

999

SECURITY AND SAFETY FOR ALL

ISSUE 115 AUGUST 2021

7 ESSENTIAL
TIPS FOR INT'L
TRAVELLERS

MEET
CHRONICLER OF
UAE'S OIL SAGA

IN THE
SPOTLIGHT
UAE'S TRACKS
TO THE
FUTURE

OUTSMART ONLINE FRAUDSTERS

HOW SAFE IS THE MONEY
IN YOUR BANK ACCOUNT?

UAE	5.000	AED
KSA	5.000	SAR
Kuwait	0.500	DK
Bahrain	0.500	BD
Oman	0.500	OR



IN THIS ISSUE: **999** SHOWS HOW TO TAKE ADVANTAGE OF THE UAE'S EXTENDED DEBT RELIEF MEASURES

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We take immense pride and great pleasure in extending
our sincere congratulation and best wishes to

Their Highnesses

Members of the Supreme Council and Rulers of the UAE

and to all the people of the UAE

On the occasion of 49th National Day

*The UAE
acknowledges the
fact that helping
card debtors
can be more
beneficial than
punishing them*

Keep your safety antenna high

Seeing new places has been one of the joys of the long UAE summer holidays, as families would travel to new destinations across the world. A year-and-a-half of living in the shadow of COVID-19 hasn't taken away the wanderlust in the hearts of UAE residents, even though the choice of vacations is now quite limited. However, international travel is clearing new hurdles almost daily, with the global vaccinated population rapidly increasing and reciprocal travel agreements being made between governments.

When travelling in the new normal, people may be focused mainly — or only — on avoiding exposure to the novel coronavirus, as vaccination drastically lowers the risk of infection, but doesn't eliminate it completely. It would help to stay alert, though, to several other travel aspects either related to the pandemic or just general threats. Being diligent about where you store your valuables when you travel out of the UAE; making a checklist of all COVID-related requirements at the shortlisted destinations, to ensure not getting stuck in quarantine; fixing up airport-to-hotel transportation beforehand; finding out how to manage telecommunications during your time abroad; forex scams; luggage protection; room safety — all of these and more are covered in this month's travel safety guide put together by 999. Do keep in mind that the world has changed after the pandemic, and even places that you've visited before may have become very different, with a higher risk of street crime because of increased unemployment in that city or region. Security begins with ourselves, and this magazine's mission is to help you stay safe.

Meanwhile, our cover story this month focuses on new-age digital scams such as sim swap that makes it easy for fraudsters to loot money from your bank account. 999 gives you all the right knowledge and precautions to safeguard your cash.

This magazine also brings you a related article on credit card debt. One thing that we all do when travelling is using our credit card, spending freely to have a good time. It often leads to debt build-up, unless the card user is disciplined about repayments and has a guaranteed source of income. The pandemic has put a lot of people in a vulnerable position, as slashed incomes often necessitated using the credit card to meet urgent expenses, and then even minimum repayment amounts were sometimes beyond a card user's reach. The ballooning debt and non-repayment can lead to a police case, causing huge distress to victims of circumstances. The UAE acknowledges the fact that helping card debtors can be more beneficial than punishing them, and so there are mechanisms for debtors to contact their bank directly or through a lawyer and work out a solution.

Also in this issue, we bring you a varied range of relevant topics such as UAE residents and expats responding to India's emergency situation during the second wave of COVID-19 and helping it prepare for an anticipated third wave of the pandemic; the need to break the silence on battered husbands, who suffer because of masculinity stereotypes and a lack of knowledge about how to extricate themselves from a terrible situation; and the future of transportation across the Gulf, as envisioned by Etihad Rail.

In this new world, the UAE remains as dynamic as ever, and is stronger for the crisis that it has endured. 999 has been your friend all through the tough times, and will remain so when the times get better.



100 MILLION ACTUATORS

EST. 1975

Belimo sets 100 Million Milestone

Since 1975, Belimo has been committed to providing innovative products that improve comfort, energy efficiency and safety in buildings. In January 2020, we achieved a special milestone by producing our 100 millionth actuator. We want to take this opportunity to thank the industry and our customers for this joint success.



999
Security And Safety For All



**Ministry of Interior
United Arab Emirates**

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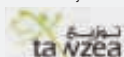
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THE UAE TOURISM SECTOR IS SEEING A RAY OF SUNSHINE AS LOCAL TRAVEL PICKS UP SPEED THIS YEAR. **999** EXPLORES HOW THE GROWING TREND IN ROAD TRIPS CAN CHANGE THE COURSE OF TRAVEL AND LEISURE IN THE COUNTRY

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UAE leaders walk the talk when it comes to global humanitarian aid. Expats have taken a leaf out of their book and are sending aid material to regions most affected by the second wave of COVID-19 and getting ready for the third wave

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The pandemic has resulted in a large number of credit card users falling deeper and deeper into debt — dodging repayment is unwise; cooperating with banks is smart. **999** shows how to take advantage of the UAE's extended debt relief measures

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Driven by greed, a former maid attacks a housewife, leaving the victim with a severe injury to the head



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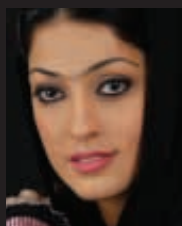
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Internationally
respected artist

President pardons 855 prisoners ahead of Eid Al Adha



PRESIDENT His Highness Sheikh Khalifa bin Zayed Al Nahyan has ordered the release of 855 prisoners serving various sentences in the UAE, ahead of Eid Al Adha.

This gesture was part of His Highness Sheikh Khalifa's humanitarian initiatives and reflective of the values of forgiveness and tolerance, which are two core principles of the UAE.

It was aimed to allow the released prisoners to start a new chapter in life and contribute to the service of their families and communities.

The annual presidential pardon ahead of Eid Al Adha aims to enhance family cohesion and bonds, bring about happiness to mothers and children, and provide released prisoners with an opportunity to return to the righteous path.

UAE President issues decree appointing Majed Al Mesmar as TDRA's Director-General

PRESIDENT His Highness Sheikh Khalifa bin Zayed Al Nahyan has issued a Federal Decree appointing Majed Sultan Al Mesmar as the Director-General of the Telecommunications and Digital Government Regulatory Authority (TDRA).

Al Mesmar has served as the Deputy Director-General of the Telecommunications Sector since joining TDRA in 2010. He holds a Bachelor of Science in Electrical Engineering.

Al Mesmar has profound working experience of more than 30 years in telecommunications and regulation, holding various senior-level management posts at several telecom operators locally, regionally and internationally, such as Etisalat Group's Senior Vice President – Special Projects (UAE), Chief Technical Officer at Mobily (Saudi Arabia)

and Chief Operating Officer at Etisalat DB Telecom India Pvt Ltd.

Since 2017, Al Mesmar has been the Chairman of the Board of Trustees of the ICT Fund. He is also an active participant in many international events, including those of the International Telecommunication Union (ITU), and was elected as Chairman of the Plenipotentiary Conference 2018 (PP18), which is the highest authority in the ITU. He also chaired the World Summit on the Information Society (WSIS) in 2018, and represented the UAE in several Summit sessions.

Al Mesmar succeeds Hamad Obaid Al Mansoori, who was once acting as TDRA's Director-General.

Talal Humaid Belhoul, Chairman of TDRA's Board of Directors, praised and recognised the major role played by Hamad Obaid Al

Mansoori and his remarkable efforts in developing the performance of TDRA and strengthening its leadership and outstanding position among government entities in the UAE.

Belhoul also commended what TDRA has achieved during recent years in establishing UAE's place as a leading country in the ICT sector.

"Over the last period and under the management of Hamad Al Mansoori, TDRA has made great strides not only in the telecommunications sector, but also in digital transformation, as it aptly played its regulatory and enabling role, in line with strategic variables and general trends of the UAE. TDRA has been a strong supporter of UAE's efforts towards realising the concepts of 4IR, smart cities and development based on the digital knowledge economy," he said.

UAE hailed amongst safest countries in the world

UNDER the wise leadership of President His Highness Sheikh Khalifa bin Zayed Al Nahyan, the UAE has been hailed as the second safest country in the world by Global Finance Magazine, a monthly publication based in the United States.

In the list of 134 countries, Global Finance gave the UAE a score of 4.2043, based on factors such as risks of natural disaster, personal security, crime, extremism,

and conflict.

The safety index took into account issues stemming from COVID-19 such as weight deaths per capita from the virus and vaccinations per capita. On this front, the UAE currently holds the record as the world's most vaccinated nation, according to Bloomberg Vaccine Tracker, one of the most comprehensive in the world. The country also has one of the lowest fatality

rates in the world.

Iceland has been named as the safest country on the Global Finance's list, while Qatar, Singapore and Finland made it to the top 5.

The top-ranking countries are diverse geographically and are spread amongst Europe and Asia. Of the top 20, nine of them are located in Europe and four of those are Northern European.

Vice President pardons 520 prisoners during Eid Al Adha



HIS Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, pardoned 520 prisoners of various nationalities from Dubai's correctional and penal facilities.

His Highness aimed to give these individuals an opportunity to make amends and reintegrate with society as residents who now know the full extent of the law.

Counsellor Issam Issa Al Humaidan, Attorney General of the Emirate of Dubai, stated that the release was in line with the spirit of Eid Al Adha.

The Attorney General added that the Public Prosecution immediately began coordinating with the General Command of Dubai Police to implement the release order to enable those covered by the pardon to be with their families in time for the occasion.

Vice President, Abu Dhabi Crown Prince hold high-level meeting

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, held a high-level meeting at the Al Marmoom Rest House in Dubai to discuss national achievements and various strategic development plans.

"During my meeting with my brother Sheikh Mohamed bin Zayed in Al Marmoom, we discussed a number of issues related to accelerating development in our country," the Vice President wrote on Twitter.

The meeting came following the success of the UAE's COVID-19 feat as the most vaccinated country in the world, overtaking Seychelles, according to Bloomberg Vaccine Tracker, one of the most up-to-date and comprehensive tallies of



vaccinations around the globe.

"The UAE, under the leadership of President Sheikh Khalifa bin Zayed Al Nahyan, is proceeding in construction and development with confident and optimistic steps towards the future, in a manner that consolidates the success of its march and progress and

preserves its gains," said the Vice President.

Lauding the staunch support of the Abu Dhabi Crown Prince in achieving more prosperity and progress for the nation, the Vice President said the future of the UAE could only be "greater and more beautiful" in the years to come.

Mohammed bin Rashid forms Dubai Academic Health Corporation

HIS Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, has issued Law No. (13) of 2021 establishing the Dubai Academic Health Corporation.

According to the new legislation, the Dubai Academic Health Corporation aims to advance health services in Dubai through a new academic system that integrates healthcare, medical education

and scientific research.

The Corporation aims to improve the efficiency, quality and accessibility of Dubai's healthcare services under the highest standards and best practices.

Meanwhile, the Vice President also issued Law No. (14) of 2021 amending clauses (2), (5), (6), (9), (10), and (11) of Law No. (6) of 2018 pertaining to the Dubai Health Authority. The amendments replace the

clauses in the original Law relating to DHA's objectives and tasks and the responsibilities of DHA's Director-General, subsidiaries, and executive team.

Clauses (7) and (8) of Law No. (6) of 2018 will be annulled, in addition to any legislation that may contradict this law. Law No. (13) and Law No. (14) of 2021 are effective from their date of issuance and will be published in the Official Gazette.

Mohamed bin Zayed, Saudi Crown Prince discuss bilateral ties, regional issues

HIS Highness Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces, and His Royal Highness Prince Mohammed bin Salman bin Abdulaziz Al Saud, Crown Prince, Deputy Prime Minister and Minister of Defence of Saudi Arabia, explored avenues to further bolster the flourishing relations and strategic cooperation between their countries.

This came as the Saudi Crown Prince welcomed His Highness Sheikh Mohamed bin Zayed and his accompanying delegation in Riyadh.

The two leaders exchanged Eid Al Adha greetings and wished continuing development, progress and prosperity for the Islamic nation and the whole world and prayed to Allah Almighty to rid humanity of the COVID-19 pandemic.

His Highness Sheikh Mohamed bin Zayed conveyed the greetings of President His Highness Sheikh Khalifa bin Zayed Al Nahyan to the Custodian of the Two Holy Mosques, HRH King Salman bin Abdulaziz Al Saud of Saudi Arabia, wishing him continued good health and wellbeing, which Prince Mohammed bin Salman reciprocated by conveying the greetings of King Salman.

The two leaders discussed cooperation and acceleration of joint efforts to ensure the higher good of their respective



nations and people, in a way that would benefit the entire whole region as well. They also reviewed the latest regional, Arab and international developments of mutual concern and efforts to eliminate political challenges towards achieving peace and stability.

Mohamed bin Zayed named 'Man of Humanity' by Vatican



HIS Highness Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces, has bequeathed by the Vatican's Foundation Gravissimum Educationis with the 'Man of Humanity' Award.

The Award was received by HH Sheikh Shakhboub bin Nahyan bin Mubarak Al Nahyan, Minister of State, on behalf of His Highness Sheikh Mohamed bin Zayed, from Cardinal Giuseppe Versaldi, Prefect of the Congregation for Catholic Education, President of Pontifical Foundation Gravissimum Educationis and Ministry of Education Vatican, during a ceremony held at the Emirates Palace

in Abu Dhabi, in the presence of the ambassadors accredited to the UAE.

The Award was given to His Highness Sheikh Mohamed bin Zayed in recognition of his continuous support of, and efforts to foster international humanitarian and relief works.

Championing humanitarian values, the Crown Prince of Abu Dhabi was also recognised for his role in strengthening values of peace and peaceful co-existence, for putting utmost emphasis on the importance of dialogue as a means to avoid conflicts, as well as reinforcing UAE's pioneering role in all humanitarian fronts, particularly the efforts to mitigate the impact of COVID-19 pandemic across the world.

Mohamed bin Zayed attends inauguration of '3rd of July Naval Base' in Egypt



HIS Highness Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces, attended the inauguration of the "3rd of July Naval Base", located in Gargoub area in the country's northwest coast, inaugurated by Egypt's President Abdel-Fattah El-Sisi on Saturday.

His Highness Sheikh Mohamed bin Zayed congratulated President El-Sisi, the government and people of Egypt on the inauguration of the vital military base, wishing Egypt further progress and prosperity.

Sheikh Mohamed also conveyed the greetings of and congratulations of President His Highness Sheikh Khalifa bin Zayed Al Nahyan to the Egyptian president.

Interior Minister honours Al Sha'far for 50 years of service at Mol



HH Lt General Sheikh Saif hands over the Medal of Loyalty of the First Degree to Al Sha'far



HH Lt General Sheikh Saif (2nd from R) and high-ranking police officials give a round of applause to Al Sha'far (1st from R) at the unveiling of an Mol hall named after him

HIS Highness Lt General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Interior, honoured Lt General Saif bin Abdullah Al Sha'far, for his illustrious career and achievements during the entire course of his 50 years of service at the Mol.

The Interior Minister presented the Medal of Loyalty of the First Degree to Al Sha'far, in recognition of his distinguished career in the police and security sector.

As a tribute to the outgoing undersecretary's decorated golden years of service, Sheikh Saif also

named a meeting hall at the Mol after Al Sha'far.

Commending Al Sha'far's leadership, the Interior Minister said: "Ministries and national authorities have depended on the capacities and determination of the first employees of their establishment."

In his speech at the ceremony, Al Sha'far stressed that he was honoured to be appreciated by Sheikh Saif. He dedicated the accolades he received to all the Ministry's recruits.

Al Sha'far graduated from the Police Academy in Cairo and has climbed the police ranks since the start of his professional career in 1969. He

occupied several prominent positions and assumed many professional duties, including the following: Director of Ports at the Dubai Police in 1974; Director of the Coastal Guards in 1977; Assistant Undersecretary at the Ministry of Interior in 1993; Assistant Undersecretary for Security Affairs in 1996; and the Undersecretary of the MOI from 2004 to June 2021.

Al Sha'far had also received numerous local, regional and international awards, medals, titles and certificates, in recognition of his achievements and devotion.

Saif bin Zayed leads Positivity Council meeting

HIS Highness Lt General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Interior, spearheaded a meeting of the Mol Happiness and Positivity Council at the Ministry's headquarters in Abu Dhabi.

The Council presented to Sheikh Saif the KPIs and strategic performance results, as well as several issues related to initiatives and projects aimed at developing police and security systems.

His Highness also reviewed programmes intended to enhance the quality of services to ensure continued community happiness, as well as the safety and security of all citizens, residents and tourists alike.



Saif bin Zayed restructures board of directors of Baniyas Club

HIS Highness Lt General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Interior, who is also the Chairman of Baniyas Sports and Cultural Club, has issued a decision reconstituting the Club's board of directors to enhance its competitiveness on the

cultural, sporting, and social levels.

The new board will be led by Major General Dr Ahmed Nasser Al Raisi, Inspector General of the Ministry of Interior, and Brigadier Nasser Khadim Al Kaabi as Deputy Chairman.

His Highness Sheikh Saif also named the

boards of directors of the Baniyas Football Sports Club Company and the Baniyas Sports Club Company, which will be spearheaded respectively by Sinan Ahmed Mohammed Al Muhairi and Humaid Mohammed Bu Lahij Al Rumaithi.

Mol's Faraj Fund joins hands with partners for release of 103 insolvent inmates



HE Khalil Dawood Badran

ON the occasion of Eid Al Adha, the Faraj Fund under the Ministry of Interior (Mol) implemented a humanitarian initiative, in partnership with Dubai Islamic Bank and Abu Dhabi Islamic Bank, that contributed to the release of insolvent inmates in

penal and correctional institutions and alleviate the suffering of their families.

The Faraj Fund received a total value of Dhs9,417,918 worth of financial support for the release of 103 inmates who were convicted of various financial cases.

His Excellency Khalil Dawood Badran, Chairman of the Board of Directors of the Faraj Fund, said this initiative falls within the framework of the Fund's objective of consolidating

efforts and reinforcing the sense of social responsibility amongst the private sector to enhance social solidarity that greatly contributes to providing a decent life for inmates and their families.

Badran praised Dubai Islamic Bank for embodying the Emirati society's

deeply rooted values of tolerance and giving by providing Dhs5 million for this initiative.

Meanwhile, he also lauded Abu Dhabi Islamic Bank for donating Dhs1 million for the initiative; Dhs60,600 worth of donation to help implement the "My Eid" initiative for the children of inmates in penal and correctional institutions; and Dhs287,985 donation for the distribution of vouchers for Eid clothing to 303 families.

He explained that the Fund works under the supervision of the Ministry of Community Development, which supports all social and humanitarian initiatives aimed at enhancing social solidarity and strengthening partnerships amongst various government institutions and departments to enhance family cohesion.

Mol bolsters cooperation with Japanese police authority

THE International Affairs Office at the Ministry of Interior organised a virtual bilateral meeting via videoconferencing with a delegation from the Japanese National Police Agency.

The meeting discussed ways to bolster cooperation between the two sides and exchange information for enhancing traffic safety and reducing injuries and deaths. Several projects, initiatives, and practices from the two

police agencies were discussed at the meeting.

Colonel Dr Abdullah Muhammad Al Kaabi, Deputy Director General of Traffic Coordination at the Ministry of Interior, welcomed the Japanese delegation, and the strategic indicators were reviewed.

Major Ahmed Suroor Al Shamsi from the Traffic and Patrols Directorate at the Abu Dhabi Police General Command reviewed some

of the distinguished initiatives for traffic safety.

From the Japanese side, the meeting was attended by supervisor Sato Watara, Assistant Director of Policy Planning Department; supervisor Azawa Ysawaki, Assistant Director of Traffic Planning Division; and Ohashi Masaya, a specialist from the Traffic Planning Department at the Japanese Police Agency.

Al Mazrouei lauds prisoner pardon on Eid Al-Adha

MAJOR General Staff Pilot Faris Khalaf Al Mazrouei, Commander-in-Chief of Abu Dhabi Police, confirmed that the general command had begun executive proceedings for the supreme decision of President His Highness Sheikh Khalifa bin Zayed Al Nahyan to pardon prisoners serving various cases, on the occasion of Eid Al Adha.

According to Al Mazrouei, this was a humanitarian gesture by the wise leadership that aims to uphold the values of forgiveness and tolerance and allows the pardoned prisoners to rebuild their lives. This also strengthens family ties and brings happiness to the hearts of mothers and children, benefiting families and communities.

Al Mazrouei conveyed the Abu

Dhabi Police General Command's deepest gratitude to His Highness Sheikh Khalifa for this humanitarian gesture. He also thanked His Highness Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces, for his determination to consolidate the values of tolerance and spread humanitarian work.

He emphasised that this supreme pardon was an important incentive for the remaining inmates to take advantage of the training and rehabilitation programmes offered by the correctional facilities so that they would also get the opportunity to rebuild their lives in the future.



Abu Dhabi Police host 50th-anniversary conference

ABU Dhabi Police hosted a videoconference titled 'A Generation in a Safe Society' as part of their 50th Anniversary and International Guests' Day initiatives.

Colonel Ali Al Hadidi, Deputy Director of the Youth Welfare Department, discussed the preparations underway for the release of several detainees under certain conditions, the preventive and curative programmes within the institution, and the efforts made to equip young people before release, in a bid to

integrate them back into society.

He explained that there were frameworks in place to achieve a behavioural balance for the inmates, with the help of an education counsellor, socio-psychological specialists, and a home counsellor. He said morning and evening programmes, including sports and military, and memorising the Holy Quran were being conducted as well.

It Colonel Ahmed Al Mansoori, Director of the Aftercare Branch for Released Juveniles, discussed the

administration's role in following them up, and its goal of supporting their psychological stability and creating the right environment for their re-entry into society.

Maryam Al Suwaidi, Assistant Women's Support Specialist at the General Women's Union, elaborated on the families' role in supporting the released inmates, explaining that the family is the primary social institution responsible for building the personality of an individual.

Fujairah Police hold session on digital media

THE Fujairah Police General Command hosted the Virtual Student Council, organised by the Law Respect Culture Office at the Ministry of Interior in cooperation with the Khalifa Empowerment Program (Aqdar) under the title 'Digital Media'.

This was part of the 'Our Councils

with You' initiative, in which students from Fujairah University and Higher Colleges of Technology and University of Science and Technology in Fujairah participated.

The online session was moderated by Captain Muhammad Hassan Al Basri, Head of the Media and Public Relations

Section at Fujairah Police. It included topics focused on digital media and their importance in shedding light on global events; their role in spreading awareness in society; and what they represent for the coming generations as well as their impact on privacy.

Police Council discusses cyber-security in its 6th meeting for 2021



Dhahi Khalfan

LT General Dhahi Khalfan Tamim, Deputy Chairman of Police and General Security in Dubai, and Chairman of the Police Chief Council, spearheaded the 6th meeting of

police leaders in the UAE for 2021.

The virtual meeting, held in the presence of high-ranking police officials and senior officers from the Ministry of Interior (Mol), discussed several topics related to cyber-security in the emirates, as well as Mol policies and development plans that follow international best practices.

Dhahi Khalfan congratulated Major General Staff Khalifa Hareb Al Khaili, on behalf of the Council, upon his appointment as Undersecretary of the Ministry of Interior, wishing him all the best in his new position.

The Council was briefed on the policies and procedures in security operations to detect and prevent money-laundering; targets achieved

by drug control directorates and departments at the national level for the first quarter of 2021; results of the Traffic Council for accidents indicator in the first half of 2021; measures taken to reduce the rate of car accidents; results of the Supervisory Committee of National Ambulance Services at the national level; difficulties facing paramedics; and response time indicator for emergency cases.

The Council also reviewed the results of Mol efforts in the field of international cooperation to prevent human trafficking and migrant smuggling, and related achievements by the work teams in the general police commands in the country.

Al Shamsi attends traffic dialogue session

MAJOR General Saif Al Zari Al Shamsi, Commander-in-Chief of Sharjah Police, witnessed a dialogue session organised by the Eastern Region Police Department on traffic congestion in the area during public holidays and vacations, and the mechanism for dealing with it.

Al Shamsi valued the attention paid by His Highness Sheikh Dr Sultan bin Muhammad Al Qasimi, Supreme Council Member and Ruler of Sharjah, to the city of Khorfakkan and the tourism projects there, which made it a popular destination.

The session witnessed the participation of a number of government departments and competent authorities, including the Municipal Council, Khorfakkan Municipality, the Department of Town



Al Shamsi (centre) during the traffic dialogue session

Planning and Survey, and the Roads and Transport Authority.

The Commander-in-Chief of Sharjah Police noted that the session came out with

a set of important recommendations from the participants, which would contribute to developing solutions to deal with the expected congestion in the city.

Ali Al Nuaimi leads performance meeting

MAJOR General Ali Abdullah bin Alwan Al Nuaimi, Commander-in-Chief of Ras Al Khaimah Police, and Chairman of the Permanent Higher Committee, chaired the sixth meeting of the Committee for 2021, held remotely.

He praised the efforts of the Committee

members and the work teams towards achieving outstanding results for police performance during the first half of 2021.

Al Nuaimi spoke of the need to work on development projects and initiatives to enhance performance, achieve sustainability, and improve the quality of life

for the community.

He said that police work should be developed by adopting Artificial Intelligence, thereby attaining the highest levels of security and safety in Ras Al Khaimah, in line with the Ministry of Interior's strategy and directives of the wise leadership.

Al Marri inspects police station, human rights dep't



Al Marri during his visit to Nad Al Sheba Police Station

LT General Abdullah Khalifa Al Marri, Commander-in-Chief of Dubai Police, was briefed on the achievements and statistics of Nad Al Sheba Police Station during his inspection visit.

Al Marri inspected the administration building and the patrols office, and was briefed on statistics

that illustrated the tasks carried out by the centre, the most important achievements of each department, as well as the rehabilitation and incentive programmes being undertaken.

The Commander-in-Chief also visited the General Department of Human Rights in Dubai Police, where

he stressed that it is one of the distinguished departments and a main pillar of work at the police force.

He was briefed on the results of the General Department of Human Rights, such as the results of the 41 performance indicators, including the target indicators, the results of rationalising expenditures, and job happiness.

With regard to job happiness, Al Marri was briefed on the results of the General Administration, which achieved a 99.7 per cent score in 2020. The Human Trafficking Crimes Control Centre ranked first in the happiness indicator.

Moreover, Al Marri reviewed the results of the Department of Child and Women Protection, the Department for the Protection of Rights and Freedom, the Department of Legal Affairs, and the Centre for Monitoring Human Trafficking Crimes.

He also assessed the results and statistics of the Council of 'Safety Ambassadors', an initiative that trains school students as security envoys of their institutions. The number of beneficiaries of this programme in 2020 reached 1,090, and the number of schools covered reached 109.

UAQ's correctional department visits FAIC

TO complement the joint efforts of the Punitive and Correctional Institution and the Federal Authority for Identity and Citizenship in Umm Al Quwain, a delegation headed by Lt Colonel Dr Saif Salem Zaid, Director of the Punitive and Correctional Institution Department, visited the Federal Authority for Identity and Citizenship.

They were received by Lt Colonel Hamid Fayeze Al Shamsi, Director of Violators and Foreigners Affairs Department. A meeting was held, during which various aspects of cooperation were discussed.

Zaid indicated that such visits contribute to overcoming problems arising from the execution of tasks, and increase the bonds of cooperation and work excellence.

After the meeting, the delegation toured the Federal Authority's building and concluded the tour at the office of Brigadier Khaled Youssef Muhammad



A certificate handed out to the delegation from the Punitive and Correctional Institution in Umm Al Quwain

bin Hudayba, Executive Director of Residency and Foreign Affairs in Umm Al Quwain, who honoured

the delegation, wishing them further progress and success.

Ajman Police launch Social Media Council

IN line with the efforts made to achieve the strategic objectives of the Ministry of Interior and the Ajman Government, the Ajman Police General Command launched the 'Social Media Council' initiative.

This is the first initiative of its kind in Ajman to support coordination between government departments in the field of media publishing in the emirate.

The Council's first session was via

videoconferencing, where the initiative was launched by Brigadier Abdullah Saif Al Matroushi, Director General of Police Operations, in the presence of Lt Colonel Ahmed Saeed Al Nuaimi, Director of Criminal Investigations, and Major Noura Sultan Al Shamsi, Head of the Media and Public Relations Section, with the participation of members representing 13 government departments in Ajman.

Ahmed Al Nuaimi, Chairman of the Social Media Council, explained that its launch was part of Ajman Police's efforts to enhance coordination between media and PR representatives in the local departments and agencies in Ajman in the field of publishing, advertising, and awareness, so that the Council would be an effective link between all of them.

2nd

Global ranking of the UAE in the Global Finance magazine's index of the world's safest countries for 2021. The country's top placement amongst the 134 nations that were included in the report was attributed to the UAE's robust health sector and comprehensive COVID-19 vaccination campaign.

103

The number of insolvent inmates who were released during Eid Al Adha through the humanitarian initiative launched under the Faraj Fund of the Ministry of Interior. They were released through the partnership of Abu Dhabi Islamic Bank and Dubai Islamic Bank with the Faraj Fund.

22

The number of international diplomatic missions in the UAE who participated in a conference organised by the Ministry of Interior which was aimed at introducing their liaison officers to the latest security plans and mechanisms for the forthcoming Expo 2020 Dubai.

18,003 kg

The total quantity of illegal drugs seized by various anti-narcotics forces in the UAE in 2020, according to the latest data released by the Federal Anti-Narcotics Department at the Ministry of Interior.

6,973

The number of individuals arrested in the UAE for various charges related to illegal drugs in 2020, according to the latest data released by the Federal Anti-Narcotics Department at the Ministry of Interior. This reflects the tremendous efforts being undertaken by the Mol to counter the scourge of narcotics in society.

BE IN THE LOOP

UAE, GEORGIA BOOST SECURITY COOPERATION



The agreement being signed by HH Lt General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Interior (left above), and his Georgian counterpart, Vakhtang Gumeluri (right above)

His Highness Lt General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Interior, remotely signed an agreement between the UAE and the Republic of Georgia to bolster cooperation in the security field and combatting crime. The agreement was signed for the Georgian side by HE Vakhtang Gumeluri, Minister of Interior.

GENERAL INSPECTOR RECOGNISES MEMBERS OF ORGANISING TEAMS



Al Raisi (right) hands out a certificate of recognition to an Mol organising team member

Major General Dr Ahmed Naser Al Raisi, General Inspector at the Ministry of Interior, has honoured a number of distinguished employees at the Mol for their unswerving dedication in organising initiatives launched by the General Inspector's Office, as well as ensuring ample media coverage for all its events.

EMPLOYEES AT CORRECTIONAL ESTABLISHMENTS FETED FOR DEDICATION



Al Dhaheri (right) presents an awardee with a recognition certificate

The General Directorate of the Penitentiary and Correctional Establishments at the Ministry of Interior recognised distinguished employees for their resolute efforts in going beyond their expected tasks and responsibilities. Brigadier Hammad Khamis Al Dhaheri, Deputy Director of the Penitentiary and Correctional Establishments handed the awardees with recognition certificates.

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Oxyfused Zinc technology helps protect against disease causing germs.

UAE NEWS BULLETIN

POLICE NEWS, PEOPLE, NUMBERS AND EVENTS



ABU DHABI

Abu Dhabi Police lodged 19,327 tailgating offences during the first half of 2021. The police force reminded motorists that failure to leave a sufficient distance in between vehicles causes serious road accidents and road deaths. Anyone caught tailgating will face a fine of Dhs400 and four black points on their driver's license, along with vehicle impoundment for 3 months.



AJMAN

A 4-year-old boy has died of heat suffocation after he fell asleep and was left behind in a minibus in Ajman. When the child was discovered unconscious after four hours, he was already in a critical condition. He was rushed to a hospital, but he was later pronounced dead. Preliminary investigations found the bus supervisor at fault for failing to check if all the children had departed.



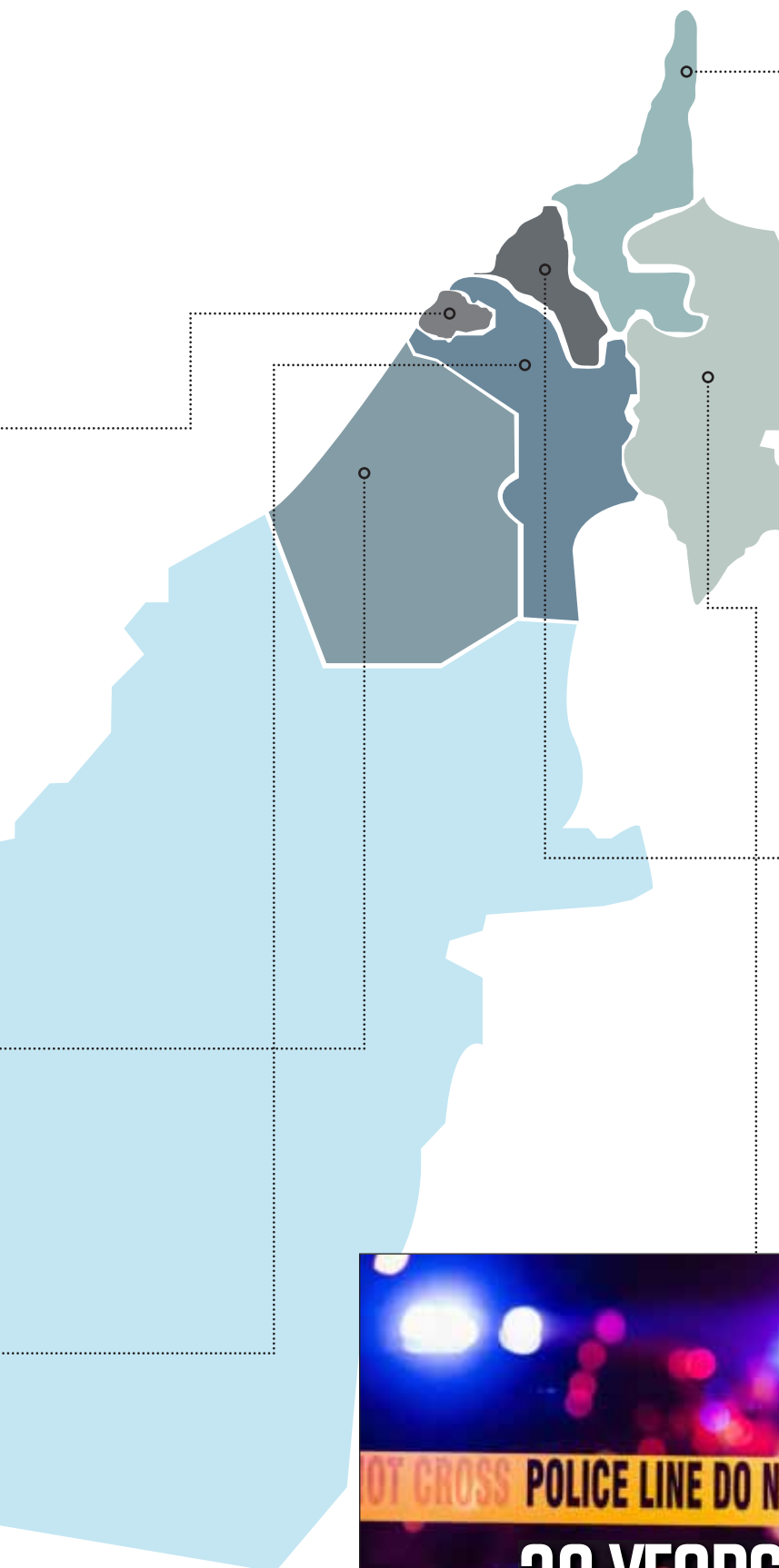
DUBAI

A tourist stands trial in the Dubai Criminal Court after attempting to smuggle 3.1kg of heroin through the Dubai International Airport. The airport customs foiled the attempt, when they grew suspicious of his two suitcases that were unusually heavy, even after the contents have already been emptied. An X-ray screening led to the discovery of small plastic wraps hidden in the metal bars of the suitcase lining. The court will give its verdict in September.



SHARJAH

Sharjah Police arrested six individuals after attempting to smuggle more than 200kg of crystal meth and heroin into the emirate. The large haul of narcotics was estimated to have a street value of Dhs35 million. They were wrapped in plastic bags and hidden between the wood panels under the deck of a dhow used by the drugs smugglers. The suspects were referred to the prosecution for legal action.



RAS AL KHAIMAH

DHS20,000

A court in Ras Al Khaimah has ordered a woman to pay Dhs20,000 for insulting a former Federal National Council member on social media. The court found that the woman had published an online audio recording that contained insulting statements against the victim.

UMM AL QUWAIN

44KG

A total of 44kg of narcotics were turned over to Umm Al Quwain Police in two separate incidents on the same day. In the first incident, a fisherman found a bag floating in the sea; it was later revealed to have been containing 40kg of narcotics. Later that day, a beachgoer saw several pouches floating off the shore; all were stashed with illegal drugs estimated to be at 4kg in weight. The two civilians were honoured by the police force.

FUJAIRAH

39 YEARS OLD

A 39-year-old Arab man was found dead behind an Eid prayer hall in the emirate of Fujairah. A police patrol, an ambulance, and forensic teams were immediately dispatched to the site upon a report received by the Fujairah Police operations room. Fujairah police have launched a forensic investigation to determine the cause of death.

Some images are for illustrative purposes only



OUTSMART ONLINE FRAUDSTERS

HOW SAFE IS THE MONEY IN YOUR BANK ACCOUNT? WITH NEW-AGE FRAUD TACTICS SUCH AS SIM SWAP, YOU NEED TO UPDATE YOUR KNOWLEDGE AND LIST OF PRECAUTIONS EVEN AS THE BANKS UPDATE THEIR SECURITY PROCESSES

BY ACE RUTHER



If you've been surfing news websites during the month of July 2021, you might have come across the name "Pegasus". Most of us know it to be a white, winged horse from Greek mythology; in the digital age, the lore of Pegasus is murky. It's a highly advanced software that can infect a mobile phone — both Android and iOS — and know everything that the user does through the device.

About Pegasus, *The Guardian* explained: "Once it has wormed its way on to your phone, without you noticing, it can turn it into a 24-hour surveillance device. It can copy messages you send or receive, harvest your photos and record your calls. It might secretly film you through

your phone's camera, or activate the microphone to record your conversations. It can potentially pinpoint where you are, where you've been, and who you've met."

Ordinary malware doesn't have such a lot of firepower, but with an increase in Internet banking, especially phone banking, during the COVID-19 pandemic, it's absolutely essential to be extremely alert — one never knows where the attack will come from, as fraudsters in the digital universe have so many ways to hit a target.

Also in July 2021, it was reported by state news agency WAM that almost 4 in 10 — or 39 per cent — of consumers in the UAE experienced online fraud attempts in the past year. The report

was based on data revealed in a joint statement by Dubai Police, Dubai Economy (DED), and Visa from the 2021 'Stay Secure' survey. According to the survey, phishing and credit card fraud were the most common types of fraud in the country, affecting 27 per cent and 19 per cent of the victims, respectively.

Old-fashioned phone scams still work like magic for the fraudsters if the target is unmindful or somewhat trusting. Despite the many awareness campaigns undertaken over the years, a target may still fall prey to a call purportedly from his or her bank.

That's what happened to a young Emirati named Rashid, whose entire savings disappeared from his bank account, as reported in UAE media in May 2021. Rashid received a call from someone who claimed to be a bank employee and said that the bank was updating customer data and needed some information. Though suspicious at first,

“According to the survey, phishing and credit card fraud were the most common types of fraud in the country, affecting 27 per cent and 19 per cent of the victims, respectively





Rashid relented and gave some details. The 'employee' then wanted the banking password, and Rashid refused but was told that his bank card would be frozen unless he complied. So, he did comply and — to his horror — received a message soon afterwards from his bank that all his money was gone.

For the scammer, the whole operation took only seven minutes; for Rashid, all that was left was a feeling of misery.

In June 2021, Abu Dhabi again issued an advisory, asking the public not to share bank account or bank card information, online banking passwords, ATM PINs, CVV (Card Verification Value) number or passwords.

THAT SINKING FEELING

Many of us have experienced that horrible sinking feeling, that moment when we realised that the e-mail or the phone call to which we just responded came from a criminal and that we've practically given away our money, with almost no way to get it back.

More often than not, banks wouldn't refund you this money, especially if it's hard to prove that you weren't responsible. However, a court decision in the UAE, given in favour of the customer, has set a good precedent in bank fraud cases. In December 2019, it was reported that the Dubai Commercial Court had held a bank responsible for a fraud case and directed it (in an October 2019 verdict) to fully compensate the customer for Dhs4.7 million siphoned

from his account. The bank was also asked to pay full interest in the case that began in mid-2017. Following an appeal by the bank, the case was finally closed towards the end of 2020, when the Dubai Court of Appeal upheld the 2019 verdict, and the bank had to pay the cheated customer the money lost plus interest and compensation, totalling Dhs5.6 million.

The customer had become a victim of SIM swap fraud, one of those new-age scams that thrive on the fact that our mobile phones are very important devices for our banking and payment transactions. He had left the UAE in 2015, leaving money in the bank, and

discovered the massive theft only when he checked the account two years later. It was unclear how often he checked his account from outside the UAE, but the bank said that he had failed to report any fraudulent transaction within the required 30 days of the fraud happening.

During the case, the bank argued that it was the complainant's responsibility since he was in possession of the original SIM. The court, however, saw from an expert report that the customer's confidential data, including official documents and contact numbers, were illegally revealed to unauthorised people by a bank employee.

WHAT IS SIM SWAP?

A fraudster illegally obtains a victim's personal data, including a copy of any identity papers and the mobile number registered for banking transactions, e.g. for receiving the one-time password for authenticating a payment or a fund transfer. Then the fraudster manages to get a SIM with the same registered number from the telecom service provider by citing a fake reason, e.g. phone lost, original SIM damaged. The telecom service provider may not properly check the identity of the person asking for a new SIM; the provider may simply issue the new SIM and deactivate the original SIM, which has been in the real owner's possession all along.

Once the new SIM is activated, the OTPs and withdrawal/transfer notifications all go to the fraudster and the real owner doesn't get any bank messages. Changing the online banking password is also possible with the OTP. With the stolen personal data and the SIM, the fraudster can now take money out of the victim's account. If the victim has switched off the mobile phone with the original SIM or taken the SIM out and stored it for future use, he/she wouldn't even know that it has been blocked.



CREDIT CARD SCARE

Bank fraud can take many forms. For UAE expat Lavkesh Grover, a human resource professional, the incident started with an online purchase that he made using his credit card. An hour later, he received SMS alerts from his bank informing him of three other transactions that he hadn't done. Not only that, he also never received one-time passwords (OTP) for these purchases, which totalled almost Dhs3,000. He immediately contacted his bank.

"First, the bank cancelled my card and issued a new one free of charge. Then, they asked me to submit a credit card dispute form and said the case would take around 60 days to resolve. The legal department got back to me after 16 days confirming it was a fraud, and after two months, I got my money back. Later, I learned that it was some kind of fraud that happened from an Asian country," Grover told 999.

While the local bank bore the liability and refunded his money, Grover had to initially settle the card payment from his own funds. Moreover, the card had exceeded its monthly limit, so Grover asked the bank not to charge him interest on the stolen amount, a request they agreed to.

To avoid falling victim to SIM replacement fraud, First Abu Dhabi Bank advises people to keep their contact details updated with their bank. If any of their mobile phone numbers are not working,



they should update the new number immediately with the bank.

Also, as soon as a customer realises that their mobile phone is not working, they should call their bank and consider putting a debit freeze on their account. Then, they should contact their telecom service provider and inquire whether any duplicate SIMs have been issued for their mobile number. If any have been issued without their consent, they should get them deactivated. Finally, the bank advises people to keep their laptops, PCs, and mobile phones updated with the latest anti-virus or malware to prevent data compromise.

CUSTOMERS, BEWARE

The October 2020 final verdict in the SIM swap case, in which the UAE bank's appeal failed and the customer won, is likely to prompt financial institutions into tightening internal security. If the cost of bearing losses arising from fraud is greater than the cost of investment in security measures, then banks would most certainly do so out of their sense of self-preservation.

However, a customer's own vigilance can be — and is — the first line of defence. A May 2019 report titled 'Global Bank Fraud Survey', published by KPMG, showed that 89 per cent of the time, the banks got to know about fraudulent activity from the victim customers; 82 per cent of the time, the automated systems detected fraud; and 71 per cent of the time, the detection was through manual systems. There are some overlaps in these figures, but it shows that a higher level of awareness amongst customers and stronger automated and manual fraud detection systems in the banks can together curb the crime.

"Our survey results show that fraudsters are shifting focus from account takeovers to scams where customers are exploited as a weak link. More needs to be done by banks to educate and protect their customers," said KPMG in its conclusion.

COMMON TRAITS OF VICTIMS

According to an HSBC-commissioned study conducted by criminology and cybersecurity expert Dr Michael Maguire from the University of Surrey, victims of fraud were more likely to have socially-

HOW DO BANKS DETECT FRAUD?

Source: 'Global Bank Fraud Survey' in 2019 by KPMG

- 89 per cent of the time**
Banks know about fraudulent activity from the victim customers
- 82 per cent of the time**
Automated systems can detect fraud
- 71 per cent of the time**
Manual systems can detect online transaction fraud

oriented characteristics, including being friendly, kind, good-natured, and willing to please. This willingness to listen, cooperate and be helpful makes such individuals more vulnerable to the tricks of fraudsters.

Banks in the UAE have already made it clear — through direct communication with customers, through public campaigns and on their websites — that they'd never call or e-mail them asking about personal data such as account numbers, Internet banking passwords, or user IDs.

First Abu Dhabi Bank advises people who become a victim of fraud to immediately notify the concerned bank and request details from their telecom service provider about duplicate SIMs issued for their number. "A funds recall message can be sent to the beneficiary bank by the remitting bank and if funds are available in the beneficiary account, they may get returned. Victims should also consider filing a police complaint," the bank stated.

Despite all the warnings, some customers have still fallen prey. Reem Abdullah, a Palestinian expat, made the mistake of opening a phishing e-mail, clicking on the link inside it and entering her online banking details into a scam site. The hoax e-mail warned her that her account would be shut down unless she took immediate action and reset her password. Alarmed, she quickly logged in, and in less than an hour, online scammers stole Dhs15,000 from her account in three withdrawals.

Although Reem had received text messages informing her of the withdrawals, she assumed they were not directed at

REPORTING CYBER-FRAUD

UAE residents can report cyber-crimes online through various channels. Abu Dhabi Police advised the public, in the event of fraud, to go to the nearest police station and report any calls received by unknown persons asking them to update their banking data, and to contact the Aman security service number **8002626**, or to send a text message to **2828**.

Meanwhile, the eCrime website, Dubai Police website, and the 'My Safe Society' app cater to reports of online fraud from Dubai residents. They can also call their bank's customer service centre, make a complaint to the nearest police station, or call 999 for help.

You can report the matter to the Central Bank of the UAE, which oversees all banking operations in the country. To file a complaint, call the **800 CBUAE (800 22823)** helpline or log on to www.centralbank.ae/en/form/complaints.



her and ignored them. The next day, the global bank contacted Reem to verify these transactions and explained that she should have immediately informed them upon receiving those messages. While not obliged to refund her, the bank did so, but with a warning. "I was extremely lucky to get my money back. It was everything I had at the time, so I felt relieved. The bank warned me that if a similar scenario happened in the future, they would not be able to help me," Reem told 999.

DIGITAL TRANSFORMATION

In June 2019, the Telecommunications Regulatory Authority launched the 'UAE National Cyber-security Strategy'. This supports the UAE's transition to the

fifth generation of digitalisation. TRA is developing the UAE's 5G strategy 2020-2025, under which the entire country would be under 5G network coverage in four more years. As connectivity becomes faster and easier, it also requires a greater degree of vigilance.

The UAE National Cyber-security Strategy aims to enhance cyber-security laws and regulations and create a resilient cyber infrastructure in the country. The strategy will also work on developing the capabilities of more than 40,000 professionals by encouraging students to pursue a career in cyber-security.

Alongside the government's efforts, the banking sector is safeguarding itself by deploying state-of-the-art security systems

“

In June 2019, the Telecommunications Regulatory Authority launched the 'UAE National Cyber-security Strategy'. This supports the UAE's transition to the fifth generation of digitalisation



“Through Machine Learning and problem-solving, AI software can identify patterns and anomalies to enable it to detect compromises and respond to them instantly



ABDUL AZIZ AL GHURAIR

Chairman of Mashreq Bank and the UAE Banking Federation

and investing in new technology as well as engaging fintechs to bring additional capabilities to enhance cyber-security.

For example, Emirates NBD has invested a major portion of its Dhs1 billion digital transformation fund into strengthening its infrastructure and digital processes. Two years ago, it brought in Gemalto's Smart Pass, a security service that enables customers to authorise transfers and payments via a token generated through their mobile phones, without the hassle of waiting for the SMS authentication code, which is dependent on local and international telecom operators. The security measure, which the bank recently made mandatory, replaces OTP texts for online transactions and will prevent SIM swap fraud.

Many banks in the UAE, including Abu Dhabi Islamic Bank and First Abu Dhabi Bank, use 128-bit Secure Sockets Layer (SSL) encryption, which is one of the strongest and most secure forms of encryption, and the most used worldwide. This ensures that online banking customers communicate with bank servers privately and prevents other computers from seeing what they're transacting.

CUSTOMER-FRIENDLY TECH

“At a time when banks are challenged by increasing threats from cyber-criminals, AI comes as a saviour for the industry. Through Machine Learning and problem-solving, AI software can identify

“Outside of protecting their own systems and employees, many banks are now putting increased focus on detecting direct attacks on their customers



WERNO GEVERS

Enterprise Manager, Middle East & India at online security company Mimecast

patterns and anomalies to enable it to detect compromises and respond to them instantly,” wrote Abdul Aziz Al Ghurair, Chairman of Mashreq Bank and the UAE Banking Federation, in a newspaper column.

He explained that banks in the UAE were better placed than others in the region to make the most of this technology, thanks to the evolving AI ecosystem and growing smart infrastructure. He noted that the UAE launched an exclusive strategy for AI in October 2017 and appointed a minister of state for AI in a world-first move.

Meanwhile, Werno Gevers, Enterprise Manager, Middle East & India at online security company Mimecast, told 999:

“Banks in the UAE are all too aware of the global rise in online fraud, with criminals often pretending to be the bank in e-mails and phone calls. Outside of protecting their own systems and employees, many banks are now putting increased focus on detecting direct attacks on their customers.

He said that one technology solution to this problem was implementing a DMARC policy (an e-mail authentication protocol, designed to give e-mail domain owners the ability to protect their domain from unauthorized use), which helped them gain insights into attackers' techniques and ensure that most attack e-mails got blocked or clearly marked as spam.

“Banks can then issue prompt warnings to all customers, alerting them to specific phishing or vishing attacks and urging them to be highly vigilant. They often post-login notices that state that they would never ask for personal details like account number, passwords, PIN, and other highly confidential information via e-mail or phone,” said Gevers.

“Efficiently detecting fake bank websites and getting them promptly taken down is increasingly important to reduce the risk of fraud. Proactive risk-hunting is required to monitor the Internet for similar websites and lookalike domain names being registered,” he added.

Indeed, Abu Dhabi Islamic Bank has added another layer of protection to shield its Internet banking system from external threats, by deploying the Extended Validation (EV) Certificate. These digital certificates provide a visual indicator



to help identify the bank's website as legitimate. With this feature, users can be sure they're on a legitimate website by simply looking for the green address bar displaying "Abu Dhabi Islamic Bank PJSC [AE]" on their browser.

To protect online accounts from key-logging programmes, many banks in the UAE have introduced virtual keyboards on their online banking systems, and to secure accounts against password attack mechanisms, access is automatically disabled after successive invalid password attempts.

Most banks in the UAE have also implemented additional security like Two-Factor Authentication, where one needs to authorise a transaction, e.g. a fund transfer, with something more than just an OTP.

ANTI-SKIMMING DEVICES

When it comes to ATM skimming, or the theft of card information, banks are taking appropriate security measures. In this type of fraud, a small device, known as a skimmer, is used to steal information during an ATM transaction. As the card is swiped at the machine, the skimmer device captures the information stored on the card's magnetic strip.

To prevent this, Abu Dhabi Islamic Bank has deployed intelligent anti-skimming devices in all its ATMs. Each device is equipped with security features that prevent the copying of card data and it sends security alerts to the bank.

One of the biggest ATM skimming scams

in the UAE took place in 2017, when four hackers stole more than Dh1 million by installing skimmer devices on ATMs across the UAE. The criminals used malware to steal data, transferring the victims' bank card details to other magnetic cards, such as hotel master keys and shopping loyalty cards, which they later converted to credit cards to steal the funds. Abu Dhabi Police arrested the hackers, confiscated all their malware and equipment, including laptops, scanners and photocopiers, and referred them to the concerned authorities for further action.

AI TO THE RESCUE

"One of the toughest challenges in payments is separating good transactions made by account holders from bad ones attempted by fraudsters, without adding friction to the process," said Melissa McSherry, Senior Vice-President and Global Head of Data, Risk and Identity Products and Solutions at Visa.

As a global payment tech firm that processes an average of 65,000 transactions per second across 200 countries, Visa has also employed advanced ways to address cyber-crime. The company's risk management tool Visa Advanced Authorisation, used by more than 8,000 card issuers in 129 countries, helps financial institutions prevent an estimated \$25 billion (Dhs91.75bn) in annual fraud. This Artificial Intelligence (AI) platform uses Machine Learning models to examine

“One of the toughest challenges in payments is separating good transactions made by account holders from bad ones attempted by fraudsters, without adding friction to the process



MELISSA MCSHERRY

Senior Vice-President and Global Head of Data, Risk and Identity Products and Solutions at Visa

each transaction for indicators of fraud — looking at activities, patterns and more than 500 risk attributes — all in about 1 millisecond.

EDUCATING PEOPLE








Despite the preventive tech being in place, scam attempts may still succeed if people aren't careful enough. In November 2020, a report titled 'Cyberchology: The Human Element', put together jointly by cyber-security firm ESET and business psychology provider The Myers-Briggs Company, said that human error had resulted in more cyber-security risks and challenges for 80 per cent of the surveyed businesses during the COVID-19 pandemic.

The report arrived at this conclusion after analysing the mindsets of 2,000 consumers and more than 100 CISOs (Chief Information Security Officers) in the United Kingdom. It examined the link between cyber-security, employee personality, and stress levels while working remotely.

Also emphasising the human factor, Gevers said, "Human error is involved in the majority of all security breaches, and these casual mistakes can cost both the bank and the consumer money and a headache. Bank employees and their customers need to be suspicious by default and the only way to ensure this is by conducting regular security awareness training and changing the security culture within the UAE."

! STAY ALERT

To avoid falling victim to fraud, KPMG International advises bank customers to:

-  Conduct timely reviews of their account activity
-  Reverse Google search images used in romance scams
-  Learn to spot phishing e-mails, text messages, and phone calls
-  Frequently change passwords
-  Ignore pop-ups
-  Remember that a genuine organisation will never ask for passwords or be concerned if you decide to end a call and phone them back on a number from your records
-  Recognise spam e-mails through spelling errors, lack of secure website information, dubious links to click, and e-mail addresses that differ from the usual mail ID of the organisation (or person) purporting to be the author of the e-mail

WISH YOU SAFE TRAVELS!

THE PANDEMIC HAS TAKEN OVER OUR THOUGHTS, BUT THERE ARE MANY OTHER RISKS TO BE CONSIDERED WHEN TRAVELLING ABROAD — THIS **999** GUIDE COVERS MOST OF THEM AND AIMS TO MAKE YOU MORE VIGILANT

BY ORLANDO WILSON





These days, travelling safely means taking every precaution against COVID-19 and, preferably, undertaking a trip after getting vaccinated. However, in our preoccupation with the pandemic, we might lose sight of other risks when travelling. No matter how safe the city — such as Abu Dhabi and Dubai, which are amongst the safest in the world — there's always a risk of walking into a nasty situation. Let's bear in mind that no place can entirely be mishap-proof or crime-free, and that ensuring travel safety begins with ourselves.

A case that recently made headlines in the UAE was of a staff member in an apartment hotel entering a tenant-guest's room and stealing money in various currencies, the amount totalling Dhs80,000. The occupant of the apartment was travelling for a few weeks, and the accused, in his role as assistant to the building's head of security, could enter all apartments. He managed to digitally crack the victim's safe open and steal all the cash. The victim got a rude shock when he got back from his trip and looked into the safe to take money out for rent.

In this case, the victim fell prey to crime not where he travelled but at the place that he left behind temporarily. This recalls the summer season house break-ins that

would be attempted across the Gulf when everyone travelled abroad during the school holidays, before the pandemic.

One of the most horrific overseas travel experiences that befell any citizen or resident of the UAE was the April 2014 hammer attack on three Emirati sisters, as they slept in their hotel room in a European city. They had left the door unlocked for another family member, but the person who slipped into the room in

the middle of the night was an armed drug addict. He stole a large amount of cash and valuables and also left one of the sisters with severe brain injuries.

These incidents of the past and the present reinforce the necessity of keeping one's eyes and ears open and think everything through — something as basic as what to pack — when travelling; the novel coronavirus isn't the only threat out there.

? QUESTIONS TO CONSIDER FOR A TRIP

- Compile threat assessments on the country, cities, and locations to be visited — how risky are they?
- Will you need any inoculations against diseases or need to take preventative medication with you?
- Do you have trusted contacts at this location and how can they assist you?
- Will anyone meet you at the destination airport; if yes, do you know them? If not get a photo and arrange code words?
- Will your phones work at the destination; if not, where can you get a local mobile/cell phone or SIM card?
- Are there payphones at the airport and do they take coins or credit cards?
- Will there be ATMs available, and can you use your bank cards?
- Will you be able to use credit cards?
- Will you have Internet access and is it secure, are there free hotspots?
- How will you be travelling around — public transport, on foot, or using a driver?
- If you are renting a car, make sure you know your routes, have a reliable breakdown plan and spare tyre etc. in the vehicle.
- Put together contingency plans to cover any possible crisis, be it kidnapping or a serious car crash.
- Have several alternative planned routes by which to leave the country.

7 Essential Tips that'll come in handy for travellers

1

RULES AROUND COVID-19

The pandemic has changed the world drastically, especially as far as travel is concerned. One of the main problems for a traveller is that COVID-19 rules and restrictions vary from country to country; they can also change at a very short notice. Before travelling, you must check the COVID-19 rules of the country you are visiting.

PCR TESTS: To visit most countries, you will need to have taken a PCR test and tested negative within 72 or 48 hours before your arrival in that country — always verify the time requirements. Ensure that your personal details and passport number are listed on the document you receive; this is proof that you are the genuine traveller who is presenting the negative test report to the authorities. People have been turned away from their scheduled flights because their passport number was wrong on their test results. In some countries, it's fairly easy to get a PCR test done at pharmacies for around \$60 (Dhs220) and then the results are e-mailed to you within 6 hours or less. But, in some countries, appointments must be made for the tests and the printed results need to be collected from the testing site. A lot of international airports now have testing locations, with results provided within a few hours. Always check and confirm where you'll be tested for your return trip to the UAE. Even though you can get PCR tests on arrival at some destinations, you may not be able to take off from the departure city if the airline bars passengers who don't already have a negative test result.

WEARING MASKS: The mask rules can be confusing; in some locations, they're enforced and in some locations, they're ignored. These days, people should always carry a mask with them and wear them when required or asked to. There are mandatory fines in some countries for not wearing a mask, so research the rules before you arrive and take a supply of good quality masks with you.

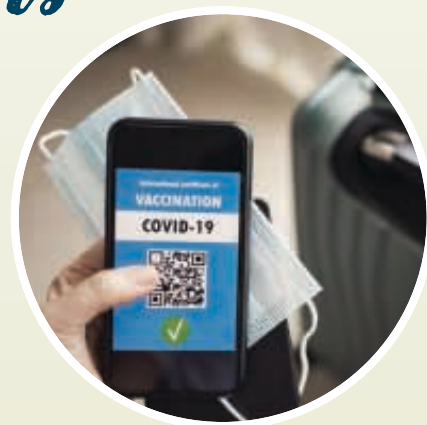
QUARANTINE: There are quarantine rules in place in some countries that can include self-isolating at the address you'll be staying at or being held at an allocated hotel for 10 to 14 days at

your expense. Where self-isolation is required, there can be very large fines for those found to

have broken their quarantine. Where the traveller is held at a hotel pre-designated by the authorities, there's the double disadvantage of paying a huge amount of money and not always getting the corresponding quality of room and services and security. All things considered, it's best to avoid countries that enforce the hotel quarantine rule.

CURFEWS: During COVID-19 lockdowns in many countries, curfews were put in place. In Greece, for example, during the lockdown, people were prohibited from being outside between 9 pm and 5 am. They could go outside between 5 am and 9 pm by sending an SMS to a government number, stating their reason for going out. By now, restrictions have been relaxed in most of Europe, the UK and the US, but still check to ensure that you know all the rules and are ready to comply.

TESTING POSITIVE: You need to take into consideration what you're going to do if you or a family member tests positive for COVID-19 during your return trip to the UAE, as you'll not be allowed to board your return flight. In most countries, a self-quarantine will be required for the person who has tested positive along with the others they've been in contact with. Ensure that you have the funds to cover the extra food, accommodation and transport costs for the quarantine period required, should you unfortunately test positive when overseas. If you do test positive, it's advisable to take another test, in case the first one was inaccurate.



2

PREP WELL FOR ENTRY POINT

Compile a threat assessment of any area, city, or country that you're visiting, be it for business or pleasure. These days, with the Internet, it's easy to find crime rates and reports on nearly all countries and areas within them. With Google Earth and the like, you can get high-quality aerial photos and street views on most places, which can be used to check out hotels, locations of city landmarks, and select routes. Websites such as Numbeo, based on crowdsourced information, will give you an idea of the general safety levels of major cities — incidentally, Abu Dhabi has been named the safest in the world for several years in a row.

The thing about safe cities is that they're safe because law enforcement is comprehensive. The last thing you want, then, is to be caught on the wrong side of the law, even when it's totally unintentional. The first point of contact with the authorities in any foreign country is at your destination airport. This is where you must eliminate all risks of the trip going wrong.

Before embarking on your travel, check that all your passports and

required visas are in order, as even slight discrepancies can lead to long delays when passing through immigration and customs. Make sure you are not taking food items and/or medicines that are prohibited in that country. Most countries' immigration and customs websites list items that are prohibited.

For medicines that you must carry, unless they're the very common, over-the-counter variety, bring a doctor's prescription to show that you actually need the meds. Also, carry the pills in their original properly labelled bottles, not in unlabelled containers.

Go through the details of an overseas medical insurance policy before buying, and check that it has all the features and the sum assured that you might need in the intended destination(s). In these very uncertain times, travel insurance that covers the cost of air ambulance is ideal.



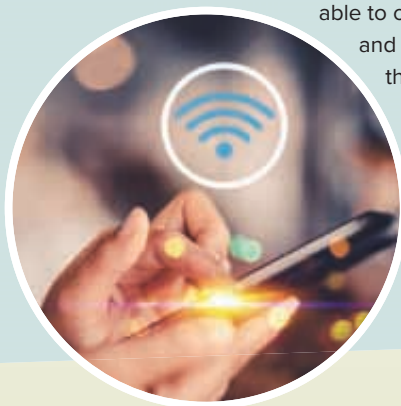
3

MANAGE TELECOMMUNICATION

When you arrive in a foreign country, you'll want to be able to communicate with your family and associates. Nearly all airports these days have Wi-Fi services for travellers; in most places it's free, and in some others, there's a usage fee or a limited time of free service. However, public hotspots are not 100 per cent secure,

so do not use them for checking banking or financial information.

Next, depending on the length and purpose of your trip, you may need your mobile phone to work when you leave the airport. You have the option of using your original telecom service provider's international roaming feature, which can be very expensive; or you can buy a local SIM card that includes both voice call minutes and some amount of mobile data. Without this tool of 24x7 communication in your pocket, you may feel lost and not very confident in a strange city. A working phone enables you to call for help in an emergency, contact the hotel, and so on.



4

BEWARE OF FOREX SCAM

Wherever you go outside the UAE, you'll need something more than dirhams. For convenience, change all your travel money into US dollars before you leave the UAE, as you're assured of a fixed dollar-to-dirham rate here. American dollars are easy to change into any other currency anywhere in the world or are accepted in some regions of the world even without changing. You can avoid the risk of losing cash by taking out a forex card that can be reloaded with several major currencies again and again and used as a debit card when overseas.

When abroad, go only to proper money-changer offices to get your local currency, as forex scams abound all over the world. The most common forex scam is someone accosting you in the street and offering "a good rate", quoting a number too good to be true, a rate that no real exchange office can offer. If you fall for it, what you'll hand over is genuine money; what you'll

receive in exchange is fake money.

More straightforward criminals simply hang around currency exchange offices and snatch the cash that many travellers happen to be counting unmindfully as they step out of the office. Any obvious money bulge in your jacket or shirt pocket will also draw a pickpocket's attention.

Even in the UAE, criminals have attacked money exchangers to rob the cash. In October 2020, Ajman Police arrested a gang of five that stole more than Dh\$3.28 million from a car that was being used to transfer money by the staff of a well-known money exchange without adhering to security precautions.



5 TAKE CARE IN TAXIS

When travelling, you must plan your trip in detail from start to finish. For example, when planning the ride from the airport to your hotel, make sure that you use a reputable taxi company, such as one that's recommended or supplied by the hotel. Then, when being picked up, make sure to verify it's the real taxi sent by the hotel.

Think about it: would you let close family members or friends get into a car with a stranger in the city where you live now? So, why would you let it happen in a foreign country while they're carrying bags full of valuables?

In many countries, the taxi business is unregulated and often includes some criminal elements — taxi fares are a source of hard cash, and if someone can drive, they're considered qualified to be taxi drivers. That could mean ending up with anyone from a friendly, chatty driver to an aggressive, even violent driver if you aren't familiar with the city. In some parts of the world, driving licences can be bought or copied, meaning your taxi driver may not even be an actual trained driver.

The taxi business is also a good corporate front for organised criminal groups, as it is a cash business and can be used for laundering money.

Many tourists have found themselves left by the roadside, in the middle of nowhere, watching their luggage, passport, and

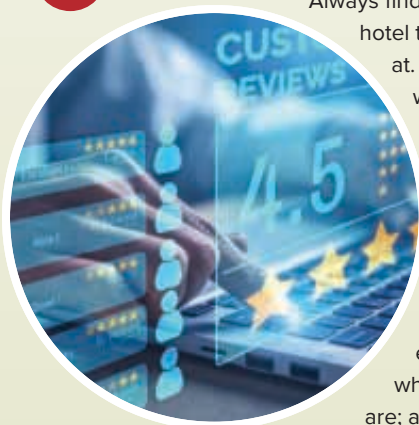
valuables being driven off into the night. The lucky ones just get robbed and not raped, assaulted, or murdered.

So, have a pre-arranged car to transport you from the airport to your hotel; most quality hotels can arrange this for you. Otherwise, at busy times, taxi queues can be chaotic, and there's also the problem of taxi drivers not knowing your hotel's location and over-charging you. If you have mobile data, use the GPS on your smartphone to find the right route to the hotel, and check the Maps app to see if the taxi is following that route.

Where there's good public transport, such as an Airport Express train or a metro line to take you from the airport to the city centre — such a service exists in London, Barcelona, Oslo, Delhi, Singapore, and many other world cities — look up the line map well before commencing your trip, so that you know which train stop is closest to your hotel and whether the train line is connected to the city's metro network



6 CHECK OUT THE HOTEL



Always find out enough about the hotel that you'll be staying at. These days, a simple web search can pull up customer reviews; always check the reviews posted on several different hotel booking websites. Have some security plans for your stay at the hotel — ensure everyone knows where the nearest fire exits are; always put valuables in the room safe when you are out; and

never let strangers come into your rooms. If an unannounced member of the hotel staff wants to enter your room, call the hotel reception to confirm their identity.

If your hotel has been booked for you by your company, still research the place and, if you find potential issues, get them to change it. Security in most hotels is very weak and it's not hard for non-guests to go up to any hotel floor, though a few hotels now require the lift to be activated by the use of the electronic room key.

Most travellers expect and believe that their hotels are quite secure, but they should stay alert, and not open their doors to anyone who has knocked, without first putting the safety

catch in place — if the door has one. No one should have the chance to push the door open and barge in, while you're trying to figure out who they are. Remove the safety catch only when you're satisfied that the person standing outside the door is really a hotel staff member and has a good reason for knocking on the door.

Also, lock the door properly before going to sleep by using the bolt that almost every hotel door has. This cancels the risk of anyone misusing a digital key card to open the door from outside.

A lot of hotels have no dedicated security personnel and give the "security" job title to the concierge staff; this keeps insurance costs down, as the hotel can show on paper that it has security personnel.

Don't become too relaxed when checking into a five-star hotel or when checking out, as luggage theft is common when guests are distracted. Thieves lying in wait know what valuables five-star guests usually keep in their suitcases — jewellery, computers, cameras, designer clothes etc. During check-in and check-out, don't lose sight of your bags.

Even after you're settled in your room, there might be some trouble. If you suspect prostitution or some other shady activity being carried out at the hotel, and if you feel uneasy about it, trust your instinct and move to another establishment.

When travelling to a city that's seeing some kind of political unrest, try to find a hotel away from where the protesters are. Often enough, such large public gatherings start with a carnival atmosphere but quickly turn into very hostile situations.

7 KEEP CRIMINALS AT BAY

In general, the types of criminals most people will encounter are from the lower echelon of the criminal world, such as muggers, car thieves, burglars, and other petty criminals.

For a quick lesson in being street-wise, think from the perspective of the mugger. When choosing their victims, these criminals would generally ask themselves three questions: does the target have valuables on them worth taking; will the target put up a fight; and can the mugger escape easily after committing the crime?

The criminal has just done a basic threat assessment. If you know what they're looking for in their targets, you can avoid becoming a victim.

On an overseas trip, it makes sense not to advertise the fact that you're a foreigner. Try to blend in, and don't make the common mistake of wearing very expensive jewellery or clothing. Look online for some photos of street scenes from the location you'll be visiting and see how people dress there.

Another way to signal that you're a foreigner — and a potential target — is the language you speak in the street. If you're walking down a street with a dodgy environment during late evening or night, and if you don't speak the local language, then try not

to speak at all. At the same time, walk in a confident manner — like you know where you're going, even if you're lost — until the shady stretch is behind you. Criminals always look for people who are soft targets, because they don't want a confrontation, thus drawing attention to themselves, which is bad for their criminal business. To discourage them, never look and act like a victim.

Also, make sure that the restaurants, clubs, and bars you go to are reputable. Criminals will often pay waiters or bar staff to tip them off when a suitable target is noticed at their venue — the foreigner with the Rolex, designer clothes, and wallet full of cash and credit cards. When the target leaves the venue, they can be robbed in the street or lured into a criminal's taxi.

Knowledge, it is said, is power. Therefore, arm yourself with as much advanced knowledge as possible, and become an empowered traveller.



ESSENTIAL TIPS FROM SECURITY SPECIALISTS

Andrew Chatzkelowitz and Cedric Tortevoix MSyl specialise in security and personal protection. They tell **999** why staying alert and paying attention to detail helps on a trip.

“Planning and understanding the environment is essential when travelling everywhere these days, whether it's a day trip to the shopping mall or on an African Safari. If you pay attention to the small details and avoid the small problems, then they'll not turn into big problems. Even with the COVID-19 pandemic, travel is still possible and, for many of us, essential for business. We just have to consider a few extra things and have a solid contingency plan in place for any unforeseen problems or travel delays



**ANDREW
CHATZKELOWITZ**
Security specialist

“Travellers have to be very careful that they are not robbed or, say, have their credit card details stolen. If some people see the opportunity to walk away with a designer handbag that alone is worth a few thousand euros, [and] which will [also] have cash, credit cards, mobile phones, etc. inside, then many will take the risk. Basic security awareness and not trusting strangers can save travellers a lot of problems



**CEDRIC
TORTEVOIX MSYL**
Security specialist

ABOUT THE WRITER: Orlando Wilson has worked in the security industry internationally for over 28 years. He is the chief consultant for Risks Inc. and based in Miami but spends much of his time travelling and providing a wide range of kidnapping prevention and tactical training services to private and government clients.



999 representative (L) presents a commemorative trophy to Rashid Khalfan Al Muhairi, Head of the Human Resources Department at Masar Solutions (R)

999 MAGAZINE HONOURS MASAR SOLUTIONS FOR SPONSORING ZAYED MEDICAL CAMP

999 Magazine, published by the Ministry of Interior, honoured Masar Solutions in appreciation of its sponsorship of the Zayed Medical Camp, held by the Noor Dubai Charitable Foundation.

The Foundation is one of the global initiatives of His Highness Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, and its main aim is to meet the needs of people of determination who suffer from visual impairment. **999 Magazine** is a media partner of the Foundation.

During the honouring ceremony, representatives of the magazine presented a trophy and a certificate of appreciation to Rashid Khalfan Al Muhairi, Head of the Human Resources Department at Masar Solutions. They conveyed the greetings of His Excellency Khalil Dawood Badran, Chairman of

the Committee for the Development of **999 Magazine**, and his appreciation to Masar Solutions for sponsoring the Zayed Medical Camp.

The magazine representatives said that the Zayed Medical Camp was part of the initiatives and events to commemorate the late Sheikh Zayed bin Sultan Al Nahyan, UAE's Founding Father, under the directives of Lt General His Highness Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Interior, and the follow up of HE Khalil Dawood Badran, in support of the magazine's vision of bolstering the relationship between police and society.

They also stressed that giving is part of the established approach and legacy of the UAE, in accordance with its humanitarian spirit and principles laid down by Sheikh Zayed.

For his part, Al Muhairi conveyed his thanks and appreciation to His Excellency Khalil Dawood Badran and the **999 Magazine** staff for this honourable gesture, praising the role it played to educate the community. He expressed his company's keenness to cooperate with it for any future event or initiative inside and outside the country.

“ Giving is part of the established approach and legacy of the UAE, in accordance with its humanitarian spirit and principles laid down by Sheikh Zayed

TRACKS TO THE FUTURE

ETIHAD RAIL IS PAVING THE WAY FOR THE UAE'S PROGRESS
IN VARIOUS SECTORS WITH INTERCONNECTED PORTS AND
HUBS, EVENTUALLY LINKING THE ENTIRE GCC TOGETHER.

999 TAKES A RIDE TO SEE HOW MANY BENEFITS THIS
RAILWAY NETWORK BRINGS

BY NEIL BIE





Etihad Rail

HH Sheikh Hamdan bin Zayed Al Nahyan, Ruler's Representative in Al Dhafra Region, inaugurating the first track-laying works of Package A of Stage Two

In the run-up to its Golden Jubilee, the UAE has already begun drawing the blueprint for the next 50 years. One of the main driving factors in a country's economic and infrastructure growth is the mass transportation of people and goods, and nothing is as efficient at doing this as a national railway network. That's the role Etihad Rail is going to play when it's fully functional.

Last June 29, 2021, work began on an important phase of the 1,200km Etihad Rail project — laying of tracks at Seih Shuaib, one of the strategic points linking Abu Dhabi and Dubai. At the inauguration of this phase of track-laying, His Highness Sheikh Theyab bin Mohamed bin Zayed Al Nahyan, Chairman of Abu Dhabi Crown Prince's Court and Chairman of Etihad Rail, had a 10km ride on an inspection and supervision train, which started from the operations centre at Seih Shuaib area. His Highness said, "This strategic project will provide a safe, reliable, and integrated mode of transport in the UAE, and will constitute a key component of the UAE's integrated, world-class transport system, placing it amongst

the world's leading countries for quality transport and infrastructure."

His Highness added, "It will also support the nation's economic growth, connecting the UAE's main ports with industrial, manufacturing and residential centres to positively impact the well-being of citizens and residents."

Since its inception in 2009, Etihad Rail has been envisioned to become the UAE's biggest surface transport project, linking all seven emirates. Upon completion of both the project stages, it will grow from a national train service to one of GCC's key railway networks.

Four months prior to Dubai Metro's maiden voyage on September 9, 2009, the UAE laid the foundations for its official national railway network in June 2009, under Federal Law No. 2.

His Highness Sheikh Theyab bin Mohamed bin Zayed Al Nahyan stated that the ongoing construction of the UAE's national rail network was a testament to the country's dedication to diversifying the economy, promoting inter-emirate trade and logistics, and upon completion, catering to people's transportation needs in line with UAE Vision 2021, and the Abu Dhabi Economic Vision for 2030.

“This strategic project will provide a safe, reliable, and integrated mode of transport in the UAE, and will constitute a key component of the UAE's integrated, world-class transport system



**HH SHEIKH THEYAB BIN
MOHAMED BIN ZAYED
AL NAHYAN**

Chairman of Abu Dhabi Crown Prince's Court
and Chairman of Etihad Rail

PROJECT STAGE ONE

Etihad Rail's state-of-the-art trains were sourced from the US-based company Electro-Motive Diesel. The trains weigh 30 tonnes each when unloaded, and up to 130 tonnes when loaded. Powered by in-cab European signalling systems, each train is also equipped with advanced safety features, such as derailment protection and pneumatic brakes for emergency purposes.

Stage One of Etihad Rail was accomplished within a span of seven years after Federal Law No. 2 was implemented. In 2013, a joint venture (JV) was established between Etihad Rail and Deutsche Bahn, the German organisation that is Europe's largest railway operator. The venture, Etihad Rail DB, started to run the trains officially by 2016, marking the success of its first phase, which was delivered on time and within budget.

WHEN WILL ETIHAD RAIL START CARRYING PASSENGERS?

Etihad Rail, the UAE's first national freight and passenger network, will become a vital part of the \$100 billion (Dhs367.3 billion) Gulf Cooperation Council rail programme that aims to connect the UAE with Saudi Arabia, Qatar, Kuwait, Bahrain and Oman and is expected to be ready by 2024.



HH Sheikh Theyab bin Mohamed bin Zayed Al Nahyan taking a picture of the Abu Dhabi desert from an Etihad Rail train

Spanning 264km, these train tracks link gas fields in Habshan and Shah and are used to transport 22,000 tonnes of granulated sulphur for the Abu Dhabi National Oil Company (ADNOC) to the port of Ruwais, which is then processed for export purposes. Two trains that currently run daily along the aforementioned routes have a capacity of 110 wagons on each journey, which also translates to removing 300 trucks from the road, thereby reducing carbon dioxide emissions by 70-80 per cent. In total, this is equivalent to a haul of approximately 7 million tonnes of granulated sulphur per annum.

To meet its 2016 deadline, the JV only had 34 months to develop the entire 264km railway route, along with the operation and maintenance facilities for the trains and the tracks. The railway passed through 50km of desert areas with sand dunes that were up to 150 metres

high. This led to 93 million m3 (cubic metres) of sand being removed from the railway site over two years.

Saipem, one of the general contractors for Stage One of Etihad Rail, estimated a total of 4,000 workers and 1,000 pieces of equipment working round the clock, with a total of 35 million man-hours spent to finish the train tracks. Aecom, which provided programme management services for the initial stage of Etihad Rail, clocked in 17 million man-hours, without any Lost Time Incidents.

PROJECT STAGE TWO

Etihad Rail's Stage Two will extend the tracks, stretching from Ghuweifat near the border of Saudi Arabia all the way to the east coast of Fujairah. This route will connect the UAE's key ports for trade and commerce, including Khalifa Industrial Zone Abu Dhabi (KIZAD); Khalifa Port

STAGE ONE HIGHLIGHTS



264km

Total length of railway tracks that connect the port of Ruwais and the gas fields of Habshan and Shah



110 wagons

Combined capacity of the first two Etihad Rail trains on each journey, decreasing the need for road transport



70-80%

Reduction in carbon dioxide emission, with the trains carrying load equivalent to what 300 trucks would carry



7 million tonnes

Granulated sulphur that can be transported every year with the current capacity of the first two trains



4,000 workers

Engaged in working round-the-clock to complete Stage One of Etihad Rail within deadline and budget



between Abu Dhabi and Dubai; Jebel Ali Port in Dubai; as well as ports across three other emirates, and its final destination at Fujairah. This effectively unites the UAE's major trading hubs and industrial ports.

Construction contracts for Stage Two have been sub-divided into four packages based on geographical preferences. Etihad Rail's strategy of spreading out the tenders has ensured that the right contractors build their respective train track linkages.

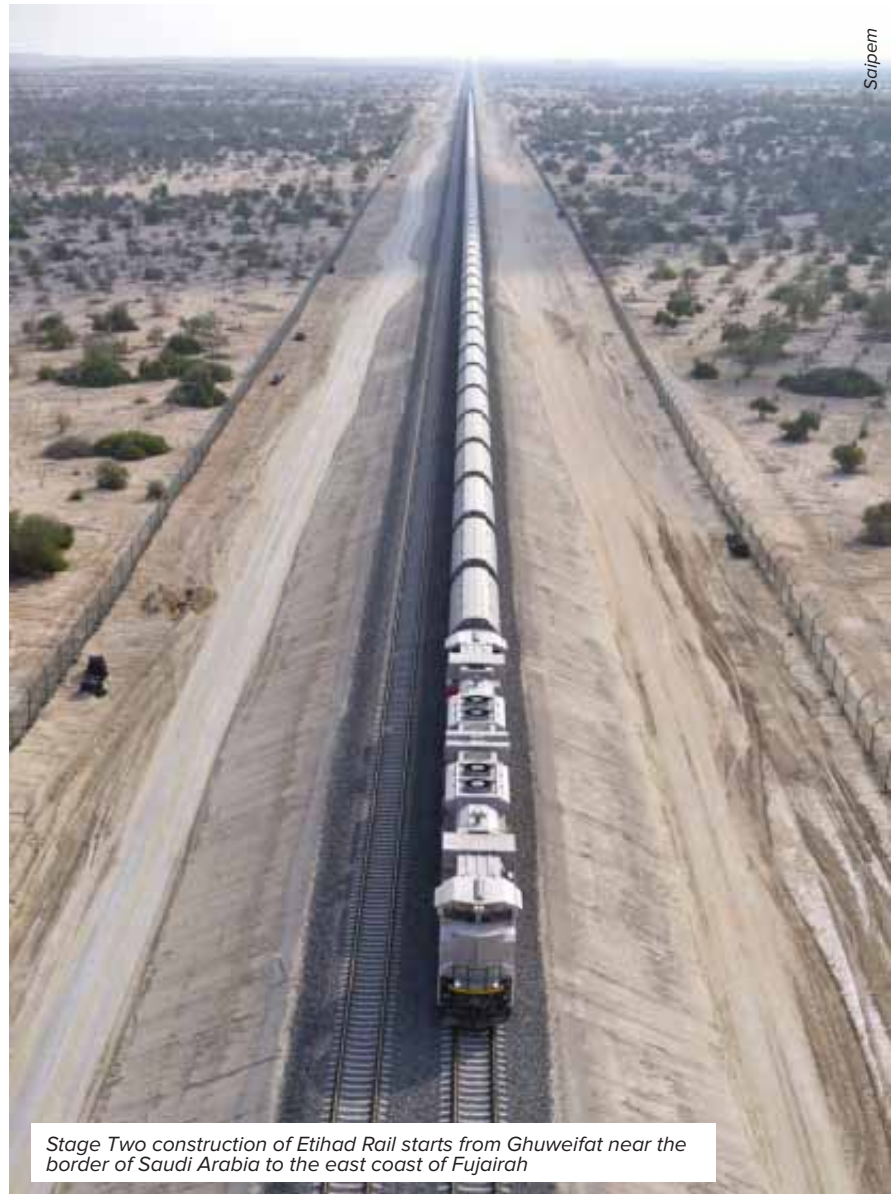
China State Construction Engineering Corporation and South Korea's SK Engineering and Construction have 'Package A', which comprises design-and-build, civil engineering, and track works of 139km connecting the Ruwais tracks to the Ghuweifat extension near the border of UAE and Saudi Arabia.

Ghantoot Transport & General Contracting Company and China Railway Construction Corporation have 'Package B' and 'Package C' that cover design-and-build, civil engineering, track works and rail infrastructure of the 216km stretch from Tarif to Seih Shuaib (Package B) and another 94km track from Jebel Ali to Sharjah (Package C).

Package D, which runs for 132km from Sharjah to the final port at Fujairah will be handled by China Railway Construction Corporation and National Projects and Construction. Most of this route will pass through the Hajar Mountains, connecting Sharjah, Ras Al Khaimah, and Fujairah.

PROJECTED BENEFITS

Etihad Rail is projected to be a catalyst for the UAE's growth in terms of trade and transport, with significant



Stage Two construction of Etihad Rail starts from Ghuweifat near the border of Saudi Arabia to the east coast of Fujairah

contributions to reducing the country's carbon footprint as well.

In the next 40 years, Etihad Rail is



Two trains that currently run daily have a capacity of 110 wagons on each journey, which also translates to removing 300 trucks from the road

STAGE TWO HIGHLIGHTS



581km

Railway tracks to be laid by several contractors, including from China and South Korea



4

'Packages' into which work has been divided for optimal efficiency in execution

expected to deliver up to Dhs84 billion in transport cost savings and Dhs10 billion worth of time saved in travelling. It will also reduce accident rates and repairs amounting to Dhs20 billion per year, with average prevention of 670 car accidents and 52 road fatalities annually. Since fewer people will be on the roads, as they opt for the train service, an estimated Dhs7 billion will be saved from road maintenance costs.

The UAE's railroad network is also expected to bring in Dhs23 billion from its wider economic benefits, and an additional Dhs21 billion as an engine for local tourism.

ENVIRONMENT PRESERVATION

Despite the huge advancements and progress of Etihad Rail's trains and tracks, it has ensured the safety of local flora and fauna by working closely with the UAE's environment agencies. It has built safe passages for animals across its network, including 10 camel underpasses, 22 gazelle underpasses, and 78 reptile underpasses. It has also constructed 20 over-bridges, 2 under-bridges, and 10 road underpasses so as not to interrupt traffic flow, along with 18 smaller underpasses for possible future use. In addition, Etihad Rail has also helped to relocate over 300 wild animals from the Misanad Protected Area in Sharjah to their new habitats.

While trains of the past are generally known for causing noise pollution, Etihad Rail has and is still closely monitoring the acoustic impact of its trains in order to prevent unnecessary disturbances along its path.

ESTIMATED BENEFITS OF THE RAILWAY NETWORK

Dhs84 billion
Transport cost savings in 40 years

Dhs10 billion
Savings from reduced travel time in 40 years

Dhs23 billion
Wider economic benefits

Dhs21 billion
Benefits for local tourism

670
Car accidents that could be prevented every year

52
Lives that could be saved every year

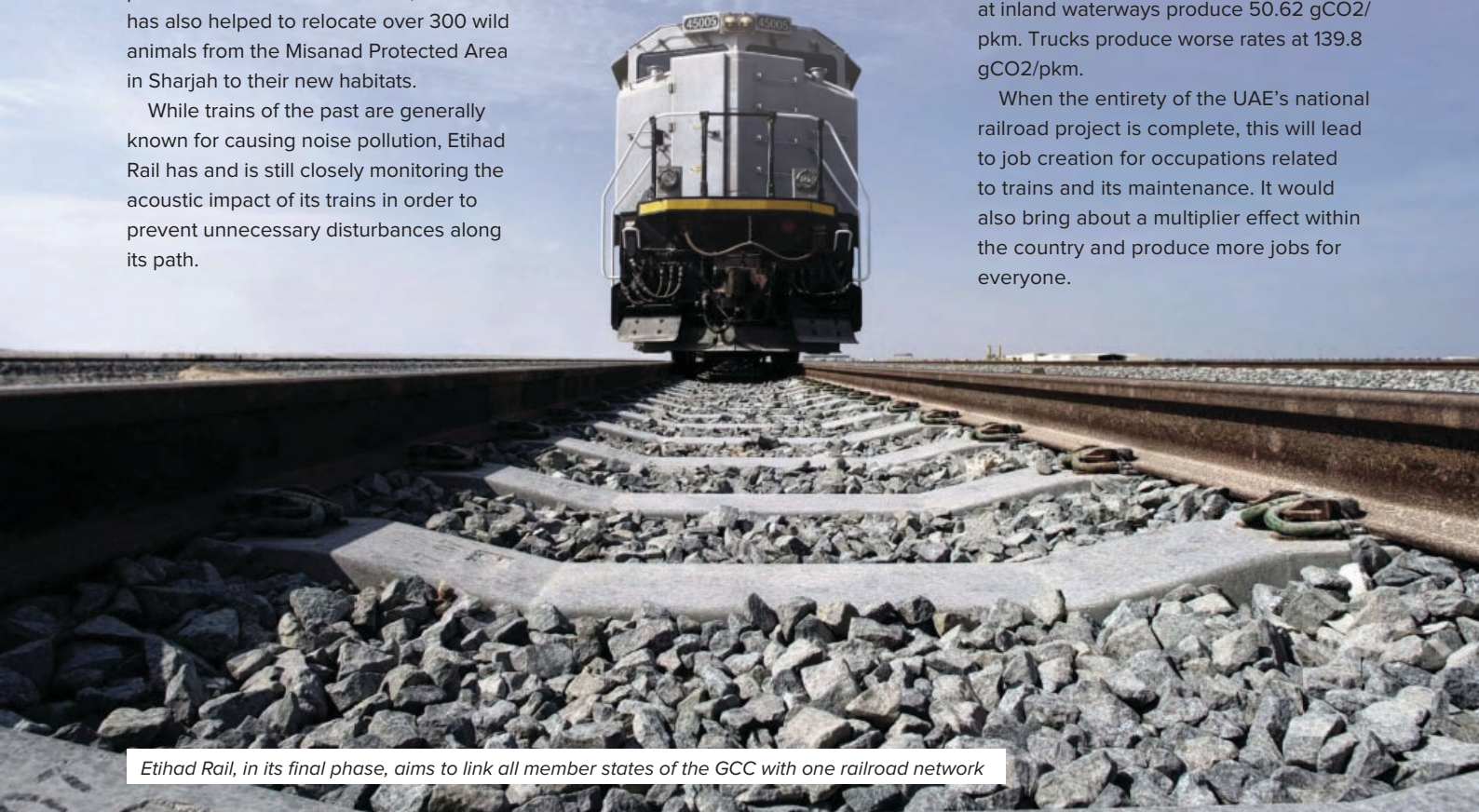
To date, no road intersections have been put in place, which means that there's no need for Etihad Rail trains to sound their horns, except in emergency cases. Its tracks and ballast also contribute greatly to reducing the noise when trains pass through, producing only 88 decibels in normal circumstances at a distance of 25 metres for its freight trains travelling at 100kmph.

Etihad Rail is focused on freight transport, but it is also being readied as a mode of public transport. The management behind Etihad Rail is working

closely with transport authorities of the emirates to further develop transport hubs for the general public.

On an environmental scale, Etihad Rail will also reduce carbon emissions that cost up to Dhs21 billion over the next four decades. Passenger trains only produce a rate of 28.39 greenhouse carbon dioxide intensity of new power generation capacity installed per kilometre (gCO₂/pkm) compared to cars and planes that produce 101.61 gCO₂/pkm and 244.09 gCO₂/pkm, respectively. Freight trains only produce 15.6 gCO₂/pkm, while ships at inland waterways produce 50.62 gCO₂/pkm. Trucks produce worse rates at 139.8 gCO₂/pkm.

When the entirety of the UAE's national railroad project is complete, this will lead to job creation for occupations related to trains and its maintenance. It would also bring about a multiplier effect within the country and produce more jobs for everyone.



Etihad Rail, in its final phase, aims to link all member states of the GCC with one railroad network

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“We look to contribute to the ongoing comprehensive development process aimed at achieving the UAE’s economic vision and government strategies, while optimally using available resources and capabilities



SHADI MALAK
CEO of Etihad Rail

GULF TRANSPORT HUB

The final phase of Etihad Rail will bring to life the vision of linking all six countries of the Gulf Cooperation Council (GCC) with one railroad network. This will further promote trade and economic integration within the Middle East.

Etihad Rail has already formalised its strategic partnership with Saudi Railway Company (SAR) that will focus on important starting points between the two nations in linking their railway networks. These key areas of cooperation include locomotives and wagon lease



Workers at Etihad Rail Stage One construction while operating an equipment

arrangements, spare parts purchases, special volunteer groups, and shared services initiatives.

Shadi Malak, CEO of Etihad Rail, underscored the importance of collaborative efforts with Saudi Arabia to empower the region’s logistics sector. “Our agreement with Saudi Railway Company is aligned with Etihad Rail’s strategic role in the development of the UAE’s logistics and mobility sector. We look to contribute to the ongoing comprehensive development process aimed at achieving the UAE’s economic vision and government strategies, while optimally using available resources and capabilities. Our expertise in rail

operations, coupled with the strong presence of UAE talent across our company, will foster and enhance the transfer of knowledge with our colleagues in Saudi Arabia,” said Malak.

Bashar Al Malik, CEO of Saudi Railway Company, affirmed that this partnership was in line with their mutual vision to integrate Saudi Arabia and the UAE’s transportation sectors to mark the beginning of a more collaborative GCC region. “Our partnership with Etihad Rail demonstrates Saudi Railway Company’s integral role in the development of the Kingdom of Saudi Arabia, working to achieve the targets of Vision 2030 and providing a global logistic service for the Kingdom. It further indicates how we seek to provide safe and reliable transport solutions, as well as launch shared procurement services. Leasing of trains and vehicles and the provision of spare maintenance parts contribute to further sectorial development opportunities. This partnership enhances the use of our national capabilities and expertise: characteristic of SAR’s wider ethos,” said Al Malik.

SAFE PASSAGE FOR WILDLIFE



110
Underpasses being built along the rail route for camels, gazelles, and reptiles



300
Wild animals relocated from the Misanad Protected Area in Sharjah to new habitats



CITIZENS’ ROLE

Emiratis play an active role in developing their national railway system. When Ibrahim Al Hammadi first aspired to become part of Etihad Rail, he was intrigued as to how the UAE’s train network would operate. Several years of

“Leasing of trains and vehicles and the provision of spare maintenance parts contribute to further sectorial development opportunities. This partnership enhances the use of our national capabilities and expertise



BASHAR AL MALIK
CEO of the Saudi Railway Company

training later, the 23-year-old became the first Emirati to become one of Etihad Rail's train drivers.

“It was something new, and it pushed me to ask about learning how to drive it,” said Hammadi in a media interview. He currently works on the first section of Etihad Rail, as one of the drivers who transport export-ready granulated sulphur from Shah and Habshan to Ruwais.



An Etihad Rail wagon

Al Hammadi stated that Etihad Rail had become a crucial part of the UAE's plan to grow as a country. “The Etihad Rail project will connect the country's key centres of trade, industry and population. It developed the infrastructure in the western region (of the UAE), increased security and safety on the roads and lessened congestion,” said Al Hammadi.

Gender boundaries are non-existent in Etihad Rail. Maitha Al Remeithi was amongst the Emiratis trained to

manage the railway system, eventually becoming the first female Emirati train controller in 2017. The 30-year-old stated that her passion for exploring possibilities enticed her to this industry. “The railway is growing every day, and as I am involved in the daily running of the operation, I can see its positive impact within the transport sector from safety, environmental and logistics perspectives,” said Al Remeithi in an interview.



Etihad Rail started running its trains officially by 2016



Driver's compartment of Etihad Rail train

EXPATS HELP INDIA BREATHE

UAE LEADERS WALK THE TALK WHEN IT COMES TO GLOBAL HUMANITARIAN AID. EXPATS HAVE TAKEN A LEAF OUT OF THEIR BOOK AND ARE SENDING AID MATERIAL TO REGIONS MOST AFFECTED BY THE SECOND WAVE OF COVID-19 AND GETTING READY FOR THE THIRD WAVE

BY SANCHITA GUHA



Giving and the emirates go together. One of the most precious elements of the legacy of the Founding Father, the late Sheikh Zayed bin Sultan Al Nahyan, is philanthropy; and one of the core principles of that philanthropy is extending a helping hand to any country anywhere in the world. Distance is not a factor in the humanitarian work done by the UAE — this is a message reinforced time and again by the country's leadership, never more so than during the COVID-19 pandemic.

Expats in this country see their leaders setting examples through actions, not just words. Through the first and second waves of the pandemic, the government has despatched tonnes and tonnes of medical equipment, medical consumables, PPE kits, and other relief materials to pandemic-stricken countries across the world. Additionally, it has sent food and medical supplies to strife-torn Syria and Ethiopia. Such a humanitarian policy, embedded within the governance structure, inspires people to do their part to combat one of the greatest crises in a century.

The pandemic has been more virulent during the second wave, with more variants of the novel coronavirus emerging. India is one of the countries where the second wave has wrought havoc — with not enough time to vaccinate the country's 1.35 billion population, hospitals have been inundated with patients and mass cremations have been held. In this situation, expats in the UAE have stepped forward to send the kind of medical equipment to India for



which demand had soared.

If the first wave was all about ventilators, the second wave has been about oxygen tanks and oxygen concentrators. Now, the threat of a third wave looms over India, after having already impacted Brazil and the United States and having made its presence felt in the United Kingdom and Continental Europe. The third wave is expected to hit India from the second fortnight of August 2021, according to latest predictions by the economic research wing of the State Bank of India, the country's largest public sector bank. In this situation, complete preparedness is essential.

Responding to the situation, the UAE expat community, of which 27 per cent — the largest group — is composed of Indians, has followed the example of the leadership and organised their own aid programme for their home country.

The India-specific aid effort mobilised by the expats ranges from the donation of oxygen concentrators and oxygen cylinders (undertaken by the Dubai-based engineering software firm ImageGrafix Software Solutions; the Abu Dhabi-based temple BAPS Shri Swaminarayan Mandir; and the Abu Dhabi-based social group Triveni, amongst others) to a comprehensive COVID-19 combat plan named 'We Are With You, India', encompassing everything from awareness drives to ICU beds (initiated by Juhi Yasmeen Khan, the founder of Future Philanthropist, an organisation that acts as a bridge between individuals, NGOs, and the Corporate Social Responsibility departments of large companies).

These are initiatives that are not only true to the humanitarian legacy of the UAE, but also represent the global determination to overcome the public health and economic calamity caused by the virus. In every country, in addition to government efforts, community groups and companies have been launching their own action plans to help where they can.

CLOSE TIES WITH INDIA

In recent months, she has lost several members of her extended family to COVID-19, but that's not the reason Juhi Yasmeen Khan started her initiative 'We Are With You, India'. She has strong family ties in the Indian sub-continent, and her planning began long before tragedy claimed her own relatives. "I was in India in November 2020, and what I saw there was a very bad situation. Right after that, I began thinking of doing something," she



In April 2021, Burj Khalifa lights up with the Indian tricolour and 'stay strong' message in show of support amidst the COVID-19 crisis

Twitter @RiyazAmiani

“The initiative carries the UAE’s humanitarian message to the world, and showcases the country’s policy and civilised vision in the charitable work sector



**MUHAMMAD SUHAIL
AL MUHAIRI**

CEO and Managing Director of Dar Al Ber

said, speaking to **999**.

This is an extremely elaborate initiative, launched by Future Philanthropist in association with Dar Al Ber Society, UAE. The Dubai-headquartered Aster DM Healthcare, led by Dr Azad Moopen, is the medical supplies and service provider in phase one of this project. The initiative deals with almost every aspect of the pandemic from the perspective of medical establishments, frontline

workers, recovering patients, and bereaved families. This is a primarily crowdfunding initiative, with people in the UAE given the option of donating amounts between Dhs10 and Dhs200 by sending an SMS through their Etisalat or Du mobile phone connections.

A statement from the initiative said: “Hospitals and healthcare centres in India are facing severe shortage of life-saving equipment such as PPE suits, N95 and surgical masks, oxygen cylinders,

“The present situation in India is not what it was when the initiative was conceived — almost the whole country crying out for oxygen and hospital beds — but with the third wave feared in August-September 2021, such planning feels reassuring

hospital beds, ambulances and medicine. Your donation will be used to provide medical support to people impacted by COVID-19, and other necessary aid to those recovering from the illness, or had a familial death.” The present situation in India is not what it was when the initiative was conceived — almost the whole country crying out for oxygen and hospital beds — but with the third wave feared in August-September 2021, such planning feels reassuring.

“I am in touch with the local authorities in India. We have done our groundwork,” said Khan to **999**, adding that the initiative would start from Delhi, the capital city shaken by the second wave. “We will create a volunteering group in Delhi, for which we’ve tied up with Aster DM Foundation. We’ll start a medical camp as well, and we’ve tied up with two-three hospitals in Delhi to provide ICU beds.”

Muhammad Suhail Al Muhairi, CEO and Managing Director of Dar Al Ber, said in a statement: “[The initiative] ‘We Are With You, India’ is a humanitarian campaign that aims to ensure that those affected by the pandemic receive appropriate treatment, and other requirements. It also aims to support measures to curb the spread of the pandemic in India, to ensure the health and well-being of the Indian people, and to protect the country’s achievements, stability and development.

“The initiative carries the UAE’s humanitarian message to the world, and showcases the country’s policy and civilised vision in the charitable work sector. It is a testimony to the wise



The ‘We Are With You, India’ campaign poster

“We are glad to join hands with Dar Al Ber Society and Future Philanthropist on the project ‘We Are With You, India’, including providing the required on-ground healthcare support and services



DR AZAD MOOPEN

Founder Chairman and Managing Director,
Aster DM Healthcare

leadership and the inherent attitude of its citizens [and residents] towards global altruism, as well as the shared history between India and the Emirates.”

About the lessons from the crisis, Khan said in a statement: “I think the pandemic has taught us how panic never solves anything. When the second wave of pandemic started, we felt extra responsible to work for the community, especially in India, and decided to channel our energy into really helping those in need. Aster DM Foundation will be our medical provider for on-ground activities in phase one; we will work with other medical institutes in the later phases.”

“When the second wave of pandemic started, we felt extra responsible to work for the community, especially in India, and decided to channel our energy into really helping those in need



JUHI YASMEEN KHAN

Founder of Future Philanthropist

Dr Azad Moopen, Founder Chairman and Managing Director, Aster DM Healthcare, said in a statement: “We are glad to join hands with Dar Al Ber Society and Future Philanthropist on the project ‘We Are With You, India’, including providing the required on-ground healthcare support and services.”

Since there are reports that children might be more vulnerable if a third wave comes to India, 999 asked Khan if the initiative had a contingency plan for that. “Definitely, we shall do something specific for children, especially in terms of procuring medication, either preventive or curable. There are plans to set up ICU beds specifically for children, too. All of it depends on the funds collected,” she said. Reiterating the appeal, she said, “Please join us in this initiative. You can help. Each and every penny counts.”

This is one very ambitious effort that hopes to draw upon the keenness of non-resident Indians to support their own country and to inspire people of other

nationalities as well. Public donations will not only help the initiative to do more and take the scope of its work beyond Delhi, but will also create an expanding circle of humanitarianism.

TURNING THE PAGE

A new entrant in the space of philanthropy is ImageGrafix Software Solutions, a Dubai-based company with offices in India. It happened when the company CEO Amir read a Dubai newspaper, which was running a series on the COVID-19 warriors of India, while he was in another part of the Middle East. That day, the newspaper carried an article on Pradip Chakraborty, a resident of the eastern Indian city of Kolkata and a pharmaceutical company manager, whose phone rang nonstop with calls from people in need of beds, meds, oxygen, and blood units. The story moved Amir so much that he wanted to immediately do something to help this Good Samaritan in a faraway city. He called Venkat Raman, Director of ImageGrafix Software Solutions and an Indian expat, who called the company’s India office and eventually tracked down Chakraborty. Following some discussions on what was the best way to contribute, the company recently donated an oxygen concentrator to a ‘safe home’ (a health facility where COVID-19 infected people can be treated as in-patients before full-fledged hospitalisation) in Kolkata that Chakraborty had helped set up. Following this, the company also donated oxygen concentrators to Cov-Aid, a treatment facility in India’s infotech capital Bengaluru and other COVID-19 volunteers in that city; to Sri Chakra Multispeciality Hospital in Chennai; and to Balussery Taluk Hospital in Calicut, Kerala. In addition, the company gave medical equipment and other support to Government Peripheral Hospital, Chennai, and gave financial support to some reputable non-profit organisations in their fight against the pandemic. All of the above came under the ‘Stay Safe India’ project initiated by ImageGrafix during the second wave of the pandemic.

Speaking to 999, about what his company intended when the CEO first read about Pradip Chakraborty in Kolkata and his work to help anyone and everyone struck by COVID-19, Venkat Raman said,



“The magnitude of the suffering in India made us act swiftly to support the field warriors and NGOs that established field support centres for the people in need



VENKAT RAMAN

Director of ImageGrafix Software Solutions

“The first thing that came to our mind as we read the news was that ImageGrafix should stand beside Mr Chakraborty in the war against COVID-19 as he was supporting the suffering people all on his own.” The company has business connections with eastern India, which is why the story resonated with the top managers.

Referring to how the pandemic has played out in the Middle East and in India, and why his company decided to send aid overseas, Venkat Raman said, “With the blessings of the Almighty and the apt and timely precautions taken



People in queue to take free ration outside a government store in Prayagraj, India

by the government, the situation in the UAE — and the Middle East — came under control quickly, whereas India has suffered a massive hit in the second wave of COVID-19. It gave [the country] no time to prepare in advance. Reports

of deaths and infection were leaping to newer records with each passing day in India. Huge scarcity of hospital beds and oxygen was there.”

While his company had not earlier undertaken any CSR activities on a regular and planned basis, Venkat Raman said that battling this pandemic required all hands on the deck. “The entire Middle East has contributed to the noble cause of serving humanity; we feel proud and honoured to be with the fraternity. This COVID-19 situation is an unprecedented calamity for the entire world, and even a small humanitarian effort to save lives is important. Even though we’ve never undertaken these initiatives in the past, the magnitude of the suffering in India made us act swiftly to support the field warriors and NGOs that established field support centres for the people in need.”

Unwilling to call this contribution “corporate social responsibility”, Venkat Raman added, “We never tag our actions by any name; we try to do whatever is possible in our humble way.”

He also emphasised that the media played a very important part in highlighting the work of COVID-19 warriors, acting as an information bridge between those working in the field of humanitarian relief and those who

‘BEGIN IN YOUR BACKYARD’

The general atmosphere of the world is such that everyone wants to give something to society; but one may not know where to start. “Begin in your own backyard,” said Juhi Yasmeen Khan, a UAE-based designer, philanthropist, and CSR and charity expert with strong ties to the Indian sub-continent, talking to 999.

“Start by talking to the people you see every day — a maid, a driver, a grocery delivery person — who may be in distress. Talk to get, find things out, and start helping where you can. Utilise any skills you have. Be very clear about your desire to help others. Commit to it, and help one person at a time, if need be. In the end, it will bring you great peace,” she added.

In order to donate to the initiative ‘We Are With You, India’, with which Khan is closely associated, click on <https://daralber.ae/india/index.html> to directly enter Dar Al Ber Society’s donation site and follow the procedure. The campaign is subject to the supervision of the Department of Islamic Affairs and Charitable Activities in Dubai.

Those wishing to support the campaign can donate through the UAE’s telecom service providers Du and Etisalat by sending an SMS with the word ‘India’ to the following numbers: **6026** for Dhs200; **6027** for Dhs100; **2252** for Dhs50; **6025** for Dhs20; **2289** for Dhs10.

For more information, and to become a part of this campaign, mail to CSRJYK@gmail.com.



Municipal health staff of Ahmedabad, in western India, collect COVID-19 samples

wish to send aid to the Good Samaritans.

"The role of newspapers and [other] media is vital as a messenger for making the news visible globally. In this scenario, the fight of Mr Chakraborty in Kolkata reached us through a newspaper," he said.

How these stories are presented is also important, as they create role models and bring out in others the desire to help. Venkat Raman said, "This pandemic has made everyone realise the value of humanity. We, as team ImageGrafix, always believe in keeping our eyes and ears open, and train our hearts to be benevolent, so that any cry for help can reach our ears. It's the will and determination to help that matters."

INDIVIDUAL EFFORTS

UAE residents in their individual capacity, even without the support of an organised network or a company structure, have been sending to India the one thing that the country needed the most — oxygen, either in the form of filled cylinders or as concentrators that do not need any refilling.

In May 2021, the Abu Dhabi-based community group, named Triveni, sent 100 oxygen cylinders to the city of Nagpur in Maharashtra, one of the states in India where COVID-19 has been the most virulent in the second wave. Triveni came up with the idea and gather contributions from 140 UAE residents to raise the funds for that many cylinders, reported media in the emirate. Incidentally, the cost of oxygen cylinders had skyrocketed in India — going up, in some cases, as much as 10 times

— because of the sudden rise in demand, caused by the rapid spread of the virus.

The cylinder shipment was sent to Mumbai from Jebel Ali port in Dubai, and then transported to Nagpur. A group member told Abu Dhabi media that "[Triveni] is working with a registered Indian NGO called Loka Mandal Foundation, which will then supply it to those in need".

Another group member told the media, "As soon as the idea was floated, many Indian expatriates came forward expressing a desire to contribute. When we compared the cost, we realised that oxygen is cheaper in the UAE, including the export fees."

Residents have also been individually shipping oxygen concentrators, as revealed by Jacky's Electronics, a UAE chain. In the middle of May 2021, Ashish Panjabi, Chief Operating Officer of the company, said that they had shipped more than 2,000 units over the previous three weeks from the company's offices in Hong Kong. He told the media, "There were a lot of people who were

helpless in this situation. [Shipping oxygen concentrators] was not our regular line of business but we wanted to help ease the situation in India. Our commitment was not to run this as a huge profit-making scheme."

The COO added that many of these oxygen concentrators were ordered by Indian expats in the UAE for their families back home, and that orders had also come from people in the United States, Singapore, the Philippines, and Germany.

The company's outlets in Dubai, Abu Dhabi, and Ajman had been receiving and processing online orders for concentrators — mostly single 5L machines, selling for \$999 (Dhs 3,669) — to be delivered across India.

For now, the desperate demand for oxygen has subsided and some hospital beds have been freed up in India, as the second wave appears to be waning there. But with another surge feared, no amount of preparedness is too much. As Juhi Khan said, "Our preparations will be more pertinent for the third wave."



Women of Kota, Rajasthan



SPINNING IN A VICIOUS CYCLE

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

Just when we thought vaccines would help us overcome the pandemic, we have conflicting news about managing immunity against mutant variants

Looks like the corona situation will not be over anytime soon. When the virus first emerged, we thought that its eradication would not take a long time. We assumed there was nothing left that medical science could not do because of humanity's scientific advancement. Some scientists had even cloned a sheep out of arrogance, thinking they were on their way to cloning a human being, until the virus turned the tables on everyone on the planet.

We went from an epidemic to a pandemic, from finding a cure to developing vaccines, from two doses of the vaccine to maybe a third dose.

Despite the fact that we are still in the second year of the pandemic, the journey has been long and exhausting, both physically and mentally.

A mix-and-match of vaccines is the latest solution scientists came up with, but the party was over before it even started. Dr Soumya Swaminathan, Chief Scientist at the World Health Organisation, came out to suggest that combining doses was potentially unsafe. Combining different types of vaccines for the novel coronavirus, according to Dr Swaminathan, was a step in the wrong direction, because there was insufficient research on the health impacts of combining vaccines from different brands. She also explained that the situation in countries would become chaotic if citizens started deciding when and who would be taking a second, a third, and a fourth dose. This issue has been a topic of conflict between WHO and doctors.

Furthermore, WHO officials said that they had seen no evidence to date that supported the idea that fully vaccinated people would need additional doses this early in the process.

The allied companies Pfizer and BioNTech announced their intention to request a licence for a third dose in the United

States and Europe, in particular, stating that another shot within 12 months could dramatically boost immunity and maybe help ward off the latest worrisome coronavirus mutant strain.

Now, what's next? Is a third dose necessary, or should we skip it? Do we mix up vaccines or not? We are confused, but this time, our guide has entirely lost its senses. Do we believe what we have been told from the beginning? Do we trust the WHO updates? Or do we trust the pharmaceutical companies, which come up with new medicines and vaccines every

single day?

We are overwhelmed by a sense of loss and uncertainty, and we are thrown into a frenzy of opposing thoughts. We need doctors to treat our souls more than our bodies, after conflicting news and information rained down on us from various directions, organisations, companies and experts, and we became more and more lost. We do not know whom to believe, whom to follow, and

who guides us to the right path. It throws us into deep confusion.

Some countries have chosen to believe that the pandemic does not exist, and they treat it as if it was a seasonal flu, while some others have chosen to lift limitations and accept the pandemic as a fait accompli. These are major steps that take a lot of courage and bravery from those who implement them. It's like a dream, or a flashback to 2019, way before we were forced to lock ourselves in our homes, closing the doors, fearing that someone carrying the novel coronavirus would sneak into our house; it was a time before we began spending our life sanitising everything and suffocating under face masks.

Dear Dr Swaminathan, believe us, there is no more room in our life for more spinning in this vicious circle.

A mix-and-match of vaccines is the latest solution scientists came up with, but the party was over before it even started

CHRONICLER OF UAE'S OIL SAGA



A large offshore oil rig is silhouetted against a vibrant orange and yellow sunset sky. The rig's complex structure, including its derrick and various cranes, is clearly visible against the bright background. The sea is dark and calm in the foreground.

AT 24, DAVID HEARD CHOSE THE ROUGH LIFE IN THE DESERTS OF ABU DHABI OVER THE COMFORTS OF A BRITISH COMMUNITY IN IRAQ. NOW 82, THE FORMER ADPC EXECUTIVE HAS FASCINATING STORIES FROM HIS 58 YEARS IN THE EMIRATES

BY BINSAL ABDULKADER

Even before he set foot in the untamed desert, David Heard knew it was perfect for him. The young British science graduate had been, just before that, looking for an “interesting job” or “some adventure”. Luckily, a petroleum company — a British consortium — was hiring just then, and positions were open in the Middle East.

Heard declined a company position in Iraq that offered him the chance to live comfortably amongst his compatriots, because that was too much like being in Britain. In the true spirit of an explorer, he chose Abu Dhabi, which was described to him as a “rough place for tough people”. Far from being deterred, he was intrigued and drawn to this small slice of the Trucial States, as the emirates were then called (along with Oman).

That was in 1963, and like many of the British adventurers who fell in love with the desert, Heard made his life here permanently. In 2021, with the UAE poised for its 50th anniversary, this retired oilman and the author of the 2011 book *From Pearls to Oil*, is older than the country and a close witness to its transformation. On several occasions, he met the UAE’s Founding Father, the late Sheikh Zayed bin Sultan Al Nahyan.

“I came to Abu Dhabi really quite by chance, leaving behind England’s green and quiet fields for the red sands and glaring white tracks in the desert,” says Heard, 82, a UAE resident for the past 58 years. He is clearly a stayer, as he



Heard showing a picture of him meeting the late Sheikh Zayed, UAE’s Founding Father, in the 1990s

worked for the same company Abu Dhabi Petroleum Company (ADPC), for 40 years until he retired in June 2004.

The years have been very eventful: he worked on the first onshore oil fields in the emirate, and was also involved in finding some of the largest oil fields in the Middle East. His retirement years have been filled with research on his books about oil in the region.

THIRST FOR ADVENTURE

Recalling his decision to move out of the United Kingdom, Heard says, “After graduating in geology and physics, I was looking for an interesting job outside the UK or some adventure somewhere. And I happened to see a tiny advertisement

in the Times newspaper that a company was looking for science graduates.”

His application was accepted and he was offered a posting in Kirkuk, Iraq, where this company had been producing oil for some years. It was an apparently attractive proposition: the company had a nice gated accommodation for families, with all the facilities, such as a hospital and club. But it didn’t appeal to Heard. “It was something like Aramco’s facility in Saudi Arabia. I didn’t want to go there because it was sort of a miniature British town with British people and luxury facilities. I wanted something more exciting,” he says.

So, he asked if there was anything else for him, and the company mentioned Abu Dhabi. This time, Heard was immediately ready to go. “I said, ‘It’s the place for me.’ So, after a week or two, I got on a 100-seater jet, De Havilland Comet 4, and flew to Bahrain non-stop, which was quite rare in those days; normally, there used to be a stop on the way. Of course, such a big aircraft would not land in Abu Dhabi those days.”

After a couple of days spent in Bahrain, where his employer company had its local headquarters, it was time to go to Abu Dhabi. Heard and three others boarded a small Dakota aircraft one early morning in August 1963. He remembers that flight very well even half a century later: “It was a very noisy and smelly aircraft. I’ll never forget the smell of a mixture of onions and kerosene inside the plane.”



The late Sheikh Zayed shakes hand with Heard during their meeting in the 1990s

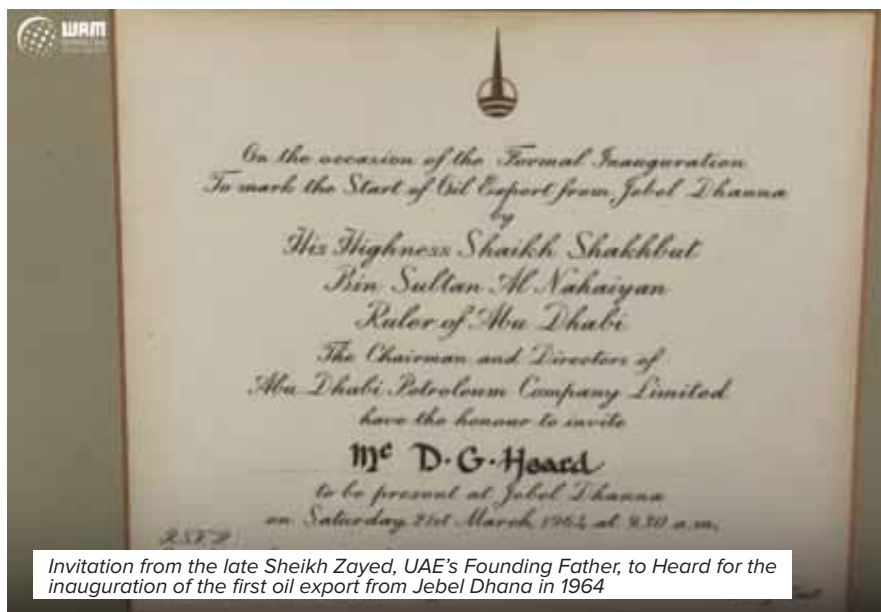
“ Heard came to Abu Dhabi looking for adventure, and he found it on the very first day — the plane he was on made an emergency landing in the middle of the desert

TOUCHDOWN AT ABU DHABI

Heard came to Abu Dhabi looking for adventure, and he found it on the very first day — the plane he was on made an emergency landing in the middle of the desert. There was an airstrip somewhere in the sands in Jebel Dhanna in Al Dhafra (western region of Abu Dhabi) and the plane landed there because the engine had developed some trouble.

“The pilot told us to get out of the plane quickly and he took off again and said, ‘Maybe I’ll come back, maybe not.’ And he didn’t come back, and we were standing there in the middle of the desert. That was my introduction to Abu Dhabi,” says Heard.

The day was now quite warm, and would soon become blazing hot; fortunately, they were rescued shortly. Heard’s company had a small camp in Jebel Dhanna, because they were building a pipeline there. “Someone came in from this camp, came to us and took us into the camp. And then by about midday, they put us in a Land Rover for a two-hour-long drive through desert to a bachelor’s camp in Tarif, which was a base for drilling in the desert.”



LOST IN THE DESERT

During his posting, Heard lived in the desert camps. He was the field engineer overseeing the production of the first oil from the giant Asab and Sahil fields.

He had another adventure episode in Abu Dhabi, though he wasn’t the principal player in it.

One of his colleagues went missing in the desert while driving a small Land Rover alone from the onshore oil rig to the camp. A small airplane and vehicles were dispatched to find him, but there was no success. Finally, he was found after a day; his vehicle had got stuck in the desert.

PART OF THE COMMUNITY

In 1966, three years after his arrival in Abu Dhabi, Heard left the desert camps

and moved into a house provided by the company in Abu Dhabi city. The next year, he was joined by his German wife, Frauke Heard-Bey.

The couple lived as part of the wider community because, unlike other oil companies in the region, ADPC did not build any gated accommodation for its employees. “The company wanted us to integrate with the local society,” says Heard.

Their communication with the people back home in Europe depended on good, old letter-writing and occasional long-distance calls. “Telephone calls were very expensive, and we had to wait for long, after booking, to make an international call. During special occasions such as Christmas, it was more difficult.” Therefore, they wrote letters to get in touch with family and friends.



“Why we lived here for nearly 60 years, is simple. We have been very happy and satisfied. The friendships made so many years ago are still well maintained. We are treated very kindly by so many people. We are really at home here

DAVID HEARD

Former oil executive and author

WITNESS TO THE UAE

When the Heards were making their home in Abu Dhabi, history was being made in the region. Sheikh Zayed and the other rulers were in talks for the formation of the United Arab Emirates. The couple had learnt about these discussions from their Emirati friends. When the UAE Constitution's English translation was made, “we were asked to look into the draft”, remembers Heard, who met Sheikh Zayed and senior government officials several times.

He continued with his desert trips to oversee the drilling operations until 1980, when he became the ADPC



Queen Elizabeth II honouring Heard as a Commander of the Order of the British Empire in 2000

representative to the Abu Dhabi Government. After retiring, he worked as a consultant with the Abu Dhabi Supreme Petroleum Council until 2011. His first book, *From Pearls to Oil - How the Oil Industry came to the United Arab Emirates*, narrates the history of ADPC, at one time the second-largest oil company in the Middle East and the first to come to the emirates in the 1930s. He recorded the history of the same oil company in three more books.

SOCIAL LIFE

Heard was a member of The Club, popularly known as the British Club, established in 1962. He was also associated with the British School Al Khubairat since its inception in 1968. Later, Heard served as chairman of the

school's board of governors for 21 years.

Queen Elizabeth II honoured him as Officer of the Order of the British Empire (OBE) in 1990, and Commander of the Order of the British Empire (CBE) in 2000, for his contributions to the oil industry and the British community in Abu Dhabi.

The couple's son Nicolas and daughter Theresa live with their families in Abu Dhabi and Dubai, respectively. Another daughter, Miriam, lives with her husband in Chile, South America. “Why we lived here [for] nearly 60 years, is simple. We have been very happy and satisfied. The friendships made so many years ago are still well maintained. We are treated very kindly by so many people. We are really at home here,” says Heard.

The pandemic has also reinforced their decision. Heard says, “Since the outbreak of COVID-19 last year, we have found that this is obviously the safest place in the world.”

Binsal Abdulkader is English Executive Editor for WAM.



“Queen Elizabeth II honoured him as Officer of the Order of the British Empire (OBE) in 1990, and Commander of the Order of the British Empire (CBE) in 2000, for his contributions to the oil industry and the British community in Abu Dhabi



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

YOUR TONGUE IS YOUR HORSE; LEARN TO REIN IT IN

Freedom of speech should not be misconstrued as the right to express an opinion that is not based on truth, knowledge or respect for national achievements

Despite social media's efforts to boost communication and close the distance between us and others, many people who use it are still unaware that it is a lethal weapon that should not be underestimated. This prompts us to discuss social media and practices that have recently emerged, destroying major issues and diverting their scope and context, particularly in political affairs and international relations.

Some frequent users of social media, particularly Twitter, seem to consider themselves ambassadors for the Ministry of Foreign Affairs and official spokespersons for the government in the opinions they express on political news in their own country and other countries, as well as analysing reports, and the conclusions they reach that may or may not be relevant to reality.

As soon as one of them begins, he becomes a spark that ignites the fire in the rest of the woods; this results in great offence to his country, and to its relationship with other countries, diminishing achievements that required huge efforts and a long time. Those achievements do not deserve to be destroyed by thoughtless and irresponsible words representing only the opinion of this speaker, nothing more, nothing less.

Every individual in society has the freedom to voice their thoughts, but there is a narrow line between expressing a personal opinion and expressing a general opinion that does not fit within my area of work or knowledge. Furthermore, it is a responsibility given by each country's government to its Ministry of Foreign Affairs and embassy, as well as to the official spokespersons.

His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and Ruler of Dubai, said in a previous message: "Stirring up chaos on social media undermines the achievements of the work of thousands of teams. The UAE's reputation must not be used as a means of gaining

more followers. We have a Ministry of Foreign Affairs and International Cooperation responsible for managing our external affairs, speaking on our behalf and expressing our position on foreign policies, and one of its primary tasks is to preserve 48 years of respect and good reputation the UAE built with the countries and peoples of the world."

His Highness' comments need no further explanation. The tactics we are talking about create total chaos, making it difficult to organise and regulate what they leave behind; they destroy great achievements that are difficult to reconstruct. That is why

this group should be held accountable and must understand the difference between their freedom of expression and their obvious intervention in the opinion of others.


Without exception, the entire world is living in extraordinary circumstances that have resulted from political, health, and economic events. These days have increased the strain on everyone, depleted people's energy, and heightened anxiety. All of these factors may turn a minor misunderstanding into a massive dispute, causing even a few tweets to escalate into a major political crisis.

When we demand accountability, this does not mean that we take away the individual's right to expression; we do not restrict the expression of opinion on political and economic issues, because those are related to everyone's life. However, we demand accountability to limit the turmoil that we do not need at a time when political and economic conditions are already affected, when the world's great powers are struggling, and when we are attempting to rebuild what has been ruined by the pandemic.

We were brought up on the saying: "Your tongue is your horse; if you respect it, it will respect you." As long as we have amongst us people who are unable to mind what they say, we may suffer the consequences.

Some frequent users of social media, particularly Twitter, seem to consider themselves ambassadors for the Ministry of Foreign Affairs

HIDDEN ABUSE

A person wearing a dark t-shirt is sitting on a bed, looking out a window. The scene is dimly lit, with light coming from the window. The person's face is not visible, only their profile and back are shown.

EVERYONE IS AWARE THAT WOMEN ARE OFTEN ATTACKED BY THEIR HUSBANDS, AND THAT THIS IS A SOCIAL MENACE. BUT THERE'S A LOT LESS KNOWLEDGE ABOUT HOW OFTEN MEN ARE ATTACKED BY THEIR SPOUSES. UAE LAW OFFERS EQUAL PROTECTION TO BOTH GENDERS, SO IT'S TIME TO BREAK THE SILENCE

BY RAKHEE ROYTALUKDAR



“ Data indicate that around 40 per cent of men in Arab countries, including the UAE, have experienced mental and physical harassment by their spouses in the past few years

Global statistics on domestic violence establish that women form the overwhelming majority of victims, suffering everything from verbal abuse to regular assault and rape at the hands of men. It's widely acknowledged that the forced confinement at home to control the COVID-19 outbreak has made this worse. However, what goes under the radar is the suffering of men in very difficult domestic situations, a problem also aggravated by the pandemic.

One such suffering husband is Shahid, 36, married to Shaheen, 33. He is a UAE resident who has withheld his real name to avoid the embarrassment of being seen as a suffering husband. His wife is unreasonable

at the best of times and almost violently angry at the worst of times — she is also prone to hurling things at him and bad-mouthing him.

Before the pandemic, Shahid was able to leave the house for a few hours to let Shaheen cool off; that option was lost when everyone had to stay at home or work from home following the novel coronavirus outbreak. His skill and experience as a supply chain employee enabled Shahid to keep his job and do much of it on the phone and the laptop. But with Shaheen around, there was no question of quality family time or even some peace and quiet during work hours. The emotionally battered — and occasionally physically hit — husband has

just been trudging on through the days with a wife who appears to see him as an adversary. Divorce has crossed his mind more than once, but has not been translated into action for fear of upsetting his family. There's also the question of the impact on his two young twins — a boy and a girl — if they were to separate, with no grandparent support in the UAE.

Since the easing of restrictions, Shahid has been going out for drives and work meetings to give himself a breather; he fears returning to a house where Shaheen would 'welcome' him with abusive words, but there's not much choice.

Domestic discord, bordering on violence, is a very complex situation when family values, reputation, and children's well-being are involved. Men often stay in bad marriages for the same reasons that women stay, and though suffering men are at a far lower risk of grievous bodily harm compared to suffering women, there's still a risk.

DOMESTIC ABUSE AGAINST MEN IN ARAB COUNTRIES

Data indicate that around 40 per cent of men in Arab countries, including the UAE, have experienced mental and physical harassment by their spouses in the past few years. This was stated in July 2019 by a Sharjah Family Court judge while delivering a verdict.

As recently as in June 2021, a report in the Arabic daily, Emarat Al Youm, said that a husband filed a lawsuit against his wife,



“ Societal pressure acts as a deterrent to help-seeking. Even the mere thought of seeking help can, hence, be quite distressing for a man trying to deal with societal expectations



ANINDITA BHATTACHARYA
Psychologist

seeking compensation and punishment after she poured hot tea on him during a heated argument. The wife claimed that she did it in self-defence only after she was attacked. What happened in this case is not yet known, but experts and counsellors say that most cases go unreported as men feel a kind of shame and embarrassment to speak openly about their dismal state.

Jamal, another husband who faces domestic abuse from his wife of six years, said, “It’s difficult to share with my extended family the problems I’m going through, because it would seem unmanly and a failure to live up to the masculine ideals. At the drop of a hat, she threatens to call the police.” Even if the wife’s charges are disproved by a police investigation, the accusation would remain a blot on his reputation, fears the husband.

Although no real-time data on domestic violence against men were available as yet, some men were “breaking their silence” and coming out in the open, the Sharjah judge had added.

Lawyer Hatim Al Shamsi said that courts in Sharjah and Ajman were dealing with a number of such cases, filed by men against their wives and even co-workers. He said that court documents revealed that in most cases, women went on social media to vent their anger and dissatisfaction, and sent abusive and threatening messages to their husbands. But the men in Arab countries have largely refrained from reporting this.

“It happens to men from all walks of

life, regardless of their age or occupation. However, men are mostly reluctant to report abuse because they feel embarrassed. They fear that no one would believe them,” said Al Shamsi, emphasising that domestic violence laws were meant for the protection of both men and women.

PSYCHOLOGY OF A BATTERED HUSBAND

Explaining to **999** why men trapped in a bad marriage don’t seek recourse in court as often as women do, Anindita Bhattacharya, Assistant Professor, School of Arts and Sciences, Azim Premji University, said, “It could be difficult for a man to seek help, especially when they experience domestic abuse, as it’s a complex process. It involves the acknowledgement and labelling of the problem, admitting that they need to access help and reach out to others. All these become inherently difficult everywhere, and more so in a Middle Eastern society, as it defies the traditional notion of masculinity and norms pertaining to help-seeking.

“A man is supposed to be self-reliant, tough and able to regulate his emotions. Societal pressure acts as a deterrent to help-seeking. Even the mere thought of seeking help can, hence, be quite distressing for a man trying to deal with societal expectations.”

In the UAE, according to reports over the years, police and courts have seen cases where women have hurled things at their husbands, hit, punched, bit, and

kicked them, and even spat on them. In many cases, men have been physically attacked when they were asleep. It’s not just physical attacks men have to bear, but also humiliation in front of friends and family.

The constant feeling of being under attack can turn anyone into a mental wreck, and sometimes even cause a form of depression.

SOCIAL MEDIA ARE THE NEW MENACE

Increased usage of social media, driven further by the pandemic lockdown, has added to the woes of husbands who were already on the edge in fear of their wives.

Our lives have increasingly become public in the age of Facebook, Twitter, and Instagram as relationships and break-ups are all out in the open. We often find FB relationship status as “It’s complicated.”

A 2017 research by Kaspersky Lab, a cyber-security company, found that residents in the UAE believed that social media had negatively affected their offline relationships. The research found that a third of the people in the UAE communicated less with their loved ones face to face. It found

“ Men are mostly reluctant to report abuse because they feel embarrassed. They fear that no one would believe them



“ Numerous factors are feeding into the COVID-19 breakups, including depression, mental health/anxiety issues. It looks set to continue into 2021, as we are experiencing a very high volume of divorce enquiries since the start of this year

**NITA MARU**

Managing Partner of TWS Legal Consultants

that 9 per cent of the UAE residents also said that their relationship with their spouse or partner had been damaged as a result of them being seen in inappropriate situations on social media.

Observers say that social networks provide an easy way for a suspicious spouse to seek information about the interaction of their husband or wife. Whether these suspicions have a basis or not, people often feel uneasy about their



relationship after discovering something on their partner's Facebook account that, to them, appears suspicious. This often leads to increased monitoring, jealousy, and relationship conflict.

According to data compiled by Brandwatch, a digital consumer intelligence platform, women use social media to share more personal information than men, revealing more about their personal lives. Women are more vocal, expressive, and willing to share. In other words, women are biologically wired for social networking; therefore, they often share their angst and reveal details about their break-ups and their marital discord. Men, by contrast, use social media to gather the information they need to build influence; hence, they're less likely to discuss their victimisation by their partners online.

PANDEMIC, THE 'PERFECT STORM'

Owing to the prolonged mobility restrictions in various countries and the extended closure of recreational spaces, couples have been spending more time at home. For those already in a difficult relationship, this has meant being pushed over the edge.

A December 2020 article titled 'Why the pandemic is causing spikes in break-ups and divorces' — the report was a part of The Life Project by BBC — said that divorce applications and break-ups were “skyrocketing” around the world. The report quoted Carly Kinch, partner at the law firm Stewarts, as saying that the pandemic was “the perfect storm” for couples as they were cooped up together. The report said: “This has, in many cases, acted as a catalyst for break-ups that may already have been on the cards, especially if previous separate routines had served to mask problems.”

The crisis appears to have forced many couples in the UAE to reassess their priorities and also their relationships.

In January 2021, Nita Maru, Managing Partner of TWS Legal Consultants, which is based in Dubai, told the media, “I am seeing more and more divorce enquiries per month. Numerous factors are feeding into the COVID-19 breakups, including depression, mental health/anxiety issues, which cannot be ignored, and it looks set to continue into 2021, as we are experiencing a very high volume of divorce enquiries since the start of this year.”



CAUSES FOR UNDER-REPORTING

Akeem, yet another male victim of domestic abuse, said that his wife simply could not control her anger and didn't bother whether they were in a public space or in front of his extended family and friends. He said, "She'll just try to humiliate me, call me names. She also refuses to acknowledge the presence of elders in my family. I keep quiet mostly and try to defuse the situation. I'm not very confident about seeking help, as then everything will be out in the open and harm my family's name. But I kind of go into bouts of depression after a heated argument. I keep thinking where is our relationship heading, what lies ahead, how do I keep my sanity intact? It's very confusing and I'm all alone in this."

Psychologists say that in a male-dominated society — that describes almost every society in the world, barring a few matriarchal communities — men feel that it's shameful to be beaten by a woman and so they don't even talk about it, let alone report it to law enforcement. There's the risk of losing face and also getting embroiled in false accusations.

Often, when men do report the domestic abuse they're facing, it's met with disbelief and even mockery. An oppressed husband who talks about verbal and physical assaults by the wife may be dismissed as "whining" and "effeminate". A common social response is to tell the victim to "man up" and deal with it.

Loss of social prestige may mean career setbacks, too, if the facts become common knowledge — a man who has

no "control" over the woman at home, can't be the strong "head of the family" and fit the social stereotype, could well be considered unworthy of leadership positions at work. That leaves little leeway to admit to any weakness.

Above all, there's the question of children and who might get custody if the parents divorce over domestic abuse. A suffering husband might find freedom in divorce but wouldn't want his children to be in the custody of a wife who is easily enraged and often violent.

UAE POLICY ON FAMILY PROTECTION

In 2019, the UAE launched the Family Protection Policy, which defines domestic violence as any abuse, violence or threat committed by a family member against any other family member or individual exceeding his guardianship, jurisdiction, authority or responsibility, resulting in physical or psychological harm.

The policy mentions six forms of domestic violence: physical; verbal; psychological/mental; sexual; economic/financial abuse; and negligence.

Aws M. Younis, Founder and Managing Director of Dubai-based Abdullah Alsuwaidi Law Office, wrote in his online advice to an abused spouse that he/she has two options, in order to file a legal complaint in the UAE. "If you are here in the UAE, there are two steps to lodge a complaint. One, you should go to the police station and must file a complaint. The local police will then transfer the case to the Public Prosecution. Thereafter, the Public Prosecution will look into the

“There are two steps to lodge a complaint. One, go to a police station and file a complaint; the local police will then transfer the case to the Public Prosecution. Or, you may directly approach the latter to lodge a complaint. Upon finding the truthfulness of the complaint, your case will be opened



AWS M. YOUNIS

Founder and Managing Director of
Abdullah Alsuwaidi Law Office

matter, and if there is sufficient evidence supporting your complaint, your case will be opened. Second, you may directly approach the Public Prosecution and lodge a complaint there itself. Here, the Public Prosecution will directly initiate an investigation and upon finding the truthfulness of the complaint, your case will be opened."

Last February, the Federal Public Prosecution warned in a statement: "According to Article 9 (1) of the Federal Decree-Law No. 10 concerning Protection from Domestic Violence, anyone who commits any act of domestic violence shall be sentenced to imprisonment for a maximum period of six months and to a maximum fine of Dh5,000, or either of these two penalties."

Meanwhile, Maru said in her media interview that there had been occasions when the wife threatened to abscond with the children and the husband feared the children would be abducted. This further deters the men from coming out as the fear of losing one's children looms large.

She added, "As the mother has rights of custody only until the child reaches puberty (13 for girls and 11 for boys), and then reverts

“Men, by nature, are not open to getting help for any kind of problems for different reasons. Many studies say that the outcome of the relationship of battered men and women follow similar patterns



DR RAJANI SHARMA

Psychiatry specialist

to the father, the father is at times fearful that the mother may leave with the children. In addition, wives often threaten husbands with accusations of adultery as this is a criminal offence in Dubai.”

Speaking to **999**, Dr Rajani Sharma, US-based Psychiatry Specialist, formerly with the War Veterans Hospital in Chicago, said, “Men generally believe they cannot face society without humiliation if they express or discuss that they’re being abused by their spouses. Humiliation due to physical and moral weakness, as commonly interpreted in these cases, is painfully difficult. Individual cases have to be looked into in different ways. Humour in this area has often been one way to express openly at times.

“Men, by nature, are not open to getting help for any kind of problems for different reasons. Many studies say that the outcome of the relationship of battered men and women follow similar patterns, including the structure of relationships, the acceptance of abuse, and the social context of the situation.”

She added, “Women are also mothers with a large heart and a soft demeanour. They are responsible for raising children, disciplining them. But when that motherly behaviour becomes uncaring, selfish and heartless, it’s a shock for the family. It takes a great deal of effort on the part of the family, especially the husbands, to deal



with unnatural and aggressive behaviour.”

The situation has a huge impact on children, especially very young children, for whom the company of parents is normally the safest place in the world. Domestic abuse destroys that sense of safety. Dr Sharma said, “Children experiencing domestic violence often develop post-traumatic stress disorder (PTSD) and may also exhibit a number of additional symptoms. For example, these children are more likely to behave violently and aggressively towards those who threaten them than children who do not have PTSD. Children suffering from PTSD may also behave violently when they feel insecure. For the husband, it becomes traumatic to handle such children who become unreasonable.”

DOMESTIC VIOLENCE IS PREVALENT ALL OVER

A study by academician Sanjay Deshpande, titled ‘Socio-Cultural and Legal Aspects of Violence against Men’, said that men did not report the abusive behaviours they faced and were silent victims of the consequences. As the legal apparatus in most societies view women as victims of violence. The study further found that lower income, good education, nuclear family setup, etc were risk factors

in violence against men.

Another psychological reason is that many women have serious anger management issues. They become aggressive and unleash verbal or physical abuse. Women facing unusual stress at the workplace are often frustrated and may also display violent behaviour. Financial constraints due to the husband’s poor income and/or higher income by the wife may also be one of the factors in the abuse.

In the United States, the Centres for Disease Control and Prevention reported that male victimisation was a significant public health problem, citing estimates in the National Intimate Partner and Sexual Violence Survey. Approximately 1 in 10 men in the US experienced contact sexual violence, physical violence, stalking by an intimate partner during their lifetime and reported some form of Intimate Partner Violence (IPV)-related impact. As per the data on sexual violence in this survey, 82 per cent of male victims of sexual coercion reported only female perpetrators; 53 per cent of male victims of unwanted sexual contact reported only female perpetrators; and 46 per cent of male victims reported being stalked by only female perpetrators. Therefore, the role of women in making their husbands or partners feel oppressed is evident.

EFFECTS OF DOMESTIC VIOLENCE AGAINST MEN

Gender-based violence has been recognised as a global public health and human rights problem that leads to high rates of depression, substance dependence, suicide, and post-traumatic stress disorder. Violence is also a violation of basic human rights.

Unreported and unnoticed violence against men may lead to denial, divorce, depression, or suicide in extreme cases. According to a WHO study, women think more about committing suicide, whereas men die by suicide more frequently. This is also known as a “gender paradox” in society. WHO says that exposure to violence can increase the risk of smoking and drug abuse; mental illness and suicidal tendencies; chronic diseases such as heart disease, diabetes, and cancer; and social problems such as crime and further violence.

Psychologist Anindita Bhattacharya reiterated, “There’s a need for mental health professionals in societies to validate the experience of trauma and abuse [suffered] by men in difficult marriages and normalise help-seeking by talking more openly about these. Also, [this can be done] by creating forums where men are encouraged to talk about their distressing experiences. These could take the form of anonymous support groups or individualised services specially offered to male victims of domestic abuse.”

In the United Kingdom, in view of the

abuse against men, a unique programme called ‘Compass programme for male victims of domestic abuse’ was introduced in 2019 by a women-centric organisation called Women’s Aid, which gave men an opportunity to meet and talk in a safe space about their experiences.

In the UAE, organisations are playing a key role in stopping all forms of violence, through education and guidance and inculcating the best family practices in couples. The Ajman Community Police told the media that some 98 per cent of marital disputes had been solved amicably, including violent cases, in 2019. The Community Support Centre has also been a catalyst in settling family disputes, easing the pressure on the court. Special officers studied all the cases thoroughly and gave both parties a solution that was fair, the official pointed out.

In India, several organisations, such as Men’s Rights Association and Save Indian Family (SIF), are working to provide succour to men facing domestic abuse. Speaking to 999, Harpal Singh of SIF said, “We have helplines and other communication channels like weekly meetings across 25 locations averaging over 7,200 callers annually. Our helplines have been receiving over 200 calls in the pandemic lockdown, wherein 60 per cent cases are new callers.”

The main SIF goal is: “Awareness with fearlessness.” To achieve this, the first step is to encourage the suffering men to speak up.

Singh said, “We motivate men to be


“The Ajman Community Police said that some 98 per cent of marital disputes had been solved amicably, including violent cases, in 2019. The Community Support Centre has also been a catalyst in settling family disputes

open about their pain, as otherwise they fall into depression and develop suicidal tendencies. We support them first with hope and then encourage them to fight for justice. We help them by showing them how to collect good evidence to support their legal fights. Since men also become easy targets for fake defamation cases by women, we caution them. There have been multiple cases of men sharing their stories on camera and then being arrested under either IT Act or fake defamation cases. They also face discrimination based on their gender even in government policies.”

He summed up, “Men are victims of misandry. They are pushed from the very childhood to be the family’s protector and provider. Their tears are controlled. But their pain persists.”



DIG YOURSELF OUT OF THE DEBT TRAP



THE PANDEMIC HAS RESULTED IN A LARGE NUMBER OF CREDIT CARD USERS FALLING DEEPER AND DEEPER INTO DEBT —DODGING REPAYMENT IS UNWISE; COOPERATING WITH BANKS IS SMART. **999** SHOWS HOW TO TAKE ADVANTAGE OF THE UAE'S EXTENDED DEBT RELIEF MEASURES

BY K NIVEDITA



“Banks’ recovery procedures include following up with customers, tracking bouncing security cheques, reporting to the credit bureau, and registering a civil case to claim the outstanding amount



DR HASSAN ELHAIS

Legal Consultant of UAE-based law firm
Al Rowaad

bouncing security cheques, reporting to the credit bureau, and registering a civil case to claim the outstanding amount.”

UAE'S DEBT RELIEF MEASURES

The pandemic has made as big an impact on the economy as on public health. In an interconnected global economy, no country can escape being bruised.

As a countermeasure, the UAE Central Bank unveiled a Dhs100 billion economic stimulus package, called the Targeted Economic Support Scheme (TESS) last year — loan repayment relief has been a notable one. Correctly deciding that there's no point criminally prosecuting a credit card user (or some other type of borrower who owes money to an institutional lender) who simply can't pay and who has lost income for no fault of his own, the UAE's focus has shifted to helping lenders and borrowers work together to protect the interests of both parties.

Under TESS, lenders were asked to treat all their borrowers fairly and provide temporary relief on retail clients' loan

What do we do when we want to — or have to — buy something, but don't have the money? Most of us reach into our wallets for one of our many credit cards, safe in the knowledge that we'll make the card payment as soon as we receive next month's salary. This is what people did for years without any trouble — until the novel coronavirus changed all that. Many people have spent 2020 racking up debt, trying to cope with job losses and salary cuts; now in 2021, even with the job market looking up, some people have fallen too deep into the debt trap. However, by mustering the courage to work with the lender banks, they can still dig themselves out of the pit, as the UAE has extended some of its debt relief measures till the middle of 2022.

Using the credit card has long been second nature for some UAE residents — people come here from all over the world for better prospects, and a certain kind of affluent lifestyle is part of that package. Card use for discretionary purchases, essential expenses, or quick business funds is par for the course. A 2015 study, published by Al Etihad Credit Bureau and Citibank UAE, revealed that 71 per cent of affluent UAE households (with joint monthly income above Dhs30,000) owned at least one credit card; and out of them, about 33

per cent used their credit card daily and nearly 50 per cent used it weekly.

Those habits wouldn't disappear overnight when good times change to bad, especially because nobody expected the COVID-19 pandemic to last for so long. Even after cutting non-essential expenditure to zero, people still used their credit cards to pay for essential items such as school fees and bulk supplies for the household. With that, the amount of money owed just got bigger and bigger for many credit card users in the UAE.

Analysing the situation, Dr Hassan Elhais, PhD in Law, Legal Consultant of UAE-based law firm Al Rowaad, told 999, “Incidents such as salary cuts and job losses may suddenly result in unanticipated loss of income. This may affect the repayment capacity of credit card users. While some users may continue to make minimum payments, others may default on their payments. Failure to make timely payments may give banks the opportunity to charge additional interests and late payment fees on the outstanding amounts — this may, over a period of time, compound into a big debt that credit card users may find difficult to pay.

“In such cases, the banks may start their recovery procedures, which include following up with customers, tracking



“ In April 2021, the UAE Central Bank announced that some measures from last year were being extended till mid-2022, one of these being that people burdened by massive credit card debts can use TESS to find relief

payments for up to six months from March 15, 2020. To enable this, TESS injected Dhs50 billion into UAE banks through collateralised loans at zero cost.

In April 2021, the UAE Central Bank announced that some of these measures from last year were being extended till mid-2022, one of these being that people burdened by massive credit card debts can use TESS to find relief. Credit card users should coordinate with their banks to explore options such as the conversion of outstanding balance into easy instalments or options to reduce the overall interest on the outstanding amount.

“Some banks are also offering payment holidays on a case-to-case basis. Payment holiday is a method by which banks allow their customers to miss certain monthly payments. Banks may agree with you, based on your circumstances, on the number of months you may miss

your monthly instalments. This may be helpful for customers who have received temporary salary cuts,” said Elhais. Banks may also propose restructuring of a user’s outstanding debt by spreading the outstanding amount into several instalments over a period of time at a reasonable rate. Accordingly, those users who are now unable to make their instalment payments may avail themselves of such a facility to reduce their instalment amount.

Restructuring of debt is offered by the banks after assessing the overall profile of the customer. This is a mutually favourable arrangement for both banks and customers, as customers may have a reduced burden of installment payment, and the banks may receive regular monthly repayments towards the outstanding amount.

WHAT TO DO AS A DEBTOR

It’s advisable to maintain a good repayment history record with the banks. While credit card holders can use the aforementioned methods to clear their outstanding dues, they may also consider reducing their overall credit limit in order to avoid overspending and maintain regular payments.

Credit cards are a form of unsecured loan, and they’re amongst the most expensive loans that a lending institution offers. If you miss a payment, you’re charged a sizeable amount as late payment



fees. If you don’t make the full payment within the interest-free period, you incur a high interest on your outstanding balance. The end result is that debt tends to pile up and, by the end of the year, it looks unmanageable. In most cases, a bank gets in touch with you if you miss payments more than once.

If you miss payments three times, after warnings from the bank, they might file a police case against you. A large number of people, who have suffered a loss of jobs, reduction in salaries, closure of businesses, and mounting household bills, are also confronting mounting debt, especially on their credit cards.

DON’T DESPAIR: As you deal with your credit card debt, the first thing to do is not despair, because you’re not alone. Having a high credit card debt in the UAE is more

UAE RESIDENTS’ DEBT STORY

SWOLLEN DHS15,000 DEBT: A woman in Abu Dhabi maxed out her credit card but was able to pay off the entire amount except for Dhs15,000. Due to the pandemic, she suffered a salary cut and money became tight. She wasn’t able to make the minimum payment and began to accrue interest and late fees on her credit card loan. Eighteen months later, her credit card debt has swollen to more

than Dhs100,000. She says that the collection department of the bank is relentlessly calling her and threatening her with a police complaint and a travel ban.

TALKING IT OUT WITH THE BANK: His credit card was meant for special occasions, but the young professional in Abu Dhabi couldn’t resist the temptation to use it on a few luxuries. He used to pay the minimum amount every month, but the outstanding amount just kept increasing due to the high compounding interest on his card. After the company he worked for downsized him, he was not able to pay even the minimum amount. He stopped using the credit card in January 2021, but his debt keeps increasing. He has now got in touch with the bank to restructure his debt.



“Banks and other lending institutions do not want to send you to jail. There are practical measures that can help borrowers resolve their debts



BARNEY ALMAZAR

Head of Commercial Practice at Gulf Law UAE

common than you think. Most people indulge themselves a bit more than their salaries strictly permit and often fail to make even the minimum payment. The result is that, in no time, the bills have ballooned, and they can't see a way out of this dark tunnel. It's a sinking feeling to realise that one's credit card led one into a debt trap.

DO WORK IT OUT: The second thing you need to understand is that others have come out of large credit card debts with astute financial action. In February 2021, for instance, a man in Dubai, whose credit card bill was more than Dhs1 million, reached a settlement with his bank to close the matter by paying only Dhs25,000. This expat had started a company in 2012 that went bust, and he had to borrow heavily with his credit card. As his liabilities increased and there was no way he could pay up, the man fled to his native country. Police cases were filed against him in the UAE and the government here blacklisted him.

But then, he was an honest person who wanted to fulfil his responsibilities and return to the UAE, a country he loved. He took the help of lawyer Barney

Almazar, Head of Commercial Practice at Gulf Law UAE, who carried out a series of negotiations with the bank on his behalf and reached the aforementioned settlement. “Lots of people of various nationalities are suffering from debt problems, due to credit cards, loans and so on, during the pandemic. I tell people not to lose hope, especially now that there is a pandemic. Banks and other lending institutions do not want to send you to jail. There are practical measures that can help borrowers resolve their debts,” said Almazar, speaking to **999**.

HOW A LENDER CAN HELP YOU

The TESS features are aimed at providing relief to individuals and enterprises that are suffering financially due to the pandemic. Under it, banks are being urged to be understanding and flexible with customers who are facing challenging times due to COVID-19.

“In February 2021, a man in Dubai, whose credit card bill was more than Dhs1 million, reached a settlement with his bank to close the matter by paying only Dhs25,000

NUMBER CRUNCH



Dhs100 billion

Value of the economic stimulus package, called Targeted Economic Support Scheme (TESS), launched by the UAE Central Bank in 2020

Mid-2022

Extended deadline for TESS

50 per cent

Reduction on late payment fees of credit cards being offered by some banks

80022823

Number of the Central Bank's Consumer Protection Department

You can visit a bank to assess if you meet the TESS criteria. If you do, you can request a payment deferral, instalment postponement or payment holiday on your loan from your bank.

Relief measures such as relaxation in repayment may be extended for up to three months without any additional interest. Some banks are offering a 50 per cent cut in late payment fees and/or a refund of foreign currency exchange fees for customers who booked international flights through credit or debit cards. Different banks have their own way of enforcing these measures, so you will need to study their processes and negotiate effectively. If necessary, take the help of a legal expert who specialises in these cases.

According to El Hais and Almazar,

Settlement Letter

Dear Mr. [REDACTED]

Please be advised that the total outstanding balances against your liabilities due and payable [REDACTED] towards your [REDACTED] Card No. 5544-XXXX-XXXX-6095 [REDACTED] is AED 1,129,921 (Dirhams One Million One Hundred Twenty-Nine Thousand and Hundred Twenty-One only) ("Total Outstanding") as of date.

The Total Outstanding will be considered fully and finally settled upon you making a payment of AED 25,000 (Dirhams Twenty-Five Thousand only) towards settlement of the Total Outstanding against the facilities in single tranche as set out below:

• **AED 25,000 on or before February 10th, 2021**

If you fail to make payment or any of the tranches of payment towards the Total Outstanding duly and in time as per the specified date, we, at our sole discretion will **withdraw** this Settlement with immediate effect and you will be held liable to repay the Total Outstanding as on the date of withdrawal of the Settlement along with applicable fees and charges calculated until the date of withdrawal, not limited to enforcement of our legal rights vis-à-vis the repayment of the Total Outstanding.

Please note that [REDACTED] shall not be liable for any consequences, claims or losses incurred by you as a result of such settlement.

Copy of the settlement letter between a bank and a Dubai expat whose credit card debt racked up more than Dhs1 million (Courtesy of Gulf Law)

during debt repayment and/or restructuring negotiations with the bank, it's best to speak right away to the bank's senior-most person, as he or she is the one with the expertise, experience, and decision-making powers. Such a person can also better analyse than a less senior employee exactly what works for the bank and how much relief it can offer you.

Given the range of their experience, the senior-most person would also be better able to understand the details of your financial difficulties, assess the related documents (proving your job loss or salary cut), and be able to understand your character as a customer. A letter from your present or former employer about your financial or work status might be needed.

Some lawyers can help if the debt case is complex. Commercial lawyers, handling financial cases, have been approached by banks with details about such schemes. Additionally, if you contact a bank for negotiations and it doesn't respond within a month, you can take up the matter with the UAE Central Bank's Consumer Protection Department. It's a rule with banks to take up consumer complaints fairly and independently and work towards a resolution.

Other steps to be considered include Balance Transfer Credit Cards, and moving

ARE YOU IN DEBT, AND WANT TO LEAVE THE UAE?

If you're planning to leave the UAE to return to your home country even before your debt is entirely settled, you need to contact your bank and inform them. You'll need to convince them of your commitment to paying off your present credit card loan from your home country. If you have a good payment history and the bank is convinced of your intention to repay the loan, they might work with you on a suitable payment structure.

With this, a bank's collection department cannot try to intimidate you over the phone or in person over defaulting on payment. If they do, you can lodge a complaint with your bank and if it does not respond or you are not happy with its response, you can file a complaint with the Central Bank's Consumer Protection Department. There is an online form, or you could call **800 22823**.

your outstanding debt from one bank to another. Banks offer Balance Transfer Credit Cards to get new customers and you could get a zero per cent interest rate for a short term, enabling you to pay off your debt with no additional interests. You might also want to move all your different credit card balances to one new credit card under this system.

Then there's debt consolidation, a method of bringing different loans or liabilities under one umbrella loan. You

take a new loan — often at a lower interest than your credit card rate — to pay off the other different loans. Now, you focus on only one single loan and pay it off. This is similar to a Balance Transfer Credit Card, but the interest is not zero per cent and there's no limit to the period of benefit.

With all these remedies available, there's no need to hide because of your credit card debt. This is the time to gather courage, not live in fear, and the UAE is ready to help you out.

5 TIPS THAT CAN HELP YOU REPAY A BIG DEBT

Do you know how much you owe on all your credit cards? Here are some ways to get your financial act together, and prepare to be debt-free.



CHECK YOUR EXPENDITURE. In your credit card statement, identify what you spend on, and decide what to eliminate in order to save money. At the same time, tot up your total income and total expense and try never to spend more than what you earn.



HUNT FOR THE BEST CREDIT CARD: Maybe your current card is fancy but has features that you don't need; there could be another one out there with fewer frills but a lower interest rate.



TRY TO PAY IN CASH/DEBIT CARD: As you work on becoming debt-free, try to pay for everything in cash so that you can't spend money that you don't have. You may also use debit card, as the UAE encourages cashless transactions due to COVID-19.



UTILISE ANY EXTRA FUNDS: Anything extra you can get your hands on — gift money, insurance policy maturity payout, even a small bonus from the office — should go towards debt repayment and not on recreation.



CHECK YOUR INVESTMENT INCOME: Try to see if what you're earning from an investment — say, a bank deposit in your home country — is less than what you're paying as credit card instalments. There's merit in breaking the deposit, paying off the card debt, and starting with a clean slate.





TAKE A BREAK FROM *'ALWAYS-ON'* CULTURE

BEING ENGULFED BY OFFICE MATTERS THROUGH MAIL OR MESSAGING SERVICES WAY BEYOND WORK HOURS CAN KILL A PERSON'S SENSE OF WELL-BEING, EVEN WITHOUT THEM REALISING IT. ALL OF US NEED TO MANAGE PRIORITIES AND ENSURE DOWNTIME

BY DREW RUSSELLE



When the pandemic struck the world in the early months of 2020, creating nearly a complete pause in all economic activities worldwide, the shift to remote work had seemed like a silver lining for most employees — especially those in workplaces and sectors with very high stress levels.

But soon as they swapped the office for a remote work setup, many employees realised that unpleasant work dynamics escalated and followed them to sleep—blurring the lines between work time and personal time. This shows how the unseen virus had not only walloped world economies but also crept into people's state of mental health and well-being.

In a survey conducted by health services company Cigna Insurance, published early this year, 53 per cent of 2,253 respondents from key eight markets in the UAE said they were working extra hours at weekends. Further, 68 per cent of employees in work from home (WFH) setup had to work for longer hours compared at any time in January 2020 before the pandemic. Some respondents said WFH led to sleep deprivation, and often, burnout.

This said, the UAE still recorded a strong performance on the overall “well-being index” compared to other markets, said Cigna. The country scored 67.4 points in the well-being index in December 2020 up by 1.8 points compared to October 2020. The global average in December was 60.9 points. The poll was conducted between November 23 and December 2, 2020, coinciding with the COVID-19 vaccine rollout in the country.

WHAT DOES UAE LAW SAY?

While there are no specific laws regarding “taking a break” from work, the labour law in the UAE has clear guidelines on overtime and special considerations, when it comes to working hours. It's stated in Article 70 of the UAE Labour law: “Friday is the normal weekly holiday for all employees except for those on daily wage bases.” But it goes on to say that “if the employee is

required to work on Friday, he shall be granted one day off for rest or be paid the basic pay for normal working hours plus 50 per cent increase at least of such pay.”

So it's permitted to request that an employee work on a Friday, but they must either be paid extra or have time off in lieu. And the pandemic or WFH setup does not, in any way, affect what this law suggests.

Article 71 must also be borne in mind and this states that “except for labourers on daily wage, an employee may not work on more than two Fridays successively”. There's an exemption to be aware of, and this also applies to the payment of overtime, as Article 72 states that the aforementioned provisions “shall not apply to persons holding responsible senior posts in the management or supervision, if holders of such titles are vested with the authorities or employers over employees, and such category is to be determined by the Minister of Labour and Social Affairs.”

KNOW WHEN TO STOP

The ‘always-on’ culture impacts health and relationships, because technology has made us impatient for a response to all communication as if nothing can wait till tomorrow. The commitment of employees is judged by their availability and response time almost round the clock, with most being expected to reply to clients or bosses within minutes of being contacted. When this continues well into the hours marked as “me-time” or “family time”, stress begins to creep in and then leads to various problems.

Even with the flexibility that technology affords, it's important to give our brains a rest and block the electronic chatter for some time during the day.

Today's world rewards speedy multitasking, but it's important to set time aside to take a break at the end of the day. Based on the results of the Cigna COVID-19 Global Impact Study, here are tips and actions that both companies and employees should consider to manage priorities and ensure downtime, in order to keep our levels of productivity high:



1 CHECKING IN

It is important during this period for us to check in regularly with colleagues and friends to show that we have an interest in their well-being – not just about work but also how they are feeling about other aspects of their life. How are they managing to balance homeschooling and work? Or how are they feeling about the health of their family? It's important to connect beyond work and take the time to understand how others are feeling.



2 TACKLE THE 'ALWAYS ON' CULTURE

'Working from home' should not become 'working all the time, all days of the week'. We must support each other to better manage our work while at home and encourage each other to switch off during regular non-work hours. One of the greatest challenges with the current time is we can't see how long our colleagues are working and know when to offer help. Take time to check in and understand their workload and encourage them to keep to regular hours

so they can balance their home and work responsibilities better.



3 OPEN UP TO VIRTUAL HEALTH

The survey showed a strong swing in favour of virtual health services rather than face to face appointments, especially for general practitioners, mental health and well-being support. We all need to take time to investigate where these services are available so that we can access the healthcare we need, when and where we need it. This is especially important during the current COVID-19 period when we are unable, or less keen, to visit hospitals or clinics for routine appointments.



4 MAINTAIN TEAM SPIRIT

One of the most positive findings from the survey was people saying they felt more connected with their colleagues than they did before the pandemic. Tools such as video conferencing now enable us to run virtual team meetings, where people can share their experiences and take part in the kind of informal conversations as they would in the workplace. Keeping these going is important to maintaining team morale and can be fun too – especially if you create a team quiz or group activity.



Did you know?

French policymakers adopted in December 2016 the right-to-disconnect law, in order to address rising stress levels amongst employees who check electronic devices after work hours. This employment law obliges organisations with more than 50 workers to allow employees to “disconnect” from technology, and requires companies to specify the hours outside work when employees won't have to check or reply to mail. Overuse of digital devices in France has been blamed for burnout, sleeplessness, as well as relationship problems, with many employees uncertain of when they can switch off.



GONE BY THE BEACH

THE THRILL OF SOME PICNICKERS AND BEACHGOERS WHO WENT OUT TO EXPERIENCE SANDY SHORES AND PRISTINE WATERS SUDDENLY FOUND THEMSELVES IN A DEADLY ENCOUNTER WITH THE FORCES OF NATURE

BY NEIL BIE

KILLER STING

WHEN: FEBRUARY 2021

WHERE: BAMAGA, AUSTRALIA

On February 22, 2021, the Johnson family went out for some much-needed family bonding by the beach at Bamaga in Australia. Their eldest son, Tommy, was turning 18 three days later and went out to swim. He and his family couldn't imagine the danger that awaited the teenager.

While he was swimming, a box jellyfish stung Tommy, leaving him fighting for his life and his family horrified. The parents and four siblings immediately brought Tommy to the Bamaga Hospital, but due to his critical condition, he needed to be flown to the Townsville base Hospital to have a chance of survival. The Royal Flying Doctor Service stated that a team from Cairns flew to Tommy's family to stabilise the teenager's health condition before they flew him to Townsville.

He turned 18 at the Townsville hospital as his family prayed and hoped for his survival. However, no medical efforts could help Tommy further and he passed away a week later, by March 1, 2021. His case became the first recorded fatality from a box jellyfish sting in Australia after 15 years.

Dr Lisa-Ann Gershwhin, a marine biologist and jellyfish expert, explained that the dangers of the sting from the box jellyfish was that it "locks the heart" in a contracted state, which is a challenge to treat even with the most advanced medical equipment.



Tommy Johnson

"You cannot unclench a clenched muscle. So you can't CPR it because there's no passage for the blood to fill and be compressed; and a defibrillator doesn't work because it's not going to be doing that. So the name of the game isn't to rely on the treatment, because in most cases the treatment just isn't fast enough. You can't outrun that clenching of the muscle," explained Dr Gershwhin.

SHARK SWARM

WHEN: FEBRUARY 2010

WHERE: FLORIDA, USA

Growing up, Stephen Howard Schafer had always been fascinated by his father, who taught him how to sail. However, his interest wasn't getting on boats to navigate the seas. Schafer found himself mystified by the smashing waves and constant winds that he dreamed of riding when he grew up. Fast forward several decades later in 2010, the now 38-year-old Schafer had honed his skills to



Stephen Howard Schafer

become one of Florida's most experienced kiteboard surfers.

One afternoon in February 2010, Schafer was kite-surfing at one of his regular spots at Stuart Beach. As he surfed through the waves, enjoying the time of his life, he didn't notice that a swarm of sharks had already been trailing him from behind. Pulled beneath the waves, Schafer's life flashed before him as he tried to fight off several sea predators that were out fighting for their meal.

On the shore, a lifeguard noticed a man in distress about a quarter of a mile off through his binoculars. He paddled his way towards Schafer with haste and as he drew nearer, he found that the man was already encircled by sharks. However, he still managed to pull Schafer out of the water to his rescue board and found that he had multiple bite wounds. The kite-surfer was rushed to the Martin Memorial North Medical Centre as health officials performed cardiopulmonary resuscitation for the victim. Despite the medical team's efforts, Schafer succumbed to his injuries hours later.

Officials investigating the case were baffled, as this was the first shark-related incident in decades. "I've been here 25 years. To my knowledge, this is the first shark-related fatality we've seen," said Captain Mark McKinley, Sheriff at the Martin County.

WASHED AWAY

WHEN: APRIL 2021

WHERE: HANAKAPIAI BEACH, HAWAII

Local resident Jeremy Kanoa Hughes was enjoying a swim at Hawaii's Hanakapiai Beach in April 2021. While he enjoyed the warm waters, he didn't realise that he was already far away from the shore and began to call for help to swim back to the land.

Hughes' cries caught the attention of two swimmers who immediately came to his rescue. However, the 43-year-old was



already too far to reach by means of swimming. The two then returned safely back to the shore.

A joint operation was launched amongst resident lifeguards, Kauai Fire Department, Air-1, Zodiac-1 and the United States Coast Guard to help locate Hughes. However, when they reached him, he was already unresponsive. They attempted to revive him several times, but to no avail. Medical responders transported Hughes back to the Black Pot Beach Park boat ramp and headed to the Wilcox Memorial Centre. Only then was Hughes officially pronounced dead.

Hughes' death adds to the long list of lives claimed by the Hanakapiai Beach, which has claimed over 80 individuals to date, according to an unofficial tally mark signage recorded by local residents. Of this number, local reports state that 30 have drowned between 1970 and 2010. Another 15 bodies were never recovered from the waters.

Despite being a local tourist attraction, residents have long warned vacationers to avoid swimming at the beach. Experts state that the strong rip currents from the ocean take place at the Hanakapiai beach due to the absence of local major reefs to stop these currents.

BURIED ALIVE

WHEN: JANUARY 2018

WHERE: FLORIDA, USA

Lee Goggin, 35, was out for a vacation from his hometown of Texas together with his family in January 2018 to a famous theme park when they decided to stop by at one of Florida's beaches. A personal trainer by profession, Goggin was fit and ready to enjoy a fun time at the beach with his wife and kids, and they started to dig a deep sandpit next to a public beach access ramp.

One of his kids played with Lee and immediately got out to play with their siblings. When Lee started digging anew, the wall of the sandpit collapsed on him, which horrified his sister, Rachel, and other family members. They immediately tried to pull Lee out of the huge mass of sand by hand and through a skimboard, and immediately called 911 for emergency support. Moments later, rescue officers arrived. It took them several minutes to free Lee's head from 3 to 4 feet of compacted sand. Already suffocated, he was carried to the nearest hospital but didn't survive the incident.

Goggin's widow, Courtney, took to Facebook to express their family's grief as Lee left behind three children in 2018, then aged 4, 2, and 8 months. His sister Rachel set up a Go Fund Me page that amassed



Lee Goggin

\$77,583 (Dhs284,700) in donations. She thanked the kind hearts of people all over the world who have grieved with their family. She said that their donations would go a long way in helping the family that Lee left behind.



ROBBER WOMAN

DRIVEN BY GREED, A FORMER MAID ATTACKS A
HOUSEWIFE, LEAVING THE VICTIM WITH A SEVERE
INJURY TO THE HEAD

BY WAGIH HASSAN

Acting on a report about an injured and unconscious 50-year-old woman named Raifa, a police patrol in one of the emirates immediately rushed to a hospital for initial investigations.

According to police lead, an anonymous woman had knocked on Raifa's door and called her name. When she opened the door, the woman hit her with a steel tool and broke into her house to steal her gold and money, and then ran away.

Police officers went to the crime scene and saw the traces of blood at the victim's doorstep, the spot where she was attacked.

Because of the mystery surrounding the crime and the lack of information and evidence, the criminal investigation officers began by asking the neighbours if they knew or heard anything about the strange and violent incident.

One of Raifa's neighbours said, "On the day of the crime, near the house of our neighbour, I met a strange woman who had covered her face with a black veil. She asked me who lives here, but I did not tell her as I felt a bit worried about the way she asked. I went home then, and do not know what happened after that."

This neighbour gave the police some vital information: a physical description of the suspect. "I was able to see some of the features of this unknown woman after she showed me her [face] for a few minutes. She was a young girl in her twenties, with a snub nose, thick lips, and a clear limp in her gait. I said to her, 'I do not know who lives in this house.' [But] the owner of a vegetable and fruit store in our neighbourhood gave her the name of Raifa, as I heard later."

The store owner, when questioned by the police, said, "She was a girl in her twenties, wearing a black veil, and she had a clear limp in her gait. I gave her the name of Raifa, and I do not know what happened after that."

Twenty-four hours later, Raifa regained consciousness in the hospital and was able to give a statement to the police. By that time, the victim had also been informed that the mystery robber had taken all the cash and valuables in her house.

Speaking to the police, she said, "A young woman came to my door, covered in a thick black veil, and she knew my name. Before I opened the door, she claimed that she was my new neighbour living on the floor below and that there was water leakage in her kitchen. When I opened the door, she took me by

surprise and hit me with a thick iron on my head; I completely lost consciousness and fell to the ground."

Listing the things of value she had at home, items that the robber had cleaned out, Raifa said that she had lost "money and gold, which consisted of two necklaces, three bracelets, three rings, and two other ornaments, all made of pure 21 karat gold, in addition to a few thousands in cash."

Based on all the three statements — the neighbour, the store owner, and the victim — the police understood that the criminal was aware that the victim was alone in the house after her husband left for work and possessed gold and money.

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The criminal was aware that the victim was alone in the house after her husband left for work and possessed gold and money

The investigations continued, and another group of the victim's neighbours and their maids were questioned — the police asked if they knew anyone whose description matched that of the suspect.

One maid stated that a 28-year-old woman called Sharifa, of the same nationality as the maid, seemed to match the description given by the neighbour and the shop owner. According to the maid, the woman named Sharifa was married and lived in a nearby area, and she sometimes worked illegally for the family that lived on the floor below Raifa's floor. The maid said that she had met Sharifa more than once in the neighbourhood.

Immediately, police officers went to Sharifa's locality and found out where she lived. They entered her house and carried out a thorough search; all the gold and money were discovered, though they were hidden in a metal box under an old carpet placed on top of

the iron cupboard in the bedroom.

The criminal had no way out but to admit what she had done and was immediately taken to the police station. Upon interrogation, she said that she had been married for a few months and that their financial state was very poor, as her husband worked as a labourer in a mechanic's workshop, and his monthly salary was insufficient after she stopped working as a maid.

She took a deep breath and asked for a glass of water, and then revealed, "On the day of the incident, I had taken a heavy mortar made of copper, and hid it in a thick piece of cloth and put it in a black bag, so people wouldn't see what I carried. After that, I went to the last family I worked with as a maid before my marriage. This is the family that used to live on the floor below the victim's house; I intended to rob them, but I was surprised that they had moved to a new house.

"I decided to rob the housewife on the upper floor — the victim — and since I did not know her name, I asked about her first, so that she would easily open the door when I called her name. I knew her name after the owner of the fruit and vegetable shop told me. Then, I committed my crime against Raifa. I had once heard that she had no children, her husband went out to work, she did not communicate much with the neighbours, and that her financial condition was very good," said Sharifa, now with tears rolling down her cheeks.

The police officer asked her, "What happened next?"

Sharifa said, "I used the copper mortar to hit Raifa on the head inside her house. Drops of her blood scattered and fell on my hand and some of my clothes." The criminal went silent again as if thinking about that moment.

Then she continued, "I ran away from the house carrying the gold and money, and the copper mortar. When the taxi driver who picked me up asked about this blood on my clothes, I said that I had fallen to the ground, and some blood came out of a cut in my hands. I arrived at my house and hid the gold and the money on top of the closet until you came and arrested me. I regret the awful crime I committed, sir."

Eventually, the gold and the money were fully recovered, and handed over to the victim. Sharifa was sentenced to imprisonment, to be followed by deportation for what she had committed, the crime that would keep her in a prison cell of remorse.



THE THORNS OF PALMS

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.

A man must realise that a woman is faithful and a giver by nature. He should not reward her with denial and tyranny

One day, I felt a greatly hurting pang. The pain was so unbearable that it knocked me out. Even though it did not last long, it felt like ages. It was short, indeed, but very meaningful and thoughtful at length. It saddened my mind. It made my heart swell and set my emotions ablaze. It set my wishes on fire. It triggered my mind. Only then did I realise how great my pain and my disappointment were from a past that my days mourned, from a bitter present that time whines about, from a future that the heart longs to change.

It was as if my thoughts borrowed a colourful brush from the past to draw joy on the walls of time, found handy the ink of pens to outline reality with a long-gone glory that was written by the ancestors and sculpted by the forefathers on the walls of their temples, a witness of a future that was dulled by negligent people of our time. Would that day come when the lanterns of knowledge are lit again, cross swords with ignorance, dissipate its darkness and move again to the forefront?

It is a story of a man of our time. How I wish all men

could grasp the essence of things. How I hope their dictator mindsets could vanish. When will Adam realise that marriage is a partnership into the future, where the benefits, interests and services of each party are defined therein according to the position and role of each? When a woman rolls her sleeves up and stands tall next to her partner, she does not do that because she has to.

When a woman gives, all her values come together. A man must realise that a woman is faithful and a giver by nature. He should not reward her with denial and tyranny. Some women give their all, financially and emotionally; would it be fair that they are rewarded with denial? What is wrong with that? What has become of manhood and chivalry? What makes a man seize a woman's assets and identity?

Some wives support their husbands and push them into the limelight. If the man is the pillar of society, then the woman is the maker of man. Only an ungrateful man and a wrongdoer would deny her role and treat her unfairly. She puts him ahead of her, yet he treats her badly as if stinging her with the thorns of palms.

How I wish all men could grasp the essence of things. How I hope their dictator mindsets could vanish

SAILORS' FAIRYTALES

AT THE ENTRANCE OF THE ARABIAN GULF ARE THREE ROCKY ISLANDS THAT HAVE FOR CENTURIES RECEIVED THE TRIBUTE OF SHEEP AND GOATS FROM SAILORS HOPING TO ESCAPE DEATH

BY DR FALEH HANDHAL





Saad Ibn Saud Palace in Diriyah, Saudi Arabia

The geographical section of the 1908 book *Gulf Guide*, written by British political resident John Gordon Lorimer, opened with an account of Qatar, its borders, natural phenomena, cities and ports, and then moved on to the Arab and non-Arab tribes and populations. As for the sheikhdom, it belonged to the Al Thani family from the Al Ma'adid tribe, and they led the rest of the sheikhs. The ruling Sheikh was Jassim bin Mohammed Al Thani, whose son Abdul Rahman rules Al Wakra, and the ruler of Doha was Sheikh Abdullah.

Lorimer then wrote about Riyadh, the capital of the Kingdom of Saudi Arabia, and said that it was the main city in the Al Arid region in southern Najd, located about 195 miles southeast of the city of Onaizah in Al Qassim and the same distance to the southwest of Hofuf in Al Ahsa. The city was surrounded by a wall with six gates, and at the centre of the city was Ibn Saud Palace.

There were 20 mosques in the city. In the suburbs, especially on the southern and western sides, there was greenery and vast palm gardens. The population of Riyadh was about 8,000 people, and their drinking water came from wells in the city and its suburbs. The depth of the wells ranged from 40 to 50 feet, and their water also irrigated the palm farms. There was Hanifa valley, which was filled with water when it rained and served as a reservoir for several months.

Later on in the book, Lorimer talked about Ruus Al Jibal in Oman and Ras

Al Khaimah, which is currently called Musandam. He said: "The beginning of Ruus Al Jibal extends from the Gulf of Dibba in Oman and its end is at Ras Sha'am in the Gulf, passing around Ras Musandam. The whole area is a maze of barren mountains. On the eastern side, these mountains rise suddenly from the sea. Also, the northern part is serrated due to the many water inlets, the largest of which are Ghabet Ghazira and Khor Al Sham.

"There is an island that the British called 'Elphinstone' and a watery creek they called 'Malcolm's Creek', and navigation on it is difficult due to the headwinds. Hyenas, jackals, and wild goats live in the area, and the inhabitants of Ruus Al Jibal are from the Shihuh tribe and some Dhuhuri, and their total number

is about 13,750. The Sultan rules there, and his headquarters is in the town of Khasab, and the current Sultan of Oman is Sultan Faisal bin Turki.

"One of the famous towns of the region is the town of Bakha, with more than 200 houses, as well as freshwater wells at a depth of 30 to 60 feet in palm farms. As for the town of Dibba, it is located on the eastern coast and is inhabited by the Shuhuh of Bani Shetir Al Kamazra.

"There is another town, Lima, where palm plantations are located, and the people own ships that sail to Muscat and the rest of the coastal cities, in addition to fishing ships. As for the Ras Al Sheikh Masoud area, there is a tomb of one of the sheikhs [about] whom Al Shuhuh say [he] was one of the honourable men and was killed in a battle against the Turks."



Al Zubarah Fort, Qatar

SALAMA AND HER DAUGHTERS

Lorimer then takes us to the story of “Salama and her daughters”, and before we quote him, let us look at the marine geography of the entrance to the Arabian Gulf. This part of the waters has small rocky islands with prominent heads.

The ancients believed that at the bottom of the sea in that area, there was a fairy named “Salama”, who had seven daughters, and that if she saw an oncoming ship, she would ask her daughters to go out to sea and cause the eddying waters — a strong whirlpool threatening to sink a vessel — that would make the ship wobble. When that happened, the ship’s passengers would throw their belongings overboard; they would also throw the goats and cows into the sea. Then Salama and her daughters would eat them, and the ship would be able to escape the whirlpool.

It is also said that this story was invented by the captain of an Indian boat that was crossing these waters. When the ship was in the middle of the whirlpool and the captain needed to shed some load from the ship in order to keep it afloat, his mind came up with a trick: he told the passengers that a fairy named Salama and her daughters were at the bottom of the sea, and they were the ones causing this whirlpool and that the passengers should throw their belongings into the sea so that

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WOBBLE

the ship would become lighter, stay afloat, and escape the swirling waters.

From what we have found during our research, this story endured, and until recent times, if ship owners from the emirates sailed through the entrance to the Arabian Gulf, they would take with them sheep and goats to throw overboard — as an offering to ensure safe passage — once they found themselves in the whirlpool that they imagined being

the work of the sea fairy Salama and her daughters.

About this, Lorimer said: “Salama and her daughters are known to Europeans as ‘Al Kiwain’, which means ‘corners’, and it is a group of three important rocky islands located at the entrance to the Gulf, north of Musandam Island. Salama, or the big ‘Al Kiwain’, which is 450 feet high, is seven miles from Ras Musandam and can be seen, if the weather is clear, from 27 miles away, and half a mile wide. The little ‘Al Kiwain’ is 168 feet high and is five miles from Ras Musandam. There is a third island surrounded by rocks, and it is 250 feet high. The Shuhuh of Kamzar called the large one ‘Mommer’ and the little one ‘Dedar’ or ‘Shenku’, while the third one is ‘Gap Island.’”

I reaffirm that these three mountainous islands mentioned by Lorimer are thus described by the people of the emirates: “Kisir, Zuwer, and Mafia are confused.” This saying symbolises a group of people that are linked only by misery.

SABEAN-MANDAEANS

Lorimer also told us about the Sabeen sect, which existed in Iraq and not in the Gulf region. However, the sect is important, and is a religion mentioned in the Holy Qur’an.

It is a religion with ambiguous origins, and we will try to explain more about it



Euphrates River



Old Arabian wooden boat

after we quote what Lorimer wrote. His book said: “The headquarters of the Sabeans is the town of Suq al-Shuyukh on the Euphrates River, and they are 700 [in number]. Other Sabeans are scattered in other southern cities of Iraq and are also found in Muhammarah and Arabistan in Iran. The Sabeans do not differ in their clothing and appearance from their Arab neighbours, but they differ in terms of ancestry, and their Arabic is weak and [they] do not pronounce words as accurately as Muslims pronounce them. Their men grow their beards, and they can work in gold and silversmithing, and a large number of them work in trade and boat building.

“As for religion and traditions, it is not certain if the true Sabeian religion is star worship, Judaism, Christianity, or Islam. But baptism is one of their main rituals, and water is included in all their important ones. They respect the Prophet Yahya or John the Baptist. It is said that their paradise is located at the North Pole, and it is not their custom to circumcise, and a man can marry a second wife if it is proven that the first wife is barren.”

This is what Lorimer said about this sect, and it is worth mentioning what others have said about them in a brief and useful way.

We quote research from Professor Rashid Al-Khayoun in his book on Religions in Iraq, where he said: “The Sabeian-Mandaeans are a sect that inhabited

“

THE SABEAN-MANDAEANS ARE A SECT THAT INHABITED THE BANKS OF THE TIGRIS AND EUPHRATES IN CENTRAL AND SOUTHERN IRAQ AND THE KARUN RIVER IN WESTERN PERSIA

the banks of the Tigris and Euphrates in central and southern Iraq and the Karun River in western Persia. They are an ethnic and religious group that co-existed with the residents of the area in peace and played an important role in production, boat making, harvesting machines, enamel making and silver engraving.

“They say that they are the oldest celestial religion on earth, and that their books are of the first human masters, Adam, Seth, Idris, and Noah, and they refer them to the beginnings of the unified religions and laws in history. They believe in more than one Adam and more than one planet inhabited by humans.

“There is Adam who was created from the clay of the earth and his spirit descended by the order of the eternal

living, and there is ‘the hidden Adam’ and from him, women were created, and girls were brought from amongst them to the children of Adam, so they married them. Thus, Adam is the father of humans and Eve is their mother, but humanity was destroyed several times by disasters caused by the wretched world of darkness. After the Prophet Seth, this world was destroyed by war and after tens of thousands of years, the flood came and only Noah and his son Sam were spared, and these disasters were necessary to cleanse the earth from human sins.

“Amongst their religious rituals is the ‘Emad’ i.e. washing with water while they are wearing their religious clothes; then ‘Al-Rashama’ i.e. ablution, and it is practised three times a day, during which the external body parts are washed and the individual washes the face and ears. Then comes ‘Al-Barakha’, which means prayer, and it begins with the testimony of their saying, ‘Aka is Aka Mari Mandada Edhi’, or ‘peace be upon the angels’. The worshipper faces towards the north, which is the qiblah for them, and the reason is that the freshest breeze blows from the north, and there are three prayers: morning, noon, and afternoon.

“As for fasting, it is a spiritual practice, as it was stated in their religious text: ‘O devout worshippers, we explain to you the fasting of the Lord, as it is not fasting from eating and drinking in this world.

Shut your ears from eavesdropping from behind other people's doors, shut up your mouths from telling lies.' Fasting on food takes thirty-two separate days throughout the year by abstaining from eating meat, fish, and eggs, and during those days, it is forbidden to slaughter an animal.

"The Sabeian religion blesses marriage and fertility, considering it amongst the duties of the religion, and they forbid circumcision, due to the impermissibility of interfering with what God created or diminishing his character. In general, the Sabeian-Mandaeans were, and still are, an example of meekness and peace, as they were trained in patience to put up with the provocations and intrusion of those around them."

SALEEBES

Lorimer also wrote about another sect that lived in the Arabian Gulf region, and they are "Al Salba", also known as "Saleeb". They were people lost in the deserts and moved to reach the outskirts of Iraq and Jordan. They had no land or a country to live in, and spent their lives roaming around different places. They may be affiliated with Arabism.

Some narrators say that Saleebes are the remnants of the Crusaders who occupied Palestine and other places; when they left, the ones that remained became Al Salba. The evidence of this is that they erect a wooden cross on the ground, light a fire at night, and begin to dance and chant around a cross.

About them, Lorimer said: "They are a race, or a tribe spread in small groups in the lands of Najd, Kuwait, and to some extent Iraq, and they go to Bir Taym, located on the direct road from Hail to Najaf. There is no estimate of their numbers, and nothing is known about their divisions, as the problems of their history and origin have not yet been resolved and may remain this way.

"Their features are almost European, and their skin and eye colour is light. Although they own some livestock and herds of goats and sheep, they are not stable. They are hunters who live on the chase and are said to be excellent scorers that no one can compete with in chasing deer and ostriches. They ride donkeys and go hunting and can find water and easily go on desert trips that are difficult even for



Jabal Tuwaiq in the plateau of Najd, Saudi Arabia

Baptiste Marcel

Bedouins who ride camels.

"They repair firearms and manufacture axes and sickles for the inhabitants of the oases, and they make rollers for raising water from wells. In addition, they are veterinarians for their livestock, and they mainly live on dates, milk, ghee, and meat of the animals they hunt, and eat dried locusts. Arabs accuse them of eating carrion like sheep and camels if [the animals] die normally.

"As for their religion, they follow, even outwardly, the Islamic religion, but they certainly have their own religion, and according to the views of their ancestors, they recognise one God, respect the Prophet Muhammad as a person, revere certain heavenly bodies and call them 'the secret friends of God' and pray three times a day at sunrise, noon and sunset. They fast three times a year: 30 days in Ramadan, 4-7 days in Sha'ban, and 5-9 days in one of the summer months. They also cast the 'Capricorn' star in the constellation 'Aries' and consider part of the land between Mesopotamia sacred, so they sometimes declare that they are Sabeans.

"One of their customs is that if a child reaches the age of 40 days, he is immersed in water seven times, and all children are circumcised before they reach the age of seven. At circumcision, the sheep are slaughtered, and a welcome feast is held for all those arriving and well-wishers.

"As for wedding parties, they are simple and held in the presence of the fathers

and the people closest to the bride and groom. After this is done, two sheikhs from both parties are asked if they agree to be alone. If they agree, they each receive a fee for that, then announce their marriage and then start their intimate relationship.

"As for the customs of death, the bodies of the dead are washed, then wrapped in a white shroud, and when the cloth is not available, the body is wrapped in a deer-skin cloak, prayed over and buried after the prayer. One of the most important features of these ceremonies is the erection of a cross covered with red cloth and feathers on its top, which is placed at the door of the tent in which the ritual is held. The establishment of the cross becomes a general invitation to all neighbours to gather and dance around it. When they dance, the men only kiss the participating women on the shoulder.

"It is worth noting that the only period in which Al Salba [people] do not travel is some summer months when they camp near the coast in Kuwait. As for their political situation, it resembles the situation of the 'zatoot' i.e. the gypsies. They roam amongst the Arab tribes, and they befriend all of them, but they are completely different. They do not take part in Arab disputes and Arabs do not marry them, and if they participate in camps with them, each group sets up its tents separately. They have a guard from every large Arab tribe, and he is the one who protects them from aggression, so they pay him a small tribute."

TAKE A PEEK AT THE NEWEST MUST-HAVE HIGH-TECH ELECTRONIC DEVICES

TV WEBCAM

The era of video calls has made mobile phones, tablets, and laptops the go-to gadgets for UAE expats, who converse remotely with their families in their home countries. A new revolutionary webcam setup has been launched by Xiaomi to transform the living room TV into a huge screen for your video calls. It's a great way to see all family members or friends on one screen.

The **MiTV Webcam**, which has a minimalist design, enables users at home to simply plug-and-play to video chat. With it, you'll no longer have to worry about limited battery life of your mobile phone, when talking to your loved ones online, because it uses your own smart TV with Google Duo as its base.

The user only needs to plug the webcam into the USB port of their smart TV. Users need not worry about the webcam falling off as it has a magnetic base that allows the device to attach to most TV screen frames with ease.

The MiTV Webcam also provides crisp, detailed video at Full HD resolution (1080 at 25 fps) and has a wide field of view at 71 degrees to ensure that your surroundings are included within the frame. This also helps families get in one shot for that video call reunion.

Vocal clarity during the calls is ensured with dual far-field mics that are placed on either side of the camera. There's no need to come close to the screen as the mic captures clear stereo audio sounds from as far as 4 metres.



PRICE: Dhs200

WEBSITE: store.mi.com

STANDOUT ANDROID



PRICE: Dhs4,900

WEBSITE: electronics.sony.com

In a world where many residents couldn't carry out their daily work and life without a smartphone, mobile manufacturers are continuously upping their innovative game to put convenience and modern technology in the hands of consumers.

The **Xperia 1 III**, the latest flagship Android smartphone launched by Sony, is a gadget of many firsts. It's the first mobile phone to sport a 120Hz 6.5" 4K HDR OLED display – ensuring a smooth graphic interface; the first smartphone with variable tele-lens and Dual PD sensor for enhanced photo and video captures; and the first to feature 360 Reality Audio4 through its speakers, enhancing the user's surround sound experience.

The 5G-ready Xperia 1 III has a 4500 mAh battery and charges from 0 to 50 per cent within 30 minutes. The screen is IP65/68 water-resistant and is equipped with the latest Corning Gorilla Glass Victus display.

Camera lovers will enjoy a triple camera set-up with four focal lengths and Real-time auto-focus tracking, powered by outstanding Zeiss quality lenses calibrated specifically for Xperia.

BATTERY POWERHOUSE

Battery issues in smartphones are commonplace; many of them don't even last an entire day before needing extra juice.

The **Nokia G20** addresses this smartphone problem with its non-removable 5050 mAh battery that is expected to last up to 3 days with its AI-assisted software. The mobile phone itself runs on Android 11 with 4GB RAM, internal storage of 128 GB that is also expandable via a MicroSD card slot of up to 512 GB.

Its 48MP quad-camera shooter helps capture memories in normal, widescreen, or even in detailed macro shots. Audio captured within the videos taken with the Nokia G20 features spatial surround sound with studio-quality tools for an immersive audio-video experience.

The screen of the Nokia G20 also comes with a brightness boost feature that helps light up the screen, even in extreme lighting conditions to ensure that users don't miss out on any details especially whenever they are on-the-go.



PRICE: Dhs600

WEBSITE: www.nokia.com

HIGH-SPEED MEMORY



PRICE: Dhs2,500

WEBSITE: www.lexar.com

Professional camera users and cinematographers are always in need of memory cards that capture the best quality of video before they get to share their content with their audience.

Lexar's latest memory card, the **Lexar Professional 3500x CFast 2.0**, was designed with filmmakers and content creators in mind, to produce stunning 4K and ProRes videos, as well as photos in RAW format. It is also available in several memory capacities at 32GB, 64GB, 128GB, and 256GB.

Photo and video transfers to and from the card are likewise optimised with write speeds of up to 445 MB/second and read transfer speeds of up to 525 MB/second. This helps editors to save time during professional recordings and post-production sessions.

In addition, Lexar also provides all of its Professional 3500x CFast 2.0 card users with a lifetime copy of the Image Rescue software, which helps recover important files, especially for emergencies such as corrupted cards or when files are accidentally deleted from the card.

RETRO RADIO

Endless streams of visual cues and simulations may tire out your eyes, especially from working your 9 to 5 during your daily grind. This has brought forth an emerging trend of individuals who take a step back from the muddled visuals of social media to simple gadgets that they can enjoy at home especially during the weekends.

The **Victrola Retro Wood Radio** provides a timeless classic design of the radio, making it an ideal gadget for weekends without visual distractions. Immerse in your preferred mix of bass and treble controls and enjoy endless hours of relaxing music.

True to the radio's classic design elements, the Victrola Retro Wood Radio also comes with the traditional analogue AM/FM tuning. The body of the radio is in the Walnut colour, making it easy to blend with the colours of nature and your home.



PRICE: Dhs230

WEBSITE: victrola.com

LEGACY CONTROLLERS



Here comes a new challenger! The Nintendo Switch celebrates two of its most popular games of all time with two limited edition controllers for its Nintendo Switch platform.

Hori has released two controllers inspired by the classic GameCube design in two versions: **Mario and Zelda controllers**. Both Bluetooth-powered controllers are wireless with a range of up to 32 feet. On each full charge, its rechargeable battery allows up to 15 hours of continuous playtime.

In addition, both controllers have anti-snapback analogue sticks, allowing players to perform complicated manoeuvres with ease, and have toggle shoulder button functions that ensure lightning-fast response and quick action triggers.

Both Mario and Zelda Battle Pads for the Nintendo Switch also have ergonomic grip designs, ensuring comfort for players no matter how long they want to play.

PRICE: Dhs1,300

WEBSITE: us.balmuda.com



FEED YOUR MIND WITH INSIGHTFUL GUIDES TO ATTAIN BUSINESS GOALS, STAND OUT FROM YOUR PEERS, AND DISCOVER INTERESTING NOVELS ABOUT RELATIONSHIPS AND MYSTERIES

IDENTICAL DESIRES

Title: Wanting: The Power of Mimetic Desire in Everyday Life

Author: Luke Burgis

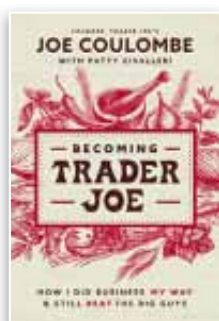
Publisher: St. Martin's Publishing Group

Price: Dhs55

Gravity affects every aspect of our physical being, but there's a psychological force just as powerful – yet almost nobody has heard of it. It's responsible for bringing groups of people together and pulling them apart, making certain goals attractive to some and not to others, and fuelling cycles of anxiety and conflict. The author draws on the work of French polymath René Girard to bring this hidden force to light and reveals how it shapes our lives and societies.

According to Girard, humans don't desire anything independently. Human desire is mimetic – we imitate what other people want. This affects the way we choose partners, friends, careers, clothes, and vacation destinations. Mimetic desire is responsible for the formation of our very identities.

With this view, the author shows that conflict does not arise because of our differences, rather from our sameness. Because we learn to want what other people want, we often end up competing for the same things. Ignoring our large similarities, we cling to our perceived differences.



BRANDING TACTICS

Title: Becoming Trader Joe: How I Did Business My Way and Still Beat the Big Guys

Author: Joe Coulombe

Publisher: HarperCollins Leadership

Price: Dhs87

Infuse your organisation with a distinct personality and culture that draws customers in a way that simply competing on price cannot. The author of this book founded what would become Trader Joe's in the late 1960s and helped shape it into the beloved, quirky food chain it is today. Realising early on that he could not compete and win by playing the same game his bigger competitors were playing, he decided to build a store for educated people of somewhat modest means.

He brought in unusual products from around the world and promoted them in the Fearless Flyer, providing customers with background on how they were sourced and their nutritional value. He also gave the stores a 'tiki' theme to reinforce the exotic trader ship concept with employees wearing Hawaiian shirts.

In this way, Joe laid down a blueprint for other business owners to follow to build their own unique shopping experience that customers love, and a work environment that employees love being a part of.

GOODBYE SHOPPING

Title: The Day the World Stops Shopping: How Ending Consumerism Saves the Environment and Ourselves

Author: JB MacKinnon

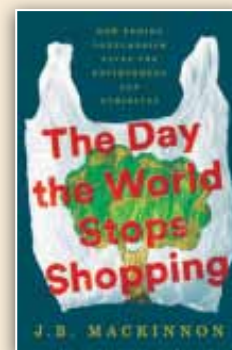
Publisher: HarperCollins Publishers

Price: Dhs123.54

We can't stop shopping. And yet we must. This is the consumer dilemma. Addressing this paradox head-on, acclaimed journalist JB MacKinnon asks, "What would really happen if we simply stopped shopping? Is there a way to reduce our consumption to earth-saving levels without triggering economic collapse?"

Drawing from experts in fields ranging from climate change to economics, MacKinnon investigates how living with less would change our planet, our society, and ourselves. Along the way, he reveals just how much we stand to gain:

An investment in our physical and emotional wellness. The pleasure of caring for our possessions. Closer relationships with our natural world and one another. Imaginative and inspiring, this book will embolden you to envision another way.





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Abu Dhabi rehabilitates 1 million colonies of coral reefs

Abu Dhabi has launched a groundbreaking initiative that will witness the rehabilitation of more than one million colonies of coral reefs – the biggest ever drive for Al Dhafra's seas to date.

Under the directives of Sheikh Hamdan bin Zayed Al Nahyan, Ruler's Representative in Al Dhafra Region, and Chairman of the Board of Directors of the Environment Agency – Abu Dhabi (EAD), the largest coral reef rehabilitation drive in the region will span three years in its first phase.

His Highness Sheikh Hamdan bin Zayed affirmed that this drive will fulfil three goals: supporting the biological diversity for aquatic resources; protecting beaches from erosion; and supporting recreational, tourism, and fishery facilities in the region.

"Despite the harsh environmental conditions for coral reefs here in the Arabian Gulf, they are able to adapt and provide habitats for a variety of marine species in the region. They are highly resilient, which enabled them to adapt to the highest temperatures in the world in an unusual way, distinguishing it from other types of coral reefs," he said.

HE Mohammed bin Ahmed Al Bowardi, Minister of State for Defence Affairs, and Vice-Chairman of the Board of Directors of



the Environment Agency, stressed that the initiative would help mitigate the effect of climate change that has impacted coral reefs worldwide.

"The Emirate of Abu Dhabi contains 34 different types of hard corals spread in several locations, including Ras Ghanada, Butinah, Saadiyat and Alnurf. Through this programme, nurseries for coral will be developed to reduce the negative impact of the natural pressures to which coral reefs are

subjected due to climate change and high temperatures on the seafloor. As a result, the project will also increase the total coral area and rehabilitate affected areas to preserve the great heritage, economic and scientific value of the coral reefs," said Al Bowardi.

The initial three-year phase of this initiative begins with the harvesting of coral nurseries, transporting them to rehabilitation sites, and restoration of affected coral reef areas to help them recover to their pristine conditions.

10,000 mangroves to grow in Jebel Ali sanctuary



Dubai's effort to promote growth for Jebel Ali Wildlife Sanctuary's mangroves was given a boost with the planting of 10,000 new mangroves in the area.

mangroves are up to four times more effective compared to rainforests in terms of sequestering carbon dioxide from the atmosphere. In addition, mangroves also

The 'One Billion Tree-Planting Initiative' collaborated with Emirates Global Aluminium (EGA) and the Emirates Marine Environmental Group to ensure that all mangrove saplings can thrive and survive within the sanctuary.

Experts and studies from around the world have proven that

keep landmasses along coastal areas stable and prevent erosion. Mangroves are also essential in promoting sustainability for a country's coastal ecosystems, thereby aiding and protecting marine life in the process.

Abdulnasser bin Kalban, CEO of EGA, said that the initiative would help the country's aim to plant one billion trees worldwide by the end of 2025. "Mangroves are a beautiful part of our natural environment in the UAE. They also have a potentially important role in capturing carbon dioxide from the atmosphere. We are pleased to partner with the One Billion Tree-Planting Initiative to plant mangroves down the coast from our Jebel Ali plant in Dubai," said Kalban.

The UAE aims to reach at least 21 countries by the end of 2021 with its 'One Billion Tree-Planting Initiative' to help improve lives and livelihoods and address climate change.



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UAE becomes the most vaccinated nation against COVID-19



The UAE is now leading the world in terms of being the most vaccinated country, overtaking Seychelles, according to Bloomberg Vaccine Tracker, one of the most up-to-date and comprehensive tally of vaccinations around the globe.

As of July 12, the country administered

15.9 million doses of COVID -19 jabs, with a rate of vaccine distribution of 161.11 doses per 100 people.

The latest figures released by the UAE authorities said that 73.8 per cent of the eligible population in the country was partially vaccinated while 64 per cent had

received two doses of the vaccine.

In addition, the UAE was also hailed as one of the countries that have the lowest fatality rates in the world, owing to the high rate of COVID-19 testing per capita.

HE Abdul Rahman bin Mohammad bin Nasser Al Owais, Minister of Health and Prevention, welcomed this as yet another feat of the UAE's fight against COVID-19, saying, "The proactive vision of the country's leadership enabled us to address the challenges posed by COVID-19. Today, the UAE is the world's most vaccinated country." He noted that it could be considered an international recognition of the success of the National Vaccination Campaign.

Al Owais stressed that the National Vaccination Campaign was continuing in all emirates, and the adherence to relevant precautionary measures were being strictly enforced, in order to ensure the return to normalcy.

UAE urges fully vaccinated people to take booster shot

The UAE government urges all eligible nationals and residents alike who have received two doses of the coronavirus vaccine to take a booster shot.

"Boosters are needed. It is given after the two main doses to activate the body's immunity. They are very significant, and we call on eligible groups to take it after consulting a doctor," stressed Dr Farida Al Hosani, UAE health sector's spokesperson.

Al Hosani said that the UAE was following best international practices. She explained, "The treatment is also changing regularly to cover the mutations and variants." She added that there was a decrease in the daily tally of new infections in the past few days due to the massive rollout of COVID-19 vaccines.

The spokesperson attributed this to the UAE's well-equipped health infrastructure and the healthcare system's rapid response to new infections: "The UAE follows a proactive approach. The readiness of the health sector, planning, pre-planning, contingency plans, training, and learning from international



experiences have helped to curb the repercussions of this pandemic."


Meanwhile, she noted that EDE scanners had helped in detecting COVID-19 cases early on and controlling

the spread of the virus in public places.

She said that during a trial involving 20,000 people, the scanners showed a high degree of effectiveness in accurately detecting 93.5 per cent of infected people.

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We extend our best wishes to
the  Magazine issued by
the Ministry of Interior on an occasion
The Magazine's golden jubilee



WHAT THE MONTH HAS IN STORE



Aries (March 21 – April 20)

In his poem 'Litany', Aries poet Billy Collins testifies that he is "the sound of rain on the roof." He also claims to be "the moon in the trees, the paper blowing down an alley, the basket of chestnuts on the kitchen table, and the shooting star." What about you, Aries? What are all the earthy and fiery phenomena that you are? Are you, as Billy Collins suggests, "the dew on the morning grass and the burning wheel of the sun and the marsh birds suddenly in flight"? Now would be an excellent time to dream up your own version of such colourful biographical details.



Taurus (April 20 – May 21)

Taurus singer Barbra Streisand has a shopping mall built below her large home. Its purpose isn't to sell consumer goods to strangers but rather to stash her precious belongings and show them off when friends come over. Amongst the storefronts are an antique store, doll shop, costume shop, and candy store. The coming weeks would be an excellent time for you to start building a shopping mall beneath your home, too, Taurus. If that's too expensive or complicated, here are alternatives: 1. Revitalise your appreciation for your treasured possessions. 2. Acquire a new treasured possession or two that will inspire you to love your life even more than you already do.



Gemini (May 22 – June 20)

Journalist Sam Anderson marvels at his young daughter's project: a small plastic dome-like structure that houses a community of ladybugs. All they need to consume, for weeks at a time, are "two water-soaked raisins." You don't need to be forever as efficient and hardy as those ladybugs, Gemini, but you may have to be like that temporarily. Don't regard this phase as a hardship. Instead, see it as an opportunity to find out how exquisitely resourceful and resilient you can be. The skills you learn and refine now will be priceless in the long run.



Cancer (June 21 – July 22)

Cancerian artist Artemisia Gentileschi (1593–1656) achieved the impossible: She became a supremely skilled and renowned painter in an era when women had virtually no opportunities to become artists. Many aspects of her work distinguished her from other painters. For example, she depicted women as having strong, agile hands and arms. Images of you in the coming weeks will be in this light - portrayed as having strong, agile hands and arms. You will unleash that potential to get things done—to adeptly manipulate the material world to serve your ideals.



Leo (July 23 – August 22)

"Once upon a time": That's your phrase of power these days. You will strengthen your problem-solving abilities by engaging in playful pretending for the sheer fun of it. You will boost your confidence by dreaming up amusing magical stories in which you endure heroic tests and achieve epic feats. In the coming weeks, you will fine-tune your ability to accomplish practical feats if you regard your robust imagination as crucial to your success.



Virgo (August 23 – September 22)

Virgo-born Wayne Shorter is a legendary jazz composer and saxophonist. He has been making music for over 60 years, often with other legendary creators like Miles Davis and Herbie Hancock. *The New York Times* described Shorter as "jazz's greatest living small-group composer and a contender for greatest living improviser." As you carry out your tasks in the coming days, be as timeless as you dare to be. Immerse yourself in the most expansive feelings you can imagine. Authorise your immortal soul to be in charge of everything you do.



Libra (September 23 – October 22)

Nobel Prize-winning author Albert Camus wrote, "Great feelings bring with them their own universe"—which he said may either be degraded or splendid, selfish or generous. Camus allowed for the possibility that great feelings could be positive and noble. So many renowned thinkers focus on negative and ignoble states of mind. According to your current astrological potentials, Libra, your task is to cultivate feelings that are splendid and generous. These sentiments should exalt you, uplift you, and empower you to spread transformative benevolence to those whose lives you touch.



Scorpio (October 23 – November 21)

"How can you hold on to something that won't hold still?" asked Scorpio poet Benjamin Fondane. In general, you Scorpios have more talent than every other sign of the zodiac at doing just that: corralling wiggly, slippery things and making them work for you. This skill will be especially in play for you during the coming weeks. Your grasp on the elusive assets won't ever be perfect, but it will be sufficiently effective to accomplish small wonders.



Sagittarius (November 22 – December 21)

Sagittarian Calvin Trillin is a witty writer with a good imagination and a flair for inventive language. But back in school, he confesses, "Math was always my bad subject. I couldn't convince my teachers that many of my answers were meant ironically." You Sagittarians are authorised by the cosmic powers-that-be to borrow your style and attitude from Trillin in the coming weeks. So you shouldn't be fixated on mathematical precision and fastidious logic; your task is not to be conceptually impeccable and scrupulously sensible. Rather, you have a license to be extra lyrical, rhapsodic, and humorous all at the same time.



Capricorn (December 22 – January 19)

In 2011, an eBay seller produced a 19th-century photo that he said proved Capricorn actor Nicholas Cage is a time-travelling vampire. Although the character in the image did indeed resemble the Oscar-winning star, he rejected the theory, and emphatically declared that he is not a time-travelling vampire. Maybe that all sounds absurd, but you should know that you may soon have to deal with people's equally inaccurate and off-kilter theories about you. You should never take these things seriously or personally. Simply correct others' misimpressions and rely solely on yourself for definitive ideas about who you are.



Aquarius (January 20 – February 18)

If a partner or spouse is perpetually churning out fantasies of you in their imagination, they may be less than totally tuned in to the real you. Instead, they may be focused on the images they have of you—may be so much so that they lose sight of who you genuinely are and what you are actually doing. The same possibility exists for other allies, not only partners and spouses. They may be so entranced by their stories about you that they are out of touch with the ever-changing marvel that you are. That's the bad news, Aquarius. Here's the good news: The coming weeks will be a decisive time to correct such distortions—and revel in the raw truth about you.



Pisces (February 19 – March 20)

"Sometimes you win, sometimes you learn," writes Piscean self-help author John C Maxwell. His statement is useful, but it harbours a problematic implication. It suggests that you can experience either winning or learning, but not both—that the only time you learn is when you lose. However, this presumption isn't true. You're now in a phase when it's possible and even likely for you to both win and learn at the same time.

- **Big data,
disruption, digital
transformation.
Cool words.**

- We look beyond their
traditional definitions and
see solvable challenges that
need flexible solutions.



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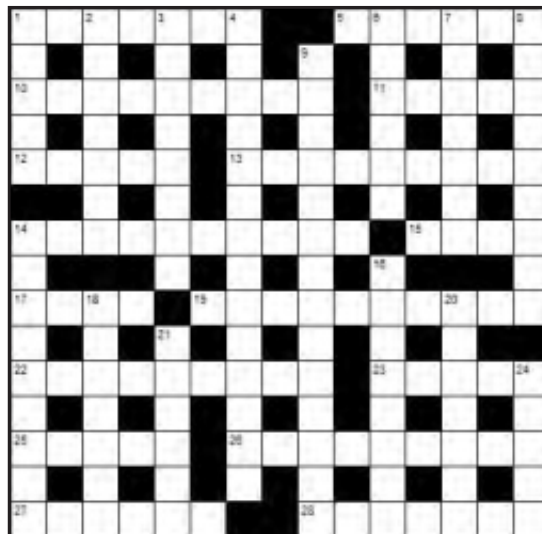
PUZZLES

ACROSS

- 1,5 Book culprit (7,6)
- 5 Devious hunter
- 10 A confession (2,7)
- 11 Keeping reserves (5)
- 12 Uninitiated porter (5)
- 13 Farm equipment (9)
- 14 Ground maize (6,4)
- 15 Cold seafood (4)
- 17,21 Staggered murder (4,6)
- 19 Vacation time (3,4,3)
- 22 Opera conductor (9)
- 23 Strong point (5)
- 25 Reactionary flab (5)
- 26 Novel out (9)
- 27 No section (6)
- 28 E-reader constituent (7)

DOWN

- 1 German poet (5)
- 2 Pocketing deposit (7)
- 3 Against afterthoughts (8)
- 4 Impressive work (14)
- 6 Applied expenses (6)
- 7 Wayfinder (7)
- 8 Poor returns (9)
- 9 Crime writer (6,8)
- 14 Stubborn boy (9)
- 16 Dress fastener (8)
- 18 Airline fare (7)
- 20 Good ancestry (7)
- 21 Mysterious case
- 24 Stunning jumper (5)



Easy

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

Medium

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

SOLUTIONS FOR THE JULY ISSUE



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easy

2	8	5	7	1	6	9	4	7
1	0	2	7	4	9	3	8	5
9	7	4	3	5	8	8	0	1
6	0	1	2	7	3	0	3	2
2	3	7	9	8	5	1	6	4
5	4	8	1	6	2	7	3	9
4	1	3	0	2	7	6	9	8
7	5	9	0	3	4	2	1	6
8	2	8	5	0	1	4	7	3


medium

9	4	5	1	7	3	0	2	8
7	8	0	2	4	0	1	5	
0	1	2	5	8	9	3	4	7
3	0	6	4	5	7	7	9	2
1	8	4	2	6	6	7	6	3
5	2	7	8	3	1	4	9	0
2	7	1	3	4	5	8	6	9
8	6	9	7	1	2	8	3	4
4	5	5	9	6	8	2	7	1

N	O	B	E	L	L	A	U	R	E	A	T	E	
Q	E	E	Q	A		E	N	L			T		
V	I	S	I	T	O	R		A	G	G	R	A	D
O	E	E	T	O	L	E	N	N					
T	O	R	S	O		W	I	M	B	L	E	D	O
N	I		O	S	F								
A	D	O	R	A	B	L	Y		P	O	L	Y	
U	R		F	C	Q	Q							
D	O	S	A	G	E		D	O	L	O	R	U	M
R		O		A	U		C	A					
A	N	Y	O	N	E	F	O	R		A	L	A	R
M		R	A		A	G		T		N	P		
A	Z	I	M	U	T		I	N	T	O	N	E	
S	V		T	A	E	I	Q	A					

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We extend our best wishes to
the  Magazine issued by
the Ministry of Interior on an occasion
The Magazine's golden jubilee



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