

# Team Alfalah

Issue No. 41, Sep 2015



**6TH SEPTEMBER**  
PAKISTAN DEFENCE DAY



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# Editor's *Note*

## Chief Patron

Mr. Nasar us Samad Qureshi

## Editorial Board

Dr. Fawad Sarwar

Syed Hasnain Zawar

Muhammad Salman Hameed

Dr. Iram Kashifa

Usman Arif

“Born in Karachi and trained as a barrister at Lincoln’s Inn at London, Jinnah rose to prominence in the Indian National Congress in the first two decades of the 20th century. In these early years of his political career, Jinnah advocated Hindu–Muslim unity, helping to shape the 1916 Lucknow Pact between the Congress and the All-India Muslim League, in which Jinnah had also become prominent. Jinnah became a key leader in the All India Home Rule League, and proposed a fourteen-point constitutional reform plan to safeguard the political rights of Muslims. In 1920, however, Jinnah resigned from the Congress when it agreed to follow a campaign of satyagraha, or non-violent resistance, advocated by Mohandas Gandhi.

By 1940, Jinnah had come to believe that Indian Muslims should have their own state. In that year, the Muslim League, led by Jinnah, passed the Lahore Resolution, demanding a separate nation. During the Second World War, the League gained strength while leaders of the Congress were imprisoned, and in the elections held shortly after the war, it won most of the seats reserved for Muslims. Ultimately, the Congress and the Muslim League could not reach a power-sharing formula for a united India, leading all parties to agree to separate independence of a predominately Hindu India, and for a Muslim-majority state, to be called Pakistan.

As the first Governor-General of Pakistan, Jinnah worked to establish the new nation’s government and policies, and to aid the millions of Muslim migrants who had emigrated from the new nation of India to Pakistan after the partition, personally supervising the establishment of refugee camps. Jinnah died at age 71 in September 1948, just over a year after Pakistan gained independence from the British Raj. He left a deep and respected legacy in Pakistan. According to his biographer, Stanley Wolpert, he remains Pakistan’s greatest leader.”

**Dr. Fawad Sarwar**

## Islamic Corner

# The Ahkam of Qurbani



**Hadith 1:** Sayeduna Zaid bin Arqam Radi Allahu anhu narrates the Sahabae Kiram asked the Beloved Prophet (Swall Allahu alaihi wasallam), "Ya Rasool Allah, what is Qurbani?"

He (Swall Allahu alaihi wasallam) said, "This is the Sunnat of your father Ibraheem (Alahis Salaam)."

Sahaba said, "Ya Rasool Allah, what sawaab will we get in this?"

He (Swallal Allahu alaihi wasallam) said, "A virtue for every hair (on the animal)."

(Ahmad, Ibnu Majah)

**Hadith 2:** Sayedatuna Aisha (Radi Allahu anhu) narrates that Rasool Allah said, "There is no dearer deed of Ibne Adam in the days of Qurbani than flowing the blood (doing Qurbani) and that animal will come with his horns, hairs, and hooves on the day of Qayamt. Thee blood of the Qurbani reaches the stage of acceptance before it reaches the floor. (Tirmizi, Ibnu Majah)

**Hadith 3:** Sayeduna Abu Hurairah (Radi Allahu anhu) narrates the Beloved Prophet (Swall Allahu alaihi wasallam) said, "Whoever has the means and does not do Qurbani should not come near our place of Eid. (Ibnu Majah)

## Employee Corner

# Very Happy Birthday to Dear Fellows

Name	Designation	Location	D.O.B
Mohammad Rafiq Gochar	Branch Manager	Karachi Unit 1	2-Sep
Atif Ali Mughal	Assistant Manager	Head Office	4-Sep
Dr. Fawad Sarwar	Deputy General Manager	Head Office	5-Sep
Riaz Ahmed Minhas	Assistant Manager	Head Office	6-Sep
Hussain Ali Merchant	Senior Manager	Head Office	7-Sep
Aamir Naseem Ghumman	Deputy Manager Marketing	Sialkot	8-Sep
Syed M. Zahid Shah	Relationship Manager	Islamabad	11-Sep
Syed Qamar Hussain	Senior Executive Officer	Head Office	12-Sep
Muhammad Rizwan	Executive Officer	Head Office	13-Sep
Muhammad Amjad Masood	General manager	Head Office	17-Sep
Sana Saher	Assistant Manager	Head Office	17-Sep
Mohsan Tanveer	Executive Officer	Head Office	20-Sep
Tahir Ashraf	Senior Executive Officer	Head Office	20-Sep
Muhammad Zohaib	Assistant Relationship Manager	Karachi	23-Sep
Hasrat Qureshi	Executive Officer	Karachi	23-Sep
Uzma Yousaf	Senior Executive Officer	Head Office	30-Sep
Naveed Akbar	Senior Manager	Head Office	30-Sep



# Employee Corner



Dr Sana Saheer has joined Alfalah Insurance Company in August 2015 as an Assistant Manager. She has passed her MBBS in 2010 from LUMHS then she has done her 1 year house job in Pediatrics from Civil Hospital. She has worked in Patel Hospital Karachi and Memon Medical Hospital in Peads Department.

She is working in health department with their claim team. She is involved in claim checking of hospitals and OPD claims of Al-falah Insurance Company and Scrutiny. We hope that she will be a good addition and useful contribution to our health department.



Dr. Maria Karim has joined Alfalah team in August, 2015 as an Assistant Manager. She is an MBBS qualified from FJMC in 2013. She has 1 year experience in Najam Hospital, Akhtar Saeed Medical College and Niazi Hospital.

She is an active part of health department. Dr. Maria is involved in Approvals/checking of Bank OPD Claims, Reimbursement Claim, Follow Up Claims and Case Management in Hospitals. We hope that she will be useful contribution to the health department.



We congratulate Mr. Omar Hafeez Butt (Sr. Executive Officer-Internal Audit Department) on becoming affiliate of Association of Certified Chartered Accountant U.K. He is working in internal audit department of Alfalah Insurance Company since 1st September 2012.

This recognition is surely deserved and will give you an opportunity to spread your wings. You worked hard to achieve this certification and your efforts were completely worth it. You have proven yourself to be a very skilled individual who has the capacity to do great things. We're confident that you will continue with even more successes in future.

# News Corner

We are pleased congratulate Dr. Fawad Sarwar and Mr. Muhammad Rashid who secured First and Third position respectively under Essay Competition held by IAP. It is indeed a great achievement for them individually as well as collectively for all of us. This should also serve as a reminder to all of you that with given effort one can achieve greater heights in life.



1<sup>st</sup> Prize PKR 50,000



3<sup>rd</sup> Prize PKR 15,000

**Note: Essays are attached with the NL email for reading purpose.**



We would like to congratulate Mr. Amjad Masood on his promotion as General Manager of Alfalah Insurance Company. We wish him success for his future assignments.



It has been 15 years since the tragic incident of World Trade Centre which is also known as 9/11. September 11 attacks left huge and miserable after effects on the Muslim World.

# Jinnah Illness and Death

From the 1930s, Jinnah suffered from tuberculosis; only his sister and a few others close to him were aware of his condition. Jinnah believed public knowledge of his lung ailments would hurt him politically. In a 1938 letter, he wrote to a supporter that "you must have read in the papers how during my tours ... I suffered, which was not because there was anything wrong with me, but the irregularities [of the schedule] and over-strain told upon my health". Many years later, Mountbatten stated that if he had known Jinnah was so ill, he would have stalled, hoping Jinnah's death would avert partition. Fatima Jinnah later wrote, "even in his hour of triumph, the *Quaid-e-Azam* was gravely ill ... He worked in a frenzy to consolidate Pakistan. And, of course, he totally neglected his health ..." Jinnah worked with a tin of Craven "A" cigarettes at his desk, of which he had smoked 50 or more a day for the previous 30 years, as well as a box of Cuban cigars. He took longer and longer rest breaks in the private wing of Government House in Karachi, where only he, Fatima and the servants were allowed

In June 1948, he and Fatima flew to Quetta, in the mountains of Baluchistan, where the weather was cooler than in Karachi. He could not completely rest there, addressing the officers at the Command and Staff College saying, "you, along with the other Forces of Pakistan, are the custodians of the life, property and honor of the people of Pakistan." He returned to Karachi for the 1 July opening ceremony for the State Bank of Pakistan, at which he spoke; a reception by the Canadian trade commissioner that evening in honor of Dominion Day was the last public event he ever attended.

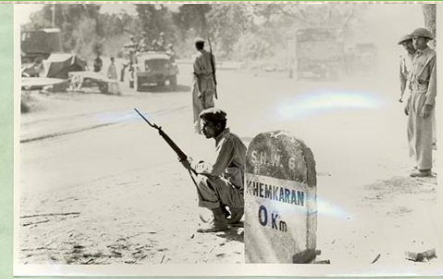
On 6 July 1948, Jinnah returned to Quetta, but at the advice of doctors, soon journeyed to an even higher retreat at Ziarat. Jinnah had always been reluctant to undergo medical treatment, but realizing his condition, the Pakistani government sent the best doctors it could find to treat him. Tests confirmed tuberculosis, and showed evidence of lung cancer. Jinnah was informed, and asked for full information on his disease and for care in how his sister was told. He was treated with the new "miracle drug"

of streptomycin, but it did not help. Jinnah's condition continued to deteriorate despite the Eid prayers of his people. He was moved to the lower altitude of Quetta on 13 August, the eve of Independence Day, for which a statement ghost-written for him was released. Despite an increase in appetite (he then weighed just over 36 kilograms, it was clear to his doctors that if he was to return to Karachi in life, he would have to do so very soon.

By 9 September, Jinnah had also developed pneumonia. Doctors urged him to return to Karachi, where he could receive better care, and with his agreement, he was flown there on 11 September. Dr. Ilahi Bux, his personal physician, believed that Jinnah's change of mind was caused by foreknowledge of death. The plane landed at Karachi, to be met by Jinnah's limousine, and an ambulance into which Jinnah's stretcher was placed. The ambulance broke down on the road into town, and the Governor-General and those with him waited for another to arrive; he could not be placed in the car as he could not sit up. They waited by the roadside in oppressive heat as trucks and buses passed by, unsuitable for transporting the dying man and with their occupants not knowing of Jinnah's presence. After an hour, the replacement ambulance came, and transported Jinnah to Government House, arriving there over two hours after the landing. Jinnah died at 10:20 pm at his home in Karachi on 11 September 1948, just over a year after Pakistan's creation.

Indian Prime Minister Jawahar Lal Nehru stated upon Jinnah's death, "How shall we judge him? I have been very angry with him often during the past years. But now there is no bitterness in my thought of him, only a great sadness for all that has been ... he succeeded in his quest and gained his objective, but at what a cost and with what a difference from what he had imagined." Jinnah was buried on 12 September 1948 amid official mourning in both India and Pakistan; a million people gathered for his funeral. Indian Governor-General Rajagopalachari cancelled an official reception that day in honor of the late leader.

# Special Release by ISPR on 6th Sep



Khemkh Karan, the Indian market town, was the place from where Indians were to tauch their thrust on Kasur and then on to Lahore. The milestone in the picture with Pakistani soldiers in the background is an eloquent footn to India's defeated ambitions (Negative No OP 1155).



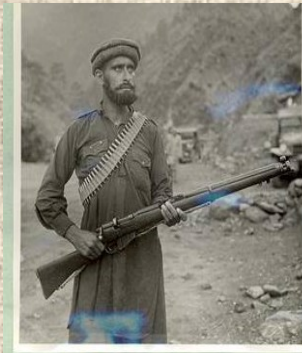
Pakistan's flag flutters proudly over the romantic/Rajput fort of Kishangarh in Rajasthan, where Pakistan army was in occupation of over 1200 square miles of Indian territory (Negative no OP 2904).



Captured Indian Tank of the Poona Horse in the battle of Ohawinda (1965 War) seen with Pakistan crew. No. CAP-2



A shattered Indian vehicle by the side of a burnt out tree symbolizes the unhappy ending of India's dream to conquer Pakistan (Negative No OP 2612).



Eyes fixed on the 'target', a Mujahid on guard at a post in Azad Kashmir Area (Negative No CP 350).



Undannted by the biting snow, Army Jawans in their dug-in position in Azad Kashmir Area (Negative No CP 3094).



General Mohammad Musa C-in-C, Pakistan Army decorating Maj Gen A.M.Yahya Khan with Hilal-i-Juraat (6-10-1965) (Negative No OP 1175).



Pakistani troops in assault position in a forward area in Rajasthan (Negative No CP 1549).



The President, Field Marshal Mohammed Ayub Khan, shaking hands with Squadron Leader M.M.Alam when he visited PAF Station, Sargodha, today. (30-10-65)



Indian Flag is being replaced by Pakistan Flag at Chenber (30-11-1965) (Negative No Op 1718).



The Officers Mess at Sadowala. Life in the desert is as tough as it comes.

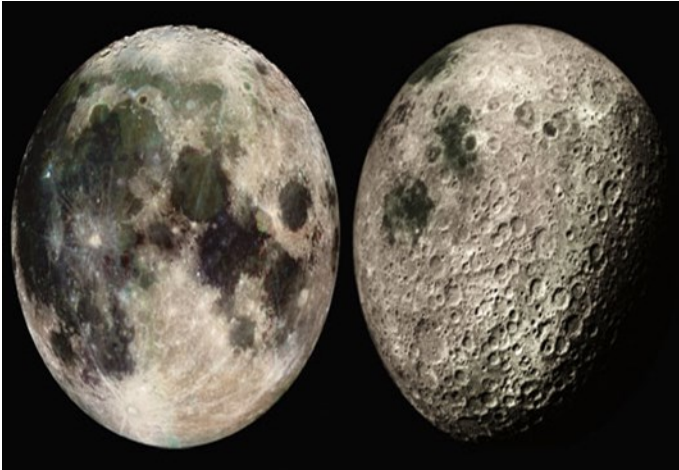


Pakistan soldiers atop captured Indian tanks, raise slogan of joy (Negative No CP 1570).



The Kishangarh Fort captured by Pakistan Force (2-12-1965) (Negative No OP 1687).

# Prudent Insurer Needs Prudent Client



With new inventions and rapidly improving technology, a growing concept “I know everything better than others” among new generation is being developed.. For instance, people think mostly that our moon rotates whereas the fact is that it never rotates as we, from our earth see only one side of the moon that never turns-around.

In similar way, number of people have developed strong feeling that they know each and every thing about insurance.

This scenario has given the rise to sense the need that Prudent Insurer needs Prudent Client.

We have been always talking about Prudent Insurer and never discussed Prudent Client which has now gained equal weight to a Prudent Insurer since it is all about client’s will to insure his assets to gain high level of satisfaction with least level of premium.

To fulfill his desire, a client proceeds into the insurance industry to get his risk insured where he certainly finds number of Insurers some of them may tell him “They can do it cheaper than other”.



At this stage, if client has sufficient knowledge to act prudently, he will definitely go for a Prudent Insurer instead of a Cheaper Insurer to avoid figment.

So, time has changed, we need to educate our clients to act prudently too.

**THERE WILL ALWAYS BE SOMEONE WHO  
SAYS THAT THEY CAN DO IT CHEAPER...**

# Work Life Balance

I am a young professional and very enthusiastic to work. My daily routine starts from 7:30 am in the morning by reading newspaper and then continues on till 9:00 pm in the evening; and that's not the end. Most of the times, I had to update my senior regarding important tasks of the day. I then have dinner with my family, in which the only daughter of mine, having five years of age, brings joy and laughter to this family get together. The clock hanging on wall then announces shift of the calendar and we start proceeding towards bed for our energies to be recovered for the next round of life. Notwithstanding of mine being so much punctual to my profession, I am also used to work on Saturdays (although Saturday and Sunday are official holidays from my organization), but very rare on Sundays. Sunday is my rest day and during most of the Sunday hours, I am found lying on my bed.

This is the story of one of my colleagues. He might be happy in this routine, but what he is missing here is the balance of important, but so-called unimportant, dimensions of the life. From his parental dimension, his parents are waiting since morning for his son to come back and have a chit chat with them. They were waiting for the weekend, so that his son might take them to their brothers / sisters. Both of them have crossed their sixties and can even wait more with a hope that next Saturday might be off for his son and he will give time to them. His daughter has recently learnt surah Fatiha and Ayatul- kursi; but he, my colleague, doesn't know about it for he didn't have enough time or rather he didn't intend to.

One of beautiful quality of balance is that it beautifully brings beauty to life. No doubt that despite of passing 65 years since independence, we are still far behind from where we should be. But, everything has its own space and place in our life and should be treated likewise. We have to give enough hours every day to our parents, family and friends while not compromising to our official work and vice versa.

*Work-life balance is a concept including proper prioritizing between "work" (career and ambition) and "lifestyle" (health, pleasure, leisure, family and spiritual development/meditation).*

Following are some of the tips in order to achieve this beauty:

As a first step, take a couple of non-disturbing minutes out of your busy schedule. While staying calm, review your past couple of days and then extend this review to almost a year. Analyze what you wanted to accomplish and what actually did you accomplish.

Recall reaction of your family members when you come late from office or when you apologize to them for not being with them on weekend / holiday and you have to go to office. Imagine the faces of your parents and children, when they are waiting during five days of the week and then they have to listen on weekend about your *un-scheduled* office.

You may take help from a family member of yours so that you are properly able to view the picture from their perspective too.

As an outcome of above action, you must have identified the actual picture, as compared to that in your own mind. In case of identified gap, think of measures to eliminate or reduce it as practicably as possible.

Try to allocate only office hours to your work / career and don't shift your family hours to your work hours. Strictly follow 9 – 6 rule and don't let anything overcome to this policy.

Make this 9 – 6 rule very effective and efficient. Break time is only from 1 pm to 2 pm and not any time.

Leave work at work: Don't let your home interfere you during *actual* office hours and likewise, don't take official calls during your family time. During a light talk with one of my colleagues, he quoted relationship of an employee to his employer as a *bahu* to her *saas*. No matter how much you do for your employer, employer will still focus on to do more (without any offence to our social relationships).

Spend a few minutes daily on your health. A daily exercise (of any type; e.g. burst walking, sit ups, rope jumping etc.) of 15 – 30 minutes will definitely change the way of your life and you will feel new and fresh every day. Whenever, a life is out of balance, it is more prone to be stressed and consequently, health is compromised accordingly. Life is too short to take stress and meanwhile is not a bed of roses. We have to give sufficient time to family / friends and work by not compromising the other part. We only have fixed 24 hours for each day, during which we have to manage this balance, which is one of sources for bringing beauty in life.

*PS: These are general guidelines only and actual impact on any individual may vary depending upon their actual scenario / situation. The situation mentioned in first paragraph is imaginary and any kind of resemblance is purely inadvertent.*

# Creative Underwriting



Steve was showing a group of friends a painting that he had in his house, the painting was not his only one, however; it was the gem in his collection which he had been building up for many years. Unfortunately Steve had an eye disease, retinitis pigmentosa, a type of tunnel vision, which affected his peripheral vision and made him liable to misjudge the distance to objects. On this occasion the closest object happened to be Picasso's *Le Rêve* painting, a painting he had just agreed to sell to hedge fund manager Steven Cohen for \$139m; far more than the \$48.4m he had paid for it in 1997. What happened next was an arm movement that any

Lloyd's fine art underwriter would dread. Steve's elbow hit *Le Rêve* causing a small, circular cut in the painting roughly six inches in size.

Restoring the damage to the painting was the cheap part, a mere \$90,000. The painting was re-valued at \$85m – a loss of \$54m caused just by a misjudged movement of the arm. Luckily for Steve, the painting was insured in Lloyd's and he went to make a claim for the loss in value, resulting in insurers paying out around \$40m for the damage done. Assessing risk on assets when the value can fluctuate wildly is one of the key challenges of the art and specie market.

If I were a professional wrestler, I'd want a name that strikes fear in most people.

Something like, "The Underwriter".



 /LighterSideOfRealEstate

# 5 Common Mistakes you Make in Conversation



Do you show up to work every day, work to the best of your ability and always strive to be better? Great! But that might not be enough. Because your speaking habits can compromise your potential for career success, even if your performance is impeccable.

Let's say you have an extremely impressive résumé and you're interviewing at a new firm for a potential promotion. On paper you're the ideal candidate and you're objectively more skilled and more experienced than your competitors. But, during the interview, your conversation gives the interviewer a bad impression and he is forced to go with a more impressive candidate.

Whether you're interviewing for a new job, trying to land a new client, motivating your employees or making a pitch to land funding for your business, how you speak and hold conversations

can make or break you, regardless of how skilled or talented you are in other areas.

Eliminate these five speaking habits before they destroy you:

## 1. Using Filler Words

Filler words have become so common in our colloquial speech patterns that we scarcely notice we're even saying them. We start our sentences with the word "so," never consciously realizing it. We inject our sentences with the word "like," never thinking about the literal ramifications of its use, and fill every pause with an "um" or an "uh" as an almost involuntary reflex. These filler words seem innocent enough, but if they take over the bulk of your speech, they become distracting and reflect poorly on you as the speaker. Fortunately you can train yourself to avoid them by making yourself conscious of their use and correcting yourself every time one slips out until your natural speech pattern is free of them.

## 2. Using Repetitive Vocal Inflections

The inflections in our voice say just as much as the words that are shaped by them. Imagine the sentence "I didn't steal that car" with an emphasis on each different word within the sentence. "I didn't steal that car" means something very different than "I didn't steal that car."

Too often our inflection becomes repetitive, distorting the meaning and power of our sentences and leaving our listeners uninterested. For example, some people draw into a near-constant monotone, never inflecting any syllable more than any other. Others fall into uptalking, the extraordinarily bad habit of ending every sentence with an upward inflection, like a question.

Add variance and significance to your intonation and inflections.

# 5 Common Mistakes you Make in Conversation



## 3. Talking Too Fast

When you get excited, or when you're nervous, it's ridiculously easy to speak too quickly. You have a lot to say and you're trying to get it all out, so the words naturally come to you in a constant stream. Some people subconsciously fear silence and use rapid speaking to cover up any brief pauses that may otherwise result.

It's far better to speak slowly. You'll have more time to think about your choice of words; you can use pauses to add impact to your sentences; and most importantly, you'll come

across as a much more confident, in-control person.

It's highly unlikely that you'll speak too slowly for your audience, so no matter how fast you think you're talking, try talking just a little bit slower.

## 4. Neglecting Your Mannerisms

Everybody has small ticks and mannerisms that go unnoticed and remain insignificant in daily conversations, but these small mannerisms can add up to real annoyance in the context of a professional or public speaking event. For example, if you tend to gesticulate wildly in repetitive motions or if you unconsciously smack your lips at the end of each sentence, your listeners could view you as unpracticed, or worse—unprofessional.

Work with a friend or record yourself speaking to uncover some of the mannerisms you might be neglecting. Breaking these unconscious habits can and will be tough, but once they're gone, they'll stay gone.

## 5. Rambling

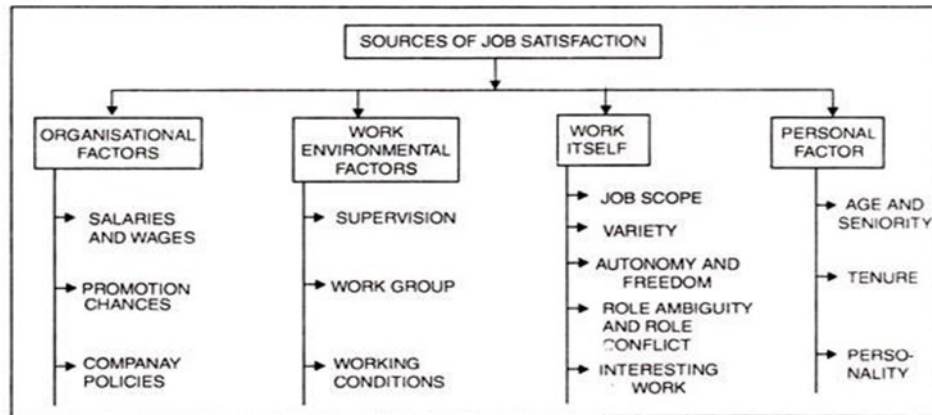
Rambling is an indication of nervousness, and it's especially dangerous in a one-on-one context.

Generally, if you've prepared a speech, you won't have to worry about rambling because you'll have a specific, dedicated talk track. In a more improvised setting, which demands a back-and-forth between two parties, rambling is a much more dangerous threat. For example, in a job interview, if an interviewer asks a simple question expecting a simple answer and you respond with an extended monologue, your credibility could suffer some damage.

If you aren't concise, your message will lose impact.

## Important Factors that Affects Job Satisfaction of Employees

Employee satisfaction is of utmost importance for employees to remain happy and also deliver their level best. Satisfied employees are the ones who are extremely loyal towards their organization and stick to it even in the worst scenario. Management of organizations should consider the factors that influence the job satisfaction of employees. Some of the most important factors that affect the level of job satisfaction of employees are as follows:



### Salaries:

Employees often see money as a reflection of the management's concern for them. It is considered a symbol of achievement since higher pay reflects higher degree of contribution towards organizational operations.

### Chances of Promotion:

Chances of promotion considerably affect the job satisfaction because promotion indicates on employee's worth to the organization and employee takes promotion as the ultimate achievement in his career.

### Company Policies:

Organizational policies can generate positive or negative feelings towards the organization. Liberal and fair policies usually result in more job satisfactions. Strict policies will create dissatisfaction among the employees.

## Work Environmental Factors

### Behavior of Supervisor:

Whenever the supervisor is friendly and supportive of the workers level of job satisfaction will be high. The supervisors, who allow their subordinates to participate in decisions that affect their own jobs, help in creating an environment which is highly conducive to job satisfaction .

### Co Workers:

A friendly and co-operative group provides opportunities to the group members to interact with each other. It serves as a source of support, comfort, advice and assistance to the individuals.

### Working Conditions:

Temperature, humidity, ventilation, lighting, noise, hours of work, cleanliness of the work place and adequate tools and equipment are the features which affect job satisfaction.

# Important Factors that Affects Job Satisfaction of Employees

## Work It-self

### **Scope of Job:**

Scope of job is important factor of job satisfaction because the employee with a broad scope of job will be more satisfied with his job as compared to others.

### **Variety of Work:**

A moderate amount of variety is very effective. Excessive variety produces confusion and stress and a too little variety causes monotony and fatigue which are dis-satisfiers.

### **Lack of Autonomy and Freedom:**

Lack of autonomy and freedom over work methods and work pace can create helplessness and dissatisfaction.

### **Role Ambiguity and Role Conflict:**

Role ambiguity and role conflict also lead to confusion and job dissatisfaction because employees do not know exactly what their task is and what is expected from them.

## Personal Factors

### **Formal Training:**

Emerging leaders have likely never been taught the fundamentals of leadership and management and need to be educated on them and engage in classroom experiences that help them build critical skills in communication, presentation, change management, performance management, conflict resolution, and more.

### **Special Treatment & Recognition of Work:**

Leaders of tomorrow perform their work in a different way and expect different treatment from their supervisor. They also expect monetary and non monetary rewards as recognition of their work from employer.

### **Age and Seniority:**

With age, people become more mature and realistic and less idealistic so that they are willing to accept available resources and rewards and be satisfied about the situation. With the passage of time, people move into more challenging and responsible positions. People who do not move up at all with time are more likely to be dissatisfied with their jobs.

### **Tenure:**

Employees with longer tenure are expected to be highly satisfied with their jobs. Tenure assures job security, which is highly satisfactory to employees. They can easily plan for their future without any fear of losing their jobs.

### **Personality:**

Some of the personality traits which are directly related to job satisfaction are self-assurance, self-esteem, maturity, decisiveness, sense of autonomy, challenge and responsibility. This type of satisfaction comes from within the person and is a function of his personality.

# Body Detox

We tend to abuse our body in the normal course of life. We subject it to unhealthy junk food and drinks that put a lot of stress on the internal organs. On top of it, sedentary lifestyle coupled with lack of exercise and a hectic daily life creates physiological mayhem manifested as physical and mental problems.

It is vital that we provide our body some respite and much needed rest, which is where the importance of detox lies. The detoxification process works by shifting the focus from metabolizing unhealthy foods towards cellular regeneration and internal cleansing of the body.

The importance of detox routine is that it serves to promote the intake of foods and drinks that are either useful in flushing out toxins or are the building blocks of the body cells. It is essential that we understand the importance of detox and employ it to rid the tissues of the pollutants that we tend to accumulate over time so that the body may be reinvigorated and rejuvenated and ready to face fresh challenges.

## **Some Benefits of Detoxing the Body**

### ***Boosts Your Energy***

You will feel more energetic. This would make sense because while you're detoxing you're stopping the influx of the things that caused you to need a detox in the first place. By cutting out the sugar, caffeine, trans fat, saturated fat, and replacing them with fresh fruits and vegetables, you'll be getting a natural energy boost, one that comes without a resultant crash. It's vital to stay well hydrated while on any detox program and that can also be a source of increased energy if you typically don't get enough water throughout the day.

### ***Rids the Body of Any Excess Waste***

The biggest advantage that detoxing helps with is allowing the body to rid itself of any excess waste it's been storing. Sticking with fruits and vegetables even after the detox program is completed is a good way to keep your body healthy

### ***Stronger Immune System***

When you detox the body you free up your organs to function the way they should. This helps to give your immune system a boost since you'll be able to absorb nutrients better, including Vitamin C. Many of the herbs you take while on a detox will help the lymphatic system, which plays a big role in keeping you healthy and firing on all cylinders. Many detox programs also focus on light exercises which help to circulate lymph fluid through the body and helps it to drain, strengthening your immune system in the process.

### ***Clearer Thinking***

A good detox program will pay some attention to your state of mind during the cleanse. The use of meditation is often recommended as a way to get back in touch with your body during this time of purging and cleansing of toxins. Detox followers often say that they lose that sense of fogginess, and are able to think more clearly during a detox than when not on it. It makes sense, since many of the sugar-filled and fat-filled foods that surround us each day will cause us to feel lethargic and can factor heavily in the quality of our thinking.

### ***Anti-Aging Benefits***

The constant barrage of toxins that the body has to deal with is one contributing factor to the aging process. By reducing the amount of free radical damage done to the body, you're going to see not only short term benefits, but also long term benefits in an increased longevity.

# Interesting Facts



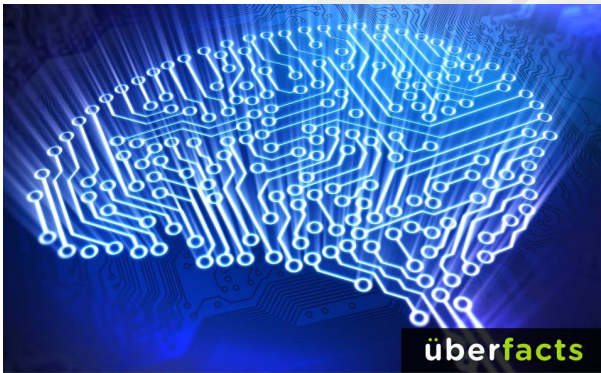
**überfacts**

On the St. Lawrence River, there is an island called Just Enough Room where there's literally just enough room for a tree and a house.



**überfacts**

Jellyfish are about 95 percent water, which is why they evaporate in the sun.



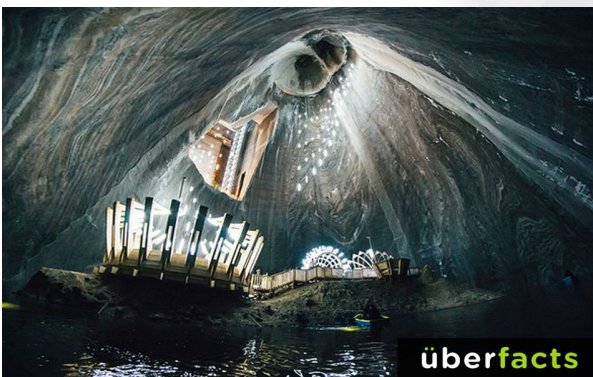
**überfacts**

It is estimated that, by using the electricity your brain generates, you could charge your iPhone's battery in just under 70 hours.



**überfacts**

In the Soviet Union under Stalin, being more than 20 minutes late for work was a criminal offense.



**überfacts**

Salina Turda is a salt mine in Turda, Romania that has been converted into an amusement park 400 feet below ground.



**überfacts**

A 16GB iPhone 6 reportedly only costs \$200 to manufacture and retails for about \$649.

# Workshop at J.B. Boda

With courtesy to J.B. Boda, reinsurance professionals from Asia were brought together. It was a gainful opportunity for all of us to pool our expertise and experiences, share new ideas and most importantly to communicate and connect.

Reinsurance is not just an industry providing cushion to our insurance companies, its fighting a war for a safer world.

With great feelings of gratitude to Mr. Nasar Us Samad Qureshi for being trusted and considered eligible enough to present our company on an international platform as ambassadors of Pakistan Insurance Industry.

Motive of this writing is to share experience which appealed me most. A very outstanding quality of J.B. Boda is their corporate culture which in management term we call "democratic/consultative management style" where decisions are taken with prior reference to as many staff members as possible. This creates the environment where seniors are approachable by staff at all times.

Poor communication is no longer a feature of management that organizations can accept. Increasing competition and the consequent need to convey business realities to employees; changes in the culture and structure of businesses; the need for increased staff cooperation, innovation and ideas; and for greater commercial flexibility and efficiency all require internal communication systems that work.

Delegates from J.B. Boda depicted this management style which consequently created a relaxed work efficient environment. Over all environment was very cordial which made the people seem more benign and approachable not just intelligent workbots.

It excited me to have these practices in our organization. It may lessen the work related stress and improve production.

I wish we could come out of our grooves which has categorized us among different ranks from juniors to seniors. It has made us so swollen headed that we think it quite condescending if we make ourselves approachable by deflating the ego and strong persona which we try to impersonate.

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