



## HUMS2006

F YgYUfVX 'D`UWYa Ybhz'5 fng'UbX'GcWU'`GWYbWg

HYfa 'H\fYY'`##'&\$&\$

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GHJZZ'7cbHJW`8YHJ]`g

7cbj Ybcfg

B Ua Y	9a U]`	5j U]`UV]`]m	@cW]h]cb	D\cbY
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@cW]h]cb. `GWXcc``C Z]W]žA cfj Yb`6fck b`6i ]X]b[ ž@Yj Y``&ž&),

C dYb]b[ `<ci fg. A cbXUm! : f]XUmž- Ua `!) da

D\cbY. Ž\*%&`-' , ) `%, %

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9a U]: [\U`4 i bgk "YXi "Ui](#)

7ci fgY'8YHJ]`g

7fYX]hDc]bhg`\*`

Gi a a UfmcZh\Y'7ci fgY

h`h]g`Wci fgYžmci `k ]`Yb[ U[ Y`b`U`fYU`!`]Z`UWUXYa ]WfYgYUfW`YI dYf]YbW`cb`U`a U`f`dfc`YWh`YX`Vm  
I`BGK`gWkc`Ufg`b`5fng`/`GcW`U`GW`YbW`g`Mci`k`]`k`cf`\_`k`]h`U`YUX]b[ `gWkc`Ufz`Wca`d`Yh`cf][`]bU`  
fYgYUfW`UbX`k`f]h`U`dUdYf`UVci`hmc`f`UfYU`cZfYgYUfW`"

7ci fgY`@YUfb]b[ `Ci hWca Yg

%`9I`YW`h`Ugg][`bYX`fYgYUfW`hUg\_g`]b`U`Wca`dYh`bhž`dfcZYgg]cbU`UbX`hja`Y`mia`UbbYf

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GhUfhXUHŸ. `K YY\_`%

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8YHU]`g.

ŸhYfbg\]d`dcfhŸ`]c`f] \$\$\$`k cfXgŁ`H\Y`dcfhŸ`]c`g\ci`X`VY`UggYa`V`YX`h`fci`[`\ci`h`h`Y`h`fa`"Ÿ`h`g\ci`X`XcW`a`Ybh`mci`f`Yi`dYf]YbW`gž`dfc[`fYgg`UbX`fYZYW]cbg`cZmci`f`F`@`dfc[`fUa`"Ÿ`cW`a`YbhU]cb`]bW`XYg`Zcfb][`\hmi`fYdcfhgž`UbX`Yj`]XYbW`cZfYgYUfW`i`bXYfU`Yb`"Ÿ`h`g\ci`X`U`gc`]bW`XY`U`W]h]WU`fYZYW]cb`cb`mci`f`dfcW`ggž`dfc[`fYggž`UbX`k`\UhV`bgh]h`h`g`U`gi`W`W`ggž`f`fYgYUfW`dfc`Y`W]b`h`]g`Z`Y`X`"Mci`k`]`k`cf\_g\cd`mci`f`dcfhŸ`]c`k`]h`mci`f`V`bj`Ybcf`cf`XY`Y[`UH`UbX`fYW]j`Y`Z`c`fa`Uhj`Y`ZYXVUW`cb`mci`f`dfc[`fYgg`Uh`h`Y`a`]Xdc]bhcZ`h`Y`h`fa`"H\]g`dcfhŸ`]c`k`]`VY`[`fUXYX`Vm`h`Y`V`bj`Ybcf`cf`XY`Y[`UH`]b`V`bgi`hU]cb`k`]h`mci`f`gi`dYfj`]gcf`":`YYXVUW`k`]`VY`[`]`Yb`j`]U`U`a`Uf\_]b[`fi`Vf]WUbx`]b`k`f]h]b[`"

Gi Va ]gg]cb`bchYg.J ]U`Ya`U]

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

5ggYgga Ybh&`F YgYUfW`F Ydcfh

GhUfhXUHŸ. `K YY\_`)

8YHU]`g.

F YgYUfW`F Ydcfhf&\$\$\$`k cfXgŁ`Mci`f`fYgYUfW`fYdcfhdfcj`]XYg`Ub`cddcfh`b]mhc`k`f]h`U`fYgYUfW`dUdYf`VUgYX`cb`Ub`UgdYWicZmci`f`fYgYUfW`h`U`h`U`g`dUfh]W`UfmgdUf`\_YX`mci`f`]bYfYg]h`cf`h`fYZYW]cb`mci`f`fYgYUfW`d`UW`a`YbhYi`dYf]YbW`"Mci`g\ci`X`dfcdcg`mci`f`dfc`Y`W]b`k`f]h]b[`UbX`\Uj`Y`]hUddfcj`YX`Vm`mci`f`gi`dYfj`]gcf`UbX`h`Y`V`ei`fgY`V`bj`Ybcf`VY`Z`c`fY`h`Y`a`]XX`Y`cZ`h`Y`h`fa`"Ÿ`h`a`Um\Uj`Y`Ub`cfU`dfYgYbU]cb`V`a`dcbYbh`-`h`VY`XY`h`fa`]bYX`]b`V`bgi`hU]cb`k`]h`mci`f`gi`dYfj`]gcf`"H\]g`k`]`VY`Xci`V`Y`a`Uf`\_YX`Vm`mci`f`V`bj`Ybcf`cf`XY`Y[`UH`UbX`mci`f`gi`dYfj`]gcf`":`YYXVUW`k`]`VY`[`]`Yb`j`]U`U`a`Uf\_]b[`fi`Vf]WUbx`]b`k`f]h]b[`"

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

5ggYgga Ybh' .`F YgYUfW`Gi dYfj ]gc f`5ggYgga Ybh

GHUfhXUH. `Bch5dd`]WV`Y

8YHU]`g.

Mci f`fYgYUfW`gi dYfj ]gc f`k ]``UggYgg`mci f`dYfZcfa UbW`U[ U]bghdfcj ]XYX`W`]h`f]U": YYXVUW\_`]b`k`f]h]b[ `UbX  
Vmfi Vf]W

F Ygci fWg

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

Gh XYbhZYXVUW\_k ]`VY [ UH\YfYX`j ]U`Ya U]`UhihY`YbX`cZhY`Wci fgY`VmihY`Wci fgY`Wcbj Ybcf`"Gh XYbfg  
k ]`VY`fYei YghYX`hc`dfcj ]XY`ZYXVUW`cb`hY]f`Ugg][ bYX`dfc`YWhf]bWi X]b[ `ei U]`micZ  
gi dYfj ]g]cb/k cf`cUX/hfUbgZfUV]`]micZfYgYUfVW`g\_]`g/\ck`Yb[ U[ ]b[ `hYmZci bX`hY`Ugg][ bYX`dfc`YVW`  
H\Ymk ]`U`gc`VY`fYei YghYX`hc`Wca a Ybhcb`hY`cj YfU`g`gfi Wi`fY`cZhY`Wci fgY`UbX`]hg`UggYgga Ybfg`"  
: YYXVUW`cb`]bX]j ]Xi U`dfc`YVWg`k ]`VY`fY`ZYffYX`hc`gi dYfj ]gcf]g`hc`[ i ]XY`hYa` ]b`g`gfi Wi`f]b[ `a UHf]U`Zcf  
Z hi fY`<| A G&\$\*\$`fYgYUfVW`]bhYfbg`": YYXVUW`cb`hY`Wci fgY`k ]`VY`i gYX`hc`UX↑gha`cXYg`cZ  
UggYgga Ybh`

Gi Va ]gg]cb 'cZ5ggYgga YbhiHUg\_g

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

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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[ YgZ`Ufh`UbX`XYg][ `b`dfc`YWgZ`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`fYU]b]b[ `hY`cf][ ]bU`ghf`W`fY`UbX`#`f`dfc[ `fYgg]cb`cZ]XYUg`cZ`hY`cf][ ]bU`Z`UbX`]bZcfa`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`Yf`ei`c`hYg`UbX`dUfUd`fUgYg`]bhc`U`bYk`k`c`Yz`k`]h`ci`hUddfcdf]UHY`fY`ZYfYbW]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`XYbh`VY`Zc`fY`hY`Xi`Y`XU]Y`Zc`f`Zc`f`hY`di`fdcgY`cZ`hY`a`d`U[ ]Uf]g]b[ `Uh`Ubmi]a`Yz`dUm]b[ `Ubch`Yf`dYfgcb`hc`dYfZcfa`Ub`UWUXYa`]W]Ug`\_`Z`gh`U`]b[ `cf`UW`ei`]f]b[ `Ubch`Yf`dYfgcb`g`UWUXYa`]Wk`cf\_]UbX`Wc`dm]b[ ]h`c`Z`Yf]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[ `UWUXYa`]Wk`cf\_]`

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

8 i`d`]WU]cb`fYg`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`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[ žgi`a`a`Uf]g]b[ žYggUmk`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]`]a`U[ YgZ`Zcfa`i`UY`UbX`Wc`bW`d]g`"

#X]j`]Xi`U`Ugg]gh`UbW`]g`Uj`U]UV`Y`cb`fYei`Ygh`Zca`H\Y`@YUfb]b[ `7`YbhY`f`h`h`d`#`k`k`"Wi`bgk`"YXi`"Ui`#`G`h`XYbh]`UfY`U`gc`fYa`]bXYX`h`Uh`WUfYZ`i`h]a`Y`a`UbU[ Ya`Ybh]g`Ub`]a`dcff`Ubhd`Ufhc`Z`gh`Xmi`UbX`cbY`cZ`hY`]XYbh]ZYX`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`Zc`f`fYgYUfW`Z`X`fU]Z]b[ `UbX`dfcdYf`fYZYfYbW]b[ `cZ`gci`fW`g`]b`dFYdUf]b[ `U`UggYgga`Ybh]hYa`g`

I BGK `@]VfUfmU`gc`Ug`hY`9@G9`hc`Uj`U]UV`Y`hc`Ugg]ghmci`k`]h`mci`f`gh`Xmi`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`ZYg`Yf`Xi`f]b[ `mci`f`



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- VY'Uk UfY'cZd'U[ ]Uf]ga ž'Wcdmf][ \hž' BGK 'Gh XYbh7cXY'cZ7cbXi WñUbX'5WwdfUV'Y'I gY'cZ I BGK '⇒H'F Ygci fW'g'Dc`]Wñ

5 WUXYa ]W=Zcfa Uh]cb

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