

FRAUD ALERT MOST COMMON FORMS OF HEALTH CARD REVEALED

LIFESTYLE DISEASES: LET'S PUT AN END TO THEM





We take immense pride and great pleasure in extending our sincerest congratulations and best wishes to

His Highness Sheikh

and to His Highness Sheikh

Khalifa bin Zayed Al Nahyan

President of the UAE

Mohammed bin Rashid Al Maktoum

Vice-President and Prime Minister of the UAE and Ruler of Dubai

and to His Highness Sheikh

Mohamed bin Zayed Al Nahyan

Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces

and Their Highnesses Members of the Supreme Council and Rulers of the UAE

and to all the people of the UAE

On the occasion of Eid Al-Adha

May Allah return it upon us all with goodness and blessings



WATCH MANUFACTURE SINCE 1865



Nipping selfishness in the bud

hat's the one thing we do several times – and eagerly – a day?
Checking social networks and posting on them, of course.
These networks have become platforms for expressing ourselves in various ways. Messages to friends, photos of gatherings, holiday albums, political and cultural views, jokes, etc are all happening here. But some of these posts may be illegal under the UAE law, which is designed to ensure that Internet users respect the privacy and feelings of other users. Our cover story this month alerts you to what you might inadvertently do wrong – keep in mind that the law here differs in many respects from laws in other countries. Even if a post isn't downright illegal, it may adversely impact friendships or job prospects. Therefore, these '20 dos and don'ts' are a very useful guide for safer social media habits.

This issue of **999** also aims to promote your digital safety in another area: shopping. We've all come to enjoy e-retail therapy and the convenience of e-payments, but many are still unaware of the online traps. Since knowledge is power, our feature will give you some more of it.

While the vast world of the Internet is unsurprisingly full of racketeers, we find – sadly – that something as fundamental as healthcare isn't free of fraud and unethical practices either. The health insurance card provided to all citizens and the majority of expats in the UAE lets people live stress-free and enables service providers to function smoothly. It feels like a betrayal, then, when clinics falsely bill for treatments not provided, or when cardholders misuse their benefit. There's a cost of dishonesty – it runs into billions of dirhams. For the greed of a few, medical care becomes more expensive for all. Our special report examines the issue from all angles.

Another aspect of modern day healthcare is the number of lifestyle diseases acquired by urban populations. It's a mystery why even the heightened risk of cancer and heart attack doesn't spur people into becoming active. We hope that our report and expert tips will encourage the exercise-wary to opt for a better lifestyle.

An extremely important aspect of security in the community is explored in our feature on violence in schools. When we hear of the brutal assault unleashed by eight-or nine-year-old boys on a fellow student, it beggars belief. It makes us wonder, what are the teachers doing, what are the parents doing? Don't they have a responsibility to raise children to be good human beings? Preventing school violence by detecting it early is no less than a national task. If we fail in this task, the fabric of society will be threatened — because these violent, bullying children will grow up to become lawless, uncouth adults.

As the first step towards turning the tide, you could draw your child into reading – it calms the mind and curbs defiant, wrong behaviour. Our 'Tips' section shows easy ways to make books a part of the household.

The solutions to apparently insurmountable problems are usually in our hands — all it takes is patience, common sense and a willingness to acknowledge facts. With these simple tools, we can change the world. At 999, that's always our endeavour.

Preventing school violence by detecting it early is no less than a national task. If we fail in this task, the fabric of society will be threatened because bullying children will grow up to become uncouth adults







Ministry of Interior United Arab Emirates

Editor-in-Chief Lt Col. Awadh Al Kindi

> Managing Editor Issam Al Sheikh

Designer Fatima Al Mickdady

Contact Us
Tel: +971 2 4194488
Fax: +971 2 4194499
P.O. Box: 38999
Abu Dhabi – UAE
www.moi.gov.ae

policemgz@adpolice.gov.ae Toll Free: 800 9009

Subscriptions

Dh50 – Individuals
Dh100 – Companies & government
departments

Published on behalf of the Ministry of Interior by



New Perspective

PO Box 77910 twofour54 Abu Dhabi, UAE Tel: 02-4012835

editorial@newperspectivemedia.com www.newperspectivemedia.com

Distributed by Tawze



Tel. 8002220 Fax 02-6424842

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HEALTH INSURANCE FRAUD CLAIMS ARE KNOWN REALITY. ALTHOUGH THEY CONSTITUTE ONLY A SMALL FRACTION, THOSE FRAUDULENT CLAIMS CARRY A VERY HIGH PRICE TAG. 999 HIGHLIGHTS THE REASONS, PREVENTIVE MECHANISMS, AND THE NEED FOR COLLECTIVE ACTION

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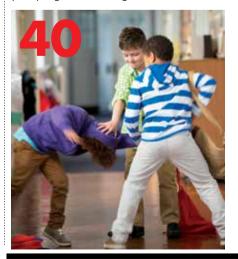
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Studies show that rising aggression amongst students has become a global concern, and the UAE has had its fair share of incidents, prompting calls for stringent action



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Diabetes and heart disease are directly related to the way we go about our day. **999** examines the statistics and the solutions

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School violence doesn't just mean educators mistreating students. Every now and then, the situation is the opposite with students or their family members committing acts of violence

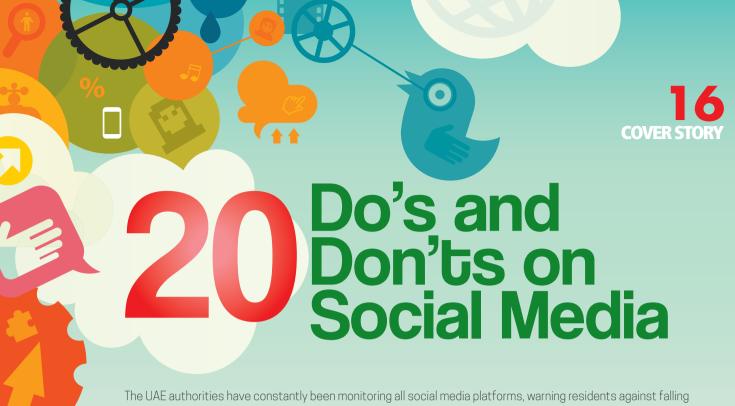
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twitter.com/999english

Kuwait and Bahrain opened their doors to prospectors. The emirates that would later form the UAE suffered from economic hardships following the pearl trade's decline



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foul of its Cyber Crime Law. Posting someone's photo without one's consent is just one of the myriad offences that may land a user in trouble. 999 lists down how one ought to navigate the churning seas of social networks



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Ali Obaid



Maysa Rashed Former Member of the Federal National



Internationally respected artist





President Khalifa issues decree on establishing President's Private Department



PRESIDENT His Highness Sheikh Khalifa bin Zayed Al Nahyan has issued the Federal Law Decree No 2 for 2016 on creating the President's Private Department.

According to the decree, the President's Private
Department shall be established to replace the President's
Business Department and shall be reporting to the Ministry
of Presidential Affairs.

Article 2 of the decree states that the department is mandated to oversee and manage any rights, fixed and movable assets, funds and investments by the President, either inside the UAE or abroad. It may also establish or hold shares in all companies in the UAE or abroad and transfer all aforementioned rights and assets to these companies.

The decree also states that the Minister of Presidential Affairs may define the mechanism for the duties, mentioned in Article 2 through a law or amendment he deems suitable.

The department shall have a chairman on a scale similar to a minister, who shall be appointed on a recommendation by the Minister of Presidential Affairs.

The Minister shall issue the department's organisation structure, as well as internal, financial and organisational regulations. Any provision conflicting with this law decree shall be deemed superseded.

The law decree shall be published in the official gazette and shall be effective from the date of issuance.

Under the leadership of Khalifa

UAE leads Arab countries in 2016 Global Innovation Index

UNDER the leadership of President His Highness Sheikh Khalifa bin Zayed Al Nahyan, the UAE showed a significant improvement in its innovation standing on the 2016 Global Innovation Index, placing first amongst Arab countries and 41st worldwide in terms of overall performance on the index, up from second in the Arab World and 47th globally last year.

Sultan bin Saeed Al Mansouri, Minister of Economy, said that the remarkable progress made by the UAE on the 2016 Global Innovation Index in elevating its global ranking adds to its impressive track record of comprehensive development witnessed under the leadership of President His Highness Sheikh Khalifa bin Zayed Al Nahyan, His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, and His Highness Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of

the UAE Armed Forces.

This year's Global Innovation Index measured the performance of 128 countries in the area of innovation which represents the majority of the global workforce and global GDP. The 2016 index is based on 82 sub-indices which measure innovation in detail.

The index results are attributed to the outstanding progress made by the UAE to its sustainable achievements in innovation inputs, especially the strengthening of institutions and market sophistication.

The Global Innovation Index 2016 sub-indices showed that the country ranked first globally in the cost of redundancy dismissal, ease of paying taxes, tertiary inbound mobility and state of cluster development.

The Global Innovation Index 2016 report highlights the exploration of the growing share of innovation achieved across global innovation networks.



Mohammed bin Rashid stresses role of innovation in sustaining UAE's progress

VICE PRESIDENT and Prime Minister of the UAE and Ruler of Dubai His Highness Sheikh Mohammed bin Rashid Al Maktoum highlighted the importance of innovation, clean technology and 'positive energy' in promoting the sustainable development of the UAE during his visit to the headquarters of Abu Dhabi's renewable energy company, Masdar.

His Highness toured around Masdar, which hosts a number of international firms and R&D centres that focus on renewable energy including Masdar Institute, the world's first graduatelevel university dedicated to providing real-world solutions to issues of sustainability.

In a statement, the Vice President said the country, through initiatives such as Masdar, demonstrates its capacity to lead the world in helping to secure a clean energy.

"Masdar has played an integral role in building a robust foundation for sustainable development within the UAE and globally, along with



other clean energy projects such as Mohammed bin Rashid Al Maktoum Solar Park in Dubai. They honor the vision and legacy of the UAE's Founder, the late Sheikh Zayed bin Sultan Al Nahyan, and the continued support and guidance of President His Highness Sheikh Khalifa bin Zayed Al Nahyan, and His Highness Sheikh Mohamed bin Zaved Al Nahvan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the

UAE Armed Forces," His Highness Sheikh Mohammed said.

The Vice President also reviewed the projects being executed by Masdar locally and globally, which are part of the UAE's strategy to increase its contribution to clean and sustainable energy by 2021. He also visited the headquarter of the International Renewable Energy Agency (IRENA), and reviewed its activities and accomplishments since 2009.

Vice President echoes youth values as formula for change



IN CELEBRATION of the International Youth Day last 12th of August, His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, has underlined the importance of youth to sustain the nation's development.

His Highness Sheikh Mohammed bin Rashid said: "Our formula for change is development that is based on a system of values upheld by the youth to foresee the future and seek to achieve happiness for all."

He made the remark on his official Twitter account during the occasion to introduce the National Programme for the Values of Emirati Youth, which is under the patronage of Her Highness Sheikha Fatima bint Mubarak, Chairwoman of the General Women's Union, Supreme President of the Family Development Foundation, and Head of the Supreme Council for Motherhood and Childhood.

Earlier, the Vice President created the Ministry of State for Youth Affairs in his cabinet, stressing that governments cannot attain viable development for their people without a genuine partnership with the youth.

This year's International Youth Day was celebrated under the theme "The Road to 2030: Eradicating Poverty and Achieving Sustainable Consumption and Production".



Mohamed hails strong bilateral relations between UAE and Yemen



HIS HIGHNESS Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the Armed Forces, received Yemeni Prime Minister Dr Ahmed Obeid bin Daghr at the Sea Palace, in light of the progress achieved by the Yemen government on a number of fronts and political development.

In their meeting, His Highness Sheikh Mohamed hailed the existing strong bilateral relations between the UAE and Yemen. The two leaders also reviewed the growing mutual cooperation in the best interests of the two countries.

Yemen's Prime Minister briefed His Highness Sheikh Mohamed about the humanitarian and relief operations currently taking place in more than one area to provide assistance to the affected people in Yemen.

His Highness Sheikh Mohamed confirmed the supportive stance of the UAE, led by President His Highness Sheikh Khalifa bin Zayed Al Nahyan, to the Yemeni people to overcome the security and economic challenges.

Prime Minister Dr Ahmed Obeid bin Daghr extended his thanks and appreciation to the UAE for its historic and supportive stance, and noble sacrifices towards the people of Yemen. He also praised the UAE's humanitarian aid for his people.

The Crown Prince of Abu Dhabi and the Yemeni Prime Minister emphasised their support to the United Nations' endeavours through backing negotiations between the Yemeni parties.

Mohamed bin Zayed's moral education initiative receives praises

THE PIONEERING initiative of His Highness Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces, to include moral education in schools' curricula nationwide was hailed by various cultural advocates in the UAE.

His Highness Sheikh Nahyan bin Mubarak Al Nahyan, Minister of Culture and Knowledge Development, said that the initiative is a step towards achieving a cohesive community that is proud of its children and is confident about its future.

He added that the initiative speaks of High Highness Sheikh Mohamed's keenness to support outstanding human values and the principles of high morality, which represent the solid foundation that connects the sons and daughters of the nation.

"These values are a strong catalyst that encourages creativity and achievement, keeps away Emiratis from sectarianism, intolerance and destructive ideas, and drives them to contribute to the UAE's successful development process," His Highness Sheikh Nahyan said.

The Minister of Culture reiterated that the initiative embodies clearly the wise vision of the Crown Prince of Abu Dhabi to prepare the youth to be fully capable



of taking responsibilities at home and in the community, preserving the principles of the Arab and Islamic heritage.



Saif bin Zayed pays tribute to martyr firefighter Al Balooshi

LT GENERAL HH Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of the Interior, paid tribute to the martyr of the nation, Jassim Issa Al

On his official Twitter account, HH Sheikh Saif bin Zaved wrote: "We offer our condolences to the family and friends of the nation's martyr and we pray Allah grant them patience and solace."

The brave firefighter struck the finest example of dedication by sacrificing his life in line of duty. He sustained fatal injuries after helping put out the flames during the rescue operations in a recent passenger plane cash landing at the Dubai Airport.

His valiant efforts, however, were not in vain, as everyone on board escaped from the burning plane alive—including 282 fliers and 18 cabin staff.

HH Sheikh Saif also extended his gratitude to HH Sheikh Ahmed bin Saeed Al Maktoum, President of Dubai Civil Aviation Authority, Chairman & Chief Executive Emirates Airline & Group, and the crew, over the successful dealing with Emirates Airlines' crash

Following the incident, HH Sheikh Saif bin Zayed tweeted: "I thank my brother Ahmed bin Saeed, Emirates Airlines, and all the crew on demonstrating an integral teamwork that led to the successful dealing with the crash landing."



It took only a few minutes to evacuate the passengers. And further 45 seconds for the civil defence to arrive at the scene and extinguish the fire.

Arab Youth and Women Ambassadors Conference honours Saif bin Zayed



IN RECOGNITION of his efforts in the areas of peace and security for youth and women, Lt General His Highness Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of the Interior, has been honoured by the Arab Youth and Women Ambassadors Conference on Counter-terrorism.

The awarding was held in Sharm El-Sheikh, Egypt. A shield emblem was conferred to HH Sheikh Saif bin Zayed. The award was received on his behalf by Adviser Khalifa Saif Al Tunaiji, Charge d'Affaires of the UAE Embassy to Cairo, in the presence of Khalid Saeed Al Shamsi, Chairman of the National Security Institute and Head of the UAE delegation to the conference.

In the event, Al Shamsi hailed the depth of the UAE-Egyptian relations and welcomed the issues being discussed at the conference.



Al Rumaithi honours a civilian for cooperating with Abu Dhabi Police

MAJOR General Mohammed Khalfan Matar Al Rumaithi, Commander-in-Chief of Abu Dhabi Police, honoured civilian Abdulla Rashid Al Na'imi at his office.

Acknowledging the outstanding efforts made by the citizen, Al Rumaithi awarded Na'imi with a certificate of appreciation and a memento for his cooperation with Abu Dhabi Police.

The police chief commended the sense of responsibility that Na'imi has displayed in working with the police organisation.

He also underscored the Abu Dhabi Police's keenness to honour outstanding initiatives of UAE residents to strengthen the safeguarding of communities in the country.



Fujairah Police holds graduation rites for its specialised courses

THE Fujairah Police General Headquarters held a commencement ceremony for four specialised courses within the Annual Plan of the Ministry of Interior for 2016.

Aiming to hone personnel skills, the courses were offered by the Fujairah Police, respectively: 'Contacting and Communicating with Partners', by Dr Ali Zayed Breima; 'Internal Contact and Communication Skills', by Dr Jameel Faragallah Khaleel; 'Ethics of Security Career', by Fouad Ali Al Qahali; and 'Distinction in Client Service', by Colonel Gamal Salem Abdullah Al Ameri.

The training courses familiarised participants with modern theories and practices in their corresponding field of expertise. A total number of 81



officers, including non-commissioned officers and staff from different police leaderships participated in the training. At the end of the ceremony, Dr

Sulaiman Saeed Obaid Al Murshedi, sponsor of the graduation, presented certificates to the participants and awards to the lecturers.

Ajman Civil Defence reviews latest drones

A DELEGATION from the General Department of Civil Defence in Ajman visited DJI, a Shenzhen, China-based company that specialises in drone manufacturing. The delegation reviewed the latest drones manufactured by DJI, and their technical specifications.

Colonel Nasser Rashid Al Zarri, Head of the Media and Public Relations Section at the General Department, mentioned that this visit was part of the department's endeavour to utilise the latest drone technology with the ultimate goal of securing life and property. Al Zarri underscored that the slogan 'Lives and Property Protection' adopted by the Civil Defence Department summarised the sense of safety and security felt by visitors and residents in the emirate.

Last March, the Aerial Support Team at the General Department of Civil Defence in Ajman launched a drone equipped with life belts to support marine teams in rescuing drowning people.



Al Mazeina heads executive leaders' board meeting



LT GENERAL Khamis Mattar Al Mazeina, Commander-in-Chief of Dubai Police, presided over the periodic meeting of the administrative board of executive leaders.

The meeting was held in the presence of Lt General Ahmad Hamdan bin Dalmouk, Director of the General Department of Training; Lt General Pilot Anas Al Matrooshi, Director of the General Department of Operations for Transport and Rescue; Dr Mohammad Murad Abdulla, Director of the Decision Making Support Centre; and a number of general departments and police

station directors in Dubai.

During the meeting, Al Mazeina reviewed the project of honouring the staff at police centres. He instructed that the project be referred to the Committee of Decorations and Incentives for a closer study.

He also reviewed the level of accomplishment of the innovation team, particularly the enhancement of the Quick Report Initiative, The 60 Second Initiative, Ali Darbak's Initiative, Business Package Initiative, We Anticipate the Date Initiative, E-Distribution Initiative, Unified

Communication Number Initiative, Self-Action Initiative, and the Eve of Police project.

As part of the agenda, he also reviewed the project regarding the regular visit to inmates to check up on their condition and support them psychologically so they can resume normal life after prison.

Also discussed was the Smart Corner initiative at police stations, within the scope of the Hamdan bin Mohammad Award for Smart Government. The award aims to digitise public services for greater satisfaction.

Sharjah Police taps National Ambulance to strengthen emergency response

IN line with the strategic goals set by the Ministry of Interior for strengthening public trust in ministry services, Colonel Abdullah bin Amer, Deputy Commander-in-Chief of Sharjah Police, presided over a coordination meeting with National Ambulance.

Present at the meeting were Colonel Mohammad Byat, Director of the Traffic and Patrol Department; Colonel Arif Hassan bin Hadeeb, Director of the Media and Public Relations Department; and a delegation from the National Ambulance Company, led by Ahmed Saleh Mohamed Al Hajeri, Deputy Executive Director of National

Ambulance.

In the meeting, factors affecting the delay of ambulance arrival at accident sites were addressed.

It also reviewed feedback from the public

regarding topics, such as transporting injured persons, and the response time of ambulance patrols. The achievements and innovations in ambulance services have also been tackled in the meeting.





Al Hadidi awards RAK Police officers with new ranks

BRIGADIER Abdullah Khamis Al Hadidi, Acting Commander-in-Chief of Ras Al Khaimah Police, decorated promoted officers in RAK Police with their new ranks, in the presence of Brigadier Dr Mohammed Al Hamidi, Director General of Central Operations; Brigadier Dr Faisal Al Mail, Director General of Resources and Support Services; and Brigadier Hassan Ali, Deputy Director General of Central Operations.

Al Hadidi congratulated the promoted officers, and praised the merits of their promotions. He reminded them that their new ranks also mean increased responsibilities towards the country and required them to work harder. He put



forth that a promotion is an assignment rather than an investiture.

The newly promoted officers expressed

their appreciation to the trust given by the Minister of Interior and they pledged to be worthy of that faith.

Umm Al Quwain Civil Defence tightens risk mitigation services



COLONEL Hassan Ali bin Sorm. Director of the Civil Defence Department in Umm Al Quwain, announced department plans, including the construction of two centres in Falaj Al Mualla and Al Labsa, with the aim of reducing the response time for fires, thus curbing losses.

"Different areas and neighbourhoods of Umm Al Quwain have witnessed urban growth. They need civil defence services to protect people and property from the dangers of fire and other accidents. And they

also need more awareness on the best ways to fight fires," bin Sorm stated.

He also said that the Civil Defence Department had two centres in Umm Al Quwain, plus three rescue posts on Sheikh Zayed bin Sultan Al Nahyan Road, Mohammed bin Zayed Road, and Union Road - all of which had state-of-the-art equipment and mechanisms, and were manned by highly qualified local personnel.

Bin Sorm said that at the national level, Civil Defence teams arrive at accident and disaster sites within 6 to 8 minutes, minimising losses and

damages to lives and properties. This progress, he said, was achieved by the support of the UAE leadership and the follow up of Lt General His Highness Sheikh Saif bin Zaved Al Nahvan, Deputy Prime Minister and Minister of Interior.

"The Civil Defence Department in Umm Al Quwain has carried out evacuation drills in public and private institutions, and held awareness campaigns for the staff of these institutions on dealing with fires and natural catastrophes," said the director.

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1 million

The number of narcotic pills foiled by Abu Dhabi Police as two male suspects tried to smuggle them to Saudi Arabia. The authorities, in cooperation with the Ministry of Interior, intercepted the operation of the suspects following an intelligence report shared by the security agencies from the Kingdom. The report tipped off local forces to monitor their movements in Abu Dhabi, Dubai and Sharjah.

24 hrs

Time it had taken for UAE authorities to arrest the suspect in the slain of an Asian national before he was able to fly out to his home country. He was nabbed in Abu Dhabi by the joint action of Dubai Police's Criminal Investigation Department and Abu Dhabi Police. The initial report from the authorities said the victim sexually abused the suspect but the latter resisted and stabbed him several times, killing him on the spot.

30%

The rise in the number of vehicles in the emirate of Abu Dhabi during this summer season. Abu Dhabi Police cited that majority of the travellers cross the frontiers of Saudi Arabia and Oman for the summer holidays and Umrah, as well as other Gulf states such as Qatar and Bahrain.

Dh150,000

The amount money seized by Criminal Investigation Department (CID) officials of Abu Dhabi Police from a suspected drug peddler, selling narcotic pills amongst schoolboys in Abu Dhabi. During a raid, the jobless man was also found with 6,500 psychotropic pills in possession. Colonel Dr Rashid Bursheed, Director of the CID, said a tip-off from an agent prompted them to form a team to closely watch him.

Abu Dhabi Police arrested a man who was caught trying to break into a vehicle in an industrial area of Al Ain. The 25-yearold Asian man, confessed to stealing items in about 15 vehicles and found the items during a search of his home. The arrest came after police formed an investigation team following several theft reports in the area.



"A few mobile games pose risks to the users, making them a tool to share the coordinates of the places they move around. The GPS specifies the location of the gamer and sends the coordinates to dubious servers around the world. In addition, the user may endanger his life and that of other road users if he plays the game while driving."

Major General Omair Al Muhairi, Director-General of the Police Operations of Abu Dhabi Police, on stressing the repercussions of playing electronic games and software amongst mobile users, especially drivers.



"It only takes a single click for a harmful gossip and rumour to reach millions thanks to messages and news that lack accuracy and credibility, circulated through social media platforms. We call on the public not to rely on such information. Those who deliberately spread rumours or lies on social media could face jail of one month to three years."

Colonel Dr Salah Obeid Al Ghoul, Director of Law Respect Culture Bureau, General Secretariat of the Office of Deputy Prime Minister and Minister of Interior, on encouraging the public not to pay attention to unconfirmed reports that could put social peace and public order in peril.



UAE NEWS BULLETIN

POLICE NEWS, PEOPLE, NUMBERS AND EVENTS



Three people were arrested by the Anti-Corruption Department of Abu Dhabi Police for allegedly selling forged medical documents. The three suspects, including an Asian male nurse, had earned more than half a million dirhams by selling the documents. The fake papers also had counterfeit stamps of health authorities. Two other men from the Middle East and Asia were also involved in the modus.



A Gulf national was found guilty of murdering his girlfriend and then drinking alcohol. His sentence was four years in jail and Dh367,000 payable in blood money. The convict had strangled the woman three years ago at a hotel apartment; then he got drunk and went to sleep. After waking up, he went to the police and confessed his crime.



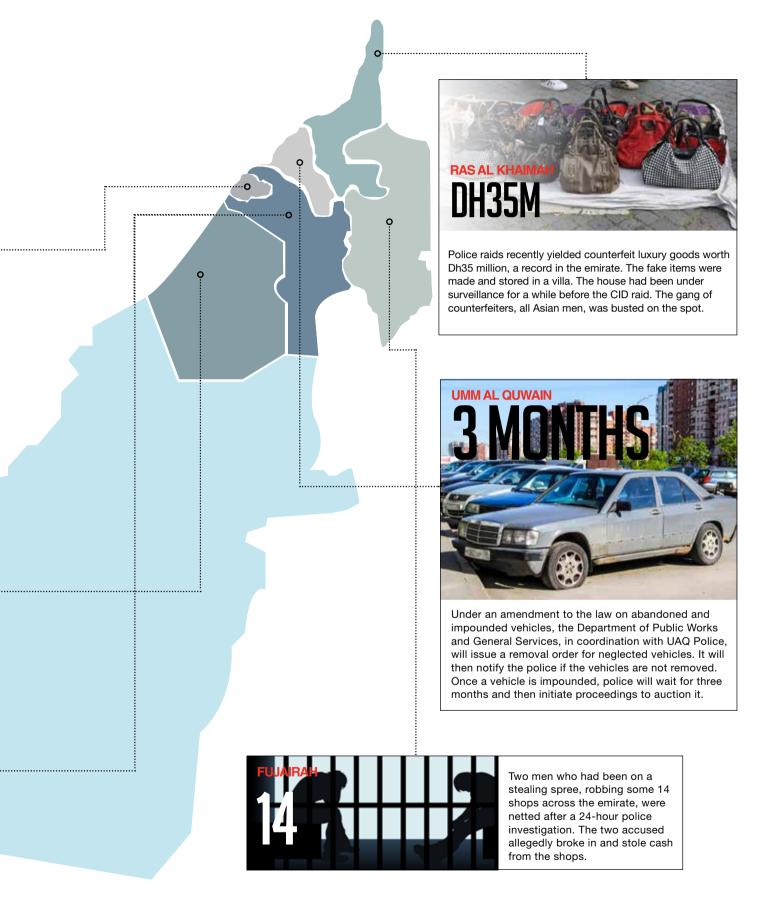
A young Asian was produced in court for arriving in Dubai with 314 grams of marijuana hidden in six pieces of cake. A search of his luggage at the airport revealed eight poppy seeds. The accused claimed that the cakes and seeds were gifts for a friend in Dubai. The man denied knowledge of the marijuana hidden in the cakes.

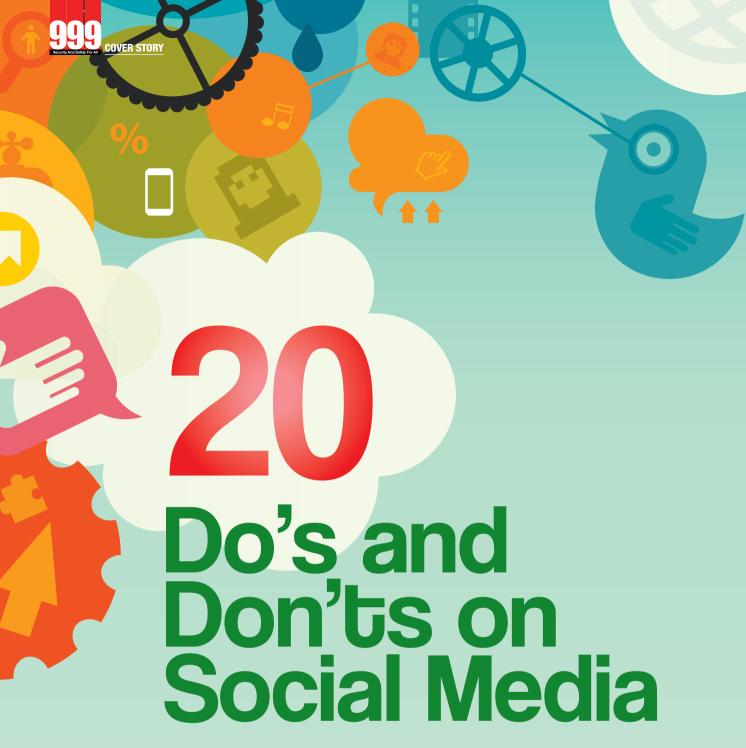


A con man pretending to be an amputee had earned Dh800 in just four hours by begging. His luck ran out when he was arrested; it was found that he had tied up his sleeves to make his arms appear amputated.

ċ







The UAE authorities have constantly been monitoring all social media platforms, warning residents against falling foul of its Cyber Crimes Law. Posting someone's photo without one's consent is just one of the myriad offences that may land a user in trouble. **999** lists down how one ought to navigate the churning seas of social networks

By Dipali Guha

social network invites us to let our hair down - it's so easy to quickly type out a post or upload a photo, with no thought about its consequences. Even throwing an insult at a stranger, or maybe even a friend, raises few eyebrows because we aren't actually saying it to their face. The general feeling is that "what happens on social media stays on social media", and real life can go on just fine, regardless of the skirmishes on Twitter, Facebook, WhatsApp or Snapchat.

However, like every action, what one does on social media also has an equal reaction. Silly posts can cost friendships, bad posts can cost jobs, careless posts may be an invitation for thieves, and really thoughtless posts can result in legal action.

Residents in the UAE probably don't often remember the social media boundaries set by the government, but the recent spate of people who have crossed the line is a reminder that one must act fittingly online as one would

So here are the top 20 do's and don'ts of social media habits, essential to basic online courtesy that adheres to the UAE law.



"The Cyber Crimes Law makes it an offence to use any information technology means to breach someone else's privacy, including taking pictures of others, and uploading those pictures online. Even downloading a picture without a person's consent is a crime under this act."

1. Don't post someone's photo without their consent

Netizens (Internet citizens) who take a snap of someone, upload it without asking, and tag them are dime a dozen. If you're one of them, quit the habit. Friends may not object, even if they're uncomfortable about it, but it does result in resentment. If the person whose photo you've clicked and posted without permission is not a friend, they may decide to sue for breach of privacy and the UAE law gives them the right.

2. Don't abuse your boss or workplace online

Venting ire about work conditions by posting a Facebook status has become the order of the day. Even if you're overcome by the need to post a status, accompanied by emojis showing strong feeling, be very careful about the words you choose, and definitely don't abuse someone by name. It could legally mean defamation. At the very least, it could catch the boss's eye and ruin your promotion prospects.

"The use of social media should be treated as publications like newspapers, books or magazines when it comes to defamation. Arguably, the risk of damage is higher when social media is used, given the instantaneous and largely uncontrollable spread of opinions posted to social media sites.

3. Do record consent permission when in doubt

When taking pictures in a social setting where you aren't familiar with everyone, keep a record of their consent before publishing it on social media. This is to make sure that you have permission to upload their snaps on social media. If they refuse, leave them alone.

The UAE Penal Code (Federal Law No 3 of 1987) also makes it an offence to transmit someone's photograph without their consent.

Laws about cybercrime back home are not as stringent as it is here. Actually, I myself posted a high scool photo of my friend, even though I knew she wouldn't like it. That was a childish thing and I thought it wasn't a big deal. But when I sensed that she felt embarrased of what I did, I said sorry and took the picture down on my account."

Rico Vera, 26, Filipina expat

4. Do apologise for a mistake

Scanning and posting photos of friends from their old school yearbook or teenage days may leave them red-faced. It might actually hurt their current social life or career. If you've done it impulsively, then take the picture down and apologise.

"Reviewing a candidate's social media presence may soon become standard operating procedure.
According to CareerBuilder's annual social media recruitment study in 2015, the number of employers taking to the web to research about applicants has steadily risen over the past few years." thehiringsite.careerbuilder.com

5. Don't post endless duckface selfies

Employers inspect candidate's public profiles these days. Social media profiles and the photos posted on your accounts project your personality. As you can imagine, a series of pouty selfies don't speak of a mature mind.

"As a photographer, sometimes it's hard to separate a subject from the crowd, but I'd still take a snap and upload it online. Maybe what I could do, now that I'm already aware of the law, is to talk to the person whom I incidentally took a picture of and ask for permission

Anne Moise, 25, Malaysian expa

6. Do check to see if any strangers are coming into the frame

Even where there's no risk of offending the person whose photo you're taking, or even if you're just photographing a general scene, it's advisable to see if a stranger is being included in your frame. If they notice a camera lens pointed in their direction, they may object and an argument may ensue.



7. Be careful about how you address friends

Things you wouldn't say to someone's face come tumbling out when sparring on social media. People just love having the last word when they know others are reading that chat thread, but a heated debate can permanently damage relationships. Some fights just aren't worth it.

> "If a message has vilifying content about someone, then it is a crime under UAE law, but it will not be defamatory unless it is published to a third party by the sender.'

9. Don't forward obscene photos or abusive memes, even if it's a public figure

This one could get you into serious trouble because it might come under the defamation category. It doesn't matter if the photos or memes didn't originate from your device; forwarding them to other users could count as complicity in a crime.

8. Don't post a letter to a dead relative

There's no law against it, and it won't get you fired, but it could be tedious for people who aren't interested in how you want to thank a relative who passed away. It's best to publish such a letter only to your group of close friends.



A woman expat was arrested and deported with express speed in July 2015 for posting on Facebook the picture of a car parked across spaces reserved for the disabled. The car's owner went to the police, complaining that abusive words had been used with the post. After a trial, she was convicted of both posting without consent and insulting

10. Don't insult a stranger online, even if they're wrong

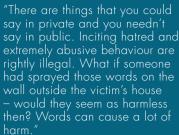
Someone may have done something generally offensive, but that doesn't mean you can insult them online. Posting anything that allows that person to be identified, along with cursing or swear words, can result in being marched out of the country.



"The thief knew the house was empty, and the girls had used their geolocation, which helped him locate the house. The robber even had a coffee while looting the house." Nouri Safwan, Network Security Engineer and Awareness Specialist at the Telecommunication Regulatory Authority, on explaining how a UAE home was robbed after a social media post about a coming vacation.

11. Do wait before sharing your holiday

You can't wait to tell the world that you're leaving home on a great vacation. But you should. Thieves identify potential targets, find out their names and then scan social media profiles to see who's not going to be at home.



Ruther Baker, 43, British expat

13. Don't incite hatred against a community or a religion

It's okay to share analytical media articles but don't post anything or share anything with an obvious bias against a community or a religion. Whether the tone is mocking or abusive, this is a crime.

12. Don't click and circulate photos of an accident

The UAE public was reminded by the Ministry of Interior after a recent crash-landing of a passenger plane in Dubai that taking and forwarding accident site pictures were illegal activities.

14. Don't make derogatory comments about any one gender

Jeering at all women or bashing men, even without naming anyone specifically, won't earn you any new friends. In fact, it might alienate quite a few existing friends.



"One of my friends did that to me. I really felt violated. She deleted the photo, but it took about a month before I finally spoke to her again."

15. Don't post unflattering photos of friends

We can't always look our best. Some photos come out plain bad, and we wouldn't want them circulating online forever. You wouldn't post lousy photos of yourself, so why do that to a friend?

16. Do watch how frequently you post and what you post

Bombarding Facebook friends with pointless photos (e.g. people sitting around at home; wonky pictures of half-eaten food; a status update saying that you've just woken up) or boring WhatsApp groups with random videos will just make you an unpopular person. You may get blocked by friends or get ticked off by the group.

Up to 3 years in jail awaits rumour-mongers on social media, especially if the rumour is liable to disturb public security or harm public interest in any way.

17. Do verify information before forwarding

It's an intensely irritating habit to just forward a sensational post (e.g. There are carcinogenic substances in ketchup) without at least Googling to see if credible news websites have also published it.

The UAE Cyber Crimes Law is very clear: "People who choose to start or spread misinformation on the Internet need to consider that here in the UAE, the law on combating cybercrime brings into its ambit criminal charges for damaging social peace and public order."



It was reported in February 2016 that a group of women from the Gulf filed a civil lawsuit against a Twitter user who had said hurtful things about all women from their country. The words, when isolated, were not abusive, but the whole tone and phrasing of the tweets made them highly offensive.

18. Do refrain from trolling and bullying

Without actually using any swear words or objectionable photos, you might still end up acting like a cyber troll or cyber bully when you repeatedly go after a person or a group of people. In extreme cases, this may become a legal issue.



"Parents should control their children because letting them have their own social network account could make them easy prey to blackmail and other crimes."

Mohammed Abdullah, Director, Decision Support Centre, Dubai Police

19. Do keep an eye on your children's social media accounts

It's not an invasion of privacy if, as a parent, you want to know what your child is posting. Children younger than 12 shouldn't even have their own accounts. Explain to them that the online world can be as dangerous as it is fun – don't beat around the bush when telling them about the dangers.

20. Don't post anything that may be insulting to the nation or its leaders

This is one of the most serious online offences you might commit in the UAE. Freedom of speech here doesn't mean the freedom to insult leaders or the country as a whole, though other nations may allow that.

What does it mean to have a law on social media usage?

Legal expert Imran Khan, a UAE-based advocate and consultant, says that the existence of the law itself would act as a deterrent against irresponsible behaviour. "The UAE Cyber Crimes Law prevents offensive activity on social sites. Users use the power of the world wide web with respect for others' privacy," he says. Jordanian expat woman Missum agrees that awareness of the law would make her a lot more careful. "I wouldn't want to see myself holding cold bars of the prison or paying a large fine for that matter. Knowing the consequences that I might suffer if I post something insulting on social media. I'll be very cautious. Just the fact that I'll have to pay a lot of money scares me to death," she says.







DON'T TREAT THE HEALTHCARD AS A FREEBIE

Health insurance fraud claims are known reality. Although they constitute only a small fraction, those fraudulent claims carry a very high price tag. 999 Highlights the reasons, preventive mechanisms, and the need for collective action

By: Maha Ismail

n the UAE where a large number of organisations provide health insurance to their employees, the medical care system here is said to be one of the best in the world. But the warped side of the human mind can turn a great thing into something rotten. Over the past few years, health insurance misuse has made headlines frequently.

In early 2013, this magazine reported how misuse of health insurance coverage was pushing up the cost of insurance premiums in the UAE by nearly 20 per cent. The 999 report also said that the misuse and deliberate fraud cases were leading to fewer benefits and higher co-payments for those insured

In June 2015, it was reported that hundreds of suspected fake claims raised by doctors and healthcare providers had

been unearthed in Abu Dhabi, many of them investigated and taken to court, thanks to undercover observation, patient tip-offs and whistleblowers.

In February this year, the Dubai Health Authority announced a datasharing scheme that would give medical professionals some insight into who might be misusing their health cover. In April, media reports reminded health card holders that letting someone else use their card could mean a fine of Dh5,000, under the provisions of law No 11 of 2013 on health insurance.

The cost of health insurance card misuse runs into billions of dirhams a year, as per health insurance industry estimates.

Examples of card misuse are: requesting multiple medical tests; performing unnecessary surgeries; prescribing

unnecessary medications; the insured person visiting more than one hospital / health centre / clinic within a few days; health card duplication; more than one person using the same health card if they have the same age or similar names; pharmacies handing the insured more expensive brands of the prescribed medication; and buying branded sunglasses instead of prescription glasses.

Some hospitals, clinics and medical centres, laboratories and pharmacies in different emirates have become known to insurance companies for such irregularities. That has prompted the insurers to prevent their customers from dealing with these healthcare providers; and if the customers insist on dealing with these parties, then the insurance company might impose an additional premium for it.



STEVE CLEMENTS

Director, Health & Group Benefits at Willis Towers Watson

Insurance violations are making healthcare more expensive in the UAE. Statistics recently released by Health Authority Abu Dhabi (HAAD) showed that government expenditure on 'Thiqa', the health insurance programme for citizens launched in 2007, had amounted to Dh30.7 billion in the first eight years. The number of holders of health insurance cards issued by HAAD through its accredited companies

RISING COST

rose to around 3.7 million comprising citizens and residents, of whom nearly 2.8 million were residents of Abu Dhabi emirate, and 900,000 were from various parts of the country.

Figures from Haad show that The number of Emiratis registered under the Thiga programme had shoot up to 773,627 last year, up from 202,870 in 2008.

Daman's basic programme had 1.3 million members last year, up from 1 million in 2010.

Last year, Haad paid Dh942 million in subsidies, up from Dh30.5m in 2010.

Steve Clements, head of health benefits and collective benefits research at Willis Towers Watson, an international advisory, broking and solutions firm, spoke to 999

about the healthcare industry in the UAE and the region.

He explained that the cost of healthcare benefits for company employees in the Middle East and North Africa region was on the rise, driven largely by rising costs of hospital services, patient care and medical technology, as well as the excessive use of medical services. That was according to a report published by the company, he said.

The report, 2016 Global Medical Trends Survey, showed that health insurance companies were expecting a cost increase of 12.2 per cent this year in the MENA region, compared with an increase of 12.6 per cent in 2015, higher than the global increase of 9.1 per cent expected for this year.

THE NUMBERS

202,870 **††**††††† **EMIRATIS REGISTERED BY HAAD IN 2008**

773,627 🚻

EMIRATIS REGISTERED BY HAAD IN 2015

DH30.5 MN

SUBSIDIES PAID BY HAAD IN 2010

DH942 MN

SUBSIDIES PAID BY HAAD IN 2015

Source: 2015 Data from The Health Authority Abu Dhabi



Health insurance card misuse was one of the main reasons for the cost increase. said Clements. In the region and the UAE, showed the report, 3 out of every 4 insurance companies (75 per cent) cited excessive use of healthcare services due to the recommendation of doctors as the most important factor driving up costs.

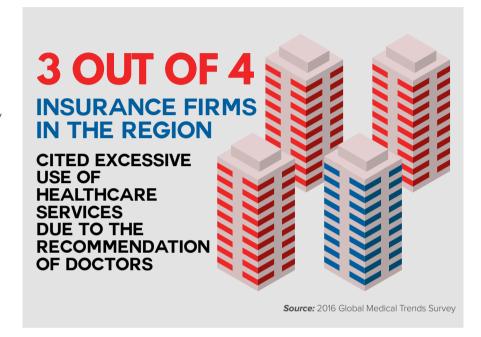
On other findings, Clements disclosed that in the MENA region, including the UAE, the number of insurance claims for heart and blood diseases, and respiratory diseases had seen significant increase in the past several years.

Currently, he said, about 60 insurance companies are operating in the emirates of Abu Dhabi and Dubai that had taken the initiative to establish healthcare systems.

He also mentioned that many health insurance companies in the UAE made large investments in technology, which helped to push the market forward in areas such as customer service and claims management.

Clements identified the categories of health services that will change over the next five years in the region. It inculdes primary medical services /

outpatient clinics (54 per cent), hospitals / hospitalised patients (57 per cent), pharmacy (57 per cent), maternity (54 per cent) and dental care (52 per cent).



DOCTOR CONVICTED **OF GIVING FALSE** INFORMATION

A doctor was taken to court once it was found, following the filing of the insurance claim, that he had listed medical services he didn't provide to the patient concerned. The court in one of the emirates found him guilty of fraud and embezzlement, and he was fined Dh10,000 by the court.

Moreover, once the Medical and Pharmaceutical Licences Commission at the emirate's health authority was notified about the ruling against the doctor, the commission reviewed the case, and looked at similar cases involving other doctors in the emirate. Following the review, the health authority put their names in a blacklist of medical professionals.





STRINGENT CONTROL

n the face of such a large healthcare bill and cases of irregularities and misuse, health authorities in the UAE are keen to increase supervision and make fraud prevention mechanisms tighter. Among remedies are claims audits and periodic inspection of health facilities.

The authorities are also calling upon health card holders, both citizens and residents, to access their information through smartphone apps in order to figure out all the healthcare costs and financial coverage. This would create awareness among card holders on the health insurance coverage they are entitled to.

The electronic linkage between health authorities and health insurance companies in the country, and the electronic follow-up of financial claims from both government and private health facilities contributes to the detection of irregularities in the health sector, of which card misuse and health services misuse are the most important.

After the new directives in the UAE to re-examine and rationalise the benefits and services provided by health insurance cards, a lot of the violations would be dealt with.

Insurance companies in the UAE are also keen on stringent systems that would support medical accounts auditing staff and investigators, helping them detect fraud or abuse. These companies are increasing the number of auditors and investigators for analysing financial data from hospitals, medical centres, clinics, pathological laboratories and pharmacies.



The electronic linkage between health authorities and health insurance companies in the country contributes to the detection of irregularities in the health sector

CLINIC HIDES THE EXPIRY OF INSURANCE CONTRACT

A woman who needed emergency treatment was taken to a private clinic in one of the emirates. The husband produced the health insurance card, but the clinic told him to pay the costs in full, even though the cardholder was entitled to a deduction from the bill. When the husband objected, the clinic gave him a medical report, telling him to file the insurance claim and get a refund of the excess amount that he had paid.

So, he filed the claim, but was told that it would need to be investigated by a medical committee before settlement. He was asked to come back after a fortnight. When he returned, he was again told to wait for a month. And after a month, he found that the employee who had taken his claim papers had gone on holiday. The person who was

now handling the case expressed surprise that his claim papers had not been accepted at all - the shocked claimant was told he wouldn't get any money back, as per the investigation of the committee.

The claimant's right to insurance was violated as the clinic had failed to reveal that its contract with the insurance provider had expired and wasn't renewed thereafter. Also, the clinic was still admitting patients who had cards from the concerned insurance provider, and billing them for services, concealing the fact of its contract expiry.

The insurance company shared the blame as well, as it couldn't find a way to return even one dirham to one of its

As the refund amount claimed was not that big, the husband decided to not pursue a complicated complaint procedure. Instead, he immediately stopped dealing with this particular clinic.





99

Nabidh provides a comprehensive view of the medical file, ensuring elimination of unnecessary costs and greater



DR MOHAMMED AL REDHA

Director of Health Data & Information Analysis, DHA

THE NABIDH INITIATIVE

mongst the healthcare measures undertaken to curb irregularities and misuse of health insurance cards, a major one is the Nabidh initiative of the Dubai Health Authority (DHA). The project, launched by Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai, in February this year, is part of DHA's Health Strategy 2021.

Dr Mohammed Al Redha, Director of Health Data and Information Analysis Department at DHA, said that Nabidh was the first electronic health project to cover the entire emirate. The project was born of a partnership between the infotech team at DHA, the Ministry of Health, the Committee on Health and Safety at the Executive Council of the Emirate of Dubai, private sector healthcare service providers, health insurance companies, and companies in the field of health information technology in the

emirate.

Nabidh is the name for the Dubai Integrative Health Network. It aims to create a unified electronic file for each patient going through the public and private healthcare systems by connecting the patient data scattered between various health authorities.

Dr Al Redha said that this initiative provided a comprehensive view of the medical file, ensuring healthcare of the highest quality, better patient safety, elimination of unnecessary costs, and greater compliance with the best medical practices.

He added that this unified electronic file would assist in reducing fraudulent practices in healthcare and health insurance. For example, it would help the authorities see which doctors tend to frequently ask patients to get expensive tests (such as MRI scans) done. Identifying such things would prevent their recurrence, saving a lot of money.



12.2%

EXPECTED COST INCREASE FOR INSURANCE FIRMS IN THE MENA REGION FOR 2016



9.1%EXPECTED GLOBAL COST INCREASE FOR INSURANCE

FIRMS IN 2016

COMMUNITY OUTREACH

Health insurance companies and UAE authorities are conducting community outreach programmes using print, audiovisual media, websites, social networking and SMS, with the aim of educating people on detecting fraud and manipulation of their health insurance cards.

Community members are informed that if they are made to undergo unnecessary tests and treatments by a healthcare provider that simply wants to inflate the bill, then the health of the insured person might suffer instead of improving. Therefore, the insured should be alert to such tactics for the sake of their own health, even if the cost of the tests and treatments is covered by the insurer.

The awareness campaigns urge every member of society, if they suspect exploitation by a health service provider, including

pharmacies, to immediately report this through the toll-free number of their health insurance company or through the insurer's website.

Clements said that companies could not control the cost of medical technology, but they could motivate their employees to be better consumers of healthcare.

All segments of society can contribute to controlling the expense of healthcare, which ultimately benefits the insured. Higher costs of medical services, arising from fraud and ill-advised practices, would ultimately be passed on to the insured, either in the form of higher co-payment or less cover provided by the employer. Therefore, everyone has a stake in reversing this negative trend.





We take immense pride and great pleasure in extending our sincerest congratulations and best wishes to

His Highness Sheikh

and to His Highness Sheikh

Khalifa bin Zayed Al Nahyan

President of the UAE

Mohammed bin Rashid Al Maktoum

Vice-President and Prime Minister of the UAE and Ruler of Dubai

and to His Highness Sheikh

Mohamed bin Zayed Al Nahyan

Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces

and Their Highnesses Members of the Supreme Council and Rulers of the UAE

and to all the people of the UAE

On the occasion of Eid Al-Adha

May Allah return it upon us all with goodness and blessings









Dr Theodore Karasik is a Gulf-based Political and Social Analyst at Gulf States Analytics

DIGITAL REMEDY FOR HEALTH CARD ABUSE

Using one card for multiple patients or filing false insurance claims are being curbed by a shared database. The next solution could be in the Emirates ID

ealth insurance is mandatory now in the UAE and is to be provided by all employers. But there's a lurking problem: residents are abusing the system. A medical card issued to a single user is being used for multiple patients.

Medical insurance professionals lament the situation in the UAE. At medical facilities, whether a hospital or a clinic, employees need to be extra vigilant. The Emirates ID helps in verifying that the patient is indeed the holder of the insurance card. A photo ID is critical for preventing health card abuse.

But systemic problems exist. Even if a photo ID is presented at the hospital or clinic reception, there's no guarantee that the health card holder is the one who actually sees the doctor or gives blood for a test. There's also the fact that healthcare providers argue that

as long as the visit is billed and paid for, management is happy. This type of attitude borders on criminal intent and creates conditions for fraudulent claims.

One trick that card abusers use is if they get a prescription and buy some medicine, sometimes the medicine is returned to the pharmacy in exchange for a credit note that's then used to buy other items from the same pharmacy. Even if found out, these cases rarely become a criminal matter.

There's another angle to consider. UAE hospitals, doctors, nurses and staff are also contributing to health card abuse by stressing the insurance system with long, unnecessary hospital stays, by prescribing excessive medication or procedures such as MRI or CAT scans. Doctors tend to do everything, whether legitimate or not, to cover all necessary health checks, before progressing to the next level of treatment. It must be said that at the end of the day, patient safety matters more than balancing the books.

What's really nefarious is the involvement of small criminal gangs that prey on health providers by abusing health cards. These gangs file false insurance claims from real or fake healthcare

providers. The losses from such activities amount to billions of dirhams. That's billions, not millions.

There are remedies. Regulatory bodies are in place to add extra checks and balances. Axa Insurance Gulf helped in the establishment of the Gulf Healthcare and Anti-Fraud Association (GHAFA) and nearly a dozen Middle East and North African insurance providers are part of the Global Health Fraud Hub, which is in partnership with HICFG (Health Insurance Counter Fraud Group), GHAFA and the European Healthcare Fraud and Corruption Network.

Technology is helping crimp health card abuse. First, a new data-sharing scheme is helping to cut fraud. Medical professionals are given secure log-in credentials to access

electronic health records, which enables authorities to track the source of any breaches. Each complaint of fraud is fully investigated. Penalties can vary, from a notice letter to a licence being revoked or a facility being closed. Second, electronic health claims help track any evidence of criminal intent.

Fraud is easier to detect by vigilant claim examiners who scrutinise claims that look

suspicious, rather than by systems of 'pay first and investigate later' that are used in order to meet stringent deadlines of quick payment.

Health insurance companies are becoming more aggressive. Insurers employ so-called "mystery shoppers" to see how hospitals and clinics may be abusing health cards.

The Emirates ID may offer a solution through embedded health insurance information. There's also another remedy: authorities want to encourage everyone in the UAE to report any suspicion of illicit practices. Educating patients includes telling them how to spot inflated bills or know when they're being pushed to have pointless tests or treatments. That's a healthy choice.







CON ARTISTS DON'T EVEN NEED A PHYSICAL CARD TO SPEND SOMEONE ELSE'S MONEY WHILE THE VICTIM IS PEACEFULLY ASLEEP. NOT TAKING CARE WITH ONLINE TRANSACTIONS IS LIKE LEAVING THE WALLET INVITINGLY OPEN FOR THIEVES. THE UAE LAW HAS STIFF PENALTIES FOR FRAUDSTERS, BUT CRIME CONTROL BEGINS WITH AWARENESS AND ALERTNESS

BY GEOFF BOYCOTT



amira (name changed on request)
was woken up at 11.30pm on a
weeknight by the notification of an
SMS. It was her bank, telling her that the
payment of \$450 (Dh1,600) through her
credit card had been declined. Confused,
she dialled the credit card helpline to
complain that she was not shopping but
trying to catch eight hours of sleep before
getting up for another work day.

Even as she was speaking to the helpline executive, another SMS came through, announcing yet another attempted transaction. Samira was stunned; she was also amongst the lucky ones. Her credit card company's defences were alert, blocking these transactions being attempted from halfway across the world.

"I was told that the card was being used in North America while I was asleep here in the UAE," she said, recalling that unnerving experience. "And that this happened because I may have used the

MONTHLY PERCENTAGE OF ONLINE PAYMENTS IN THE UAE



57%BOOK AND PAY FOR FLIGHT TICKETS ONLINE



56% PAY UTILITY BILLS



38% BOOK MOVIE TICKETS



36%
BUY ELECTRONIC GOODS

Source: Department of Economic Development in Dubai



card for online shopping some months ago." Since then, Samira has become wary of filling in her card details for online transactions, despite the fact that the card issuer promptly removed the compromised card from circulation and issued her a new one.

"I was very rattled by this midnight intrusion on my credit card – instead of shopping from the comfort of my home, I was being robbed while I was asleep and I wouldn't have known anything about it had it not been for that mobile message. It worked as a timely alert to online fraud," she said.

Few people in this day and age can completely avoid using cards online, and Samira is no exception. "Of course, online shopping is convenient – I pay bills, buy flight tickets and electronics," she said, adding, "But now, I'm more cognisant of little details that ensure the safety of my cards."

According to a survey by Dubai's Department of Economic Development

(DED) in collaboration with an international payments firm, more than 57 per cent of respondents book and pay for flight tickets online, while 56 per cent pay utility bills, 38 per cent book movie tickets, and 35 per cent buy electronic goods. Overall, UAE residents spend close to Dh1,300 on an average every month on online payments, including utilities and other government services.

According to VisaNet data, during Ramadan 2015, there was a spike in online shopping by Visa cardholders, with 19 per cent of spends during the month being through online channels, compared to 17 per cent in a regular month.

Neil Fernandes, Head of Risk for MENA, Visa, said, "The online shopping survey highlights a strong trend towards increasing e-commerce activity among UAE residents, and we see this especially during Ramadan. With these trends here to stay, it is imperative that cardholders are aware of the growing risks of payment-related fraud."





DED is expanding its awareness campaigns to combat



AHMAD AL ZAABI

Senior Manager-Consumer Awareness at DED

he survey conducted by DED and Visa, revealed that around 1 in every 10 residents in the UAE has been a victim of online credit card fraud.

The survey was iniatiated by DED to promote safe online shopping habits and educate consumers on how to avoid payment fraud in the UAE.

OMINOUS TREND IN CREDIT CARD FRAUD

Of the 605 payment card users surveyed, more than 50 respondents said they had stolen credit cards in the past. Some pertinent figures also reveal instances where cards had been debited for wrong purchases. Other respondents said their purchased products were not delivered. Four per cent had fallen victim to fake websites.

Mohammad Ali Rashid Lootah, CEO of the Commercial Compliance and Consumer Protection (CCCP) sector in the DED, said: "For the DED, a major focus of its efforts towards preserving the integrity and reputation of Dubai as a popular shopping destination is on enabling consumers and traders to protect their rights."

The Consumer Protection section of DED receives three to seven complaints related to online purchases daily, said Ahmad Al Zaabi, Senior Manager-Consumer Awareness at DED, although it is unclear how many of these complaints are related to online fraud. Al Zaabi said the DED is aware of the

various challenges consumer protection bodies and countries face in keeping online purchases secure.

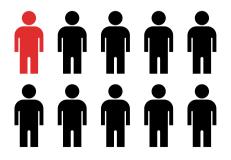
"The Department of Economic Development is expanding its awareness campaigns to combat such threats in the region focusing on vulnerable groups, such as youngsters who are the largest online community. Through our joint campaign with Visa, online buyers will receive useful tips and tools to verify whether the sellers are genuine and then proceed to make safe and secure online purchases," Al Zaabi said.

The survey was conducted on 683 UAE resident aged 18 to 55 through online panels. The sample comprised users of debit or credit payment cards who had made an online payment at least once in the past 6 months.

About 65% of the respondents were male and 35% female. The study was based on VisaNet data, comparing Ramadan period (June 17 to July 17) to non-Ramadan (May and August 2015).

OUT OF T

VICTIM OF ONLINE CREDIT CARD FRAUD IN THE UAE



Source: Department of Economic Development. Visa Net Data (2015)





Storing credit card information is not allowed, unless it is a subscription that consumer and retailer



MOHAMMED ALI RASHID LOOTAH

CEO of the Commercial Compliance and Consumer Protection sector at DED

E-COMMERCE STORING CREDIT **CARD INFORMATION IS ILLEGAL**

Online security experts warned that no site can be 100 per cent secure. Thus, putting extra security measures can ward off potential cyber thieves.

Following a complaint made by Dubai resident V.K. Moorthy when an e-commerce portal saved his credit card information and allegedly used it to purchase a product he was browsing. online e-commerce portals are now barred from storing credit card information of its users unless the buyer and the merchant expressly agree on it.

"In general, storing credit card information is not allowed, unless it is a subscription that consumer and retailer agreed on, with the credit card as the method of payment," Mohammad Ali Rashid Lootah, CEO of the Commercial Compliance and Compliance (CCCP) Sector of the Department of Economic Development said.

"The penalty will vary depending on

the case, but the online website should inform the consumer that the credit card information will be saved." Lootah added.

As a rule of thumb, according to Nicolai Solling, chief technology officer of the information security solutions and services "helpAG", e-business retailers must always keep their credit card information secure by being PCI (Payment Card Industry)compliant.

Being PCI-compliant means that the shop adheres to the Payment Card Industry Data Security Standard (PCI DSS) which is a set of improved security standards to ensure that credit card information is accepted, processed, stored or transmitted in a secure environment.

PCI compliance is not yet enforced by law in the UAE but most banks and payment institutions are already compliant. Residents will know this when they pay. They will be redirected to secure pages and other security payment gateways.

SIM SWAP FRAUD

long with alerting consumers against phishing, business e-mail compromise, identity theft and cheque fraud, banks are also issuing cautionary notes about not falling victim to the 'SIM swap' fraud.

According to Abu Dhabi Islamic Bank, "Fraud occurs when fraudsters contact your mobile service provider and request for a replacement SIM (SIM swap), usually by impersonation. Using your replaced SIM card, they can call your bank and obtain access to your bank account. Fraudsters can create beneficiaries and fraudulently transfer funds from your account."

Consumers are advised to contact the mobile service provider immediately if the mobile phone loses network connectivity unexpectedly, or if you have not received calls or SMS notifications for some time. A message



saying "SIM not registered" or "SIM replacement" on your mobile phone is a sign for taking immediate action.

In addition, financial institutions recommend

that consumers keep track of online banking transactions and bank statements, and contact their bank immediately in case of discrepancies or irregularities.



UAE'S CYBER-CRIME LAWS

n the UAE, Federal Law No. 5 of 2012 (New Cyber Crime Law) deals with these cases. According to the law firm Al Tamimi, "The New Cyber Crime Law protects the privacy of information published online, including data, information, credit card numbers, bank account statements and details of electronic payment methods."

Article 12 deals with categories of private information and stipulates punishment (jail or a fine) for any person who unlawfully accesses credit card numbers, electronic card numbers, bank account statements and details of electronic payment methods.



The New Cyber Crime Law protects the privacy of information published online, including data from credit card numbers and bank account statements

It punishes the intent to use and the use of such information to obtain funds belonging to third parties by imprisonment of not less than six months and/or a fine not less than Dh200,000 and not exceeding Dh1 million.

Article 13 prohibits forgery, imitation and

copying of a credit card, debit card, and any other electronic payment method and punishes persons for using and knowingly accepting such cards and/or other electronic payment methods with imprisonment and/ or a fine of not less than Dh500,000 and not exceeding Dh2 million.

Article 14 of the law also prohibits a person from obtaining without permission a confidential number, code or password used to access any electronic site, and stipulates a penalty of imprisonment and/ or a fine not less than Dh200,000 and not exceeding Dh500,000.

GLOBAL RING

peaking at the International Cyber Crimes Conference, held at the International Exhibition for National Security and Resilience (ISNR Abu Dhabi 2016) earlier this year, Lieutenant Colonel Faisal Al Shammari, Executive Director of the Ministry of Interior's Smart Government Programme, said that many people were not aware of the risks they faced when they did not care how they used their Internetenabled devices. He stressed on the need for adequate info-tech knowledge among the general public - this, he said, was as crucial as developing the infrastructure to foil e-attacks.

Online shopping gives us the comfort

of retail therapy even as we lounge in our pyjamas. At the same time, lulled by the sense of security, it's possible to miss the signs of fraud.

Online fraudsters are not innocuous virtual pickpockets out to con you for a coffee. In June this year, an international law enforcement operation targeting airline fraudsters resulted in the detention and investigation of 140 individuals found in possession of tickets bought using stolen or fake credit card details.

The two-day operation (June 15-16) was organised globally through co-ordination centres at Europol in The Hague, Interpol Singapore, and Ameripol in Bogota, with support from Canadian and US law

enforcement authorities. Over 74 airlines and 43 countries, amongst them the UAE, were involved in this year's action, which took place in more than 130 airports across the world, aiming to target the losses of \$1 billion for the airline industry.

According to a statement by Europol, "individuals arrested during the operation were also found to be involved in other forms of crimes, including human trafficking, drug trafficking, cybercrime and terrorism".

Interpol Secretary General Jürgen Stock said, "This type of fraud not only targets innocent consumers by stealing their payment card details, but also poses significant risks to global security by allowing criminals and terrorists to travel under the radar."

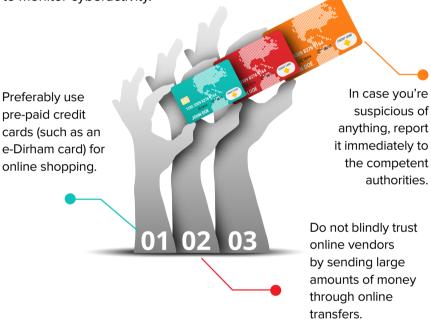




INFOGRAPHICS

TIPS FROM ABU DHABI POLICE

999 met Major Salem Hamad Al Sharqi Al Ameri, Director of the Cybercrime branch at the Organized Crime Division of the Criminal Investigation Department at the General Command of Abu Dhabi Police. He spoke of various preventive and detection measures undertaken by his department. These include electronic patrols to monitor cyberactivity.



ONLINE SHIELD



Take note of transaction alerts and never brush off any suspicious activity even if the transaction is just Dh1.



Do business with reputable vendors.



Make sure your information is being encrypted. Secure sites usually have URLs that begin with "https" and a padlock icon.



Be wary of emails requesting information.



Check your shopping app settings and privacy policies of websites before giving your information.

THE CARD FRAUD TREND IN UAE

Source: Department of Economic Development, Visa Net Data (2015)









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CUTTING THE OF YOUTH VIOLENCE

A HOME AWAY FROM HOME SHOULD BE A PLACE FOR LEARNING AND FORMING SOCIAL BONDS. HOWEVER, STUDIES SHOW THAT RISING AGGRESSION AMONGST STUDENTS HAS BECOME A GLOBAL CONCERN, AND THE UAE HAS HAD ITS FAIR SHARE OF INCIDENTS. PROMPTING CALLS FOR STRINGENT ACTION

By Manika Dhama



he well-being of children is not limited to their safety from dangers and abuse within the four corners of their homes or public places; it also extends to their school, a place meant for learning and growth. The school is a home away from home, and what happens there can have a substantial impact on a child's psychological development, influencing their personality towards their journey to

Bullying and physical violence have become a common occurrence in schools across the world. And they can shake children's emotional comfort.

In the UAE, the Ministry of Education (MoE) has recognised the need to curb behavioural traits that result in such acts of violence amongst children. Muhra Hilal Al Mutaiwei, Director of the Regional Centre for Educational Planning and head of the UAE Ministry of Education team overseeing the implementation of the ministry' Code of Conduct, told 999 that school violence pointed to behaviour that inflicted physical, moral and psychological damage on another party. it could be verbal, physical, or through any other means, said Al Mutaiwei.

"It's also an indication of an unbalanced personality, whether as a result of frustration, provocation, hasty reactions, or the need to win an argument," said Al Mutaiwee. "It is an improper conduct that results in severe physical and

psychological consequences for the victims. Ridiculing and mocking an individual, forceful imposition of ideas, and directing unpleasant words at someone all are form part of the same phenomenon of violence."

Outrageous assaults

A 2010 World Health Organization study found that nearly 50 per cent of students in the UAE between 13 and 15 years of age had been in a physical fight with a schoolmate during the previous year.

In a case that came to light in 2012, a female student from Abu Dhabi, now 15 years old, was hospitalised for brain surgery after a group of boys pushed her into a wall at school. She was also kicked in the stomach and head several times. What was shocking was how young the assailants were – the boys were aged between 8 and 10 years. It was reported that a nine-year-old boy in the group rammed a glass bottle into the base of the girl's neck, causing brain haemorrhage.

Following this appalling incident, the



Nearly 50 per cent of students in the UAE between 13 and 15 years of age had been in a physical fight with a schoolmate in 2011



It is an improper conduct that results in severe physical and psychological consequences for the victims

MUHRA HILAL AL MUTAIWEE

Director of the Regional Centre for Educational Planning and head of the UAE Ministry of Education

girl's family discovered that she had been bullied for months. Her brother told the media that other parents became concerned about their own children after learning about his sister. "After what happened to my sister, some parents asked what is happening to their children'. They want to know what's happening at school."

Manal, an Emirati mother in Abu Dhabi, told 999 that her eight-year-old son nearly drowned during a bullying incidence at school. "He was eight years old at that time and was short for his age. A boy in his class was making fun of him," said the mother. The boy did not bring up the bullying incidents at home; instead, he asked his mother why he was short.

Finally, when Manal learned about it and informed the teacher, the bully was separated from her son, but the bullying didn't stop. When the drowning incident happened, she approached the principal. But instead of being offered a solution, the mother said she was asked to improve her son's self-esteem. Manal wasn't ready to accept that. She said, "It's the school's responsibility to notice if a child is bullying others and to divert their energy through constructive tasks."



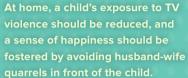
Methods of prevention

Muhra Hilal Al Mutaiwee, Director of the Regional Centre for Educational Planning and head of the Ministry of Education team overseeing the implementation of the ministry' Code of Conduct, talks about methods to prevent aggressive behaviour:

> **School administrators** should be chosen on the that combine scientific moral thinking.



Students should be taught to do group tasks through negotiation. A trained supervisor should be appointed to assist in avoiding wrong practices.





Prioritising moral education in school and preparing students for the elementary stage to clearly express their thoughts - orally or in writing – to avoid ambiguity and misunderstanding.

Seeds of violence

The seeds of violent behaviour amongst children have been linked to several factors, including their home environment where abuse often happens, as well as the impact of games and media messages. A 2015 study amongst 1,054 students from preparatory and secondary schools in Dubai, , found that violent adolescents aged 11 to 21 years show contrasting behavioural characteristics.

The study titled 'Violent Behavioral Characteristics amongst Schooling Adolescents in Dubai' suggested that "applying earlier preventive measures and handling adolescents at these stages will have very long term cost effective outcomes in relation to violence".

The impact of media, through video games, television and films, has long been blamed for increasing aggressive behaviour amongst children. An American Psychology Association review of research into the levels of aggression in children found that exposure to violent video games was a "risk factor".

But that's only one amongst the scope of factors shaping young minds. The

changing nature of households and classrooms has also been cited as a reason for aggression.

Nelson Mitchell, a teacher in Abu Dhabi told 999 that drastic changes in thed relationship within a family could alter where and how children get their wisdom. "The youth are now greatly influenced by their peers in and out of school, and also influenced by the media and social networks such as Facebook, Twitter, Snapchat and Instagram. This can be devastating, depending on the channels that they are exposed to. Also, much of the time there's no real monitoring of the

activity on these forums," he said.

Rude replies and defiant demeanour in response to a parent's scolding were rare earlier but a common occurrence now, said Ruchi Rastogi, a parent to two boys in middle school. "In the earlier days, the tradition of respecting elders was so strong that defiance by kids was a rarity. Now things are totally different. Being in a hurry all the time due to multiple pulls and pressures, parents are usually on edge and become short-tempered when dealing even with their own kids. As a result, children learn to talk back and even hit back when confronted with similar action from their parents," Rastogi told 999.





Violence, even verbal, is not a child's play and should



DR LOUISE LAMBERT

Dr Louise Lambert, Clinical Psychologist & Assistant Professor, Canadian University of Dubai

Not a child's play

Irrespective of the underlying factors, experts agree that violent behaviour amongst children has to be nipped in the bud. Dr Louise Lambert, Clinical Psychologist & Assistant Professor, Canadian University of Dubai, said that we need to stop defining violence in subdued terms.

"Violence, even verbal, is not a child's play and should be dealt with as seriously as we do with adults. Our failure to do so as a society has set up children to think that it's okay for them to engage in this type of behaviour. To only formally sanction it as an adult is often too late as the normalisation of violence is set by then."

A combined effort by parents and community elders, including teachers, will help control the problem. "Parents must realise how important it is to spend time with children and inculcate moral values in them," said Rastogi. "In today's world, parents need to act more like friends to their children rather than instructing them to do things. They need to learn to calm themselves and understand that each individual is unique and thus raise their children accordingly. Teachers, on the other hand, have to act as role models, facilitators and understand the child and stop comparing them with others. They need to help the child look for solutions rather than cribbing and giving up."

A study conducted by NYU Abu Dhabi amongst middle and high-school students in the emirate found that religious faith could potentially reduce violent tendencies. Antje Von Suchodoletz, Assistant Professor of Psychology, NYU Abu Dhabi, told this magazine, "In the discussion of the relationship between religious faith and violence, self-control often arises as an explanatory factor.



Copycat behaviour

Dr Valeria Risoli, Clinical Psychologist, Dubai Physiotherapy and Family Medicine Clinic, explains why children bully others.

"Children who bully are essentially weak individuals unable to understand and regulate their emotions. They have poor empathy and often have negative and problematic experiences in their background. This does not justify their behaviour, but it helps us understand the reasons behind their violence.

"Bullies often come from dysfunctional family environments. Some bullies grow up in functional families as well, but in most cases, a dysfunctional family enhances the risk of having children who become defiant and aggressive individuals?



Results of previous studies (Buzdar, Ali, & Tariq, 2015) showed that religious orientation contributes to adolescents' experiential and rational thinking, which has shown to require self-control in order to flexibly switch between thoughts that depend on the task at hand.

"In our own study with over 1,700 Abu Dhabi students, higher religious faith was associated with higher self-control, which in turn was associated with lower levels of physical and emotional violence."

Von Suchodoletz said that online harassment had to become a part of modern anti-bullying programmes. "Recent studies have shown," she said,





There's a need to know what's behind the child's behaviour, whether it's to draw attention, bullying, revenge, or showing weakness in order to attract pity - each case requires a particular approach

"that Internet harassment has increased significantly. It has, therefore, been suggested that Internet harassment prevention be included in school antibullying programmes."

Secure schools

Violence by school children needs deeper investigation than simply dealing with particular episodes. "There's a need to know what's behind the child's behaviour, whether it's to draw attention, bullying, revenge, or showing weakness

in order to attract pity - each case requires a particular approach," said Al Mutaiwee of MoE.

Schools have to provide a secure environment to all children. Allen Hare, the counsellor at Deira International School in Dubai, spoke of the school's anti-bullying policy, which applied to all members of the school community, including students, teaching and nonteaching staff, parents, caregivers, and visitors to the school. "Schools, both large and small, contain some students with the potential for bullying behaviour. We recognise that bullying does occur and have, therefore, put into place a clear set of guidelines that recognises bullying as being anti-social and unacceptable," he said.

Teachers have been given the responsibility of responding to all episodes of bullying, with responses depending on the nature and degree of the offence.

The effects of school violence on the emotional state of students and their academic achievement were discussed

Discipline guidelines

The Abu Dhabi Education Council lays down the following guidelines for disciplinary action against children:

- Any disciplinary action used to address student misconduct should be firm, consistent, clear and in compliance with the relevant ADEC and UAE laws, policies and guidelines.
- The disciplinary action shall also be in accordance with the nature of the negative behaviour and the level of offence that is associated with the hehaviour
- School staff will ensure that students are given appropriate opportunities to act positively before progressing to disciplinary action.

Levels of misconduct

- Level 1: Behaviour that causes disruption of teaching and learning.
- Level 2: Behaviour that causes greater disruption of teaching and learning that may lead to physical and mental harm to another person or may lead to property damage.
- Level 3: Behaviour that endangers or otherwise threatens the safety of fellow students, school staff and/or other people. Behaviours in Level 3 are, at times, also violations of UAE laws.

by the Ministry of Interior Council in Abu Dhabi in October 2015. The council called for a joint action in addressing the problem by coordinating from with community police, social support centres, and the Abu Dhabi Education Council. The role of parents was also considered to be significant.

Major Dr Mohammed Khalifa Al Ali, Director of the Ministry of Interior's Child Protection Centre, said, "The Mol is organising countrywide awareness programmes, to acquaint students with the measures to be taken to end violence."



We take immense pride and great pleasure in extending our sincerest congratulations and best wishes to

His Highness Sheikh

and to His Highness Sheikh

Khalifa bin Zayed Al Nahyan

President of the UAE

Mohammed bin Rashid Al Maktoum

Vice-President and Prime Minister of the UAE and Ruler of Dubai

and to His Highness Sheikh

Mohamed bin Zayed Al Nahyan

Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces

and Their Highnesses Members of the Supreme Council and Rulers of the UAE

and to all the people of the UAE

On the occasion of Eid Al-Adha

May Allah return it upon us all with goodness and blessings









Tim Maycock is Director of Maycock Training Ltd, an international consultancy firm

SEEDS OF VIOLENCE ARE SOWN EARLY

Research shows that factors behind abusive and aggressive adults are deeply rooted from childhood. Seeding crime out of society thus begins at home

folence is a cancer in society — a destructive and disruptive force feeding upon the fabric of our lives. It robs us of peace, instils fear, causes injury and wrecks lives. And for what? Often, it's used by those people seeking domination over others even if they have no right to do it in a fair and equitable society.

So why can't we all live together in perpetual peace and harmony? Well, because there are those amongst us who seek more than a quiet life.

Charles Darwin, the famous 19th-century English naturalist,

expounded his concepts about the evolution of man through his theories on natural selection, and survival of the fittest. History shows us that in most walks of life, it's indeed the strongest who prevails – but not always fairly.

There's an old Scottish adage: "A good big 'un will always beat a good little 'un."

While it's an amusing and mostly accurate saying, it blurs the unfortunate fact that those of superior physical (and often psychological) strength can forcibly bend less powerful folk to their will.

This often takes in the form of violent crime that's facilitated by physical and mental intimidation of the victim, ensuring compliance with the ugly intent of the perpetrator; crime such as rape or other serious sexual assault; robbery and extortion; and domestic abuse, which is common but often hidden in society.

Such violence often occurs just for the sake of it, just for the thrill, especially when picked up and publicised by the media.

Take, for example, football hooliganism. Recently, the potentially glorious spectacle of the European Nations Football Finals was marred by violent people bent on beating one

another senseless – and for what? Some kind of misguided pride or sense of honour? Oh please!

And how about the riots in many parts of the world so damaging and futile? Which brings to mind a famous and very relevant quote: "The limitation of riots, moral questions aside, is that they cannot win and their participants know it. Hence, rioting is not revolutionary but reactionary because it invites defeat. It involves an emotional catharsis, but it must be followed by a sense of futility." — Martin Luther King, Jr.

Before we ask ourselves of how to pull out the weeds of

violence from its roots and sow the good seeds of peace, we have to ask ourselves: "Where does violence begin?"

It's hard to think of a baby being violent or destructive, but the seeds of violence may be planted even before a child is born, according to a research by Pennsylvania Nursing Assistant Professor Jianghong Liu, published in the journal Aggression

Evidence shows that the risk factors for delinquency and crime begin early in life when the brain undergoes the most critical development in

the first 36 months

and Violent Behaviour.

Evidence shows that the risk factors for delinquency and crime begin early in life when the brain undergoes the most critical development in the first 36 months.

Amongst early health risk factors that Dr Liu identified are prenatal and postnatal nutrition, lead exposure, tobacco use during pregnancy, maternal depression and stress, birth complications, traumatic brain injury, and child abuse. The research indicates that identifying early health risk factors is the first step in preventing childhood aggression and teenage delinquency, which could lead to violent delinquency in late adolescence to early adulthood.

Clearly, nurturing your kids with proper values and manner is a powerful tool that defeats the culture of violence, not only amongst children, but in society as a whole.







ifestyle disease is one of the catch phrases that define this century. It conjures up the image of people who practically acquire diseases through their lifestyle choices. That image isn't far from the truth.

Slumped into the chair all day at work, spread over the sofa at home, stocking the fridge with high-calorie, low-nutrition processed convenience food, wolfing down fast food on an evening out, rarely sticking to an exercise plan – when put together, forms the perfect description of the average resident of any modern city. Naturally, ailments follow; we don't want them, but we invite them.

Since 1980, there are now four times more adults around the world living with diabetes, fuelled by rising obesity, according to the World Health Organisation (WHO) global report released in April this year. In 2014, 422 million adults had diabetes, compared with 108 million in 1980.

In the UAE, insurer Zurich has released statistics saying that the average age of claimants for critical illness is now 47 years. Heart attacks, strokes (48 per cent) and cancer (49 per cent) are amongst the top reasons for critical illness claims. Research shows that diabetes and obesity are two of the leading causes of vascular diseases, including heart attacks and strokes.



In another survey published in May this year by the Dubai Health Authority said that in 2014, heart diseases accounted for 30 per cent of deaths in the UAE.

Then, the International Diabetes Foundation put the number of cases in Dubai at 1 million in 2015. It said that "415 million people have diabetes in the world and more than 35.4 million people in the MENA Region; by 2040, this will rise to 72.1 million".

It's well known that one of the complications of diabetes is heart attack. WHO said, "The complications of diabetes can lead to heart attack, stroke, blindness, kidney failure and lower limb amputation. Diabetes caused 1.5 million deaths in 2012. Higher-than-optimal blood glucose caused an additional 2.2 million deaths by increasing the risks of cardiovascular and other diseases."

More bad news: excess weight can destabilise the body to the extent that it could develop into that most dreaded disease, cancer. World Cancer Research Fund International has said: "Our analysis of global evidence shows that being overweight or obese increases the risk of 11 cancers."

TOP REASONS FOR **CRITICAL ILLNESS**

CANCER

RENAL

HEART ATTACK, **STROKE**

Source: Zurich International Life

AVERAGE AGE OF PATIENTS WITH CRITICAL ILLNESS 大大大大



THE DANGERS OF **INACTIVE LIFESTYLE**

Sedentary lifestyles increase all causes of mortality. Approximately 2 million deaths per year are attributed to physical inactivity. prompting WHO to issue a warning that a sedentary lifestyle could very well be amongst the 10 leading causes of death and disability in the world.

According to a recent study of the international organisation, 60 to 85 per cent of people in the world—from both developed and developing countries—lead sedentary lifestyles, making it one of the more serious yet insufficiently addressed public health problems of our time. It is estimated that nearly two-thirds of children are also insufficiently active, with serious implications for their future health.

Physical inactivity, along increasing tobacco use and poor diet and nutrition, are increasingly becoming part of today's lifestyle leading to the rapid rise of critical illnesses in every part of the world.

Countries and people could save precious lives and health care resources by investing in healthy lifestyle.



THE NUMBERS

MILLION

DEATHS PER YEAR ATTRIBUTED TO PHYSICAL INACTIVITY

60% - 85%

PEOPLE IN THE WORLD LIVING WITH SEDENTARY LIFESTYLE

UAE NATIONAL HEALTH AGENDA 2021

2021 TARGETS

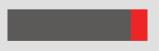


PREVALENCE OF DIABETES

LOWER TO 16.28%



PREVALENCE OF **OBESITY AMONGST** CHII DRFN



LOWER TO 12%



NUMBER OF DEATHS FROM CARDIOVASCULAR DISEASES PER 100,000 POPULATION



DECREASE TO 158 PER 100,000 POPULATION



NUMBER OF DEATHS FROM CANCER PER 100,000 POPULATION



DECREASE TO 64 DEATHS PER 100,000 POPULATION



It is important to embrace preventive, promotive, proactive and diagnostic interventions to address a number of lifestyle diseases

DR REBECCA DESIDERIO

Chief Executive Officer. The Medical City, Dubai

STRESS POSES HIGHER **CANCER RISK THAN GENETICS**

ore than half of the expat population in the UAE believe that stress causes cancer. In spite of this belief, only a tiny fraction take any stress management measures.

These findings are part of a cancer awareness survey undertaken by The Medical City (TMC) and SAMA Medical Services.

The study says that most residents have the perception that genes are the biggest risk factor in cancer. However, the American Cancer Society, in a recent report on cancer, said that only about 5% to 10% of all cancers result directly from gene mutations inherited from a parent.

According to the TMC survey, 52 per cent of the 1,000 respondents believe that stress causes cancer; 46 per cent believe that faulty genes post the biggest risk; and 68 per cent believe that cancer can be prevented.

It was found that a large majority of them neglect good lifestyle choices. Very few cultivate the habits that can actually bring down the risk of cancer - only 3 per cent take any steps for proper stress management; 6 per cent have an organic diet; and 3 per cent find enough time to relax.

As a cancer prevention strategy, only 21 per cent engage in physical activities; 17 per cent stay away from junk food, processed food, and the like; and 9per cent get a minimum of eight hours of sleep.

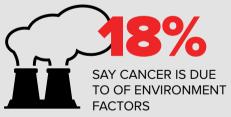
TMC said two of the biggest risk factors for cancer are exposure to a toxic environment and poor lifestyle choices.

"It is important to embrace preventive, promotive, proactive and diagnostic interventions to address a number of lifestyle diseases especially cancer," said Dr Rebecca Desiderio, chief executive officer of The Medical City in Dubai.

UAE RESIDENTS' PERCEPTION OF TOP RISK FACTORS FOR CANCER



CONSIDER CANCER AS RESULT OF **FAULTY GENES**



BELIEVE THAT CANCER IS DUE TO UNHEALTHY **LIFESTYLE**

Source: The Medical City (TMC) and SAMA Medical Services

A NATION WITHOUT DIABETES

he Emirates Diabetes Society, a non-profit medical society established in 1996, has embraced the vision of "living in a world without diabetes".

Dr Abdulrazzaq Al Madani, its president, said: "A decade back, people in our region were not aware of the prevalence and effects of diabetes.

However, over the past decade, due to continuous education, we have seen a significant spread of information about this disease across the region.

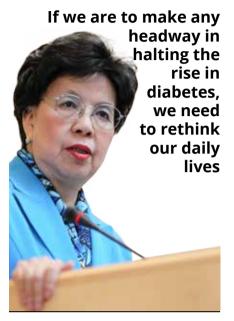
"The next goal is to ensure that the education is now acted upon, and people start making lifestyle changes that will arrest the spread of type 2 diabetes in the region."



50% - 70% PERCENTAGE OF DIABETIC PATIENTS WITH MILD TO SEVERE NERVE DAMAGE



PERCENTAGE OF DIABETIC MALE PATIENTS AFFLICTED WITH IMPOTENCE



DR MARGARET CHAN

Director-General World Health Organisation

EARLY INTERVENTION

orrisome as these statistics are, the good news is that these illnesses are largely preventable by individual action, supported by a proactive government health programme. Dr Margaret Chan, WHO Director-General, said: "If we are to make any headway in halting the rise in diabetes, we need to rethink our daily lives: to eat healthily, be physically active, and avoid excessive weight gain." The solution lies in "adoption of policies to create supportive environments for healthy lifestyles and better detection and treatment of the disease"

Consequently, there's a lot of official focus on reduction of obesity in the UAE.

In Abu Dhabi, health cover has been mandatory since 2006 and insurance companies work closely with health care providers to encourage a lifestyle change through early intervention.

Dubai has instituted a mandatory

health insurance scheme in 2014. With the Ministry of Health planning strategies, by mid-2016, every UAE resident will be covered.

The national health insurer, Daman, in which the Abu Dhabi Government has the majority stake, has an active obesity and morbid obesity management approach. Called the 'joint strategy for weight loss and risk factor control', it includes lifestyle modifications by reducing 500-1,000 calories a day from the diet (of which 30 per cent or less comes from fat; 15 per cent from protein; and 55 per cent from carbohydrate). It also prescribes 30-45 minutes of moderate activity per week, eventually leading to 30 minutes of moderate activity per day. Combined with behaviour therapy, pharmacotherapy and bariatric surgery, if medically necessary, this approach puts the focus on treating obesity as the main problem instead of tackling the complications resulting from it.

Our objective is to instil the habit of fitness and wellness



DR SVEN ROHTE

Chief Commercial Officer DAMAN

ACTIVE YOUTH

n February this year, Daman saw 680 students from 16 schools participate in an initiative for raising awareness about childhood obesity and encouraging physical activity. The programme engaged with children between eight and 10 years of age, equipping them with skills needed to be fit and healthy.

"As a community, we need to take ownership and responsibility for our own health and well-being. Our objective is to instil the habit of fitness and wellness amongst the younger generation and bring about positive changes to their lifestyle," said Dr Sven Rohte, Chief Commercial Officer, Daman.

The programme included interactive nutrition sessions and football coaching with Al Wahda Football Club. The nutrition session informed students of the dangers of sugary snacks and the importance of hydration. Meal plans, foods to avoid, and the negative impact of fizzy drinks were all discussed via games.

In addition to such awareness initiatives, young people need the help of their parents. There's no point in knowing what to eat unless their parents cook them or buy them healthful food. Parents also need to become role models by eating right and getting some exercise themselves.

Just as making lifestyle choices are in our hands, preventing diseases to a great extent is also in our control. It's time to take charge.



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MORAL EDUCATION IS HUMANITY'S FOUNDATION

Ali Obaid is a veteran Emirati commentator and writer on local issues; he currently heads the News Centre at Dubai Media Incorporated

His Highness Sheikh Mohamed bin Zaved Al Nahvan has rightly said that regardless of what a nation achieves on the surface, its survival depends on the preservation of noble values

hen a passenger opens his car window to throw out a piece of paper, a plastic bag, a can or a box onto the street, it shows a lack of moral upbringing. When a person who travels abroad does something that gives a bad impression of his homeland, again it shows the same lack of moral upbringing. The same is true of a son or a daughter who shouts at their parents or teachers, or of a man who betrays his homeland.

Thus, moral education has several aspects; some of them

are behavioural, some are educational, while some are national. And against these, we can measure all our actions.

There are labels we can give to practices that harm the individuals themselves, their families or communities, and practices that may be vilifying to their homeland. But they all boil down to one thing - a lack of moral education. This education reinforces a system of good values.

His Highness Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme

Commander of the UAE Armed Forces, underlined the importance of this value system, to be instilled in people through moral education, in the process of nation-building and human progression.

For this, his office has launched an initiative to support the educational process with a moral education course, to be included in the curricula in co-operation with the Ministry of Education, Abu Dhabi Education Council and other concerned institutions

The words 'education' and 'teaching' are inextricably linked in our mind. However, when we look for the best schools for our children, all we care about is the school's level of academic excellence, often disregarding the level of moral values the school can instil in our children. Perhaps we don't give it enough importance because most of us believe that whatever else children need to learn, they can learn it at home.

The falsehood of this belief has been proven. Its dangers often shock parents when the words and actions of their children become utterly different. Let me remind parents

> that disregarding the role of moral education amongst children means letting them be cradled by negative ideas which could turn them into entirely different individuals who are capable of harming themselves, as well as their family, community, the nation and entire humanity.

His Highness Sheikh Mohamed bin Zayed hit the nail on the head when he said that regardless of what a nation had achieved in scientific and technological progress, its ultimate survival depended on its preservation of noble values. Science, in essence,

is all about embodying and upholding the values of civilisation.

Thus, the launch of this initiative is very timely, considering the many forms of violence that betide the world. And the extent of its effects can hit anyone. Geographical boundaries no longer isolate the human race thanks to technology that makes people connected beyond

Regardless of how beautiful and bright the present is, there's no future for any nation unless children are given a sound moral upbringing.

Disregarding the role of moral education amongst our children means letting them be cradled by negative ideas which could turn them into entirely different individuals

The views expressed by 999 columnists are their own and do not necessarily reflect those of the Ministry of Interior



IN THE NEWS: THE UAE ROLLS UP ITS SLEEVES TO MAKE HYPERLOOP A REALITY; AN AMERICAN TERRITORY RESISTS FIELD TRIAL OF LAB-BRED AND ANTI-DISEASE MOSQUITOES.

HYPERLOOP CREATES BUZZ IN THE UAE



10/MINS

Expected time to go from Dubai to Fujairah when Hyperloop hits the town

1,200KMPH

Estimated speed of the Hyperloop system

120KW

Distance to be covered – Dubai to Fujairah – by the transit system

DUBAI FUTURE FOUNDATION SPONSORS A DESIGN CONTEST FOR THE FUTURISTIC MODE OF COMMUTE

WHAT IS IT?

Hyperloop consists a pneumatic transportation system that propels tubes containing passengers along a sealed tube network, with unimaginable speed using air pressure. Developers claim that a Hyperloop line would cost a fraction of a high-speed railway line.







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Knights of the Desert

BY SIBANI PAUL

THE ARABIAN HORSE IS A MAGNIFICENT BREED, ONE OF THE OLDEST AND PUREST IN THE WORLD. AN UPCOMING ABU DHABI EVENT GIVES VISITORS A CHANCE TO ADMIRE THIS DAZZLING CREATURE. MAKE YOUR ACQUAINTANCE WITH THIS INSEPARABLE SLIVER OF THE NATIONAL HERITAGE

"He has the flanks of an antelope, the legs of an ostrich, the trot of a wolf and the gallop of a young fox."

That, according to a translation by World Bank economist and blogger Edouard Aldahdah, is the description of the Arabian horse - it's about a particular animal, belonging to the 6th century Bedouin prince and poet Imru' al-Qays al-Kindi. The blog also cites the original verse: "Lahu aytala zabyin wa-saaqa na'amatin wa-irkha'u sarhanin wa-tagribu tatfuli." Apparently, this ode to the Arabian horse was famous in its time. Must have been. because Arabs do love their horses.

In the UAE, the annual event Abu Dhabi International Hunting and Equestrian Exhibition (Oct 4-8, 2016) is a good place to see the grace of this breed, which is one of the world's oldest and purest horse breeds, having been around for an estimated 4,500 years. Perhaps life in the vast, harsh regions where the ancient Arabs lived shaped the genes of this breed - the Arabian dominates endurance racing.

International races

The ruling family of Abu Dhabi showcases the beauty and strength of this breed through races, supported by the emirate's tourism authority. The HH Sheikh Mansoor bin Zayed Al Nahyan Global Arabian Horse Flat Racing Festival is promoted by the Abu Dhabi Tourism and Culture Authority and co-ordinated by the Abu Dhabi Sports Council. Competitive races run every



year at international venues and also in the UAE. Four such races took place at Adihex 2015, creating an extraordinary spectacle.

One of the most important events dedicated to the Arabian horse, the festival aims to preserve the country's equestrian heritage and raise interest in the equestrian sport, introduce the world to this distinguished breed, and make horse racing an entry point for people to appreciate other aspects of the Arab heritage.

Relationship of millennia

The environment influences the nature of the relationship between mankind and animals. In the desert, where staying together was vital for staying alive, the Bedouins and their horses developed a very strong bond – which is why, apart from its elegance and endurance, the Arabian horse is renowned for its loyalty.

The horse has a distinctive look: a wide forehead, broad nose, a slender neck, and a gorgeous mane. People in the









profession of raising and training horses say that the Arabian is amongst the most intelligent of animals, too, and that training them requires a deep understanding of the horse's mind.

A statement from the Arabian Horse Association says, "The mare evolved as the Bedouin's most treasured possession. The harsh desert environment ensured that only the strongest and keenest horse survived, and it was responsible for many of the physical characteristics distinguishing the breed to this day."

Riding the Arabian

Who wouldn't want to personally experience the power of the Arabian if they live in the UAE? Various riding clubs in Abu Dhabi allow one to get up, close and personal with this magnificent horse. Among them is Sir Bani Yas Stables,

state-of-the-art riding facilities at Desert Islands Resort & Spa by Anantara. This is more than just a horse riding club; it's a learning centre acquainting visitors with the heritage of Arabian horses within the UAE. Besides the Arabian, the stable's 30 horses represent different breeds from around the world.

The Riding School at the Abu Dhabi Equestrian Club began with 10 Arabian horses and two ponies. It has now prospered to raising 90-odd horses. Lessons here are designed for all age groups and levels of riding skills, including

Getting to know the Arabian horse will take you closer to a tradition that has survived the passing of thousand years. It's a moment of supreme pleasure when this beautiful, intelligent creature responds to you and accepts you as a rider.

Save the date for Adihex

The UAE is very much known for its highrise buildings and fast cars now, and hunting may mean looking for the latest gadgets and fashion items. But once upon a time, the desert was home to the people, whose everyday companions were horses and falcons

That life is in the past, but the past isn't forgotten in the UAE. The Abu Dhabi International Equestrian & Hunting Exhibition (Oct 4-8, 2016) is an annual event that celebrates the nomadic traditions of the emirate, and of the country as a whole.

On display are Arabian horses, falcons, Saluki dogs, bow and arrow sets and other traditional elements of Arab life. Along with that, the show presents the latest firearms, off-road vehicles, and even drones. On the sidelines of these main exhibits, there are art shows and Arabic coffee-making competitions.

Adihex is a consumer and trade event that's held under the patronage of Sheikh Hamdan bin Zayed Al Nahyan, Ruler's Representative in the Western Region, and chairman of the Emirates Falconers Club. The event is supported by The Cultural Programmes and Heritage Festivals Committee and organised by the Emirates Falconers Club at the Abu Dhabi National Exhibition Centre. This year sees the 14th edition of the show.

It's an elaborate exhibition, with sandfilled arenas for horse riders, falconers and Saluki trainers to show off their animals' skills; a huge display of guns and rifles; display of state-of-the-art all-terrain vehicles; and recreated scenes from the old way of life. This year's exhibition has drawn more than 650 exhibitors from 40 countries.

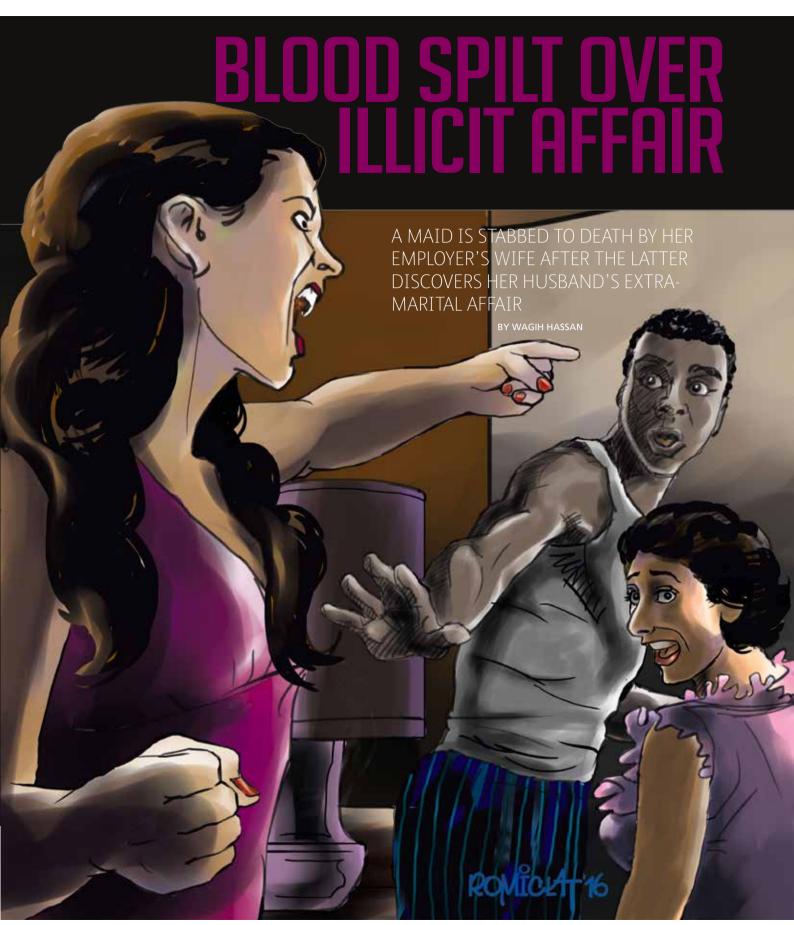
Abu Dhabi International Equestrian & Hunting Exhibition

Dates: October 4 to 8, 2016 Venue: Abu Dhabi National

Exhibition Centre

Entry: Dh10 (registration required) Website: www.adihex.com







their rural household to the big city, so that she could work as a maid, live with dignity and honour, and help the family out by sending some money. After a bit of searching, her father found her a position in a wealthy household.

Lateefa is a young woman with an eager desire to have a career in the show business. She followed television serials and thought to herself, "If only I could be like those Arab and foreign actresses. If only."

Now she had got some of the freedom she craved-staying away from being under the microscope of her parents. It had been her long-time dream to work in the city, leaving behind the hardships of life on the farm-tending to livestock and taking care of her younger siblings.

That dream had come true, she thought, when she landed working in her employer's luxurious house. While she was delighted with her new life, she wasn't going to stop at being a maid; her intention was to draw the attention of her employer's son, Hazim, and captivate him. Hazim was the only son, heir to the family's wealth, and a glamorous citydweller. For Lateefa, he was her ideal man. But her attempt to lure him didn't get the response she had hoped for. Hazim's heart was somewhere else.

Meanwhile, Hazim's mother Worood noticed Lateefa's attempts to catch his son's eye. She became watchful of what the girl was up to. One night, the mother spotted the younger woman in a situation that could be considered scandalous. Lateefa entered Hazim's room in a revealing nightgown.

A furious Worood declared that the maid was to be sent home within 24 hours. She wouldn't be allowed to stay in the house for a single extra day.

The shamed maid's father Abo Safan was enraged when he heard what had happened. He rushed to the city and took his daughter back to the village. Lateefa was crestfallen by her failure, while her father could not imagine how her daughter grew up to be like that.

Abo Safan was about to beat up Lateefa but her mother intervened. Being a calmer and wiser person, she asked her husband to give their daughter a chance to explain what happened in that house. The girl's mother said, "It might be that Hazim's mother didn't tell the truth, and falsely accused our daughter, so that she could find an excuse not to pay her in full, as she hadn't paid her wages for two months. Our daughter is a good girl; we brought her up well." His head bowed, Abo Safan remained silent.

Soon, an elder in Abo Safan's extended family suggested that Lateefa be married to his son Saleem to ward off gossip. This elder was well-off; he said he had given his son a house and a farm.

Abo Safan agreed. Besides shutting up the gossip-mongers, he was also glad about giving his daughter to a young man whose father was a family elder. He saw it as a great honour that would bring his family happiness, but the truth was yet to be revealed.



While she was delighted with her new life, she wasn't going to stop at being a maid

The fact was that Saleem had a severe medical condition – he was epileptic, and his family kept him away from the neighbours, which is why hardly anyone knew about his illness.

When Abo Safan told his daughter that she'd be marrying the epileptic Saleem, she screamed, crying bitterly. Thinking about not to offend her father again, she gave her consent reluctantly.

Though she agreed, Lateefa's heart was full of hatred for her husband as she lived with him like a nurse, attending to his every

When Saleem died, she made quite a show of mourning – she was the classic grieving wife, weeping over her widowhood. All the people present gave her their condolences.

After a decent period following Saleem's

death. Lateefa received her share of his inheritance. But both she and Abo Safan were shocked to discover that all she'd get was a small amount of money. It appeared that Saleem's father hadn't registered the farm and the house in his son's name, as he had claimed before the wedding when he persuaded Abo Safan.

Lateefa and her father couldn't dissent against this cheating, as the father-in-law was a family elder and he knew about the episode with Hazim's mother. Abo Safan, who saw how unhappy his daughter was with being a widow and losing the promised inheritance, allowed Lateefa to go back to the city.

This time, Lateefa got a maid's job in the household of a man named Firas, a wholesale merchant who sold imported fabrics to dealers. He had a young wife, Salwa, and they had a child.

Despite this perfect family setup and his money from the trade, Firas was not happy in his marriage. Lateefa noticed this emotional gap and decided to fill it. Whenever Salwa was away from home, at work or on a visit, the maid would go to Firas and make him feel happy and comforted. Their romance bloomed.

One day, Salwa was out with her family in the suburbs; she was to spend the whole day with them. But as her child suddenly fell ill, she came back home. To her utter shock, Firas and Lateefa were with each other in a position that breached decency and marital loyalty.

The outraged wife demanded an explanation from her husband, but he could barely respond.

Infuriated, she rang the police. But then, she was so overcome that she couldn't wait for the patrol to arrive. Out of her mind with rage, she grabbed a knife and stabbed the maid three times. Profuse bleeding killed Lateefa on the spot, though Firas managed to escape.

The police arrived, saw the scene and arrested Salwa. Produced in court, she confessed to the killing, but got a mitigated sentence, as Lateefa's family waived their right to demand the death penalty. Firas was found guilty of adultery and sentenced to prison.





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Maysa Rashed is a prominent UAE writer interested in local affairs and a former member of the Federal National Council (FNC)

ETHICS LESSONS CAN COUNTER CORRUPTION

Our children and youth are exposed to indiscriminate media messages. Many of which incite hatred against religions, cultures and nations. School curricula must help in reversing this trend

hoever knows our society well understands the foundation on which it was established, and knows that ethics are central to the upbringing of our children. Our Almighty Lord lauded Prophet Muhammad when he told him in the Holy Quran: "You have great morality."

Those who know our society well surely have a clear grasp that good manners are the yardstick of individual personality. Moral strength governs a complete system that

goes beyond the individual. It can determine a person's success or failure in life. It is so powerful that it can build or ruin human and social relations.

His Highness Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces, recently instructed that ethics be included in schools' curricula taught in UAE schools.

Some people may say that morals deeply rooted in our society's tradition are forceful and persuasive enough for our children to emulate.

But the reality is that significant challenges strike us today as the smallest, yet most important unit of our society- familylacks efforts in inculcating upright principles amongst children.

In the past, one of the biggest hurdles was children falling into wrong peers. Now, the impact of television has replaced it. Media channels that send out messages indiscriminately

 good and bad – greatly influence how the young minds develop.

Despite concerted efforts to tackle the impact of the media messages, this danger remains today. The world surprises us with a new threat to our set of moral values- the spread of racism and hatred against religions, nationalities and cultures have utterly been notable than in the past.

Thus, including ethics in schools' curricula is now a necessity. Students spend more time at school than they spend with their

> families or communities. The social environment in UAE schools today is a miniature model of the world - there are multiple nationalities from different cultures. Consequently, the benefit of ethics lessons will be practical as well as theoretical.

> We cannot rely on families alone regarding the upbringing of children, and we cannot let them grow up without a clear sense of what they should or should not do. Children cannot be left as easy prey for media contents that promote corrupt ideas and manners

> If we cannot restrict our children from watching television, then we should at least fortify them mentally and emotionally

through ethics lessons in classrooms.

Moreover, the role of education is not restricted to enlightening the mind; it has to be integrated with the role of the family.

The initiative by Sheikh Mohammad bin Zayed is a new pillar of support for our education system, families and society in passing on to our children the moral and ethical principles that our forefathers had thought us.

In the past, one of the biggest hurdles was children falling into wrong peers. Now, the impact of television has replaced it. Media channels that send out messages indiscriminately - good and bad - greatly influence how the young minds develop

The views expressed by 999 columnists are their own and do not necessarily reflect those of the Ministry of Interior

Herstery: Ne jeb tee big er small

MAJOR AL SHAIMAA TALIB HUSSEIN, CHIEF OF THE ELECTRONIC CLUB DIVISION, ABU DHABI POLICE, SHARES WITH **999** HER EXTRAORDINARY CALLING AND SOME THOUGHTS ON BUILDING A SUCCESSFUL CAREER

BY LARA AL ZARASI

ajor Al Shaimaa Talib
Hussein, Chief of the
Electronic Club Division in
the Strategic Management
and Performance Improvement
Department of Abu Dhabi Police General
Headquarters, describes the foundation
of her working life as a police officer.

She said: "The most precious advice that I've heard in my life was from my father, Brigadier (retired) Talib Hussein – he asked me not to forget about my family, children and my home in the midst of my work. Work should have its time, and so is our family in order to have a work-life balance and be productive at all levels."

The police officer added: "The first lesson of my father," she reiterates, speaking to **999**, "was to strike a balance between career success in the police force and my duties as a wife and a mother of three children."

Major Al Shaimaa Talib Hussein joined the General Command of Abu Dhabi Police in 2002. After a year-and-a-half, she was released to go back to her college education. She graduated with a Bachelor of Science degree (Hons) in Computer Science. College over, she returned to work as a policewoman and joined the Information Technology Department as a project manager in 2007.







In 2009, she moved to the Strategic Management and Performance Improvement Department, as Chief of the Electronic Club Division. In this position, Major Hussein acted as the officer responsible for the Knowledge Portal in the club, which represents the official portal of the General Command of Abu Dhabi Police at the internal network level for all the general command staff.

Even as she was executing important projects, Major Hussein wanted to return to academia and gain further qualifications. She enrolled for a post-graduate course and earned a Master's degree in 2012. At present, the officer is finishing her PhD in Business Administration – the doctorate degree is an achievement that she has dreamt of all through her police career and academic life, she says.

Major Hussein describes herself as the daughter who resembles her father the most out of all his children. She alone, out of 10 siblings, has followed his career path and joined the police.

On police duties, Major Hussein, who is still under 34, says, "I'm a technician officer working with my hands. And I believe that there's no job too big or too small. Work is a real pleasure known only to happy and successful people."

She is eager now to finish her PhD, as

the first step towards devoting herself to scientific research and to be ready to serve the nation by any means. "I always do the best I can, and also learn to give the best of my knowledge – that's the only way we can excel in our career," she says.

Her work ethics have been rewarded. This police officer is a member of many committees, such as the Ministry of Interior Committee for Knowledge Management, which has won several awards, including His Highness the Minister of Interior Award for Excellence in Knowledge Management, in 2015. She

99

I'd advise my colleagues to work hard and be professional, as patience and diligence pave the way to success

has also been a member of the Child Protection Committee at the Ministry of Interior, and a member of several internal committees in the Strategic Management Department.

She says, "My biggest accomplishment is that the Knowledge Portal I established, in collaboration with my teammates, had received nine million visitors by the end of 2015."

As a final word to her comrades on the field, Major Hussein says, "I'd advise my colleagues to work hard professionally, as patience and diligence will always pave the way to success. And to my fellow policewomen, I say, have faith in the idea that there's no job too big or too small. It's work that makes a true human being."





TOSHIBA Leading Innovation >>>

Give the gift of Reality

WITH THE NEW SCHOOL YEAR GETTING INTO FULL SWING, THIS IS A GOOD TIME TO THINK ABOUT HOW TO LEAD CHILDREN TOWARDS BOOKS FOR PLEASURE, NOT JUST FOR PASSING EXAMS. HERE ARE SOME EASY TIPS TO GUIDE CHILDREN OF ANY AGE

BY SIBANI PAUL

hat does it take to get a good education? Some would say that's easy to answer: invest a lot of time to study hard. But myriad studies reveal that it's not enough for kids to bury their nose in textbooks all the time. Endless cramming may help one crack exams, but can't broaden the horizons of their mind.

The most successful and innovative adults aren't those who never looked beyond textbooks; they're people who made reading outside school or college lessons a part of their life.

What does reading do for the mind? A research by Emory University in the US finds that "becoming engrossed in a novel enhances connectivity in the brain" and improves brain function. Interestingly, the study suggests that reading fiction improves the reader's ability to put

themselves in another person's shoes and flex the imagination in a way that is similar to the visualisation of a muscle memory in

When asked about the key to success, billionaire investor Warren Buffett, one of the most quoted and most admired personalities of the 21st century, said, "Read 500 pages every day. That's how knowledge works. It builds up like compound interest. All of you can do it, but I guarantee not many of you will do it."

Reading five hundred pages a day is extreme for most of us. But even an hour a day spent on reading is a brilliant brainboosting and relaxing activity.

If reading is not a part of your children's life already, make it so with these easy tips. We're talking 'nudge' rather than 'push' - you might find that a much more effective strategy.



Read books to an infant

This one is traditional wisdom, but somehow our own gadget obsession has pushed the practice of reading to an infant (0-2 years) or toddler (2-3 years) to the bottom shelf. Small children enjoy having adults read to them in a lively, dramatic manner; even newly independent readers love it if adults sit with them while they read because children like to point out interesting things to an attentive listener. Scientists have said time and again that reading to a baby helps them pick up words much faster and speak clearly from an early age. Reading with a toddler and asking them short, easy questions about the characters in the story allows the child to happily show off their new knowledge. In turn, they're encouraged to seek new stories, finding out more about new characters.

Keep age-appropriate books around the house

Out of sight is out of mind – if your home doesn't have any books lying around, if a child can only see gadgets and more gadgets, then it's fairly obvious what they'd grow up with. Once a young child gets addicted to gadgets, parents would find it much more difficult to drag them away from electronic games and surfing. To help children, especially preschoolers (3-5 years), discover the joy of



reading, keep the gadgets out of sight. Children are naturally inquisitive, and sooner or later, without any prodding, they'll pick up the books and start reading.

Buy graphic novels for pre-teens

Pre-teens (10-12 years) and teenagers are crazy about comic book

superheroes, aren't they? If you can't get your teen to read much at home, buy them some graphic novels and comic books. For someone who likes visual media (video games, movies) more than print media, graphic novels, like comic books, offer a great entry point into reading. Eventually, it would take them towards more complex and fulfilling reading materials.





A habit of reading can't be forced upon anyone. As adults, the best thing we can do for children is to help them fall in love with books

Give teenagers books in their area of interest

When visiting bookstores, prioritise your older teenager's preferences. Ask them to come along to the store, browse bookshelves together and talk about the merits of this book. It is even better



if you can do some prep work before visiting the store, like finding out what's on the bestseller list connected to the

teenager's area of interest. Seeing their parents giving so much importance to their likes and dislikes is very flattering for young adults, and they're highly likely to respond favourably.

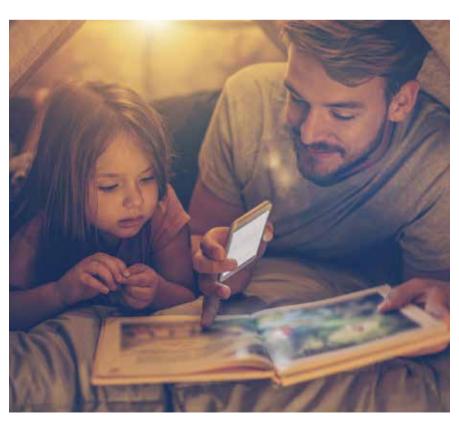
Share your reading experiences

Tell your children what you've been reading and the things that you've gained or learned. Share them about your recent discoveries; it will surely cultivate the love of reading amongst them.

Finally, start reading more books yourself

You want your children to read more, right? Then how about being a role model for them? If children see you swiping the screen all the time, then that's what they would emulate. To lead by example, read more and read in front of your kids. Make it a point to discuss books rather than office problems or TV shows at the dinner table.

A habit of reading can't be forced upon anyone. As adults, the best thing we can do for children is to help them fall in love with books.





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Dr Samar Al-Shamsi is an internationally respected artist who is renowned for her commissioned portraits of high profile individuals, including the late Sheikh Zayed bin Sultan Al Nahyan, UAE President His Highness Sheikh Khalifa bin Zayed Al Nahyan, US President Barack Obama and others.

AN INSIGHT INTO THE CONCEPT OF LEADERSHIP

Leaders often face the temptation to project a grandiose persona rather than displaying simplicity. They think that they must appear faultless, flawless and wise. But in reality, humility defines a true leader.

ome people look at leadership as a pack of requirements that should be provided to enable a person to fill a position here or there. Examples of this approach towards leadership are quite common in society. Once a person is given a position, he or she would start to prepare the "decorations" of leadership; a huge, prestigious office, costly furniture, a secretary or two and maybe even a new exorbitant car. They think that once they arrange all these things, they would have secured all leadership requirements and they can now act as leaders.

In this respect, it is worthwhile to have a quick look at one approach to leadership that is taken from our great Arab and Islamic tradition. The second caliph, Omar Bin Al Khattab, once asked his companions to recommend a man for a certain position he wanted to fill. They asked him what kind of man he wants. His answer was a very wise insight into the real meaning of leadership. It also reflects a deep understanding of human nature. He said, "I want a man who looks like one of his people even if he is their leader, and looks as if he were their leader when he is just one of them."

What a wisdom! It means that leaders don't derive their influence, power and respect from their position or from the prestige of it; but rather from their knowledge, wisdom and ability to influence people and lead them by example.

On the other hand, a true leader behaves humbly and work closely with their people, subordinates or team members to use a contemporary expression. If you look at them, you wouldn't think they are leaders but just members of a team because of their simplicity. They don't just sit in their offices to issue orders and directives.

Another quote from the second caliph, Omar, further reflects his view of leadership and his insightful understanding of human nature. He says: "Once I see a person getting conceited after being conferred with a position, I know that he sees himself above others." Those who get conceited when given a certain responsibility are unconsciously saying: "See how important I am?"



Furthermore, those who really possess the character of a true leader act humbly because their new positions don't mean additional power to them. Rather, they see it more as a responsibility and commitment to render their selfless service to others. Such lessons should always guide us in our daily lives.

Leaders don't derive their influence, power and respect from the prestige of their positions; but rather from their knowledge, wisdom and ability to influence people and lead them by example

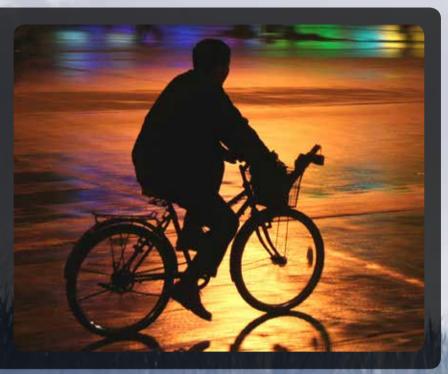


TEACHERS UNDER ATTACK

SCHOOL VIOLENCE DOESN'T JUST MEAN EDUCATORS MISTREATING STUDENTS. EVERY NOW AND THEN, THE SITUATION IS THE OPPOSITE WITH STUDENTS OR THEIR FAMILY MEMBERS COMMITTING ACTS OF VIOLENCE

Where: **Uttar Pradesh, India** When: **August 2016**

A teacher had reprimanded two Class IX students for stealing their schoolmate's bicycle. However, the father of one of them didn't think the teacher had any right to discipline his son. This simple episode snowballed into a shootout. The father arrived at the school early in the morning with his group, and accosted the teacher, who had been sitting under a tree. They came charging at the teacher and started hitting him; the teacher ran towards the staff room with the assailants chasing him. When other school staff and some students rushed to help the teacher under attack, the father pulled out a country-made pistol and opened fire, aiming at no one in particular. The assailants fled soon enough, but not before snatching the victim's gold chain and a ring. The school principal filed a complaint and some policemen were deployed at the school.





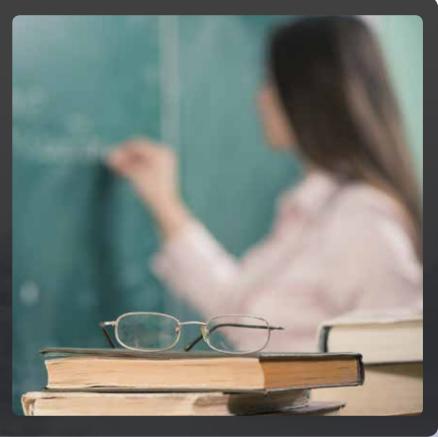
Where: **Anhui province, China**When: **April 2016**

A viral video showing a bunch of schoolboys pummelling their teacher prompted an investigation by government authorities and also brought forth online comments against both the teacher and the students. The footage first shows a teacher and a student arguing about something - apparently a tug-of-war over some papers – and then the older man tries to move away with the papers, heading towards the other students seated in the classroom. The younger man follows him, still trying to snatch the papers. At one point, the teacher tries to push the student back, shoving him in the chest. Immediately, the student with five other boys pounce on the teacher, pushing him into a corner, raining blows upon him, kicking him. When they step back for a moment, the teacher stands up straight and tries to say something raising his hand. Again, he's punched and kicked by the students.



Where: **Nottingham, UK** When: **September 2014**

Assaulted by a violent teenager, a female teacher's full-time career ended at the young age of 26. Five years later, in February 2009, she was awarded £280,000 (Dh1.3 million) by the Criminal Injuries Compensation Authority. The attack took place in a school for students with learning and behavioural difficulties. The 13-year-old student had jumped on her back and put her in a headlock. The boy just wouldn't let go, despite her pleading, until she fell, hitting a wall and a window. The attack left her traumatised, and with permanent back and neck pain, cutting short her teaching career. The teacher also suffered from psychological problems, with flashbacks and nightmares, and impaired concentration. Her assailant had a history of violence – he had previously assaulted another member of the school staff, and also had frequent violent outbursts. After getting the payout, the teacher said that there should be better security for teachers from student violence. The general secretary of the educators' union said. "No-one should ever have to go to work with the expectation of being assaulted."



DISCLAIMER: Photos are for illustration purposes only

Where: **Sharjah, UAE** When: **May 2015**

A headmistress of a government school here filed a police complaint against a student quardian. The student had several discipline issues: she was a frequent absentee, often didn't wear her uniform, and was generally disrespectful towards teachers. The headmistress called the student into her office and advised her "to improve her behaviour and concentrate on her studies". It may be concluded that the student, instead of correcting her behaviour, went and complained to her sister, who was the local guardian. This sister arrived at the school, asked who the headmistress was, and then began verbally abusing and hitting the headmistress and other staff. Sharjah Education Zone forwarded the complaint "to the legal department for action against the student and her quardian". The headmistress said that even earlier, parents and quardians had visited the school to shout at teachers.



ERA OF OIL CONCESSIONS INTREGUE

Kuwait and Bahrain opened their doors to prospectors. The house of Saud, after a failed exploration by the British, leant towards the Americans. The emirates that would later form the UAE suffered from economic hardships following the pearl trade's decline

BY DR FALEH HANZAL









he second decade of the 20th century saw a relatively calm situation in the seven emirates. At the level of leadership, the ruler of Abu Dhabi was Sheikh Zayed bin Tahnoon, who died in 1912 and was succeeded by his brother Sheikh Hamdan bin Zayed. In the same year, Sheikh Butti bin Suhail passed away and was succeeded by Sheikh Saeed bin Maktoum bin Hashr as the ruler of Dubai. In Sharjah, the ruler Sheikh Sagr bin Khalid bin Sagr Al Qasimi died in 1914, and the power went to Sheikh Khalid bin Ahmed bin Sultan Al Qasimi. In Ras Al Khaimah, the ruler Sheikh Salem bin Sultan bin Sagr Al Qasimi died in 1918. His son Mohammed took the reins, but only to hand over power to his nephew Sheikh Sultan bin Salem bin Sultan Al Qasimi in 1919.

Lorimer (John Gordon, a member of a politically connected British family who served as a senior official in the Middle East) has given us an account of the population in the emirates with an estimated number of 70,000.

He has also given us other details: the number of houses in each emirate; the number of divers; and the number of ships going on diving voyages. As per his account, there were more than 22,000 people as pearl divers, and the people got good returns from the pearl trade.

Perhaps these good conditions were amongst the reasons that prompted senior pearl dealers to establish semi-formal schools (Katateeb). In Abu Dhabi, the pearl dealer Khalaf bin Abdullah Al Otaiba founded a school attached to a mosque that he built. In Dubai, Ahmed bin Dalmook founded the Al Ahmadiya School. And in Al Heira town of Sharjah, the merchant Ali Al Mahmood founded the Al Taimiyah School, while Salim bin Misbah Al Hamouda built the Al Salmiya School, also in Sharjah.

Prospectors arrive

During this time, the first few oil discoveries and concessions in other parts of the Gulf began influencing the geopolitical and economic events in the emirates.



That happened when geologists affiliated with the Anglo-Persian Oil Company, which was established after the discovery of oil in Masjid Suleiman area of Iran, drilled for oil in the Burgan field of Kuwait in 1913. Kuwait was the



During this time, the first few oil discoveries and concessions in other parts of the Gulf began influencing the geopolitical and economic events in the emirates

first emirate to open its doors to Anglo-Persian, but no contract was signed with the ruler.

When World War I broke out in 1914, British leader Winston Churchill, who served as First Lord of the Admiralty then, ordered the use of petroleum instead of coal for operating warships' engines. Thus, oil became a commodity with global strategy.

Oil had not yet been discovered in

Saudi Arabia, and the situation there was said to be relatively unstable. Prince Abdul Aziz bin Abdul Rahman Al Saud, who seized power in 1903 from Ibn Rashid, conquered Al Ahsa in 1913, controlling it from the Turks. But he was busy throughout the decade, fighting his foreign opponents and rivals at home, so the oil prospectors did not show any interest in obtaining concessions there. This event lasted until Major Frank Holmes appeared on the scene in 1918.

He was a British officer who had participated in the British campaign in Iraq, amongst other places, and was a mining engineer by training.

After the war, he returned to Britain and convinced officials there to set up oil reserves in several places in the Arabian Gulf. He founded a company, the Eastern & General Syndicate.

At that time, another British, John Philby, who served as an accountant in the British Army, resigned after the war and established a trading company in Jeddah. He started collaborating with Prince Abdul Aziz bin Abdul Rahman Al Saud.

As soon as WWI ended, it became clear to the British that the Gulf would attract a large number of foreign companies trying to obtain concessions from the rulers of the emirates.



Pearl Trade Catastrophe

With these developments, the third decade (1920-'30), arrived, full of promises of oil presence in the Gulf. But it also began with the catastrophic impact of cultured pearls, which were invented in Japan, killing the trade in natural pearls, on which the emirates depended.

The economies of the emirates that would later become the UAE, and that of other Gulf emirates, were badly affected by two things: a fall in the demand for natural pearls following the war and global recession; and the invention of cultured pearls.

Cultured pearls appeared for the first time in Dubai markets in 1924 - this is deduced from a message sent by the ruler Sheikh Saeed bin Maktoum to Isa bin Abdul Latif, a national resident who represented the British.

In the context of domestic political events, Abu Dhabi went through a period of instability due to rapid changes in leadership. Sheikh Sultan bin Khalifa bin Zayed came to power in 1922, succeeded by his brother Sheikh Sagr bin Zayed in 1926. Then in 1928, Sheikh Shakhboot bin Zayed bin Sultan took over. Sharjah and Umm Al Quwain witnessed a period of shambles, too, as a result of power conflicts.

The rapid shifts in power, accompanied by violence, were caused by the economic hardships in the emirates. There was more security chaos as some of the tribes waged war on each other or against other adversaries in the coastal towns.

As for the oil-related activities in the Gulf, Major Holmes came to Bahrain and started a commercial office there. He approached the rulers of Bahrain, Qatar and Kuwait for oil concessions, and in 1923, got his first oil concession from Prince Abdul Aziz bin Abdul Rahman Al Saud. The concession was in the neutral area from the Al Ahsa Coast region to Kuwait, for a sum of two thousand pounds a year. This was the first oil concession contract in the Gulf region.

Major Holmes' acts drew the attention of



the British government – its representative rushed to all Gulf rulers, including Oman, and forced them to sign a pledge not to give any oil concession to any company without the British government's consent. All the rulers signed this pledge in 1922.

When Sheikh Hamad bin Isa bin Ali, the ruler of Bahrain, signed an agreement with Major Holmes, granting him a concession for three years in exchange for ten thousand rupees annually, the British Government ratified that agreement. The Anglo-Persian Oil Company had also sent its representative, a British Muslim called Haji Abdullah Williamson, to the emirates, where he met the sheikhs and discussed concessions for the company.

In 1926, Prince Abdul Aziz managed to occupy Al Hejaz, declared himself king and named the area stretching from the Gulf Coast to the Red Sea Coast as the Kingdom of Saudi Arabia: and when he discovered that Major Holmes had failed to find oil on the Al Ahsa Coast, he

cancelled the concession. The Saudi ruler now began listening to the British Muslim Haji Abdullah Philby and the Lebanese-American businessman Ameen Al Rihani. They had joint discussions about giving an oil concession to the American company, Standard Oil of California, for prospecting in Al Ahsa.

Before that contract expired in 1929, a great financial meltdown stroke the Wall Street, the business hub of the United States. This was a disaster for global trade, which cast a shadow on the already suffering pearl trade in the Gulf. Despite this, philanthropists of the emirates did not stop their activities. Two more schools were opened in Dubai – the Al Saa'da (Happiness) School, founded by Rashid bin Ahmed bin Shabib in his own house; and the Al Salmiya School, founded by Salim bin Musabah bin Hamouda Al Suwaidi. In the meantime. Mohamed bin Ali Al Mahmoud also established the Al Islah School in Heira town of Sharjah.



Being overweight makes the brain age faster

A NEUROIMAGING STUDY SHOWS HOW BEING OVERWEIGHT AFFECTS THE BRAIN TO A GREAT EXTENT

ACCORDING to a new study by Cambridge University scientists, the brains of overweight people look "10 years older" than lean people in the same phase of life.

The findings were published in the journal Neurobiology of Aging. Some brain ageing is normal. Older people forget more and their responses slow down because brains lose white matter— connective tissue allowing different regions of the brain to hold information. This loss of white matter in the brain was accelerated when people carried around extra weight. Researchers from the Cambridge Centre for Ageing and Neuroscience looked at the brains of 473 people aged between 20 and 87 years, dividing them into 'lean' and 'overweight' categories. They found that those who were overweight had significantly less white matter than their leaner counterparts.

The difference was not much amongst younger people who were either lean or fat. From middle age, the gap in that substance became noticeable. However, regardless of age, both groups



fared almost equally in knowledge and understanding tests. Study leader Dr Lisa Ronan, from the Department of Psychiatry at the University of Cambridge, said in a media interview, "Obesity is so complex. We know an awful lot about what it does to the body. But what it does to the brain and how it interacts with obesity – we're at the

beginning of understanding that."

Another member of the research team, Prof Sadal Farooqi, from the Wellcome Trust Medical Research Council Institute of Metabolic Science at Cambridge University, said, "This must be a starting point for us to explore in more depth the effects of weight, diet and exercise on the brain and memory."

Down's syndrome catalyst identified



RECENT research has opened an important chapter in the genetic disorder Down's Syndrome, which is more than twice as common amongst UAE nationals as in the rest of the world – a birth ratio of 1:319 in the UAE compared to 1:799 globally.

The syndrome is caused by abnormal cell division, resulting in extra genetic material from chromosome 21. Babies with this condition have distinctive facial features and often have slower mental and physical development.

A study published in the journal

Scientific Reports said that geneticists had identified the enzyme that regulated the production of sperm and egg cells in human reproduction. This, in turn, would help researchers understand why abnormal cell division would occur.

Dr Gary Kerr and colleagues wrote: "Understanding how meiosis (the process of cell division required for reproduction) is regulated is of great importance to understanding the causes of genetic disorders in humans."

Meiosis ensures that cells in the foetus have two copies of each chromosome, one from each parent. If there is an aberration to this, it leads to a genetic disorder – Down's Syndrome (three copies of chromosome 21); Patau syndrome (three copies of chromosome 13); and others. Irregular cell division is also a leading cause of miscarriage.

The statistics on Down's Syndrome in the UAE were published in March 2013 by the Centre for Arab Genomic Studies.



Fruit extract may dissolve kidney stones



THE available methods for getting rid of kidney stones include lithotripsy (sound waves that break up larger stones), ureteroscopy (a very thin tube passed into the ureter to snare a stone and break it up), and alpha blocker medicines that help the ureter to flush out the stone with urine. For rather large stones that are hard to

dislodge, there may have to be a proper surgery with a few days of stay at the hospital.

All of these methods involve some pain and discomfort. But a breakthrough may have come now, with the discovery that a natural fruit extract can dissolve calcium oxalate crystals, the most common component of kidney stones.

The research findings were published in the journal Nature, written

by Jeffrey Rimer, Associate Professor of Chemical Engineering at the University of Houston. The compound hydroxy nitrate (HCA) is not only "an effective inhibitor" of calcium oxalate crystal growth but it can also dissolve these crystals if the conditions are right.

Kidney stones are nothing more than

hard mineral deposits inside the kidneys, the risk increased by high blood pressure, diabetes and obesity. One of the main reasons why kidney stones develop is not drinking enough water, thus not letting the kidneys flush out toxins properly. So far, preventive treatment meant drinking lots of water and avoiding food rich in oxalate (i.e. rhubarb, okra, spinach and almonds). Potassium citrate, a supplement that can slow crystal growth, is often prescribed, but it can have severe side effects. HCA is a much better potential kidney stone inhibitor - it forms a stronger bond with the crystal surfaces, leading to dissolution.



Choose your sunglasses right

THE importance of protecting the eyes from the bright glare of sunlight can't be stressed enough in a desert country like the UAE. But most people choose sunglasses according to price and fashion, instead of looking at their protective properties.

A new research from the University of Alicante, Spain has shown that prolonged exposure to sun rays increases the risk of developing eye lens alterations by 4 per cent. This risk would be halved if people wore good sunglasses when they were outside between 10am and 4pm, the researchers added.

Eyewear with the European 'CE' seal adheres to European safety standards. Then there are filter categories to look at. Ultra-violet ray filters are classified into five categories, from 0 to 4. Driving in bright sunlight requires a category 1, 2 or 3 filter lens. A category 4 filter may interfere with seeing traffic signals but is required for lazing on the beach. Any place where sunlight is reflected very strongly, such



as in a white marble courtyard or on a ski slope, also requires level-4 filters.

The scientists said that children had extra-sensitive eyes and, therefore, required category 2 or 3 filters with sturdy lenses and frames. The same level of filters was advised for older people.

Buyers tend to choose darker lenses,

thinking they'd be better protection, but that isn't necessarily so, as per the research. "There are very dark lenses that do not correctly filter ultraviolet light, leading to greater pupil dilation and an increase in the radiation that enters the eye," said University of Alicante professor David Piñero.





SURREAL VIEWING EXPERIENCE

It's not a conservation starter; more like a conservation stopper. The Sony 100-Inch XD9 4K TV, resting on its own integrated floor stand, is pretty much guaranteed to get all the attention in the living room. The TV model has specs to match its size – Backlight Master Drive technology for individual LED backlight control, resulting in unbelievable contrast; ability to run Android TV with Google Cast support for showing videos from the mobile; and 4K HDR Processor X1 Extreme for giving viewers the feel of really becoming a part of whatever is being shown on the screen. The backlight control brings out the tiniest details of photographs and videos. The stylish pale gold bezel and stand make the TV set a perfect fit for any upscale décor.

Website: www.sony.com Price: TBA





YOUR OWN BILL MANAGER

The Sense Home Energy Monitor tracks all your appliances — including lights and electronic items – to show you the total electricity and energy consumption. The device connects to the electric panel and collects current sensors from different plugged-in devices. It itemises the usage on the smart mobile app. You get information like how long the electronic iron or the air-conditioner has been on, whether the TV has been left switched on or not, and the hours when your home consumes the most energy. With this information, you're empowered to rationalise power consumption and bring down the bill.

Website-https://sense.com Price: \$250 (Dh918.24) (pre-order stage)

ALMOST LIGHT AS AIR

Launched at Computex in Taipei a few weeks ago, the Asus ZenBook 3, the ultra-portable laptop, is clearly meant to give its competitor a run for its money. The ZenBook 3 is certainly an attractive package, with its sleek aluminium body (in pale gold, grey, and blue) and a 12.-5 inch full HD (1,920 X 1,080 pixels) screen. Under the hood, the base model has 4GB of RAM, Intel Core i5 processor, and 256GB of onboard storage. The top-of-the-line model will have Intel Core i7 processor, a whopping 1TB SSD and 16GB of RAM. Early reviews pointed out some drawbacks, however. It only has one USB Type-C port and some issues with the keyboard. The ZenBook 3 is 11.9mm thick and weighs 910g.

Website: www.asus.com Price: \$999-\$1,999 (Dh3669.28 - Dh7342.23)

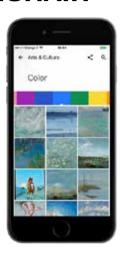




ART FROM THE ARMCHAIR

If Google Earth takes you around the world through the window of your mobile or tablet screen, Google Arts & Culture takes you on a boundless art journey. The app lets users explore a huge collection of artworks, access information on artefacts and read essays from over 1,000 museums and archives. The app showcases a different work and its history every day. You can see paintings in the minutest detail by zooming in much closer than you'd see them at museums. The app can even give you a virtual reality tour of culturally important locations.

App store: Google Play Price: Free









EAR BUDDIES

Bluetooth-enabled hands-free hearing accessories aren't new, but not all of them are as rugged as the Bonx Wearable Walkie Talkie. It's especially great for outdoor usage in a group, with its water- and shockresistant body. Pairing with your mobile, it lets you talk to teammates with a single button press. The wraparound design keeps it in place.

Website: www.indiegogo.com Price: From \$80 (Dh293.84) (pre-order stage)

BEACHGOERS' BEST FRIEND

A cool new gadget tells you where you missed a spot when putting on sunscreen. The tiny camera called Sunscreenr lets you see reflected UV rays. The spots covered with sunblock will appear black in the camera's viewer because they're not reflecting UV light; while the uncovered portion will look pale on camera. It is waterproof and the size of a keychain, so it's easy to take with you on beach outings. Its makers at Voxelight say they want to reduce the 1 million people diagnosed with skin cancer every year.

Website: www.indiegogo.com Price: \$109 (Dh400.35)







TOP THRILLERS, INTERESTING NOVELS AND ALL THE SELF-HELP YOU NEED - FIND IT ON THE SHELVES THIS MONTH



MYSTERY ON THE HIGH SEAS

Title: The Woman in Cabin 10

Author: Ruth Ware

Publisher: Gallery/Scout Press

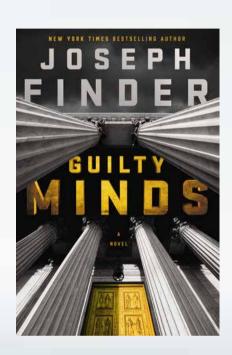
Price: \$26 (Dh95.50)

HER debut novel, set in the deep woods of England, was praised and made it to various 'best crime novels' lists. Now Ruth Ware follows it up with a suspense story set at sea. Lo Blacklock, a journalist who writes for a travel magazine, has just been given the assignment of a lifetime: a week on a luxury cruise with only a handful of cabins. Beautiful weather, beautiful people and beautiful dinner parties make it a lovely experience at first; until the weather changes, and Lo witnesses something horrific--a woman being thrown overboard. But all passengers are accounted for, so what did Lo see really? And how can she prove that she had seen anything at all?

DARK CORRIDORS OF POWER

Title: Guilty Minds **Author:** Joseph Finder **Publisher:** Dutton **Price:** \$28 (Dh102.84)

A scandal is about to explode – a popular gossip website is preparing to run a story on how the chief justice of the US Supreme Court had liaisons with an escort; the woman is ready to tell all and it would ruin the judge's career. To save his reputation, the chief justice calls in a formidable investigator who'd disprove the story. Nick Heller has just 48 hours to do his job. But when the call girl in question is found murdered, the case changes altogether. Heller has to unravel a plot that goes much deeper than one person's alleged illicit romp.

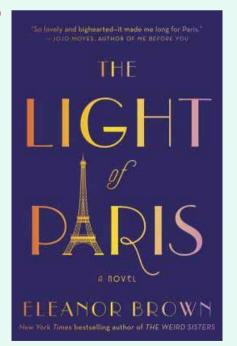


TURNING POINT

Title: The Light of Paris **Author:** Eleanor Brown **Publisher:** G.P. Putnam's Sons

Price: \$26 (Dh95.50)

A beautiful story of how the memories of a bold, romantic solo trip by a woman change another woman's life. Suffocated by her husband's dominance, her family's expectations, and her own fears, Madeleine is trapped in an unhappy marriage. Her whole life is a charade, and she longs to be like her elegant, perfect grandmother Margie. Then, she finds a diary that has some amazing revelations. It's about Margie's trip to Paris – it's the experience of a young woman who defied her strict family and spent a summer writing in cafés, living on her own, and falling for an artist. Inspired by her grandmother,



Madeleine creates her own European summer, reconnecting with her love of painting and finding new friends.



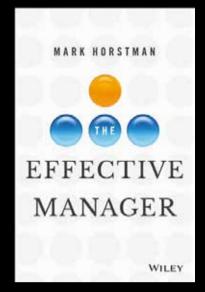
RETURN OF THE JEDI

Title: Star Wars: Obi-Wan and Anakin

Author: Charles Soule: **Illustrator:** Marco Checchetto Series: Star Wars (Marvel) Price: \$16.99 (Dh62.40)

THE Star Wars Episode VIII movie is at least a year away, so until then fans can feed their frenzy with this graphic novel, devoted to two of the most fascinating characters from the franchise - Master Obi-Wan Kenobi and his young Padawan (apprentice Jedi), Anakin Skywalker. Before becoming the dreaded Darth Vader, Anakin accompanied his master on many missions. One such mission takes them to a remote planet, where they find themselves stranded on a strange world of primitive technology and deadly natives. Will they be able to save themselves? First, they must learn who called for help and why.





BECOME THE BEST LEADER

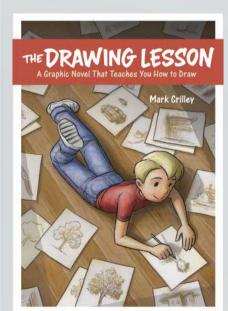
Title: The Effective Manager Author: Mark Horstman Publisher: Wiley Price: \$28 (Dh102.84)

COMPANIES with even the best products and competence can't prosper unless they can retain the right people. And retention and motivation depend on managerial skills. This is a hands-on guide to great management at every level, based on the author's 25 years of management training expertise. First, you'll identify what "effective management" actually looks like. Can you get the job done at a high level? Do you attract and retain top talent without burning them out? Then you'll dig into the four critical behaviours that make a manager great and learn how to lead the team. The book explains the four major tools that should be a part of every manager's repertoire and how to use them. It says: understand your team's strengths, weaknesses, and goals in a meaningful way; stop limiting feedback to when something goes wrong; motivate your people to continuous improvement; spread the work around and let people stretch their skills.

FOR ALL ASPIRING Title: The Drawing Lesson: A Graphic **ARTISTS**

Novel That Teaches You How to Draw **Author:** Mark Crillev

Publisher: Watson-Guptill Price: \$18.99 (Dh69.75)



HERE'S the perfect book to get young people put down the video games and unleash their imagination. Drawing instructor and graphic novelist Mark Crilley puts together his easyto-follow lessons for new artists in the form of a comic book. In The Drawing Lesson, there's David, a boy who wants nothing more than to learn how to draw. He meets Becky, a helpful drawing mentor. Page by page, Becky teaches David (and the reader) about the fundamentals of mastering the art of drawing. Through the panels of this engaging graphic novel, Crilley provides lessons on shading, negative space, creating compositions, and more, with accompanying exercises that learners can try for themselves.





THE HOTTEST NEW INTERNATIONAL MOVIE RELEASES COMING SOON TO A CINEMA NEAR YOU





DIRECTOR: LUKE SCOTT

STARRING: KATE MARA, PAUL GIAMATTI, MICHELLE YEOH, JENNIFER JASON LEIGH, ANYA TAYLOR-JOY, ROSE LESLIE,

BOYD HOLBROOK, TOBY JONES MOVIE TYPE: SCI-FI, THRILLER

A corporate troubleshooter (Mara) is sent to a remote top-secret location, where she has to investigate a terrifying accident. She learns that the event was triggered by a person who has a mysterious and highly dangerous existence.

Despite the handful of famous names in the cast, this is largely an ensemble movie where the plot takes precedence over star power. Good news for sci-fi thriller fans.



THE LIGHT BETWEEN OCEANS

DIRECTOR: DEREK CIANFRANCE

STARRING: RACHEL WEISZ, ALICIA VIKANDER, MICHAEL FASSBENDER, CAREN PISTORIUS, EMILY BARCLAY

MOVIE TYPE: DRAMA, ADAPTATION

Tom Sherbourne (Fassbender), a young WWI veteran, takes a job as lighthouse keeper on Janus Rock, a remote island near the Western Australia coast. On a visit to the mainland, he meets a local schoolmaster's daughter, Isabel Gravsmark (Vikander). They fall in love, marry, and set up home on the island. One day, a rowboat with a dead man and an infant girl is washed

ashore. Isabel is keen to keep the baby as her own. Tom is torn between reporting the boat and making his wife happy. He chooses his wife's happiness, and they raise the baby. But the consequences are devastating when the child begins to grow up. A stellar cast of Oscar winners and nominees and a dramatic plot make this a very promising release.





STORKS

DIRECTORS: DOUG SWEETLAND, NICHOLAS

STOLLER

VOICES: ANDY SAMBERG, KELSEY GRAMMER, KEEGAN-MICHAEL KEY, JORDAN PEELE, DANNY TREJO, KATIE CROWN

MOVIE TYPE: ADVENTURE, COMEDY, 3D, ANIMATION

The storks' baby-delivering jobs have given way to delivering packages for the Internet giant Cornerstore.com. Junior, the company's top delivery stork, accidentally activates the Baby Making Machine, producing an adorable and wholly unauthorised baby girl. Desperate to deliver the infant before the boss finds out, Junior and his friend Tulip, the only human on Stork Mountain, race to make their first-ever baby drop.





DIRECTOR: CLINT EASTWOOD STARRING: TOM HANKS, LAURA LINNEY, ANNA GUNN, AARON ECKHART **MOVIE TYPE: BIOGRAPHY, DRAMA**

In these days of aeroplanes crashing frequently, the true story of Capt Chesley Sullenberger saving a jet plane comes as an inspiring episode. It happened not so long ago on January 15, 2009. The plane, US Airways flight 1549, was bird-hit. The crippled jet could have crashed, but with the steely determination of Sully and his crew, the plane landed on the surface of the Hudson River, saving all 155 passengers. Expect Clint Eastwood to deliver gold.







THE WILD LIFE

DIRECTORS: BEN STASSEN, VINCENT KESTELOOT VOICES: MATTHIAS SCHWEIGHÖFER, KAYA YANAR, ILKA BESSIN. AYLIN TEZEL, TOBIAS LELLE, MELANIE HINZE, GERALD SCHAALE **MOVIE TYPE: ADVENTURE, COMEDY, FAMILY, 3D, ANIMATION**

The inhabitants of a tropical island – the overexuberant parrot Tuesday (Yanar), snack-obsessed tapir Rosie (Bessin), persnickety echidna Epi (Tezel), acrobatic pangolin Pango (Lelle), commonsensical kingfisher Kiki (Hinze) and the ever cool chameleon Carmello (Gerald Schaale) - are happy in their animal paradise. One day, a

human named Robinson Crusoe (Schweighöfer) arrives on the island, shipwrecked by a storm. The animals try to figure out this bewildering new 'creature'. They somehow develop a relationship and get down to building the island's first tree house. Together, the new friends have to face the savage cats Mal and May and engage in a territorial fight.



SNOWDEN

DIRECTOR: OLIVER STONE

STARRING: SHAILENE WOODLEY, JOSEPH

GORDON-LEVITT. TOM WILKINSON. MELISSA LEO.

TIMOTHY OLYPHANT MOVIE TYPE: DRAMA. THRILLER, TRUE STORY, **POLITICAL**

A household name for the way he exposed the US surveillance on mobile and Internet communications. Edward Snowden (played here by Joseph Gordon-Levitt) has become the public face of privacy rights. But little is known about his personal story. Hero to many and traitor to some, Snowden is presented here as a complex person - the plot shows why he does it, how he does it, and what he had to give up for it.



🖈 BRIDGET JONES'S BABY

DIRECTOR: SHARON MAGUIRE STARRING: RENÉE ZELLWEGER, PATRICK DEMPSEY, COLIN FIRTH, JIM BROADBENT MOVIE TYPE: COMEDY, DRAMA, ROMANCE, SEQUEL

Can a Jane Austen love story ever come to an end? Well, Mark Darcy (Firth), based on the character of Mr Darcy from Pride and Prejudice, hasn't been able to keep his Bridget (Zellweger). Newly single and fortysomething, Bridget is now grown-up, successful and surrounded by friends. Then, the dashing American Jack (Dempsey) walks into her life – and he's everything that Darcy is not. The movie is an encore for Bridget Jones fans.



THE MAGNIFICENT SEVEN

DIRECTOR: ANTOINE FUQUA

STARRING: DENZEL WASHINGTON, HALEY BENNETT, CHRIS PRATT, VINCENT D'ONOFRIO, ETHAN HAWKE, MATT BOMER, PETER

SARSGAARD

MOVIE TYPE: WESTERN, REMAKE

Best known for his film Training Day, Fuqua has put his own stamp on this magnificent classic of 1960. With the town of Rose Creek under the control of industrialist Bartholomew Bogue (Sarsgaard), the desperate townspeople employ seven outlaws, bounty hunters, gamblers and hired guns - Sam Chisolm (Washington), Josh

Farraday (Pratt), Goodnight Robicheaux (Hawke), Jack Horne (D'Onofrio), Billy Rocks (Byung-Hun Lee), Vasquez (Manuel Garcia-Rulfo), and Red Harvest (Martin Sensmeier) - for protection. As the town prepares for a violent showdown, the mercenaries discover something more valuable than money.



Dubai becomes UN partner for energy-efficient buildings



THE Dubai Supreme Council of Energy (DSCE) recently joined the United Nation's Building Efficiency Accelerator (BEA) partnership, with an eye on doubling the emirate's energy efficiency by the year 2030

With one of the highest per capita energy usage rates in the world and tower blocks that keep the lights on all night, Dubai is an ideal case for energy-efficient buildings. Saeed Mohammed Al Tayer, Vice-Chairman of DSCE, told the media that Dubai was one of 12 new cities to join BEA, which had a total of 23 member cities. "By joining the BEA, Dubai now has access to a global network of 30 businesses, government organisations, and technical experts who specialise in improving building energy efficiency. BEA supports local collaboration and planning to improve buildings, lower energy costs and make people more comfortable and productive

at home and in the workplace," he said.

Al Tayer pointed to the cost advantages of making establishments efficient users of energy, stating that for every \$1 (Dh3.67) invested, the return was \$2 in cost savings.

Becoming a BEA partner was an "important" step in achieving the goals of Dubai Integrated Energy Strategy 2030, said Ahmed Buti Al Muhairbi, Secretary General of DSCE. The primary goal is a 30 per cent decrease in energy usage.

Measures within the scope of BEA have updated policies and building codes; better techniques for higher efficiency; retrofitting hospitals, schools, and government buildings; and energy usage regulations for buildings. Alongside making building consume less energy, the emirate plans to use advanced street lighting systems. Mattar Al Tayer, Director General and Chairman of the board of Executive Directors of Dubai Roads and Transport Authority, said: "The RTA aims to convert all conventional street lights to LED technology by 2030 and reduce carbon footprint by more than 3,000 tonnes per annum as a result."

Volcanoes do a triple show

THREE Indonesian volcanoes erupted almost simultaneously early last month (August), making an incredible show of nature's strength. Smoke and ash sent high up in the air by Sinabung, Rinjani, and Gamalama proved yet again how puny the human civilisation is — airports were closed and flights were cancelled, disrupting vacation plans at many places, including the hugely popular Bali. Thousands of people were evacuated, most of them from near the Sinabung. The region falls within the enormous Pacific Ring of Fire, a line of volcanoes stretching from the west coast of South America to Southeast Asia.

The most famous volcano in Indonesia is the Krakatoa, whose 1883 eruption is the stuff of legend – it's considered the



deadliest volcanic eruption in modern history, killing 36,000 people with its fire blasts and the tsunamis caused by the collapse of the caldera. After the eruption of the Krakatoa, the nearby areas couldn't see the sunrise for three days.

The Sinabung had erupted in May this year as well, killing seven people. The volcano had been dormant for four centuries, until it became active again in 2010, and then followed it up with another eruption in 2014.

Can corals adapt to warmer seas?

THANKS to warmer waters, coral bleaching is now a widespread crisis in the world. The Great Barrier Reef in Australia is said to have suffered a catastrophe, with almost onefourth of its corals dead because of warming

Dr Emily Howells, an Australian scientist working with New York University Abu Dhabi, is trying to find out if corals can adapt to their transformed environment. Her previous study found that corals in warmer waters had a genetic difference from corals that lived in milder seas. She had tested corals from Abu Dhabi's Saadiyat Island (very warm waters of the Arabian Gulf) and corals off Fujairah (milder Gulf of Oman). The research was carried out in collaboration with researchers at Zayed University in Abu Dhabi and Oregon State University in the US.

Going beyond this evolutionary difference, Dr Howells want to find out if corals,



during their lifespan, might be able to tolerate and adapt to increasing water temperature. This would provide an important insight into the study of coral ecosystems. Corals are marine species with a hard exoskeleton. Their colonies, i.e. the reefs, support a huge variety of fish and other sea creatures.

Drones and 'dragon eggs' for controlled wildfires



NATURAL wildfires that used to rejuvenate the Great Plains of North America were put out by human settlers, who saw the fire as a problem for their cattle-grazing activities. The result of this human interference in nature's cycle had an immense impact on the conversion of vast acres of grasslands into farmlands.

To restore the equilibrium in the ecosystem, controlled burns are used these days to eliminate shrubs and make room for grass. But the controlled burns have so far proved to be inadequate for good grass growth. Now a range ecologist at the University of Nebraska has devised a system that makes controlled burns

more extreme, killing the deep-rooted shrubs, without causing a flaming crisis.

Dirac Twidwell's system has fireball igniters known as "dragon eggs", launched by drones. The eggs are small plastic spheres that are lobbed out by the drone. The spheres start getting heated up once they have chemicals injected into them; about a minute after the injection, they self-combust. By dropping these from the drones, the scientist was able to create well-managed extreme burns that cleared shrubs more effectively.

Twidwell's testing took place in Texas and in the Nebraska Sandhills during a drought a few years agoSandhills. The dragon eggs removed the trees and helped the grasses recover. Within two years of the burns, the test areas were completely covered in grass.

"Nobody is really studying high-intensity fire because everyone would think you are crazy," Twidwell was quoted as saying in The National Geographic. He went ahead and did it, developing a mini drone named hexacopter. His research was published in the journal Frontiers in Ecology and the Environment.

Persian leopards released near natural habitat

THE Russian government has reintroduced captive-bred Persian leopards in a nature reserve near Sochi, the winter Olympics venue

The release was part of the rehabilitation project undertaken by Russia's Centre for Reintroduction of the Leopard in the Caucasus, launched in 2007.

It is hoped that the three leopards released by Russian scientists would survive on their own – they're the first captive-bred Persian leopards released into the wild ever, anywhere.

"The idea was that there will be one large core population in Iran and in the Russian Caucasus that would support the small groupings and thus the species itself," said Igor Chestin, head of WWF-Russia, a project partner. The centre aims to release 50 animals in the next few years, all of them tagged with satellite collars.

If the leopards are lucky, they'd have a chance to reproduce and create a stable population. Their numbers had been decimated by hunting and are now threatened by human habitation. But with this programme, the leopard may pull back from the brink.



Petting a tarantula to conquer fears



SOME zoos give people, especially children, a chance to interact with cute animals like baby goats, sheep or rabbits.

But a few people in the US, like Andrine Shufran, an entomologist at the Oklahoma Cooperative Extension, and Aaron Rodriques, a PhD candidate in entomology at Purdue University, invite people to pet the fearsome tarantula spider, scary scorpions and creepy cockroaches. Shufran said her purpose is to help people overcome this fear and make them understand these species.

Rodriques, meanwhile, organises petting zoos with insects, arachnids, and other creatures at places like Brooklyn's Morbid Anatomy Museum. He said that people often ask "is it poisonous?" when what they really meant is if it is venomous. Some of these insects are poisonous for humans if they're eaten, but few have venom that can hurt humans.

EV charging stations to outnumber petrol stations in the UK

WITHIN about four years, public electric vehicle (EV) charge points would outnumber petrol stations in the UK, according to an estimate by car-marker Nissan, which produces the green car model named Leaf.

The automobile giant has predicted the precise time for the tipping point - it would happen by August 2020 - based on current trends.

The Nissan analysis counted 8,472 traditional fuel stations in the UK at the end of 2015, down from 37.539 recorded in 1970. Going by the trend over the decades, the number of petrol stations could be less than 7,870 by 2020. In the same year, as per the Nissan's estimate, there would be 7,900 public EV charging locations. If the green car industry got a push, then the tipping point could come even sooner, said Nissan.

The report said that at present, the UK had 4,100 public EV charging locations, up from a few hundred in 2011. On the other hand, more than 75 per cent of traditional petrol stations had closed in the past 40 years.

The EV charging network was increasing



with the rise of EV sales and industry efficiency. As yet, the EV sales are very small, compared to the sale of vehicles using petrol or diesel. But the tiny segment is growing fast.

"As electric vehicle sales take off, the charging infrastructure is keeping pace and paving the way for convenient all-electric driving," said Edward Jones, EV manager

at Nissan Motor (GB) Ltd. "Combine that with constant improvements in our battery performance, and we believe the tipping point for mass EV uptake is upon us."

The prediction is backed by Bloomberg New Energy Finance's estimate that by 2022, EVs would become cheaper than conventional cars at a total cost of ownership basis.

Munduruku tribe blocks major Amazon dam construction



A GIANT hydroelectric dam planned in the heart of the Amazon rainforest has failed to get a licence after the sustained clamour of native tribes highlighted the dangerous ecological fallout of the dam.

Brazil's environmental regulator has also ruled that the promoters had supplied little information to prove that the dam wouldn't negatively affect the environment and tribal societies.

The planned 8,000-megawatt São Luiz do Tapajós dam would have been the sixth-largest hydroelectric dam in the world. The dam would have also blocked the fivemile wide river Tapajós and would have drowned 376 sq km of rainforest, where 12,000 Munduruku Indians live.

"We Munduruku people are very happy with the news. This is very important for us. Now we will continue to fight against other dams in our river," said Arnaldo Kabá Munduruku, general chief of the tribe.

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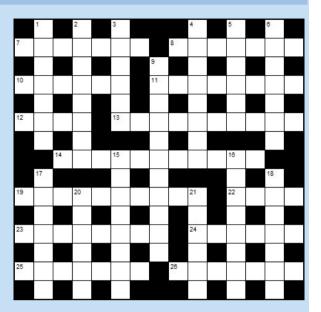


Across

- 7 Never-ending and convoluted tale about English servicemen (7)
- 8 Taking first appearances, Karajan used largely to resemble another maestro (7)
- 10 American gets nicked going outside \tilde{n} not the first to mess up (6)
- 11 Where to get loaded or rolling? (8)
- 12 Tree ñ its content, you said, should be rejected (4)
- 13 Romantic piano works to include second item
- from Pyotr Ilyich perhaps (10)
- 14 Two vehicles block a view, weire told, in place for holidaymakers (7,4)
- 19 Girl working as stripper has to keep quiet ñ it involves working with others (3.7)
- 22 Potato curryís not very Indian (4)
- 23 Maureenis lost part of her log-in details (8)
- 24 Billy No-Mates drops round, then starts to harass unfortunate holy man (6)
- 25 What good subjects show the monarchy when leader changes? (7)
- 26 Amazon, for example, leads in world as really reliable international online retailer (7)

Down

- 1 Bad-tempered agent drinks wine up (7)
- 2 Plant somehow has to obtain energy ñ a lot of waterís the answer (5,3)
- 3 Sounds like girlís out of bed and got her face on (4,2)
- 4 One-off riotous frolicking in which partyís held in the open air (8)
- 5 Close attention given to book appearing in New Year (6)
- 6 Apparatus for shock treatment's stripped in Scottish town (7)
- 9 New German translator is eclipsed by
- Welshman and rendered ineffective (11)
- 15 US cityís home to a legendary runner (8)
- 16 Notorious bad driver cops nicked initially for weaving this way and that (2,3,3)
- 17 Dancers getting endlessly bloody-minded about nothing (7)
- 18 Accumulated bets on pirate captain being one to maintain position of vessel under fire? On the contrary (7)
- 20 One making you laugh or cry (6)
- 21 In disgust, avoid Mahler? (6)



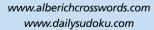
Easy

	8					7		
4	7	9	1	6			5	3
	3		9			1		6
5					7		4	
	4		3					8
6		8			5		1	
3	5			9	2	4	6	7
		4					2	

Medium

	3	4		7	1		
				5			
8						6	7
		2		9			6
	4	6			3	7	
1			4		5		
5	7						8
			6				
		9	5		2	1	

SOLUTIONS





easy									l	medium								
8	5	9	6	4	7	3	1	2		5	3	7	9	1	2	4	6	8
3	7	4	1	2	5	9	8	6		8	6	9	5	4	7	3	2	1
2	1	6	8	3	9	5	7	4		2	1	4	3	6	8	9	7	5
1	6	7	4	5	2	8	9	3		1	4	5	2	9	3	7	8	6
4	9	3	7	8	6	2	5	1		9	8	3	1	7	6	5	4	2
5	8	2	3	9	1	6	4	7		7	2	6	8	5	4	1	3	9
6	4	8	5	1	3	7	2	9		3	5	2	7	8	1	6	9	4
7	2	5	9	6	4	1	3	8		6	9	8	4	3	5	2	1	7
9	3	1	2	7	8	4	6	5		4	7	1	6	2	9	8	5	3





WHAT THE MONTH HAS IN STORE



Aries (March 21 - April 19)

Some tedious professional responsibilities will ease up and you'll get breathing space after a long time. Other problems not related to work may crop up, ruining some of your peace of mind. However, if you keep calm and not take on too much

pressure, this phase can end well. This sun sign has a generous nature and finds it hard not to offer help, but be careful that you aren't taken for granted. Financially, your long-term goals will remain on track and may even exceed expectations.



Taurus (April 20 - May 21)

Those of you in a new romantic relationship or new marriage may face obstacles. Don't be disheartened; if you stay true to your feelings, things will work out soon enough. The good news is that you'll do very well at work. You'll get definite appreciation for your efforts, or

a pay hike, or both. When praise comes, accept it without any suspicion of ulterior motives on the other person's part. Team bonding will be strengthened during this phase. A big property investment is on the cards.



Gemini (May 22 - June 20)

Feeling tired and listless may affect your work – it could be as much a psychological issue as a physiological one. It's important to move away from anyone who's causing you to feel unhappy, no matter how close they are in

relationship. Taking care of your own spiritual wellbeing comes first in the near future, or else your mood will affect everything. Keep the faith in your own abilities, because this sun sign can overcome adversity through its dynamism. When you have trouble focusing on important tasks, discipline your mind.



Cancer (June 21 – July 22)

Your assistance may be called upon during a family crisis; you must rise to the occasion or live with a feeling of regret for a long time. Professional assignments will keep you somewhat busy, but you'll be able to manage all tasks without much of

a hitch. Latent leadership qualities will now come to the fore. Fortunately, major health problems will disappear, and you'll remain fighting fit for quite some time to come, which makes this a good phase to make long-pending lifestyle changes.



Leo (July 23 – August 22)

A new job that lets you make good use of your talents will bring joy. This work will also allow you to discover the creative side of life. Pay attention to savings; it's easy to get carried away with the extra money that you'll get with

the job change. There'll be some small worries to deal with concerning family members, but nothing that would cause any great stress. A new close friendship with someone who shares the same interests and thinks similarly is likely.



Virgo (August 23 – September 22)

This is a very good financial phase for this sun sign; abundance is about to fill your coffers. Personal relationships, whether romantic or otherwise, will enter a stage of amicable adjustments and a high degree of understanding. Therefore, all kinds of

unpleasantness and friction will be reduced in your life. Health, however, tends to trouble this sun sign, so take even minor ailments seriously. A sense of not feeling well may niggle you, even if nothing obvious happens. Try to invigorate yourself with exercise.



Libra (September 23 – October 22)

Career moves will be a lot on your mind; think hard about what you want to do with your life, because some of you are at a make-or-break stage. Thankfully, you'll find all the courage you need to reach out for

projects that had seemed daunting earlier. The usual vacillation of this sun sign won't hinder your prospects at this time. Any urge to indulge in excesses should be controlled, because health remains a weak point. A close family member's advice will be useful for practical matters.



Scorpio (October 23 – November 21)

You may feel a strong attraction to someone you've just met. Go with the flow, without letting too many doubts get in the way — this is the time when you could get lucky in love. The job situation may be not very satisfactory at the

moment, but if there's enough learning in it, then don't think about changing course, because your finances are entering a somewhat uncertain period. For that same reason, rein in any spending impulses; you may need a cushion soon.



Sagittarius (November 22 - December 21)

Colleagues will bank on your hard work to give themselves an easy time, but you must put your own health first. Existing physical problems are highly likely to flare up during this phase; preventing such a thing has to be the

first priority. The money situation will be a bit of a see-saw – incomes may be great, but there may also be a large outflow because of extra expenses. Investing in yourself, in every sense of the phrase, is the need of the hour.



Capricorn (December 22 – January 19)

Take no risks regarding work or personal life. Keep your head down and let this phase pass, until you can be sure – or be partly sure, at least – about the consequences of your decisions. Any overseas connections

you have might help you out in a difficult situation, so keep relations cordial with everyone. As for physical health, short-term and unrealistic goals should be replaced by a more balanced approach. Stop chasing the things you want — as long as you do, they'll be out of your grasp.



Aquarius (January 20 – February 18)

Financial discipline will be required of you this month – more than usual. If you're a free spender, then it won't hurt to tighten your fist a little. The income situation is not unstable, but your commitments may demand more than their estimated

share of money. Don't scale up any business initiatives right now; take one small step at a time. People who've had a difficult time with a spouse will see a marked improvement in the relationship, as long as the ego is kept under control.



Pisces (February 19 – March 20)

A life-changing event may happen to some of you. More than what it changes in your external world, what's important is how it'll change you internally. You may start looking at everything differently; priorities may be transformed. At the very least, it'll

take your mind off trivial problems that usually appear so all-consuming. As you pass through this, you'll discover who the really reliable people in your life are. Don't act in haste, but don't feel afraid to take a decision if it feels right — trust your instincts.



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Mohammed bin Rashid Al Maktoum

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Mohamed bin Zayed Al Nahyan

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and Their Highnesses Members of the Supreme Council and Rulers of the UAE

and to all the people of the UAE

On the occasion of Eid Al-Adha

May Allah return it upon us all with goodness and blessings







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