

Team Alfalah

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Editor's *Note*

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“Everyone occasionally feels blue or sad. But these feelings are usually short-lived and pass within a couple of days. When you have depression, it interferes with daily life and causes pain for both you and those who care about you. Depression is a common but serious illness. Many people with a depressive illness never seek treatment. But the majority, even those with the most severe depression, can get better with treatment. Medications, psychotherapies, and other methods can effectively treat people with depression.

Most likely, depression is caused by a combination of genetic, biological, environmental, and psychological factors.

Depressive illnesses are disorders of the brain. Brain-imaging technologies, such as magnetic resonance imaging (MRI), have shown that the brains of people who have depression look different than those of people without depression. The parts of the brain involved in mood, thinking, sleep, appetite, and behavior appear different. But these images do not reveal why the depression has occurred. Some types of depression tend to run in families. However, depression can occur in people without family histories of depression too. Scientists are studying certain genes that may make some people more prone to depression. Some genetics research indicates that risk for depression results from the influence of several genes acting together with environmental or other factors. In addition, trauma, loss of a loved one, a difficult relationship, or any stressful situation may trigger a depressive episode.”

Dr. Fawad Sarwar

Islamic Corner

Muharram ul Haram

إِنَّ عِدَّةَ الشُّهُورِ عِنْدَ اللَّهِ اثْنَا عَشَرَ شَهْرًا فِي كِتَابِ اللَّهِ يَوْمَ خَلَقَ السَّمَاوَاتِ وَالْأَرْضَ مِنْهَا أَرْبَعَةٌ حُرْمٌ ذَلِكَ الدِّينُ الْقَيِّمُ فَلَا تَظْلَمُوا فِيهِنَّ أَنْفُسَكُمْ وَقَاتِلُوا الْمُشْرِكِينَ كَافَّةً كَمَا يُقَاتِلُونَكُمْ كَافَّةً وَاعْلَمُوا أَنَّ اللَّهَ مَعَ الْمُتَّقِينَ

بیشک اللہ کے نزدیک مہینوں کی گنتی اللہ کی کتاب (یعنی نوشتہ قدرت) میں بارہ مہینے (لکھی) ہے جس دن سے اس نے آسمانوں اور زمین (کے نظام) کو پیدا فرمایا تھا ان میں سے چار مہینے (رجب، ذو القعدہ، ذو الحجہ اور محرم) حرمت والے ہیں۔ یہی سیدھا دین ہے سو تم ان مہینوں میں (ازخود جنگ و قتال میں ملوث ہو کر) اپنی جانوں پر ظلم نہ کرنا اور تم (بھی) تمام مشرکین سے اسی طرح (جوابی) جنگ کیا کرو جس طرح وہ سب کے سب (اکٹھے ہو کر) تم سے جنگ کرتے ہیں، اور جان لو کہ بیشک اللہ پرہیزگاروں کے ساتھ ہے

Indeed the number of months with Allah has been (inscribed as) twelve in the Book of Allah (i.e. permanent Law of Nature) since the Day He created the (system of) the heavens and the earth. Of these four months (Rajab, Dhu'l-Qa'da, Dhu'l-Hijja and Muharram) are sacred. This is the right Din (Religion). So do not wrong your souls during these months (by initiating and involving yourselves in fighting and war) and fight against all the idolaters (in retaliation) the same way as they all fight against you (allied), and bear in mind that Allah is surely with the Godfearing.

تیر و سناں و خجرو شمشیرم آرزوست
با من مینا کہ مسلک شمشیرم آرزوست اقبال

مجھے تیر و سناں و خجرو شمشیر کی آرزو ہے، (اے آتش پند) میرے ساتھ مت آ کہ مجھے مسلک شمشیر کی آرزو ہے۔

Valuable lessons from Prophet Muhammad's (P.B.U.H) life

The person being spoken of in the above paragraph is none other than Prophet Muhammad (P.B.U.H), whose stature in mankind's history remains unparalleled even to this day. His life is a beacon of light for the pious and God-fearing. In order to fully grasp and comprehend how an orphan rose to become the greatest benefactor of mankind, we need to study and focus on some of the primary lessons that can be derived from his immaculate life.

Honesty in conducting trade:

The Holy Prophet (PBUH) was extremely honest and trustworthy in his day to day affairs. This was a rare quality in the era he lived, when merchants and vendors used to swindle and deceive the consumers for petty profits. When he left on a trade journey, his female employer at the time Hazrat Khadija (R.A) sent another employee to accompany the Holy Prophet (P.B.U.H) to observe the way he dealt her goods. His findings indicated that Khadija's (R.A) business was being handled by the Prophet (P.B.U.H) with utmost diligence and sincerity. Upon return, the Prophet Muhammad (P.B.U.H) came bearing handsome profits on account of his honest dealings. This unique characteristic of Holy Prophet (P.B.U.H) impressed her so much that later on she sent him a proposal of marriage which ultimately Prophet Muhammad (P.B.U.H) accepted.

He upheld the truth at all times:

Before that miraculous night when the Holy Prophet (P.B.U.H) was appointed as the final Messenger, the whole city of Makkah called him by the worthy names of Al-Sadiq, Al-Amin (The Honest, The Trustworthy). This not only placed the people's firm belief and trust in him but when he finally began to preach the religion of God, people adhered to his attestations.

His focused approach and dedication towards his holy mission:

The Holy Prophet (P.B.U.H) was so focused on his mission to propagate the word of God that he was ready to bear every hardship that came his way. When the affluent in Makkah came to realize that he was becoming popular among the masses, they chose to offer him incentives so that he gave up preaching the message of Islam. He was offered worldly possessions such as wealth, status of the chief of Makkah and marriage to the most beautiful woman at the time. Yet he remained steadfast towards his purpose and remarked, "Even if they place the sun in my right hand and the moon in my left, I will not renounce my mission until I die or God fulfills my mission for me."

His compassionate attitude turned enemies into friends:

The Prophet's message was not well received by all. Those who were too engrossed in idol worship refused to listen to his voice of reason and logic started causing him physical pain and injury. His own uncle Abu Lahab's wife scattered thorns in his path yet he never responded back but simply changed his course. A woman used to throw trash on him every day when he walked past her house but the noble Prophet (P.B.U.H) never rebuked her instead when one day the woman did

Valuable lessons from Prophet Muhammad's (P.B.U.H) life

not show up to throw trash at him, it prompted him to visit her house. Finding her ill and bed ridden, he was kind to her and inquired after her health. The woman was thoroughly ashamed of her actions and repented at once, accepting Islam. This is how the prophet used his merciful trait to conquer his enemies and convert them into his well wishers.

5. His modest attitude as a ruler:

Despite being the ruler of Makkah and beloved of his companions, the Prophet (P.B.U.H) never distinguished himself from his companions. He ate what they ate, he dressed as they dressed and used to talk to them in a courteous way. His charisma was entirely based on his friendly and loving attitude that charmed everyone around him to no end.

6. Leading by example:

He was always a role model and example for his followers. In the famous battle of the Trench, the Muslims were outnumbered and awfully short on supplies. Hunger and suffering were common during those times. A companion once came to the Prophet (P.B.U.H) and complained regarding his hunger and pointed to a stone fastened around his stomach to prevent hunger. The Holy Prophet (P.B.U.H) lifted his shirt and pointed towards not one but two stones fastened to his own stomach.

7. His sense of merit:

He came as a liberator of all the oppressed and the victims. Hazrat Bilal (R.A) was an Abyssinian slave due to this fact alone, he was looked down upon as well as subjected to harsh treatment and ridicule. Upon joining the fold of Islam, he became a distinguished personality for all times as being the first Muslim to announce the call to prayer (Azaan) atop the Ka'abah. Hazrat Khalid bin Waleed (R.A) inflicted serious damages, time and again in skirmishes on the Muslims yet when he repented and chose to accept Islam, the Prophet (P.B.U.H) made him a respected commander of the Muslim army and addressed him with the title Saifullah (Sword of Allah). Hence, a sense of merit and logic was always present in all the judgments of the merciful prophet of mankind.

8. Putting to use everything for good:

After the battle of Badar, when the Muslims captured many prisoners of war, the Holy Prophet Muhammad (P.B.U.H) ordained that all prisoners who were unable to pay their ransom could obtain freedom if they taught ten Muslims to read and write. This fact alone shows the wisdom of the Prophet (P.B.U.H) and his willingness to adopt anything that was beneficial and good for his people. This act of the Holy Prophet's (P.B.U.H) also goes to show how much importance and emphasis he laid on education.

Employee Corner

Very Happy Birthday to Dear Fellows

Name	Designation	Location	D.O.B
Irfan Yousaf	Assistant Manager	Islamabad	1-Oct
Tariq Mehmood	Branch Manager	Faisalabad	5-Oct
Liaqat Ali Butt	Senior Executive Officer	Islamabad	15-Oct
Sajid Hussain	Officer	Head Office	15-Oct
Syed Imran Ul Hassan	Officer	Karachi	17-Oct
M. Nawaz Khan	Relationship Manager	Karachi	20-Oct
Syed Yasir Jamal	Relationship Officer	Karachi	23-Oct
Mr. Nasar Us Samad Qureshi	Chief Executive Officer	Head Office	31-Oct



News Corner



We would like to congratulate Mr. Faisal Arshad on his promotion as Manager Motor & Special Accounts.



We would like to congratulate Mr. Iqbal Hassan on his promotion as Manager Underwriting.



We would like to congratulate Mr. Muhammad Tariq Chaudhry on his promotion as Manager Claims. He has been awarded the title of Chartered Insurer and just two steps behind from the Fellowship of Chartered Insurance Institute (FCII). We wish him success for his future assignments.

CONGRATULATIONS



The 20 Fastest Growing Economies of 2015

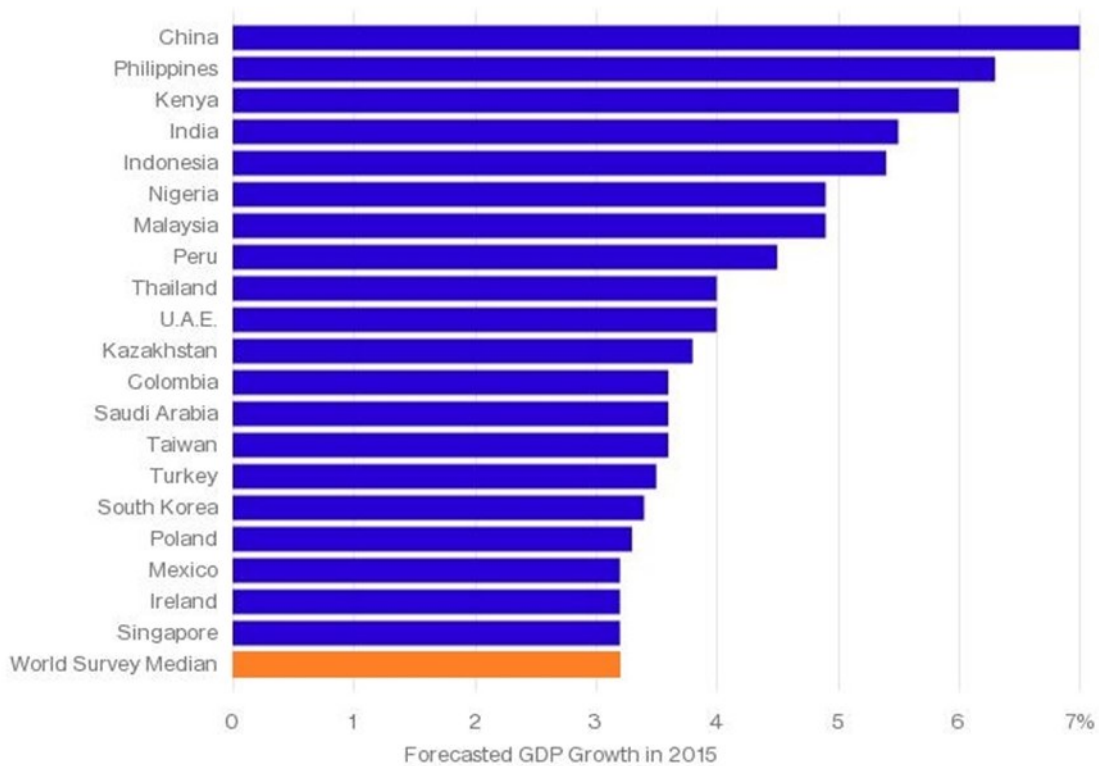
Emerging markets in Asia and Africa still reign supreme: They're at the top of global growth projections over the next two years.

The world is expected to grow 3.2 percent in 2015 and 3.7 percent next year after expanding 3.3 percent in each of the past two years, according to a Bloomberg survey of economists. China, the Philippines, Kenya, India and Indonesia, which together make up about 16 percent of global gross domestic product, are all forecast to grow more than 5 percent in 2015.

By comparison, the U.S. and U.K., which combined account for about a quarter of global growth, are expected to grow 3.1 percent and 2.6 percent this year, respectively. The euro area probably will expand just 1.2 percent as European Central Bank President Mario Draghi deals with a fragile Greece and embarks on a bond-purchase program to stimulate the region's growth. Please view the chart given below.

This Year's All-Stars of the Global Economy

Emerging Asia and Africa seen dominating global growth in 2015, economists say



Bloomberg News Consensus Surveys

Bloomberg

Are You a Boss or a Leader? There is a Big Difference

Did you know there is a big difference when it comes to being a leader vs. a boss? You may have been promoted to a managerial position and are a “boss” now, but this doesn’t automatically make you a leader.

As a manager, you oversee a team of employees, daily tasks and activities, and ensuring the operation is running smoothly. You’re in the hot seat to resolve everyday issues, hold employees accountable, and make sure the job is getting done.

The problem is... most managers are ineffective leaders, which results in unhappy employees and frequent turnover. The number 1 reason people leave their jobs is because of a bad boss. Let’s see the difference!

1. Inspiration

A boss is all about power and control, demanding orders, and has an “I’m always right” attitude. A leader inspires the team to grow, learn, and succeed. A leader will recognize employee’s strengths and utilize them, while also helping to build up their weaknesses. He provides an environment for the employees to think for themselves and solve problems independently. Instead of being defensive, a leader is playing offense—helping his team become more productive and making situations better instead of placing blame when things go wrong.

2. Teaching

A leader is always looking for a way to improve the team. If an employee is facing a roadblock and goes to the manager for a solution, a leader will help the employee troubleshoot the issue and demonstrate he has confidence in him, instead of just telling him exactly how to solve the problem. This teaching quality will give confidence to the employee that they can move forward, add value, and problem-solve on their own. Employees typically go to their manager with issues because they are uncertain about their approach, not because they feel incompetent. Instead of instant direction, ask the employee if they have any ideas... sometimes they just need a bit of encouragement.

3. Empower

A boss micromanages and watches every move an employee makes. There isn’t trust in the team to do their job efficiently, and a boss will analyze every mistake and criticize. A true leader has confidence in his team, encourages them to have ideas and workflows of their own, and provides constructive feedback. The leader knows when he’s needed to solve an issue or make a decision, but he also knows when to step back. Food for thought: Are you always looking over your employee’s shoulder? Or do you trust them to get the job done and make yourself available for any questions that may arise?

As a good boss—a leader—you have to know when to let go and let your employees handle their own roles and responsibilities. Believe in them. Support them. Build them up and encourage. As a leader, it is your responsibility to help your team succeed. If you’re not helping them develop, grow, and reach their goals... you’re not doing your job.

Time Saving Keyboard Shortcuts of MS Excel

Microsoft Excel is a spreadsheet application developed by Microsoft. It features calculation, graphing tools, pivot tables, and a macro programming language called Visual Basic for Applications.

It is perhaps the most important computer software program used in the workplace today. That's why so many workers and prospective employees are required to learn Excel in order to enter or remain in the workplace

From the viewpoint of the employer, particularly those in the field of information systems, the use of Excel as an end-user computing tool is essential. Not only are many business professionals using Excel to perform everyday functional tasks in the workplace, an increasing number of employers rely on Excel for decision support.

Top 10 Excel Functions You Need to Know

- Sum
- Sumif
- Average & Averageif
- Max & Min
- Countif
- Vlookup
- Match
- IF
- Left, Right & Concatenate
- Proper

1. Automatically SUM() with ALT + =

Quickly add an entire column or row by clicking in the first empty cell in the column. Then enter ALT + '=' (equals key) to add up the numbers in every cell above.

2. Number Formatting Keyboard Shortcuts

Format (Example)	Shortcut	Description
10% as 0.1	CTRL + SHIFT + 1	Applies the number format with two decimal places
01.01.215 as 01-Jan-15	CTRL + SHIFT + 3	Applies the date format with the day, month and year
0.1 as \$1.00	CTRL + SHIFT + 4	Applies the currency format with two decimal places
0.1 as 10%	CTRL + SHIFT + 5	Applies the percentage format with no decimal places

3. Display Formulas with keyboard shortcut



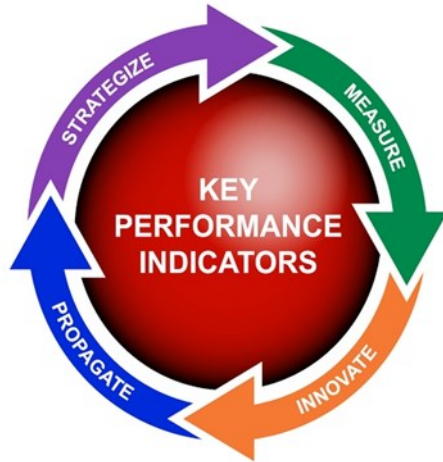
4. Add or Delete Columns Keyboard Shortcut

Whether adding or deleting, you can save a little time when you use this keyboard shortcut. CTRL + '-' (minus key) will delete the column your cursor is in and CTRL + SHIFT + '=' (equal key) will add a new column.

5. Tab Between Worksheets

Jumping from worksheet to worksheet doesn't mean you have to move your hand off the keyboard with this cool shortcut. To change to the next worksheet to the right enter CTRL + PageUP. And conversely change to the worksheet to the left by entering CTRL + PageDown.

Meaning & Characteristics of Key Performance Indicators



A performance indicator or key performance indicator (KPI) is a type of performance measurement. KPI's evaluate the success of an organization or of a particular activity in which it engages. Often success is simply the repeated, periodic achievement of some levels of operational goal (e.g. 10/10 customer satisfaction, etc.), and sometimes success is defined in terms of making progress toward strategic goals. Accordingly, choosing the right KPIs relies upon a good understanding of what is important to the organization. 'What is important' often depends on the department measuring the performance e.g. the KPIs useful to finance will really differ from the KPIs assigned to sales. Since there is a need to understand well what is important, various techniques to assess the present state of the business, and its key activities, are associated with the selection of performance indicators. These assessments often lead to the identification of potential improvements, so performance indicators are routinely associated with 'performance improvement' initiatives. A very common way to choose KPI's is to apply a management framework such as the balanced scorecard.

KPI's are rarely new to the organization. Either they have not been recognized or they were gathering dust somewhere unknown to the current management team.

The Seven Characteristics of Effective KPI's:

Following extensive analysis and discussions with over 3,000 participants in KPI workshops, covering most organization types in both public and private sectors, facilitator David Parmenter defined seven characteristics of effective KPI's:

1. **Non-Financial:** They are non-financial measures (not expressed in dollars, yen, pounds, Euro, etc.).
2. **Timely:** They are measured frequently (e.g. 24/7, daily or weekly).
3. **Management Focus:** They are acted upon by the senior management team.
4. **Simple:** All staff understands the measure and what corrective action is required.
5. **Team Based:** Responsibility can be assigned to a team or a cluster of teams who work closely together.
6. **Significant Impact:** They affect more than one of the organizations top Critical Success Factors and more than one balanced scorecard perspective.
7. **Limited Dark Side:** They encourage appropriate action i.e., they have been tested to ensure they have a positive impact on performance (whereas poorly thought through measures can lead to dysfunctional behavior).

Cyber Crime Insurance



Cybercrime encompasses almost any criminal activity that can be perpetrated via the internet and computers.

Cyber-crimes include cyber-stalking, industrial espionage and information theft, fraud, extortion, identity theft, phishing scams and cyber terrorism. Cyber criminals use malware and viruses, computer and network hacking, denial of service attacks and fraudulent online scams to perpetrate their crimes.

All the perils mentioned above can be covered under Cyber Crime Insurance but there are times when the coverage of your policy is inadequate resulting in the denial of your claim as happened in the following case

BitPay, a Bitcoin payment processor, had purchased Cyber Insurance from Massachusetts Bay Insurance Company (MBIC).

In December 2014, an unknown hacker pulled off a social engineering attack; he spearphished BitPay's Chief Financial Officer, managed to capture corporate credentials, then used the hacked email account to spoof emails to the CEO; the hacker tricked BitPay into making three separate transfer transactions over two days to the tune of 5,000 bitcoins, which were

valued at \$1,850,000.

The insurance company denied the claim due to the wording in the contract.

The policy, which supposedly covered BitPay for a million dollars, stated:

We will pay for loss of or damage to "money," "securities" and "other property" resulting directly from the use of any computer to fraudulently cause a transfer of that property from inside the "premises" or "banking premises": a. To a person (other than a "messenger") outside those "premises"; or b. To a place outside those "premises."

According to court documents obtained, BTC Media CEO David Bailey's computer had been hacked at some point and his email compromised. Bailey had been in negotiations with BitPay about buying BitPay's magazine *yBitcoin*. The hacker, posing as Bailey, sent an email to BitPay's CFO Bryan Krohn. The email asked Krohn to review the negotiation modifications on the attached Google document.

Cyber Crime Insurance

Krohn clicked the link and entered his credentials. One court document says after he opened his Google Docs account, his Google account password and authentication codes were compromised, while another says Krohn provided the credentials for his BitPay corporate email account. Yet Krohn received an error message after entering his credentials; he did not know the link led "to a website controlled by the hacker."

After gaining control of the CFO's corporate email, the attacker allegedly studied Krohn's emails to discover how BitPay conducted business, "including the fact that Second Market was the sole purchaser of bitcoins with whom BitPay did not require advance payment." Later that day, the hacker – using Krohn's email – sent an email to BitPay CEO Stephen Pair; that email, which appeared to contain a purported email chain between Krohn and Second Market, asked the CEO to transfer 1,000 bitcoins to a specific wallet. Two hours later, another email allegedly from Krohn, asked the CEO to transfer another \$1,000 from BitPay's hot wallet to the same wallet address allegedly belonging to Second Market.

Apparently that worked so well for the attacker that he tried it again; the next day another email supposedly from Krohn asked the CEO to send 3,000 bitcoins to Second Market at a different blockchain wallet address. The CEO sent an email to Krohn to check the validity of the request since it exceeded "the usual 1,000-2,000 bitcoin amount between the companies." After the attacker, again posing as Krohn, replied that the request was valid, the CEO transferred the 3,000 bitcoins.

But this time the CEO carbon copied a Second Market employee when he sent an email confirming the bitcoins had been sent. She replied that she did not send the prior email and that Second Market did not purchase the 3,000 bitcoins.

BitPay claimed that when the attacker "illegally hacked" Krohn's computer to send authorizations, "it is this hacking which fraudulently caused the transfers of bitcoin and therefore the loss to Bitpay of bitcoin

valued at \$1,850,000."

According to court documents, the insurance company refused to pay and claimed:

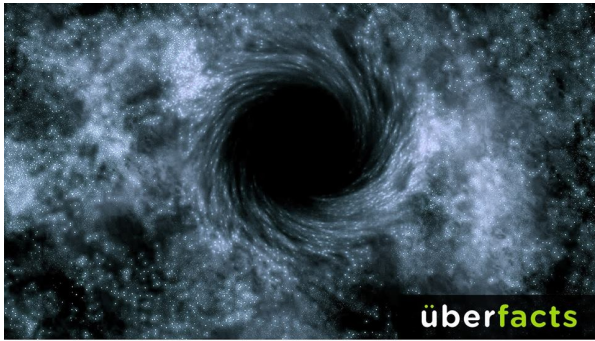
"The Policy requires that the loss of money be the direct result of the use of any computer to fraudulently cause a transfer of that property from inside the premises to a person or place outside the premises. "Direct" means without any intervening step i.e. without any intruding or diverting factor. The Computer Fraud Insuring Agreement is only triggered by situations where an unauthorized user hacks into or gains unauthorized access into your computer system and uses that access to fraudulently cause a transfer of Money to an outside person or place. The facts as presented do not support a direct loss since there was not a hacking or unauthorized entry into Bitpay's computer system fraudulently causing a transfer of Money. Instead, the computer system of David Bailey, Bitpay's business partner, was compromised resulting in fictitious emails being received by Bitpay. The Policy does not afford coverage for indirect losses caused by a hacking into the computer system of someone other than the insured."

Attorneys for MBIC insurance also noted the "important distinction between fraudulently causing a transfer, as the Policy language requires, and causing a fraudulent transfer, which is what occurred upon the CEO's approval of the bitcoin transactions after receiving the fictitious emails. The loss incurred by BitPay was not a direct loss." In other words, the insurance company claims it doesn't have to pay because an authorized system user triggered a transfer.

BitPay is now suing MBIC for breach of contract, bad faith failure to pay and statutory damages; it is seeking \$950,000 in damages plus court fees.

<http://www.networkworld.com/article/2984989/security/cyber-insurance-rejects-claim-after-bitpay-lost-1-8-million-in-phishing-attack.html>

Interesting Facts



überfacts

Black holes don't suck up everything nearby—they sit dormant and if a star approaches it and gets too close, the black hole becomes active.



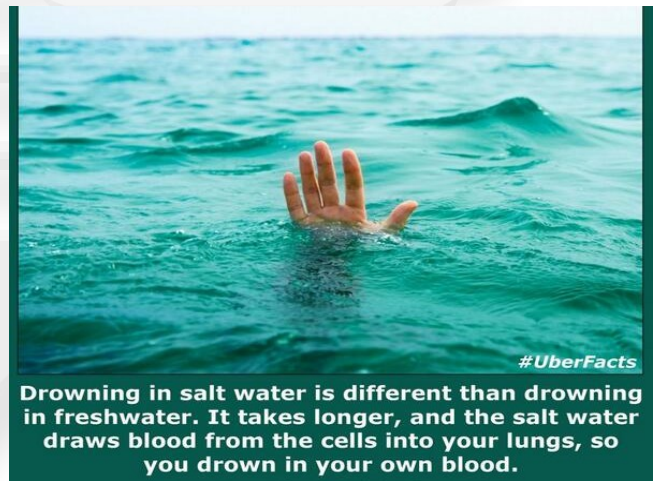
überfacts

Donald Trump attempted to sue a writer for \$5 billion when he wrote that Trump was a millionaire, not a billionaire.



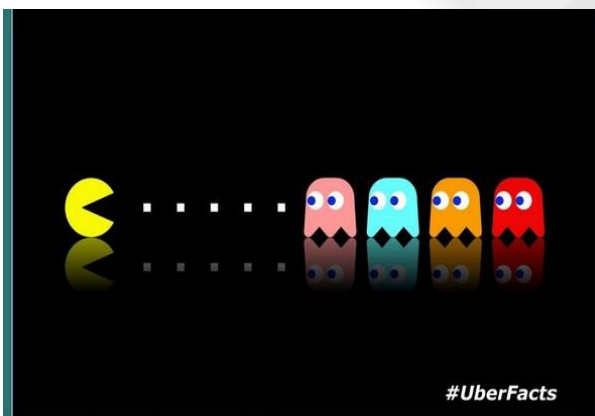
überfacts

The Queen of England doesn't need a passport, since all passports in Britain are issued in her name.



#UberFacts

Drowning in salt water is different than drowning in freshwater. It takes longer, and the salt water draws blood from the cells into your lungs, so you drown in your own blood.



#UberFacts

The four ghosts in Pacman are programmed to act differently: Red chases you, pink just positions itself in a set way, blue tries to ambush you and orange is random.



#UberFacts

The Burj Khalifa is so tall that it's possible to see the sunset on the ground floor, then take a high speed elevator to the top to see it set again.

Story Time

THE ELEPHANT ROPE

As a man was passing the elephants, he suddenly stopped, confused by the fact that these huge creatures were being held by only a small rope tied to their front leg. No chains, no cages. It was obvious that the elephants could, at any time, break away from their bonds but for some reason, they did not.

He saw a trainer nearby and asked why these animals just stood there and made no attempt to get away. "Well," trainer said, "when they are very young and much smaller we use the same size rope to tie them and, at that age, it's enough to hold them. As they grow up, they are conditioned to believe they cannot break away. They believe the rope can still hold them, so they never try to break free."

The man was amazed. These animals could at any time break free from their bonds but because they believed they couldn't, they were stuck right where they were.

Like the elephants, how many of us go through life hanging onto a belief that we cannot do something, simply because we failed at it once before?

Failure is part of learning; we should never give up the struggle in life.

MAKING A DIFFERENCE

One day after a high tide lots of sea-stars were brought to the shore. They started drying up in the sun. A boy, walking down the shore started throwing the sea-stars into the sea, so that they could continue their lives.

A person came up to him and asked:

- Why are you doing this? Look around! There are millions of sea-stars; the shore is covered with them. Your attempts won't change anything!

The boy picked up the following sea-star, thought for a moment, threw it into the sea and said:

- No, my attempt will change a lot...for this sea-star.

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in the country

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