

Q&Q

Quotes & Quips

If there were in the world today any large number of people who desired their own happiness more than they desired the unhappiness of others, we could have paradise in a few years.

Bertrand Russell (1872 - 1970)

Slow down and enjoy life. It's not only the scenery you miss by going too fast - you also miss the sense of where you are going and why.

Eddie Cantor (1892 - 1964)

An education isn't how much you have committed to memory, or even how much you know. It's being able to differentiate between what you do know and what you don't.

Anatole France (1844 - 1924)

The greatest discovery of my generation is that a human being can alter his life by altering his attitudes of mind.

William James (1842 - 1910)

The strongest principle of growth lies in human choice.

George Eliot (1819 - 1880)

Humour

A little boy asked his mother "May I go swimming, Mommy?" The mother replied, "No, you may not. There are sharks in the water". The little boy got confused and asked, "But Daddy's swimming." The mother smiled and said, "Well, he's insured."

TEACHER: What is the chemical formula for water? SARAH: "HIJKLMNO!" TEACHER: What are you talking about? SARAH: Yesterday you said it's H to O!

Teacher: Faraz, what are the two days of the week, which start with letter "T"? Faraz: Today and Tomorrow, Sir.

"Honey," said the husband to his wife, "I invited a friend home for supper." "What? Are you crazy? The house is a mess, I didn't go shopping, all the dishes are dirty, and I don't feel like cooking a fancy meal!" "I know all that." "Then, why did you invite a friend for supper?" "Because the poor guy is thinking about getting married."

FAMILY MATTERS

This is a true story and quite relevant to all of us.

The first day of school our professor introduced himself and challenged us to get to know someone we didn't already know. I stood up to look around when a gentle hand touched my shoulder. I turned around to find a wrinkled, little old lady beaming up at me with a smile that lit up her entire being. She said, "Hi handsome, my name is Rose. I am eighty-seven years old. Can I give you a hug?" I laughed and enthusiastically responded, "Of course you may!", and she gave me a giant squeeze.

"Why are you in college at such a young, innocent age?" I asked. She jokingly replied, "I'm here to meet a rich husband, get married, have a couple of kids..."

"No, seriously," I asked. I was curious what may have motivated her to be taking on this challenge at her age.

"I always dreamed of having a college education and now I'm getting one!" she told me.



After the class we walked to the students union building and shared a chocolate milkshake. We became instant friends. Every day for the next three months we would leave class together and talk nonstop.

I was always mesmerized listening to this "time machine" as she shared her wisdom and experience with me. Over the course of the year, Rose became a campus icon and she easily made friends wherever she went. She loved to dress up and she revelled in the attention bestowed upon her from the other students. She was living it up.

At the end of the semester we invited Rose to speak at our football banquet. I'll never forget what she taught us. She was introduced and stepped up to the podium. As she began to deliver her prepared speech, she dropped her three-by-five cards on the floor. Frustrated and a little embarrassed she leaned into the microphone and simply said, "I'm sorry I'm so jittery. I gave up beer for Lent and this whiskey is killing me! I'll never get my speech back in order, so let me just tell you what I know."

As we laughed she cleared her throat and began, "We do not stop playing because we are old, we grow old because we stop playing. There are only four secrets to staying young, being happy and achieving success:

1. You have to laugh and find humour every day.
2. You've got to have a dream. When you lose your dreams, you die. We have so many people walking around who are dead and don't even know it!

3. There is a huge difference between growing older and growing up. If you are nineteen years old and lie in bed for one full year and don't do one

productive thing, you will turn twenty years old. If I am eighty-seven years old and stay in bed for a year and never do anything I will turn eighty-eight. Anybody can grow older. That doesn't take any talent or ability. The idea is to grow up by always

finding the opportunity in change.

4. Have no regrets. The elderly usually don't have regrets for what we did, but rather for things we did not do. The only people who fear death are those with regrets."

She concluded her speech by courageously singing "The Rose". She challenged each of us to study the lyrics and live them out in our daily lives. At the year's end Rose finished the college degree she had begun all those years ago. One week after graduation Rose died peacefully in her sleep. Over two thousand students attended her funeral in tribute to the wonderful woman who taught by example that it's never too late to be all you can possibly be.

REMEMBER, GROWING OLDER IS MANDATORY, GROWING UP IS OPTIONAL. We make a Living by what we get, we make a Life by what we give.

God promises a safe landing, not a calm passage. If God brings you to it - He will bring you through it.

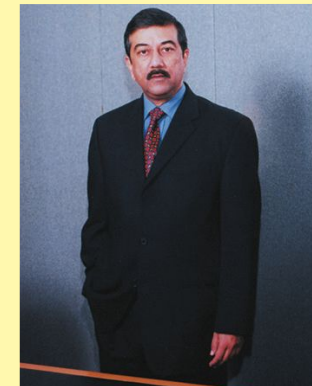
LIFE MATTERS



LIFE

Because Life is Precious

Message From The Managing Director



Dear Friends,

Doesn't time fly! 2004 has flown by and we are already coming to the end of the first quarter of 2005. May I convey my (belated) good wishes to you and your families for the New Year.

I hope last year was a healthy and successful year for you. As far as your Company is concerned we continue to go from strength to strength and this, of course, would not be possible without your continued trust in us. Please accept my personal thanks.

We are awaiting the finalization of regulations by the Securities & Exchange Commission of Pakistan for shariah compliant insurance (Takaful) and the Voluntary Pension Scheme. In response to these we will be introducing new products and will, of course, keep you abreast of progress.

Best wishes.

Your sincerely

T. G. Sachak

(Taher G. Sachak)

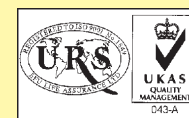


ABN AMRO Bank and EFU Life Assurance Ltd signed an agreement on September 28th, 2004 to provide insurance products to ABN AMRO customers. The agreement was signed by Mr. Salman Sarwar Butt, Country Consumer Head, ABN AMRO and Mr. Taher G. Sachak, CEO, EFU Life. This is a pioneer venture in a series of initiatives that ABN AMRO and EFU Life will provide to ABN AMRO clients.



Standard Chartered Bank signed an agreement with EFU Life Assurance Ltd on October 5, 2004 to offer life insurance products to its customers. This agreement brings together two of the largest companies in their respective industries in Pakistan. The agreement was signed by Mr. Abid Sattar, Country Consumer Banking Head, Standard Chartered and Mr. Taher G. Sachak, CEO, EFU Life.

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NEWS ROUNDUP



MAP Honours EFU Life CEO

Mr Taher G. Sachak, Managing Director & Chief Executive of EFU Life Assurance Ltd receiving the Marketing Excellence Award from Mr S. H. Hashmi and Mr Rafiq Rangoonwalla, President of Marketing Association of Pakistan (MAP). The Award given by MAP is in recognition of Mr Sachak's "Outstanding contribution in the fields of Marketing & Management and for making a difference as a corporate leader."

EFU Accident & Hospitalization Plan

Making a World of Difference in unfortunate times

One of the leading causes of loss of life, especially for people under age 50, is accidental death. Having accident insurance coverage will help guarantee your financial well-being. The plan will pay out cash on death, disablement and hospitalization as a result of an accident.

Salient Features:

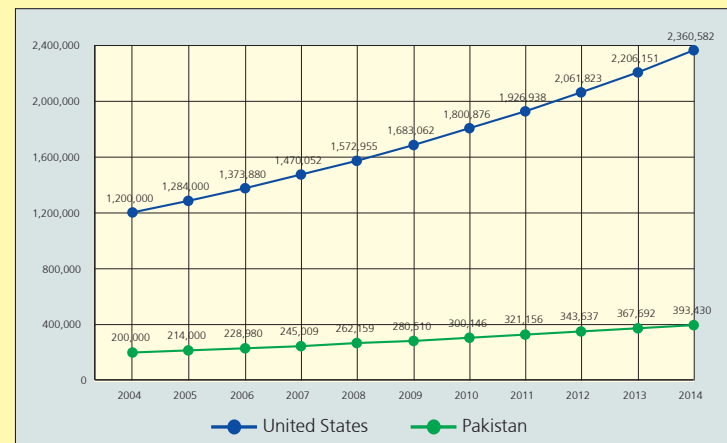
- 24 hour worldwide protection
- Full benefits payable for injuries at home, work or play – 365 days a year
- Optional protection for your spouse
- No medical examination required

For as low as **Rs.9** per day, you can get coverage up to **Rs.1,000,000**

For further details contact your nearest EFU Life branch or visit www.efulife.com

The Rising Cost of Quality Education

It's often said that 'The Gift of Education is the Gift of a Lifetime'. Today, trying to secure good quality education is a very expensive business. Despite the high cost of education, demand for places in good colleges remains high.



A college education, particularly if abroad, is a long term investment, and with annual tuition costs rising at an average of 7% a year, the more you can save now means the more likely your child will receive the education he/she deserves.

| Academic Year | State College in US | Private College in Pakistan |
|---------------|---------------------|-----------------------------|
| 2004-2005 | Rs. 1,200,000 | Rs. 200,000 |
| 2013-2014 | Rs. 2,360,500 | Rs. 393,400 |

- * Assumes an average education inflation rate of 7% for 10 years.
- * Assumes a per year tuition fee of \$20,000 for state college in the US and Rs. 200,000 for private business college in Pakistan.
- * Assumes an exchange rate of Rs.60 to 1US\$.

The above table shows the rising cost of quality education in Pakistan and the United States, indicating that we will have to pay almost double the amount of college fee to secure the same level of education (e.g. per year cost for a 4 year college degree) in 10 years from today.

Investing now may make a big difference in what you can afford to pay for college. The earlier you start the better. Think about it, are you saving enough for your children's education? If you haven't started yet, it's not too late to invest in your children's future. Call your EFU Life Sales Consultant and let us assist you in providing your children with quality education.

HEALTH FILE

The Correct Way of Eating Fruit

by Dr. Herbert Shelton



We all think eating fruit means just buying fruit, cutting it and just popping it into our mouths. It's not so easy as you think. It's important to know how and when to eat. What is the correct way of eating fruit?

IT MEANS NOT EATING FRUIT AFTER YOUR MEALS! FRUIT SHOULD BE EATEN ON AN EMPTY STOMACH.

If you can master the correct way of eating fruit, you can have the secret of beauty, longevity, health, energy, happiness and normal weight.

Now you can go on a 3-day fruit fast to cleanse your body. Just eat fruit and drink fruit juice throughout the 3 days and you will be surprised when your friends tell you how radiant you look!

KIWI: Tiny but mighty. This is a good source of potassium, magnesium, Vitamin E & fibre. Its Vitamin C content is twice that of an orange.

APPLE: An apple a day keeps the doctor away! Although an apple has a low Vitamin C content, it has antioxidants & flavours which enhance the activity of Vitamin C thereby helping to lower the risks of colon cancer, heart attack & stroke.

STRAWBERRY: Protective fruit. Strawberries have the highest total antioxidant power among major fruits & protects the body from cancer causing blood vessels clogging free radicals.

ORANGE: Sweetest medicine. Taking 2 - 4 oranges a day may help keep colds away, lower cholesterol, prevent & dissolve kidney stones as well as lessen the risk of colon cancer.

WATERMELON: Coolest thirst quencher. Composed of 92% water, it is also packed with a giant dose of glutathione which helps boost our immune system. They are also a key source of lycopene - the cancer fighting oxidant. Other nutrients found in watermelon are Vitamin C & Potassium.

GUAVA & PAPAYA: Top awards for Vitamin C. They are the clear winners for their high Vitamin C content. Guava is also rich in fibre which helps prevent constipation. Papaya is rich in carotene; this is good for your eyes.

Learning to Cope with Stress



Stress is an inevitable part of life, but too much of it over the long term can compromise physical and mental health.

Over time, stress can lead to heart disease, ulcers, memory loss, and diminished immune function. It can contribute to problems such as insomnia, backaches, headaches and depression as well.

You can develop skills to reduce stress and your reaction to it. By scheduling your time well, by setting reasonable goals, you can avoid feeling time-crunched. You can lessen your physical and mental response to stressful situations through:

- Laughter
- Meditation
- Massage
- Deep breathing
- Exercise
- Social support

Meditation relaxes the body and calms the mind, which lowers stress by reducing the heart rate and blood pressure. Exercise appears to reduce stress by improving blood flow to the brain and relieving tension in the muscles. Talking to others can offer the support you need to reduce stress, and even writing about your feelings can help you feel better. Alcohol, on the other hand, should never be used as a way to cope with stress.

Fitness begins at 5

The news is full of stories about how children generally speaking, are fitness challenged.

And, as most of us know, physical inactivity is a major risk factor for obesity, which later in life is associated with coronary artery disease, stroke, high blood pressure, and a low level of good cholesterol.

But when is the right time for children to begin exercising?

All children aged 5 and older should participate in at least 30 minutes of enjoyable, moderate-intensity activities every day, according to the American Heart Association, and they should also have the opportunity for at least 30 minutes of vigorous physical activities at least 3-4 days a week.

Running around the yard, walking with you in the park, or playing tag with other youngsters are just a few simple activities that will help your child achieve and maintain good cardiopulmonary fitness and create a habit that will lead to a lifetime fitness regime.

Don't make excuses for your child. Physical activity may be most important for kids who are a little uncoordinated, according to the American Heart Association, because it helps them develop their physical and psychological well-being.