

Team Alfalah

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Table of Contents

Editor's Note	Page 3
Islamic Corner	Page 4
Hajj-The Journey of Spirituality	Page 5
Employees Corner	Page 6
Alfalah news	Page 7
September Joiners	Page 8
Poetry Corner	Page 9
Defence Day	Page 10
From Street to Success	Page 11
MS Outlook	Page 12
Cartoon Network	Page 13
Congo Virus	Page 14
Future of Insurance Sector in Pakistan	Page 16
Insurance Law Case	Page 17
The Seed	Page 18

Editor's *Note*

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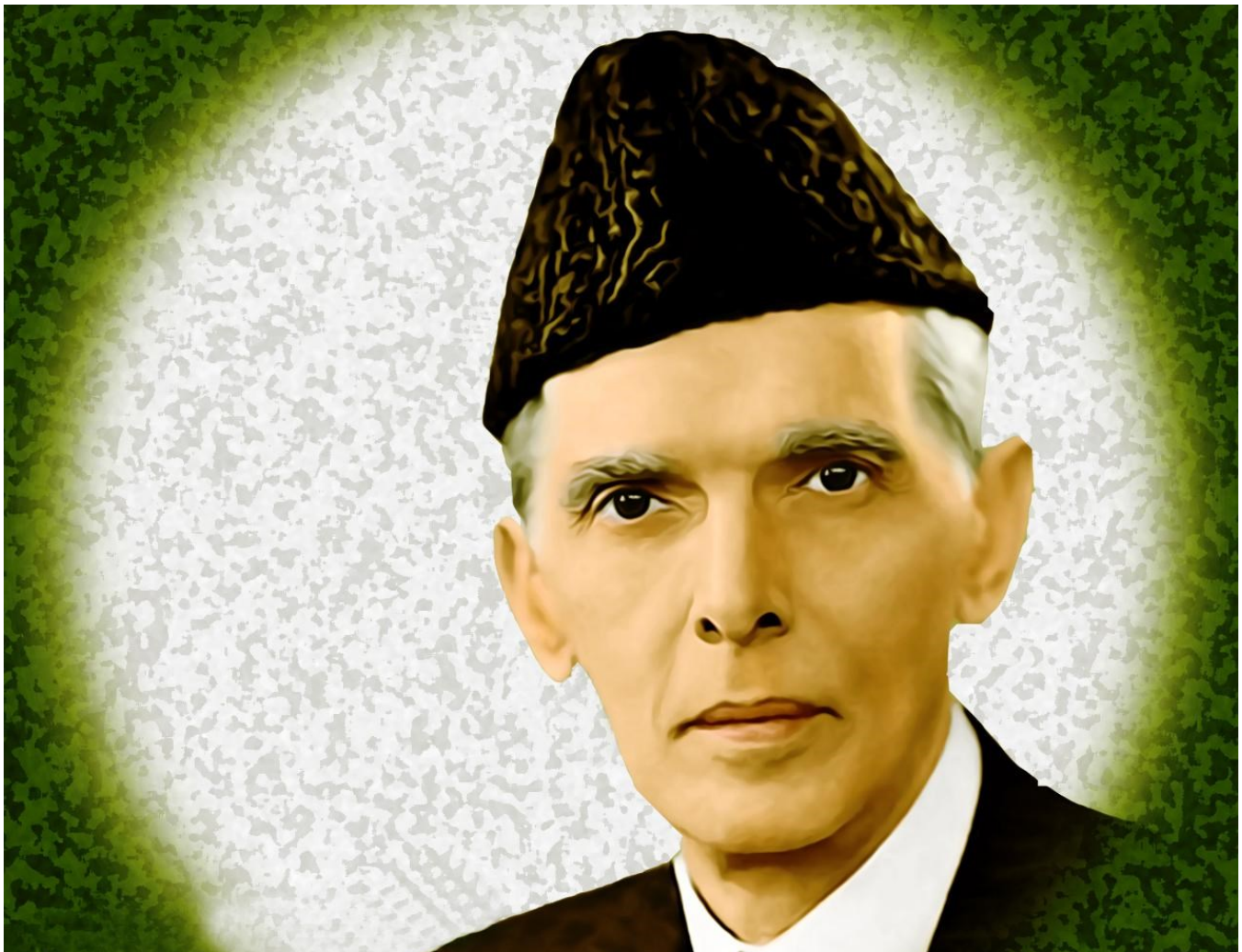
Naira Habib

It is the month of demise of our beloved Quaid Azam. He was no doubt, one of the greatest personalities of all times. It is the result of his struggle that we are enjoying freedom in Pakistan. His vision even at that time was incomparable. If we compare the state of Muslims in Pakistan with India, Quaid's vision to get a free state for Muslims is self-clarifying. It is the time when our young generation should learn much about Quaid Azam and his advices to the nation. At one occasion, he said;

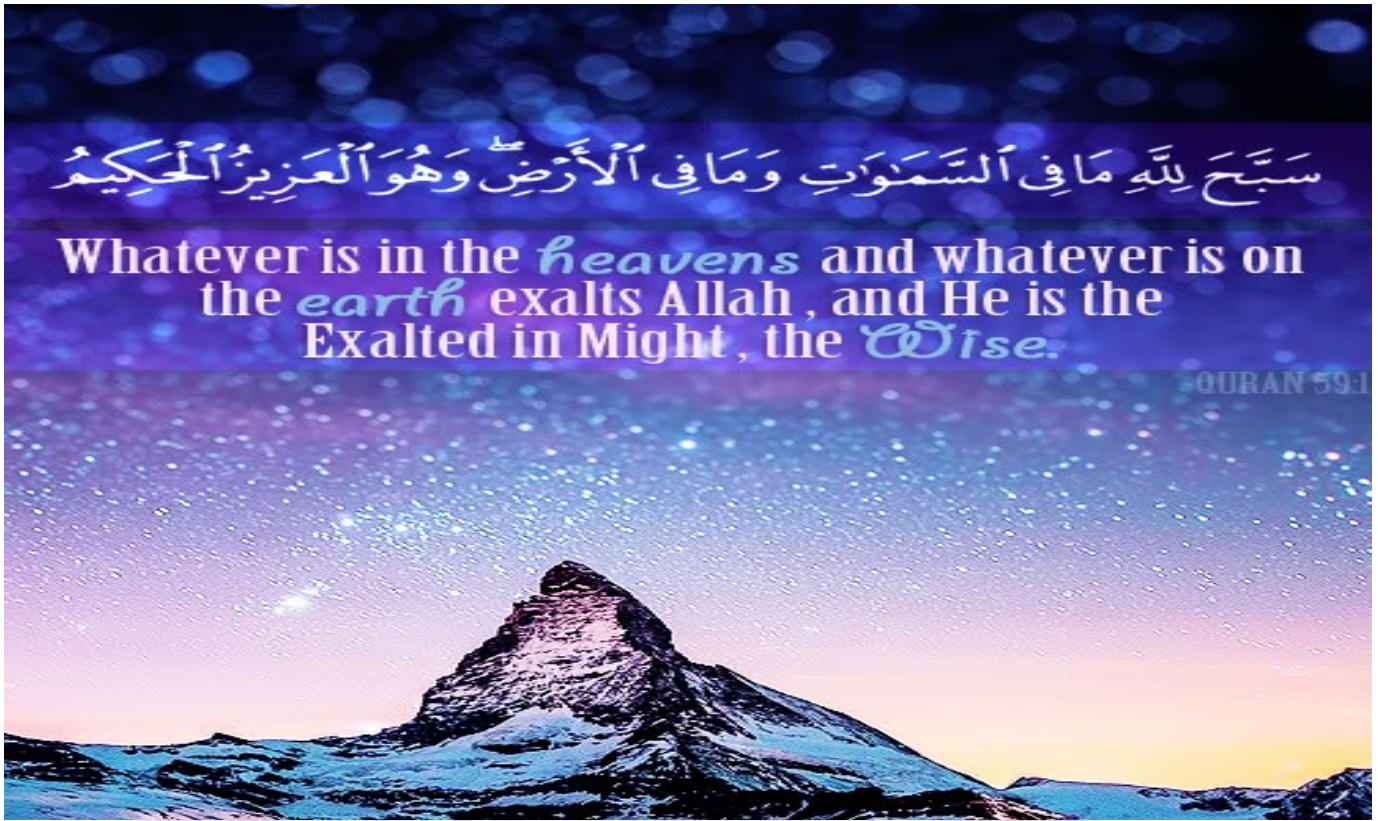
"I have no doubt that with unity, faith and discipline we will compare with any nation of the world. You must make up your minds now. We must sink individualism and petty jealousies and make up our minds to serve the people with honesty and faithfulness. We are passing through a period of fear, danger, and menace. We must have faith, unity and discipline."

(Father of the Nation) Quaid-e-Azam Muhammad Ali Jinnah

December 28, 1947



Islamic Corner



وَلَقَدْ يَسَّرْنَا الْقُرْآنَ لِلذِّكْرِ
فَهَلْ مِنْ مُدَكِّرٍ

And We have certainly made the Qur'an easy for remembrance, so is there any who will remember?

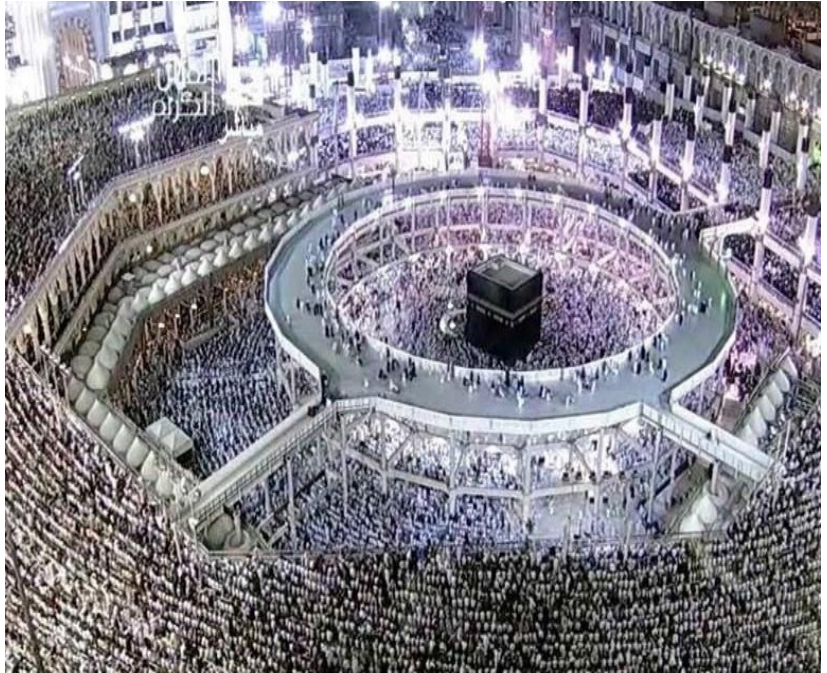
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HAJJ- The Journey of Spirituality

The city of Mecca in Saudi Arabia has always been the spiritual center of the Islamic faith: the world's 1.3 billion Muslims genuflect in its direction during prayers. But in the final months of the year, Islam's holiest city becomes even more vital, as an estimated 2.5 million pilgrims make their once-in-a-lifetime journey to the site.

This pilgrimage, known as the Hajj, is one of the Five Pillars of Islam by which every practicing Muslim must abide.

The Hajj consists of a five-day excursion, required by all physically and financially able Muslims, to Mecca and the nearby holy sites of Arafat, Mina, and Muzdalifah. Once there, pilgrims perform a series of rituals to unify themselves with other believers, absolve themselves of their sins and pay tribute to God. The origins of the Hajj dated back to 2,000 B.C. when Ishmael, the infant son of the prophet Ibrahim and Ibrahim's wife Hager were stranded in the desert. With Ishmael close to death from thirst, Hager ran back and forth between the hills of Safa and Marwa looking for water until the angel Jibril (Gabriel) touched down to earth and created a spring of fresh water for the baby, known as the Well of Zemzem.



Following the orders of God, Ibrahim is said to have built a monument at the site known as the Kaaba. Worshipers from all faiths traveled to revel at the site; in 630 A.D., the Prophet Mohammed (P.B.U.M) led a group of Muslims there in the first official Hajj, destroying the idols placed there by polytheistic worshipers and re-dedicating the site in the name of Allah. The path that Mohammed and his followers traveled is retraced as part of the Hajj rituals which include making Hager's walk between Safa and Marwa, stoning the wall of Satan that tempted Ibrahim to defy God, slaughtering an animal in honor of the sacrifice that Ibrahim made by God's will instead of his son and climbing the Mount of Arafat from which Mohammed made his last sermon.

The ultimate rite of passage during the Hajj is circling the Kaaba, an immense black cube, spiritually considered by Muslims to be the center of the world, and literally located in the center of the Masjid al-Haram mosque in Mecca. During the Hajj, vast swells of worshippers seeking forgiveness circle the Kaaba counter-clockwise, seven times. Completion of all of the mandated rituals is believed the guarantee the pilgrim a place in heaven as well as the title of *hajji* (literally, one who has performed the Hajj) – coveted and admired in Muslim communities around the world.

Though only a fraction of Muslims are capable of making the pilgrimage, the huge crowds of worshippers that descend upon Mecca every year continually test the site's ability to accommodate their number. The Saudi Arabian government has spent billions to expand and improve the structure of the site, erecting tents to accommodate pilgrims and building multi-level pathways to eliminate congestion.

Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Muhammad Hassan	Office Boy	Head Office	1-Sep
Muhammad Rafiq Gohar	Branch Manager	Karachi Unit 1	2-Sep
Atif Ali Mughal	Assistant Manager	Head Office	4-Sep
Shanzae Khalid	Executive Officer	Head Office	5-Sep
Dr. Fawad Sarwar	Deputy General Manager	Head Office	5-Sep
Riaz Ahmed Minhas	Deputy Manager	Head Office	6-Sep
Hussain Ali Merchant	Senior Manager	Head Office	7-Sep
Aamir Naseem Ghumman	Deputy Manager Marketing	Sialkot	8-Sep
Pakiza Ahmed Qazi	Relationship Officer	Gujranwala	10-Sep
Syed Qamar Hussain	Senior Executive Officer	Head Office	12-Sep
Muhammad Rizwan	Executive Officer	Head Office	13-Sep
Dr. Sana Saher	Assistant Manager	Head Office	17-Sep
Hafiz M. Tahir Ashraf	Senior Executive Officer	Head Office	20-Sep
Mohsan Tanveer	Senior Executive Officer	Head Office	20-Sep
Uzma Umer	Receptionist	Peshawar	20-Sep
Hasrat Qureshi	Executive Officer	Karachi	23-Sep
M. Zohaib	Assistant Relationship Manager	Karachi	23-Sep
Ayesha Aslam	Assistant Manager	Head Office	26-Sep
Naveed Akbar	Senior Manager	Head Office	30-Sep



Alfalah News



Institute of Cost and Management Accountants (ICMA) Director Central Region Mr. Muhammad Hussain visited Alfalah Insurance Company to conduct interview of Mr. Nasar us Samad Qureshi for their journal to be published in Nov-2016. The purpose of the interview was to get insight about insurance industry.



Mr. Syed Hasnain Zawar have achieved highest grades in the 1st semester of MPhil (ESME Management) form Government College University.



Editorial board highly appreciate the contribution from Sialkot and Peshawar branch. We hope that they will carry on this practice in future. All other branches are also welcomed to share their ideas for newsletter.



Correction Corner

Ms. Madiha Bashir has passed two units of CII exams in April 2016 term but in our July newsletter we only mentioned one. So congratulation to Ms. Madiha once again for the achievement. The passed units are IF3 & P92.

September Joiners

Name	DESIGANTION	Placement	Date of joining	Service period
Atif Hafeez	Senior Executive Officer	Head Office	01-Sep-07	9
M. Razaqat	Electrician	Head Office	1-Sep-08	8
Naveed Akbar	Senior Manager	Head Office	22-Sep-08	8
Irfan Yousaf	Assistant Manager	Islamabad	07-Sep-09	7
M. Younas	Driver	Gujranwala	23-Sep-10	6
Faisal Javed	Assistant Relationship Manager	Multan	28-Sep-10	6
Muhammad Ashfaq Abbasi	Rider	Islamabad	3-Sep-11	5
Iqbal Ahmed channa	Senior Executive Officer	Karachi	9-Sep-11	5
Muhammad Naeem	Senior Executive Officer	Karachi Unit 1	9-Sep-11	5
Hasrat Qureshi	Executive Officer	Karachi	9-Sep-11	5
Aamir Naseem	senior Officer	Karachi Unit 2	9-Sep-11	5
Syed Naseer Ul Hassan	Senior Executive Officer	Karachi	9-Sep-11	5
Muhammad Rafiq Gohar	Branch Manager	Karachi Unit 1	09-Sep-11	5
Abdul Razzaq	Office Boy	Karachi	9-Sep-11	5
Omar Hafeez Butt	Assistant Manager	Head Office	01-Sep-12	4
Kashif Majeed	Senior Officer	Head Office	15-Sep-12	4
Iqbal Hassan	Manager	Head Office	02-Sep-13	3
M. Ahsan Ali Raza	Senior Executive Officer	Lahore	2-Sep-13	3
Jawwad Bin Wasi	Officer	Karachi	2-Sep-15	1

Poetry Corner

ایک نوجوان کے نام

ترے صوفے ہیں افرنگی، ترے قالین ہیں ایرانی
 لہو مجھ کو رلاتی ہے جوانوں کی تن آسانی

امارت کیا، شکوہ خسروی بھی ہو تو کیا حاصل
 نہ زور حیدری تجھ میں، نہ استغنائے سلیمانی

نہ ڈھونڈ اس چیز کو تہذیب حاضر کی تجلی میں
 کہ پایا میں نے استغنا میں معراج سلیمانی

عقابی روح جب بیدار ہوتی ہے جوانوں میں
 نظر آتی ہے اس کو اپنی منزل آسمانوں میں

نہ ہو نومید، نومیدی زوال علم و عرفاں ہے
 امید مرد مومن ہے خدا کے راز دانوں میں

نہیں تیرا نشیمن قصر سلطانی کے گنبد پر
 تو شاہیں ہے، بسیرا کر پہاڑوں کی چٹانوں میں

Deference Day (Yaum-e-Difa)

Defence Day is celebrated on 6th September every year in Pakistan. It is celebrated on the memory of martyred people who gave sacrifices of their life for the defence of the country. Pak – India War II was fought in 1965. This was ended on 6th September and both countries stopped damaging each other by using weapons etc. on 6th September, Defence Day of Pakistan. This war affected financially both countries but none of them could dominate. As Pakistan remained saved, Defence Day is celebrated on 6th September.

Pakistan and India, both countries fought that war for the issue of Kashmir but this issue remained unsolved. A lot of people lost their lives from both countries and a lot of weapons were used. Atlast on 6th September, this war was ended with the support of UN.

Pakistan celebrates this day yet just for telling native of Pakistan that how people were brave at the critical time and

were proud of offering sacrifices of their lives for the defence of Pakistan. Everyone must be wise and brave like martyred people at any critical time. No one should feel any kind of hesitation for offering sacrifice of his life at the time of need.

The day of 6th September starts with special prayers for the peace and prosperity of Pakistan. President and Prime Minister and many ministers of Islamic Republic of Pakistan address on 6th September from special functions of Defence Day.

Army officers like Captain Sarwar Shaheed, Major Tufail Shaheed, Major Raja Aziz Bhatti Shaheed, Major Shabbir Sharif Shaheed, Major Muhammad Akram Shaheed, Sawar Muhammad Hussain, Lance Naik Mehfooz Shaheed, Shaheed Pilot Officer Rashid Minhas Shaheed, Captain Karnal Sher Shaheed and Havildar Lalak Jan Shaheed gave sacrifices of their life and were awarded with “Nishan-e-Haider” on 6th September, 1965. Nishan-e-Haider is a special batch which is given to brave martyred people in Pakistan who leave remarkable examples of bravery and sacrifices for nation.

Army of Pakistan displays the latest missiles, tanks, guns, army aviation helicopters and armament being used by Engineers, Electrical and Mechanical Corps, Army Air Defence, Signals, Army Service Corps and Army Medical Corps live on various places. Everyone is allowed to watch such functions live by going to the specific places. These shows are displayed on national TV channels as well. National songs and special documentaries about 6th September, 1965 and martyred people of 6th September war are displayed on TV. It is told to people how people gave sacrifices for the defence of the country and what is the responsibility of young generation now.

An environment of patriot passion is generated in the whole county on Defence Day. Everyone decides in his mind he will do such works which will be significant for the country and pray for the independence of the country.



Contributed by Mr. Hassan Raza

From Street to Success

Back in the day, Stallone was a struggling actor in every definition. At some point, he got so broke that he stole his wife's jewelry and sold it. Things got so bad that he even ended up homeless. Yes, he slept at the New York bus station for 3 days. Unable to pay rent or afford food. His lowest point came when he tried to sell his dog at the liquor store to any stranger. He didn't have money to feed the dog anymore. He sold it at \$25 only. He says he walked away crying.

Two weeks later, he saw a boxing match between Mohammed Ali and Chuck Wepner and that match gave him the inspiration to write the script for the famous movie, "Rocky". He wrote the script for 20 hours! He tried to sell it and got an offer for \$12,500 for the script. But he had just one request. He wanted to star in the movie. He wanted to be the main actor, Rocky himself. But the studio said NO. They wanted a real star.

They said he "Looked funny and talked funny". He left with his script. A few weeks later, the studio offered him \$25,000 for the script. He refused. They even offered \$35,000. He still refused. They wanted his movie, but not him. He said no. He had to be in that movie.

After a while, the studio agreed, gave him \$35,000 for the script and let him star in it! The rest is history! The movie won Best Picture, Best Directing and Best Film Editing at the prestigious Oscar Awards. He was even nominated for best actor! The movie "Rocky" was even inducted into the American National Film Registry as one of the greatest movies ever!

And do you know the first thing he bought with the \$35,000? The dog he sold. Yes, Stallone loved his dog so much that he stood at the liquor store for 3 days waiting for the man

he sold his dog to. And on the 3rd day, he saw the man coming with the dog. Stallone explained why he sold the dog and begged for the dog back. The man refused. Stallone offered him \$100. The man refused. He offered him \$500. And the guy refused. Yes, he refused even \$1000. And, Believe it or Not, Stallone had to pay \$15,000 for the same dog he sold at \$25 only! And he finally got his dog back!

Sylvester had a dream to become an actor, but people laughed at him. You know why he had such a unique expression and speak differently?

He was born paralyzed in the lower left part of his face because of this his, speech was slurred. Most people thought that it was a death rattle for an acting career. Everybody rejected him because of his disability.

And today, the same Stallone who slept in the streets and sold his dog just because he couldn't even feed it anymore, is one of the Greatest Movie Stars who ever walked the Earth!

Being broke is bad. Really bad. Have you ever had a dream? A wonderful dream? But You are too broke to implement it? Too tiny to do it? Too small to accomplish it?

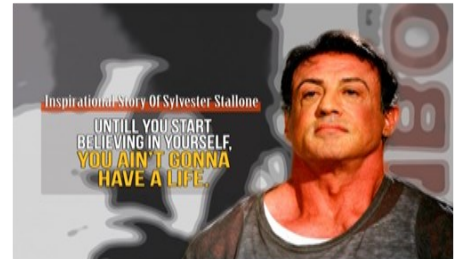
Life is tough. Opportunities will pass you by, just because you are a nobody. People will want your products but not you. It's a tough world. If you ain't already famous or rich or "connected", you will find it rough.

Doors will be shut on you. People will steal your glory and crash your hopes. You will push and push. And yet nothing will happen.

And then your hopes will be crashed. You will be broke. Damn broke. You

will do odd jobs for survival. You will be unable to feed yourself. And yes, you may end up sleeping in the streets. It happens. Yes, it does.

But never let them crush that dream.



Whatever happens to You, Keep Dreaming? Even when they crush your hopes, Keep Dreaming. Even when they turn you away, Keep Dreaming. Even when they shut you down, Keep Dreaming.

No one knows what you are capable of expect yourself! People will judge you by how you look. And by what you have. But Fight on! Fight for Your place in history. Fight for your glory. Never ever give up!

Even if it means selling all your clothes and sleeping with the dogs, It's okay! But as long as you are still alive, Your story is not over.

Keep Up the Fight. Keep your dreams and hope alive. Go get it!!

Contributed by Mr. Syed Muhammad Sajid



Microsoft Outlook

Microsoft Outlook is a personal information manager from Microsoft, available as a part of the Microsoft Office suite. Although often used mainly as an email application, it also includes a calendar, task manager, contact manager, note taking, journal and web browsing.

If you rely on Microsoft Outlook to handle all your daily mails, here is a compiled list of useful keyboard shortcuts that will help you move faster around Microsoft Outlook than using a mouse.

Time Saving Keyboard Shortcuts of Outlook

Related Area - Inbox View	Keyboard Shortcut
Open a New Message	CTRL + SHIFT + M
Open a Received Message	CTRL + O
Send and Receive All	F9
Select All	CTRL + A
Delete Email	Ctrl + D
Mark Selected Message as Read	Ctrl + Q
Mark Selected Message as Un Read	Ctrl + U

Related Area - Conversation View	Keyboard Shortcut
Reply	CTRL + R
Reply All	CTRL + Shift + R
Forward	Ctrl + F
Send Email	Alt + S
Save to Draft	Ctrl + s
Insert Bulleted List	Ctrl + Shift + L
Left Alight Text	Ctrl + L
Center Align Text	Ctrl + E
Right Align Text	Ctrl + R
Spell Check	F7

Contributed by Mr. Muhammad Aamir



Cartoon Corner



Crimean-Congo Hemorrhagic Fever

Key facts:

The Crimean-Congo haemorrhagic fever (CCHF) virus causes severe viral haemorrhagic fever outbreaks.

CCHF outbreaks have a case fatality rate of up to 40%.

The virus is primarily transmitted to people from ticks and livestock animals. Human-to-human transmission can occur resulting from close contact with the blood, secretions, organs or other bodily fluids of infected persons.

CCHF is endemic in Africa, the Balkans, the Middle East and Asia, in countries south of the 50th parallel north. There is no vaccine available for either people or animals.

Crimean-Congo haemorrhagic fever (CCHF) is a widespread disease caused by a tick-borne virus (*Nairovirus*) of the *Bunyaviridae* family. The CCHF virus causes severe viral haemorrhagic fever outbreaks, with a case fatality rate of 10–40%.

Transmission:

The CCHF virus is transmitted to people either by tick bites or through contact with infected animal blood or tissues during and immediately after slaughter. The majority of cases have occurred in people involved in the livestock industry, such as agricultural worker, slaughterhouse workers and veterinarians.

Human-to-human transmission can occur resulting from close contact with the blood,

secretions, organs or other bodily fluids of infected persons. Hospital-acquired infections can also occur due to improper sterilization of medical equipment, reuse of needles and contamination of medical supplies.

Signs and Symptoms:

The length of the incubation period depends on the mode of acquisition of the virus. Following infection by a tick bite, the incubation period is usually one to three days, with a maximum of nine days. The incubation period following contact with infected blood or tissues is usually five to six days, with a documented maximum of 13 days.

Onset of symptoms is sudden, with fever, myalgia, (muscle ache), dizziness, neck pain and stiffness, backache, headache, sore eyes and photophobia (sensitivity to light). There may be nausea, vomiting, diarrhea, abdominal pain and sore throat early on, followed by sharp mood swings and confusion. After two to four days, the agitation may be replaced by sleepiness, depression and lassitude, and the abdominal pain may localize to the upper right quadrant, with detectable hepatomegaly (liver enlargement).

Other clinical signs include tachycardia (fast heart rate), lymphadenopathy (enlarged lymph nodes), and a petechial rash (a rash caused by bleeding into the skin) on internal mucosal

surfaces, such as in the mouth and throat, and on the skin. The petechiae may give way to larger rashes called ecchymoses and other haemorrhagic phenomena.

There is usually evidence of hepatitis, and severely ill patients may experience rapid kidney deterioration, sudden liver failure or pulmonary failure after the fifth day of illness.

The mortality rate from CCHF is approximately 30%, with death occurring in the second week of illness. In patients who recover, improvement generally begins on the ninth or tenth day after the onset of illness.

Diagnosis:

CCHF virus infection can be diagnosed by several different laboratory tests:

- Enzyme-linked immunosorbent assay (ELISA)
- Antigen detection
- Serum neutralization
- Reverse transcriptase polymerase chain reaction (RT-PCR) assay

Virus isolation by cell culture

Patients with fatal disease, as well as in patients in the first few days of illness, do not usually develop a measurable antibody response and so diagnosis in these individuals is achieved by virus or RNA detection in blood or tissue samples.

Tests on patient samples present an extreme biohazard risk and should only be conducted under maximum biological containment conditions.

Crimean-Congo Hemorrhagic Fever

However, if samples have been inactivated (e.g. with virucides, gamma rays, formaldehyde, heat, etc.), they can be manipulated in a basic biosafety environment.

Treatment:

General supportive care with treatment of symptoms is the main approach to managing CCHF in people.

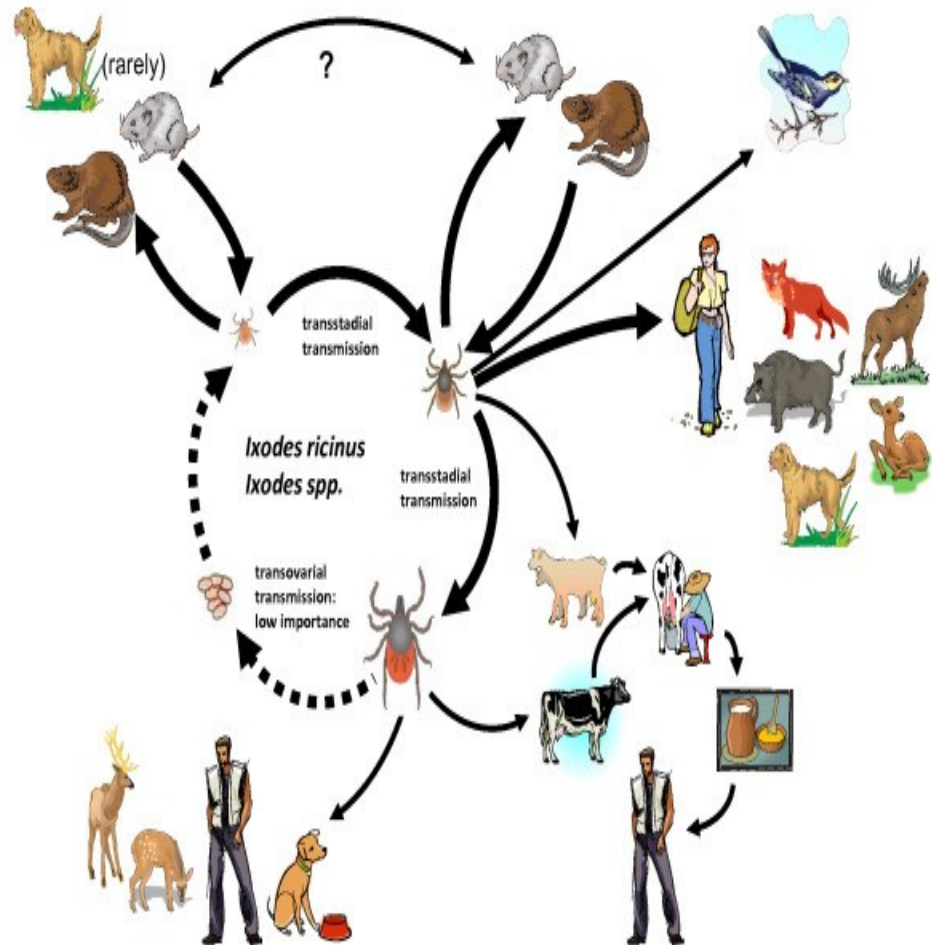
The antiviral drug ribavirin has been used to treat CCHF infection with apparent benefit. Both oral and intravenous formulations seem to be effective.

Prevention and control:

Public health advice should focus on several aspects.

Reducing the risk of tick-to-human transmission:

1. Wear protective clothing (long sleeves, long trousers);
2. Wear light coloured clothing to allow easy detection of ticks on the clothes;
3. Use approved acaricides (chemicals intended to kill ticks) on clothing;
4. Use approved repellent on the skin and clothing;
5. Regularly examine clothing and skin for ticks; if found, remove them safely;
6. Seek to eliminate or control tick infestations on animals or in stables and barns; and
7. Avoid areas where ticks are abundant and seasons when they are most active.



8. Reducing the risk of animal-to-human transmission:
9. Wear gloves and other protective clothing while handling animals or their tissues in endemic areas, notably during slaughtering, butchering and culling procedures in slaughterhouses or at home;
10. Quarantine animals before they enter slaughterhouses or routinely treat animals with pesticides two weeks prior to slaughter.

Reducing the risk of human-to-human transmission in the

community:

1. Avoid close physical contact with CCHF-infected people;
2. Wear gloves and protective equipment when taking care of ill people
3. Wash hands regularly after caring for or visiting ill people.

By: Dr. Sana Sehar

Future Of Insurance Sector In Pakistan

The key drivers of insurance growth in a country are typically macroeconomic factors, regulatory factors and demographics of a country. In Pakistan, the insurance penetration is only 0.7% of GDP (2011), which is very low as compared to countries like India and Bangladesh.

Yet there is a silver lining: new opportunities.

There is a remarkable opportunity for the whole sector as there is a huge untapped market. Insurance companies can take advantage of this opportunity with innovative products tailored to consumer needs. Life insurance in Pakistan promises exciting growth. Further, given the recent growth there is also room for new players in both conventional and takaful areas. However, multinational players do not appear to be interested in exploiting this growth potential, though the unstable political and security environment is mainly responsible for that lack of interest.



A major challenge facing the insurance sector is lack of quality human resources. Insurance companies need to invest in developing the competencies and skills of their employees along with technical ability to innovate new products. Further, inculcating ethics and good business practices is also crucial.

Another major area of utmost importance is customer services. The needs of the customers are evolving and they rightly demand value and differentiation in return for their loyalty and long term relationship. To make it more complex and expensive, insurers must also abide by the numerous operational, regulatory and financial requirements.

When insurers deliver an exceptional and engaging customer experience, it eventually translates into profits. Therefore, continuous improvement and innovation is required in this area for insurance companies to excel.

Contributed by Mr. Mohsan Tanveer



Famous Insurance Law Cases



Etherington v. Lancashire and Yorkshire Accident Insurance Company 1909

A man riding a horse in a lonely hilly place falls from the horseback, gets injury and remains unconscious the whole night under exposure to severe cold. The following morning he is discovered by some persons.

In the meantime due to severe exposure he contracts pneumonia and dies.

Here the proximate cause of his death is accident or falling from the horse back, the reason being that the injury leading to unconsciousness, exposure to severe cold and then pneumonia are all natural events developing gradually one after another without really being intervened by a new or independent source.

For finding out the proximate cause we shall have to watch closely the chain of events, leading ultimately to a result and out of such events whether there is any broken or unbroken sequence and therefore the cause proximate to the result must be established.

So long the first cause retains its identity and efficiency until the result we may say that it is the proximate cause.

If, however, the chain of causation is broken so that the first cause loses its identity, and a new cause develops bringing about the result actively and efficiently then we may tag the result to have been proximately caused by the new intervening cause.

The Seed

A successful business man was growing old and knew it was time to choose a successor to take over the business. Instead of choosing one of his Directors or his children, he decided to do something different. He called all the young executives in his company together. He said, "It is time for me to step down and choose the next CEO and I have decided to choose one of you." The young executives were shocked, but the boss continued. "I am going to give each one of you a SEED today - one very special SEED, I want you to plant the seed, water it, and come back here one year from today with what you have grown from the seed I have given you. I will then judge the plants that you bring, and the one I choose will be the next CEO."

One young executive, named Jim was there that day and he, like the others, received a seed. He went home and excitedly, told his wife the story. She helped him get a pot, soil and compost and he planted the seed. Every day, he would water it and watch to see if it had grown. After about three weeks, some of the other executives began to talk about their seeds and the plants that were beginning to grow.

Jim kept checking his seed, but nothing ever grew. Three weeks, four weeks, five weeks went by, still nothing. By now, others were talking about their plants, but Jim didn't have a plant and he felt like a failure. Six months went by -- still nothing in Jim's pot. He just knew he had killed his seed. Everyone else had trees and tall plants, but he had nothing. Jim didn't say anything to his colleagues, however he just kept watering and fertilizing the soil, he so wanted the seed to grow.

A year finally went by and all the young executives of the company brought their plants to the CEO for inspection. Jim told his wife that he wasn't going to take an empty pot. But she asked him to be honest about what happened. Jim felt sick to his stomach, it was going to be the most embarrassing moment of his life, but he knew his wife was right. He took his empty pot to the board room. When Jim arrived, he was amazed at the variety of plants grown by the other executives. They were beautiful -- in all shapes and sizes. Jim put his empty pot on the floor and many of his colleagues laughed, a few felt sorry for him!

When the CEO arrived, he surveyed the room and

greeted his young executives. Jim just tried to hide in the back. "My, what great plants, trees, and flowers you have grown," said the CEO. "Today one of you will be appointed the next CEO!"

All of a sudden, the CEO spotted Jim at the back of the room with his empty pot. He ordered the Financial Director to bring him to the front. Jim was terrified. He thought, "The CEO knows I'm a failure! Maybe he will have me fired!"

When Jim got to the front, the CEO asked him what had happened to his seed - Jim told him the story. The CEO asked everyone to sit down except Jim. He looked at Jim, and then announced to the young executives, "Behold your next Chief Executive Officer! His name is Jim!" Jim couldn't believe it. Jim couldn't even grow his seed.

"How could he be the new CEO?" the others said.

Then the CEO said, "One year ago today, I gave everyone in this room a seed. I told you to take the seed, plant it, water it, and bring it back to me today. But I gave you all boiled seeds; they were dead - it was not possible for them to grow.

All of you, except Jim, have brought me trees and plants and flowers. When you found that the seed would not grow, you substituted another seed for the one I gave you. Jim was the only one with the courage and honesty to bring me a pot with my seed in it. Therefore, he is the one who will be the new Chief Executive Officer!"

Ø If you plant honesty, you will reap trust

Ø If you plant goodness, you will reap friends

Ø If you plant humility, you will reap greatness

Ø If you plant perseverance, you will reap contentment

Ø If you plant consideration, you will reap perspective

Ø If you plant hard work, you will reap success

Ø If you plant forgiveness, you will reap reconciliation

Ø So, be careful what you plant now; it will determine what you will reap later

"Whatever You Give To Life, Life Gives You Back"

Contributed by Mr. Fraz Amin

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in the country

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Web: www.alfalahinsurance.com

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