

# Team Alfalah

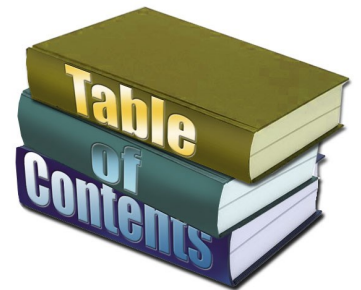
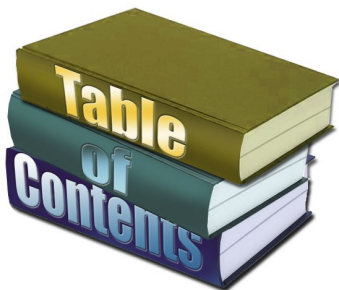
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Happy  
New Year

2015

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# Editor's *Note*

## Chief Patron

Mr. Nasar us Samad  
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## Editorial Board

Dr. Fawad Sarwar

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“Role of personality is very important in one’s success in life. However, majority of us are not aware of the differences found in the personalities of different people. If we try to find some information about our own personality and that of others, it can help us to know ourselves/others better. In psychology, the Big Five personality traits are five broad domains or dimensions of personality that are used to describe human personality. The theory based on the Big Five factors is called the five-factor model. A summary of the factors of the Big Five and their constituent traits, such that they form the acronym OCEAN.

**Openness to experience:** (*inventive/curious vs. consistent/cautious*). Appreciation for art, emotion, adventure, unusual ideas, curiosity, and variety of experience. Openness reflects the degree of intellectual curiosity, creativity and a preference for novelty and variety a person has. It is also described as the extent to which a person is imaginative or independent, and depicts a personal preference for a variety of activities over a strict routine. Some disagreement remains about how to interpret the openness factor, which is sometimes called "intellect" rather than openness to experience.

**Conscientiousness:** (*efficient/organized vs. easy-going/careless*). A tendency to be organized and dependable, show self-discipline, act dutifully, aim for achievement, and prefer planned rather than spontaneous behavior.

**Extraversion:** (*outgoing/energetic vs. solitary/reserved*). Energy, positive emotions, surgency, assertiveness, sociability and the tendency to seek stimulation in the company of others, and talkativeness.

**Agreeableness:** (*friendly/compassionate vs. analytical/detached*). A tendency to be compassionate and cooperative rather than suspicious and antagonistic towards others. It is also a measure of one's trusting and helpful nature, and whether a person is generally well tempered or not.

**Neuroticism:** (*sensitive/nervous vs. secure/confident*). The tendency to experience unpleasant emotions easily, such as anger, anxiety, depression, and vulnerability. Neuroticism also refers to the degree of emotional stability and impulse control and is sometimes referred to by its low pole, "emotional stability".

Dr. Fawad Sawar

# Islamic Corner

## Surah Al-Anmbiya - Ayat 1 - 4

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

۱ اقْتَرَبَ لِلنَّاسِ حِسَابُهُمْ وَهُمْ فِي غَفْلَةٍ مُّعْرِضُونَ

لوگوں کے لئے ان کے حساب کا وقت قریب آ رہا ہے مگر وہ غفلت میں (پڑے طاعت سے) منہ پھیرے ہوئے ہیں

The time of reckoning of people has drawn near but, rapt in heedlessness, they are disinclined (to obedience).

۲ مَا يَأْتِيهِمْ مِّنْ ذِكْرٍ مِّن رَّبِّهِمْ مُّحَدَّثٍ إِلَّا اسْتَمَعُوهُ وَهُمْ يَلْعَبُونَ

ان کے پاس ان کے رب کی جانب سے جب بھی کوئی نئی نصیحت آتی ہے تو وہ اسے یوں (بے پرواہی سے) سنتے ہیں گویا وہ کھیل کود میں لگے ہوئے ہیں

Whenever some fresh admonition comes to them from their Lord, they listen to it (with such carelessness) as if they are engaged in sport.

۳ لَا هِيَءَ قُلُوبُهُمْ وَأَسْرُوا النَّجْوَى الَّذِينَ ظَلَمُوا هَلْ هَذَا إِلَّا بَشْرٌ مِّثْلُكُمْ أَفَتَأْتُونَ السَّحْرَ وَأَنْتُمْ تُبْصِرُونَ

ان کے دل غافل ہو چکے ہیں، اور (یہ) ظالم لوگ (آپ کے خلاف) آہستہ آہستہ سرگوشیاں کرتے ہیں کہ یہ تو محض تمہارے ہی جیسا ایک بشر ہے، کیا پھر (بھی) تم (اس کے) جادو کے پاس جاتے ہو حالانکہ تم دیکھ رہے ہو

Their hearts have become neglectful and (these) wrongdoers whisper (against you) inaudibly: 'He is but a human being like you. Do you (even then) submit to (his) magic while you can see?'

۴ قَالَ رَبِّي يَعْلَمُ الْقَوْلَ فِي السَّمَاءِ وَالْأَرْضِ وَهُوَ السَّمِيعُ الْعَلِيمُ

(نبی معظم صلی اللہ علیہ وآلہ وسلم نے) فرمایا کہ میرا رب آسمان اور زمین میں کہی جانے والی (ہر) بات کو جانتا ہے اور وہ خوب سننے والا خوب جاننے والا ہے

(The Esteemed Prophet) said: 'My Lord knows (every) word uttered in the heavens and the earth and He is All-Hearing, All-Knowing.'

# What is Risk Management

## Overview

Risk management is the continuing process to identify, analyze, evaluate, and treat loss exposures and monitor risk control and financial resources to mitigate the adverse effects of loss.

Loss may result from the following:

- **financial risks** such as cost of claims and liability judgments
- **operational risks** such as labor strikes
- **perimeter risks** including weather or political change
- **strategic risks** including management changes or loss of reputation

Enterprise Risk Management expands the province of risk management to define risk as anything that can prevent the company from achieving its objectives.

Although accidental losses are unforeseen and unplanned, there are methods which can make events more predictable. The more predictable an event, the less risk is involved since the occurrence can be prevented or mitigated or, at minimum, expenses can be estimated and budgeted. It is this process to make loss more predictable that is at the core of insurance programs.

The key to an economical and efficient risk program is control over the risk management functions with assurance that actions performed are desirable, necessary and effective to reduce the overall cost of operational risk. A risk management program is formulated and evaluated around the cost of risk.

**The cost of Risk** is comprised of:

- Retained Losses - Deductibles, Retention or Exclusions
- Net Insurance Proceeds
- Cost for Loss Control Activities
- Claim Management Expense
- Administrative Cost to Manage the Program

The benefits of a risk program should result in overall savings to the corporate entity when evaluating these components in the aggregate. Any one specific category may show an increase or decrease in cost when considered individually or by division in a specific time frame.

**Types of Loss Exposures** within the province of risk management include:

- **Property** - Real & Personnel, Tangible & Intangible
- **Net Income** - Reduction in Revenue or Increase in Expense; can be due to loss of Property (yours or suppliers, or customers) or loss due to Civil or Statutory fines and judgments, or by loss of Key Personnel
- **Liability** - Civil and Statutory (Torts, Statutory Workers Compensation and other Administrative laws)
- **Personnel** - Through Death, Disability or Retirement of Key Personnel or catastrophic loss to many employees

Risk management strategies involve many concepts. Some of them include the following concerns:

## Elements of Loss Expense

- Actual damages to physical assets to repair or replace.
- Increase in expenses or reduction of revenue due to loss.
- Cost of investigation, legal fees, fines and awarded judgments.
- Loss of worker productivity and adverse publicity and public opinion.
- Higher potential insurance premiums.
- Payments made due to the death, disability or resignation of employees.

## Risk Control Techniques

- Avoidance of activities which cause loss.
- Reduction of the frequency of loss - risk prevention.
- Reduction of the severity of loss - risk reduction.
- Contractual transfer of responsibility for loss occurrence.

## Risk Financing Techniques

- Retention of losses either by design or omission.
- Borrowing of funds or use of bonds or use of other forms of capital
- Contractual non-insurance transfer of responsibility for loss payment.
- Insurance transfer to a non-owned insurance company when and if the exposure is insurable and the cost is not prohibitive.

Risk Management is concerned with all loss exposures, not only the ones that can be insured.

# Congratulations!

We Congratulate the following ACI Candidates on achieving different milestones respectively. Wish you good luck for your future plans.

**Usman Arif P80**



**Muhammad Salman  
Hameed IF4 590**



**Dr. Fawad Sarwar  
IF8 P64**



**Sadia Awan IF1**



**Iqbal Hassan P80  
IF6**



**Dr. Haroon Ahsan IF1**



**Muhammad Jawad IF1  
IF4**



**Kalsoom Mohyuddin  
IF1**



# Congratulations!

**Riaz Ahmed IF1**



**Aazar Javed IF1 IF4**



**Abu Bakar Shakeel  
IF1**



**Shahzad Aamir 590  
with distinction**



**Taimur Mahmood IF4**



**Fahad Salman IF1**



**Syed Zaheer Abbas  
P80**



**Ali Bashir IF1**



# Congratulations!

**Ayesha Aslam IF4**



**Muhammad Aamir  
Nadeem IF4**



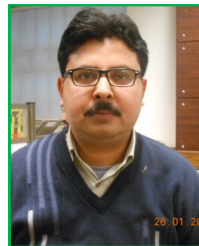
**Uzma Yousaf IF1 590**



**Zain ul Abidin 590**



**Atif Hafeez IF1**



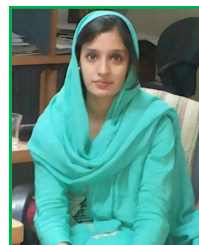
**Iqra Bashir P92**



**Atif Ali Mughal IF8**



**Rizwana Jabin IF2**



**Iram Kashifa IF3  
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**Shamshul Zuha P92**



**Muhammad Faisal  
Arshad P80**

# 7 Small Resolutions for a Big Happiness Boost

*"The happiest people don't have the best of everything but they make the best of everything they have."*

Did you know that most of us live our lives according to outdated (or even false) theories about happiness? It's a new year, and that means a new opportunity for you to make the small choices that will help you make the best of everything you have—and experience a big boost in your health and happiness. Below I've summarized some of the best predictors of happiness, with links on each subject so you can dive deeper into any that you choose.

## 1. Replace Self-Criticism with Self-Compassion



**Outdated Theory:** Self-criticism and being hard on ourselves is a great way to get things done and be successful and strong.

**What the Research Really Says:** Wrong—A number of studies now show that self-criticism weakens us while self-compassion provides us with the skills we need for resilience, happiness and productivity.

## 2. Replace Complaints and Negativity with Gratitude

*Gratitude is the best Attitude*

**Outdated Theory:** It's good to be realistic, which means realizing that life sucks.

**What the Research Really Says:** Wrong—Research by Shelley Gable and Jonathan Haidt suggests that we actually have three times more positive

experiences than negative. What keeps us from fully capitalizing on all the good in our lives, making us a slave to the bad? Our brain tends to focus on the negative and forget the positive. Gratitude is the perfect antidote and research shows it can be harnessed for greater health and well-being. (See here.) We also get caught up in an eternal chase for what we think will bring us happiness but really just fools us. (See here.) Here again, gratitude is the answer.

## 3. Balance Seriousness with Play



**Outdated Theory:** Adults need to be serious. Play and idle fun is for children and pets.

**What the Research Really Says:** Wrong—As adults, we often fail to remember to play, but research shows it boosts our creativity, health, and well-being.

being.

## 4. Balance Stress with Breathing



**Outdated Theory:** Yeah, yeah, "take a deep breath" and all that jazz...There's no reason to pay attention to our breath. We all *know* how to breathe, it happens on its own. Breathing differently won't make a difference.

**What the Research Really Says:** Wrong—Your breath is intricately tied to your well-being and the state of your mind. It holds the key to great self-control and resilience.

## 5. Balance Self-Focus with Compassion for Others



**Outdated Theory:** Everyone's looking out for themselves, I need to focus on myself to get ahead in life.

**What the Research Really Says:** Wrong again—Self-focus is actually associated with anxiety and depression. We aren't naturally selfish. Actually, our natural instinct is to act fairly. Compassion appears to be an evolutionarily adaptive trait that has tremendous health and well-being benefits. Compassion will benefit your relationships, including your romantic relationships. In fact, compassion may be the best-kept secret to happiness. It's good for your business and both men and women are wired for it.

# 7 Small Resolutions for a Big Happiness Boost

## 6. Balance Solitude with Connection



**Outdated Theory:** You've got to make it on your own, stand out, stand above the crowd, differentiate yourself and that, ultimately, is a lonely state of

affairs.

**What the Research Really Says:** Our brains are wired for connection to others. We thrive when we connect. Loneliness can be balanced with connection. You can even learn to be together and connected when you're alone. Connection helps us overcome stress.

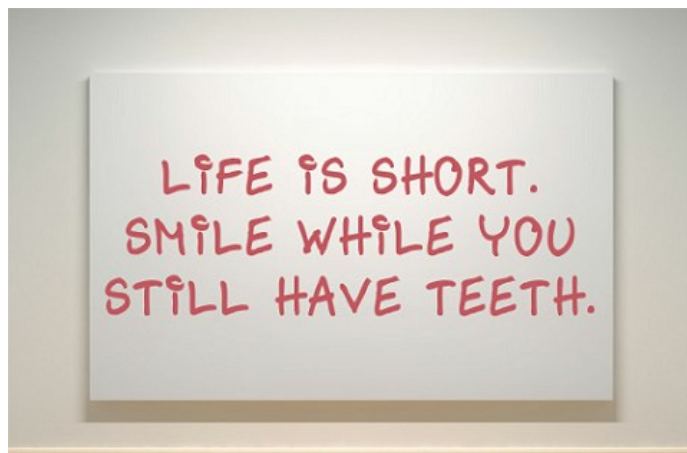
## 7. Balance Activity with Doing Nothing



**Outdated Theory:** You have to be productive every minute of the day to get things done and stay afloat.

**What the Research Really Says:** Wrong—You'll get more done by doing more of nothing. It's good for

you and your productivity. A great way to get started is meditation. Turning your attention inward is a secret to well-being that the brain is built for.



PAST PRESENT FUTURE

### Past, Present, Future

**Our past we can't recapture.  
It's over and it's done.  
No way to recover time;  
all those days are gone.**

**No amount of coloring  
- painting with brighter hue -  
can change the way things happened.  
No way to make it true.**

**No use fretting over  
- regretting - bygone days.  
No need to get entangled  
in memory's purple haze.**

**...Or caught up in unraveling  
(or, of hoping we could do)  
things that didn't go the way  
that we would want them to.**

**The future is uncertain.  
No way for us to see  
the things tomorrow's holding,  
for you... or for me!**

**NOW, is what's obtainable,  
just moments here to share.  
The future comes so quickly-  
unseen but waiting there.**

**Seize the present moments.  
Grab all we can contain!  
Our futures are elusive.  
Our past we cannot chain!**

June Kellum- 2005

# Tips to Help Children Develop Healthy Habits



You can help your child develop healthy habits early in life that will bring lifelong benefits. As a parent, you can encourage your kids to evaluate their food choice and physical activity habits. Here are some tips and guidelines to get you started.

- ⇒ **Be a good role model** - You don't have to be perfect all the time, but if kids see you trying to eat right and getting physically active, they'll take notice of your efforts. You'll send a message that good health is important to your family.
- ⇒ **Keep things positive** - Kids don't like to hear what they can't do, tell them what they can do instead. Keep it fun and positive. Everyone likes to be praised for a job well done. Celebrate successes and help children and teens develop a good self-image.
- ⇒ **Get the whole family moving** - Plan times for everyone to get moving together. Take walks, ride bikes, go swimming, garden or just play hide-and-seek outside. Everyone will benefit from the exercise and the time together.
- ⇒ **Be realistic** - Setting realistic goals and limits are key to adopting any new behavior. Small steps and gradual changes can make a big difference in your health over time, so start small and build up.
- ⇒ **Limit TV, video game and computer time** - These habits lead to a sedentary lifestyle and excessive snacking, which increase risks for obesity and cardiovascular disease. Limit screen

time to 2 hours per day.

- ⇒ **Encourage physical activities that they'll really enjoy** - Every child is unique. Let your child experiment with different activities until they find something that they really love doing. They'll stick with it longer if they love it. Check out these activities for kids.
- ⇒ **Pick truly rewarding rewards** - Don't reward children with tv, video games, candy or snacks for a job well done. Find other ways to celebrate good behavior.
- ⇒ **Make dinnertime a family time** - When everyone sits down together to eat, there's less chance of children eating the wrong foods or snacking too much. Get your kids involved in cooking and planning meals. Everyone develops good eating habits together and the quality time with the family will be an added bonus.
- ⇒ **Make a game of reading food labels** - The whole family will learn what's good for their health and be more conscious of what they eat. It's a habit that helps change behavior for a lifetime. Learn more about reading nutrition labels.
- ⇒ **Stay involved** - Be an advocate for healthier children. Insist on good food choices at school. Make sure your children's healthcare providers are monitoring cardiovascular indicators like BMI, blood pressure and cholesterol. Contact public officials on matters of the heart. Make your voice heard.



# New Year's Resolutions

Some take it seriously. Some bid it farewell just after the clock strikes twelve. Some call it a Second Chance to Dream with Eyes Open. New Year Resolution -- no one can deny having made some.

People change with time, so do their aspirations. Seriously taken, Happy New Year Resolution is an opportunity to gauge our goals. For the adventurous souls, it is the opportunity to tickle a funny bone or to try something bold.

Listed below are few amazing New Year Resolution 2015 ideas. Some are simple, some are exotic – but each is unique in its own way – there is surely a one that would appeal to you!

## Bow to Allah and Plead for Guidance:

"O ALLAH Almighty; undoubtedly you are source of all the power ; we all beg Your mercy, graciously shower Your blessings upon us and show us the right path.

**Look Where You Stand** – Made loads of resolutions last New Year's Eve? Accessed how far you have stood by them? If not, it is time you did!

**Accomplish the Incomplete** – If you still feel that the resolutions you made last year and abandoned midway are worth a second shot, give it another chance!

**Realistic Resolutions** – Instead of weaving dreams in the air, make a resolution that would have significance in and add a meaning to your life.

**Monitor Progress** – Resolve this year to monitor how far you are holding on to your commitment – it will help you to hang on.

**Quit an Addiction** – It will not take you anywhere good, trust us. If it does you no good, why stick to it? If needed, seek help of support groups or professionals. If you

have the will, you shall find the way.

**Back to School** – Learning has no age. Pick up where you left off.

**Fit in Fitness** – Secure a future with fewer trips to the doctor – exercise. Select a regime you can stick to. A group activity may add the element of fun to the routine. Lose some flab. But don't set any strict target, for then the chances are you may get de-motivated and quit.

**Soak up New Skills** – Learning something new and interesting is always fun and a value addition too.

**Lose the Loan** – Pay off any debt you may have and feel light at heart.

**Sack Stress** – This sounds easier than it actually is, and there is no magic tip. You have to find your own haven.

**Contribute for a Cause** – Giving back to the society is the least we can do to make the world a better place to live in.

**Liven up Your Lifestyle** – Professional growth is okay, but your personal life requires attention too. Strike a balance.

**Organized** – This is the key to make life easy, manage time and live stress free. Make a proper To-Do list, and you are half way there already.

**Fun With Family** – Bonding with the family will add a treasure trove of memories for you to cherish all your life.

**Wreck a Record** – This does not necessarily have to be a world record. It could be your own set standards -- getting better grades in school, saving more than last year – anything.

**Relive your childhood** – Bring back the

simplicity in life – dance in the rain, jump in a puddle, lick a Popsicle – just be carefree.

**Unleash the Angel in You** – Nothing feels better than seeing a smile on someone. Do your bit to stand by people who need support. Every little help matters.

**Step up or Step Down Social Media Activity** – If you have been out of touch with your pals and peers, social media would help you get back to the groove. But if your virtual life is affecting your personal life, it is time you remedied that.

**From Vocation to Profession** – When your hobby becomes your profession it not only brings in money but also makes working a fun experience.

**Positive approach to life** – Vow to always view the glass to be half full. This will help you solve any obstacle you may face in life.

**Speak Your Mind** – Chuck the niceties. It is mandatory to say No at times. However remember, politeness pays too. Judiciously decide according to situation.

**Go for a Blind Date** – For the adventurous souls a blind date may be fun. But take care to consider the risk factors and take adequate precautions.

**Waste Not, Want Not** – If there is something you don't want – food, extra medicine, etc -- hand it down to those who do.

**Terminate the Tantrums** – Being opinionated is okay. But having your fuse blown off at the slightest pretext is not. Neither are mood swings. They make you out of bounds for friends even if they do not want that.

# Cricket World Cup History

## Prudential World Cups (1975–1983)

The inaugural Cricket World Cup was hosted in 1975 by England, the only nation able to put forward the resources to stage an event of such magnitude at that time. The 1975 tournament started on 7 June. The first three events were held in England and officially known as the Prudential Cup after the sponsor's Prudential plc. The matches consisted of 60 six-ball overs per team, played during the daytime in traditional form, with the players wearing cricket whites and using red cricket balls.

Eight teams participated in the first tournament: Australia, England, India, New Zealand, Pakistan, and the West Indies (the six Test nations at the time), together with Sri Lanka and a composite team from East Africa. One notable omission was South Africa, who were banned from international cricket due to apartheid. **The tournament was won by the West Indies**, who defeated Australia by 17 runs in the final at Lord's.

**The 1979 World Cup** saw the introduction of the ICC Trophy competition to select non-Test playing teams for the World Cup, with Sri Lanka and Canada qualifying. **The West Indies won a second consecutive World Cup tournament, defeating the hosts, England**, by 92 runs in the final. At a meeting which followed the World Cup, the International Cricket Conference agreed to make the competition a quadrennial event.

**The 1983 event was hosted by England for a third consecutive time.** By this time, Sri Lanka had become a Test-playing nation, and Zimbabwe qualified through the ICC Trophy. A fielding circle was introduced, 30 yards (27 m) away from the stumps. Four fieldsmen needed to be inside it at all times. In this tournament teams faced each other twice, before moving into the knock-outs. **India, an outsider quoted at 66–1 to win by bookmakers before the competition began, were crowned champions after upsetting the West Indies by 43 runs in the final.**

## 1987–1996

**India and Pakistan jointly hosted the 1987 tournament**, the first time that the competition was held outside England. The games were reduced from 60 to 50 overs per innings, the current standard, because of the shorter daylight hours in the Indian subcontinent compared with England's summer. Australia won the championship by defeating England by 7 runs in the final, the closest margin in World Cup final history.

**The 1992 World Cup, held in Australia and New Zealand**, introduced many changes to the game, such as colored clothing, white balls, day/night matches, and a change to the fielding restriction rules. The South African cricket team participated in the event for the first time, following the fall of the apartheid regime and the end of the international sports boycott. Pakistan overcame a dismal start in the tournament to eventually defeat England by 22 runs in the final and emerge as winners.

**The 1996 championship was held in the Indian subcontinent for a second time**, with the inclusion of Sri Lanka as host for some of its group stage matches. In the semi-final, Sri Lanka, heading towards a crushing victory over India at Eden Gardens after the hosts lost eight wickets while scoring 120 runs in pursuit of 252, were awarded victory by default after crowd unrest broke out in protest against the Indian performance. **Sri Lanka went on to win their maiden championship** by defeating Australia by seven wickets in the final in Lahore.

## Australian treble (1999–2007)

**In 1999 the event was hosted by England**, with some matches also being held in Scotland, Ireland, Wales and the Netherlands. The nine full members contested the World Cup along with three associate members: Kenya, and for the first time, Bangladesh and Scotland who qualified through the ICC Trophy. Australia qualified for the semi-finals after reaching their target in their Super 6 match against South Africa off the final over of the match. They then proceeded to the final with a tied

# Cricket World Cup History

match in the semi-final also against South Africa where a mix-up between South African batsmen Lance Klusener and Allan Donald saw Donald drop his bat and stranded mid-pitch to be run out. In the final, Australia dismissed Pakistan for 132 and then reached the target in less than 20 overs and with eight wickets in hand.

**South Africa, Zimbabwe and Kenya hosted the 2003 World Cup.** The number of teams participating in the event increased from twelve to fourteen. Kenya's victories over Sri Lanka and Zimbabwe, among others – and a forfeit by the New Zealand team, which refused to play in Kenya because of security concerns – enabled Kenya to reach the semi-finals, the best result by an associate. In the final, Australia made 359 runs for the loss of two wickets, the largest ever total in a final, defeating India by 125 runs.

**In 2007 the tournament was hosted by the West Indies** and expanded to sixteen teams. Following Pakistan's upset loss to World Cup debutants Ireland in the group stage, Pakistani coach Bob Woolmer was found dead in his hotel room. Jamaican police had initially launched a murder investigation into Woolmer's death but later confirmed that he died of heart failure. Australia defeated Sri Lanka in the final by 53 runs (D/L) in farcical light conditions, and extended their undefeated run in the World Cup to 29 matches and winning three straight championships.

## 2011

**The 2011 Cricket World Cup was jointly hosted by India, Sri Lanka and Bangladesh.** Pakistan were stripped of their hosting rights following the terrorist attack on the Sri Lankan cricket team, with the games originally scheduled for Pakistan redistributed to the other host countries. The number of teams participating in the World Cup dropped down to fourteen. **India won their second World Cup** title by beating Sri Lanka by 6 wickets in the final in Mumbai, and became the first country to

win the final on home soil. India's Yuvraj Singh was named man of the tournament.

## 2015 Cricket World Cup

**The 2015 ICC Cricket World Cup will be the 11th ICC Cricket World Cup, scheduled to be jointly hosted by Australia and New Zealand from 14 February to 29 March 2015.** 49 matches will be played in 14 venues with Australia staging 26 games New Zealand hosts 23 games. The final match of the tournament will take place at the Melbourne Cricket Ground. It will be one of the world's largest international sports tournaments, with 14 competing teams and more than 400 accredited players and officials taking part in it.

## Trophy

The ICC Cricket World Cup Trophy is presented to the winners of the World Cup. The current trophy was created for the 1999 championships, and was the first permanent prize in the tournament's history. Prior to this, different trophies were made for each World Cup. The trophy was designed and produced in London by a team of craftsmen from Garrard & Coover a period of two months.

The current trophy is made from silver and gild, and features a golden globe held up by three silver columns. The columns, shaped as stumps and bails, represent the three fundamental aspects of cricket: batting, bowling and fielding, while the globe characterizes a cricket ball. It stands 60 cm high and weighs approximately 11 kilograms. The names of the previous winners are engraved on the base of the trophy, with space for a total of twenty inscriptions. The ICC keeps the original trophy. A replica differing only in the inscriptions is permanently awarded to the winning team.

# Largest Glacier Melting



Sydney (AFP) - The largest glacier in East Antarctica, containing ice equivalent to a six-metre (20-foot) rise in global sea levels, is melting due to warm ocean water, Australian scientists said on Monday.

The 120-kilometre (74.4 mile) long Totten Glacier, which is more than 30 kilometres wide, had been thought to be in an area untouched by warmer currents.

But a just-returned voyage to the frozen region found the waters around the glacier were warmer than expected and likely melting the ice from below.

"We knew that the glacier was thinning from the satellite data, and we didn't know why," the voyage's chief scientist Steve Rintoul told AFP.

He said that up until recently the East Antarctica ice sheet had been thought surrounded by cold waters and therefore very stable and unlikely to change much.

But the voyage found that waters around the glacier were some 1.5 degrees Celsius warmer than other areas visited on the same trip during the southern hemisphere summer.

"We made it to the front of the glacier and we measured temperatures that were warm enough to drive significant melt," Rintoul said.

"And so the fact that warm water can reach this glacier is a sign that East Antarctica is potentially more vulnerable to changes in the ocean driven by climate change than we used to think."

Previous expeditions had been unable to get close to the glacier due to heavy ice, but Rintoul said the weather had held for the Aurora Australis icebreaker and a team of scientists and technicians from the Australian Antarctic Division and other bodies.

Rintoul said the glacier was not about to melt entirely overnight and cause a six-metre rise in sea levels, but the research was important as scientists try to predict how changes in ocean temperatures will impact on ice sheets.

"This study is a step towards better understanding of exactly which parts of the ice sheets are vulnerable to ocean warming and that is the sort of information that we can then use to improve our predictions of future sea level rises," he said.

"East Antarctica is not as protected from change as we use to think," he said.

The melt rate of glaciers in the fastest-melting part of Antarctica has tripled over the past decade, analysis of the past 21 years showed, according to research published last month.