



# Team Alfalah

Issue No. 38, June 2015



RAMADAN  
*Mubarak*



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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

Lucky are the people who will get this month of Ramadan in their life again. This is the sacred month in which Quran was blessed to Muslims. Fasting during this month not only is a religious obligation but provides a lot of health benefits to the people. Some of the benefits are;

### **1. Fasting Promotes detoxification**

Processed foods contain lots of additives. These additives may become toxins in the body. Some of them promote production of advanced glycation end products (AGEs). Most of these toxins are stored in fats. Fat is burnt during fasting, especially when it is prolonged. And the toxins are released. The liver, kidneys and other organs in the body are involved in detoxification.

### **2. Fasting Rests Digestive System**

During fasting, the digestive organs rest. The normal physiologic functions continue especially production of digestive secretions, but at reduced rates. This exercise helps to maintain balance of fluids in the body. Breakdown of food takes place at steady rates. Release of energy also follows a gradual pattern. Fasting however does not stop production of acids in the stomach. This is reason patients with peptic ulcer are advised to approach fasting with caution. Some experts believe they should not fast.

### **3. Fasting Resolves Inflammatory Response**

Some studies show that fasting promotes resolution of inflammatory diseases and allergies. Examples of such inflammatory diseases are rheumatoid arthritis, arthritis and skin diseases such as psoriasis. Some experts assert that fasting may promote healing of inflammatory bowel diseases such as ulcerative colitis.

### **4. Fasting Reduces Blood Sugar**

Fasting increases breakdown of glucose so that the body can get energy. It reduces production of insulin. This rests the pancreas. Glucagon is produced to facilitate the breakdown of glucose. The outcome of fasting is a reduction in blood sugar.

### **5. Fasting Increases Fat breakdown**

The first response of the body to fasting is break down of glucose. When the store of glucose is exhausted, ketosis begins. This is break down of fats to release energy. The fats stored in kidney and muscles are broken down to release energy.

### **6. Fasting Corrects high blood Pressure**

Fasting is one of the non-drug methods of reducing blood pressure. It helps to reduce the risk of atherosclerosis. Atherosclerosis is clogging of arteries by fat particles. During fasting glucose and later, fat stores are used to produce energy. Metabolic rate is reduced during fasting. The fear-flight hormones such as adrenaline and noradrenaline are also reduced. This keeps the metabolic steady and within limits. The benefit is a reduction in blood pressure.

### **7. Fasting Promotes Weight loss**

Fasting promotes rapid weight loss. It reduces the store of fats in the body. However fasting is not a good weight loss strategy. Reducing fat and sugar intake, and increasing fruits and rest are better measures to achieve weight reduction.

Dr. Fawad Sarwar

# Islamic Corner

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
 يَا أَيُّهَا الَّذِينَ آمَنُوا كُتِبَ عَلَيْكُمُ الصِّيَامُ كَمَا كُتِبَ عَلَى الَّذِينَ مِن  
 قَبْلِكُمْ لَعَلَّكُمْ تَتَّقُونَ ﴿١٨٧﴾

سورة البقرة

اے لوگو! جو ایمان لائے ہو، تم پر روزے فرض کر دیے گئے جس طرح تم سے پہلے انبیاء  
 کے پیروں پر فرض کیے گئے تھے۔ اس سے توقع ہے کہ تم میں تقویٰ کی صفت پیدا ہوگی۔

O Believers, the Fast has been made obligatory on you just as it  
 was prescribed for the followers of the Prophets before you. It is  
 expected that this will produce piety in you.

Fasting is a means of attaining Taqwa (piety, being conscious of Allah), and Taqwa means doing what Allah has enjoined and avoiding which is forbidden. Ramadan Fasting is one of the greatest means of helping a person to fulfill the commands of Islam. The scholars have mentioned some of the reasons why fasting is prescribed in order to draw more attention towards fasting.

Ramadan Fasting is a means that makes us appreciate and give thanks for pleasures. For fasting means giving up eating, drinking and physical intimacy with the spouse, which are among the greatest pleasures. By giving them up for a short time, we begin to appreciate their value. Because the blessings of Allah (SWT) are not recognized, but when you abstain from them, you begin to recognize them, so this motivates you to be grateful for them.

Ramadan Fasting is a means of giving up Haram (forbidden) things, because if a person can give up Halal (Lawful) things in order to please Allah (SWT) and for fear of His painful torment, then he will be more likely to refrain from Haram things. So fasting is a means of avoiding the things that Allah (SWT) has forbidden.

Ramadan Fasting makes us feel compassion and empathy towards the poor, because when the fasting person tastes the pain of hunger for a while, he remembers those who are in this situation all the time, so he will hasten to do acts of kindness to them and show compassion towards them. So fasting is a means of feeling empathy with the poor.

Fasting humiliates and weakens the Shaitan (Satan); it weakens the effects of his whispers (waswasa) on a person and reduces his sins. That is because the Shaitan "flows through the son of Adam like blood, but fasting narrows the passages through which the Shaitan flows, so his influence grows less."

## Employee Corner

# Very Happy Birthday to Dear Fellows

Name	Designation	Location	D.O.B
Muhammad Naveed Fayyaz	Deputy Manager	Karachi	2-Jun
Muhammad Rashid	Assistant Manager	Head Office	5-Jun
Justin Javed Bachan	Senior Relationship Officer	Islamabad	10-Jun
Faisal Javed	Relationship Officer	Multan	10-Jun
Noman Iftkhar	Senior Executive Officer	Karachi	11-Jun
Muhammad Aamir	Assistant Manager	Head Office	19-Jun
Mohammad Sarfraz	Senior Manager	Head Office	20-Jun
Mian Faheem	Assistant Manager	Lahore	21-Jun
Azam Rauf	Senior Officer	Head Office	23-Jun
Shazad Aamir Rafique	Senior Manager	Head Office	23-Jun
Ahsan Mehboob Qureshi	Assistant Manager	Head Office	26-Jun



# Promotions 2015

## Congratulations to all the Fellows

Name	Previous Designation	Promoted Designation	Department	Location
Nauman Razzaq	Officer	Senior Officer	Account	Head Office
Naveed Akbar	Manager	Senior Manager	Account	Head Office
Syed Qamar Hussain	Executive Officer	Senior Executive Officer	Account	Head Office
Taimur Mahmood Mirza	Senior Officer	Executive Officer	Account	Head Office
Faraz Hassan	Assistant Manager	Deputy Manager	Accounts	Karchi
Ahsan Mehboob Qureshi	Senior Executive Officer	Assistant Manager	Admin	Head Office
Waqas Memon	Office Assistant	Officer	Admin	Hyderabad
Jabbar Hussain Shah	Senior Officer	Executive Officer	Claim	Head Office
Khurram Rasheed	Executive Officer	Senior Executive Officer	Claim	Head Office
Muhammad Furqan Anjum	Executive Officer	Senior Executive Officer	Claim	Head Office
Muhammad Sarfraz	Manager	Senior Manager	Claim	Head Office
Syed Aosaf Ahmed Burq	Executive Officer	Senior Executive Officer	Claim	Head Office
Yasir Ali Zahid	Officer	Senior Officer	Claim	Head Office
Manzoor Ahmad Khan	Deputy Manager	Manager	Claims	Karchi
Rahim Karim	Senior Officer	Executive Officer	Claims	Karchi
Hayat Gul	Deputy Manager	Manager	Claims	Islamabad
Dr. Fawad Sarwar	Assistant General Manager	Deputy General Manager	Health	Head Office
Shahbaz Ahmad Chaudhary	Officer	Senior Officer	Health	Head Office
Amir Ali	Executive Officer	Senior Executive Officer	Health	Head Office
Farhan Khan	Senior Officer	Executive Officer	Health	Head Office
Muhammad Aamir Nadeem Asad	Senior Executive Officer	Assistant Manager	Health	Head Office
Sana Talib	Officer	Senior Officer	Health	Head Office
Abu Bakar Shakeel	Officer	Senior Officer	Health	Head Office
Saima Bilal	Manager	Senior Corporate HR Manager	HR	Head Office
Faisal Shahzad	Senior Manager	Assistant General Manager	Internal Audit	Head Office
Omar Hafeez Butt	Executive Officer	Senior Executive Officer	Internal Audit	Head Office
Hussain Ali Merchant	Manager	Senior Manager	IT	Head Office
Muhammad Rizwan	Senior Officer	Executive Officer	IT	Head Office

# Promotions 2015

## Congratulations to all the Fellows

Name	Previous Designation	Promoted Designation	Department	Location
Nazim Mohsin Ali	Deputy Manager	Manager	IT	Head Office
Shahbaz ul Hassan	Senior Officer	Executive Officer	IT	Head Office
Usman Arif	Senior Executive Officer	Assistant Manager	Marine	Head Office
Haroon Rasheed	Relationship Officer	Assistant Relationship Manager	Marketing	Karachi
Muhammad Zohaib	Relationship Officer	Assistant Relationship Manager	Marketing	Karachi
Kashif Hafeez	Assistant Relationship Manager	Deputy Relationship Manager	Marketing	Karachi
Muhammad Nawaz Khan	Deputy Relationship Manager	Relationship Manager	Marketing	Karachi
Sheikh Muneer Ahmed	Deputy Relationship Manager	Relationship Manager	Marketing	Karachi
Justin Javed Bachan	Senior Relationship Officer	Assistant Relationship Manager	Marketing	Islamabad
Abid Ali Akbar Siddiqui	Relationship Officer	Assistant Relationship Manager	Marketing	Peshawar
Sadaat Khokhar	Assistant Relationship Manager	Deputy Relationship Manager	Marketing	Lahore Unit 1
Faisal Jawed	Relationship Officer	Assistant Relationship Manager	Marketing	Multan
Muhammd Ali Bashir	Executive Officer	Senior Executive Officer	Motor	Head Office
Muhammad Aqeel Mehboob	Executive Officer	Senior Executive Officer	Motor	Head Office
Kashif Majeed	Officer	Senior Officer	Re-Insurance	Head Office
Iqra Bashir	Executive Officer	Senior Executive Officer	Re-Insurance	Head Office
Uzma Yousaf	Executive Officer	Senior Executive Officer	Re-Insurance	Head Office
Maqsood ul Hassan	Senior Officer	Executive Officer	Underwriting	Head Office
Muhammad Rashid	Senior Executive Officer	Assistant Manager	Underwriting	Head Office
Syed Zaheer Abbas	Senior Executive Officer	Assistant Manager	Underwriting	Head Office
Sadia Zulfiqar awan	Officer	Senior Officer	Underwriting	Head Office
Kamran Malik	Senior Executive Officer	Assistant Manager	Underwriting	Karchi
Noman Iftikhar	Senior Executive Officer	Assistant Manager	Underwriting	Karchi
Khurram Nadeem	Senior Officer	Executive Officer	Underwriting	Islamabad
Arshad Mahmood	Officer	Senior Officer	Underwriting	Gujranwala
Muhammad Ali Khan	Executive Officer	Senior Executive Officer	Underwriting	Peshawar

## HO visit by Dr. Adeel Nazeer and Dr. Muhammad Basit

Dr. Adeel Nazeer (Asst. Manager) and Dr. Muhammad Basit (Asst. Manager) from Karachi office visited head office, on 18th May, 2015 to attend three days orientation and training session. Orientation was planned for Dr Muhammad Basit who has recently joined Alfalah Insurance Company.

During the visit, different presentations and interactive sessions with colleagues at head office were arranged by health department. Visit to two hospitals in Lahore (Fatima Memorial Hospital and Hameed Lateef Hospital) was also managed to make them familiar with the hospital working in this area.



# HO visit by Dr. Adeel Nazeer and Dr. Muhammad Basit



# Claims Department

We didn't receive any content for publication in the newsletter from claims department.



# History of Accounting

The history of accounting or accountancy is thousands of years old and can be traced to ancient civilizations. The early development of accounting dates back to ancient Mesopotamia, and is closely related to developments in writing, counting and money; and early auditing systems by the ancient Egyptians and Babylonians. By the time of the Emperor Augustus, the Roman government had access to detailed financial information.

Some Indian considers that the first book of accounting and financial management was written in India by Chanakya during the period of Emperor Chandragupta Mourya. His book "Arthashastra" contains detailed aspects of maintaining books of accounts for a Sovereign State.

Double-entry bookkeeping developed during in medieval Europe and accounting split into financial accounting and management accounting with the development of joint-stock companies. Accounting began to transition into an organized profession in the nineteenth century, with local professional bodies in England merging to form the Institute of Chartered Accountants in England and Wales in 1880.

Accounting has been changed with the span of time, let's see its journey hereunder:-

## Early development of accounting:-

Accounting records dating back more than 7,000 years have been found in Mesopotamia and documents from ancient Mesopotamia show lists of expenditures, and goods received and traded. The development of accounting, along with that of money and numbers, may be related to the taxation and trading activities of temples.

Other early accounting records were also found in the ruins of ancient Babylon, Assyria and Sumeria. The people of that time relied on primitive accounting methods to record the growth of crops and herds.

## Expansion of the role of the accountant:-

Between the 4th millennium BC and the 3rd millennium BC, the ruling leaders and priests in ancient Iran had people oversee financial matters. In Godin Tepe and Tepe Yahya cylindrical tokens that were used for bookkeeping on clay scripts were found in buildings that had large rooms for storage of crops. In Godin Tepe's findings, the scripts only contained tables with figures, while in Tepe Yahya's findings; the scripts also contained graphical representations. By about the 4th century BC, the ancient Egyptians and Babylonians had auditing systems for checking movement in and out of storehouses, including oral "audit reports", resulting in the

term "auditor" (from audire, to hear in Latin). By the 2nd century BC, the importance of taxation had created a need for the recording of payments

## Roman empire:-

By the time of Emperor Augustus (63 BC - 14 AD), the Roman government had access to detailed financial information as evidenced by the Res Gestae Divi Augusti (Latin: "The Deeds of the Divine Augustus"). The inscription was an account to the Roman people of the Emperor Augustus' stewardship, and listed and quantified his public expenditure, including distributions to the people, grants of land or money to army veterans, subsidies to the (treasury), building of temples, religious offerings, and expenditures on theatrical shows and gladiatorial games, covering a period of about forty years.

## Modern professional accounting:-

The modern profession of the chartered accountant originated in Scotland in the nineteenth century. During this time, accountants often belonged to the same associations as solicitors, and the latter solicitors sometimes offered accounting services to their clients. Early modern accounting had similarities to today's forensic accounting.

In July 1854 The Institute of Accountants in Glasgow petitioned Queen Victoria for a Royal Charter. The Petition, signed by 49 Glasgow accountants, argued that the profession of accountancy had long existed in Scotland as a distinct profession of great respectability, and that although the number of practitioners had been originally few, the number had been rapidly increasing. The petition also pointed out that accountancy required a varied group of skills; as well as mathematical skills for calculation, the accountant had to have an acquaintance with the general principles of the legal system as they were frequently employed by the courts to give evidence on financial matters. The Edinburgh Society of accountants adopted the name "Chartered Accountant" for members.

By the middle of the 19th century, Britain's Industrial Revolution was in full swing, and London was the financial center of the world. With the growth of the limited liability company and large scale manufacturing and logistics, demand surged for more technically proficient accountants capable of handling the increasingly complex world of high speed global transactions, able to calculate figures like asset depreciation and inventory valuation and cognizant of the latest changes in legislation such as the new Company law, then being introduced. As companies proliferated, the demand for reliable accountancy shot up, and the profession rapidly became an integral part of the business and financial system.

# U/W Department

We didn't receive any content for publication in the newsletter from U/W department.



# 17 Things your Boss will Love to hear and Why!

Looking to make a good impression with a new boss or improve your relationship with your current manager? Try adding a few of these powerful phrases into your conversations. You can easily improve your standing with your boss without being insincere or being thought a brown-noser.

## 1. How can I help?

This is probably the number one thing managers like to hear. (The opposite would be, "That's not my job.") It shows you're a team player and willing to pitch in, even outside your specific job duties.

## 2. Not a problem.

When your manager asks you to do something, be positive about it. Make her feel confident that you'll address the task without her having to micromanage.

## 3. I'd like to learn more.

Indicating to your boss that you're interested in things outside your area of expertise is a great way to show that you're serious about moving up in the company or your career. It shows ambition and even an understanding of your own shortcomings, which is appealing when you're willing to address them.

## 4. How can I improve?

This is especially useful in performance reviews, but can be used any time. It shows that you're open to constructive criticism. And if you take it to heart and make changes, even better.

## 5. I'll take the lead on that.

Volunteering shows initiative and leadership skills, both things managers look for in valuable employees.

## 6. I love my job.

Now there's something we probably don't say enough! Even if you don't love everything about your job, you can probably pick a couple of things you could mention to your boss. Who doesn't like enthusiastic workers?

## 7. Here's how we can solve that problem.

Solutions are powerful. If you come to your boss and say, "Here's the problem. We can do X, Y, and Z to solve it, and I think we should do Z because..." you're showing initiative and creative thinking. Even if your choice of solution isn't the one he goes with, he'll be impressed that you thought about it instead of just bringing the problem to him.

## 8. No.

It's actually a good idea to set solid boundaries and say no every once in a while. Be polite, of course, but a good boss will respect that you are trying to maintain those clear boundaries.

## 10. I saw this needed to be done, so I did it.

I think this phrase is music to everyone's ears! Bosses love people who are self-driven and don't need a lot of micro-managing. In addition, if it's not technically "your job" but it needs to be done — including everything from changing the toner cartridge to filing paperwork — you'll earn extra points.

## 11. Here's an idea...

A good manager will welcome new ideas, just be sure to pitch them at the appropriate time. A staff meeting where everyone is brainstorming new ideas? Great time. A client meeting where you're presenting a proposal? Maybe not the best time.

## 12. I wanted to talk to you before I book my vacation.

Here's something almost every boss hates: being told you've booked your flights to Aruba without talking to him first. Instead, go to her before you buy the tickets and let her know when you want to go and how you plan to have your workload handled while you're gone.

## 13. Let me show you.

When describing a complex situation or problem, it's great to have good visuals to make understanding simple. This is especially true with any data-heavy presentations you might need to give.

## 14. I'll get that done by...

Specificity is definitely something bosses appreciate. If you can say exactly when and how you will deliver something, that's very useful to the manager trying to manage expectations from her boss and other team members. Of course, be sure to keep your word, or this is meaningless!

## 15. What I hear you saying is...

This is an active listening technique where you repeat back what you understood from what your boss said to you. You may feel a little silly at first, but it demonstrates that you were listening and actually comprehended what is being asked of you — and bosses love being understood.

## 16. That was a mistake, but next time...

Managers appreciate an employee who not only owns his mistakes, but also understands how to make sure they don't happen again. When admitting to a mistake, be sure to follow it with a comment about how to avoid a similar situation in the future, to show you've learned from the gaffe.

## 17. I could use some mentoring.

Managers are usually eager to be seen as experts, and most will be glad to give advice on how best to prepare to advance in the company or your career. Even just asking for the advice can make your boss feel valued.

# History of Insurance Industry in Pakistan

At the time of independence, the country had 5 domestic and 77 foreign insurance companies. These companies were regulated under the Insurance Act 1938. The government in 1948 established the Department of Insurance within the domain of Ministry of Commerce to supervise the affairs of insurance industry and to safeguard the interests of the insured. The Act was amended in 1958 for the first time keeping in view the requirements of domestic market and to have effective control over the insurance premium rates. Since then, various amendments have been made in the Act.

The Department of Insurance further created the Controller of Insurance for the same purpose that was abolished in 2000 when SECP was made responsible for supervising insurance business in the country. Since the business of insurance companies is to spread the risk, therefore, the need for establishment of a domestic reinsurance company was felt that would eventually boost the profitability of national insurance companies and to allow companies to handle growing insurance demand. It was also aimed to reduce the outflow of foreign exchange that was earlier used as reinsurance premiums made to reinsurance companies mainly in the U.K. The Pakistan Reinsurance Corporation (presently called as Pakistan Reinsurance Company Limited) was established in 1953. In 1955, National Coinsurance Scheme (NCS) was initiated to promote

insurance culture in Pakistan and to assist small insurance companies in meeting financial requirements. Moreover, it aimed to have checks and balances on government expenditure on insurance and to assist in settlement of claims in which the government was the beneficiary.

The formation of NCS yielded favorable results, Moreover, economic growth in 1960s further promoted the insurance business in the country and the number of Pakistani insurance companies increased to 26 and reached to 47 by 1971. However, the number of foreign companies decreased from 77 in 1947 to 25 in 1972 due to political uncertainty and separation of East Pakistan.

The life insurance business (that grew very rapidly from a total sum assured of only Rs. 130 million in 1949 to Rs. 51.7 billion in 1972) was nationalized in 1972. Life Insurance Management Board managed the affairs of these newly nationalized life insurance companies. By consolidating the business of 41 nationalized insurance companies in 1973, the government created State Life Insurance Corporation with a purpose of encouraging life insurance business and to safeguard the interests of policyholders. The initial benefits were the reduction in premium rates by 33 percent and resolution of various outstanding disputes between the policyholders and the insurers. Moreover in 1973, the government replaced NCS with National Insurance

Fund (NIF) for the purpose to manage insurance of government and semi government property. The NIF reduced the premium rates for insuring government property; moreover it shifted all the profits of insurance companies to the government exchequer. In addition to provide government a more conducive environment for undertaking insurance and to reduce its cost, National Insurance Corporation (presently National Insurance Company Limited) was established in 1976.

In 1980s no significant development took place in the insurance industry until the financial sector reforms were initiated by the government in early 1990s that also encouraged investments in insurance business. The number of domestic insurance companies increased to 62 in 1995 while foreign participation was reduced to 9 insurance companies. One of the significant changes in insurance regulation was the abolition of the office of controller of insurance and after the conversion of corporate law Authority in to SECP, a new department was formed in SECP to look after the affairs of the insurance industry. The new Insurance ordinance was promulgated in August 19, 2000 by the SECP that increased the minimum paid-up capital of non-life insurance companies to Rs. 80 million and for life insurance companies to Rs. 150 million.

# How to Speak Well and Listen Better

## 10 WAYS TO BETTER AT BOTH SIDES OF THE CONVERSATION

There are two sides of conversation, and both are essential to the art of communication.

So, how are your conversation skills? Think about it: Are you a smooth talker, or do you ramble? Are you an attentive listener, or do you tend to interrupt?

Here's how to master the art of conversation—*both* sides of it:

**When it's your turn to *talk*...**



- 1. Get your thinking straight.** The most common source of confusing messages is muddled thinking. We have an idea we haven't thought through. Or we have so much we want to say that we can't possibly say it. As a result, we are ill-prepared when we speak, and we confuse everyone. The first rule of plain talk, then, is to think before you say anything. Organize your thoughts.
- 2. Say what you mean.** Say exactly what you mean.
- 3. Get to the point.** don't beat around the bush. If you want something, ask for it. If you want someone to do something, say exactly what you want done.
- 4. Be concise.** Don't waste words. Confusion grows in direct proportion to the number of words used. Speak plainly and briefly, using the shortest, most familiar words.

# How to Speak Well and Listen Better

**5. Be real.** Each of us has a personality—a blending of traits, thought patterns and mannerisms—which can aid us in communicating clearly. For maximum clarity, be natural and let the real you come through. You'll be more convincing and much more comfortable.

**6. Speak in images.** The cliché that “a picture is worth a thousand words” isn't always true. But words that help people visualize concepts can be tremendous aids in communicating a message.

But talking, or sending messages, is only half the process. To be a truly accomplished communicator, you must also know how to listen, or receive messages.

If you're approaching a railroad crossing around a blind curve, you can send a message with your car horn. But that's not the most important part of your communication task. The communication that counts takes place when you stop, look and listen—a useful admonition for conversation, too.

## So, when it's your turn to *listen*...

**1. Do it with thought and care.** Listening, like speaking and writing, requires genuine interest and attention. If you don't, you won't learn much, and you won't remember much of what you do learn. Most of us retain only 25 percent of what we hear—so if you can increase your retention and your comprehension, you can increase your effectiveness.

**2. Use your eyes.** If you listen only with your ears, you're missing out on much of the message. Good listeners keep their eyes open while listening. Look for feelings. The face is an eloquent communication medium learn to read its messages. While the speaker is delivering a verbal message, the face can be saying, “I'm serious,” “Just kidding,” “It pains me to be telling you this,” or “This gives me great pleasure.”

### 3. Observe these nonverbal signals when listening to people:

- Rubbing one eye. When you hear “I guess you're right,” and the speaker is rubbing one eye, guess again. Rubbing one eye often is a signal that the speaker is having trouble inwardly accepting something.
- Tapping feet. When a statement is accompanied by foot-tapping, it usually indicates a lack of confidence in what is being said.
- Rubbing fingers. When you see the thumb and forefinger rubbing together, it often means that the speaker is holding something back.
- Staring and blinking. When you see the other person staring at the ceiling and blinking rapidly, the topic at hand is under consideration.
- Crooked smiles. Most genuine smiles are symmetrical. And most facial expressions are fleeting. If a smile is noticeably crooked, you're probably looking at a fake one.
- Eyes that avoid contact. Poor eye contact can be a, but it can also indicate that the speaker is not being truthful.

It would be unwise to make a decision based solely on these visible signals. But they can give you valuable tips on the kind of questions to ask and the kind of answers to be alert for.

**4. Make things easy.** People who are poor listeners will find few who are willing to come to them with useful information. Good listeners make it easy on those to whom they want to listen. They make it clear that they're interested in what the other person has to say.

# Striving for Ease

It has always fascinated me how Allah ﷻ says in Surah Al Baqarah ayah 185,

“Allah ﷻ intends for you ease and does not intend for you hardship”.

By negating the opposite, Allah ﷻ emphasizes that truly, it is in fact, ease, that He intends for us through Ramadan. Despite this though, the first thought that crossed my mind when I thought of Ramadan was that this is a difficult month of deprivation from even permissible actions: long hours of enduring hunger and unbearable thirst, disturbance of the sleep cycle by standing the night in prayer and so on. All of these reasons at first thought, made me question where exactly the ease lies, for it all seemed like a series of hardships to me.

I later realized that this incredible concept cannot be understood by people of narrow perception. Perception of the immediate. The now. Rather, with an open-mind and deep reflection, we see that this rich concept actually reflects long-term ease and success, at the expense of short-term difficulties and hardships.

A good friend of mine saw a very easy upbringing growing up. Her parents were mellow and laid-back, leaving her decisions to her freedom of choice. I remember her often saying that she had never heard her parents say “no” to her; without restrictions, she was free to do as she liked. Once when I was eight, she came over to play; walking around the house with soiled shoes, jumping on the sofas and playing pranks on the neighbors. I had felt a slight uneasiness of restriction when I compared my life with hers, as I grew up in a household of expectations and guidelines. Almost a decade and a half later, we got a chance to meet up at a local coffee shop. After a bit of reminiscing on our past, she told me how her parents were no longer together and that she had dropped out of school due to a relationship. By the end, her tears flowed uncontrollably as she sobbed about how she felt her life had hit a brick wall. I thought to myself, she spent her childhood in apparent freedom, but that short-term ease caused her long-term grief.

When I was in eighth grade, I made acquaintance with a girl during lunch one day. After a few exchanges, our bond strengthened as we became good friends, sisters even. Her work ethics, dedication and commitment to her education got her name plastered at the top of every honor roll, ma sha Allah. Her mother invited us over one afternoon, and our mothers talked while we listened. For the first time, I realized that my best friend had seen an array of difficulties in her childhood; she lived with her single working mother, grandmother and uncle. Her grandfather, whom she had been very close to, had recently passed away. Moreover, raised in a home of rules and expectations, the only places her mother allowed her to visit included school and the Masjid. Her socializing, involvement and education all occurred in school; thus with all distractions removed, she focused her complete attention on her studies, participated in class discussions and always excelled in every test.

She graduated high school as Valedictorian, ma sha Allah. Studying on a complete scholarship, she worked her way through her undergraduate engineering degree. I recently got a chance to speak with her, and she explained how she had just applied for masters at a prestigious university and was currently looking for a job before settling down. Her voice, filled with excitement, contentment and relief proved that those few early years of dedication and difficulty were paying off with a future of ease and relaxation alhamdulillah.

The hunger. The thirst. The sleep. What seemed like a series of hardships at first, in reality, have turned out to be steps to a whole lot of ease and contentment. The contentment which occurs when the dying soul rejuvenates, when the untamed tongue recites the words of its Creator, when the dehydrated heart pumps with du’as and dhikr, when the dry eyes weep out of love for its Master. Attaining Al Firdous, the ultimate and eternal success, is actually possible through the venue of Ramadan by the mercy of Allah Ar Rahman. May

Allah ﷻ grant us the tawfeeq to taste the true ease and success of Ramadan not only in this month, but also beyond, ameen!

# South Zone

We didn't receive any content for publication in the newsletter from south zone.





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