Business staff go on a team building trip

The Sultanate is abundantly blessed in natural beauty throughout its length and breadth. These exotic tourist locations are a must visit for everyone who comes to Oman. These locations give an insight into the civilization, tradition, heritage and culture of Oman. The Sharqiyah region is dotted with many such tourist spots like Wadi Bani Khalid, Sur-Tiwi beaches, Ras Al Hadd, Wahaiba Sands etc.

The Business team, in order to build its team spirit and to help the new members to gel with the team, set out to explore the natural beauty of the region in the month of February. The team first went to Wadi-Bani Khalid, where everyone experienced the beauty of nature. Some enjoyed swimming whereas others ventured into the caves in the mountains.

After lunch, the members participated in team building games at the Oriental Park. Separate games were organized for the female members. Prizes were distributed to the winners of the individual and team games. On the way back the team visited the Wahaiba sand dunes where everyone experienced the thrill of climbing up the sand dunes. All members also experienced a dune bashing adventure trip in the sands.

The trip was a well deserved break for the staff and it helped them to energize and rejuvenate their mind and body. It also helped all staff members to mingle well with each other and build up the team spirit.

In a nutshell, it was an adventurous, enjoyable and memorable trip.
College Dean’s Message

It gives me immense pleasure and satisfaction to forward the inaugural issue of “The Business Mirror”. The objective of sharing knowledge amongst the staff and students, leveraging their respective capabilities is well appreciated.

I take this opportunity to congratulate the publication committee in particular and the Business Department in general for taking the lead in bringing out a department specific in-house magazine.

Best Wishes,

Dr. Qassim Murtadha Al-Mar‘ashi
College Dean

Head of Department’s Message

‘Knowledge disseminated is knowledge earned’. This wise saying is displayed in all the activities of Ibra College of Technology. The importance of platforms which can stimulate sharing of ideas, thoughts and activate peer learning is an important component in the institutional wheel. The inaugural issue of “The Business Mirror”, in-house publication of the Business Studies Department is an attempt to collate and incorporate the existing and hidden abilities of the staff and students.

The talented, creative and professional team members have enabled the DoBS to make its students grow, professionally and personally. It is a matter of pride that our teachings of lessons and the inculcated behaviors creates their sense of personal and global identity and thereby shaping these angels to become the leaders of tomorrow.

My sincere thanks and compliments to the Publication Committee for their efforts to make the dream “The Mirror”, a reality.

We have started. There are more miles to go!!

Abdul Jaleel R.S
HoD-Business Studies

Publication Committee

Mrs. Arifa T Mohamed
Mrs. Taruna Ailani
Mr. Syed Saadullah Hussainy
Mr. Manishankar Chakraborty
Welcoming our new protégés!

It’s always important for a newcomer to understand the rules of the game. An induction program conducted by the Business Department on the 11th of February, 2009 was an eye-opener for the new protégés entering the hallowing walls of the prestigious institute. The curious and eager minds were receptive to know about the vision and mission of the college, the bylaws, specializations, levels, grading systems to name a few. The information's were presented in a lucid form by the department head, Mr. Abdul Jaleel. The appetite to gather maximum takeaways was evident in the question-answer session, where the newcomers were throwing a volley of queries which was convincingly answered by the HoD.

Blending Practical with Theory

The modern day professionals, notably wannabe managers, engineers, technocrats and the like is always in the need of that perfect blend of theory and practice. The four walls of the class room provide the budding professionals with a wide gamut of theoretical understanding. The practical know-how is imparted by observing the real world scenario. This was precisely the motto of organizing one day industrial visits where the business students were taken on day long tours of the Sultan Qaboos University, Muscat Security Market, Oman Chamber of Commerce, Petroleum Development of Oman (PDO) and Nuhas Oman LLC. The students of Fall 08 and Spring 09 were ecstatic to understand the fine line separating their classroom learning from the practical world happenings, and the importance of blending the two in the right proportion.

Handholding till you learn

The age old practice of handholding a student till he reaches the pinnacle of his career has been the hallmark of ICT. Taking the culture forward, the Business Department conducted advising day where the advisor-advisee duo met each other on the 5th of April 2009. The program conducted under the able guidance of the HoD, and coordinated by student programs committee ensured that the interaction culminated with the ultimate objective of making the advisees aware about the steps needed for improving the academic performance.
They say ‘Success teaches you nothing, but failure makes a turnaround’. This adage was displayed by the Business Department when a probation students meeting was conducted on 24th of March 2009. The sense of direction provided by HoD, the well-oiled coordination of student programs committee members, the Confidence Building Measures (CBM) of Mr. Mohammed Al Brashdi, Counselor, Student Affairs and the informative, yet lucid answers to the queries of the students by Section Heads, Mrs. Reshma D’Sa, Mr. Vaseem Hashim and faculty member Mr. Kasper Sami proved to be the truth for the students facing a challenging moment in their career.

“The need for curricular and extracurricular expertise in the right form and proportion is the ideal remedy to professional success. The grooming managers of the Department of Business Studies brought out their latent potential and capabilities by showcasing their abilities under the banner of Ibra Business Society. The academic year 2008-09 witnessed the students participating in a plethora of activities starting from Teachers Day on the 1st of March 09, puzzle competition for the ELC students on 9th March 09, competition for the engineering students on 16th March 09, competition for the IT students on the 23rd of March, and culminating with the students participating actively in the Career Fair, Traffic Week Celebration and Annual Sports day on the 9th, 10th February, 16th March 09 and 6th April 09 respectively. 

Extracurricular makes extraordinary careers

“Success is due less to ability than to zeal.” ~Charles Buxton

Down, but Not Out!

Teacher’s Day Celebrations

THE BUSINESS MIRROR
Modern day learning has undergone a metamorphosis. The need for technology is being felt globally across sectors, and academics are no exception. To improve the teaching-learning quotient of the teacher-student duo, the Business Department organized and facilitated a workshop on MOODLE software on the 25th of March 2009 to make the teaching staff aware about the benefit of this novel training platform. The staff development committee after completing the fact-finding through the Training Need Analysis, initiated the workshop. This was implemented with the approach of ‘learning by doing’ where Mr. Sekar G and Mr. Jeffrey Alejo from ETC shared their practical expertise with all the teaching staff of the department. The staff of the Business Department went back wiser with bagful of new tricks to make that lasting impression in the mind of their pupils. The lesson imparted entailed application and benefit of MOODLE and how to synchronize the chalk and talk method with that of e-learning.

Sports are not only the best leveler, it is also a unifier! The Annual College Sports day was organized on the 6th of April, 2009 with much fanfare and enthusiasm. The overwhelming response of the staff members of the Business Department was evident from the active participation in the individual and team events. The staff participated in cricket, football, badminton, and carom. Even though the department could not come with a podium finish the sense of sportsmanship exhibited by the staff brought in a new unity amongst the people, hitherto known only for their teaching and allied abilities. The department intends to carry forward the positives to the next year’s events so that they can improve the performance.

“Management is doing things right; leadership is doing the right things.” - Peter Drucker

Work and Play goes hand in hand

Participants listening attentively at the workshop.

“Management is doing things right; leadership is doing the right things.” - Peter Drucker
Preparing for the dream job

ICT mission always talk about making the students employable so that they can contribute to the vision of His Majesty. Keeping in mind the ultimate objective of contributing towards the ever-growing economic landscape of the Sultanate, the Business Department conducted a seminar for the Job Search Technique students of Engineering, Business and IT department on 17th of March 2009. The speaker, Dr. Sarangpani, lecturer, Business Studies took the audience through an interesting piece of advice so that they can fulfill their long cherished dream of securing their dream job.

The best gift of my life

The most beautiful thing in my life is
The one which gives the key of happiness in my hand,
The one which helps me to make good relationship with my deity,
The one which takes me into the true world where there are no road to lies,
One which encourages me to be the best,
One which spread the happiness around me,
Now, you would like to know what is that which has such an important place in my life?

It’s Islam, the best gift of my life.

By : Zahra al-Barashdi
Student –Diploma Level

My Dear Teacher

Teacher is the candle which enlightens the dark roads for students.
Teacher is the tree which protects and shadows us from the sun.
Teacher is not only a teacher for his students; but for many generations of people.
We can say that the teacher is the angel who takes us from the darkness to light.
A teacher deserves wonderful things from us, the students.
So, dear teacher, this poem is my gift to you.

“May Allah bless you for ever; I hope that you have only the blessings in your roads”.

By: Zahra al-Barashdi
Student –Diploma Level
Competition is a concept that has today engrossed both industry and education, alike. Stepping into the track of 21st century is taking part in the tough, competitive world which is like a relay race. Participate or perish, there is no third way out. As the supply of the useful knowledge is infinite and easily coming like a rushing wind from every corner of the global village, the demand is only for the excellent and high quality goods. The price of higher education is determined by the primary law of economics in terms of demand and supply. As a result of this unique and unprecedented situation, the quality of higher education is coupled with ‘customers’ satisfaction at competitive cost.

Changes in mindsets and approaches are necessary because the world economy is experiencing an unprecedented change in this millennium. The new developments in science and technology, media revolutions, the trends toward internationalization and regionalization are revolutionizing the education sector itself. The emergence of the knowledge based economy and the accelerated globalization of the market place are offering fresh challenges to the traditional and established systems and practice of higher education. This article aims to identify the ways and means to encourage a continuous learning process and better educational management in order to adapt to a constant change.

PARADIGM SHIFTS IN HIGHER EDUCATION

- From national to global education: The global concept is fast integrating, and this has created a demand to provide students with global competencies, and to network among global educational institutions.

- From State controlled to open market economy: Universities have to compete with private sector institutions to attract better students and greater resources.

- From general education to market driven educational system: There is a steady shift in higher education towards the provision of educational programs designed to meet market needs. The focus is on consultancy, problem solving, skill versatility, flexibility and applied research.

- From education for a few to education for all: The paradigm shift in this context is from the traditional university to virtual learning system in a virtual university.

- From teacher centered to learner centered education: The current trend is to provide life long education, as well as to make education available to all, at all places, at all times and on all aspects of life.

- Fixed time to Life-long education: Education and learning under the new world of globalized knowledge is a journey of on-going learning and discovery, and not a time-specific and subject-definite destination!

Dr. A. Kumudha
Management teaching-It’s different

Simplifying things
Management has been defined in various ways by different management experts, management gurus and practitioner. However, for anyone to implement management practices in their daily life, whether professional or personal, the real challenge, lies in understanding the underlying meaning, customizing and then implementing it as per the requirement. Management lessons which are learnt with an intention to be imbibed in ones life are better accepted and retained only if they are understood theoretically with a practical insight. For any management teacher it’s important for him to understand that management can be learnt from books without much help from the concerned expert. The role of teacher comes to the fore only when it is time for some value added learning.

How to add value?
It’s often said that management learning and management teaching has to be contemporary. The reason for the same is the vibrancy observed in business environment. For instance, the market leader today in the banking landscape of Oman, may be Bank Muscat, however over a period of time, other players, like Bank Sohar, Oman Arab bank can eclipse the well entrenched leader by adopting novel practices which the existing leader may not have contemplated. For a teacher making the students aware about this change it’s important they dissect the happening from different perspective, i.e. cultural, economical, psychological, and demographical in relation to the business environment prevailing in Oman, rather than simply reading out the statement, ‘XYZ bank has toppled ABC bank’ in market leadership. Similarly, if Oman air is the most preferred airline in the GCC region, the teacher need to explain the nuances which made the airline to be a preferred career over rivals like Emirates, Gulf Air, Qatar Airways. The objective of imparting management education should always be to add value to the knowledge quotient of the student. For that to happen, as far as the students are concerned, the fundamentals need to be erected.

Erecting fundamentals
Erecting fundamental is very important where the teacher has to explain the basics of different subjects, be it marketing, human resources, finance and accounting, office management etc. This is done best when the teacher makes the contents simple by localizing with easy examples, making it interactive through novel learning tools like case studies, role plays, simulation exercises etc. It’s essential for a teacher to know that the knowledge is retained only if the students understand the concepts consciously and sub-consciously.

Manishankar Chakravarthy

Continued on page 14.........
Combating the current challenges through innovative and learning organizations

The Business houses are flooded with many challenges such as recession, globalization, technological obsolescence, competition, etc., in this decade. The present era demands more brainpower, results made-up of effective processes and innovation than the loyal and hardworking teams of 20th century. With the collapse of American economy, all countries have to face the challenges of recession as a domino effect. Although recession has affected many sectors, the fear about recession is more than its influence. With the arrival of proliferation of new technologies and processes, many products become archaic in a short time in the globalization era. Even technologies are short lived and the core competitive advantage for high-flying organization is predominantly knowledge and innovation. To win over the fast moving competitors, innovation is the competitive resource and it is the only key yielding prolonged success. The objective of this article is to ponder over the ways to combat the challenges of this decade by grooming an organization into innovating and learning organization.

‘Learning organization’ is the key: Peter Senge in 1990 introduced the concept of learning organizations and portrays learning organization as the one where people continuously expand their capacity to create results they truly desire, where new and expansive patterns of thinking are nurtured, where collective aspiration is set free and where people are continuously learning to learn together. In my perception, he has used ‘the present continuous tense’ here viz., ‘people are continuously learning’ and it is only to emphasize that learning is continuous and update. A continuous and ‘whole’ learning has to take place in any organization and that makes the organization into a learning organization. While personal mastery is the sacred foundation of a learning organization, collective mastery is the epitome of the learning organization. The organizational members, both individually and collectively enhance their capacity to adapt to the ever changing environment. Learning organization enhances the capacity of an organization to manage change and combat the problems of globalization and recession. Members can access any information sought. Knowledge acquisition sources are created. Creation of knowledge and integration of learning with action or doing are the main focus. Employees continuously acquire, process, interpret and disseminate knowledge about product, market, technology etc. Members simply do not proceed with 'status quo'. They question their long held assumptions and provoke new ideas and insights. Management is receptive to newness and tolerant to failure in new initiatives and failure is perceived as learning experience.

Knowledge management & the learning organization: Knowledge management is the process of creating, distributing or sharing and utilization of knowledge effectively for the benefits of people who use it. Any organization’s intangible assets are human resources and their performance can be improved through knowledge management. Knowledge management enables right decision making backed by information, expert insight and experience.

Knowledge creating entities: Learning organizations are knowledge creating entities and their systems activate problem solving, integration of internal knowledge, innovation / experimentation of improved procedures, products, structure, etc., and monitoring the external environment and integrating the external inflows of information with internal system.
Imagine a person from rural Karnataka (India) walking barefoot to school. He gets admission into a new military school just opened nearby and went into the army. After six-seven years, he felt constrained, quit and with a provident fund of 6000 Indian rupees came back to the village to find the whole village submerged because of the dam being built. The land allotted as compensation was barren and several miles away. He bought his relatives land with his provident fund money as down payment. He opened a silkworm farm with great financial and physical difficulties and made it a success.

He was playing squash with a fellow friend who was unemployed and was a pilot. He was shocked to know that this pilot friend has taken the job as a security in charge. Then he thought of operating a helicopter to connect remote places. Nobody was willing to finance him till he convinced a Japanese lease company to finance a helicopter. The Japanese company backtracked when the Indian prime minister Vajpayee’s government fell after 13 days.

Every success in whatever field starts from a few hundred grams of mass sitting on our shoulders called mind. It is like a muscle use it or it will wither.

The Asian currency melt down had a lot of helicopters idle/grounded in Malaysia. He again convinced the same Japanese MD to lend one helicopter and started the aviation firm. And thus followed his dream of connecting remote places and enabling the common man to fly.

His name if you have not guessed it is Captain Gopinath—founder of Air Deccan, the first low cost airline in India.

The Lesson learnt from the above person is
“A mind troubled by doubts cannot focus on the path to Success”.

To become successful U should be available

Compiled by V. Raghu Raman

"If you don’t get everything you want, think of the things you don’t get that you don’t want.”
-Oscar Wilde

“Look at everything as though you were seeing it either for the first or last time.”
-Betty Smith
Achieving Success

Success:
An event that accomplishes its intended purpose. That’s a definition, but to me a very boring one. I brush my teeth every morning, which accomplishes its intended purpose. But do I feel that I have achieved success because of that? No, not really.

I perceive success as something much more than that; success should engender some emotion when achieved. Achieving success should make you want to jump off your seat, rush to tell somebody what you’ve done, make you feel elated, sometimes relieved if you’ve been pursuing that success for a long time. Success, a very individual perception, for one it is mundane, for another it is excitement, what is a minor achievement for one may be a major success to somebody else.

When you think about success, you think about relative achievements in your own world. And think each element of the world, in which you wish to achieve success, there is no need to make comparisons with others. You cannot affect the success of others you can affect your own success. Some paths that lead to success which I would like to mention here are:

- Many of life’s failures happen when people do not realize how close they were to success when they gave up
- Remember -Winner never quits –quitter never wins
- People with conviction take a stand. They have enormous self-belief
- They do not go along with majority. Remember only dead fish swims with the current
- You must be the change you want to see in the world
- Anyone who has accomplished anything worthwhile has never done so without discipline
- By focusing sunlight through glass, fire can be started
- Create the path rather than travel on the road created by others

“We cannot direct the wind but we can adjust the sails.”
~Author
Unknown
Conventional Banking & Islamic Banking

Islamic Banking refers to a banking system that is consistent with the principles of Islamic law (Sharia). Sharia prohibits the payment of ‘fees for renting of money’ (usury) for specific terms. It prohibits investing in businesses that provides goods or services contrary (Haram) to its principles. The basic principle of Islamic Banking is the sharing of profit and loss and the prohibition of Riba (usury). Islamic Banking promotes risk sharing between provider of capital (investor) and the user of funds (entrepreneur). The uniqueness of Islamic Banking is the integration of ethical and moral values with the banking.

The Concept of Islamic Banking:
Islamic banking refers to a banking system without Riba-(Usury and interest). Usury and interest system is a curse. It is forbidden system not only in Islamic principles, but also in non Islamic values. Usury is prohibited by both the old and new testaments of Bible. Shakespeare and many of the 19th century writers have attacked the barbarity of this practice. The morality championed by Victorian writers such as Dickens was “the equitable distribution of wealth”.

The revival of Islamic banking coincided with the 15th century celebration of the Islamic Calendar (Hijra) in 1976. At the same time financial outputs of Gulf Muslim States from the oil was under the control of foreign oil corporations. This event urged Muslims to shape their lives in accordance with Islamic ethics.

Conventional and Islamic Banking compared:
• Unlike the Conventional Banking, the financing of Islamic Banks are restricted to useful goods and services and refrain from financing alcoholic beverages and tobacco or morally unacceptable services such as casinos and pornography, irrespective of whether or not such goods and services are legal or not in a given country.
• In Conventional Banking, the investor is assured of a predetermined rate of interest. In contrast, Islamic Banking promotes risk sharing between provider of capital (investor) and the user of funds (entrepreneur)
• Conventional Banking aims at maximizing profit without any restriction. Islamic Banking also aims at maximizing profit but subject to Shariah restrictions.
• Lending money and getting it back with compounding interest is the fundamental function of the Conventional Banking. Participation in partnership business is the fundamental function of the Islamic Banking.
• CB can charge additional money (penalty and compounded interest) in case of defaulters. The Islamic Banks have no provision to charge any extra money from the defaulters. Only small amount of compensation is charged which is also given to charity.
• Very often CB results in the bank’s own interest becoming prominent and makes no effort to ensure growth with equity. IB gives due importance to the public interest and its ultimate aim is to ensure growth with equity.
Since income from the advances is fixed, CB gives little importance to developing expertise in project appraisal and evaluations. Since IB shares profit and loss, it pays greater attention to developing project appraisal and evaluations.

CB gives greater emphasis on credit-worthiness of the clients. IB, on the other hand, gives greater emphasis on the viability of the projects.

The status of a CB, in relation to its clients, is that of creditor and debtors (sometimes, like a master and a slave). The status of IB in relation to its clients is that of partners, investors and trader, buyer and seller.

The function and operating modes of conventional banks are based on fully manmade principles and the function and operating modes of Islamic Banks are based on the principles of Islamic Shariah.

The investor is assured of a predetermined rate of interest in Conventional Banking and in Islamic Banks promotes risk sharing between provider of capital and the user of funds.

Conventional Banking doesn’t deal with Zakath but Islamic Banking Zakath has become one of the services oriented functions of Islamic banks to be a Zakath Collection Center and they also pay out their Zakat. The foundation of Islamic Bank is based on the Islamic Faith and must stay within the limits of Islamic Law or the Shariath in all of its action and deeds. The original meaning of the Arabic word shariah is the way to the source of life and is now used to refer to legal system in keeping with the code of behavior called for by the Holy Quran. Amongst the governing principles of an Islamic bank are:

- The absence of interest based transaction
- The avoidance of economic activities involving oppression (Zulm)
- The avoidance of economic activities involving speculation (Al-Gharar)
- The introduction of an Islamic tax, Zakath,
- The discouragement of the production of goods and services which contradict the Islamic value (Haram)

On the other hand, conventional banking is essentially based on the debtor-creditor relationship between the depositors and the bank on one hand and between the borrowers and the bank on the other. Interest is considered to be the price of credit, reflecting the opportunity cost of money.

Islamic law considers a loan to be given or taken, free of charge, to meet any contingency. Thus in Islamic banking, the creditor should not take advantage of the borrower. When money is lent out on the basis of interest more often that leads to some kind of injustice. The first Islamic principles underlying for such kind of transaction is deal not unjustly, and we shall not be dealt with unjustly, which explain why commercial banking in an Islamic framework is not based on the debtor-creditor relationship.

The other principles pertaining to financial transaction in Islam is that there should not be any reward without taking a risk. This principle is applicable to both labor and capital. As no payment is allowed for labor, unless it is applied to work, there is no reward for capital unless it is exposed to business risk.

Thus financial intermediation in an Islamic framework has been developed on the basis of the above mentioned principles. Consequently financial relationship in Islamic have been particularly in nature.

Syed Saadullah Hussainy
Management teaching— cont..d

Subconscious learning can happen only if the students are made to learn by doing, rather than simple plain vanilla reading. On the Job training, operation work outs, situation analysis along with other teaching tools are handy in imparting the needed knowledge.

The Bottom-line

The bottom line for any teacher is to empathize with the student, conduct a need analysis and adopt an approach accepted to the masses. Proving that the teacher has more knowledge than the ward is not beneficial in any way, as the pupils remember those faculties who helped them to change the way they see life in general. This holds true for any domain, whether it is engineering, business, or basic sciences. Happy Teaching!

Combating the current challenges through innovative and learning organizations— cont..d

The organizations have to re-organize themselves as the laboratories of learning and in exhibiting ‘learning to learn’ culture among the employees.

An atmosphere of learning organization has to be established as the long term perspective for inculcating innovative culture and to stay ahead of the competitors. This would certainly enable the organizations to extract opportunities out of the threats emanating from recession and globalization. It is a long term solution and not short term emancipation and organizations have to seriously think on it instead of using recession as an excuse for every challenge faced by the business.
9 TIPS TO PERSONALITY DEVELOPMENT

No matter who you are and what you do, you have some leadership qualities that you can develop. Be precise and be positive. Take control of your life. Don’t simply let things happen to you. Rise above your circumstances. Here are 9 tips that can further add to your personality development.

1. ORGANIZE YOUR LIFE
   Try and organize your life as much as possible. Keep a handy schedule and stick to it. Don’t keep work pending. Get it done as soon as you can. Each day brings fresh problems, so try not to clutter the future with today’s work.

2. MAKE A DIFFERENCE
   Avoid having a judgmental attitude. Try replacing it with concern. It is tougher to feel concerned and do something to set it right.

3. THERE IS STILL NO TAX ON LAUGHTER
   It is a shame that most of us as we grow older, forget to laugh. But various scientific studies have revealed that laughter does have a good effect on us. Find out ways to laugh. Crack jokes. Be careful, that you don’t hurt other people’s sentiments.

4. DISCIPLINE YOURSELF
   You will never be able to manage time if you fail to make a routine and discipline yourself to follow it. How you handle stress, develop positive relationships with those around you, maintain a steady temperament, react positively to problems and setbacks all will depend upon how you discipline yourself.

5. MAKE COMMITMENTS
   Make commitments towards your dreams and take steps to turn it into a reality. Commit yourself to each step and each dead line. The moment you do it, you’ve set in motion a chain of events to turn your dream in to reality.

6. FACING FAILURES
   Have you failed in something you tried and you see your world crumbling all around you? Look up, for it is not the end.

7. MAKE DECISIONS
   Every body has a common responsibility when it comes to decision making. You cannot escape it. Indecision will only worsen the situation and unnecessarily load you with worry and misery.

8. KEEP LONG TERM GOALS IN SIGHT
   Let your short term goals tie in with your long term goals. The trick is to break your long term goals into several short term goals and then go for them.

9. DON’T TAKE THINGS FOR GRANTED
   Every body has their share of problems and difficulties. Stop for a while and appreciate the good things in your life like a warm family, a steady job, a home, food, clothing and so many other things.

(Contributed by Mrs. Arifa T Mohamed)