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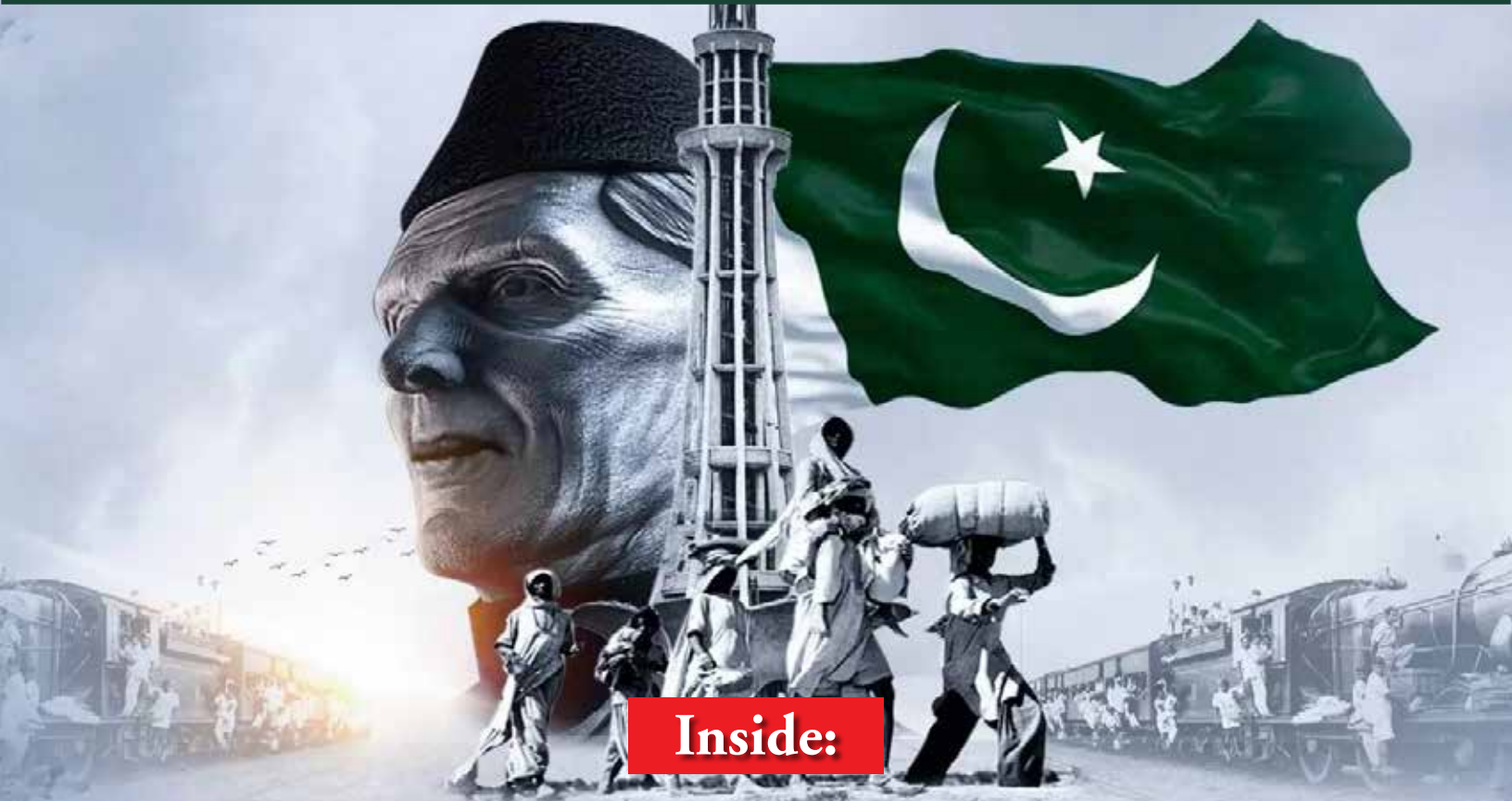
## MAGAZINE

Volume: 2 No 8 - August 2022



RS: 75/-

## 14th August Independence Day & Our Responsibilities



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# Happy Independence Day to all!

Congratulation in advance to the entire nation on the upcoming 75<sup>th</sup> Independence Day. The day when Pakistan came into being on August 14, 1947, following the end of the British Raj. This special day reminds us democratic struggle of our forefathers for securing a separate homeland for the Muslims of the sub-continent where they could fashion their lives according to their religious, cultural and social values.

This is a moment to reaffirm our pledge to continue pursuing the vision of the Father of the Nation-Muhammad Ali Jinnah. Let us pay tribute to all those sons of the soil who laid their lives while defending and protecting territorial as well as ideological frontiers of the motherland.

During the past seven decades of our journey, the nation has confronted with various challenges. Battled against odds both at external as well as internal fronts, fought bravely against scourge of terrorism. We reiterate, today, our pledge to remain steadfast and embrace every challenge holding the torch of “Unity, Faith and Discipline”.

Let us promise to ourselves, to serve Pakistan with wisdom and optimism.

Long Live Pakistan!.

Happy Reading from

The Editor

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# 14<sup>th</sup> AUGUST



## Independence Day & Our Responsibilities

By Prof Dr Muhammad Khan

Independence has broader meanings which include; the state of being free/ freedom from any foreign occupation or slavery or else achievement of right of self-determination. Independence is the blessing of Allah Almighty.

It is in fact value which grants sovereignty to our nation and gives us the freedom to live "according to our culture, customs and collective wisdom.

Independence attributes us with our basic human rights which are the right to live, freedom of movement, freedom of expression, right to do business, right to vote, right to contest election etc."

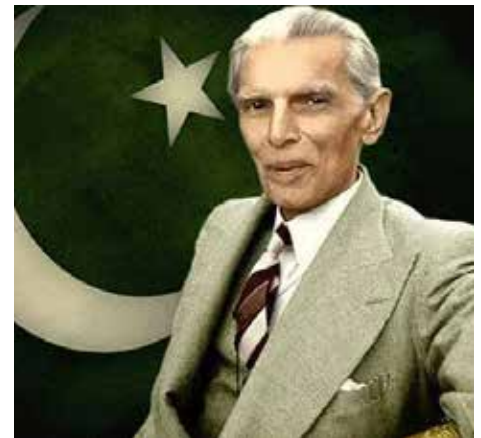
The forefathers of Pakistani nation had a paid huge price and unprecedented sacrifices for the independence of a separate homeland for the Muslims of South

Asia in the form of Pakistan.

Sequel to War of Indian Independence-1857, the Muslim population of India was alienated by Colonial British rulers and the Hindu majority.

This deep sense of alienation, discrimination and humiliation compelled the Muslims to think for their separate identity and ultimately a homeland of their own.

The Urdu-Hindi controversy-1867 was the first major event, which forced Muslim leaders like Sir Syed Ahmed Khan, a great advocate of Hindu-Muslim unity to take a different stance and different course of action. Hindus of Banaras demanded replacement of Urdu with Hindi and its Persian script with that of Devnagri script. Despite his efforts for reconciliation with Hindu leader-

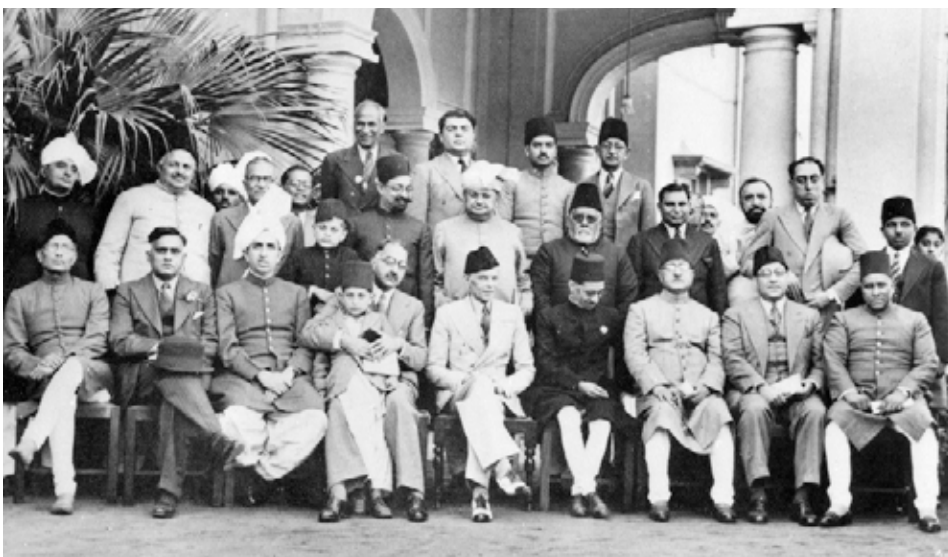


ship, Sir Syed Ahmed Khan had to say, "When even the language of a nation is not safe at the hands of other nations in a region, it would be unwise to continue living with them."

In the later years, Muslims felt disaffection and a continuous discrimination even at the platform of 'Indian National Congress' established to take care of political rights of native Indians.

Hindu leadership totally dominated this so-called liberal platform and used it for their political and socio-economic gains.

Establishment of All India Muslim League in 1906, the fourteen points of Quaid-i-Azam Muhammad Ali Jinnah-1929 and Allahabad Address of Allama Dr Muhammad Iqbal-1930, gave further impetus for the establishment of a separate Muslim identity and a separate homeland for the Muslim of India.



Pakistan Resolution (Lahore Resolution-1940) was a decisive moment and a milestone which paved the way for a Muslim homeland and in later years, Pakistan became the destination of Indian Muslims, living all over the subcontinent. Seven years from Lahore Resolution, on 14 August 1947, Pakistan became a reality. This indeed was the consequence of hectic efforts of our forefathers and painful history of discrimination from Hindu and colonial rulers.

Today, after 75 years of independence, Pakistan is facing a number of challenges. These challenges being faced by the state and society of Pakistan are even more crucial, uncertain, hostile and dangerous than our forefathers faced during the crucial Pakistan movement.

Today, the anti-Pakistan forces are more in numbers and lethal in effect. They have both covert and overt presence inside and outside Pakistan. These challenges are both internal and external having intimate connections and linkages with enemies of Pakistan. The elements of extremism, radicalization and terrorism are only their tangible forms.

The old rivals of Pakistan are now regrouping in a number of new forms and formats. The strategies, these forces are adopting are very treacherous, aiming to destroy the very basis of the state and society of Pakistan. These forces want to defeat and destroy the social filament and the ideology of Pakistani nation.

The social structure and ideological bondage of Pakistani society is being shattered through the promotion of ethnicity, sectarianism and radicalization.

The past two decades have witnessed

these tendencies in a more recurrent and rambling way. These factors have damaged the traditional coherence and harmony, the Pakistani society enjoyed for centuries.

Whereas, the rival forces could solely and gradually proliferate into the roots of the peaceful Pakistani society to create a fissure and exploit those subsequently, the political leadership, the religious scholars and intellectual and academics are found wanting in playing their desired role of maintaining the harmony and coherence in the society.

They could not develop a counter narrative against the quite visible strategies of the anti-state forces.

The Pakistani free media could neither conceive nor pursue a role it should have played for the promotion of national integration and social cohesiveness. Rather, at times, it acted as a tool for furthering those narratives, which ultimately harmed the national integration, deliberately or otherwise.

Through a number of military operations, the defence forces of Pakistan have destroyed the organised bases of militants; however, there still exists a mind-set and splinter groups, who can

find their way to cause sporadic bomb blasts and attacks.

The security forces, especially Pak Army deserve a special appreciation for these achievements. Since Pak Army and other security forces have played their part, there is a need that, political forces, the religio-political groups, the religious scholars, the academia and Pakistani society must play their role in the consolidation of the gains, defence forces have attained through combating militancy and destroying their organized bases.

Let's promise on the day of independence that, we will serve our beloved country Pakistan by all means. Let's reject all the internal fault-lines; ethnicity, factionalism, provincialism and sectarianism by becoming true Pakistani.

Let's utilize all our energies for the promotion of unity, development of our nation through educational excellence, social cohesion and harmony, development of youth, economic wellbeing of the country and, above all, through technological advancement in line with modern nations of the world.

Besides, let's defeat all the conspiracies being hatched against the state, society and ideology of Pakistan.







## Rekindling The Past & The Present

By Soha Nisar

This year marks the 75th year of Independence of Pakistan from the British rule. Broadcaster Mustafa Ali Hamdani from Radio Pakistan had the honour to announce news of freedom at sharp 11:59pm, 13 August, "Greetings Pakistan Broadcasting Service.

We are speaking from Lahore. The night between the thirteenth and fourteenth of August, year forty-seven. It is twelve o'clock. Dawn of Freedom." 14th August holds tremendous significance and reinvigorates the spirit of zeal and zest as the entire nation stands in solidarity and forgets all sorts of differences amongst themselves.

Annually, Independence Day is commemorated with traditional flag-hoisting ceremonies, change-of-guards at Mazar-e-Quaid, cultural events and patriotic songs. The country proudly celebrates the achievements in combat-

ing external and internal challenges; for instance, threats from hostile neighbour, terrorism and Covid-19 pandemic, and to name a few. It is apt to recall the sacrifices of our forefathers and pay tribute to all the heroes of our nation who laid down their lives to protect the ideological foundations for posterity. On this monumental day, we must revisit the ideals laid down by our founding fathers and face all adversaries with 'unity, faith and discipline'.

Quaid's vision of a 'democratic' Pakistan was based on equal citizenship, modernist Islam and socio-economic justice.

It must be realized that Islamic ideology of Pakistan must not be interpreted narrowly; instead, the Quran as a guide holistically accounts for law, politics, philosophy, social justice and commercial guidelines.

One must not forget the plight of the minorities and our brethren in Indian Illegally Occupied Jammu and Kashmir

who are continuously facing gross human right violations to this day. Rule of law must prevail where every citizen has the absolute right to freedom of speech and religion.

However, in order to realize these ideals, there is a need for economic egalitarianism which ameliorates poverty by accumulating foreign reserves via increased industrial and agricultural productivity for all nationals. Moreover, Foreign Policy must promote goodwill and peace, in accordance with the UN Charter. However, in the era of survival of the fittest, it is essential to build deterrence via nuclear and military power.

Last but not the least, as stressed by our Quaid, we must strive to promote education and civil services, in order to eradicate corruption and nepotism as well as promote patriotism for a prosperous society.

The rulers and citizens must join hands to lift the nation out of ruins. The institutions must become transparent and ensure strict adherence to Standard Operating Procedures. Energy crises must be resolved via atomic energy, food and water insecurity via agriculture and debt crises relieved with increasing exports. A successful foreign policy, increased GDP and democratic system that ensure freedom of speech, citizen participation and human development are prerequisites to Quaid's Pakistan.





# Afghanistan Crisis, Let's Invest in Humanity

By Shamsa Ishfaq

On 22 June 2022, Afghanistan was hit by a devastating earthquake which killed at least 1,000 people and injured hundreds, according to Afghan official sources. While the tragic devastation is indeed sad; the deepening challenge of climate change has evidently worsened the multiple crises facing Afghanistan.

Today, Afghanistan is among the most climate-vulnerable countries in the world. As per UN Office for the Coordination of Humanitarian Affairs (UNOCHA), about 29521 people were affected by natural disasters throughout Afghanistan in the first three months of year 2022. During the period, Afghanistan's six provinces experienced some kind of natural disaster. Around 23 mil-

lion people equal to about 55 percent of the population are at the verge of extreme hunger and nearly nine million of them are at the risk of famine.

Not only this, it is suffering its second drought in four years, along with an economic meltdown that is compounding the humanitarian situation in the country.

Over three decades of conflict, coupled with environmental degradation, sensitivity to changing weather patterns, lack of infrastructure and insufficient investment in disaster risk reduction strategies have made aggravated vulnerability of the Afghan people to cope with the sudden shock of natural disasters.

It is worrisome that these near-term climate impacts, if left unaddressed, will

Over three decades of conflict, coupled with environmental degradation, sensitivity to changing weather patterns, lack of infrastructure and insufficient investment in disaster risk reduction strategies have made aggravated vulnerability of the Afghan people to cope with the sudden shock of natural disasters.



only worsen the ongoing socioeconomic catastrophe, conflict and violence.

But unfortunately, the focus of the international community and even regional states has been on the status of the Taliban regime and her failure to ensure inclusivity and human rights, particularly the rights of women and girls.

Contrary to the developed West, the economy-stricken Pakistan has displayed an exemplary performance in mitigating both natural and humanitarian crisis of



Afghanistan. Reportedly, Pakistan has sent first relief aid carrying tents, Tarpaulin, blankets and lifesaving drugs for earthquake affectees in Afghanistan.

Prior to this, Pakistan has announced a humanitarian assistance package of five billion rupees for Afghan people.

In the last 10 months, Pakistan has sent 14945 Tons of humanitarian aid to Afghanistan via 694 trucks and 4-C130 planes under the arrangements of Pak-Afghan Cooperation Forum (PACF).

Establishment of free eye camps in Kabul and Khost, free treatment of Afghan children affected with Congenital Heart Defects (CHD), upgrading and funding for state-of-the-art hospitals in Logar, Jalalabad and Kabul are an added contribution. Furthermore, Pakistan is also assisting Afghanistan in capacity building in the fields of agriculture, banking, railways, military and diplomacy.

To top it, Pakistan's generous hosting of about three million Afghan refugees for last four decades, despite its own economic glitches, is an unparalleled contribution.



Not only this, Pakistan remained at the forefront to sensitize the world about Afghanistan's worsening humanitarian situation and need to address the issue collectively. In doing so, Pakistan has put aside its differences and graciously allowed India to send wheat to crisis-stricken Afghans via Pakistan.

Similarly, Islamabad has offered air and land routes to international donors for transporting humanitarian assistance to Afghanistan.

Pakistan is doing its bit for its brotherly country; however, it cannot alone address the grave humanitarian issue of its neighbour. It is time for the interna-

tional community to come forward and play its role to help the Afghan masses who have been victim of decades of war followed by humanitarian catastrophe in Afghanistan. It's time to invest in humanity and save Afghanistan.

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# Global Population Nearing 8 Billion

**By Dr Omer Javed**

Reaching a global population of eight billion is a numerical landmark, but our focus must always be on people. In the world we strive to build, 8 billion people means 8 billion opportunities to live dignified and fulfilled lives.' – Antonio Guterres, Secretary General of United Nations (UN)

It is quite alarming in terms of the pace at which global population is close to adding one billion people in just over a decade, since it was in 2011 that it had reached seven billion people, and by mid-November it is expected to reach eight billion people, as pointed out in the report 'World Population Prospects 2022' by UN, which was recently released on the World Population Day on July 11. The report pointed out in this regard 'The world's population is projected to reach 8 billion on 15 November 2022. Population growth is caused in part by declining levels of mortality, as reflected in increased levels of life expectancy at birth. Globally, life expectancy reached 72.8 years in 2019, an increase of almost 9 years since 1990. Further reductions in mortality are projected to result in an average longevity of around 77.2 years globally in 2050.'

In a related article 'A world of 8 billion: Towards a resilient future for all – Harnessing opportunities and ensuring rights and choices for all' published by UN, the pace of growth of world population over time– with forecasts till the end of the current century – was

summarized in these words 'It took hundreds of thousands of years for the world population to grow to 1 billion – then in just another 200 years or so, it grew sevenfold. In 2011, the global population reached the 7 billion mark, it stands at almost 7.9 billion in 2021, and it's expected to grow to around 8.5 billion in 2030, 9.7 billion in 2050, and 10.9 billion in 2100. This dramatic growth has been driven largely by increasing numbers of people surviving to reproductive age, and has been accompanied by major changes in fertility rates, increasing urbanization and accelerating migration. These trends will have far-reaching implications for generations to come.'

With regard to contributions in population growth by regions, a recently published article, highlighting on the UN population report pointed out 'Which countries are driving the world's population growth?' on this report by The Economist highlighted 'True, birth rates are falling and the population of

some countries is shrinking. But the UN thinks the number of humans will reach 8bn on November 15th.

India is expected to replace China as the world's most populous country next year. East Asia, including China, will soon shrink, but South Asia– India's region– will continue growing for decades. Europe began its demographic decline last year. By the end of the century Germany's population is expected to be less than 70m, lower than in the 1950s (in high-income countries, any population growth will come from immigration). But there will be many more Africans, in part because the region's population is still young.' The UN population report indicated in this regard 'In 2022, the two most populous regions were both in Asia: Eastern and South-Eastern Asia with 2.3 billion people (29 percent of the global population), and Central and Southern Asia with 2.1 billion (26 percent). China and India, with more than 1.4 billion each, accounted for most of the population in these two regions.'

TOP 20 LARGEST COUNTRIES BY POPULATION	
1 China	1,448,156,327
2 India	1,401,835,416
3 U.S.A.	334,100,038
4 Indonesia	278,184,771
5 Pakistan	227,934,622
6 Brazil	214,976,844
7 Nigeria	214,625,450
8 Bangladesh	167,330,172
9 Russia	146,033,198
10 Mexico	131,115,487
11 Japan	125,869,932
12 Ethiopia	119,693,117
13 Philippines	111,945,050
14 Egypt	105,499,699
15 Vietnam	98,745,350
16 D.R. Congo	94,139,558
17 Turkey	85,802,170
18 Iran	85,733,585
19 Germany	84,209,088
20 Thailand	70,077,530



The same article, highlighting the UN population report, indicated that Pakistan will be among those few countries contributing significantly to population increase expected for the 2050 mark, whereby it pointed out 'Sub-Saharan Africa's share of the globe's population will rise from one-seventh today to more than one-fifth by 2050. Just eight countries will account for more than half the rise in population expected by 2050: the Democratic Republic of Congo, Egypt, Ethiopia, India, Nigeria, Pakistan, the Philippines and Tanzania.'

Having said that, climate change and pandemics are likely to have a strong say, if serious effort is not made globally to stop this already unfolding phenomenon, whereby the existential threat of climate change is already accentuating the severity and frequency of many climatic disasters like floods, wildfires, heatwaves, rate of ice melting at the poles and glacier melting, water stress, among others. Consequences of a warmer world, of an average global temperature 1.5 °C above the present, are likely to be of immense negative impact, for instance, on population level and growth, global economy, and food security.

The latest report of the Intergovernmental Panel on Climate Change (IPCC) pointed out in this regard 'For global warming from 1.5°C to 2°C, risks across energy, food, and water sectors could overlap spatially and temporally, creating new— and exacerbating current— hazards,

exposures, and vulnerabilities that could affect increasing numbers of people and regions. Small island states and economically disadvantaged populations are particularly at risk. ...Poverty and disadvantage have increased with recent warming (about 1°C) and are expected to increase for many populations as average global temperatures increase from 1°C to 1.5°C and higher. ... At 1.5°C of warming, twice as many megacities (such as Lagos, Nigeria and Shanghai, China) could become heat stressed, exposing more than 350 million more people to deadly heat by 2050 under midrange population growth.

Karachi (Pakistan) and Kolkata (India) could experience conditions equivalent to the deadly 2015 heatwaves on an annual basis under 2°C of warming (Akbari et al., 2009; Oleson et al., 2010; Matthews et al., 2017).'

Having said that, a recent Financial Times published article on the UN population report indicated that in a number of countries population growth is likely to fall, as the article pointed out 'The populations of 61 countries are forecast to decrease by at least 1 per cent between 2022 and 2050, and the associated low fertility rates will also combine with better healthcare to accelerate the ageing of societies.'

The same article highlighted the falling population growth rate in Europe, as 'Europe's population shrank by 744,000 in 2020 and by 1.4mn last year — the

India is expected to replace China as the world's most populous country next year. East Asia, including China, will soon shrink, but South Asia— India's region— will continue growing for decades. Europe began its demographic decline last year.

largest fall of any continent since records began in 1950, reflecting a surge in deaths, a fall in births and lower net migration linked to the pandemic. However, the pandemic "is not the main factor", said John Wilmoth, director of the population division of the UN's economic and social affairs department. The fertility rate "has been quite low in almost all European countries for many decades and that means there aren't lots of young people", he said. Europe's population is expected to continue to contract until 2100, with Germany and other countries joining a trend already established in eastern and southern European countries such as Poland and Italy.'

The UN population report also highlighted the status of migrants, as it pointed out 'In 2020, Türkiye hosted the largest number of refugees and asylum seekers worldwide (nearly 4 million), followed by Jordan (3 million), the State of Palestine (2 million) and Colombia (1.8 million).

Other major destination countries of refugees, asylum seekers or other persons displaced abroad were Germany, Lebanon, Pakistan, Sudan, Uganda and the USA.' It, therefore, makes sense that these countries should be given some extra attention in terms of debt relief, and IMF special drawing rights (SDRs) allocation, given their higher fiscal burdens.





# Changing Role of Media

## Zulfikar Ali Bader

The role of media is very important in today's global village. In my childhood, newspapers used to be the only medium of publishing news of political activity, especially in the times of General Zia ul Haq's martial law. Beat reporters, news reporters, desks in-charge, editors and many people working in the newspapers were highly important at that time. They are still important but time has changed as the television channels have taken more importance because of the breaking news and live telecasts of events, sharing of information and press conferences.

The struggle for the restoration of democracy during martial law was very difficult and managing the people and running the political party was a difficult task. There was no mobile phone. No fax and no internet facility were available during that time. The immediate passing of the message to people living in different villages, cities or other parts of the country was impossible.

The way you could pass on the message was to post the letter, book a call on a landline number and wait for the call to connect, which had no time limit or send a telegram. So newspaper was a very important medium for the people struggling for democracy. At

that time, Pakistan People's Party was the main party whose workers were facing difficulties and giving sacrifices for the great task. I remember that people working with newspapers—either reporters or photographers—were given extra respect by my father. Most of them, despite the fact they are old now, are like family members till now. They used to work in the newspaper without any greed but for their respect and integrity. After the plane crash of Zia, newspapers became important for all the political, democratic and non-democratic forces.

This medium was important for a very long time even after licenses for new channels were given to the newspaper owners and others. Many people, especially elders, were very fond of Radio, which was also a very important medium for broadcasting important news via BBC Urdu and Voice of America Urdu service.

I remember it was the year 2002 before the elections when my father Dr Jehangir Bader was in jail during General Pervaiz Musharraf's regime. He was contesting the election from the camp jail Lahore as a candidate of PPP from the walled city of Lahore and I was running the campaign of my father. It was my first interaction with one of the private channels, which took my interview regarding the elections and current issues.

I had no idea how important these tv channels will be in the coming time. Soon, several tv channels were given the freedom of the press and were on air and doing what they were supposed to do.

These channels became businesses and like other businesses, they had their agenda—to make money as much as they can. Many people from the print media were allowed to be a part of the electronic media, which added value

*Now at this time, in the last few years, social media has taken a very vital position for sharing news and information, which is a new medium for all the people who have no access to print media or electronic media. This medium has its own space and a target market that every person in this world can access to this or write content or share the information either in writing or sharing it in person.*

*There is very authentic information on this platform but there is much fake news roaming around. It is for us to decide what we feel right and believe in.*



to their portfolio. Many new people, who were vocal and active in conducting or moderating the tv interviews, were brought on air and given the chance to play their roles.

This electronic media gave rise to many people many of them are still working and few of them have left. I also experienced working with a few tv channels for a couple of years hosting the live tv show on current affairs. I left the hosting because I felt the political environment was not suitable for me at that time. I interacted and worked with many talented and learned people. I felt at that time that not every person is a journalist. Whoever works in the field of electronic media does not become a real journalist.

Real journalists are those people who worked in print media and are still working for print, but adding value to their portfolio and now has been a part of the electronic media. There are many journalists who don't like to call those who have not worked for the print media real journalists. This is a debatable question that can be discussed some other time.

Now at this time, in the last few years, social media has taken a very vital position for sharing news and information, which is a new medium for all the people who have no access to print media or electronic media. This medium has its own space and a target market that every person in this world can access to this or write content or share the information either in writing or sharing it in person. There is very authentic information on this platform but there is much fake news roaming around. It is for us to decide what we feel right and believe in. People are not appreciating the rise of fake news and yellow journalism on electronic media. It is being highlighted on social media to give awareness to the common man in the country to decide between right and wrong or good and bad.



## Future of PhD's in Pakistan

By Dr Imran Ahmed Shah

In the age of globalization, the world bodies are very much focusing on quality based education and for this tangible purpose the developed and underdeveloped countries promote PhDs. A person holding PhD, grasps different qualities like wide knowledge, diversity, management, learning experience, patience and dexterity to deal with every challenge. Pakistan is a developing country which needs PhDs not only in different academic institutions but also in different disciplines.

PhDs are required to have the capacity enhancement by teaching as well as by research in universities. Higher Education Commission (HEC) of Pakistan is proposing number of programmes for higher education to enlighten our youths. But the PhD scholars are not provided desired postings and their postdoc programmes struck in the pipeline. The issue of unemployed and under-employed highly educated youth is common to most developing countries, and Pakistan is not accepted out of above list. According to a recent report which says there are 1,200 jobless PhDs across the country. Many of them hold doctorate degrees in highly specialized science subjects from the world's best ranking universities.

Most of them got admitted to these universities on merit scholarships and even they had burn their mid night oil to complete their degrees along their sweat to make their both ends meet in aboard. They had to work hard to obtain their degrees, and despite their best efforts to get jobs commensurate with high qualification, they neither have been absorbed in universities nor in industries or any other

concerned sector which is a sheer dilemma and pitiable condition. There is nothing surprising about this whole scenario because it is well known that matters of job are only dealt on the basis of either deep pockets, nepotism or favouritism where merit is ignored.

This shows that those who doctor their qualifications have a better chance of getting status-carrying jobs than those who have burnt the proverbial mid-night oil to attain higher education. The level of anxiety and frustration among the highly educated is a serious malady as it is affecting not only the educated minds but discouraging the acquisition of education and has always been major halt in the way of pursuing higher education as a whole. The unemployed PhDs have contacted all relevant fields of their degrees but their bid to get things righted have so far proved futile and have gone in vain. The quarters concerned say now several universities are facing financial crunch, so, they are unable to absorb PhDs. In the current scenario, educational system is trying best to meet the international standards by adopting novel and international trends imbued with academic plans. Such positive changes can be adopted and availed from the foreign graduates, who spare years to the developed and under-developed countries with their experience and exposure of the international universities. PhDs have bright future in Pakistan in the academia and industrial sector because this is an age of the specialization, where PhDs in different specializations like Information Technology, Engineering, Business Administration and Social Sciences can contribute in the development of the academia in the country.



# Are Banks on the Verge of Extinction?

By Hamza Kamal

Globally, financial institutions are rapidly evolving as consumers increasingly use fintech applications to conduct daily financial transactions from the comfort of their own homes. As a result, market capitalisations of nascent fintech companies such as Paypal are approaching those of traditional banks such as Goldman Sachs. Consumers are rapidly turning to digital finance apps due to the ease of access to technology, such as laptops and smartphones, as well as an increase in the use of e-commerce to meet their daily needs. Given this shift, traditional banks must act quickly to integrate digital finance applications into their business models or risk being outpaced by tech titans like Ant Financials and Apple shortly.

One of the key reasons for the rapid adoption of digital payment applications is the rapid rise of e-commerce, which is expected to surge from \$3.3 trillion in 2022 to \$5.4 trillion in 2026, as per a report published by Morgan Stanley. During the coronavirus pandemic, national lockdowns forced consumers to turn to eCommerce companies to fulfil their daily needs, from purchasing daily groceries to having food and luxury items delivered to their doorsteps.

Furthermore, eCommerce companies have been able to provide high-quality services to their customers as a result of improvements in supply chain capabilities and access to better internet connectivity, particularly in emerging markets where younger people make up a larger propor-

tion of the total population. These young folks are more tech-savvy and thus spend much more of their time online, creating a massive opportunity for online businesses.

In addition to the rise of eCommerce, access to technology products has never been easier. Smartphones and laptops are available at reasonable prices and with a variety of specifications to suit individual preferences. Furthermore, smartphones have made the integration of new software with hardware very simple, allowing consumers to enjoy the latest applications without having to constantly replace their phones. With each passing year, consumers are flooded with a slew of new fintech applications and use cases. Moreover, the growing popularity of the "buy now, pay later" concept is attracting a growing number of consumers to these applications. This is because the idea of purchasing products at lower mark-ups with the option of paying in instalments is very appealing.

Given the rapid advancement of technology and the younger generation's preference for digital products, now is the time for banks around the world, including those in Pakistan, to chart their next steps and pave the way for a digital future.

These institutions can accomplish this in two ways: for starters, they can acquire, merge, partner, or invest in other fintech firms; or they can build their digital platforms in-house. The first approach is being undertaken by banks across the globe. For example, JPMorgan acquired a fintech company called OpenInvest in 2021. The business model of OpenInvest revolves around providing investment solutions to consumers while taking a variety of environmental, social, and family values into account. Likewise, Citigroup and Goldman Sachs participated in an unbelievable 120 deals, combined, between 2018 and 2020.

Many banks are also partnering up with technology companies to put their strengths on the table and create innovative products catering to consumers'





financial needs. A good example of such a model is the two giants, Goldman Sachs and Apple, which have joined hands to bring new credit cards to the market. Under this partnership, Goldman Sachs will bring its financial and regulatory expertise to the battleground, while Apple will help the project with its technological prowess.

On the other hand, banks can take the opposite strategy and build their digital platforms in-house as well. The most important factor to consider for this strategy to work is understanding consumer behaviour to the point where a bank can forecast what a consumer wants even before the consumer recognises what he or she wants. This phenomenon is mind-boggling, but with the advancement in technology, the availability of big data, and the development of complex algorithms anything is possible. For example, when a customer applies for a car loan from a bank, the bank should begin



marketing personalised insurance plans to the customer. This is entirely possible for a bank to do, even if the consumer is new to the bank because data can be obtained and analysed from third-party sources.

Having said that, the second approach is relatively more difficult, in my opinion. This is because banks generally think in terms of income and expenses, whereas technology companies are inclined more towards innovative ideas and achieving the next big thing. Hence, the second approach is better suited for technology companies because, before success is achieved, an institution must be relatively more willing to bleed cash into these projects for some time. This characteristic is less common in traditional banks, which are more risk-averse and have risk management ingrained into their DNA.

Banks in Pakistan should also begin working on integrating digital financial applications into their traditional brick-and-mortar products because market dynamics are rapidly changing and one thing is certain: time does not wait for anyone. Looking back over the last few years, mobile subscribers in Pakistan increased from nearly 140 million in 2017 to nearly 184 million in 2021, while mobile broadband subscribers nearly doubled, from nearly 42 million in 2017 to nearly 99 million in 2021.

These figures clearly show that a majority of Pakistanis are technologically savvy and are rapidly gaining access to the internet. This rising adoption makes it almost inevitable for Pakistanis to at least try

products and services online shortly, if they haven't already, and eventually need innovative digital financial products and services tailored to their specific needs. If Pakistani banks do not act now, they will be running an already lopsided race and effectively digging their graves while reaping short-term rewards in the form of momentary profits.

Furthermore, the State Bank of Pakistan (SBP) also has a very supportive stance toward digital finance in Pakistan. In recent years, the central bank has also initiated various projects, such as the Roast initiative, which is a free instant payment platform that will eventually enable end-to-end digital payments between individuals, businesses, and government bodies. Furthermore, the SBP has also decided to issue five digital banking licenses. Hopefully, SBP has more projects in the works, and private banks also start planning for the future, which is fintech.

All in all, it is up to banks to decide which path they want to take, whether it is to acquire or partner with already established fintech companies, build their financial platforms in-house, or a combination of the two. However, the rapid growth and adoption of fintech have made it a phenomenon too disruptive to ignore.

As a result, traditional banks must decide whether to stick to their guns or adapt to change. Whatever they decide, it is important to remember that history has not been kind to companies that have been resistant to change.

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# Smoking vs Vaping; both are Injurious to Health

**BY Dr Zeeshan Khan**

There was a time when tobacco or smoking was not considered good for health at all; these were rare but with passage of time things keep on changing. Different forms of smoking keep appearing and youngsters also get affected with all these. Chewing tobacco and smoking cigarettes were the pioneers of those. Cigars are a luxury of the elite. Cuban cigars are famous and got made famous by Fidel Castro. Sheesha was also an injurious and notorious thing.

Now, in modern times e-cigarettes are literally replacing the actual and injurious cigarette smoking. The reason or lame excuse associated with e-cigarettes is, these have less quantity of nicotine or are tar free; though it is affecting human lives badly, obviously and ultimately.

The good thing is that the government is in favour of regulation and banning e-cigarettes and vaping. The real problem is its easy access and availability which is popularising it day by day. Most health experts also warn about vaping. Confirmed figures are still unavailable. Research is underway on bad and harmful effects of e-cigarettes, and this discussion might be continued. But one thing is clear that vaping is not good for health at all

Undoubtedly, addiction of any sort is a curse and bane. The increasing trend of vaping in Pakistani youngsters is leading to addiction. The clouds of smoking

can be seen during vaping around them although these smoke clouds are not formed by cigarette-smoking, but why is it getting popular?

When youngsters newly enter college, they adopt smoking as a fashion or style statement or to prove their worth among other youngsters and colleagues. According to figures, there are approximately 24 million smokers in Pakistan. Now, e-cigarettes are getting more popular day by day, especially among youngsters. Albeit it is also not problem free. Additionally, vaping is injurious to health. Although not enough research has been done about it, that does not make it safe or harmless. The people who are vaping, say that people are attracted towards it because its smoke is better compared to cigarettes, but the cloud of vaping is thoroughly harmful for human lungs because of the nicotine in it. Vaping includes vVegetable glycerin which is used in vegetable oils and propylene glycol which is used in drugs and foods for flavour and the third thing is nicotine.

Vapers find them easily digestible and not too harmful but in reality the things are totally deleterious. Moreover, those who vape say that it too has harmful impacts but it is not as harmful as cigarettes because by smoking cigarettes, with just two drags you can harm your lungs more than by vaping. Although this logic is out of this world. So, what differentiates vaping from cigarette

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smoking? Experts say that you can get rid of cigarette smoking by vaping, but it also has its own problems. If liberty is taken, it can be said that vaping can be a blessing in disguise for quitting cigarettes. There are approximately 41 million people vaping globally and it



is considered an alternative to cigarette smoking. But questions are being raised about vaping. How safe is it? What is behind a vaping illness outbreak in the USA? Its ban or limited use in public spaces are now also under discussion.

E-cigarettes look like normal cigarettes but they have different colours and flavours. Cigarette smoke has about 7000 different and harmful chemicals which can cause cancer, heart attack and stroke. Detailed data about vaping is limited for the time being, but experts do acknowledge that it has less harmful chemicals than cigarettes. The basic reason for less harmfulness is the absence of tar and carbon monoxide in e-cigarettes but it is also true that there is very little information available about chemicals present in e-cigarettes. Nevertheless, experts also opine that inhaling a chemical by heating it, is not good for health. Vaping can also create problems for human health and it is easier to consume vaping than cigarette smoking and may be due to it, it is getting more popular not only in young men but in women also. Vape does not get noticed as much as cigarette smoking. According to girls, they still can't vape at home. Others' stares sometimes make

them uncomfortable. Even some girls say that they have quit smoking cigarettes and vaping has helped them. They even vape before their parents. According to recent surveys, the trend of vaping in teenage girls and boys is increasing rampantly and experts explain different reasons for it.

Different researches indicate that mostly the age group between 12-17 is attracted towards vaping due to a kind of peer pressure which will establish them before their friends as a worthy person. Firstly, they vape. Secondly, they consider vaping experimental and thirdly, they start vaping for mental satisfaction which is temporary and when the nicotine starts to decrease in the body, its



worse effects start to appear. Vaping is a new phenomenon in Pakistan and its health effects are also unknown, so that's why it is also not rightly regulated in Pakistan. At present, vaping is prohibited in more than 40 different countries of the world or these countries have restricted its use, sale or import. But there is no ban or any specific law regarding vaping in Pakistan. In India, opposite to cigarettes, vaping is legal but sale of e-cigarettes is illegal. However, cigarettes are freely available. In Britain, the regulations regarding Vaping are most clear of all and they have even determined the quantity of nicotine and size of the container for vaping. In America, the regulations for vaping made by different states and even cities. At some places vaping is wholly banned but at some other places some flavours are restricted or online sale is restricted.

Rightly or wrongly, vaping is considered less harmful than cigarettes. Thus, some people incline towards vaping to quit cigarette smoking. Some smokers say that by vaping, they get rid of the bad smell from cigarettes, and nicotine quantity can be lowered according to desire. Chain smokers by using it initially, can give up cigarettes. They further find Vaping convenient and can vape at any place in the office or home. They found vaping discreet, although they are aware of its harmful health effects.

The government says that policy work is being done on minute details about e-cigarettes and vaping. There is a possibility that these may be banned or heavily regulated and indicated. It discourages e-cigarettes and vaping because international studies also proved that these are injurious to health.

As a health professional, I opine that the main ingredient is nicotine and both vaping and cigarettes have it. Nicotine is actually the main source of addiction whether a child, young boy or an adult uses it, and the addiction remains the same as normal cigarette smoking. Nicotine is a very powerful addictive substance especially for the young generation. If a teenager is vaping, the long-term effects are very harmful without any doubt. There must be a strong policy against Vaping and it must be banned as should be cigarettes.

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### Muhammad Umair Zeb

Finance and Tax Analyst

Muhammad Umair Zeb is Peshawar-based freelance journalist, columnist (Khyber Mail, The News Int, Business Recorder) & Finance and Tax Analyst

expenditures increased by 4.9 per cent to Rs9.57 trillion compared to the last fiscal year.

The share of debt servicing continues to increase in the government expenditures; was 34.4 per cent in FY 2022 and will be 41.2 per cent in FY 2023. The budget has maintained a significant allocation of funds for subsidies i.e. Rs 664 billion for FY 2023, without evaluating the output of previous subsidies.

On the revenue side, the government has set an ambitious target of Rs7.47 trillion as FBR revenues, though possible in normal circumstances but unrealistic in the current scenario. The share of direct taxes in total tax revenues is 40.6 per cent while the share of indirect taxes is 59.4 per cent.

The government has the target of collection of Rs855 billion as petroleum development levy, which will be difficult to achieve when international petroleum prices are high.

The government has also budgeted collection of Rs96 billion from privatization. Every year government includes the privatization of loss-making enterprises but remains unable to carry them out. The total loss of SOEs in 2019 was Rs143 billion.

For FY 2023, the government has budgeted overall budget deficit of Rs3,797 billion (4.9 per cent of GDP). In FY 2022, the overall budget deficit was set to be Rs3,420 billion (6.1 per cent of GDP) but it turns out to be Rs4,739 billion (7.1 per cent of GDP).

### ECONOMY HAS SLOWED DOWN DUE TO POLITICAL INSTABILITY

The 4th quarter of FY 2022 remained marred with political instability in the country, which contributed to deterioration in the macroeconomic indicators. Pakistan is currently facing challenges at the multiple fronts that will continue to exert pressure on the reserves and local currency.

Federal budget FY 2023 remains the most important policy development in the 4th quarter of FY 2022. The government has promoted budget as contractionary in nature but total





The government has adopted progressive tax system by raising the tax rates. According to Arthur BLaffer, a renowned supply-side economist and tax expert, taxes act like disincentives. The higher the tax rates, the lower will be the revenue collection and the higher will be the tax evasion.

The imposition of a Super Tax on the high-income earners, usually the entrepreneurs, will only discourage the expansion of businesses and will lead to stagnation of businesses.

The government has promulgated fixed taxes for retailers and service providers to generate revenues. The underlying reason behind this initiative is the acknowledgment of the fact that government remains unable to bring retailers into the sales tax net.

The imposition of fixed tax for specific businesses is actually discriminatory in nature and will create incentives for those retailers to keep themselves out of the sales tax net.

The inflation remains the biggest challenge for the government, which has endangered the survival of the lower-income groups. In the 4th quarter of FY 2022, the average YoY CPI inflation stood at 16 per cent.

The government, for the first time in history, crossed the Rs6 trillion revenue mark, which helped to curtail the fiscal imbalance. The revenue collection in the 4th quarter was Rs1.733 trillion as compared to Rs1,448 trillion in the 3rd quarter of FY 2022.

The higher government's borrowing to finance the public expenditures resulted in the accumulation of debt. The public debt (central government debt) accumulated in the first two months of the last quarter of FY 2022 (April and May) was Rs1.6 trillion as compared to Rs1.4 trillion in the 3rd quarter.

The foreign investment in Pakistan improved in the last quarter of FY 2022 despite the global uncertainty prompted by the Russia-Ukraine war and the re-emergence of pandemic, and political instability at home. In



April and May, the net FDI to Pakistan stood at \$312 million as compared to

\$170 million in the 3rd quarter.

The total private sector borrowing increased by Rs176 billion in April and May as compared to an increase of Rs143 billion in the 3rd quarter of FY 2022. The total private sector financing stood at Rs7 trillion till May 2022.

The performance of the country on the external front remained weak as indicators deteriorated and endangered the sustainability of the country. The government was able to slow down the speed of deterioration in the balance of payment crisis in the last quarter of FY 2022 with the current account deficit of \$2 billion in April and May as compared to the \$4.1 billion in the 3rd quarter.

Overall business environment deteriorated in the 4th quarter of FY 2022 due to political instability as manifested by drop of 3,855 points in KSE-100 Index as compared to the gain of 42 points in the 3rd quarter.

The State Bank of Pakistan has increased the policy rate but the aggregate demand remains unabated and inflation persists. This indicates the limitation of using the interest rate as a tool to curb inflation.

Therefore, the most effective counter-inflation strategy would be simultaneous reduction in government expenditures and money supply and a reduction in the tax rate which will prop up country's productive capacity.

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## Kitchen Corner

# Recipe for Oreo Brownies

### INGREDIENTS

- 1 measuring cup of all-purpose flour (Maida)
- Half a cup of cocoa powder
- 2 eggs
- 1 cup of milk
- 1 cup of crushed sugar
- 1/4th tablespoon of vanilla essence
- A pinch of salt
- 1/4th teaspoon of baking powder
- 1/2th a cup of oil
- 2 packets of Oreo biscuit
- Some crushed almonds
- Cooking chocolate (optional)
- 1 Dairy milk chocolate



### METHOD

- Take a big bowl and add two eggs to it. Now beat the eggs for 2 minutes.
- Add 1 measuring cup of crushed sugar into the bowl and beat until and unless its properly mixed with the eggs.
- Add 1/4th tablespoon of vanilla essence, and beat it again.
- Make sure to beat the mixture after every step properly.
- Now add one measuring cup of strained all purpose flour, and beat the mixture again.
- Add 1/2th measuring cup of cocoa powder and beat the batter.
- Add a pinch of salt and 1/4th teaspoon of baking powder.
- Add oil 1/4th measuring cup of oil into the and mix it well. You add the leftover 1/4th of oil if required.
- Now add milk slowly into the mixture and keep beating it till the right consistency.
- Make sure that your batter is neither too thick nor thin, instead its midway and should look like Nutella chocolate.
- Add crushed cooking chocolate for better fudge and taste.
- Add crushed Oreos and almonds as toppings.
- Once everything is mixed well together, take a baking tray and oil it properly with a brushed.
- Place parchment paper and oil it too, now out the batter into the tray.
- Put the tray into the oven, pre heated for 15 minutes at 100 degrees Celsius.
- Set the timer for 15 minutes, and check your brownies with toothpick, if it comes out covered with batter then let it cook another 10-15 minutes. If it comes out dry, give it 5 more minutes and then take out the tray.
- Let the brownies cool and then take it out of the tray, remove the parchment paper and cut it into equals pieces.
- Now for frosting, melt your dairy milk with some milk, sugar and cocoa powder added into a bowl. Microwave it for a minute and mix it altogether.
- Now put it in the frosting into the piping and frost your brownies, put them in fridge for an hour and your brownies are ready to be served



# Horoscope for The Month of August 2022

## Aries

March 21 - April 19

The august 2022 horoscope reveals that Aries will kick off the month in full force, mentally energized and motivated, you will have to put in a lot of hard work in your career but you will be rewarded according to your merits. You should make an action plan and follow the steps rigorously, otherwise, you risk losing everything.

## Taurus

April 20 - May 20

The pressure of every day routine may get you down. Pay attention to your health, keep a strict diet and get plenty of exercises. Expect a month of preparation for challenges soon to come. For some Taurus persons an exciting or unusual romance may occur with a person of different background. You may be the centre of attention in your social circle.

## Gemini

May 21 - June 20

You may be secretly conscious of your personal appearance or attributes now, wondering if you should change your looks to something trendier. Don't neglect your tasks or duties; others are relying on you at this moment. Try to keep a little time for your family. Increased financial activity is indicated. Utilize your energy constructively for the best results.

## Cancer

June 21 - July 22

A lucky month may be in store for you, place a bet, have a plunge or try your luck with speculation. Health takes a step in the right direction, providing you don't take on too much. Don't be too pushy or demanding with new romantic partners, you may be disappointed. A new opportunity or financial break suddenly enables you to find a smooth harbor soon.

## Leo

July 23 - Aug 22

Exciting and thrilling situations may arise now. Financial luck stems from your positive attitude. You may have an interest in further education. Career and home improvements give you a happy outlook. There are opportunities to advance your services to those around you this month. Any emotional difference can be reconciled. There is high chance of traveling abroad.

## Virgo

Aug 23 - Sep 22

Matters concerning real estate, secret investments or a confidential project should now be started. Watch your weight, diet and health, you may find yourself neglecting your body. Attend to those dental problems or seek medical advice for a specific problem, elective surgery is favored in August. You seem to be attracting a new type of person into your circle of friends.

## Libra

Sep 23 - Oct 22

A secret love affair or intrigue of a sort will fascinate you. Family affairs may cause you some added emotional responsibilities, or children may require greater love. People living overseas or at a distance may surprise you with a happy news, or you could have an interest in imports, or contracts. Be careful of those so-called friends who gossip.

## Scorpio

Oct 23 - Nov 21

In early August, Scorpios will experience a desire to learn something new, and their abilities prove to be superior. This month will be promising, the time is now for Scorpios to work on personal development and self-esteem. By mid month, you will have the opportunity to meet new people, make friends and even accomplish some long desired goals.

## Sagittarius

Nov 22 - Dec 21

You may be invited to a public forum, meeting or seminar, to enable you to have your say. An issue concerning education, career or travel will take precedence over lesser interests. A pleasant surprise may come your way concerning entertainment, holidays or social life. Be inventive in formulating schedules and agendas.

## Capricorn

Dec 22 - Jan 19

Close friendships seem to be missing you, your intuitive feeling may be sending out little love messages. You are self confident now, if can avoid operating totally out of egoism, all should go well. Business related matters opens up the door of opportunity for you. A good month for legal transactions, contracts, buying and selling.

## Aquarius

Jan 20 - Feb 18

In August, Aquarians are not in a mood to talk much. Nor do they want to go for walks or spend time with someone. Mistakes from the past catch up with them making this period less happy than it should be. However, love seems to find them too unrealistic when it comes to possessions, managing valuables or the ability to earn money.

## Pisces

Feb 19 - March 20

Financial interests dominate, a pleasant outgoing to an unusual place may be quite a thrill for you. Some will start a new relationship with a person of age or background difference. You will be in a loving mood around family and friends and they will want to be around you. Handle all funds gainfully; don't overspend on pleasures.





## Top 10 English Movies of the Month

### The invitation



It is a horror/thriller film. The plot of this film revolves around a young lady who discovers the shocking and bloody truth about her family's history while staying at a lavish estate.

### Day Shift



A hardworking father looking to provide for his daughter uses a mundane pool cleaning job as a cover for his true job hunting and killing vampires

### Nope



It is a horror and science fiction movie where two siblings who run a California horse ranch discover something wonderful and sinister in the skies above.

### Barbarian



This film's plot revolves around a young woman who travels to Detroit for a job interview and books a rental home. However, when she arrives late at night, she discovers that the house is already booked and that a strange man is staying there.

### Emily The Criminal



It is a thriller and crime story centred on Emily. A college graduate, saddled with student debt and unable to find work, becomes involved. Acting as a dummy shopper in a credit card scam and purchasing increasingly risky products with stolen credit cards

### Beast



The protagonist of the film Beast was a widow. Dr. Nate Daniels and his two teenage daughters visit a game reserve in South Africa managed by Martin Battles, an old family friend and wildlife biologist.

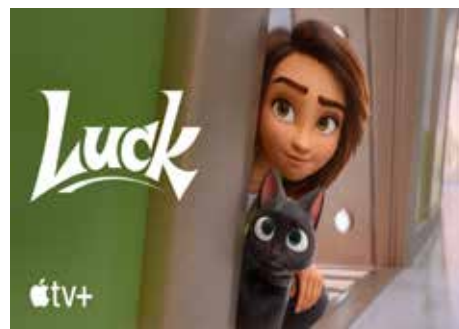


## Prey



A science fiction film about a skilled Comanche warrior who defends her tribe from a highly evolved alien predator who hunts humans for sport.

## Luck



A comedy film about Sam Greenfield, the unluckiest person in the world, who finds herself in a never-before-seen land of luck.

## The bullet train



An action/comedy film in which five assassins board a fast-moving bullet train from Tokyo to Morioka with only a few stops in between.

# Sofia Vergara

## Glamour Queen of Hollywood



Vergara entered the public eye at the age of 17 after a modelling scout spotted her strolling along the beach. When she left school to pursue her dream job in the entertainment world, she was a pre-dental student. She gained fame from the popular TV Show Modern Family on ABC series. Even when she rose to fame as one of Colombia's most popular television personalities, she still had to deal with many challenges. Sofia had to raise her son alone after getting divorced as a result of many hardships in life. She was also given a cancer diagnosis.

Sofia married Joe Gonzalez, her high school sweetheart, a year later when she was 18 years old. After two years, she gave birth to a son whom she proudly named Manolo.

The marriage, however, was short-lived. 1993 saw the end of Vergara and Gonzalez's relationship, and she then started a new life as a working single mother. Vergara came to Miami in order to chase and seize forthcoming, more profitable chances in the sector. Although Sofia's life was not simple, things took a devastating turn when her brother was killed during a failed kidnapping attempt. Her family followed her to Miami. At the time, Sofia was steadily gaining fame as the host of the Spanish-language game show *A que no te atreves* on Univision (I Dare You). When Sofia was told she had thyroid cancer in 2002, time and fate put her to the test once more. After having her thyroid gland removed, she successfully fought the fatal illness and entered remission. Vergara claims that the terrifying event made her stronger, and she openly displays and accepts her scars. She asked her son to create a Frankenstein scar on her using photoshop. Following the cancer crisis, her acting career took off beautifully, and she was cast in notable films like *Big Trouble* and *Chasing Papi*. As a result of these movies, Sofia became a well-known name in the acting world and was offered bigger parts in subsequent movies. She also excelled in the roles in *Madea Goes to Jail*, *Four Brothers*, and *Meet the Browns*. Sofia was nominated for an ALMA Award for her work in *Madea Goes to Jail*. In the Broadway production of *Chicago*, Sofia later played Mama Morton, a matronly and mature part who was originally played by Queen Latifah. Sofia was cho-

## The Duke



The plot revolves around a 1961 story in which a 60-year-old taxi driver steals Goya's portrait of the Duke of Wellington from London's National Gallery.

sen for the role because of the warmth and harshness she brought to the performance. After her character's popularity skyrocketed, prestigious award nominations for the Emmy, Golden Globe, and SAG quickly followed. Sofia and the rest of the ensemble earned the SAG Award for the Best Ensemble Cast, and the show won an Emmy for outstanding Comedy series. The inspiring tale of Sofia exemplifies the idea that persistence and hard effort are the two main ingredients in the success potion. The unwavering commitment and unwavering optimism in the face of adversity are what have shaped Sofia into the person she is today. One of the most paid actresses on US television, Sofia Vergara is listed by Forbes as the 32nd most influential woman. Awards: 2012 Glamour, Screen Actors Guild award, 2011 Imagen Foundation, Screen Actors Guild, NAACP Image award 2010 Screen Actors Guild award





When you ask ya parents a question and it turns into a lecture



"I DON'T get why I'm NOT loosing weight!"



When you flush the toilet and the water starts rising





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