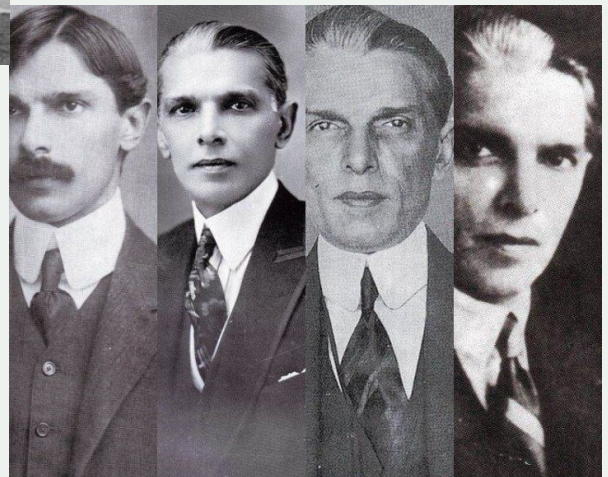
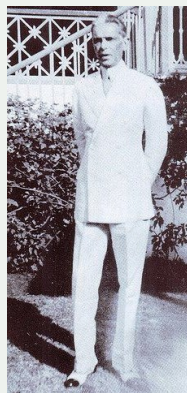
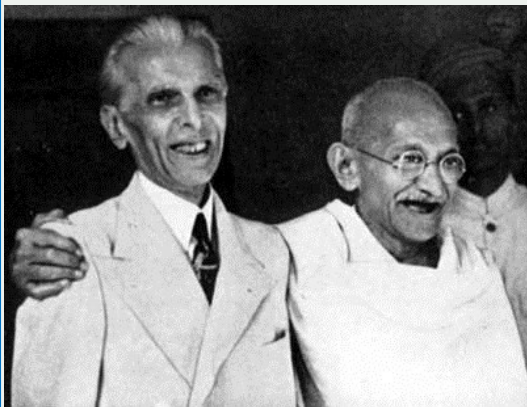
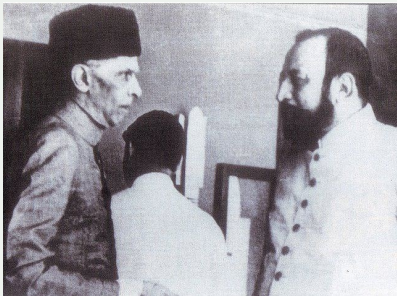
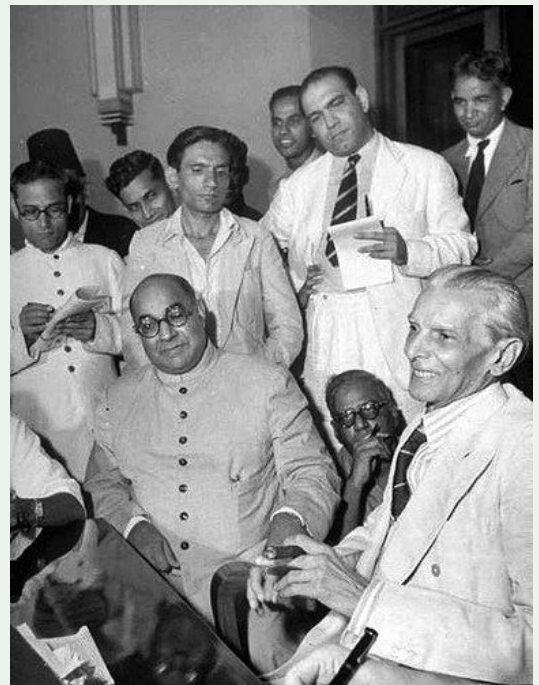


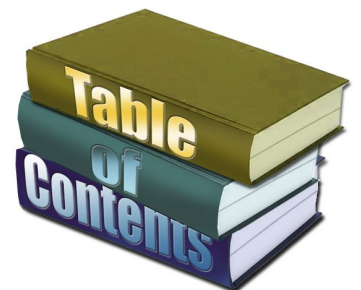
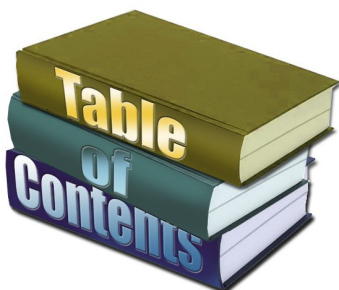
# Team Alfalah

Issue No. 32, Dec 2014



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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**

*"The political turmoil of Pakistan ended with a sad event at Peshawar on December 16, 2014. More than 140 people were martyred in this incident, mostly innocent school children. All the nation is in deep grief. Now, the people are demanding the end to this situation. Government and opposition have wasted a lot of time, energy and resources against each other during past 4 months. Ultimately, wisdom has prevailed and both the parties are on the same page to bring the terrorists to justice. Question arises, is there any role of common man in this situation? Answer is yes, everyone is expected to fulfill his own responsibility towards the society. This cannot be done without commitment, hard work and sacrifice towards other people.*

*May Allah bless our country with peace, prosperity and contentment! Aameen!*

Dr. Fawad Sarwar

# Islamic Corner

## Surah Al-Hujrat - Ayat 1 - 4

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَقَدَّمُوا بَيْنَ يَدَيْ اللَّهِ وَرَسُولِهِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ  
سَمِيعٌ عَلِيمٌ ۝

اے ایمان والو! (کسی بھی معاملے میں) اللہ اور اس کے رسول (صلی اللہ علیہ وآلہ وسلم) سے آگے نہ بڑھا کرو اور اللہ سے ڈرتے رہو (کہ کہیں رسول صلی اللہ علیہ وآلہ وسلم کی بے ادبی نہ ہو جائے)، بیشک اللہ (سب کچھ) سننے والا خوب جاننے والا ہے ۝

**O Believers! Do not step ahead of Allah and His Messenger ([blessings and peace be upon him] in any matter) and keep fearing Allah (lest some discourtesy should occur displeasing the Messenger [blessings and peace be upon him]). Surely Allah is All-Hearing, All-Knowing.**

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَرْفَعُوا أَصْوَاتَكُمْ فَوْقَ صَوْتِ النَّبِيِّ وَلَا تَجْهَرُوا لَهُ  
بِالْقَوْلِ كَجَهْرِ بَعْضِكُمْ لِبَعْضٍ أَن تَحْبَطَ أَعْمَالُكُمْ وَأَنتُمْ لَا تَشْعُرُونَ ۝

اے ایمان والو! تم اپنی آوازوں کو نبی مکرم (صلی اللہ علیہ وآلہ وسلم) کی آواز سے بلند مت کیا کرو اور ان کے ساتھ اس طرح بلند آواز سے بات (بھی) نہ کیا کرو جیسے تم ایک دوسرے سے بلند آواز کے ساتھ کرتے ہو (ایسا نہ ہو) کہ تمہارے سارے اعمال ہی (ایمان سمیت) غارت ہو جائیں اور تمہیں (ایمان اور اعمال کے برباد ہوجانے کا) شعور تک بھی نہ ہو ۝

**O Believers! Do not raise your voices above the voice of the Prophet (blessings and peace be upon him) and (also) do not speak to him so loud as you are loud when you speak to one another (lest) all your actions should come to nothing (including your faith), and you are not even aware (that your faith and all pious works have been wrecked).**

إِنَّ الَّذِينَ يَغُضُّونَ أَصْوَاتَهُمْ عِنْدَ رَسُولِ اللَّهِ أُولَٰئِكَ الَّذِينَ امْتَحَنَ اللَّهُ  
قُلُوبَهُمْ لِلتَّقْوَىٰ لَهُمْ مَغْفِرَةٌ وَأَجْرٌ عَظِيمٌ ۝

بیشک جو لوگ رسول اللہ (صلی اللہ علیہ وآلہ وسلم) کی بارگاہ میں (ادب و نیاز کے باعث) اپنی آوازوں کو پست رکھتے ہیں، یہی وہ لوگ ہیں جن کے دلوں کو اللہ نے تقویٰ کے لئے چن کر خالص کر لیا ہے۔ ان ہی کے لئے بخشش ہے اور اجر عظیم ہے ۝

إِنَّ الَّذِينَ يُنَادُونَكَ مِنَ الْحُجُرَاتِ أَكْثَرُهُمْ لَا يَعْقِلُونَ ۝

بیشک جو لوگ آپ کو حجروں کے باہر سے پکارتے ہیں ان میں سے اکثر (آپ کے بلند مقام و مرتبہ اور آدابِ تعظیم کی) سمجھ نہیں رکھتے ۝

**Verily those who call out to you from outside your apartments, most of them do not have the understanding (of your exalted station and incomparable status and polite manners of paying you most humble regards).**

# Profile



I'm Khawaja Mustabeen, I have done my Masters in Business Administration from university of central Punjab with dual specialization's in Supply Chain Management and Human resource management. I have joined AFIC's Human Resource department in November 2014. I look forward to working with AFIC's talented and capable team and bring my "A Game" to the table.

My professional object is to make my name in the human resource world and hopefully reach the heights of success like the legends of the industry Peter Drucker & Dave Ulrich. My pastimes are gaming, listening to tasteful music and movies.



Mr Saqib Akram has joined Alfalah Insurance in November, 2014 as Officer in Health Insurance department. He has done his O Levels from Customs Public School in 2008 ; A Levels from Sicas in 2010 and graduation in 2014. He has also completed Certificate Stage of CII and result is awaited for another 30 credits. He has been participating in inter- school competitions of Naat, Badminton, Athletics and table tennis and secured various positions.

As a professional he is very enthusiastic on joining Alfalah and is passionate to play active part in Health Insurance Department

# Liking Work Really Matters

WE have all had to work on tasks we detest: Calculus homework, for example, is boring and hard. As soon as we start, we feel mentally exhausted, and the quality of our work suffers.

Now imagine you are an aspiring architect. Learning how calculus can help you design more creative and ambitious structures could be fascinating. Instead of feeling exhausted by your homework, you might feel energized and could work on it all night. The same work, but with a very different psychological effect.

Mihaly Csikszentmihalyi, a psychologist at the Claremont Graduate University, has been studying this latter phenomenon for decades. He calls it flow: the experience we have when we're "in the zone." During a flow state, people are fully absorbed and highly focused; they lose themselves in the activity.

But while we know intuitively that tasks we find interesting can feel effortless, what does it actually do to our mental gas tank? Can interest help us perform our best without feeling fatigued? Myresearch with the psychologist Lisa Linnenbrink-Garcia of Michigan State University, which we published recently in the *Journal of Experimental Social Psychology*, suggests that it can.

In our research, we asked a group of undergraduates to work on word puzzles. Before they began, we had them tell us how exciting and enjoyable they thought the task would be. Then they read a statement that framed the task as either personally valuable or of neutral value.

Those who read the first statement, and who also thought the task would be enjoyable, solved the most problems. Moreover, their work didn't flag, meaning they did not perform best simply because their interest made them want to work on it longer, thereby causing them to solve more problems. Instead, their engagement was more efficient. In other words, they were "in the zone."

We then wanted to see if this increased performance would make people feel fatigued, or if their high interest in the task would maintain their mental resources. In a follow-up study, we assessed undergraduates' anticipated enjoyment of the task as well as its personal value. After working on a set of word puzzles, they squeezed a spring-loaded exercise grip for as long as they could, a task commonly used in psychology experiments to assess mental exhaustion. Much like the self-control needed to stay on task when we would rather do something more fun, resisting the urge to let go of your grip when it becomes uncomfortable also requires self-control. And that exertion of self-control is mentally fatiguing.

We found that people who thought the puzzle was highly

enjoyable and highly important not only performed among the best, again, but they also squeezed the hand grip the longest. In other words, they solved the most problems, and it was not mentally exhausting for them. In contrast, those who were uninterested in the task generally performed worse, and were mentally fatigued by the effort.

Some of us are lucky enough to find our goals interesting — but that won't always be the case. If interest is critical, how can we take a boring activity and make it interesting?

Research by the psychologists Chris S. Hulleman of the University of Virginia and Judith Harackiewicz of the University of Wisconsin suggests that for most of us, whether we find something interesting is largely a matter of whether we find it personally valuable.

With this in mind, the researchers asked high school science students to periodically do some writing over the course of a semester. They randomly selected half of them to summarize what they had learned in their class. The other half wrote about the usefulness of science in their own lives, thereby making it personally relevant and valuable.

At the end of the semester, the researchers found that, compared with those who simply summarized the material, the ones who reflected on its personal relevance reported more interest in science — as well as significantly higher grades, on average by almost a full grade point. This was particularly true for those with the lowest expectations for performing well in their class.

Research also shows that social engagement in activities can foster interest. In a study I co-wrote in the *Journal of Educational Psychology*, we had middle school students play a math-focused video game either alone, in competition with another student or in collaboration with another student. Compared with those who played alone, those playing with a partner reported greater interest in the game and a stronger desire to master it.

Moreover, the psychologists Priyanka Carr and Gregory Walton of Stanford have shown that merely believing you are working with another person, compared with separately, can make you more interested in a task and less mentally exhausted by it. Taken together, interest matters more than we ever knew. It is crucial to keeping us motivated and effective without emptying our mental gas tank, and it can turn the mundane into something exciting. Teachers, managers and parents must play an instrumental role in fostering interest in their students, employees and children — interest that will help them achieve their most important goals.

# UAE National Day

Alfalah Insurance Company sponsored an event held at UAE Embassy on 2nd of December 2014. Event was on account of UAE National Day. We placed our stall at the event among other renowned companies like Bank Alfalah, Emirates Airlines, Etihad Airlines and few others. Program started in the evening at 07:00 pm up till 10:00 pm. It was healthy experience as ambassadors from different countries and other renowned personalities participated in the event. Mr. Robinson Asghar and Syed Hasnain Zawar participated on behalf of Alfalah Insurance Company.



# Insurance Sports Carnival 2014

Keeping up the tradition 'Insurance Sports Carnival' was organized by Lahore Insurance Institute. Event was held at Wapda Sports Complex on 7th December. It was a healthy gathering as employees of different insurance companies participated in the event along with their families. Such events are positive reinforcement for building up good official relationships.



# Vitamin D and Minerals that Help Rheumatoid Arthritis

## ***Eating for RA***

Can vitamins and minerals help ease the pain and stiffness of rheumatoid arthritis (RA)? What you eat when you have arthritis is important.

In fact, diet plays a role in any chronic condition. Poor diet may trigger inflammation. Failing to get proper nutrition, including vitamins and minerals, may worsen symptoms for people with arthritis.

## ***A Healthy Dose of D***

Everyone needs vitamin D. It helps your bones grow properly and stay strong. Vitamin D also helps your body take in the right amount of calcium.

But it may be even more important for people with RA to get enough vitamin D. That's because some RA medications can cause deficiencies in patients.

## ***Why RA Patients Need Vitamin D***

Researchers at Albert Einstein College of Medicine found that those who take oral steroids for RA have a heightened risk for vitamin D deficiency. In fact, those who take corticosteroids are two times more likely to be short on this crucial vitamin.

Without enough vitamin D, your bones can become soft and brittle. A study published in *Annals of Internal Medicine* found that vitamin D<sub>3</sub> helped prevent bone loss in RA patients who take steroids.

## ***How to Get More D***

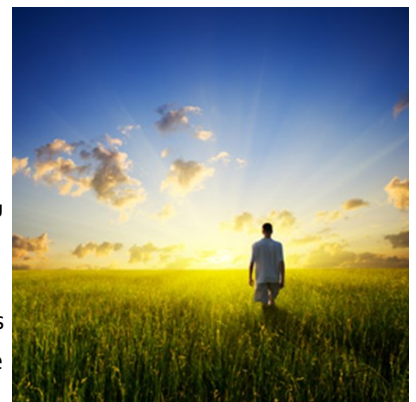
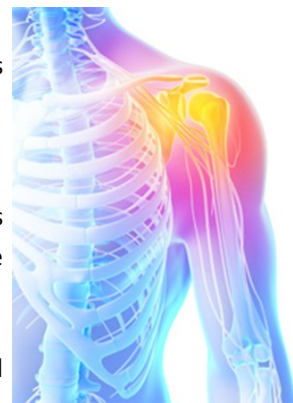
If you have RA, get your vitamin D levels checked often. This is especially important if you take oral steroids for your condition.

To increase the amount of vitamin D in your diet, the Arthritis Foundation recommends getting 10 to 15 minutes of sunlight every other day. This can help your body produce enough vitamin D naturally.

## ***Find Fortified Foods***

Another way to ensure that you're getting enough vitamin D is to eat certain types of fish, like salmon or mackerel. However, few foods contain vitamin D naturally.

Eating foods that are fortified with vitamin D can help ensure that you get enough of the vitamin. Milk, cheese, and breakfast cereal are foods that are commonly fortified with vitamin D.



# Vitamin D and Minerals that Help Rheumatoid Arthritis

## ***Other Helpful Vitamins***

Vitamin D isn't the only important vitamin for RA patients. The University of Maryland Medical Center (UMMC) lists vitamin E as a dietary supplement that may help reduce joint pain.

An article published in Nutrition Reviews notes that research has shown RA patients who take vitamin E may experience less pain.

However, UMMC adds that research has been less clear on whether or not vitamin E reduces inflammation from RA.



## ***Compounds for RA: Maybe or Must?***

These two compounds may be helpful in relieving joint pain from RA:

*Folic acid.* (Vitamin B9) If you take an RA treatment called methotrexate (MTX), you may need to take extra folic acid. This is because MTX affects how well your body can absorb folic acid.

*Bromelain.* The UMMC recommends taking between 500 mg and 2,000 mg of bromelain three times a day to help manage RA pain.



## ***Don't Decide Alone***

Certain vitamins and minerals might cause harmful interactions with RA medicines when they're taken as supplements. Always check with your doctor before adding any new vitamin or mineral supplements to your diet.

A healthy diet alone can't make your RA go away. But striking the right balance of nutritious foods and vitamins and minerals may help decrease common symptoms of this painful condition.



# The Eyes of Leadership



The sad fact is that most people see the worst in others - they see them through the eyes of their own anger, fear and limitation. If someone

shows up late for a meeting, they impute a negative intent on that person, saying “they are so rude”.

If someone makes a mistake on an expense report, they grumble “that person is so dishonest”. If someone mis-communicates a point, they silently say “she's a liar”.

Leaders are different. They look for the best in people. I want to be clear. I'm not suggesting that leaders do not confront reality. Not at all. What I'm saying is that the best leaders see through the eyes of understanding.

If someone is late, they try to get to the truth. Maybe there's a time management problem to coach around or a sick child to help. An error on an expense account could be the result of a poor process in place or the employee's disorganization. The miscommunication might be all about the person communicating having weak skills in this area.

An opportunity for improvement. Today, rather than looking for the worst in people, I invite you to look for what's best within them. Sure some people really are inconsiderate or dishonest or uncaring. But in my experience - and I've worked with a lot of people over the years - most people are good.

Few human beings wake up in the morning and ask themselves: “What can I do today to mess up someone else's day or undermine my credibility?”

Most of the mistakes people make are the result of a lack of awareness. And here's the payoff for you: as you seek out the good in people, not only will they want to show up more fully for you, but you will see more good in your world.

**LITTLE BLACK BOOK FOR STUNNING SUCCESS 14 © ROBIN**

# Quaid's Address Aug 11th 1947

Quaid-Azam mentioned various issues in his speech ; i.e law and order, bribery and corruption, black-marketing, jobbery and nepotism and religious tolerance .

Unfortunately, his speech is still very relevant.

Please read the entire speech!

"I cordially thank you, with the utmost sincerity, for the honor you have conferred upon me – the greatest honor that is possible to confer – by electing me as your first President. I also thank those leaders who have spoken in appreciation of my services and their personal references to me. I sincerely hope that with your support and your co-operation we shall make this Constituent Assembly an example to the world.

The Constituent Assembly has got two main functions to perform.

The first is the very onerous and responsible task of framing the future constitution of Pakistan and the second of functioning as a full and complete sovereign body as the Federal Legislature of Pakistan.

We have to do the best we can in adopting a provisional constitution for the Federal Legislature of Pakistan. You know really that not only we ourselves are wondering but, I think, the whole world is wondering at this unprecedented cyclonic revolution which has brought about the clan of creating and establishing two independent sovereign Dominions in this sub-continent. As it is, it has been unprecedented; there is no parallel in the history of the world. This mighty sub-continent with all kinds of inhabitants has been brought under a plan which is titanic, unknown, unparalleled. And what is very important with regards to it is that we have achieved it peacefully and by means of an evolution of the greatest possible character.

Dealing with our first function in this Assembly, I cannot make any well-considered pronouncement at this moment, but I shall say a few things as they occur to me.

The first and the foremost thing that I would like to emphasize is this: remember that you are now a sovereign legislative body and you have got all the powers. It, therefore, places on you the gravest responsibility as to how you should take your decisions.

The first observation that I would like to make is this: You will no doubt agree with me that the first duty of a government is to maintain law and order, so that the life, property and religious beliefs of its subjects are fully protected by the State.

# Quaid's Address Aug 11th 1947

The second thing that occurs to me is this: One of the biggest curses from which India is suffering – I do not say that other countries are free from it, but, I think our condition is much worse – is bribery and corruption. That really is a poison. We must put that down with an iron hand and I hope that you will take adequate measures as soon as it is possible for this Assembly to do so.

Black-marketing is another curse. Well, I know that black marketeers are frequently caught and punished. Judicial sentences are passed or sometimes fines only are imposed. Now you have to tackle this monster, which today is a colossal crime against society, in our distressed conditions, when we constantly face shortage of food and other essential commodities of life.

A citizen who does black-marketing commits, I think, a greater crime than the biggest and most grievous of crimes. These black marketeers are really knowing, intelligent and ordinarily responsible people, and when they indulge in black-marketing, I think they ought to be very severely punished, because the entire system of control and regulation of foodstuffs and essential commodities, and cause wholesale starvation and want and even death.

The next thing that strikes me is this: Here again it is a legacy which has been passed on to us. Along with many other things, good and bad, has arrived this great evil, the evil of nepotism and jobbery. I want to make it quite clear that I shall never tolerate any kind of jobbery, nepotism or any any influence directly or indirectly brought to bear upon me. Whenever I will find that such a practice is in vogue or is continuing anywhere, low or high, I shall certainly not countenance it.

I know there are people who do not quite agree with the division of India and the partition of the Punjab and Bengal. Much has been said against it, but now that it has been accepted, it is the duty of everyone of us to loyally abide by it and honorably act according to the agreement which is now final and binding on all. But you must remember, as I have said, that this mighty revolution that has taken place is unprecedented. One can quite understand the feeling that exists between the two communities wherever one community is in majority and the other is in minority. But the question is, whether it was possible or practicable to act otherwise than what has been done. A division had to take place.

On both sides, in Hindustan and Pakistan, there are sections of people who may not agree with it, who may not like it, but in my judgment there was no other solution and I am sure future history will record is verdict in favor of it. And what is more, it will be proved by actual experience as we go on that was the only solution of India's constitutional problem. Any idea of a united India could never have worked and in my judgment it would have led us to terrific disaster. Maybe that view is correct; maybe it is not; that remains to be seen.

# Quaid's Address Aug 11th 1947

All the same, in this division it was impossible to avoid the question of minorities being in one Dominion or the other. Now that was unavoidable. There is no other solution. Now what shall we do?

Now, if we want to make this great State of Pakistan happy and prosperous, we should wholly and solely concentrate on the well-being of the people, and especially of the masses and the poor.

If you will work in co-operation, forgetting the past, burying the hatchet, you are bound to succeed. If you change your past and work together in a spirit that everyone of you, no matter to what community he belongs, no matter what relations he had with you in the past, no matter what is his colour, caste or creed, is first, second and last a citizen of this State with equal rights, privileges, and obligations, there will be an end to the progress you will make.

I cannot emphasize it too much. We should begin to work in that spirit and in course of time all these angularities of the majority and minority communities, the Hindu community and the Muslim community, because even as regards Muslims you have Pathans, Punjabis, Shias, Sunnis and so on, and among the Hindus you have Brahmins, Vashnavas, Khattris, also Bengalis, Madrasis and so on, will vanish.

Indeed if you ask me, this has been the biggest hindrance in the way of India to attain the freedom and independence and but for this we would have been free people long long ago. No power can hold another nation, and specially a nation of 400 million souls in subjection; nobody could have conquered you, and even if it had happened, nobody could have continued its hold on you for any length of time, but for this. Therefore, we must learn a lesson from this.

You are free; you are free to go to your temples, you are free to go to your mosques or to any other place or worship in this State of Pakistan. You may belong to any religion or caste or creed that has nothing to do with the business of the State. As you know, history shows that in England, conditions, some time ago, were much worse than those prevailing in India today. The Roman Catholics and the Protestants persecuted each other. Even now there are some States in existence where there are discriminations made and bars imposed against a particular class.

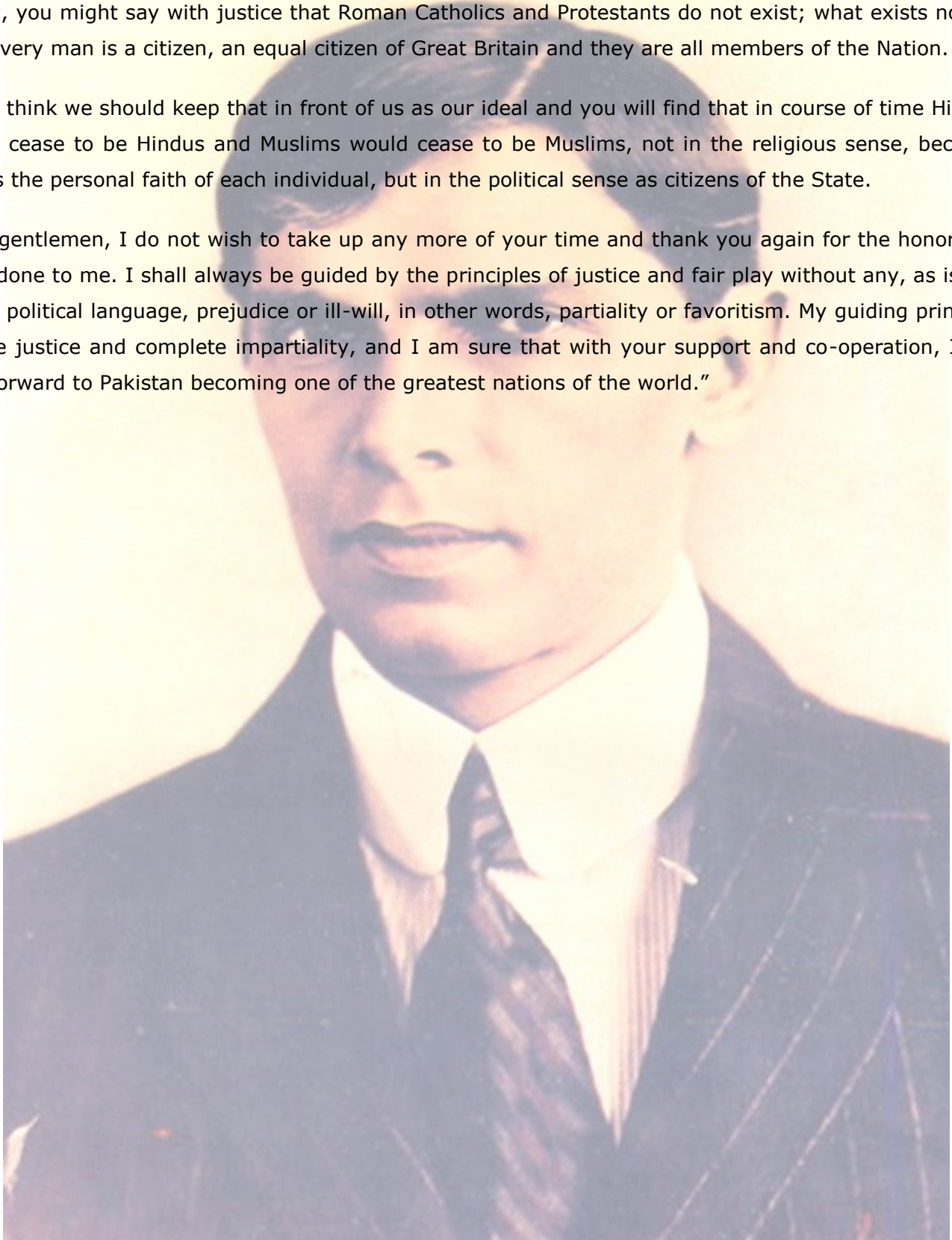
Thank God, we are not starting in those days. We are starting in the days where there is no discrimination, no distinction between one community and another, no discrimination between one caste or creed and another. We are starting with this fundamental principle that we are all citizens and equal citizens of one State. The people of England in course of time had to face the realities of the situation and had to discharge the responsibilities and burdens placed upon them by the government of their country and they went through that fire step by step.

# Quaid's Address Aug 11th 1947

Today, you might say with justice that Roman Catholics and Protestants do not exist; what exists now is that every man is a citizen, an equal citizen of Great Britain and they are all members of the Nation.

Now I think we should keep that in front of us as our ideal and you will find that in course of time Hindus would cease to be Hindus and Muslims would cease to be Muslims, not in the religious sense, because that is the personal faith of each individual, but in the political sense as citizens of the State.

Well, gentlemen, I do not wish to take up any more of your time and thank you again for the honor you have done to me. I shall always be guided by the principles of justice and fair play without any, as is put in the political language, prejudice or ill-will, in other words, partiality or favoritism. My guiding principle will be justice and complete impartiality, and I am sure that with your support and co-operation, I can look forward to Pakistan becoming one of the greatest nations of the world."



# Five Steps to a Risk-Savvy Culture

When security breaches or risk management breakdowns occur, culture is often blamed. From General Motors and Target to the financial crisis of 2008 and the launch of Healthcare.gov, culture has been identified as the culprit behind a failure to share unpleasant or difficult messages with leadership and for establishing the wrong incentives.

What do we really mean when we identify culture as the cause of corporate crises? Culture may be best described as a set of beliefs, attitudes and behaviors shared by groups of people or organizations. It is a company's style of doing business: the way it treats people, the unwritten rules with which it operates and the assumptions behind its objectives. In a risk management context, culture can be a powerful motivation for more informed decision-making or, conversely, a powerful de-motivator that defers critical decision-making and lets small problems turn into nightmares. Companies must carefully examine the implications of their modus operandi, clarifying underlying rules and assumptions and defining responsibilities for specific risks.

How can companies address cultural risk and shape a risk-savvy organization? These five steps can lead the way toward making risk management culture a more tangible part of everyday operations:

**1. Don't wait for a crisis.** Companies must view risk management as a proactive, ongoing discipline, rather than a matter of cleaning up messes that have already been made. Too many organizations have learned this the hard way. Communications from an organization's highest levels need to make it clear that risk management is everyone's job and that mere compliance is not enough.

**2. Show support with sufficient investment in risk management initiatives.** Called the "money talks" principle, appropriate funding sends the clearest message that risk management matters. As with step one, this is also about raising the risk management profile as an essential element of the business. These investments can include an emphasis on strategic planning and development of robust ERM frameworks, investment in tools and technology, and allocation of staffing and resources.

**3. Identify, prioritize and monitor risks throughout the company.** The more complex an enterprise, the more challenging its ongoing risk management. Risk management breaks down when one part of a company does not know what another division is doing. Consistency is important. Every line of business, product line or geographical unit must adopt similar approaches for rating their particular risks. This will promote better understanding of how various risks may be interrelated or compounded across organizational boundaries. Further, it will help engage the business in the process of risk management. Ideally, business unit leaders will embrace ERM as part of their job-something they do, rather than something that is done to them.

**4. Create "bottom-up" channels to enable immediate remediation or rewards.** While solid risk-informed cultures begin with strong leadership, they live and die through active, front-line participation. When workers and staff are encouraged to keep their eyes and ears open, well-defined enterprise risk management policies and strategies are operationalized. Companies should consider rewarding employees with bonuses and other incentives when they report potentially damaging issues or problems, thereby preventing small risks from turning into major crises. Further, employees need to be trained to understand key risks and equipped with the means to identify and communicate what they see.

**5. Regularly evaluate the risk portfolio and proactively engage business leaders to examine risks fully.** This final step is meant to institutionalize the process of risk management. Risk management can and should be included in the evaluation of managers and executives and factored into their incentive compensation. At different levels and parts of the organization, there may be misconceptions about the nature of various risks. For instance, sales and marketing teams may be more concerned about reputation risk, while supply chain teams are naturally more focused on third-party risk. ERM teams need to ensure that everyone understands the spectrum of risks, including financial, operational, technological, reputational, third-party and regulatory risks.