

Team Alfalah

Issue No. 34, Feb 2015

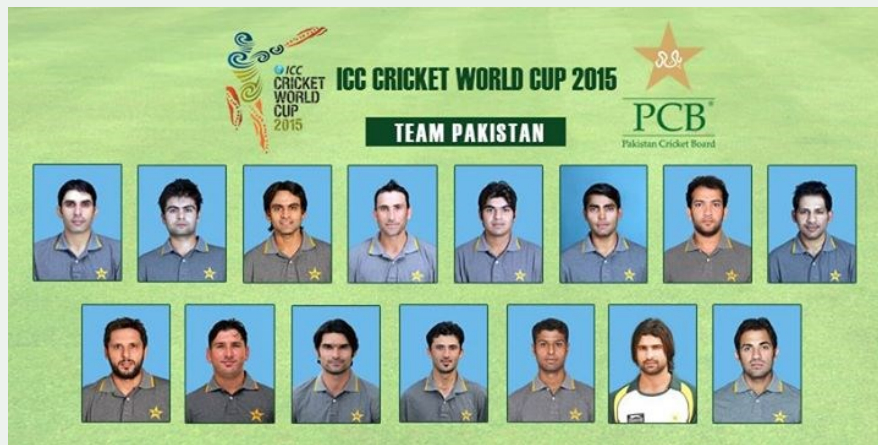
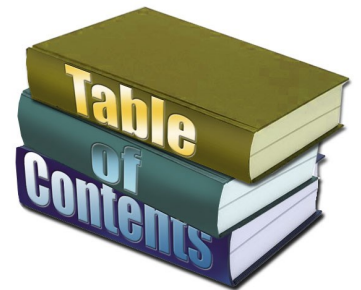
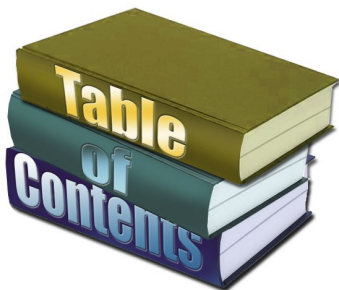


Table of Contents

Editor's Note	Page 3
Islamic Corner	Page 4
Claims Management	Page 5
General Average	Page 6
Congratulations	Page 8
Kashmir Solidarity Day	Page 9
How to Train Your Brain	Page 11
Run a Mile!	Page 12
Healthy Heart	Page 14
Traveler's Corner	Page 16



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

“ A lot of enthusiasm has been noted with the start of the cricket world cup among the cricket playing nations. People of Pakistan are known to have a very special interest in cricket. We had a lot of star players in the cricket history. However, the situation does not seem to be very good at the moment. Pakistan lost its first match against the old rival, India. People all over the country were waiting for this match. More than one billion people watched the match over televisions across the globe. The nation could not celebrate the win. However, we need to identify the cause of defeat as well at the moment. Perhaps, avoidance of international cricket teams to visit Pakistan is one of the main reasons. Our team did not have right exposure for such event. In addition to that, board management and selection issues also played significant roles to bring this situation. The affairs of cricket are exactly the same that of the country. We should be very certain that success cannot be achieved only by wishes. Necessary efforts and plans are important to get the goals. We cannot do anything until a proper system is followed. For that purpose, merit should prevail and no one should be allowed to interfere on the basis of favoritism. After that, we will be able to lead the world in any field. Till that time, we should live in “ reality ” rather than disappointment ”

Islamic Corner

Surah Al Baqarah

Ayaat 46-46

Namaz ; Zakat ; Patience

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

اور نماز قائم رکھو اور زکوٰۃ دیا کرو اور رکوع کرنے والوں کے ساتھ (مل کر) رکوع کیا کرو

And establish Prayer and pay Zakat (the Alms-due) regularly and kneel down (together) with those who kneel down-

أَتَأْمُرُونَ النَّاسَ بِالْبِرِّ وَتَنْسَوْنَ أَنْفُسَكُمْ وَأَنْتُمْ تَتْلُونَ الْكِتَابَ أَفَلَا تَعْقِلُونَ

کیا تم دوسرے لوگوں کو نیکی کا حکم دیتے ہو اور اپنے آپ کو بھول جاتے ہو حالانکہ تم (اللہ کی) کتاب (بھی) پڑھتے ہو، تو کیا تم نہیں سوچتے؟

Do you command others for piety and forget yourselves, while you (also) recite the Book (of Allah)? So, do you not think?

وَاسْتَعِينُوا بِالصَّبْرِ وَالصَّلَاةِ وَإِنَّهَا لَكَبِيرَةٌ إِلَّا عَلَى الْخَاشِعِينَ

اور صبر اور نماز کے ذریعے (اللہ سے) مدد چاہو، اور بیشک یہ گراں ہے مگر (ان) عاجزوں پر (ہرگز) نہیں (جن کے دل محبتِ الہی سے خستہ اور خشیتِ الہی سے شکستہ ہیں)

And seek (Allah's) help through patience and Prayer But this is no doubt hard except for the humble (whose hearts have been softened with the Love of Allah and gripped with His Fear).

الَّذِينَ يَظُنُّونَ أَنَّهُمْ مُلَاقُوا رَبِّهِمْ وَأَنَّهُمْ إِلَيْهِ رَاجِعُونَ

(یہ وہ لوگ ہیں) جو یقین رکھتے ہیں کہ وہ اپنے رب سے ملاقات کرنے والے ہیں اور وہ اسی کی طرف لوٹ کر جانے والے ہیں

(It is they) who are certain that they are about to meet their Lord and to Him are they going to return.

Claims Management



Claims handling is one of the most complex issues for insurance companies. It involves activities such as opening and closing claims, making payments, reserving claims, carrying out subrogation recoveries, and working with service providers.

Insurance claims are also susceptible to fraudulent activity. As a result, the information required to combat insurance fraud is an important part of insurance business intelligence.

Claim Activity Monitoring

This involves measuring activities such as the opening, closing, and re-opening of claims, claim payments, and outstanding claim reserves. Measurements of such activity should be conducted separately by claim type on a daily basis. Different calculation methods for claim measurements depending on the time perspective (e.g. incurred claims on accounting basis = claims paid+ outstanding, whereas incurred claims on accident basis = claims paid + outstanding).

Claim Elements Analysis

This involves individual analysis for claim indemnity payments, claim expense payments, deductibles set off from claim payments, separately collected deductibles, and subrogation collections. These functions are required for monitoring and measuring the effectiveness of claim department activities.

Service Providers and Claim Parties

Claims activity involves a large number of external entities. Service providers include those entities that provide claim services to the company such as medical centers and clinics, auto repair shops, lawyers, and claim adjusters. Claim parties include those entities with which the company maintains regular claims activity such as other insurance companies, port authorities and social benefits institutions.

Run-Off Analysis

Claim reserving is an important part of financial management. Measuring the run-off of ultimate claim costs compared to reserves is an essential reporting tool for insurance companies. Using flexible claim status filters

Fraud Detection Support

Fraud detection is an important part of an insurance company's activity. One way to detect suspicious claims is by analyzing claims activity and highlighting exceptions.

Origin and Development of General Avg. & York-Antwerp Rules

Basic Principle

That which has been sacrificed for the benefit of all shall be made good by the contribution of all.

The principle of general average was first formulated by the ancient Greeks in a maxim dealing with the question of jettison, but it is probable that the idea itself was of still more ancient origin. As the doctrine developed various types of losses were added to that of jettison, perhaps the most important step was the recognition that expenditure of money was in principle no different from the sacrifice of property, if it was incurred in similar circumstances and for the same purpose.

General average varied in its development in the different leading maritime countries, so that by the latter part of the 19th century substantial differences existed in law and practice throughout the world. In view of the international character of shipping the disadvantages of this were obvious, and there began the series of attempts to obtain international uniformity. An International conference held in York in 1864 produced the York Rules, which were revised at Antwerp in 1877 to become the first set of York-Antwerp Rules.

It is important to appreciate that the York-Antwerp Rules do not have the status of an international convention. They take effect only by being incorporated into contracts of affreightment.

Rule A of the York-Antwerp Rules defines a general average act as follows:

"There is a general average act when, and only when, any extraordinary sacrifice or expenditure is inten-

tionally and reasonably made or incurred for the common safety for the purpose of preserving from peril the property involved in a common maritime adventure."

It will be seen that there are four essential features:-

1. The sacrifice or expenditure must be extraordinary.

Thus ordinary expenses incurred or losses suffered by the ship-owner in fulfillment of his contract of affreightment are not admitted as general average. A specific example of the application of this principle can be seen in Rule VII of the rules, which deals with damage to a vessel's machinery. Under that rule a distinction is drawn between damage to machinery where the vessel is aground and in peril and damage which occurs when the vessel is afloat. Working the engines of a ship ashore is considered to be an 'abuse' of the machinery and therefore extraordinary, whereas working the engines when the vessel is afloat, however much the adventure may have been in peril, is considered as part of the normal function of the machinery and any resultant damage is not admitted as general average.

2. The act must be intentional or voluntary and not inevitable.

Property cannot in reality be said to have been 'sacrificed' if it was already lost at the time of the so-called sacrifice. Rule IV illustrates that principle in its application to the cutting away of wreck.

Origin and Development of General Avg. & York-Antwerp Rules

3. There must be peril.

This need not be imminent but it must be real and substantial. The distinction between action taken for the common safety in time of peril and a measure which, however reasonable, is purely precautionary is a very fine one. A vessel adrift without motive power in mid-ocean would be held to be in peril for this purpose, even though the weather might be calm at the time and there was no immediate risk of further loss or damage. On the other hand if a master decides, quite prudently, to seek shelter for a sound vessel in an anchorage because of reports of an approaching cyclone, this would not normally be regarded as giving rise to general average.

4. The action must be for the common safety and not merely for the safety of part of the property involved.

Suppose a vessel is carrying some refrigerated cargo and the refrigerating machinery breaks down whilst she is proceeding through the tropics, making it imperative for her to put into a port to effect repairs. In such a case any threat of loss or damage would be limited to the refrigerated cargo and so far as the ship and the remaining cargo were concerned, the voyage could quite safely continue. Thus the deviation to the port of repair would not give rise to general average.

Example

A ship carrying a valuable cargo consigned to a number of different receivers strands on a reef. By order of the master a part of the cargo is jettisoned and as a result the vessel refloats

and, after repairs at a port of refuge, is able to complete her voyage with the rest of her cargo.

From the facts above there would obviously have been other alternatives open to the master. He might have engaged tug assistance to tow the vessel off the reef, risking additional damage to the vessel's bottom and consequently to the cargo through leakage. He might, on the other hand, have tried forcing her off using the main engine and ground tackle, with similar risks as well as probable damage to such machinery and equipment. Each of these alternatives might have given rise to loss or prejudice to different owners of property involved in the adventure.

In situations of peril following marine casualties, a conflict of interest will often arise naturally from the need to choose means for saving the situation. The owner of the cargo jettisoned in the example might well have preferred the master to choose another alternative or that some cargo other than his own had been selected for sacrifice. General average owes its origin to that conflict of interest and is a device whereby, so far as possible, the conflict is eliminated. Through general average the owner of the cargo jettisoned has his loss shared by all the other interests involved; the owner of the property sacrificed is placed as nearly as possible in the same financial position as the owners of the property saved by that sacrifice.

Congratulations

We congratulate Mr. Fahim Haider (Officer - Health Department) on his wedding which was held on 25th Jan 2015. Health Department was cordially invited at the event. We congratulate him on this auspicious occasion and wish him very happy marriage life ahead.



5th Feb - Kashmir Solidarity Day



Kashmir Solidarity Day was first observed in 1990 on the call of Prime Minister Nawaz Sharif, who was then opposition leader and chief minister of Punjab. Keeping in view the importance of the issue, the federal government headed by Prime Minister Benazir Bhutto declared February 5 as a public holiday. Thus the day, with bipartisan support, became a national event. With the passage of time it has evolved into a global event. The day is dedicated to show support and unity with the people of Indian-occupied Jammu & Kashmir, their ongoing freedom struggle, and to pay homage to the martyrs who lost their lives while fighting for Kashmir's freedom from Indian misrule.

Keeping in view Indian Prime Minister Modi's machinations to unilaterally alter the status of Indian occupied Jammu and Kashmir, the upcoming solidarity day on February 5, has become of special significance. Foreign Secretary of Pakistan has briefed the Ambassadors of the P-5 countries and the EU, based in Islamabad, on recent developments about Kashmir. Referring to the indigenous struggle of the Kashmiris, the Foreign Secretary reaffirmed Pakistan's unflinching political, moral and diplomatic support to the Kashmiri people. He emphasized that resolution of the Kashmir dispute was pivotal for ensuring peace, security and stability in the region.

Numerous UNSC resolutions (around 20) on Kashmir are gathering dust despite the fact that each year UNGA reaffirms the continuation of the Kashmir dispute. Interestingly, it is not a territory focused dispute, it relates to humanitarian issue and can be easily resolved through democratic process of allowing the people of Jammu and Kashmir to exercise their choice through an impartial vote. Recently Scotland and the Catalans exercised this right. Earlier, people of East Timor and South Sudan were given this right.

Only viable option is to settle this humanitarian issue in accordance with the UNSC resolutions. Pending UN resolutions need to be implemented and for this an enabling environment should be provided by the UNSC—especially the P-5. Elections in Jammu and Kashmir are not a substitute of the UN monitored plebiscite. These elections have never been conducted in a free and fair manner. There have been powerful and credible voices from within India, exposing the manipulative electoral process in Indian occupied Jammu and Kashmir. Of these, latest one is a statement by a former Indian Army Chief and currently Minister of State for Foreign Affairs—VK Singh, highlighting the use of money during all elections in Indian occupied Jammu and Kashmir. Apart from these farcical elections, India has been making desperate efforts to alter the ground situation through demographic changes and dilution of Article 370 of Indian Constitution that gives special status to Indian occupied Jammu and Kashmir.

There are continuous human rights violations by the Indian forces in Indian occupied Jammu and Kashmir. Human rights organizations like: United Nations Council on Human Rights, Asia Watch, Amnesty International, and even Indian HR organizations have continuously been raising voices about the way Kashmiris are being treated by Indian security outfits.

5th Feb - Kashmir Solidarity Day

current fiscal year; it stands at US\$ 38.35 billion against Pakistan's spending of under US\$ 7 billion. Strategic concessions doled out to India by President Obama during his recent visit have further stiffened Indian attitude towards Pakistan in general and IHK in particular.

In a recent statement, Advisor to PM on National Security and Foreign Affairs Sartaj Aziz said that Obama's new found love for rejuvenating Indo-US nuclear deal (Agreement 123) for political and economic expediencies would have a detrimental impact on deterrence stability in South Asia. Sartaj Aziz further said that proposals to add new centers of privileges in the Security Council run contrary to the collective objectives of Security Council reforms and have no rationale. Pakistan supports a reformed Security Council that corresponds to the positions and collective interests of all member states and not just a few, he added. It is in this context that Pakistan has briefed the influential envoys about Kashmir. This refocus was long overdue. The Foreign Secretary has restated the principled stance that Pakistan would continue to support the indigenous struggle of Kashmiris by extending "unflinching political, moral and diplomatic support to Kashmiri people." Pakistan has been proposing a three pronged Strategic Restraint Regime to India comprising: conflict resolution, nuclear and missile restraint, and conventional balance. Pakistan firmly believes that confidence building, and arms reduction in the regional and sub-regional context is of paramount importance. However, enduring peace would only emerge if all disputed between India and Pakistan, especially Kashmir dispute, are resolved.

After the recent state elections, political stalemate prevails in Indian occupied Jammu and Kashmir and the territory stands polarized on religious lines. Indian Army's deceitful doctrine for Kashmir based on WHAM – Winning Hearts And Minds – has not worked because it is not viable under the prevalent circumstances. Despite having deployed over 600,000 troops enabled by numerous draconian laws, Indian army faces a 'No War, No Peace,' situation in Indian occupied Jammu and Kashmir. Due to a very high troop to population and troop to land ration, Indian occupied Jammu and Kashmir is rightly perceived as an open prison. It remains militarized to the point of one soldier stationed for every 17 civilians. Torture, extrajudicial executions and rape have been systematically used, as tools for repression, by the occupation forces.



At this moment of its heightened national hubris, India unrealistically expects Pakistan to relent on its principled stance on Kashmir. In this context Solidarity Day has attained special significance. The day should be celebrated with added fervor to convey a message to the people of Indian occupied Jammu and Kashmir that Pakistan would continue to support them in their struggle for right of self-determination.

How to Train Your Brain to Stay Positive

As an entrepreneur, conquering challenge and failure is essential to the success of your business. You can learn to cultivate that resilience by training your brain to stay positive when times are tough.

"People tend to have a cognitive bias toward their failures, and toward negativity," says Matthew Della Porta, a positive psychologist and organizational consultant. Our brains are more likely to seek out negative information and store it more quickly to memory.

By consciously increasing our focus on the positive, we start to even the balance. We find a happy medium where we can address failures and challenges without letting them get us down, leaving us more motivated, productive, and likely to succeed.

Try these tips to help you train your brain to stay positive:

⇒ Express Gratitude

Negative events loom large unless you consciously balance them out. "When you're faced with challenges, it's important to take stock of what's going well," Della Porta says. Thinking about the good in your life can help balance that bias, giving your brain the extra time it needs to register and remember a positive event.

To help your brain store positive events, reflect on what you're grateful for and why at least once a week. Write down your blessings, such as the opportunity to pursue a career you love or a family that supports you. If you prefer a daily habit, then keep a nightly log of good things that happened that day. "Just keep it very short," Della Porta says. "If you try to hammer [gratitude] home, then it becomes mundane." Day One, a journaling app for Apple devices (\$4.99), or OhLife, a free email-based journal, can help you do this.

⇒ Repeat positive affirmations

As any politician or advertiser knows, the more often you hear a message, the more likely you are to believe it. The same goes for messages about who you are and what you are capable of doing. By repeating positive affirmations with conviction several times each morning, you are training your brain to believe them. "Over time, you'll start to internalize them," Della Porta says. Repeat your affirmations silently if you feel self-conscious.

Choose two to three affirmations that represent your values and goals, such as 'I can handle whatever comes my way,' 'There is plenty of time,' or 'I'm getting better every day.' The repetition will influence the way you interpret negative events, making you more resilient. "Especially if you're predisposed to negative thinking, this can be extremely effective," Della Porta says.

⇒ Challenge Negative Thoughts

Each time a negative thought arises, we choose how to respond. If left to our own devices, we tend to dwell. Our brains home in on negative events so they seem much bigger and more significant than they are.

Next, challenge negative thoughts that are unfairly self-deprecating. For example, if your startup doesn't get the traction you hoped, you might think, "I'm a failure." That's untrue and unproductive. Instead, practice interpreting the same event differently. You might say, "I worked really hard but I didn't account for a quirk of the market, so I'm disappointed, but now I'm going to try again with new information. That interpretation is gentler, truer, and more proactive." "At first, [this strategy will] be hard and you'll think it doesn't work," Della Porta says. "But over time, it'll become automatic and negative thoughts will be less likely to come up. No one does this naturally; you have to learn and practice."

Why You Should Run a Mile Instead a Marathon!



So you swore you'd run a marathon this year.

Good news: You can stop feeling guilty about not starting to train for it yet.

As it turns out, you can get some of the same benefits of long-distance running and other types of endurance training without ever passing the five-mile mark.

That's right. Running fast and hard for just five to 10 minutes a day can add years to your life, just as running for hours can. In fact, people who run for less than an hour a week — so long as they get in their few minutes of daily running — get similar benefits in terms of heart health compared with people who run more than three hours a week.

That finding squares with recent research showing that short bursts of intense exercise can provide some of the same health benefits as long, endurance-style workouts.

Why You Should Run a Mile Instead a Marathon!

One of the most popular forms of the quick workout — and the one that has been studied the most — is interval training. Basically, you work yourself as hard and fast as you can for a few minutes, rest, then do it again. The best part? It typically lasts only between five and 10 minutes *total*. (There's even a New York Times workout app based on the idea, called the 7-Minute Workout. More on that here.)

Despite consuming far less time than a marathon training session, an interval workout may actually be healthier in the long run (pun intended), according to some research done in the past decade.

A 2012 study comparing a group of runners who did traditional, continuous runs with a group of runners who did interval training found that both groups achieved nearly the same results. There was one small difference, though. The interval trainers had better peak oxygen uptake, an important measure of endurance.

And a recent study in the journal *Diabetologia* found that doing walking interval training — an hour of alternating between three minutes of brisk walking and three minutes of stopping — helped people with diabetes control their blood-sugar levels far better than simply walking at the same pace continuously.

Still Not Convinced?

Consider this: Distance running could actually be bad for you.

There's some evidence to suggest that prolonged, intense exercise — such as the type necessary in the weeks and months before a marathon and in the race itself — can have some unhealthy side effects, from reduced immune function to digestive issues.

Working the body to its maximum, some research shows, can reduce the body's natural ability to fend off upper-respiratory infections including colds and the flu. Short bouts of activity, on the other hand, improve immune function. Quick workouts appear to not only reduce your chances of getting sick, but to reduce the severity of an illness when you do come down with something.

Up to 71% of long-distance runners also experience abdominal cramping and diarrhea (the latter being so frequent that runners have a term for it: "Runner's Trots," aka "runner's diarrhea"). Many runners (even those without a history of it), experience acid reflux, a condition with effects like heartburn, indigestion, coughing, hoarseness, and asthma during and immediately after a long run.

Here's what it all comes down to: Whether you stick to a long-distance routine or opt for a quicker, daily exercise plan, it's important to keep in mind that more is not always better.



1 MILE RUN

How to Maintain a Healthy Heart

A healthy heart is achieved by maintaining a healthy lifestyle. Therefore, recognize that maintaining a healthy heart means cutting out all the high risk habits in your life. For some people, that could mean making huge changes in all aspects of their daily life. If you are looking for ways to maintain a healthy heart, then consider the following suggestions.



Cut smoking out of your life because using tobacco will increase your risk of heart damage. Both tobacco and nicotine contain many chemicals that cause harm to your blood vessels and heart, and this results in atherosclerosis. The carbon monoxide in cigarette smoke also interferes with your oxygen, so your heart is pressured into supplying additional oxygen to compensate. The tightening of the blood vessels, partnered by the stress on the heart

can both result in a heart attack. The only way to stop this burden on your heart and strive for a healthier heart is to stop smoking.



Incorporate an exercise regimen into your daily routine. At least 30 minutes a day will get your blood pumping and dramatically improve your heart's health. Whether it's a 45 minute walk daily or an hour of kickboxing, make sure that you implement an exercise regimen that fits your personal needs. An exercise program that is too strenuous for your abilities may cause strain on your heart and defeat the original purpose of maintaining a healthy heart. Discuss an exercise routine with your doctor, and determine what will be the safest most effective solution for your

lifestyle.



Maintain a healthy weight and improve heart condition. If you are overweight, not only is that putting a strain on your heart, but you are risking further conditions like high cholesterol, diabetes, and high blood pressure, thus adding further strain to the heart. Exercise and a healthy diet will help you lose the weight that is putting a strain on your heart.

How to Maintain a Healthy Heart



Eat a healthy diet and that will help ensure a healthy heart. Opt for a diet that avoids saturated and trans fat foods such as red meat, deep-fried fast foods and processed foods. You should also avoid foods that are high in salt and cholesterol. Instead, select from low-fat dairy items, fruits, vegetables and beans. Fish that contain omega-3 fatty acids, such as mackerel and salmon, can reduce risk of a heart problem.



Make a habit of getting regular screenings of your blood pressure and cholesterol levels. Doing so will keep you informed of your heart's health and allow you to take action before anything serious develops.



Traveler's Corner: PARIS



The City of Light draws millions of visitors every year with its unforgettable ambiance. Of course, the divine cuisine and vast art collections deserve some of the credit as well. The gentle River Seine rambles through the city, flanked by stately museums, centuries-old churches, and blocks of Rococo- and Neoclassic-design architecture, further enhanced by charming trees and glowing streetlamps. Peppering the Seine's cobbled walks and graceful bridges are impossibly chic Parisians, probably on their way to the market, cafe or cinema.

Containing world-class museums, fashion, cuisine, and an atmosphere all its own, Paris is also a city of "many splendors," as Ernest Hemingway recalled in his memoir, "A Moveable Feast." Visit the Centre Pompidou, enjoy gourmet pastries, shop couture on the Champs Élysées or hit the boutiques in Les Halles, take in the view atop the Eiffel Tower, or even plan a day trip to Versailles Palace. But don't miss out on the simple pleasure of meandering the marvelous arrondissements (districts).

Paris Culture & Customs

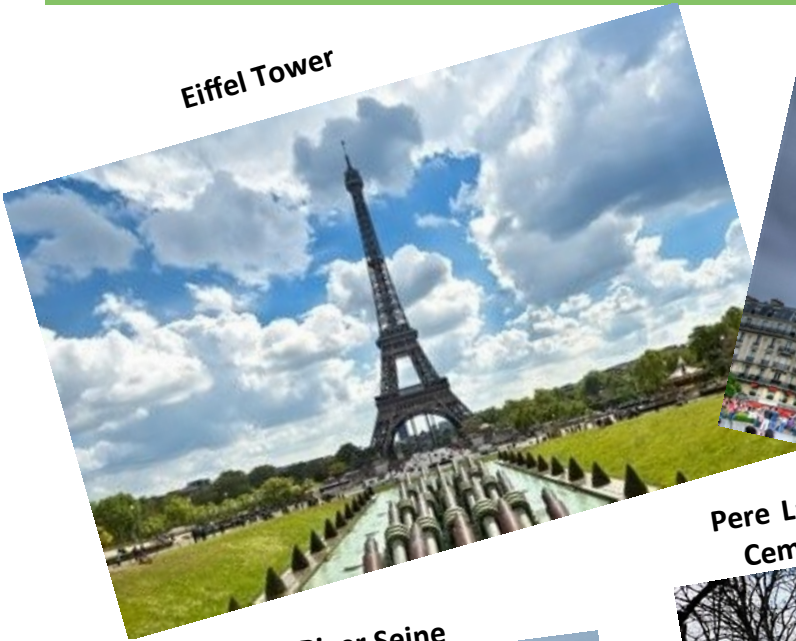
There's this idea that Parisians stick up their noses to Americans — that they're notoriously unfriendly and even rude. However, a little *avoir-faire*, or diplomacy, helps. So, try to speak the language, if only a kindly *bonjour* (hello or good day) or *bonsoir* (good evening). If you're at a loss for words, politely ask the waiter or shop attendant *pouvez-vous m'aider?* (can you help me?) or *parlez-vous anglais* (do you speak English?). Another helpful phrase: *Excusez-moi* (pardon me or excuse me). Try to blend into the refined sophistication of Parisian life rather than stick out as a loud, garish or uncouth visitor.

Speaking of trying to blend in ... Paris is one of the most fashionable cities in the world. Leave the fanny packs at home. After all, everyone from Marie Antoinette and Coco Chanel to Yves Saint Laurent and Christian Lacroix got their start in haute-couture fashion in Paris — and their influence remains. Blend in with the locals by dressing stylishly and taking pride in what you choose to wear. But take note, certain items of clothing such as shorts and sneakers are frowned upon, especially in restaurants and night clubs.

France uses the euro, with €1 EUR equaling roughly \$1.35 USD, and major credit cards are accepted at most establishments in Paris. Keep in mind the exchange rate when you tip and make purchases. Some smaller bakeries or bistros may only take cash, though, so research ahead of time. Most restaurants and cafes will include a 10 to 15 percent service charge (*service compris*) on the bill. You can leave some additional change for exceptional service, if you wish. Taxi drivers tend to expect a 5 to 10 percent tip, though usually rounding to the nearest euro or two will often suffice. You may also encounter fees to use the bathroom in some restaurants and bathroom attendants in many bars in Paris. If the fee isn't collected ahead of the use of the facilities, it's polite to leave 50 cents to a euro for the attendants.

Traveler's Corner: PARIS

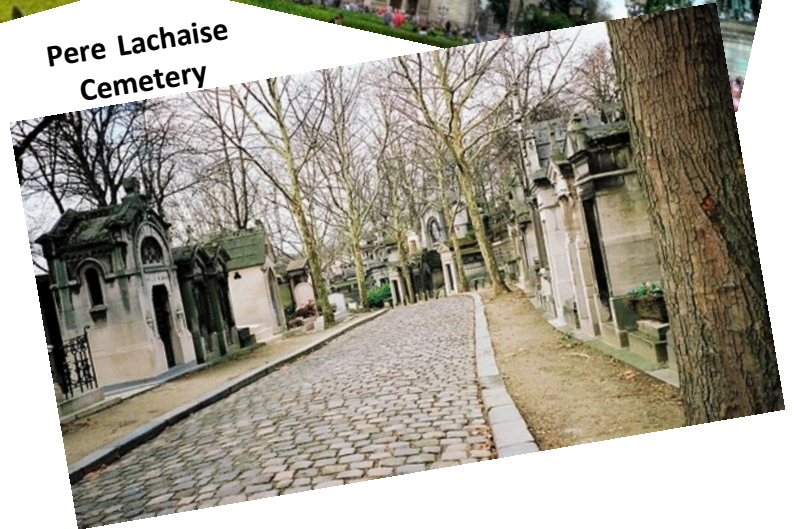
Eiffel Tower



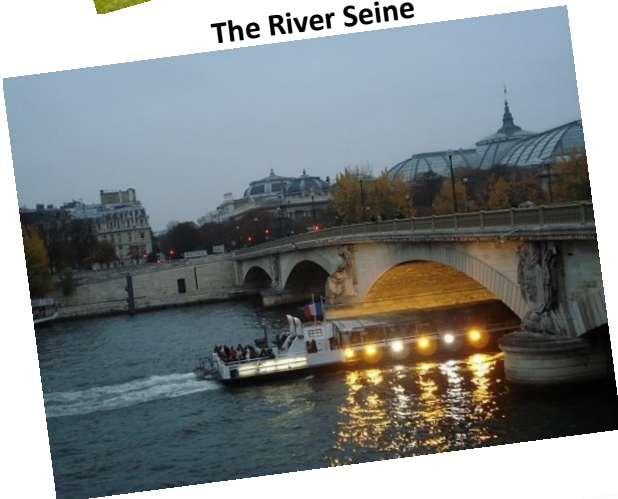
Arc de Triomphe



Pere Lachaise Cemetery



The River Seine



Champs-Élysées



Versailles Gardens

