

Q&Q

Quotes & Quips

I sit on a man's back, choking him and making him carry me, and yet assure myself and others that I am very sorry for him and wish to ease his lot by all possible means except by getting off his back. (Leo Tolstoy)

Kind words can be short and easy to speak, but their echoes are truly endless. (Mother Teresa)

If a man has come to the point where he is so content that he says "I do not want to know any more, or do any more, or be any more," he is in a state in which he ought to be changed into a mummy. (Henry Ward Beecher)

Business is a lot like tennis. Those who serve will usually end up winning. (Anonymous)

All of us do not have equal talent but all of us should have an equal opportunity to develop our talents. (John F. Kennedy)

A man who has never gone to school may steal from a freight car, but if he has a university education, he may steal the whole railroad. (Theodore Roosevelt)

Humour

Three men were discussing about coincidences. The first man said, "My wife was reading 'A Tale of Two Cities' and she gave birth to twins." "That's funny" the second man remarked, "my wife was reading 'The Three Musketeers' and she gave birth to triplets." The third man shouted, "Oh God, I have to go home!" When asked what the problem was, he exclaimed, "When I left the house, my wife was reading 'Ali Baba and the Forty Thieves'!!!"

After a quarrel, a wife said to her husband, "You know, I was a fool when I married you." And the husband replied, "Yes, dear, but I was in love and didn't notice it."

Teacher: "Now, Sam, tell me frankly, do you pray before eating?" Sam: "No Sir, I don't have to, my Mom is a good cook."

A teacher asked his student, "How are you getting on with your exams?" The student replied, "Not bad. The questions are easy enough - it's the answers I have trouble with!"

Parenting

When can parents talk so kids will listen? Is there a good time?

By Elaine M. Gibson

Not during a crisis!

We will never teach our children what we intend to teach by preaching to them during a problem or crisis situation. Our children come to us with a problem and our first response is to solve their problems for them – tell them what to do and how to do it. We want to pass on the value of our experience. They tell us in the first place because they need to talk, not because they want our "expert" advice.

The value of experience.

We forget that experience is still the best teacher. Most of us learned very little from listening to our parents, but we learned a great deal from our own mistakes. Only when our experience confirmed those things we had heard from our parents did we decide, "They knew what they were talking about."

Passing it on.

There is a better time and a better way. We can share our values with our kids when we are in non-threatening situations such as preparing a meal or cleaning up afterward, watching a program on television, or working in the garden. It is all part of family communication. We can initiate a discussion and ask the kids what they think about something. By listening, we can tell what values they are learning. When we do talk, we will know where to begin. With the fast pace of daily life, such opportunities will not happen unless we spend time with our children.



Family matters

Shared values.

One of the primary benefits of religious training is that our children hear the values we endorse presented in a safe and accepting atmosphere by other adults. Religious training never takes the place of family training but it can support what we are teaching at home.

Set an example.

The best way to teach morals and values of course is in the way we live. Our children watch what we do and our example is more powerful than what we say. Sometimes, we have to be patient and give them a chance to learn from mistakes. The most effective lessons are the ones we learn for ourselves. As parents, we provide the environment in which our children can learn safely.

Encourage problem solving.

- We can encourage our children to solve their own problems by not telling them what we would do or what they should do. If we convey our faith in their ability to think through their own problems we will be supporting our kids. They will solve their own problems (maybe not as fast as we would like) but they will learn real-life lessons.
- If we have been teaching them by our own example, their solutions should reflect the values, morals, and ethics of the family.
- When we do need to give them information about a problem situation, we need to find a time when everyone is calm and has time to discuss the information in a positive way.
- If it is important, we need the time to think carefully how we will say what needs to be said. The first thought out of our mouths is seldom connected to our brains. If we wait until later and then forget what it was we wanted to say, chances are it wasn't that important anyway.

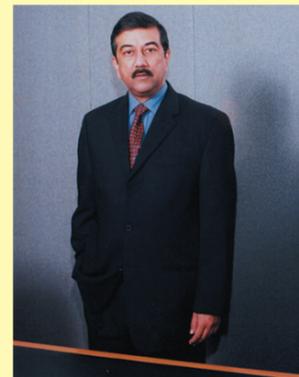
There is another reason for talking as little as possible. The less we say, the more our kids will think we know. We must not give them the chance to find out how little we really do know!

<http://www.elainegibson.net/parenting>

LIFE MATTERS



Message From The Managing Director



Dear Friends,

Our total gross premium touched the Rs.2 billion mark for year 2003 and this is further confirmation of the growing strength of your Company. What is particularly pleasing is that in this low interest environment our Fund (Managed Growth Fund) to which all regular premium policies are linked to continues to deliver good returns on a long term basis. Please refer to the graphs showing the 10 year and 5 year growth rates on page 3 of this newsletter.

We are enclosing a leaflet on Hepatitis C, a disease which is unfortunately prevalent in our country. I hope you find the leaflet of interest.

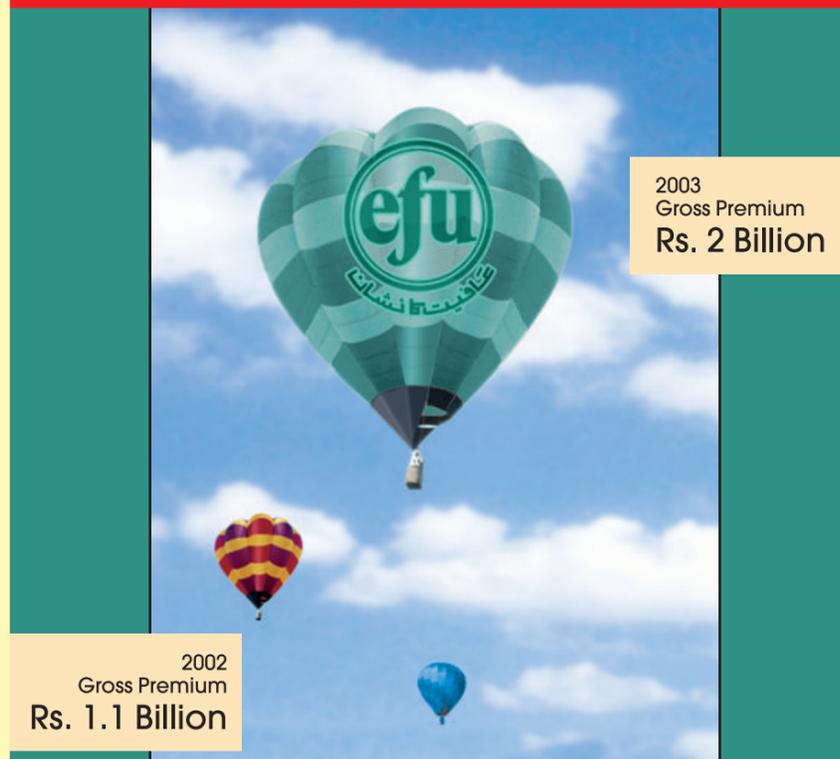
Enjoy this newsletter and I thank you once again for your continued trust and support.

Best wishes,

Yours sincerely

(Taher G. Sachak)

New Heights – Same Identity



Success at EFU Life means reaching for greater heights.

Serving the policyholders with the same identity, same fervour and enhanced commitment, EFU Life is a name synonymous with progressiveness and reaching greater heights.



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News Roundup

New Product Launched

EFU Life Savings Plan

EFU Life has recently added a new product to its diverse range of comprehensive and flexible life insurance and savings products-the EFU Savings Plan. The plan is a high value unit-linked life insurance product with a substantially higher unit allocation in the early policy years providing rapid accumulation of cash values. The plan is specifically designed for group schemes where there is a need for such higher cash values and fund accumulation.

The fund accumulated through the plan may be used for education and marriage of children, purchase of a house, expanding business, retirement income or any other purpose.

The Savings Plan investment units would be linked to the EFU Managed Growth Fund. The fund has a history of excellent investment performance over the past years. Over a period of past 10 years, the average annualized growth of the fund, net of charges, has been in excess of 15.0% pa. (Refer to page 3).

The EFU Savings Plan is no doubt the best value life insurance and savings product in the market today.

How Inflation Affects Your Investments?

Inflation is one of the major obstacles that most people face in achieving their financial goals. Inflation not only affects those on a fixed income by eroding their purchasing power, but also those that need to save for the future. And that is just about everyone.

Let's take an example of a savings account with a deposit of Rs.1,000 and a hypothetical interest rate of 9%. Say general rate of inflation in the economy is 7%. In one year, your investment would grow to Rs.1,090. However it will now require Rs.1,070 to purchase the same

amount of goods and services that the original investment of Rs.1,000 would have purchased.

Consider how much these items will cost in the future. Pakistan officially has an inflation rate of almost 3.9%.

However, many people perceive it to be higher than this. In 20 years' time, even a rate like 7% could leave you with significantly less purchasing power than you have today if your savings are not keeping pace with inflation, e.g. the purchasing power of Rs.100,000 today would be worth just Rs. 31,313 in the year 2020!



With the help of EFU Inflation Protection Benefit, a built-in option available with our products, you can have the security and peace of mind of knowing that you are protected against the erosion in the real value of your investments and your future contributions.

	Today (Rs.)	2010 (Rs.)	2020 (Rs.)	2030 (Rs.)
A dozen eggs	18	27	53.13	104.53
A litre of milk	26	39	76.75	150.99
A large bread	23	34.51	67.90	133.57
A Fridge/Deep Freezer	15,000	22,510	44,283	87,111
A new 21" Television	20,000	30,000	59,044	116,148
A new small car	297,000	444,708	876,803	1,724,798

Saving just Rs.50 a day can change your lifestyle.

A small amount like Rs. 50 is taken for granted by us everyday. We spend it needlessly, carelessly. The fact is that Rs. 50 a day comes to Rs. 18,250 a year! If you invest this money at a growth rate of only 4% per annum, calculated on daily basis, here's how it will grow:

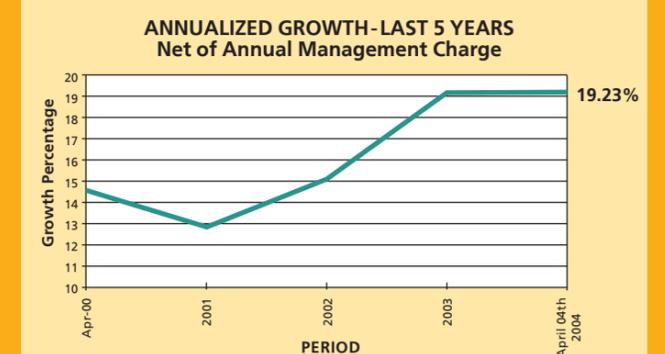
Time Period : 5 years
Amount : Rs. 101,009

10 years
Rs. 224,380

20 years
Rs. 559,109

Amazing, isn't it? So don't underestimate the power of a 50 rupee note. The discipline of regular savings can have a great impact on your standard of living.

Performance of EFU Managed Growth Fund



HEALTH FILE

3-Minute Home Fitness Test

Find out how fit you are in 6 easy steps ... at home.



DR. GARRY EGGER, adjunct professor of health sciences at Australia's Deakin University, has advised a simple test you can do in the privacy of your own home. If you have trouble with this exercise or find it hard, stop immediately. If you are concerned about the results, visit your doctor for more information. The key to fitness, Egger says, is not isolated and vigorous activity but simply moving more during your daily life.

YOU NEED

A 40-centimetre step, such as a solid box. Check its stability before attempting any climbing.

A watch with a second hand.

To be able to take your pulse. (Using the fingers-but not the thumb-of one hand, press firmly on the wrist of the other hand about two centimeters down from the base of the thumb. Practise finding your pulse before you start the test!)

THE TEST

- Stand in front of the box.
- Starting with left foot, step up. Step down with the right foot. Continue at a reasonable pace for one-and-a-half minutes.
- Without stopping, change legs so you step up with the right foot. Complete the three minutes.
- Sit down and find your pulse. Count how many times your heart beats in 15 seconds.
- Multiply by 4, to give you your pulse rate per minute.
- Check your results below.

Rating	Very Good	Good	OK	Poor	Very Poor
Men	< 110	110-124	125-140	141-155	> 155
Women	< 116	116-130	131-146	147-160	> 160
Boys	< 120	120-130	131-150	151-160	> 160
Girls	< 124	124-134	135-154	155-164	> 164

Fluids are important to flush the toxins and wastes through the kidneys. Aim to drink at least two-three litres of water per day. Water is not only essential for proper hydration of the body, it has many other uses as well.

It carries nutrients throughout the body and removes waste products. It can also help in the process of fat burning. If you don't drink enough water it can cause a problem as the kidneys rely on water to remove waste products. Therefore the kidneys would turn to the liver for help. One of the liver's functions is to mobilize stored fat for energy, and by taking on extra work from the kidneys, it can't do its fat burning job as effectively. Also some people think that drinking less water will reduce water retention, but this is the complete opposite and what happens is the body goes into survival mode and you get that bloated puffy look.

Remember!!
Drinking water prevents water retention, as it continues to flush water throughout the body