

HUMS2000

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7 ci fgY⁻Cj Yfj]Yk

GHJZZ7cbHJWh78YHJ]`g

7cbj Ybcfg

B Ua Y	9a U]`	5j U]`UV]`]m	@cWUh]cb	D∖cbY
@ci]gY`Gh XXm	`"gh XXm4 i bgk "YXi "Ui	9a U]∵Zcf Uddc]bha Ybh	F cca '%') '!, ž]fghZccfž A cfj Yb'6fck b 6i]`X]b[

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7 cifgY'8YHJ]`g 7 fYX]hDc]bhg'*' GiaaUfmcZh\Y'7 cifgY X]fYWYX``YUfbYfg"`H\Y`7 ci fgY`7 cbj Ybcf`a YYhg`ghi XYbhg`Ufci bX`XUm&`cZh\Y]f`]bhYfbg\]d`UbX`h\Yb`cb`Ub Ug!bYYXg`VUg]g`k \]`ghidfcj]X]b[`Ya U]``UbX`#cf`hY`Yd\cbY`UWUXYa]Wgi ddcfh'`C bWY`h\Y`ghi XYbh\Ug

8iY**'da 'cb' VSk \$*{Ž\$ US^W VSdi VW] e SXfWdfZW/Sef VSk aXfZWhaUSf[a` S^b/SUW_ W f

• 7 f]h]WU``mfYZYWricbik cf_`VUgYX`YI dYf]YbWYg`UbX`]bhYffc[UhY`X]ZYfYbhUgdYWrgicZcf[Ub]gUh]cbU` h\YcfmiVch\`cfU``miUbX`]bik f]h]b[

8YHJ]`g`cZ'UggYgga Ybh'HJg_g.

6mi bXYftU_]b[`t\YgY`UggYgga YbhHUg_gžgh XYbtg`UfY`a YUbhhc`XYa cbgtfUhY`dfc[fYgg]j Y``YUfb]b[`Vm d`Ubb]b[`UbX`VY]b[`]bj c`j YX`]b`U`k cf_`VUgYX`dfc^YWf`H\]g`k]``fYgi `h]b`t\Y`dfcXi Wh]cb`cZ'U`k Y``!Uf[i YX YggUmžk \]W\`i gYg`U`t\YcfYh]WU`ZfUa Yk cf_`Zfca `cf[Ub]nUh]cbU``t\YcfmUbX`]bWcfdcfUhYg`]bg][\tg [U]bYX`Zfca `t\Y]f`j cWUh]cbU``d`UWYa YbhYI dYf]YbWY'''

: cf`ghi XYbhg`Xc]b[`a cfY`h\Ub`cbY`XUmdYf`k YY_`h\]g`k]``fYei]fY`]bhYbg]j Y`fYUX]b[`VYZ:fY`UbX`Uhih\Y`gHJfh cZh\Y`]bhYfbg\]d`hc`U``ck`UXYei UhY`dfYdUfUh]cb`Zcf`h\Y`]fghUggYgga YbhXi Y`cb`XUm+"`A YYh]b[`k]h\ @ci]gY`Ghi XXmž`h\Y`5WUXYa]W7 cbj Ybcf`k]```Ugg]gh]b``X]fYWh]b[`h\Y`ghi XYbhhc`Uddfcdf]UhY`fYUX]b[gž WUf]Zm]b[``'h\Y`dUfUa YhYfg`cZcf[Ub]nUh]cbU``h\YcfmUbX`Ugg]ghUbWY`k]h\`XfUZh]b[``U`ei Ygh]cb`Zcf`h\Y`Z]fgh UggYgga Ybh'

gh Win fYX Ug th Y gh XYbh W ccgYg Y" ["] bhc ghU [Yg cZh Y] bhYfbg]d cf i g]b [th Y gi [[Yg hYX \YUX]b [g cb A ccX Y" ≠i]g]a dcfhUbhth Uhth Y gh XYbh WUb]bX] WUh th Y]f df c [fYgg cb \ck th Ym \Uj Y th Ym Yb [U[YX k]th h Y ``]hYfUh fY UbX]XYbh]Zmk \Uh YUfb]b [th Ym \Uj Y UW]Y JX]b UfYUg gi W Ug th Y W U``Yb [Y cZa cj]b [Zca th Y I b]j Yfg]mgYh]b [th th Y k cf_d`UW ff Ygd YyU``m]Z]h]g th Y]f Zfgh]bhYfbg]d tz th Y]a dUW cZ X]j Yfg]m Ufci bX th Ya `UbX k \Uh Yh]W ```UbX gc W]U``fYgd cbg]V]`]h]Yg `UfY]bj c`j YX]b th Y]f]bXi ghfmcf`UfYU cZgd YW]U`hm'' @]gh]b [`_Ymg_]``g `UbX bYk `_bck `YX[Y [U]bYX WUb 'VY ``]b_YX th YI Ua d`Yg Zca th Y gh XYbhg fc`Y`UbX thUg_g i bXYfhU_Yb''

Hi fb]h]b`gYh]b[.`H\]g`Ugg][ba Ybh]g`gi Va]hhYX`h\fci [\`Hi fb]h]b`UbX`gh XYbhg`WUb`gYY`Hi fb]h]b`g]a]`Uf]hm fYdcfhg"

5ggYgga Ybh'. Cf[Ub]gUh]cbU`YggUm

GhJfhXUhY.~Bch5dd~]WUV~Y

@Yb[h\.`&\$\$\$ k cfXg

8YHJ]`g.

%'cZ&'l ::]bU``YggUmg`&\$\$\$'k cfXg"`K f]hhyb`ZYYXVUW_'k]h\]b`%\$'k cf_]b[`XUmg"

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

H\]gʻW[]HWLUbUʻmg]gʻVi]XgʻcbʻhYYggUmgi a a UfmUʻfYUXmigi Va]HYXʻi gʻlb[ʻUʻg]a]ʻUfʻgHi Wi fYʻUbXʻhY gUa Yʻei Ygh]cbʻ#ghUhYa YbhʻGhi XYbhgʻUfYʻYI dYWYXʻhcʻ\Uj YʻWcbh]bi YXʻhcʻfYUXʻh,fci [\ci hh\Y]bhYfbg\]dʻʻhcʻZbXʻUXX]h]cbUʻ``]hYfUhi fYʻUbXʻhcʻ]bWcfdcfUhYʻgi [[Ygh]cbgʻ]bʻh\YʻZYYXVUW_ʻdfcj]XYXʻcbʻh,Y gi a a Ufmʻʻ@Y[Ubhcʻdfcj]XYgʻUʻghUfh]b[ʻdc]bhki]h`_YmhYI hgʻcbʻVch\`B: DʻUbXʻdfcZ[hicf[Ub]nUh]cbʻVi h ghi XYbhgʻbYYX'hcʻ'cWhYʻgdYW]ZJWUfh]WYgʻ#]bZcfa Uh]cbʻh\UhidYfhU]bʻhcʻh\Y]f`\cghicf[Ub]nUh]cbʻ#fYʻYj Ubh]bXi ghfmʻ7 YUfʻYI Ua dʻYgʻZca'h\Yʻghi XYbhgʻ\cghicf[Ub]nUh]cbʻUfYʻhcʻdfcj]XYXʻUbX`]b_YX'hcʻh\Y gYYWHYXʻicf[Ub]nUh]cbUʻ`Wca dcbYbhgʻhcʻXya cbghfUhYʻgc]XʻfYUX]b[`UbXʻfYZYW]cbʻcbʻh\Yʻhcʻh\Y gYYWHYXʻicf[Ub]nUh]cbUʻ`Wca dcbYbhgʻhcʻXya cbghfUhYʻgc]XʻfYUX]b[`UbX`fYZYW]cbʻcbʻh\Yʻhc'h\Y gYYWHYXʻicf[Ub]nUh]cbUʻ`Ybca dcbYbhgʻhcʻXya cbghfUhYʻgc]XʻfYUX]b[`UbX`fYZYW]cbʻcbʻh\Yʻhc'h\Y gYYWHYXʻicf[Ub]nUh]cbUʻ`Ybca dcbYbhgʻhcʻXya cbghfUhYʻgc]XʻfYUX]b[`UbX`fYZYW]cbʻcbʻh\Y`hc'h\Y gYYWHYXʻicf[Ub]nUh]cbUʻ`Ybca dcbYbhgʻhcʻXya cbghfUhYʻgc]X`fYUX]b[`UbX`fYZYW]cbʻcbʻh\Y`hc'h\Y gYYUHYX`icf[Ub]nUh]cbUʻ`Ybta dcbYbhgʻhc`Xya cbghfUhYʻgc]XifYUX]b[`UbX`fYZYW]cbʻcbʻh\Y`hc'h\Y gYYUHYX`icf[Ub]nUh]cbUʻYbgʻci h\ck`fYYj Ubhh\Y`]]hYfUhi fY`]gʻhc`h\Y]f`gdYW]ZW\cghʻGhi XYbhgʻUgʻk Y``Ug h\Y`ghi XYbhfgʻUV]]mhtc`hYUgY`ci h\ck`fYYj Ubhh\Y`]]hYfUhi fY`]gʻhc`h\Y]f`gdYW]ZW\cghʻGhi XYbhgʻUhY YbVci fU[YX`hc`a YYhk]h\`h\Y]f`\cghigi dYfj]gcffY[`i `UfmfIZcf`gi dYfj]g]cb`UbX`hc`[U]b`ZYYXVUV_cb`h\Y]f k cf_Ł'Vi hhtc`Uʻgc``a U_Y`h]a Y`hc`X]gW ggʻh\Y]f`YggUmhtcd]Wgc`Ugʻhc`[U]b`[fYUhYf`]bg][\hgʻ]bhc`h\Y cf[Ub]nUh]cbfgʻZ bW]cb]b[`UbX`dfcWfgYgžZ`]ghcfmžW`h`h fY`UbX`hc``YUfb`\ck`hc``UWWYgg'UbmfY`Yj Ubh XcW a Ybhgʻfa]gg]cb`ghUhYa YbhgžUbbi U`fYdcffg`YhWE``Gi dYfj]gcf`g`(x``\Uj Y`VYb`dfcj]XYXk]h`U Vf]YZci h]bY`cZh\Y`<I A G&\$\$\$`UggYgga YbhgʻVi hk]``bYYX`]bdi hcb`k \Uhh\Y`ghi XYbh]gʻZcWi gg]b[`cb''5h bc`h]a Y`XcYgʻh\Y`ghi XYbhbUa Y`h\Y`\cghtof[Ub]nUh]cb`Vi hfYZfgʻhc`h\Y`\cgh`i

Ghi XYbhgʻUfYʻhcʻXYa cbghfUhYʻUbʻ]b!XYdh\ʻYb[U[Ya Ybhk]h\ʻh\YʻfYʻYj Ubhh\YcfYh]WU``_bck`YX[YʻUbXʻhcʻYY UV`Y`hcʻX]gWi ggʻh\]gʻk]h\]bʻh\Y`k]XYfʻWcbhYI hcZ5i ghfU`]UbʻUbXʻcfʻ#cj YfgYUgʻk \YfYʻdcgg]V`Y"`5gʻh\]gʻ]gʻUb cf[Ub]nUh]cbU``UbU`mg]gžghi XYbhgʻbYYX'hcʻg\ckʻgci bX``g_]``gʻ]bʻ`cWUh]b[žYj U`i Uh]b[`UbX`i g]b[`fY`Yj Ubh]bZcfa Uh]cbʻUgʻk Y```Ugʻi g]b[`fhY]f`]b]hJUh]j Y`UbX`WfYUh]j]mm]bʻh\Y`a UbbYf`]bʻk \]WX`h\YmUddfcUWX`h\Y`hcd]W UbXʻh\Y`WcbWi g]cbgʻh\YmXfUk"'7 ca V]b]b[`WUfYZ ``cVgYfj Uh]cb`k]h\`g_]``Z ``HUWZ ``ei Ygh]cbgʻhc gi dYfj]gcfgʻUbXʻch\Yf`hYUa`a Ya VYfgʻk]``VY`bYYXYX'h\fci [\ci ht\Y`]bhYfbg\]d"

Ghi XYbhgʻUfYʻYbWci fU[YX'hcʻ_YYdʻfY[i `UfʻWcbhUWik]h\`h\Y]fʻ5WUXYa]W7 cbj YbcfʻZcfʻ[i]XUbWYžX]gW gg]cb cZk UmgʻhcʻXYj Y`cdʻh\]gʻUggYgga Ybh'UbXʻZcfʻh]dgʻcbʻZ fh\YfʻfYUX]b["`

Hi fb]h]b`gYh]b[.`H\]g`Ugg][ba Ybh]g`gi Va]hYX`h\fci [\`Hi fb]h]b`UbX`gh XYbhg`WUb`gYY`Hi fb]h]b`g]a]`Uf]hm fYdcfng"

Gi Va]gg]cbcZ5ggYgga YbhHUg_g

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

=Zmci YbWci bhYf'U'dfcV'Ya 'k \Yb'UhYa dh]b['hc'gi Va]hmci f'Ugg][ba YbhH\fci [\ 'Hi fb]h]bž'd'YUgY hY'Yd\cbY'9I hYfbU''Gi ddcfhicb'-',) '' ' %cf'Ya U]`'h\Ya 'cb'YI hYfbU'hY'hgi 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'mYUfŁ''=Zmci UfY'i bUV'Y'hc'gi Va]hmci f'Ugg][ba YbhXi Y'hc'U'ZJi `hk]h\'Hi fb]h]b'mci 'a UmUdd`m'Zcf'Ub'YI hYbg]cbž'Vi hmci a i gh'fYhJ]b'mci f'h]W_Yhbi a VYf'Zfca '9I hYfbU''Gi ddcfhfU'cb['k]h\ 'Ubmch\Yf'fY'Yj UbhXcW a YbhgŁ'hc

5WUXYa]W<cbYghmUbX`D`U[]Uf]ga

D`U[]Uf]ga `]g`i g]b['h\Y`k cfXg`cf`]XYUg`cZch\Yfg`UbX`dfYgYbh]b['h\Ya `Ug`mci f`ck b"`=h\WUb`hU_Y`a Ubm Zcfa gžZfca `XY`]VYfUhY`W\YUh]b['hc`UWW]XYbhU``mWcdm]b['Zfca `U`gci fWY`k]h\ci hUW_bck `YX[Ya Ybh'

I BGK '[fci dg'd`U[]Uf]ga ']bhc'h\Y'Zc``ck]b['WUhY[cf]Yg.

7 cdm]b[.'i g]b['h\Y'gUa Y'cf'j Yfmg]a]`Uf'k cfXg'hc'h\Y'cf][]bU`'hYI hcf']XYU'k]h\ci hUW_bck `YX[]b['h\Y gci fWY'cf'i g]b['ei chUh]cb'a Uf_g"'H\]g'U`gc'Udd`]Yg'hc']a U[Ygž'Ufh'UbX'XYg][b'dfc'YWhgž'Ug'k Y``'Ug dfYgYbhUh]cbg'k \YfY'gca YcbY'dfYgYbhg'Ubch\Yf'g']XYUg'cf'k cfXg'k]h\ci hWfYX]h'

7 c``i g]cb.'k cf_]b['k]h\'ch\Yfg'Vi hdUgg]b['cZth\Y'k cf_'Ug'U'dYfgcb'g']bX]j]Xi U``k cf_"'7 c``i g]cb'U`gc]bWi XYg'dfcj]X]b['mci f'k cf_'hc'Ubch\Yf'gh XYbhVYZcfY'h\Y'Xi Y'XUhYžcf'Zcf'h\Y'di fdcgY'cZh\Ya d`U[]Uf]g]b['UhUbmh]a Yž'dUm]b['Ubch\Yf'dYfgcb'hc'dYfZcfa 'Ub'UWUXYa]WhUg_žghYU`]b['cf'UV&i]f]b[Ubch\Yf'dYfgcb'g'UWUXYa]Wk cf_'UbX'Wcdm]b[']hz'cZYf]b['hc'Wca d'YhY'Ubch\Yf'dYfgcb'g'k cf_'cf'gYY_]b[dUma YbhZcf'Wca d'Yh]b['UWUXYa]Wk cf_"

=ðUddfcdf]UhY`W]hUh]cb. 7]h]b[`gci fWYg`k \]W\`\Uj Y`bchVYYb`fYUXžk]h\ci hUW_bck `YX[]b[`h\Y`´gYWcbXUfm´ gci fWY`Zfca`k \]W\`_bck `YX[Y`cZh\Ya`\Ug`VYYb`cVhJ]bYX"

8id`]WUhjcb`fl'gY`Zd`U[]Uf]ga ~Ł`gi Va]hhjb[`mcif`ckb`kcf_ž']b`k\c`Y`cf`]b`dUfhžk\YfY`]h\Ug`dfYj]cig`m VYYb`dfYdUfYX`cf`gi Va]hhYX`Zcf`Ubch\Yf`UggYggaYbh`cf`WcifgY`UhIBGK`cf`Ubch\Yf`ib]jYfg]hm"

7 cffYWhifYZYfYbW]b[dfUWf]WYg.

- DUfUd\fUg]b[žigi a a Uf]g]b[žiYggUmik f]h]b['UbXih]a Yia UbU[Ya Ybh
- 5ddfcdf]UHY i gY cZUbX UHf]Vi Hcb Zcf UfUb[Y cZa UHYf]U`g`]bWi X]b['HYI hz]a U[Ygz Zcfa i `UY UbX WcbWYdhg"

 ⊕X]j]Xi U``Ugg]ghUbWf`]g`Uj U]`UV`Y`cb`fYei YghZica `H\Y`@YUfb]b[`7 YbhfY`f\hd.#k k k "`Wi bgk "YXi "Ui #" Gh XYbhg`UfY`U`gc`fYa]bXYX`h\UhWUfYZ ``h]a Y`a UbU[Ya Ybh']g`Ub`]a dcfhUbhdUfhcZgh XmUbX`cbY`cZh\Y]XYbh]Z]YX`WUi gYg`cZd`U[]Uf]ga `]g`dccf`h]a Y`a UbU[Ya Ybh'`Gh XYbhg`g\ci `X`U``ck `gi Z]W]Ybhh]a Y`Zcf fYgYUfW\z`XfUZjb[`UbX`dfcdYf`fYZYfYbW]b[`cZgci fWfg`]b`dfYdUf]b[`U```UggYgga Ybh]hYa g"

IBGK @VfUfmU`gc`\Ugʻh\Y`9@=G9`hcc``UjU]`UV`Y`hc`Ugg]ghimci`k]h\`mcif`ghiXmUhIBGK "`9@=G9`]g XYg][bYX`hc`]bhfcXiVW`bYk`ghiXYbhg`hc`ghiXm]b[`UhIBGK `Vihi]hWUb'U`gc`VY`U`[fYUhfYZYg\Yf`Xif]b[`mcif

- i bXYfgHJbX'mci f`f][\hg`UbX'fYgdcbg]V]`]h]Yg`Ug`U`ghi XYbh'Uh'I BGK
- VY Uk UfY cZdU[]Uf]ga žWcdmf][\lbzi BGK Ghi XYbh7 cXY cZ7 cbXi Wh0bX 5WW/dhUVY I gY cZ I BGK '=7 H'F Ygci fW/g'Dc']Wh
- VY Uk UfY cZh Y gHUbXUfXg cZVY Uj]ci f YI dYWYX cZYj YfmcbY]b h Y I BGK Wca a i b]m
- `cWUHY'gYfj]WYg'UbX']bZcfa UHjcb'UVci hI BGK 'UbX'I BGK '@VfUfm

Gca Y'cZh\YgY'UfYUg'k]``VY'ZJa]`]Uf'hc'mci ž'ch\Yfg'k]``VY'bYk"'; U]b]b[`U'gc`]X'i bXYfgHJbX]b[`cZU``'h\Y fY`UhYX'UgdYWfg'cZ9@=G9'k]``\Y`d'mci 'a U_Y'h\Y'a cghcZmci f`ghi X]Yg'UhI_BGK "' <u>\hhd.#gi VYWf[i]XYg'`]VfUfm'i bgk "YXi "Ui #Y`]gY#JVci hY`]gY</u>

5WUXYa]W=bZcfaUh]cb

: cf^{*}YggYbhJU^{**}gh XYbh^{*}]bZcfa UhJcb^{*}fY^{*}UhJb[^{**}hc.

- fYei Yghg Zcf Yl hYbg]cb/
- `UhY 'gi Va]gg]cbg'[i]XY`]bYg/
- fYj]Yk 'cZa Uf_g/
- I BGK </br>
- YI Ua]bUh]cb'dfcWfXi fYg/
- gdYWJU`Wcbg]XYfUh]cb`]b`h\Y`Yj YbhcZ]``bYgg`cf`a]gUXj Ybh fY/
- gh XYbhYei]miUbX X]gUV]`]m/
- UbX'ch\Yf'YggYbh]U``UWUXYa]W]bZcfa Uh]cbž'gYY

<u>htdg.#k k k "Ufhg"i bgk "YXi "Ui #W ffYbHgH XYbhg#UWUXYa]W]bZcfa Uh]cb#dfchcWc`g![i]XY`]bYg#</u>

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7F*=*7CG

7F=7CG[.]Dfcj]XYf[.]7cXY[.]\$\$\$-,;

5W_bck `YX[Ya YbhcZ7ci bhfm

K_Y`UW_bck_`YX[Y`f\Y`6YXY[U``dYcd`Y`k \c`UfY`f\Y`ffUX]f]cbU``W_gfcX]Ubg`cZf\Y``UbXg`cb`k \]W\`L_BGK ?Ybg]b[[fcb`WJa_di_g`]g``cWJfYX"