute{\text{A}}^{\text{`}}\ddot{\text{O}}\text{K"}::$

$>\text{G}<'' \frac{3}{4}>\text{Ç}=\text{e} \ddot{\text{E}}\text{T}] \text{SUI}^{\text{`}}'' (>\ddot{\text{E}}\text{S}) \frac{3}{4}\text{S}<\acute{\text{A}} \text{T}\ddot{\text{O}}\text{"}\ddot{\text{Y}}\}\acute{\text{A}} \text{ç}^{\text{e}} \text{uS}\ddot{\text{E}}\text{S}^{\text{`}} \text{L}\ddot{\text{A}} \text{'f}: \frac{3}{4}^2=\text{I} \text{ç}^{\text{e}} \text{œLT} \text{uS}\ddot{\text{E}}\text{S}]\acute{\text{A}}\ddot{\text{z}} \text{G}<\text{Kf} \frac{3}{4}\text{Te}\}\text{T}^{\text{`}} \text{~Sf} \ddot{\text{N}}>^2? \text{''}<\text{e}\emptyset \text{'e"} \text{T}\ddot{\text{N}}^{\text{'}}\text{"} \text{u}^{\text{`}}\acute{\text{O}}\emptyset\text{U} >\text{e}\ddot{\text{o}}\text{L}\ddot{\text{N}}>''<'' \text{;H}>\text{M}'' \text{ }^{\circ}''<\text{kf} \ddot{\text{N}}\text{w}\ddot{\text{A}}\}\text{''}< \text{uUM}^{\text{~}}\text{f} \text{wnf} \acute{\text{A}}\text{K}''< \text{SUI}^{\text{`}} \text{"Ç}=\text{J}'< \text{Te}\%_{\text{oo}}\text{M} \text{'"}<::$

$\frac{3}{4}\text{S}^{\text{`}}\text{Q} \acute{\text{O}}\text{w}\backslash \text{~LT}<\text{U} \frac{3}{4}\text{T}>\ddot{\text{Y}}\}\text{K}<\text{f} \text{"t"}<::$

- $\text{S}<\acute{\text{A}}\text{''}< \frac{3}{4}\text{T}>\ddot{\text{O}}\ddot{\text{A}}\text{k}''<'' \text{ }^{\circ}''<\text{kf}' \text{;H}>\text{KAf}'' \text{'"}\text{vK?}< \text{uuK}\ddot{\text{O}} \text{TÇu}^{\text{`}}\text{f}'' \text{uT}[\ddot{\text{O}}\ddot{\text{N}}\emptyset \ddot{\text{Y}}\text{G}<\text{Kf} \text{~Sf} \text{u} \text{\%EL} \text{k}\emptyset\text{KA} \text{uk}[\text{u}<\text{f} \text{'}\emptyset\text{x}<^2<]\acute{\text{A}} \text{wl} \text{J}''< \text{"Ç}=\ddot{\text{N}}-< \text{Te}\%_{\text{oo}}\text{M} \text{'"}<::$

1. $\text{S}<\acute{\text{A}}\text{''}< \frac{3}{4}\text{T}>\ddot{\text{O}}\ddot{\text{A}}\text{n}\text{t}''<'' \text{c?},\text{'<'} \text{Y}'\text{U}\acute{\text{O}}\text{va}<'' \text{vQ}^{\text{`}}\acute{\text{A}}\text{f} \text{uS}[\text{Çf} \text{"Ç}=\text{G}<\text{U} \text{'^2}=\text{I}'' \text{S}<\acute{\text{A}}\text{©} \text{Y}'\text{U}\acute{\text{O}}\text{va}< \text{uT}_i\text{u}^{\text{`}} \text{\%L}\ddot{\text{o}}\text{'f} \frac{3}{4}\text{T}>\text{cT}\text{t}''<'' \text{ }^2?\acute{\text{O}}< \text{T}\ddot{\text{o}}^{\wedge}\text{f} \text{S}\%_{\text{oo}}\text{M}$

2. $\text{uTe}\}\text{T}^{\text{`}} \text{Y}'^2\ddot{\text{E}} >\text{"ÇT}>\acute{\text{A}}\text{©} \text{wnf} \text{"Ç}=\bullet^{\text{`}} \text{Te}\%_{\text{oo}}\text{M}$

3. $\frac{3}{4}\}\text{æx} \frac{3}{4}>\text{S}^{\wedge}\text{' Y}'^2\ddot{\text{E}} <\text{KA} \text{"Ç}=\bullet^{\text{`}} \text{TÉ}[\acute{\text{O}}$

4. $\text{fUI}^{\text{`}}\text{f} \text{u?f}'' \frac{3}{4}\acute{\text{O}}\text{u}=\text{''}<'' \text{Tu}[\text{cw}'' \frac{3}{4}\text{fUI}^{\text{`}} \text{~}''\text{U} \text{Y}^{\text{~}}\text{f} \text{"Ç}=[\text{Æf} \text{TÉ}[\acute{\text{O}}$

- $\text{uç}^{\text{e}}< \text{T},]\acute{\text{A}}\text{KA}< \frac{3}{4}\ddot{\text{N}}^2< \text{uSY}^{\wedge}\text{f} \text{ShhM}'' \text{ }^{\circ}\acute{\text{E}}\ddot{\text{N}}\text{f} \text{Td}\frac{3}{4}\text{f}'' \text{ }^{\wedge}\text{e} \text{uT}>\acute{\text{A}}^2\ddot{\text{O}}\}\text{f} \text{S}'\ddot{\text{N}}\text{u} \}\acute{\text{O}}\text{v}^{\wedge}\text{f} \text{(portfolio)} >\text{T}''^{\text{~}}\text{'f} \frac{3}{4}\text{T}>\ddot{\text{O}}\text{ulf}'' \frac{3}{4}\text{wnf} \text{T}[\ddot{\text{O}}\ddot{\text{N}}\acute{\text{Y}} \text{Se}\ddot{\text{o}} \text{'},< \text{TTELf}'' \acute{\text{A}}[\ddot{\text{O}}\acute{\text{O}}\times\text{K}<::$

uG<Kf ~S~ SÚ[h Āl S'Ñu }Óv^f ¾SUI`'f wnf" °ÉÑf ¾T>ÁdĀ SÓKÝ ĀcxM:: u}ÚT]U
 `e ¾Y`ç} S<Á ç`c<" TÖ"kpff"" ¾SUI`'f S<Á T[ÒÑÝ TÑ-f ¾T>Ñv SJ'<" KT>"e'< >"Lf
 Āl S'Ñu }Óv^f ¾}~c'< S[í<" Ák`vM:: eKJ'U uØ"no ĀÁ²<f& S[í<"U ŸMw uSŸ}M >Ö"k"<
 ĀY\:: SY^f eLKwf }Óv` ÓMê ÁKJ' "ĀU ¾T>ÁÖ^Ø` Ñ<ÇĀ c=ÁÒØU >"] SUI`" ÁT;bt"<::
 uY`ç} S<Á Te}ª"mÁ S`N Ów\ ~<eØ ¾T>Ÿ}K<f >^f Ñ<ÇĀ< }"}ªM::

- **S<Á© °ÉÑf:** u;õM ~<eØ c=Áe}U\ ¾T>ÁÓ'f" S<Á© °~<kf" <KA TdĀÓ
 "Ç=<K< ¾T>[Æ }Óv^f Ā³DM::
- **S}Ów^© U`U`:** S}Ów^© SUI^" uTe}T` }Óv^f ~pf u;õM ~<eØ U" ¾}Ÿ""
 "ĀJ' uSSMŸf" uSS`S` ¾Te}T` }Óva%ot"<" KThhM ¾T>Áe<L†"< Önt> ²È "ĀJ'
 ĀS"M:: ĀIU KY`ç} S<Á ç`e S`N Ów` ¾kĀ"< ýaĒtf S}Ów^© U`U` ¾T"H@É
 ;H>KAf" ÁdÉÓKMM::
- **S<Á© U`S^:** Āl ĀÓV ÁŸ""Et"<" }Óv^f ¾T>ÑMè S[í<" KSS`S` (KSŸKe)
 ¾T>"H@Æ SĀu— ewcv<"" ~<ĀĀ,,<" ĀSKŸM:: '²=I ewcv<"" ~<ĀĀ,,< `e ¾SUI`'f
 ¾wnf T[ÒÑÝ TÓ-f "ĀT>Ñvf ¾T>"c"vt"< "†"<::
- **UMŸ< (¾S<Á °ÉÑf >"M '~<):** '²=I UMŸ< u>T"] SUI\ "ĀU S<Á© óĀÇ vK"<
 vMĀ[v >T""f ¾T>Ÿ""< "†"<:: c=Ÿ""<'<U ŸÑ<Çĭ Ò` fYY` ÁL†"<" S<Á© 'Øx<
 SW[f uTÉ[Ó ĀJ"M:: ŸUMŸ‡ ¾T>Ñ-<f Óu[SMf<U S<Á© °ÉÑf" "ĀTUxf ¾T>S\
 ĀJ"K<::

uY`ç} S<Á"< ç`e H>Āf ~pf Y^ uT>Ÿ""<f 'Øx< SW[f'f ÉÒö ĀĀ[ÓMM::

- Ÿ>T"] SUI`f Ò` uT>ĀĀ`Ñ<f Ó"-<'f
- uç`c< SēNö ~<eØ K=S`f uT><K< êOö< >T""f Ñ³ ĀĀ[ÓMM::

¾ç`c< SēNö ¾T>Ÿ}K<f" Ñ<ÇĀ< >"...M::

- K=Ÿ""< ¾T>Ñvt"< }Óv^f" ýaĒi,,< ('²=IU }Óv^f Ÿ}Ö"kl u%EL u`e" u>T"]
 SUI` Āđ[UvtªM::)
- ¾fUI`f °pÉ" ¾ÓUÑT pē<
- uUMŸ ~pf Ÿ}Á²< Te`h<' u>T"] SUI` ¾T>cÖ< ¾ThhÁ Ów[SMf<" kxĀ UMŸ
 ŸS"H@Æ uòf ¾T>}Ñu\ >=LT<
- ¾}"H@Æ ~<ĀĀ,,< c'Ê<" u>T"] SUI` }êđ"< uÒ^ ¾}eTT<G<vt"< ¾S"ðk ~Sf
 TÖ"k]Á ²Ñu²< ĀJ"K<::

uÁ"Ç"Æ S"ðk ~Sf ¾T>Ÿ}K<f" }Óv^f TŸ"" ĀÖupwM::

- G<Kf S}Ów^© U`U` U`Ua<" TÖ"pp

- KS<Á SÔMuf É`h ÁL†`< Ÿ3-5 ¾T>Â`c< }Óv^f" TŸ""<"
- >T"] SUI` ``ÄU K?L }Vja ÁK"< SUI` ¾T>SKŸ...†`< Ÿ2-3 ¾T>Â`c< jöK fUI` „< (K?c"e) Te}T`
- ŸfUI`f UMY‡ uS'df Ÿ}'Äñf ¾ÓMf ¾Te}T` }Óv^f >=LT< >"é` SY^f:: (Ÿ'²=I >=L< >"é` SY^f" >=LT<"U Td"f uS<Á"< °ÉÑf LÃ ðÒ >K"<::)
- Ÿ>T"] SUI` Ò` ¾Ñ³" ¾SS]Á ``<ÄÄ„< LÃ Sd}ö }Ñu= ÄJ"M:: '²=I ``<ÄÄ„< S<Á© ÓÇÄ<" >"e<G< ¾UfS"Ÿ\vt`</¾Uf"Á¿vt`< "†"<::
- '²=I ¾Y^ ``'a< uxU u`" K=SeK<f Ä<LK<:: ÄG<" "Í= >"Æ }Óv` uK?L"< ``<eØ }"} } Óv^f `e u`e ¾T>ÄÖÑñ uSJ"†"< >"Æ" >eSMi}""< ¾T>Wf Y^ K?KA‡" uT>ÄŸ""<'<uf Ñ>²? ÉÒð ÄcØM:: "ÄÑ"U G<K<U u°Kf }°Kf ¾jöM ``<eØ Y^ ¾}ªx ¾Y^ >Ÿª"" ²È "Ç=ÄÇw\ ¾T>ÁÓ²<f "†"<::

SM"U °ÉM!

uT>kØK<f G<Kf Ñë< ¾ç`c<" >Ö` ÁK ¾Ä²f u=Ò` ¾S"ðk `S~" ¾}""c'< ```` Ñ<ÇÄ< ÄÑ —K<:: Ÿ²=ÁU ŸfUI`f u?~ ®""<Ä G<'@ (environment) " Ÿ>T"] SUI` Ò` ŸT>Äe}ª""<pf Ÿ`c SUI\ Ò` ¾SËS]Á Ó"—<'f" ÄÄ`ØK<::

ÄI ¾e`ç} S<Á ç`e vÖnLÃ ¾T>Á}Ÿ<[""< eK>"É SUI` ¾S<Á wn °ÉÑf G<'@ u=J"U' Ñ" c=ËS` Ó" eKÓM Ñ<ÇÄfU J' eKTu^© Ñ<ÇÄ< u`Ÿf ÁK< ØÁo<" K=>Ák`wMf Ä<LM:: KUdK? ¾T>Ÿ}K<f" `Ä'f Ñ<ÇÄ< K=J'< Ä<LK<::

- KÑ>²?"< ¾f "ÄT>Ä`ñ" ¾T>Ÿ^Ä u?f ¾f K=ÄÑ-< "ÄT><KK<
- ÄV' SŠ" "Èf "ÄT>ŸðMf
- K?KA< SUI^" "Èf "ÄT>•\
- K?KA< SUI^" u`Çi'f >p`u"<f uTu^© QÄ"†"< ``<eØ ¾T>Ädfñf eSJ"†"<" eLKSJ"†"<

u'²=I Ñ<ÇÄ< ²<] `c SUG\ SS]Á "Ç=cÖ< Á'ÖÑbt`<:: U;"Á~U Ñ" S<Á"<" c=ËUf eKÓM ' <a UÇf "Ç=cTf TÉ[Ñ< uxU >eðLÑ> '""<::

$\frac{3}{4}\phi^c < u = \emptyset$

$u^2 = l \phi^e L \tilde{A} K >^f S^{\text{ök}} \sim S_f IM \tilde{N} >^2? \tilde{A} f \tilde{A} W^{\wedge} K <:: 'c < U \frac{3}{4} S \tilde{E} S] \tilde{A} \ddagger G < K_f \frac{3}{4} Y^{\wedge} \sim S_f S J^{\text{t}} < \\ ' <:: u \tilde{A} " \zeta " \tilde{A} E S^{\text{ök}} \sim S_f U \&$

- $u^{\text{Ÿ}} f K l \emptyset^{\text{Ä}} \tilde{A} L^{\text{t}} < > \tilde{Y} B^{\text{}} \} \acute{O} v^{\wedge} f$
- $K = \ddot{O} " k l \frac{3}{4} T > \tilde{N} v^{\text{t}} < G < K_f \acute{y} a \tilde{i}_{,,} <$
- $G < K_f \sim \tilde{A} U Z e f \frac{3}{4} f U I^{\text{f}} U M \ddot{Y} < \tilde{A} \bullet^{\wedge} K <::$

$u^2 = l \frac{3}{4} \phi^e e S \hat{e} N \ddot{o} \sim < e \emptyset \frac{3}{4} W \backslash \textcolor{blue}{u H @ \tilde{A}} l \emptyset^{\text{}} \} \delta L \tilde{N} > \frac{3}{4} j' < S [\acute{I} < " S S] \tilde{A} < \acute{A} \tilde{N} - K <:: \} \acute{O} v^{\wedge} \sim " " \\ \acute{y} a \tilde{i}_{,,} \ddagger " " \zeta \ddot{O} " k l S \hat{e} N \tilde{n} \frac{3}{4} S U I^{\text{f}} ' f ^{\circ} \acute{E} \tilde{N} f T d \frac{3}{4} f " \frac{3}{4} T > \acute{A} [\acute{O} \acute{O} \emptyset S^{\text{'}} \tilde{N} u \} \acute{O} v^{\wedge} f (portfolio) \tilde{A} j " M::$

$> T "] S U I^{\text{f}} u \} \ddot{Y} \tilde{A} " u S \tilde{A} u - \sim < \tilde{A}_{,,} < > T " \sim^{\text{f}} " \zeta " \tilde{A} E " Y^{\wedge} W^{\text{f}} \} < " \zeta = \acute{A} \ddot{O} " p l \acute{E} \acute{O} \ddot{o} \tilde{A} c \emptyset M:: u \} \acute{U} T] U \\ > T "] < u = \acute{A} " e u S^{\text{ök}} \sim S \sim \sim < e \emptyset G < K_f \tilde{N} >^2? \frac{3}{4} f U I^{\text{f}} f > p^{\text{f}} x f " S K \ddot{Y} \sim M M:: \ddot{Y} \tilde{A} " \zeta " \tilde{A} E U U M \ddot{Y} u \\ \% E L \frac{3}{4} \} c \ddot{O} < \acute{O} w [S M f < u S^{\text{'}} \tilde{N} u \} \acute{O} v^{\wedge} \sim \sim < e \emptyset \tilde{A} c \ddot{o}^{\wedge} K <::$

›"Å— S"ðk "Sf

dU"f 1-4	Ÿ`c SUI\“ Ÿ>T"] SUI\ Ò` S}ª"mÁ " <ÃÃf }Óv^f& • 1G. eKfUI`f u?~ S[Í Scw cw          • 1K. ^e" SS²" (ÓKU²")          • 1N. ¾iðM " <eØ >S^` Y'²È • 1S. ¾fUI`f °pÉ ¾SËS]Á UMŸ (u>ÖnLÃ ¾Te}T` ;H>KA< ²<]Á Á}Ÿ<^M)
dU"f 5-8	}Óv^f& • 1W. ¾iðM " <eØ >S^` Y'²È 2          • 1[. ¾fUI`f ÓUÑT ýaījf 1 ÃËU^M& • (}ŸÃ U²")
dU"f 9-12	ÝaËjf 1 }Ö"kk:: G<K}— UMŸ (u" <c<" ¾Te}T` }Óv^f ²<]Á Á}Ÿ<^M)          }Óv` 2 ÓKU²"
dU"f 13-16	}Óv` 3:          • " <Ö?T ¾J' Te}T` ýaËjf 2 ýaËjf 2 • ¾iðM " <eØ >S^` Y'²È" >Å[íËf

dU”f 17-20	3— UMŸ (uıõM “<eØ >Ä[ÍĚf” >Á’ LĂ Á}Ÿ<^M) }Óv`4:</p> <ul style="list-style-type: none"> <li>• ÓKU<sup>2</sup>”</li> </ul> <p>}Óv`5 • UÓM ¾T>"H@É ¾ÓM Ów[°pÉ ´Óĭf ¾S”ðk “S~ ĵKd
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dU”f 1-4

Ăl ¢`e u>^f dU”f u}Â^ì Y^< }ŸóõLDM:: `e K=^SÆ uT><K<uf >pU”
 õØ’f K=K³”<Ö<f Ă<LK<:: J•U Á”Ç”Æ” ¾>^f dU”f Y^ KTÖ“kp u=ÁpÆ
 Y^”< ulØØ` Y` Ă”<LM::

uSĚS]Á† >^f dU”f “<eØ ¾T>Ÿ}K<f” ”Ç=ÁŸ””<’< ĂÖunM::

- ŸfUI`f u?~ `c SUI`“ Ÿ>T"] SUI` Ò` uSŃ“-f ¾S}³”p “<ĂĂf T"H@É
- }Óv^f 1G-1S TÖ“kp” u}Óv^~ LĂ Ÿ>T"] SUI` Ò` S”Á¾f
- ¾SĚS]Á”<” ¾fUI`f UMŸ T"H@É::

$\frac{3}{4}$ Te}T` S<Á S<Á<” G<K<  $\frac{3}{4}$ T>ðØ` S<Á ’”<:: \$

Ÿ`c SUI\ Ò` eKT>Â[Ó $\frac{3}{4}$ S}ª”mÁ ”<ÃÃf Te”h

SËS]Á Ñ” ŸfUI`f u?~ pØ` Óu= u` LÃ c=Ã`c<' Ÿ`c SUI\ Ò` ÃÑ”—K<:: dt”<U eKfUI`f u?~” eKTc}T` É`h  $\frac{3}{4}$ S}ª”mÁ S[í<” ÃcÖ<M:: Ÿ’²=I S[í< ”<eØ >”Ç”Ê‡ }Óv` #G1\$” KSY^f $\frac{3}{4}$ T>[Æf “t”<:: `c SUI\` ¢`c<” uSY^f H>Âf  $\frac{3}{4}$ T>ÁÓ²<f >T”] SUI` T” ”Âj’< Ã’Ó\—M::

K?KA<U K=Á”<st”< $\frac{3}{4}$ T>ÁeðMÑ<f u`” Ñ<ÇÃ< K=•\ Ã<LK<:: Ÿ²=I u< vK”< c”Ö[» uSËS]Á”< dØ” ”<eØ `c SUI\” >ekÉS”< K=ÖÃst”< $\frac{3}{4}$ T>ÁeðMÑ<f” Ñ<ÇÃ< Te”h KSÁ’ ÃÖkS<uf:: $\frac{3}{4}$ c”Ö[ÿ G<K}— dØ” ÅÓV Ÿ”<ÃÃ<G< ÁÑšt”<” IU’Ña< K”Âð~ TÑ”²u=Á ”Ç=J’<f $\frac{3}{4}$ T>Ácö\uf ’”<::

Ÿ`c SUI\ Ò` $\frac{3}{4}$ }Â[Ñ ”<ÃÃf

M[Ç†”< ”ÃU M’ÒÑ`v†”< $\frac{3}{4}$ T>Ñv~ Ñ<ÇÃ<

Ÿ" <ÃÃ~ ¾}Ñ-< ÖñT> 'Øx<

Ÿ>T"] SUI` Ò` eKT>Â[Ó " <ÃÃf Te`h

¾fUI`f vMÂ[v ¾]'<f"" ¾e`ç} S<Á ç`c<" ¾T>ÁTı\f" SUI` u}%oK öØ'f >Ó~}â†`<
S'ÒÑ` >eðLÑ> ' "<:: >T"] SUI` æ""<" ÉÒö ¾T>ÁÂ`Ñ<Mf" uç`c< H>Âf " <eØ ¾T>S\f
vKS<Á "†"<:: ÃI ¾SËS]Á"< Ó"-<'<G< vÖñLÃ eKS`N Óu\ KS`Á¾f" sT> ¾SS"Ÿ]Á Ñ>²?
Áf" KS`c" °ÉM Ãcx<%EM::

U"Mvf w²< ¾T>Á'dD†"< ØÁo< K=•\f Ã<LK<:: Ÿ²=I u< ÁK"<" c"Ö[» ¾SËS]Á"<" dØ"
U" KT`p "ÂT>ðMÑ< >ekÉS"< Te`h ÃÁ²<uf:: Ÿ"<ÃÃ<G< ÁÑš†"<" ÖñT> 'Øx< ÁÓV
K`ÂðfU TÑ"²u=Á "Ç=J'<f uG<K}—"< dØ" "<eØ Áeöb†"<::

ŸS<Á >T"]"< Ò` ¾}Â[Ñ " <ÃÃf

M[Ç†"< "ÃU M'ÒÑ`v†"< ¾T>Ñv~ Ñ<ÇÃ<

Ÿ" <ÄÄ~ ¾}Ñ-< ÖnT> 'Øx<

¾" <ÄÄf >ÄÄ' >e[i

M[Ç†" < "ÄU M'ÖÑ`vt" < ¾T>Ñv~ Ñ<ÇÄ<

- ¾²=" ç`e Y^ ŸG<K<U ¾Te}T` Y^Š Ò` KTxxU wI J-@ Ñ~ ÄJ";
- Ÿ>T"] SUI_ Ò` u¾e"f Ñ>²" < ¾}Ñ"-G< SS"Ÿ` Ä•`w~ ÄJ";
- >T"] SUI_ G<M Ñ>²?U ÄÑSÓS<—M TKf '""<;

Ÿ" <ÄÄ~ ¾}Ñ-< ÖnT> 'Øx<&

Ÿ>T"] SUI_ Ò` }Ñ""Š Ÿ} "Á¾G< u%EL uSÖ'<U u=J" Åe}~f }cU,,—M:: >T"] SUI\_ (>, >uu) ç`c< u}Óv` LÄ ¾}SW[] SJ'<" 'Ó["<—M:: S<K< uS<K< u;öM ""<eØ Y^< LÄ ÄSW[M TKf '""<:: ¾UW^"< Y^ >eðLÑ>" >pÉ vK"< G<'@ "Ç=J" Tcw ÄÖupw—M:: ÄIU K'@ Ø\ ÄSeK—M!

u`ÓØ Ÿ>T"] SUI\_ Ò` }Ñ"~Š KS"ÁÄf Ñ>²? TÓ-~ ŸuÉ ÄLM:: u=J"U Ç=Á
 KT>kØK<f G<Kf dU"f ¾U"Ñ"~vt"<" Ñ>²?Áf "e""M& ([u<° ŸÖª~ ð[n u%EL)::
 u²=Á" Ñ>²? }Óv^~" KSŸ"<" U" ÁIM Ñ>²? "ÅT>"eÉw~ ÓMê ¾j' Ndw
 "ÅT>•[~ }eó >Å`ÒKG<:: Ÿ²=ÁU ¾Y^ S`N Ów` KSp[ê "Vj^K"::

¾>T"] SUI\ T>" u>Ç=e ĖT] SUI\ }Óv` LÃ "<d'@ SeÖf dÄj"" ÉÒð TÉ[Ó SJ'<"
 >,, >uu >[ÒÓÖ"<M—M:: ¾>T"] SUI\ S•` ç`c<" eŸ}M KSU^f" ¾Te}T` <KAÂ
 "Ç=hiM KS`Çf "'<::

¾}Óv` 1G SS]Á Te"h-¾fUI`f u?f S[í

u>G<'< Ñ>²? Ÿ`c SUI\ " >T"] SUI` Ò` ¾SĖS]Á‡" "<ÄÄ,,< >"H>Ç<G< U"MvfU ¾Te}T`
 S<Ÿ^ ĖU["< Äj"M:: eKfUI`f u?~U w²< 'Ña< >"<kªM::

}Óu"" 1G (uT>kØK"< Ñê) ¾T>Ÿ}K<f" >eðLÑ> S[í< ¾Á² TÑ""²u=Á 'Øx< (checklist)
 Ák`wMM::

- K={ª"st"< ¾T>Ñvf" c< }ª"<kªM::
- K=ÁSKj...t"< (K=Á"<st"<) ¾T>Ñvf" x< KÄ}ªM::
- ¾>W^` Y`~,,<"' pK=c=<">Ä[íĖ,,<" }SMj}ªM::

$\frac{3}{4}k[u^{\sim} <^{\sim} \frac{3}{4}T\tilde{N}^{\sim 2}u=\acute{A} \text{ '}\emptyset x< \text{ ' ' ' } u\}\%Kf S\ddot{O}^{\sim}$ u $\ddot{o}\emptyset^{\sim}f \tilde{A}S<K<f::$ U $^{\sim}$ Mvf $\acute{A}K<uf fUI^{\sim}f u?f u^{\sim}$
 $\text{ ' ' } \frac{3}{4}\}\ddot{O}kc<f^{\sim}$ uS<K< $\succ \acute{A}TEL \tilde{A}J^{\sim}M::$ u $^{\sim}e fUI^{\sim}f u?f G<^{\sim}@ \}\ddot{L}\tilde{N}> \frac{3}{4}J^{\sim}<f^{\sim}$ $\tilde{N}<\zeta\ddot{A}< w\%$
 SW[f $\succ \acute{E}^{\sim} \tilde{N}^{\sim} < \frac{3}{4}T\tilde{N}^{\sim 2}u=\acute{A} \text{ '}\emptyset x< c^{\sim}\ddot{O}[\ddot{y}^{\sim}$ $\tilde{A}S<K<::$

$\frac{3}{4}T>\ddot{o}M\tilde{N}<f^{\sim}$ $\acute{A}IM \text{ "}\tilde{N}-< u\%EL \ddot{Y}>T^{\sim}] SUI\ \ddot{O}^{\sim} \tilde{A}^{\sim}\ddot{O}\tilde{N}\backslash::$ $\succ^{\sim}\zeta^{\sim}\acute{E} \emptyset\acute{A}o<^{\sim}$ $\succ^{\sim}e\}\text{ ' ' } < K=\ddot{O}\tilde{A}st^{\sim} <$
 $\text{ ' ' } \tilde{A}U \}\acute{U}T] S[\acute{I}^{\sim} <^{\sim} KT\acute{O}-f u=\ddot{o}M\tilde{N}< K=[\acute{A}ef \tilde{A}<LK<::$

$\ddot{Y}>T^{\sim}] SUI\ \ddot{O}^{\sim} uT>\acute{A}\acute{A}^{\sim}\tilde{N}<f^{\sim} \text{ ' ' } <\tilde{A}\tilde{A}f KT>\tilde{A}^3D^{\dagger} \text{ ' ' } < \text{ '}\emptyset x<^{\sim} K\emptyset\acute{A}o< Te\ddot{o}]\acute{A} \frac{3}{4}T>J^{\sim}f^{\sim} \text{ ' ' } [kf \ddot{Y}\}\acute{O}v^{\sim}$
 1G k $\emptyset KA \}\text{ ' ' } \ddot{O}\ddot{I}...M::$

$\tilde{A}I^{\sim} \}\acute{O}v^{\sim} T\ddot{O}^{\sim}kp^{\sim}f^{\sim} KT[\ddot{O}\tilde{N}\emptyset \text{ "}\zeta=\acute{A}\acute{O}^{\sim} \ddot{Y}\}\acute{O}v^{\sim} 1G S\acute{U}[h \succ T^{\sim}] SUI^{\sim} u^{\sim}[k\sim L\tilde{A} \text{ "}\zeta=\ddot{o}^{\sim}S<Mf$
 $\tilde{A}\ddot{O}\tilde{A}st^{\sim} \text{ ' ' } <::$

$\}\acute{O}v^{\sim} 1G fUI^{\sim}f u?f^{\sim} \frac{3}{4}T>SK\ddot{Y}^{\sim} \sim S[\acute{I}^{\sim}$

S $\ddot{E}S] \acute{A} \ddot{Y}f/u? \sim c=\acute{A}^{\sim}c< \frac{3}{4}T>\ddot{Y}\}\text{ ' ' } K<f^{\sim} S[\acute{I}^{\sim} \acute{A}\acute{O}-<::$ $\acute{A}^{\sim}U c=\acute{A}\ddot{O}^{\sim}pl \#\}\ddot{Y}^{\sim} \text{ ' ' } <^{\sim}EM\$$
 uT>K $^{\sim} < [\acute{E}\ddot{o} Y^{\sim} UM;f \acute{A}\acute{E}^{\sim}\tilde{N}<::$

$Y^{\sim}$	$\}\ddot{Y}^{\sim} \text{ ' ' } <^{\sim}EM$	$S[\acute{I}^{\sim} Te^{\sim}h$
$\frac{3}{4}^{\sim}c SUI\ eU$		
$\frac{3}{4}>T^{\sim}] SUI^{\sim} eU$		
$\frac{3}{4}f/u? \sim \succ e\}\zeta\acute{A}^{\sim} L\ddot{o} eU$		
$\frac{3}{4}fUI^{\sim}f ;\ddot{o}M L\ddot{o} eU$		

' ² =I" 'Ña< ÁðLMÑ<" ÁÓ-<		
³ / ₄ `c SUI\ u=a		
"Äðf ³ / ₄ T>Áe}U\vt" < ;ðKA<		
>T"] > ² " <f[" < ³ / ₄ T>Ñ-<uf x		
³ / ₄ vMÄ[x< S´"— ;uw		
SçÇÍ u?„<		
u?} SéNðf		
³ / ₄ fUI`f TuMçÑ>Á T°ŸM		
' ² =I"U ÁðLMÑ<" ÁÓ-<		
³ / ₄ fUI`f °pÉ <sup>3</sup> / <sub>4</sub> T>W^uf pê Ä•` ÄJ";		
eKc'É >ÁÁ´ U" ÄÖupw—M;		
³ / ₄ }T]<" eU SØ]Á uc'É'f TekSØ		
K=Ÿ}K<f ³ / ₄ T>Ñvf S`N fUI`f		
³ / ₄ vMÄ[x< ewcv ³ / ₄ T>"H@Ä" < SŠ-SŠ ÄJ";		
fUI`f u?~ U" `Ä"f þK=c=< >K<f;		
³ / ₄ }T]‡" eU ´´´ TÓ-f Ä%oLM;		
U" `Ä'f ldlf< ( <sup>3</sup> / <sub>4</sub> êQðf SX]Á<' <sup>3</sup> / <sub>4</sub> fUI`f S`Í SX]Á<' ,ý" ³ / ₄ SdcK<f) ÄÑ—K<;		
' ² =I" SX]Á< "Éf TÓ-f Ä%oM ÄJ";		
K=ÑKÑK<vt" < ³ / ₄ T><K<vt" <" ;ðKA< IMö< ŸT" TÓ-f ÄK< ÄJ";		

K?L Te`h `ÄU >eÁ³/₄f "K ÄØkc<::

>ËS _____ k" _____

>T"] SUI` _____ k" _____

Ÿ>T"] SUI\ Ò` " <ÄÄf: <sup>3</sup>/<sub>4</sub>}Óv` 1G ;ffM

}Óv` 1G "Ä}Ö`kk' eKÑ<Ç¿ Ÿ>T"] SUI` Ò` }`Ä¿" Y^"<" TÖ"kpff" "Ç=Á[ÒÓÖ<Mf
u"[k~ LÄ Äð`S<uf ²"É ÄÖÄst"<::

›T"] SUG\" KSÖ¾p ÁcvD†¨<" Ñ<ÇÄ< KTeð`" Ÿ¨<ÄÄ~ ÁÑš†¨<" 'Ø< KSÁ´ ¾T>Ÿ}K¨<"
c"Ö[» ÄÖkS<::

Ÿ>T"] SUI\ Ò`¨<ÄÄf

Ÿ}Óv` 1G kØK¨< ¾T>SÖ< ØÁo<

Ÿ¨<ÄÄ~ ¾}Ñ-< ÖnT> 'Øx<

¾}Óv` 1K SS]Á Te¨h-ÓKU²"

›G<" "ÓÇ=I Te}T` ĚU[ªM:: eKfUI`f u?fU u`" 'Ña<" }[É}ªM:: ¾T>kØK"< }Óv`
¾}Tb†"< IU'Ña<' ¾Wb†"< Y^<" 'Ña< "Èf ¾}Ÿ""'< "ÅJ' SMc"< "Ç=ÁÖ?'< ¾T>Áe<M
'"<::

c"Ö[Ÿ" uSS]Á"< SW[f ĀS<K<f:: c"Ö[Ÿ" c=VK<U ›w["< u}Ökc"< SW[f Te`h Āéñ::

}Óv\ " c=ÁÖ"pl' Ÿ>T"] SUI` Ò` }Ñ"-<" }S"Ÿ\uf:: K"<ĀĀ~ KS²ÒĚf" Ÿ"<ĀĀ~U ¾}Ñ-<f"
'Øx< uTe`h SM; KSÁ' Ÿ}Óv\ kØKA ÁL"<" "[kf ĀÖkS<uf::

¾}Óv` c"Ö[Ÿ" u}d" G<'@ c=ÁÖ"pl' ›T"] SUI\ "Ç=ð`S<uf ĀÖĀst"<::

}Óv` 1K

¾S'h ÓKU²"

uc"Ö[ÿ " <eØ ¾}SKÿ~f" 'Øx< ÿ^e ¾Y^ i"ª'@ >"é` Á¿' fiiK—" <" > (>)' fiiM ÁMJ'" <"
 ÁÓV >Ã (>ÃÁKU) "ÄU > (`ÓÖ— >ÃÁKG<U) uTKf c"Ö[ÿ" ÃS<K<::

	>' >Ã' >	Te`h
ÿf/u?~ ®" <Ã G<'@ Ò` }ª" <oÁKG<::		
¾Te}T]Á iõKA‡ ¾f "ÃT>Ñ-< >" <oÁKG<::		
Y`~} fUI`~" >Ø"Š Ã², < u`Sf " <eØ SŠ K}T] < "ÃT>k`u < °pÉ >" <Ø%KG<::		
Y`~} fUI`~" >Ø"Š ¾SËS]Á" < S"ðk `Sf Ã², < SŠ K}T] < "ÃT>k`u < °pÉ >" <Ø %KG<::		
uSËS]Á" < " ¾Te}U[" <" fUI`f >" <oÁKG<::		
¾dU"~" fUI`f >²ÖI%KG<::		
¾} "c' < }T] <" eU >" <oKG<::		
¾T>ÁeðMÑ<~" °n< ¾f "ÃTN~ }[É %KG<::		
ÉÖõ c=ÁeðMÑ~ SÖ¾p ÁKw~" c"</>"M >" <oÁKG<::		
¾}T] <" vQ` Ã KSq×Ö` <LKG<::		
uTe}T\ Y^ }T]Š" uS`Ç, ¾}Ãcfÿ< ' " <::		
¾fUI`f °pÉ ¾uKÖ °" <' }— Ñê" <" ¾Á² Sf...M::		
>"Ç"Ê‡" fUI` „Š" ÑUÓT@†ªKG<::		
EeKTe}T` Y^Ã >Ç=e 'Ñ` }U_KG<::		
de}U` ¾T>kK<~ 'Ña< "ÇK< >" <oÁKG<::		
uxU uøØ'f ThhM ÁKw~" 'Ña< }[É %KG<::		

ÿõ c=M eK}Ökc<f 'Ø< u` Ò Tcw ¾}ª×Kf SUI` KSJ" ÓMê ÁK Ndw cØM:: u}hK Ø^f
 eKT>Wb†" < 'Ña<' Ñ" eLMWb 'Ña< " <Ö?T eKJ'" < Y^ >G<" Ø\ Ó"³u? ÄÝw×K<:: ¾°pÉ

>"xØf"" ¾Te}T` Y^" KThhM ¾T>Áe<K<"pf ²È< Gdw K=•`f ÃÑvM:: eKT>Wf Y^"
 eKThhÁ ²È‡ ¾Tcw H>Åf' ¾SMf TÑ"²w }Óv` (reflective practice) f`Ñ<U SW[f ' "<::
 uT>kØK<f G<Kf `Sf " <eØ ^e ¾T>Wf" Y^ SMe" < "Ç=ÁÑ" 'u<' wI SUI` ¾T>ÁÅ`Ó-
 f"U S"ÑÉ "Ç=ÁÁ"<I ¾uKÖ Åu[K<:: Ÿ>T"] SUG` Ò` S'ÒÑ`fU ¾²=I >"M ' "<::

>ËS _____ k" _ _____
 >T"] SUI` _____ k" _ _____

Ÿ}Óv` 1K u%EL Ÿ>T"] SUI` Ò` eKT>Á[Ó ¾jffM ``<ÃÃf Te`h

›G<" ¾S'h ÓKU²" ¾j'""<" }Óv` #1K\$" ›Ö"kªM:: U" ÁIM uwnf ¾4c\ '""<; Ÿ>T"] SUI` Ò`
 KT>ÁÁ`Ñ<f ``<ÃÃf KS²ÖĚf "Ç=ÁÓ'f u}Óv\ "[kf LÃ Ácöbt""<" ¾Teªh 'Øx< ÃSMŸ...
 †""<:: ¾T>kØK""<" c"Ö[» ¾SĚS]Á dØ" u""<ÃÃ~ Ñ>²? K='ÒÑ\vt""< ¾T>ÁevD†""<"
 IU'Ña< KTeđ` ÃÖKS<uf:: ¾c"Ö[Ÿ" G<K}—"<" dØ" ÁÓV u"ÃÃ~ ""pf "ÃU Ÿ""<ÃÃ~ u
 %EL K"Áð~ uTÑ""²u=Á'f ¾T>ÑKÓK<f" 'Øx< uTe`h SMj ÃÁ²<uf::

Ÿ>T"] SUI` Ò` KT>ÁÁ`Ñ<f ``<ÃÃf KS²ÖĚf ¾T>[Æf" 'Øx< ²=I Áeöbt""<::

Ÿ>T"] SUI\ Ò` ef"ÁĹ ÁÑšt""<" IU'Ña< ²=I Áeöbt""<::

$\frac{3}{4}\}\acute{O}v` 1N SS]Á Te`h: \frac{3}{4}i\tilde{o}M ``<e\emptyset \succ S^{\wedge}` Y'^2\grave{E}$

e"G<" SŠU w²< fUI`„<" >e}U[³M:: $\frac{3}{4}T>k\emptyset K``< \}\acute{O}v` \acute{A}ÓV u_i\tilde{o}M ``<e\emptyset \succ S^{\wedge}` Y'^2\grave{E} ^2<]Á$
 ÁK< SW[© 'Ña<" SMc``< "Ç=ÁÖ?'< Áe<MM:: Y}\acute{O}v` 1N SËS]Á LÃ ÁK<f"  $\frac{3}{4}Te`h`' \emptyset x<$
 c=SKŸ~' $\frac{3}{4}T>\ddot{Y}\}K<f"$ 'Øx< Mw "Ç=K< $\frac{3}{4}T>\acute{A}e<Mf SJ'<" \tilde{A}[\grave{C}K<::$

- $u_i\tilde{o}M ``<e\emptyset eKS"kdke G<'@$
- eKÉUê >ÖnkU
- eKSS]Á >c x Ø
- $u_i\tilde{o}M ``<e\emptyset eKS^{2a}``` \ddot{Y}\}T]_< \grave{O}` \acute{O}''-<'f eKS\ddot{O}\grave{O}`$

Te`h‡" uØ"no Á"wu<" u}\acute{O}v` ``[k~ LÃ u}cÖ``< SS]Á SW[f $\frac{3}{4}\wedge e"$ >e}\acute{A}\frac{3}{4}f \acute{A}e\ddot{o}\backslash::

\}\acute{O}v\` c=ÁÖ"pl \ddot{Y}>T"] SUI` \grave{O}` \}\tilde{N}""}\``< KS``Á\frac{3}{4}f \tilde{A}^2\grave{O}\grave{I}:: u``<\tilde{A}\tilde{A}~U \tilde{N}>^? \ddot{Y}\}\acute{O}v\ ``[kf
 kØKA ÁK``<" x \tilde{A}ÖkS<::

ǝÓv` 1N ¾ıǝM " <eØ >S^` Y'²È

ǝS`m ¾fUI`f °pÊ<" KT²ÒËf w²< Ñ>²?Áf" c" < }ªM:: ÿ²=IU u}ÚT] du='f ÁK" < ¾fUI`f S`Í SX]Á" ¾ıǝM " <eØ ldf<"U >²Öİ} " < Ñj"M:: 'Ñ` Ó" '²=I G<K< ¾}T] <" fÿ<[f "Mdu<" òLÔ†" <"U TTELf "M%K< ue}k` óÃÇ u=e SJ"†" <" Mw ÆuK<::

}T] < eK`e w²<U >Á" <IU: Mı "Á`e Ñ" K=Á" <lf uÑ<Ñ<f LÃ K=J' < Æ<LK<:: `e SUI^†" < SJ"f" S[Çf >Kv†" <:: u>ıwaf" ufıf" K=k`u<f ÑÑv†ªM:: >S`m uı' G<'@U "ÁT>Áe}Ubt" < u<KA K=}TS' < ÁeðMÒM:: uS`hf LÃ u×U ¾Ö'ÿ[u^e ¾S}TS" S"ðe LÃ•f Æ<M Ñj"M:: ÆG<" "Í= Ømf SW[© ıH>KA<" uTdÁÓ u^e S}TS"" u} "c' < Ñ<ÇÄ<U LÃ >ªm ¾SJ"" S"ðe ÁÁ` SÑ"vf ÆËU^K<::

1. ¾ıǝM " <eØ "penc?

^e" k" >É`Ñ" < ıǝK<" Ó^ k~ ¾}SKÿ~" ÿ} "c' < }T] <U Ò` ®Ã"-K®Ã" ¾}ÁÁ<G< kØ wK" < S"kdke Æ<LK<; uòf Ñê LÃ Áe}~f" Mu S<K<'f ¾T>'uwuf ÿj' }T] < " <ex†" < ²" ÆLM& Æ}TS' <wMU::

2. ¾ÉUê >ÖnkU G<'@

¾T>'Óbt" <" 'Ñ` }T] < uÓMê SeTf S%M >Kv†" <:: Á "MJ' Ó" u,,KA ÆcK%K<:: ÿ%EL ¾}kSÖ< }T] < BU` `e ¾T>"Ñıf" 'Ñ` ¾T>cS< SJ"†" <" KT[ÒÑØ MUUÉ TÉ[Ó >Kwf:: Æı" KT"p ÿ%EL ¾T>kSÖ<f" }T] < ØÁo< ÆÖÄst" <:: T^ÿ='f" KTU×f" ¾}T] ‡" fÿ<[f KSdw ¾"ÓÓ`" ÉUçf („") "Ç=G<U SÖ' <" ÆKª" <Ö<f& Ø^~"U ÆÖwl::

3. ÓMê fº³' SeÖf

"Á >"É SUI` "Èf uwnf "ÁT>"Ñ\ ufÿ<[f Áeu<:: Mw ÆuK<& }^ UMMe ÁÁ[Ñ< >ÆÁKU ÁK<f:: ¾"ÓÓ'f" òØ'f 'Ó TÉ[Ó" uuKÖ ÓMê uı' >k^[w S"Ñ` ÆÖupwM:: u}KÄU ÿ"Á" <Ü ¾T>S× ¾"óe' ¾' "w "ÄU ¾K?L ıǝM }T] < ÉUê "KT uuKÖ K=Áeu<uf ÆÑvM:: ¾}SÖ' S[Í "ÄU fº³' uÓMê" ukLK< Te}LKö "' < ¾T>Öupwf:: ÿ²=Á" u%EL "ÁK?L }Óv` ÿTKö uòf Á"Ç"Æ }T] ¾}vK" <" G<K< IU'Ñ` ufııM TÇSÖ<" Á[ÒÓÖ<::

4. uıǝM " <eØ S²ª"" Ó" <'f SöÖ`

çØ" uTÁÄð`e G<'@ uıǝM " <eØ S²ª"" ÖkT@" < w²< "' <:: u>"É uÿ<M }T] <" u>fÿ<af ¾Td}ð ÆM >K" <:: "ÑÑ"U `e ²" TKf"" UM®<'f ¾}cTf SJ" <" ÆÑM×M:: u}ÚT]U uıǝM

“<eØ S²ᵃ““ Ḃ%ₒK< Á”Ç”Æ” }T] u}“ÖM KTU[f ”Ç=G<U T”—“<U Ñ<ÇÃ ;M ḂSöÖ\ uðf
KÃ,, KT“p“ uke KT[U Áe<MM::

”Èf ¾W\ ’“<; e+ u’²=I ’Ña<²<]Á u²=I dU”f ”Èf ”ÅW\ Ḃ²=I u< vK”< x >ß` >e}Á¾f Áeö\::
uY^ >Ḃᵃ“” LÃ >ß` ÓKU²“ ÁÉ`Ñ<

u;öM “<eØ S”kdke

¾ÉUê >“xØ

ÓMê fº³´ SeÖf

U;öM “<eØ S²ᵃ““ “ Ó”-<’f SöÖ`

KTŸ““” ¾T>ðMÑ<f” ¾}Óv` >p×Ý uSK¾fK>”É dU”f MUUE ÁÉ`Ñ<& u;öK Ñ>²?”< SÚ[h
¾Y^ `UÍ” SKe wK”< ÃS`U\f:: Ḃ>T”] SUI` Ò`U eKY^ H>Åf`UÍ }S”Ÿ\::

›ËS _____ k" _ _____

›T"] SUI` _____ k" _ _____

Ÿ}Óv` 1N u%EL Ÿ›T"] SUI` Ò` eKT>Â[Ó ¾iffM " <ÃÃf Te`h

›G<" }Óv` #1N\$" ›Ö"kaM:: u;õM " <eØ "Èf ÁK vQ`Ã Td¾f "ÇKwf SLMc" < ›Ö='aM::
 Ÿ›T"] SUI` Ò` KS"Á¾f ¾T>ðMÖ†" < u`Ÿf ÁK< Ñ<ÇÄ< K=•\ Ã<LK<:: ¾T>kØK"<"
 c"Ö[» ¾SËS]Á dØ" K='ÒÑ\vt" < ¾T>ÁevD†"<" IU'Ña< Te`h Áeõ\uf:: ¾c"Ö[ÿ" G<K}
 —"<" dØ" ÁÓV u"<ÃÃ~ "pf "ÃU Ÿ"<ÃÃ~ u%EL ¾T>ÁÒØUf" 'Øx< Te]Á ÁÉ`Ñ<f::
 'Øx‡ K"Âð~U "ÂTÑ"²u=Á K=ÁÑKÓK<f Ã<LK<::

Ÿ›T"] SUI` Ò` KT>ÂÂ`Ñ<f " <ÃÃf KS²ÖËf ¾T>[Æf" 'Øx< ²=I Áeõbt"<::

Ÿ›T"] SUI` Ò` ef"Á¿ ÁÑšt"<" IU'Ña< ²=I Áeõbt"<::

$\frac{3}{4}$ }Óv` 1S SS]Á Te`h: $\frac{3}{4}$ fUI`f °pÉ

k×_¿ }Óv`  $\frac{3}{4}$ fUI`f °pÉ" $\frac{3}{4}$ }SKŸ} ' "<:: KfUI`f 'Óİf" °pÉ $\frac{3}{4}$ uKÖ Ø"no" fŸ<[f ucÖ< SÖ"
ufUI`f >p`xf $\frac{3}{4}$ uKÖ eŸ?T ĀJ"K<:: }Óv\ upÉT>Á $\frac{3}{4}$ >VLM ²È"<" Á"} } >"É >e[İ $\frac{3}{4}$ fUI`f °pÉ
pê Ák`wMM::

f/u?f U"MVf u}K $\frac{3}{4}$ pê ĀÖkU ĀJ"M:: ĀG<" "Í= u^²"‡ `c 'Ŋa<" K=cwvt"< uT>Ŋvt"<
Ŋ<ÇÄ< LĀ G<K~ pē< }Sdd'f Ā•^†^²M::

Ÿpè Ò` c=}²`l >"Ç"É $\frac{3}{4}$ ^e" fUI`„< KTkÉ ĀÖkS<uf::  $\frac{3}{4}$ }`c'< fUI`„<" u²=I ²È Ÿ'Āñ"
ŸŊSŊS< u%EL u°pÊ‡ LĀ Ÿ>T"] SUI` Ò` Ā`Á_¿uf::

e"G<" "ÇĀ[Ŋ<f G<K< Ÿ}Óv` "[k~ kØKA ÁK"<" x Ÿ>T"] Ò` KS"ÁÁf KT>ÁĀ`Ŋ<f 'Óİf
ĀÖkS<uf::

ǝÓv` 1S: ¾SËS]Á ¾fUI`f °pÉ

fUI`f" uT>ÁpÆuf Ñ>²? "Ç=ÖkS<uf ex Ÿ²=I u< ¾k[u ¾fUI`f °pÉ pè >K:: pè Ÿ²=I kÅU
 ÁL¿f `Ã'f K=J" Ã<LM:: u°pÆ LÃ ÁK<f >"Ç"É ê"cNdx< U"Mvf "ÓÇ K=J'<wf Ã<LK<::
 eKJ'U pè" uØ"no ÃSMŸ~f& Tw^]Á‡"U Á"wwD†"<::

¾>ËS ¾fUI`f °pÉ

SW[© S[Í<

¾>ËS eU _____

¾fUI`f `Ã'f _____ U°^ð _____

¾¿õM Å[Í _____ UÉu ¿õM (c¿i")_____

S"ðk `Sf _____ k"_____

¾fUI`f °pÉ

¾fUI`f `LT<

**`LT<' ufUI`f H>Åf "<eØ }T]< K=T\ "ÃU K=KTSÆ ÃÑvt²M wK"<
 ¾T>ÑU...t" IU'Ña< "t"<:: #ufUI`~ SÚ[h }T]‡ ... Ã<LK<\$ uTKf SËS\
 ÖnT> ' "<::**

**UdK?: ufUI`~ SÚ[h }T]‡ 2 Ç=İf ÁLt"<" IØa< uvK >"É Ç=Ëf IØa< Tv³f
 Ã<LK<::**

Ä²f Äl ¾fUI`f Ä²~"" ¾Vl¿K<"" ¾U°^ñ" lØ` "Ç=G<U Ñë<" (¾T>ÖKS< YJ'<) ÚU["< ¾T>êñuf "'<::	
"Kð"< fUI`f ¾}Ñ-< >e}Á¾,,<</p> <p>vKð"< fUI`f }T]< u'õe "Yõ Ád¿f" ÓeÒc? >e}"<K"< ÄJ"M:: kLM J'"< ÁÑšt"< "ÄU ¾YüÇDt"< Ñ<ÇÄ< >KuK²=ÁU B^i ÁMÑvDt"< 'Ña< Ä}"<U ÄJ"M:: U"Mvf ÁÓV G<K<U ¾iðK< }T]< u}K¾ G<'@ Ø\ W`}"< ÄJ"M::          "ÄU >w³-< }T] uÒ^ ¾W^"<" eQ}f }SMi}²M "uM:: ¾>G<'< °pÉfU          Y²=I Y>G<'< u}ÚT] vKð"< fUI`f H>Äf "<eØ ¾}Ñ'²vDt"<" Ñ<ÇÄ< }YfKA <u>ÄH@ÇM</u>:: }T]‡ ÁKð"< fUI`f kKM wLDt"< YJ' f"l "ÄS^S\ K=ÁÄ`Öt"< Äg< ÄJ"; ¾uò~" fUI`f vÄ[ÆU ¾>G<'<" fUI`f Ó" K=[Æf" K=Y}K<f ¾T><K< }T]< "ÇK< KSSMYf ¾T>ðMÖt"< >K<; "²}. KUdK? ¾Tv³f" ê"cNdw ÁM}[Æ }T]<" >e}"<ÁKG<:: u²=l-< fUI`f S'h LÄ u}Óv^f >T"~f Á"" ê"cNdw SYKe eðMÑ-M::	
¾fUI`f S`Í SX]Ä< Äl x KfUI`~ U" 'Óİf TÉ[Ó "ÇKwf KTe"e ¾}²ÖË "'<::</p> <p>UdK?& ST]Á SéQõf K}T]< >"Èf K=Ä`c< Ä<LK<; ¾Ä S`Í< _Ç=Ä "²} ¾SdcK<f ÁeðMÒK<";	
SÓu=Ä ufUI`f S'h LÄ ¾}T]<" fY<[f "Èf Sdw Ä<LK<; }T]‡ KY^ "Ç=²Òì KTÉ[Ó          iðK<" "Èf ÁS%o†M; ÁKð"<" fl`f uTe"e ¾>G<'<" fUI`f "Èf Áe}²"<st²M;          eKfUI`~ U""f upÉT>Ä Ndw "Ç=ÄðMI uTÉ[Ó; ¾u?f Y^†"<" >"Év"É uSSMYf;	
¾}T] }Óv^f }T]‡ U" ÄW^K<; "Èfe Ä^ÍK<;	¾SUI` }Óv^f</p> <p>}T]‡ Y^ KSeËS` U" ÁÄ`ÒK<;</p> <p>}T]‡ ¾W\ ÁK< `e U" Ä`ÒK<;
TÖ"Y]Ä fUI`~" "Èf ÄÄSÉS<M; }T]‡ Y^%o†"<" ÁdÁK< "Äe Ä"Ä¿vt²M; u<É•< Y^          %o†"<" u²Ñv SMi "Ç=Ák`u< ÁÄ`ÒK<; ¾u?f Y^ ÄWxDt²M; eKY^†"<'          eK>Ö"" MUÇt"<' eKvQ`Át"< "²} ¾T>'Óbt"< 'Ñ` >K; S[Çt"<" KSS²"          ¾S<Y^ ØÁo< ÄcxDt²M "Äe ¾nM ØÁo< Ák`u<Lt²M; KTÖ"Y]Ä"< U" ÁIM	

$\tilde{N}>^2?e \text{ } \acute{A}e\delta M\acute{O}M;$

ÓÚÑT

$\tilde{A}l'' \text{ } ''^{\circ} < e \text{ } i\delta M \text{ } M_i \text{ } fUI' \sim '' \text{ } ''\acute{A}Ú[c < \text{ } ''\zeta = \acute{A}'' < ' < \tilde{A}S < K < f:: \text{ } ufUI' \sim \text{ } H > \acute{A}f$
 $u\}n'' \text{ } G < '@ \text{ } \frac{3}{4}\} \ddot{O}''kl \text{ } G < Kf \text{ } \tilde{N} < \zeta \acute{A} < '' \text{ } \acute{A}e'' < c < '' \text{ } eK'c < \tilde{A}éñ::$
 $uK?L \text{ } \tilde{N} > ^2? \text{ } U'' \text{ } \frac{3}{4}\} K^{\frac{3}{4}} \text{ } '\tilde{N}'' \text{ } \acute{A}\acute{A}'' \acute{O}K <; \text{ } KU'';$
 $\}T\} \ddagger \text{ } 'e \text{ } ''\acute{A}\ddot{O}ulf \text{ } \}df\delta^{\acute{a}}M; \text{ } ''MJ \text{ } \acute{O}'' \text{ } KU'' \text{ } \tilde{A}SeMM;$
 $'eU \text{ } J' < \text{ } \}T\} \ddagger \text{ } fUI' \sim '' \text{ } ''\zeta < G < M; \text{ } KU'' \text{ } ''\acute{A}\zeta < G < f \text{ } ''\tilde{A}U \text{ } KU'' \text{ } > M'' \acute{A}\zeta < G < fU;$
 $\}T\} \ddagger \text{ } \frac{3}{4}fUI' \text{ } f \text{ } ^\text{LT}\ddagger'' \text{ } > TEM\}'' < \text{ } \}Ów[\acute{a}M; \text{ } ''\acute{E}f \text{ } > [\acute{O}\tilde{N}\ddot{O} <;$

$\frac{3}{4}fUI' \text{ } f \text{ } ^{\circ}p\acute{E}'' \text{ } p\acute{e}'' \text{ } Tw^{\wedge}]\acute{A}\ddagger'' \text{ } ''\ddot{O}' < \text{ } u\%EL \text{ } \tilde{A}l''' < \text{ } ^\text{LT}f \text{ } p\acute{e} \text{ } \} \ddot{O}pS'' < \text{ } \frac{3}{4}^{\wedge}e'' \text{ } \frac{3}{4}fUI' \text{ } f \text{ } ^{\circ}p\acute{E} \text{ } \tilde{A}''\acute{A}\tilde{n}::$
 $(uT > k\delta K < f \text{ } G < Kf \text{ } \tilde{N}\acute{e} < \text{ } L\tilde{A} \text{ } v\acute{E} \text{ } p\acute{e} < \text{ } > K <) \text{ } \ddot{Y}^2 = \acute{A}U \text{ } fUI' \sim '' \text{ } \acute{A}e\}U\backslash::$

$fUI' \sim '' \text{ } ''e\}T\backslash \text{ } u\%EL \text{ } \frac{3}{4}\acute{O}\acute{U}\tilde{N}T'' < '' \text{ } i\delta M \text{ } \tilde{A}S < K <:: \text{ } \acute{O}\acute{U}\tilde{N}T'' < '' \text{ } c = VK < U \text{ } \frac{3}{4}T > \ddot{Y}\}K < f''$
 $\acute{A}e'' < c <::$

- $fUI' \sim \text{ } KU'' \text{ } u\delta \backslash \text{ } G < '@ \text{ } \}''H@ \acute{A}'' \text{ } \tilde{A}U \text{ } > M\}''H@ \acute{A}U;$
- $fUI[\sim '' \text{ } \acute{A}^2\acute{O}i \text{ } f \text{ } u\delta Mkf \text{ } > eu'' < uf \text{ } ' <;$
- $Y^{\wedge}'' < \text{ } \frac{3}{4}\}^2\ddot{O}\ddot{E}'' < \text{ } \}\tilde{N}u = '' < '' \text{ } \frac{3}{4}i \text{ } w\acute{A}f \text{ } \acute{A}[\acute{I} \text{ } \ddot{O}wq \text{ } ' <;$
- $> \tilde{N} < M \text{ } vQ' \acute{A}f'' \text{ } \acute{A}d_{\acute{z}} \text{ } \}T\} < \text{ } 'u\backslash; \text{ } ''K < \text{ } KU'' \text{ } \tilde{A}J'';$
- $\frac{3}{4}fUI' \text{ } f \text{ } S[\acute{I}\ddagger \text{ } \}T\} \ddagger \text{ } fUI' \sim '' \text{ } c = kuK < \text{ } \acute{A}\tilde{N}^2 < \text{ } 'u\backslash;$
- $\}T\} \ddagger \text{ } \ddot{O}pLL'' < '' \text{ } \tilde{N} > ^2? \text{ } ufUI' \text{ } f \text{ } Y^{\wedge} \text{ } L\tilde{A} \text{ } q\tilde{A}\}^{\acute{a}}M;$
- $\}T\} \ddagger \text{ } \frac{3}{4}fUI' \sim '' \text{ } ^\text{LT} < \text{ } > d\ddot{Y} <;$

$\tilde{A}l'' \text{ } ^{\circ}p\acute{E}'' \text{ } \acute{O}\acute{U}\tilde{N}T'' < '' \text{ } Ku'' \text{ } fUI' \text{ } ,, < \text{ } \tilde{A}\ddot{O}kS < uf'' \text{ } eKH > \acute{A} \sim \text{ } \ddot{Y} > T''] \text{ } SUI' \text{ } \acute{O}'' \text{ } \}''\acute{A}_{\acute{z}}uf::$

$u^2 = I \text{ } ^\text{LT}f \text{ } eKfUI' \text{ } f \text{ } ^{\circ}p\acute{E}'' \text{ } \acute{O}\acute{U}\tilde{N}T \text{ } Tcw \text{ } \acute{A}\acute{A}'' \text{ } \ddot{Y}H > \acute{A} \sim \text{ } \acute{O}'' \text{ } \frac{3}{4}\}KTS\acute{E} \text{ } c = S\ddot{O} < \text{ } \frac{3}{4}kKKf \text{ } \tilde{A}H@ \zeta M::$
 $\ddot{Y}^2 = I \text{ } \tilde{N} > ^2? \text{ } u\%EL \text{ } \tilde{A}l''' \text{ } \frac{3}{4}fUI' \text{ } f \text{ } ^{\circ}p\acute{E} \text{ } p\acute{e} \text{ } K = \ddot{O}kS < uf \text{ } \tilde{A}V_i\backslash::$

$> \ddot{E}S \text{ } \underline{\hspace{10em}} \text{ } k'' \text{ } \underline{\hspace{10em}}$

$> T''] \text{ } SUI' \text{ } \underline{\hspace{10em}} \text{ } k'' \text{ } \underline{\hspace{10em}}$

$\frac{3}{4} > \ddot{E}S \frac{3}{4} fUI`f \circ p\acute{E}$

SW[© S[Í

$\frac{3}{4}SUI\backslash eU$ _____

$\frac{3}{4}T > k`u` < fUI`f \quad \tilde{A}^2f$ _____ $U^\circ \wedge \ddot{o}$ _____

$\grave{i}\ddot{O}M$ _____ $U\acute{E}u \grave{i}\ddot{O}M$ _____

$S''\ddot{o}k \tilde{S}f$ _____ k'' _____

$\frac{3}{4}fUI`f \circ p\acute{E}$

$\frac{3}{4}fUI`f \tilde{L}T<$

$\tilde{A}^2f$

$"K\ddot{o}" < fUI`f \frac{3}{4}\} \tilde{N} - < > e\} \acute{A} \frac{3}{4}, , <$

$\frac{3}{4}fUI`f S`\acute{I} SX] \acute{A} <$

SÓu=Á	
³ / ₄ }T] }Óv^f	³ / ₄ SUI` }Óv^f
TÖ“ŸJA	
ÓUŇT	

Ÿ}Óv` 1S u%EL Ÿ>T"] SUI` Ò` eKT>Á[Ó ¾;ffM ``<ÃÃf Te`h

e"G<" upè S'h'f u`Ÿf ÁK< fUI`„<" >pÅ`<" ÑUÓŠ`< 'u`"" '²=I" Ñ<ÇÄ< Ÿ>T"] SUI`
 Ò` }`Á¿vt`<:: kØKA ÁK`<" x Mj "Åuò~ G<K< Ÿ`<ÃÃf uòf 'Óĭf KTÉ[Ó" Ÿ`<ÃÃ~
 ¾}Ñ-< 'Øx<" KTeð` ÃÖkS<uf::

Ÿ>T"] SUI` Ò` KT>ÁÅ`Ñ<f ``<ÃÃf KS²ÖĖf ¾T>[Æf" 'Øx< ²=I Áeöbt`<::

Ÿ>T"] SUI` Ò` ef`Á¿ ÁÑšt`<" IU'Ña< ²=I Áeöbt`<::

uT>kØK"< Ñê LÃ >"É ¾fUI`f UMÿ pê ÁÑ—K<:: >T"] SUI` fUI`f" uT>SKÿ~uf Ñ>²?
 ĀI'"< Ā'f pê ĀÖkTK<:: uØ"no pê" ĀSMÿ~f" eKG<'@"< Ÿ>T"] SUI` Ò` ŸUMÿ"<
 uðf }'ÒÑ\uf:: SK"U °ÉM!

¾UMÿ SS]Á Te" h

u²=I S"ðk `Sf >T"] SUI` "ĀU K?L >"É Ñ<Ç¿ ¾T>SKÿ}"< vMĀ[v c=Áe}U\ Zef Ñ>²? ĀSKÿfM::
 UMÿ"<U Zef `LT< Ā•\M::

- >T"] SUI` "ĀSUI` Ø"" _ " KĀ}"< "Ç=Áe}"<K<" k]"<" >pUf"U uØ"" _ LÃ "Ç=SW[~ °ÉM
 ĀcØM::
- >T"] SUI` U" ThhM "ĀT>Öupw "Ç=ÖIU" ÉÖð "Ç=cØ Ā[ÇM::
- uUMÿ fUI` „< LÃ êw[n "Ç=Á"H>Æ"" Ÿ>T"] SUI` Ò`U c=Ñ"—< ¾T>"Á¿uf" ÓKU²"
 "Ç=ÁĀ`Ñ< ÁÓ³M::

uUMÿ H>Āf "<eØ Zef ®uĀf Ā[Í< >K<::

- **¾pÉS UMÿ "<ĀĀf:** eKUMÿ"< ¾S'h "<ĀĀf KTÉ[Ó Ÿ>T"] SUI` Ò` Ñ>²? S%%L<G<::
 UMÿ"< ¾T>"H@Éuf"SU J' ¾fUI`f "Ā'f uØ^ f`e"L<G<:: ¾UMÿ"<"U fÿ<[f u}SKÿ}
 Ndw }Kā"Ö<:: uÁ"Ç"Æ ¾UMÿ Ñ>²? >"É ¾fÿ<[f 'Øw Ā•^<%EM:: uT>ÑSÑS<uf u"Ç"Æ
 Ñ>²? G<Kf SW[© fÿ<[„< Ā•^K<& >"Ā—"< u²=Á" "pf ŸT>ĀÖ"plff ¾e`ç} S<Á"< ç`e Ò`
 ¾T>}dc` c=j"" K?L—"< ÁÓV Ÿ"<ĀĀ<G< u%EL ŸUfS`Ö<f fÿ<[f Ò` ¾T>ĀĀ' "'<::
- **UMÿ"<:** uT>ÑSÑS<uf fUI`f ²<]Á uT>Ñv S²ÖĒf" `ÓÖ— SJ" >Kwf:: UMÿ"< ŸSĒ\ uðf
 K>T"] ¾T>c×D†"< >"É f`ð ¾fUI`f 'Óĭf pĭ Ā'<`f:: uc~ eKSÑ-f' ¾T>ÁeðMÑ< SX]Á""
 Ów„<" G<K< eKSÁ"" fUI`~ U" `LT K=Ád" "ĀKS uÓMê eKtp `ÓÖ— J'"< Āp`u<::
 ŸUMÿ"< u%EL ¾>T"] SUI`" Ów[ SMe KSÿ}M ¾T>[Çf u^e ÓK ÓUÑT ÁÉ`Ñ<:: Mw ĀK<&
 eKfUI`f 'Óĭf ĀĀ[Ñ<f ÓUÑT ¾}Óv` 1S >"M "'<::
- **É[UMÿ "<ĀĀf:** UMÿ"< "Ā}Ö"kk u^e ÓKU²" LÃ KS"Á¾f" ¾d†"<"U Ów[SMe
 KSKU M Ÿ>T"] SUI` Ò` "ĀÑ" SÑ"—f Ā•^v<%EM:: Mw ĀuK<& ¾>T"] SUI` ²=Á x LÃ SÑ-f
 >eðLÑ>'~ eQ}„<" KTce dj"" ["<e" KTN'" >p×Ÿ KTd¾f "'<:: U"Mvf uTe}T` Y^ "<ef ThhM
 ĀÑvM wK"< ¾T>ÖIS<f >"É "ĀU G<Kf ¾ShhÁ >p×Ÿ >ĀÖñU:: (T"U c"< ðèU >ĀĀKU) u²=I
 >p×Ÿ ²<]Á Ÿ>T"] SUI` Ò` }"Á¿" ¾ThhÁ Óu[°pÉ >²Ò:: >T"] SUI` ¾T>'xÖ`vt"<" KShhM

$\frac{3}{4}T > \acute{A}O^2 < f'' \text{ "MS}\acute{a}t'' < \frac{3}{4}T > "kdkc < vt'' < G < Kf \text{ "}\ddot{A}U \text{ Zef } \frac{3}{4}\} \acute{O}v \text{ ' } > = LT < \ddot{A}'\acute{E}\ddot{n}MM:: uk \times \text{ }_2 \text{ UM}\ddot{Y}$
 $\ddot{N} > ^2? \text{ ' } ^2 = \acute{A}'' \frac{3}{4}\} \acute{O}v \text{ ' } > = LT < \ddot{Y}SUf > " \acute{e} \text{ ' } U'' \acute{A}IM \text{ "}\ddot{A}\} "kdkc < \frac{3}{4}Ue\}'' < K < uf \frac{3}{4}i\ddot{f}fM [\acute{A}\acute{I} \ddot{A} \bullet ^\wedge M::$

$uT > k\emptyset K < f \text{ Zef } \ddot{N}\acute{e} < KUM\ddot{Y}'' < \frac{3}{4}T > J'' \text{ p}\acute{e} \acute{A}\ddot{N} - K < :: > T''] \text{ SUI} \text{ ' } uUM\ddot{Y}'' < \ddot{N} > ^2? \acute{A}I'' \text{ "}\ddot{A}'f \text{ p}\acute{e} \text{ "}\zeta = \ddot{O}kS < \ddot{A}S\ddot{Y}^\wedge M:: \text{ p}\acute{e}'' Mw \text{ wK}'' < \ddot{A}SM\ddot{Y} \sim f'' KUM\ddot{Y} \text{ } 1 \frac{3}{4}p\acute{E}S \text{ UM}\ddot{Y} \text{ } U_{ij} \text{ ' } \text{ "}\zeta = \bullet ^\wedge < G < \ddot{Y} > T''] \text{ SUI} \text{ ' } \acute{O} \text{ ' } \ddot{N} > ^2? > S \% \acute{o} \ddot{a}:: SM''U \text{ } ^\circ \acute{E}M!$

$\frac{3}{4}fUI \text{ ' } f \text{ UM}\ddot{Y} \text{ p}\acute{e}$

$SUI \text{ ' } \underline{\hspace{10em}} \} SM'' < \underline{\hspace{10em}}$

$KUM\ddot{Y} \frac{3}{4}\} S[\ddot{O}'' < fUI \text{ ' } f \underline{\hspace{10em}}$

$k'' \underline{\hspace{10em}}$

$\frac{3}{4}UM\ddot{Y} \text{ f}\ddot{Y} < [f \text{ } 1 \text{ } \acute{O}\ddot{n}L\ddot{A} \frac{3}{4}Te\}T \text{ ' } ;H > KA <$

$K?L \frac{3}{4}\} S[\ddot{O} \text{ f}\ddot{Y} < [f \underline{\hspace{10em}}$

$Se\acute{o} \sim \text{ STEL} \sim '' \text{ KT}[\acute{O}\ddot{N}\emptyset \text{ } > (>)' \text{ } > (\text{ ' } \acute{O}\ddot{O} - \text{ } \acute{A}\acute{A}KG < U) \text{ "}\ddot{A}U \text{ } \acute{A} \text{ } (> \acute{A}\acute{A}KU) \text{ } uT > K < f \text{ } Y \text{ ' } UM_{ij}$
 $\acute{E} \text{ ' } \ddot{N} < ::$

$\acute{E}TS \text{ ' }$	$>$	$>\acute{A}$	$>$	$Te''h$
$SUI \backslash c \text{ ' } f \acute{A}\ddot{Y}w^\wedge K <$				
$\frac{3}{4}fUI \text{ ' } f \text{ } ^\circ p\acute{C}t'' < '' \acute{A}^2\acute{a}M$				
$\}T\} \#'' \text{ } cLU \text{ } c\emptyset\}'' < '' \text{ } > [\acute{O}\acute{O}\} \acute{a}t'' < > ekU\acute{O} \acute{a}t \acute{a}M$				
$\text{ " } LT \ddot{a} u\acute{O}M\acute{e} \text{ } \}w^\wedge \text{ ' } \} \acute{a}M$				
$\acute{A}e\acute{o}L\ddot{N} > \text{ ' } \sim '' \text{ IM } \acute{A}K\acute{o}'' < fUI \text{ ' } f \text{ } \} \ddot{Y}MdDM$				

$\} \acute{O}v^\wedge f$				
$UT > \ddot{N}v \text{ } \} \acute{A}^\wedge \acute{I}\}'' < k \text{ ' } u \acute{a}M$				
$K\}T\} \# \frac{3}{4}T > S\emptyset' < \text{ " } t'' <$				
$\}T\} \#'' \text{ } \}d\acute{o} \frac{3}{4}T > \acute{A}\acute{A} \text{ ' } \ddot{N} < \text{ " } \ddot{A}'f \text{ " } t'' <$				
$\frac{3}{4}\}T\} < '' \text{ } vQ \text{ ' } \acute{A} \text{ KSq} \times \acute{O} \text{ ' } < LKG < ::$				
$\frac{3}{4}\}K\acute{A} \text{ }_2 \text{ " } u\} \ddot{N}u = '' < \acute{o}\emptyset f \frac{3}{4}\} \ddot{Y}'''' < \text{ " } t'' <$				

$\frac{3}{4}Te\}T\} \acute{O}w > , , <$				
---	--	--	--	--

u}Ñu=" < G<'@ }²Öİ}ªM				
c=ÁeðMÑ< ¾T>Ñ-< Ñ'f "†"<				
Te}T`-ST\ " ¾T>ÁÓ²< Ñ'f "†"<				

¾fUI` ~ S´Ñ>Á				
ıKd }Ä`ÖM				
}Ñu=" < U²" }"H>ÇDM				
LT‡ Óv†"<" Sf}ªM				
G<K<U ´Ñ` Ñ>²?" <" Öwq }ÿ"" <"EM				

ÄfUI`f °pÉ				
¾fUI`f °pÆ uT>Ñv }W`...M				
°pÆ KıðK< }Ñu= ´u`				
°pÆ uT>Ñv }}ÓwbM				

SUI\				
Ndv†"<" uÓMê" ¨<Ö?T uj´ G<'@ ÄÑMéK<				
¾}T]‡" vQ` Ä >ÁÁ´ >¨<k¨<uM				
}Ñu= ¾J´ °¨<kf "ÇL†¨< >dÄ}ªM				
ÿ}T]‡ Ö` >"© ¾J´ Ó"-<'f ´u^†¨<				
uıðK Ñ>²?" < fUI`f }Äe}¨<uf ´u`				

}T]‡				
¾T>ðKN¨<" ´Øw }[É}ªM				
u"nf }dfð¨< ´u`				
fUI`~" ¨Ä¨<f ´u`				

eKfY<[f 1 >e}Á¾f

eKfY<[f 2 >e}Á¾f

fUI` ~ Ów SU~" ¾T>Ád¿ 'Ña<

ShhM ¾T>Ñv†" < Ñ<ÇÄ<

1.

2.

$\frac{3}{4}\text{Shh}\acute{A} \succ = \text{LT } 1 \text{ (uG<K<G< eUU'f SW[f } \frac{3}{4}\text{T}> \text{"c")}$

$\frac{3}{4}\text{Shh}\acute{A} \succ = \text{LT } 2 \text{ (uG<K<G< eUU'f SW[f } \frac{3}{4}\text{T}> \text{"c")}$

$\succ \ddot{E}S$ _____ k'' _____

$\succ T''] \text{SUI} \text{'}$ _____ k'' _____

$\ddot{Y} \succ \ddot{E}S \text{ } \grave{O} \text{' } \frac{3}{4} \} \acute{A} [\tilde{N} \frac{3}{4} p \acute{E}S \text{ } U \ddot{M} \ddot{Y} \text{ " } < \tilde{A} \tilde{A} f$

$uUM\ddot{Y} \text{ } H > \acute{A} f \text{ " } < e\emptyset \tilde{A} I \text{ " } < \tilde{A} f \frac{3}{4} S \ddot{E}S] \acute{A} \text{ ' " } < :: u^2 = I \text{ " } < \tilde{A} \tilde{A} < G < \tilde{N} > ^2 ? \frac{3}{4} S \ddot{E}S] \acute{A} \text{ " } < \text{ " } U \ddot{M} \ddot{Y} \text{ } k \text{ " " " }$
 $\frac{3}{4} f UI \text{' } \sim \text{ " } \text{' } e \text{ } u \} SK \ddot{Y} \} \ddot{Y} \succ T''] \text{SUI} \text{' } \grave{O} \text{' } \} eTU < G < S \text{ " } c \text{ " } \tilde{A} \bullet \text{' } v < \% EM :: \frac{3}{4} U \ddot{M} \ddot{Y} < G \text{ " } U \text{ " } LT \succ T'']$
 $\text{SUI} \text{' } K = \acute{A} w \wedge \backslash M \tilde{A} \tilde{N} v M ::$

$uG < K f \frac{3}{4} U \ddot{M} \ddot{Y} \text{ } f \ddot{Y} < [\text{ , } < ^2 <] \acute{A} \text{ } f S \text{ " } \ddot{Y} \wedge L < G < :: \frac{3}{4} U \ddot{M} \ddot{Y} \text{ } 1 \text{ } \succ \text{ " } \acute{A} \text{ — } \text{ " } < \text{ } f \ddot{Y} < [f \text{ } v \ddot{O} n L \tilde{A} \frac{3}{4} Te \} T \text{'}$
 $\text{ ; } H > K \acute{A} f \text{ } L \tilde{A} \acute{A} \ddot{O} \text{' } S \ddot{O} \text{' } \text{ " } < :: K ? L \text{ " } < \text{ " } \frac{3}{4} f \ddot{Y} < [f \text{ } \succ p \times \acute{Y} \acute{O} \text{ " } u^2 = I \text{ " } < \tilde{A} \tilde{A} f \text{ } M f \text{ " } e \text{' } < f < LL < G < ::$

$uU_{ij} \wedge < G \tilde{N} > ^2 ? k \emptyset K A \frac{3}{4} k [u \text{ " } < \text{ " } c \text{ " } \ddot{O} [\succ K = \ddot{O} k S < \tilde{A} < L K < ::$

$\frac{3}{4} U \ddot{M} \ddot{Y} \text{ } k \text{ " }$

$K U \ddot{M} \ddot{Y} \text{ " } < \frac{3}{4} T > S [\ddot{O} \text{ " } < f UI \text{' } f \text{ (' } e)$

$f \ddot{Y} < [f \text{ } 1 - \succ \ddot{O} n L \tilde{A} \frac{3}{4} Te \} T \text{' } H > \acute{A} f \text{ ; } H > K \acute{A} f$

fŸ<[f 2-
K?KA< Te¨h<

uUMŸ ¨pf $\frac{3}{4}$ °pÉ" >"É }ÚT] pĭ uT²ÒĚf UMŸ¨< ŸSĚS\ uòf K>T"] SUI` SeÖ~" >Ã²"Ñ<::
UMŸ >"É

$\frac{3}{4}$ fUI`f °pÉ" >"É pĭ ²=I S'Ñu }Óv` ¨<eØ ÁekUÖ<::

Mw ÃuK<

- ❖ $\frac{3}{4}$ fUI`f °pÉ" >"É pĭ K>T"] SUI` ÃeÖ<::
- ❖ c̄f >ᵢw[¨< ÃÑ-<::
- ❖ uT>Ñv Ã²Òì::
- ❖ ufUI`~ U" Ów K=S~ "Å}'c< ÓMê Ndw ÃÁ²<::
- ❖ ŸfUI`~ SÚ[h  $\frac{3}{4}$ É[ UMŸ >e}Á $\frac{3}{4}$ f Ów[SMe "Ç=cÖ< Ÿ>T"] SUI` Ò` kÖa ÃÁ²<::

uSĚS]Á¨< UMŸ SM"U °ÉM "Ç=ÑØU "S—K"!

Ÿ>T"] SUI` Ò` ¾T>"H@É ¾É[UMŸ " <ÃÃf

ÃI " <ÃÃf UMŸ u}"H@Åuf fUI`f ²<]Á ÁKf" ÓKU²" ¾T>ÁÇw\uf" Ÿ>T"] SUI` Ñw[SMe
¾T>kuK<uf '""<:: "Å >T"] SUI` ŸSU×ff uðf Ó" ¾c"Ö[Ÿ" ¾ÓKU²" dØ" ÃS<K<f:: >T"]
SUI` U"Mvf >"É "ÃU G<Kf ¾ThhÁ >p×Ý<" ÃÖIS<f ÃJ"M:: u" <ÃÃ<G< "pf uG<Kf "ÃU
uZef >=LT< ²<]Á ŸeUU'f LÃ É[c<:: `eU u'²=I >=LT< LÃ fŸ<[f uSeÖf ThhM Ã<LK<::

ÃI" c"Ö[» ¾^e" ÓKU²" KSÓKê" Ÿ" <ÃÃ~ ÁÑšt"<" ÖnT> 'Øx< KTeð` ÃÖkS<uf::

UMŸ ¾}"H@Åuf fUI`f ÓKU²" ¾}ªx G<'@ ¾¾uf Ñê U"É'"<;

ShhM ÁKufe;

Ÿ>T"] SUI` Ò` u}"H@Å " <ÃÃf ¾}Ñ-< ÖnT> 'Øx<

$\frac{3}{4}\}^a \times G < '@ \frac{3}{4}\frac{3}{4}uf \tilde{N}\hat{e} U''\acute{E}'' <;$

$\frac{3}{4}Shh\acute{A} > p \times \acute{Y} < e$

- 1.
- 2.

$\frac{3}{4}Shh\acute{A} > = LT <$

- 1.
- 2.

UM $\ddot{Y}'' < c = \ddot{O}''kp \ uVK < f \ S[\acute{I}'' \ \frac{3}{4}>T''] \ SUI' \ \acute{O}w[\ SMe \ uc\ddot{o}[uf \ p\hat{e} \ L\ddot{A} \ G < K < G < U \ uS\ddot{o}[U' \ G < K \sim U \ S[\acute{I} < \ u' \ e \ S' \tilde{N}u \ } \acute{O}v^{\wedge}f \ (portfolio) \ '' < e\emptyset \ \ddot{Y}^2 = I \ k\emptyset KA \ }''\}'' < \ SkS\emptyset \ >Kv\ddagger'' <::$

(dU''f 5-8)

$uT > k\emptyset K < f \ G < Kf \ dU''f \ '' < e\emptyset \ G < Kf \ > \acute{Y}\acute{Y}'' \ } \acute{O}v^{\wedge}f'' \ > \ddot{O}''k'' < \ \frac{3}{4}S\ddot{E}S] \acute{A}'' <'' \ \varnothing a\ddot{E}if \ \tilde{A}\ddot{E}U^{\wedge}K <:: \ \tilde{A}IU \ \acute{y}a\ddot{E}if \ u\} \ddot{Y}\tilde{A} \ U^2'' \ L\ddot{A} \ \acute{A}\} \clubsuit[\ ''' <::$

#fUI`f ¾c" < Mĩ KQM" <" <" K°ÉÑ~ uT>ÁÂ`Ñ" < fÓM " <eØ }Vja" <" Ó~~""
 ¾²S"f °c?„‡" uf" <MÆ İ[f ¾T>Á" ^`euf H>Åf "' <:: fUI`f ÓKcx<" Tu[cw °" <kf'
 wnf' ;H>KAf" ' "vK? >Ó~}" < u°ÉÑf H>Åf " <eØ G<K"}" © }dfö "Ç=•^†" <
 Áe<LK†ªM::\$ (ETP 1994)

¾}Óv` 1W SS]Á Te"h- ¾;õM " <eØ >S^` Y'²È 2

u²=I "pf }T] <" "Èf "ÅT>Áe}Ubt" < >" <kªM:: eKfUI`f u?f' eK;õK<" eK}T]‡ w²< 'Ñ` }
 [É}ªM::

1. }T] <" "Èf S`Çf "ÅT>%oM
 ¾}cxDt" <" Y^< c=W\ Áe}" <LD†ªM; e+ Ÿ>ÖÑvt" < ÅKSÖ<" U" "ÅT>W\
 Áe}" <LD†" <:: M; "ÅÕÅ—†" < J'" < Åp[vDt" <:: `e >w[ª†" < ÁK<f K=[ÇDt" < SJ' <
 ÅÓvt" <::
2. ;õK<" Sq×Ö`

ıõMf" "Èf Āq×Ö\M; uðÑÓ Āk`vD†ªM "Āe ęe}" wK"<; ¾SĖS]Ā"< fŸ<[f S]" ĀKuf
 ŸŸ`~©'f ĀMp uıõK< }Óv^f LĀ u=J" ĀS[xM:: }T]ˆ ¾W\ ĀK<f" 'Ñ` ÁÉ"IL†"<::
 Ÿfº³' ĀMp >e}Á¾f" ĀKÓdD†"<::

3. }T]ˆ" TÑ'

}T]ˆ" "Èf ÁÓ³D†ªM; }T]ˆ" Mw wK"< u=Áe}"<LD†"< õLÔ†"<" KS[Çf" u`e ÉÒõ
 K=nKK<L†"< ¾T>ˆK< ˆÓaˆ "ÇK<v†"< S[Çf ĀˆLK<:: ¾`e ÉÒõ u}T]‡ ØÁo "ĀU
 `e ^e ve}ªK<f k`',,‰†"< (ÉıS,,‰†"<) LĀ K=SW[f ĀˆLM:: ²`f` ¾}T]‡" Ø[f
 uTÉ'p UeÒ"" Tu[‰ ĀKÓdD†"<::

uY^f "Èf ¾}^SÆ "'<; uT>kØK"< ÑêLĀ ÁK"<" c"Ö[» c=VK< (}Óv` 1W) '²=I" 'Øˆ
 Áeu<v†"<::

}Óv\ " c=ÁÖ"pl Ÿ>T"] SUI` Ò` Ā`Á¿uf" "Ç=ð`S<uf ĀÖĀst"<::

}Óv` 1W

¾ıõM "<eØ >S^` Y'²È 2

¾T>Ÿ}K"<" c"Ö[» >(ˆ)' >(ˆÓÖ" >ĀĀKG<U) "ĀU >Ā (>ĀĀKU) uTKf u}eTT>"< G<'@
 ĀS<K<:: Ÿ>T"] SUI` Ò` c="Á¿ ¾T>Á'dD†"<" }ÚT] 'ØxˆU #Te`h\$ uT>K"< Ó`Ñ@
 Áeõ\::

uTe}U`uf ıõM "<eØ Mw wĀ >e}"<LKG<	>'>Ā	Te`h
}T]‡ ¾}cx†"<" Y^ c=W\ Mw wĀ		

SKŸKG< }T]‡ ›ÖÑv†¨< ekSØ ›ÃdkIU		
}T]Š¨ uðÑÓ Sp[w ›¨<puKG<		
wËf u}Óv` LÃ ¨ÅT}Ÿ<` ›¨<nKG<		
$\frac{3}{4}$ }T]‡¨ $\frac{3}{4}$ iðM¨¨<eØ vQ`Ã uT>Ñv ›Ø¨¨%KG<:: uSJ'<U }Óva%ot¨¨<¨ c=W\ ¨Ëf ¨¨ K=K< ¨ÅT>K< }[É %KG<::		
$\frac{3}{4}$ }T]‹ ›¨ÇT>Á© ðLÔf ¨Ëf S[Çf ¨ÅT>%M [ÇKG<::		
U}T]‹ ðLÔf LÃ uSSY[f ¨Ëf ÉÖð SeÖf ¨ÅT>%M ›¨<nKG<::		

$u^2=I$ dU¨f¨¨<eØ ¨²=I¨ $\frac{3}{4}$ Te}T` ;H>KA<¨ ¨Ëf ueŸ?f ¨Å}Ñub†¨< uTe¨h [Ãñ¨¨<eØ ›ß`
›e}Á $\frac{3}{4}$ f Ãëñ:: K=Wb†¨< $\frac{3}{4}$ T>ðMÖ†¨<¨ $\frac{3}{4}$ Te}T` Ñê< KÃ}¨< Á¨<Ö<¨ uÑ<ÇÄ‡ LÃ Ÿ>T¨]
SUI` Ò` KS¨Á $\frac{3}{4}$ f $\frac{3}{4}$ T>Áe<Mf Te¨h Á²Òì::

›ËS _____ k¨ _____
›T¨] SUI` _____ k¨ _____

Ÿ}Óv` 1W u%EL Ÿ>T¨] SUI` Ò` $\frac{3}{4}$ T>¨H@É $\frac{3}{4}$ iŸfM Te¨h

M_i }Óv` 1W ¨Å}Ö¨kk u}Óv\ ¨²<]Á Ÿ>T¨] SUI` Ò` }'ÒÑ\:: Y^¨<¨ TÖ¨kpf¨
¨Ç=Á[ÒÓÖ<MU ¨Ç=ð`S<uf ÃØÃst¨<::

›T¨] SUI`¨ KSÖ $\frac{3}{4}$ p $\frac{3}{4}$ T>ðMÖ†¨<¨ ØÁo< KTeð¨¨ $\frac{3}{4}$ ¨<ÃÃ<G<¨ ð_ Ñ<ÇÄ< KSS'Ñw ÃI¨
¨[kf ÃÖKS<::

Ÿ>T¨] SUI` Ò`¨¨<ÃÃf

Ÿ>T¨] SUI` Ò` KT>¨H@É¨¨<ÃÃf $\frac{3}{4}$ }Á²< 'Øx<

Ÿ>T"] SUI` Ò` Ÿ}"H@Å " <ÃÃf ¾}Ñ-< ÖñT> 'Øx<

¾}Óv` 1[ SS]Á Te"h: ¾fUI`f ÓUÑT

u}Óv` 1S ¾fUI`f °pÉ >"xØ" }KTUÅªM:: >G<" ÅÓV Ÿpè >ÖñkU vQ`Ã Ò` uT>Ñv
 ÃKTSÇK<& >"Ç"É du?< "ÓÇ u=J'<wfU:: Ÿ"ÓÇ=I ÅÓV eKfUI`f ÓUÑT K=ÁÖ'< '"<::

¾fUI`f °pÆ" pê uT>Ñv ÑSMÿ~" u}Óv` #1S\$ ¾}²[²["<" Tw^]Á Á"wu<f:: vKð"< dU"f
 "²Òìf ¾fUI`f °pÉ Ò`U Á'éê\f:: uG<K~ fUI` „†< S"ÿM U" M¿'f >K; M¿' „‡" Á'éêbt"<" eÿ?
 T'f" ÑÑUÓS<f::

ÓUÑT"<" KTÿ"" ¾T>ÿ}K"<" Ñê ÑÖkS<::

}Óv` 1[

¾fUI`f ÓUÑT

fUI`f" KSÑUÑU ¾T>Ÿ}K"<" c"Ö[» ÄÖkS<::

(>(>")' >(`ÖÖ— >ÄÅKG<U)' >Ä(>ÄÅKU))

¾fUI`f °pÉ SW[© >NÊ<" >"<nKG<::	'>'>Ä	Te" h
fUI`~ uT>Ñv pÊ ¾}²ÖË ÁKð"< fUI`f }ŸÄ 'u`::		
ÓMê ¾J'< ¾fUI`f `LT< 'u`::		
K}TJŠ ÓMê ¾J' f°³' cØ%KG<::		
}TJ‡ "Ç=d}ñ uTÉ[Ó Ä[Í }dᵢ„M—M::		
¾}TJ‡" vQ`Ä >ÄÄ' >"<ouKG<::		
Y^Ä" Ÿ}TJ‡ ¾°"<kf Ä[Í Ò` >S×Ø-@ 'ÉôÁKG<::		
KfUI`f }Ñu='f ÁK"< ¾fUI`f S'Í SX]Á<" S`ÝKG<::		
¾fUI`f S'Í‡" uT>Ñv }ÖpT@vtªKG<::		
}TJ‡ ¾}T\j" 'Ñ` u}Óv` >dÄ}ªM::		
}TJ‡ ¾fUI`f `LT‡" u}d" G<'@ TTEL†"<" S'— KG<::		
ufUI`~ H>Äf "<eØ u}d" G<'@ ¾}Ÿ""""<" Ñ<ÇÄ >"<oªKG<::		
fUI`~" KThhM U" TÉ[Ó "ÇKw~ }[É%KG<::		
¾Te}T" Y^ ¾}ÄcfŸ<uf" }TJŠ"U ufUI`†"< ¾[Ç%E†"<'<::		

>G<" u}hK Ä[Í SY^f ¾%LD†"<" SY^f ÁM%LD†"<" "<Ö?f ÄÑ-<vt"<"
Ñ<ÇÄ }Ñ" 'uªM:: ve}T\U IØ` ¾fUI`f >c×Øf" uSÑUÑU ^e" KThhM ¾T>Ául S"ÑÊ<

eKS•^†ˆ< uˆ<eØ Óˆ³u? K=•` ÃÑvM:: u¾fUI`f >p`x~ SÚ[h U"-U" 'Ña< u}n" G<'@
 "Å}Ÿ""'ˆ<" ¾f™†e uLk Å[í SW^f "Å'u[v†ˆ< SLMcˆ< ÃS`U\::

uT>kØK<f G<Kf `Sf ˆ<eØ ¾Wf" 'Ñ` SMcˆ< "Ç=ÁÖ?'<" "ÅSUI` K=ÁÔKw...†ˆ<
 ¾T>Ñu<f" ²È< KÃ}ˆ< "Ç=Ñ'²u< Åu[K<:: Ÿ>T"] SUI` Ò` S'ÒÑ`U ¾²=I H>Åf >"M 'ˆ<::

u²=I ˆ[kf LÃ eLe}Tb†ˆ< fUI`„< u}d" G<'@ ¾Wb†ˆ<" ShhM ÃÑv†ªM ¾T>LD†ˆ<"
 'Ña< u}SKŸ} Ømf Teˆh< Áeõ\::

ufUI`~ ˆ<eØ ¾¿ uÔ 'Ña<

LhiL†ˆ< ¾T>Ñu<~ >p×Ÿ<

>ËS _____ k" _____
 >T"] SUI` _____ k" _____

Ÿ>T"] SUI` Ò` }Ñ"~„ S"Á¾f -¾fÓv` 1[iffM

Äl" Ñê ^e" K" <ÄÄf KT²ÖĖf" Ÿ" <ÄÄ~ ¾T>Ñ-< 'Øx<" KTeð` ÄÖkS<uf::

ǝÓv\ uT>Ñv SÖ"kl" KTÖ?" Ä%oM ²"É >T"] SUI\ uǝÓv` "[k~ LÄ "Ç=ð`S< Áe" <dDt" <::

¾" <ÄÄf Te" h

M'ÖÑ`vt" < ¾Uh†" < Ñ<ÇÄ<

Ÿ" <ÄÄ ¾}Ñ-< ÖñT> IU'Ña<

¾ýaĖif 1 SS]Á Te" h- }ŸÄ U²"

›G<" ¾SĚS]Á" <" ýaĚif KSĚS` }²Öĭ}ªM:: c<U eK}ŸĀ U²" ĀJ"M:: ýaĚi~ u>^f Å[í-
 < }ŸóöLDM::

¾ýaĚi~" Ā²f KSSMŸf Y^" <" ŸSĚS` uðf >^~"U Å[í< >"É v>"É ĀSMŸ...†" <:: ØÁo< "K<f
 ¾ýaĚi~" Y^ ŸSĚS` uðf Ÿ>T"] SUI` Ò` KSÑ"-f Ñ>²? "e' <::

Ÿ²=I u< ÁK" <" "[kf K" <ĀĀ~ ¾T>[Æ 'Øx<" KTeð` ĀÖkS<uf::

¾ýaĚi~" Å[í 1 4" Å[í 2 "Ö"kl u%EL "ÅÅ[í 3 " 4 ŸTKö uðf Ÿ>T"] SUI` Ò` `Uíf" u}SKŸ}
 ¾ÓUÑT " <ĀĀf >"H>Æ::

uýaĚif >"É SĚS]Á LĀ Ÿ>T"] SUI` Ò` }Ñ"~, S"Á¾f

Ÿ>T"] SUI` Ò` }Ñ""„ S"Á¾f

ýaĚı~" ŸSĚS_ uòf M'ÒÑ`vt" < ¾UðMÒ†" < Ñ<ÇĂ<

Ÿ" <ĂĂ ¾}Ñ-< ÒnT> IU'Ña<

ýaĚif 1

}ŸĂ U²

}ŸĂ U²“ SUI[^]“ $\frac{3}{4}$ }T]‰†“<“ $\frac{3}{4}$ fUI`f ōLÔf KT`"f uT>Áe<M G<'@ fUI`†“<“ S"Ăó†“<“
T[ÔÑØ $\frac{3}{4}$ T>Áe<M SX]Á ′“<:: }ŸĂ U²“ }T] < u²=Á fUI`f Ñ>?² U“ "Ă}T\ KSSSMŸf
 $\frac{3}{4}$ T>ÖpUf H>Ăf ′“<:: }T]‡ U“ ÁM "Ă}T\ S[Çf "M‰K<' kØKA U“ ST` "ĂT>ðMÑ< "Ěf
T`p Ă‰LM ĂLK<;

$\frac{3}{4}$ T>Ÿ}K<f $\frac{3}{4}$ H>Ăf Ă[Í< }ŸĂ U²““ uT>Ñv KSÖkU Áe<MM:: ĂI TKf ĂI SX]Á $\frac{3}{4}$ `e“  $\frac{3}{4}$ Te}T`
Y[^]“ $\frac{3}{4}$ }T]‡“ $\frac{3}{4}$ fUI`f >kvuM H>Ăf ÁhiK^əM TKf ′“<:: uÁ"Ç"Æ $\frac{3}{4}$ H>Ăf Ă[Í LĂ ²Ñv KT²ÒĚf
KØÁo< ULi uT>cÖ<uf `pf ÁKf“ Ndw >}“< Áp`u<::

Ă[Í1- }T] <“ S[Çf

uÁ"Ç"Æ ST]Á įöM ′“<eØ ÁK“<“ Á"Ç"Æ“ Mĭ u>ß` Ñ>?<sup>2</sup> ′“<eØ u}“ÖM ĂS'`< ²“É<
>ĂÖupwfU& TÉ[ÓU >ÁeðMÓfU:: ĂG<“ "Í= fUI`~ kKM wKA $\frac{3}{4}$ Á‰“<“ Te^əM >Kwf::
Ÿ²=IU >Mö w²< Ø[f ÁĂ[Ñ< ÁM}d"L†“<“ KT`p Te`h SÁ´ ĂÖupwM:: ĂI“ °“<“
KTÉ[ÓU }T] <“ ueU T`I ÓÉ K=J“wf Ă<LM::

u²=I $\frac{3}{4}$ }`d Ă[İ 1 TKf  $\frac{3}{4}$ T>Áe}Tb†“<“ }T] < eU u}‰Kf >pU T`p TKf ′“<::

ĂI“ °“<“ KTÉ[Ó ÁÓV $\frac{3}{4}$ T>Ÿ}K<f ²È< Ă[ÆM::

- }T]‡ eT†“<“ u>"É `Ă`f S"ÑÉ êð“< Ÿðf Kò†“< "Ç=Á•Ÿf TÉ[Ó (ĂI“ ²È $\frac{3}{4}$ }“]‡“ eU
eŸ=Kĭ É[e ĂÖkS<uf)
- Ö[³‡“ }ÖpS“< >"É $\frac{3}{4}$ J' `Ă`f ýL“ ĂY\“ $\frac{3}{4}$ }T]‡“ eU u²=Á ýL“ LĂ u $\frac{3}{4}$ x†“< Ăéñ
(eT†“<“ eŸT>Kĭ É[eU ĂÖkS<uf)
- }T]‡“ c=Öb†“< ²“f` ueT†“< ĂG<“::
- }T]‡ KØÁo< SMe ŸSeÖ†“< `ĂU ØÁo<“ ŸSÖ $\frac{3}{4}$ nt“< uðf eT†“<“ "Ç="Ñ\ ÁÉ`Ñ<::
- `e eT†“<“ KT`p "ĂT>ðMÑ< Ă"Ñb†“<““ "e}ˆ`pf u%EL eT†“<“ uf;ıM T`pf“
KT[ÒÑØ "Ç=ÖĂf ÁÉ`Ñ<::

êw[n (reflection)

`e }T] u'u\uf Ñ>²? ¾'u\ SUI^"" Áe"<c<:: Ý'²=Á SUI^" S"ÝM ueUf ¾T>Öf 'u\; >"É
SUI` T" "ÅJ'< >"<k"< c=Öf U" ÄCTf 'u`; u`e LÃ ¾}K¾ fÝ<[f ÁL†"< ÝT>SeK< SUI^"
u}K¾ G<'@ fUI`~" }UI["< "Å'u` Áeu< 'u`; KU" ÅJ";

¾Å[Í 1 Y^" c=ÁÖ"pl uT>Ý}K"< Ñê LÃ Áeöf::

¾T>Ý}K<f ØÁo< u²Ñvf " <eØ >e}Á¾f "Ç=cÖ<v†"< ¾T>ðKÑ< 'Ña< " ÁdÁK<:: u`ÓØ
u="}~ ÃØpTK< ¾T>LD†"< K?KA<U 'Ña< "K< >"}"< Tp[w Ã<LK<:: Ñè" uS<K< VM}"<
Séõ Ó" ¾ÓÉ >eðLÑ> >ÅÅKU:: >T"] SUI` Å[Í >"É" SÚ[ef" KS"c" ¾T>Áe<L†"<" ÁIM Ýéñ
um ÅJ"M::

- ¾}T]<" eU KT"p ¾f—" <" ²È }ÖkS<;
- u×U " <Ö?T ²È< ¾f™‡ 'u\;
- ¾}T]<" eU KT"p ¾T>[Ç K?L ²È >ðMkªM;
- >"É" }T] "Ç=Á"< ueS< SØ^f c=%oM U" "Ã'f [eT@f](#) ÄCTªM;
- }T]<" ueT†"< T"l KU" ÖnT> }Å`Ô }"cÅ;
- K?KA< }ÚT] >e}Á¾,,< >K<f;

#³/₄}T]<” vQ` Ñ uS[Çf H>Åf\$ LÑ ³/₄}Ö“k[²Ñv

u=Á"e ¾>"É iõM }T] <" uS<K< KT"p }<LDM::

>ËS _____ k" _____

>T"] SUI` _____ k" _____

Â[í 2- ¾iõM "<eØ Y^< "V" (sampling)

>G<" ¾}T] <"<" eU >"kªM:: ÃI °ÉM ¾}hK SUI` KSJ" "Èf K=[Çf Ã<LM; u²=I "pf >"É SUI` ¾}T] <" T"'f "'k G<'@< uMÐ‡ LÃ ¾}K¾ }ê°• "ÇK"< Ó³u? >Ó~}ªM:: e"G<" u}T]‡ ²"ÉU ¾vQ`Ã K"<Ø Sÿc~" }Ñ"'u"< ÃJ"M:: u²=I Ñ<ÇÃ ²<]Á ¾Á²<f" S[í uH>Éf Â[í 1 SÚ[h LÃ Teð`f >Mk[U::

ufUI`~ H>Âf "<eØ }T]‡ u¾ÓL†"< "ÃU uu<É" J'"< ¾T>W\uf Ñ>²? Ã•^M:: ¾}"Á¿' ¾éñ' Á'uu< "ÃU ÿØI` cK?Ç"< LÃ Te`h ¾ÑKuÖ< K=J" Ã<LM:: u'²=I Ñ>²?Áf G<K< ¾T>ÿ}K<f" }Óv^f ¾Vÿ\ ÁÑ-<f'"< Ndw" ¾Â[c<uf" Ó~f uTe`h Áeð\:: u;õM "<eØ ¾}²ª"\U ¾T>W\uf" 'Ñ` Á"wu<& Á"Ç"Æ }T] Y^"<" "Èf Áÿ"" "ÂJ' Te`h ÃÁ²<:: Y^"<U uxU kLM "ÃU uxU ÿvÉ "ÃU }Sxx~ 'u`; Y^"< ÖÖ` ÁKv†"<" MÐ< ``` SÁ' Ã<LK<:: Y^"< ¾ÖÖ[v†"<" uxU ¾kKL†"<" ÿÂ[†"< Ò` ¾}SxÖ'L†"<" }T] < ``` SÁ' Ã<LK<:: ÿ²=IU >Mö ¾}"c'< }T] < U"-U" ¾}K¿ Ñ<ÇÃ< "ÄÖÖ\†"< Te`h SÁ' Ã<LK<::

"<ÃÁ†"<" ÁÇSÖ< uÓM "ÃU uu<É" ¾T>Áÿ""<"E†"<" 'Ña< uTe`h ¾Á²<' u;õM "<eØ Ã²ª"\:: É"Ñf cU}ª†"< u%EL LÃ ufUI`~ "<eØ "Â}T]‡ fÿ<[„< K=ÁSxD†"< ¾T>gD†"< >e}Á¾„< "ÖÖS<f uTe`h Áeðbt"<::

u;õM "<eØ ¾}²ª"\ >w³™‡ }T] < ¾T>Wb†"< el}„< "K< uTe`h ÃÁ²<:: ÿ²=ÁU G<K<"U }T] < >"È Ás`xD†"<" Á"" u}dd} S"ÑÉ ¾H@Æuf ÁK"<" iõM "ÃÑ" Áe}Ub†"<:: }T]‡ 'Ñ\ ¾uKÖ ÓMê ÃJ"L†"<U ²"É ÿuð~ uSÖ'< K¾f ÁK >k^[w }ÖpS"< ÁÓS"< K=Áe}Ub†"< Ã<LK<::

u;öM " <eØ c=²ª"\ uel}f S"ÑÉ ¾}^SÆ ÁK<f u`ÿf ÁK lØ` ÁL†"< }T] < ÿJ' < '²=Á" }T] <
w%o uTeªh ÃÁ²<" 'c<" KÃ}"< u>"É u<É" uTÉ[Ó Á"" ¾}dd~f" S"ÑÉ "ÃÑ"
Áe}Ubt"<:: u²=l" Ñ>²? ¾K?KA‡" }T] < Y^ "Ç"<ÿ<vt"< Ø"no >É`Ñ<::

¾}²ª"\ uT>SKÿ~uf Ñ>²? }T]‡ u}hK wnf ¾T>Áÿ""<"Et"<" Ñ<ÇÄ< u}SKÿ}
ÁSeÓ"Et"</ÁÉ"st"<:: ¾T>Wf" Y^ KThhM ¾T>Áe<Lt"< >"É S"ÑÉU ÃÖITE†"<:: u}
%oKf Ñ>²? G<K< }T]‡" ueT†"< ÃØbt"<::

êw[n (reflection)

"e}T\ SUI^" S"ÿM `e u}hK wnf ¾T>Wbt"<" Ñ<ÇÄ< KTÖ?"U J' öLÔf ¾T>dwuf" 'Ñ`
KT"p fÿ<[f ¾'u^†"< 'u\; °ÉK— J'"< ~l" ¾SdcK< SUI^" >ØØVf ÿ'u[' ufUI`f >kvuM LÃ
U" ¾}K¾ }ê°• ðØa 'u`;

¾Å[í G<Kf ²Ñv" c=ÁÖ"pl uT>kØK"< Ñê u}cÖ"< x LÃ Áeõ\f::

- ¾}T] <" eU T"l ÖkT@ 'u["<;
- Te`h SÁ²< U" ÁIM kLM Y^ 'u`;
- ÿ²=l u}hK pMØö" "Èf K=W\ Ã<K< 'u`;
- }T]‡ Te`h SÁ'f" c=Áe}"<K< U" [eT@f](#) ¾vt"<; fÿ<[†"<" ÿ}Óv^†"< LÃ exf
ÃJ"; u`fe É`Ñ>f }Áe}"< ÃJ"; ÿJ' KU";
- Te`hf" "Èf ¾uKÖ ÖnT> K=ÁÅ`Ñ<f Ã<K< 'u`;
- Ácð\ Teªh uxU w²< 'u` "Ãe uxU Ømf; e`'-ÉM' ¾K"<U;
- eK}T] < °"<kf' ¾S[Çf G<'@' "Ç=G<U ¾fUI`f >kvuM" >W^` >G<"
¾}hK }Ñ" 'uªM;
- ¾Te}T` Y^f" KThhM Ãl" Ó"³u?f" "Èf K=ÖkS<uf Ã<LK<;
- }T] <" KTÉ'p" ThhÁ<"U KSÖqu ¾T>[Æ ¾}KÁ; Ñ<ÇÄ< uTÓ-f H>Åf ÁÖÖS<f
<Óa< 'u\;

#uĩõM " <eØ i " ¢' @ < "V"\$ LÃ ¾}Ö"k[²Ñv

}ŸĂ U²“ Ÿ _____ eŸ _____ }}ÓwbM::
 (¾ĂÍ 2 SĚS]Á“ SÚ[h k“f)

›ĚS _____ k” _____
 ›T"] SUI` _____ k” _____

¾Y^ H>Ăf “<ĂĂf-¾yaĚif >”É ›ÒTi

›G<” ¾yaĚif >”É ĂÍ >”É“ G<Kf” ›Ö“k^aM:: ¾H>Ăf `UÍf” u}SKŸ} KS”Á¾f” ¾yaĚi~”
 ¾SĚS]Á ›ÒTi ueŸ?f TÖ“kpf” uò`T†”< ”Ç=Á[ÒÓÖ<M Ÿ›T"] SUI` Ò` KS”Á¾f ¾T>Áe<M
 Ñ>²? “e’<:: K=“Ăŷv†”< ¾T>Ñu<f Ñ<ÇĂ< K=•\ Ă<LK<:: Ÿ²=I kØKA ÁK”<” c”Ö[»
 K=’ÒÑ\†”< ¾T>hD†”<” Ñ<ÇĂ< KTeð` “ Ÿ”<ĂĂ~U ¾T>ÁÑ—E†”<” ò_ ’Ña< KSÁ’
 ĂÖkS<uf::

M’ÒÑ`v†”< ¾UðMÒ†”< Ñ<ÇĂ<

Ÿ" <ÄÄ ¾}Ñ-< ÖñT> IU'Ña<

dU"f 9-12

›G<" ¾SËS]Á"<" ýaËif ›ÒUc"<M:: uT>kØK<f ›^f dU"f "<eØ Äl"
 ýaËif ÁÖ"plM:: u}ÚT]U G<K}—"< UMY }"H>Ê ¾ÓKU²""<" }Óv`
 ÁÖ"pnK<::

#Te}T` TKf ŸQÃ`f Ò` K²LKU S×S` TKf '""<:::\$

Å[í 2-ÖnT> S[í<" T²ÖËf

›G<" ¾G<K<"U }T]‹ eU Á"<nK<:: eKY^†"< Å[íU Ó"³u?"< ›Kf:: eK²=I Y^%ot"<"
 ›`S"< "<Ö?f uT>cÖ<uf Ñ>²? }T]‡" ukLK< K=K¿†"< Ã<LK<:: u¾Åw}a%ot"< LÃ
 eT†"< K=•` ÃÑvM:: }T]‡ uT>W\uf T"—"<U "[kf LÃ eT†"<" Séót"<"" k" Teð^†"<"
 Mw TKf ÁeðMÓM:: }T]‹ u}"ÖM uT>Wb†"< U" ÁIM "Åðf "Å}^SÆ KT"p ¾T>[Çf" wMHf
 TðLKÓ ÃÖupwM:: "<Ö?f KSeÖf c=K< ¾}T]‡" Y^< Scwcwf ›Åk`U:: }T]‡ u"<Ö?T'f
 "Ç=T\ Ñ³ ÁÅ`Ñ<L†"< ²"É ¾fUI`f ›kvuL†"<"" `Uí%ot"<" KST²" ¾T>Áe<Mf" S[í "Èf
 "ÅT>cueu< °pÉ Ã"Åñ:: Ål" TÉ[Ó Ÿ%oK< ¾T>Ÿ}K<f ›T^Ÿ Ñ<ÇÄ< K`e ŸvÉ ›Ãj'<U::

- u>"É Ñ>²? Ÿ¿öK< ¾}"c'< }T]‹" Y^< w%o Åcweu< (KUdK? ¾HÁ ›Uef }T]‹ Y^
 w%o K=J" Ã<LM):: lØ\ "Å}T]‡ w³f K=K³"Ø Ã<LM:: Ål" uØ"no Á`S<" ¾Ö^ el}

- „‡ U" "ÅJ' < uTe" h ÅÁ² <:: ¾Á"Ç"Æ }T] Y^ Ö""^ ThhM ÁKufe Ñ<ÉKf U" "ÅJ' >ß` >e}Á¾f ÅéñKf:: uT>kØK" < jök Ñ>²? ÅÓV ¾K?KA<" }T] Y^ < Åcweu<::
- uK?L "pf ÅÓV ¾}T] Y^ < Åcweu<" }T]‡ u¾ÓL† < Ád¿† <" Ñ<MI ¾ShhM `Uí<" ¾}¾v >[ÇÉ Ád¿v† <" Ñ<ÇÄ< uTe" h ÅÁ² <::
 - u}KÅ Á}ç\vt† <" }T] Y^ < Åcweu<:: '²=I }T] U" Mvf um ShhM ÁLd¿ `ÅU ¾}cL‡ `ÅU fUI`~" SŸ}M Ánt† < ÅJ"K<:: uTc}T` Y^ H>Åf " <eØ ¾'²=I }T] < Óa< ŸU" ¾S'Û "ÅJ' < ÁwLK<f::
 - ¾cucu<f" S[Í uT>ÁS<f S"ÑÉ ÅS'Óu<f::

êw[n (reflection)

u}T]f ²S" Y^ U" ÁIM }² <fa Å[U (" <Ö?f ÅcÖ" <) 'u`; Y^f" K=ÁhiMM ¾T><M >e}Á¾f >Ó~} < Á" <nK<; K=[Ç ¾T><M >e}Á¾f Á"} " <Ö?f uØ"no `V c=S×M U" ÅcT 'u`; Y^ #✓\$ `ÅU #X\$ UM;f w%o }Å`Ôuf c=SKeMf U" [eI@f](#) ÅðÖ`w 'u`;

¾Å[Í Zef Y^f" c=ÁÖ"pl uT>Ÿ}K" < Ñê LÃ Áeðf::

- }T] Y^%ot† < `S" < " <Ö?† < c=S×L† < U" [eI@f](#) Å'uwv†ªM;
- ¾cxDt† <" >e}Á,,< uU" `ÅÄf [eI@f](#) Áe} "ÓÇDtªM;
- >"Ç"É }T] <" KS`Çf U" TÉ[Ó "ÇKwf u`ÓØ Á" <I ÅSeMM;
- >"É u}d" G<'@ >Ÿ"" <-ªKG< wK" < ¾T>Áeu<f 'Ñ` >K;
- ¾Á²<f Te" h K" Åðf ¾fUI`f °pÉ Å[ÇM;
- }T] < `Åðf ¾}^SÆ SJ"† <" T¾f <KªM;
- }T]‡ ¾Wb† <" Y^ < KScwcw ¾T>[Ç sT> YMf ¾S" Åð S<Ÿ^ }di,,MM;
- ¾}T]‡ `Uí u}SKŸ} ¾cucu<f" S[Í KSÁ' U" `Å'f YMf k¾c<;

¾ýaËi~" Åx—" <" Å[Í >"È "Ö"kl u%EL ¾k¾c<f" ²È ¾`Åðf ¾Te}T` Y^ " <eØ K=ÖkS<uf Å<LK<:: uÁ"Ç" "" ¾Á²<f" c'É ¾S[S\ Á"Ç"Æ }T] U" ÁIM K" <Ø "ÇS× eKTÖ?" `ÓÖ— ÅG<'<:: uxU u`" }T] ¾T>Áe}U\ ŸJ' Ó" ÅI" TÉ[Ó ¾T><K<f u¾eÉef "ÅU u¾eU"f dU"f M¿'f w%o '"" <:: U" Mvf `ÓÖ— ÁMJ' <vt† < }T] < "K<f ÅÓV uT>kØK" < fUI`f Ñ>²? fŸ<[f ÅexDt† <:: S[Í<f"U >Ç=e" "p© ÁÉ`Ö† <::

$\frac{3}{4}\ddot{\text{O}}\text{nT} > \text{c}'\hat{\text{E}} < \text{>}\acute{\text{A}}\acute{\text{A}}' \text{YMf eKSk}\frac{3}{4}\text{e} \frac{3}{4}\text{T} > \text{k}^{\text{`}}\text{w}^{\text{`}}{}^2\tilde{\text{N}}\text{v}$

$\frac{3}{4}\}T\} < " Y^{\wedge} < cwex KT[U" " < \ddot{O} ? f KSY\ddot{O} f ^2 Lm \frac{3}{4} > \text{\AA} [\acute{I} \ddot{E} f " \frac{3}{4} > kTS\emptyset Y^{\wedge} \ddot{f}$

$\text{\AA} \ddot{E} S$ _____ $k"$ _____

$\text{\AA} T"] SUI^{\wedge}$ _____ $k"$ _____

\text{\AA} [\acute{I} 4- fUI^{\wedge} f Tk\acute{E}

$vK\ddot{n}f \emptyset mf dU" f " < e\emptyset eK\} \ddot{Y} \ddot{A} U^2 " u^{\wedge} \ddot{Y} f \acute{A} K < \} V_{ja} < \text{\AA} \acute{O} \sim \}^a M :: \text{\AA} G < " \acute{A} \acute{O} V \frac{3}{4} T > \acute{A} p \ddot{A} e f fUI f$
 $\frac{3}{4} \} T \} \ddot{f} " \ddot{o} L \ddot{O} f \acute{A} [" ^2 " \acute{E} ' ^2 = \acute{A} " \acute{A} K \ddot{n} f " dU" f \} V_{ja} < u \emptyset p U L \ddot{A} \frac{3}{4} T > \acute{A} " < K < u f " p f ' " < ::$

$\frac{3}{4} T > k \emptyset K " < \} \acute{O} v^{\wedge} \frac{3}{4} \} " " \ddot{A} ^2 f \acute{A} K " < " fUI^{\wedge} f uT > \acute{A} e \} U \backslash u f x K = \bullet^{\wedge} \frac{3}{4} T > \text{\AA} M G < ' @ " \acute{A} S K_i M ::$

- $fUI^{\wedge} \sim " \ddot{Y} Tk\acute{E} u \ddot{o} f \} T \} \ddot{f} \ddot{Y}^o p \ddot{A} \acute{E} \acute{O}^{\wedge} \frac{3}{4} \} \ddot{N} " ^2 u U " \acute{A} I M \} \ddot{o} L \ddot{N} > ^o " < k f " i H > K A f " \text{\AA} L t " < q U w K " < \acute{A} e u < :: K S \ddot{E} S] \acute{A} \ddot{N} > ^2 ? u T > \ddot{N} v \frac{3}{4} T > \acute{A} " < l f " i \ddot{o} M \ddot{A} U [\ddot{O} < :: e K U ^2 " \frac{3}{4} \acute{A} ^3 D t " < " \frac{3}{4} i \ddot{o} K < " " \frac{3}{4} u < \acute{E} " " \frac{3}{4} ' \ddot{o} " \ddot{Y} \ddot{o} Y^{\wedge} \} T \} < " T e " h < " G < K < \ddot{A} S M \ddot{Y} \sim :: \ddot{Y} ^2 = \acute{A} U e K f UI^{\wedge} \sim \ddot{A} ^2 f \acute{A} e u < ::$
- $" \text{\AA} = l u T K f^{\wedge} e " \ddot{A} \ddot{O} \ddot{A} l ::$

- $\tilde{A}^2, \#$ de}U` }T]‡  $\frac{3}{4}$  } $\delta$ K $\tilde{N}$ “<” ÁIM  $\tilde{A}$ [ÆM~  $\tilde{A}$ J”; “MJ’ Ó”  $\frac{3}{4}$ Te}U[“<” ‘ $\tilde{N}$ `
“Èf $\tilde{Y}$ }T]”< Ò` TeTTf <LKG<;
- u;õM $\frac{3}{4}$ }K $\frac{3}{4}$ <Ó` ( $\frac{3}{4}$ T $\frac{3}{4}$ f'  $\frac{3}{4}$ SeTf' fUI`f $\frac{3}{4}$ SkuM ...) ÁKv†“< }T] < $\tilde{A} \bullet \backslash \tilde{A}$ J”;
“Èf vK S” $\tilde{N}$ Ée S`Í SX]Á<” “Ç=Á $\tilde{N}$ -< TÉ[Ó <LKG<::
- $\frac{3}{4}$ fUI`~” >kvuM T $\tilde{N}$ ´  $\frac{3}{4}$ T>Áe<K<  $\frac{3}{4}$ fUI`f S`Í SX]Á< $\tilde{A}$ $\tilde{N}$ -< $\tilde{A}$ J”;
- $\frac{3}{4}$ fUI`f >c×Ø Å[í“<”  $\tilde{Y}$ ö KTÉ[Ó  $\frac{3}{4}$ fUI`f S`Í SX]Á<” L ^{2} ÖĬ <LKG<;
- >G<” $\frac{3}{4}$ }T]‡” òLÔf “Å” f $\tilde{Y}$ <[f >É $\tilde{N}$ “< fUI`f” $\tilde{A}$ p[è::
- fUI`~” “e}T\ u%EL H>Å~”  $\tilde{A}$  $\tilde{N}$ UÓS<”  $\tilde{Y}$ fUI`f °pÉf“ $\tilde{Y}^2\tilde{N}$ v“< Ò` uTÁÁ´ K>T”]
SUI` Ád; >†“<::

êw[n (reflection)

K`e” KfUI`f >kvuM #f; iM\$ J’“< $\frac{3}{4}$ } $\tilde{N}$ -< $\tilde{A}^2$ f“ Y’ ^{2} È Á”}} $\tilde{A}$ SeMf $\frac{3}{4}$ ’u[fUI`f f’ $\tilde{A}$ MM; Á’@
“Èf $\tilde{A}$ cTf ‘u` ;  $\tilde{A}$ I G<’@ uG<K<U fUI` „< “<eØ °“<” u=J” •a $\frac{3}{4}$ f/u?f Q $\tilde{A}$ “f U” ÁIM K=hhM
 $\tilde{A}$ <M ‘u`  $\tilde{A}$ LK<;  $\frac{3}{4}$  }hK  $\frac{3}{4}$ T>T\“  $\frac{3}{4}$ uKÖU fUI` „‡” $\frac{3}{4}$ T>[ÇD†“< $\tilde{A}$ J” ‘u` ;

Å[í >^f” c=ÁÖ“pl $^2\tilde{N}$ vf” uT> $\tilde{Y}$ }K”< $\tilde{N}$ ê L $\tilde{A}$ Áeö::

- }T]‡” $\mathfrak{a}$ ’— f $\tilde{Y}$ <[f TÉ[$\tilde{N}$ < $\tilde{Y}$ vÉ ‘u` ; KU” >”ÅJ’ Áw^f::
- $\tilde{A}^2$ ~” KTp[w’ u $\tilde{A}^2$ ~ “ $\tilde{A}$ U ufUI` „‡ w ^{3} f L $\tilde{A}$ K”<Ù< TÉ[Ó ‘u[wf;
- fUI`~`e vkÆf SW[f } $\tilde{Y}$ ““’;
- ufUI`~ H>Åf u×U } $\mathfrak{a}$ Ø,,  $\frac{3}{4}$  } $\tilde{N}$ -“< U” ‘u` ;
- uT>kØK”< $\tilde{N}$ > ^{2} ? u}K $\frac{3}{4}$ G<’@ SY^f $\frac{3}{4}$ T>Áeu<f ‘ $\tilde{N}$ ` S”É”“<;

u#fUI`f >e}nkÉ\$  $^2$ <]Á  $\frac{3}{4}$ T>Ö“k` $^2\tilde{N}$ v

ufUI`f °pÉ“ ufUI`f >c×Ø H>Åf }ŸĂ U²“ Ó”³u? >Ó~„ uØpU LĂ “<LDM::

>ËS _____ k” _____

>T"] SUI` _____ k” _____

uøaË;jf 1 LĂ ¾T>Ö“k` ²Ñv

ŸýaË;jf 1 Y^ U” }T\uf;

›ËS _____ k" _____
 ›T"] SUI` _____ k" _____

¾ýaËif ›"É ¾iKd " <ÃÃf

"ÿ<ª" Åe ›Kf! ¾Te}T` Y^" " <Ö?T'f ÿõ KTÉ[Ó }ÿÃ U²"" K=ËU\ ' "<:: u²Lm'f
 K=ÖkS<ufU ÃÑvM:: ›"É ¾S}Ów^© U`U` ýaËifU ›Ö"kaM::

ýai~" KSÿKe" }'e}" < ¾'u\ ›"Ç"É Ñ<ÇÄ<" ›"e<G< KS'ÒÑ` ÿ>T"] SUI` Ò` ›"É " <ÃÃf
 T"H@É ÁeðMÒ<%EM:: ÃI" Ñê "Å}KSÅ" < KTe" h Teð]Á'f ÃÖkS<uf:: ÿ" <ÃÃ<G< u%EL

$\frac{3}{4}$ `e" >"H@É u}SKŸ} >T"] SUI` >"É ²Ńv ĀêóK<:: dt` <  $\frac{3}{4}$ <sup>2</sup>Ńv`<" >"É pĩ ĀcÖ<f" Ÿ²=I
 ¢`e êOõ Ò` >ĀĀ²`< ĀekUÖ<M::

ĀI ``<ĀĀ<G< $\frac{3}{4}$ G<K}—`<" UMŸ k""  $\frac{3}{4}$ fUI`f `e "Ç=G<U  $\frac{3}{4}$ fŸ<[f >p×Ý<" KS`c"
 ÁÓ³<%EM::

$\frac{3}{4}$ T>Ÿ}K`<" c"Ö[» KUMŸ 2 KS²ÖĚf $\frac{3}{4}$ T>Āe<K< IU'Ńa<" Āeõ\uf::

$\frac{3}{4}$ ýaĚj;f ;Kd ``<ĀĀf

M`Āvt` < $\frac{3}{4}$ Uht` < Ń<ÇĀ<

Ÿ`<ĀĀ~ $\frac{3}{4}$ }Ń-< }nT> 'Øx<

KUMŸ G<Kf KS²ÖĚf $\frac{3}{4}$ } "H@Ā ``<ĀĀf

$\frac{3}{4}$ UMŸ k"

UMŸ ¾T>"H@Éuf ¾fUI`f`e
fŸ<[f 1 " <c<" ¾Te}T` ;H>KA<
fŸ<[f 2
K?KA< IU'Ňa<

UMŸ ŸS"H@Æ uðf K>T"] SUI ¾T>cxD†"< ¾fUI`f °pÉ >"É f`ð pĭ S•\ " ÓÖ— ĄG<'<::

UMŸ G<Kf

$\frac{3}{4}fUI`f`^{\circ}pÉf''`>"É pĩ^2=I \times ÁeÑu<::$

Áe''<c<&

- $>"É \frac{3}{4}fUI`f`^{\circ}pÉ pĩ K>T"] SUI` \tilde{A}e\ddot{O}<::$
- $\frac{3}{4}k\ddot{O}a \text{ } c^{-}f \text{ } \acute{A}_{i}w\backslash$
- $uT>\tilde{N}v \text{ } \tilde{A}^2\ddot{O}l::$
- $uT>\acute{A}k`u<f fUI`f` U" \acute{O}w KSUf`"Çcu< u\acute{O}M\hat{e} \acute{A}e\}''<K<::$
- $ufUI` \sim \acute{S}U[h \text{ } >T"] SUI` eKUM\ddot{Y}''< \acute{O}w[SMe \text{ (feedback)} S\acute{S} \text{ } "ÅT>c\ddot{O}<f \tilde{N}>^2?`e'<::$

Ÿ>T"] SUI` Ò` ¾}"H@Å ¾É[UMŸ " <ÃÃf

ÃI " <ÃÃf UMŸ u}"H@Åuf fUI`f ²<]Á ÁKf" ÓKU²" ¾Uf"Áuf" Ÿ>T"] SUI`U Ów[SMe
(feedback) ¾T>kuK<uf ' " <:: >T"] SUI` U"Mvf >"É "ÃU G<Kf ¾ShhÁ >p×Ý<" ÃÖIS<f
ÃJ"M:: u" <ÃÃ~ '²=I" ¾ShhÁ >p×Ý< KS}Óu` ¾T>ÁÓ²<f G<Kf "ÃU Zef ¾}Óv` >=LT<"
"e"<G< f"Å[Å^L<G<::

¾T>Ÿ}K"<" c"Ö[» ¾^e" ÓKU²"" ¾" <ÃÃ~" ÖnT> ö_ Ndx< KTeð` ÃÖkS<uf::

UMŸ ¾}"H@Åuf fUI`f ÓKU²":

u}³× G<'@ ¾}"H@Å" < U"É'" <;

ShhM Ákufe U" J";

Ÿ>T"] Ò` u}"H@Å " <ÃÃf ¾}Ñ-< ÖnT> 'Øx<

u}³× G<'@ }"H@Å" < U"É'" <;

ShhM ÁKv†" < >p×Ý<

- 1.
- 2.

ŸUMŸ u%EL "ÃÃ[e"v†" < ¾}Óv` >=LT< ¾}Å[Ñ`UÍ

>Ç=e ¾ShhÁ ¾}Óv` >=LT<

- 1.
- 2.

u>T"] SUI` ¾}VL"< ¾UMŸ" ¾Ów[ SMe "[kf uG<K<G<U }ð`Vuf Ÿ²=I kØKA vK"< Ñê
SW[f u`e ¾}Óv` S`Ñw`<ef }", SkSf >Kuf::

¾Óv` 2: U" `Ä'f SUI` '˘;

U" `Ä'f SUI` SJ" ðMÒKG<;

¾Te}T` S<Á`<ewew }Óv` '˘<:: #fijK—\$ ¾T>vK< SMf< uTÄÑ-<uf G<'@`<eØ
S<Á@`<d'@` ¾T>ÖÄp`'˘<:: uT>Ÿ}K"<c"Ö[»`<eØ uT>SKŸ~f ijH>KA<"`"vK?<LÄ
SMc"<SLMc"<¾TÖ?" MUÉ TdÄÓ Ÿ%oK<'K"<Ö?T SUI`f ¾T>Äunf" SMf< ¾SS`S`""
^e" ¾SS²"" Ñ<ÇÄ`"ÄSX]Ä KSÖKU ÆU[³M TKf`'˘<::

¾T>Ÿ}K"<"`^` Ä'uu<¾>G<'<¾Te}T` ²Èf" Ä`ijLM uT>K<f [Éö #✓\$ UMijf ÁÉ`Ñ<::
uTe}T` ¾S'h Ä[íf LÄ ¾SËS]Ä"<" [Éö uS<K<"Ç=VK< >ÄÖupwfU:: c"Ö[Ÿ" uT>VLuf
Ñ>²? eK`"vK?f" eKŸ=H>Mf uTcLcM ¾}d"K SUI` KSJ" ^e" KTÑ' ¾T>Wb†"<'Ña<
"ÇK< ÄÑ"²u<:: ÓKU²" KS<Ä` °ÉÑf ¾T>[Æ Ndx<" ÄcØM:: ¾^e Ndw ÄÓV ¾^e" `UÍ
KS"c" ¾T>Äun ¾}Óv` °pÉ SJ" ÄLM::

ÓKU²"	G<M Ñ>²?U	>Mö >Mö	"ÄK?K ÄqÖ^M
1. eKTK`u"<fUI`f ÓMê æLT<>K<~::			
2. `LTŠ SX"†"<" KT¾f }T]Š" S`"KG<::			
3. Ä"Ç"Æ" fUI`f >pÇKG<::			
4. Ä"Ç"Æ" fUI`f ÑSÓTKG<::			
5. ¾Te}T` ²ÈŠ" SLMf T¾f ÄeÄe}—M::			
6. >ÇÇ=e Ndx<" u}Óv` Sð}g" }ê°"Et"<" SS²" ÄeÄe}—M			
7. }T]Š ÄMÑv†"<" 'Ñ` "Ç=ÖÄI >u[†³KG<::			
8. }T]† u¾×Mn"< ØÄo "Ç=Ö?I öpÉL†³KG<::			
9. }T]Š fijM`" ¾T>K<uf" Ui"f "Ç=Äw^\ ÖÄ†³KG<::			
10. KvMÄ[xŠ eKY^Ä`"Ó^†³KG<::			

11. >eđLÑ> c=J" Uj` ÖÄnKG<::			
12. 'Ña<" Y}T]Š >"é` T¾f Vj^KG<::			
13. eK}T]Š fUI`f Lð'f "eÇKG<::			
14. <Ó` c=ÁÖØS~ u`Ö >eu?uf SðfN? KTUxf Ø[f >Å`ÖKG<::			

¾ÓM" Ów[°pÉ (actionplan) S"Åõ

Y}Ökc<f ``'a< " <eØ YWb†"< "ÄU "MWb†"< "Ç=G<U KS<Á© °ÉÑ, ÁÓ²—M ŸT>K<f
G<'@ }'e}"< uZef Ñ<ÇÄ< LÄ " <e'@ ÄeÖ<:: K"Ç"Æ Ñ<ÇÄ >=LT ÁekUÖ<" Á"Ç"Æ"
YÓw KTÉ[e Ÿ>T"] SUI` Ö` kÖa ÄÄ²<:: Y²=ÁU >=LT‡" KSUF "Èf "ÅW\ ²Ñv Á²Öì::

UdK?<

8 }T]Š u¾×Mn"< ØÁo "Ç=ÖÄI~ ðpÉL†ªKG<::

>=LT }T] < uTe[Çuf Ñ>²? ÁMÑvt"<" Ñ<ÇÄ >w^ ^L†"< ²"É "Ç=ÖÄI~ 'é ¾T>ÄÄ`Ó
¾jðM " <eØ ®"<É (classroom environment) SðÖ`

>=LT"<" KSUF ¾T>Äe<K< YM„<

K}T]‡ fUI`~" dk`w ¾}Ä"Ñ\ ¾T>SeK< "ÄU ¾TÁÇUÖ< }T] < "ÖÖS< u~Ä•Š n—KG<::
ØÁo "Ç=ÖÄI~U >Å`ÖKG<:: ØÁo Sð¾p "ÄU ¾uKÖ Tw^]Á ŸðKÑ< Í†"<" T"<xf
"ÄT><K< KjðK< uT>K< >e"<nKG<:: ØÁo KSÖ¾p ì" L"x/ÍD" L"x< }T] U" Ñ>²?U ULg?
>" }© ÄJ"M:&

13 K}T]Š fUI`f >kvuM Lð'f "eÇKG<::

>=LT: }T] < ÁKvt"<" <Ó` uS[Çf "ÄÑvt"<" "Ç=T\ KS`Çf S"Ñ` SðKÓ

>=LT"<" KSUF ¾T>Äe<K< YM„<

$\langle \acute{O}^{\wedge} \ddot{t} < " \text{ KT} \ddot{O} ? " \text{ eM} \acute{p} \} \text{—} \ddot{ } < \ddot{O} ? f \acute{A} \ddot{t} < " \text{ Zef} \text{ M} \ddot{D} < \acute{ } \text{U} \acute{I} \text{ up} \acute{ } \text{uf} \ddot{Y} \text{LKG} < :: \frac{3}{4} \} \text{hK} \text{K} < \emptyset$
 $\acute{A} \text{S} \ddot{O} < \text{U}^2 \acute{ } \acute{E} \frac{3}{4} \} \text{K} \acute{A} \grave{ } \text{Y} \text{M} \text{,,} < " \text{ KSk} \frac{3}{4} \text{e} > \ddot{ } \text{xKG} < - > \ddot{ } \ddot{ } \text{ÇKG} < :: " \acute{A} \acute{N} " \text{K} < \text{x} \ddot{t} < " \ddot{Y} \} \text{M} " \frac{3}{4} \text{Ç} " \acute{E} "$
 $\text{Y} \text{M} f \acute{o} \acute{A} \text{Ç} \text{S}^2 \acute{O} \text{vKG} < ::$

$\text{u} \% \text{EL} (\text{u} \} \acute{O} \text{v} \acute{ } 4) \acute{O} \text{KU}^2 " \text{KTÉ} [\acute{O} > = \text{LT} < " \text{KS} \ddot{ } \text{c} \ddot{ } \ddot{ } \text{e} \ddot{Y} ? \ddot{t} < " \text{U} \text{K} \text{T} \text{k} \acute{E} \acute{A} \acute{I} " \text{H} > \acute{A} f \acute{A} \ddot{O} \text{kTK} < ::$

$\frac{3}{4} \acute{O} \text{K} ? " \acute{O} \text{u} [\acute{ } \text{p} \acute{E} (\text{actionplan}) \text{T}^2 \acute{O} \ddot{E} f$

$> = \text{LT} 1 (\ddot{Y} \text{I} \emptyset \acute{ } \dots \text{u} \acute{O} \text{K} \text{U}^2 " \text{S} \ddot{O} \acute{A} \text{p} \ddot{ } < \text{e} \emptyset)$

$> = \text{LT} \ddot{ } < " \text{KSU} f \frac{3}{4} \text{T} > \acute{A} \text{u} \text{l} \text{Y} \text{M} \text{,,} <$

$> = \text{LT} 2 (\ddot{Y} \text{I} \emptyset \acute{ } \dots \text{u} \acute{O} \text{K} \text{U}^2 " \text{S} \ddot{O} \acute{A} \text{p} \ddot{ } < \text{e} \emptyset)$

$> = \text{LT} \ddot{ } < " \text{KSU} f \frac{3}{4} \text{T} > \acute{A} \text{u} \text{l} \text{Y} \text{M} \text{,,} <$

$> = \text{LT} 3 (\ddot{Y} \text{I} \emptyset \acute{ } \dots \text{u} \acute{O} \text{K} \text{U}^2 " \text{S} \ddot{O} \acute{A} \text{p} \ddot{ } < \text{e} \emptyset)$

$> = \text{LT} \ddot{ } < " \text{KSU} f \frac{3}{4} \text{T} > \acute{A} \text{u} \text{l} \text{Y} \text{M} \text{,,} <$

$\frac{3}{4}T\ddot{O}''km\acute{A}\tilde{N}>^2?$ _____

$\mathfrak{y}\ddot{E}S$ _____ k'' _____

$\mathfrak{y}T'']SUI'$ _____ k'' _____

$u>=LT\ 1\ L\tilde{A}\ \frac{3}{4}\}\ddot{O}''k`^2\tilde{N}v$

›ËS _____ k" _____
 ›T"] SUI` _____ k" _____

u›=LT 2 LÃ ¾}Ö“k[²Ñv

›ËS _____ k" _____
 ›T"] SUI` _____ k" _____

u>=LT 3 LÃ ¾}Ö“k[²Ñv

›ËS _____ k" _____
 ›T"] SUI` _____ k" _____

Ÿ}Óv` 2 SÖ“kp u%EL Ÿ›T"] SUI` Ò` }Ñ“~„ S“Á¾f

›=LT<” S}ᵃM; ¾SUI`’f ¡H>KA< ¾}hhK< SUx†”< ”<qM; U“Mvf eKÑ<Ç¿ Ÿ›T"] SUI` Ò`
 Ømf S’ÒÑ` ÁeðMÓ ĄJ“M::

¾T>kØK”<” c”Ö[» K=“Á¿vt”< ¾T>gD†”<” Ñ<ÇÄ< KSéõ“ Ÿ”<ĂĂ<G< ¾T>ÁÑšť”<”U
 ’Øx< KTeð` ĂÖkS<uf::

}Óv\ u}d" G<’@ SÖ“kl” KTSMŸf Ă%oM ²”É’ u”[k~ LĂ ›T"] SUI` ”Ç=ð`S< TÉÅ[Ó
 ›Ă²”Ñ<::

Ÿ>T"] SUI` Ò` }Ñ""„ S`Á¾f

M`ÄÄv†`< ¾UðMÒ†`< Ñ<ÇÄ<

Ÿ`<ÄÄ~ ¾}Ñ-< ÒnT> 'Øx<

dU"f 13-16

u'²=l >^f dU"f " <eØ " <Ö?T uj' ¾Te}T` Y^ LÃ >"É }Óv` ÁÖ"pnK<::
 u;õM " <eØ >S^` Y'^È" >Å[ÍËf LÃ Á}ç["<" G<K}—"<" ýaË;f"U
 ÆW^K<::

#¾fUI`f >"Å—" < `LT' ŸSW[© fUI`f ËUa eŸ Ÿö}— Å[Í ÁK"<" ¾ÓKcx<" ¾Tu[cw
 <Ó` ¾Sõf <KA" vQM TÔMuf '""<:: \$

¾}Óv` 3 SS]Á Te"h-¾}ª×Kf SUI`

u>G<'< Ñ>²? ŸTe}T` }Óv^f" ŸfUI`f >ÖnLÃ G<'@ Ò` }LUÅªM::
 ¾}ª×Kf SUI` SJ" ÆhK<; u`ÓÖ~'f ÆhK<!

Ndw >ÃÓvf ÃJ“K<! 'Ñ` Ó” u²=I SêNö “<eØ ÁK<f” }Óv^f G<K< ŸTŸ““<” “Å%EL
 >ÃuK<:: Ÿ²=I u< ¾>”É ¾}ª×Lf SUI` >”Ç”É vQ`Áf k`uªM:: e+ ŸvQ`Á~ >”é` ^e” ÃS’<”
 U” ÁIM ¾}ª×Kf SUI` ”ÅJ’< ÃSMŸ~::

uT>kØK<f G<Kf Ñë< ¾k[u<f” SS]Á< uS”}^e c”Ö[Ÿ” ÃS<K<f:: Ÿ²=ÁU ¾jffM “<Ãf
 KTÉ[Ó “Å>T”] SUI` ²”É wp uK<::

}Óv` 3G

¾}ª×Kf SUI` 1

Ÿ²=I u< ¾} "c'< ¾}ªxKf SUI` vQ`Áf k`uªM:: '²=I" vQ`Áf Áe}"<K<" Á"Ç"Æ vQ`Ã U"
 ÁIM >eðLÑ> "ÅJ' Ã"e'<::

>Ñ, >"ÑwÒu= (K=•` ÓÉ ¾J')

Ön, ÖnT> (K=•` ¾T>Ñv"<)

>e, >eðLÑ> (u=•` ¾T>S[Ø)

¾dØ'<" ¾Ó^"<" [Éõ ŸLÃ Ÿ}Ökc<f vQ`f ¾K¿ KTekSØ ÃÖkS<uf:: ŸðKÑ<U ŸY^
 vMÃ[x< Ò` Ã"Á¿vt"<:: K?L ¾}ªxKf SUI` vI`Ã Ã•^M "K<U Á¿K<uf::

	Å[í	vQ`Áf
1		SM"U ¾u<É" >vM '""<
2		u}T]¿ Ã"ÅÇM
3		ŸK?KA< vMÃ[x< Ò` uSÓvvf Ã•^M
4		¾}hK ¾fUI`f Å[í >K""<::
5		u¿õM ""<eØ >dò ²É" ÖkTM
6		u}T]‡ G<'@ ÃT["M::
7		ufUI`~ >e}TT~ °""<kf >K""<::
8		uf/u?f uØ"f" U`U` Y^ Ãd}óM::
9		uY`f ¾}Å^Ë (Ö"nn) '""<::
10		eKf/u?~ Y`~} fUI`f um °""<kf >K""<::
11		uTu[cu< ýaË¿,¿ Ãd}óM::
12		}ŸÃ U²"" ufUI`~ ""<eØ Á"fM::
13		>ÇÇ=e ,¿•KAÍ=<" ufUI`~ ""<eØ ÃÖkTM::
14		eKfUI`f Y'Mu<" um °""<kf >K""<::
15		ufUI`f S`Í SX]Á ðÖ^ [ÑÉ ¾}hK wnf >K""<::
16		uÑ>²? >ÖnkU wMH~ ¾}d"Kf '""<::
17		u×U ¾}ªx ¾nMU J' ¾êOõ }Óvxf ¿H>KA< >K<f::
18		>ÇÇ=e ¾Te}T]Á S`Í<" T²ÖËf Åe ÅKªM::

1 9		$\frac{3}{4}\}\tilde{\text{ÖÇ}}\sim f\text{UI}\backslash f''\text{K}\}\text{T}\}\text{<}\tilde{\text{ÄÄ}}^{\wedge}\tilde{\text{ÍM}}::$
2 0		$u\tilde{\text{ŃKé}}\text{c}=\tilde{\text{Áe}}[\tilde{\text{Ç}}\text{wnf}\succ\text{K}''<::$
2 1		$\}\text{T}\}\text{<''}\text{c}=\tilde{\text{ÁÇUØU}}\text{J}'\text{SMe}\text{c}=\text{cØ}\succ''\text{©}\text{eT@f}\succ\text{K}''<::$
2 2		
2 3		
2 4		
2 5		

$\frac{3}{4}\text{T}>\text{kØK}''<''\tilde{\text{Nê}}\tilde{\text{ÄSM}}\tilde{\text{Y}}\sim''\}\text{Sdd}\tilde{\text{Ä}}\text{Se}\tilde{\text{ð}}\backslash f\}\tilde{\text{ÖpS}}''<\wedge\text{e}''\tilde{\text{ÄS}}'\text{'<::}$

$\}\text{Óv}\`3\text{K}$

$\frac{3}{4}\}\text{ä}\times\text{Kf SUI}\`2$

$\tilde{\text{Y}}^2=\text{I}\text{u}\text{<}\text{kÄU}\text{c}=\text{M}\tilde{\text{Ä}}[\tilde{\text{Í}}\frac{3}{4}\text{c}\times\text{Dt}''<\frac{3}{4}\}\text{ä}\times\text{Kf SUI}\`v\text{Q}\`Ä\text{f}\succ\text{K}<::(\}\text{Óv}\`3\text{G})$

$\text{eK}\wedge\text{e}\text{vQ}\`f\tilde{\text{Ácu}}<' \tilde{\text{YÄ}}''\tilde{\text{Ç}}''\tilde{\text{Æ}}\text{Se}\tilde{\text{ð}}\backslash f\succ''\text{é}\`^{\wedge}\text{e}''\text{uSS}^2''' \text{c}''\tilde{\text{Ö}}[\tilde{\text{y}}''\tilde{\text{ÄS}}<\text{K}<\text{f}::\text{vK}\tilde{\text{ð}}''<\tilde{\text{Nê}}\tilde{\text{Ä}}\tilde{\text{YLD}}\text{t}''<\text{vQ}\`Ä\text{f}''\text{K}<^2=\text{IU}\tilde{\text{Ä}}''\dots\text{t}''<::$

	$v\text{Q}\`Ä\text{f}$	$\text{ÓKU}^2''$		
		$\tilde{\text{Ä}}''\text{T}\`''$	$\text{U}''\text{U}\`>\text{MM}$	$\tilde{\text{Ö}}''''\`''$
1	$\text{SM}''\text{U}\frac{3}{4}\text{u}<\tilde{\text{É}}''\succ\text{vM}\`''<$			
2	$\text{u}\}\text{T}\}\text{<}\tilde{\text{Ä}}''\tilde{\text{ÄÇM}}$			
3	$\tilde{\text{YK}}?\text{KA}\text{<}\text{vM}\tilde{\text{Ä}}[\text{x}\text{<}\tilde{\text{Ö}}\`u\text{SÓvvf}\tilde{\text{Ä}}\bullet^{\wedge}\text{M}$			
4	$\frac{3}{4}\}\text{hK}\frac{3}{4}\text{fUI}\backslash f\tilde{\text{Ä}}[\tilde{\text{Í}}\succ\text{K}''<::$			
5	$\text{u}_{\text{j}}\tilde{\text{öM}}\`''<\text{eØ}\succ\text{dò}^2\tilde{\text{È}}''\tilde{\text{ÖkTM}}$			
6	$\text{u}\}\text{T}\}\text{‡}\text{G}<'@\tilde{\text{ÄT}}[\text{M}::$			
7	$\text{ufUI}\`~\succ\text{e}\}\text{TT}\`^{\circ}''<\text{kf}\succ\text{K}''<::$			
8	$\text{uf/u?f}\text{uØ}''\text{f}''\text{U}\`U\`Y^{\wedge}\tilde{\text{Äd}}\}\text{óM}::$			
9	$\text{uY}\`~\text{f}\frac{3}{4}\}\tilde{\text{Ä}}^{\wedge}\tilde{\text{È}}(\tilde{\text{Ö}}''\text{nn})\`''<::$			
1 0	$\text{eKf/u?}\sim\text{S}\`Q\text{fUI}\backslash f\text{um}\`^{\circ}''<\text{kf}\succ\text{K}''<::$			

1 1	uTu[cu< ýaĚi„< Ād}óM::			
1 2	}ŸĀ U ² "" ufUI` ~ ""<eØ Á"fM::			
1 3	>ÇÇ=e ,i•KAÍ=<" ufUI` ~ ""<eØ ĀÖkTM::			
1 4	eKfUI`f Y'Mu<" um °"<kf >K"<::			
1 5	ufUI`f S`Í SX]Á ðÖ^ [ÑĚ ¾}hK wnf >K"<::			
1 6	uÑ> ² ? >ÖnkU wMH~ ¾}d"Kf '""<::			
1 7	uxU ¾}âx ¾4nMU J' ¾4êOõ }Óvxf iH>KA< >K<f::			
1 8	>ÇÇ=e ¾4Te}T]Á S`Í<" T ² ÖĚf Åe ĀK ^a M::			
1 9	¾}ÖÇ~ fUI`f" K}T]< ĀĀ^ÍM::			
2 0	uÑKé c=Áe[Ç wnf >K"<::			
2 1	}T]<" c=ÁÇUØ" SMe c=cØ >"© eT@f >K"<::			
2 2				
2 3				
2 4				
2 5				

ĀI" }Óv` u}SKŸ} Ÿ>T"] SUI` Ò` }`Ážuf::

>G<" Ö""^ Ô"" K=hhK< ¾4T>Ñu< >p×Ý<" KĀ}ªM:: Ö""^ Ô"<" "Èf ÁÔKu~
 "ĀT>H@Æ Áeu<:: pÉT>Á K=c×D†"< ¾4T>Ñvf" ¾4S<Á °ÉÑf >p×Ý<" >ekÉS"<
 Áeu<vt"<::

›ËS _____ k" _____
 ›T"] SUI` _____ k" _____

u%EL }Óv` >^f"U c=ÁŸ""<'< '²=I" }Óv^f SKe wK"< ÄÖkS<vt"<::

Ÿ}Óv` 3 SÖ"kp u%EL Ÿ›T"] SUI` Ò` }Ñ"" „ S"Á¾f

¾Te}T` Y^ eŸ?T'f uSUI\ " <Ö?T'f LÄ ÄSW[M:: ÄIU Ÿ}T]‡ Ò` vK"< Ó"-<'f TKfU °"<kf""
 ;H>KAf" uT"ðM" uSkuM ›ÖnLÄ H>Ä,,< " <eØ uT>•["< wn~ ÄÑKéM:: ›G<"U u=J" Ñ"
 ÓMê ÄMJ'<Mf u`" ØÁo< K=•`f Ä<LK<:: e+ Ÿ›T"] Ò` KS"Á¾f ¾T>Áe<K<f" ä" ä" 'Øx<
 Äéñ:: Ÿ²=ÁU Ÿ²=I " <ÄÄ<G< ¾T>ÄÑšt"<" ®uÄf 'Øx< uTe`h SM; Áeö\ ::

u}Ö“klf }Óv^f LÃ >T"] SUI` "Ç=ð`S< TÉ[Ó" >Ã²"Ñ<::

M[Ç†" < "ÃU M"ÁÃv†" < ¾UðMÒ†" < Ñ<ÇÄ<

Ÿ" <ÃÃ~ ¾}Ñ-< ÕnT> 'Øx<

¾ýaË;f G<Kf SS]Á Te"h- ¾iõM " <eØ >S^`" >Å[ÍËf Y'²È

u}Óv` 1N >"Ç"É >eđLÑ>" SW[© ¾iđM " <eØ >S^` Y'²È 'Øx<" ¾Y^ >"M >É`Ñ±†"<
qÃ}¨< 'u`:: SM"U ¾iđM " <eØ >S^` Y'²È `e"U ¾}³xKf SUI` KTÉ[Ó' `e" }T] <U u^e
¾S}TS" S"ðe "ÉdÉÑ<U uxU ÁÓ³M:: >G<" e+ uđM >S^` Y'²È" >Å[ÍĚf [ÑÉ ÅuMØ
G<K"}"© "ÅJ' ýaĚjf "gÒÑ`::

upÉT>Á ýaĚi~" uS<K< ŸY` Ýõ Á"wu<f" }Óv\` ŸSĚS` uðf Ÿ>T"] SUI` Ò` }"Á¿uf::
U"MvfU uØÁo SMi K=Á'dD†¨< ¾T>đMŌ†¨< u`" Ñ<ÇÄ< K=•\ Ä<LK<:: ¾T>kØK¨<"
c"Ö[» ¾LÄ—¨<" dØ" kÉS¨< K¨<ÄÄ<G< KT>Á'dD†¨< 'Øx< T`h Teđ]Á'f ÄÖkS<uf::
G<K}—¨<" ÅÓV K"Åð~ uTÑ"²u=Á'f ¾T>[Æf" Ÿ¨<ÄÄ~ ÁÑšť¨<" ò_ Ñ<ÇÄ< Äéñuf::
Ÿ²=ÁU ýaĚi~" Å[Í uÅ[Í ÄYf::

uýaĚĭf 2 S'h Ÿ>T"] SUI` Ò` }Ñ""„ S"Á¾f

Ÿ>T"] SUI` Ò` }Ñ""„ S"Á¾f

uýaĚĭf 2 " <eØ ¾T'd†" < ØÁo<

Ÿ" <ĂĂ~ ¾}Ñ-< ŌnT> 'Øx<

ýaĖĭf 2: ¾ĭõM S^`" >Ā[ÍĖf Y'²È

}T] < "Ėf ST` "ÇKvt` < ' U" `Ā'f vQ`Ā "ĀT>Öupvt` < ' "Ç=G<U vÖnLĀ Y'Mu<'" ©
 'Öĭt` < " T`p S%oM K>"É SM"U ¾ĭõM >ĀĀ' Y'²È T`p KT>h SUI` uxU ÖnT> ĭH>M "'<::

Ā[Í 1: ¾}T] < " vQ`Ā S[Çf" f`Ñ<U SeÖf

}T] < " up`uf }SMĭ}ªªªM; Āĭ" 'Ñ` >É`Ñ` < f ŸJ' uxU Ø ĩU` "'<:: Ç=Ā eK}SKŸ~f 'Ñ` S
 'Óu` < ¾Ā² < f S[Í >Kf; u}T] ‡ ²"É ¾} "çv[lf" ¾} "c' < vQ`Āf uTe`h LĀ Āé÷t` <:: KUdK?
 >"Ç"Ė‡ Ā"ó` "t` < ; `e Áu³K< ; İÖ< >K< ; Ö""^ }T] < "t` < ; ²} ¾T>K< Øo< " uT`df
 K>"É cV" ¾S²Ñu< ĀĀ²<::

`e Āĭ" Ā[Ñ< dK< É`Ñf }T] < U" ĀĀ[Ñ< "ĀJ' u=ÖĀlf U" SMe ĀcxDtªM; ¾'c< " vQ`Ā
 ¾S[Çf Ā[Í" Ÿö KTÉ[Ó Ácu< eŸJ' É[e' Ç=Ā U" ĀĀ[Ñ< "ĀJ'" KU"e Āĭ" "ĀT>ĀĀ`Ñ< uÓMê
 u=Āe[ÇDt` < U"K; U"Mvf Mĭ "ĀÖĀ—t` < ĀSKŸ}f" u`e LĀ Mĭ öp` Ā•^ªªM:: KU" "Ā²=Ā
 ĀK vQ`Ā Ādĭ "ĀJ'U ö"ß K=cØÖ<f Ā<LK<::

>G<" ¾}T] < " vQ`Ā ¾Ā² ¾UMŸ `` `` >Kf:: U" ĀĀ`Ñ<uM;

>"Æ" `Ā'f vQ`Ā ĀU[Ö<& U"Mvf u>"É u<É" ``<eØ ¾T>" }~ u`" }T] < Ñ>²?Āt` < "
 uS"j"jĭ ĀÖóK< ¾T>M K=j" Ā<LM:: KU" Āĭ" >Ā[Ñ< ĀJ"; wK` < ^e" ĀÖĀĭ:: >"É ¾} "c'
 `Ā'f Y^ c=Ÿ"" w%o "' < Āĭ vQ`Āt` < ¾T>¾` < ; Āĭ ¾T>J'" < ¾} "c' < }T] < >"É LĀ
 uT>kSÖ<uf >ØxT> "'< ; Āĭ vQ`Āt` < ¾T>Ÿc} " < u¾ÓLt` < "Ç=W\ c=Ā[Ñ< "'< ; Āĭ
 ¾T>J'" < `e KĭõK< uÖpLL uT>"Ñ\uf >ØxT> "'< ; Āĭ vQ`Ā ¾T>Āvt` < ""Ė< w%o "t` < ;
 Āĭ" vQ`Ā ¾T>Ādĭf c?„< w%o "t` < ; Ôu' }T] < "Āe ĀĭU ¾T>K< }T] < ; ĀK< uSÖ¾p
 vQ`Āt` < ŸU" "ĀS'Ú KS[Çf ĀVĭ\::

¾}KĀĭ vN`Āf" >}Ÿ<[" < c=Āe} " <K< ^e" "Ç=İ wK` < ĀÖĀĭ:: }T] < "Ç=İ ĀK vQ`Ā
 ¾T>Ādĭf&

- ŸY^` < uxU SĭuÉ "ĀU uxU SpKM ¾} 'd ĀJ";

- }T]‡ u¨p~ Ÿ}cT†¨ < [eT@f](#) ¾}’d ’¨ <;
- ¾ST]Á ¡õK< G<’@ Ñ”& KUdK? Ñ¨wp ’u` ; Ñk²p’ ’u` ; }T]‡ }óõÑ¨¨ < }kUÖ¨¨ < ’u` ;
- ¾ë M¿’†¨ < Ñ”;
- ¾}T]‡ ¾ÓM ÖvÑ Ñ”;
- Ÿ’@ >k^[w ¾}’d Ñ”;

êw[n (reflection)

`e ^e SM"U vQ`Ñ ÁK¨ </ÁLf }T] ’u\; (¨ <’}—/T~ ÑG<’<) u¡õM ¨¨ <eØ ¾’u[f vQ`Ñ ”Èf ’u` ; SM"U vQ`Ñ Ád¿ ¾’u[¨¨ <e SŠ-SŠ ’u` ; #ÖÖ¨Ø\$ ¾T>J’<fe; uvQ`Ñf LÑ }ê°• ¾T>ÁdÉ\ U”-U” ’Ña< ’u\;

>G<¨ ²Ñvf¨ uÅ[í 1 LÑ Á²Òì::

- Áe}³LD†¨¨ < K¾f ÁK< vQ`Áf ufUI`f >kvuM H>Å~ LÑ }ê°• K=ÁeŸfK< ¾T><K< ’u\ wK¨¨ < ÑÑUK<;
- Ÿ’²=I ¨¨ <eØ K}¨c’<f ¾}K¾ S’h U¡”f >Ó~}¨¨ <L†³M;
- uG<K<U G<’@< ¨Å>”É ¾}ðKÑ vQ`Ñ KTU^f ¾T>Áe<M ²È >Ó~}³M;
- ŸUMŸ U¨ }T\; `e K=ð...†¨¨ < ¾T><LD†¨¨ < <Óa< >K<;

#³/₄}T] < " vQ` Ã uS[Çf" uSS`S`\$²<]Á ³/₄}Ö" k[²Ñv

³/₄vQ`Ã`Ã' „ < ` ` \"²=l x Á" ~f

³/₄G<K"}"© vQ`ÃÁf`Ã' „ < ` ` ` }Ö"pbM:: <sup>3</sup>/<sub>4</sub>'<sup>2</sup>=l vQ`Áf S'h Uj" „ < "†" < }wK" < Ó"³u?
³/₄} "cÅv†" < 'Ña< }ÑMç³M::

›ËS _____ k" _____
 ›T"] SUI` _____ k" _____

Â[Í 2- ¾}T]‹" vQ`Ã KSq×Ö` S²ÒËf/SËS`

¾ST`-Te}T` Y^ u}T]‡' uSUI^'<" vÖnLÃU uf/u?~ Tu[cw ¾T>}Ñu\ ¾} "c'< QÔ<""
 Å"x<" ÓÉ ¾T>M H>Åf "'<:: w²<‡ }T]‰o<" Ç=eýK="" ¾T>[Æf u>K<© ò<"< "'<::
 ÃG<" "Í= Ç=eýK="" c=vM eK^e Lò'f" }ÖÁm'f T"p" SkuM TKf "'<:: Ö""^
 Ç=eýK="" }T]‹ u;öM "<eØ" vÖnLÃ uf/u?~ }Óv^f "<eØ KSd}ð u^eU ¾S}TS" S"ðe
 KTdÃÓ ¾T>Áe<L†"< 'Ñ` "'<::

›"É uSM"U G<'@ ›waf K=W^ ¾T><M ;öM ÃU[Ö<"" Ÿ²=I uLÃ ÁK<f" KSðçU ¾T>Áe<M
 G<'@ ÃöÖ\:: uK?L ›vM }T]‡ u^dt"< Lò'f" "Ç="eÆ ¾T>ÁÃ[Ó °ÉM ÃöÖ\L†"<::

KST` ¾T>[ÇD†"<"" ¾T>ÁÃ"p÷†"<" 'Ña< KS"Á¾f ¾T>Áe<M ›"É ¾"<ÃÃf
 SÉ[; Á²ÒÌL†"<:: Á"Ç"Æ }T] U" Ñ>²?U u}hK Â[Í SY^f Ã<M ²"É ¾T>ÁÓ' ¾;öM "<eÖ
 Å"w "Ç=Áeu< ÁÉ`Ö†"<:: c="Á; G<K<U ¾}cT"<" S"Ñ` "Ç=<M uu<É" K=ŸóöLD†"<
 Ã<LK<:: Ã" "Ã[Ñ< u%EL Á"Ç"Æ u<É" æ" æ" 'Øx<" ¾T>Ã' çNò ÃU[Ø:: Ÿ²=ÁU
 Ÿ¾u<É'< "[k,,‡" Ãcweu<" ÃSMŸ...†"<:: nLÑ<v? çNò< #uT>Ñv SY^f" ST` "É"<M
 ¾T>[Æ" 'Ña<\$' #ŸST` ¾T>ÁÃ"pñ" Ñ<ÇÃ<\$ " #K;öM "<eÖ Å"w ¾T>[Æ Ndx<\$
 uT>K< `f< Y` 'Ø<" Séö ›Kuf:: ¾T>Áe}Ub†"<" }T]‹ ¾;öM Â[Í uTÖ?" Ã" }Óv` ¾}T]‹"
 ›pU uT>SØ" G<'@ K=ÁÃ^}f Ã<LK<::

Ÿ²=ÁU ŸÁ"Ç"Æ u<É" ¾k[u<f" ›e}Á¾,,< uØ"no TØ"f" ¾Ò^ ßwÙ<"" ¾}ÖqS< ¾"<eÖ
 Å"w Ndx<" SðKÓ ÃÑvM:: ¾}ÖqS<f" ¾"<eÖ Å"w Ndx< ``^ Á²ÒÌ" K;öM "<ÃÃf
 Áp`vD†"<:: ¾Øfx‡" ``^ }T]‡ "Ã;öM ŸSÓvt"< uðf ucK?Ç"< LÃ KSéö kÃU wK"< "Ã;öM
 SÓvf Ã•wf Ãj"M:: }T]‡ ``^ "Ç=Á'u< kØKAU ›e}Á¾f "Ç=cÖ< ÃÒw³D†"<:: ``^a‡
 u`Ÿf "K< "Å 5 "ÃU 6 Td'e ÁeöMÓ Ãj"M:: ›"Å—"< uK?L—"< 'Øw "<eØ "Ç=ÖnKM
 TÉ[ÓU Ã‰LM:: KUdK? #uK?KA< Åw} ` LÃ ›féö\$' #›"É c"< ¾}"Ñ[dK ›f"Ñ'\$' #c<"
 ›f²Mö\$' #Ÿc< È`v SØö 'Ñ` ›f"Ñ'\$' ¾SdcK<f ›ÑLKë< #c<" ›jw`\$ uT>M ›"© ›ÑLKê
 K=ÖnKK< Ã<LK<::

;õK< u" < eÖ Å" w 'Øx< c=eTT fMp "[kf ÃðMÑ<" 'Øx‡" u"êQ" êð" < uÓ`ÓÇ LÃ
 ÃKØ÷†" <:: ÿ²=ÁU }T]‡ fÿ<[f "Ç=cxD†" < ÁÉ`Ñ<" '²=I Å"x< ^d†" < Å"xD†" <"
 ÁçÅst" < uSJ"†" < K=S\vt" < "Ç=T>Ñvt" < Ã"Ñbt" <:: >"É }T] ÿ" < ex†" < >"Æ" u=Øe
 `e KTe}"ÿM >ÃV; \ "ÃU >Ã" ÅÆuf:: ÅMpe ¾}LKð" < ¾f—" <" Å" w "ÅJ' "Ç=ÖIU" u>"é\ Ó"
 U" TÉ[Ó "Å'u[uf "Ç=Áe[Ç ÃÖÃlf:: }T]" < ÅI" TÉ[Ó ÿ}d'" < K?KA< }T] < xMn Ñw}" <
 "Ç=[Æf ÁÉ`Ñ<:: ÿ²=ÁU Å" w" Sxe U" ÁIM ¾fIU\ f H>Åf" K=Á" < ; "ÅT><M K}T]‡ uÃó
 ÃÓKèL†" <::

Å"u<" ¾T>Áÿw\ MĐ< c=ÁÒØS<' u}KÃU '²=Á MĐ< Å" w uT;u` [ÑÉ ¾T>†Ñ\ ÿ'u\
 ÅÒÓS" < ÁÉ"st" <:: eKvQ`Á†" < G<'@U ¾uKÖ "Ç=Áeu<U ²" f` Áu[...†" <::

êw[n (reflection)

`e }T] u'u\uf ²S" u;õM " < eØ ÁK< 'Ña< uY` f eKT>Å^luf G<'@ " < d'@ uSeÖf [ÑÉ
 "Ç=d}ñ }ÖÃk" < Á" < l 'u` ; >e}ÁÃff" "Ç=cÖ< °ÉM u=ÁÑ-< •a Ã"Æ 'u` ; `e ÃT\ u'u[uf
 ;õM " < eØ U" "Ã'f K" < Û< "Ç=•\ ÃðMÑ< 'u` ;

>G<" ¾Å[Í 2 ²Ñv" Á²Òì::

- K;õK< " < eÖ Å" w Sk[è KfUI`†" < ÖkT@ ÁK" < SJ' <" }T]‡ }Ñ'²u<;
- }T]‡ Å"x‡" }Ñ" 'u" < ¾}ÿ}LD†" < "' <; KU";
- }T]‡ ÿÅ"x‡ >"Æ" c=Øc< Ã"ntªM; `ee >eðLÑ> c=J" K?KA< >T^ß ¾vQ`Ã Tn—
S"ÑÊ<" ÃÖITE†ªM;
- ÅI" H>Åf uK?LU ;õM K=V;lf 'Óì 'f; U"Mvf V;[" < fe ÅJ";

u#¾}T]‹" vQ` Ã Sq×Ö` SËS`\$ ²<]Á ¾}Ö" k[²Ñv

ýáĚĩ~ u}n“ G<'@ ¾}^SÂM ŸJ" Āl" °“<" KTE[Ó Áe%oK<f" YM,, qU wK" < ÁevD†" <::
 G<'@“< ŸuÉ wKA "Ñ-<f ÅÓV ¾SiuÆ S'h <Óa< U"-U" "ĀJ'< ĀS`U\“ u“<ĀĀ<G< Ñ>²?
 Ÿ>T"J SUI` Ò` UŸ\vt“<::

"<eÖ Å"u u=Á"e u>"É ;öM "<eØ çÉq" uÓ` ÓÇ LÃ }KØö ¾²=Á ;öM w²<‡ }T] < ¾}Ñu\ f
 ÑÑ—K<:: uK?KA<U >ËS uT>Áe}U\vt"< ;öKA< Ñx"< H>Åf K=}Ñu` ¾cu "'<::

>ËS _____ k" _____

>T"] SUI` _____ k" _____

Å[Í3- SM"U vQ` Å" TÖ"ÿ`

¾;öM "<eÖ Å"u uY^ LÃ ÿK >G<" >"É dU"f >"vu= J'"<:: KSJ'< ¾}}Ñu["'<; u;öM
 "<eØ ¾}K¾ G<'@ SðÖ` <LDM; }T] <" KTu[f >²<f["< >É"qf" ÑÑMéK<; e+ Ømf Ñ>²?
 eK²=I Ñ<ÇÃ ÁcLeK<; u>"Ç"É G<'@ < ¾fUI`f >kvuLt"<" K=ÁhiK< ¾T><K< fMp ¾vQ` Å
 ShhM Ñê< K=; Å<K< ÅJ"M:: uK?KA‡ ÅÓV ²=I Óv ¾T>vM K"<Ø LÃ•` Å<LM:: ÅI" ScM
 G<'@ "Èf K=ðÖ` "Å%K Áeu<:: }T]‡ kÅU c=M SM"U vQ` Å ÁLt"<" Ö""^ }T] <'u\; "Åe
 u"<eÖ Å"u >eðLÑ>'f LÃ ¾S[Çf <Ó` >Kvt"<; }T]‡ ÅI" >É`Ñ</ÅI" >É`Ñ< ¾T>M fº³'
 KUÅ"< u}n^>"< >"© SM; vLt"< QÔ< ¾k[u< Å"x<" }Óv^© TÉ[Ó }tÓ["<e ÅJ"; `e-
 }T]‡" Tu[f" >É"qf" SÓKê [e]"< ÅJ";

U"Mvf >G<" u"<eÖ Å"u< LÃ ÿ}T] < Ò` ;Kd "<Åf T"H@É >eðLÑ> K=J" Å<LM:: ÅI""U
 KS}Óu` ufUI`f °pÉ "<eØ Á"~f:: "Èf >k"İ}"< K=Áÿ""<'<f Å<LK<; ¾êOð SÖÅp uT²ÖËf
 u}"ÖM "ÅU uu<É" Åe×D†"<" u;Mö "<eØ "ÅÅf uT"H@É ¾;öK< G<'@ ÿ"<eÖ Å"u<
 uðf" u%EL ÁK<f" G<'@ < Á'éê\& "ÅU K?L ²È K=ÖkS< Å<LK<::

}T]‡ ¾T>ÿ}K<f" Tcw ÑÑvt³M::

- "<eÖ Å"u< ÿ"x u%EL ¾}e}³K T"—"<U "Åf K"<Ø S•\
- Å"u< u;öM "<eØ uS•\ >eÅd< G<'@ SðÖ\
- ¾Å"u< S"<x f u;öKM "<eØ KST`" KSY^f kLM" U‡ J• "ÅJ'
- ÿÅ"u< "<eØ SK`Ø ¾T>Ñv"< "K& KU"" "Èf "ÅT>J"
- K?L >Ç=e Å"u SÚS` ¾T>Ñv "ÅJ'

êw[n (reflection)

`e u}T]f ²S" SM"U 'Ñ` c=W\ >É"qf ÁÑ-< 'u`; `e }de}"<" `Tf }cØ,,f 'Ñ` Ó" el}f"
vKTpU J' "ÃU vKS[Çf SUI` ¾}qÖ<uf Ñ>²? 'u`; u²=Á" G<'@ "<eØ U" }cTf; >G<" eKÁ[í
3 ²Ñv Áéñ::

- }T] < eK^dt"< vQ` Ã Lò'f "Ç="eÆ c=Á[Ñ< }Óv^© ¾T>ÁÁ`Ñ<f "Èf '""<;
- ÿ"<eÖ Á"u< SêÅp u%E" uðf ¾}SKÿ~f K"<Ø >K;
- K}T] < >É"qf ¾SeÖf" "<Ö?f }Ñ" 'uªM;
- ÿ²=I `Uí U" }T\uf;
- ¾ÓM Ç=eýK=""" KTÖ"ÿ" K?KA< S"ÑÊ< Ã•^K< wK"< ÁevK<;
- K?KA< Ndx<U "K< ÃV;|::

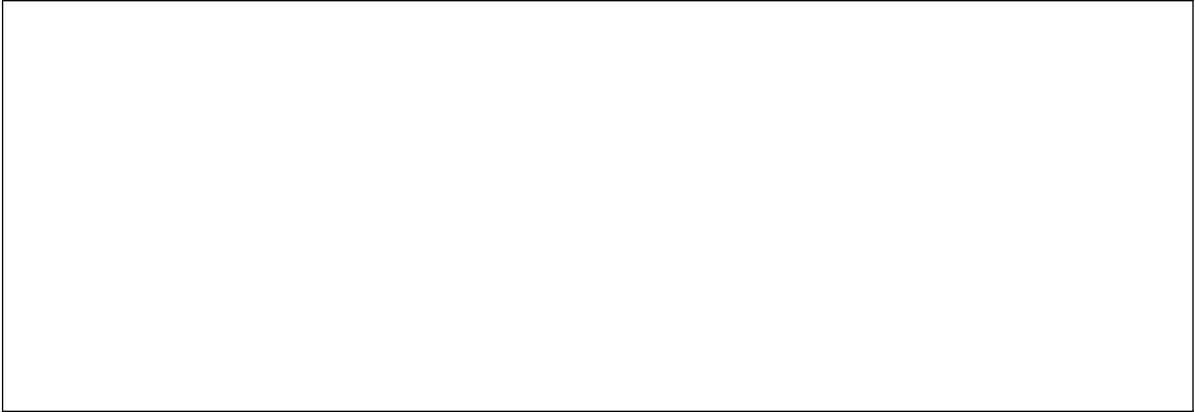
¾Y^ `Uí H>Áf "<ÃÃf: ¾ýaË;f G<Kf >ÒTi

uÅ[í 1 " uÅ[í 2 uxU Ø\ Y^< W` }ªM:: `e Á"ðK<f MUÉ u;ðM "<eØU J' u}T]† Tu^© QÃ"f
²Lm" }ÿÃ'f ÁK"< K=J" ÃÑvM:: uY^ `Uí LÃ KS"Á¾f" ÿ>T"] SUI` Ò` KS'ÒÑ` kÖa Á²<::
u²=Á" "pf ¾SËS]Á†" ¾ýaË;~" G<Kf Á[í< u}d" G<'@ TÖ"kp f" KT[ÒÑØ >T"] SUI`
Ãð`S<::

U"Mvf K="Á; ¾T>MÖ†"< Ñ<ÇÃ< K=•\ Ã<LK<:: k×;` c"Ö[» K="Á; ¾T>ðMÖ†"<"
Ñ<ÇÃ< KSéõ" ÿ"<ÃÃ~ ¾T>Ñu; ÖnT> 'Øx<"U KTeð` ÃÖkS<uf::

M'ÒÑ`v"< ¾UðMÒ†"< Ñ<ÇÃ<

ÿ"<ÃÃ~ ¾}Ñ-< ÖnT> 'Øx<



u#SM"U vQ` ã TÖ“ÿ` \$ ²<]Á ³/₄}Ö“k[²Ñv

"<eÖ Å"u< u=Á"e u>"É jöM }T] < }ŸMddM:: u}ÚT]U ĚT] SUI\ KT>Áe}U\vt" < K?KA<
jökA<U }c^ß...M:: SUI\ >É"qf SeÖf" u}d" G<'@ ¾}ÑKÑK<uf ÑÑ—K<::

>ES _____ k" _____
>T"] SUI` _____ k" _____

Å[í 4- }T] <" Tu[f

¾}T] < öLÔf "Ç=kcke TÉ[Ó ¾fUI`f >kvuuM" H>Åf ÁóØ'ªM:: T'nnf S%oM u}T] < ¾ST`
H>Åf LÃ >"© }ê• "ÇK" < Ø" „< >[ÖÖÖªM::

u>G<'< Ñ>²? ¾}T] <" vQ`Ã" ¾Y^†"<" ÖvÃ }[É}ªM:: G<K<"U }T] < Tu[f uxU >eöLÑ>
'"<:: }T]%o<" `Ã"óa< SJ"†"<" "ßUf'fU ¾vQL<" >"É Ñê SJ'<" `eU Ã[ÆM:: ÃI °"<' ÁÓV
¾Y^"<" H>Åf ÁÃ"pðªM:: e+ ""Ê<U J'< c? „< fÑ<H•<U J'< Ç}™< M¿ öLÔf ÁLt"<U J'<
K?KA< }T] < ÁLD†"<" eT@ „< °Ÿ<M "Ç=ÑMè °ÉKA<" ÁS%o†Lt"<::

Tu[f u^e ¾S}TS" SW[f eKSJ'< ufŸ<[f Áeu<::

}T] < Ø[f uT>Ád¿uf Ñ>²? u"nf "Ç=Áe}"<LD†"< "ÅT>ðMÑ< `eU Ã[ÇK<:: ÃI"
c=ÁÃ`Ñ< ÁSeÓ"Et"<:: uU" ¾}d "ÇScÑ"Et"<U 'Ñ" KÃ}"< uTSMŸf ÅG<":: ÃI" TÉ[Ó
`e ¾T>ðMÑ<f" SM"U vQ`Ã KTUxf Óðf ÁÃ`ÒM:: KUdK? '²=I" ScM >ÑLKë<
ÃÖKS<vt"<:: #..."Ç=I eÃ`Ñ>... "Ç=I eÃ`Ó uSSMŸ, uxU Åe wKA—M::\$'
#ÁŸ""iuf"/iuf" S"ÑÉU uxU "ÉîªKG<\$' #ÃI" TÉ[Ó S%oMI/i ç SM"U c"< uSJ"/i "'<\$::

Su[f ¾K?Kuf vQ`Ã c=ÁÒØUf LKTSeÑ" ÅV¿:: }T] < "ÇMÅŸS<uf KT>Á"<lf 'Ñ` Ø\ "'<
"ÃU SM"U "'< c=vK< æÒ >ÃcÖ<fU:: ÁK um U¿"Áf UeÒ"" St` UeÒ"f" æÒ Ád×ªM::
>"É }T] u>"É Y^"< LÃ ¾T>Ñv"<" ÁIM ÁMÅŸSuf ŸJ" ÃI ¾SÚ[h Ø[, "<Ö?f "'< uTKf ÁU"
>"ÅJ' ÅÖÃlf:: >pT†"<" >TEÖ"< SY^f "ÅT>Ñvt"<" ¾Lk 'Ñ`U SY^f S%oLt"<" `eU

"ÅT>Á" <I >²" <f[" < Ã"Ñb†" <:: U¡"Á© ¾J' Yð ÁK ¾Y^ " <Ö?f" vQ`Ã "ÅT>Öwlv†" < Áe" <st" <" '²=ÁU U"-U" Ñ<ÇÄ< "ÅJ' < ÃÓKèL†" <:: J•U }T]‡ ¾}KÁ¿ <KA<" }Vja< ÁLD†" < "ÅSJ"†" < SÖ" `eU ¾T>Öwlv†" < " <Ö?„< }TddÃf >Ã•^†" <U::

êw[n (reflection)

SUI^" U" ÃÖwlvf "Å'u` Á" <I 'u`; Á" <I Y'u[G<'@" < Á"" ¾T>Öupwf" Y^ KSY^f kLM ÁÉ`Ñ" < 'u`; ¾T>Øwlvf" 'Ñ` ufijM K=Á" <I Ã`Æ 'u`; ÃI G<'@ fUI`f" KSY^f" ukLK<U KST` U" ÁIM ÁÓ' 'u`;

>G<" ¾Å[Í 4 ²Ñvf" Á²Òì::

- u}Ñu= U¡"Á„< LÃ ¾}SW[} UeÒ" SÓKê YËS\ "Ç=I u}T]‡ ²"É U" `Ãf [eT@f](#) >'uu<;
- u}T]‡ vQ`Áf" u>W^` >pÇ†" < LÃ K" <Ù<" Te}ªM %oK<;
- S<Y^ K?KA< >T^ß wMH„<"e KSVY` >p×Ý cÖf;
- }T]‡ u¡õM Ñ<ÇÄ< LÃ u" <d'@ cßf "Ç=d}ñ "Å[Ö†" < "Ç=I ueT@„%o†" < LÃ >Ç=e 'Ñ` >eªK<;
- }T]‡ >Ç=e u^e ¾S}TS" S"ðe ¾}Ô"çñ ÃSeMM;
- ¾}T] <" u^e ¾S}TS" S"ðe KTdÅÓ wnf SKY=Á Seö`„<" T²ÒËf" '²=ÁU U" "ÅJ' < Td`p ÖkT@ ÁK" < ÃSeMM;

#}T]◁” uTu[f\$²<]Á^¾}Ö“k[²Ñv

›ËS ¾" <eÖ Å"w QÔ<" uT>Ñv k`ç" < }T]‡ ¾}Ñub†" < ' " <:: ›ËS UeÖ"" " <Ö?T uJ' S"ÑÉ
¾}ÖkS<uf c=J"" u;öM " <eØU Lp ÁK Å[í' }Ñu='f ÁK" < ¾Y^ S"ðe" vQ`Ã SöÖ` <KªM::

›ËS _____ k" _____

›T"] SUI` _____ k" _____

uýaİjf 2 ²<]Á ¾}Ö"Yk[²Ñv- ¾;öM " <eØ ›S^` Y'²È" ›Å[ÍËf

Y²=I ýaËjf SUI`"f" K=ÁhiMM ¾T>Áe<M U" uÔ 'Ñ` }T\; u²=I Ñ<ÇÃ ²<]Á ›ß` ²Ñv
ÁÖ"p\ " uýaËjf ;Kd "pf Y>T"] SUI\ Ò` } "Á¿uf::

›ËS _____ k" _____
 ›T"] SUI` _____ k" _____

$\frac{3}{4}$ ýaif G<Kf iKd " <ÃÃf

G<K}—" < ýaËif }Ö"kk:: uxU Ø\U 'u"! ›G<" $\frac{3}{4}$ T]‡" $\frac{3}{4}$ fUI`f òLÔf uT>Ñv }
 [É}" <L†ªM:: $\frac{3}{4}$ G<K<"U òLÔf KT`"fU M¿ M¿ YM„<" KSÖkU V¿[ªM::

›G<" uýaËi~ LÃ vÖ"k\ƒ ²Ñv" uK?KA<U Ñ<ÇÄ< ²<]Á KS"Á $\frac{3}{4}$ f Ÿ›T"] SUI\ Ò` SÑ"—f ›Kwf::

k×¿" c"Ö[» u}KSÅ"< G<'@ ÃÖkS<uf:: Ÿ" <ÃÃ<G< u%EL ›T"] SUI KýaËif Y^ ÁÖ"k\ƒ"
 ²Ñv ›"É pǐ K=cÖ<f ÃÑvM:: " <ÃÃ~ $\frac{3}{4}$ k×¿" Ze}— UMY °pÉ Ÿ›T"] SUI` Ò` J'"< KS"Åð
 °ÉM ÃcØM::

M'ÒÑ`v"< $\frac{3}{4}$ UðMÒ†"< Ñ<ÇÄ<

$\ddot{Y}^{\sim} < \ddot{A}\ddot{A} \sim \frac{3}{4} \} \ddot{N} - < \ddot{O}nT > ' \emptyset x <$

dU''f 17-20

$\frac{3}{4} > " \ddot{A} - S'' \ddot{o}k \text{ } \ddot{S}f \text{ } Y^{\wedge} f'' \text{ } \acute{A} \ddot{N} v \acute{A} \ddot{E} \text{ } ' < :: u \times U \emptyset \backslash ' < ! u'^2 = I u \acute{S} \acute{U} [h \ddot{\ddot{z}} >^{\wedge} f$
 $dU''f \text{ } \ddot{\text{ }} < e \emptyset \text{ } Ze \} - \ddot{\text{ }} < U \ddot{M} \ddot{Y} \text{ } \acute{A} " H @ \zeta M :: U \ddot{M} \ddot{Y} \ddot{\text{ }} < " U \text{ } u^2 = I S'' \ddot{o}k \text{ } \ddot{S}f \text{ } Y^{\wedge} <$

Ád¿>†¨<¨ ¨`UÍ< ¾T>S´¨<v†¨<¨ ¾¨Åð„‡¨U Y^< ¾T>ÁpÆv†¨<
G<Kf }ÚT] }Óv^f ÁŸ¨¨¨<¨<uM::

#>¨É g=I k¨f¨ w²< uTØ¨f ŸTdKö ÃMp' ŸLp SUI¨ Ò¨ >¨É k¨ SªM ÃuM×M\$ (¾Íû•< UdK?
ÁK?Á© >¨ÒÑ¨)

KUMŸ Zef ´Óİf ¾T>[Ç¨¨<ÃÃf

>G<¨ Ze}—¨< UMŸ ¾T>¨H@Éuf Ñ>²? ´¨¨<:: e¨G<¨ UMŸ ¾}[H@Å Te}T¨](#) }KTUÅªM::
UMŸ¨¨< uTe}T¨ Y^ LÃ k×Ã °ÉÑf KTU×f ¾T>ÁÓ´ H>Åf J• SÑ-f >Kuf:: >T¨] SUI¨
ÃI¨ }Óv¨ KSU^f¨ ÉÒö KSeÖf ¾}SÅu<¨†¨<::

vKð¨¨< ýaËİf¨ ¨ÅWf G<K< ¾UMŸ Zef >¨É fŸ<[f ¾İöM >Å[ÍËf¨ >S^¨ Y'²È ĀJ¨M:: K?L¨¨<¨
fŸ<[f u¨¨<ÃÃ<G<¨ ¨pf Ÿ>T¨] SUI¨ Ò¨ J¨<G< SU[Ø f<LL<G<:: ¾pÉS UMŸ¨¨<ÃÃf KT¨H@É
¨Åuò~ kÖa Á²<:: ĀI¨ ÑêU ¾¨¨<ÃÃ~¨ IU'Ña< KTeð¨ ĀÖkS<uf::

¾pÉS UMŸ¨¨<ÃÃf

¾UMŸ k¨

UM $\frac{3}{4}T > "H@Éuf \frac{3}{4}fUI`f`e$
$f\ddot{Y} < [f \ 1 - \frac{3}{4}i\ddot{o}M \succ \check{A}[\acute{I}\check{E}f" \ \frac{3}{4}i\ddot{o}M \ \ddot{\ } < e\emptyset \succ S^{\wedge} \ ` \ Y'^2\check{E}$
$f\ddot{Y} < [f \ 2$
K?KA< IU'Ña<

$\frac{3}{4}fUI`f \ ^\circ p\acute{E} \succ "É \ p\check{I} \ UM\ddot{Y} \ddot{\ } < \check{Y}S\check{Y}"H@Æ \ u\grave{o}f \ K>T"] \ SUI` \ Se\ddot{O}f \ "ÇKwf \succ \check{A}^2 \ "Ñ <::$

UMÿ Zef

$\frac{3}{4}fUI`f \ ^\circ p\acute{E} \succ "É \ p\check{I} \ ^2 = l \times L\check{A} \ uS'\check{N}u \ } \acute{O}v^{\wedge}f \ (portfolio) \ \ddot{\ } < e\emptyset \ \acute{A}e\check{N}u < f:: \ u > G < ' < \check{A}[\acute{I} \ \frac{3}{4}fUI`f \ ^\circ p\acute{E} \ \check{Y}T^2\grave{O}\check{E}f \ Y^{\wedge} \ \grave{O} \ ` \ uT > \check{N}v \ }^{\grave{a}} \ddot{\ } < k^{\grave{a}}M::$

Mw ÆuK<

- $\frac{3}{4}fUI`f \ ^\circ p\acute{E} \succ "É \ p\check{I} \ K>T"] \ SUI` \ \check{A}e\ddot{O} <::$
- $uk\emptyset a > \times G < \ x \ c \ ^{-}f \succ i w [\ddot{\ } < \check{A}\check{N} - <::$
- $uT > \check{N}v \ \check{A}^2\grave{O}\grave{I}::$
- $ufUI` \ \sim \ U \ " \acute{O}w \ K = S \sim \ "Çcu < \acute{O}M\hat{e} \ \frac{3}{4}J' \ Ndw \ \check{A}' < \ `f::$
- $\check{Y}fUI`f \ UM\ddot{Y} \ddot{\ } < \ u\%EL \ \check{Y} > T"] \ SUI` \ \frac{3}{4}\acute{E} [\ UM\ddot{Y} \acute{O}w [\ SMe \ (feedback) \ \frac{3}{4}T > kuK < uf \ " \check{N} > ^2? \ \check{A} \ddot{\ } e' <::$

Ÿ>T"] SUI` Ò` ¾}"H@Å ¾É[UMŸ " <ÃÃf

ÃI " <ÃÃf UMŸ u}"[H@Åuf fUI`f LÃ ÁKf](#)" ÓKU<sup>2</sup>" ¾Uf"Á¿uf" Ÿ>T"] SUI` Ów[SMe
(feedback) ¾T>kuK<uf "'<:: >T"] SUI` U"Mvf >"É "ÃU G<Kf ¾ShhÁ >p×Ý< ÃÖIS<f
ÃJ"M:: u"<ÃÃ~ '²=I" ¾ShhÁ >p×Ý< KS}Óu` ¾T>Áe<K<f G<Kf "ÃU Zef ¾}Óv` >=LT<"
"e"<G< f'dL<G<::

¾T>Ÿ}K"<" c"Ö[» ¾^e" ÓKU²" ¾" <ÃÃ~ ÖñT> Ndx< KTeð` ÃÖkS<uf::

UMŸ ¾}"H@Åuf fUI`f ÓKU²"

u}³× G<'@ ¾}"H@Å"< U"É'"<;ShhM ÁKufe;

Ÿ>T"] SUI` Ò` u}"H@Å " <ÄÄf ¾}Ñ-< ÖnT> 'Øx< u}ª× G<'@ ¾}"H@Å"< U"É'"<; ¾ShhÁ >p×Ý<e; 1. 2.
ŸUMŸ G<Kf u%EL "Å}eTT"v†"< ¾}Óv` >=LT< ¾}Å[Ñ `UÍ
>Ç=e ¾ShhÁ ¾}Óv` >=LT< 1. 2.

u>T"] SUI\ ¾}VL"< ¾UMŸ" ¾Ów[SMe (feedback) "[kf uG<K<G<U }ð`Vuf u`e S
'Ñu }Óv^f (portfolio) "<eØ }",, Ÿ²=I Ñê kØKA SkSØ >Kuf::

¾}Óv` 4 SSJÁ Te"h- ÓKU²"" ¾S"ðk `S~ ¡Kd

u}Óv` 2 ¾S'h ÓKU²" >É`Ñ"< u}Óv` 3G " 3K ÅÓV eKwI SUI` wn,,< ¾êw[n Y^ W`}"<
'u`:: ^e"U Ÿ'²=I wn,,< >"é` KSS²" V¡[ªM:: ¾S"ðk `S~" ¾Te}T` Y^f" ÁÑvÅÆ vK<uf
vG<'< ÅÍ ÅÓV vKñf Ømf " ^f "<eØ ufUI`f >c×Ø <KA [ÑÉ U" °ÉÑf "Çd¿ SKe wK"<
"Ç=S''< "ÖÄpK"::

kØKA ÁK"<" c"Ö[» ÃS<K<" "Å}Óv` 5 ukØ KSÓvf c"Ö[Ÿ" "ÅS[Í U"ß'f ÄÖKS<uf::
¾}Óv` 5 ª" fŸ<[fU K2—"< S"ðk `Sf ¾Y^ °pÉ S"Åð '""<::

}Óv` 4:

ÓKU²"" ¾S"ðk`Sf iKd

¾kÉV`<" }Óv` }SMŸ~f& #¾}ª×Kf SUI`\$ ¾T>K`<"::

ÃI }Óv` uS"ðk`S~ ``<eØ ÁŸ""'<f" Y^ SMc`< "Ç=ÁÖ?'< ÃÒw'M:: ¾T>Ÿ}K`< c"Ö[»
¾S"ðk`S~" p~f ÃcØM" uØ"no ›Ö"k`< ÃS<K<f::

¾SĚS]Á k“f ¾f/u?f ÑÖS~f” uTcw ÄËU\::

	¾p~f >e}Á¾f
SĚS]Á f/u?f c=Å`c< ¾T>ðMÖ†“<” ˆÄ’f S[Í< KTÓ-f U” ÁIM kLM ‘u`;	
¾SĚS]Á“<” ¾fUI`f °pÉf” SY^f” fUI`f” SÑUÑU ŸvÉ ‘u` ˆÄe kLM; <Ó` Ÿ’u[U” ‘u` <Ó\;	
Ÿ}T]< Ò` SM"U Ó”-<’f ¾SöÖ` H>Å~ ŸvÉ ‘u` ˆÄe kLM; <Ña‡ U” ‘u\;	
K?KA< ¾f/u?~ ¾Y^ vMÄ[x< ÉÖö ¾T>cÖ<“ ¾T>}vu\ ˆÄ’f ‘u\;	
u;öM “<eØ >S^` Y’²È uxU Önt>“< }Óv` ¾f—“< ‘u`; ‘p ÁK ÖkT@ ÁK“<e; U;”Áf Áp`u<::	
ŸUMŸ u%EL ¾}cÖ< Ów[SMf< KShhM Önt> ‘Ø< Áu[Ÿ~Mf ÄSeM`M; ŸG<K<U uLk Å[Í Önt>“< ¾f—“< ‘u`;	
ŸUMŸ“< u%EL ŸKS<f ¾ShhÁ >=LT< S"ŸM ¾f™‡” >dŸ<; ÁM}dŸ<Mfe ¾f™‡ ‘u\; U;”Áf Tp[w Ä<LK<;	
ýaË:jf >“É” }ŸfKA ¾}hK ¾c’É >ÁÁ’ ²È“ ¾}ŸÄ U²“ >ÖnkU ¾ES\ ÄSeMM; u}ŸÄe ÄÖKS<vt²M;	
ýaË:jf G<Kf” }ŸfKA uLk Å[Í }T]<” “Ä} [ÇD†“< ÁevK<; Äle G<’@ U” ÁIM [Çf;	

$\frac{3}{4}\}T] < " \vee Q \backslash \tilde{A} \ KSq \times \tilde{O} \backslash " \ u f U I \backslash f \ \rangle k v u L \dagger \ddot{ } <$ $u^{\wedge} e \ S \} T S " \ " \zeta = c T \dagger \ddot{ } < \ K T \acute{E} [\acute{O} \ \frac{3}{4} T > \acute{A} e < K <$ $\ddot{O} n T > \ Y M , , < \ \acute{A} K < f \ \tilde{A} S e M M ; \ \ddot{Y} G < K < U \ u \tilde{L} \tilde{A}$ $\ddot{O} n T > \ \frac{3}{4} T > J' < f e \ \frac{3}{4} f^{\text{TM}} \ddagger \ " \dagger \ddot{ } < ;$	
$u T e \} T \backslash \ \ Y^{\wedge} \ \ddot{ } < e \emptyset \ \ \ddot{Y} G < K < U \ \ u \tilde{L} \tilde{A}$ $\frac{3}{4} T > \acute{A} c \sim v \dagger \ddot{ } < \ \frac{3}{4} f^{\text{TM}} \ddagger \ \frac{3}{4} T e \} T \backslash \ \tilde{N} \hat{e} < \ " \dagger \ddot{ } < ;$	

$\frac{3}{4}\} \acute{O} v \backslash \ 5 \ S S] \acute{A} \ T e \ " h - \ \frac{3}{4} \acute{O} M \ \acute{O} w [\ \acute{o} p \acute{E} \ (actionplan) \ S " \acute{A} \tilde{o}$

Āl }Óv` ÁÖ“kst”<” ÓKU²““ ¾S”ðk `Sf ;Kd }SMc”< ”Ç=ÁÖ?’< ĀÒw’M:: u²=I Ā[Í
 ¾T>Öwpf eKSÜ”< S”ðk `Sf >ekÉS”< ”Ç=Áeu< ’”<:: u}KĀ Tfç` ÁKwfU ”ÅSUI`
 K=ÁhiLD†”< uT>ðMÕ†”< Ñ<ÇÄ<” ”Å f/u?f vMĀ[v’f ”Ç=G<U ”ÅÓu=”< Tu[cw >vL’f
 uT>Öulwf Ñ<ÇÄ< LĀ ĀJ”M::

}Óv\” c=ÁŸ““<’< uSS]Á”< SW[f ĀG<”:: }Óv\ c=Ö“kpU Ÿ>T”] SUI` Ò` uS”ðk `S~ ;Kd
 ²<]Á SŠ ”ÅUf”Áġ Ñ>²? ”e’<::

$\frac{3}{4}$ }Óv` 5 $\frac{3}{4}$ ÓM Ów[°pÉ (actionplan) S"Åõ

$\frac{3}{4}$ S"ðk `Sf jKd`<" >G<" >Ö"K³M:: u²=I ÅÍ $\frac{3}{4}$ T>ðKÓ'wf Ñ<ÇÃ uG<K}—"< S"ðk `Sf
 $\frac{3}{4}$ Y^ ShhM LÃ "Èf °pÉ T"<x f "ÅT>K< $\frac{3}{4}$ êw[n Y^ "Ç=W\ "'<:: u²=I S'Ñu }Óv^f
 (portfolio) "<eØ K°pÉ >'ÇÅõ $\frac{3}{4}$ T>[Æf u`" c'Ê< >K<::

- YUMY u%EL $\frac{3}{4}$ }Åñ $\frac{3}{4}$ Shh }Óv` >=LT<
- ^e ÁÖ"kst"< ÓKU²"<
- $\frac{3}{4}$ S"ðk `S~ jKd<

uG<K}—"< S"ðk `Sf KThhM $\frac{3}{4}$ T>ðMÕ†"<" fY<[f $\frac{3}{4}$ T>†bt"< G<Kf >p×Ý%œ<" ÅU[Ö<::
 u'²=I >p×Ý< >"é` ShhM KTU×f U" "ÅT>ÁÅ`Ñ< Å"e'<:: "<Ö?T SJ""U >"Èf K=Á[ÒÓÖ<
 "ÅT>K< Å"e'<::

$\frac{3}{4}$ T>Y}K"<" c"Ö[» $\frac{3}{4}$ ÓM Óu[°pÉ" KS"Åõ ÑÑMÑK<uf:: ÅI" °pÉ"U YS"ðk `S~ jKd"
 YÓKU²" Ò` Å²"< KS"ðk `Sf jKd "<Å~ [c=H@Æ](#) K>T"] SUI` Ád¿>†"<" }"Á¿uf::

$\frac{3}{4}$ ÓM Ów[°pÉ (actionplan) S"Åõ

$\frac{3}{4}$ ShhÁ ›p×Ý 1
$u^2=I \gg p \times Y$ KShhM TÉ[Ó ÁKw~ 'Ñ`
¨<Ö?T SJ'@" "Èf T¨p "ÇKw~
$\frac{3}{4}$ ShhÁ ›p×Ý 2
$u^2=I \gg p \times Y$ KShhM TÉ[Ó ÁKw~ 'Ñ`
¨<Ö?T SJ'@" "Èf T¨p "ÇKw~

$\frac{3}{4}S''\delta k \sim Sf \frac{3}{4}iKd \sim <\tilde{A}\tilde{A}f$

$u \times U \emptyset \setminus ' < ! > " \tilde{A} - " < " S''\delta k \sim Sf T\ddot{O} " km\acute{A} \tilde{A}[\acute{I} L\tilde{A} \tilde{A} \setminus c^{\mathfrak{M}}:: " \ddot{E}f ' < \& \frac{3}{4}T > \acute{A}e\acute{A}ef MU\acute{E} 'u \setminus \tilde{A}LK < ; vK\tilde{n}f > Uef \sim ^f \sim < e\emptyset u \setminus " \} \ddot{\delta} \sim ' \tilde{N}a < > \ddot{O}\emptyset S \sim < f ' \tilde{N} \setminus \acute{O} " uw^2 < > p \times \acute{Y} < " \tilde{A} > " \acute{E} SUI \setminus ^{\circ} \acute{E} \tilde{N}f KTd \frac{3}{4}f < K^{\mathfrak{M}}::$

$\frac{3}{4}S\ddot{E}S[\acute{A} \setminus < " S''\delta k \sim Sf \frac{3}{4}\phi \setminus e Y^{\wedge} KT\ddot{O} " kp \ddot{Y} > T"] SUI \setminus \ddot{O} \setminus S\tilde{N} " - f " S \setminus \acute{A} \frac{3}{4}f \tilde{A} \bullet \setminus wM:: \ddot{Y} \} \acute{O}v \setminus 4 u\acute{O}KU^2 " < " uS''\delta k \sim S \sim iKd " \zeta = G < U \ddot{Y} \} \acute{O}v \setminus 5 \frac{3}{4}\acute{O}M \acute{O}w[\setminus ^{\circ} p\acute{E} L\tilde{A} > " \zeta " \acute{E} \frac{3}{4}Y^{\wedge} Thh\acute{A} < " K = \ddot{O}Iuf \tilde{A} < LK < :: \acute{O}w[\setminus ^{\circ} p\acute{E} " \frac{3}{4}S\acute{U}[h [mp u\ddot{O}^{\wedge} \setminus ^2 \ddot{O}i " G < K < G < U f\ddot{\delta} \setminus S < uL < G < ::$

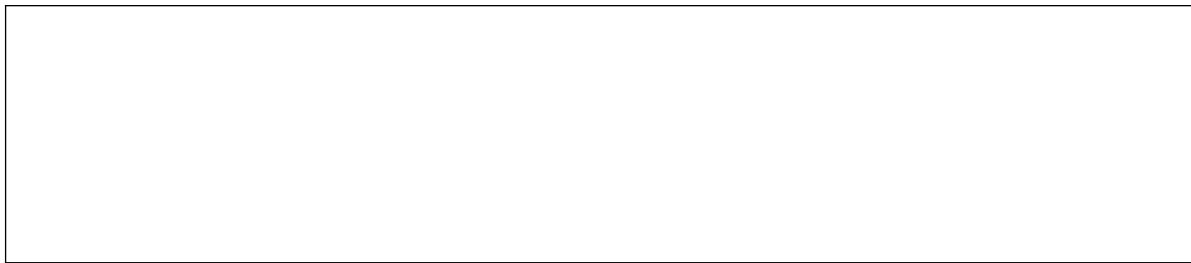
$> T"] SUI \setminus \acute{A}\acute{O}V u1 - " < S''\delta k \sim Sf uY^{\wedge} " penc? \setminus ^2 <]\acute{A} \frac{3}{4} \} \ddot{O} " k[\setminus ^2 \tilde{N}v \tilde{A}^2 " < \tilde{A}U\ddot{O} < " \} \setminus \acute{A} \setminus uf:: \frac{3}{4}^2 = I \setminus ^2 \tilde{N}v > " \acute{E} p\ddot{I}U uS \setminus \tilde{N}u \} \acute{O}v^{\wedge} f (portfolio) \sim < e\emptyset " \zeta = kS\emptyset \acute{A}\tilde{A} \setminus \ddot{O}K < ::$

$\tilde{A}I c " \ddot{O} [\gg \ddot{Y} " < \tilde{A}\tilde{A} < G < KT > \acute{A}\tilde{N}\acute{s}t " < ' \emptyset x < Te\ddot{\delta}] \acute{A} \setminus f \tilde{A}\ddot{O}kS < uf:: k \times \setminus i " c " \ddot{O} [\gg \acute{A}\acute{O}V u\ddot{O}^{\wedge} \acute{A}\zeta \acute{A}n < G < f " \frac{3}{4}2 - " < " S''\delta k \sim Sf \frac{3}{4}\acute{O}M \} \acute{O}v[\setminus ^{\circ} p\acute{E} " \tilde{A}S < K < uf::$

$u\acute{O}KU^2 "" uS''\delta k \sim Sf iKd L\tilde{A} \frac{3}{4} \} 'c < ' \emptyset x <$

$u[mp \frac{3}{4}\acute{O}M \acute{O}w[\setminus ^{\circ} p\acute{E} L\tilde{A} \frac{3}{4} \} 'c < ' \emptyset x <$

$\ddot{Y} > T"] SUI \setminus \setminus ^2 \tilde{N}v \frac{3}{4} \} \tilde{N} - < ' \emptyset x <$



$\frac{3}{4}2 - S''\delta k \sim Sf \frac{3}{4} \gg \ddot{E}S \acute{O}w[\circ p\acute{E}$

$\frac{3}{4}Shh\acute{A} \succ p \times \acute{Y} 1$
$u^2 = I \succ p \times \acute{Y} KShhM \acute{T}\acute{E}[\acute{O} \acute{A}Kw \sim ' \acute{N} \grave{`}$
$\ddot{`} < \ddot{O} ? T \acute{S}J' @ " \ddot{`} \acute{E}f T \ddot{`} p \ddot{`} \acute{C}Kw \sim$
$\frac{3}{4}Shh\acute{A} \succ p \times \acute{Y} 2$
$u^2 = I \succ p \times \acute{Y} KShhM \acute{T}\acute{E}[\acute{O} \acute{A}Kw \sim ' \acute{N} \grave{`}$
$\ddot{`} < \ddot{O} T \acute{S}J' @ " \ddot{`} \acute{E}f T \ddot{`} p \ddot{`} \acute{C}Kw \sim$