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:WLJPHS [YHUZMLY WH[O^H` [V+LUPY4ZP(` VM; /PUHPS,SLTLU[HY` ;LHJOLY
H[ 4HUVH ZLL WHNL ;K\JH[PUVU
-VY JYVZZ^HSR VM UL^ Z\IQLJ[ JYK LZ Z]J WHNL
9LJVTTLUKLK *V\YZL :LX\LUJL ;OL (ZZVJPH[L PU (Y[Z PU ,SLTLU[HY` ;LHJOLY ,K\
;LHJOLY ,K\JH[PUVU MVY ;YHUZMLY KLNYLL (( ; PU ,SLTLU[HY`
-HSS @LHY <UP[Z ! ;LHJOLY ,K\JH[PUVU PZ H \UP[ WYVNYHT ^OPJO
,*65 ) ) VY ,*65 )/ )/ WYV]PKLZ Z[\KLU[Z [OL SV^LY KP]PZPVU JV\YZL^VYR
:WYPUN @LHY <UP[Z ! YLX\PYLK MVY [YHUZMLY [V H *:< PUZ[P[\[PUVU MVY [OL
,*65 ( ( VY ,*65 (/ (/ THQVY PU ,SLTLU[HY` ;LHJOLY ,K\JH[PUVU MVY [OL
-HSS @LHY <UP[Z ! NVHS VM ILJVTPUN HU LSLTLU[HY` ZJOVVS [LHJOLY
4(; / VY 4(; / / :[\KLU[Z ^OV JVTWSL[L [OL (ZZVJPH[L PU (Y[Z
:WYPUN @LHY <UP[Z ! PU ,SLTLU[HY` ;LHJOLY ,K\JH[PUVU MVY ;YHUZMLY
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^PSS IL HISL [V KLTVUZ[YH[L RUV^SLKLN PU JOPSK
:WYPUN @LHY <UP[Z ! KL]LSVWTLU[ [OLVYPLZ HWWS` KL]LSVWTLU[HSS`
4(; / VY 4(; / ( HWWYVWYYPH[L LSLTLU[HY` LK\JH[PUVU WYHJ[PJLZ
,SLJ[P]L *V\YZLZ KL]LSVW J\YYPJ\S\T HWWYVWYYPH[L MVY ZJOVVS HNL
-HSS @LHY :WYPUN @LHY <UP[Z !
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3PZ[4(;/)4(;/ * *OVVZL VU,OLV(ZZVJPH[L PU (Y[Z PU 4\ZPJ 5\Y[P;YHUZMLYPLUJL PU 5\Y[P[VU H
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-HSS VY :WYPUN @LHY VY <UP[Z+LNYLL ((; PU 4\ZPJ PZ H \UP[WYVNYHT ^OPJO
3PZ[) *OVVZL VUL JV\YZL PM THSVWUPW 4\ZPJ 4\ZPJ (HUK HYL \UP[JV\YZLZ [OH[T\Z[IL YLWLH[LK [PTLZ [V TLL[[OL YLX\PYLTLU[
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:\KLU[Z ^OV JVTWSL[L [OL (ZZVJPH[L PU (Y[Z PU
4\ZPJ MVY ;YHUZMLY KLNLYLL ((; PU 4\ZPJ ^PSS IL
HISL [V KLTVUZ[YH[L [OL HIPSP[[V OLHY PKLU[PM
HUK ^VYR JUVJLW[\HSS ^P[O [OL LSLTLU[Z VM
T\ZPJ [OYV\NO ZPNO[YLHKPUN HUK T\ZPJHS HUHS`ZPZ"
WLYMVYT Z[HUKHYK ZVSV HUK LUZLTISL YLWLY[VPLY
HWYVWYPH[L [V [OLPY WLYMVYTHUJL HYLH H[H JVS
SLNPH[L SL]LS" JYLH[L KLYP]H[P]L VY VYPNUHS T\ZPJ PU
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H ^VYR PUN RUV^SLKNL VM T\ZPJ OPZ[VY` HUK WLYMVY
THUJL WYHJ[PJLZ ^P[OPU [OLPY HYLH VM ZWLJPHSPA^H[PVU
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[PVU)YLHK[O WH[[LYU *:< .,)YLHK[O " 69
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[PVU JVTWL[LUJ` YLX\PYLTLU[Z 7, YLX\PYLTLU[Z
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4HQVYZ ^PSS IL YLX\PYLK [V WHZZ H 7PHUV 7YV^JPLUJ`
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KLNYLL (: ; PU 70`ZPJZ ^PSS IL HISL [V JVT\UP
JH[L VYHSS` HUK PU ^YP[PUN JVYL WO`ZPJHS WYPUJPWSLZ
[OL YLZ\S[Z VM L_WLYPTLU[Z HUK [OLPY HUHS`ZPZ VM
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[V H SVJHS *:< ^P[O H ZPTPSHY THQVY HUK THQVY PU
7Z`JOVSVN` :[\KLU[Z JVTWSL[PUN [OL WYVNYHT
^PSS IL HISL [V KLZJYPIL [OL THQVY JVUJLW[Z
[OLVYL[PJHS WLYZWLJ[P]LZ LTPYPJHS ÄUKPUNZ
HUK OPZ[VYPJHS [YLUKZ PU WZ`JOVSVN`" HWW` [OL
ZJPLU[PÄJ TL[OVK HUK JYP[PJHS [OPURPUN ZRPSSZ [V
MVYT\SH[L ]HSPK O`WV[OLZLZ VWLYH[PVUHSS` KLÄUL
JVUZ[Y\J[Z HUK L]HS\H[L JSHPTZ" HUHS`aL KH[H I`
ZLSLJ[PUN [OL HWWYVWYYPH[L TL[OVKZ HJJ\YH[LS`
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T\UPJH[L [OL YLZ\S[Z PUJS\KPUN [OL WYVWLY \ZL VM
[HISLZ HUK NYHWOZ" KLZJYPIL [OL HUH[VT` HUK
M\UJ[PVU VM [OL THQVY JVTWVULU[Z VM [OL ULY]V\Z
Z`Z[LT HUK [OL WO`ZPVSVPJHS IHZPZ VM UL\YVUHS
JVTT\UPJH[PVU PUJS\KPUN OV^ KY\NZ Z[YLZZ
U\]YP[PVU PU[LYWLYZVUHS H[[YHJ[PVU HUK V[OLY L_VN
LUV\Z MHJ[VYZ HMMLJ [OL M\UJ[PVU VM [OL ULY]V\Z
Z`Z[LT ZWLJPM` OV^ WZ`JOVSVNPJHS WYPUJPWSLZ HYL
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JOPSK YLHYPUN HUK ZVJPHS PU[LYHJ[PVUZ" HUK L_WSHPU
OV^ WZ`JOVZVJPHS MHJ[VYZ PUÄ\LUJL ILOH]PVY
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ZVJJPVJ\S[\YHS HUK PU[LYUH[PVUHS KP]LYZP[`
:[\KLU[Z T\Z[ JVTWSL[L \UP[Z PUJS\KPUN
\UP[Z PU [OL THQVY \UP[Z VM 0U[LYZLNRTL[HS
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9LX\PYLTLU[Z HUK HKKP[PVUHS *:< [YHUZMLYHISL
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TPUPT\T V]LYHSS NYHKL WVPU[ H]LYHNL VM HUK
LHYU H * VY IL[[LY PU HSS JV\YZLZ YLX\PYLK MVY [OL
THQVY :[\KLU[Z HYL UV[ YLX\PYLK [V JVTWSL[L
[OL PUMVYTH[PVU JVTWL[LUJ` YLX\PYLTLU[Z 7,
YLX\PYLTLU[Z VY J\S[\YHS KP]LYZP[` YLX\PYLTLU[Z
MV\UK PU V[OLY KLNLYLLZ H [OL *VSSLNL
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PUJS\KL LK\JH[PVU" HU[OYVWVSVN`" YHJL HUK L[OUPJ
Z[\KPLZ" JVNUP[P]L KL]LSVWTLU[HS HUK ZVJPHS WZ`
JOVSVN`" NH` SLZIPHU IPZL_\HS [YHUZNLUKLY HUK
X\LLY Z[\KPLZ" OPZ[VY`" SP[LYH[\YL" 8\LLY ;OLVY`"
1\KHPJ HUK 4PKKSL ,HZ[LYU Z[\KPLZ" ZVJPVSVN`
HUK ^VTLU NLUKLY HUK ZL_\HSP[` Z[\KPLZ
;OL :VJPHS 1\Z[PJL :[\KPLZ [YHUZMLY KLNYLL
VMMLYZ Z[\KLU[Z [OL VWWVY[\UP[` [V WYLWHYL MVY
YL^HYKPUN ^VYR Z\JO HZ ^P[O NV]LYUTLU[HNLU
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YLZLHYJO PUZ[P[\LZ JVVWVYH[PVUZ KVT LZ[PJ HUK
PU[LYUH[PVUHS UVU NV]LYUTLU[HS VY JVT T\UP[` VY
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;OL (ZZVJPH[L PU (Y[Z PU :[\KPVYPU M@LHY ;YHUZMLY
KLNYLL ((; PU :[\KPV (Y[Z PZ [KLPZPNULK [V WYV
]PKL SV^LY KP]PZPVU LK\JH[PVU [V Z[\KLU[Z WSHU
UPUN [V [YHUZMLY [V H *:< PU 2PZ[\ [PVU PU W\YZ\IP [VM
H IHJJHSH\YLH[L KLNYLL PU (Y[WYV PZ\HS HUK 7\LSBZ !
(Y[VY =PZ\HS HUK 7LYMVYTPUN (Y[Z :[\KLU[Z <UP[Z !
JVTWSL[PUN [OL (ZZVJPH[L PU :[\KLU[Z [Y\KZ [Y[Z
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Z[YLUN[OZ HUK NVHSZ" JYLH[L HSS^@UNZ [OMYRUN @LHY
VUZ[YH[L WYVWVY[PVU]HS\L]VS\TL JVTWYZR[PVU
JOPHYVZJ\YV HUK WLYZWJ[P]L HUK [LJOUJPX\LZ VM
WLUJPS PUR HUK JOHYJVHS H@WYSPYHKPW\HUK JYUR[Z
HU HY[WYVQLJ] [OH] \ZLZ [OL LSLTLU[Z VM KLZPNU
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:[\KLU[Z T\Z [JVTWSL[L [OL MVSSV^PUN YLX\PYL
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VY J\^S\YHS KP]LYZP[` YLX\PYLTLU[Z MV\UK PU V[OLY
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^OPJO PZ KLZPNUK [V WYV]PKL SV^LY KP]
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[LYTPUVSVN` HUK SHUN\HNL" HUH al SP[L
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;/, (9 *9LOLHYZHS HUK 7LYMVYTHUJL
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^OLU [OL THQVY \UP[Z WS\Z [YHUZMLY .,
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:WJPHS WH[O^H^Z [V [YHUZMLY [V V\ [VM Z[H
ZLL WHNL
-VY JYVZZ^HSR VM UL^ Z\IQLJ[JVKLZ ZLL

Association for Transfer