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Eid al-Adha  
the Festival of  
Sacrifice

# THE TIMES

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SPOTLIGHT

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Tackling issues  
impacting  
climate change

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## Lira fall impacts GCC entities, individuals

Staff Report

Several commercial banks, firms and individuals in the six-nation Gulf Cooperation Council (GCC) bloc with exposure to Turkey are likely to be impacted, both in terms of their earnings and in quality of their assets, following the sharp fall in the Turkish Lira.

According to market analysts, among the GCC banks that could take a significant hit in earnings from the

19 percent and 18 percent of earnings for KFH and Burgan respectively, and 14 percent and 8 percent of earnings for QNB and CBQ respectively.

With over 62 percent stake, KFH is the largest shareholder in Kuvveyt-Turk Bank, a leading Turkish lender with 387 branches spread across the country. Kuwait's Public Institution for Social Security also owns a 9 percent stake in Kuvveyt-Turk, which in 2016 reported unconsolidated activities of over 48 billion lira.

the majority of the exposed banks, with the probable exception of CBQ and Burgan Bank, are more than adequately capitalized.

In addition to banks, there were over 270 Kuwaiti companies with total investments of over \$2 billion operating in Turkey in 2017, mainly in the commercial, financial, real-estate and industrial sectors. Many of these companies have had a presence in Turkey for well over a decade and some of them have been through previous upheavals in the Turkish economy.

Besides large banks and corporation, individual investors from Kuwait are also likely to feel the impact of the lira's depreciation. A significant number of Kuwaitis possess houses, apartments and commercial properties in Turkey. According to sources, in 2016 citizens from Kuwait formed the third largest group of foreign nationals to own properties in Turkey, after the Iraqis and Saudis. More than 1,740 Kuwaitis are believed to have bought properties in Turkey in 2016.

Meanwhile, Kuwait has refuted reports that it was injecting KD500 million to prop-up the Turkish economy.

Analysts believe that a direct effect of the weakened lira would be higher inflation, sluggish foreign direct investment, muted real GDP growth and higher unemployment, resulting in lower lending growth and weakening asset quality indicators for the Turkish banking system. Analysts fear that the contagion from Turkey's current currency turmoil may not be limited to the exposures of banks,

Continued on Page 4



lira's depreciation, are Burgan Bank and Kuwait Finance House (KFH) in Kuwait, as well as the Commercial Bank of Qatar (CBQ) and Qatar National Bank (QNB) in Qatar.

Financial sources reveal that KFH and Burgan Bank have sizeable lending exposure with 30 percent and 25 percent of total group loans respectively to Turkish subsidiaries, while Qatari lenders such as QNB and CBQ have 13 percent and 15 percent of loans to Turkey. On the earnings side, Turkish subsidiaries contribute

For its part, Burgan Bank, which bought 99.26 percent stake in Turkish financial establishment Eurobank Tefken in 2012 and renamed it as Burgan Bank Turkey, now has 41 branches across Turkey. Burgan Bank is a subsidiary of Kuwait's largest investment holding company, Kuwait Projects Company (KIPCO).

Analysts believe that though there will be a negative impact on core equity capital of the parent banks driven by FX revaluation losses as a result of depreciation in the Lira,



## Kuwait youth to tackle challenges of 21st century

Staff Report

In his message on the International Youth Day on 12 August, United Nations Secretary-General António Guterres said: "The hopes of the world rest on young people. Peace, economic dynamism, social justice, tolerance — all this and more, today and tomorrow — depends on tapping into the power of youth."

This view by the UN Chief reverberates in Kuwait, where youth comprise approximately 72 percent of the population. Meeting the education, training, employment, health, and recreation needs of this large demographic is a challenge to the authorities and civil society in Kuwait. But the young population also presents the government with the opportunity to include them in decision-making, in the New Kuwait development agenda,

and to engage with them in their vision for the future of the country and region

His Highness the Amir, Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah has on more than one occasion stated that Kuwait will continue to stand by young people from every walk of life, and provide them with the opportunity to contribute to the development of the country.

Since 2012, His Highness the Amir of Kuwait has been taking key actions to committing the State to provide support for youth development. The National Youth Project was initiated in 2012, to engage youth as key participants in youth development.

Youth are also play a crucial part in the New Kuwait Plan — the consolidated approach to a prosperous and sustainable future as envisioned by His Highness the Amir.

Continued on Page 4

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# Kuwait to employ UN migration agency expertise for labor body

The Kuwaiti government plans to sign several agreements for International Office for Migration programs aimed at improving the role of the Public Authority for Manpower, Minister of Social Affairs and Labour Hind AlSabeeh said on 12 August.

At an event hosted by the United Nations' migration agency, celebrating the impending departure of its Director General William Lacy Swing, she pledged that Kuwait would continue

to abide by its international commitments on the crime of human trafficking.

In remarks to reporters, AlSabeeh, also State Minister for Economic Affairs, hailed the government's cooperation with the IOM, which has provided state employees with several training courses on the issue of human trafficking, in particular. She also hoped this fruitful collaboration, with the UN agency and others, would continue.

In a speech, the IOM chief praised Kuwait's effective aid relief initiatives and its role in assisting people affected by crises worldwide.

He also hailed His Highness the Amir Sheikh Sabah AlAhmad AlJaber AlSabah's role in supporting regional stability and spreading global peace, saying that his visit to Kuwait was in recognition and appreciation of these efforts.

The IOM chief also commended Kuwait's

decisions to host numerous conferences and meetings aimed at providing aid relief to countries affected by the conflicts in Yemen, Iraq and Libya, mentioning that Kuwait's generous contributions exceed the USD four billion mark.

Iman Erekat, who heads the IOM mission in Kuwait, said that not only does the country occupy the top spot in regards to humanitarian work it has been unique in its efforts to tackle human trafficking.

## IOM chief praises Kuwait's generosity

Millions of vulnerable people have been helped with the generosity of His Highness the Amir and that of the Kuwaiti people, said Director General for the International Organization for Migration (IOM) William Lacy Swing on Sunday.



"I came primarily just to express the gratitude of not only the International Organization for Migration but the millions of vulnerable people who has been helped with generosity of His Highness the Amir and that of the Kuwaiti people," Swing said in a statement after being received by His Highness the Amir Sheikh Sabah Al-Ahmed Al-Jaber Al-Sabah on 12 August.

"I was very honored to be received by His Highness the Amir of Kuwait today, it's the end of the series of

meetings I've had. I've been to Kuwait more than any other country in the Gulf area, and he has always been generous in receiving me," Swing noted. "Whether it's Syria, Iraq, Yemen and other areas, I wanted to thank him for that. Explore with him whether there are other areas where we might be able to support the Kuwaiti government's priorities," he continued. "We talked a bit also about the state of the world right now the many armed conflicts that show no sign of solution in the short to medium terms. The need for a stronger leadership in the world and so forth. "I will say then to have me leave of him and say that my calls with him, my meetings with him, were among the most satisfying experiences that I've had since I took this position 10 years ago," he added.

## Ethiopian registers record success in 2017/18 Fiscal Year

Ethiopian Airlines, Africa's largest Airline Group, has announced that it has registered record success in the just ended 2017/18 fiscal year. In line with its 15 year strategic roadmap, Vision 2025, the airline registered historical success in financial, commercial, operational and customer service areas.

During the 2017/18 fiscal year: Ethiopian introduced additional +14 new aircraft, more than one aircraft per month; The airline opened 8 new international destinations, namely Geneva (Switzerland), Chicago (USA), Bahrain, Kaduna (Nigeria), Buenos Aires (Argentina), Kisangani and Mbuji-Mayi (Democratic Republic of Congo) and Nosy-Be (Madagascar);

The number of passengers carried grew by +21% topping the 10 million mark for the first time in the airline's history and reaching 10.6 million passengers; Freight carried grew by +18% from previous fiscal year to attain 400,339 tons;

Operating revenue grew by +43% from previous fiscal year to culminate at 89.1 billion Ethiopian birr (ETB); Net profit stood at 6.8 billion ETB.

During the fiscal year, the airline was given for the first time in its history a 4 Star rating by SKYTRAX, the leading customer service rating organization in the airline industry, putting it on par with other global airlines. SKYTRAX also recognized Ethiopian as Best Airline in Africa; Best Business Class in Africa and Best Economy Class in Africa.

Ethiopian reached and passed the 100th aircraft in service



milestone during the year, becoming the first African airline in history to do so. Recapping the exceptional 2017/18 fiscal year performance, Tewolde GebreMariam, Group CEO Ethiopian Airlines, said: "It was an exceptional year for Ethiopian with record performance in financial, operational, commercial and customer service areas. This remarkable result was also achieved in the backdrop of aggressive foreign carriers' penetration into the African market with the African airline industry collectively forecasted to lose money."

"During the next 2018/19 fiscal year, we aim to further grow our network, introduce record number of modern fleet and greatly enhance the on-ground customer service at our main hub with the opening at the end of 2018 of the newly expanded and significantly upgraded airport terminals in Addis Ababa," he added.

Best wishes to  
H.E. Jeeva Sagar,  
Ambassador of India to Kuwait  
and to all Indians in Kuwait.

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## Expatriates to receive healthcare services at reasonable prices

The official spokesperson of the Ministry of Health and Director of Vocational Health Department Dr. Ahmad Al-Shatti disclosed that expatriates will soon have health relief, which

will include the provision of healthcare services at moderate prices to ensure a balance between insurance coverage and healthcare service charges, because the state can feel their sufferings.



Dr. Al-Shatti declared that Al-Dhaman Hospitals will be ready to offer services at the primary health centers by next year, and services will be offered directly in 2020 with the support of existing

hospitals. Talking about the right time for inaugurating Jaber and Jahra hospitals, Al-Shatti said the people of Kuwait have been asking the same question even though he doesn't have an answer to it.



## Indian Lawyers Forum conducts legal seminar

A family get together and legal seminar was organized by Indian Lawyers Forum Kuwait, Salmiya. The meeting was presided over by forum President Adv. Thomas Panicker, who highlighted the legal assistance and services the forum offered to the community. He also reiterated the importance of attending the monthly general body meetings by all members where they could discuss professional subject of mutual interest for their professional updates.

He declared that in every meeting each member will present one or more legal subjects for discussions. The forum also offered to conduct legal seminars for any associations willing to conduct legal seminars. Discussion on Labour Law and Legal developments in India was organized with the active participation

of Adv. Sumod, Adv. Sudeer Nambiar, Adv. Shivadas, Adv. Priya, Adv. Mini and Adv. Bishnu Das.

The forum decided to rejuvenate their activities by the following programs:

- Conduct house visits of members and sponsors to support their legal aid programs
- Conduct training of the children on various disciplines.
- Prepare write ups/ articles for updating their directory
- Organize a yearly planner and have regular debates/ discussions on current affairs by members.
- Conduct regular Onam celebrations as well as mega annual day tentatively by 11 November or 18 November.

## Kuwait youth to tackle challenges of 21st century

Continued from Page 1

The plan encumbers youth with a leading role in transforming Kuwait into a leading regional financial, commercial and cultural hub by 2035. As a vital and integral element to the success of the New Kuwait Plan, the leadership is keen on empowering youth and equipping them to shoulder their future responsibility. To this end the government is in the process of reforming the education system to better prepare young minds to become competitive and productive members of the workforce.

Another initiative by His Highness the Amir to empower youth came in 2013 when he ordered the establishment of the Ministry of State for Youth Affairs (MoSYA). The newly created ministry was tasked with preparing the 'National Framework for Youth Engagement and Empowerment', in association and with technical assistance from the United Nations Development Programme (UNDP).

The initiative was in response to Kuwait's key development challenges and reflected the priorities of the government to increase the empowerment and build the capacities of its youth. Aim of the three-year youth empowerment plan according to MoSYA is to "Intentionally enhance the capacities, skills and capabilities of young people through addressing their needs, promoting positive outcomes, and providing integrated coordinated,

targeted and measurable initiatives necessary for holistic development of all young people."

The plan is built on the four pillars of national competitiveness, social cohesion, leadership and voice and creativity. The initiative is to improve the youth sector as outlined in the Kuwait Mid-Range National Development Plan (2015/2016 - 2019/2020).

National competitiveness focuses on priorities like education, employment, productivity, skills, and entrepreneurship. Social cohesion prioritizes health, inclusiveness, well-being and sports. The focus of leadership and voice is on participation and democratization, while creativity targets priorities such as innovation, talent, creativity, culture, and digitization. The plan is to ensure that youth in the country are empowered to be positive and active agents of change at the national, regional and international level.

Youth needed to be provided not only with the opportunity, but also the necessary safe, appropriate places for them to come together, engage in activities related to their diverse needs and interests, participate in the decision-making process and freely express themselves without fear. This level of freedom is essential to not only instill and hone the creative and professional skills of youth, but also so that they can develop into citizens capable of tackling and overcoming the challenges posed by the 21st century.

## Lira fall impacts GCC entities, individuals

Continued from Page 1

companies and individuals that have business and investment links in the country, but that repercussions might spread to other global economies and could persist for some time to come. Turkey blames its current economic woes on the United States, which said last week that it would double the tariffs on aluminum and steel imported from Turkey to 20 and 50 percent respectively. The US has also imposed sanctions on the Interior and Justice ministers of Turkey over the country's refusal to release a US pastor who has been jailed on alleged charges of attempts to overthrow the government and espionage. The deterioration in relations could see nearly \$2 billion of Turkish exports to the US market losing their 'duty-free' status, raising concerns over vital dollar inflows to Turkey.

Turkish President Recep Tayyip Erdogan has blamed the plunge in the lira to a plot by the United States. He claimed that Turkey is under an "economic siege" and that the "economic war" by the US was a "stab in the back" by a NATO ally. He has also attempted to brush aside the currency woes as a "storm in a teacup" and that the country had a "solid and dynamic economy" and would "turn to other allies" to help tide over the current situation.

But despite the fiery rhetoric, financial pundits believe things could get a lot worse before they get better for Turkey. They point out that Turkey's present economic situation is largely self-inflicted, as economic and financial vulnerabilities have been brewing for months on account of the government's warped domestic economic policies. As one analyst put it, "Turkey's financial woes are compounded by a political setup that is un conducive to proper economic management."

President Erdogan is said to be feverishly averse to any hike in interest rates, believing instead that lowering borrowing costs would be sufficient to fuel credit growth and economic expansion. To further cement his hold on the country's finances, the president recently appointed his son-in-law as the Minister of Finance.

The government's excessively accommodative fiscal and monetary policies were no doubt instrumental in fueling the rapid growth witnessed in recent years, but it also resulted in a build-up of financial vulnerabilities. A country in Turkey's situation would normally raise interest rates to stifle inflation and stop the currency's slide, but the central bank's continued reluctance to hike interest rates to cool the overheated economy, probably hints at its lack of independency from the presidency.

At the core of Turkey's current imbroglio are several financial vulnerabilities, including a persistent inflation that is currently at 15 percent; a relatively large international trade deficit, and high levels of foreign currency debt owed by the private sector. It is estimated that over 33 percent of lending by Turkish banks are in foreign currencies that could now be impacted by the weakened lira. As of May 2018, Turkish companies were said to have a total of \$223 billion in long-term loans from abroad, almost all in euros or dollars.

Investors are worried that Turkish constructions firms that borrowed heavily to profit from the country's construction boom in recent years, may find it difficult to repay loans in dollars and euros that have now become more expensive on account of the lira's depreciation. Turkey's woes have been compounded by a stock market that has fallen 17 percent in recent weeks and government borrowing costs that have risen to 18 percent a year.

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## Dinner reception held in honor of Oriental Insurance Chairman

A dinner reception was held in honor of the Chairman of Oriental Insurance, A.V. Girija Kumar, and the General Manager Anil Srivastava during their recent visit to Kuwait.

The reception was attended by Indian ambassador to Kuwait H.E. K Jeeva Sagar and Hormuzda Davar, Director of Al Mulla financial services and chief agents of Oriental Insurance in Kuwait. Siddarth Mukerjee, Resident Manager of Oriental Insurance welcomed the gathering and thanked them for attending the reception.



## Oriental Insurance Chairman visits Kuwait



The Chairman and Managing Director of India's State-owned Oriental Insurance Company (OIC), A V Girija Kumar and the General Manager of OIC, Anil Srivastava, who are on two-day official visit to Kuwait, expressed their appreciation at the long and successful partnership with their Chief Agents in Kuwait, the Al Mulla Group.

"Since 1985, when Al Mulla Group was appointed as our Chief Agent, the two companies have enjoyed an excellent relationship," said Girija Kumar.

The officials met the Al Mulla

group officials along with Hormuzda Davar, Director of Financial Services at Al Mulla Group and Siddhartha Mukherjee, the Resident Manager Oriental Insurance in Kuwait, and held various meetings with their sponsor AL Mulla group in Kuwait.

Oriental Insurance, which specializes in non-life, general insurance in Kuwait offers a wide spectrum of insurance coverage, including in marine, fire, engineering and motor. Oriental Insurance Company, with over 1000 offices spread across the country, is the third largest general insurance provider in India.

## Bhavans Euphonic Strings launched at SIS



During the latest 'Bhavans Swarasandhya', Smart Indian School (SIS) launched its Euphonic Strings singing group on 11 August at its auditorium.

Bhavans Swarasandhya was held over five lively editions of musical extravaganza evenings and it stands tall as a genesis to the birth of Bhavans Euphonic Strings that entertained an august gathering of Bhavans parents and teachers. The evening was attended by respected Chairman N.K. Ramachandran Menon, Ravi Varrier, CEO and Pradeep Menon, CFO - Al Rashed International Shipping Co, Mr. Krishna Das Menon - Director, Bhavans Middle East, Dherar Khalid Al Rabah - Chairman, Al Danat, Ms. Rehab Borelli, Chairman. The Kuwaiti Society for Guardians of the Disabled and Sunil Menon, NSS Patron,

T. Premkumar, Principal, Indian Educational School, Shoba Vadadi, Principal, Global English Indian School in addition to the Principals and vice-principals of other schools, administrative officers and well-wishers.

The impetus behind this 'Euphonic Strings' band is to raise money through performances for people in need and to promote charitable actions. The official launch of Bhavans Middle East Euphonic Strings featured eleven stars led by Mahesh Iyer - Principal, Smart Indian School, the brainchild of the band.

Credits and thanks were extended to the official sponsors: Al-Rashed International Shipping Co and Al-Rashed International Travels together with the co-sponsors: American Tourister and Grand Hypermarket.

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**Thought** “  
for the  
week

The first method for estimating the intelligence of a ruler is to look at the men he has around him.

Niccolò Machiavelli  
Italian Historian

**Food substitutions**

**Ask Mira : Eating Right to Live Happy & Healthy**



**F**ood quality and quantity are both important to a diet that helps to lower your body fat percentage. When you want to lose weight and eat healthy, you should examine your diet and make substitutions to the food you eat. Here are a few ideas for eating healthy by replacing food items with better options, ones with less fat and calories.

- Instead of whole milk, go for low-fat or skim milk.
- Replace heavy cream with a mix of 1 cup skim milk and 1/3 cup of vegetable oil.
- Forgo cheddar and Swiss cheeses with their reduced fat versions, yellow cheeses that say 25% reduced fat, or concentrate on white cheese.
- Rather than cream cheese use light cream cheese, cottage cheese, fat-free spreadable cheeses and labneh.
- No need for mayonnaise on your sandwiches, go for plain low-fat yogurt or fat-free mayonnaise, then add lemon juice for better flavor.
- For bacon lovers, use light turkey breast to get flavor without the calories.

- Instead of one whole egg, a healthier option is two white eggs.



- Reduce the amount of consumption of nuts into half, and go for the raw almonds and walnuts.
- Avoid canned cream soups as they can be heavy in sodium, and can lead to high blood pressure, heart disease, and stroke. Instead prepare homemade broth vegetable soups.

- For those with a sweet-tooth, replace your cravings for ice creams with an interest in frozen yogurt or sorbets.
- Say no to chocolate cakes/croissants chocolate/doughnuts; instead enjoy chocolate custard or pudding/ jello.
- Rather than a bag of chips, popped homemade popcorn/ fat free microwavable popcorn are healthier options.
- Instead of juices that lack fiber and are loaded with sugar, savor the fresh taste of fresh fruits or fruit salads as they are high in fiber.

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# EID AL-ADHA

## THE FESTIVAL OF SACRIFICE

*Eid al-Adha also called the Festival of Sacrifice is one of the two main festivals in Islam, the other being Eid al-Fitr. Muslims around the world observe Eid al-Adha on the 10th day of the Islamic month of Dhu al-Hijjah. The festival assumes religious and historical significance as it honors the willingness of Prophet Ibrahim to sacrifice his son, Ismael, as an act of obedience to Allah's command. Muslims sacrifice domestic animals available in a region, such as camel, goat, sheep, buffalo, bullock, in remembrance of Prophet Ibrahim's willingness to sacrifice his only son to please Allah. Eid al-Adha 2018 in Kuwait will begin on Tuesday, 21 August.*



The significance of Eid al-Adha lies in Islamic history, which shows that in his life Prophet Ibrahim went through several tests by Allah. One of the main trials of his life was to face the command of Allah to sacrifice his dearest possession. Upon hearing this command, Ibrahim prepared to submit to the will of Allah and decided to sacrifice his son Ismael. When he was on his way to sacrifice his son, Shaitan or Satan (the Devil) tempted Ibrahim by trying to dissuade them from carrying out Allah's commandment. However, Ibrahim drove Satan away by pelting stones at him. In commemoration of his rejection of Satan, Muslims throw stones at symbolic pillars as part of the pilgrimage rites during Hajj.

It is believed that when Prophet Ibrahim attempted to slit the throat of his son Ismael, God replaced the boy with a ram. The animal was slaughtered, and Ismael was unharmed. In this way, Prophet Ibrahim passed the test by his willingness to carry out Allah's command.

In commemoration of Ibrahim and Ismael's act of obedience to God's command, Muslims sacrifice domestic animals during Eid al-Adha. Only those Muslims who can afford to rear or buy an animal are supposed to perform this ritual.

Anyone who intends to do the slaughter has to follow certain rules. The animal has to be one of the cattle approved by the Shariah. Among the requirements is that the animal should have crossed the adult age; it should not be sick or disabled, and it should not be mistreated during its life.

An animal is sacrificed, and its meat is divided into three parts: the family retains one-third of the share; another third is given to relatives, friends and neighbors; and the remaining third is given to the poor and needy. No part of the slaughter can be sold or given as payment.

Devotees offer the Eid al-Adha prayers at the mosque. The Eid al-Adha prayer is performed any time after the sun completely rises up to just

before the entering of zuhr time, on the 10th of Dhu al-Hijjah. Eid prayers must be offered in congregation.

Participation of women in the prayer congregation varies from community to community. At the conclusion of the prayers

and sermon, Muslims embrace and exchange greetings with one other (Eid Mubarak), give gifts and visit one another. During Eid al-Adha, distributing meat amongst the people, chanting the takbir out loud before the Eid prayers on the first day and after prayers throughout the four

days of Eid, are considered essential parts of this important Islamic festival. Many Muslims also take this opportunity to invite their non-Muslim friends, neighbors, co-workers and classmates to their Eid festivities to better acquaint them about Islam and Muslim culture.

**H.E. JEEVA SAGAR**  
Ambassador of India to the State of Kuwait  
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EXCLUSIVE to THE TIMES KUWAIT

# Tackling issues impacting climate change



*Business leaders, non-profit organizations, citizens, and local government representatives are set to gather in San Francisco for the Global Climate Action Summit (GCAS) from 12-14 September 2018. The Summit is aimed at taking climate ambition to the next level through five key issue areas: healthy energy systems, inclusive economic growth, sustainable communities, land and ocean stewardship, and transformative climate investments.*

The five areas identified are critical challenges that need to be overcome in order to limit the global average temperature rise to well below 2°C from pre-industrial levels and achieve the goals of the Paris Climate Change Agreement that the world leaders signed on to in November 2015.

The Executive Secretary of UN Climate Change and GCAS Co-Chair, Patricia Espinosa, said, "The summit is an historic opportunity to foster a new form of inclusive multilateralism that is vital to achieving our goals. It recognizes the key role of non-party stakeholders in climate action in addition to that of governments. We need everyone on board."

The abundance of climate action announcements and achievements by cities, regions, business and citizens is already narrowing the gap between current emission levels and those outlined in the Paris Agreement. For example, California recently announced that it reached its 2020 emissions reduction goal four years ahead of schedule in 2016.

The momentum of this historic summit will be strongest when everyone everywhere, regardless of their physical attendance at the Summit, takes on these challenges. Here are the five core Summit challenges and examples of the actions you can take to help rise to the collective challenge:

**Healthy energy systems** can prevent dangerous effects from climate change. They can be achieved through a shift toward clean and equitable energy in addition to building a decarbonized energy and transportation system aligned with scientifically founded action requirements.

Action you can take: Accelerate the transition to electric vehicles (EVs) and make electric transport the new normal by 2030 by joining the EV100 initiative that aims to bring together companies committed to this transition to

cleaner vehicles. The transport sector is the fastest-growing contributor to climate change, accounting for 23 percent of global energy related greenhouse gas (GHG) emissions. Electric transport offers a major solution in cutting millions of tons of greenhouse gas emissions per year, as well as curbing transport related air and noise pollution.



With businesses owning over half of all registered vehicles on the road, it is crucial that companies lead the shift to electric vehicles. Through their investment, and influence on millions of staff and customers worldwide, they can address rising global transport emissions. They can also significantly enhance mass demand for electric vehicles.

**Inclusive economic growth** requires climate leadership in business, clean technology, and an energy transition that fosters good jobs while spurring inclusive global economic development.

Action you can take: Set science-based climate and sustainability targets and build climate resilient supply chains and communities. A study by Harvard Business School in 2013 showed that the 2,500 largest global corporations account for more than 20 percent



of global GHG emissions. It also found that emissions from supply chains associated with the operations of these corporations typically exceeded the emissions of the multinationals.

**Sustainable communities challenge** is an effort led by cities to create buildings, communities and infrastructure that are clean,



healthy, and livable. Cities can encourage community driven climate projects, a transition to net zero carbon buildings through the World Green Buildings Council and a progression towards zero waste.

Action you can take: Transform communities through innovation around net zero emissions buildings, fossil fuel free streets, and waste reduction. Work with the C40 Cities coalition of mayors to reach these goals. Cities are the global centers of communication, commerce and culture. What our cities do individually and in unison can set the agenda for a sustainable future. The C40 Cities coalition aims to facilitate dialogue amongst city officials to build trusted relationships, which in turn ensures that ideas, solutions, lessons, questions, and even friendly competition can flow freely and responsively to help meet the needs of cities.



**Land and ocean stewardship** focuses on the role that forests, food, lands and other ecosystems must play in mitigating climate change and making our world more resilient, while also ensuring sufficient food supplies for a growing population. This climate action pathway requires support of sustainable food systems, conservation of resilient landscapes that deliver climate solutions, technical and financial support for new stewardship projects, and transparency, engagement, and investment from industry actors.

Action you can take: Implementing climate friendly land use, conservation, and agriculture policies. The 30X30 Forests, Food

and Land Challenge's goals is to achieve 30 percent of climate solutions by 2030 through improved agricultural and land use practices. The WWF, together with a broad coalition of partners, issued the 30X30 Forests, Food and Land Challenge, which called on businesses, states, city and local governments, and global citizens to take action for better forest and habitat conservation, food production and consumption, and land use.



**Transformative climate investments** will require the mobilization of investment on an unprecedented scale to achieve the goals of the Paris Agreement. Investors, considering their financial duties to clients and beneficiaries, are encouraged to act in one or more of the following four areas: Investment, corporate engagement, investor disclosure, and policy advocacy.

Action you can take: Commit to the use of green bonds for infrastructure investment and ask investors to invest in them. The Green Bond Pledge is an investment strategy that motivates bond issuers — including cities, other public authorities and some of the world's largest corporate institutions — to prioritize use of green bond finance. In particular, the aim is to align new infrastructure investments with sustainable standards and priorities, to meet the escalating challenges of climate change and accelerate the transition to a low-carbon economy. The aim is to reach US\$1 trillion in investments by 2020 in order to ensure decarbonization of the economy happens as soon as possible.







## Remission of type-2 diabetes with weight loss

According to the World Health Organization, diabetes affects approximately 422 million people worldwide. Approximately 90 percent of cases are type 2 diabetes, a condition in which the body does not produce enough or respond properly to insulin. This hormone, produced by beta cells in the pancreas, helps a sugar called glucose in the blood enter cells in muscle, fat, and liver to be used for energy. Type 2 diabetes has long been considered a lifelong condition that worsens over time.

The new study also revealed that the successful response to weight loss is associated with the early and sustained improvement in the functioning of pancreatic beta cells. This finding challenges the previous paradigm that beta-cell function is irreversibly lost in patients with type 2 diabetes. At present, the early management of type 2 diabetes tends to involve a period of adjusting to the diagnosis plus pharmacotherapy with lifestyle changes, which in practice are modest. The new data suggests that substantial weight loss at the

time of diagnosis is appropriate to rescue the beta cells. In the study, the participants, who were diagnosed with type 2 diabetes within 6 years of the start of the study, were randomly assigned to best-practice care (control group) or an intensive primary-care-led weight-management program (intervention group). One year later, 46 percent of the individuals in the intervention group successfully responded to weight loss in that they recovered and maintained control over blood glucose concentrations. The researchers also found that responders to the weight loss program were similar to non-responders before the intervention but had a shorter duration of diabetes (2.7 years vs. 3.8 years). In addition, although both responders and non-responders had lost comparable amounts of weight, leading to similar reductions in liver fat content, pancreatic fat content, and blood concentrations of triglycerides, only the responders demonstrated early and sustained improvement in beta-cell function.

In particular, the most striking difference between responders and non-responders was the first-phase insulin response. Pancreatic beta cells secrete insulin in two phases in response to an increase in blood glucose concentration. The first phase, which consists of a brief spike lasting approximately 10 minutes, is typically absent in patients with type 2 diabetes. First-phase insulin secretion increased in responders after weight loss but did not change in non-responders.

Taken together, the findings suggest that weight loss normalizes fat metabolism in all individuals with type 2 diabetes, but the more rapid loss of the capacity of beta cells to recover prevents some individuals from returning to a non-diabetic state. However, the researchers cautioned that the reversibility of type 2 diabetes, ultimately due to re-differentiation of pancreatic beta cells, means that we will need to undertake further targeted work to improve understanding of this process.

A clinical trial conducted in the United Kingdom as part of the Diabetes Remission Clinical Trial (DiRECT) has shown that nearly half of individuals with type 2 diabetes achieved remission to a non-diabetic state after a weight-loss intervention delivered within six years of diagnosis.

## Gut bacteria could reverse stress damage

Modern life comes loaded with stresses that have a harmful impact on our bodies. A new study now suggests that a high-fiber diet that promotes the growth of bacteria in the intestine could relieve some of the stresses that build up as part of our daily grind.

deeply entwined. For instance, most people know how a stressful situation can influence the speed of our bowels, and how being hungry can affect our mood and often make us 'hangry'.

A recent study found that high levels of stress can affect gut bacteria to a similar degree as a high-fat diet; while other studies have shown that reducing the number of bacteria in the gut can produce stress-induced

SCFA is then utilized by other cells in the colon as their primary source of energy, which makes the SCFA vital for good gut health.

The researchers found that when they introduced SCFAs to the guts of mice, stress and anxiety-based behaviors were significantly reduced. After demonstrating that SCFAs reduce anxiety, the researchers wanted to understand how these small molecules influenced physical, stress-related gut damage.

It has been shown that high levels of stress over time increase the intestine's permeability, in a phenomenon known as 'leaky' gut, which allows particles such as bacteria and undigested food to pass from the intestine into the bloodstream causing damaging chronic inflammation. The researchers found that by introducing SCFAs, they reduced the gut leakiness caused by persistent stress.

Fruits, vegetables, and grains naturally contain high levels of fiber. Although this study was conducted on mice, the inference is that a high-fiber diet might prompt gut bacteria to produce more SCFAs — thereby bolstering our gut's natural defenses against the damage caused by stress.

The research team admits that more research will be necessary before it can be conclusively proven that SCFA in gut ameliorates stress-related disorders in humans.

activity in mice. So, it appears that stress can alter gut bacteria, and gut bacteria can influence stress levels.

A new study by researchers at the University College Cork in Ireland takes a fresh look at how gut bacteria are involved in gut health problems induced by stress. The scientists were interested in short-chain fatty acids (SCFA) that bacteria produce when they digest fiber in the gut. The



The influence that billions of bacteria living in our gut have on gastrointestinal issues has been apparent for some time. The fact that these bacteria also play a role in mental health, such as in depression and anxiety, has been the subject of study only recently.

Although the thought of intestinal microorganisms impacting our mental wellbeing might sound stretched, the gut and brain are

## Food equipment coated with cooking oil prevents bacteria buildup



Industrial scale production of food often involves mixing raw ingredients in enormous stainless-steel machines that can be difficult to clean. With repeated use, equipment surfaces get minute scratches and grooves, allowing bacteria and biofilms to buildup and increase the risk of contamination from microbes such as Salmonella, Listeria and E. coli.

Researchers at the University of Toronto in Canada have now proposed a simple and inexpensive effective solution to the problem — applying a thin layer of cooking oil at the metal surface to fill in microscopic scrapes, cracks and fissures, effectively creating a hydrophobic barrier to bacterial contaminants. They found that this solution resulted in a 1,000x reduction in bacterial levels inside the industrial machines tested.

Cooking oils such as olive, corn or canola also provide a safer option for cleaning food-processing

equipment than the harsh chemicals and disinfectants that are typically used. The sheer size of industrial food equipment makes it harder for cleaning materials to do a thorough job, and leftover bacteria can build up resistance to the cleaning agents. The new method of filling the scratches with oil prevents bacteria from settling and essentially cleans the surface without leaving chemical residues on the stainless-steel surface.

Contamination in food preparation equipment can impact individual health, cause costly product recalls and can still result after chemical-based cleaning occurs. The research team is continuing to test new combinations of oils, foods and biofilm types to increase the efficiency of the bacteria barriers. They are also exploring options of using this method in developing countries to minimize bacterial infection and improve mortality rates.

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## Tips for healthier and longer-lasting mani-pedis



There are few things more cathartic than having your hands and feet pampered at the salon or blocking out time to carefully paint them yourself. The process forces you to put down the phone, focus on one thing and treat yourself to a little sparkle (or color, depending on your style). Rigid rules would definitely take the fun and relaxation out of a mani-pedi session, but there are a few guidelines that will keep your nails healthier and extend the length of your paint job.



**Play nice with your cuticles:** One of the biggest misconceptions about mani-pedis is that the cuticles have to be trimmed or cut off completely. Trimming or cutting cuticles is purely cosmetic and sometimes doesn't even benefit the nail in any way. It's important to remember that the cuticle is the barrier to protect the surrounding skin and help protect the nail from infections. Push them back if you must, but they're there for a reason.



**Don't forget the other side:** Understandably so, we're more concerned with the top part of our nail—especially if we're doing them at home—but don't forget about the bottom. When cutting your nails, always make sure that you clean under the nail, otherwise, bacteria could form. Also, keep your clipping supplies separate. Keep one reserved for your fingers and the other for your toes.

**Match your nail shape and cuticle:** Ever been stuck on how exactly to cut your nails? If you're

unsure of what shape they should be—whether round, square or a mix of the two—just look at your cuticles. The U-shape of the cuticle should be reflected (upside down) by the top of your nail. The primary goal is to mirror the shape.

**Moisturize:** Contrary to popular belief, cuticle oil shouldn't be an optional part of nail care. According to Hadley, not only does it keep your feet and hands soft and moisturized; it also keeps your nail polish from chipping, too.

**Don't forget your base:** A base coat helps to give the color something to sink into besides your actual nails, and it prevents the nails from getting stained. You only need one coat of this and should wait at least a minute before applying color on top. There's no need to wait until it's completely dry.

**Seal the top:** In addition to sealing in color, a top coat is what gives your mani-pedi its shine and luster. Again, give your color, which you can have two layers of if the color is light or transparent, 60 seconds to settle before adding just one top coat. Wait 2-3 days if you want to add a second.

**Avoid heat:** Try not to handle any blow-dryers or hot ovens right after painting your nails. Most people don't know, but nail polish takes about 12 hours to harden. Too much heat can actually melt your polish. If you stick your nails in cold water for a few minutes, it will actually help harden your nail polish faster.

**Stay away from scents:** Scented lotions with synthetic fragrances can cause your nail polish to crack. Make sure to use lotions that are unscented if you need to moisturize.

**Gel should always be short-term:** Be careful with gel manicures. You should really only keep the gel and/or acrylic nails on for two weeks, but the cut-off would be three weeks. It's not good to keep them on any longer, as they will damage the nail beds and cuticles. Expired polish will also make infection more likely. There are nail polishes that actually don't have a shelf life, like organic nail polishes, which can actually be kept in the fridge if you choose. However, polishes that contain chemicals like toluene and formaldehyde should be replaced every 6 months as a good rule of thumb.



## ANOTAH opens second branch at The Avenues Mall

Anotah, a leading regional fashion and lifestyle brand known for its luxurious mix of richness and subtlety, extravagance and elegance, has opened the doors to its second store in The Avenues Mall, one of the largest shopping malls in Kuwait on 7 August. Located at the Ground Floor



Level at Phase 1, this store is dedicated towards showcasing the Anotah Lady collections, and immersing their customers into their exceptional world of fashion.

The resplendent opening event was hosted by Anotah ambassador, renowned social media influencer Dalal Al Doub and was attended by media members and fashion and lifestyle social media socialities and influencers. The event coincides with the second-time collection launch of the highly anticipated Dalalid X



Anotah High Summer Collection.

Commenting on the launch of the new store, Nisreen Al-Tahan, Managing Director at Anotah said: "We are excited to launch our new store in The Avenues Mall and provide our customers with an exciting journey as they pick their favourite fashion pieces. At Anotah, we continuously create inspiring lines for fashion-forward customers and for the summer season, we are collaborating with Dalal Al Doub and launching the High Summer Collection, which presents new outfit ideas and styles that are inspired by and for the Anotah lady."

Anotah's new store exclusively features the different collections created for the Anotah Lady, and showcases all new arrivals, must-haves and styled outfits with season's top trends.

The latest Dalalid X Anotah High Summer Collection is an alchemy of athleisure, street style and chic that is perfect for this season with a range of silhouettes in neutral and gilded hues that will carry our women from dusk to dawn. The collection features different patterns suitable for all body types allowing women to feel their best as they continue in their path of life, giving them the right confidence to carry out their vision and letting them define and give life to the collection.

Anotah's branches can be found in Kuwait at The Avenues Mall, Souq Sharq Mall, Al Kout Mall, Al Fanar Mall, Al Biraq Mall, Al Manar Mall, Al Muhallab Mall and Kuwait Magic Mall. Customers can also shop all the latest collections online at [www.anotah.com](http://www.anotah.com), which provides worldwide shipping services as well.

## PRETTY IN PINK

Pink is a colour you probably spent a good chunk of your childhood wearing but now as an adult, you may think it is far too girly and childish. However, millennial pink is currently very popular, and there are so many ways for women to wear it.

**Wear with denim:** Androgynous cuts of denim make the best pieces for a laid-back look with pink pieces. You can also keep it classic with a pink button-down shirt, and denim shorts, while stepping in a pair of statement heels. Throw on a chunky turtleneck sweater over sleek denim pants, and add a little bit of contrasting colour with a pastel coat. Play up the femininity of the colour by pairing a pink blouse with distressed skinnies. For a casual weekend activity, reach for black skinny jeans, and a graphic pink t-shirt.

**Try a tailored cut:** Suits are one of the most masculine things you can



wear and will give a tough edge to your pink outfit. For those days when you need a bit of extra pep in your step, a belted bad boy is it. A cinched waist, bold hot pink colour, and streamlined silhouette will exude confidence no matter what the day throws your way.

**Try pink athleisure:** Bomber jackets, track pants and oversized tees will lend a sporty vibe to the colour. Sporty stripes and bold buttons are definitely

what you want to breathe new life into pink outfits. Enter athleisure territory with track pant-inspired trousers or a comfy cotton-jersey dress.

**Add grungy accessories:** Styling anything pink with hardcore accessories like motorcycle boots or metal hardware is an easy way to take the colour from pretty to powerful. It's hard to imagine the grunge style without leather in all its forms; from a biker leather jacket to a leather skirt. A tight pink leather dress worn with patterned or ripped tights will instantly make you look grunge. Details matter in the grunge style. Don't forget to finish off with edgy accessories, such as ones featuring chains, spikes, studs, zippers and metallic details.

**Play with cut-outs:** Pieces that feature dramatic cut-outs will take the innocence that's associated with pink away. Cut-outs add something extra to every dress, whether it's a casual sundress or a cocktail dress—they are all about style and fun. Moreover, nothing says modern than a shoulder cut out detail of a pink leisure top for summer.

# Passphrases make online experience secure, user-friendly

Although passphrases, or phrase-based passwords, have been found to be more secure than traditional passwords, human-factor issues such as typographical errors and memorability have slowed their adoption.

Researchers are now testing two new passphrase systems which seek to address these shortcomings and improve the usability and security of existing passphrase authentication systems.

The first passphrase system incorporates a specialized wordlist using simple, common words; a six-word sentence structure that made meaningful sense; and a user-created mnemonic picture to assist with recall. The final result would be a passphrase such as "silly pet wolf ate our pizzas," with an accompanying

user-generated illustration. The second passphrase system replaced the six-word sentence structure with four words randomly drawn from a customized 1,450-word list.

The researchers assessed the usability of their systems against two existing passphrase systems: a user-generated passphrase containing at least 24 characters, and a system-generated passphrase using words randomly drawn from a list of 10,000. To gauge the success of their new systems, the authors asked 50 adult participants to create, in five minutes, a passphrase and any applicable mnemonic — without writing down what they created. The participants completed two recall sessions, one immediately following the creation of the four passphrases and one 7 to 11 days later. The researchers found that



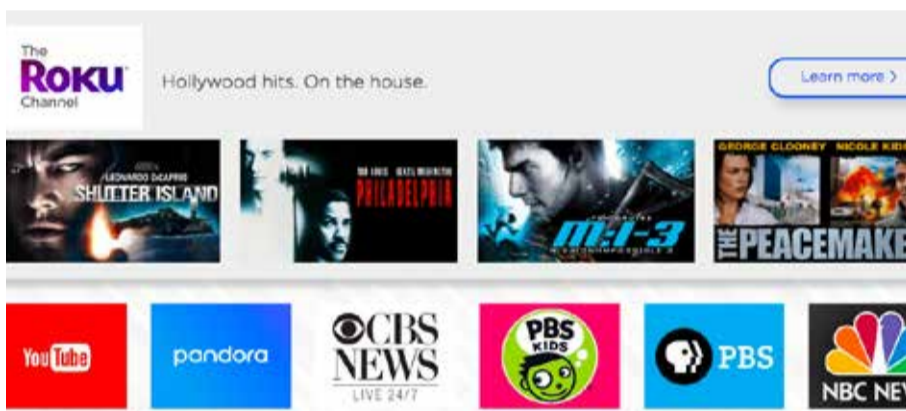
memorability was greatly improved under their new systems compared with the existing ones: Second-session recall success rates in this study were 82 percent for the six-word sentence

and 80 percent for the customized word list, versus only 50 percent for the user-generated passphrase and 34 percent for the passphrase created using the 10,000-word list. Given that

study participants were instructed not to write down or practice their passphrases, the researchers note that in real-world settings, the success rates for their new systems would likely increase.

Passphrases are more secure than passwords and avoid the various issues with biometric systems like fingerprint or facial recognition. It is inevitable that we will eventually need to move past traditional passwords, but it is nothing to fear. Instead of asking users to juggle both usability and security, which is complicated, let us provide secure passphrases and allow users to do what they do best: make things easier for themselves. By truly understanding how users think, we can design systems that keep them secure while also being easy to use.

## Roku offers free streaming service



Roku announced last week that its free, ad-supported streaming service, The Roku Channel, is now available on the web for viewing on PCs, tablets, and smartphones. Prior to today, users only had access to the channel if they had a Roku TV or streaming device.

After creating a Roku account on TheRokuChannel.com, you can start streaming the movies, TV shows, and short videos that the service offers. Among the free movies available on the Roku Channel are films from Paramount, Sony Pictures, Lionsgate, and Warner Bros. The catalog of free movies features mainly the older ones from these studios, such as The Matrix, 50 First Dates, Nacho Libre, and Wayne's World 2. There is also now live news from ABC News, Newsy,

PeopleTV, and Cheddar, among other partners. At the moment the offerings, features and design are all pretty threadbare, but nevertheless it is an easy way of finding something very random to watch.

Roku is also adding a new 'Featured Free' section to the top of its main menu, which aggregates shows and movies you can stream for free directly from its partners. This is similar to Apple's TV app in that it puts a spotlight on the content itself rather than whatever network it is coming from. Roku is giving Featured Free some prime positioning as you will find it at the very top of the home screen when it makes its debut. In exchange for the free offering, Roku hopes to increase the number of user accounts that would allow it to grow its ad business.

## Samsung to make 4TB SSDs

A couple of years ago Samsung launched its first 4TB solid state drives (SSD) at an asking price of \$1,499. The fact that there were very few takers for the pricey model must have factored in the company's decision to mass produce a new affordable variant, the 4TB QLC SSD. The problem with QLC NAND storage has traditionally been that it sacrifices speed for an increased storage density, but Samsung is promising the same 540MBps read and 520MBps write speeds for its new SSDs as it offers on its existing SATA SSD drives.



terabytes of space. Any concerns about the reliability of these drives should also be allayed by the three-year warranty promised by Samsung. The launch of the first drives built around these

new storage chips is slated for later this year.

An intriguing side note in Samsung's press release also indicates that the company will use the same technology "to efficiently produce a 128GB memory card for smartphones that will lead the charge toward higher capacities for high-performance memory storage." Given the launch of a 512GB Galaxy Note 9 from Samsung last week, it is expected that a cadre of half-terabyte phones will soon begin hitting the market. With more storage on phones one might think the need for additional storage cards would diminish, but the sales of storage cards with higher storage capacities keeps on increasing as we find ever increasing need to store things on our phones.

## Google's Gboard allows typing in Morse code

Google recently announced that it is bringing Morse code as an input method to Gboard for iOS. The company first integrated Morse code into the Android version of Gboard (in beta form) shortly after its I/O 2018 keynote. Alongside the debut on iOS, Google says it has made numerous improvements to the Android experience, too.

When activated, Morse code fills the keyboard area with two large dot and dash icons. As you tap the icons, word suggestions will appear at the top of the on-screen keyboard just as they do when you are using the QWERTY version. Google has created a Morse Typing Trainer game that it says can teach users Morse code in under an hour. You can play it on both mobile and desktop.

Most technology today is designed for the mass market. Unfortunately, this can mean that people with disabilities can be left behind. Developing communication tools like this is important, because for many people, it



simply makes life livable. Now, if anyone wants to try Morse code, they can use the phone in their pocket. Just by downloading an app, anyone anywhere can give communicating with Morse code a try.

Gboard for Android also allows you to link external switches to the device, so a person with limited mobility could operate the device.

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**1.090 KD**  
 لحم تونة ابيض الهوري من ماء ابل حنظل حنظل 4x160غم  
 AL WAZZAN WHITE MEAT TUNA IN WATER OR CHILLI 4X160GM

**1.695 KD**  
 زيت شوروو مع الكاموميل 3.5 لتر  
 AFIA SUNFLOWER OIL WITH CHAMOMILE 3.5 LTR

**1.990 KD**  
 لحم بقري بدون عظم / كيونج  
 BEEF BONLESS/KG

**2.490 KD**  
 لحم صان هندي / كيونج  
 INDIAN MUTTON/KG

**1.590 KD**  
 لحم بقر / كيونج  
 BEEF W/ BONE/KG

**0.890 KD**  
 حنظل / كيونج  
 SQUID/KG

**0.995 KD**  
 سمك التيلابي / كيونج  
 TILAPIA/KG

**0.245 KD**  
 ثوم / كيونج  
 GARLIC LOOSE/KG

**0.095 KD**  
 بصل هندي / كيونج  
 ONION INDI/KG

**0.170 KD**  
 بطاطس / كيونج  
 POTATO PAK/KG

**0.380 KD**  
 ليمون افريكا / كيونج  
 LEMON AFRICA/KG

**0.390 KD**  
 فاصول صيني / كيونج  
 BEAN CHINA/KG

**0.350 KD**  
 سايوكا / كيونج  
 SAIYOKA/KG

**0.590 KD**  
 كزبرة / كيونج  
 BITTRA GOURD/KG

**0.590 KD**  
 كادو / كيونج  
 KADHU/KG

**0.490 KD**  
 سمك ابراهيم / كيونج  
 SULTAN ABRAHAM(SMALL)