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editorial

POWER OF FEEDBACK AT THE WORKPLACE

Feedback in organizations and business can be described as an on-going, opened, two-way communication between two or more parties. It should be descriptive and non-judgemental. It is a two-way communication about what has gone right as well as what has gone wrong. Thus, it can be defined as “a process which involves a two-way non-judgemental communication with the purpose of providing information about quality of work to enhance one’s ability.”

It has two main objectives:

- to appreciate the good/right things with logical explanations
- to identify the bad/wrong things and provide options to change them.

Feedback is an essential activity for helping new staff reach their maximum potential at their particular stage of training. Constructive feedback can be used as a tool for high quality learning and that in situations of incongruity between the actual and desired performances, the process of feedback may act as useful tool for students' growth and academic development.

Constructive feedback increases self awareness, offers options and encourages development. Constructive feedback must also possess features like being descriptive; timely; honest; useful; respectful; clear; issue-specific; supportive; motivating; action-oriented; solution-oriented; strictly confidential; trust-worthy; collaborative and informative.

• The features of the activity are further clarified:

"Feedback should be phrased in descriptive non-evaluative language; feedback should be well timed and expected. Feedback should deal with specific performances, not generalisations; feedback should deal with decisions and actions, rather than assumed intentions or interpretations; feedback should be undertaken with the teacher and trainee working as allies, with common goals."

• Standards of Constructive Feedback:

1. well-timed and expected (as early as possible and agreed between participants for their common goal/s)
2. based on first-hand data (without any intermediate source and through direct observation)

3. confidential (to maintain trust and respect)
4. quantity regulated (reasonable amount of information)
5. balanced (appreciation for good things and suggestions for improvement)
6. clear (in terms of goals, criterion and standards)
7. encouraging (for time, effort, positive beliefs encouragement for whatever is right or good, interaction and dialogues with peer and teacher)
8. helpful (for teaching and learning activities i.e. helpful in improving teaching and for achieving common academic goals)
9. opportunistic (with opportunities for raising current performance to meet standard performance)
10. purposeful (to plan a strategy, to improve results, to clarify standards, etc.)
11. relevant and tailored (according to needs and interest of an individual)
12. factual (based on actual performance rather than assumptions or interpretations)
13. descriptive (non-evaluative)
14. specific (focusing the observed and changeable behaviour).

- Feedback is conceptualized as information provided by an agent (e.g., teacher, peer, book, parent, self, experience) regarding aspects of one's performance or understanding. Feedback thus is a “consequence” of performance. It is information with which a learner can confirm, add to, overwrite, tune, or restructure information in memory, whether that information is domain knowledge, meta-cognitive knowledge, beliefs about self and tasks, or cognitive tactics and strategies.

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Ama Agyeman-Brafi
Secretary



SIC LIFE MALL INAUGURATED

A modern shopping mall dubbed SIC Life Mall, has been opened in the heart of the Central Business District of Accra.

The new shopping edifice, which was inaugurated by Chief of Staff, Mr. Julius Debrah, comprises 76 shops, 7 offices, 3 banking halls, a restaurant, 2 open rooftop terraces, 11 basement storage areas, a CCTV room controlling 75 cameras for maximum security and an 80-bay underground parking lot for patrons.

The multi-million Ghana cedi facility also has entry points, 5 staircases, 3 lifts, 6 escalators, 5 ramps for the physically challenged and a number of restrooms.

Opening the mall, the Managing Director of SIC Life, Mr. Aaron Issa Anafure, said the mall was set up to ensure maximum return on the investments of patrons of the company's products.

"As a leading life insurance company in Ghana, SIC Life has devoted itself to not only ensuring the security of the monies of our policyholders but also to ensure a profitable return on those monies



upon maturity", he said.

Mr. Anafure used the opportunity to assure the company's stakeholders of the resolve of the company to plan aggressively to develop its extensive portfolio of real estate, which include a proposed office complex at 7th Avenue, Ridge; a shopping mall, apartments, hotel and an office block on a 11.27 acre land in the Chapel Hill area of Takoradi.

He said other projects would be executed in Ho in the Volta Region,

and Noyhini in Tamale, among other places.

The Chairman of the Board of SIC Life, Professor Joshua Yindenaba Abor, expressed the hope that the company's new investment in the mall project would provide a convenient shopping experience for shoppers as well as boost the sales of traders and businesses thus contributing to employment generation in the country.





A True Friend for
Life

SIC Life
Absolute peace of mind

The official SUSU scheme with greater benefits

SIKA plan

1. The absolute convenience of door to door transactions from our experienced staffs.
2. Develop a savings habit.
3. Accumulated cash when you need it.
4. Appreciable interest.
5. Arranged loans to assist businesses expand.
6. Death benefits to beneficiaries.

This is a Diamond Rated Experience.
We are a true friend for life!



A Diamond Rated Experience

Awards in focus

The company had so many awards as a result of its diligent work during the year 2014. Among them are:

The Company was conferred with a Platinum Award at the Ashanti Financial Services Excellence Awards organised on 22nd August, 2014 under the auspices of Manhyia Palace in commemoration of the 10th Anniversary of the Ashanti Financial Services Excellence Awards. The award was conferred in recognition of its outstanding contribution to the economic development of Ashanti through the Company's enhancement of the insurance industry in Ashanti.

Most Outstanding Life Insurance Company of the year 2014 - Business Executive Excellence Awards

Sika Plan : Financial Product of the year 2014 - Ghana Made Awards 2014.

Gold Award conferred on SIC Life on 28th November, 2014 in the event of the 7th Ghana Business & Financial Services Excellence Awards organised under the auspices of the Ministry of Trade & Industry on the theme, Promoting Ghana's Economic Development.

We were adjudged the Most Security Conscious Life Insurance Company in West Africa during the 11th Edition of the Security Watch Africa Awards organised on the 27th November, 2014 in Dubai, United Arab Emirates.



SIC Life Honoured

by the Ministry of Education



SIC Life Company Limited has been honoured by the Ministry of Education at a ceremony held on the 29th of July, 2014. The certificate of honour was given to the company for being a Gold sponsor of the 19th National Best Teacher Awards.

The company has been supporting the National Best Teacher Awards since 2011 and is privileged to use this opportunity to assist the Ministry of Education in its objective of promoting professionalism and excellence among teachers. The Management of SIC Life also believes that honouring hardworking, selfless and dedicated teachers will also have a positive impact on the performance of students.

Speaking at the ceremony, the Minister of Education, Prof. Jane Naana Opoku-Agyemang expressed appreciation to all the companies that have been supporting the awards since its inception. She added that this year's awards will see

improvement in the selection process. The categories to be awarded will include: Best HIV/AIDS Practice School, Primary School, Non-Teaching Personnel among others.

Prof. Opoku-Agyemang urged all the companies who have been supporting the awards scheme to rally behind this year's ceremony slated for the 5th of October.

The Management and Staff of SIC Life congratulated all Teachers in the Country for their meritorious service in the various areas of teaching. As Market Leaders in the Insurance industry, SIC Life prides itself with its exceptional resolve for excellence and professionalism. It's for this reason that our company, as part of its Corporate Social Responsibility; annually supports the National Best Teacher Awards.

SIC Life has been supporting the National Best Teacher Awards since 2010 and is privileged to always use this opportunity to assist

the Ministry of Education in its objective of promoting professionalism and excellence among teachers.

As the CIMG Life Insurance Company of the year 2012, we understand the essence of motivating to achieve excellence. In line with this, SIC Life supported last year's awards, by donating 24 refrigerators to deserving teachers who are helping train our Nation's future gallant men and women. SIC Life has a long standing relationship with teachers and we are very appreciative of their loyalty to the company. We value their contribution to the development of Ghana and we are very much proud to be associated to them.

The company has no doubt that the awards have impacted positively on both the performance of teachers and students albeit the challenges they may face. We acknowledge their selfless dedication to Education in Ghana and we say "ayekoo" to all teachers in the Country.

19th National Best Teacher Awards





A True Friend for
Life

SIC *Life*
Absolute peace of mind

Take the distress out of your funerals

FINAL JOURNEY *plan*

Here in Ghana, funerals are one of the most important rites of passage and part of the family's obligations.

This funeral policy relieves bereaved families of the distress and embarrassment of poorly organized funerals due to lack of funds. You can avoid this by taking SICLife's Final Journey Plan.

This is a Diamond Rated Experience.
We are a true friend for life!



A Diamond Rated Experience

SIC Life Supports Surgery for a Defiled Girl



SIC Life Company Limited donated an amount of two thousand, one hundred and thirty-three Ghana cedis (GH¢2,133.00) in support of the surgery of a three year old girl who was defiled. The donation was in response to calls by the Daily Graphic and other media houses for funds to help complete the medical surgery for the girl.

According to the Daily Graphic, the little girl from Daboase in the Western Region was brought to the unit in January 2014 with a vagina and rectum injury due to sexual assault.

Dr. W. Appeadu-Mensah, a consultant at the Paediatric Surgery unit of KBTH in the company of Mad. Georgina A. Kumahlor and Mad. Harriet Odoley Klufio (Principal Nursing officers – Child Health department) received the money on behalf of the girl. The medical team expressed gratitude for the gesture and entreated other organisations to emulate the good work.

The donation came as part of Management's decision to make a significant impact on society since it is in the business of offering Absolute Peace of Mind for individuals and corporate bodies. The gesture was the company's widow's might to enable her to pass stool and urine the normal way.

SIC Life Tops Insurance Companies

(End Of Year 2014 Staff Durbar)

SIC Life Company Limited has been rated top in the insurance industry by the 2014 Third Quarter Insurance Industry Report.

"SIC Life leads with premium income of GH¢25,960,873 and a market share of 28 percent, as against its closest rival's 26 percent market share," the Commissioner of Insurance, Ms Lydia Lariba Bawa, announced.

Ms Bawa, who said this in a speech read on her behalf at SIC Life's end-of-year durbar and get-together in Accra, congratulated the management and staff of the company on "this sterling achievement in remaining number one for all these years".

The ceremony was also used to honour hard-working members of staff of the company.

Ms Bawa advised the staff to strive to perform better than ever, recalling that in 2013, the life insurance sector achieved a growth rate of 31 percent, and expressed the belief that there was room for further expansion and growth in the life insurance sector.

"Your performance in 2013 is laudable in terms of policyholder protection, shareholder benefits and management efficiency," Ms Bawa said.

She expressed the hope that SIC Life would support the various initiatives the insurance commission was introducing to ensure a sound and efficient insurance industry in the country.

Prominent in the initiatives, she said, was the Claims Payments Guidelines issued to enable the industry to regain public confidence in insurance transactions.

The Managing Director of SIC Life, Mr. Aaron Issa Anafure, announced that in the short and medium term, the strategic priority of the company was to become a profitable non-bank finance institution that was able to deliver sustainable and quality returns to shareholders by offering low interest and innovative products and services.

Mr. Anafure said the SIC Life TFL, which was a wholly-owned subsidiary company of SIC Life Company Limited, was licensed by the Banking Act, 2004 (Act 673) on July 27, 2010 to operate the business of a finance house.

Staff Durbar- Head office, Accra-Tema



Staff Durbar Takoradi







Staff Durbar Cape Coast



Staff Durbar-Techiman



SIC Life Donates Sanitation Equipment's to Local Government



The company donated equipments worth GH¢20,000 to the Ministry of Local Government to support the national sanitation day (NSD) exercise.

The items included 20 wheelbarrows, 100 wellington boots, 100 helmets, 500 nose masks, as well as 100 gloves, 100 shovels and 20,000 T-shirts.

During the presentation of the items, the Managing Director of the company, Mr. Aaron Anafure, said the donation was in response to an appeal made by the ministry to all Stakeholders in the country to support the national exercise.

He also said it was sad that some non-communicable diseases such as malaria and cholera were still a threat to the country when they could be easily prevented by keeping the environment clean.

Mr. Anafure also urged other corporate institutions to come on board to improve sanitation in the country.

Mr. Anafure said the company

would soon renovate the lift at the University of Ghana Business School to help the Physically challenged gain access to the building.

The then Minister of Local Government and Rural Government, Mr. Julius Debrah, lauded the company for recognizing the need to support the Ministry's sanitation agenda. He said after the roll-out of the NSD, some organisations had started supporting the project, and added, "we don't need money.

We want the items to work with and we will be glad if we are supported with equipments".

He said the third national

exercise would be held in the Ashanti Region and subsequently in the Northern Region as part of efforts to extend the exercise throughout the country.

Mr. Debrah said the NSD exercise in Kumasi would be held in honour of the Asantehene, Otumfuo Osei Tutu II, following his contribution to the national exercise since it began.

That, he said, was intended to encourage other prominent individuals to come out and support the exercise for the benefit of the country as a whole.

SOURCE: DAILY GRAPHIC



8th Triennial ASICA National Delegates conference

General Secretary's report from October 2010 to 30th June 2014

Venue: Atomic Ernegy Conference Room **Date:** 10th July, 2014

INTRODUCTION

Mr. Chairman, Guest Speaker, Managing Directors of SIC Insurance Company and SIC-Life Company, Management and staff of our two principals, distinguished guests, fellow salesmen of the noble profession, friends of the media, ladies and gentlemen, I am highly delighted for the honour and privilege I have, to report to you our stewardship from October 2010 to 30th June 2014.

Activities of the Agency force since our last National delegates conference at Shai-Hills over three and a half years ago have been challenging, exciting and eventful.

As National executives, we want to express our special gratitude to our most cherished hardworking Agency force, our esteemed clients and Management and staff of our two principals for their unflinching support during our tenure of office which ends God willing tomorrow.

Mr. Chairman, Guest Speaker, Managing Directors of SIC Insurance Company and SIC-Life Company, Management and staff of our two principals, distinguished guests, fellow Agents, I crave your indulgence to observe a minute silence for our gallant colleagues who passed away during the last three and a half years.

- Edward D. Impraim Cape Coast
- Alfred Agbanyo, Tema
- G.S Bekoe, Kumasi
- Oliver K. Mensah, Accra
- Irene Bedzrah, Accra
- P.K. Acquah, Accra
- K.N. Agyepong, Tema
- Godwin Ayivi, Koforidua

May their souls rest in peace

THEME

Mr. Chairman, the theme for this year's conference is EXCELLENT CUSTOMER SERVICE, THE KEY TO PROFITABILITY- THE ROLE OF THE AGENT.

The theme has become necessary as a result of the high competition in the Insurance Industry today and this theme is to encourage us as Agents to adopt excellent customer service to our potential and esteem clients in order to maintain our dominance in the industry.

It is my expectation that, this conference would come out with recommendations to our two principals on the

way forward to have an edge over our competitors.

OBJECTIVES

Mr. Chairman, the following are some schematic areas that we set to achieve:

1. To review and re-negotiate the terms and conditions regulating the operations of the Agency force
2. To review and renew the contract that existed between management and the individual Agents.
3. To set up Board of trustees in conjunction with Management to have oversight responsibility on our pension fund
4. To establish a welfare scheme for general business Agents.
5. To strengthen the membership of ASICA
6. To create wealth for ASICA through investment
7. To instill discipline and ethical standards in the Agency force
8. To let Management re-introduce our annual refreshment grant

MEMBERSHIP/ LICENSING OF AGENTS BY NIC

Mr. Chairman, distinguished guests, Fellow Agents, membership of ASICA is opened to only licensed Agents. However, current statistics indicate that, SIC-Life Company has in its books eight hundred (800) Agents whilst SIC Insurance Company has five hundred and eighty (580) Agents. The irony is that, 70% of these numbers are not licensed by National Insurance Commission. We are hereby making a passionate appeal to the insurance commissioner to make the requirements and fees flexible for the hardworking trainee Agents to have their operating license. This will motivate them into higher production.

CAREER PROGRESSION

Mr. Chairman, Guest Speaker, Managing Directors of SIC Insurance Company and SIC-Life Company, Management and staff of our two principals, distinguished guests, fellow Agents, during the period under review, some of our members got themselves enrolled into tertiary institutions and also it is significant to note that, about twenty gained admission into Ghana Insurance College and they passed their certificate exams with flying colours. A grand graduation ceremony was held on the 25th April,

2014 for the graduands. Special commendation goes to Mr. Stephen Kyeremateng of SIC Life for motivating the Agents to reach that height.

Above all we salute our National President Mr. Vincent Dorkpor for showing leadership by example and also excelling in the CII exams to be awarded Associate of the Chartered Insurance Institute-UK. We also congratulate you for attaining the NIC license to become a broker. We say Ayekoo

CHRONOLOGY OF EVENTS IN THE PAST THREE AND A HALF YEARS

Mr. Chairman, Guest Speaker, Managing Directors of SIC Insurance Company and SIC-Life Company, Management and staff of our two principals, distinguished guests, fellow Agents, on assumption of office late October 2010, we were confronted with the challenge of combining the administration of Agency activities and the sophisticated demands and expectations from our cherished clients. It is worth noting that, almost all the executives elected were amongst the top premium income producers in the two companies.

The first hurdle was to get SIC-Life Management to accept one executive body for the two companies. They needed their own life executives but fortunately, it was a 50-50 election. (50 percent from general business and 50 percent from Life.)

Management of SIC Insurance Company in our maiden meeting discussed with us how some of the benefits we have enjoyed over the years could no longer be extended to us. The suspension of our laudable pension scheme, motor bike and car loans as well as personal loans was another challenge.

On the ASICA front we realized that, the Association in its existence had only GHC 3,274.15 in its account with no investments at all.

Having realized the task ahead, we quickly constituted ourselves with a strategy to position ASICA as a major stakeholder to our two principals. We adopted a non-militant and non-confrontational attitude in dealing with our principals in our negotiations to the extent that, most of our colleagues thought we were 'in bed' with Management. It is said that, if you court the friendship of whirlwind you will surely have dust in your eyes. Having this in mind, we resorted to tactful negotiations and today, the positive results are here for all to see.

Suspension of Agents' Pension deduction

Mr. Chairman, old age is no respecter of persons and therefore once born, we should expect old age to come some day. In the days of Noah, men thought the rains would never come but they were bitterly disappointed. It is in the light of this that our predecessors vigorously pursued the former board led by the late professor I.M. Ofori to approve a contributory pension scheme where Agents contributed 10% of their monthly earnings with management topping up with 7.5%. This kind gesture by our principals served as a motivation to Agents which reflected in high premium figures. The four consecutive times that SIC won the Insurance Company of the year and subsequently being

ushered into the Hall of fame twice were enough evidence to indicate that, motivation of the sales force and staff leads to higher productivity.

It is against this background that the Agency force was highly demoralized when the then managing director of SIC Insurance Company, Mr. Benjamin Acolatse suspended the pension scheme without any explanation to the force.

Maiden meeting with SIC Insurance new board chairperson

Our maiden meeting held by ASICA executives and the board chair Mrs. Felicity Acquah was to discuss pertinent issues for SIC Insurance to maintain its dominance in the Insurance industry. We also took advantage to make a case for the re-introduction of the Agents' pension scheme and being a mother, she gave us hope by asking us to present a proposal to the board for consideration. The proposal will soon be submitted to the board and it is our hope that, the board of SIC-Life Insurance would also consider us by reinstating the scheme to make our future secured.

Refund of Agents 10% pension contribution

Mr. Chairman, Guest Speaker, distinguished guests, fellow Agents, upon series of deliberations with management of our two principals, we were able to see to it that all contributors to the fund got their refund. It was disappointing to know that all the monies collected were never invested into any fund therefore scanty interest were added to the proceeds.

We are appealing to our principals to fulfill their part of the bargain by paying us their contribution of 7.5%

Vote of no confidence

Few months after inducting us into office, whilst having serious engagements with management to come out with a new contract, a group of ASICA regional representatives in gross violation of the ASICA constitution issued a vote of no confidence in us without any justification of their motive. They managed to intercept six months cumulative dues of the association and with impunity, lodged the cheque into an unknown account at HFC Bank. For three months, the impasse went on, denying the Association the investment interest the dues might have accrued.

We owe a debt of gratitude to Mrs. Doris Nkani for stepping in with her arbitration skills for peace to prevail. Awo, we salute you for that kind gesture

Problems with SIC-Life Company

Tech-Life and SIC Insurance. Premia 10 softwares

Mr. Chairman, these two softwares introduced by our principals came with its teething problems and I must say came to worsen the fortunes of all Agents especially Life Agents. Executives engaged Life management in several meetings to address some of these challenges:

- Underpayment of commissions due to the systems inability to update deposit premium of new clients
- Synchronization of the Cibas software to Tech-life left data of Agents' clients incorrect
- Interchanging Agents' clients due to human error

- Staff not being conversant with software making it almost impossible to get in more clients
- Similarly, the Premia 10 introduced by SIC Insurance Company also came with its own implementation challenges.

Mr. Chairman, Management of our two principals, because the Agent's remuneration is tied to their premium income, we suffer and make a lot of sacrifices when we are faced with shortages and delays.

It is our hope that, in search for future softwares by our principals, they would consider lasting software that will not call for persistent changes to avoid these huge costs and errors.

Re-organisation of SIC Insurance Company departments

Mr. Chairman during the period under review, SIC Insurance Company re-aligned its departments into three sections namely; Retail, Broker and Corporate departments with each department doing its own marketing. Underwriting and claims settlement aspect of it, though laudable, it came with its own challenges to the Agency force.

The Marketing department that had oversight responsibility on our activities became malfunctioned. However, efforts from ASICA National leadership to Management to strengthen its Marketing wing proved futile and that gave way for our competitors to intercept most of our businesses especially the direct ones.

We are happy that, the Marketing department is back with a dynamic and hardworking Head of Sales and Marketing – Mr. Winfred Dodzie and his team working to address Agency issues.

Inadequate training given to the underwriting staff resulted in delays in issuing policies which made waiting period for both Agents and clients long.

Although the Agency force bought the SIC Insurance guiding principles that came with the re-organization that is TRUST, RELATIONSHIP, PROFESSIONALISM, RESPECT and SENSE OF URGENCY, the challenge of the Premia 10 software almost defeated this “Sacred promise” to our esteemed clients.

The grade of a centurion which used to be equivalent to a senior officer in the company is giving way for new promotional structure

- **HALL OF FAME AGENT** – An Agent whose annual production is equal to or greater than GHC 1,000,000
- **PLATINUM AGENT** – An Agent whose annual production is equal to or greater than GHC 500,000 but less than GHC 1,000,000
- **GOLD AGENT** – An Agent whose annual production is equal to or greater than GHC 250,000 but less than GHC 500,000
- **SILVER AGENT** – An Agent whose annual production is equal to or greater than GHC 140,000 but less than GHC 250,000
- **BRONZE AGENT** – An Agent whose annual

production is equal to or greater than GHC 100,000 but less than GHC 140,000

During the proceedings of this congress, deserving Agents would be inducted to their respective grades.

REVIEW OF EXISTING COMMISSION RATES

Research into the rate of commissions paid in the insurance industry revealed that SIC was less competitive. Executives therefore made a strong case for all the lines of business to be increased but only the commission rates in some selected classes of business were increased:

PRODUCT	EXISTING RATE	NEW RATE
MOTOR	17.5%	20%
COMPREHENSIVE	12.5%	15%
MOTOR 3RD PARTY	5%	7.5%
MARINE	12.5%	15%

The new bonus formular is also now in place to reward hardworking Agents at the end of the Agency year.

THE ECONOMY AND AGENCY ACTIVITY

Mr. Chairman, the macro-economic indicators have not been favourable to our selling activities.

High costs of inflation, Depreciation of the cedi, increased taxes and others have led to increased cost of business operation. The recent power shedding coupled with Bank of Ghana's policy on foreign currency, retrenchment exercises especially in the mining companies have all cumulated to militate against our turnovers.

NO PREMIUM NO COVER

Mr. Chairman, on 1st April, 2014 the National Insurance Commission in trying to do away with outstanding premiums in the books of Insurance companies came out with a directive of NO PREMIUM NO COVER. Though this directive is geared to resource the insurers, it has its challenges such as:

Reduction of sum insured in order to afford upfront payments.

Changing covers from comprehensive to third parties and sometimes not being able to insure at all.

The Agents who operate in Agency offices find it difficult to get their premiums before close of work and for that matter; there have been numerous challenges with this directive.

We would plead that, a possible review in some areas should be looked at. Loadings on Motor insurance policies which was supposed to be implemented by insurance companies did not have task force to see to its adherence and so became a challenge to SIC Insurance Company instead of being profitable. Most of the companies did not go by that. We hope that, this time the commission would

expose those who violate such directives.

Today, the industry players in their attempt to meet their corporate targets resort to unprofessional tactics such as price wars and undercutting premiums with ridiculous rates.

Paying commissions directly to policy holders especially corporate clients all in the name of "strategic Agents"

The phenomenon of Bancassurance is a challenge that the Agents encounter.

Mr. Chairman, despite these challenges the Agents have in no small way contributed about 40 percent of the company's premium as shown below:

AGENCY PRODUCTION OVER A FOUR YEAR PERIOD

YEAR	PREMIUM (GHC)	PERCENTAGE GROWTH
2010	16,050,239.24	-
2011	21,239,749.85	32%
2012	26,832,403.49	25%
2013	37,599,666.06	40%

ANALYSIS OF PREMIUM INCOME OF AGENTS PER AREA/BRANCH OFFICE BASIS JULY 1, 2012 – JUNE 30, 2013

AREA/ BRANCH	NO. OF AGENTS	PREMIUM (GHC)
ACCRA	314	16,535,930
TEMA	44	4,977,822.40
KUMASI	94	3,116,762.82
SUNYANI	19	1,525,017.03
TAKORADI	24	945,281.93
AFLAO	5	840,245.47
TARKWA	6	685,369.12
BOLGATANGA	5	604,170
HO	22	503,763.92
CAPE-COAST	10	454,367.80
KOFORIDUA	19	435,693.90
WA	3	422,008.74
TAMALE	7	330,472.49
AKIM ODA	3	222,779.51

It is obvious from the table above that, there must be recruitments in some of the branches and also the few Agents in those areas must try to grow their production.

NOTABLE EVENTS AND ACHIEVEMENTS

Mr. Chairman, Guest Speaker, Managing Directors of SIC Insurance Company and SIC-Life Company, Management and staff of our two principals, distinguished guests, fellow Agents, I am happy to list the following as our achievements in our stewardship.

- Successful completion of the terms and conditions regulating the Agency force
- Increase in commission rates for some classes of Insurance
- Completed work on a laudable Agent welfare scheme
- Negotiation for a new contract successfully completed for individual Agents to sign
- Grown ASICA funds from GHC3,274.15 to over GHC 80,000
- Secured over 50 pieces of SIC @ 50 cloths for productive Agents of SIC Insurance Company. The life Agents were also given SIC-Life cloth
- With the cordial working relationship with SIC-Life, we have been able to negotiate for the re-introduction of the refreshment grant for Agents end of year get-together
- By dint of hardwork, SIC-Life Company won CIMG Life Insurance Company in 2010 and 2012 and for the first time, ASICA was asked to accompany
- Management to receive the Award at the State House
- For the first time, members of ASICA featured in SIC-Life Company's 2014 calendar
- All Agents have been able to receive their pension refund with interest and successfully negotiated for all Agents to receive their annual bonus across board with no limit

Mr. Chairman, fellow Agents, for the first time, ASICA has contributed over GHC 10,000 to this conference.

CONCLUSION

Finally, all the issues raised in this report were done in good faith and without malice. Their solution thereon will enable us always be ahead of the stiff competition in the Industry.

To management of SIC-Life Company Limited, timely payment and an increase in the commission rate would urge the Sales force to excel in premium mobilization.

ACKNOWLEDGEMENT

Our heartfelt thanks go to our Managing Directors, Mrs. Doris Awo Nkani and Mr. Aaron Issah Anafure and their management team for the cordial relationship that has brought us this far.

To all our gallant sales force, thank you for allowing us to serve you.

Mr. Chairman, Guest Speaker, Managing Directors of SIC Insurance Company and SIC-Life Company, Management and staff of our two principals, distinguished guests, thank you for your time. I am grateful.

Long live Ghana, long live SIC, long live ASICA
May the good Lord bless us all.
Thank you.

Humbly submitted by
Samuel Kumi- ASICA General Secretary
10th July, 2014



ASICA Triennial Conference



Enhancing Staff Development



In its effort to remain the life insurance market leader, SIC Life Company Limited offered a training session to about nineteen (19) members of staff nationwide. It was aimed at imparting Basic Life Insurance knowledge to the members of staff with majority of them being new in the industry.

The training was held at the SIC Insurance Training School and was facilitated by the Human Resource / Administration Department of the company. The resource persons included well-trained persons with the requisite knowledge and skills from the various departments within the organisation. The programme began from 25th – 29th August, 2014.

It all began with an opening ceremony chaired by Mr. Aaron Issa Anafure, Managing Director who urged the participants to take the opportunity seriously. According to the MD, each participant should employ the chance to enhance their skills in the various fields of work within the company and as a stepping

stone for their future professional endeavours.

There were series of lessons amidst fun and socialization.

The training came to a close on Friday, 29th August 2014 with closing remarks by Managing Director and a report from the class representative, Mr. Kwabena Britwum.

The Managing Director in his remarks urged the participants to take the course seriously since that is a good way of securing their occupations. He continued that the course and a future advancement in the industry is prudent due to the infiltration of the banking professionals into insurance. Mr. Anafure also added that it was a great opportunity in order that the devil finds no work for their minds which are engaged.

The MD further challenged the staff to work tirelessly to increase the company's market share vigorously. He however did not downplay the role of information technology in increasing production. This he

explained that, besides gaining new businesses, it is imperative that customer retention programmes are employed. To do this he said, our technology needs to be reliable and to achieve a total customer delight.

He again added that, attitudinal change is needed in increasing our market share in an era where most life insurance companies are abreast with technology. He stated that, "your attitude will either bring in or sack clients. Bad news spread faster than good ones and some of the people may

even be mystery shoppers unknown to you".

Mr. Anafure then proposed name tags for members of staff as a better model for naming and shaming the bad nuts amongst us. He also added that performance appraisal will be collectively based than individual. This implies that each person's assessment will depend on the overall production of the entire.

Area/Branch office but not the individual's input. This he explained will create an atmosphere of collective responsibility and enhance the overall production since no one will be ready to suffer the consequences of another's actions.

In conclusion, the Managing Director stressed on the need to be each other's keeper so that there will be no leeway for embezzlement and misappropriation of funds and the need to work harder for the survival of the company and their personal job security.

STAFF TRAINING



Developing a Positive Attitude



Attitude is the sum total of the beliefs you have developed about yourself throughout your life journey, positive attitude allows individuals to have positive views about themselves and their situations. Attitude is more important than any other important element when it comes to ensuring successes.

Building a positive attitude in the process makes you easy going and enjoyable; you speak hopefully about everything, your job, your customers, your employees, your children and your own future.

Building a positive attitude makes you accept yourself and trust in your own abilities and skills, you will have a general sense of control over your life, and believe that, within reason you will be able to have control to do what you wish, plan and have expectations that are realistic, even when some of your expectations are not met, you will continue to be positive and accept yourself.

Developing a positive attitude practically is not easy, for example in an office, among your colleagues you hear rumors' being spread about you by a group of people, how do you put up that positive attitude, at that point you will feel uneasy, but don't take things too seriously or personally, you have to try to put up a positive outlook to be in a best mental state that will not affect the work process to dissatisfy the client.

Building a positive attitude makes you accept that new experience and mistakes are inevitable, and if something should happen, you can handle it and be alright, with that positive outlook. it will enable you to put yourself in the very best mental state to master that new situation.

- Avoid negative thoughts that can affect you, physically and mentally
- Never compare yourself with people
- Remind yourself that things are possible if you try hard enough
- Stay upbeat don't let other people drag you down
- Smile always and keep that beautiful smile on your face
- Forget about your past and think positive about the future
- Believe that you can create your own destiny
- No one can create and decide your future, you are responsible for your own future
- Keep your sense of humor, laugh at and with yourself when possible
- Be grateful with what you have

Natural enemy of negative attitude is Fear

Fear is the basic enemy of negative attitude, ignorance is the prime cause of fear, when one is not aware of facts that are needed to make decision, especially if thought consistently

dwells on doubt, inefficiency and failure, it virtually affects life negatively in every undertaking. People with negative attitudes intend to avoid taking risks because they fear failure. They will often put themselves down and depend excessively on the approval of others in order to feel good about themselves, such attitude retards personal growth.

How to overcome fear?

The shadowy presence of fear is dissolved by the light of knowledge, fear can be overcome if you investigate, pry, search, study, and learn, concerning all that you want to make intelligent choices on. That mental state will make you to be calm, cool, collected, composed, cordial and kind, you will stand up in every situation you found yourself, for others and in what you believe is right, you will not talk down to people to make yourself feel better.

Strategies for Developing a positive Attitude

Emphasize Strengths

Give yourself credit for everything you try, by focusing on what you can do and always applaud yourself for your efforts

Take Risks

Approach new experiences as opportunities to learn rather than occasions to win or lose. Doing so



opens you up to new possibilities and can increase your sense of self-acceptance. Not doing so turns every possibility into an opportunity for failure, and inhibits personal growth.

Use Self-Talk

Use self-talks as an opportunity to counter harmful assumptions, remind yourself that you can do everything effectively, it is possible to try to do things very well, and this allows you to accept yourself while still striving to improve.

Self-Evaluation

Learn to evaluate yourself independently. Doing so allows you to avoid the constant sense of turmoil that comes from relying exclusively on the opinions of others. Focusing internally on how you feel about your own behavior will give you a stronger sense of self gratitude and will prevent you from giving your personal power away to others.

In conclusion if you are positive-minded you will develop a positive attitude to become self-confident. People with self confident attitude

take advantage of opportunities that come their way, no matter what others may say. There are people who are extremely talented and abled but they lack self confidence and so fail to use or show their abilities and skills. Developing self confidence is not easy; especially if you do not think highly of yourself, if you want to build a positive attitude and become self confident, avoid things that will discourage you from gaining confidence.

Ellen Dzokoto - Kumasi Area Office

Anger Management in the Workplace



If your usual manner of making your point involves volume, and your body language unmistakably demonstrates your frustration or displeasure, you're a 'Yeller'. The Yeller cannot hold his anger and explodes regularly.

His emotions and lack of control can damage his career. This is because his uncontrollable anger becomes a hindrance to team work. Some can be totally out of control. They explode with unbridled emotions.

They rant and rave regularly and this frightens people. This generally makes them to be considered undisciplined, untrustworthy and unable to handle adversity or pressure. Maybe

that's not an accurate assessment, but people are entitled to their perceptions.

In some ways, a yellor is easier for employees, superiors and co-workers to deal with because they know what to expect. This extreme form of exhibiting anger can be suppressed by taking a walk, disguised cough while being angered, listening without interrupting and making notes of what angers you and the way forward.

A 'Seether' allows his anger to slowly boil inside him. He doesn't voice out his frustrations but allows them to build up. The seether loses sight of the ultimate goal and big picture. He gets side-tracked by minor annoyances and frustrations. A seether is often more difficult to deal with than a yellor. He can be passively aggressive, controlling and hard to read. He may be irrational and paranoid; feeling as though everyone is conspiring against him. When a seether turns into a yellor, his thoughts and actions are destructive and way out of proportion.

This can be prevented by reacting rationally, venting your anger and frustrations to a trust-worthy person, discuss with your boss to change job or reassign work schedule, exercise self-discipline.

Finally, if you can't control your anger issues, consider approaching a counsellor. Yellers and Seethers may be a treatable medical condition which needs the attention of a specialist. Try to improve your image to ensure efficiency and effectiveness at the workplace.

By our natural inclinations, we can get angry from time to time. Managing/controlling anger is what matters. Excessive anger causes health problems like blood pressure, pounding headaches, painful ulcers, and digestive disorders. It can seriously have an impact on your career.

Anger management issues might be hindering your work performance and reducing your opportunities for advancement. It's important to recognize the signs and understand how to control your reactions. If you answer "yes" to three of these questions, then you may be having a challenge of controlling your anger.

- Do your colleagues often tell you to relax
- Are your colleagues afraid to give you bad news?
- Are co-workers reluctant to work with you?
- Have you been reprimanded about how you deal with confrontations?
- Is there usually a need for a mediator in "discussions" with colleagues?
- Does criticism makes you defensive and angry?
- Do you lose focus on the task at hand when you get angry?
- Do you often have an outburst, and find yourself apologizing later?
- Have anger issues ever been mentioned in your Performance Review?



Experiencing God's Goodness & Mercy

Rev. Johannes Gameklu - Chief Sales Executive

(Exodus 33:18-19, Exodus 34:6-7, Psalm 23:1-16, John 1:14-17, Psalm 86:15-17, Psalm 103:3-14, Lamentation 3:22-23)

Introduction

(Exodus 33:18-19, Exodus 34:6-7, Psalm 23:1-16, John 1:14-17, Psalm 86:15-17, Psalm 103:3-14, Lamentation 3:22-23)

3. Definition – Goodness/Mercy (What's The Meaning)

a) Defining Goodness – The stage or quality of being good (admirable, virtuous), generosity, kindness, moral excellence, piety.

b) Mercy – compassionate treatment of or attitude towards offender; adversary, etc. who is in one's power or care, clemency, pity. (the Collins English dictionary by William T. Mcleod – 1986)

c) Biblical Definition

When God revealed himself to Moses on Mount Sinai, He describes Himself as overflowing with goodness. This is one of the most significant words that describes God's character (Psalm 13:5). It is often translated as mercy (Psalm 6:4); and sometimes as loving-kindness (Psalm 17:7). The basic meaning of the word is "Loyal love" or "Steadfast Love". It refers to God's loyalty and faithfulness to His covenant (Lamentation 3: 22-23).

This love is very similar to marital love; a love that is obligatory because of the marriage contract but still intimate and voluntary. Prophet Hosea's actions towards his "unfaithful wife" are a striking picture of God's "Faithful love" for the people of Israel (Hosea 1:1-3; Hosea 2:19, 20, 3:1-5). So as the dictionary definition goes, these are the total

attributes/virtues embodied in our living God or are the essence of God's nature. In the new testament, this characteristic of God is described and revealed in Christ Jesus.

NB: Moses emphasized God's Law and Justice, but Jesus Christ highlighted God's goodness, mercy, love, faithfulness and forgiveness. He is a good and merciful God who gives good things to all his creatures (Psalm 100:5, James 1:17). Our God is not only good and merciful, He is our good shepherd; great shepherd (John 10:11, Hebrew 13:20) so let us follow him.

As the Lord is the good shepherd, we as his sheep and obedient followers must be wise enough to follow the great one who will lead us in life through our journey to enjoy good things; compassion and loving-kindness forever (Psalm 23:6).

4. The Significance Of God's Goodness/Mercy

As Christians, we must trust God in all our endeavours. He is good and just. We too can know this God and be assured of His presence. He has revealed himself in His creation and in His word. Our God is even more than the owner and creator of everything.

Though after our deliverance, rescue and redemption from the slavery of sin/oppression, the Christian faces challenges, struggles and uncertainties, we must not give up hope. We must never allow unpleasant circumstances to turn us away from trusting the goodness and mercies of our living God. Like the Israelites who for several years were

enslaved/oppressed in Egypt, God heard their cries and rescued them; and by His goodness and mercy led them himself for 40 years in the wilderness and later crossed-over the Red Sea to the Promised Land.

Brethren, we also, can be confident that God still hears the cries of His people, just as He delivered Israelites from their captors. He sent Jesus Christ his only beloved son to die on Calvary's cross to deliver us from sin, death and evil. Our implicit faith in God's goodness, mercy and faithfulness must govern our lives (Exodus 33:14-19, Exodus 34:4-6, Nehemiah 9:9-23, Roman 9:15-18).

5. The Believer Experiencing God's Goodness And Mercy – (Forsake Sin And Worship The Lord In Spirit And In Truth)

Moses in his walk with God wanted assurance of God's presence with Him and His people. Also, He desired to know His glorious presence. What is God's glory? It is His character, His nature, His way of relating to His creatures. NOTE WELL that God did not give Moses a vision of His power and majesty, but rather of His love. God's glory is therefore revealed in His Mercy, Grace, Compassion, Faithfulness, Forgiveness and Justice. God's Goodness, Love and Mercy are truly wonderful and we benefit from them. We must as Born-Again Christians respond positively and give glory to God when our character and actions resemble His. We must live a life worthy of praise to our God.

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Commercial Buildings Insurance



The Insurance Act 2006, Act 724 requires that all private commercial buildings and private commercial buildings under construction are insured with an insurer against the hazards of collapse, fire, earthquake, storm and flood, and an insurance policy issued for it.

Commercial Property Insurance is used to cover any type of commercial property. It protects commercial property from such perils as fire, theft, collapse, public liability, natural disaster and the like. This type of insurance covers a variety of businesses, including manufacturers, retailers, service-oriented businesses and not-for-profit organisations.

It essentially provides the same kind of protection as property insurance for consumers. A private commercial building, under the law, includes educational and medical premises, hospital facilities, shops and premises, or offices for the transaction of all forms of businesses.

The National Insurance Commission and Ghana National Fire Service are to deepen collaboration in enforcing compliance with the Act.

A certificate of insurance with security features will be issued as evidence of the insurance, and must be displayed or produced for inspection by the relevant authorities. A certificate, red in colour, is issued for completed buildings, whilst a blue colour is issued for commercial buildings under construction.

The National Insurance Commission (NIC) and the Ghana National Fire Service (GNFS) have made frantic

efforts in the past and currently to deepen education and enforce compliance.

The GNFS Task Force has been commended on many occasions for its assistance, which is presently checking on all commercial properties in the national capital to comply with the provisions of the insurance law on compulsory fire. This was expected to be extended to the other regional capitals.

Buildings under construction must also be insured and offenders are warned of prosecution of property owners who refused to comply with the policy. Nationwide's business commercial property insurance can protect your business from a minor hiccup to a major financial loss. Whether you own your building, lease your workspace or work at home, business property insurance protects your business' physical assets.

For example:

- A fire could destroy your building and the contents inside.
- A burst water pipe could damage your documents, drawings or other valuable papers.
- A storm could damage your outdoor sign.

The public is entreated to attach the seriousness with which motorists see motor insurance because of the police officer should be the same way commercial property insurance for the fear of the fire officer.

THE FINAL JOURNEY

Elvis Joe Annan: Insurance Sales Executive Coach

SICLIFE ACCRA OFFICE

elvisjannan@yahoo.com



In paying tribute to my late mother; "I remember my mother for those difficult and happy days we journeyed" and Goodbye was the saddest word for me, my brothers and sisters to say to our dear mother as she embarked on the final journey.

In the passing of a close relation, unconsciously one assumes that the rest of the family members; either parents, children or spouse do not only face emotional breakdown but financial ruin as well.

Thinking of the things we do for love, then one also thinks of giving a befitting burial to a loved one when they embark on their final journey [death].

The emotional breakdown; the intangible cost we bear when a relation passes away is given to everyone naturally and it only needs expression. But the tangible cost which is financial, is where the challenge is.

The other mystery is that, as to when one would lose a relation is never known to any of us. This means it may happen when you are either

ready financially or not. Again, whether ready or not, once a relation passes away, that relation needs to be buried and our finances always have alternate uses; be it rent, clothing, utilities, feeding, school fees, medicals etc.

Funerals can be expensive, because of all the different items and service charges you will need to account for. For example, a typical funeral cost may include:

- Funeral undertaker's fees
- Casket and mortuary fees
- The Transport and Hearse
- Cost of a cemetery plot, head stone and digging fee
- Flowers
- Food and drink for the wake
- Music, chairs, tables and canopies.

In fact, if you or a relation passes away, you or your family could spend anywhere from Five thousand Ghana Cedis (GH¢5,000.00) for low profile (basic) funeral to as much as Thirty-five thousand Ghana Cedis (35,000.00) for something more elaborate. This is where Funeral Insurance can help.

Funeral insurance provides you or your family with a lump –sum payment when you or your relation passes away. This money can be used to finance the funeral cost and any immediate expenses.

Depending on the level of cover, one chooses the family or the beneficiary (ies) could get payout within five working days having submitted all the needed claims (benefit) processing information.

The claim processing documents may include; genuine death certificate, medical report, mortuary report and receipts, photo identification card of the deceased and that of the beneficiary, affidavits or attestation of the death and the funeral insurance certificate.

A resident Ghanaian between the ages of eighteen to seventy four (18 - 74) years should find a funeral insurance provider to talk to or purchase one. That means the entry age requirement, benefit and package varies from provider to provider.

For example at SIC Life Company, for individual funeral insurance cover the age ranges from eighteen to sixty four (18-64) years. The maximum initial face value (sum assured) an individual can purchase is Five thousand Ghana cedis (GH¢5,000.00) which can be reviewed within five (5) year intervals.

Again, SIC Life Company provides funeral insurance for the nuclear family which can be extended to cover parents and parent in-laws. In this type, the ages of the two children of the primary assured (the person who bought the funeral insurance) who gets free cover under this insurance must be between the ages two to eighteen (2-18) years.

It is easy to get immediate cover. You do not need medical check. Funeral insurance may have waiting period as that of SIC Life final journey plan has a waiting period of six (6) months. Funeral insurance may also have money-back guarantee if you



change your mind within thirty (30) days of the policy period.

Many funeral insurance policies have the increasing term future, increasing premiums, which means your premiums, starts low and increases as you get older. Because your premium depends on your age and face value (sum assured), it means you could end up paying your highest premiums in retirement when your budget may be tightest. If you find it difficult to afford the premium at this stage of your life you may have to give up some or all of your funeral insurance cover.

Some funeral insurance policies offer level premiums, where your premium stays the same as long as the insurance provider does not

review the premium rates for the product or you also do not increase your face value (sum assured). This means your starting premium remains the same and you have the comfort of knowing that your premium will not go up because of your age.

SIC Life Company final journey funeral insurance offers level premiums which are guaranteed never to go up as long as your policy remains current (the same) and as long as you do not make any changes to your cover. Final journey funeral insurance has an automatic Lifetime Protection Promise feature. That is if you buy individual or family extended funeral insurance you do not pay any premium after

retirement thereby giving you a peace of mind. This is what a diamond-rated stands for; giving its valued policy holders absolute peace of mind.

Keeping money aside for funeral costs allows you and your family to focus on celebrating the life of the departed, rather than worrying about how to pay for the funeral. That's why funeral insurance is something we should all think about.

So if you are looking for ways to help maintain your family's financial security after you or a relation is gone, final journey funeral insurance can be a simple and effective way to help protect them. Think of it as a final gift to your loved ones.

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Experiencing God's Goodness & Mercy

6. Conclusion

I urge you to take note of the following carefully and experience absolute Goodness and Mercies of our living God. "Many people think the God of the Old Testament is a God of wrath, only to be feared. These words from God revealed to Moses, David and Paul, the very Heart of the essence of God's nature (Exodus 33:19); Psalm 5:11-12; Psalm 23:6; Hosea 1:10; Hosea 2:23 and Roman 9:19-26). What do we learn from these assurances to Moses?

- I) God is Good, merciful, gracious, loving and forgiving
- II) Do not accept anyone's argument that the God of Old Testament is merely vengeful.
- III) Instead, remember that God is "slow to anger" and his love cannot be diminished ("For His Mercy shall endure, ever faithful, ever sure") or they are "new every morning, Great is your faithfulness Oh Lord..." (Lamentation 3:22-24). Even in God's wrath, He remembers to be good and merciful. It is new every

morning; every day in our lives, God's goodness and mercy presents us with a new opportunity/privilege to discover and experience more of God's love.

Even in the midst of terrible sorrow – (Shadrach, Meshach and Abednego; Daniel, Jeremiah, Paul and Silas, Peter and John the beloved) said great is your faithfulness in our living God. Brethren, this is the heart of the book of Lamentations. The comforting, compassionate character of God dominates the wreckage of every human endeavour, institution and office. Our God remains full grace and truth in every situation (Psalm 78:38; Exodus 34:4-7, John 1:14, Isaiah 33:2).

My beloved – finally, seek the face of God's glory, have continuous relationship with Him always and His presence will be your joy in life.

Although your face may not be radiant as that of Moses, but if you devotedly read your Bible, meditate on it, spend more time on prayer, you would have such an

effect of your life that people around you will know that you are in the Lord. How often do you spend time with God? For surely his goodness and mercy shall follow you all the days of your life and you will be endowed with eternal blessings and joy of God's presence (Psalm 21:4-5; Psalm 34:4-5)

My precious brethren, I commit you into the hands of the Lord. May His Grace be sufficient for you. Receive His Goodness, Mercy, Love, Splendour and Holiness be your portion forever – Amen.

Happy and Blessed New Year to you all the Saints in His vineyard.

May you be decorated as a King and Queen in His Kingdom.

Shalom! Shalom!! Shalom!!!

References:

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Forgiveness

according to the

Lord's Prayer

The Lord's Prayer *"forgive us our trespasses as we forgive those who trespass against us"*



The Lord expects us to forgive those who trespass against us to merit His forgiveness. If you do not forgive your neighbor who trespasses against you, God will not forgive you your sins. You need to forgive to be forgiven. Love your enemies and pray for those who hate or persecute you. Don't pay evil for evil. Don't retaliate when hurt but rather bless them and God will bless you for that. When people say hurtful things about you, God wants you to bless them and God will bless you.

"and lead us not into temptation, but deliver us from evil"



The reason why the Lord wants us to forgive is that, when you forgive, you are released from emotions of anger, bitterness, evil thoughts and actions. If you do not forgive the one who hurt you, you will be more hurt. The anger, emotional torture is on you. The person might not know that his/her action has left you in hurtful state and you alone will suffer alone in pain. The evil spirit uses others to upset us. Unforgiveness leads us to doing other negative things against ourselves or other innocent people. That is why we call on the Lord to deliver us from evil. The evil of unforgiveness and its consequences. You need to forgive yourself too. What do you forgive yourself for? You can be guilty of your trespass on others, the denial of others of your

love and care, the mistake you made, the failure in certain aspect of your life.

These are things that can disturb your peace, thoughts and social life and you need to overcome these by speaking to your mind and spirit that you are a fallible being.

Unforgiveness dislocates us from the presence of God.

We don't know when we will die, we should always make the effort to forgive ourselves that pave way for the forgiveness of our trespassers so that we can always have God in our presence. When Jesus was asked "among the ten commandments, which one is the most important?" the Lord said in Mark 12:30-31: "And you shall love the Lord your God with all your heart, with all your soul, with

all your mind, and with all your strength". This is the first commandment. "And the second, like it, is this:

"You shall love your neighbour as yourself". There is no other commandment is greater than these, said the Lord".

Is there anybody who loves and doesn't forgive others? Where there is love, there must be forgiveness.

Gordon Tunaba
Audit & Inspection Dept

First aid for Shocks

Shock is a life threatening condition that can result from a large burn, losing a lot of blood, severe illnesses, dehydration, or severe allergic reaction. Heavy bleeding inside the body although not seen can also cause shock.

Signs of shock:

- weak, rapid pulse (more than 100 per minute for an adult, more than 140 per minute for a child over 2 years old, and more than 190 per minute for a baby)
- 'cold sweat'; pale, cold, damp skin
- blood pressure drops dangerously low
- mental confusion, weakness, or loss of consciousness.

What to do to prevent or treat shock:

At the first sign of shock, or if there is risk of shock.

- Loosen any belts or tight clothing the person may be wearing.
- Have the person lie down with his feet a little higher than his head. However, if he has a severe head injury, put him in a 'half

sitting' position

- Stop any bleeding. Use gloves or a plastic bag to keep the blood off your hands.
- If the person feels cold, cover him with a blanket.
- If he is conscious and able to drink, give him sips of water or other drinks. If he looks dehydrated, give a lot of liquid, and Rehydration Drink. If he does not respond quickly, give intravenous
- Fluid if you know how to
- Treat his wounds, if he has any.
- If he is in pain, give him aspirin or another pain medicine—but not one with a sedative.
- Keep calm, reassure the person, and seek medical help.

If the person is unconscious:

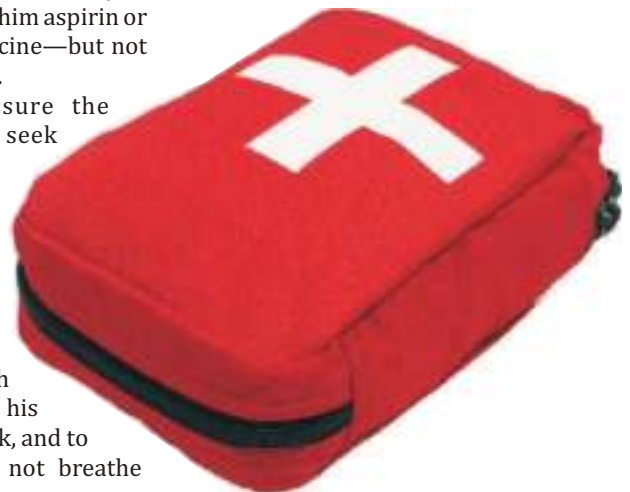
- Lay him on his side with his head low.
- If he has vomited, clear his mouth immediately. Be sure his head is low, tilted back, and to one side so he does not breathe

vomit into his lungs. If he has a neck or spine injury, do not tilt his head or move his back.

- Do not give him anything by mouth until he becomes conscious.
- If you or someone nearby knows how, give intravenous solution (normal saline) at a fast drip.
- Seek medical help fast

Reference

Where there is no doctor



Just for Laugh

I lift my problem to the Lord

A man lifted his wife up immediately he came back from church.

"Honey, this is new," said his wife, wondering.

"Yes," said the man, laughing.

"I see your love for me is growing deeper these days, honey."

"Honey, my problem. My pastor said I should lift my problem to the Lord."

"And I'm your problem?"

"Honey, I just lifted you to the Lord."

An actuary and a farmer

An actuary and a farmer were travelling by train. When they passed a flock of sheep in a meadow, the actuary said, "There are 1248 sheep out there." The farmer replied, "Amazing. By chance, I know the owner, and the figure is absolutely correct. How did you count them so quickly?" The actuary answered, "Easy, I just counted the number of legs and divided by four."

Financial Hardship

One day, an American insurance company received a letter from a lady saying that unfortunately they have to cancel her husband's life insurance policy. 'We always paid it in time', she wrote, 'but since my dear husband's sudden death last year we have had some financial hardship; therefore, we would like not to pay it anymore'.

Names that save

A gang of armed robbers entered a church and commanded the ushers to close the windows and lock the doors.

The armed robbers told the congregation that they were all going to be killed but the killing would start in alphabetical order.

The armed robbers turned to the Reverend.

"What is your name?"

"Rev Zachariah Zmith," he answered.

"What is your name?" they asked the pianist.

"Zemmanuel Zdonkor," said the pianist.

In fear, the pianist pointed at the deacon, "He is Abraham Anane."

"It's a lie!" the deacon interjected. "My name is Zabraham Zanane."

What would have been your name had you been among the congregation?

Free Water

A man wanted to buy fire insurance for his wooden leg, so he asked around.

The first company offered \$10000. The next offered \$8000. However, the last one only offered \$1000.

The man was very curious, so he asked why it was so low.

The agent said, 'You will have a ready supply of water near your wooden leg, so if you let it get burnt it would be your own fault.'

You Have a Job!

A man walks into an insurance office and asks for a job.

"We don't need any one," they replied.

"You can't afford not to hire me. I can sell anyone anytime any thing."

"We have two prospects that no one has been able to sell. If you can sell just one, you have a job."

He was gone for about two hours and returned and handed them two checks, one for a \$80,000 policy and another for a \$50,000 policy.

"How in the world did you do that," they asked.

"I told you I'm the world's best salesman, I can sell anyone anywhere anytime."

"Did you get a urine sample?" they asked him.

"What's that?" he asked.

"Well, if you sell a policy over \$40,000 the company requires a urine sample. Take these two bottles and go back and get urine samples."

He was gone for about eight hours and then he walks in with two five gallon buckets, one in each hand. He sets the buckets down and reaches in his shirt pocket and produces two bottles of urine and sets them on the desk and says, "Here's Mr. Brown's and this one is Mr. Smith's."

"That's good," they said, "but what's in those two buckets?"

"Well, I passed by the school house and they were having a state teachers convention and I sold them a group policy!"