

HUMS2007

FYgYUfWX D`UWYa Ybh'=ž5fhg*UbX*GcWJU`*GWJYbWYg

HYfa 'CbY''##'&\$&%

7 ci fgY⁻Cj Yfj]Yk

GHJZZ7cbHJWhi8YHJ]`g

7cbj Ybcfg

BUa Y	9a U]`	5j U]`UV]`]m	@cWUhjcb	D∖cbY
BUca] [·] DUf_]bgcb	b"dUf_]bgcb4 i bgk "YXi "Ui	6miUddc]bha Ybh	' ' * A 6	

GWX.cc``7cbHJWhi=bZcfaUhjcb

GWkcc``cZ<iaUb]h]Yg'UbX'@Ub[iU[Yg

@cWUhjcb. `GW.cc``C ZJWYžA cfj Yb`6fck b`6i]`X]b[ž@Yj Y``&ž&),

CdYb]b['<ci fg. A cbXUm! : f]XUmž - Ua '!') da

D\cbY. Ž*%&'-',) %*, %

: UI . Ž*%&'-' ,) ', +\$)

9a U]`. <u>\U`4 i bgk "YXi "Ui</u>

7ci fgY[·]8YHJ]`g

7 fYX]hDc]bhg '&'

Gi a a UfmcZhXY7ci fgY

=b`f\]g`WcifgYž'mci`k]``Yb[U[Y`]b`U`fYU`!`]ZY`UWUXYa]WfYgYUfW\`YIdYf]YbWY`cb`U`aU`cf`dfc`YWf`YX`Vm IBGK`gV\\c`Ufg`]b`5fhg`/`GcW]U``GW]YbWYg"`Nci`k]``kcf_`k]\\`U``YUX]b[`gV\\c`Ufž'\\cad`YhY`cf][]bU` fYgYUfW\`UbX`kf]hY`U`dUdYf`UVcihmcif`UfYU`cZfYgYUfW\"`

7cifgY@YUfb]b[CihWcaYg

% 9IYW HY Ugg][bYX fYgYUfWX HUg_g']b U Wea dYHYbhž dfcZygg]cbU``UbX Ha Y`ma UbbYf & 7 f]h]WU``mfYZYWicb mci f`fYgYUfWX HUg_gžXYa cbghfUh]b[`mci f`i bXYfgHJbX]b[`cZmci f`fYgYUfWX dfc YWi]b``][\hicZgca Y`fY`Yj Ubh`]HYfUhi fY

'"FYZYWricbimcifiYIdYf]YbWricZkcf_]b[icbiUifYgYUfW\idfcYWh

HYUW]b[GhfUhy[]Yg

H\]g`WUgg`k]```W\]YZmVY`HUi[\hth.fci[\`cbY!cb!cbY`cf`gaU```[fcid`aYYh]b[g`k]h\`mcif`fYgYUfW\ gidYfj]gcf"

Mci f`gi dYfj]gcf`k]```[]j Y`mci `U`Wc\YfYbhiga U``!gWU`Y`dfc^YWhic`k cf_`cb"`#ia Um`]bWi XY`df]a UfmfYgYUfW\`# XUHU`UbU`mg]g`UbX#cf`gYWcbXUfmfYgYUfW\"`: cf`YI Ua d`Yžmci `a Um`\Y`d`hc`fYgYUfW\`U`Vcc_`cf`^ci fbU` Ufh]WY`Zcf`h\Ya žXc`gWcd]b[`fYgYUfW\`Zcf`U`bYk `dfc^YWžcf`\Y`d`hc`[Uh\Yfž'hfUbgWf]VYž]bXYI `UbX`UbU`mgY df]a UfmfYgci fWYgž]bHYfj]Yk g`cf`ch\Yf`XUHU"

=b`k YY_`mcf`Zcfhb][\hma YYh]b[gžmci f`gi dYfj]gcf`k]```gi [[YghfYUX]b[g`Zcf`mci `hc`XcžX]gW gg`mci f dfc[fYggž'hU`_`hc`mci `UVci himci f`Yj c`j]b[`i bXYfghUbX]b[`cZh\Y`fYgci fWYg`mci `\Uj Y`VYYb`]bghfi WYX`hc k cf_`cb`UbX`\Y`d`mci `d`Ub`\ck `hc`a cj Y`h\Y`dfc'YWhZcfk UfX"`5ZhYf`YUW\`a YYh]b[žmci `g\ci `X`gYbX`U Zc``ck `i d`Y!a U]``WcbZ]fa]b[`mci f`i bXYfghUbX]b[`cZh\Y`hUg_`Ugg][bYX`UbX`fYWcfX]b[`mci f`dfc[fYgg"`H\YgY Wca a i b]WUh]cbg`k]```dfcj]XY`]a dcfhUbhYj]XYbWY`Zcf`mci f`dcfhZc`]c"

Nci f`a U'cf`k f]h]b[`HUg_g`UfY`U`fYgYUfW\`dcfhZc`]c`h\Uh[Uh\Yfg`Yj]XYbWY`cZUbX`fYZYW]cbg`cb`mci f fYgYUfW\`YI dYf]YbWY`UbX`U`fYgYUfW\`fYdcfhih\UhXYa cbgHfUhYg`mci f`WUdUW]hmhc`Xc`]bXYdYbXYbhgW\c`Uf`m k cf_`]b`h\Y`UfYU`cZmci f`fYgYUfW\"

<u>ا</u>	

Gi Va]gg]cb bchYg. J]U 9a U]

Hi fb]h]b`gYh]b[.`H\]g`]g`bchU`Hi fb]h]b`Ugg][ba Ybh

5ggYgga Ybh' . FYgYUfWX Gi dYfj]gcf 5ggYgga Ybh

GHJfhXUHY.Bch5dd`]WUV`Y

8YHJ]`g.

Mci f`fYgYUfWX`gi dYfj]gcf`k]```UggYgg`mci f`dYfZcfa UbWY`U[U]bghdfcj]XYX`WF]hYf]U"`K f]hYb`ZYYXVUW_ž fi Vf]W

F Ygci fWg

DfYgWf]VYX F Ygci fWfg

BchUjU]`UV`Y

FYWca a YbXYX⁻FYgci fWYg

BchUjU]`UV`Y

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

Ghi XYbhZYYXVUW_'k]``VY'[Uh\YfYX'j]U'Ya U]`'UhihYYbX'cZh\YWci fgY'VmihY'Wci fgY'WcbjYbcf"'Ghi XYbhg k]``VY'fYei YghYX'hc'dfcj]XY'ZYXVUW_'cb'h\Y]f'Ugg][bYX'dfcYWfif]bWi X]b['ei U`]mcZ gi dYfj]g]cb/k cf_`cUX/hfUbgZyfUV]`]mcZfYgYUfW\'g_]``g/\ck 'Yb[U[]b['h\YmZci bX'hY'Ugg][bYX'dfcYWfz" H\Ymk]``'U`gc'VY'fYei YghYX'hc'Wca a Ybhcb'h\Y'cjYfU``'ghfi Wi fY'cZh\Y'Wci fgY'UbX`]rg'UggYgga Ybhg" : YYXVUW_'cb']bX]j]Xi U``dfcYWfg'k]``VY'fYZ'ffYX'hc'gi dYfj]gcfg'hc'[i]XY'h\Ya ']b'ghfi Wi f]b['a UhYf]U``Zcf Z hi fY'<LA G&\$\$+'fYgYUfW\']bhYfbg"': YYXVUW_'cb'h\Y'Wci fgY'k]``VY'i gYX'hc'UX^ gha cXYg'cZ UggYgga Ybh"

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"

₽5X]j]Xi U``Ugg]gHJbWF`]g`Uj U]`UV`Y`cb`fYei YghŹca `H\Y`@YUfb]b[`7YbHfY`f\Hd.#k k k "`Wi bgk "YXi "Ui #" Gh XYbhg`UfY`U`gc`fYa]bXYX`H\UhWUfYZ ``Ha Y`a UbU[Ya Ybh']g`Ub`]a dcfHJbhdUfhcZgh XmUbX`cbY`cZh\Y]XYbh]Z]YX`WJi gYg`cZd`U[]Uf]ga `]g`dccf`Ha Y`a UbU[Ya Ybh'`Gh XYbhg`g\ci `X`U``ck `gi ZZ]W]YbhHa Y`Zcf fYgYUfW\ž`XfUZHb[`UbX`dfcdYf`fYZYfYbW]b[`cZgci fWfg`]b`dfYdUf]b[`U```UggYgga Ybh]Ha g"

IBGK @]VfUfmiU`gc`\Ugʻh\Y`9@=G9`hcc``UjU]`UV`Y`hc`Ugg]ghimci`k]h\`mcif`ghiXmiUhIBGK "`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 'cZd'U[]Uf]ga ž Wcdmf][\lž I BGK 'Gh XYbh7cXY 'cZ7cbXi WiUbX '5 WW dhUV'Y '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 YicZh\YgYiUfYUgik]``VYiZJa]`]Ufihcimci žich\Yfgik]``VYibYk"'; U]b]b[`Uigc`]Xii bXYfgHUbX]b[`cZU```h\Y fY`UhYXiUgdYWfgicZ9@=G9ik]``\Y`dimci ia U_Yih\Yia cghicZmci fighi X]YgiUhil BGK"' <u>\hhd.#qi VYWfii]XYg"`]VfUfm"i bgk"YXi"Ui #Y`]qY#UVci hY`]qY</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 '<YU`h\`UbX'GUZYhmdc`]W}Yg/
- YI Ua]bUh]cb'dfcW/Xi fYg/
- gdYWJU`Wcbg]XYfUh]cb`]b`h\Y`Yj YbhcZ]``bYgg`cf`a]gUXj Ybh fY/
- gh XYbhYei]mUbX X]gUV]`]m/
- UbX'ch\Yf'YggYbh]U``UWUXYa]W]bZcfa Uh]cbž'gYY

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

∋a U[Y[·]7fYX]h

GmbYf[]Yg`]b'GcibX'&\$%*'

7F*⊒*CG

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"