



## HUMS1009

Gci bXg'; ccX. 'A i g]Mž'D`YUgi fY 'UbX'K Y`!VY]b[

Gi a a Yf' #'&\$&%



7ci fgY'8YHJ]`g

7fYX]h'Dc]bHg '\*`

Gi a a UfmcZh\Y'7ci fgY

5ggYgga Ybh

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H\]g`Ugg][ ba YbhWcbg]gr`cZUWj ]hYg`UbX`k f]HYb`k cf\_`cZUddfcl ]a UH`m%) \$\$`k cfXg`cb`hcd]Wg`fY`UH`X`hc  
a i g]Wž`d`YUgi`fY`UbX`k Y`VY]b[ "

: YYXVUW\_j ]U`@A G

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' \$`a ]bi HgfiXi fU]cb

5ggYggYg`YWi`fY`WcbYbh

: YYXVUW\_j ]U`@A G

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8i fU]cb`UbX`bUh`fY`cZ`h`Y`HYgha`UmW`Ub[ Y`hc`W`UH`f`Z`c`f`dcgg]V]]]m`c`Z`gh`XY`b`rg`Z`c`f`W`X`hc`d`U`fh`W`d`UH``]b  
X]gh]Ubha`cXY`"GY`A`cc`X`Y`Z`c`f`XYHU]`g"

5 hYbXUbW F Yei ]fYa Ybhg

Gh XYbhg UfY gfcfb[ mYbWci fU[ YX hc UthYbX U WUggYg UbX fYj ]Yk YWfi fY fYWcfX]b[ g"

7 ci fgY GWXYXi Y

[J Yk WUgg hja YhUV Y](#)

Hja YhUV Y

8 UhY	HmdY	7 cbhYbh
(>Ubi Ufm!, >Ubi Ufm	@YWfi fY	A cbXUmž Hi YgXUmž H\i fgXUmUbX: f]XUm %&! ' da K YXbYgXUm BC '@97 HI F 9ž BC HI HCF -5@
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## F Ygci fWg

DfYgWf]VYX`F Ygci fWg`

K \YfY`dceg]V`YžhI hg`UbX`cHfYf`fYgci fWg`fYei ]fYX`Zcf`h]g`Wci fgY`k ]`VY`Uj U]UV`Y`cb!`]bY`j ]U`hY`i b] Yfg]m]VfUfm`D`YUgY`gYY`A ccX`Y`Zcf`XYHJ]g"

F YWca a YbXYX`F Ygci fWg

D`YUgY`gYY`A ccX`Y"

7ci fgY`9j U`i Uh]cb`UbX`8Yj Y`cda Ybh

: YXXVUW`UVci hH`Y`Wci fgY`]g`k`Y`Wca`Y""9UfmiZYXXVUW`k ]`VY`HU`Yb`]bhc`Wcbg]XYfUH]cb`k \YfY`dceg]V`Y`]b`h`Y`W`ffYbhcZYf]b[ ""Gh`XYbhg`k ]`fYW]j`Y`cddcfi`b]mhc`dfcj`]XY`ZYXXVUW`i`g]b[ ]`Uf]ci`g`a`cXYgž]b`UXX]h]cb`hc`a`m9I`dYf]YbWž]bW`X]b[ ]`b!`WUgg`UbX`dfj`UH`mhc`h`Y`Wci fgY`Wcbj`YbYf""H`Y`UghcZYf]b[ `cZ`h]g`Wci fgY`fYW]j`YX`\[ \`midcg]h] Y`a`m9I`dYf]YbW`Yj`U`i`Uh]cb`k`]h`U`gUh]gZ]W]cb`fUH]b[ `cZ`-`+`("i`ž`UbX`gh`XYbhg`g`ck`YX`Ub`Yi`W`Y`bhi`bXYfgfUbX]b[ `cZ`h`Y`]bh]bg]miUbX`dfYdUfUH]cb`fYei ]fYX`hc`gi`W`W`ggZ`m`HU`Y`Ub`]bh]bg]j`Y`Wci fgY""H`Y`mX]X`bchfYei`Ygha`i`W`hc`W`Ub[`Y""B`Yj`YfH`Y`Yggž]a`dfcj`Ya`Ybhg`k`YfY`gi`[ ]`YghX`UbX`UfY`VY]b[ ]`a`d`Ya`YbhX""H`Y`ghfi`W`fY`\Ug`VYYb`Wcbg]XYfUV`mi`dXUH`X"";`cf`Yi`Ua`d`Yž`Z]bU`UggYgga`Ybhg`UfY`bck`gdFYUX`cj`Yf`h`Y`Z]bU`hk`c`XUmg`cZ`h`Y`Wci fgYžfUH`Yf`h`Ub`VY]b[ `Wca`dfYggYXž`UbX`U`\_`YmiUggYgga`Ybhg`Z`ck`U`Wci fgY`ffYghfXUmifk`c`K`YXbYgXUmg`UbX`cbY`k`YY`YbXž""H`Y`dcdi`Uf`fWca`dfYggYX`a`cXYficZXY]j`Yfmk ]`VY`fYHJ]bYX.`cj`Yf`Y][ \`hXUmg`Wcbg]gh]b[ `cZ`fci`[ \`m)``WcbHUW`h`ci`fg`dYf`XUm`

Gi Va ]gg]cb 'cZ5ggYgga YbhiHUg\_g

Hi fb]h]b 'Gi Va ]gg]cb

Ʒmci 'YbWci bHYf'U'dfcV'Ya 'k \Yb'UH'Ya dh]b[ 'hc'gi Va ]hmc'i f'Ugg][ ba YbhiH'fci [ \ 'Hi fb]h]bž'd'YUgY  
HY'Yd\cbY'9I HYfbU'Gi ddcfhcb'-', ) " ' ' %cf'Ya U] 'H'Ya 'cb'YI HYfbU'HY'ggi ddcfh4 i bgk "YXi "Ui "'Gi ddcfh  
\ci fg'UfY', .\$\$Ua '—%\$.\$\$da 'cb'k YY\_XUmg'UbX'-. \$\$Ua '—) .\$\$da 'cb'k YY\_YbXg'fl \*) 'XUmg'U'm'YUfl" Ʒmci  
UfY'i bUV'Y'hc'gi Va ]hmc'i f'Ugg][ ba YbhiXi Y'hc'U'Zi 'hk ]H'Hi fb]h]b'mci 'a UmUdd'm'Zcf'Ub'YI HYbg]cbž'Vi hmc'i  
a i ghfYHU]b'mci f'h]W\_Yhbi a VYf'Z'ca '9I HYfbU'Gi ddcfhfU'cb[ 'k ]H'Ubmc'H'Yf'fY'Yj UbhXcW a YbHg'k'hc  
]bWi XY'Ug'Yj ]XYbVW'hc'gi ddcfhmc'i f'YI HYbg]cb'Udd'jW]h]cb" Ʒmci 'Ya U] '9I HYfbU'Gi ddcfhmc'i 'k ]  
Ui 'ca UH]W]m'fYW]j Y'U'h]W\_Yhbi a VYfž'Vi h]Zmci 'HY'Yd\cbY'mci 'k ]'b'YX'hc'gd'YW]W]m'Ug\_ 'Zcf'cbY"  
Hi fb]h]b'U'gc'dfcj ]XYg'i dXUH'g'cb'H'Y]f'gmgh'Ya 'ghU'h'g'cb'Hk ]HYf"

; YbYfU'mž'UggYgga YbhiHUg\_g'a i ghVY'gi Va ]HYX'Y'YW'fcb]W]m'j ]U'Y]H'Yf'Hi fb]h]b'cf'U'A ccX'Y  
Ugg][ ba YbH' 'b]bg]UbVW'g'k \YfY'H'g ]g'bc]hdccg]V'Yž]hk ]'VY'gh'UH'X'cb'mci f'Wci fgY'g'A ccX'Y'g]H'k ]H  
U'HYfbUH] Y'gi Va ]gg]cb'XYHU]g"

: cf]bZ'fa UH]cb'cb'\ck 'hc'gi Va ]hUgg][ ba YbHg'cb]bY'j ]U'A ccX'Y. \Hdg.#gh XYbH'i bgk "YXi "Ui #ck!  
gi Va ]hUgg][ ba YbH'a ccX'Y

# 5 WUXYa ]W< cbYgmiUbX`D`U[ ]Uf]ga

D`U[ ]Uf]ga ]g`i]b[ `hY`k cfXg`cf]XYUg`cZc`hYfg`UbX`dFYgYbh]b[ `hYa`Ug`mci`f`ck`b`" #WUb`hU`Y`a`Ubm`Zc`fa`g`z`Zc`a`XY`]VYfUHY`WX`YU]b[ `hc`UW]XYbhU`m`Wc`dm]b[ `Zc`a`U`gci`fW`k`]h`ci`hUW`bck`YX[ `Ya`Ybh`

I BGK ` [ fci dg`d`U[ ]Uf]ga ]bhc`hY`Zc`ck ]b[ `WU]Y[ cf]Yg.

7 cdm]b[ .`i`g]b[ `hY`gUa`Y`cf`j`Yfmg]a`]Uf`k`cfXg`hc`hY`cf][ ]bU`hY`hcf`]XYU`k`]h`ci`hUW`bck`YX[ ]b[ `hY`gci`fW`cf`i`g]b[ `ei`c`hU]cb`a`Uf`g`"H\`g`U`gc`Udd`Y]g`hc`]a`U[ `Yg`z`Ufh`UbX`XYg][ `b`dfc`YWg`z`Ug`k`Y`Ug`dFYgYbhU]cbg`k`YfY`gca`YcbY`dFYgYbh]`Ubch`Yf`g`]XYUg`cf`k`cfXg`k`]h`ci`hWYX]h`

#Uddfcdf]UHY`dUfUd`fUg]b[ .`7`U]b[ ]b[ `U`Zk`k`cfXg`UbX`d`fUgYg`k`\]Y`a`cghm`fY]b]b[ `hY`cf][ ]bU`ghf`W`fY`UbX`#`f`dfc[ `fYgg]cb`cZ]XYUg`cZ`hY`cf][ ]bU`z`UbX`]bZc`fa`U]cb`k`]h`ci`hUW`bck`YX[ `Ya`Ybh`H\`g`U`gc`Udd`Y]g`]b`dFYgYbhU]cbg`k`YfY`gca`YcbY`dUfUd`fUgYg`Ubch`Yf`g`]XYUg`cf`k`cfXg`k`]h`ci`hWYX]h`UbX`hc`d]YW]b[ `hc[ `Y`h`Y`f`ei`c`h`g`UbX`dUfUd`fUgYg`]bhc`U`bYk`k`\c`Y`z`k`]h`ci`hUddfcdf]UHY`fY`ZY`fY`bW]b[ "

7 c`i`g]cb.`k`cf\_]b[ `k`]h`c`hYfg`Vi`hdUgg]b[ `cZ`hY`k`cf\_]Ug`U`dYfgcb`g`]bX]j`]Xi`U`k`cf\_]`7`c`i`g]cb`U`gc`]bW`i`XYg`dfcj`X]b[ `mci`f`k`cf\_]hc`Ubch`Yf`g`h`XYbhVY`Zc`fY`hY`Xi`Y`XU]Y`z`cf`Zc`f`hY`di`fdcgY`cZ`hY`a`d`U[ ]Uf]g]b[ `Uh`Ubmi]a`Y`z`dUm]b[ `Ubch`Yf`dYfgcb`hc`dYfZc`fa`Ub`UWXYa`]W]Ug`\_`z`gh`U`]b[ `cf`UW`ei`]f]b[ `Ubch`Yf`dYfgcb`g`UWXYa`]Wk`cf\_]UbX`Wc`dm]b[ ]h`z`Z]f]b[ `hc`Wc`a`d`Y`h`Ubch`Yf`dYfgcb`g`k`cf\_]cf`gY`Y\_]b[ `dUma`Ybh`Zc`Wc`a`d`Y]b[ `UWXYa`]Wk`cf\_]`

#Uddfcdf]UHY`W]U]cb.`7`h]b[ `gci`fW`g`k`\]W\`Uj`Y`bchVYYb`fYUX`z`k`]h`ci`hUW`bck`YX[ ]b[ `hY`gY`Wc`bXUfm`gci`fW`Zc`a`k`\]W\`\_`bck`YX[ `Y`cZ`hY`a`\`Ug`VYYb`c`fU]bYX`

8 i`d`]WU]cb`f]gY`Zd`U[ ]Uf]ga`E`gi`Va`]h]b[ `mci`f`ck`b`k`cf`\_`z`]b`k`\c`Y`cf`]b`dUf]z`k`YfY`]h`Ug`dFY]`ci`g`m`VYYb`dFYdUfYX`cf`gi`Va`]hYX`Zc`f`Ubch`Yf`UggYgga`Ybhcf`Wc`i`fgY`Uhi`BGK`cf`Ubch`Yf`i`b]j`Yfg]h`

7 cffYW]fYZYfYbW]b[ `dfUW]W]g.

- DUfUd`fUg]b[ `zgi`a`a`Uf]g]b[ `zYggUm`k`f]h]b[ `UbX`h]a`Y`a`UbU[ `Ya`Ybh`
- 5ddfcdf]UHY`i`gY`cZ`UbX`U]h]f]Vi`h]cb`Zc`f`U`fU]b[ `Y`cZ`a`U]h]f]U`g`]bW`i`X]b[ `hY`h]z`]a`U[ `Yg`z`Zc`fa`i`UY`UbX`Wc`bW`d]g`"

#X]j`]Xi`U`Ugg]ghU]bW`]g`Uj`U]UV`Y`cb`fYe`i`Ygh`Zc`a`H\Y`@YUfb]b[ `7`YbhY`f`h`h`d`#`k`k`k`"Wi`bgk`"YXi`"Ui`#`G`h`XYbh]UfY`U`gc`fYa`]bXYX`h`Uh`W]fY`Z`i`h]a`Y`a`UbU[ `Ya`Ybh]g`Ub`]a`dc`f]U]bh`dUf]h`c`Z`gh`Xm`UbX`cbY`cZ`hY`]XYbh]Z]YX`W]i`gYg`cZ`d`U[ ]Uf]ga`]g`d`cc`f`h]a`Y`a`UbU[ `Ya`Ybh`G`h`XYbh]g`g`l`ci`X`U`ck`gi`Z]W]Y`bh]h]a`Y`Zc`f`fYgYUfW`z`X`fU]Z]b[ `UbX`d`fcdYf`fY`ZY`fY`bW]b[ `cZ`gci`fW`g`]b`dFYdUf]b[ `U`UggYgga`Ybh]h]a`g`

I BGK `@]VfUfmU`gc`\`Ug`hY`9`@G9`hc`Uj`U]UV`Y`hc`Ugg]ghmci`k`]h`mci`f`gh`XmUhi`BGK`"9`@G9`]g`XYg][`bYX`hc`]bhc`Xi`W`bYk`gh`XYbh]hc`gh`Xm]b[ `Uhi`BGK`Vi`h]hW]b`U`gc`VY`U[ `fYUhfY`ZYg`Yf`Xi`f]b[ `mci`f`





## 5 WUXYa ]W=Zcfa Uh]cb

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- fYei Ygh]Zcf`YI H`bg]cb/
- `Uh`gi Va ]gg]cbg`[ i ]XY`]bYg/
- fYj ]Yk `cZa Uf\_g/
- I BGK `<YU`h`UbX`GUZY`midc`]WYg/
- YI Ua ]bUh]cb`dfcW`Xi fYg/
- gdYW]U`W`bg]XYfU]cb`]b`h`Y`Yj YbhcZ]`bYgg`cf`a ]gUXj Ybhi fY/