

Oman's economy to grow by 4.5% in 2022: World Bank

Our Correspondent
Muscat

Oman's economy is anticipated to expand by 4.5 per cent in 2022 before settling to an average of 3.2 per cent in 2023 and 2024, the World Bank said on Monday.

"The sultanate's economy is projected to continue its recovery and strengthen over the medium-term, driven by robust energy prices, expansion of oil and gas production, and wide-ranging structural reforms," the World Bank said in its new *Gulf Economic Update*.

The World Bank noted that easing of pandemic restrictions and positive developments in the hydrocarbon market drove the sultanate's strong economic recovery in 2021 and 2022.

Supported by higher oil prices and fiscal reforms, 'the overall

'The overall fiscal deficit is expected to turn into a surplus of nearly 6% of GDP in 2022 - the first surplus in almost a decade'

fiscal deficit is expected to turn into a surplus of nearly six per cent of GDP in 2022 - the first surplus in almost a decade - reducing gross financing needs'.

The World Bank report added, 'Similarly, the external balance is swinging back into surplus - six per cent of GDP in 2022, the first surplus in seven years - on the back of higher oil receipts and recovery in non-oil exports.'

Issam Abouseiman, World Bank's regional director for the

GCC, said, "There is an excellent and timely opportunity to diversify the economy further using a green growth strategy, and playing a leading role in the global transition to low-carbon economies."

"The GCC region could use the green growth transition to focus policies on developing green technologies and associated skilled labour that would reverse trends in productivity and enable the region to grow faster."

Similar to the World Bank forecasts, the International Monetary Fund (IMF) projects Oman's economic growth at 4.3 per cent for 2022, supported by increased hydrocarbon production and continued recovery of non-oil economic activity.

Earlier in October, IMF praised Oman's efforts in dealing with the COVID-19 crisis and reviving the economy after the pandemic.

SAYYID THEYAZIN PRESIDES OVER AGA KHAN AWARD



H H Sayyid Theyazin bin Haitham al Said, Minister of Culture, Sports and Youth, presided over the Aga Khan Award for Architecture ceremony at Royal Opera House Muscat on Monday. The six award winners, who will share the US\$1mn award, show promise for communities, innovation and care for the environment (Supplied photo)

Massive opportunity in yacht tourism: MTCIT

Our Correspondent
Muscat

With over 3,000km of pristine coastline, Oman has the potential to develop a thriving yacht tourism industry and attract substantial investment to the country. With an eye on increasing national income and attracting foreign investments, the Ministry of Transport, Communications and Information Technology (MTCIT) will soon offer sites for investment along Oman's coast to promote yacht tourism in the country.

An official at MTCIT said, "The ministry will offer several sites to the private sector to invest along the Omani coast after determining the best places for berthing yachts and setting up allied services. The ministry is also seeking to establish a berth in the wilayat of Sur, South Sharqiyah, with the aim of berthing yachts as well as maintaining small and medium sized ships."

According to the *Yacht Global Market Report* for 2022, the global yacht market is expected to grow from US\$7.70bn in 2021 to US\$8.22bn in 2022 at a compound annual growth rate of 6.75 per cent. The market is expected to grow at a compound annual growth rate of 4.95 per cent to US\$9.97bn in 2026, the



The ministry will offer several sites to the private sector to invest along the Omani coast after determining the best places for berthing yachts and setting up allied services

MTCIT OFFICIAL

report stated.

With an eye on the potential of the yacht tourism industry, the ministry is also seeking to ink agreements with investors to develop the ports of Shannah and Masirah, and to develop and manage Shinas Port.

Regarding other investment projects in the ports sector, the official said the ministry will also expand commercial activities in Port Sultan Qaboos by increasing

the number of ships and volume of goods handled by allowing wooden dhows and grain ships. The port will also see increased activity with the start of the cruise season.

In Dhalkut, Dhofar, the ministry will transform the current fishing port into a commercial port for small and medium vessels.

According to the official, MTCIT has been collaborating

with Oman International Container Terminal Company (Hutchison Ports Sohar) to develop, manage and operate Khasab Port in Musandam since October 1. The agreement aims to develop, expand, operate and manage the port for a period of 30 years.

The ministry is also working to develop ports for raw materials and mining. It recently gave the initial approval to Oman Minerals Development Company to construct the Shuwaimiya Mining Port in Dhofar, while it is currently overseeing construction of a raw materials berth in Shinas Port, which is 85 per cent complete. "The berth is expected to be complete in the first quarter of 2023," the official said.

Ghailani sets new national, continental records

Our Correspondent
Muscat

Omani freediver Omar Abdullah al Ghailani has won the AIDA Freediving World Cup 2022 held in Sharm el Sheikh, Egypt, from October 23 to 30. The competition saw participation of 34 divers from 24 countries.

Making Oman proud, Ghailani set a new continental record in Constant Weight Bi-fins category by diving 97m, while a new national record was set when he dived to a depth of 105m in the Free Immersion category. "It took to me 14 years to achieve this continental record," he said proudly.

Ghailani claimed gold for his overall performance, plus three more in Constant Weight Bi-fins, Constant Weight Without Fins and in the Free Immersion categories.

Speaking to *Muscat Daily* from Egypt, Ghailani said, "I am proud of winning the AIDA Freediving World Cup 2022 and setting national and continental records. I hope that these achievements will be a good start to the 2023 season."

According to Ghailani, the competition was all the more stiff owing to the fact that it's the end of the season. "I suffered several injuries during the training period; fighting waves and the cold water was a real challenge."

Elaborating on the sport and



its technique, Ghailani said it is practised without the use of any breathing apparatus.

He is keen to continue representing the sultanate at international meets and raising the Omani flag in different countries.

"I thank everyone who supported me in continuing my training in the past few months in

these difficult times," Ghailani said.

Reaching the finals of these international championships require immense concentration and determination. Ghailani prepares for all championships with daily freediving training for three hours besides working out in the gym.



Shaheen had positive impact on marine ecosystems: Study

Muscat - Despite the negative impact of cyclones on human life and property, these climatic conditions have positive effects on marine ecosystems in terms of replenishing marine water systems, according to a new research conducted in Oman.

The 36th issue of Scientific Insights magazine, published by the Ministry of Higher Education, Research and Innovation, examined the impact of Cyclone Shaheen on reducing sea surface temperatures, restoring deep-water oxygen supplies, transferring ocean heat budget and regenerating marine water ecosystems in the Sea of Oman and the Arabian Sea in a research study titled *Ocean responses to Shaheen, the first cy-*

clone to hit the north coast of Oman in 2021.

The study was led by Dr Rahma al Nadhairi, Environment Management Expert at Environment Authority.

One of the detrimental effects of climate change, Rahma reported, is the rise in seawater temperature, which leads to water stagnation, coral reefs bleaching and endangering marine and ecological ecosystems, all of which affect the tourism and other sectors.

The stagnation of water can lead to red tide, oxygen depletion in the water column, and discharge of toxins that can harm both humans and animals alike, Rahma said. "However, despite



the negative impact of cyclones on human life and property, cyclones have positive effects on marine ecosystems in terms of replenishing marine water systems, transferring thermal reserves in the ocean, replenishing

oxygen in deep waters, and lowering water temperatures by mixing warm surface water with cold deep waters via wind movement and strong horizontal and vertical currents that are generated by cyclones."

The results of the study indicated a cooling in the surface layer in the Sea of Oman due to vertical mixing, as winds of Cyclone Shaheen caused the flow of cold water from the depths along the southern coastal areas of Oman, resulting in a decrease in water temperatures by 2.5°C along the southern coast of Iran and 5°C along Oman's coast.

The study found that ocean currents surged 0.4 to 1.5m/sec during the passage of the cyclone, changing the direction in which water currents flowed. The course of currents changed from the Omani coasts to the Arabian Gulf even though currents typi-

cally move from the Arabian Gulf to the Omani coasts.

"On the southern Iranian coast, the speed of the ocean currents also caused vertical water pumping, which raised the level of nutrients and facilitated the flourishing of phytoplankton and chlorophyll a to 3mg/m³ one week after the cyclone passed."

The research team included Prof Ali Nasser Hassan, Professor - Faculty of Graduate Studies and Environmental Research at Ain Shams University in Egypt, Dr Amal Abdelsattar, Assistant Professor at Prince Sultan University in Saudi Arabia, and Sulaiman al Akhzami, Director General of Nature Conservation at Environment Authority, besides Rahma.

SAYYID SHIHAB RECEIVES AMBASSADOR OF KUWAIT



H H Sayyid Shihab bin Tarik al Said, Deputy Prime Minister for Defence Affairs, received in his office at Al Murtafa'a Garrison on Monday H E Dr Mohammed Nasser al Hajri, Ambassador of the State of Kuwait to the Sultanate of Oman. The two sides reviewed bilateral relations between Oman and Kuwait (ONA)

Pact signed for afforestation of residential neighbourhoods

Our Correspondent Muscat

A trilateral cooperation programme between the Ministry of Housing and Urban Planning, the Environment Authority and Muscat Municipality on a tree plantation drive in residential neighbourhoods in Muscat governorate was signed on Monday at the Oman Exhibition and Convention Centre.

The agreement aims to encourage afforestation in residential neighbourhoods and increase green coverage according to a well-defined vision that takes into account all environmental and organisational aspects.

The agreement will also help regulate afforestation in front of houses in residential neighbourhoods as part of efforts to implement the directives of the National Urban Strategy, achieve Oman Vision 2040 goals and the



Muscat Municipality will allow citizens to plant trees in front of homes and educate them about plant types

national initiative to plant 10mn trees in a ten-year period that started in January 2020.

According to the agreement, Muscat Municipality will allow citizens to plant trees in front of homes and educate citizens about the types of plants that can be planted, while providing technical

support to citizens on the plantation procedures. The Environment Authority will also educate citizens about the types of plants as well as provide the necessary seedlings for free plantation.

The agreement will be valid for ten years and automatically renewable for a similar period.

INVITATION TO TENDER

SOHAR ALUMINIUM

Sohar Aluminium LLC (SA), PO Box 80, PC- 327, Sohar, Sultanate of Oman hereby invites qualified Suppliers/Contractors for the following tender:

Tender No. : 2022-ENG-SOW-0047

Tender Title : Workshop Roof works of SIT

Scope : Sohar industrial Training Institute requires construction of a new roof structure above the existing or an upgrade of the existing gutters and drains.

Document Issue Date : 8 November 2022

Last Date For Applying : 7 November 2022

Kindly send your email and company profile to: tender@sohar-aluminium.com
For list of active tenders visit: <https://www.sohar-aluminium.com/en/content/tender-listing>

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COMPANY REPORT

Dear Shareholders,
On behalf of the Board of Directors of Oman United Insurance Company SAO G, I have the pleasure to present to you the Un-Audited Financial Statements of the company for the 9 months' period ended on 30 September 2022.

Particulars	30 September 2022	30 September 2021	Change %
Gross Written Premium	26,118,477	24,609,011	6.1
Gross Underwriting Results	3,027,353	4,176,624	(27.5)
Realized Investment and other income	2,375,327	2,590,884	(8.3)
Net Profit for the year (after income tax)	1,431,217	2,474,789	(42.9)

Gross Written Premium and Underwriting Results:
Despite the continuous severe pricing competition and high motor loss ratio, the company managed to achieve a gross premium income of all lines of business amounted to OMR 26.11 million compared to OMR 24.60 million in the same corresponding period of the year 2021 depicting an increase of 6.1%. As a result of our focus on the quality of business rather than the volume of business, and the selective underwriting policy adopted by the management thereof, the gross underwriting profit of all lines of business amounted to OMR 3.02 million compared to underwriting profits of OMR 4.17 million in the corresponding period of last year depicting a decrease of (27.5%).

Investment and other income Results:
Considering the current & expected oil price movements accompanied with improved economic activities within the local economy, we will be cautiously optimistic about the local equity market, thereby investing in the local equity shares in a phased manner in line with the Investment of the assets of Insurance and Takaful Insurance compa-

nies Regulation. By this approach, we will be diluting the investments from fixed income securities to the equity investments in a gradual manner.

Therefore, the company achieved a total investment income of OMR 2.38 million, compared to OMR 2.59 million in the corresponding period last year depicting a decrease of (8%). The net investment income after deducting unrealized investment losses amounted to OMR 2.37 million compared to OMR 2.59 for the same period last year i.e. a decrease of (9%)

Net profit:
The company's net profit after tax amounted to OMR 1.41 million against a net profit after tax of OMR 2.47 million in the corresponding period of last year, depicting a decrease of (42.9%), this is mainly due to higher motor claims ratio coupled with marginally lower investment income has contributed to the lower net profit. Management would take the best efforts to overcome this lower in net profit. Accordingly the earnings per share amounted to 0.014 Bzs against 0.025 Bzs in the corresponding period of last year. It is worth noting that the net asset value per share amounted to 0.288 Bzs compared to 0.294 Bzs in the same period of last year.

Business risks:
Honorable shareholders: As you know, the insurance business is exposed to natural and other risks that are governed by fate and destiny, (Such as Natural Catastrophic & Motor Accidents) and on the other hand, the performance of the investment portfolio is very much influenced by the prevailing economic and political conditions. Moreover, re-insurance companies have tightened terms and the renewal season has seen a reduction of capacities and coverage for Oman. However, the management has been exerting its

utmost efforts by adopting a conservative risk management mechanism that mitigates the effects of the risks related to the activity.

Acknowledgement:
On behalf of the Board, I would like to thank the shareholders, our loyal customers, reinsurers and employees. Our sincere thanks and appreciation also extended to Capital Market Authority for their tremendous support in regulating and developing the local insurance sector and for their assistance, which has led to the smooth functioning of operations. Finally, our sincere thanks and gratitude to His Majesty Sultan Haitham Bin Tariq. We all pray to Almighty Allah to shower His Majesty with blessings, keep him in good health and give him long life. Our sincere thanks and appreciation extended to His Majesty's rational government and we wish to the Omani people always Progress and prosperity.

Thank You and Kindest Regards

Salim Bin Nassir Al Busaidi
Chairman

UNAUDITED CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS AND COMPREHENSIVE INCOME FOR THE NINE MONTHS PERIOD ENDED 30 SEP 2022		
	30 Sep 2022 RO	30 Sep 2021 RO
Gross written premiums	26,118,477	24,609,010
Net underwriting result	3,027,353	4,176,625
Investment income – net	2,110,295	2,304,782
Other operating income	256,928	290,058
Total income	5,394,576	6,771,465
General and administration expenses	(3,766,844)	(3,883,059)
Operating profit before taxation	1,627,732	2,888,406
Taxation	(214,515)	(413,616)
Net Profit for the period	1,413,217	2,474,790
Other comprehensive income/loss		
Items that are or may be reclassified subsequently to profit or loss		
Available-for-sale financial assets – net change in fair value	18,586	(75,077)
Total comprehensive income for the period	1,431,803	2,399,713
Earnings per share	0.014	0.025

UNAUDITED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2022			
	Unaudited 30 Sep 2022 RO	Audited 30 Sep 2021 RO	Audited 31 December 2021 RO
Assets			
Non-current assets			
Property and equipment	1,325,563	1,492,953	1,494,477
Investment property	2,034,699	2,092,997	2,076,364
Available-for-sale investments	706,702	812,467	734,800
Deposits	33,580,000	41,200,000	35,150,000
Reinsurance contracts	4,341,077	5,306,555	5,684,000
	41,988,041	50,904,972	45,139,641
Current assets			
Financial assets at fair value through profit or loss	5,722,235	3,906,619	3,640,082
Insurance and other receivables	11,566,693	10,437,393	9,076,932
Deposits	14,738,738	15,670,871	21,438,822
Reinsurance contracts	34,047,877	25,952,264	28,715,326
Bank balances and cash	3,471,081	188,058	773,410
	69,546,624	56,155,205	63,644,572
Total assets	111,534,665	107,060,177	108,784,213
Equity and liabilities			
Equity			
Share capital	10,000,000	10,000,000	10,000,000
Share premium	871,519	871,519	871,519
Retained earnings	4,272,222	4,873,985	6,359,005
Legal reserve	3,333,334	3,333,334	3,333,334
General reserve	100,000	100,000	100,000
Fair value reserve	184,513	180,163	165,927
Contingency reserves	10,000,000	10,000,000	10,000,000
Total equity	28,761,588	29,359,001	30,829,785
Liabilities			
Non-current liabilities			
Insurance contracts	5,036,077	6,296,555	6,594,000
Employees' end of service benefits	784,633	845,051	764,632
Deferred tax liability	97,181	123,989	128,692
Lease liability	224,492	232,561	276,610
	6,142,383	7,498,156	7,763,934
Current liabilities			
Bank overdraft	910,338	1,219,817	-
Insurance contracts	57,182,423	51,046,574	52,583,108
Trade and other payables	18,203,569	17,424,424	16,808,302
Taxation	300,517	460,476	753,007
Lease liability	33,847	51,729	46,077
	76,630,694	70,203,020	70,190,494
Total liabilities	82,773,077	77,701,176	77,954,428
Total equity and liabilities	111,534,665	107,060,177	108,784,213
Net assets per share	0.288	0.294	0.308

NOTE:
- Due to a factual error in the Company Report published in Muscat Daily on Oct 31, Oman United Insurance Co is publishing the figures here again:

Despite no cases, MoH alert on new COVID mutant

Our Correspondent
Muscat

Even though health experts have warned that the new COVID mutant (XBB) is said to be contagious and preventive measures must be followed, Oman has not reported any case so far, according to the Ministry of Health (MoH) senior official.

Dr Saif al Abri, director general of the directorate general of disease control and surveillance at MoH, told *Muscat Daily* that the ministry has been doing genetic sequencing of the virus and "so far until the end of last week, we did not have a single case of this new variant."

According to the information available so far, the COVID XBB mutant is more contagious than others, and this is the reason for its spread in more than 26 countries, including Saudi Arabia.

"As chances of reaching Oman cannot be ruled out, we have to adhere to preventive measures," Dr Abri said.

Dr Abri, however, alerted that the omicron subvariants BA.4 and BA.5 are currently present in Oman. "We call upon people who are sick to take same measures. A sick person has to wear mask, iso-



As chances of the COVID XBB mutant reaching Oman cannot be ruled out, we have to adhere to preventive measures

DR SAIF AL ABRI

late oneself from other people and avoid going to work. Also, the people around the sick person should also wear masks. This is in addition to hygiene."

Asked about the XBB vaccine, Dr Abri said, "The available COVID-19 vaccine will only work. It is important for those at risk to take another dose of the vaccine if they have had it more than nine months before."

Global conference to focus on antimicrobial resistance

Our Correspondent
Muscat

Oman will be hosting the third global high-level ministerial conference on antimicrobial resistance (AMR) to be held in Muscat on November 24 and 25.

The conference, which aims to accelerate the pace of dealing with AMR at the national, regional and global levels and enhance international cooperation, comes as a follow-up to the success of the two previous ministerial conferences held in the Netherlands in 2014 and 2019.

"The conference programme includes a number of working papers and interactive sessions among the participants, with examples of best practices drawn from different countries of the world," said Dr Saif al Abri, director general of the directorate general of disease control and surveillance at MoH.

"This conference is an opportunity to stimulate dialogue on the importance of the 'One Health' approach to addressing the epidemic of AMR. Hence the slogan for the conference was chosen to be 'Antimicrobial resistance pandemic: From policy to single health measures'," he added.

Dr Abri confirmed the participation of the ministers of health, agriculture, animal



health and the environment and representatives from the organisations of the quartet - the World Health Organization, the United Nations Food and Agriculture Organization, the United Nations Environment Program, and the World Organization for Animal Health.

"This is in addition to policy makers, as well as a select group of global experts and representatives from the private sector, civil society, scientific research institutions and relevant global organisations, which are sending their representatives to this global conference."

The meet in Oman is considered a shift as it is being hosted for the first time outside the European continent. Exchange of experiences during the previous

two conferences and the measures taken in the European countries greatly helped reduce the spread of AMR and its negative impact on health and the economy.

Holding of this conference in the sultanate is expected to benefit the region in a similar way.

H E Dr Hilal bin Ali al Sabti, Minister of Health, pointed out that the organisation of this global conference holds high significance due to the impact of AMR on both human and animal health, besides on the environment in general.

"For proper control of AMR, use of antibiotics is important," he said.

"Though AMR is still under control, yet we have to be very cautious that it doesn't progress

very fast. So to have a balance, we have to be an advocate for the control of AMR that is developing against antibiotics available in the market."

Dr Sabti said that there is a need to be meticulous in the sense that "we do not reach a stage where we cannot treat the bacteria in people on the streets or in hospitals. I see it as a concern, no doubt about it".

"We have to be very cautious in handling it and the earlier we take care of it, the better it is," he added.

"The idea of monitoring AMR is very important, and Dr Saif did talk about it," H E Dr Sabti stressed. "Awareness is not only needed in the health sector, but from a global perspective of handling antibiotics, awareness is

needed even among the patients and their caregivers."

H E Dr Saud bin Hamoud al Habsi, Minister of Agricultural, Fisheries and Water Resources, said that his ministry is currently working to attract investments in the pharmaceutical industries in cooperation with the Ministry of Commerce and Industry and to promote investment.

"We hope to attract global investments in this aspect," the minister said.

H E Dr Abdullah bin Nasser al Harassi, Minister of Information, stressed the importance of Oman hosting this conference, which reflects its leading role in spreading knowledge and enhancing its global position as a station for various international events and conferences.

Invitation for Expression of Interest For Solar PV Project



Renaissance Services SAOG (Renaissance) is a leading facilities management and service solutions company, listed on the Muscat Stock Exchange. Renaissance specialises in Integrated Facilities Management (IFM); Soft FM; Hard FM; and Accommodation Solutions.

The tender packages are:

- **New Plant** - Renaissance Village Duqm (min. 1 MW capacity)
- **New Plant** - Renaissance Villages (PAC) Bahja, Marmul, Nimr, Qarn Alam
- **Restoration** - Renaissance Village Fahud (1.2 MW capacity)
- **New Plant** - Central Stores Ma'abala

Interested, reputable, specialised, and experienced Companies having a minimum of 5 years' experience in the field of similar works are requested to submit their Expression of Interest (EOI) in participating in the above Tender.

Renaissance owns and operates integrated workforce accommodation solutions within the Special Economic Zone in Duqm and PDO concession area across the Sultanate.

Renaissance is in the process of receiving proposals to Design, Build, Own, Operate and Transfer (DBOOT) solar PV

installations at its facilities across the Sultanate to meet the internal daytime requirements of the respective sites. The contract will be on Opex basis with appropriate performance guarantee terms and buy-out options during the contract period.

The EOI shall consist of the following:

- Company profile
- Commercial registration of the company
- Projects carried out in the last 5 years, including on Opex basis
- QHSE certifications and HSE records for last 5 years

Submission form available on www.renaissanceservices.com

Please submit your EOI on or before **November 7, 2022** to solarproject@renaissanceservices.com

All communications should be addressed to:

The Chief Commercial Officer
Renaissance Services SAOG
P.O. Box 1676, P.C. 114, Muttrah, Sultanate of Oman

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Sayyid Asaad arrives in Algeria

Muscat - Delegated by His Majesty Sultan Haitham bin Tariq, Sayyid Asaad bin Tariq al Saïd, Deputy Prime Minister for International Relations and Co-operation Affairs and Personal Representative of His Majesty the Sultan, reached Algeria on Monday.

He will chair the sultanate's delegation in the 31st Arab Summit, due to be held in the capital Algiers on Tuesday and Wednesday.

Sayyid Asaad and his accompanying delegation were seen off by Sheikh Abdulmalik Abdullah al Khalili, Chairman of State

Council, Sayyid Saud Hilal al Buisaidi, Governor of Muscat, Dr Saud Hamoud al Habsi, Minister of Agriculture, Fisheries and Water Resources, Qais Mohammed al Yousef, Minister of Commerce, Industry and Investment Promotion, Dr Mohammed Said al Ma'amari, Minister of Endowment and Religious Affairs, the Charge D'affaires of the Algerian Embassy in Muscat, and Saif Mohammed al Abri, Secretary-General of the Office of Deputy Prime Minister for International Relations and Cooperation Affairs.

Sayyid Asaad is accompanied

by an official delegation comprising Sayyid Badr Hamad al Buisaidi, Foreign Minister, Dr Abdullah Mohammed al Sa'eedi, Minister of Justice and Legal Affairs, Dr Said Mohammed al Saqri, Minister of Economy, Sheikh Khalifa Ali al Harthy, Undersecretary for Diplomatic Affairs in the Foreign Ministry, Abdullah Nassir al Rahbi, Ambassador of Oman to Egypt and its Permanent Representative to the Arab League, Saif Nasir al Badai, Ambassador of Oman to Algeria, and the two advisors at the Office of Sayyid Asaad.

ONA

Urban Planning Forum creates awareness on prosperous communities



(Supplied photo)

Our Correspondent
Muscat

To highlight the importance of urban planning for prosperous communities, the Ministry of Housing and Urban Planning (MHUP) kicked off a two-day event called October Urban Planning Forum 2022 on Monday at Oman Convention and Exhibition Centre.

The forum aims to enhance the economic, social and health dimensions of humanising

cities, raise awareness of climate change and its impact on planning, facilitate exchange of global experiences and expertise, review the sustainability goals set in Oman Vision 2040.

The forum includes four themes with more than ten speakers presenting more than 14 research papers in the areas of sustainable quality of life for prosperous communities, urban planning and risk management, regional development projects,

and planning and spatial nature.

The forum has several accompanying events, the most important of which was the signing of a trilateral cooperation on the first day between MHUP, the Environment Authority and Muscat Municipality on tree planting in residential neighbourhoods in Muscat governorate which is part of the authority's ongoing initiative to plant 10mn wild trees in a ten-year period which started in January 2020.

An Urban Planning Hackathon targeting final year undergraduate students and fresh graduates of architecture and design majors was also held to facilitate their ideas and concepts for urban planning.

MHUP will also organise urban planning debates targeting school students to gauge their awareness and knowledge of urban planning, the reality of urbanisation as well as understand their aspirations related to urban strategy.

Oman offers condolences to Iraq, India; condemns bombings in Somalia



Several people were killed in a fuel tanker explosion east of Baghdad on Sunday (AFP)

Our Correspondent
Muscat

Oman expressed its sympathy with Iraq and India and condemned terrorist bombings in Somalia.

In a statement, the Foreign Ministry said, 'The Sultanate of Oman expresses its sincere condolences and sympathy to the

government and people of the Republic of Iraq, and to the families of the victims of the explosion of the fuel tanker east of the Iraqi capital Baghdad, and wishes a speedy recovery to the injured.'

'The sultanate also condemns the two bombings that targeted the Ministry of Education in the Somali capital Mogadishu, and expresses its sincere condolences and sympathy to the

government and people of the Federal Republic of Somalia and to the families of the victims, and wishes a speedy recovery to the injured.'

Oman also expressed sympathy and offered condolences to India over the collapse of a suspension bridge in the western Indian state of Gujarat.

MTCIT inaugurates new headquarters in Al Khuwayr renovated at RO3.9mn

Our Correspondent
Muscat

The Ministry of Transport, Communications and Information Technology (MTCIT) inaugurated its new headquarters in Al Khuwayr on Monday.

Spread over 13,000sqm, the new headquarters is located in the Ministries District in the premises earlier occupied by the Ministry of Civil Service.

Addressing the media at a press conference, H E Said bin Hamoud al Maawali, Minister of Transport, Communications and Information Technology, said the new building will save about RO1.5mn annually, as the ministry had to rent buildings for its offices earlier. "The new building



(Supplied photo)

has been renovated to five floors and can accommodate 970 employees," he informed.

The press meet was also attended by H E Dr Ali bin Amer al Shaidani, Undersecretary for Communications and Information Technology, and H E Khamis bin Mohammed al Shamkhi, Undersecretary for Transport.

H E Maawali said, "The total

cost of renovating the building - with parking for 750 vehicles, four annexes and a café, in addition upgrading IT facilities and air conditioning systems - amounted to RO3.9mn. The new headquarters has open offices to enhance communication between staff and allow ease of movement between different directorates and departments."



FINCORP AL AMAL FUND

INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2022

CHAIRMAN'S REPORT FOR THE PERIOD ENDED SEPTEMBER 30, 2022

Dear Unit holders,
On behalf of the Investors' Committee, I hereby present to you the un-audited financial results of Fincorp Al Amal Fund (AIGI), for the period ended September 30, 2022.

Fund Performance

	30-Sep-22	30-Sep-21	31-Dec-21
Figures in OMR			
Fund Income	(720,097)	1,362,356	1,691,005
Fund Expenses	(91,773)	(237,974)	(324,631)
Net (Loss) / Profit	(811,870)	1,124,382	1,366,374

	30-Sep-22	30-Sep-21	31-Dec-21
Figures in OMR			
Net Asset Value	4,379,549	7,240,657	5,669,135
Units Outstanding	4,590,993	6,393,006	4,837,436
Net Asset Value per unit	0.954	1.133	1.172
Fund Performance (net of fees)	-14.33%	15.46%	19.24%
MSCI ACWI (*)	-26.69%	-	-
S&P GCC Composite Price Index	-	30.12%	31.45%

(*) Beginning 2022, the Benchmark of the Fund was changed to MSCI ACWI which is a global index and one which represents the investing universe of the Fund.

Q3 Market 2022 Performance

Global markets witnessed downtrend during the quarter notably in the months of August and September when US inflation rose by 8.3% & 8.2% respectively, contrary to street's expectations of 8.1% for both the months depicting stickler nature. The Fed's aggressive stance to tame inflation is likely to continue in the same tone with another 75 bps, hike expectation during the November FOMC meet.

During the Q3 2022, MSCI ACWI Index fell by 7.27% led by a fall of 9.74% in September and S&P 500 fell by 5.28% led by a fall of 9.34% in September. The S&P GCC Composite Index declined slightly during the third quarter at -0.86% where the gains of July and August were wiped in the month of September when the Index fell by nearly 6.95% on account of significant Oil correction and concerns over global economic activities slowdown.

Market Outlook

The global agency IMF has revised the GDP growth forecasts in the October outlook release of the world signally serious macroeconomic challenges. The central banks of the ten major developed countries have raised interest rates by a total of 1,965 bps in the current cycle, with Japan being the exception of maintaining expansionary stance. Over the past couple of weeks, and since the last FOMC meeting, market volatility has resurfaced. The stickler inflationary pressures, global monetary contraction, resurfacing covid led lockdowns in China, continuing supply chain constraints and unpredictable geopolitical environment have led to concerns over significant economic activities slowdown. In the view of heightened volatility and aggressive ongoing global monetary tightening, we continue to remain cautious until macroeconomics and geopolitical environment across the globe stabilizes.

Investment Strategy

The fund's investment strategy seeks to build a portfolio of stocks with superior fundamentals, capitalizing on high quality growth opportunities as well as attractive dividend yields in global markets, while actively managing downside risk in case of market setbacks.

In the long run, the fund's strategy will aim to capture capital appreciation from investing into global growth opportunities as well as value and income opportunities.

In Conclusion

The Investors' Committee would like to express its appreciation and gratefulness to His Majesty Sultan Haitham bin Tariq and the Omani Government for providing a secure and stable economic environment focused on driving growth and continued prosperity for all.

The Committee also wishes to thank the Capital Market Authority and Muscat Securities Market for their sustained and continued efforts in building a vibrant capital market and the management team for their diligence and dedication in managing the fund successfully in a challenging economic environment.

On behalf of the Investors' Committee, I would also like to take this opportunity to thank all the unit holders for their continued support and confidence.

On Behalf of the Investors' Committee

Ayemen bin Hamed Al Buisaidi
Chairman

UN AUDITED STATEMENT OF FINANCIAL POSITION AT

	30 September 2022 RO	30 September 2021 RO	31 December 2021 RO
ASSETS			
Financial assets at fair value through profit or loss	3,953,007	6,896,231	5,520,597
Receivables	371,756	313,075	166,999
Cash and cash equivalents	79,189	179,884	178,402
Total assets	4,403,952	7,389,190	5,865,998
LIABILITIES			
Current liabilities			
Amounts due to related parties	18,243	141,395	187,437
Accruals and other payables	6,160	7,138	9,426
Total liabilities	24,403	148,533	196,863
Total net assets attributable to the Unitholders	4,379,549	7,240,657	5,669,135
Net asset value per unit	0.954	1.133	1.172

UN AUDITED STATEMENT OF COMPREHENSIVE INCOME

	30 September 2022 RO	30 September 2021 RO	31 December 2021 RO
INCOME			
Dividend income	73,939	128,564	136,862
Net realised gain on investments at fair value through profit or loss	6,617	261,149	385,691
Fair value changes in investments at fair value through profit or loss	(816,750)	946,970	1,130,992
Interest income	1,014	141	383
Redemption charges	1,665	8,220	17,288
Foreign exchange gain (net)	12,717	17,312	19,789
Other Income	700	-	-
	(720,097)	1,362,356	1,691,005
EXPENSES			
Management fees	22,977	31,903	41,328
Administration fees	18,799	26,103	33,814
Advisory fees	18,799	26,103	33,814
Investors' Committee's meeting attendance fees	6,083	8,083	11,700
Brokerage commission expenses (transaction cost)	7,945	8,112	10,021
Custodian service fees	5,761	6,971	9,251
General and administration	11,409	19,120	24,432
Investors' Committee's remuneration	-	59,341	70,000
Performance fees	-	52,238	90,271
	91,773	237,974	324,631
Net (loss) / profit and total comprehensive income for the period / year	(811,870)	1,124,382	1,366,374
Net (loss) / profit per unit	(0.170)	0.166	0.212

Note:

The complete accounts, either in Arabic and English as requested, will be sent by mail within 7 days of request to any unitholder who requests the Fund at the address: PO Box 782, PC 131, Sultanate of Oman, Tel : +968 24822327, Fax : +968 24822390



FINCORP

شركة المركز المالي ش.م.ع.
The Financial Corporation Co. SAOG

ادارة الاصول | واسطة | تمويل الشركات والاستشارات | بحوث
Asset Management | Brokerage | Corporate Finance and Advisory | Research

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Website: www.fincorp.org

GCC economies to expand by 6.9% in 2022: World Bank



Our Correspondent
Muscat

The GCC economies are projected to expand by 6.9 per cent in 2022 before moderating to 3.7 per cent and 2.4 per cent in 2023 and 2024, according to the World Bank.

The removal of pandemic restrictions, higher oil prices and increased hydrocarbon production drove strong recoveries in 2021 and 2022 across the GCC, the World Bank said in its new Gulf Economic Update released on Monday.

The World Bank's new Gulf Economic Update titled 'Green Growth Opportunities in the GCC', examines the development of the green growth sectors and looks at the potential opportunities this could provide for the GCC countries. According to the World Bank, the GCC countries' total GDP is projected to be close to US\$2tn in 2022.

If the GCC continued business as usual, their combined GDP would grow to an expected US\$6tn by 2050. However, if the GCC countries implemented a green growth strategy that

would help and accelerate their economic diversification, GDP could have the potential to grow to over US\$13tn by 2050, the report noted.

Supported by higher hydrocarbon prices, the GCC region is expected to register strong twin surpluses in 2022 and continue over the medium term.

The regional fiscal balance is

to 8.3 per cent in 2022 before moderating to 3.7 per cent and 2.3 per cent in 2023 and 2024, respectively.

As per the World Bank, the UAE's real GDP is expected to grow by 5.9 per cent this year before moderating to 4.1 per cent in 2023 as slower global demand dampens growth due to tightening financial conditions. Higher

As per World Bank forecasts, GCC regional fiscal balance is projected to register a surplus of 5.3 per cent of GDP in 2022 – the first surplus since 2014 – while the external balance surplus is expected to reach 17.2 per cent of GDP

projected to register a surplus of 5.3 per cent of GDP in 2022 – the first surplus since 2014 – while the external balance surplus is expected to reach 17.2 per cent of GDP, as per the World Bank forecasts. Oman's GDP growth is forecast to reach 4.5 per cent in 2022 before moderating to an average of 3.2 per cent in 2023-2024. Saudi Arabia's economic growth is expected to accelerate

oil export volumes coupled with a revival in non-oil demand will support strong economic growth in 2022, it said.

Bahrain's economic outlook hangs on oil market prospects and the government's commitment to the reform agenda. Growth is expected to accelerate to 3.8 per cent in 2022; mainly driven by the non-hydrocarbon sector.

OQ Chemicals lays foundation stone for new plant in Texas

Muscat - OQ Chemicals - a global chemicals manufacturer and member of OQ Group - and its partner Röhm International announced the laying of the foundation stone for a new world-scale plant to produce methyl methacrylate in Bay City, Texas, US.

The plant has a production capacity of about 250,000 metric tonnes of methacrylate per year. The project is expected to be completed in 2024.

This comes within the framework of the efforts made by OQ Group to enhance its investments, expand in foreign markets, and establish investment partnerships with international companies. OQ Group, which is present in 17 countries of the world, exports its products to more than 70 countries.

OQ Chemicals - headquartered in Monheim, Germany - is



expanding its production infrastructure through investments which in turn contributes to the increase in the production of propionic aldehyde.

OQ Chemicals will supply all of Röhm facilities and sites with the necessary raw materials while Röhm will undertake the construction of the global plant at the production headquarters of OQ Chemicals in Bay City, Texas.

Speaking on the occasion, Hilal Alal Kharousi, chairman of OQ Chemical Company and chief executive - commercial and downstream at OQ Group, said, "Laying the foundation stone for this project is a great achievement that embodies the extent of our cooperation in the OQ Group, as we at OQ believe that 'together: we achieve and progress'. Our joint ventures also promote the sustainable

growth of our companies, which will improve performance, and create diverse competencies while working under one umbrella to achieve similar goals."

Dr Michael Pack, CEO of Röhm, said, "Today is a historic day for Röhm, as the plant is the first methyl production of its kind in which the company will apply methacrylate production technology on a global industrial scale.

We will set new standards to use available resources more efficiently while considering the environmental impact."

He added that this technology depends on raw materials such as ethylene and methanol, which will be provided by OQ Chemicals and OQ Trading Company. This will give customers security in supply, reliability and continuity.

ONA

Saudi, UAE say oil demand not going away

Abu Dhabi, UAE - Saudi Arabia and the United Arab Emirates said the world needs to keep investing in oil production on Monday, just days before the COP27 climate summit aimed at curbing global warming.

Sultan al Jaber, the head of UAE oil giant ADNOC, warned that under-investment could cause a shock to the world economy that would make recent convulsions look like a "minor tremor".

Saudi Arabia's Energy Minister Prince Abdulaziz bin Salman said the Gulf countries were both increasing production capacity.

They were addressing the ADIPEC oil conference in Abu Dhabi, before COP27 opens in Egypt on November 6.

"We and the UAE are increasing our production capacity. We and the UAE are increasing our refining," Prince Abdulaziz said.

"We and the UAE are going to be the exemplary producer: hydrocarbon producer, but also

achieve all the sustainability goals," he added. Sultan al Jaber, ADNOC's managing director and group CEO, and also the UAE's special envoy for climate change, said the world's growing population would need 30 per cent more energy by 2050.

"The world needs all the solutions it can get. It is not oil and gas, or solar, not wind or nuclear, or hydrogen... it is all of the above," Jaber said.

Both officials insisted that oil remains a cornerstone of energy supply, but said they were working to lower emissions and increase production from renewable or less-polluting sources. Although the OPEC+ grouping slashed oil production this month - ignoring pleas from Western leaders including US President Joe Biden - long-term energy needs will trend higher, they said.

AFP



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Al Maha Ceramics SAOG
PO Box 482, Postal Code 322, Falaj Al Qabail, Sohar, Oman. Tel: 26752322/23
Fax: 26752177. Email: info@almahaceramics.com, web: www.almahaceramics.com

INVITATION FOR THE ORDINARY GENERAL MEETING OF SHAREHOLDERS

The Board of Directors of Al Maha Ceramics S.A.O.G (the "Company") is pleased to invite the shareholders to attend the Ordinary General Meeting to be held at 3:00 pm on Tuesday, 15th of November 2022, via the electronic platform for general meetings which may be accessed through Muscat Clearing and Depository's website (www.mcd.gov.om). In the event that the General Meeting is not quorate, such meeting shall be adjourned and a second meeting convened at 3:00 PM on 16th November 2022, through Muscat Clearing and Depository's website. And the second meeting shall be valid regardless of the number of shares present, to discuss the following agenda:

- To consider and approve the proposal for distribution of interim cash dividend (by the date of AGM) at the rate of 20% i.e. equal to RO 0.020 Baiza per share on the paid-up share capital to the shareholders for the financial period ended 30 September 2022 of the financial year ending 31 December 2022 (attached the audited financial statement for the period from 1 January 2022 to 30 September 2022).

Pursuant to the Articles of Association of the Company and the Rules for Convening General Meetings of Public Joint Stock Companies via Electronic Means issued by the Capital Market Authority, we would like to bring your attention to the following:

- Only juristic persons shall have the right to appoint a proxy to attend the Ordinary General Meeting and vote on their behalf via electronic means, provided that this natural person has an investor number in the Muscat Clearing and Depository Company.
- Voting on any of the items on the agenda shall commence no more than three days before the date of the general meeting and until the voting process ends on the day of the meeting. If a shareholder's balance is increased or decreased, the voting process will be canceled, and the shareholder must cast his vote again on the day of the general meeting.

If you have any queries, please call
Mr. Mohamed Juma on phone No. 99531178

OMAN Re			OMAN REINSURANCE COMPANY S.A.O.C	
Reinsurance Protection Beyond Expectations			Post Box 1968, Postal Code 114, Ruwi, Sultanate of Oman, Telephone: 24397700 Fax: 2439 7777	
Directors' Report			Condensed interim statement of financial position as at 30 September 2022 (Expressed in Omani Rial)	
For the 9 months ended 30 September 2022			30 September 2022 RO (Un-audited)	31 December 2021 RO (Audited)
Dear Shareholder,			ASSETS	
After Compliments,			Non-current assets	
The Board of Directors is pleased to present the unaudited results of Oman Reinsurance Company S.A.O.G. ("Oman Re" or "the Company") for the nine months period ended 30 September 2022.			Property, plant and equipment	106,899
The Financial Highlights for nine months ending 30 September 2022 are summarized below:			Intangible assets	119,135
			Investment property	1,900,000
			Investment property under development	184,592
			Investments at fair value through other comprehensive income	23,797,910
			Non-current portion of bank deposits	10,191,500
			Deferred tax asset	252,904
			Total non-current assets	36,552,940
			Current assets	
			Investments at fair value through profit or loss	803,214
			Insurance and other receivables	11,794,833
			Accrued income	17,097,968
			Deferred policy acquisition costs	4,864,342
			Reinsurers' share of insurance funds	25,266,338
			Current portion of bank deposits	11,840,268
			Cash and cash equivalents	4,435,547
			Total current assets	76,102,510
			Total assets	112,655,450
			EQUITY AND LIABILITIES	
			Capital and reserves	
			Share capital	32,615,926
			Legal reserve	478,729
			Investment fair value reserve	(2,981,393)
			Contingency reserve	4,216,914
			Accumulated losses	(6,613,228)
			Total capital and reserves	29,260,686
			Non-current liabilities	
			Employees' benefit liabilities	316,312
			Deferred tax liability	-
			Total non-current liabilities	316,312
			Current liabilities	
			Technical provisions	69,219,334
			Reinsurers' premium and other payables	15,088,076
			Deferred commission income	314,780
			Total current liabilities	84,622,190
			Total liabilities	84,938,502
			Total equity and liabilities	112,655,450
			Net assets per share	0.084
			Condensed interim statement of profit or loss and other comprehensive income for the nine-month period ended 30 September 2022 (un-audited)	
			Period from 1 Jan 2022 to 30 Sep 2022 (Un-audited)	Period from 1 Jan 2021 to 30 Sep 2021 (Un-audited)
			Income	
			Gross premiums written	31,315,592
			Net underwriting results	2,867,513
			Investment and other income, net	1,596,499
				4,464,012
			Expenses	
			General and administrative expenses	(2,211,042)
			Foreign exchange losses, net	(692,219)
				(2,903,261)
			Net profit before tax for the period	1,560,751
			Income tax expense	(244,374)
			Net profit after tax for the period	(100,850)
			Other comprehensive income	
			Items that will not be reclassified to profit or loss:	
			Valuation (losses)/gains on fair value through other comprehensive income on equity investments, net of deferred tax	(785,221)
			Items that will or may be reclassified to profit or loss:	
			Valuation losses on fair value through other comprehensive income on debt instruments, net of deferred tax	(2,074,894)
			Other comprehensive (losses)/income for the period	(2,860,115)
			Total comprehensive (loss)/income for the period	(2,960,965)
			Earnings per share - basic and diluted	0.004

Changan CS85 on offer at RO156 EMI for eight years

Arabian Gulf Automobiles and Equipment LLC (AGAE) is offering an EMI starting from RO156 for eight years on the 2023 Changan CS85 Coupe - a sporty crossover designed SUV which reflects one's personality. A manufacturer's warranty of six years or 250,000km (whichever is earlier) is available on the model.

Redefining the definition of smoothness, CS85 coupe SUV is outfitted with turbocharged direct injection engine that produces 224 HP and a maximal torque of 360Nm, partied with an 8-speed automatic transmission, while accelerating from zero to 100km per hour in just 7.5 seconds and four driving modes.

Changan CS85 Coupe with elegant design and characteristic dexterity is now available at a low EMI of RO156 for eight year loan tenure through bank muscat auto loan division; subject to finance approval from bank only; terms and conditions apply. Changan CS85 premium coupe SUV, the model stands out from its counterparts through its lustrous appearance, focus on high quality and application of latest technology with radar features.

A spokesperson for AGAE said, "We are pleased to extend special EMI and warranty benefits on 2023 model Changan CS85, the luxurious crossover coupe that combines the dynamic handling of an SUV with the sporty aesthetics of a coupe to give owners the best of both worlds."



dentsu M21 shortlisted for 'Agency of the Year' award

The Campaign Middle East and Haymarket have shortlisted dentsu M21 for the inaugural Middle East edition of the Campaign Middle East's Agency of the Year Awards 2022 under the Best Agency category.

"A proud moment for us and a historic first for Oman's advertising industry to be recognised at this competitive level. To be recognized among the best of the best in the region is truly an honor and a reflection of the highest creative standards that we offer," said Managing Director Rajesh Raman. "We have always stood firm in the belief that Oman's communications industry is on par with the rest of the region, and this selection is ample proof."

According to Campaign Middle East, there were far more entries than expected which is a reflection of the robust ecosystem of the region. It is noteworthy that the Campaign Agency of the Year Awards are unique in that they are based on business performance, which is a true measure to see which agencies are really working to drive the advertising economy. Designed to recognise inspiring leadership, management excellence, outstanding business performance, and overall achievements in advertising and brand communications, the awards are independently audited by PWC.

Shell Oman offers fuel cards, MG5 cars in draw on fuelling



Shell Oman Marketing Company SAOG (Shell Oman) has announced the launch of its 'Fuel and Win Campaign' on October 25, as part of its celebrations of Oman's 52nd National Day. The campaign will cover all Shell service stations, offering motorists an opportunity to be one of 52 winners of the grand prize of two MG5 cars, as well as 50 Shell V-Power fuel cards, each worth RO50, to experience

Shell V-Power, our best performance fuel.

All that the customers need to do is simply fuel their vehicles with Shell V-Power, Shell Mogas 95, or Shell Mogas 91, for RO8 or more, to enter the draw. In order to enter the campaign draw, participating customers need to SMS the unique code on their receipt generated at Shell Oman's point of sale machine to the mobile number 90171717.



Bank Muscat organises event for Asalah customers

In line with Bank Muscat's customer-centric vision and commitment to further strengthen its partnership and communication channels with its customers, Asalah Priority Banking recently hosted a special event for its customers in Salalah, which was attended by Abdulnassir al Raisi, General Manager - Personal Banking and a number of bank officials. The event saw a large turnout of customers who shared their appreciation and feedback on the bank's cutting-edge services and facilities.

On this occasion, Taya Eid Bait Sabea, Deputy General Manager - Interior Regions, Bank Muscat expressed his happiness and thanked the attendees for making the event a success. He further thanked the customers for their continuous support and confidence in the services, products and special offers that the bank is constantly developing as a translation of its customer-centric vision of 'serving you better, everyday'. He stressed that the bank continues to focus on its customers as part of its growth and development strategy and added that the bank would continue to innovate and provide them with an exclusive experience that matches their aspirations.

Customers having a monthly salary of RO5,000 or those who maintain a savings balance of RO30,000 are eligible for Asalah Priority Banking and enjoy a range of unrivalled benefits including access to a team of dedicated Relationship



We thank the customers for their continuous support and confidence in the services, products and special offers that the bank is constantly developing as a translation of its customer-centric vision of 'serving you better, everyday'. The bank continues to focus on its customers as part of its growth and development strategy

TAYA EID BAIT SABEA

Managers, 39 Asalah Centres across Oman and a dedicated 24/7 Asalah Call Centre. Asalah customers also enjoy access to an integrated wealth management platform that allows them to invest in global asset classes through a single touchpoint. They also get the latest updates and reports on local and international investment opportunities, across asset classes.

Asalah Priority Banking offers exclusive lifestyle benefits for its clientele including the Asalah Entertainer App, which has more than 3,500 'Buy 1, Get 1 Free' offers in Oman and at international destinations as well as rewards and merchant discounts across fine dining, entertainment, leisure, and the beauty and wellness segments. The Asalah Debit Card offers access to 50 lounges

worldwide and has a higher ATM withdrawal limit of RO1,000 per transaction. Asalah Visa Signature credit cardholders can enjoy airport lounge access at more than 1,000 lounges worldwide, and a 24/7 global concierge service. The credit card also offers one per cent cashback on purchases as well as free multi-trip travel insurance for customers and their direct family members. Cardholders can also enjoy complimentary chauffeur service to and from the Muscat International Airport.

In order to enhance services to customers, Bank Muscat had earlier launched its Customer Referral programme, which offers guaranteed cash prizes for confirmed referrals to Asalah Priority Banking. A reward of RO100 per successful referral will be paid out once the referred customer meets the eligibility criteria for a minimum of three months after opening an Asalah account with the bank. Existing Asalah customers can win up to RO2,000 by making up to 20 successful referrals during this year. 'All that customers need to do is to download the referral form from the bank's website (<https://bm.click/3cZp9HL>), fill up the details of the referrer and the referee and then email it to AsalahReferral@bankmuscat.com, bank's press release said.

For more information on Asalah Priority Banking, customers may visit the dedicated page on the bank's website.

KR - AC & Appliances announces winners for FIFA

Air conditioning and Appliances Division (KR AC & Appliances) of the Khimji Ramdas Group, a leading business conglomerate in Oman, stirred up the excitement for football fans earlier this month by launching an exciting campaign that offers Kelon customers an opportunity to win a match tickets to the FIFA World Cup 2022 in Qatar.

In line with the same, the company announced the second round of match ticket winners on October 27. The remaining draws are planned for November 3 and November 10. So far, eight lucky winners have won match tickets to the FIFA World Cup, said a press release.

The campaign commenced on October 10 and will run until November 10, giving individuals ample time to participate in the upcoming draws and win match tickets to experience the thrilling World Cup in Qatar this year.

To participate, customers are simply required to purchase any Kelon home appliance during the



campaign period and scan the QR code to be directed to the registering website where they can enter their unique invoice number to be eligible for the draw.

Commenting on the campaign, Sunil Vishnu, general manager-KR AC & Appliances said, "The FIFA World Cup Qatar 2022 is the first-ever event of its kind in the region and we are indeed thrilled to provide this once-in-a-lifetime opportunity to

witness the match in person to our valued patrons.

"At KR AC & Appliances, we don't only focus on bringing quality brands like Kelon to Oman but also ensure that we spearhead engaging, rewarding campaigns that add value to our customer's lives. On that note, we'd also like to congratulate all the winners and encourage everyone to further explore and make the most of Kelon's extensive range of products to partici-

pate in the draw."

Under KR AC & Appliances, Kelon, which is one of the largest manufacturers of household appliances, has become a popular brand in Oman. With innovation at its core, Kelon offers a plethora of home appliances, including, but not limited to domestic air conditioners, chillers, refrigerators, chest freezers and washing machines. These are re-tailed through over a hundred KR AC & Appliances channel part-

ners as well as its own showrooms across Oman.

Attentive to evolving customer preferences, KR AC & Appliances places keen emphasis on conceptualising customer reward programs that are relevant, beneficial, and impactful. By frequently engaging with the community through innovative contests, campaigns, and promotions, KR AC & Appliances has been able to further cement its relations with its customers.

Oman Oasis launches 'Buy More Win More' campaign

Oman Oasis, the leading bottled water brand that is produced and distributed by Oasis Water Company SAOC, recently announced their much awaited 'Buy More Win More' Promotion. Divided over three draws, there are a total of 400 prizes to be awarded to the winners. The seasonal promotion is valid on all Oman Oasis brands including Sifr and Mai Alkaline and can be availed in Lulu, Nesto, Carrefour, Makkah Hypermarket and Sultan Centre.

The promotion, valid till December this year, includes a variety of prizes including iPhones, laptops, gold coins and fuel vouchers. Customers who purchase cartons or packs of water can register the unique raffle code to enter the draw.

Commenting on this exciting offer, Chief Operating Offi-

cer N S S Subramanian said, "As we believe in our brand Oman Oasis, our customer-centric approach to our campaigns is our method of expressing gratitude to their loyalty. We invite all our customers to share the joy and participate in the raffle." He added, "We hope to keep innovating to reward our customers through various promotions and activations."

With a strong focus on quality of its products, Oman Oasis adheres to stringent Quality Monitoring Systems (QMS) and maintains international standards & production practices. This dedication towards achieving operational excellence has helped the brand win numerous regional and international certifications and awards including the title of Oman's Most Trusted Brand.

Bank Nizwa plants trees on Omani Tree Day

Bank Nizwa, the leading and most trusted Islamic bank in the sultanate, participated at a tree plantation drive under its Masoliyati volunteer programme in collaboration with Authority of Environment in honour of Omani Tree Day.

Over 200 volunteers participated in the plantation campaign at Ras Al Shajer Nature Reserve in Quriyat, including C-Suite executives, staff members and their families. As part of its effort to create a greener ecosystem, the company planted a variety of trees together. By adopting this eco-friendly practice, the company is maintaining its ESG values and creating a more sustainable environment.

“Omani Tree Day offers a great opportunity for the community to contribute to the local treescape in a positive way. Our awareness of the importance of



a healthy planet has led to a heightened commitment to tree planting and other biodiversity initiatives. Bank Nizwa is committed to ensuring our plans align with Oman’s Vision 2040

agenda of preserving and protecting the country’s environment by adhering to reforestation and habitat improvement ventures,” H H Sayyida Wisam bint Jaifar bin

Salim al Said, Head of Marketing and Corporate Communications at Bank Nizwa.

“Moreover, environmental protection is one of the major components of the sharia’a law.

It adopts an integrated approach to conserving the environment. Sharia’a law specifies provisions necessary to prevent misuse and damage to the environment as well as its resources in order to

benefit people. As a bank that adheres to the principles of Sharia’a law, we believe in achieving this goal through such initiatives,” she added.

The campaign was designed

to bring Bank Nizwa’s employees together by planting trees, emphasizing that everyone has a responsibility to protect the environment.

By reducing carbon emissions and their negative impacts on climate change, the initiative also seeks to improve air quality, increase green areas and improve the quality of life at large in the country.

As a bank that believes in growing with the nation and its people, its strategic CSR initiatives have played an instrumental part in contributing to the betterment of society.

Playing its part as a responsible corporate citizen, Bank Nizwa’s ‘Masoliyati’ programme has been a successful platform that has encouraged its staff members to assume a proactive role in identifying volunteer opportunities.

Mazoon marks tree day by planting 200 seedlings

In celebration of Omani Tree Day, Mazoon Dairy, the flagship dairy company of the sultanate, organised an event to plant 200 local seedlings at the company’s site in the wilayat of Sunainah, in addition to distributing 200 local seedlings to its employees.

This initiative is part of the company’s aim to expand green cover and raise awareness among the community of the significance of environmental sustainability and wildlife in the Sultanate of Oman.

Oman celebrates its own tree day on October 31 each year as an affirmation of the importance of the local flora to the environment. The celebration also aims to encourage the community to preserve and cultivate trees and local vegetation, as it not only contributes towards sustainability but also helps diversify income sources, which is in line with Oman Vision 2040’s objectives.

In addition to the pursuit of planting more trees, Mazoon Dairy, in cooperation with a number of government and private institutions, has contributed to providing a number of ‘local’ wild trees for planting at their farm in Sunainah.

Rashid al Maqbali, Administration & Facilities Manager at Mazoon, said, “We launched this initiative in 2018 to bring attention to the importance of increasing the green space and its



impact on society and the environment, as well as to enhance the sustainability of the vegetation cover, rehabilitate the site, and reduce desertification. The initiative is in line with the company’s sustainability plans in all its operations, which employs the latest practices and technologies in the field, and also aligns with the objectives of Oman Vision 2040 towards creating sustainable governorates and cities that achieve a balance between environmental, eco-

nomical, and social requirements.”

As part of the company’s interest in biodiversity in the governorate, Ahmed al Neyadi Environmental and Sustainability Specialist at Mazoon explained, “During the last period, the circular economy team conducted a pioneering experiment in which they planted frankincense trees in the wilayat of Sunainah. The experiment began with the planting of a few trees without modifying the soil, which in turn proved successful.”

Oman Sail partners with Oman Air

Oman Sail announced it has signed an agreement with Oman Air which will see the Sultanate of Oman’s national carrier become the Official and Exclusive Airline Partner for all Oman Sail events through until 2024. Oman Air will also become the Official Airline Sponsor of the Oman Olympic Team throughout qualification for the Paris 2024 Olympic Games.

Oman Sail CEO Dr Khamis al Jabri said, “Oman Air’s support for our sailors during a very busy period which culminates in the Paris 2024 Olympic Games will be invaluable in ensuring the athletes and their equipment arrive safely and ready to compete. We are very happy to join with Oman’s national airline to represent the country as we make progress towards our ultimate ambition of winning an Olympic medal in sailing for Oman.”

Oman Air CEO Abdulaziz al Raisi said, “Oman Air is proud to join hands once again with Oman Sail in support of the national



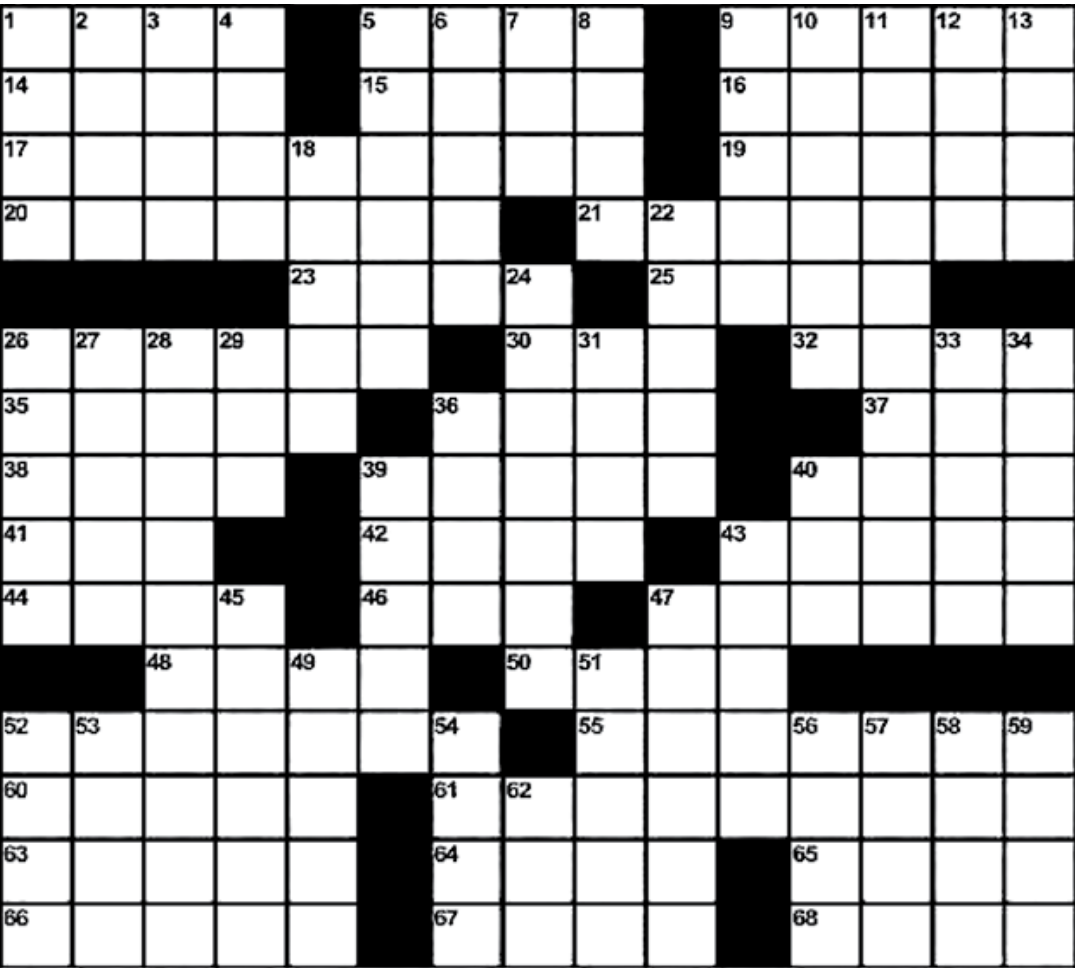
sailing team and Olympic hopefuls throughout the qualification campaign. With this and many such initiatives, we continue to champion our talented sportspeople at home and abroad and put Oman on the map for major global sporting events. It’s an honour to be the chosen airline for our sailors and we look forward to celebrating their success.”

Oman Air supports a number of sporting and cultural events as

part of its active social contributions programme. Meanwhile, it continues to promote Oman as a leading international sports tourism destination, as per Oman Vision 2040. With a fleet comprising ultra-modern, fuel-efficient aircraft, the airline is renowned for its exceptional products and services, both in the air and on the ground, and for the signature Omani hospitality available to guests on every flight.

شركة زجاج مجان ش.م.ع.ع. MAJAN GLASS MAJAN GLASS COMPANY S.A.O.G. P.O Box 17, Postal Code 327, C.R.No: 3/19456/6, Sohar Industrial Estate, Sultanate of Oman. Tel: +968 26751654/5/6, Fax: +968 26751658, E-mail: info@majanglass.com																																																																																																																																									
REPORT OF THE BOARD OF DIRECTORS ON THE UNAUDITED FINANCIAL RESULTS FOR PERIOD ENDED ON 30 SEPTEMBER 2022 The Board of Directors of Majan Glass Company SAOG is pleased to present herewith Company's unaudited financial results for the period ended on 30 September 2022. Performance overview: Sales revenue for the period ended 30 September 2022 amounted to RO 10.093 Million showing an increase versus the Previous Year's Sales of RO 8.109 Million (24% increase). This is the highest nine months sales recorded by Majan Glass. Exports amounted to 91% of sales as compared to 87% for the same period in the previous year. The company faced major cost headwinds in this period with price increases for its major raw materials driven by global increase in soda ash rates. The cost increase was majorly compensated by an increase in selling prices and improved Product/Customer Mix and cost savings of some key raw materials driven by an improved batch mix as compared to the previous year. Gross Profit for the period ended 30 September 2022 is RO 1433K as against a Gross profit of RO 823K for the corresponding period in the previous year 2021 (74% increase). The YTD Loss before Tax of RO 388K as against Loss before Tax of RO 860K in the same period in the previous year 2021. (Reduction in the loss by 55%) The tax provision amounting to RO 185K relates to the reversal of deferred tax assets recognized for the year 2018. Net Loss after Tax for the current period is RO 573K as against Net Loss after Tax of RO 860K for the same period in the previous year 2021. (Reduction in the Net loss by 33%) EBITDA for the period ended 30 September 2022 is RO 692K as against an EBITDA of RO 368K for the same period in the previous year. Future Outlook: The demand for glass packaging continues to remain stable in its key markets given that most of the company products serve consumer staple goods and the company has a healthy order book status. Based on initial conversations with our customers, volumes for next year look promising. Sea Freight rates have moved downwards from peak heights and container availability has also improved. However, the company continues to monitor closely its main export markets given the evolving high inflation and increasing interest rate scenario, energy prices in the western world and the geo-political situation. Acknowledgment: On Behalf of the Board of Directors, I take this opportunity to extend our sincere thanks and appreciation to His Majesty Sultan Haitham Bin Tariq Bin Taimour and his Government for their continuous assistance and generous support extended to the industry. We pray to the Almighty Allah to bestow His Majesty Sultan Haitham Bin Tariq Bin Taimour with the best of health and long life to lead the country to the path of prosperity. On Behalf of the Board of Directors, Talal Issa Mohammed Al Harasi Chairman Dated: -30 October 2022																																																																																																																																									
Statement of Comprehensive Income for Nine months period ended on 30TH SEPTEMBER 2022 (UNAUDITED): <table><thead><tr><th></th><th>30th September 2022 RO '000s</th><th>30th September 2021 RO '000s</th></tr></thead><tbody><tr><td>Sales</td><td>10,093</td><td>8,109</td></tr><tr><td>Cash Cost of Sales</td><td>(7,846)</td><td>(6,331)</td></tr><tr><td></td><td>2,247</td><td>1,778</td></tr><tr><td>Cost of Sales - depreciation</td><td>(814)</td><td>(955)</td></tr><tr><td>Gross Profit / (Loss)</td><td>1,433</td><td>823</td></tr><tr><td>Other income</td><td>86</td><td>66</td></tr><tr><td>Expenses</td><td></td><td></td></tr><tr><td>Administration and general expenses</td><td>(1,615)</td><td>(1,453)</td></tr><tr><td>Finance charges</td><td>(270)</td><td>(270)</td></tr><tr><td>Depreciation</td><td>(22)</td><td>(26)</td></tr><tr><td>Profit /(Loss) Before Tax</td><td>(388)</td><td>(860)</td></tr><tr><td>Deferred / Income tax for current year</td><td>(185)</td><td>-</td></tr><tr><td>Net Profit / (Loss)</td><td>(573)</td><td>(860)</td></tr></tbody></table> Statement of Financial Position as at 30th September 2022 (UNAUDITED): <table><thead><tr><th></th><th>30th September 2022 RO '000s</th><th>30th September 2021 RO '000s</th></tr></thead><tbody><tr><td colspan="3">ASSETS:</td></tr><tr><td>Non-current Assets</td><td></td><td></td></tr><tr><td>Property, Plant & Equipment</td><td>3,435</td><td>4,118</td></tr><tr><td>Capital work in progress</td><td>-</td><td>-</td></tr><tr><td>Fixed Assets</td><td>3,435</td><td>4,118</td></tr><tr><td>Deferred tax asset</td><td>523</td><td>934</td></tr><tr><td>Total Non-current assets</td><td>3,958</td><td>5,052</td></tr><tr><td>Current Assets</td><td></td><td></td></tr><tr><td>Inventories</td><td>4,253</td><td>4,415</td></tr><tr><td>Trade & other receivables</td><td>3,712</td><td>2,489</td></tr><tr><td>Bank balances & cash</td><td>61</td><td>161</td></tr><tr><td></td><td>8,026</td><td>7,065</td></tr><tr><td>Assets held for sale</td><td>-</td><td>-</td></tr><tr><td>Total Current assets</td><td>8,026</td><td>7,065</td></tr><tr><td>Total Assets</td><td>11,984</td><td>12,117</td></tr><tr><td>Current Liabilities</td><td></td><td></td></tr><tr><td>Term loan / Bank overdraft - current portion</td><td>4,245</td><td>2,910</td></tr><tr><td>Trade & other payables</td><td>4,184</td><td>4,024</td></tr><tr><td>Employees and Directors' Payables</td><td>623</td><td>615</td></tr><tr><td></td><td>9,052</td><td>7,549</td></tr><tr><td>Non-current Liabilities</td><td></td><td></td></tr><tr><td>Term loan</td><td>1,376</td><td>2,231</td></tr><tr><td></td><td>1,376</td><td>2,231</td></tr><tr><td>Total Liabilities</td><td>10,428</td><td>9,780</td></tr><tr><td>Net Assets</td><td>1,556</td><td>2,337</td></tr><tr><td>Shareholders' equity</td><td></td><td></td></tr><tr><td>Share capital</td><td>4,202</td><td>4,202</td></tr><tr><td>Statutory reserve</td><td>1,273</td><td>1,273</td></tr><tr><td>Retained earnings</td><td>(3,920)</td><td>(3,138)</td></tr><tr><td>Total shareholders' equity</td><td>1,556</td><td>2,337</td></tr></tbody></table> Notes: 1. All amounts are in RO '000s. 2. Previous year figures are regrouped /rearranged wherever required. 3. The complete Financial statements of the Company would be made available to any shareholder or interested party on request in Arabic or in English within 7 days from the date of request. The request applications can be sent on the above mentioned address.				30th September 2022 RO '000s	30th September 2021 RO '000s	Sales	10,093	8,109	Cash Cost of Sales	(7,846)	(6,331)		2,247	1,778	Cost of Sales - depreciation	(814)	(955)	Gross Profit / (Loss)	1,433	823	Other income	86	66	Expenses			Administration and general expenses	(1,615)	(1,453)	Finance charges	(270)	(270)	Depreciation	(22)	(26)	Profit /(Loss) Before Tax	(388)	(860)	Deferred / Income tax for current year	(185)	-	Net Profit / (Loss)	(573)	(860)		30th September 2022 RO '000s	30th September 2021 RO '000s	ASSETS:			Non-current Assets			Property, Plant & Equipment	3,435	4,118	Capital work in progress	-	-	Fixed Assets	3,435	4,118	Deferred tax asset	523	934	Total Non-current assets	3,958	5,052	Current Assets			Inventories	4,253	4,415	Trade & other receivables	3,712	2,489	Bank balances & cash	61	161		8,026	7,065	Assets held for sale	-	-	Total Current assets	8,026	7,065	Total Assets	11,984	12,117	Current Liabilities			Term loan / Bank overdraft - current portion	4,245	2,910	Trade & other payables	4,184	4,024	Employees and Directors' Payables	623	615		9,052	7,549	Non-current Liabilities			Term loan	1,376	2,231		1,376	2,231	Total Liabilities	10,428	9,780	Net Assets	1,556	2,337	Shareholders' equity			Share capital	4,202	4,202	Statutory reserve	1,273	1,273	Retained earnings	(3,920)	(3,138)	Total shareholders' equity	1,556	2,337
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DAILY CROSSWORD



ACROSS

1) Fey of "30 Rock"
5) Drains of strength
9) Reduce drastically
14) Meteorite element
15) Recording studio effect
16)Magna_
17) Choice of a molding or painting?
19) Ticket word
20) Pew attachment
21) Really disapprove of
23) Rustic stopovers
25) One "in the headlights"
26) Do away with
30) Souffle need
32) Emit, as lava
35) Sidestep
36) Mule's mother
37) Stretch, of sorts
38) Larry of the Three Stooges
39) Unwilling to bend
TAKE YER CHOICE
40) Fill with cargo
41) "Who am_ judge?"
42) Homecoming attendee, for short

43) Whipped in chess
44) Alaska, until 1959 (Abbr.)
46) Shaving cream type
4 7) Potatoes and yams
48) Optimistic view
50) Russia's Trotsky
52) Corny saying
55) Marrakech's land
60) Watchmaker's glass
61) Choice of a boat part or a boater?
63) Good thing
64) Roofer's piece
65) Colombian metropolis
66) Moth-eaten
67) Scott in an 1857 case
68) Hole-punching tools

DOWN

1) Clock sound
2) "Argo" setting
3) Groucho glasses feature
4) Pay-to-play fee
5) Hard to fluster
6) Squirrel's nibble
7) Honor society letter
8) Auctioneer's word
9) Suffix with "moon" or

"sea"
10) Soup servers
11) Choice of an octopus part or an armadillo part?
12) Tend to the batter
13) Can't stomach
18) Cocktail garnish
22) Moved stealthily
24) Beach bird
26) Equip to new specs
27) Online party notice
28) Choice of a chess piece or a Monopoly piece?
29) Homage in verse
3 1) Lacking mirth
33) Source of down
34) Vacant lot growth
36) About 1,609 meters
39) Blew a gasket
40) Technician's place
43) H.H. _ (Saki)
45) Won in a walk
4 7) Decorated, as leather
49) Reverence
51) Hirsch of "Milk"
52) Lesage's "Gil..."
53) Kennedy matriarch
54) Abbr. on a business

sign
56) Predator of seals
57) Tobacco plug

58) Match a bet
59) Redding of R&B
62) Go public with

NOTE PAD

T	A	G	U	P	A	P	E	S	A	T	O	M
A	R	O	S	E	B	A	R	T	D	O	P	E
P	E	T	E	R	L	O	R	R	E	A	G	E
I	N	A	C	A	V	E	R	A	M	A	D	A
R	A	T	R	A	C	E	C	O	N	S	E	C
O	L	E	W	A	I	T	A	S	E	E	C	
A	D	O	B	E	H	A	N	D	N	A	P	A
V	A	P	E	F	O	X	E	S	D	R	I	P
O	V	E	R	O	W	E	D	S	L	I	C	E
W	E	N	T	N	U	T	S	S	T	E		
S	E	C	O	N	D	I	N	O	T	E	R	R
S	E	C	O	N	D	P	O	G	O	G	A	T
O	M	A	N	E	L	I	W	A	L	L	A	C
N	I	N	A	R	I	C	E	L	I	T	H	E
S	T	A	T	S	P	A	R	S	T	E	E	R

YOUR DAILY HOROSCOPE

ARIES MARCH 21-APRIL 19

Just in time, your energy is aiming you toward someone new who is just as reliable, hardworking and truthful as you, and they're hot too! Does this mean it's time for some serious fun? It does, of course, but you could find it hard to say goodnight. Grab some coffee, sit down at wherever is handy, and tell each other all about your respective history. It's all perfectly natural.

LEO JULY 23-AUGUST 22

Life is full of odd coincidences today, especially in your social life. When you cross paths with some stranger you're sure you've known for years, maybe someone who lives on the other side of the city or country, don't be too shocked to learn you already know plenty about each other. If you happen to be single, this could be more than just a coincidence!

SAGITTARIUS NOVEMBER 22-DECEMBER 21

You're typically a party animal, completely unable to keep your mouth shut and always game for pretty much anything. The good news is that even though you often have trouble finding folks to join you, you should have no trouble whatsoever with that right now. You may end up ditching any parties and reducing the guest list to just you and a plus-one, but that's not such a bad thing either.

TAURUS APRIL 20-MAY 20

If you're partnered, you need to focus on that person for now. In fact, you need to do just that for the next several days. They certainly deserve it, but so do you, and all your people deserve to see you two be as happy as you can be together. Try to stay as physically close as possible. Don't break the connection unless you must. If you're currently single, now is the time to get out there!

VIRGO AUGUST 23-SEPTEMBER 22

Though you've lightened up your life quite a bit, you're still not really feeling like telling tall tales. When someone at work or in the neighborhood starts feeding you all kinds of ridiculous stories, you aren't patient with them. If they start to deflect attention from themselves by asking pointed questions about you, it's almost laughable. You perfected that technique ages ago!

CAPRICORN DECEMBER 22-JANUARY 19

An older, wiser friend or relative is eager to help you out of today's troubles, and regardless of how conflicted you may feel about accepting their help, let them take care of you this time. You've certainly earned the assistance, as they tell you, and it's definitely your turn to be spoiled rotten, so grit your teeth and let them take care of you.

GEMINI MAY 21-JUNE 21

It's a great day! You have all the good energy you need to get your work done fairly early. And just as you're cooling off after work and getting ready for fun, a burst of even better energy should arrive, ready to give you a great second wind and possibly some interesting people from far away to help you play. It's all for the best, so have a great time!

LIBRA SEPTEMBER 23-OCTOBER 22

Excess is pretty close to the top of your list of guilty pleasures, and with good reason. Right alongside it, you've placed a preference for the lavish and an urge to overdo almost everything just a wee bit. Enjoy the ride today, because excess is auspicious and you should find it working out well for you. It's what you do best!

AQUARIUS JANUARY 20-FEBRUARY 18

Stop glaring at those people across the way! That boss you've been thinking secretly hates you and constantly gives you a hard time is most likely totally innocent. You might not like hearing it, but it's true. This time, anyway. Just for now ponder what anyone could possibly gain by harassing someone with your limitless energy and who's always willing to go beyond their previous efforts.

CANCER JUNE 22-JULY 22

It's time for you to push the limits of your phone's battery life once again! There must be someone out there you need to catch up with. If it's an old pal and it's your turn to call, do it now, or even if it's not your turn. If it's a new love or an ex, forget about taking turns. You miss them and that's all you need to know. It doesn't matter who makes the first move!

SCORPIO OCTOBER 23-NOVEMBER 21

You are fully entitled to one guiltless, responsibility-free week (or month, really, but that's not realistic). Start tonight and enjoy yourself thoroughly, even if that means you really have to work at it! You know that working hard to have fun is no oxymoron. If you feel a bit lost, don't sweat it. In fact, put those maps away, at least for the time being. After all, why hire a tour guide when you're enjoying the search?

PISCES FEBRUARY 19-MARCH 20

If you've been dreaming of foreign travel, you need to wake up and start to take direct action. It's the perfect day to research your various travel options. Jump online and find the perfect place at the perfect price. Even though your situation isn't exactly right just now, it never will be, and planning everything should prepare you for any obstacles.



TEST YOUR KNOWLEDGE

01. Prior to its being recognised as a Winter Olympic, and Paralympic, Sport what sport was governed by the ICF?

- A. Climbing
- B. Canoeing
- C. Cross-country
- D. Curling

02.Wakame and Kombu are what type of dishes?

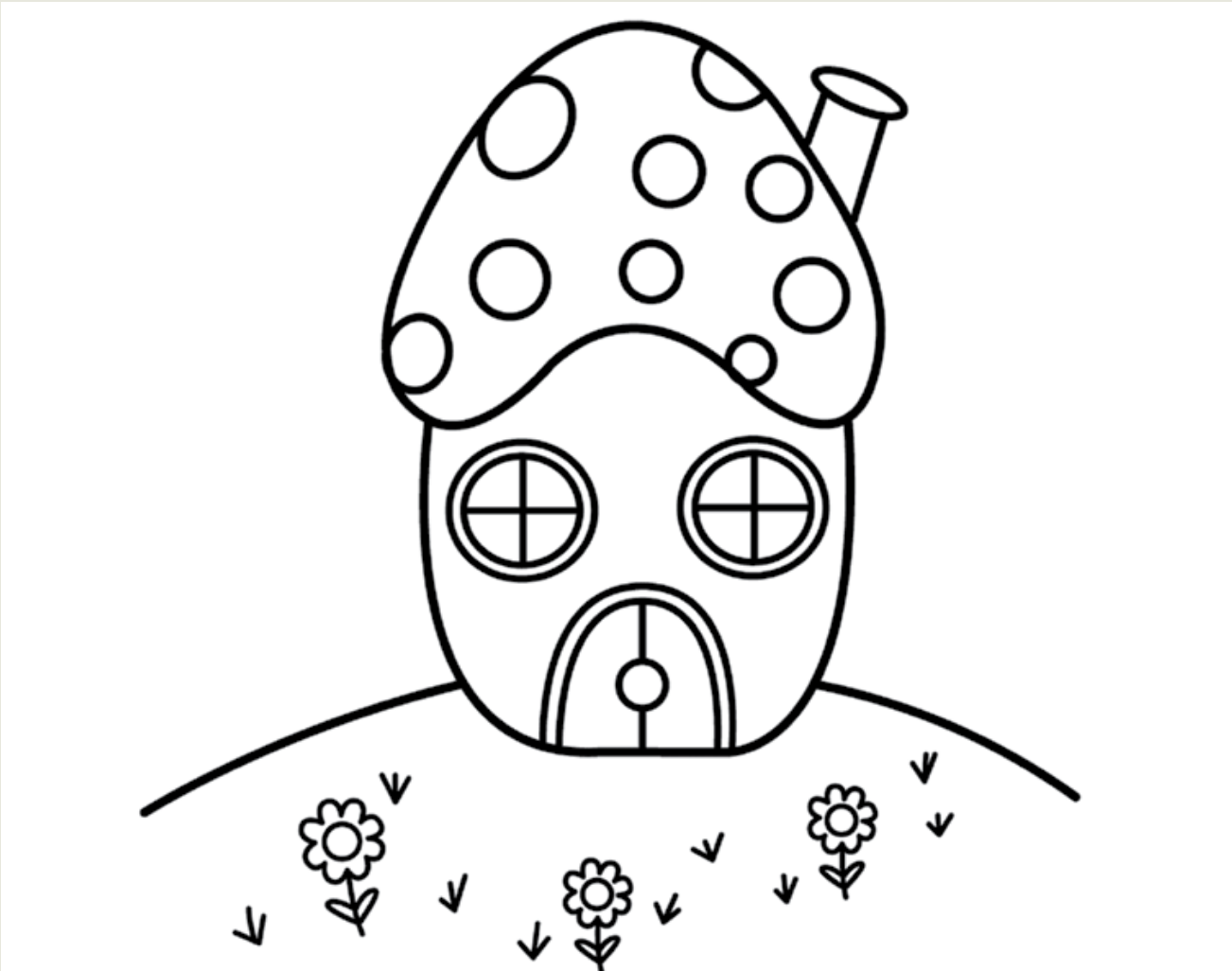
- A. Seaweed
- B. Rice
- C. Meat
- D. Vegetables

03. What is the transparent front part of the eye which, while contributing most of the eye's focusing power, has a fixed focus?

- A. Retina
- B. Iris
- C. Cornea
- D. Lens

Answers: 1.D 2.A 3.C

KIDS COLOURING



BOGGLER

N	E	S	U
C	S	K	D
A	F	O	H
N	E	B	D

Each game will present you with a matrix filled with letters. The objective is to form words by linking adjacent letters - to the left, right, on top, bottom, or diagonal to each other. The Boggles Classic game uses a 4 x 4 matrix. Words are valued at one point for each letter in excess of two letters. A three letter word is worth one point, a four letter word is worth two points, and so on. Valid words must be at least three letters long.

Solution 20-25 words: Excellent, 15-20 words: Very good, 10-15 words: Good, 5-10 words: Average

DO YOU SUDOKU?

LEVEL EASY: Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 to 9 and only one instance of each number

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

WORD BUILDER



You have three minutes to find all the words contained in this word.

Rules: Words should be at least four letters long, proper nouns and duplicates don't count

SUDOKU EASY ANSWER

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

Lula wins Brazil's bitter presidential election, calls for 'peace and unity'

Sao Paulo, Brazil - Brazilian president-elect Luiz Inacio Lula da Silva called for 'peace and unity' after narrowly winning a divisive runoff election on Sunday, capping a remarkable political comeback by defeating far-right incumbent Jair Bolsonaro - who has yet to accept defeat.

The victory marks a stunning turnaround for the charismatic but tarnished leftist heavyweight, who left office in 2010 as the most popular president in Brazilian history, fell into disgrace when he was imprisoned for 18 months on since-quashed corruption charges, and now returns for an unprecedented third term at age 77.

All eyes will now be on how Bolsonaro and his supporters react to the result after months of alleging - without evidence - that Brazil's electronic voting system is plagued by fraud and that the courts, media and other institutions had conspired against his far-right movement. "This country needs peace and unity," Lula said to loud cheers in a victory speech in Sao Paulo.

"The challenge is immense," he said of the job ahead, citing a hunger crisis, the economy, bitter political division and deforestation in the Amazon. He later addressed a tightly packed crowd of hundreds of thousands of supporters clad in Workers' Party red who flooded the city center, vowing: "Democracy is back."

'He hasn't called yet'

Bolsonaro, 67, was silent in the hours after the result was declared. "Anywhere in the world,



Elected president for the leftist Workers Party (PT) Luiz Inacio Lula da Silva speaks after winning the presidential run-off election, in Sao Paulo, Brazil, on Sunday (AFP)

the losing president would already have called to admit defeat. He hasn't called yet, I don't know if he will call and concede," Lula told the massive crowd.

Some Bolsonaro supporters, gathered in the capital Brasilia, refused to accept the results.

"The Brazilian people aren't going to swallow a faked election and hand our nation over to a

thief," said 50-year-old teacher Ruth da Silva Barbosa.

Electoral officials declared the election for Lula, who had 50.9 per cent of the vote to 49.1 per cent for Bolsonaro with more than 99.9 per cent of polling stations reporting, in the closest race since Brazil returned to democracy after its 1964-1985 dictatorship.

Bolsonaro, the vitriolic hard-line conservative dubbed the 'Tropical Trump', becomes the first incumbent president not to win re-election in the post-dictatorship era.

With no word from Bolsonaro, some of his key allies appeared in public to accept the results. They included the speaker of the lower house of Congress, Arthur Lira, who said it was time to 'ex-

across Latin America.

The European Union's chief diplomat, Josep Borrell, joined the international well-wishers, as did China's foreign ministry spokesman Zhao Lijian and German Foreign Minister Annalena Baerbock.

Lula supporters around the country erupted into celebration on Sunday evening.

"We've had four years of a genocidal, hateful government," said Maria Clara, a 26-year-old student, at a victory party in downtown Rio.

"Today democracy won, and the possibility of dreaming of a better country again."

In Brasilia, the tearful crowd of Bolsonaro supporters - outfitted in green and yellow, the colours of Brazil's flag which the ex-army captain has adopted as his own - fell to their knees to pray.

Bolsonaro surged to victory four years ago on a wave of outrage with politics as usual, but came under fire for his disastrous handling of the COVID-19 pandemic - which left more than 680,000 dead in Brazil - as well as a weak economy, his polarising style and attacks on democratic institutions.

AFP

The victory marks a stunning turnaround for the charismatic but tarnished leftist heavyweight who left office in 2010

tend a hand to our adversaries, debate, build bridges'.

'Restore peace'

Congratulations for Lula poured in from US President Joe Biden, Russian President Vladimir Putin, France's Emmanuel Macron, India's Narendra Modi, Britain's Rishi Sunak and Spain's Pedro Sanchez, as well as leaders from

Norway to resume subsidies to Brazil

Oslo, Norway - Norway said on Monday that it would resume sending Amazon protection subsidies to Brazil, which it had halted in 2019 under Jair Bolsonaro, following Luiz Inacio Lula da Silva's election victory.

"We had a good and very close collaboration with the government before Bolsonaro and deforestation in Brazil declined greatly under Lula da Silva's (previous) presidency," Environment Minister Espen Barth Eide told AFP. "Then we had a head-on collision with Bolsonaro whose approach was diametrically opposed when it came to deforestation."

Norway was the biggest donor for the protection of Amazon rain forest, but like Germany, halted its aid to Brazil in 2019 after Bolsonaro took power.

Under the far-right leader, deforestation of the Amazon accelerated by 70 per cent, a level Barth Eide described as 'scandalous'. He said some five billion kroner (US\$483mn) in unused aid was waiting to be disbursed in the Amazon Fund for Forest Conservation and Climate Protection.

AFP

China launches third and final module for Tiangong space station

Beijing, China - China successfully launched the final module of its Tiangong space station on Monday, state media said, the latest step in Beijing's ambitious space programme.

The space station is one of the crown jewels of Beijing's ambitious space programme, which has landed robotic rovers on Mars and the Moon and made China only the third nation to put humans in orbit.

The module named Mengtian, or 'dreaming of the heavens,' was launched on a Long March 5B rocket from the Wenchang launch centre on China's tropical island Hainan, state broadcaster CCTV reported.

Amateur photographers and space enthusiasts watched the launch - which took place at 3:27pm (0727 GMT) - from a nearby beach.

The launch was declared a 'complete success' by Deng Hongqin, commander of the Wenchang launch site.



A Long March 5B rocket, carrying China's Mengtian science module, lifts off from the Wenchang Space Launch Centre on Monday (AFP)

"Based on the flight data from the Long March 5B... carrier rocket and the solid calculations of the Beijing Aerospace Flight Control Centre, the Mengtian experimental module of the space station has accurately entered the predetermined orbit and the working conditions are normal," Deng said.

"I now declare this launch a complete success," he added, as mission staff stood up to congratulate each other.

Mengtian is the third and final major component of the T-shaped Tiangong space station and carries a number of cutting-edge science equipment into orbit, state news agency Xinhua reported, including 'the world's first space-based cold atomic clock system'.

"If successful, the cold atomic clocks will form the most precise time and frequency system in

space, which should not lose one second in hundreds of millions of years," Zhang Wei, a researcher at the Chinese Academy of Sciences, told Xinhua. Beijing plans to launch the Xuntian space telescope next year.

Space ambitions

China has invested heavily in its space programme as it looks to catch up with major spacefaring powers like the United States and Russia.

Previous missions have seen Beijing land a rover on Mars and send probes to the Moon.

China has been excluded from the International Space Station (ISS) since 2011, when the United States banned NASA from engaging with Beijing.

Once completed, the Tiangong space station will be constantly crewed by rotating teams of three astronauts, who will conduct scientific experiments and help test new technologies.

AFP

Somalia appeals for international help after deadly car bombings

Mogadishu, Somalia - Somalia's president has issued an urgent plea for international help for wounded victims of devastating car bombings at the weekend that claimed the lives of 100 people.

Bulldozers were continuing to clear the blast site in the capital Mogadishu on Monday in the hunt for bodies feared trapped under the rubble.

Saturday's attack, which also wounded more than 300 people, was claimed by the Al-Shabaab militant group and was the deadliest in the fragile Horn of Africa nation in five years.

"We appeal for the international community, Somali brothers, and other Muslim brothers and or partners to send doctors to Somalia to help the hospitals treat the wounded people," President Hassan Sheikh Mohamud said in a statement on Sunday.

He warned that the death toll could rise, as ill-equipped hospitals were swamped.



A local resident looks at debris from a destroyed building in Mogadishu on Sunday, after car bombings targeted education ministry on Saturday (AFP)

Somalia has one of the world's weakest health systems after decades of conflict. "We cannot airlift all these numbers of wounded people... anyone who can send us we request to send us," said Mohamud, who himself has donated blood for the victims.

Prime Minister Hamza Abdi Barre has ordered schools closed so that students can take part in a national blood donation drive. The World Health Organization said on Sunday it was ready to help the government treat the injured and provide trauma care.

Al-Shabaab, an Islamist group linked to Al-Qaeda, claimed responsibility for the attack in which two cars packed with explosives blew up minutes apart near the city's busy Zobe intersection, followed by gunfire.

AFP

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AFP

South Korea mourns Halloween crowd surge victims

Seoul, South Korea - South Koreans gathered on Monday at memorials honouring the 154 people killed in a crowd surge at Halloween celebrations, as authorities faced accusations that lax crowd control had caused the disaster.

Police said on Monday they had set up a task force to investigate the exact cause of the fatal crush, seizing CCTV from businesses close to the scene in Seoul's popular Itaewon district and interviewing dozens of witnesses. But at an official altar set up in central Seoul to mourn the young victims, South Koreans wept, prayed - and railed against authorities' failures to prevent the catastrophic loss of young life.

"I am devastated by what happened, they were just trying to have a good time," 19-year-old student Hwang Gyu-hyeon told AFP, weeping and struggling to speak clearly, as she explained how the deaths of so many people

ple her own age had affected her.

"I pray for the victims. I can't believe this accident happened despite the signs that were clear beforehand. Nothing was done to prepare for this crowd," she said.

Song Jung-hee, 69, said she kept thinking about how 'excited and spirited' the young victims must have been, eager to enjoy a night out without COVID restrictions for the first time in three years.

"If only there had been more police officers to keep order, this would not have happened," she told AFP.

Police failures?

Calls for accountability were growing on Monday in the press and online, as potential lapses of crowd control and policing emerged.

As many as 100,000 people - mostly in their teens and 20s, many wearing Halloween costumes - had poured into Itaewon's small, winding streets, with eyewitnesses describing scant security and no crowd control. Police said at a briefing on Monday they had deployed 137 officers to the event, pointing out that the number was significantly higher than previous years.

But local reports said many of the police officers were focused on drug use, rather than crowd control.



A woman hugs her friend near a joint memorial altar for victims of the deadly Halloween crowd surge, in Naksopyeong on Monday (AFP)

And the authorities themselves admitted they had not foreseen that 'large-scale casualties would occur due to the gathering of many people', Hong Ki-hyun, chief of the National Police Agency's Public Order Management Bureau, told Yonhap.

"I was told that police officers on the scene didn't detect a sudden surge in the crowd," Hong said.

The disaster clearly 'could have been controlled or prevented', Lee Young-ju, a professor from the Department of Fire

I pray for the victims. I can't believe this accident happened despite the signs that were clear beforehand

HWANG GYU HYEON

and Disaster at the University of Seoul, told broadcaster YTN.

"But this was not taken care of, with no one taking the responsibility in the first place."

Online, claims also spread that police this year were not actively managing the crowd, which allowed too many partygoers to congregate around the subway station and in the alleyway at the epicentre of the disaster.

ter. "I've lived in Itaewon for 10 years and experienced Halloween every year but yesterday was by no means particularly crowded compared to previous years," Twitter user @isakchoi312 wrote. "Ultimately, I think the cause of the disaster was crowd control."

On Sunday, the government had defended the policing plan.

South Korea is typically strong on crowd control, with the country's regular protest rallies often so heavily policed that officers can outnumber participants.

Protest organisers must by law report plans to authorities in advance, but there were no such requirements for the young people flocking to the Itaewon Halloween event.

This means it would have been hard for police to do more.

"The current system lacks legal and institutional grounds for the police to control the general public," a presidential office official told a briefing, speaking

on condition of anonymity.

Chaos, fear

The crush happened as tens of thousands of partygoers were packed into a downhill alleyway no more than three metres (10 feet) wide. Eye-witnesses described scenes of chaos, as people pushed and shoved to get through, with survivors scrambling to get out of the suffocating crowd as people piled on top of one another.

Most of the 154 dead, including 26 foreigners, had been identified on Sunday, with the education ministry confirming on Monday that at least six young teenagers were among the victims.

But the toll could rise further with at least 33 people in critical condition, officials said.

The country started a week of national mourning, with entertainment events and concerts cancelled and flags nationwide flying at half-mast.

AFP

Israel elections: Former PM Netanyahu eyes a comeback

Jerusalem - Israeli politicians were making their final campaign pitches on Monday before the divided country holds its fifth election in less than four years, with hawkish ex-premier Benjamin Netanyahu eyeing a comeback.

The 73-year-old Likud party leader served as prime minister for longer than anyone in Israel's history before he was ousted in June 2021 by an ideologically-divided coalition crafted by the current caretaker Prime Minister Yair Lapid.

That motley alliance lasted only one year, triggering Tuesday's vote, which will see Netanyahu and his allies try to secure the 61-year seat parliamentary majority in the 120-seat Knesset that has repeatedly eluded them.

The election comes in a year that has seen violence flare in the Israeli-Palestinian conflict, with near daily clashes in the occupied West Bank all summer.

'Bibi' Netanyahu has long billed himself as the Jewish state's guarantor of security, but has also been weakened by a trial on corruption charges which he denies.

To beat the camp around centrist Lapid and form a government, Netanyahu's right-wing party will almost certainly have to rely on its long-standing ultra-Orthodox Jewish allies.

He is also expected to turn to the extreme-right co-led by Ita-



An Israeli soldier casts her ballot for the general elections at a military base in the city of Ashdod on Saturday. Israel goes to the polls on Tuesday for the fifth time in under four years (AFP)

mar Ben-Gvir, known for his virulent anti-Arab rhetoric and incendiary calls for Israel to annex the entire occupied West Bank.

The final pre-election polls, released on Friday, underscored that Israel remains mired in an unprecedented era of political deadlock.

The so-called Netanyahu bloc was predicted to take 60 seats in three surveys, from Israel's Channel 12, Channel 13 and the Kan network.

The polls suggested 56 seats for anti-Netanyahu parties and four seats for an alliance of Arab-led parties that is not expected to back any Israeli government.

If the vote breaks along those lines, with neither camp reaching 61 seats, Israel could potentially be headed for an astonishing sixth election within months.

Lapid voiced confidence on Monday, telling lawmakers from his Yesh Atid party that it will 'win these elections' by offering voters a stark choice: 'the anger of the past or the shared good of the future.'

'Once was enough'
Netanyahu has pushed the message that the coalition that ousted him last year - which included an Arab-led party for the first time in Israeli history - was

'dangerous' for Israel.

Jerusalem busses have been covered with Likud campaign posters picturing four Netanyahu rivals and the message 'Once Was Enough'.

They show Lapid, Defence Minister Benny Gantz and Raam party leader Mansour Abbas who joined the 'change' coalition after rejecting Netanyahu's effort to court him.

The fourth face is that of Ahmad Tibi, an Arab opposition lawmaker with the Hadash-Taal party, even though he never joined Lapid's coalition.

"The future of Israel is at stake," Netanyahu told army

radio on Monday. "What kind of government will we have - that of Lapid and the Muslim Brotherhood?" he asked, referring to Raam's Islamist roots.

"We've got to break the tie and win."

The election comes amid one of the deadliest recent phases in the Israeli-Palestinian conflict, which has seen some commentators voice fears of a 'third intifada' or uprising. "We are sure the Israeli election will not bring a partner for peace," Palestinian prime minister Mohammed Shtayeh said on Monday.

Following a series of fatal attacks on Israelis in March, in which many victims were civilians, Israel has carried out more than 2,000 raids in the West Bank, pursuing Palestinians it accuses of having ties to militant groups.

More than 120 Palestinians have been killed by Israeli fire in the West Bank this year - including many fighters but also non-combatants - the heaviest toll in the territory since 2015.

There have also been more deadly attacks on Israelis, with three people killed by Palestinian gunmen this month.

The Israeli army has declared it will close West Bank crossings on election day except for humanitarian and medical transports or in exceptional circumstances.

AFP

Iran: 'Accomplice' of IS-claimed shrine attack arrested

Tehran, Iran - Iran announced on Monday a suspected accomplice of the shooter who carried out a deadly attack on a Shiite Muslim shrine in Shiraz has been arrested, state news agency IRNA reported.

At least 13 people were killed last Wednesday in the Shah Cheragh mausoleum in the southern city, according to a revised official toll, in an attack claimed by the Islamic State group.

State media had initially given a death toll of 15.

"The second person involved in the terrorist operation at the sacred sanctuary, who provided support, has been arrested," said local deputy governor Esmail Mohebi-pour, quoted by IRNA.

"The plans to carry out a terrorist act had been communicated to him," he added.

The suspect, arrested on Sunday evening in Shiraz, had not entered the shrine, and his alleged role was not clear. The intelligence ministry later announced the arrest of the 'second operational element' and 'six supporting elements of the terrorist criminal team', without further details.

The perpetrator of the attack in Shiraz, identified

by local media as Hamed Badakhshan, died of wounds sustained while he was being arrested, a local official said on Saturday.

The shooting at the shrine came on the same day that thousands of people across Iran paid tribute to Mahsa Amini, 40 days after her death in police custody.

Amini, 22, died on September 16, three days after her arrest by the morality police in Tehran for allegedly breaching the country's Islamic dress code for women.

Remarks made on Thursday by President Ebrahim Raisi appeared to link the Shiraz attack, one of the country's deadliest in years, with the protests and 'riots' following Amini's death.

In funeral processions for victims in Shiraz on Saturday, crowds chanted slogans condemning the United States, Israel and Britain for allegedly being 'behind the riots'.

During the mourning ceremony, Major General Hossein Salami, head of the Islamic Revolutionary Guard Corps, urged the 'limited number of youths deceived' by Iran's enemies to put an end to the unrest.

AFP

Nigeria army kills 8 militants

Kano, Nigeria - Nigeria's military killed eight suspected of Islamic State-allied militants after repelling a raid on a military base in central Niger state, where hundreds of militants are being held, sources said on Monday.

Dozens of Islamic State West Africa Province (ISWAP) fighters tried to break into the Wawa military cantonment in the remote New Bussa village near the border with Benin Republic late on Saturday to free more than 1,000 of their comrades detained there, the military officers told AFP.

The Wawa attack underscores the threat ISWAP poses to Nigeria as the group expands outside its traditional northeast stronghold, where the army have battled militants for more than a decade. "The terrorists attacked the base around midnight in large numbers but they were pulverised with air support, leading to the death of eight of them," one military officer said.

Three of the attackers, including their commander, were captured in the fight, the officer said. The army has still not officially commented on the attack.

Troops at the base had received intelligence militants were preparing an attack and waited for them, said a second officer who gave the same toll.

The militants tried to blast their way through the gates the base with dynamite and heavy guns, but met 'stiff resistance' from troops at the base. "It was obvious they wanted to free other terrorists being held in the facility as they did in Kuje Prison," said the officer.

He was referring to the jail break at the Kuje prison near Nigeria's capital Abuja in June where ISWAP fighters blasted their way into the prison, freeing hundreds of inmates, including more than 100 militants.

AFP

Ethiopia-Tigray peace talks ongoing in South Africa

Addis Ababa, Ethiopia - Talks between the Ethiopian government and the rebel authorities in Tigray aimed at finding a peaceful resolution to their devastating two-year conflict were continuing on Monday, a diplomat said.

The negotiations led by the African Union began last Tuesday in South Africa, the first formal dialogue to try to end a war that has killed many thousands of people and unleashed a desperate humanitarian crisis in northern Ethiopia.

South Africa had initially said the talks being held in Pretoria would run until Sunday, but they remain shrouded in secrecy.

Ebba Kalondo, spokeswoman for AU Commission chair Moussa Faki Mahamat, said in a



AU mediation team member Olusegun Obasanjo (second from left) is greeted as he arrives for the peace talks in Pretoria last Wednesday (AFP)

message to AFP that 'there was no date limitation put on the talks'. A diplomat with knowledge of the discussions confirmed to AFP that the talks

were continuing on Monday, without giving further details, adding: "They are very strict about confidentiality."

A source close to the

Tigrayan delegation in South Africa had told AFP at the weekend that the talks would likely continue until Tuesday.

Since the negotiations began,

South Africa had initially said the talks being held in Pretoria would run until Sunday, but they remain shrouded in secrecy

intense fighting has continued unabated in Tigray, where government troops backed by the Eritrean army and regional forces have been waging ar-

tillery bombardments and air strikes, capturing a string of towns from the rebels.

Diplomatic efforts to try to bring the government and the rebels to the negotiating table gathered pace after combat resumed in late August, torpedoing a five-month truce that had allowed limited amounts of aid into Tigray.

The international community has voiced deep alarm over the ongoing fighting and the human cost it has exacted on civilians caught in the crossfire.

It is calling for an immediate cessation of hostilities, humanitarian access to Tigray where many face hunger, and a withdrawal of Eritrean forces, whose return to the conflict has raised fears of renewed atrocities

against civilians.

The conflict erupted on November 4, 2020, when Ethiopian Prime Minister Abiy Ahmed sent troops into Tigray after accusing the region's ruling Tigray People's Liberation Front (TPLF) of attacking federal army camps.

The fighting in Africa's second most populous country has forced more than two million people from their homes, and according to US estimates, killed as many as half a million.

However, Tigray remains largely closed off to the outside world with no communications and a shortage of food, fuel and medicines, while access to northern Ethiopia is restricted for journalists.

AFP

Philippines storm: Death toll hits 101, search continues

Datu Odin Sinsuat, Philippines - Philippine rescuers on Monday waded through thigh-deep mud using long pieces of wood to search for bodies buried by a landslide, as the death toll from a powerful storm rose to 101.

Just over half of the fatalities were from a series of flash floods and landslides unleashed by Tropical Storm Nalgae, which destroyed villages on the southern island of Mindanao on Friday.

Mindanao is rarely hit by the 20 or so typhoons that strike the Philippines each year, but storms that do reach the region tend to be deadlier than in Luzon and central parts of the country.

There is little hope of finding survivors in the worst-hit areas after the storm swept across the archipelago nation, inundating communities in and around the capital Manila over the weekend.

The national disaster agency has recorded 66 people still missing and scores of others injured. Perfidia Seguentia, 71, and her family lost all their belong-



An aerial view shows flood-inundated houses at Capitol Hills in Alibagu, Ilagan city, Isabela province on Monday, after Tropical Storm Nalgae hit the region (AFP)

ings except the clothes they were wearing when they fled to their neighbour's two-storey house in Noveleta municipality, south of Manila.

"Everything was flooded - our fridge, washing machine, motor-

cycle, TV, everything," Seguentia told AFP.

"All we managed to do was to cry because we can't really do anything about it. We weren't able to save anything, just our lives."

The Philippine Coast Guard posted pictures on Facebook showing its personnel in devastated Kusiong village, in Maguindanao del Norte province of Mindanao, struggling through thick, thigh-deep mud and water

as they searched for more bodies. Kusiong was buried by a massive landslide, which created a huge mound of debris, just below several picturesque mountain peaks.

Rescuers poked long pieces of wood into the morass looking for five missing villagers, after recovering 20 bodies in recent days, the coast guard said.

Twelve of the dead, including seven from one family, were buried on Monday in two mass graves dug by a backhoe.

Mourners, who survived the landslide, laid flowers and candles at the site.

"We have shifted our operation from search and rescue to retrieval because the chances of survival after two days are almost nil," said Naguib Sinarimbo, civil defence chief of the Bangsamoro region in Mindanao.

Meanwhile, survivors faced the heartbreaking task of cleaning up their sodden homes.

Residents shovelled mud from their houses and shops

after piling their furniture and other belongings in the streets of Noveleta.

"In my entire life living here, it's the first time we experienced this kind of flooding," said Joselito Ilano, 55, whose house was flooded by waist-high water.

"I am used to flooding here but this is just the worst, I was caught by surprise."

President Ferdinand Marcos began touring some of the hard-hit areas on Monday, including Noveleta, as aid agencies rushed food packs, drinking water and other relief to victims.

Marcos said preemptive evacuations in Noveleta had saved lives.

"While the calamity was huge, the number of casualties was not that high, although there's a lot of damage to infrastructure," he said.

Nalgae inundated villages, destroyed crops and knocked out power in many regions as it swept across the country.

AFP

INDIA

Arrests after Morbi bridge collapse kills more than 130

Morbi, India - Nine people were arrested on Monday in connection with the collapse of a pedestrian bridge in western India that killed at least 137 people, police said.

The bridge, which had reopened days earlier after renovation, collapsed on Sunday evening, sending hundreds tumbling into the river or clinging to the wreckage while screaming for help in the dark.

The nine - all associated with a company that maintained the bridge in Morbi - were being investigated for culpable homicide not amounting to murder, senior police officer Ashok Kumar Yadav said in a statement.

Crowds at the site had been celebrating the last day of the Diwali holiday. CCTV footage showed the nearly 150-year-old structure swaying - with a few people apparently deliberately rocking it - before it suddenly gave way.

"We were all standing on the bridge together when it violently shook and crashed suddenly. I heard screams and a loud thud and then there was silence. Then slowly cries and screams," survivor Madhvi Ben, 30, told AFP.

Ben said one of his legs was 'entangled in a steel rope', leaving him almost entirely submerged and struggling to break free.

"I somehow blocked my nose and pulled myself up and released my leg from the wire. I grabbed another wire and climbed the remains of the bridge.

"Someone held my hand and pulled me out of the water before I reached the bank."



Indian rescue personnel conduct search operations after the bridge across the river Machchhu collapsed in Morbi, early on Monday (AFP)

Local police chief P. Dekavadiya said that by Monday afternoon the death toll from the catastrophe in Prime

ered at 1am,' textile trader Puneet Pitroda, 35, told AFP at Morbi's crematorium on Monday.

and divers searching the river all night and throughout on Monday.

The bridge, 233 metres (764 feet) long and 1.5 metres wide, was inaugurated in 1880 by British colonial authorities and made with materials shipped from England, reports said.

According to the Gujarat tourist department the 'grand suspension bridge' about 200km (120 miles) west of the state's main city, Ahmedabad, is an 'artistic and technological marvel'.

Sandeepsinh Jhala, Morbi municipality's chief officer, said the bridge had not been issued a safety certificate after being closed for months of repair work. Reports named the firm responsible as a unit of the Gujarat-based Oreva group, which describes itself as the world's largest clock manufacturer, and also makes lighting products

and e-bikes. The company could not immediately be reached for comment.

Modi, who was due to visit the site on Tuesday, said that he 'may rarely have experienced so much pain in my life'.

Russian President Vladimir Putin sent his condolences. Japan's Prime Minister Fumio Kishida said he was 'deeply saddened' while Nepal, Bhutan and Britain also sent messages of support.

Accidents from old and poorly maintained infrastructure, including bridges, are common in India.

In 2016, the collapse of a flyover onto a busy street in Kolkata had killed at least 26 people.

Five years earlier, at least 32 people perished when a packed bridge collapsed in the hill resort of Darjeeling. AFP

‘It was heart wrenching...’ eyewitnesses recount horror

Morbi, India: Eyewitnesses' accounts painted a heart-wrenching picture of the tragedy of the collapse of the suspension bridge in Gujarat's Morbi city on Sunday, which claimed over 130 lives including that of women and children.

Local people recounted how they carried the injured, some of them lifeless bodies of children in their arms, clutching onto a vague hope that they will somehow make it.

A tea seller in the vicinity who watched with horror the recently renovated 140-year-old suspension bridge collapse said that people were hanging on to the Julto Pul, as the bridge is commonly known, went down.

"Everything happened within seconds. I saw people hanging on to the bridge and later falling into the water as their grip loosened and they slipped into the water. It was really heartwrenching. A seven-month pregnant woman also died in the bridge collapse. It shattered me to the core," he said.

The man who sells tea every Sunday near the bridge broke down repeatedly as he recounted the horror.

"There were just people dying everywhere. I tried helping as much as I can. Took people to the hospital," said the tea vendor.

"I have never seen anything like this. There was this small kid. We tried res-

cuing her. She spat out a lot of water and we were really happy that she would survive, however she soon took her last breath in front of me as we rushed her to the hospital. I was shaken," he added as tears filled his eyes.

A local woman named Hasina Bhen choked up as she narrated the dreadful incident.

"I never realised when the morning dawned. My family and I was involved in rushing people to the hospital for the whole night. I have given both my vehicles to people to ferry the injured to hospitals.

"I have two sons and a daughter and both my sons have been just helping out people and are continuing even now.

"It really shook me when I carried dead children with my own hands as I thought of taking them to the hospital. But they had nothing left in them. It broke me. I can't even speak about it.....," said Hasina Bhen as she broke down again.

Others narrated how they attempted to rescue those, including children who were seen clinging on to the bridge but they had to stare helplessly as they fell into the river and either drowned or got swept away. Some able-bodied people were seen climbing up back the broken bridge, part of which was touching the water.

ANI

Ukraine water, power cuts after 'massive' Russian missile attack

Kyiv, Ukraine - Ukraine suffered sweeping blackouts and water supplies were cut for 80 per cent of Kyiv residents on Monday after what Ukrainian officials called another 'massive' Russian missile attack on energy facilities.

'More than 50' cruise missiles were launched at targets across the country early on Monday, the Ukrainian army said on Telegram.

"From 7am (0500 GMT) on October 31, Russian occupiers carried out several waves of missile attacks against critical infrastructure in Ukraine," the army said, adding that '44 missiles' had been shot down.

Several blasts shook the capital Kyiv, days after Russia blamed Ukraine for drone attacks on its Crimea fleet in the Black Sea. "Currently, due to the emergency situation in Kyiv, 80 per cent of consumers remain without water supply," the city's mayor Vitali Klitschko said on Telegram.

"Engineers are also working to restore power to 350,000 homes in Kyiv that were left without electricity," he added.

At least five explosions were heard in the city between 8am and 8:20am local time, according to AFP journalists.

Prime Minister Denys Shmyhal said there were power cuts in 'hundreds' of urban settlements across seven Ukrainian regions.

"Russian terrorists have again launched a massive attack against electricity installations," said the deputy head of Ukraine's presidency, Kyrylo Tymoshenko.

‘Cold winter ahead’

Near one of the sites targeted north of Kyiv, a soldier told AFP that three missiles had struck.

"It is dangerous here because there could be more strikes," the soldier said at a blocked crossroads.

In a nearby town, Mila Ryabova, 39, told AFP she was woken by between eight and 10 'powerful explosions'.

Several blasts shook Kyiv, days after Russia blamed Ukraine for drone attacks on its Crimea fleet

"We were together with my family, preparing my daughter for school, but now there is no electricity in our house and at school," said Ryabova, a translator. "I'm not afraid of anything. (Some people) are still in shelters now, but not us.

"But we are worrying and talking about opportunities to move abroad, because there is a cold winter ahead. We may

not have electricity, heat supply. It can be hard to handle, especially with a small child."

Similar attacks targeted infrastructure across Ukraine, including Lviv in the west, Zaporizhzhia in the south and Kharkiv in the northeast.

The Moldovan government said a Russian missile shot down by Ukrainian air defences fell on a village in northern Moldova on Monday, but without causing any injuries.

The country's interior ministry said the missile fell on the village of Naslavcea close to the Ukrainian border. "Instead of fighting on the battlefield, Russia fights civilians," Ukrainian Foreign Minister Dmytro Kuleba said on Twitter.

Grain deal

Monday's attack comes after Russia pulled out of a landmark agreement that allowed vital grain shipments via a maritime safety corridor.

The July deal to unlock grain exports signed between warring nations Russia and Ukraine - and brokered by Turkey and the United Nations - is critical to easing the global food crisis caused by the conflict.

But Russia announced on Saturday it would pull out of the deal after accusing Kyiv of a 'massive' drone attack on its Black Sea fleet, which Ukraine labelled a 'false pretext'.

AFP

Former Pakistan PM Imran Khan wins by-election as long march edges closer

Islamabad, Pakistan - Former Pakistan prime minister Imran Khan won another national assembly seat in a weekend by-election, officials said on Monday, as he leads a so-called 'long march' of thousands of supporters to Islamabad.

Khan, a retired international cricket star, has been demanding an early general election since being kicked out of office in April by a no-confidence vote, heaping pressure on the government.

His latest win in the northwest of the country was confirmed by the Electoral Commission of Pakistan (ECP).

"We didn't even run an election campaign for Imran Khan there, but he won with a big margin," Fawad Chaudhry, a senior Khan aide and former information minister, told private TV channel HUM News.

The ECP ruled this month that Khan had failed to properly declare the value of gifts he received from foreign leaders while in office.

Lawyers initially said the ruling amounted to a five year disqualification from office, but later backtracked.

The matter is now before the courts, which last week allowed Khan to contest the latest by-election.

It is one of several legal battles Khan has been entangled in since being ousted and comes after he won six out of eight seats in a by-election earlier this month.

Individuals can stand in multiple constituencies in Pakistan



Supporters of Pakistan's former prime minister Imran Khan, gather before starting their journey to join an anti-government march, in Karachi on Monday (AFP)

We did not even run an election campaign for Imran Khan there, but he won with a big margin

FAWAD CHAUDHRY

elections and choose which to forfeit if they win more than one.

"It is established now that his support has become nationwide," political analyst Hasan Askari told AFP.

"For the common man, the benchmark of a government's success is livelihood and the economy, and the present gov-

ernment has not succeeded in these fields.'

March on Islamabad

Khan was voted into power in 2018 on an anti-corruption platform by an electorate weary of dynastic politics.

But his mishandling of the economy - and falling out with a military accused of helping his rise - sealed his fate.

Since then, he has railed against the establishment and Prime Minister Shehbaz Sharif's government, which he says was imposed on Pakistan by a 'conspiracy' involving the United States.

The political wrangling has overshadowed relief efforts following the devastating floods

that left a third of the country under water - and a repair bill of at least US\$30bn.

Pakistan's economy also remains in a dire state, with high inflation, a nose-diving rupee and dwindling foreign exchange reserves.

Khan is currently leading thousands of supporters in a convoy of cars, trucks and buses from Lahore to reach the capital Islamabad on Friday in an effort to press the government to call an early election.

His impending arrival has the capital on edge, with hundreds of shipping containers positioned at key intersections, ready to block marchers should they try to storm the government enclave. AFP



FINCH HITTING

Captain Aaron Finch leads Australia to victory over Ireland at T20 World Cup

Brisbane, Australia - Australia got their Twenty20 World Cup defence back on track with a 42-run win over Ireland at the Gabba in Brisbane on Monday.

Ireland, chasing Australia's 179-5, were all out for 137 in the 19th over to put Australia level on five points with leaders New Zealand, who have a game in hand, at the top of Group 1.

England, who play New Zealand on Tuesday, are third, two points behind Australia but with a superior net run rate, a factor that could become crucial in a tight group.

Ireland, also on three points, had outside hopes of reaching the semi-finals before the match but they were blown away in the chase by the pace and inswing of Mitchell Starc and then by the scoreboard pressure of their 180-run target.

They slumped to 25-5 and handed the World Cup hosts a comfortable win despite a superb unbeaten 71 from Lorcan Tucker.

Australia captain Aaron Finch, who won the man of the match award for his 63 runs, said scoring had not been straightforward.

"It wasn't the easiest wicket, it was a lot slower than what we expected," Finch said.

"They changed their pace really well and bowled a lot of cutters early in the innings.

"It was hard to get a rhythm and we did well to get 179."

Earlier Finch had stormed back into form with his 44-ball knock which contained five fours and three sixes, answering critics who had called for him to be dropped after a poor run with the bat.

Finch denied he had been affected by all the chatter. "Nah, not feeling the pressure at all to be honest," Finch said.

"The support from the change room and support staff has been incredible. T20 is a high risk-game, sometimes it comes off, sometimes it doesn't."

He stayed patient, playing the anchor role as Australia lost their first three wickets to tight Irish bowling.

Ireland 'making progress'

His circumspect approach paid



Australia's Aaron Finch plays a shot during his knock of 63 against Ireland in the Twenty20 World Cup, in Brisbane, on Monday (AFP)

off and Finch profited after the Ireland attack began to falter under the pressure of an onslaught from Marcus Stoinis, who blasted 35 off 25 balls.

Ireland started their run chase briskly but suffered a big blow when captain Andy Balbirnie was bowled by Pat Cummins for six

off the last ball of the second over.

He was followed almost immediately by the dangerous Paul Stirling, who was caught at mid-off by Cummins from part-time spinner Glenn Maxwell for 11.

Maxwell then had Harry Tector caught at square leg with Ire-

land on 24 and the game was as good as over one run later when Starc clean bowled Curtis Campher for a duck.

Starc was bowling with real pace and he struck again with another beautiful inswinger to account for George Dockrell, leaving Ireland reeling at 25-5.

Tucker and Gareth Delany led a slight recovery until Delany skied to Maxwell trying to belt Stoinis for six. Tucker, who had come in at number three, played a lone hand, amassing his 71 from 48 deliveries until he ran out of partners.

"We're making progress to

keep up with these big teams - looking at the scoreboard we thought it wasn't against us," captain Balbirnie said.

"Again the wickets column was a problem and who knows if someone had stayed with Tucker."

AFP

TODAY'S MATCHES



8 AM



AFGHANISTAN VS SRI LANKA



12 PM



ENGLAND VS NEW ZEALAND

STANDINGS

GROUP 1

New Zealand	3	2	0	1	5	3.850
Australia	4	2	1	1	5	-0.304
England	3	1	1	1	3	0.239
Ireland	4	1	2	1	3	-1.544
Sri Lanka	3	1	2	0	2	-0.890
Afghanistan	3	0	1	2	2	-0.620

GROUP 2

South Africa	3	2	0	1	5	2.772
India	3	2	1	0	4	0.844
Bangladesh	3	2	1	0	4	-1.533
Zimbabwe	3	1	1	1	3	-0.050
Pakistan	3	1	2	0	2	0.765
Netherlands	3	0	3	0	0	-1.948

(played, won, lost, no result, points, net run-rate)

England face four must-win games, says Collingwood

Brisbane, Australia - England are now playing knockout cricket after a weather-disrupted campaign, declared assistant coach Paul Collingwood on Monday, and are targeting four wins to lift the T20 World Cup, starting with New Zealand in Brisbane.

England suffered a shock defeat to Ireland on the DLS method after a rain-interrupted match in Melbourne last week, then saw their eagerly awaited Ashes clash against Australia at the same venue washed out.

It leaves Group 1 wide open and they now face leaders New Zealand on Tuesday knowing that victory in their last two group games will almost certainly see them into the semi-finals as one of the top two teams.

"There's a lot of excitement around because we know if we get it right in the next four games we've got an opportunity to win a



Ben Stokes has never fired in

World Cup," said Collingwood.

He defended under-fire Test captain Ben Stokes, who has never managed to fire in Twenty20 cricket, backing the all-rounder to come good.

"The one person you want in your team when the pressure is on is Ben Stokes," said Collingwood.

New Zealand wary of England firepower as they bid to seal semi-final place

Brisbane, Australia - New Zealand can become the first team into the T20 World Cup semi-finals this week but first will need to contain England's powerful batting line-up, said pacer Lockie Ferguson on Monday.

Ferguson told reporters that New Zealand would need him and fellow quicks Trent Boult and Tim Southee to be at their best to overcome England at the Gabba on Tuesday night.

"What you always expect from England is that they come out very hot," said Ferguson. "They pride themselves probably on that aggressive nature and bat very deep."

New Zealand sit top of Group 1 of the Super 12 stage after two wins and one washout and need one more victory from their last two games against England on Tuesday or Ireland on Friday to clinch a place in the final four.

Boult has been superb in the tournament so far, taking six



Lockie Ferguson

wickets including a career-best 4-13 against Sri Lanka on Saturday.

Southee took 3-6 as New Zealand started with bang, routing Australia in the opener.

"Tim and Trent have had a blinder in these first two games," said Ferguson. "When the ball's swinging, there's not much better in the world. So I think from that point of view, nothing needs to change too much, and we just need to adjust to the conditions on the day."

"England are going to have a lot of firepower and we need to combat that."

The clash against England at is a replay of the 2021 T20 World Cup semi-final which New Zealand won by five wickets.

It is also a repeat of the 2019 50-over World Cup final, which England edged by the finest of margins, a boundary countback, after a super over couldn't separate the sides.

AFP

Naib replaces Zazai in Afghanistan squad

Brisbane, Australia - Afghanistan batsman Gulbadin Naib has replaced injured Hazratullah Zazai in their squad at the Twenty20 World Cup, tournament organisers said on Monday.

Naib was with the team as a travelling reserve and could be included in the team's fourth Super 12 match against Sri Lanka in Brisbane on Tuesday.

Zazai was ruled out due to an abdominal muscle strain, the International Cricket Council said.

He made seven in Afghanistan's opening loss to England before their next two matches were abandoned without a ball being bowled, leaving them bottom of Group 1 led by New Zealand.

AFP

India's Kohli fumes at 'invasion of privacy' after hotel room video

Perth, Australia - Superstar India cricketer Virat Kohli said Monday said he was "paranoid about his privacy" after a stranger appeared to have filmed inside his hotel room in Perth.

The 33-year-old Kohli took to social media to slam the actions of the invader, who took video footage of the batsman's belongings at the Crown Perth as India prepared for the T20 World Cup in Australia earlier this month.

"I understand that fans get very happy and excited seeing

their favourite players and get excited to meet them and I've always appreciated that," Kohli wrote to his 221 million followers on Instagram.

"But this video here is appalling and it's made me feel very paranoid about my privacy."

The hotel said it had launched an investigation and a contractor had been "stood down".

"If I cannot have privacy in my own hotel room, then where can I really expect any personal space at all??" said Kohli.

I understand that fans get very happy and excited seeing their favourite players and get excited to meet them and I've always appreciated that

VIRAT KOHLI

"I'm NOT okay with this kind of fanaticism and absolute invasion of privacy. Please respect people's privacy and not treat them as a commodity for entertainment."

Crown Resorts apologised for the breach and said immediate action had been taken.

"We are aware of an incident involving a contractor and the privacy of a guest at Crown

Perth," a Crown Resorts spokesperson said. "We unreservedly apologise to the guest involved and will continue to take the necessary steps to ensure this remains an isolated incident."

"Crown took immediate steps to rectify the issue, including launching an investigation, standing down the individuals involved."

"The original video was also swiftly removed from the social media platform."

AFP



Virat Kohli

BELOW-PAR AT BERNABEU

Leaders Real Madrid drop points against Girona, Real Betis strike late

Madrid, Spain - A below-par Real Madrid dropped points in the title race with a 1-1 draw at home against Girona on Sunday in La Liga, with Rodrygo having a goal ruled out late on.

Second-placed Barcelona, who snatched a late victory at Valencia on Saturday, are now just a point behind the leaders, who remain unbeaten in the top flight.

Reigning champions Madrid took the lead through Vinicius Junior in the 70th minute but Cristhian Stuani levelled with a disputed penalty after Marco Asensio handled in the area.

Rodrygo bashed home what he thought was an 89th-minute winner, but it was disallowed as he kicked the ball out from under Girona goalkeeper Paulo Gazzaniga's hand - he had just about managed to get it under control after stopping a shot from the Brazilian.

Madrid midfielder Toni Kroos was sent off in stoppage time for the first time in his career, to cap a frustrating afternoon for Carlo Ancelotti's team at the Santiago Bernabeu.

"I don't like to talk about this a lot, but today I'll talk," said Madrid coach Ancelotti. "The first situation is quite clear, it's not a penalty because he didn't touch the ball with his hand."

"I spoke with Asensio and he



Real Madrid's Vinicius Junior (L) vies with Girona's David Lopez during their Spanish league match at the Santiago Bernabeu stadium in Madrid on Sunday (AFP)

I don't like to talk about this a lot, but today I'll talk. The first situation is quite clear, it's not a penalty because he didn't touch the ball with his hand

CARLO ANCELOTTI



touched the ball with his chest, it's true he had his left hand in a strange position, but it covered the body, it didn't make it bigger. There could have been doubt if it touched it, but simply he didn't touch the ball with his hand, it was invented."

The ball did appear to hit

Asensio on the arm after it bounced off his chest.

Madrid could not bounce back from their first defeat of the season across all competitions, at RB Leipzig in the Champions League.

They were again without Balon d'Or winner Karim Benzema,

who was not 100 percent fit after a thigh problem.

Rodrygo hit the post for Madrid, while Girona's Yangel Herrera crashed a strike against the crossbar in the first half, before Vinicius opened the scoring from Fede Valverde's pass with 20 minutes remaining.

'It's strange'

Asensio almost doubled the lead, but Gazzaniga made a spectacular reflex save to keep Girona in the game.

They capitalised when Asensio was ruled to have handled a David Lopez shot and Stuani sent Thibaut Courtois the wrong way from the penalty spot.

The goal meant the Belgian again failed to keep a clean sheet in La Liga - he's without any in eight matches this season.

Girona were good value for their point, even though it nearly slipped out of their hands when Rodrygo pounced at the end, but the goal was disallowed for the offence against Gazzaniga.

"Speaking in a football sense, it's a goal, but the rule says if the goalkeeper has his hand planted, then it's a foul," admitted Girona coach Michel, able to celebrate a good result on his 47th birthday, which moved his team up to 16th.

Elsewhere, Real Betis earned a 2-0 win at Real Sociedad thanks to Juan Cruz's neat finish after 85 minutes, and then a Borja Iglesias goal on the break in stoppage time.

Betis attacking midfielder Cruz tucked home from the edge of the box late on, with the win sending Manuel Pellegrini's side fourth, a point above hosts Real Sociedad, fifth.

Betis goalkeeper Rui Silva made a brilliant save to claw away a 90th-minute header from Jon Magunazelaia, before Iglesias made the game safe.

Ernesto Valverde's Athletic Bilbao moved up to sixth with an impressive display to beat Quique Setien's Villarreal 1-0.

AFP



Manchester United's Marcus Rashford celebrates after scoring against West Ham on Sunday (AFP)

Rashford's 100th Manchester United goal sinks West Ham

Manchester, United Kingdom - Marcus Rashford admitted his 100th goal for Manchester United was a "beautiful moment" as the England forward sealed a 1-0 win against West Ham on Sunday.

Rashford has been one of United's most improved players this season after several years in the doldrums.

But the 24-year-old is still not guaranteed a place on England's

flight to Qatar for the World Cup in November.

Rashford, who was left out of England's most recent Nations League squad, took the chance to remind Three Lions boss Gareth Southgate of his qualities with a fine display capped by the first-half winner at Old Trafford.

With Southgate watching from the stands, Rashford's seventh goal in all competitions this season was perfectly timed be-

fore the England manager names his World Cup squad.

"It's a beautiful feeling. It's been on my mind the last couple of games. I've been waiting for it to come and thankfully it did today," Rashford said. "I feel I need to score more goals like that and keep getting in those areas. It's always good to score regardless of whether Gareth Southgate is watching or not."

AFP



Paul Pogba

Injured France star Pogba out of World Cup, says agent

Milan, Italy - Paul Pogba will miss France's World Cup defence as he needs more time to recover from knee surgery, his agent announced on Monday.

"Following yesterday and today's medical review in Torino and Pittsburgh, it is extremely painful to inform Paul Pogba will still need recovery time from his surgery," said Rafaela Pimenta in a statement. "For this reason, Paul will not be able to join Juventus' squad before the World Cup break nor the French National Team in Qatar."

Juve coach Massimiliano Allegri had said on Friday that it was "very unlikely" that Pogba would play for his team before Serie A breaks up for the World Cup.

Torino beat Milan to hand leaders Napoli title advantage

Milan, Italy - Torino pulled off a shock 2-1 win over AC Milan on Sunday which extended Napoli's Serie A lead to five points in their bid for a first league title in over three decades.

Reigning champions Milan were on a run of four straight league wins but defeat dropped them down to third, six points behind Napoli, after Koffi Djidji and Aleksei Miranchuk netted twice in two first-half minutes to claim the win for Torino.

Stefano Pioli's side have been overtaken by Atalanta, who are one point ahead of Milan thanks to their 2-0 win at Empoli in Sunday's early match.

But the weekend's big winners are Napoli, who kicked off the action on Saturday with another avalanche of goals and look increasingly like a team that could bring the title to Naples for the first time since 1990.

"We weren't sharp, didn't bring any real quality, and we weren't at it during the moments that changed the game. We were poor in both our and the opposition's areas," Pioli told DAZN.

Torino had scored just twice at home before this weekend but are up to ninth following their



Torino's Koffi Djidji (L) celebrates with teammates after scoring against AC Milan in their Italian Serie A match in Turin on Sunday (AFP)

fifth win of the season, a match which nearly boiled completely over after Junior Messias pulled a goal back for the away side midway through the second half.

A dreadful mix-up between goalkeeper Vanja Milinkovic-Savic and Alessandro Buongiorno - plus what looked like a clear push from Messias - allowed Milan's Brazilian to clip in his second goal of the season.

Torino coach Ivan Juric was sent off for his furious protests at no foul being given, but he calmed down after his team held out for a big win.

"It's all over. Now I'm happy," said Juric before saying he was wrong about Messias' goal after seeing footage with DAZN's analysts.

Without injured Italy striker Ciro Immobile, Lazio looked set to claim their sixth win in seven league matches and provisional second place when Mattia Zaccagni rolled them ahead four minutes before half-time in Rome.

But Salernitana didn't lose their heads and came away with their first ever win, a 3-1 victory.

AFP

Neymar trial wraps up after Spain prosecutors drop charges

Barcelona, Spain - The trial of Brazilian superstar Neymar over his transfer to Barcelona in 2013 was due to wrap up Monday just days after a major U-turn by Spanish prosecutors who dropped all fraud charges against the player.

Despite Friday's bombshell by prosecutors, the case did not collapse because the Barcelona court is also considering a lawsuit filed by Brazilian sports investment firm DIS claiming it had

been defrauded during this transfer.

The trial is the culmination of a years-long legal saga over his 2013 transfer from the Brazilian club Santos, with Neymar one of nine defendants in the dock on corruption-related charges, among them his parents and their N&N company, which manages his affairs.

Investigators began probing the transfer after a 2015 complaint filed by DIS, which owned

40 percent of the player's sporting rights when he was at Santos.

It claims Neymar, Barcelona and the Brazilian club colluded to mask the true cost of his transfer thereby defrauding it of its legitimate financial interests.

Both Neymar and his parents, along with the rest of the defendants, will be given the chance to address the court by videoconference before the end of the day.

Spanish prosecutors had been

seeking a two-year prison term and a fine of 10mn euros (\$9.9 million) for the 30-year-old, who now plays for Paris Saint-Germain and will in three weeks lead Brazil into the Qatar World Cup.

But in a dramatic turn of events on Friday, the state prosecutor said it was dropping all criminal charges against the defendants on grounds there was not enough evidence to show a crime had been committed.

Prosecutors had pushed

ahead with the case after concurring with allegations by Brazilian sports investment firm DIS that it had been defrauded during this transfer.

They later said the allegations were not based on evidence but on "assumptions", concluding it was a matter for civil rather than criminal justice.

Although the trial phase draws to a close on Monday, the courts final ruling is not expected for weeks.



Neymar

Bank Muscat, Vanderlande register victories

Muscat, Oman: Vanderlande beat Ideal International by six wickets in a B Division match of Oman Cricket on Friday.

Put in to bat first, Ideal International saw their innings end on 139 in 26 overs. Llewelyn Korada top-scored with 57 for Ideal and Abdul Ghani made 33.

For Vanderlande Aiyayan B took four wickets while Aasim Mohd claimed three.

Chasing a modest total, Vanderlande were in control right from the start as Asfak Ahmed made a quick fire 51 off 25 balls. Reddy Prasath and Vinayangam



Aiyayan



Asif al Balushi

B gave him good support as Vanderlande reached the target in 14.3 overs.

In another B division match, Bank Muscat edged past Manis CT by four wickets. Put to bat first, Manis CT scored 207 runs

in 29.1 overs with both Mohd Saleem and Adnan UI Haq scoring 39 runs.

In reply, opener Amir Mehmood's 55 off 44 balls and Ali Raza's 63 from 59 balls sealed the game for Bank Muscat

In the D division, OCT Mabela defeated RSTS FCC by 13 runs. Electing to bat first, OCT Mabela made 169/8 in 20 overs. Opener Asif al Balushi scored a quick-fire 48 from 34 balls while Shareef al Balushi made 53 off 49.

In reply, RSTS FCC's innings ended at 156 with Puladith Omidu scoring 36(21) 4x4.

NO RESPITE!

Congested calendar raises injury risk for World Cup stars

Manchester, United Kingdom - As Manchester United defender Raphael Varane left the field in last weekend's 1-1 draw with Chelsea, the Frenchman's face sank into his shirt to hide his tears from the cameras.

Within seconds of pulling up at Stamford Bridge, Varane was aware his appearance at the World Cup was in jeopardy.

The former Real Madrid centre-back may have got lucky, with an initial diagnosis of a small hamstring tear giving him a chance of making it to Qatar.

Many more have not been so fortunate.

N'Golo Kante will not feature in France's defence of the tournament.

Uruguay will be without Ronald Araujo and Portugal shorn of Diogo Jota.

Germany have concerns over the fitness of Bayern Munich duo Manuel Neuer and Leroy Sane.

Meanwhile, England manager Gareth Southgate's prediction of a catalogue of injuries for the Three Lions is proving prescient with Reece James, Kyle Walker and Calvin Phillips major doubts.

"What we see is a really packed schedule now with a lot of players playing a lot of minutes," said Southgate earlier this month.

"I think realistically we will lose more. It's so intense, and the players are playing so much football."

The uprooting of football's traditional calendar to fit in a first ever mid-season World Cup has resulted in fixture congestion at club level and little time to prepare for international managers.

Europe's major leagues will pause just a week before the World Cup kicks off on November



Manchester United's French defender Raphael Varane is inconsolable as he leaves the pitch after picking up an injury during their English Premier League match against Chelsea on October 22 (AFP)

I think realistically we will lose more (players). It's so intense, and the players are playing so much football

GARETH SOUTHGATE

ber 20. To make space in the schedule, the group stages of European club competitions were squeezed into two-month period.

As a result, many clubs will have played 13 times in 42 days before the World Cup break.

"I am pretty sure they have one eye on the World Cup," said Manchester City manager Pep Guardiola. "Now it is just two or three weeks before the end, so it is the last effort."

"I always say the best way to not get injured is to be focused and give your maximum in the game. When you lose the attention is when you are at risk."

Liverpool boss Jurgen Klopp claimed his players remain "1000 percent" committed to the cause at club level.

But Klopp has pointed to injuries and players playing too often in a short timeframe as the major factor behind his side's

wretched start to the season.

"With the amount of games we have some players are overplayed," said the German after Saturday's 2-1 defeat by Leeds.

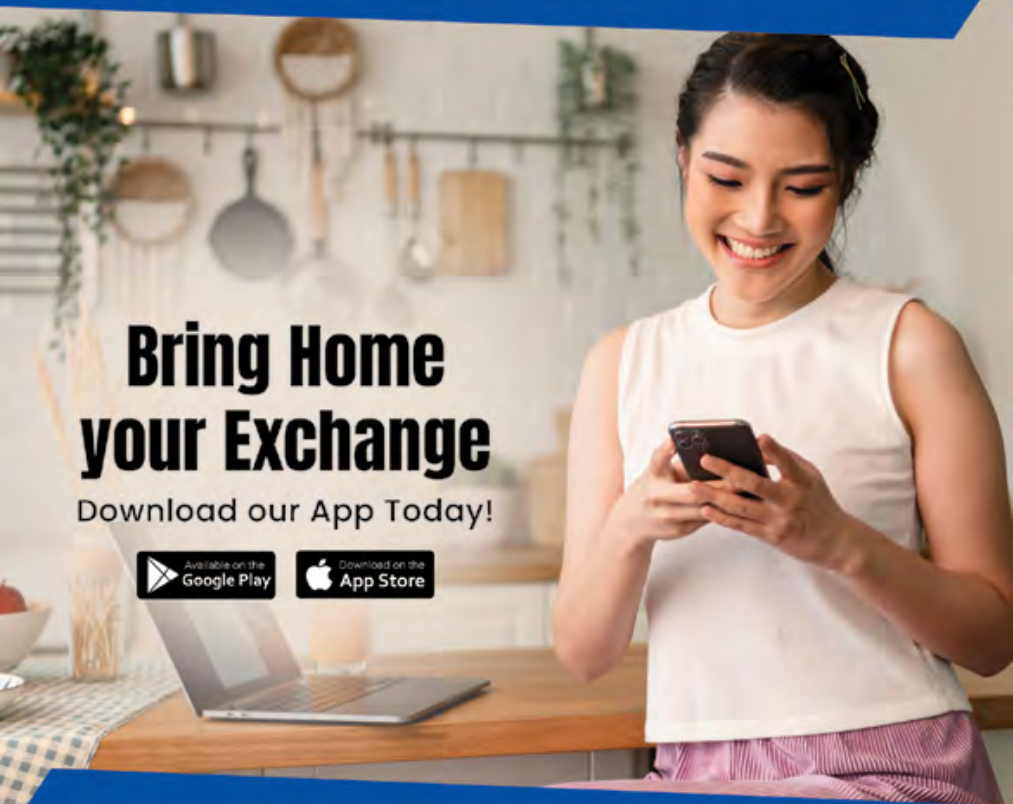
Heading into the final games of the Champions League group stage this week there are four places in the last 16 still up for grabs. Many more games have top spot in the group or a place in the Europa League in the new year on the line.

But the fixture pile-up leaves both countries wounded by the loss of stars for what should be football's marquee event, and clubs wary of players protecting themselves to be fit for the World Cup.

AFP

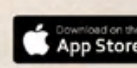


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MANAGEMENT OF OVERACTIVE BLADDER

What is overactive bladder?
Overactive bladder, also called OAB, causes a frequent and sudden urge to urinate that may be difficult to control. If you have an overactive bladder, you may feel embarrassed, isolate yourself, or limit your work and social life.

What are the common symptoms of overactive bladder?
► Feel a sudden urge to urinate that's difficult to control
► Experience loss of urine after an urgent need to urinate (urgency incontinence)
► Urinate frequently, usually eight or more times in 24 hours
► Wake up more than two times in the night to urinate (nocturia)

What are the causes?
Overactive bladder happens when the muscles of the bladder start to contract on their own even when the volume of urine in your bladder is low. These are called involuntary contractions, and they create an urgent need to urinate. Several conditions may contribute to overactive bladder, including:
► Neurological disorders
► Diabetes
► Urinary tract infections
► Hormonal changes during menopause
► Tumors or bladder stones
► Enlarged prostate, constipation or pre-

vious surgery
What are the contributory factors for overactive bladder?
► Medications that cause your body to make a lot of urine
► Drinking too much caffeine or alcohol
► Declining cognitive function due to aging
► Difficulty walking, which can lead to bladder urgency
► Incomplete bladder emptying

What are the risk factors?
As you age, you're at increased risk of developing overactive bladder. You're also at higher risk of diseases and disorders, such as enlarged prostate and diabetes, which can contribute to other problems with bladder function.
► Many people with cognitive decline — for instance, those who have had a stroke or have Alzheimer's disease — develop an overactive bladder.
► Incontinence that results from situations like this can be managed with fluid schedules, timed and prompted voiding, absorbent garments, and bowel programmes.
► Some people with an overactive bladder also have bowel control problems.
► Women who have an overactive bladder may also have a disorder called mixed incontinence, when both urgency and stress incontinence occur.

► Stress incontinence is the unintentional loss of urine prompted by physical movement or activity that puts pressure on your bladder, such as coughing, sneezing, laughing or exercising.
What preventive steps can be taken?
These healthy lifestyle choices may reduce your risk of overactive bladder:
► Maintain a healthy weight
► Get regular, daily physical activity and exercise
► Limit caffeine and alcohol
► Quit smoking
► Manage chronic conditions, such as diabetes
► Do exercises to make the pelvic floor muscles stronger

Will there be need for surgical intervention?
Surgery to treat overactive bladder is reserved for people with severe symptoms who don't respond to other treatments. The goal is to improve the bladder's ability to store urine and reduce pressure in the bladder.
This procedure uses pieces of your bowel to replace a portion of your bladder. If you have this surgery, you may need to use a catheter intermittently for the rest of your life to empty your bladder.



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10-minute pregnancy strength workout



Cat-cow pose

There's nothing quite like feeling strong while pregnant. And you can improve your strength no matter where you are in your fitness (and pregnancy) journey. That's why Kelsey Wells, a certified personal trainer and founder of the Sweat app's newest program Pregnancy With Kelsey, developed this 10-minute pregnancy strength workout. According to an article in Everyday Health, this workout is designed to be a low-impact,

full-body strength workout that is appropriate for people who are pregnant (including if you're new to exercise or resistance training). But it's always a good idea to get the all-clear with your doctor before starting up.

Warm-up set
Do the following two exercises for 30 seconds and then repeat the set for two laps total.

Cat-cow
Start on the floor on all fours

with your knees below your hips and your hands below your shoulders. Draw your shoulder blades down and back so your spine is in a neutral position. Gently draw your ribs to your hips to engage your core. Inhale as you lift your chin and let your stomach sink to the floor. Draw shoulder blades down and back. Exhale as you press your hands and knees into the mat, draw your chin to your chest and curl your spine by drawing your stomach in. Return to neutral spine. Repeat for 30 seconds.

Downward-facing dog and calf pump
Start in a push-up position with both hands positioned slightly further than shoulder-width apart and feet together. Inhale and elevate your hips to create an inverted V-shape. Maintain a neutral spine and engage your core throughout. With knees slightly bent, press heels into the mat and tilt tailbone upwards. To do the calf pump, bend your left knee so that left heel comes off the floor slightly, while pressing right heel into the floor. Return to

the inverted V-position. Repeat bending your right knee and pressing left heel into the floor. Alternate right and left calf pumps for 30 seconds.

Strength superset
Do 10 reps of these exercises and then repeat the set to complete two laps total. Take 30 seconds to rest after each set.

Goblet squat
Hold a dumbbell with both hands in front of your chest, feet on the floor positioned slightly further

than shoulder-width apart. Draw your pubic bone to your belly button. (This will engage your pelvic floor.) Inhaling, bend at hips and knees, keeping knees pointed toward your toes. Bend your knees until thighs are parallel with the floor and back is a 45- to 90-degree angle to your hips. Exhaling, push through your heels and straighten knees to return to start. Do 10 reps. Note: You can also do this without a dumbbell.

Knee push-up
Get into a knee push-up position

supporting your bodyweight in your hands (they should be positioned on the floor slightly further than shoulder-width apart) and knees (your body should form a straight diagonal line from your shoulders to your knees). While engaging your core to maintain a neutral spine, inhale and bend your elbows to lower your torso to the floor until your arms are at two 90-degree angles. Exhale and push through your chest to straighten elbows and return to the starting position. Do 10 reps.

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DANCE WORKOUTS

You've got to move it, move it

Exercise might be on the top of your mind each day, but if you keep putting it off to engage into more important activity, the increasing inches around your waist will soon sound the caution bell.

While workouts seem quite boring to jump out of bed early or tiresome at the end of the day, how about trying something that doesn't feel like exercise, is enjoyable, and does take the inches away without you realising it? You need to consider 'dance workouts'.

Whether you choose African dance, TikTok dance parties, Latin fusion, or any other dance style, you'll score well in your fitness quotient with this full-body activity that will help you lose weight and fat without the journey being cumbersome.

One needs to look for dance workouts that resonate with your own likes and personality. Begin by considering what music genres (hip-hop, Latin, jazz, folk) you enjoy. Other factors to consider when looking for a dance fitness class include intensity, technique, and the style of the movements.

If you're still unsure what dance style to try, look for classes that blend a few styles.

Many studios and online platforms also offer virtual classes, which can be a great way to test workouts without committing to an in-person class.

Get creative

If you'd prefer to create your own dance workout, put together a 20 to 30 minute playlist of songs you love that have a similar

tempo (speed). Then, choose one or two dance moves you like - movements that take you down into your legs (such as a squat), movements that take you vertically (light hops or throwing hands over your head), movements that take you side to side (such as a side step) or movements that turn you around.

Create your own routine using those moves to the accompaniment of your favourite music and see how suddenly you begin enjoying the time devoted to these sessions.

What to wear

There are a few guidelines for selecting dance workout attire. Whether leggings, shorts or skirts, always choose bottoms which facilitate easy movement plus those made of moisture-wicking fabric (such as polyester, nylon, or spandex) in darker colours that don't look awkward with accumulated sweat. Tops with supportive innerwear, loose shirts or T-shirts in fancy prints and colours, too, work well and add to the mood. Also, wear shoes with a smooth sole and great ankle support. Hair accessories like bandanas, headbands, are also helpful to keep you focused.

Warm up

Many dance workout classes incorporate a warm-up to get your body ready for what's to come. Don't skip this part — lack of a warm-up routine is one common factor that contributes to dance injuries. If you're warming up on your own, a few minutes of light jogging or other gentle forms of cardio are beneficial to elevate your heart rate.



Uneven skin tone, pigmentation problem?

The skin on the face is most exposed to harmful sun rays and pollution resulting in uneven skin tone. There are many reasons for facial pigmentation like melasma, freckles, lentigenes, photo damage, post-inflammatory hyper-pigmentation, periorbital melanosis etc. Melasma is a common cause of pigmentation on the face, though asymptomatic and harmless, causes a significant psychosocial and emotional turmoil in the affected person.

What is melasma

Melasma (derived from greek word- melas) is an acquired pigmented condition of the skin, manifesting as brown to grayish patches on the cheeks, forehead, upper lip, nose and chin. Melasma appears more commonly in women than men. Chloasma is similar to melasma but is triggered by hormonal changes that occur during pregnancy.

What causes melasma

This is caused by excess of pigment (melanin) produced due to hyperactive cells in the skin (melanocytes) in these areas. Common contributory factors include sun exposure, pregnancy, drugs such as phenytoin, oral contraceptive pills or hormone replacement therapy, family history, thyroid or liver disorder.

Sometimes the usage of certain cosmetics, scented soaps, the LED lights from the television, laptop, cell phone, can aggravate

melasma.

What are the treatment options?

Not all patches on the face is melasma. Self-medication should be avoided. The best approach is to consult a dermatologist to confirm the diagnosis and to rule out other causes of pigmentation. One should:

- Use sunscreens with sunburn protection factor (spf) at least 30 regularly to protect the skin from the harmful UV rays. Use after every two hours
- Avoid direct exposure to sun between 10 am and 3 pm
- Wear a broad-brimmed hat, carry an umbrella
- Decrease occupational/domestic heat and light exposure
- Discontinue birth control pills
- Camouflage (make up) to reduce the cosmetic problem
- Avoid hot baths, steam or dry saunas
- Reduce stress and sleep well

• Consume an antioxidant diet, rich in omega 3, vitamins C and E, beta carotene, which help repair sun damage and maintain healthy skin. These are found in foods like citrus

fruits, nuts, almonds, brightly coloured vegetables and fruits, fish, sweet potatoes, pumpkin and carrots

Creams or serums containing azelaic acid, arbutin, vitamin C, kojic acid, niacinamide, mandelic acid etc prevent new pigment formations. Hydroquinone (2-4%) based formulations applied to pigmented areas or in combination with, tretinoin, and topical steroids are useful but are not for long-term usage.

Chemical peeling is a widely popular method which removes the superficial layer of the skin that contains excess pigment resulting in smoother and more evenly coloured skin. Substances such as trichloroacetic acid (tca), tretinoin peels, pyruvic acid, peels, alpha hydroxyacids (AHAs) and beta hydroxyacids are used for this process. Multiple sessions will be required for the desired results.

Mesotherapy, microneedling, microdermabrasion, Intense pulsed light (IPL) systems, ablative and non-ablative fractionated resurfacing lasers and Q switch and Yag laser are also used for melasma, but relapses are common and results are variable.

Oral medications for melasma include tranexamic acid and glutathione.

Melasma is not fully curable, and tends to recur. There is no specific therapy to treat melasma. However multiple treatment options improve the appearance of the skin.

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