DI C ION PAPE IN ECONOMIC

.Q a?2Hi2`b _2/m+2 .QK2biB+ oB

i `v b2`pB+2b i?2v T`QpB/2-/QK2biB+pBQH2M+2 b?2Hi2`b `2
iQ F22T i?2B` HQ+iBQMb+QM}/2MiB HiQ BM+`2 b2`2bB/2Mi
T`BQ`BiBx2 #2/ bT +2 iQ b2p2`2 /QK2biB+pBQH2M+2 b2`2bB/2Mi
2i HkyRV8X

_2;`/H2bb- Mv b?2Hi2` ? b i?2 TQi2MiB H iQ KBiB; i2 /Q
6 KBHv pBQH2M+2 Bb ?B;?Hv +Q>``2H2i2-kyRV9XTQ/p2`iv U
?QK2H2bb 7 KBHB2b 2tT2`B2M+2 2p2M ?B;?2`` i2b Q7 /QK2b
HQr@BM+QK2qQ QK/B2HBPRMXUX h?2 +QMb2MbmbBM i?2 HBi2` im
?QK2H2bbM2bb Bb i? i ?QK2H2bb BM/BpB/m Hb 2tT2`B2M+2
BM ;2M2` H- M/ i? iK Mv /QK2biB+pBQH2M+2 bm`pBpQ`b +
?QK2H2bbM2bb i?`Qm;.BQmi2i?2M/B_BvBRqb2bUH ?-kyRVNX
>Qr2p2`-KQbi 2tBbiBM;rQ`F HBMFBM;?QK2H2bbM2bb M/ /Q
7Q+mb2/QM H `;2m`# M `2 b M/? b i?2`27Q`2 QT2` i2/ BM
bQK2ivT2 Q7 2K2`;2M+vb?2Hi2`Bb Hr vb p BH #H2-K FBM;
i?2 2z2+ib Q7 b?2Hi2`b /B`2+iHvX

6Q`i?Qb2 H`2 /vHBpBM;rBi? pBQH2Mi T`iM2`-i?2 p BH

bm`2K2Mi Bbbm2bX h?2`2 `2 72r2` +HQbBM;b i? M QT2MBM
T2`bBbi2Mi i? M +HQbBM;b- M/ i?2 T i? Q7 i`2 iK2Mi bi imb 7
b?2Hi2` QT2MBM; BM i?2 T M2H Bb HBF2Hv KQ`2 ++m` i2Hv K
K2Mi bi imb Bb MQi Q#b2`p2/ T`BQ` iQ RNN3- Bi Bb MQi FMQr
i? i H`2 /v 2tBbib BM RNN3 U b Bb i?2 + b2 7Q` HH b?2Hi2`b
BM;b b KTH2V ? b Dmbi QT2M2/ BM i?2 T`BQ` v2 ` Q` ? b #22
M/ r?2i?2` Qi?2` b?2Hi2`b ? p2 `2+2MiHv QT2M2/ Q` +HQb2/
:Bp2M i?2 bvKK2i`v BM i?2 bi ;;2`2/ BKTH2K2Mi iBQM 2biBK
i? i i?2 TQBMi 2biBK i2b 7Q` +HQbBM;b Ui?Qm;? [mBi2 MQB
7 +i i? ii?2 .A.@J 2biBK i2 7Q` QT2MBM;b M/ +HQbBM;b M/
TH2K2Mi iBQM 2biBK i2 7Q` QT2MBM;b `2 M2 `Hv B/2MiB+ H
>Qr2p2`- Bi Bb rQ`i? `2K2K#2`BM; i? i i?2 .A.@J 2biBK iQ` 2
i?2 2z2+i QM BKT +i r?2M b?2Hi2` }`bi QT2Mb Q` +HQb2b- r?2
BKTH2K2Mi iBQM 2biBK iQ` bbmK2b i? i +QmMiv 2tT2`B2M
Q7 HH b?2Hi2`b +QMiBMm2b iQ ? p2 MQ b?2Hi2`b i?`Qm;?Qm
i`m2 ;Bp2M i?2 `2bmHXb"B2M mB2mQ7 i?Bb K2 bm`2K2Mi HBKBi
i?2 .A.@J 2biBK iQ` Bb 7 `KQ`2 bmBi2/ iQ ? M/H2 i?2 BM+Hml
BM;b i? M i?2 bi ;;2`2/ BKTH2K2Mi iBQM 2biBK iQ`X h F2M iQ
7`QK #Qi? 2biBK iQ`b bm;;2bi i? i i?2 2z2+i Bb /`Bp2M T`BK
` i?2`i? M +HQbBM;b M/ TT2 `b 7 B`Hv bi #H2 Qp2` iBK2X

9Xk //BiBQM H J2 bm`2b Q7 >QKB+B/2

h?2 K BM M HvbBb `2HB2b QM TQHB+2 /2T `iK2Mib iQ ++m`
iBQMb?BT #2ir22M i?2 pB+iBK M/ i?2 Qz2M/2` BM i?2 amTTH
_2TQ`ibX AM T` +iB+2- i?Bb K v #2 2 bB2` b B/ i? i /QM2X A
TH2- jkW Q7 HH ?QKB+B/2b rBi? 72K H2 pB+iBKb M/ 98W Q
rBi? FMQrM Qz2M/2`b `2 BM/B+ i2/ iQ #2 BMiBK3i2 T `iM2` ?Q
T`2b2Mib `2bmHib 7Q` //BiBQM H K2 bm`2b Q7 ?QKB+B/2X ó
iQ ?QKB+B/2b r?2`2 i?2 `2H iBQMb?BT #2ir22M i?2 pB+iBK M
FMQrM- M/ MQM2 Q7 i?2 Qz2M/2`b ? p2 #22M B/2MiB}2/ b M
h?Bb BM+Hm/2b 7`B2M/b- M2B;?#Q`b- M/ Qi?2` 7 KBHv K2K#
K v #2 /QK2biB+ pBQH2M+2 ?QKB+B/2bc ?Qr2p2`- #2+ mb2 i?
K v Q` K v MQi #2 K2K#2`b Q7 i?2 pB+iBKöb ?Qmb2?QH/- i?2v
BM i?2 K BM M HvbBb- b /QK2biB+ pBQH2M+2 bm`pBpQ` Bb
QMHv B7 i?2 pBQH2M+2 Bb Q++m``BM; BMbB/2 i?2B` ?QK2X
_2bmHib BM *QHmKMbUR;V2Q7 i? #H2 2Hi2`b + M T`2p2Mi M
/BiBQM H @XRj 72K H2 ?QKB+B/2b T2` Ryy-yyy T2QTH2 T2` v
`2H iBQMb?BT #2ir22M i?2 pB+iBK M/ i?2 T2`T2i` iQ` Bb MQ
amTTH2K2Mi `v >QKB+B/2 _2TQ`ibX h?Bb 2z2+i Bb bi iBbiB+

h #H2 3, .A.@J, //BiBQM H >QKB+B/2 J2 bm`2b

	URV	UkV	UjV	U9V
	IMFMQrM Pz2M/2` >QKB+B/2 _ i2	IMFMQrM Pz2M/2` >QKB+B/2 _ i2	Pi?2` >QKB+B/2 _ i2	ASo >QKB+B
	UqQK2MV	UJ2MV	U HHV	UqQK2M- 6mim`2 a?2Hi2`bV
Mv b?2Hi2`b BM +QmMiv	@yXRk3RY	yXR88e	@yXk8ye	yXkyN3
	UyXyedeV	UyXR9j8V	UyXRdRkV	UyXR9kdV
*QmMiv@H2p2H ;2 /Bbi`B#miBQM +QMi`QHb	u2b	u2b	u2b	u2b
*QmMiv@H2p2H` +2f2i?MB+Biv +QMi`QHb	u2b	u2b	u2b	u2b
*QmMiv@H2p2H mM2KTHQvK2Mi u2b	u2b	u2b	u2b	u2b
;2M+v@H2p2H HBM2 `i`2M/ u2b	u2b	u2b	u2b	u2b
J2 M	yXRkN	yX8Ny	yXdyy	yXjdy

ai M/ `/2``Q`b BM T `2Mi?2b2b
+ p < 0:10 - p < 0:05 - p < 0:01 - p < 0:001

RyW H2p2H M/ 2[m i2b iQ i?2 T`2p2MiBQM Q7 QM2 ?QKB+B/2
2p2`v b2p2M iQ 2B;?i v2 `bX h?Bb `2bmHi Bb BM7Q`K iBp2 7Q
M HvbBb T`Q/m+2/ bB;MB}+ Mi M2; iBp2 2z2+i QM BMiBK i
M/ TQbBiBp2 2z2+i QM ?QKB+B/2b rBi? M mMFMQrM `2H iB
pB+iBK M/ i?2 Qz2M/2`- BirQmH/ #2 TQbbB#H2 i? i i?2 `2bm
+? M;2b BM i?2 T`QT2MbBiv Q7 TQHB+2 /2T `iK2Mib iQ B/2MiB
iBK i2 T `iM2`X h?2 7 +ii? i b?2Hi2`b TT2 `iQ `2/m+2 72K H
r?2M i?Bb `2H iBQMb?BT Bb mMFMQrM +QmH/ #2 2tTH BM2/
Q7 Qz2M/2`b r?Q `2 +im HHv T `iM2`b Q` #v ;2M2` H BKT`Q
+QM/BiBQMb 7Q` rQK2M pmHM2` #H2 iQ ?QK2H2bbM2bbX Ai
B7 i?Bb `2H iBQMb?BT Bb MQi Hr vb +Q``2+iHv B/2MiB}2/-
r vb #H2 iQ +Q``2+iHv B/2MiB7v ?QKB+B/2 Qz2M/2`b BM ;2M2
`2H iBQMb?BT + i2;Q`v BM i?2 amTTH2K2Mi `v >QKB+B/2 _2T
BM; T `iM2`bX PM i?2 Qi?2` ? M/- #2+ mb2 i?2 b KTH2 BM+Hr
pBQH2M+2 b?2Hi2`b M/ ;2M2` H ?QK2H2bb b?2Hi2`b- i?Bb `
rBi? ;2M2` H BKT`Qp2K2Mib BM i?2 b 72iv Q7 rQK2M 2tT2`B2I
lM7Q`imM i2Hv- /m2 iQ HBKBi2/ BM7Q`K iBQM #Qmi b?2Hi2`
/Bb2Mi M;H2 i?2b2 K2+? MBbKbX

_2bmHib BM *QHmKM UkV bm;;2bi MQ 2z2+i QM ?QKB+B/2
rBi? K H2 pB+iBKb M/ mMFMQrM T2`T2i` iQ` `2H iBQMb?BTb
UjV T`Q/m+2 H `;2 #mi MQBbBHv 2biBK i2/ M/ bi iBbiB+ HH
2biBK i2 7Q` Qi?2` ?QKB+B/2b r?2`2 i?2 `2H iBQMb?BT #2ir2
i?2 T2`T2i` iQ` Bb FMQrM M/ Bb MQi T `iM2`- r?B+? rBHH #2
BM h #H2 QHmKM U9V T`2b2Mib TH +2#Q i2bi Q7 i?2 2z2+i Q
BM v2+1 QM 72K H2 BMiBK i2 T `iM2` ?QtKBM+B}M2/ bi2b BM v2 `
MQBbv MmHH 2z2+iX

Ai TT2 `bi? ii?2 H `;2 M2; iBp2 TQBMi2biBK Bib2 BM *QHmK
/`Bp2M #v Qi?2` ?QKB+B/2b rBi? K H2 pB+iBKb M/ MQM@7 K
MQi2/ BM *QHmKM UK9V Q7 #H2 `BMp2biB; iBQM- 3yW Q7 ?
BM i?Bb + i2;Q`v `2 T2`T2i` i2/ #v bi` M;2`bX jjW `2 ii?2? M
M/ `2 `2H i2/ iQ MQi?2` 7Q`K Q7 +`BKBM H +iBpBiv- R9W

h #H2RT`2b2Mib`2bmHib/`QTTBM;+QmMiB2bi? i ibQK2 TQ
TT2 `iQ QMHv? p2 b?2Hi2`7Q`QM2v2 `U i` MbBiQ`v QT2
iQi H+HQbm`2 Q7 b?2Hi2`b 7Q`QM2v2 `U i` MbBiQ`v +HQ
i2biBb BKTQ`i Mi- bi?2 *QmMiv"mbBM2bb S ii2`Mb/i +QK2
h?2 TT2 `M+2Q`/Bb TT2 `M+2Q7 b?2Hi2`7Q` bBM;H2 v
Q7 i t}HBM;2``Q`BMr?B+? M2bi #HBb?K2Mi}H2b Bibi t2I
Q` M BM/mbi`v +Q/2 Bb 2``QM2QmbHv +? M;2/X >Qr2p2`- `2
b KTH2iQi?2b2+QmMiB2b rQmH/`mMi?2`BbF Q7 +QM/BiBQI
Q7i`2 iK2Mibi imb-r?B+? K v#2 2M/Q;2MQmbiQ T`2pBQmb b
+HQbBM;bX _2bmHib TT2 `iQ #2`Q#mbiiQ/`QTTBM;i?2b2 +

h #H2 RR, .A.@J, .`QTTBM;h` MbBiQ`v PT2MBM;b M/ *H

	URV	UkV	UjV	U9V
	J BM _2bmHib ASo >QKB+B/2 _ i2	.`QT h` MbBiQ`v PT2MBM;b ASo >QKB+B/2 _ i2	.`QT h` MbBiQ`v *HQbBM;b ASo >QKB+B/2 _ i2	.`QT"
	UqQK2MV	UqQK2MV	UqQK2MV	UqQK2MV
Mv b?2Hi2`b BM +QmMiv	@yXkN89Y UyXRdkeV	@yXjyNkY UyXR3eNV	@yXjy3d UyXkyj8V	@yXj3j3 UyXk9edV
*QmMiv@H2p2H ;2/Bbi`B#mi BQM +QMi`QHb	u2b	u2b	u2b	u2b
*QmMiv@H2p2H `+2f2i?MB+Bv2+QMi`QHb	u2b	u2b	u2b	u2b
*QmMiv@H2p2H mM2KTHQvK2Mb`i2	u2b	u2b	u2b	u2b
;2M+v@H2p2H HBM2`i`2M/	u2b	u2b	u2b	u2b

ai M/ `/2``Q`b BM T `2Mi?2b2b
+ p<0:10 - p<0:05 - p<0:01 - p<0:001

_2bmHib M HQ;QmBi?Qi?2#bHK TH2 HBKBi2/iQ +QmMiB2bi? i
rBi? x2`Q b?2Hi2`b i i?2 #2;BMMBM;Q7 i?2 T M2H BM RN3
T2M/Bt hk#8H2 M2 `Hv B/2MiB+ H BM K ;MBim/2 #mi KQ`2 MQBI
/m2iQ bK HH2`b KTH2 bBx2kT`T2bM/Bt`2b#H2ib 7Q`i?2 K BM
b KTH2 r2B;?i2/ #v TQTmH iBQM- kM7`2bT2M/Bt`2b#H2b mb@
BM; #BM `v Qmi+QK2 7Q`r?2i?2`i?2`2 `2 Mv BMiBK i2 T `
i HHc BM #Qi? + b2b- TQBMi 2biBK i2b 7Q`72K H2 pB+iBKb
2biBK i2/ #mi mMB7Q`KHv M2; iBp2X h?2 7 +i i? i TQBMi 2bi
K ;MBim/2 BM `2bTQMb2 iQ r2B;?iBM; #v TQTmH iBQM bm;;2
#2/`Bp2M #v bK HH2` Dm`Bb/B+iBQMbc r?BH2 r2B;?iBM; Bb
+B2M+v M/ +Q``2+i7Q` ?2i2`Q;2MQHBQMBKy RV6XaK/Q//2Hb U
MQi BKT`Qp2 2{+B2M+v mbBM;i?2 .A.@J 2biBK iQ`- M/i?2 .
Bb H`2 /v `Q#mbiQ ?2i2`Q;2M2Biv BM r vb i? i PGa/Bz2`2M
2biBK iQ`b `2 MQiX

9X9 >2i2`Q;2M2Biv

TT2M/Bt hj#RH2jkT`2b2Mi `2bmHib QM i?2 2z2+ib Q7 b?2Hi2`
Biv QM 72K H2 BMiBK i2 T `iM2` ?QKB+B/2 ` i2b /Bb ;;`2; i2
M/K `Bi H bi imb #2ir22M i?2 pB+iBK M/i?2 QM2 2M/2`X TT2

bm;;2bib i? i- BM T2`+2Mi ;2 i2`Kb- 2biBK i2b `2 H `;2` 7Q` r
>BbT MB+ rQK2M i? M 7Q` "H +F rQK2MX >Qr2p2`- i?2 b KTH2
H `;2 m`# M +QmMiB2b- bQ Bi K v MQi #2 `2T`2b2Mi iBp2 Q7
TT2M/Bt hjk#/HQ2 b MQi bm;;2bi K2 MBM;7mH /Bz2`2M+2 BM i?
BMiBK i2 T `iM2` ?QKB+B/2b r?2`2 i?2 pB+iBK Bb +m``2MiHv K
i` iQ` p2`bmb Qi?2` ivT2b Q7 `2H iBQMb?BTb bm+? b 2t@bTQ
AM ;2M2` H- BMiBK i2 T `iM2` ?QKB+B/2b `2 `2H iBp2Hv `
2p2M KQ`2 ` `2 r?2M /Bb ;;`2; i2/#v` +2 M/K `Bi H bi imb- bQ
b?QmH/#2 BMi2`T`2i2/rBi? + miBQM /m2 iQ HBKBi2/bi iBbiB

9X8 a2+QM/ `v Pmi+QK2b

"2+ mb2 2z2+ib Q7 b?2Hi2`b QM BMiBK i2 T `iM2` ?QKB+B/2b
T2`K M2Mi/BbbQHmiBQM Q7 HQM;@i2`K #mbBp2 `2H iBQMb
BM;iQ FMQr r?2i?2` b?2Hi2`b BM+`2 b2 /BpQ`+2 ` i2b #v 2M/
Q` /2+`2 b2 K ``B ;2 ` i2b #v 2M/BM; # / `2H iBQMb?BTb #27
K ``B ;2bX 1pB/2M+2 7`QKi?2 BMi`Q/m+iBQM Q7 mMBH i2` H
i? i HHQrBM;rQK2M iQ KQ`2 7`22Hv H2 p2 # / K ``B ;2b `2/m
QH2Ma+2pU2MbQM M/kyyyWHTXQb/B97&QmHEE€b"2P•2ö3ñQ`Mm#7+2XiQUB2H
/BpQ`+2 M/K ``B ;2 +QmH/#2 K2+? MBbK 7Q` i?2 2z2+ib Q
K i2 T `iM2` ?QKB+B/2bX *QmMiv@H2p2H K ``B ;2 M//BpQ`+
#v `2b2 `+?2`b i "QrHBM;:`22M ai i2 lMBp2`bBiv `2 p BH #
kyRy #mi MQi 7Q` Qi?2` v2 `b BM i?2 T M2H- M/ `2 mb2/BM
KQ/2H iQ 2biBK i2 i?2 2z2+i Q7 2ti2MbBp2 K `;BM +? M;2b QM
pQ`+2 ` "i2bl-UkyRyeX .2b+`BTiBp2 bi iBbiB+b 7Q` i?2b2/i `2
BM TT2M/Btkj9X#6HQ2` +QM;`mBiv- M HvbBb Q7 K ``B ;2b M//
HBKBi2/iQ +QmMiB2b r?Q ? p2 i H2 bi QM2 ;2M+v `2TQ`iBM
`2 i?2`27Q`2 BM+Hm/2/BM i?2 K BM b KTH2X _2bmHib Q7
+QM+HmbBp2X TTj2MMB9Th#b2Mi `2bmHib 7`QK HQM;/Bz2`2
KQ/2Hb 2biBK iBM;i?2 2z2+i Q7 b?2Hi2`b QM K ``B ;2 ` i2b
#2ir22M kyyy M/kyRy- i?2 QMHv v2 `b 7Q` r?B+? +QmMiv@H
/BpQ`+2/i `2 p BH #H2X h?2`2 Bb MQ 2pB/2M+2 Q7 Mv bi
2z2+iQM K ``B ;2 Q` /BpQ`+2 ` i2b- #mi i?2b2 2z2+ib `2 MQB
"2+ mb2 KQbi+?BH/K Hi`2 iK2MiBb `2TQ`i2/#v bQK2QM2 Q

MQi `2/m+2 BMiBK i2 T `iM2` ?QKB+B/2bX

h #H2 Rk, LL1.o PM2 . v BM hBK2 *2Mbmb #v ai i2fu2 ` kyy3

		J2 M ai/X .2pX JBM J t L		
hQi H + HHb T2` T`Q;` K	RRXe9	8Xy9	R kdXNy 9Nk	
lMK2i `2[m2bib 7Q` ?QmbBM; T	2X8	8`Q;`jK99	y j8X3j 9Nk	
hQi H mMK2i `2[m2bib 7Q` b2`pB+2b T2` T`Q;` K		8Xek	9X9k	y
LmK#2` Q7 T2QTH2 b?2Hi2`2/	k2X8	j Q;`RkXyN	j 89Xjj 9Nk	

LL1.o óPM2 . v BM hBK2ô +2Mbmb Q++m`b 2 +? v2 ` BM a2Ti2K#2` M/ `2TQ`ib bi i2 iQi Hb b r2HH b i?2 MmK#2` Q7 T `iB+BT iBM; T`Q;` Kb BM 2 +? bi i2X h?2 H2p2H Q7 Q#b2`p iBQM Bb i?2 bi i2@v2 `X

P7i2M- r?2M pB+iBKb + HH HQ+ H ?QiHBM2 b22FBM; b2`p
7mHH Q` M2 `Hv 7mHH rBHH T`BQ`BiBx2 i?2 `2K BMBM; #2/ b
bBim iBQM- bQK2iBK2b mbBM; H2i? HBiv bb2bbK2Mi [m2bil
+ HH2`öb BKK2/B i2 `BbF 7 +iQ`b 7Q` BMiBK i2 T `iM2` ?QKB
K2Mib HbQ mb2 i?2b2 bb2bbK2Mib r?2M `2bTQM/BM; iQ /QK

8Xk " +F@Q7@i?2@2Mp2HQT2 * H+mH iBQM, GBp

_2bmHib 7`QK *QHmjKbVmU;k2vbhi#?Hi2i?2 2tBbi2M+2 Q7 b?2Hi2`
+QmMiv+ M T`2p2Mi TT`QtBK i2Hv XkN89 ?QKB+B/2b T2`Ryy
.m`BM; i?2 T2`BQ/ 7`QK RNN3@kyRe- i?2`2 r2`2 iQi H Q7 k8
T `iM2` ?QKB+B/2b i? iQ++m``2/BM +QmMiv i? i? / b?2Hi2
Q7 i?2 ?QKB+B/2X " b2/QM i?2 7QHHQrBM; + H+mH iBQM-

$$\hat{\text{Lives Saved}} = \sum_{a;t:\text{Shelt}_{a;t}=1} X$$

HBi2` im`2 QM b2`pB+2b 7Q` /QK2biB+ pBQH2M+2 bm`pBpQ`b
i?2 K2`2 2tBbi2M+2 Q7 b?2Hi2` K ii2`b KQ`2 7Q` /QK2biB+ p
i? M Bib #2/ + T +Biv- TQbbB#Hv /m2 iQ TQHB+2 `272`` Hb M
+m` i2Hv T`BQ`BiBxBM; #2/ bT +2 7Q` + HH2`b rBi? i?2 ?B;?2
`2bmHi BKTHB2b i? i-;Bp2M HBKBi2/ KQmMiQ7 7mM/b p BI
iQ b2`pB+2 T`QpB/2`b- i?2 QT2MBM; Q7 M2r b?2Hi2`b K v vB2
BM pBQH2M+2 i? M i?2 2tT MbBQM Q7 2tBbiBM; QM2bX
b `2TQ`i2/ BM R- hjj#WHQ7 i?2 +QmMiB2b BM i?2 K BM b KTH2
? p2 b?2Hi2` i MviBK2 /m`BM; i?Bb T2`BQ/ M/ ekW 2tT2`B2
v2 `rBi? MQ b?2Hi2`X h?Bb 7 +i- HQM; rBi? # +F@Q7@i?2@
HBp2b b p2/ BM a2+iBQM 8- bm;;2bib i? i i?2`2 Bb b+QT2 7Q` I
#v QT2MBM; //BiBQM H b?2Hi2`b BM HQ+ H `2 b r?2`2 i?2`2
a?2Hi2`b `2 mMB[m2 BMi2`p2MiBQM BM i?2 bmBi2 Q7 TQ
K2biB+ pBQH2M+2X q2 FMQr i? i ?QmbBM;@BMb2+m`2 TQTm
7Q` /QK2biB+ pBQH2M+2- M/ i? i /QK2biB+ pBQH2M+2 `2bT
2+QMQKB+ M/ TQHB+v 2MpB`QMK€ b62` i?)p Àp b M

d T T 2 M / B t

d X R / / B i B Q M H . i L Q i 2 b , * Q m M i v " m b B M 2 b b S i i

h ? 2 M H v b B b B b H B K B i 2 / i Q i ? 2 T 2 ` B Q / 7 ` Q K R N N 3 @ k y R e / m
* Q m M i v " m b B M 2 b b S i i 2 ` M b / i X A M R N N 3 - i ? 2 * Q m M i v " m b B M
b r B i + ? 2 / 7 ` Q K m b B M ; i ? 2 a A * B M / m b i ` v + H b b B } + i B Q M b v b i 2
/ m b i ` v + H b b B } + i B Q M b v b i 2 K - M / B M / Q B M ; b Q B M i ` Q / m + 2 /
b ? 2 H i 2 ` b X a ? 2 H i 2 ` b r 2 ` 2 T ` 2 p B Q m b H v B M + H m / 2 / B M K Q ` 2 ;
H b Q + Q p 2 ` 2 / Q i ? 2 ` i v T 2 b Q 7 b Q + B H b 2 ` p B + 2 b X 6 m ` i ? 2 ` K Q ` 2
* Q m M i v " m b B M 2 b b S i i 2 ` M b / i M Q H Q M ; 2 ` ` 2 T Q ` i b i ? 2 M m K # 2
B M 2 + ? + Q m M i v @ B M / m b i ` v + 2 H H B 7 i ? 2 ` 2 ` 2 H 2 b b i ? M i ? ` 2
/ Q 2 b M Q i ` 2 T Q ` i L A * a + Q / 2 b r B i ? x 2 ` Q 2 b i # H B b ? K 2 M i b - i ? 2
2 b b 2 M i B H H v M Q B M 7 Q ` K i B Q M B M + Q m M i B 2 b r B i ? 7 2 r b ? 2 H i 2
q ? B H 2 i ? 2 * Q m M i v " m b B M 2 b b S i i 2 ` M b / i / Q M Q i B / 2 M i B 7 v i
? M / @ + Q H H 2 + i 2 / / i T ` Q p B / 2 / 2 b + ` B T i B p 2 B M b B ; ? i b B M i Q i ? 2

h #H2 R9, *QmMiB2b rBi? PM2 a?2Hi2` BM kyRe M/ PM2 a?

	J2 M ai/X .2pX	L JBM J t
.o a?2Hi2`	yXdj yX98	ej y R
qQK2Möb a?2Hi2`	yXyy yXyy	ej y y
6 KBHv a?2Hi2`	yXye yXk8	ej y R
>QK2H2bb a?2Hi2`	yXRe yXjd	ej y R
J2Möb a?2Hi2`	yXyj yXR3	ej y R
Pi?2` aT2+B HBx2/ a?2Hi2`	yXyy yXyy	ej y y
.o- qQK2Möb- Q` 6 KBHv a?2Hi2`	yXdN yX9R	ej y

bQK2 2``Q`V r?2i?2` Bi? b b?2Hi2` i? i b2`p2b +HB2Mib 2tT
pBQH2M+2X h?Bb Bb 2``Q`- B7 Mvi?BM;- HBF2Hv ii2Mm i2I
b?2Hi2` p BH #BHBiv QM BMiBK i2 T `iM2` ?QKB+B/2bX

h #H2 R8, *QmMiB2b rBi? PM2 a?2Hi2` BM kyRe M/ PM2 a?

	J2 M ai/X .2pX

QM`o a?2Hi2`Pi?`- b BM a?2Hi2`P

h #H2 kj, .2b+`BTiBp2 ai iBbiB+b, L* L.a *?BH/ J Hi`2 iK2M

			J2 M	ai/X .2pX	L JBM	J t
_ i2 T2` Ryy-yyy Q7	*?BH/ J Hi`2 iK2M	kj8_2XTQ`i	b dddXRN9	jyyy	j8	8ky8X8
_ i2 T2` Ryy-yyy Q7	AM+B/2Mib	_2TQ`i2/	#v 6 KBHvfa2H7	jjjX3j9	kjRXjkj	jyy
_ i2 T2` Ryy-yyy Q7	AM+B/2Mib	_2TQ`i2/	PmibB/2 6 KBHv	39eXjj9	98eX8ek	j
_ i2 T2` Ryy-yyy Q7	am#bi MiB i2/	_2TQ`i2/	AM+B/2Mib	j88Xeyk	kj3Xyyk	jyy

6B;m`2 N, 1p2Mi aim/v, LmK#2` Q7 a?2Hi2`b 7i2` 6B`bi hQ

LQi2b, Pmi+QK2 p `B #H2 Bb MmK#2` Q7 b?2Hi2`b BM +QmMiv- iBK2 p `B #H2 Bb v2 `b bBM+2 }`bi iQi H +HQbm`2X h`2 iK
BM+Hm/2b HH +QmMiB2b i? i #2;BM i?2 T M2H rBi? i H2 bi QM2 b?2Hi2` BM RNN3 M/ ? p2 i H2 bi 8 v2 `b Q7 7QHHQr@
}`bi iQi H +HQbm`2X h?2 H2p2H Q7 Q#b2`p iBQM Bb i?2 ;2M+v@v2 `X *QmMiB2b `2 +QMbB/2`2/ i`2 i2/ i?2 }`bi iBK2 BM
i? i i?2v ? p2 x2`Q b?2Hi2`bX

dX9 //BiBQM H _2bmHib

6B;m`2 Ry, 1p2Mi aim/v, 62K H2 AMiBK i2 S `iM2` >QKB+B/2 _ a?2Hi2` PT2MBM;b

LQi2b, Pmi+QK2 p `B #H2 Bb i?2 72K H2 BMiBK i2 T `iM2` UASoV ?QKB+B/2 ` i2- i?2 MmK#2` Q7 BMiBK i2 T `iM2` ?QKB+ rBi? 72K H2 pB+iBKb T2` Ryy-yyy T2QTH2 b2`p2/ #v i?2 `2TQ`iBM; TQHB+2 ;2M+v T2` v2 `X hBK2 p `B #H2 Bb v2 `b `2H i?2 T2`K M2Mi QT2MBM; Q7 b?2Hi2` BM i?2 +QmMivX a KTH2 BM+Hm/2b HH +QmMiB2b i? i #2;BM i?2 T M2H rBi? x2`Q RNN3 M/ i? i /Q MQi 2tT2`B2M+2 b?2Hi2` QT2MBM; M/ i?2M bm#b2[m2Mi iQi H +HQbm`2 Q7 HH b?2Hi2`bX h?2 H2p2 Q#b2`p iBQM Bb i?2 ;2M+v@v2 `X

h #H2 k8, .A.@J 1biBK i2b- PT2MBM;b M/ *HQbBM;b- ai `iBM

h #H2 ke, .A.@J 1biBK i2b- PT2MBM;b M/ *HQbBM;b- q2

	URV	UkV	UjV	U9V
	ASo >QKB+B/2 _ i2	ASo >QKB+B/2 _ i2	ASo >QKB+B/2 _ i2	ASo >QKB+B/2
	UqQK2MV	UqQK2MV	UJ2MV	UJ2MV
Mv b?2Hi2`b BM +QmMiv	@yXye83	@yXyekk	yXy9yR	yXy9j3
	UyXy3e9V	UyXydNRV	UyXyj9dV	UyXyjd9V
*QmMiv@H2p2H ;2 /Bbi`B#miBQM +QMi`QHb	u2b	u2b	LQ	u2b
*QmMiv@H2p2H ` +2f2i?MB+BLvQ+QMi`QHb	u2b	u2b	LQ	u2b
*QmMiv@H2p2H mM2KTHQvK2MQ` i2	u2b	u2b	LQ	u2b
;2M+v@H2p2H HBM2 `i`2M/	u2b	u2b	u2b	u2b
J2 M	yXjNk	yXjNk	yXRke	yXRke
;2M+B2b	kNej	kNej	kNej	kNej
*QmMiB2b	Rj99	Rj99	Rj99	Rj99

ai M/ `/ 2``Q`b BM T `2Mi?2b2b

+ p<0:10 - p<0:05 - p<0:01 - p<0:001

LQi2b, AMiBK i2 T `iM2` UASoV ?QKB+B/2 ` i2b `2 i?2 MmK#2` Q7 BMiBK i2 T `iM2` ?QKB+B/2b rBi? 72K H2 UK H2V pB+
Ryy-yyy T2QTH2 b2`p2/ #v i?2 `2TQ`iBM; TQHB+2 ;2M+v T2` v2 `X 1biBK i2b `2 r2B;?i2/ #v i?2 iQi H TQTmH iBQM b2`p
i?2 `2TQ`iBM; TQHB+2 ;2M+vX a KTH2 BM+Hm/2b HH +QmMiB2b rBi? TQTmH iBQM H2bb i? M Q` 2[m H iQ i? i Q7 i?2 H
i? i #2;BMb i?2 T M2H rBi? x2`Q b?2Hi2`b BM RNN3X h?2 H2p2H Q7 Q#b2`p iBQM Bb i?2 ;2M+v@v2 `X

h #H2 kd, .A.@J 1biBK i2b- PT2MBM;b M/ *HQbBM;b- "BM `v

	URV	UkV	UjV	U9V
	Mv ASo >QKB+B/2b	Mv ASo >QKB+B/2b	Mv ASo >QKB+B/2b	Mv ASo >QK
	U HHV	U HHV	UqQK2MV	UqQK2MV
Mv b?2Hi2`b BM +QmMiv	@yXyyRd	@yXyyRd	@yXyy8j	@yXyy89
	UyXyRR8V	UyXyRReV	UyXyRR3V	UyXyRRyV
*QmMiv@H2p2H ;2 /Bbi`B#miBQM +QMi`QHb	u2b	u2b	LQ	u2b
*QmMiv@H2p2H ` +2f2i?MB+BLvQ+QMi`QHb	u2b	u2b	LQ	u2b
*QmMiv@H2p2H mM2KTHQvK2MQ` i2	u2b	u2b	LQ	u2b
;2M+v@H2p2H HBM2 `i`2M/	u2b	u2b	u2b	u2b

ai M/ `/ 2``Q`b BM T `2Mi?2b2b

+ p<0:10 - p<0:

U HHV

h #H2 kN, hq61 pbX 6., Pp2` HH AMiBK i2 S `iM2` >QKB+B

	URV	UkV	UjV	U9V	U8V	UeV
	aK HH *QmMiB2b	aK HH *QmMiB2b	ai `i iy	ai `i iy	ai `i i=y	ai `i i=y
Mv a?2Hi2`b BM *QmMiv	yXyjy3 UyXy3eRV	@yXy8Rd UyXRRNV	yXRdd UyXRy9V			
6B`bi.Bz2`2M+2, Mv a?2Hi2`b BM *QmM	@yXR9j UyXkyRV	@yXRde UyXkNNV	@yXR9R UyXRN8V			
P#b2`p iBQMb	8ek3j	8jjRj	kRd88	kyeRyj98k3	jkdyj	
J2 M	yX9dj	@yXyy3k8yX8eN	@yXyRyN	@yXyRye88		
;2M+B2b	kNej	kNej	RR98	RR98	R3R3	R3R3
*QmMiB2b	Rj99	Rj99	dky	dky	ek9	ek9

ai M/ `/ 2``Q`b BM T `2Mi?2b2b

+ p<0:10 - p<0:05 - p<0:01 - p<0:001

LQi2b, Pmi+QK2 Bb BMiBK i2 T `iM2` UASoV ?QKB+B/2 ` i2b, i?2 MmK#2` Q7 BMiBK i2 T `iM2` ?QKB+B/2b T2` Ryy-yyy T T2` v2 `X ôaK HH *QmMiB2bô b KTH2 BM +QHmKMb URV M/ UkV BM+Hm/2b HH +QmMiB2b i? i #2;BM i?2 T M2H rBi? x2` RNN3X *QHmKMb UjV M/ U9V BM+Hm/2 HH +QmMiB2b rBi?BM i?2 óaK HH *QmMiB2bô b KTH2 i? i bi `i rBi? x2`Q b?2Hi2

h #H2 jk, .A.@J, >2i2`Q;2M2Biv #v J `Bi H ai imb rBi? S2`T

	URV ASo >QKB+B/2 _ i2 UqQK2M- *m``2Mi aTQmb2V	UkV ASo >QKB+B/2 _ i2 UqQK2M- Pi?2` S `iM
Mv b?2Hi2`b BM +QmMiv	@yXRdR9 UyXRRyNV	@yXRk9y UyXRkeRV
*QmMiv@H2p2H ;2 /Bbi`B#miBQuM2b+QMi`QHb	u2b	u2b
*QmMiv@H2p2H ` +2f2i?MB+Bivu+2QMi`QHb	u2b	u2b
*QmMiv@H2p2H mM2KTHQvK2Miu`2bi2	u2b	u2b
;2M+v@H2p2H HBM2 `i`2M/2Miù2ib2	uD•N™wÐÐi(À•	

- M/ öYr 7`@2`#pÀÙwoqgG™, b„K# K ``B ;2b M/ /BpQ`+2b `2 T`QpB/2/
#v

6Q` i?Bb b2+QM/ `v M HvbBb QM /BpQ`+2b M/ K ``B ;2b- A
HQM;@/Bz2`2M+2b bT2+B}+ iBQM bBM+2 +QmMiv@H2p2H K `
QMHv p BH #H2 7Q` i?2 v2 `b kyyy M/ kyRy,

$$_{LD}\text{DivorceRate}_c = {}_0 + {}_1\,{}_{LD}\text{AnyShelt}_c + {}_{LD}X_c + {}_c \qquad \text{URyV}$$

r?2`2 $_{LD}$ /2MQi2b i?2 /Bz2`2M+2 BM ;Bp2M p `B #H2 #2ir22
kyyyX XBM+Hm/2b i?2 ;2- ` +2f2i?MB+Biv- M/ mM2KTHQvK2Mi
$_{c}$ $_{k9}$ i?2 Qi?2` ?QKB+B/2Xb +QMi`QH

h #H2 jj, GQM; .Bz2`2M+2b @ .BpQ`+2 _ i2b

	URV	UkV	UjV	U9V	U8V	UeV
	$_{LD}$ .BpQ`+2 _ $_{LD}$ i2	.BpQ`+2 _ $_{LD}$ i2	.BpQ`+2 _ $_{LD}$ i2	J ``B ;2 _ i2	$_{LD}$ J ``B ;2 _ i2	$_{LD}$ J ``B ;2 _ i2
$_{LD}$ Mv a?2Hi2`b	9XkjR UkRXkNV	3Xdd9 Uk9XeRV	3Xky3 Uk9XjdV	RXdRd UkyX3kV	kRXd3 UkRX83V	k9XkN UkkX8RV
;2- ` +2- 2i?MB+Biv +QM LiQQHb		u2b	u2b	LQ	u2b	u2b
ai i2 }t2/ 2z2+ib	LQ	u2b	u2b	LQ	u2b	u2b
W *? M;2 +QmMiv TQTmH LQBQM		LQ	u2b	LQ	LQ	u2b
P#b2`p iBQMb	Rk93	Rk93	Rk93	Rk93	Rk93	Rk93
J2 M	9k9XN	9k9XN	9k9XN	dRkXj	dRkXj	dRkXj

ai M/ `/2``Q`b BM T `2Mi?2b2b
$^{+}$ p < 0:10 - p < 0:05 - p < 0:01 - p < 0:001

LQi2b, .BpQ`+2 _ i2b `2 +QMbiDivorceRate $_{ct}$ = $\frac{\text{Divorces}_{ct}}{(\text{CountyPopulation}_{ct}/100{,}000)}$ - M/ K ``B ;2 ` i2b `2 +QMbi`m+i2/
bBKBH `HvX GQM; /Bz2`2M+2b `2 i F2M #2ir22M kyRy M/ kyyyX . i QM i?2 MmK#2` Q7 K ``B ;2b M/ /BpQ`+2b `2 T`QpB
#v":al UkyRy M/ TQTmH iBQM / i `2 7`QK a11_ SQTmH iBQM 1biBK i2bX

h #H2 j9, GQM; .Bz2`2M+2b @ .BpQ`+2 _ i2b- S`QTQ`iBQM Q7

	URV	UkV	UjV	U9V	U8V	UeV
	$_{LD}$ .BpQ`+2 _ $_{LD}$ i2	.BpQ`+2 _ $_{LD}$ i2	.BpQ`+2 _ $_{LD}$ i2	J ``B ;2 _ i2	$_{LD}$ J ``B ;2 _ i2	$_{LD}$ J ``B ;2 _ i2
S`QTQ`iBQM Q7 hBK2 qBi? 8a X29	a X29 Hi2` Ud9XdkV	@dyXjN U8kX9dV	@dRX9k U8jXjeV	@k9XNe U9jXRRV	@99Xyj UejXdyV	@9yXRy UekXy9V
P#b2`p iBQMb	Rk93	Rk93	Rk93	Rk93	Rk93	Rk93
J2 M	9k9XN	9k9XN	9k9XN	dRkXj	dRkXj	dRkXj

ai M/ `/2``Q`b BM T `2Mi?2b2b
$^{+}$ p < 0:10 - p < 0:05 - p < 0:01 - p < 0:001

LQi2b, .BpQ`+2 _ i2b `2 +QMbiDivorceRate $_{ct}$ = $\frac{\text{Divorces}_{ct}}{(\text{CountyPopulation}_{ct}/100{,}000)}$ - M/ K ``B ;2 ` i2b `2 +QMbi`m+i2/
bBKBH `HvX GQM; /Bz2`2M+2b `2 i F2M #2ir22M kyRy M/ kyyyX . i QM i?2 MmK#2` Q7 K ``B ;2b M/ /BpQ`+2b `2 T`QpB
#v":al U

* HH r v-"X M/ a Miö MM - SX >X UkykyVX .Bz2`2M+2@BM@/
iBTH2 iBK2 T2`BQ/bX CQm`M H Q7 1+QMQK2i`B+bX

* KT#2HH- CX *X-:H bb- LX- a? `Tb- SX qX- G m;?QM- EX- M/
AMiBK i2 T `iM2` ?QKB+B/2, _2pB2r M/ BKTHB+ iBQMb Q7
h` mK - oBQH2M+2- #mb2- 3UjV,k9e keNX

* ``- CX "X M/ S +F? K- X UkykRVX aM T b+?2/mH2b M/ /QH
CQm`M H Q7 SQHB+v M HvbBb M/ J M ;2K2Mi- 9yUkV,9Rk

* ``2HH- aX 1X M/ >Q2Fbi` - JX GX UkyRyVX 1ti2`M HBiB2I
>Qr +?BH/`2M 2tTQb2/ iQ /QK2biB+ pBQH2M+2 z2+i 2p2`vQI
1+QMQKB+ CQm`M H, TTHB2/ 1+QMQKB+b- kURV,kRR k3X

*? MH2v- aX X- *? MH2v C`- CX CX- M/ * KT#2HH- >X 1X U
`27m;2, i?2 p Hm2 Q7 /QK2biB+ pBQH2M+2 b?2Hi2` b2`pB+2b
Q7 Sm#HB+ /KBMBbi` iBQM- jRU9V,jNj 9RjX

*?BM- uX@JX M/ *mMMBM;? K- aX UkyRNVX _2pBbBiBM; i?2
/QK2biB+ pBQH2M+2 ``2bi H rb QM BMiBK i2 T `iM2` ?QKB
Sm#HB+ 1+QMQKB+b- RdN,Ry9ydkX

*m``B2- CX- Jm2HH2`@aKBi?- JX- M/ _QbbBM@aH i2`- JX U
BM mi2`Q, h?2 BKT +i Q7 bb mHib /m`BM; T`2;M M+v QM #B
_2pB2r Q7 1+QMQKB+b M/ ai iBbiB+b- T ;2b R 9eX

.2 *? Bb2K `iBM- *X M/ /ö> mHi7Q2mBHH2- sX UkykyVX hrQ@
iBK iQ`b rBi? ?2i2`Q;2M2Qmb i`2 iK2Mi 2z2+ibX K2`B+ M 1+
RRyUNV,kNe9 NeX

.B2ii2- hX JX M/ _B# `- .X *X UkyR3VX HQM;Bim/BM H M Hv
?QmbBM; BMb2+m`BivX 1+QMQKB+ AM[mB`v- 8eUjV,Reyk R

.QvH2 C`- CX CX M/ Bx2`- X UkyR3VX 1+QMQKB+b Q7 +?B
i`2 iK2Mi- 7Qbi2` + `2- M/ BMiBK i2 T `iM2` pBQH2M+2X
2+QMQKB+b- Ry,3d Ry3X

.m; M- GX- L ;BM- .X aX- M/ _Qb2M72H/- _X URNNNVX 1tTH
BM BMiBK i2 T `iM2` ?QKB+B/2, h?2 2z2+ib Q7 +? M;BM; /QI
bi imb- M/ /QK2biB+ pBQH2M+2 `2bQm`+2bX >QKB+B/2 aim

.m; M- GX- L ;BM- .X aX- M/ _Qb2M72H/- _X UkyyjVX 1tTQb
`2i HB iBQM\ i?2 2z2+ib Q7 /QK2biB+ pBQH2M+2 `2bQm`+2
?QKB+B/2X G r bQ+B2iv `2pB2r- jdURV,ReN RN3X

1+F2`i- 6X- 6Q`i- hX *X- a+?Qii- SX EX- M/ u M;- LX CX UkykyV
p Hm2b BM i?2 mb +2Mbmb #m`2 möb +QmMiv #mbBM2bb T ii
L iBQM H "m`2 m Q7 1+QMQKB+ _2b2 `+?X

1HHb#2`;- JX- >2Bb2- GX- S2M - _X- ;m`iQ- aX- M/ qBMFpB
b2 `+?BM;/QK2biB+ pBQH2M+2 ; BMbirQK2M, K2i?Q/QHQ;
bB/2` iBQMbX aim/B2b BM 7 KBHv TH MMBM;- jkURV,R ReX

6 ` DB- aX@GX- _B/;2r v- :X- M/ qm- uX UkyR3VX 1z2+i Q7 2
?QK2H2bb b?2Hi2`b QM T`QT2`iv +`BK2X CQm`M H Q7 1tT2
R9UkV,RkN R9yX

6 `K2`- X M/ hB272Mi? H2`- CX URNNdVX M 2+QMQKB+ M
pBQH2M+2X _2pB2r Q7 bQ+B H 1+QMQKv- 88UjV,jjd j83X

:QQ/K M@" +QM- X UkykRVX .Bz2`2M+2@BM@/Bz2`2M+2b r
K2Mi iBKBM;X CQm`M H Q7 1+QMQK2i`B+bX

:m#Bib- .X- a?BMM- JX- qQQ/- JX- "2HH- aX- . bi`mT- aX- aC
aX- J+AMMBb- .X- J+* HH- hX- M/ E ii2H- lX UkyReVX 6 KB
j@v2 ` BKT +ib Q7 ?QmbBM; M/ b2`pB+2b BMi2`p2MiBQMb
p BH #H2 iaa_L jy88kN8X

> ``2HH- 1X- G M;iQM- GX- "2`xQ7bFv- JX- M/ aKBH2v@J+
>Qmb2?QH/TQp2`iv M/ MQM7 i H pBQH2Mi pB+iBKBx iBQM
`2TQ`i- "m`2 m Q7 CmbiB+2 ai iBbiB+bX

>bm- GX@*X UkyRdVX h?2 iBKBM; Q7 r2H7 `2 T vK2Mib M/ B
H2M+2X 1+QMQKB+ BM[mB`v- 88UkV,RyRd RyjRX

C FB2H - SX UkykRVX aBKTH2/B ;MQbiB+b 7Q`irQ@r v }t2/ 2

GBM/?Q`bi- hX- Pt7Q`/- JX- M/ :BHHKQ`2- JX _X UkyydVX G
Q7 /QK2biB+ pBQH2M+2 QM 2KTHQvK2Mi M/ r2H7 `2 Qmi+Q
T2`bQM H pBQH2M+2- kkUdV,3Rk 3k3X

J2bbBM;- CX hX- * KT#2HH- CX- q2#bi2`- .X qX- "`QrM- aX- S
qBHbQM- CX aX UkyR8VX h?2 QFH ?QK H2i? HBiv bb2bbK
2tT2`BK2Mi H 2p Hm iBQM Q7 i?2 H2i? HBiv bb2bbK2Mi T`Q
_2pB2r- 3NUjV,9NN 8jyX

Pö6H ?2`iv- "X UkyRNVX >QK2H2bbM2bb `2b2 `+?, ;mB/2 7
7`B2M/bVX CQm`M H Q7 >QmbBM; 1+QMQKB+b- 99,R k8X

_ BbbB M- EX JX UkyReVX >QH/ vQm` }`2, .B/ i?2 RNNe 72/
+i 2tT MbBQM `2/m+2 /QK2biB+ ?QKB+B/2b\ CQm`M H Q7 S
J M ;2K2Mi- j8URV,ed NjX

aBKb- EX UkykRVX a22FBM; b 72 ? `#Q`b, 1K2`;2M+v /QK2bi
M/ 7 KBHv pBQH2M+2X qQ`FBM; S T2`X

aKBi?- aX :X- w? M;- sX- " bBH2- EX *X- J2``B+F- JX hX- q M;-
DX- M/ *?2M- CX UkyR3VX h?2 M iBQM H BMiBK i2 T `iM2`
bm`p2v, kyR8 / i #`B27 mT/ i2/ `2H2 b2X

aQHQM- :X- > B/2`- aX CX- M/ qQQH/`B/;2- CX JX UkyR8VX q?
7Q`\ CQm`M H Q7 >mK M `2bQm`+2b- 8yUkV,jyR jReX

ai2p2MbQM- "X M/ qQH72`b- CX UkyyeVX " `; BMBM; BM i?2
.BpQ`+2 H rb M/ 7 KBHv /Bbi`2bbX h?2 Zm `i2`Hv CQm`M
RkRURV,ked k33X

aiBH2b- JX UkyykVX qBiM2bbBM; /QK2biB+ pBQH2M+2, h?2 2
B+ M 6 KBHv S?vbB+B M- eeURRV,ky8kX

qQQ/- .X- o H/2x- _X "X- > v b?B- hX- M/ a?2M- X URNNyVX
?Qmb2/ 7 KBHB2b BM HQb M;2H2b, bim/v +QKT `BM; /2K
M/ 7 KBHv 7mM+iBQM +? ` +i2`BbiB+bX K2`B+ M CQm`M
3yUNV,Ry9N Ry8kX