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FinTech initiatives to enhance efficacy of financial system

STAFF REPORT

Central Bank of Kuwait (CBK) is mulling several initiatives aimed at completely revamping and upgrading the IT infrastructure, as well as policies, processes and procedures of financial systems in Kuwait. These changes are planned to bring them in line with global best practices, and to make them more efficient, convenient and safe for all stakeholders.

One major initiative, slated to be rolled out in two phases in 2019 and 2020, is the Kuwait National Payment System (KNPS), a strategic mega project being developed by CBK in collaboration with local banks and payment gateways. The KNPS covers various initiatives, including the Government Electronic Banking System (GEBS), which is expected to dramatically improve efficiency by executing all government transactions online. The GEBS is projected to replace the paper-based processes currently in place with an online automated cycle that is both immediate and accurate. This system is currently being phased into all government bodies.

Other schemes that come under KNPS purview include Wages Protection System, Digital Currency, and Automated Clearing House. Each initiative is designed to enhance the stability and efficiency of the financial system, and build



the necessary infrastructure to address future needs. In addition to e-wallets, the Digital Currency initiative is of particular interest to the general public, as it prepares the infrastructure needed for a Central Bank issued Digital Currency (CBDC) — a digital Kuwaiti Dinar — that will

facilitate exchange against tokenized assets. In case CBK decides to issue a Digital Dinar, it will be among only a handful of countries around the world that have implemented CBDC.

In the United Arab Emirates, Dubai is already known to be toying with the idea of an encrypted digital currency called emCash, citing its faster processing, improved delivery time, less complexity and lower costs, as reasons for its implementation. Singapore is also reported to be experimenting with a CBDC under Project Ubin, as a tokenized form of its Singapore Dollar.

Rapid developments in digital technology now provide ever-faster access to information, enabling us to communicate, access news and entertainment, socialize, shop and perform myriad other online tasks effortlessly and quickly from our mobile devices. The pace of digital developments and the speed of its adoption by the public is becoming a significant driver of change in Kuwait, impacting and transforming every sector of economy.

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The world is ready for change

BY REAVEN D'SOUZA
 Managing Editor

Climate change for many is not a subject of grave concern. They believe they have no role in arresting climate change. But for a few, the subject of climate change is the most important issue of our times. They are passionately interested, want to learn everything they can, and are motivated to reduce their own carbon footprint. Evidence everywhere points to climate changing for the worse. Every year, for the past 20 years, we have been told that we are living in the hottest year on record. But the problem with climate change is that it is very large and complicated and as individuals we seem quite small against it, so it is easy for people to feel disempowered.

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Driving change together

Poland hosts COP24

■ H.E. Pawel Lechowicz
Ambassador of Poland to Kuwait

STAFF REPORT

The United Nations Framework Convention on Climate Change (UNFCCC), which is one of three conventions adopted at the historic 'Rio Earth Summit' in 1992, seeks to help countries rethink economic development and find ways to halt the destruction of irreplaceable natural resources and pollution of the planet. The UNFCCC, which entered into force on 21 March 1994, aims to ultimately prevent all dangerous human interferences with the climate system.

Today, the UNFCCC has near-universal membership and countries that ratified the convention are called 'Parties to the Convention'. The Conference of the Parties (COP), which is the supreme body of the UNFCCC holds its sessions every year. This year, the 24th session of the Conference of the Parties (COP24) is being held in Katowice, Poland, from 2-14 December.

The Times Kuwait recently met with the Ambassador of Poland to Kuwait, H.E. Pawel Lechowicz, to learn more about COP24 and the activities planned during Poland's presidency of the convention.

"This is the third time that Poland holds the Presidency of the Climate Convention. Poland was selected to host this event within the framework of the Eastern European Group (EEG) at COP22 which was held in Marrakesh, Morocco in 2016," said the ambassador in an introduction.



“The path we want to follow is socially and environmentally sustainable development, with an emphasis on modernization, technological change and the implementation of innovations enabling a more efficient and environmentally friendly use of resources.”

Elaborating on the activities planned during the Polish presidency of COP24, the ambassador said: "In each of the themes of the Polish Presidency (technology, human, nature), Poland plans to achieve a concrete result, which will be served by three declarations constituting an important contribution to the global climate protection policy. As a result, it will be enriched with three perspectives, with a broader view that considers the importance of removals, the role of agriculture and biodiversity, responding to rapidly growing transport emissions, and places the perspective of



COP24-KATOWICE 2018
UNITED NATIONS CLIMATE CHANGE CONFERENCE

human beings and their work in the center of climate issues.

The Driving Change Together Partnership for Electromobility and Zero Emission Transport is dedicated to technological and organizational change towards zero emission transport. Maintaining the current rate of development, including the development of urban agglomerations and megacities, while keeping the current model of transport and the dominant types of propulsion and energy sources, is incompatible with the promotion of a sustainable transport model.

Declaration on fair transformation under the motto: Solidarity and Just Transition Silesia Declaration is dedicated to ensuring a fair and solidarity-based transformation that will help to protect the climate while maintaining economic development and jobs. Development should be economically, socially, environmentally and climatically responsible. That is why the path we want to follow is socially and environmentally sustainable development, with an emphasis on modernization, technological change and the implementation of innovations enabling a more efficient and environmentally friendly use of resources.

The Silesian Ministerial Declaration 'Forests for Climate' on the conservation and increase of carbon stocks in greenhouse gas sinks and reservoirs until 2050 indicates the key role of sinks and will help to achieve the objective set out by the Paris Agreement."

Expanding on the efforts by Poland aimed at climate neutrality and reducing CO2 levels, the envoy said: "Polish government, as a part of the implementation of the Responsible Development Strategy, has developed a **series of regulations aimed at popularizing low- and zero-emission vehicles**. The Package for Clean Transport includes such documents as the Plan for the Development of Electromobility in Poland, the National Framework for the Development Policy of Alternative Fuels Infrastructure and the Act on Electromobility and Alternative Fuels. Due to a number of initiatives listed in the Package, it was also decided to prepare a financial instrument that would support the implementation of the measures provided for in these documents. It is the Low-Carbon Transport Fund, which by 2027 will manage PLN 6.7 billion (\$1.8 billion).

"On June 7, 2018 the Polish government launched **'Clean Air' program**. The main goal of the program is to improve the energy efficiency of existing buildings and to significantly reduce the emissions of atmospheric pollutants. The implementation will take ten years and its total budget will be PLN 103 billion. (\$27 billion)

"Polish government is also trying to create favorable conditions for the construction of



a profitable, effective and modern hard coal mining sector, based on cooperation, knowledge and innovation. Pure, innovative coal technologies such as coal gasification are tested in Silesia. Śląskie Voivodship was also included in the EU initiative addressed to the coal regions in the transformation period (Coal Regions in Transition). Among the projects submitted by the Poland, there are plans to create a pumped storage power plant in the liquidated Krupiński mine in Suszec or a project for hydrogen cells prepared by Jastrzębska Spółka Węglowa.

"Moreover, the **forest coverage** of Poland is systematically increasing. From 1995 to 2014, the area of forests increased by 504 thousand hectares. This includes great merit of the State Forests supervised by the Ministry of the Environment. Forests make up almost a third part of the territory of Poland. Scientific researches show that by planting specific tree species, we can increase the ability of forests to absorb CO2. During COP24 Poland wants to present other countries the technique of absorbing CO2 by soil and forests and referred to as the 'Forest Coal Farms' project."

Responding to the question on the Polish initiatives in renewable energy, alternative fuels and e-mobility, Poland's top diplomat in Kuwait said: "Development of the renewable energy sector is one of the priorities for the Polish government - according to Directive 2009/28/EC all EU Member States should gradually increase the share of energy from renewable sources in total energy consumption and the transportation sector. The specific objectives of the Polish energy policy are as following: to **increase the proportion of energy from renewable sources in final energy consumption** up to 15.5 percent in 2020 (19.3% for electricity, 17% for heating and cooling, 10.2% for transportation fuels). Achieving these objectives requires investments in new generation capacities. Even after 2020 the effort to make the Polish economy greener will be continued.

"The most active foreign investors in the Polish renewable energy sector are RWE, E.ON, EDF, EDP Renewables, GDF Suez (wind farms), Dalkia (biomass combustion), Axzon (biogas plants). The Polish players are also investing in renewables e.g. Enea, Energa, Tauron, PGE. "Poland is also gradually becoming an attractive destination for investments in manufacturing of devices used in energy generation. There are estimated to be more than 200 production companies working for the renewable energy sector (Institute for Renewable Energy data).

The Polish government also offers the following forms of support for the production of energy from renewable sources:

- Investment incentives for renewable energy producers (auction system),
- Electricity trading power companies are required by law to purchase energy from renewable sources,
- Renewable energy producers have priority access to transmission grid,
- Electricity generated from renewable sources is exempt from excise tax,
- The grid connection fee for smaller installations (< 5 MW) is reduced by 50%. Such installations are also exempt from the license fee and the annual fee paid by license holders,
- Investments in clean energy may be co-financed by the National Fund for Environmental Protection and Water Management.

Clarifying on the 'Driving change together' proposal by Poland, the envoy said: **The Driving Change Together Partnership for Electromobility and Zero Emission Transport** is dedicated to technological and organizational change towards zero emission transport. Maintaining the current rate of development, including the development of urban agglomerations and megacities, while keeping the current model of transport and the dominant types of propulsion and energy sources, is incompatible with the promotion of a sustainable transport model and the reduction of dependence on fossil fuels.

Reception held to mark 100th anniversary of Romanian National Day



Romanian Ambassador to Kuwait H.E. Daniel Tanase hosted a reception to mark the 100th anniversary of his country's National Day at the Sheraton Hotel on 27 November. Kuwait's assistant minister for consulate affairs Ambassador Sami Al-Hamad was the chief guest on the occasion.

In his address to the gathering, the Ambassador Tanase said the

occasion was of special significance as Romanians were celebrating 100 years of unity since the regions joined together to form the Kingdom of Romania.

He lauded the longstanding relations between Romania and Kuwait and pointed out that during the 55 years of friendly ties the two countries had exchanged many high-level meetings, including the recent meeting on 21 October

between Romanian Prime Minister Viorica Dancila and H.H. the Prime Minister Sheikh Jaber Al-Mubarak Al-Hamad Al-Sabah. He also said that his country supports the mediation efforts of the Humanitarian leader, H.H. the Amir Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah in the region.

He emphasized that Romania attaches great importance to supporting and strengthening

trade and investment ties with Kuwait, as well as continuing to support and promote relations in all fields. Ambassador Tanase noted that his country will assume the presidency of the European Union next January, which will open new horizons for cooperation between Romania, EU and Kuwait.

Romania is a picturesque tourist destination, with the Transylvania region ringed by the Carpathian

Mountains, the forested region of Maramures, the shimmering plains of Wallachia and the sinuous wetlands of the Danube Delta, all providing attractive locations. The country also overflows with a unique history, culture, and spirituality, while remaining modern and appealing with its bustling and cosmopolitan capital city, Bucharest, considered the 'Little Paris' of the east.



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Diplomatic relations between the Republic of Albania and the State of Kuwait

H.E. Saimir Bala**Ambassador of the Republic of Albania to the State of Kuwait**

On the occasion of 106th anniversary of the National Day of the Republic of Albania and of 50th anniversary of establishing diplomatic relations between the Republic of Albania and the State of Kuwait

It is a great pleasure for me as Ambassador of the Republic of Albania to the State of Kuwait to address you, dear friends, on the occasion of 106th anniversary of the National Day of the Republic of Albania and of 50th anniversary of establishing diplomatic relations between the Republic of Albania and the State of Kuwait.

Since 1968, when the two countries established diplomatic relations and especially after the beginning of 90s, following the democratic changes in Albania, our bilateral relations have been strengthened constantly. 50 years of bilateral relations means a history of mutual respect and cooperation between two countries and peoples.

The first proposal came from the Albanian side through its Mission in the United Nations to the Kuwaiti Mission in this organization. On 10 April 1968, the Kuwaiti Mission in the UN responded through sending a Note to the Albanian side notifying that the Council of Ministers of the State of Kuwait had approved the establishing of the diplomatic relations with the People's Republic of Albania at that time. The Albanian government requested publication of a joint declaration between the two parties. Given that it did not receive any answer quickly but the notes were already exchanged between the two countries, on 30 June 1968, the Albanian MFA published in the main official newspaper, 'Zëri i Popullit' (People's Voice), the news for the establishing of the diplomatic relations between the two countries. The Albanian Council of Ministers confirmed it with the decision no 89, dated 3 July, 1968: "We decided to establish diplomatic relations with Kuwait and exchange diplomatic representatives in the rank of Extraordinary and Plenipotentiary

ambassadors. This decision enters into force immediately". On 8 August 1968, responded the Kuwaiti Embassy in Cairo through a Note in which it states that Kuwaiti MFA agrees for the joint declaration but prefers to do it after the summer season. This is the last document which closes the folder on this issue.

Speaking about the relations between our two countries that have been consolidating constantly especially after 90s, I wish to underline that Albania was the first country which has strongly condemned Iraq invasion of Kuwait back in 1990 and was in full support of the military intervention of the United States led forces for the liberation of Kuwait.

During these years many high-level visits were exchanged between two countries in which I can mention the official visits of the former President of Albania, of the former Speaker of Parliament of Albania, of the former Speaker of National Assembly of Kuwait, of former Prime Minister of Kuwait, of the Prime Minister of Albania, including also other official visits from the members of cabinets of the both countries. Soon our president is coming to visit Kuwait. A lot of bilateral agreements were signed between two countries. I use this opportunity to highly appreciate the support of Amir of State of Kuwait His Highness Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah, Kuwait government, and especially Kuwait Fund for Arab Economic Development for many projects implemented in Albania.

During the recent years, Albania has been focusing more on the development of tourism. The favorable geographic position of Albania, as a Mediterranean country, with many touristic resorts in the mountainous areas and museum cities made it an attractive country for the tourists. This year, about five million tourists visited Albania according to official sources.

Albania's seaside has a length of 450km, with many gulfs, which allows for its great potential in the field of seashore tourism

and makes it the main source of tourism in that country. Albania has a considerable number of beaches with fine sand and pines, as well as rocky shores, along the coast of the Adriatic Sea and the Ionian Sea, where within minutes tourists can experience the mountain climate of Llogara and warmth of the coast of Dhermi, a feat made possible

249 meters and is surrounded by wild pines on the outside. Albania has important resources for the touristic enjoyment of its mountainous areas. The Albanian Alps to the North, the mountains along the Ionian Sea, the Krujë, Berat, (called 'the city of a thousand windows'), Gjirokaster (a historic UNESCO-listed town surrounded on all sides



by the country's impressive natural features. Albania is known for its riviera with beautiful beaches, especially Himara, Borsh and Dhermi beaches. In this area, I would like to distinguish the location called 'Blue Eye Spring', (Syri i Kaltër), an unexpected oasis in the middle of nowhere, that is a natural spring where crystal clear water bubbles up from 50 meters below the surface. The frigid water gently passes over the white sand producing a stunning turquoise color which turns into a pretty green as it travels around the mountains. I want to mention the wonderful underwater caves of Viroi Lake (Gjirokastra city) as well. It is a natural underwater treasure and has a depth of

by stunning mountain ranges), Saranda, etc., offer great opportunities to receive tourists during the year, including winter, which has a mild climate.

We encourage Kuwaiti citizens to visit Albania throughout the whole year and particularly during the summer season. This is the third year in which Kuwaiti citizens can travel without visa to Albania. Kuwaiti citizens are welcomed to invest and establish their businesses too, in Albania. There are several successful Kuwaiti investments but there is much more to explore, as Albania offers several opportunities in many fields.

Long live Kuwait, long live Albania!

SPECIAL to THE TIMES KUWAIT



French reception held aboard visiting frigate Cassard



French Ambassador to Kuwait H.E. Marie Masdupuy hosted a reception aboard the French frigate Cassard on 25 November to mark the 6th anniversary of the 'Pearl of the West' joint military exercise. Commander of the Kuwait Navy, Major-General Khaled Al-Kandari was the special guest at the function.

In her address to the gathering, French Ambassador Marie Masdupuy lauded the Kuwaiti side for the name 'Pearl of the West' for the joint military exercise that was decided many years ago, as the name pearl is part of the historical identity of Kuwait, and also, the pearl of the West is considered to be France. She added it was a beautiful name and thanked Kuwait for the choice.

She underscored that the 'Pearl of the West' is a very important joint military exercise held every four years in Kuwait between the armed forces of the two countries. She mentioned that the French frigate Cassard has travelled various seas of the world since 1987 and this reflects the effectiveness and the high efficiency of French navy personnel.

"The name of the French frigate is a tribute to a member of the French navy, who believed in serving his country at the end of the 17th century and the beginning of the 18th century. He served his country well, and was one of the first pioneers in the French navy of humanitarian operations," She explained.

French Ambassador Masdupuy described the 'Pearl of the West' 2018 exercise as very successful, and reflected the depth of bilateral relations between France and Kuwait.

On his part, Kuwait's naval force commander Major General Khaled Al-Kandari emphasized the readiness of the Kuwaiti navy to face any emergency, and stressed that the navy force is always present on territorial waters to continuously strengthen and protect the sovereignty of Kuwait. Then, he stated that the French navy is one of the oldest naval forces in the world, and noted their great experience in dealing with events.

Major General Al-Kandari stressed that Kuwait's naval forces is benefiting from

France's experience in the military and navy field, particularly under the Kuwaiti-French military cooperation agreement that was signed.

He emphasized that the 'Pearl of the West' exercise between the Kuwaiti and French forces reflects the strong relations between the Kuwaiti army and the French army. For his part, the military attaché in the French embassy, Colonel Patrick Pique, stressed the strength of the French

and Kuwait relations, and explained the different dimensions of the 'Pearl of the West' exercise, which shows the close military cooperation between the two countries and showcases the capabilities and efficiency of the French armed forces.

The French frigate is a warship that performs many other tasks such as collecting information, and its crew of 230 personnel participated in the 'Pearl of the West' exercises.



DDI holds Annual Open Day

Dasman Diabetes Institute (DDI), founded by Kuwait Foundation for the Advancement of Sciences (KFAS), held their annual informative event to commemorate World Diabetes Day on 21 November, 2018 at its premises.

At the event, there were diabetes specialists and dietitians, as well as booths that spread medical information on diabetes and promoted healthy lifestyle modification. Many of the booths offered various information, such as educating visitors on proper dietary habits, physical activities, first aid techniques and diagnostic imaging services amongst others.

In addition, some of the booths provided blood glucose and blood pressure testing, as well as podiatric assessment.



There were fun educational programs such as Kids and Diabetes in Schools' (KiDS), including a 'Spin-the-Wheel' Q&A segment. The activity area was divided into various stations dedicated to special game zones where guests could play and learn.

The primary goal of the event was to promote awareness about diabetes, work towards achieving long-term positive health outcomes for diabetes management and empowering those affected by diabetes to proactively improve their quality of life.

Traditional Indian cuisines showcased at 5th Ethnic Food Festival

Food lovers in Kuwait gathered in droves to the much-awaited 5th edition of the Ethnic Food Festival hosted by Maurya Kala Parisar, Kuwait Branch in Salmiya. Nearly 100 home-made dishes in different categories like Veg, Non-Veg, Street Food, Desserts and the nostalgic flavors of Jharkhand & Bihar in the Ethnic Category, were prepared by around 63 participants.

Aside from food stalls, there were stalls selling exclusive clothing, jewelries, gift items,



decorative items and many more. The audience was entertained by games and on the spot quizzes.

The winners and runners-up were presented with certificates and gifts during the

concluding ceremony. Children participated in a Drawing & Painting Competition under the theme 'Food', while an ongoing photography contest saw participants send in photographs of the event.



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Reception honors soldiers of 'Pearl of the West' military exercises

Ambassador of France to Kuwait H.E. Marie Masdupuy hosted a reception at the embassy on 27 November in honor of soldiers participating in the sixth edition of the 'Pearl of the West' military exercises conducted by French and Kuwait army personnel. In her speech, Ambassador Masdupuy said that the military exercises between the French and Kuwait armies is held every four years with the aim of boosting combat readiness of the troops.

She said, "We are now living in a time of tough challenges, especially in the region, where war has been



raging and tearing apart countries. This year's military exercise is historic

because France has never deployed such a large number of military

personnel in an exercise before."

She lauded Kuwait for its hospitality, stating, "We are touched by the hospitality and confidence bestowed to us by our Kuwaiti partners, which reflects the depth of our relationship. The current number of military personnel from France in Kuwait is above 1,000. Approximately half of them are coming from our base in the UAE and the rest directly from France."

"I would like to take this opportunity to thank both the head of this military exercise and the top military men and personnel of both countries for the extensive

contribution to making 'Pearl of the West 2018' military exercises a great success. Our deep gratitude goes to the Kuwait armed forces and on behalf of our Chief of Staff, I would like to express our sincerest gratitude to General Mohammad Al-Dhafiri for the conduct of the exercise," she added.

The two-week Kuwaiti-French military exercises concluded on Saturday, and during the time military exercises were held at Camp Udaira's shooting range, while the Kuwaiti navy and the French frigate Cassard participated in several naval exercises.

Addis Ababa overtakes Dubai as gateway to Africa

Major political reforms and relaxed visa rules have led to Ethiopia emerging as the choice destination and transfer hub for long-haul travel to sub-Saharan Africa, with Bole International Airport in Addis Ababa overtaking Dubai as the leading gateway to the region in 2018.

Travel bookings between November 2018 and January 2019 are set to grow over 40 percent based on a year-on-year growth. This is way ahead of other destinations in Africa and a significant jump from the January-October 2018 predicted growth for Ethiopia which stood at just 12.2 percent.



The upswing is in large parts thanks to Ethiopian Airlines (ET), which has dominated Africa's skies in the last decade. Through a mix of strategic investments and partnerships, airline acquisitions, and efficient service delivery, the state carrier has reinvigorated air travel across the continent.

The airline has revived defunct African airlines including Zambia's, partnered with airlines in Chad and Mozambique, established hubs in

Malawi and Togo, and now flies to more than 60 destinations across Africa. As the continent's skies open up, the head of ET, Tewolde Gabremariam, has also made no secret of the airline's pan-African strategy, suggesting Ethiopian Airlines should be co-owned by African governments.

To improve customer service, the airline is currently implementing Vision 2025, a plan that will see it improve its passenger and cargo transport, increase airport services, and expand its aviation academy. It has also set in motion a China-funded, \$345 million expansion plan at Addis Ababa's Bole airport which is projected to raise the annual passenger capacity from 7 million to 22 million.

The rise of Bole airport and Ethiopian could also mean more direct transatlantic flights from North America with Addis Ababa as the first stop, rather than London, Paris or Frankfurt.

Ethiopian Airlines also acting as an emblem of peace during these changing times in the Horn of Africa sub-region, flying to Asmara in Eritrea for the first time this century in July, and resuming flights to Mogadishu, Somalia this month, the first time in 41 years.

As part of new reforms, Ethiopia also started issuing e-visas to all visitors in June, and in November, introduced visa-on-arrival for all African visitors. According to analysts, relaxed visa regimes are crucial if African airlines and nations are to attract more international travelers. A case in point is how liberalized visa applications in Morocco and Tunisia attracted significant Chinese tourists in the last few years, bringing the world's top tourism spenders to African shores.

Filipina jumped or pushed off the building, investigations on the way

RICKY LAXA, Staff Writer

Marichu Reyes, Filipina household helper in Kuwait and native of Isabela province in Philippines, was reportedly found badly injured on Tuesday, according to a post circulating on social media. Reyes was discovered lying bleeding on the rubbles beside her building where she was working for a Kuwaiti family. It is undetermined whether she jumped or was pushed.

Reyes, whose pictures were posted on a social media account by a witness, who gave an account that she was found about 10 in the morning in her injured state and mumbling words. An ambulance arrived in the area at 4 in the afternoon. The investigation is currently ongoing so the relevant facts have not been established as yet. Local news reports earlier mentioned that she jumped off the building, and Philippine Charges D Affaires Nordin Lomondot was quoted that Reyes jumped off the third floor of her building in the Sabahiya area.

Philippine media news broadcast that the family of Reyes refused to believe that she had jumped as she had earlier complained about non-payment of salary and was working with several families at the same time, which had prompted



her to complain to her family that she wanted to return home. Reyes, who was described by her family as responsible, caring and a loving mother to her kids and devoted to her family. They said she insisted to go overseas to earn well and give her family a better life. The family demands justice. The recruitment agency which deployed Reyes to Kuwait had faced several complaints from deployed house helpers related to abuses from employers in Kuwait and that its recruitment name had been recently changed.

LuLu Hypermarket revamps online service

LuLu Hypermarket, the largest retailer in the region and a pioneer in setting retail benchmarks, has revamped its online home delivery service and redesigned its mobile apps to make it even more easy and convenient to shop the hypermarket's ecommerce website at LuluWebstore.com

The one-stop online store has widened its delivery network and now offers delivery service all over for a nominal charge. The home-delivery service, which is available for every purchase above KD10, promises to execute same-day delivery for orders placed before 12pm. In addition, to ensure that grocery and other purchases are delivered fresh to your doorstep, the webstore has special delivery vans fitted with multiple compartments, each equipped with individual temperature controls. Meanwhile, the redesigned mobile app, now available on Google's Playstore and Apple's Appstore, makes ordering online a hassle-free experience. The easily downloadable app allows shoppers to save their shopping cart for next purchase; save their favorite items to a wishlist and have it included in every shopping; and learn about the latest offers through immediate notifications.

The app and home-delivery services have been designed to benefit time-strapped shoppers looking for an easier and better way to do their grocery and other shopping, with the added convenience of having it delivered right to their doorstep

LuLu Webstore has been designed to offer products from the hypermarket's various departments in an easy-to-browse format that categorizes products



under different labels such as Grocery, Electronics & Home & Living. Online shoppers now have ready access to the thousands of products offered by the hypermarket's brick-store, they can compare prices and read reviews and product information, as well as share news about promotions, special deals and offers with friends, all from the comfort of their home.

LuLu Hypermarket's e-commerce site also prides itself on its highly secure payment gateway that ensures the safety and security of financial transactions made through the website. The Webstore's hassle-free 'Returns Policy' and the fact that shoppers can check the status of their orders at any time, makes shopping at LuLu Webstore a tension-free online shopping experience.

One can enjoy all these amazing online features and experience personalized shopping at its best by visiting www.luluwebstore.com.

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Domestic Labor Law: Out of sight, Out of mind

A new study out last week exposes the shocking lack of awareness and compliance with the Kuwait Domestic Law No68/2015 that was ratified by Parliament in 2015. Despite its enactment more than three years, over 60 percent of respondents in the study said they were not aware of the Domestic Labor Law and its various Articles regarding the hiring and employing of household workers.

The study by the Kuwait Society for Human Rights (KSHR) and titled, 'The Rights of Domestic Workers in the State of Kuwait between Theory and Practice through Law 68/2015', analyzes the impact of the law on domestic workers, employers, recruitment agencies and human rights organizations. The study also examines public awareness to the Domestic Labor Law, as well as the effectiveness and implementation of the law since its enactment in 2015.

The fact that nearly two-third of respondents in the study were unaware of the Domestic Labor Law is profoundly surprising. While the lack of awareness could be attributed to the low educational level among most domestic workers and ignorance of legal matters, an even more alarming reason is the indifference of employers to the law. Clearly there is a need to rigorously implement the law. Existing policy gaps, including a lack



of enforcement mechanism, as well as legal loopholes allow for the law to be easily flouted by the unscrupulous.

The study found that 56.6 percent of the sponsors failed to comply with the labor laws, especially with regard to paying indemnities to their household workers.

It is worth noting that Domestic Labor Law No. 68/2015 gives household workers enforceable labor rights for the first time and bringing them in line with existing labor laws for the private sector. These include a maximum 12-hour working day with rest periods, weekly day off and 30 days of annual paid leave.

Article 16 of the Domestic Labor Law states that: Upon termination of the contract between the domestic worker and the employer, the employer must pay the domestic worker all of her/his entitlements as set forth in the contract and stipulated in this law.

Moreover, Article 23 of the law states that end-of-service remuneration for

the domestic worker is to be allocated for payment after completion of the contract duration. The amount is set at one month's wage for every year.

Some of the other salient facts revealed by the study include:

Over a third (38.15%) said their domestic helpers worked for more than 10 hours per day, while 39.88 percent added that they did not give their workers more cash for extra chores done by them. While 70 percent of the employers said they supported giving a weekly day off to their workers, 30 percent said they denied them a day off, as their services were needed throughout the week.

More than 90 percent of the employers said they fully agreed with offering return tickets to the helpers at the end of their service, only 8 percent maintained they did not support the rule. Only 11 percent said they deducted from employee's wages the amount for accidentally breaking things or doing something wrong, while 89 percent

said they did not support this policy.

While nearly 90 percent of employers said they paid their workers on time, around 10 percent admitted there had delayed payment of monthly wages.

With 60 percent of respondents not aware of the labor law, clearly the "law has not reached the required level of exposure in the relevant sectors, as the level of knowledge of employers, domestic workers, recruiters and civil society is superficial," said the study authors. They recommended that more needed to be done to raise awareness about the law, "The competent authorities and relevant stakeholders should launch massive campaigns to boost awareness among all parties about the rights and duties of the domestic helpers."

Meanwhile, it has been reported that effective 1 April 2019, the recruitment of all domestic workers to Kuwait from abroad will come under the Ministry of Social Affairs and Labor (MSAL).

The cabinet recently issued Decision No. 614/2018 to this effect, transferring all domestic labor related tasks that were stipulated in Decision No. 68/2015 from the Ministry of Interior to the Ministry of Social Affairs and Labor, and the Public Authority for Manpower (PAM). The decision also includes transferring the Domestic



Labor Department from the Ministry of Interior to PAM.

Disclosing the new developments to the media, the Director of Public Authority for Manpower, Ahmed Al-Mussa, said the cabinet had earlier issued Decision No. 1036/2018 on 25 July of this year, which temporarily assigned the task of domestic workers from abroad to the Ministry of Interior.

He further clarified that the recommendation to specify a period for the transfer was referred to the cabinet, indicating that the transfer requires certain procedures such as the formation of organizational units approved by the Civil Service Commission (CSC). He said the Ministry of Finance will also have to specify the budget for this purpose.

Registration of NRIs with ECNR status deferred

Ministry of External Affairs in India issued a notification on 28 November deferring its earlier advisory dated 14 November, which required Non-Resident Indians (NRIs), employed or seeking employment in 18 countries and holding Emigration Clearance Not Required (ECNR) passport status, to register online at the government portal from 1 January, 2019.

The new notification states that the Ministry of External Affairs had received representations from various quarters regarding difficulties faced in registering on emigrate.gov.in and had accordingly decided to temporarily suspend the decision. "The 'Competent Authority' had decided to keep the advisory



regarding registration of ECNR passport holders in abeyance until further orders," said the statement from the Joint Secretary & Protector General of Emigrants,

M.C. Luther. The notification also added that if any emigrant wanted to register voluntarily on the government portal, they could continue to do so.

Lulu signs agreement with Saudi National Guard

Lulu, the leading hypermarket retail chain in the region, has signed an agreement with the Saudi Arabian National Guard Forces (SANG) to open two shopping centers and seven supermarkets in Dammam and Al Ahsa in the Kingdom of Saudi



Arabia. The new outlets will be operational inside the SANG campuses to serve National Guard officials and their families.

The agreement was signed by Prince Mishal bin Bader bin Saud bin Abdul Aziz, Undersecretary of the National Guard and Yusuffali MA, Chairman and Managing Director of Lulu Group International at King Fahad National Guard office in Dammam on 21

November. During the signing ceremony, Yusuffali said, "We are honored to have been selected and thank the Saudi National Guard Force authorities for this prestigious initiative. We will make sure that these supermarkets will be the best in the world and serve the National Guard officials and their families in best possible manner." "These stores will be opened in the next six months and is expected to generate sizeable employment for local Saudi youth. Lulu group currently employs more than 2,700 Saudi nationals including females in their various hypermarkets across the Kingdom. Our goal is to give employment to more than 5,000 nationals by the end of 2020," added Yusuffali.

"We also take this opportunity to extend our gratitude to the Custodian of the Two Holy Mosques King Salman bin Abdul Aziz Al Saud, HRH Crown Prince Mohammed Bin Salman and the government who have always given tremendous support to investments and economic developments, which ultimately generate more employment opportunities to the Saudi citizens," said Yusuffali.

With 15 upcoming projects, Lulu at present operates 14 hypermarkets and 10 ARAMCO commissaries in different parts of Saudi Arabia.

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Climate Change

Time is running out



COP24 KATOWICE 2018
UNITED NATIONS CLIMATE CHANGE CONFERENCE

As global temperatures continue to rise, climate action is lagging and the window of opportunity is closing. On Sunday, 2 December the United Nations will kick off critical negotiations on how to address the problem collectively and urgently, during a two-week climate change conference in Katowice, Poland, known as 'COP24'.

Thousands of world leaders, experts, activists, creative thinkers, and private sector and local community representatives will gather to work on a collective action plan to realize critical commitments made by all the countries of the world in Paris, three years ago.

Clarifying COPs

In 1992, the UN organized a major event in Rio de Janeiro called the Earth Summit, in which the UN Framework Convention on Climate Change (UNFCCC) was adopted.

In this treaty, nations agreed to "stabilize greenhouse gas concentrations

in the atmosphere" to prevent dangerous interference from human activity on the climate system. Today, the treaty has 197 signatories. Every year since the treaty entered into force in 1994, a "conference of the parties" — a COP — is held to discuss how to move forward and, since there have been 23 COPs so far, this year's conference in Katowice, Poland will be the 24th, or 'COP 24'.

Because the UNFCCC had non-binding limits on greenhouse gas emissions for individual countries and no enforcement mechanism, various 'extensions' to this treaty were negotiated during these COPs, including: the famous Kyoto Protocol in 1997, which defined emission limits for developed nations to be achieved by 2012; and the Paris Agreement, adopted in 2015, in which all countries of the world agreed to step up efforts to limit global warming to 1.5°C above pre-industrial temperatures and boost climate action financing.

Two agencies support the scientific work of the UN on climate change: the UN Environment Programme (UNEP) and the World Meteorological Organization (WMO). Together, they set up the Intergovernmental Panel on Climate Change (IPCC) in 1988, which is made of hundreds of experts, dedicated to assessing data and providing reliable scientific evidence for the climate action negotiations, including the upcoming ones in Katowice.

Meetings and achievements

The various meetings held under UN auspices including past 23 COP meetings

have been vital to find a global consensus on an issue that requires a global solution. Although progress has been much slower than needed, the process — which has been as challenging as it is ambitious — has worked to bring all countries with very different circumstances, together. Progress has been made every step of the way. Some of the concrete actions taken so far prove one thing: climate action has a real positive impact and can truly help us prevent the worst.

Here are some notable achievements so far:

- At least 57 countries have managed to bring their greenhouse gas emissions down to the levels required to curb global warming.
- There are at least 51 "carbon pricing" initiatives in the works; charging those who emit carbon dioxide per tonne emitted.
- In 2015, 18 high-income countries committed to donating US\$100 billion a year for climate action in developing countries. So far, over \$70 billion have been mobilized.

Paris Agreement on Climate Change

The Paris Agreement signed on to by the global community in 2015 was a triumph of multilateralism and nested in the strong sense of optimism and empowerment prevailing then. The Paris document, which provided the world with the only viable option for addressing climate change, was ratified by 184 parties and entered into force in November 2016.

The commitments contained in it are significant:

- Limit global average temperature rise to well below 2°C and pursue efforts to limit the temperature increase to 1.5°C.
- Ramp up financing for climate action, including the annual \$100 billion goal from donor nations for lower-income countries.
- Develop national climate plans by 2020, including their self-determined goals and targets.
- Protect beneficial ecosystems that absorb greenhouse gases, including forests.
- Strengthen resilience and reduce vulnerability to climate change.
- Finalize a work programme to implement the agreement in 2018.

The United States, which joined the Agreement in 2016, announced its intention in July 2017, to withdraw from it. However, the nation remains a party to the Agreement at least until November 2020, which is the earliest that it can legally request to withdraw from it.

Poland and COP24

Just 25 years ago the landscape of the COP24 host city of Katowice was dotted by factories and chimneys. Today, it is one of the greenest cities in Poland, with over 40 percent of forested area, and a center for culture, innovations and new technologies. "We trust that sustainable transformation of both the city and the region can be an inspiration for global change," said the Secretary of State in Poland's Ministry of Environment and incoming president of COP-24, Michal Kurtyka.

The top priority of Poland's COP Presidency at COP24 and the major goal of the conference will be the finalization of the Paris Agreement Work Programme (PAWP) to compel governments and states to cut greenhouse gas emissions and slow the pace of global warming. The aim is for the implementation of the 2015 Paris Agreement in the form of 'Katowice Rulebook' — a comprehensive package of balanced rules bringing the agreement fully into force, a kind of a 'user manual'. Successful finalization and adoption of the guidelines is critical to maintaining the credibility of the process and global action against climate change.

This year's COP meeting is particularly crucial because 2018 is the deadline that the signatories of the Paris Agreement agreed upon in order to adopt a work program for the implementation of the Paris commitments.

“Progress has been made every step of the way. Some of the concrete actions taken so far prove one thing: climate action has a real positive impact and can truly help us prevent the worst.”



This requires the singular most important ingredient: trust between all countries.

It is important to underline that without success of COP24, the Paris Agreement will not meet the hopes and expectations raised back in 2015. Only the decisions to be taken in Katowice can catalyze any further actions on the part of the states-parties.

Among the many elements that need to be ironed out is the financing of climate action worldwide. Because the clock is ticking on climate change, the world cannot afford to waste more time: we must collectively agree on a bold, decisive, ambitious and accountable way forward.

The discussions at COP24 will be based on scientific evidence gathered over the years and assessed by experts, including the Intergovernmental Panel on Climate Change (IPCC) report on global warming, the emissions gap report by United Nations Environmental Programme (UNEP) and the bulletin on greenhouse gas concentrations by the World Meteorological Organization (WMO).

"Katowice is about, and I make no exaggeration when I say this, about safeguarding Paris. Without success in Katowice there is no success of Paris. Because, simply put, the Paris framework will not be operational without success in Katowice. The upcoming COP24 therefore constitutes a unique chance. In the spirit of its motto 'Changing together' we should jointly take decisions that will be of utmost importance for the future of our planet. I trust, that with solid political will of the participating states, Katowice, alongside Kyoto and Paris, will find its place in the climate history of the mankind," said Mr. Kurtyka.

The 1.5 degree C explained

According to scientific research assessed by the IPCC, keeping global warming to no more than 1.5°C global average over pre-industrial levels, will help stave off devastating permanent damage to the planet and its people, including: the irreversible loss of habitat for animals in the Arctic and Antarctic; much more frequent instances of deadly extreme heat; water scarcity that could affect over 300 million people; the disappearance of coral reefs which are essential for entire communities and marine life; sea level rise which is threatening the future and economy of entire small island nations, etc.

All in all, the UN estimates that 420 million fewer people could be affected by climate change if we manage to stick to a 1.5°C increase, instead of 2°C.

We are still far from turning the corner toward a carbon-neutral future, and the need to move forward is greater than ever. The data tells us it is still possible to limit climate change to 1.5°C, but the window of opportunity is closing, and it will require unprecedented changes in all aspects of society.

Take a seat, add your voice to COP24

To bring the voice of the people to the upcoming COP 24 in Katowice, Poland, that takes place from 2 to 14 December, the United Nations has launched the 'People's Seat' initiative, calling millions of change advocates worldwide to submit messages for an address that will be delivered to leaders attending the conference, by renowned naturalist Sir David Attenborough.

The 'People's Seat' initiative, launched by the Secretariat of the UN Framework Convention on Climate Change (UNFCCC), calls for inputs for the address to be delivered during the opening plenary session of the COP24, by Mr. Attenborough, on 3 December.

Everyone and anyone who wants to add their message to voice the urgent need for action, can do so by using the hashtag #TakeYourSeat on Twitter.

Michal Kurtyka, Secretary of State of Poland and incoming COP24 President, hailed the initiative, stressing that the conference wants to encourage "openness, listening and the full participation of civil society in global



efforts to tackle climate change."

The call for global advocacy comes weeks after the UN Intergovernmental Panel on Climate Change (IPCC) issued a report showing how urgent and possible it still is to limit global warming to 1.5°C from pre-industrial levels. The report warned that if no action is taken, the world is headed towards a warming of over 3°C.

The aim of the COP 24 is to agree on a collective implementation plan for the 2015 Paris Agreement, and raise ambitions to achieve its goals.

The People's Address will also trigger the launch of another initiative to engage global citizens: the 'ActNow' Bot via the United Nations' Facebook Messenger account, recommending everyday actions — like taking public transport and eating less meat — and tracking the number of actions taken to highlight the impact that collective action can make on such a critical issue.

By sharing your climate action efforts on social media, you can help encourage more people to act as well. So make sure to #TakeYourSeat and speak up.

Global warming: Three critical reports

IPCC Report The Intergovernmental Panel on Climate Change (IPCC) issued a report in early October saying that limiting global warming will require "far-reaching and unprecedented changes" to human behavior.

The report was released in Incheon, Republic of Korea, where for weeks hundreds of scientists and government representatives had pored over thousands of inputs to paint a picture of what could happen to the planet and its population with global warming of 1.5°C.

"We are already seeing the consequences of 1°C of global warming through more

extreme weather, rising sea levels and diminishing Arctic sea ice, among other changes," said Panmao Zhai, Co-Chair of one of the IPCC Working Groups.

The report highlights a number of climate change impacts that could be avoided by limiting global warming to 1.5°C compared to 2°C, or more.

For instance, by 2100, global sea level rise would be 10cm lower with global warming of 1.5°C compared with 2°C.

Moreover, coral reefs, already threatened, would decline by 70-90 percent with global warming of 1.5°C, whereas virtually all would be lost with 2°C, according to the report.

"Every extra bit of warming matters, especially since warming of 1.5°C or higher, increases the risk associated with long-lasting or irreversible changes, such as the loss of some ecosystems," said Hans-Otto Pörtner, Co-Chair of IPCC Working Group II.

The new report will feed into a process called the 'Talanoa Dialogue,' in which parties to the Paris accord will take stock of what has been accomplished over the past three years. The dialogue will be a part of the COP 24 meeting in Katowice, Poland.

Tweeting shortly after the report was launched, UN Secretary-General António Guterres said that it is not impossible to limit global warming to 1.5°C, according to the report. "But it will require unprecedented and collective climate action in all areas. There is no time to waste."

In a statement released later in the day, Mr. Guterres said that getting there, would require "urgent and far more ambitious action to cut emissions by half by 2030, and reach net zero emissions by 2050."

"This will take unprecedented changes in all aspects of society — especially in key sectors such as land, energy, industry, buildings, transport and cities," he said, adding that "we need to end deforestation

“ Keeping global warming to no more than 1.5°C global average over pre-industrial levels, will help stave off devastating permanent damage to the planet and its people ”

and plant billions of trees; drastically reduce the use of fossil fuels and phase out coal by 2050; ramp up installation of wind and solar power; invest in climate-friendly sustainable agriculture; and consider new technologies such as carbon capture and storage.

"The coming period is critical. We must meet the Paris commitments to bend the emissions curve by 2020

Petteri Taalas, Secretary-General of the World Meteorological Organization (WMO), said on Monday in Geneva that there was "extreme urgency" needed on the part of Paris Agreement signatories, and "so far the progress hasn't been good enough" to keep temperature rises below even 2°.

"There will be 420 million people less suffering because of climate change if we would be able to limit the warming to 1.5°C level and we have certain areas in the world which are extremely sensitive," Mr. Taalas said. "Small island states, (the) Mediterranean region and also sub-Saharan Africa is already suffering and will suffer more in the future."

It is still possible to limit global warming to 1.5°C, the WMO official continued, "but we should change many things how we run our everyday business today".

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Global warming: Three critical reports

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Also in Geneva, a UN rights expert warned that failing to do more to address climate change risked "locking in decades" of grave violations.

"Climate change is having - and will have - devastating effects on a wide range of human rights, including rights to life, health, food, housing, and water, as well as the right to a healthy environment," said David Boyd, Special Rapporteur on human rights and the environment.

"The world is already witnessing the impacts of climate change — from hurricanes in America, heat waves in Europe, droughts in Africa to floods in Asia."

UNEP Report A new report released in late November by the United Nations Environment Programme (UNEP) shows that global carbon dioxide (CO₂) emissions rose again during 2017 after a three-year hiatus, highlighting the imperative for countries to deliver on the historic Paris Agreement to keep global warming to below 2°C above pre-industrial levels.

The report published just days before the key COP 24, taking place in Katowice, Poland, urges nations to triple their efforts to curb harmful emissions.

The UNEP report comes hot on the heels of the watershed IPCC report on global warming, released in October, which cautioned that emissions had to stop rising now, in order to keep temperature increases below 1.5°C, and reduce the risks for the well-being of the planet and its people.

"If the IPCC report represented a global fire alarm, this report is the arson investigation," said UNEP's Deputy Executive Director Joyce Msuya. "The science is clear; for all the ambitious climate action we've seen - governments need to move faster and with greater urgency. We're feeding this fire while the means to extinguish it are within reach."

Heat-trapping CO₂ gas in the atmosphere is largely responsible for rising global temperatures, according to the overwhelming body of scientific evidence. UNEP's 2018 Global Emissions Report, show global emissions have reached historic levels.

Total annual greenhouse gases emissions, including from land-use change, reached a record high of 53.5 Gigatons in 2017, an increase of 0.7 compared with 2016.

"In contrast, global GHG emissions in 2030 need to be approximately 25 percent and 55 percent lower than in 2017 to put the world on a least-cost pathway to limiting global warming to 2°C and 1.5°C respectively," said the report.

What is worse, the report notes that there is no sign of reversal of this trend and that only 57 countries (representing 60 percent of global emissions) are on track to bridge their 'emissions gap' - meaning the gap between where we are likely to be and where we need to be.

Increased emissions and lagging action means the gap published in this year's report is larger than ever.

UNEP stresses that while "surging momentum from the private sector" and "untapped potential from innovation and green-financing" offer "pathways" to bridge the emissions gap globally, the "technical feasibility" of limiting global warming to 1.5°C "is dwindling".

The authors of the report note that nations would need to triple their efforts on climate action without further delay, in order to meet the 2°C-rise limit by mid-century. To meet the 1.5°C limit, they would have to quintuple their efforts. A continuation of current trends will likely result in global warming of around 3°C by the end of the century, with continued temperature rises after that, according to the report findings.

"When governments embrace fiscal policy measures to subsidize low-emission alternatives and tax fossil fuels, they can stimulate the right investments in the energy sector and significantly reduce carbon emissions," said Jian Liu, UNEP's Chief Scientist.

"Thankfully, the potential of using fiscal policy as an incentive is increasingly recognized," said Dr. Liu, referring to the 51 initiatives already in place or planned across the world to charge for carbon emissions (called "carbon pricing").

"If all fossil fuel subsidies were phased out, global carbon emissions could be reduced by up to 10 percent by 2030," he added, explaining that "setting the right carbon price is also essential. At US\$70 per ton of CO₂, emission reductions of up to 40 percent are possible in some countries."

WMO report Levels of heat-trapping greenhouse gases in the atmosphere have reached another new record high, according to a report issued on 22 November by the United Nations weather agency, the World Meteorological Organization (WMO) which reveals that there is no sign of reversal of this trend, responsible for climate change, sea level rise, ocean acidification and extreme weather.

"The science is clear. Without rapid cuts in CO₂ and other greenhouse gases, climate change will have increasingly destructive

and irreversible impacts on life on Earth. The window of opportunity for action is almost closed," said WMO Secretary-General Petteri Taalas.

The WMO Greenhouse Gas Bulletin shows that global concentrations of carbon dioxide (CO₂), methane and nitrous oxide have been increasing steadily over the past years. In addition, the report notes a resurgence of a potent greenhouse gas and ozone-depleting substance called CFC-11, which is regulated under an international agreement to protect the ozone layer.

The WMO Greenhouse Gas Bulletin reports specifically on atmospheric concentrations of greenhouse gases, which are what remains in the atmosphere, following a complex process of emissions and absorptions.

Since 1990, there has been a 41 percent increase in the warming effect by the various greenhouse gases on the climate — known as 'radioactive forcing'. CO₂ specifically accounts for about 82 percent of the increase in radioactive forcing over the past decade, according to figures quoted in the WMO report.

The WMO report comes on top of the evidence presented in the IPCC special report on global warming issued in October, which sounded the alarm on the need to reach zero net emissions of CO₂ by mid-century, in order to keep temperature increases to below 1.5°C.

The report showed how keeping temperature increases below 2°C could reduce the risks for the well-being of the planet and its people.

"CO₂ remains in the atmosphere for hundreds of years and in the oceans for even longer. There is currently no magic wand to remove all the excess CO₂ from the atmosphere," warned WMO Deputy Secretary-General Elena Manaenkova. "Every fraction of a degree of global warming matters, and so does every part per million of greenhouse gases," she insisted.

This new report adds yet another building block of scientific evidence to inform decision-making at the upcoming COP 24, which has the key objective of adopting an implementation plan for the 2015 Paris Agreement.

The global averages presented in the WMO Bulletin are based on a rigorous tracking of the changing levels of greenhouse gases as a result of industrialization, use of fossil fuels, unsustainable agricultural practices, increases in land use and deforestation.

The UN calls for urgent actions to reduce greenhouse gas emissions at the national and sub-national levels.

What they said

A special report on limiting global warming released in early October by a UN scientific panel, should be heard around the world as an "ear-splitting wake-up call" said UN chief António Guterres. He said the long-awaited findings show that "climate change is running faster than we are - and we are running out of time." The said that the Katowice conference was a "can't-fail moment."



"The international community must emerge with critically important implementation guidelines for operationalizing the Paris Agreement. All countries now need to heed the counsel of the world's top scientists: raise ambition, rapidly strengthen their national climate action plans, and urgently accelerate implementation of the Paris Agreement."

— UN Secretary-General António Guterres.

"Human rights are under threat from a force which challenges the foundations of all life, as we know it, on this planet we share," she said, pointing out that the decisions taken COP24 will govern climate action under the Paris agreement "for the indefinite future," and said that "the rights of the millions of people [are] threatened by climate change."

— UN High Commissioner for Human Rights, Michelle Bachelet.



"The science is clear. Without rapid cuts in CO₂ and other greenhouse gases, climate change will have increasingly destructive and irreversible impacts on life on Earth. The window of opportunity for action is almost closed."

"The last time the Earth experienced a comparable concentration of CO₂ was three to five million years ago, when the temperature was 2 to 3°C warmer and sea level was 10 to 20 meters higher than now."

— WMO Secretary-General Petteri Taalas.

"Katowice is about, and I make no exaggeration when I say this, about safeguarding Paris. Without success in Katowice there is no success of Paris. Because, simply put, the Paris framework will not be operational without success in Katowice."

— Secretary of State in Poland's Ministry of Environment and incoming president of COP-24, Michal Kurtyka.



Against this overwhelming evidence and near-universal scientific consensus on climate change and the need to rein in greenhouse gases, the lone loud dissenting voice is that of US President Donald Trump. Over the years, and using limited vocabulary the President has called climate change is a "hoax," "a total hoax," "an expensive hoax," and "a total, and very expensive, hoax."

"The concept of global warming was created by and for the Chinese in order to make US manufacturing non-competitive."

— US President Donald Trump.



Driving change together: Poland hosts COP24

...CONTINUED FROM PAGE 2

The proposal aims to:

Accelerate the transition to low emission vehicles, by:

- Committing to a zero-emission future for transport.
- Driving demand through consumer incentives and setting targets for zero emission fleets.
- Collaborating internationally to promote the deployment of ZEVs on a global scale.

Enable the growth of the market, through:

- Delivering greener public transport to improve public health.
- Building a smart infrastructure network, planning for the cities of the future today, embedding zero emission infrastructure into the fabric of our urban and rural communities, and enabling provision where consumers need it.
- Driving up air quality standards in our towns and cities.

Develop innovative technological and manufacturing advances, by:

- Supporting zero emission R&D, investing to improve and develop new zero emission technologies.
- Promoting a sustainable, circular economy to drive down emissions throughout the supply chain.

- Making zero emission vehicles greener and cleaner, and moving toward cleaner generation of hydrogen and electricity to drive down emissions over the long term.

Speaking about the climate-related initiatives planned in Kuwait, the ambassador said: "There is an initiative planned between the Embassy of Poland and the Kuwaiti institutions, aiming to promote protection of the environment and more environmentally friendly lifestyle. The initiative will focus on building positive attitudes towards environment among kids and young people, as promoting certain environmental mindset in this group can have the most promising effects in the future."

Indicating that Poland planned to persuade countries which retreated from CO₂ P21 agreement to participate, the envoy stressed, "Obviously we want to convince these countries, especially the biggest of them who significantly contribute to world's emissions, to participate in a plan of reducing emissions. We will advocate for the initiatives proposed by Polish presidency that I have described before, being sure that they are going to encourage these countries to stick to the common plan."

In answer as to whether it was possible that some states or municipalities in different countries that oppose the Convention can commit to the required emissions, the ambassador noted, "I think that it's possible

from the point of view of the economy. At some point, greener technologies will become more competitive. The countries that originally opposed the means of lowering the emissions will eventually commit to using them as long as we make them competitive." The ambassador clarified that so far 50 countries had confirmed their participation at the conference at the highest official level. He also pointed out, "The recent weather conditions in Kuwait has shown its people that the climate change is affecting their country directly and that there is a need for action in the field of neutralizing the effects of climate change."

The awareness of the environmental conditions influenced by the climate change seems to be growing in the Kuwaiti society and the topic has appeared strongly in the public discussion and media. Therefore, we would expect Kuwait to participate actively and support the initiatives of COP24."

On the subject of Poland's successful experience in reducing gas emissions and the sharing of this experience with Kuwait, the envoy said, "That would definitely be a field in which Poland can contribute to a positive change in Kuwait. Poland is ready to provide its own expertise and experience of reducing gas emissions, thus it's a potential field of development in bilateral relations between Poland and Kuwait."

Stress shrinks the brain



We live in an age of stress; we are stressed about work, our families, our finances, and future. Stress may be an unavoidable part of life, and a little stress could in fact be beneficial to us, but when you get stressed and stay stressed, it has a huge impact in the way you act and on your thinking.

Remember the last time you were stressed out for an extended period of time, it could be a few weeks or months, but during this period did you notice that it was often difficult for you to make even simple decisions, remember the right words to express something, or even that you tended to be more forgetful.

It now appears that there is a valid scientific explanation for this behavior. Stress has been found to physically shrink the size of the brain.

When you get stressed, your body releases cortisol, aka the stress hormone; in limited amounts cortisol is beneficial in that it helps lower your blood pressure, manage your blood sugar and reduce inflammation within the body. Researchers have even found that when lab rats were exposed to brief stressful events, stem cells in their brains actually grew into new nerve cells, as a result of which the mental performance improved.

It has been known for long that chronic stress — that is, repeated and prolonged exposure to something stressful — is harmful. Prolonged periods of stress that lead to elevated levels of cortisol has been found to worsen conditions such as obesity heart disease, depression, high blood pressure, and unhealthy lifestyle behaviors. Now there is proof that stress also takes a toll on your gray matter.

Scanned images of highly stressed brains have been found to show a marked decrease in volume. Two areas affected in particular are the hippocampus, which plays a central role in learning and memory, and the prefrontal cortex, which regulates thoughts, emotions, and actions by 'talking' to other brain regions.

Researchers at Michigan Medical School and at UT Health in Texas checked the cortisol levels in blood of 2,231 healthy middle-aged people. They also assessed the memory and thinking skills of the participants while also scanning images of their brain.

What they found was that participants — particularly women — who had high levels of cortisol in their blood did

poorer on memory and cognitive tests. Over time, they also appeared to lose brain volume.

Slightly lower brain volumes and memory performance of the magnitude seen in the study were associated with a higher risk of dementia 10 to 20 years later. A similar 'shrinking' phenomenon has also been observed in patients with active Cushing disease, which is a rare medical condition in which too much cortisol is produced in the body.

When they used MRI scans to examine the brains of these patients, the researchers found that the hippocampus had reduced in size relative to the size in healthy people. "The hippocampus is important for learning, and we found that scores for learning were associated with the volume of the hippocampus, said the researchers.

Yet before you stress about your brain shrinking, keep in mind that it is unclear whether this change is permanent. For instance, when the patients with Cushing disease underwent treatment, their cortisol levels went down and the volume of hippocampus increased, as well as their scores in learning increased.

For now, your best bet is to simply protect your brain from stress as best as you can.

Cognitive signs of stress can include memory loss, difficulty thinking, concentrating, and decision-making. Stress can manifest as physical symptoms as well. For instance, you may experience fatigue, weight loss, headaches, digestive problems, body aches, and joint pain.

If you recognize any of these signs in you, it may help to start working your way through these tips:

Get moving: Even a brisk 10-minute walk can help you feel better equipped to deal with everything that lies ahead. Exercise secretes endorphins, the hormones that improve our thinking, concentration, and mood. Some people also find that regular workouts alleviate their anxiety as much as medication. Even better, there is evidence that regular aerobic exercise may help maintain brain size and function as you age.

Get proper sleep: Do not undervalue the power of sleep as our body heals and regenerates when we rest. If you do not get enough sleep, your body will actually increase its output of stress hormones. So, aim for seven to nine hours of sleep each night.

Eat well: What we eat fuels our system; opt for whole grains, fruits, and veggies, which contain complex carbs that boost production of serotonin, a neurotransmitter that helps level out your mood. Do not forget to get enough vitamin C. While a daily glass of orange juice sounds like a random suggestion, vitamin C has been found to actually lower cortisol.

Take care of your health: Stress is sometimes due to not what's going on around you, but internal stressors, such as depression or diabetes. Undergoing a thorough medical evaluation could help identify any health shortcomings, hopefully leading to early positive intervention.

Reach out to friends: When you socialize and feel supported, your body produces more oxytocin. This 'feel good' hormone reduces anxiety and generates a sense of calmness. It also has the power to reduce those pesky cortisol levels.

Give your brain a break: Mindfulness exercises like yoga, relaxation, and meditation will not magically make your stress evaporate, but they can help you better manage it. Or at least help you feel like you can, which, of course, is half the battle.

Health awareness about Prostate Cancer



DR. RAJASEKHARAN

Senior Urologist
Badr Al Samaa Medical Centre,
Farwaniya

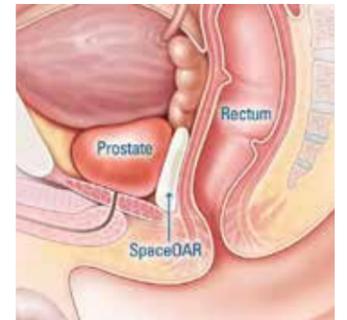
Prostate Cancer is the third most common type of cancer among elderly male patients, after skin and lung cancer. With the advancement of age past 50 years or more, the risk of prostate cancer also increases. Records show one in every six men with prostate symptoms develops prostate

cancer in their life times in the US and UK.

Symptoms include increase in urinary frequency and urgency, intense dysuria, delay in starting urination, blood in urine or semen, severe low back ache and bone pain, sometime sudden urine block.

A balanced diet rich in fruits and vegetables is good for reducing men's risk of prostate cancer.

Most especially Lycopene, a powerful antioxidant, found in foods like tomatoes, watermelon and red grapes provide many health benefits. Similarly, Vitamin E, Selenium and Omega 3 Fatty acid (fish) are known to reduce the risk of the cancer. A low intake of red meat, processed and dried food also helps to lower the incidence of this type of cancer.



Early detection and diagnosis:

A digital rectal examination will check if there are nodules or indurations on the prostate bed area of a patient.

PSA TEST: Prostate Specific Antigen, is a glycoprotein, often elevated in many Acute Prostate problems including Cancer Prostate, when you measure a patient's blood. However, a very high PSA value is almost always associated with prostate cancer only.

TRUS (Trans Rectal Ultrasound Scan): is done in addition to usual ultrasound scan abdomen, to study the details of early changes of prostate cancer, in close proximity to prostate surface, using a finger like transducer probe.

Prostate Biopsy: Using USG guided biopsy from the doubtful focal nodules, and every corner of prostate substance to confirm cancer change and also for measuring the staging and grading of cancer.

Contrast CT scan / MRI scan abdomen / Radionuclide bone scan to stage the tumor and predict the treatment response.

As age advances, the chance for developing prostate cancer is very high among the modern population. As it is a slow growing cancer in the elderly, the morbidity and mortality from prostate cancer is not very detrimental. The Screening Program for prostate cancer is not very cost effective, hence the individual health awareness and medical checkup for early detection of the cancer, after the age of 45-50 years is ideal.



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EXCLUSIVE to THE TIMES KUWAIT

Uniting Africa for Power



TONY BLAIR

Prime Minister of the United Kingdom from 1997 to 2007, is Chairman of the Africa Governance Initiative.

African countries are increasingly coming together. A landmark free-trade agreement was concluded earlier this year. East Africa has made great progress on free movement of people. And a commitment to a single market for air travel has been revived, potentially connecting countries better than ever before.

Each step toward greater cooperation and unity on the continent is, on its own, an important one. Together they show how a new generation of African leaders understand that power in the twenty-first century reflects strength in numbers.

But, for Africa, power requires power in another sense: a lack of electricity continues to hold back the continent's progress. And here, too, integration is essential to scale and connect markets, reduce consumer costs, and drive growth.

Despite advances in recent years, more than 600 million Africans still lack access to electricity. Solar technology has improved, and its declining cost has made it a viable option. Rising inflows of private capital have been accompanied by large-scale national energy-sector reforms, which should help increase the availability of electricity. But pushing down the price of power and making it available across growing cities and vast territories remains a daunting, and yet central, task.

All of the African leaders with whom I speak tell me that making electricity affordable is a top-priority issue, and most have set ambitious targets for power generation and transmission. But achieving these targets requires adopting a mix of technologies, which is hard enough in the best circumstances, but even more so when countries try to go it alone.

The fact is that resources are not evenly distributed among countries. Some have gas, others hydrological resources. Some have no particular resources and build thermal power plants or import expensive liquid fuels to meet their needs. Added to this are planning issues, which usually go one of two ways: either too much or too little supply.



“From an environmental perspective, an integrated market would save around 23 million tons of fuel oil — roughly the equivalent of United Kingdom’s annual fuel consumption by diesel vehicles.”

The most efficient way to overcome these costly electricity imbalances would be through a common energy market. Much like the European Union’s internal market for electricity, power trading would ideally extend across Africa and form part of the continued evolution of the African Union, which Rwandan President Paul Kagame is so admirably pushing forward. But high-volume power trading from Ethiopia to Lesotho is unlikely in the foreseeable future, and a more realistic path forward would be at the sub-regional level.

One such opportunity is through the West Africa Power Pool. Little more than half of the region’s population has access to electricity, and only around 3 percent of power generation currently crosses borders (based on current capacity levels). With an integrated market, however, power demand could be met as countries such as Ghana, Côte d’Ivoire, and Guinea produce surpluses, while others such as Burkina Faso and Mali are in deficit and reliant on costly liquid fuels.

Such a sub-regional market would yield significant benefits not only for families, but also for governments and investors. More people would be connected, exporting countries could generate more revenue, and imports would become less expensive, more reliable, and cleaner. According to modeling

by the Africa Governance Initiative (part of the Tony Blair Institute for Global Change) and the US government’s Power Africa, an integrated energy market would save the region \$32 billion in energy costs in the next decade. With better infrastructure and increased supply, this figure could be many times more.

Developing a sub-regional market would also spur economic growth, create jobs, and boost income for millions of people. Private capital would be attracted to new opportunities as national markets open up for economies of scale in the production and transmission of electricity. From an environmental perspective, an integrated market would save around 23 million tons of fuel oil — roughly the equivalent of United Kingdom’s annual fuel consumption by diesel vehicles.

But to realize the potential of power trading, four conditions must be met. For starters, the politics of trying to align national policies with a regional vision must change. Those of us with a long history in the EU will understand the difficulties of this better than most, and for some West African countries, rolling back costly and inefficient but politically popular subsidies will be difficult. The gains from trade would offset the effects, but this is likely to be a hard sell for politicians to make to their publics.

Second, infrastructure needs to be

developed to connect national markets. International donors already are supporting much of this work. It is crucial to complete it, so that isolated grids are integrated into a unique regional market.

Third, gas must become increasingly available. Nigeria is the most likely source; another is imports of inexpensive Liquefied Natural Gas. Without the development of reserves, countries will need to revert to liquid fuels, at higher cost and larger carbon dioxide emissions.

Lastly, regulatory harmonization is essential to ensure the right enabling environment. But so, too, is support for first-time, specific transactions — such as that along Africa’s west coast all the way from Côte d’Ivoire to Mauritania — which can help countries to overcome obstacles and open the door to future, more expansive power trading.

Developing this internal market is key to West Africa’s energy future. Over the next decade, it could have a major impact on the lives of more than 300 million people. It would also be a significant step in Africa’s push for greater unity, more self-reliance, and an economy driven more by trade and less by aid. And it would reinforce the progress African leaders are making toward projecting strategic power in the world today.

FinTech initiatives to enhance efficacy of financial system

... CONTINUED FROM PAGE 1

In the financial sector, innovative financial technologies (FinTech) are creating developments and disruptions that are leading to paradigm shifts in how financial institutions and platforms operate and interact.

With over 60 FinTech firms operating in Kuwait and more being added every month, including e-commerce platforms, online shopping and food delivery apps, the financial technology sector is becoming a transformative force driven by the demands of society. But the potential risks and inherent challenges in these developments have raised concerns and highlighted the need for vigilant monitoring and management of FinTech, so as to avoid or mitigate risks to consumers, the economy and broader society.

The Governor of Central Bank of Kuwait (CBK), Dr. Mohammad Al-Hashel attempted to assuage some of these concerns, while delivering his keynote address to the Global Informatics Forum, which was held last week at Gulf University of Science and Technology (GUST). In his address titled, ‘Steering FinTech for a Prosperous Society’, Al-Hashel said the Central Bank along with other stakeholders would ensure that the digital transformation would be aligned with the ultimate objective of ensuring inclusive and sustainable prosperity.

“FinTech is revolutionizing the ways in which we spend, save, invest and lend. We realize that we cannot slow technological advance, nor would we want to. We welcome change, and we choose to steer technological innovation in the right direction towards our objective of providing inclusive sustainable prosperity,” said the governor. He added that the CBK would like to strike the right balance between enabling innovation and providing a friction-less financial experience, while ensuring the stability of the larger financial system.

In an increasingly interconnected financial system, “we need to ensure that our IT infrastructure is robust and secure enough to avoid exposure to operational risks, technical glitches and other unforeseen technical issues. The trans-jurisdictional nature of FinTech operations also means we need to ensure our operations are in compliance with international standards, policies and procedures,” said Al-Hashel.

Detailing some of the dynamic and proactive approaches taken by CBK to facilitate the growth of FinTech, while protecting the funds and data of customers, the governor pointed out that the bank continues “to adopt latest relevant and useful innovations, and share experiences with other regulators to develop our framework, which fits the needs of our society.” He also added that CBK holds discussions with financial institutions and fintech

firms prior to the release of any new regulation so as to receive their input and ensure it benefits all parties and safeguards sustainable growth.

He cited the regulations introduced by CBK in September for electronic payments (E-payments), which he said were taken to support innovative local FinTech platforms, while providing a safe and secure ecosystem that covers all stakeholders, including consumers, retailers, payment channels and financial institutions.

According to the new e-payment guidelines, all service providers, including companies and institutions, will have to register on the CBK electronic payment system within 12 months. They will also have to ensure their e-payment processes are in line with regulations laid down by the bank. While banks would be automatically listed as service providers, other institutions will have to apply for registration. This will bring all e-payment methods under the purview of CBK, and ensure its operations are in conformation to stipulated regulations.

Globally, e-payments are steadily usurping the traditional role of cash in transactions; in Kuwait, growing customer demand for safe online payments is fueling the roll out of innovative e-payment forms such as contact-less cards and mobile wallet payments. According to a recent report, the value of online transactions in Kuwait

grew 16 percent from US\$1.09 billion in 2014 to \$1.26 billion in 2015.

The report, published by Payfort, the international online payment gateway owned by Amazon, shows that the largest chunk of online payments in Kuwait was in e-commerce transactions, which accounted for \$680 million, followed by airline ticket purchases (\$430m), travel (\$150m) and entertainment (\$2.7m). The report expects online payments to more than double to \$2.8 billion by 2020. The depth of mobile penetration and the wide adoption of digital technologies in Kuwait has encouraged CBK to push through innovative FinTech schemes, such as the recent launch of its Regulatory Sandbox Framework. The milder regulatory environment in the Sandbox avoids stifling innovation while providing startups and entrepreneurs with a safe space to experiment innovative products and services, without impairing the safety and soundness of the financial and banking sector. The Sandbox enables entrepreneurs to partner with CBK and submit ideas that will be secure, useful and beneficial to society.

Concluding his speech at GUST, the governor said, “We believe that when regulators work hand in hand with all stakeholders to serve society, financial innovation can be responsibly steered towards our aim of promoting inclusive sustainable prosperity for all.”

When Leaders Won't Leave



BILL EMMOTT

A former editor-in-chief of *The Economist*, he is the author of *The Fate of the West*.

The spectacular rise and fall of Carlos Ghosn, 'Le Cost Killer' who saved Nissan after 1999 and built a powerful partnership of the Japanese carmaker, its big French shareholder, Renault, and Japan's Mitsubishi Motors, resembles a Kabuki play, with the Japanese powers-that-be asserting themselves in the end. But Ghosn's downfall is really more like a classic Greek tragedy, with contemporary German elements. This is a story of Hubris meeting Nemesis. And the best parallel to Ghosn is German Chancellor Angela Merkel.

Even superstar managers or political leaders risk disaster if they overestimate their power and outstay their welcome. That is what Merkel has done by remaining in office for 13 years, making her the longest-serving chancellor since Helmut Kohl held the post, from 1982 to 1998.

Within recent memory, Merkel was seen, rightly or wrongly, in heroic terms for her role in stabilizing the euro single currency. But when she leaves office, probably in the next few months, she will cut a much-diminished, perhaps even humiliated figure.

At least her fate looks to be better than that of Ghosn, who was arrested in Tokyo when he landed there in a private jet, and now faces accusations that he misappropriated company funds and paid himself millions of dollars in hidden compensation. Whatever facts eventually emerge, the Brazilian-Lebanese-French executive's career, which included 18 years running Nissan and 13 years running Renault, has come to an abrupt end.

Ghosn's arrest holds many lessons. One is the newly prominent role of whistle-blowers in Japan's corporate sector. As in the 2011 accounting scandal involving Olympus Corporation, Ghosn's



alleged misconduct was revealed to the company's management by an inside source.

Another lesson, however, is that big Japanese firms' auditing and other corporate-governance safeguards remain weak. If Ghosn truly has been hiding his real income from Nissan's published accounts, there must have been collaborators in the company's finance department, and such practices ought to have been identified by auditors and investigated by independent directors. Such a sudden, belated disclosure of executive malpractice casts a dark shadow over the entire firm.

That shadow extends to the claim that corporate governance in Japan has been improving substantially, following reforms encouraged by Prime Minister Shinzo Abe's government. And yet that failure may be overlooked thanks to a further feature of this tale, evident after the arrest when the man who had been Ghosn's co-CEO, Hiroto Saikawa, brutally ejected him: Japanese managers have reassured their traditional solidarity at the firm

in an effort to shift the balance of power in the Nissan-Renault-Mitsubishi Motors alliance away from Renault and back toward Nissan.

This shift risks destabilizing the alliance, but Nissan managers appear to regard that as preferable to being subsumed in a de facto merger — which is what the stories emerging in Tokyo suggest Ghosn was plotting. Renault currently owns a 43 percent stake in Nissan, while Nissan holds 15 percent of Renault and 34 percent of Mitsubishi Motors. Crossholdings of that sort are common practice in Japanese business, but full ownership may well have looked like a more sustainable long-term model to Ghosn and to Renault.

The main moral of this tragic tale, however, does not stem from a struggle between Japanese and European practices, much less from a pay squabble and dodgy corporate practices. It is that unless you own a company, you had better not think you can stay at the top of it forever.

Ghosn had remained chairman of Nissan after he stood down as co-CEO last year, and he evidently believed he could still call the shots. Managing your succession is a key task for any leader, one that must not be left until it is too late. He failed to do this, in part by failing actually to leave.

That is also what, if you take her literally, Merkel is doing now. In October, she announced that she would not stand in December for re-election as leader of the Christian Democratic Union, but claimed she would stay on as Chancellor until 2021. Yet as soon as her successor as party leader is chosen, the drums will begin beating for her immediate retirement — especially if the victor turns out to be her old rival, Friedrich Merz.

She would do far better to pre-empt that pressure by taking the initiative in announcing her own departure in December. It is too late for her to alter her legacy, which will always be dominated by her controversial decision in 2015 to throw open Germany's borders to more than a million asylum-seekers from Syria and other Middle Eastern countries. Her last chance to influence what historians write about her will be to choose the moment and manner of her exit from the political stage.

Ghosn, by contrast, can now affect his legacy only through what his lawyers can prove in whatever trial eventually takes place. If only he had bowed out a lot sooner, handing over the reins gracefully and completely, his story would have remained one of great achievement. And a lot less damage would have been done to the companies he once served so well

The world is ready for change

... CONTINUED FROM PAGE 1

However, we are clearly running out of time and we are at an inflection point when everyone one of us need to do our bit. It is time for decisions to be made, it is time to understand that the consequences of the past need not hold us back and that we can intentionally and decisively redefine the future.

Only in the past few decades have scientists begun measurements necessary to establish a relationship between current carbon levels and temperatures, and the science conducted since then has consistently pointed in one direction: that rising greenhouse gas emissions, arising from our use of fossil fuels and our industries, lead to higher temperatures.

Climate change has become the defining issue for the 21st century. According to WHO estimates, climate change is already causing tens of thousands of deaths every year — from shifting patterns of disease, from extreme weather events, such as heat-waves and floods, and from the degradation of air quality, food and water supplies, and sanitation.

There are enormous health benefits countries can achieve by reducing emissions of climate pollutants, for example through better management of transport, and implementing innovative energy policies, we can cut the very large disease burden from air pollution and greenhouse gas build-up. Air pollution alone is now estimated to cause approximately one in every eight deaths globally.

In 2015, at the COP21 summit in Paris, in a historic first, the governments of 196 nations unanimously decided that the best course of action was to reverse the impending climate catastrophe. That set the tone for nations around the world to cut their emissions to nationally agreed upon levels. At the COP24 summit to be held in Katowice in Poland from 2 to 14 December the top priority will be the finalisation of the Paris Agreement Work Programme to compel governments to cut greenhouse gas emissions and slow the pace of global warming. The aim is for the implementation of the 2015 Paris Agreement in the form of the Katowice Rulebook — a comprehensive package of balance rules bringing the agreement fully in force.

The COP24 Summit in 2018 is particularly crucial because this is the year when the signatories agreed upon to adopt a work programme for the implementation of the Paris commitments. This requires the single most important ingredient which is trust between all countries.

No country, however small or big is immune from the effects of climate change. As many nations witness the fury of nature with natural disasters, loss of life, income and property, the need to change is now compounded with the will to change.

It is important to note that without the success of COP24, the Paris Agreement will not meet the hopes and expectation raised back in 2015. Katowice agreement will be about safe-guarding Paris.

Wishing COP24 all success.



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Dining IN KUWAIT

For a complete list of featured restaurants, visit http://www.timeskuwait.com/News_Dining In Kuwait

Rio Churrascaria



A Brazilian Steakhouse where you can dine on quality steak cooked in traditional Rio style with fresh ingredients and seasonings. While the appetizers offer the traditional fare, the hearty soup

of Tomato with Lemon Grass along with Tropical Salad and the Rocket Parmesan Salad are remarkably tantalizing. But the restaurant's pride is the main course, particularly the Espetada Beef, Espetada Chicken and the Short Ribs cooked to perfection. The meltingly marvelous variety of pasta offerings include among others, Bossa Nova Linguine, Copacabana Spaghetti and Chicken & Mushroom Farfalle. You will need to share the bounteous platter options of Flamengo Wrap Platter that is laden with roasted prime beef choice, roast garlic sauce and diced fresh tomatoes.

Popular dish: Espetinhos

Located at 89 Mall. Call: 222 88 433

Solia



The Mediterranean restaurant that features menu offerings which weave through eclectic, complex flavors of International, Asian and Middle Eastern cuisines. The cloying and delectable Lyon Onion soup with its rich crust, and the Burrata adorned with fresh figs reminiscent of authentic Italian cuisine, are great choice as starters. Among the salad selections, the roasted Chicken Salad and the vegetarian option of Fresh Garden Paella, are especially enticing.

dish are the popular Seabass with sauce Vierge and the Solia Lamb Shank, both unbelievably delicious.

The restaurant's originality is also reflected in the Red Snapper En Papillote and the sizzling Pil Pil Prawns. Or you can discover the simple flavor concoctions such as the Wild Mushroom & Leek Risotto to warm your insides during the winter months.

Solia is also currently serving breakfast with sublime options like the Maltese Avocado Dip.

Popular dish: Moroccan Chicken

Located at Avenues - Phase 4. Call: 22201243

Curry Pot



Experience Indian cuisine that exceeds expectations. The restaurant offers a variety of soups, tandoori sandwiches,

curries and biryani. Whetting your appetite are various appetizers such as the Aloo Matar Tikki and Lamb Samosas. Their range of sandwiches is quite diverse with offerings including Hariyali Chicken Tikka sandwiches, Rampuriseekh sandwiches and Shrimps tandoori sandwiches. The Tawa Chicken Breast, the Tawa Lamb and the Tawa Chicken offer a different taste for non-vegetarians, while their main dishes of Butter Chicken and Curry Pot Shrimp are emblematic of the restaurant. Meanwhile, the Curry Pot Special Biryani remains an all-time favorite.

Popular dish: Curry Pot Shrimp

Located at Aswaq Alqurain. Call: 22204458

Every week, our 'Dining in Kuwait' section features selected restaurants in the country that provide sumptuous cuisines from around the world. Want to feature your restaurant in our 'Dining in Kuwait' section and reach out to our wide reader base? Email us at editor@timeskuwait.com with a brief about your restaurant along with images in high resolution.

Thought for the week

"I was taught that the way of progress was neither swift nor easy."

- Marie Curie, Polish Nobel laureate in Physics and Chemistry

Clearing misconceptions between caffeine and weight loss

Ask Mira : Eating Right to Live Happy & Healthy



Are you one of those who lost weight on caffeine? or maybe you think that it was the caffeine effect while you were trying to control your food quality and quantity.

I personally never think of using drinks to control my appetite or to lose some weight, I always prefer the natural way which I am sure you all know: Eating a balanced diet plus exercise.

But, what is the direct relation



between caffeine and weight loss? And why are a lot of fat-burning pills made out of Caffeine?

I will start by saying that caffeine may slightly encourage weight loss or maybe prevent weight gain, but there is no proof that increased caffeine consumption can lead to permanent weight loss.

When I mention caffeine, it doesn't mean only the coffee people drink, but also different beverages including caffeine like tea, energy drinks and cola, products containing cocoa or chocolate.



What does coffee do?

- Caffeine stimulates thermogenesis : one of the ways your body generates heat and energy from digesting food.
- Thermogenesis is one basal metabolic rate reaction, which means the metabolism of your body at rest, when you are not exerting any effort. So it is a minimal reaction. And there is no evidence that long-term coffee consumption aids in weight loss.
- Caffeine also acts as a diuretic, which means it increases the amount of urine you excrete. So you end up losing the water more than the fat, which is why you tend to lose weight.
- Caffeine acts as a natural appetite suppressant: Caffeine lovers, those who drink more than 3 cups

of coffee a day, may end up eating less throughout the day. Caffeine gives a feeling of satiety, especially when it comes to smoking with caffeine consumption

- Coffee contains antioxidants, which fights against cancer problems, but too much caffeine might cause nervousness, insomnia, nausea and increased blood pressure. It contains 'cafestol' which increases blood cholesterol levels, so it is not recommended for people with issues with their cholesterol.

One final bit of advice is to not use any pills. It is dangerous in the long run.

Your best option is to intake two cups of coffee daily which is healthy due to their high antioxidant levels, but not more than this as caffeine will cause irritability, addiction and hypertension.

To subscribe to my diet programs, don't forget to log in to: www.eatlikemira.com.



Mira is a go-to source for nutrition and wellness and has joined The Times Kuwait team in a new weekly column discussing nutrition and answering queries. You can send in your questions to infotimeskuwait@gmail.com

Baked Chicken Caesar

This baked chicken Caesar recipe only requires four ingredients and is so easy to make. You will just need chicken breasts, Parmesan cheese, sour cream, and Caesar salad dressing.

All you have to do is sprinkle the chicken with grated Parmesan and put it in a baking dish, then cover it with a mixture of sour cream and Caesar salad



dressing. A creamy Caesar dressing is best, and you can use any brand or variety you like. If you prefer homemade, you could also make your own Caesar salad dressing for this recipe.

Then, the Caesar-dressed chicken bakes in the oven for about 30 minutes, and gets a short turn under the broiler to make it nice and golden-brown, and that is it. Baking the chicken in the dressing keeps it moist and prevents it from drying out, and the combination of sour cream, Caesar dressing, and Parmesan is rich and creamy.

Business security for small businesses



SHEREEN SULTAN
MSc - Telecommunication Engineering

Security, both online and offline, are key aspects to take care of when starting a business.

No matter what form of business you operate, the information that you have on your business and about your customers need to be safeguarded.

Small businesses often do not take necessary security precautions on the mistaken belief that because they are a small operation, they will not be targeted by people who could harm their business. Nothing is further from the truth. The real key to security for small businesses is simply being vigilant and taking necessary precautions. Remember that the time and the resources you will need to

spend on recovering from any type of security attack will be much more higher than taking precautions in the first place.

While protecting your data is important, so is ensuring the safety of your physical premises with security procedures, surveillance cameras and, burglary and fire protection measures, as well as adequate insurance coverage.

If you find setting up security for your business to be daunting, it is always good idea to consult a professional.

Some of the protections that you could implement to protect the digital and print information from your customers, as well as information you have on your own business include:

- Making sure that you limit the computer access your employees have to only websites and actions that are needed in order to perform the job.
- Each of your employees should be given their own usernames to use when logging on to the company's computer system, and be reminded that will be



responsible for any activity that happens when their username is logged into the system.

- Conduct regular audits of all the information and data that your employees store in their computers to reduce security risks.
- Make it a rule that all paper documents containing client or business information should be shredded on a regular basis once it is no longer needed.

- Try to set aside one computer for keeping all of your financial records and transactions. Then limit this computer to only being able to browse your banks website and to only open applications related to any record-keeping.
- Use firewalls to limit communication only to specified networks. This will stop any unauthorized access from outside the specified networks.

- Regularly update your software as it is your first line of defense against malicious activity. Make sure you have antivirus software in place and that it is updated.
- Backup all your data to an external hard-drive, a remote server, or on the cloud.
- If your business needs any type of network to support your database, email applications, and other files, then set up an online network server. You can choose from several server solutions based on the amount of storage you need, security requirements, and backup options.
- Before you even hire the first employee, establish a Code of Conduct. This document should outline what is acceptable or proper behavior within office premises and what repercussions there will be if an employee violates the terms. This document should outline the need for all employees to protect the company property and keep sensitive information safe and within company premises.

Glitch reveals need to fix routing security



An apparent technical glitch from an errant router misconfiguration caused Google to lose control of several million of its IP addresses for more than an hour last month.

The mishap made Google's search and other services unavailable to many users intermittently. It caused problems for Spotify, Google cloud customers, G-Suite users and Youtube viewers, among others. The problem started when the MainOne Cable Company in Lagos, Nigeria, improperly updated tables in the internet's global routing system to declare that its autonomous system was the proper path to reach 212 IP prefixes belonging to Google. China Telecom shortly thereafter again improperly accepted the route and announced it worldwide. That move, in turn, caused Russia-based Transtelecom and other large service providers to follow the route.

The fact that during the event, internet traffic was misrouted to China and Russia from Nigeria, appears suspicious and sparked fears of a malicious hijacking attempt. This was especially so, given that China Telecom, the Chinese government-owned internet service provider (ISP), was recently found to have improperly routed Western carriers' traffic through mainland China.

However, Google adamantly denied any such impropriety, saying that the mishap resulted from a prefix leak in configuring the Border

Gateway Protocol (BGP), the internet's main routing protocol. Each ISP advertises to all others a list of internet protocols (IPs) it owns. A prefix leak occurs when an ISP advertises a range of IPs it does not own. BGP is a technology that is several decades old and is not cryptographically secure thereby leading to these types of mistakes by third parties.

A spokesperson for Google said, "We're aware that a portion of internet traffic was affected by incorrect routing of IP addresses, and access to some Google services was impacted. The root cause of the issue was external to Google, and there was no compromise of Google services." He added that since nearly all internet traffic to Google services is encrypted, there was no increased risk of data exposure as a result of this leak.

However, this reassurance from the search giant has not placated many. Experts point out that there have certainly been nefarious BGP hijackings in the past, and they are likely to happen again, because there is no quick fix to the problem. The mechanisms for managing the routing of traffic across the internet have been an area of concern for some time, as there is no real authentication for the information. It is entirely a trust-based approach.

Security authorities have also drawn attention to the 'coincidence' that the traffic was rerouted to countries already known for their 'big-brother' use of technology to spy on citizens.

Regardless of an intentional attack or mistake, the implications from such disruptions can range from denial of service and slow response of service to the compromise of data in transit. Viewed as an accident, this incident will drive attention and activity toward a more robust solution, and hopefully ISPs will implement more stringent processes to avoid such an event happening again.

Viewed as a malicious action, it highlights the inherent insecurity of routing protocols. While core providers are likely to have significant controls around the manipulation of protocols and tables within their organization, that does not eliminate the possibility of malfeasance by internal and external parties. Either way, we can expect to see renewed activity in this space.

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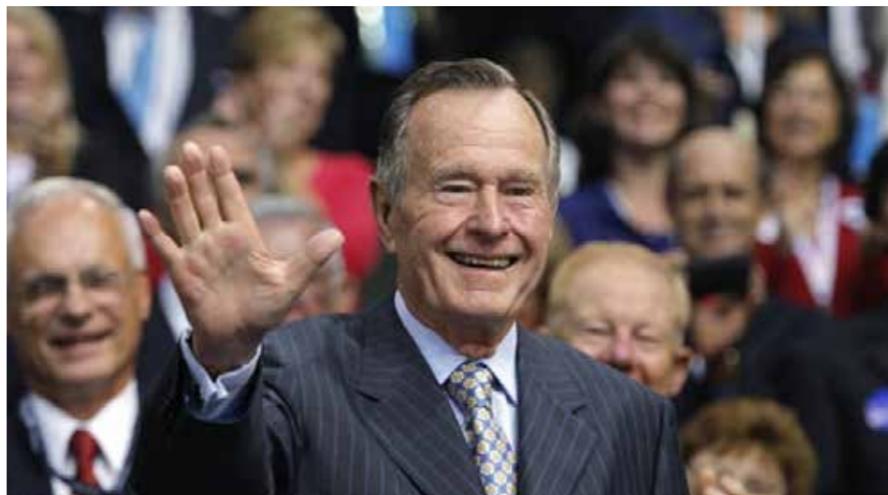
Remembering George H.W. Bush

Former US President George H.W. Bush who passed away on Friday at his home in Houston at the age of 94, was a stately politician who presided over the White House for only a single-term, but nevertheless marked his tenure by a unique leadership style that helped steer his nation through a tumultuous period in its history and in world affairs.

His presidential tenure capped a career of more than 40 years in public service. A two-term congressman from Texas, ambassador to the United Nations, chairman of the Republican National Committee, United States envoy to China, director of the Central Intelligence Agency and vice president, under Ronald Reagan, the former president entered the White House in 1989 with an impeccable resume. A decorated Navy pilot who was shot down in the Pacific in 1944, he was also the last of the World War II generation to occupy the Oval Office.

When he left the White House at the end of his four-year tenure in 1993, he had helped put an end to four decades of Cold War hostilities between the US and erstwhile USSR. His personal amity with then Soviet Premier Mikhail Gorbachev and his collaborative approach and distinctive ability to handle global issues with flair helped the world tide over the tension-filled days leading up to, and following the dissolution of the Soviet Union, the fall of the Berlin Wall, the liberation of Eastern Europe and the unification of Germany.

By any standards of presidential tenure, the years between 1989 and 1993 were chaotic for the United States, beginning with the 1989 US invasion of Panama and going on to a myriad of other issues around the world that would test the mettle of any president. In a world rendered more complicated and unpredictable without clear-cut foes and friends, the United States found itself facing the outbreak of war



in the Balkans and its inability to respond to the killing of Chinese protestors in Tiananmen Square as once docile Communist China slowly transformed into formidable global player.

While he was instrumental in drawing the curtains on the Cold War and shelving any immediate prospects of nuclear Armageddon, he also set the stage for drawing the United States into its most protracted military engagement. In January 1991, he led the United States in a global coalition that was mandated by the United Nations to roll back the Iraqi invasion of Kuwait. Hundreds of thousands of troops engaged in a brief military campaign that liberated Kuwait and forced the forces of Saddam Hussein out of Kuwait. But the swift victory was ephemeral, since then and to this day, the United States continues to be entangled in military campaigns in Afghanistan, Iraq and elsewhere in the Middle East and Africa.

Born in 1924 into a wealthy New England family, he had joined the Navy in 1942 at the

age of 18, training as a torpedo bomber pilot. In 1944 Bush was the only survivor among his crew when their plane was shot down over the Pacific during a bombing raid. He was awarded the Distinguished Flying Cross for 'courage and devotion to duty' and would go on to fly 58 combat missions.

The former president was schooled in the good manners and graciousness of New England privilege and civic responsibility and liked to frame his public service as an answer to the call to duty. In accepting the Republican Party's nomination to the presidency in 1988 he said: "I am a man who sees life in terms of missions — missions defined and missions completed."

After leaving office in 1993, Bush divided his time between family homes in Houston, Texas, and Kennebunkport on the coast of Maine. In 2005 he joined forces with Bill Clinton to tour and raise funds for regions devastated by the Asian tsunami and, closer to home in Louisiana, Hurricane Katrina, forming a close friendship

Kuwait mourns demise of former President George H.W. Bush

Highness the Amir Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah sent a cable of condolences on Saturday to US President Donald Trump, expressing his sincere sympathy over the passing of former President George HW Bush. In his cable, His Highness the Amir said on behalf of the Kuwaiti government and people, he expressed sincere condolences on the passing of the former president. His Highness recalled the former president's historic stand and support to Kuwait and his rejection of the Iraqi occupation in its early hours, including the decisive decisions taken by the American administration under the leadership of Bush and his pivotal role in forming an international coalition, mandated by the UN to liberate the State of Kuwait.

with his former adversary. "Just because you run against someone in an election, it doesn't mean you hate the guy," he said about Mr. Clinton.

Genial and gentlemanly the former president will be long remembered, not just in the United States but around the world, by many who had come to appreciate the restrained and seasoned leadership the 41st president had displayed.

