ᐃᓄᓕᒫᓂᒃ ᑐᑭᓯᓂᐊᕐᕕᖃᕐᓂᖅ - ᓄᑖᐊᔫᑉ ᐃᒪᖓᓂ ᓇᓪᓕᐅᑎᑦᑕᑐᓂᒃ ᕿᓚᓗᒐᕐᓂᐊᓇᖕᒋᑑᑎᑦᓯᓂᖅ (ᑏᓯᒡᐱᕆᒥᓗ ᓴᓄᐊᕆᒥᓗ) ᐃᓄᓕᒫᓂᒃ ᑐᑭᓯᓂᐊᕐᕕᖃᕐᓂᖅ

ᓄᓇᕕᒻᒥ ᑕᕆᐅᕐᒥᐅᑕᓕᕆᔨᒃᑯᑦ ᑲᑎᒪᔨᒃᑯᖏᑕ ᐱᓪᓗᑯᒋᐊᓕᓐᓅᓕᖓᔪᓂᒃ ᐊᐱᕐᓱᕈᑎᖏᑦ

ᐱᕙᓪᓕᐊᓯᒪᓂᕐᒥᒃ ᑐᑭᓯᒪᑎᑦᓯᒍᑏᑦ ᐃᓕᖓᔪᑦ ᐊᐱᕐᓲᑎᓄᑦ:

ᑕᓯᐅᔭᕐᔪᐊᒥ ᓯᕿᓂᐅᑉ ᓄᐃᕕᐊᑕ ᕿᓚᓗᒐᖏᑦ ᐊᒻᒪᓗ ᑕᓯᐅᔭᕐᔪᐊᒥ ᓯᕿᓂᐅᑉ ᓂᐱᕝᕕᐊᑕ ᕿᓚᓗᒐᖏᑕ ᐊᐅᓚᓂᕆᕙᑦᑕᖏᑦ ᐅᑭᐊᑐᖃᐅᓕᕐᑎᓗᒍ ᑕᑯᔪᑕᐅᓯᒪᕗᑦ ᐃᑭᓐᓂᔭᐅᖃᑦᑕᑐᑦᔭᐅᒋᐊᖏᑦ ᑕᓯᐅᔭᕐᔪᐊᒥ ᓯᕿᓂᐅᑉ ᓄᐃᕕᐊᑕ ᕿᓚᓗᒐᕐᑯᑎᖏᑦ ᓄᓇᓂ ᖃᐅᔨᓴᕐᓂᒥᒃ ᐱᓇᓱᕝᕕᐅᓲᓂ ᒐᒫᓪᓗ ᐃᑭᓐᓂᔭᐅᔪᑦᔭᐅᕗᑦ ᕿᓚᓗᒍᑦ ᐊᕐᕐᑯᓵᑲᑕᑦᑐᑦ ᐊᑯᕐᖓᓂ. ᐃᓄᑐᐃᓐᓄᑦ ᖃᐅᔨᒪᔭᖏᑦ ᐊᕐᕐᑯᑎᒋᑦᓱᒋᑦ ᑐᑭᓯᔭᐅᓯᒪᕗᑦ ᑖᒃᑯᐊ ᑕᓯᐅᔭᕐᔪᐊᑉ ᓯᕿᓂᐊᑕ ᓄᐃᕕᐊᓂᒥᐅᑦ ᕿᓚᓗᒍᑦ ᐅᑭᐊᕐᕐᖃᒥᐅᓂᕐᔭᐅᑎᓪᓗᒍ ᐊᕐᕐᑯᔫᓱᖕᒍᒋᐊᖏᑦ (ᓯᑉᑎᒻᐱᕆᒥᓗ ᐆᒃᑐᐱᕆᒥᓗ), ᐁᑉᐯᖏᑦ ᑕᓯᐅᔭᕐᔪᐊᒥ ᓯᕿᓂᐅᑉ ᓂᐱᕝᕕᐊᑕ ᕿᓚᓗᒐᖏᑦ ᑭᖑᓪᓕᐅᓂᕐᔭᐅᓯᑎᒃ ᐅᑭᐊᒥ ᐊᕐᕐᑯᔫᓱᖕᒍᑎᓪᓗᒋᑦ (ᓈᕕᒻᐱᕆ/ᑏᓯᒡᐱᕆ). ᒐᒥᒻᒪᑦ ᑲᖏᕐᓱᔪᐊᕐᒥᐅᓗ ᕐᑯᐊᕐᑕᒥᐅᓪᓗ ᕿᓚᓗᒃᒋᑖᓯᓱᖏᑦ ᐃᑭᓐᓂᔭᐅᒋᐊᖃᕐᑐᔭᕐᐳᑦ ᑕᓯᐅᔭᕐᔪᐊᑉ ᓯᕿᓂᐊᑕ ᓄᐃᕕᐊᓂᑦ ᐱᓯᒪᔪᑦ ᐃᑭᓐᓂᔭᐅᔪᑦᔭᐅᔫᕐᓱᑎᒃ ᓈᕕᒻᐱᕆ ᐃᓱᓕᑎᓪᓗᒍ ᐊᒻᒪᓗ ᑕᕐᕿᖏᓐᓂ ᑏᓯᒡᐱᕆᐅᓪᓗ ᓴᓄᐊᕆᐅᓪᓗ, ᐊᑕᐅᑦᓯᑯᑦ ᐅᑭᐊᕐᕐᖃᒥᐅᑎᓪᓗᒍ ᐃᕗᔨᕕᒻᒥᓗ ᓴᓪᓗᓂᓗ ᐊᒥᓲᓂᕐᓴᓂᒃ ᑕᓯᐅᔭᕐᔪᐊᑉ ᓯᕿᓂᐊᑕ ᕿᓚᓗᒐᕐᑯᑎᖏᓐᓂᒃ ᕿᓚᓗᒃᒋᑖᕐᓂᓴᐅᑎᓪᓗᒋᑦ ᖃᐅᔨᓴᕈᑎᑦᓴᑦ ᐃᒪᕐᐱᓕᕆᔨᕐᔪᐊᑯᓐᓅᔭᕐᑕᐅᒪᓕᕐᑎᓗᒋᑦ.

ᓇᓪᓕᐅᑎᑦᑕᑐᓂᒃ ᕿᓚᓗᒐᕐᓂᐊᓇᖕᒋᑐᑎᑦᓯᕙᓐᓂᓂᒃ ᑐᑭᓯᒪᑦᓯᐊᓂᕐᓴᐅᒍᒪᒧᑦ, ᑭᖕᖑᒪᑦᓯᕗᒍᑦ ᐱᕙᓪᓕᐊᓯᒪᓂᕐᒥᒃ ᑐᑭᓯᒪᒍᑎᑦᓴᓂᒃ ᐊᒻᒪᓗ ᖃᐅᔨᓴᕈᑎᑦᓴᓂᒃ ᐱᔭᖃᕋᓱᓐᓂᓅᓕᖓᔪᓂᒃ.

ᐃᓱᒪᖃᕈᑦᑕ ᐃᓗᓐᓇᑎᒃ ᕿᓚᓗᒐᑦ ᐊᕐᕐᑯᔫᕐᑐᑦ ᓄᑖᐊᔫᑉ ᐃᒪᖓᒍᑦ ᐱᓯᒪᒋᐊᖏᑦ ᑕᓯᐅᔭᕐᔪᐊᒥᑦ ᓯᕿᓂᐅᑉ ᓄᐃᕕᐊᓂᑦ ᐅᕝᕙᓗᓐᓃᑦ ᑕᓯᐅᔭᕐᔪᐊᒥᑦ ᓯᕿᓂᐅᑉ ᓂᐱᕝᕕᐊᓂᑦ, ᐃᓗᓐᓇᑎᓪᓗ ᕿᓚᓗᒐᓕᒫᑦ ᐊᐅᓚᖃᑎᒋᓯᖑᒋᐊᖏᑦ, ᐃᒣᓕᖓᕗᑦ ᐅᒪ:
3,400 (ᑕᓯᐅᔭᕐᔪᐊᒥᑦ ᓯᕿᓂᐅᑉ ᓄᐃᕕᐊᓂᑦ) + 58,000 (ᑕᓯᐅᔭᕐᔪᐊᒥ ᓯᕿᓂᐅᑉ ᓂᐱᕝᕕᐊᓂᑦ) = 61,400 ᕿᓚᓗᒍᑦ
3,400 (ᑕᓯᐅᔭᕐᔪᐊᒥᑦ ᓯᕿᓂᐅᑉ ᓄᐃᕕᐊᓂᑦ) / 61,400 ᕿᓚᓗᒍᑦ = 5.5% ᒥᑦᓯᑎᓐᓃᑐᑦ ᕿᓚᓗᒍᑦ ᓄᑖᐊᔫᑉ ᐃᒪᖓᒍᑦ ᐊᕐᕐᑯᔫᕐᑐᑦ ᐱᓯᒪᓇᓱᒋᔭᐅᕗᑦ ᑕᓯᐅᔭᕐᔪᐊᒥᑦ ᓯᕿᓂᐅᑉ ᓄᐃᕕᐊᓂᑦ.

ᐃᒪᕐᐱᓕᕆᔨᕐᔪᐊᑯᑦ ᐅᑭᐊᒥ ᒥᑦᓴᐅᓵᕆᓗᒍᑎᖏᑦ ᑕᓯᐅᔭᕐᔪᒥᑦ ᓯᕿᓂᐅᑉ ᓄᐃᕕᐊᓂᑦ ᐱᓯᒪᔪᓂᒃ, ᑐᖕᖓᕕᖃᕐᓱᑎᒃ ᐊᕐᕋᒍᓂ ᐊᓂᒍᕐᑐᓂ ᐊᓐᓂᑐᐊᖑᖃᑦᑕᑐᕕᓃᑦ ᖃᐅᔨᓴᕐᑕᐅᒍᑎᕕᓂᖏᑎᒍᑦ ᒥᑦᓴᐅᓵᕐᓯᒪᕙᖏᑦ 25%-ᖑᑎᓪᓗᒋᑦ

ᑕᒪᓐᓇ ᑕᑯᑦᓴᐅᑎᑦᓯᔪᖅ ᐅᓄᕐᓂᖏᑦ ᑕᓯᐅᔭᕐᔪᐊᒥᑦ ᓯᕿᓂᐅᑉ ᓄᐃᕕᐊᑕ ᕿᓚᓗᒐᖏᑕ ᐊᓐᓂᑐᐊᖑᓯᒪᔪᑦ ᖃᐅᔨᓴᕐᑕᐅᒍᑎᖏᑦ ᐅᓄᕐᓂᓴᒻᒪᕆᐅᓯᒪᒋᐊᖏᑦ ᑕᒪᕐᒥᒃ ᓯᕿᓂᐅᑉ ᓄᐃᕕᐊᓂᓪᓗ ᓂᐱᕝᕕᐊᓂᓪᓗ ᕿᓚᓗᒐᕐᑯᑕᐅᔪᑦ ᐊᑕᐅᑦᓯᑯᑦ ᐃᖏᕐᕋᓂᕐᐸᑕ.

ᑕᓯᐅᔭᕐᔪᐊᒥ ᓯᕿᓂᐅᑉ ᓂᐱᕝᕕᐊᑕ ᕿᓚᓗᒐᖏᑦ ᐊᕐᕌᒍᓯᖑᐸᐸᑕ ᐅᑭᐊᑐᖅᐅᓂᕐᓴᒥ ᓱᕐᓗ ᑐᖕᖓᕕᒋᑦᓯᒋᑦ ᐃᓄᑐᐃᓐᓄᑦ ᖃᐅᔨᒪᔭᖏᑦ, ᑕᒪᓐᓇ ᑐᑭᖃᓕᕐᐳᖅ ᑕᒐ ᐃᒫᒃ ᑕᓯᐅᔭᕐᔪᐊᒥᑦ ᓯᕿᓂᐅᑉ ᓄᐃᕕᐊᑕ ᕿᓚᓗᒐᖏᑕ ᕿᓚᓗᒑᔭᐅᓂᖏᑦ ᐃᑭᓐᓂᓴᐅᒋᐊᖃᓕᕋᔭᑎᓗᒋᑦ ᐅᑭᐊᑐᖅᐅᓂᕐᓴᐅᓕᕐᐸᑦ ᐅᕝᕙᓘᓐᓃᑦ ᐅᑭᐅᕐᖃᒥᐅᑎᓪᓗᒍ.

ᐃᒪᕐᐱᓕᕆᔨᕐᔪᐊᑯᓐᓂᒃ ᐊᐱᕐᓯᓂᒍᑏᑦ:

1. ᖃᓄᕐᓖᑦ ᐊᓪᓚᑕᐅᓯᒪᕙᑦ ᖃᐅᔨᓴᕐᓂᑎᒍᑦ ᐅᓄᕐᓂᐅᖃᑦᑕᓯᒪᔪᑦ ᐃᓕᖓᑦᓱᑎᒃ ᐅᑭᐊᑐᖃᒥ ᓄᓇᕕᐅᑉ ᑕᕆᐅᕐᑯᑎᖓᓂ ᐱᔪᖃᕐᓯᒪᔪᑦ ᐊᕐᕌᒍᓂ 5-ᓂ ᐊᓂᒍᕐᑐᓂ ᓄᕗᐊᓘᑉ ᐃᒪᖓᓂ? ᓄᐃᑦᓯᒍᑎᐅᓕᑦ ᓇᓪᓕᓗᑯᐊᐱᖏᓐᓃᒪᖓᑕ ᑲᒃᑯᑎᒎᓇ ᐊᓪᓚᓗᒋᑦ.

	%-ᖏᑦ ᐊᓐᓂᑐᐊᖑᓯᒪᔪᓂᑦ ᖃᐅᔨᓴᕈᑎᑦᓴᑕᕕᓃᑦ ᑕᓯᐅᔭᕐᔪᐊᒥ ᓯᕿᓂᐅᑉ ᓄᐃᕕᐊᑕ ᕿᓚᓗᒐᖏᓐᓂᑦ			
	ᓈᕕᒻᐱᕆ 1ᒥᑦ 14ᒧᑦ	ᓈᕕᒻᐱᕆ. 15 ᒥᑦ 30 ᒧᑦ	ᓈᕕᒻᐱᕆ 1ᒥᑦ ᓴᓄᐊᕆ 31ᒧᑦ	ᑏᓯᒻᐱᕆ 1ᒥᑦ ᓴᓄᐊᕆ 31ᒧᑦ
ᓄᕗᐊᓘᑉ ᐃᒪᖓᓂᑦ				
ᐃᕗᔨᕕᒻᒥᓗ ᓴᓪᓗᓂᓪᓗ				
ᑲᖏᕐᓱᔪᐊᒥᓪᓗ ᕐᑯᐊᕐᑕᒥᓪᓗ				
ᐃᕗᔨᕕᒃ				
ᓴᓪᓗᐃᑦ				
ᑲᖏᕐᓱᔪᐊᖅ				
ᕐᑯᐊᕐᑕᖅ				

2. ᐃᒪᕐᐱᓕᕆᔨᕐᔪᐊᑰᑦ ᐃᓱᒪᒐᔭᕐᖃᑦ ᑏᓯᒻᐱᕆᐅᑎᓪᓗᒍ ᕿᓚᓗᒐᕐᓂᐊᓇᕐᑎᓯᒋᐊᒥᒃ ᑲᖏᕐᓱᔪᐊᒥᓗ ᕐᑯᐊᕐᑕᒥᓗ?

3. ᕿᓚᓗᒐᕐᓂᐊᓇᖅ ᐊᑑᑎᔭᐅᑎᑕᐅᑦᑐᓕᖏᓐᓇᐸᑦ ᑏᓯᒻᐱᕆᒥᓗ ᓴᓄᐊᕆᒥᓗ, ᖃᓄᐃᓘᕐᓗᑏᒃ ᑕᒃᒐ ᐃᒪᕐᐱᓕᕆᔨᕐᔪᐊᑯᑦ ᐱᓇᓱᖃᑎᖃᓕᕋᔭᕐᐸᑦ ᓄᓇᕕᐅᑉ ᐃᓄᑐᐃᓐᓇᖏᓐᓂᒃ ᕿᓪᓚᑐᕐᓗᒋᑦ ᐊᓐᓂᑐᐊᖃᕐᑎᑐᓕᓂᕐᒧᑦ ᓯᕗᓪᓕᐅᓱᑎᒃ ᐊᕐᕐᑰᕐᑐᓂᒃ ᑕᓯᐅᔭᕐᔪᐊᒥ ᓯᕿᓂᐅᑉ ᓄᐃᕕᐊᑕ ᕿᓚᓗᒐᖏᓐᓂᑦ?

ᖃᓄᐃᓘᕐᓱᑏᑦ ᐃᒪᕐᐱᓕᕆᔨᕐᔪᐊᑯᑦ ᓱᕐᕐᑯᑐᐃᒥᒃ ᓄᓇᕕᐅᑉ ᐃᓄᑐᐃᓐᓇᖏᓐᓂᒃ ᑐᑭᖃᑦᓯᐊᑐᓂᒃ ᐅᖃᐅᓯᖏᓐᓂᒃ ᑎᒍᓯᓚᐅᔪᕗᑦ ᑐᑭᑖᕈᑎᒋᓚᖓᑦᓱᒋᑦ ᑲᔪᓯᑎᑦᓯᒍᑎᐅᓚᖓᔪᓂᒃ ᑏᓯᒻᐱᕆᒥᓗ/ᓴᓄᐊᕆᒥᓗ ᕿᓚᓗᒐᕐᓂᐊᓂᕐᒥᒃ ᐊᑑᑎᔭᐅᑐᑦᓯᒍᓕᓂᒃᑯᑦ ᓄᕗᐊᓘᑉ ᐃᒪᖓᓂ?

ᐊᐱᕆᒍᑏᑦ ᓄᓇᓕᓐᓂ ᐊᖑᕕᒫᐱᓐᓂᓗ ᐊᒻᒪᓗ/ᐅᕝᕙᓘᓐᓃᓗ ᐊᖑᕕᒐᒻᒪᕆᒃᑯᓂᒃ:

1. ᑎᒪᓖ ᐊᖑᕕᒐᐱᑦ ᓄᕗᐊᓘᑉ ᐃᒪᖓᓂ ᓄᓇᓕᓖᑦ (ᓄᓇᓕᓯ ᐅᕝᕙᓗᓐᓃᑦ ᐊᓯᓯ ᓄᓇᓕᖓᑦ) ᑭᖑᕙᕆᐊᕐᑎᓯᑉᐸᑕ ᓈᕕᒻᐱᕆᒥ ᕿᓚᓗᒐᕐᓂᐊᓇᐅᓲᒥᒃ ᑭᖑᕙᕆᐊᕐᓗᒍ ᐱᓇᓱᐊᕈᓯᓕᒫᒧᑦ (ᓲᕐᓗ ᐆᑦᑐᑎᒋᓗᒍ) ᖃᖏᐊᒋᕐᓲᓗᑎᒃ ᑕᓯᐅᔭᕐᔪᐊᒥ ᓯᕿᓂᐅᑉ ᓄᐃᕕᐊᑕ ᕿᓚᓗᒐᖏᓐᓂᒃ, ᐃᓱᐊᓈᕋᔭᕐᐸᑦ ᑏᓯᒻᐱᕆ 1-ᒥ ᕿᓚᓗᒐᕐᓂᐊᓇᕐᒥᒃ ᓄᕐᖃᑎᑦᓯᒍᑎᒃ?

2. ᕿᓚᓗᒃᑦ ᐊᒥᓱᐊᓘᑦᓱᑎᒃ ᐊᕐᕐᑰᓴᓱᖑᕙᑦ ᒪᕐᕋᕝᕕᓱᓐᓂ ᑏᓱᒻᐱᕆᐅᑎᓪᓗᒍ. ᑐᒃᑯᐊ ᐁᑉᐱᐅᑎᖓᓂᒃ ᐊᕐᕐᑰᓴᕐᑐᑦ ᐊᒥᓲᓂᕐᓴᑦ (ᓲᕐᓗ ᐅᖃᕐᑕᐅᒪᒻᒪᑕ ᐃᓄᑐᐃᓐᓄᑦ ᖃᐅᔨᒪᔭᒥᒍᑦ ᑕᑯᓐᓇᕈᑎᖏᒍᑦ) ᑐᒥᓱᖑᖏᓐᓇᖃᑦ ᑏᓱᒻᐱᕆᐅᑎᓪᓗᒍ?

3. ᕿᓚᓗᒐᕐᓂᐊᓇᖅ ᐊᑐᑎᔭᐅᓚᖓᑎᓐᓇᒍ ᑏᓱᒻᐱᕆᒥᓗᓐᓃᑦ ᔭᓄᐊᕆᒥᓗᓐᓃ ᕿᓚᓗᒐᕐᔪᖃᑦᓴᐸᑦ ᓱᒃᑯᔭᐅᒪᔪᓂᒃ, ᓈᒻᒪᓈᕋᔭᕈᓇᑦᓴᑐᑦ ᐱᒍᓐᓇᑎᑕᐅᓗᑎᓪᓗ ᕿᓚᓗᒐᕈᒪᔪᑦ ᑐᓂᔨᒍᑎᒃ ᐊᓪᓚᓱᒪᔪᑎᒍᑦ ᐊᖏᕐᑕᐅᒐᓱᒍᑎᓂᒃ ᐃᒪᕐᐱᓕᕆᔨᕐᔪᐊᑯᓐᓄᑦ ᐊᖏᕐᑕᐅᒐᔭᕈᓇᑦᓴᑐᑦ?