

Team Alfalah

Issue No. 50, June 2016



رمضان كريم

Ramadan Kareem
Bawaqau Kareem

بسم الله الرحمن الرحيم





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Editor's *Note*

Chief Patron

Mr. Nasar us Samad Qureshi

Editorial Board

Dr. Fawad Sarwar

Syed Hasnain Zawar

Usman Arif

Naira Habib

Ramadan teaches us to be patient. Patience is one of the noblest qualities of the believers. It is the single best trait that a person can have. When Allah mentions the traits of the people of Paradise and what made them entitled to it, He mentions patience. Allah says: "Peace unto you for that you persevered in patience! Now how excellent is the final abode". Allah describes the best of people as: "...those who are patient seeking the countenance of their Lord". Moreover, Allah described patience as the best of possible behaviors. He says: "But if you would show patience, for it is indeed the best (course) for those who are patient."

Patience is a great thing and the reward for it is equally great. Allah enjoins patience upon the best of His servants, Prophet Muhammad (peace be upon him), when He says: "And do be patient, for your patience is but from Allah." All acts of righteousness draw strength from this great quality. Abû Sa'îd al-Khudrî relates that the Prophet (peace be upon him) said: "Whoever perseveres in patience, Allah makes him patient, and no one is granted a greater and more comprehensive gift than patience." Those who persevere in patience will be rewarded an unlimited reward. Allah says: "Those who patiently persevere will truly receive a reward without measure".

Patience is among the most serious and difficult achievements that a person can attain: "But indeed if any show patience and forgive, that would truly be an affair of great resolution." Ahmad b. Hanbal relates in an authentic hadîth that the Prophet (peace be upon him) said: "If Allah loves a people He will test them, and for whoever patiently perseveres will be the reward of patience, and whoever fails to do so will have his failure."

Patience is also a way to attain Allah's love. Allah says: "For Allah loves those who are patient." A person needs to be patient in order to achieve his goals and move through life smoothly. The Prophet (peace be upon him) said: "Patience is light". [Sahîh Muslim] Believers are commanded to exhort one another to be patient. Allah says: "By the time, verily man is in loss, except such as have faith, and do righteous deeds, and enjoin each other to truth, and enjoin each other to patience."

A Muslim who patiently perseveres when faced with problems and catastrophes will be granted a great reward. Allah has ordered his Messenger (peace be upon him) to give glad tidings to those who persevere patiently. He says: "But give glad tidings to those who patiently persevere, who say, when afflicted with calamity: 'To Allah we belong, and to Him is our return'." Patience is an indication of faith and of a good relationship with Allah. It shows true reliance upon Allah. The Prophet (peace be upon him) said: "How amazing are the believer's affairs; all his affairs are good for him. If something good befalls him, he is grateful and that is good for him, and if he is afflicted by calamity he is patient and that is also good for him." [Sahîh Muslim]

Dr. Fawad Sarwar

Islamic Corner

رمضان

The Month of Mercy and Blessing

The Prophet ﷺ said:

When the month of Ramadan
arrives, the door of mercy are
opened.

(Sahih Muslim: 2496)

رمضان

روزہ افطار کرانے کا اجر

رسول اللہ ﷺ نے فرمایا:

جس نے روزہ دار کو روزہ افطار کرایا اسے بھی اتنا ہی
اجر ملے گا جتنا روزہ دار کے لیے ہوگا اور روزہ دار
کے اجر میں کچھ بھی کمی نہ ہوگی۔

(سنن الترمذی: 807)

Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Muhammad Naveed Fayyaz	Deputy Manager	Karachi	2-June
Mohammad Imtiaz	Office Assistant	Multan	5-June
Muhammad Rashid Awan	Assistant General Manager	Head Office	5-June
Faisal Jawed	Assistant Relationship Manager	Multan	10-June
Justin Javed Bachan	Assistant Relationship Manager	Islamabad	10-June
Noman Iftekhhar	Assistant Manager	Karachi	11-June
Sana Rafi	Executive Officer	Head Office	18-June
Muhammad Aamir	Assistant Manager	Head Office	19-June
Mohammad Sarfraz	Senior Manager	Head Office	20-June
Muhammad Fahim Siddique	Assistant Relationship Manager	Lahore Unit - 1	21-June
Shazad Aamir Rafique	Senior Manager	Head Office	23-June
Ahsan Mehboob Qureshi	Assistant Manager	Head Office	26-June

Happy
Birthday

June Joiners

Name	DESIGANTION	Date of joining	Service period	Placement
Atif Ali Mughal	Assistant Manager	1-Jun-06	10	Head office
Dr. Fawad Sarwar	Deputy General Manger	15-Jun-07	9	Head office
M. Shahid Wajid	Senior Officer	1-Jun-07	9	Karachi
Sana Mehmood	Executive Assistant	1-Jun-07	9	Head office
Saba Gul	Office Boy	20-Jun-07	9	Peshawar
Justin Javed Bachan	Assistant Relationship Manager	20-Jun-08	8	Islamabad
Tahir Nazir Butt	Office Assistant	13-Jun-08	8	Sialkot
Zia Mohy ud Din	Area Manager	24-Jun-09	7	Multan
Muneer Ahmed	Relationship Manager	22-Jun-09	7	Karachi
Muhammad Zohaib	Assistant Relationship Manager	1-Jun-09	7	Karachi
Muhammad Shabeer	Office Boy	30-Jun-10	6	Head office
Azhar Ehtesham Ahmed	Executive Director South	1-Jun-11	5	Karachi
Shaheen Hafeez Sumar	General Manager	15-Jun-11	5	Karachi
Sana Taalib	Senior Officer	13-Jun-11	5	Head office
Raza Javaid Vohra	Branch Manager	1-Jun-11	5	Head office
Jamil Monnoo	Relationship Manager	15-Jun-11	5	Lahore Unit 1
Zubair Memon	Branch Head	16-Jun-11	5	Hyderabad
Syed Hasnain Zavar	Marketing Coordinator	13-Jun-11	5	Head office
Akram Ullah	Driver	1-Jun-11	5	Karachi
Jabbar Hussain	Executive Officer	6-Jun-12	4	Head Office
Maiza Muneer Malik	Assistant Manager Marketing	1-Jun-12	4	Karachi Unit1
Fahad Salman Syed	Executive Officer	3-Jun-13	3	Head Office
Liaqat Ali Butt	Senior Executive Officer	14-Jun-13	3	Islamabad
Hussain Ali Merchant	Senior Manager	19-Jun-13	3	Head office
Fazal Ur Rehman Malik	Head of Business Development	18-Jun-13	3	Islamabad
Rizwana Jabin	Senior Executive Officer	11-Jun-14	2	Head office
Sadia Zulfiqar	Senior Officer	30-Jun-14	2	Head office
Tariq Mehmood	Driver	18-Jun-14	2	Karachi
Madiha Bashir	Executive Officer	9-Jun-15	1	Head office
Naira Habib	Officer	30-Jun-15	1	Head office
Awais Ahmed	Executive Officer	15-Jun-15	1	Head office



Company News

Welcome to the New Induction



Mr. Muhammad Rashid Awan has joined Alfalah Insurance Company on May 2, 2016 as Assistant General Manager, Underwriting Department at Head Office Lahore. He has completed his ACII in 2006.

He has 15 years of experience in leading insurance companies of Pakistan (private as well as government sector). He has the experience of UK insurance market as well. His hobbies are farming, sports and cooking.



Dr. Muhammad Waseem Aslam has joined Alfalah Insurance Company on May 16, 2016 as a Deputy Manager, Health Department at Head Office Lahore. He has completed his M.B.B.S in 1988 from Allama Iqbal Medical college, Lahore.

He has completed his house job in Medicine and Surgery from Services Hospital, Lahore. He has worked in Family hospital, Lahore for 20 years. Afterwards he joined PTCL and after three years he was promoted to next grade considering his achievements for the department.



Mr. Syed Muhammad Sajid has joined Alfalah Insurance Company on May 20, 2016 as Assistant Relationship Manager, Claims Department at Islamabad Branch.

He has completed his MBA in 2013 from Bahria University Islamabad. He was honored with **Cum Laude** on his MBA degree due to good educational performance. He was selected as best student for rector Honor list Bahria University Islamabad for year 2012 and 2013. He has completed internships in PTCL Islamabad and Saudi Pak Agriculture and Investment Company too.

Company News



"Mr. Amjad Masood joined Alfalah Insurance Company on April 23, 2007 as Assistant General Manager Underwriting . His working experience spans over decades and during that period Mr. Amjad Masood served on key positions in different organizations. He completed his graduation in insurance from Iranian institute and started his career as insurance professional. Alfalah was lucky to get such a resourceful personnel right from its incorporation. Currently Mr. Amjad Masood holds the title of General Manager Underwriting and has completed his 9 years in Alfalah Insurance Company on April 23, 2016. We wish him best of health and prosperity and look forward to gain from his extensive learning in future to come"



Iblees ki Majlis-e-Shoora



دوسرا مشیر

روح سلطانی رہے باقی تو پھر کیا اضطراب ہے مگر کیا اس یہودی کی شرارت کا جواب؟ وہ کلیم بے حجلی وہ مسیح بے صلیب نیست پیغمبر و لیکن در بغل دارد کتاب کیا بتاؤں کیا ہے کافر کی نگاہ پردہ سوز مشرق و مغرب کی قوموں کے لیے روز حساب اس سے بڑھ کر اور کیا ہو گا طبیعت کا فساد توڑ دی بندوں نے آقاؤں کے خیموں کی طناب

تیسرا مشیر

توڑ اس کا رومتہ الکبریٰ کے ایوانوں میں دیکھ آل سیزر کو دکھایا ہم نے پھر سیزر کا خواب کون بحر روم کی موجوں سے ہے لپٹا ہوا گاہ بالہ چوں صنوبر گاہ نالد چوں رباب

چوتھا مشیر

میں تو اس کی عاقبت بنی کا کچھ قائل نہیں جس نے افرنگی سیاست کو کیا یوں بے حجاب

ابلیس

یہ عناصر کا پرانا کھیل یہ دنیائے دوں ساکنان عرش اعظم کی تمناؤں کا خوں اس کی بربادی پہ آج آمادہ ہے وہ کارساز جس نے اس کا نام رکھا تھا جہان کاف و نوں میں نے دکھلایا فرنگی کو ملوکیت کا خواب میں نے توڑا مسجد و دیر و کلیسا کا فسوں میں نے ناداروں کو سکھلایا سبق تقدیر کا میں نے منعم کو دیا سرمایہ کاری کا جنوں کون کر سکتا ہے اس کی آتش سوزاں کو سرد جس کے ہنگاموں میں ہو ابلیس کا سوز دروں جس کی شاخیں ہوں ہماری آبیاری سے بلند کون کر سکتا ہے اس نخل کہن کو گھوں

پہلا مشیر

اس میں کیا شک ہے کہ محکم ہے یہ ابلیسی نظام پختہ تر اس سے ہوئے خوں غلامی میں عوام ہے ازل سے ان غریبوں کے مقدر میں سجود ان کی فطرت کا تقاضا ہے نماز بے قیام آرزو اول تو پیدا ہو نہیں سکتی کہیں ہو کہیں پیدا تو مر جاتی ہے یا رہتی ہے خام یہ ہماری سہمی پیہم کی کرامت ہے کہ آج صوفی و ملا ملوکیت کے بندے ہیں تمام طبع مشرق کے لیے موزوں بھی انہوں تھی ورنہ ”قوالی“ سے کچھ کم تر نہیں علم کلام ہے طواف و حج کا ہنگامہ اگر باقی تو کیا کند ہو کر رہ گئی مومن کی تیغ بے نیام

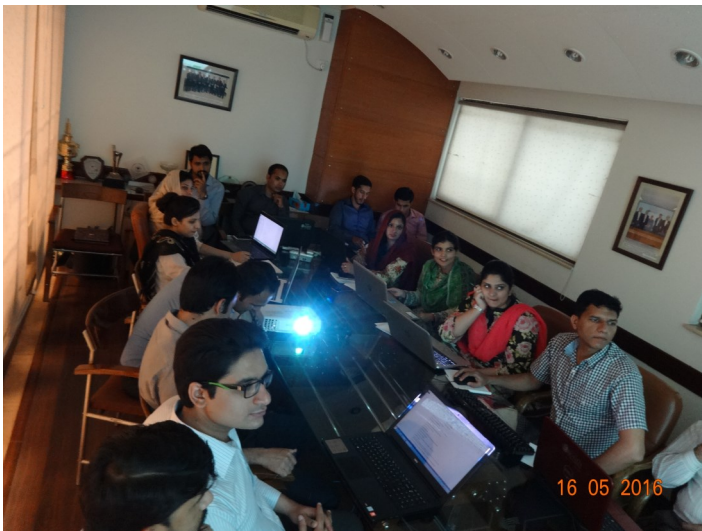
One Day Training Session - MS Excel

HR department arranged one day training workshop on Microsoft Excel which was held on May 16th (Monday) at head office.

Training was conducted by Mr. Muhammad Amir (Health Department). Main objective of this training was to provide understanding of the basic to advance features, knowledge of functions and formulae to save time and reduce workload.

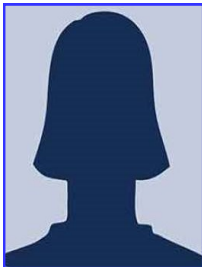
Microsoft Excel is a handy tool for data summarizing, calculations, filtering, sorting, charts and have lots of other built-in features. It has significant benefits in business use.

Name	Department
Shahbaz Ahmad	Health
Arfan Ali	Health
Sana Rafi	Reinsurance
Shanzae Khalid	Reinsurance
Muhammad Tariq Ch.	Claims
Jabbar Hussain	Claims
Almas Ali	Finance
Awais Ahmad	Finance
Rizwana Jabin	Underwriting
Naila Muhammad	Underwriting
M. Shakeel Jamil	Admin
Imran Soomra	Lahore Unit 1
Farhana Baig	Lahore Unit 1
Khawaja Mustabeen	Human Resource
Hassan Khalid	Human Resource
Mohsan Tanveer	Audit
Ali Bahshir	Motor
Gohar Ali	Underwriting



One Day Training Session - MS Excel

Participants' View



Training Session was very useful and great learning opportunity as it was customized to our work needs; furthermore it was convenient to attend as it was held in familiar and welcoming environment. In the end I would like to thank management and specially our trainer for this great opportunity.

Mr. Aamir's way of training was very attention-grabbing letting us to learn the skills important to modern day workplace.

Naila Muhammad



Excel is a vast subject regarding knowledge and requires training, for the purpose company arranged a training session and no doubt training was full of information to improve skills and knowledge but the time was too short to absorbed all the info, so it is recommend to increase the duration for such type of informative trainings. I believe the lessons I learned through this training will be helpful for my daily job task. I want to thank the staff those who arranged this training and I always find them invaluable as a resource for preparing and conducting training.

Sana Rafi



A very productive full day MS Excel training Session was conducted by HR on Monday 16th May 2016. The trainer of this session was Mr. Muhammad Aamir (Assistant Manager, Health dept.). Each department nominated two employees for training. Training was very informative and improved our MS Excel Skills. I would suggest, these kind of trainings should be conducted for improvement of professional skills of employees.

Arfan Ali

Global Warming



Global warming is changing our world. It is a global threat with real implications for everyone no matter where you live.

Global warming is caused by a variety of gases and materials in our atmosphere; including huge amounts of carbon dioxide and methane from human activities such as extracting and burning fossil fuels, and clearing forests. These gases can trap heat in the atmosphere, causing steadily increasing temperatures.

Methane pollution is such a big contributor to climate change:

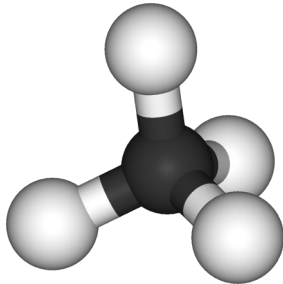
A consensus of scientists across the country and world have determined human-induced global warming is happening, is dangerous to human health, plants, and animals, and must be stopped. Some of the US's top security advisers have warned that global warming is among the most serious security threats to our nation.

We have a limited timeframe for correcting course on global warming. If we don't act soon, our world will change in disastrous, irreversible ways. A recent study indicated that without action, we could see a permanent loss of some of our country's most iconic cities: New York City and Los Angeles could be wiped off the map as soon as 2100.

Global Warming in the Heartland

As global warming alters weather patterns across the globe, researchers have predicted severe impacts across the Midwest and in Ohio, some of which we're already experiencing. Scorching hot summers and extreme, unpredictable weather are expected to become the norm. This will result in more droughts as well as more floods – increasing uncertainty and damaging Ohio's number one industry, agriculture.

Increasing rainfall also leads to larger amounts of agricultural



pollution, as heavy rains wash manure and fertilizer off of farm fields and into our streams and lakes. With more agricultural pollution come more toxic algae, a growing plague across Ohio.

As temperatures rise, air quality problems worsen – and Ohio cities will face more bad Air days. Increased asthma and other health impacts would be significant. Severe allergies can also lead to missed days of work and school, and an overall lower quality of life.

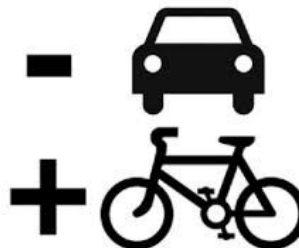
Wildlife and trees will feel the impacts as well. Cedar waxwing and bobolink numbers are expected to drop significantly in Ohio due to global warming. At the same time, rising temperatures are making Ohio a much more ideal climate for severe tick infestations and the myriad of diseases they bring with them. To find out more about wildlife and tree impacts check out Ohio DNR's Climate & Wildlife Tools and Resources.

ACTION, SOLUTIONS & LEADERSHIP

Right now, our best shot at correcting course on global warming lies in the US EPA's Clean Power Plan. This plan sets us on a path to drastically reduce our carbon pollution. It is also tied to a number of international agreements that will lead to an overall, global reduction in heat-trapping gases.

WE CAN REDUCE GLOBAL WARMING BY ADOPTING FOLLOWING:-

Use Your Car Less:



As we know, air pollution is depleting the ozone layer and therefore causing global warming. So if you could use your car less by carpooling with a friend, riding your bike, or taking the bus (which is at least better than using your car because it holds a large number of people), then the world could be a much better place. Also, polar bears will still be around.

Global Warming

Conserve Energy

You can do this by turning off any electronic appliances when you are not using. If you're not using something, then turn it off! When we leave our room, we made it a habit of turning off the lights. And every time the TV is left on, we must turn it off. Doing this conserves energy and therefore does not waste our planet's valuable resources.



Conserve Water

Yes, we take insanely long showers in the morning, too, but now we try to limit them to, like, 10 minutes max. Also, it really bugs us when people are brushing their teeth and they leave the sink on while their doing it. Please turn off the water when you're not using it! Yeah, there's a lot of water on the earth, but don't take our rich resources for granted. We are one of the few places that have clean water.

Save Africa

It's not the whole world, but it's a start! Africa is the most impoverished continent on Earth and genocide, starvation, and disease reign there. Fortunately, there are many charities that you can donate to help these causes. Many of these can be found on "The Africa Spot". Right now, we are focusing on saving Darfur. If you want to as well, go to savedarfur.org and join the movement!



We really hope you guys learned from this and if you've already started doing these things, then awesome! Spread the word to your friends and have them learn from your example.

List of effects that global warming is having on environment, climate and human kind

1. Melting of Glaciers: The melting of glaciers will create plethora of problems for human kind and the animals living

on the earth. Due to increased global warming, the level of the sea will rise which will lead to flooding and this will in turn create havoc in human life. Apart from raising the sea levels, it will also endanger several species of animals and thus will hamper the balance of the ecosystem.

Areas in the Arctic are diminishing away and flowing into major oceans. Rising temperatures create a much accelerated threat to wildlife and whole ecosystems in these regions. With glaciers melting at vast rates, a chain of events is being set into motion that cannot be reversed.

2. Climate Change: Irregular weather patterns have already started showing results. Increased precipitation in the form of rain has already been noticed in polar and sub-polar regions. More global warming will lead to more evaporation which will cause more rains. Animals and plants cannot easily adapt to increased rainfall. Plants may die and animals may migrate to other areas, which can cause entire ecosystem out of balance.

3. Droughts: While it may be flooding in Savannah, severe drought is happening elsewhere in the world. As temperatures warm, the presence of drought has increased in the western U.S. Add on top of that heat waves and no precipitation; whole forests have begun to disappear including tens of millions of trees in Colorado's Rockies. Large scale evaporation will be the major cause of droughts in many places particularly Africa. Although, it is reeling under the huge pressure of water crisis, increased global warming would further make the situation worse and will cause malnutrition.

4. Diseases: As the temperature becomes more-warm, it can affect the health of humans and the diseases they are exposed to. With the increase in the rainfall, water borne diseases are likely to spread like malaria. The earth will become more-warm and as a result heat waves are likely to increase that can cause a major blow to the people.

5. Hurricanes Frequency: As the temperature of the oceans rises, hurricanes and other storms are likely to become stronger. With the increase in the global warming, the water in the ocean warms up and it heats up the surrounding air, creating hurricanes.

Global Warming

6. Rise of Sea Levels: The melting of polar ice-caps and less water evaporating into the atmosphere is causing increased sea levels. Quaint coastal



towns and cities near the U.S. east coast and Gulf of Mexico are just a few areas where devastating flood damage is starting to make its mark in history.

7. Agriculture: Global warming can affect agriculture. Although the results are not visible yet, but it may show its effects in years to come. As the global temperature will increase, plants will find it harder to survive and will die. Plants are the major source of food for human beings and as a result food shortage may occur. The shortage of the food may lead to war and conflicts in some countries.

8. Heat Waves: If you thought last summer's headlines of record changing temperature was mind blowing, just wait. Because of green-house gases and other



causes, unexpected streaks of severe weather are just the tips of the iceberg in global warming. Heat waves cause dangerously hot weather and in recent years, more deaths have occurred due to heat waves than in the last sixty years.

9. Frequent Wildfires: While wildfires are a natural occurrence, with the added carbon dioxide in the air, and hotter summers, the evidence speaks for itself. More frequent wildfires continue to surface in vast amounts each year. The rate at which they burn is longer than the last, and with the release of carbon dioxide into the air, not only are people's lives in danger, but wildlife severely suffers. Each time a wildfire burns, the less oxygen there is to combat the dangerous amounts of carbon dioxide being released into the atmosphere.

10. Severe Precipitation: Not only is there insurmountable scientific evidence that global warming is increasing, certain types of events, including extreme precipitation is on the rise. Global warming also creates conditions that can lead to more

powerful hurricanes and summer storms. Cities and towns on the coast, where sea levels are already rising, face even more challenges as precipitation poses severe flooding.

11. Longer/Shorter Seasons: Are you a lover of fall? Maybe spring is your favorite season. Whatever weather and climate you enjoy, it could be happening sooner and shorter, or later and longer. Global warming affects show spring is occurring 10 days sooner than it has in the past. While it may be nice to go from snow pants to shorts sooner, this could cause flooding from reservoirs filling too soon, and droughts were there's not enough precipitation to provide adequate nourishment for crops.

12. Crops: If seasons are changing, weather patterns are going berserk, and flooding is occurring due to rising sea levels, our crops are barely getting a fighting



chance. Once the food processing industry goes haywire, the economy will really start getting interesting. The price of staple crops could sky rocket causing major inflation and more economic woes.

13. Oceans: It's reported that coral reefs are continuing to see diminished presence in the ocean due to global warming. Temperature changes affect more than what's happening on our lands. Once coral reefs are affected, entire ecosystems that thrive become obsolete.

14. Food Chain: Change the time and seasons and birds are flying south for winter sooner, hibernation takes longer, and a whole series of events is set in motion for complete collapse of animal life. The entire food chain could be disrupted and enormous consequences could follow.

Note:-

According to Research Centre NASA 2015 Recorded Warmest Global Year since 1880-2016

This article is contributed by Aazar Javed from Claims Department Head Office

T.E.A.M. - Together Everyone Achieves More!



To succeed at the task in hand everyone involved needs to combine their efforts. If everyone does their job well, then it increases what the team can accomplish. This teamwork has to be recognized by everyone and know that great things can happen if individuals master the fundamentals and work together as one unit. Everyone has their own unique role, but each person's individual role must be recognized and appreciated.

Teamwork is something that must be a high priority and given constant attention. Every player needs to understand how important it is for them to work smoothly together if they want to be successful. Each player must be dedicated to the whole team and be willing to act unselfishly. When challenges arise, the team needs to have the resources, accountability and commitment to deal with them in a constructive and positive manner. A sense of teamwork will play an integral part in this.

Teams and teamwork have become a central part of our work life. Teamwork is important because it:

- ☺ Creates synergy – where the sum is greater than the parts.
- ☺ Supports a more empowered way of working, removing constraints which may prevent someone doing their job properly.
- ☺ Promotes flatter and leaner structures, with less hierarchy.
- ☺ Encourages multi-disciplinary work where teams cut across organizational divides.
- ☺ Fosters flexibility and responsiveness, especially the ability to respond to change.
- ☺ Pleases customers who like working with good teams.
- ☺ Promotes the sense of achievement, equity and essential for a motivated workplace.
- ☺ When managed properly, teamwork is a better way to work.

This article is contributed by Mohsan Tanveer from Audit Department Head Office

Source:

<http://www.brianmac.co.uk/articles/scni13a2.htm>

<http://the-happy-manager.com/articles/why-is-teamwork-important/>

Famous Cases: Donoghue v Stevenson



Learn how a simple snail and a bottle of ginger beer were responsible for the birth of the modern law of negligence.

On Sunday 26th August 1928 Donoghue sat in a café with a friend. The friend ordered and paid for some ginger beer, which came in a bottle made from dark opaque glass. Donoghue drank some of the contents then her friend proceeded to pour the remainder of the contents of the bottle into the tumbler when a snail, which was beginning to rot, floated out of the bottle.

As a result of the sickening sight of the snail, and the

impurities in the ginger-beer, Donoghue suffered from shock and severe gastro-enteritis. She argued that the ginger-beer was manufactured by the defendant (Stevenson) to be sold as a drink to the public; that it was bottled with a label bearing his name; and that the bottles were then sealed with a metal cap by the defendant.

Donoghue's lawyer, Walter Leechman, claimed that it was the duty of the defendant to provide a system of working his business which would not allow snails to get into ginger-beer bottles, and that it was also his duty to provide a system of inspection of the bottles before the ginger-beer was filled into them, and that he had failed in both these duties and had so caused the accident.

The 'neighbour principle'

The case went all the way to the House of Lords where the Law Lords ruled for Donoghue. It was the speech of Lord Atkin that was most influential. He said:

"You must take reasonable care to avoid acts or omissions which you can reasonably foresee would be likely to injure your neighbour. Who, then, in law is my neighbour? The answer seems to be - persons who are so closely and directly affected by my act that I ought reasonably to have them in contemplation as being so affected when I am directing my mind to the acts or omissions which are called in question."

This 'neighbour principle' was, and to a certain extent still is, the foundation of the modern law of negligence.

Ancient Mosques of Pakistan



The Badshahi mosque in Lahore, commissioned by the sixth Mughal Emperor Aurangzeb in 1671 and completed in 1673, is the second largest mosque in Pakistan. Epitomizing the beauty, passion and grandeur of the Mughal era, it is Lahore's most famous landmark and a major tourist attraction. It is located at Iqra Park, Lahore, Pakistan. It is Capable of accommodating 55,000 worshippers in its main prayer hall and a further 95,000 in its courtyard and porticoes.



Mahabat Khan Mosque is a 17th-century mosque in Peshawar, Khyber Pakhtunkhwa, Pakistan. It is named after the Mughal governor of Peshawar Nawab Mahabat Khan who served under Emperors Shah Jehan. Its open courtyard has an ablution pool in the middle and a single row of rooms around the sides. The prayer hall occupies the west side flanked by two tall minarets.



Wazir Khan mosque was built in 1634 by Shaikh Ilm-ud-din Ansari, Viceroy of Punjab under Shah Jahan. This mosque acquired a large tract of land in Lahore bounded by the Delhi Gate to the east and the Lahore Fort to the west. The mosque's distinguishing architectural feature is the use of minarets at each of its four corners-the first time such a design was employed in Lahore. The prayer hall follows the one-aisle five-bay motif that was first established in Lahore a generation earlier at the Maryam Zamani Mosque. Much of the mosque is constructed of cut and dressed brick decorated with glazed tile mosaics.



The Shah Jahan Mosque was built in the reign of Mughal emperor Shah Jahan in 1647. It is located in Thatta, Sindh province, Pakistan. The mosque is built with red bricks with blue colored glaze tiles. The mosque has overall 93 domes and it is world's largest mosque having such number of domes. It has been built keeping acoustics in mind. A person speaking inside one end of the dome can be heard at the other end when the speech exceeds 100 decibels.

Cartoon Corner ;)



"This promotion means you'll be getting the blame directly from me."



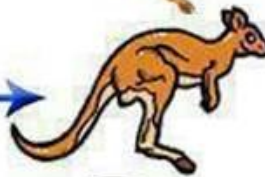
Petrol price



Gold price



Vegetable price



Phone,
electricity bills



My salary



Training Session by Health Dept. for Doctors

Health department conducted 2 days training at Head Office Lahore for Doctors of Lahore, Islamabad, and Karachi along with Sales Department. The training was extremely interesting and useful. Many of the participants remarked how helpful it was.

Day 1: Training was conducted covering Hospital and Patient related issues. Comprehensive sessions included effective Case Management, timely visits to patients, negotiation with hospital authorities for Rate Revision and New Hospital Enlistment.

Day 2: Training majorly covered Sales and Marketing of our health product. New strategies were discussed along with the targeted approach in insurance market to get maximum business with minimum loss ratio. Executive product was also launched to cater our executive clients.

Head Office Participants:

Dr. Fawad Sarwar	Health Dept
Dr. Waseem Aslam	Health Dept
Riaz Ahmed	Health Dept
Dr. Sana Saher	Health Dept
Muhammad Aamir	Health Dept
Ayesha Aslam	Health Dept
Farhan Khan	Health Dept
Madiha Bashir	Health Dept
Saadat Khokhar	Sales Dept
Muhammad Faheem	Sales Dept

Participants from Branches:

Dr. Adeel Nazeer	Khi/ Health Dept
Dr. Basit Yousuf	Khi / Health Dept
Dr. Sehrish Zahid	Isb/ Health Dept
Khalid Sarwar	Isb/Sales Dept



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