



HUMS1009

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

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

GWXcc`cZHAY`5ftg'UbX'A YX]U`#`I BGK `5ftg'UbX'GcWJU`GWYbWg



7 ci fgY'8YHJ]`g

7 fYX]h'Dc]bHg '*`

Gi a a UfmcZ\Y'7 ci fgY

5ggYgga Ybh

5ggYgga YbhHUg_g

5ggYgga YbhHUg_	K Y[\ h	8i Y'8UH	Gh XYbh@YUfb]b[Ci hWta Yg'5ggYggYX
Hi hcf]U`K cf_`) \$i	Bch5dd`]WUV`Y	%ž&ž'
HYgh) \$i	%(#\$%#&\$&%\$%\$\$`DA	%

5ggYgga Ybh8YHU]`g

5ggYgga Ybh%`Hi hcf]U`K cf_`

GHUfhXUH. `Bch5dd`]WUV`Y

8YHU]`g.

) \$!dYfWbh

H\]g`Ugg][ba YbhWc]bg]g`cZUW]j]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

5ggYgga Ybh&.`HYgh

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8YHU]`g.

) \$!dYfWbh

' \$`a]bi hYgfXi fU]cb

5ggYggYg`YWfi`fY`Wc`bhYbh

: YYXVUW_j]U`@A G

5XX]h]cbU`XYHU]`g.

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`XYb`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@
	Hi hc f]U'	A cbXUmž Hi YgXUmž H\i fgXUmUbX: f]XUm - " \$!%&bccb 'CF ' !) " \$da K YXbYgXUm BC '@97 HI F 9ž BC 'HI HCF -5@
%>Ubi Ufm! %>Ubi Ufm	@YWfi fY	A cbXUm %&! ' da Hi YgXUm %&' da K YXbYgXUm BC '@97 HI F 9ž BC 'HI HCF -5@

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""9UfmiZYXVUW`k]`VY`hU`Yb`]bhc`Wcbg]XYfU]cb`k \YfY`dceg]V`Y`]b`h`Y`W`ffYbhcZYf]b[""Gh`XYbhg`k]`fYW]j`Y`cddcfi`b]mhc`dfcj`]XY`ZYXVUW`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`gU]gZ]W]cb`fU]b[`cZ`-`+`("i`ž`UbX`gh`XYbhg`g`ck`YX`Ub`Yi`W`Y`bhi`bXYfg]UbX]b[`cZ`h`Y`]b]h]bg]m]UbX`dfYdUfU]cb`fYei]fYX`hc`gi`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`Yf`h`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`h`c`XUmg`cZ`h`Y`Wci fgYž`fU`h`Yf`h`Ub`VY]b[`Wca`dfYggYXž`UbX`U`_`Ym]UggYgga`Ybhg`Z`ck`U`Wci fgY`fYghf]XUmifk`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'mYUfl" 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'Zc'f'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'UbmcH'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]'bYYX'hc'gdYW]Z]W]m'Ug_ 'Zc'f'cbY"
Hi fb]h]b 'U'gc'dfcj]XYg'i dXUH'g'cb'H'Y]f'gmgh'Ya 'ghU'hi 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]hd]cgg]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`Z`fa`g`z`Z`ca`XY`]VYfUHY`WX`YU]b[`hc`UW]XYbhU`m`W`cdm]b[`Z`ca`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`U`g`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`]bZ`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`ZfYbW]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`Z`fY`hY`Xi`Y`XU]Y`z`cf`Z`f`hY`di`fdcgY`cZ`hY`a`d`U[]Uf]g]b[`Uh`Ubmi]a`Y`z`dUm]b[`Ubch`Yf`dYfgcb`hc`dYf`Z`fa`Ub`UWXYa`]W]Ug`_`z`gh`U`]b[`cf`UW`ei`]f]b[`Ubch`Yf`dYfgcb`g`UWXYa`]Wk`cf_]UbX`W`cdm]b[`]h`c`Z`Z]f]b[`hc`W`ca`d`Y`h`Ubch`Yf`dYfgcb`g`k`cf_]cf`gYY_]b[`dUma`Ybh`Z`f`W`ca`d`Y]b[`UWXYa`]Wk`cf_]`

#Uddfcdf]UHY`W]U]cb.`7`]h]b[`gci`fW`g`k`k`]W`U`j`Y`bchVYYb`fYUX`z`k`]h`ci`hUW`bck`YX[]b[`hY`gYW`bXUfm`gci`fW`Z`ca`k`k`]W`_`bck`YX[`Y`cZ`hY`a`U`g`VYYb`c`hU]bYX`

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

7 cffYW]fY`ZfYbW]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`Z`f`U`fU]b[`Y`cZ`a`U]h]f]U`g`]bW`i`X]b[`hY`h]z`]a`U[`Yg`z`Z`fa`i`UY`UbX`W`cb`W`d]g`"

#X]j`]Xi`U`Ugg]ghU]bW`]g`Uj`U]UV`Y`cb`fYe`i`Ygh`Z`ca`H\Y`@YUfb]b[`7`YbhY`f`h`hd`##`k`k`"Wi`bgk`"YXi`"Ui`#`G`h`XYbh]U`fY`U`gc`fYa`]bXYX`h`Uh`W]fY`Z`i`h]a`Y`a`UbU[`Ya`Ybh]g`Ub`]a`dcffU]bhdUfhcZ`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]Ybh]h]a`Y`Z`f`fYgYUfW`z`X`fU]Z]b[`UbX`d`fcdYf`fY`ZfYbW]b[`cZ`gci`fW`g`]b`dFYdUf]b[`U`UggYgga`Ybh]h]a`g`"

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

5 WUXYa]W=Zcfa Uh]cb

: cf`YggYbh]U`ghi XYbh]bZcfa Uh]cb`fY`Uh]b[`tc.

- fYei Ygth]Zcf`YI H`bg]cb/
- `Uh`gi Va]gg]cbg`[i]XY`]bYg/
- fYj]Yk `cZa Uf_g/
- I B GK `<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/