



Three Great Men of EFU Life: Mr. Alam, Dr. Syeed Khan,
Mr. Khuda Buksh

Khuda Buksh

Life Insurance was his mission

It was a beautiful, sunny afternoon when Mr. Zubaidur Rahim, eldest son of late Mr. Khuda Buksh, picked us up from our Hotel in Dakha to have an early dinner with his family and his mother, Begum Khuda Buksh, widow of a man who had been a close colleague of mine way back in the 60s. This was in March 1998. My wife and I had come here again after more than thirty five years, the first time ever after this part of the world had be renamed and was now called Bangladesh. I had been visiting Dakha and Chittagong rather frequently during my tenure of office with the 'old' EFU. By 'old' suggesting that this was before Life insurance was nationalised and both the 'twins', General Insurance and Life still working under one roof. I had always liked it. The climate was so much different from the one prevailing in Karachi. And this was not only so in meteorological terms. The people were different and so was the political climate. I always found the typical Bengalis much softer, even more warm-hearted than many of their countrymen in Punjab and Sindh. Outgoing lively and sort of electrified . To the extent that there is a sense of nervousness around them which sometimes becomes unbearable and yet makes them so loveable, so wonderfully unpredictable. A 'real' Bengali, - if such a specie would ever exist, - would never be able to sit still, not even for a moment. There would be always some part of his body in action, either his feet, his hands, or just his ever wandering, ever questioning eyes. Most of the Bengalis I know or have known would qualify for such a generalising assessment. If it is offensive, I sincerely apologise. This is surely the last thing I ever would like to be. It is meant to express my great love and admiration for the proud people of Bengal who over centuries have contributed so much to the intellectual and political development of the Indian subcontinent and were rarely rewarded for their courage,- but rather more often severely punished for their outright determination to put self respect before cheap and easy short term profits.

Zubaidur Rahim reminded me of his father, my old colleague and friend, Khuda Buksh. The same stature, same friendliness and smile. The moment you met him you knew, you were in trustworthy hands, had nothing to worry. A very good feeling indeed.

His father was the Chief of EFU's Life Department when I joined this company in early 1960. I had heard a lot about him, had been told that he was

an outstanding salesman, a man who even in his dreams would only be able to think of life insurance. People said that he was totally obsessed by it. Very much a Bengali, with a small body and a big heart for almost everyone, but particularly for those people who, like him, just could not think of anything else but life insurance.

Mr. Khuda Buksh was born in 1912 in Faridpur, a small place in East Bengal which has produced quite a number of outstanding people, amongst them Mr. Mujibur Rahman, the 'father of Bangladesh', a man well known to him as they were both coming from the same place. His early life would be representative for the majority of people living in this part of India at that time. He was born into a very poor family. His father was a worker in a rice godown and was never offered any opportunity whatsoever for furthering his professional horizon. Khuda Buksh got his early education in his home village, where he passed the secondary school certificate examination with honours in mathematics. He went for further education to Calcutta and got himself enrolled at the Islamia College from where he obtained further degrees. And again, he stood first in First Division. He joined the prestigious Presidency College in Calcutta but could not pursue his higher studies because he fell seriously ill. During all this time he stayed as a 'paying guest' with the family of a middle class man. But instead of paying them the normal dues he used to tutor their children, which proved to be of great help to him because there was only very little support forthcoming from his father who had to struggle very hard to make physical survival possible. Even that proved to be hard enough and had it not been for the fact that there was some land which his father had inherited and which was gradually disposed off, Khuda Buksh would have never had this opportunity to get even this much of education.

At the advice of one of his teachers he accepted a job as librarian of the Presidency College with a salary of 10 Taka, which even by the standard of those days, was not much of a salary at all. He has often told his children about these very difficult times and he was never ashamed of where he came from. I remember him mentioning this more than once when talking to his field officers and workers, stressing that this was the real picture of his early life and a good example for others who start from a similar situation and may sometimes feel disheartened about it.

He worked there until he joined the Oriental Government Security Life Assurance Company in Calcutta, a very reputable life insurer in those days. This was in 1934. He was then 26 years of age and became the first Muslim ever to join the field force of this prestigious organisation. His salary then was

fixed at 30 Taka, an increase of 300 % over the previous one. A good friend of his had given him this advice, saying that he had witnessed him for quite some time and had come to the conclusion that the way how his friend dealt with people and with his highly developed sense of persuasive power, he would make an excellent insurance salesman. And this friend of his proved to be more than correct. Khuda Buksh became a highly successful sales professional of this company and stayed with them for 17 years until such time that he decided to migrate to Pakistan, which he did. He settled down in Dacca, the then capital of East Pakistan and joined Eastern Federal. This was in 1952. The company was in urgent need of a capable man who would be able to develop its life insurance business in East Pakistan as successfully as the Wisaluddin clan had done in the Western part of the country. He became the company's Manager for East Pakistan and developed it really almost from scratch. It was Mr. EC Iven, the then Deputy General Manager of EFU who through some common friends had come to know about this dynamic sales professional and who then hired him. Very soon Khuda Buksh became a household name in this part of the country and he was the natural choice when EFU's top position in the Life Department became vacant. He moved to Karachi somewhere around 1959 but did not give up his home in Dacca, which also remained the main domicile of his family. His wife occasionally joined him in Karachi, a city which never came really close to his heart. He always felt like a stranger, which, however, did not matter much because, as his son tells me, „he hardly left his jacket and his trousers before midnight. Every day. And still, I never found him tired. Never. He was so much entangled in his work, so enthusiastic about it. Life insurance was his mission. He really believed in the necessity of this product, did never consider this simply an economic proposition, primarily devised as a means to earn commission for the agent involved. This is how, I think, he and Mr. Bhimjee, his boss for many years, were very similar to each other, were speaking the same language. Both wanted the message of life insurance to reach even the remotest corner of East- and West Pakistan. Both were convinced that by doing so they were rendering a social service to the country. My father very often used to tell me that if one wants to succeed in selling whatever product it may be, one has to be convinced about its quality and also that those who buy it get value for their money. I have always followed that excellent advice in whatever marketing exercise I had to do in my career. And he had also told me that the most important thing to do if one wants to make a successful career, in whatever line of business ever, is to develop personal relationships on all possible levels. To build up human relations on a very personal level is the main key for success, and now looking back at my own career, I think that this was the most decisive piece of advice which was ever given to me.“

Together with Mr. SM Moinuddin, he was promoted to General Manager in 1965. The one occupying the top position on the General Business side, he, the man in charge of the ever growing Life operation. His great services to EFU and Pakistan's Insurance Industry as a whole was thus duly recognised by the company he had helped to build up to such enormous size and strength. I was on my way out from the company then, but I still remember how happy and satisfied he was when this announcement was made.

Himself being of rather small physical stature he rose to the occasion and became a very big name in the field of life insurance, a profession he loved with all the vigour and determination he possessed. But in his outward appearance he remained the same humble man, he had always been, whose simplicity and sincerity made him look much bigger than his body would otherwise allow him to be.

There were temptations though. To be the chief of EFU's life operations and be the man who carried that huge responsibility made him a very important and really big man, regardless of whosoever this position occupies. These were the days of President Ayub Khan and irrespective of certain irritations between the Eastern and the Western wings of the country, both got along with each other reasonably well. East Pakistan, of course, and rightly so, I think, notoriously blaming the West for taking an undue and unfair share of whatever the country had to offer in terms of capital and important Government posts. Ayub, so people say, was at least aware of this unsatisfactory situation and tried to achieve some sort of power balance between the two. When he was looking for a suitable candidate for the highly prestigious position as Federal Minister of Commerce, the name of Khuda Buksh was recommended to him. For the obvious reason that not only did he fulfil the prerequisite credential of being a Bengali from Faridpur District, but his name had become so well known in the whole country that he seemed to be a most suitable candidate for such a position.

Whosoever might have been responsible for such a proposal certainly had done the wrong thing for the right reasons. Khuda Buksh knew that if there was ever something he definitely did not want to be, this was to be a politician. And the brave man that he was, he went to Islamabad, met President Ayub Khan and told him: „Sir, you are bestowing a great, unexpected honour on me. I shall remain grateful to you until the end of my life. But I have to tell you, in all humbleness, this is no job for me. I am not a politician. And, if you don't mind, Sir, this is only a temporary job, something I hated to do all my life.“ And Ayub Khan obviously took it lightly and asked

our friend whether he would be able to suggest a suitable person for this job, somebody from East Pakistan, preferably from Faridpur. And he suggested the name of an old friend, Mr. Wahiduzzaman, who indeed then was appointed and graciously agreed to preside over one of the very big conventions held by another great institution of the country, the Eastern Federal Union.

One of the great things about this remarkable man was that he never really openly boasted about whatever he was able to achieve. We, his immediate colleagues in those days, were, of course, not aware of the advances made to him by the then President of Pakistan. We were only wondering why the then Commerce Minister, Mr. Wahiduzzaman, was making quite a few flattering remarks about his old school mate from Faridpur, praising him even more than the man who was really running the show, as anyone attending the Convention could see for himself, Mr. Roshen Ali Bhimjee, Khuda Buksh's boss and a fast friend of Wahiduzzaman. But in hindsight his decision had also turned out to be an extremely clever move, for the job offered to him would have been really only of a very temporary nature. A little over a year later President Ayub relinquished power to General Yahya Khan and indirectly also paved the way for a man he had pampered so very much, Zulfikar Ali Bhutto. Apart from these deliberations, Khuda Buksh, of course, was the best man to judge that he was not made for such type of a job. And even his closest friends would have found it difficult to imagine seeing Khuda Buksh amongst that circle of men who were right in the centre of political power. Yes, he was a man with extreme willpower. And he was all his life very proud to be a Bengali. He made that very clear, even to those who were not really that anxious to be told. I distinctly remember that even in our Management Meetings in EFU, Khuda Buksh was the one who all the time tried to drive the message home that, according to him and many other leading Bengali business men and politicians, the contribution of East Pakistan towards the overall development of Pakistan should be more adequately recognised. To some extent he was even carrying his arguments with a certain amount of aggressiveness, which one would never expect coming from a man of his stature. He did this with a lot of personal drive and utmost determination. But even when critical, he was never politicising issues. I remember having always given him full marks for that attitude. He never seemed to be really interested in politics for the sake of it. Yes, when East Pakistani members of the Central Government or the General Assembly visited Mr. Bhimjee or attended official functions held by EFU, in which he, of course, prominently figured, then one could see how proud he was that the visiting VIP was a man of his tribe, - but he never tried to rub shoulders with them. There was always this certain aura of independence and dignity around him, self respect, of which he had a lot. He,

however, also expected the same amount of respect shown to him. Like most persons of a comparatively low stature he had his moments, stopping short of showing signs of an inferiority complex, giving the impression of getting a bit moody. But it never lasted, he was easily to be cheered up again.

His son narrates a very typical incident which, I think, serves as a good example of what I am trying to drive at. „My father“, he said, „was a very humble man throughout his life, even then, when he had become rather an important man in the eyes of the people around him. He never became a rich man because he had far too many obligations towards poorer people. He very generously supported a school. He virtually had no vices, did not smoke. His only hobbies were hockey, soccer and the cinema. Sometimes he went to the 9 o'clock shows, or attended a good hockey or soccer game. And he was fond of reading, - but only books on insurance, actuarial books. And he was a very loving father, I could give you many examples just to prove that point. Very often do I think now that I really have lost in him a very great man. Let me give you a description of just one very typical incident. I had just joined Muslim Commercial Bank in Dhaka. The office was not far away from his, just around the corner. The new one, I mean, the one near Gulshed Cinema. It was in the afternoon, around 4.30 pm. He was suddenly standing in my office, holding some keys in his hand. They were the keys for a brandnew car, parked just opposite the office. And he turned on one of his brightest smiles, gave me the keys and said: 'this, son, is for my prestige. You must come to your office every day in this new car'. It shows you his attitude towards life and the sincerity and selflessness with which he treated those dear and close to him.“

His decision to leave EFU in 1969 and to form his own company in the eastern wing of the country was a great loss for the company he had successfully helped to grow into the leading and dominating position it then held, but it was at the same time a great gain for East Pakistan which soon should become Bangladesh, a nation of their own. Many people, of course, were wondering why one of the most successful and gifted senior executives EFU had ever produced so far should have decided to leave the vehicle of his success, and many reasons and rumours were circulated around the market place. Some people suggested that success had finally gone to his head, that he just could not swallow anymore that much of the glory which he thought was primarily the result of seeds planted by him were wrongly harvested and attributed to the other shining star, whose light seemed to be even still brighter than his own, the one of Roshen Ali Bhimjee, his superior and omnipresent boss, the doyen of Pakistan's insurance industry.

His son, Zubaidur Rahim, believes what close friends of his father had told him, that Khuda Buksh and Bhimjee had some major dispute about the company's investment policy. About a plot of land which was bought in Dhaka without prior consent of the Chief Executive. I would not buy this particular theory nor would I necessarily be inclined to bite the first one. Bhimjee has always been very conscious about the special sentiments of the people of East Pakistan and to see a beautiful building coming up in Dhaka immediately after the one he was planning in Rawalpindi would be completed was a dream very close to his heart. And as I have discussed already in some other context Mr. Bhimjee was mentally anyhow much closer to East Pakistan's leading elite of politicians than to their counterparts in the Western wing. I, therefore, think that neither of these two suggestions given as to why Khuda Buksh unexpectedly decided to leave EFU after 17 highly satisfactory and successful years do really do justice to what he did. I could well imagine that he simply thought that if some important people felt that he would be capable to direct the country's economic policy, he would definitely have the necessary ability to be his own master and head an insurance company of his own.

Whatever the reason, fact is that in April 1969 he floated a new company called Federal Life and General Insurance Company. And even after he had left EFU, I was told by many who should and would know, he spoke never a bad word about his old, beloved company nor did he utter a single bad word about Mr. Bhimjee whom for so many years he had genuinely admired. „He never spoke about it, never gave us the reasons why he had decided to leave EFU, the company he had loved so much“, says his son. „Whatever my guesses, are the result of what I have been told by others, friends of my father, never by himself“.

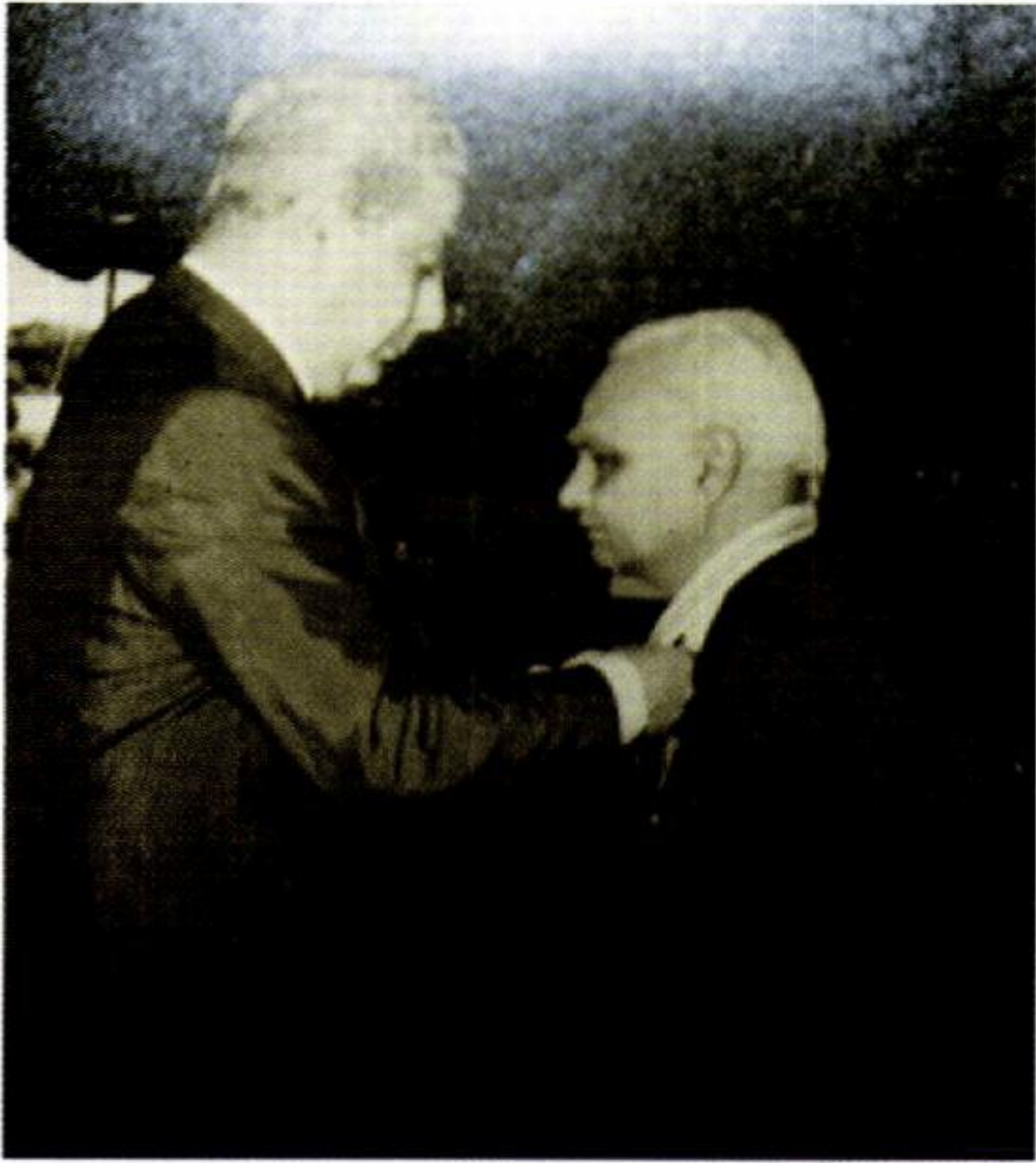
The Head Office of his new company was located in Dhaka and some seven or eight leading and big industrialists and businessmen from East Pakistan were behind this move which seemed to be crowned with immediate success because already after one year the company declared a dividend to its shareholders.

This fortunate development, very unfortunately, was not allowed to last long. The turmoil and upheaval in East Pakistan started and finally Bangladesh came into being. Insurance was nationalised and four Insurance Corporations were formed, two for Life and two for General. Mujibur Rahman, the father of the new country, a man whom he knew since his childhood because both came from the same town, Faridpur, had consulted Khuda Buksh on the future of

the country's insurance industry and had made him Chairman of one of the Corporations.

After two years it was felt that four corporations were too many, so a decision was taken to close down two of them. Khuda Buksh, who without any question was considered to be the senior most insurance official in the country, was appointed Managing Director of the Jibah Beema, the Life Insurance Body. This was on the 13th of May 1973. Exactly one year thereafter, on 13th of May 1974 he fell sick at his office and was rushed to the hospital. He spent some time there and appeared to recover well. However, he had a second, very massive attack and he left this world on the 30th of May 1974, at the comparatively young age of 62. He was thus not allowed to reap the final laurels of his work and success. There were long obituaries appearing in all newspapers and magazines of the country. He was hailed as one of the great sons of the Bengali soil and in his honour and memory a large photo is displayed at the Insurance Institute of Dhaka. People still speak very highly of him. His son is rightly proud of the fact that whenever his profession brings him in contact with important Government officials, bureaucrats and business tycoons and he is asked by them as to his family background, people get out of their chairs whenever he tells them that he is the son of late Mr. Khuda Buksh, and they tell him what a wonderful man he was and what he has done for the country even at a time when it did not yet exist as a national entity. And people would always immediately try to assist him for the sake and memory of his late father.

Could there be a nicer epitaph for a human soul than this!?



Mr. SM Moinuddin being honoured by President Yahya Khan



Mr. and Mrs. Moinuddin together with the Saudi Arabian
Ambassador



Mr. SM Moinuddin signing Group Insurance Contract of Gandhara Industries in the office of Mr. Gohar Ayub. Mr. Sharafat Walajahi is in attendance.



Mr. M. Jafri welcoming Mr. S.M. Moinuddin at a reception.

S.M. Moinuddin

A true friend to have

How to start a profile on someone whose daughters consider their late father having been their hero in life, somebody posing sky-high on top of a wonderful monument, who, as they say, never fell from his pedestal!? Such a man must have led a fabulous family life, to say the least, but he must surely have been also a very remarkable man.

Yes, Moin Bhai, as he was called by his friends, was a wonderful man whose personality was made up of all the warmth, friendliness, cleverness and shrewdness which the Indian subcontinent was able to produce in terms of human nature. He was neither an egghead nor would he have qualified for being a boffin, but he was gifted with a natural instinct to survive under even most deplorable and 'impossible' circumstances. For him the word 'impossible' simply did not exist. A wonderful man to have as a friend, and at the same time someone one should avoid to have as a personal foe.

I was privileged by having enjoyed his sympathy and friendly feelings which he had extended to me and my family. I owe great moments to this man. His simplicity and his physical instincts, and the variety of those he was able to display, his passion for helping others, those in need, whether of cash or of kind, have always greatly impressed me. Moin was married to a wonderful lady, Saalma, almost ten years younger than him. Together they had two lovely children, beautiful girls, Yasmeen and Parveen, whom our friend Moin guarded like the yolk of an egg. He took great care to have them properly educated, in a much more generous manner than one would ordinarily expect from a man of his upbringing and social background. Giving them away to highly respected and successful son-in-laws, the one a lawyer and the other a promising and now world renowned eye specialist, caused him great sorrow and yet made him very proud and happy. My wife and I will never forget that brisk and sunny morning at their residence 'Windcastle' in March 1960, a few days after my wife had joined me in Karachi. Yasmeen, the eldest daughter was just married and Moin had invited us and another German couple, Professor Hahn, a well known German chemist and his wife, to a little informal get-together, kind of a welcome party to my wife and me. Professor Hahn was a close aide of the famous professor Salimuzzaman Siddiqui, founder of three chemical research institutes, two in India and one in Pakistan. I came to know him rather intimately because he and his Austrian wife were

very active and highly respected members of the German speaking society in Karachi. Together with me and some other very prominent Pakistani celebrities, like for instance Mr. Mumtaz Hasan of National Bank of Pakistan, Mr. Uqailee of PICIC and Mr. Rangoonwala, he was also close to the activities of the Pakistan-German Forum, although, unlike the other persons which I have just mentioned, he was not a member of its Managing Board. It was a very active cultural association and housed also the Goethe Institute in a newly constructed and beautiful building close to the former McLeod Road in the prestigious Civil Lines.

The Hahn's were staying with the Moinuddin's at their nice and cosy, newly constructed house at Bahadurabad. We were all in a very happy and relaxed mood and suddenly one of the girls suggested that my wife should try some of the beautiful Saris which were given to Yasmeen at her wedding. Sometimes it is those small things in life, the ones not planned but born out of intuitions, which suddenly turn into important and decisive moments, long remembered and greatly cherished, without ever fully realising why this would have been so. But even today, when looking at the lovely photos taken on this occasion, both of us feel that something very special had happened to us when suddenly my wife was dressed in those beautiful Pakistani garments. And it is then when we strongly feel that without having met Moin and his family, we would have found it much more difficult to find the key to the subcontinent's real soul.

He was born on 11th of January 1911 in Bhopal to a very respectable middle class family and he was the youngest of a very large family. I was told that he had nine sisters and three brothers. His father had died even before he was born. He grew up in the loving care of his mother, said to be a person with immense will power and dedication, and his elder sisters and brothers, who all loved him very much. People tell me that young Moinuddin was a child easy to have around, never moody or complaining about mischief done by others, very balanced already at a comparatively young age. It was particularly his elder brother, Mr. Mazi Uddin, twelve years senior to him, who took great care of him and became his personal 'guru' throughout his life. When I met Moinuddin's brother for the first time he was Deputy Managing Director of the National Bank of Pakistan which was a very important post in those days. But he never had anything like being 'bossy' around him. Like his younger brother he was of moderate size, a bit slow in his movements but with very warm and quick eyes. He appeared to be very caring and fond of his brother, Moin, and must have helped him a lot, I think. But it surely was a relationship not only based on mutual understanding and respect but also on a

give and take situation. I am convinced that the younger brother was not always at the receiving end.

After his early education he joined the services of the Nawab of Bhopal and worked in different Government agencies, amongst others, in the country's Finance Ministry. Already at a comparatively young age Moin Sahib, who at that time must have been a rather junior clerk, must have developed that certain neck which made people who were in much higher and more senior positions than him, aware of this young man and his obvious talents, which were so handy and comfortable to be used by them. Moin was gifted with a variety of very practical abilities, one of them being to demonstrate to his bosses that he had become almost indispensable to them. That he was the one who would be able to 'fix' delicate and 'difficult' things and problems for them. And he would remain loyal and even grateful to his masters even when all the praise and laurels for what he had achieved would go to them and not to him. That, however, did not even bring him close to be a bootlicker. No, not at all. Moin knew that his time would come, that he would rise as his masters would, but that only together with them he would stand a chance of climbing up a ladder, something rather difficult for someone like him in those days. It was because of these abilities and his loyalty that he came close to people like KF Haider, then Finance Minister in the Nawab's Government, and his circle of friends, that he came to know men like Ghulam Mohammad, who had a brief spell in the services of the Nawab of Bhopal, and many others who, years later, should be found in very high positions in the newly nation Pakistan. And it need hardly be mentioned that the fact that such people knew about him, - and he knew them, - helped him a lot, many years later, to establish himself successfully in Pakistan.

After the foundation of Eastern Federal in 1932 he applied for a licence from that company to work as a part time agent for their Branch Office in Bhopal, a much welcomed opportunity to supplement his income. And because of his manifold connections which he had been able to build up for himself, he already then became quite a successful insurance sales professional, although he still did this only in a part time capacity. The most important thing for Moin Saheb, however, was the close relationship he was able to build up with Mr. KF Haider, whose alter ego he later on became, and who had such a decisive influence on the way he finally shaped. I am almost certain that it must have been because of him that he had started his insurance activities.

After independence Mr. Moinuddin decided to leave Bhopal and settle down where most of his respected seniors had gone, in Karachi, which in 1949 had also become the seat of EFU's Head Office.

I met Mr. Moinuddin for the first time immediately after my arrival in Karachi on the occasion of my first visit to EFU's Head Office, when Mr. Haider introduced me to him as well as to all the other senior officers of the company. He was then 'the Manager, Karachi Agency Section', a job he was very proud of and which had the necessary success and fame in store for him he needed to make him that kind of a popular and well known man in the country's insurance fraternity, he finally had become. I had been well prepared for our meeting because my mentor, Mr. EC Iven, once a Deputy General Manager of EFU and at that time a senior executive of my parent organisation, the Munich Reinsurance Company, had told me much about him and recommended that I seek his friendship. Very soon I started to realise and appreciate, why this advice was given to me.

Mr. Moinuddin was obviously a very well liked man with a lot of personal charm, a 'Jack of all trades', as people would say, who over the years and to no small extent due to the influence of his elder brother, who, as I already have mentioned, had reached the number two position in the National Bank of Pakistan, gained the reputation to be one of the country's most successful general insurance salesman and who later in his career did rise even to the very top in the General Department of EFU.

Our official relationship then was very clear and simple. All the Branch or Zonal Offices of EFU were technically supervised and controlled by the Head Office in Karachi. Supervision and control meaning that the business underwritten by them was supposed to be in line with the company's underwriting philosophy and existing tariffs and regulation. It was also to control settlement of all major claims. This position was for many years held by my German predecessor, Mr. HW Schwarz, whom I replaced in 1960. When KF Haider left EFU and the new chief, Mr. Roshen Ali Bhimjee, took over, the Head Office of the General Department was thus headed by me.

For those of my readers who are not so conversant with the procedures of an insurance company I may add here that looking at the organisational structure chart, he and I were virtually sitting in opposite camps. The position then occupied by me was meant to control the activities of people like him. And that, of course, is ordinarily not the best base to build a close and lasting friendship on.

In our case it finally worked. Despite the different positions and the difference in age, our relationship turned out to become an excellent one, from the company's point of view an even ideal one. We fought hard within the credentials of our respective responsibilities, and, of course, had our initial difficulties before we could come to terms with each other. But we soon had learnt where to draw the border line, whenever required, and never ever did one of us then make an attempt to cross it without the prior consent of the other. And this was by no means an easy and self understood achievement. Because taking the given scenario, with a Managing Director sitting in the driver's seat of the company who was basically a salesman himself, there could have been every likelihood for a tie-up between the two, whenever there would be a serious conflict of opinion between the technical requirements of the business and the very understandable desire of the salesman to get his business under any circumstances and at any price. And considering that the 'technician in charge' was a foreigner, a non-Pakistani, it would be easy to imagine what the possible outcome of such a 'tie-up' could have meant for the fortunes of the company as such. But this did not happen, not even once. Full credit must go to the CEO, Mr. Roshen Ali Bhimjee, for having made it very clear to everyone, and right from his first day in office, that he would not be a partner in such a game. But great credit goes also to my friend Moinuddin for not having even tried to circumnavigate or bypass me.

Our personal relationship was excellent, right from the very beginning. As Mr. Iven had predicted, Moin made it very easy for me to soon get closer to him. And he gave me a helping hand in so many respects. He greatly assisted us in finding our first house. We had focused our research and attempts on Clifton, which then, in 1960, was a very different Clifton from what it is today. Not at all crowded, a small, secluded island, where most of the more important foreign missions used to have their offices and many of their staff resided. KF Haider had his flat there, in Qamar Court, so had Erwin Iven, when in service with EFU, and so had Mr. Schwarz, my predecessor. Clifton then began where the Convent of Jesus and Mary is still located. Between there and Bath Island were sandy dunes, shallow water and mangroves, and a small road connecting Karachi with this little island, which had housed quite a few prominent citizens, amongst them Princess Sultana Abida, daughter of the late Nawab of Bhopal, and, of course, the Bhuttos.

Moin Bhai used to be very friendly with the owners of the Central Hotel, which was then a huge complex just between Hotel Metropole and the Karachi Gymkhana Club. It housed many offices, airlines shops and the Central Hotel which does not exist anymore. But in 1960 it was one of the

four leading hotels in the city, the others being Hotel Metropole, Beach Luxury and the Palace Hotel with its famous night-spot, the 'Gourmet' where the renowned belly dancer Princess Amina performed and used to hold court and where we all used to go if some visitors or important clients were to be entertained. These were the hotels to stay for businessmen and other visitors. I lived for almost three months at the Central Hotel until such time that my wife joined me in Karachi. I had been able to meanwhile make arrangements with a German diplomat and his wife to take over their apartment in PECHS as caretakers whilst they were on home leave for about three months.

Still, the time I spent at the Central Hotel was a very memorable one and could provide material for a whole book of its own. A scenario very typical for the upheaval and after-effects caused by World War II and, of course, for the huge changes resulting out of the partition of British India and the uprooting of huge number of people caused by these two events. Arty was the Manager of the Central Hotel's Dining Room, a White Russian who had fled the Soviets in the early twenties and who had to flee again from Shanghai when Mao approached it. He had found his final home in Karachi, well liked by members of the diplomatic corps and the high society of this lively and booming city. He was well liked because he had a very good and lucky hand to organise beautiful parties and receptions and one of his great specialities, which had gained him fame and recognition, was that he had shown his people how to smoke salmon, eel and sturgeon,- all delicacies which had become very popular amongst Karachi's fast emerging society. Arty, for sure, added his part of salt to the international flair to a city which was desperately trying to find an own identity.

Other permanent guests of the Central Hotel were the Feldbergs, an elderly couple, German Jews. He was the owner of a sizeable collection of early German expressionist paintings, which he occasionally showed to close, personal friends. Mostly sketches and unframed portraits, which he kept in a few suitcases, right on top of a Chinese cupboard, in the salon of their hotel suite. His wife, well in her 60s and still very good looking, worked for Radio Pakistan, producing a daily show of classical, western music.

And there were others, my colleague Raoul Dietl, for instance. He was given on loan by the Munichre to EFU to help them reorganise their administration in the life department and to bring it up to international standards. He was just married and was accompanied by his wife, a professional musician, a young and promising pianist, who helped Mrs. Feldberg in her work and also made a few recordings with Radio Pakistan . Mr. Karim and his brother, who then

owned the Central Hotel, enjoyed this very international touch and very much went out of their way to accommodate their widely travelled clientele.

Moin knew that his old friend, Karim, had a huge, beautiful residence in Clifton, and remembered there being an annexe, which not only contained garages but a little flat on top of it as well, occasionally used for accommodating visiting family members from India. Without telling me about it, he spoke to Karim, a real patriarch, surrounded by a big family who were all staying with him in that huge compound in Clifton, and asked him whether he would be prepared renting this out to his German friends. And one fine morning Moin came rushing into my office, beaming and telling me proudly, with a big smile all over his lovely round face, that he thought he had found suitable accommodation for us, that we could move to Clifton, if we still wanted to do just that, into that little flat owned by his friend Karim. Accommodation within the compound which was just next door to Clifton 90 where my wife meanwhile had started to work with the German Embassy. It could not have been better located and we were very grateful to our friend.

And we, of course, needed a telephone, a commodity very difficult to come by in those still early days of Pakistan. How to speed up matters? Ask Moin, he will find remedy. Want to book a trunk call to Germany to speak to your mother-in-law on Christmas eve!? Something which normally would take you weeks in advance to book, and only if you were immensely lucky, you then would get. Ask Moin, he surely was one of the closest friends of the General Manager of the International Exchange Board. Did he not get my exit permit from the Income Tax Department literally at the very last second, - and would I have otherwise not missed our flight to proceed on our first home leave after three long years!? Well, Moin was able to find out who the Officer-in-charge was and pin him down on a Friday afternoon, far away, at his home in Nazimabad, dragged him back to his office and then reached our home, exhausted but happy, sweating like hell, but proud, my exit permit in his hands. That was Moin Bhai in a nutshell.

„He was very, very popular amongst all those who knew him because he helped everyone who came across him, regardless of who that person may have been“, recollects Yasmeen, Moin's eldest daughter when asked by me about her late father. „He had a very large social circle, right from the highest to the common people. He was liked by people because he was a great friend to many of them, was their adviser and well-wisher. Many people confided in him and were never disappointed. He made his place in every group of society, not only in his own environment, but in a wider sense also. He tried to

make everyone feel relaxed and happy. His friends used to come to our house whenever they wanted to shed their depression or to get rid of their worries. And he was also a very loving and caring father. Whenever my sister or I had a real problem we used to go to him and confide in him. We never had even the slightest doubt that he would be able to solve our problems, and he finally always did. We were both very close to him and this habit of our confiding in him continued to the very last moment of his life. He has always guided us so well“.

Moin Bhai loved and adored his three girls in his house very much, his wife Saalman, and his two daughters. He was proud that he was now able to give his children that kind of an education which was the best available then and whenever travelling abroad he spent every minute of his free time on how and what to buy as presents for ‘his darlings at home’. We have been travelling together quite a few times and I therefore know how genuine his feelings for them were. We not only shared this rather expensive hobby, - for I also had three girls at home, - but also the desire to speak to them on phone at least once a day whilst we were away.

„We were a very small family, at least by normal Indian standards“, remembers Parveen, the youngest, “ just us two daughters and our parents. But they were so loving and caring, took so much interest in our upbringing and education that we never felt that our family was incomplete without a son, something which in other families would have been very much the case and could have caused a lot of unhappiness. Not so in our family. We were all so proud of each other. To me my father was a hero and he never fell from his pedestal. We always used to know exactly where he was, even when he was touring outside Pakistan. We knew exactly on which telephone number we could reach him and if there was the slightest change in his programme, he would immediately let us know. Although without him we used to feel very lonely, but as he was always contacting us on telephone, we still were very much at ease.“

Moin Bhai, no doubt had a wide range of friends, both, personal as well as on business. Well known, rather famous persons like General Habibullah, Air Marshal Noor Khan, Captain Gohar Ayub, the son of President Ayub Khan, leading businessmen and industrialists used to visit him at his home. These were the days when Eastern Federal Union had become a great national institution with Mr. SM Moinuddin being one of its outstanding and very senior Executives. He became a kind of a national hero when he, together with Mr. Alvi, who was then the Regional Manager of the Life Department in

Rawalpindi and assisted by other able officers like the company's actuary, Mr. Sajid Zahid, were able to secure a Group Life Assurance Contract, covering the entire Pakistani Army under one contract, thus laying the foundation stone for EFU's huge Group Assurance Account, which made it a very large Life Assurance Company at that time, even by international standards and comparisons.

It must have been a very proud moment for him, when the President of Pakistan, General Yahya Khan, decorated him for his outstanding services in the insurance industry of Pakistan.

Twenty-eight years had passed since the 2nd of August 1970, when our friend Moin had breathed his last at his beloved home, 'Windcastle', peacefully and 'ready for his great Benefactor' as he had once told me. My wife and I were now sitting again in the same living room at 'Windcastle' as we had done dozens of times during the years when we lived in Karachi, when 'Moin' and his family had become such great and close friends of ours. And they were all there, his wife Saalma, to whom he owed so much, his two daughters, both the in-laws, quite a few grandchildren and some other relatives. United in their love and respect for this man about whom one of his daughters still has this to say:

„The most important thing I want you to hear from me is that our father was a hero to us. You know, that today, I am the wife of a very prominent eye surgeon. He is a world famous surgeon with international fame, as we are all aware of. Whenever I attend parties, I am naturally introduced as the wife of Professor Kirmani, and people, full of respect would congratulate me for being the wife of such a prominent person. And they would immediately spell out some names of prominent relatives my husband had operated upon. They say how grateful and impressed by his skills these people were. But believe me, whenever I tell people that I am the daughter of late Mr. SM Moinuddin, they stand up in respect. And this even today fills me with so much gratitude to my father, this is the legacy he has left behind him for us. A good name. A name of which I feel very, very proud“.

SM Moinuddin, a true and wonderful friend to have.



Bidding 'Farewell' to Mr. HW Schwarz (extreme right) in 1960. Next to him is his successor, the author and Mr. Mohammad, General Manager, Habib Insurance Company.

Heinz W. Schwarz

The lighthouse man

Without him this book could have never been written. Why? I will try to explain.

The roots of this publication go back to the 12th of October 1951, the day on which Mr. Heinz W. Schwarz arrived in Karachi to start his nine year's tenure of office with Pakistan's then leading insurer, the Eastern Federal Union, as Officer on special Duty. It had been a very long journey then, and although he had gone through the bitter experience of almost six long and never ending years of active involvement in World War II, his mind and heart was still full of excitement and anxious anticipation as to what his personal future had in store for him. What he had left behind was a country still to a large extent in ruins and ashes, and, of course, his wife, Galina, his mother and two sisters, his mother in law, all in Berlin, a city which once was the glorious capital of a powerful country, and which now was divided and about to attain dubious fame as the symbol of a so called 'cold war' raging between 'east and west', the victorious powers of yesterday's war.

What has the life of this man to do with me, the author, and his book? Many of my readers know the answer, and for those, who do not, this is the shortest possible explanation: I was his successor. Like him, I had come to this young country, full of excitement and anticipation, just about nine years later. His and my country, Germany, had meanwhile undergone dramatic changes. Ruins and ashes had been removed, a new nation re-emerged. A country which, similar to Pakistan was full of hope and aspiration and yet was struggling to find its new place within the family of men. I was curious to see what the world had to offer, whereas he, nine years before, like most of the very few people of his generation who had survived the cruelties of the war, could not have imagined a resurrection of this crippled country even in their wildest dreams.

Now, nine years later, on his return he would face a nation and their people, who at first glance, as I was sure, would have to appear to him as strange as those he saw, when Mrs. Iven, wife of the then Deputy General Manager of EFU, accompanied by her daughter Barbara and Mr. Tahsin Ahmed, one of Eastern Federal's managers had come to the airport to welcome and accompany him to the Taj Hotel, which should become his home until such

time that his wife would join him, much later, in the middle of the coming year, 1952.

Karachi then was an altogether different city. It was much smaller in size and had a population of about 1.5 million, which, however, compared to the 400,000 persons it housed prior to the creation of Pakistan shows the dramatic and hectic development which already then had taken place during just the four years from August 1947, when it was made the capital of the nation, and 1951, the year Heinz W. Schwarz arrived. Prior to 1947 Karachi had the reputation for being one of the best maintained cities of South Asia until it almost collapsed in a demographic onslaught which only a few cities in the world have matched. Today's population is said to have reached almost 15 million, - and a recently published United Nations report estimates that Karachi by the year 2015 will be one of only five cities in the world to have populations of over twenty million. Growth of such dimensions seems to be frightening, - as it did the city's original inhabitants when hundreds of thousands of refugees were standing at their gates, asking for shelter and means of survival. Karachi ever since 1947 has always been a city of opportunity as generations of migrants have found. And many have brought with them their zeal and enthusiasm, their dedication and entrepreneurial spirit which has laid the foundation for what Karachi stands for today, the country's industrial and financial centre.

When Heinz W. Schwarz tried to settle down in this fast growing and bustling city, which in some ways must have been very similar in terms of human behaviour than the one prevailing in those early settlements in the United States when gold diggers tried their luck and everybody came rushing to get his slice of what appeared to be the new paradise on earth. There were the real pioneers, industrialists, entrepreneurs, who like the Adamjees, Dawoods and Rangoonwallas set up their own factories, transferred their Bank's head Offices from Bombay to Karachi, like the Habibs did, founded new ones, like the Muslim Commercial Bank by the Adamjees and Ispahanis, - or shifted the largest Insurance company then run by Muslims, the Eastern Federal Union, from Calcutta to the new capital of Pakistan. And there were, of course, scores of 'soldiers of fortunes', plenty of 'gold diggers', locals as well as foreigners. Some of very doubtful intentions and character. A melting pot of all kind of people, different races, cultures, religions and attitudes, very colourful and highly enterprising.

Hotel rooms were scarce, hardly available. And those, who were lucky, like Heinz W. Schwarz, were just given a bed, not a room. He had to share a tiny,

mini edition of a room with a young man, an Indian, who worked for India's High Commission. He had been posted to Paris before and wanted to improve his knowledge of French. Schwarz who spoke that language fluently offered his services and in return was given English lessons, a very practical and useful arrangement for both. Sanitary conditions were basic and entertainment opportunities poor. But the colourful and vivid atmosphere of Karachi's bazaars fascinated our new arrival and he was full of optimism when he started his work for his new employers, the EFU at their Head Office in Qamar House.

His immediate boss was a German too, Mr. EC Iven, the company's Deputy General Manager. Before World War II he was Manager of the Allianz Insurance Company, Germany's largest insurer, in Rangoon, Burma and also the German Consul whilst being stationed there. He had become very friendly with the Ispahanis and when, after the war and after independence the general feeling was to look for other than British expatriates for senior management positions, the Ispahanis as major shareholders of the Eastern Federal Union contacted their old friend Erwin Iven in Hamburg, Germany, and persuaded him to join their company in Calcutta, which he did. He then became the moving force behind EFU's transfer to Karachi and in order to strengthen the technical and administrative set up of the company had requested his former colleagues in the Allianz to look out for some good insurance professionals in Germany to fill these gaps. And Heinz Schwarz was one of the two persons who were finally hired by him.

He was an ex-colleague of Mr. Iven from the Allianz days, member of their prestigious Foreign Department which had to be dissolved because the victorious allies had issued an ordinance preventing Allianz and other German Insurers from working abroad. He had served the German Army from already well before the actual outbreak of World War II as a young officer and was a first lieutenant when the war was over. Finding that there was no place for him in insurance after returning from the battlefields, he decided to become an engineer and studied civil engineering in Berlin. And it was there where EC Iven found him, working as an engineer.

Born in Berlin, in December 1916 into a German middle class family he had his early and higher education in this city. His father, who like most of the people around the turn of the century had his roots in a family of farmers and served the Imperial Army in World War I as batman to a member of the Imperial Chief of Staff, who for quite a number of years was also personally attached to one of the Imperial Princes of Germany. He belonged to one of the

most prominent families of the 'hanseatic' city of Hamburg, the Rupertis, and was married to a highly sophisticated, extravagant and beautiful lady of Belgium origin. They had settled in Berlin and played an important role in the life of the Schwarz family, both, to father and son. They got the father a job at the leading Berlin departmental store, Wertheimer, not an easy task in the turbulent post-war days of the early 20s of the last century, and Mrs. Ruperti not only brought young Heinz Schwarz to a high degree of proficiency in her mother tongue French, but also became instrumental in letting him join Germany's largest insurer, the Allianz, as an apprentice officer. Her son, Dr. Ernst Justus Ruperti was then a member of the company's managing board and responsible for all its foreign activities. This was also the time when Mr. EC Iven, about whom I spoke a little earlier, had been appointed their representative in Rangoon after having spent some years in Bangkok, Thailand, with a German trading firm. Iven and Schwarz were both keen oarsmen and had become acquainted with each other at the company's own boat club in Berlin, when in 1936 Iven was called to Berlin for some informatory stay. After completion of his three years apprenticeship Mr. Schwarz successfully passed his exams with the Berlin Chamber of Trade & Commerce and started working in the company's foreign department until in 1937 he volunteered to become a cadet in the German Army, not, of course, dreaming even for a second that this secondment would last for almost eight years and should not only bring him to France, as a young officer of the then victorious German armed forces, where his perfect knowledge of French brought him much applause from his seniors, but also to the rigid interior of the Soviet Union. As history tells us, the Russian campaign ended in a terrible disaster for the German Army and Stalingrad became the symbol of defeat and initiated the end of the Third Reich. For Heinz W. Schwarz though, his 'excursion' into the territory of the then Soviet Union, had an all important and decisive impact on his future life. He met and came to love his wife Galina, daughter of a well known conductor of a Russian Symphony Orchestra, an Austrian, who had married a Russian lady, and whom in 1936 the GPU had suddenly taken away, without any obvious reason, without any charges and without ever a trial, and who never again returned or was seen either alive or dead. He had simply disappeared, like hundreds of thousands of other members of Russia's intelligentsia during those terrible years of Stalin's terrorism and waves of purges directed against his own people. As victims of the Soviet regime, Galina and her mother were given special attention by the German occupation forces and Galina started working for them as an interpreter, although she was an excellent musician, a pianist, by education. When the German forces had to retreat Heinz Schwarz sent both the ladies to

Berlin, to his mother, a widow herself then, and his two sisters, where after the war, they got married.

Heinz Schwarz belonged to a 'betrayed generation'. As a young boy he personally witnessed the dreadful after effects of a defeated nation, the downfall of a former booming and healthy economy, rising inflation to peaks never experienced before anywhere in the industrialised world, unemployment rates rocketing sky-high, the emergence of a shadow economy, black marketing and an ever increasing criminality, - which altogether then produced the rise of Hitler's party, the NSDAP, and the advent of the 'Third Reich'.

Schwarz himself had not been an active member in any of these political organisations, but like the majority of his generation, he was convinced that the future of Germany was in safe and just hands with the country's new leader and chancellor, Adolf Hitler. And like hundred thousands of his contemporaries he followed the 'Führer' in what he and the others thought was a 'just war' against their 'arch enemies', not realising that like those other young men, one the other side of the 'trenches', they were all manipulated and misused by their respective leaders for their personal thirst for power and their attempts to win the battle in the field of national pride and economic supremacy. His generation spent their best years in bunkers and trenches, without even having had a chance looking across or even beyond national border lines,- and when everything was over, and the dust had settled, there was nothing left for them to be proud of. Most of their classmates and friends were killed or still kept prisoner of wars, far away in Siberia, and of those who had managed to survive, many were crippled, wounded, mentally or physically, or both. And whereas my generation, ten to fifteen younger than them was simply disappointed or felt 'misguided', many of the others, those who had risked their lives on the battlefields, were simply not able to just believe that and did not find the courage to morally and intellectually reorientate themselves.

Like many of him, Heinz W. Schwarz wanted to leave all this behind, tried to forget the last fifteen years and accepted the new challenges with all the vigour, sincerity and zeal he was still able to muster up and after some initial irritations and difficulties, most of which were the result of internal power politics, he was well liked by EFU's staff and greatly contributed to its high professional reputation which it enjoyed inside and outside the insurance fraternity of the country. He was a very warm-hearted and soft-spoken executive who always cared for the well-being of his staff members. And he

never failed to share his immense technical knowledge with anyone who cared and aspired to do so.

He was by nature a rather shy person who would never pretend something which he would not be able to finally deliver and he mistrusted all attempts to make him part of any kind of spectacle or action which were organised only to please and foster the ego of those who were initiating it. He was a very humble man, and yet very outspoken when it came to criticising social and human injustices or irregularities.

After his wife had joined him they both became very much part of Karachi's social life, which in those days was rather colourful, and could even from an intellectual point of view be rather rewarding and attractive. The reason being that the city then was not only the commercial but still also the political centre of the country. With all the embassies and international organisations around the cultural life was indeed very active, each country tried to compete with the others in bringing part of their art and culture home to their hosts. Karachi was a true international place in those days and had even a glimpse of a so called night life to offer. A place like 'le gourmet', a dining cum cabaret restaurant at the 'Palace Hotel' was a nation-wide well known night-spot with belly dancers like Princess Amina as household names.

Mrs. Schwarz was an eminent musician, an excellent pianist who proved to be a perfectly fitting aide for her husband in his efforts to establish close social contacts not only with members of the diplomatic corps, but also with many well known socialites of the city. They had collected a very interesting circle of friends around themselves. Among them were also quite a few of so called 'white Russian refugees', some of them were still there when my wife and I started our sojourn in this then very lively and exciting city. People like for instance Mr. Arty, - he was the Restaurant Manager of the Central Hotel, opposite Karachi Gymkhana and Hotel Metropole. Quite a popular place then because Arty had developed some culinary specialities which were highly popular amongst Karachi's so called elite. Smoked salmon and smoked eel, to name just these two. People did send their drivers in the evenings to pick these and other specialities up for their guests and friends. Arty was an eccentric, quite a character, a former member of the world famous Bolshoi Ballet from Moscow. Together with his wife Nina, who had opened a fashionable Boutique, just opposite the Metropole Hotel, and some other members of the troupe, he had fled the Soviets and settled down in China. In Shanghai, Mukden and Harbin, until Mao took over and they all fled again and had finally come down to this place. Professor Suhrawardy, brother of the famous

Bengali politician and ex prime minister of Pakistan, who had spent some years in Moscow with the Bolshoi troop, had brought them here and tried to help them as much as he could.

I could give an endless list of names, famous and otherwise, of a large circle of people whom the Schwarzens knew very well during their long stay in this country, which had become their home. During their almost ten years in Pakistan they had really become well known and highly respected members of Karachi's society adding also prestige to the company he was successfully serving as a close associate of both, Mr. KF Haider and Mr. EC Iven. And when the latter left for his new assignment in Munich, Mr. Schwarz assumed some of the functions previously held by him.

As much as they both liked their life style here and the more his work for the EFU was appreciated by its Chief Executive and the Board, they still never lost sight of the fact that their stay in Pakistan had to be only of a temporary nature. He therefore had carefully nursed his contacts with senior members of EFU's main reinsurers, the Munichre, as Mr. Iven had done before, and this was all the easier for him as his old family mentor, Dr. Ruperti had meanwhile joined this company as one of the Board Members with special responsibility for the Munichre's Asian business activities. To cut an otherwise very long and interesting story short, Munichre offered him a very attractive position in their Asian Department provided that a suitable successor was found to replace him in his position with the Eastern Federal Union.

Well, and this is how the circle closes. They had found me.

Starting from January 1960 we both were supposed to work closely together in preparation of my taking over from him. And I had the good piece of fortune to share with him his table for almost half a year. From morning till evening we sat together in the same room, and he was fully committed to pass on to me whatever he could from his ten years' experience as one of the members of EFU's management team. I was there the day KF Haider left to take up his new assignment at PIC and it was Heinz W. Schwarz, who saved my skin and came to my rescue when some colleagues of ours from the senior management team tried to exploit the situation, utilising, or rather misusing the 'interregnum' for their own selfish purposes. Without his help I, the newcomer, would have stood hardly any chance in the ongoing power struggle. Because of him I not only survived but came out of troubled waters even in a much stronger position.

When he went 'home' in late summer of 1960 he left behind himself a very well functioning and organised Head Office of the still by far largest Pakistani insurance company. He was held in very high esteem by his immediate staff because he had always tried to help them, whenever he could. So much so that the commission he could have earned for introducing substantial business from the German business community to the Eastern Federal was put into a fund, which he had created, and which was solely used to help those of his staff members who were in financial need, - and there were many in those days. He had appointed one of his assistants as trustee to these funds, well knowing that by doing so he would even risk losing some part of it because of 'bad bookkeeping practices'.

He was a great insurance technician and this was widely appreciated and acknowledged even outside his company. His knowledge and expertise was well sought after in his capacity as a senior member of the Fire Sectional Committee of the Insurance Association of Pakistan. And apart from his insurance work, people have always admired his serious and successful efforts to learn one of their indigenous languages, Urdu.

He left the EFU and Pakistan as a genuine friend. This paid high dividends when about one year later the new Chief Executive of the company, Mr. Roshen Ali Bhimjee went to see Mr. Schwarz's new employers, the Munichre, requesting them for their assistance in his fight for EFU's survival. But for Heinz Schwarz and his former senior, Erwin C. Iven, both by then directors of the Munichre, Mr. Bhimjee's mission would not have ended as successfully as it eventually did.

Mr. Schwarz ended his insurance career as a senior executive of the Munichre's Asian Department. We became colleagues again after also I had left 'our' EFU and rejoined my parent organisation. Until his retirement in 1981 he was in charge of the company's business activities in the Iran, in India, Pakistan, Bangladesh, Sri Lanka and some other important markets in South East Asia. He lives a happy and retired life at the lake Ammersee, not even half an hour by car from where my wife and I have settled down. And we do see each other occasionally, write postcards to each other from wherever we might be and exchange views over the telephone. He and I are very different by temperament and nature, and we occasionally also hold different views on a variety of matters. But although we have never said so in public, I think we would both agree, that we have become good and true friends, based to no small degree on our common Pakistani platform. And we were foremost and above all excellent colleagues; our relationship was most reliable,

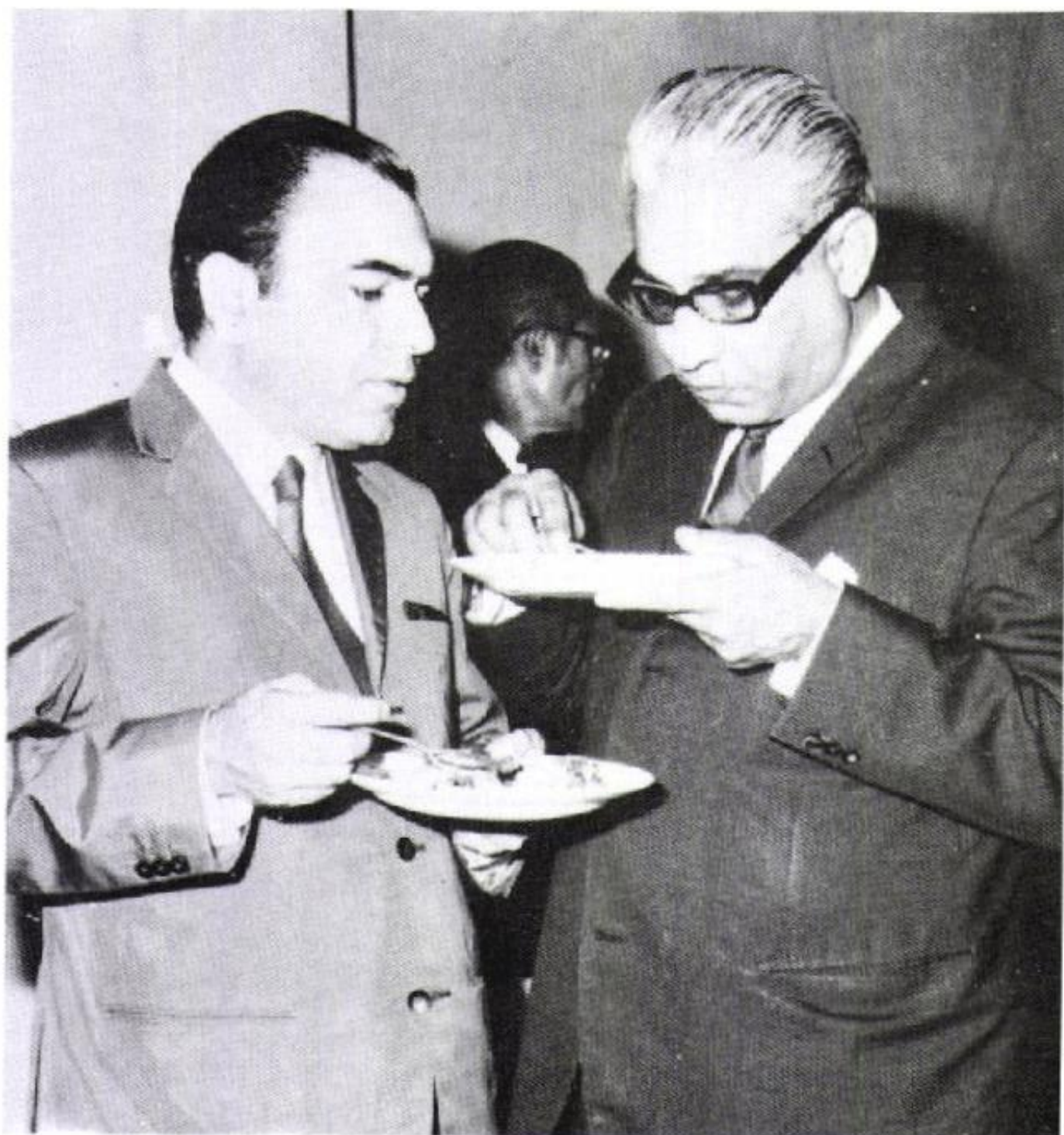
mutually rewarding and trustworthy. I still enjoy our occasional chats and very much hope and pray that we will be able to continue them for a very long time to come.

Throughout our long association Heinz W. Schwarz has always looked to me as if he was the man sitting in a lighthouse, watching minutely and with utmost care, that his signals could be well received by those who, still far away, were trying to steer their ships into his, the right direction. And he was anxious and keen to see that his efforts were not in vain, were not wasted. He never expected to be directly compensated for his extraneous efforts, but was always hoping that people would at least acknowledge them.

And I know of many who did.



Mr. Mian Saeed Ahmed around 1955



Mr. Mian Saeed Ahmed together with Mr. Nawab Hasan, then
President of EFU



Mr. Mian Saeed Ahmed in lively discussion with General Habibullah

Mian Saeed Ahmed

The Lahori connection

„We were high up over the Alps when the Lufthansa captain announced that we would soon start our decent to Munich, capital of Bavaria, which as I was told was one of the federal states in Germany. I did not know much about the city's history, - and yet it seemed as if it had been an intimate companion ever since my early days in college. These were the days when my father was sent to Munich, for training with a big German company, that is what my brother and I were told. And when he came back he was full of praise and love for the people and the country and whenever he was in a good mood he showed us the photos which were taken during the time he had spent there, together with a colleague of his, Sajid Zahid, son of the famous first Governor of the State Bank of Pakistan. I saw photos showing both of them in the midst of a German family, friendly looking people. And whenever my father talked about this time, his eyes were shining, and he seemed to be very happy. This was about forty years ago, and this morning, when crossing the Alps, it was as if he was sitting next to me, on the vacant seat, looking out of the window and suddenly, with a voice full of excitement and pointing to something far below us, he said: 'look, Shaukat, this is Germany, I am so happy you finally made it'. And I felt very close to him. Everything was so real“.

This is what Shaukat Saeed Ahmed, first born son of Mian Saeed Ahmed told me when I picked him up from his hotel in Munich, a few hours after his arrival, in order to bring him to my house in Tutzing, an hour's drive away from Munich. We drove on the Autobahn and were very fortunate with the weather. The sun was shining and we had a beautiful view on the Bavarian Alps. And I explained to him that just another 25 km away was the little town of Murnau where his father and Sajid Zahid had stayed some months to study the German language at the Goethe Institute. And Shaukat was visibly moved, again and again saying how happy he was that he could now see with his own eyes what the eyes of his father had seen some four decades ago. It was very obvious that he had looked forward to this occasion with great anticipation and a deep sense of emotional affection and I wished that his father, my colleague from my early days with the Eastern Federal Union, could have seen this. He would have been very proud of his son, and he would have also given me another illustration of the very close and special bonds existing within Punjabi families as part of their traditional culture and traditions. He had done this on numerous occasions and could hardly find an end once he had started

trailing on this subject, which was one of his favourite ones. It was he who told me how important family ties and the nursing of friendship were within the context of the Punjabi way of life, 'Lahori connections', as he used to call it,- and this expression was not geographically restricted, did not apply to Lahorians only. It was a description of his own way of life also, his philosophy in a nutshell.

Mian Saeed Ahmed was born 1919 in Lahore into a pukka Punjabi middle class family. His father was a senior clerk with the railways authorities. He, however, resigned prematurely and started agriculture. Part of that land is still in family possession. Mian Saeed had his early education in Lahore, thereafter went for about a year to Aligarh, felt very lonely there, as he had often mentioned and returned to his city of birth to join the Islamia College, a very prestigious college at that time. He graduated from there as a Bachelor of Art. This must have been around 1942 because he always maintained that his employment with Eastern Federal Union started in this very year, in Calcutta. It was not his first one though. Immediately after graduation he had joined the services of the Punjabi government, as clerk with the 'Rationing Department'. For those of my readers, who may have never heard such an expression: World War II had started in 1939 and British India was officially at war with the 'axis powers' (Germany, Italy and Japan). As a consequence of the war all war faring countries had introduced a rationing system in order to safeguard supply of basic foodstuff and other necessary items to all its people, and to keep black-marketeering as low as possible. Mian Saeed, however, did not find this job very satisfactory, and as fate wanted, a friend of his father, Mr. Mian Bashir, who was very close to the Ispahani family, at that time was in charge of EFU's activities in the Punjab and he offered to introduce our young friend to Mr. Mirza Ahmed Ispahani, EFU's largest shareholder by then and a Director of its Board. EFU celebrated its tenth anniversary in 1942 and one of its founding fathers, Abdur Rahman Siddiqui, already then a famous politician and Muslim Leaguer, was the company's Chairman. The same year, incidentally, when another founding father, Khondkar Fazle Haider, at that time Finance Minister in Bhopal, also was elected to be Director of EFU's Board. The Branch Office of EFU was already in the same building where Mr. Qamber Hameed, the present Zonal Head of EFU, has his office. The only difference: what today is known as the Co-operative Insurance Building at Shahrah-e-Quaid-eAzam was then the Balkrishna Building, The Mall.

Mian Saeed met Mr. Ispahani and was obviously liked by him. He offered him a job at a starting salary of Rs 70,- per month, which was then a handsome amount of money, which he accepted. He left Lahore straightaway for

Calcutta, where EFU had its headquarters and was to receive his training in insurance there. The then General Manager was a New Zealander, Mr. Baxter and Mian Saeed was always full of praise for his early masters who left no stone unturned to equip him and other junior colleagues, with the necessary tools to become good insurance workers and executives. He has often referred to Abdur Rahman Siddiqui, who, though not being an insurance technician himself, involved himself a lot in what in modern language would be called 'the character building process' of the company's young trainee officers. The team spirit prevailing amongst staff and officers must have been exemplary and was surely one of the reasons why this young company was able to make a rather speedy headway in an otherwise not very favourable environment for commercial activities of Muslim owned enterprises. Prudent 'underwriting' was the demand of the hour because profits were to be derived from those activities. Investment income was rather meagre and therefore secondary, - a very different picture from what the situation is today in the field of insurance. A quick look at the investment schedule of EFU as at 31.12.1942 reveals what I mean: the yield is mostly between 3.5 and 4 % and the investments are predominantly in Government Bonds and Government Securities, or in debentures. Indian Government Securities, Calcutta Improvement Trust, Calcutta Port Trust, Punjab Bonds, New Howrah Bridge Debentures, Deposits with Travancore and Jammu and Kashmir States, to mention just the main ones.

Mian Saeed found his training and the new world which had opened up for him very challenging and fascinating. He stayed three years in Calcutta, spent his annual holidays always back home with his parents in Lahore and got married there in 1943. In 1944 his first son, Shaukat Saeed Ahmed, was born and in early 1945 all of them were united at Calcutta. This, however, lasted only for a few months. Because of communal riots in Calcutta Mian Saeed decided to send his family back to Lahore and by the end of the same year he was transferred to Lahore and started to work there in the Zonal Office's Fire Department. But soon, he was made a kind of a fire brigade, - because of his thorough training he was the 'Jack of all trades' and jumped from department to department, as need arose. He was by then already known for his solid technical knowledge, his painstaking method of working and, above all, his enthusiastic and euphoric dedication to his company. EFU meant everything to him, had become, as his son Shaukat tells me, his second wife. No wonder, that when the Lyallpur office needed some suitable officer to head it, Mian Saeed Ahmed was absolutely first choice and was sent there in 1951. Erwin C. Iven, the tall German and the company's Deputy General Manager at that time had personally interviewed him and was much impressed about the young

officer's technical knowledge and was already then convinced that he had a great future laying ahead of him in EFU. When in 1959 Erwin C. Iven was a senior executive of the Munichre and had drafted me to join the ranks of his former company, the EFU, he briefed me rather comprehensively prior to my departure for Karachi, and Mian Saeed Ahmed was one of the officers particularly mentioned by him whose further career, he thought, I should give special attention to.

Lyallpur, today's Faisalabad, was on its way to become one of the country's textile industry centres. Lyallpur Cotton Mill, Crescent Textiles and Kohinoor Textile Mills, to mention just these. It was Mian Saeed who became befriended with the four Saigol brothers, Mian Yusuf and Mian Said in particular, and he introduced them as valuable clients to EFU, a relationship which exists even today, to the extent, that they are part of the inner circle of the EFU family.

Mian Saeed's dedication and very outgoing personality made him a very popular person inside and outside the city's business community and its social offsprings. His unspoilt and very friendly character made him the ideal partner for business people who were looking for someone on whose unbiased and completely selfless advice they could fully rely. Being himself a very religious and very dedicated type of a man, he had a lot of personal charm around him, a very open mind, without even the slightest sign of discrimination against whomsoever, and, - at first sight a bit surprising, - he had a most refined sense of humour. He was full of jokes, very good ones, never below the belt. He knew hundreds of them, many at the cost of Sikhs. And yet, the way he told them, always insinuated at the same time as if he was pitying them, as if those, whose follies he was telling about, were wrongly depicted and who therefore deserved his full sympathy.

He was sent back to Lahore as Zonal Chief in 1959, a few months before I joined EFU in Karachi. In 1961 Mr. Roshen Ali Bhimjee had taken over as Chief Executive of EFU and it was decided that Mian Saeed together with Sajid Zahid, who just had been appointed the company's actuary should go to Munich to attend a one year's training programme organised by the Munich Reinsurance Company, my parent organisation. The first three months were spent, as I have mentioned earlier, at Murnau, a typical south Bavarian provincial town, right at the footsteps of the German Alps. Although he found the German language a tough task to cope with, he had no regrets and always considered the time he had spent there a worthwhile exercise, a great intellectual challenge, which proved to be of tremendous help in his attempts

to understand Germany,- and for that matter Europe and her people much better. „Our educational system“, Mian Saeed told me after his return from Munich, „seemed to insinuate that Western civilisation was identical with the British Empire. Her political systems, culture and traditions, were synonyms for Western culture as such. My one year in Germany opened my eyes and intensified my desire to look at the highly diversified structures of the European continent, its heterogeneous regions and races, and its wonderful different people. Well, and that's what I did. And it was also in Munich, after some German friends had shown me Iqbal's epitaph, that I started to read a little more of his works and suddenly realised why he was so much influenced and attracted by German writers and philophers“.

After his return to Pakistan Mian Saeed was appointed as Chief Manager, West Pakistan, a very senior position at that time. He rented a house in Karachi and the whole family, which meant his wife and his two sons, they all joined him in what was then still the country's capital. His son Shaukat, having finished his higher education joined United Bank, Agha Hasan Abedi's highly successful venture, with whom Eastern Federal used to entertain a very special relationship.

These were great years for Eastern Federal, not only in Life insurance, where they marched from one record to the other, but also in the field of General insurance, and Mian Saeed Ahmed had his due share in writing this success story. However, being foremost a Punjabi, he never felt really at home in Karachi and despite the great encouragement he got from people like Mr. Bhimjee and Mr. SM Moinuddin, and, if I may say so, very much also from me, Mian Saeed felt homesick, missed his old friends, the canals, the old mosques and other historical facets of 'his beautiful Lahore', and he also missed 'his' clients. We spent hours together, both at my home as well as in the office, discussing this very aspect of his life, and for some time he felt very unhappy, torn between his outstanding sense of duty on the one side, and his own secret desires on the other side. We all, his senior colleagues, understood this quite well and were convinced that a happy Mian Saeed Ahmed, working out of Lahore, would be a still greater asset for the company. The consequence was a management reshuffle which suited all concerned. Mian Saeed went back to Lahore and Agha Nasir Ali, after a highly successful spell as Branch Manager and finally as Zonal Head on the General insurance side left Lahore and joined the Life insurance department in its newly created Group insurance division in Karachi. And Mian Saeed went back to his beloved Lahore, being still the Chief Manager for West Pakistan.

His last years in Karachi were overshadowed by a very serious accident which hit his wife in 1966 and paralysed her for almost six years. This had a tremendous and highly disturbing impact on his overall condition and, quite naturally, dramatically influenced his private and social life. He turned out to be an exemplary and most caring husband and the fact that she was finally able to get out of her wheelchair and lead a normal life again is to no less extent due to his untiring and loving efforts. And also their two sons proved to be of great moral assistance.

Both, Shaukat, the eldest, and his five year younger brother speak very highly of their parents. Even today they have the greatest respect for their father who, they say, was very strict and autocratic in his pedagogic principles, but took great interest in their human and intellectual development.

„When I was at school, and even later, during college time“, remembers Shaukat when we talk about his father at my house in Tutzing, „he took great interest in whatever I did and made it a point to regularly see my teachers, inquiring as to the progress made by me. And he could get extremely upset if things were not going as smoothly as he expected them to be. Otherwise he was always very sweet, polite and very, very humble. But he insisted on absolute discipline. He would never allow us to be driven by his drivers, we had to walk or use our bicycles. And we had to return home rather early in the evenings. Once, I remember and shall never forget, I managed to sneak out of the house and went swimming with my friends in a nearby canal, something father had strictly forbidden to both, my brother and me. As happens always in such cases, he passed by and I was caught. He was very angry and next morning he took me to our barber where all my hair was shaved off, a drastic punishment indeed, but a lesson which I never forgot.“

Mian Saeed believed in strict discipline, for himself as well as for his family members. „But whatever he did“, says Shaukat, „my brother and I always knew that his only concern was our well-being,- and whatever he did was guided by his desire to ensure a safe and prosperous future for his two sons.“

Shaukat, as I have mentioned, had joined United Bank and his main responsibility was to look after one of their most important clients, Sheikh Zayed bin-Sultan al-Nahyan, Ruler of Abu Dhabi. By the late 60s oil-pumping had begun in Abu Dhabi and the Sheikh suddenly had become one of the world's richest men. He started to travel and Aga Hasan Abedi had managed to get very close to him. One of the things he did was to establish a protocol department at United Bank to look after his manifold wishes and desires.

Shaukat became one of the members of this department, - and did not like it at all. „Are we bankers or are we pimps!?“ was his famous outburst when complaining to his supreme commander about the duties assigned to him, and in 1969 he left them, not without having consulted his father and Mr. Bhimjee, for he knew about their close and most intimate relationship with the Aga Sahib. They consented and after having left the Bank he finally followed the footsteps of his father and joined the Eastern Federal Union, thereby following the example of quite a number of other sons of fathers who had loyally served this company. When asked whether he would agree to be posted at the company's outpost in Saudi Arabia, it was his father who very much encouraged him to do this. His stay in Germany had convinced him of the importance of leaving one's own shores for gaining experience in foreign customs and outlooks and Shaukat had no problems in following the advice of his father, who also greatly assisted his son when in 1979 he was made the Branch Manager of the company's operations in Faisalabad, the same place where almost three decades before Mian Saeed Ahmed, his father, had started his successful career as an executive of EFU.

„He and my mother came over to Faisalabad from Lahore almost every weekend, at least in the beginning, and then he and I went over to my office, and he scrutinised each and every claim file together with me and thoroughly discussed and commented on its contents. I admired him and was extremely grateful to him. And yet, - I never managed to intrude into his innermost way of thinking, which sometimes I felt, he would have loved me to do. But the deep and sincere respect which I had developed for him, was like a barrier between us, which I could never have surmounted. I'll give you an example: you know that I am a very heavy smoker, I always have been. But never in my life did I dare smoke in front of him. More than once he entered a room in which I was smoking. The moment he entered I extinguished my cigarette, between two fingers and let it slide into the pocket of my trouser. And I often burnt my fingers rather painfully, - and made holes in the pockets. He, of course, normally saw what I had done and smilingly said: 'why do you do this, son, I know that you do smoke, so why do you try hiding it before me!?' How could I really tell him that my filial respect for him would just not allow me to do what he indirectly suggested me not to do?“

In recognition of his great services to the company he was elected to be a member of the Board of Directors of EFU in 1976 and gradually he was relieved of his daily duties and functions. Younger colleagues took over, like Sultan Ahmed, who was groomed by him and later even became Chief Executive of the company. In 1981 he retired, but remained as an Advisor. In

1984, at the age of 65, he finally retired. He wrote me a beautiful letter, full of plans and ambitions. He told me that he wanted to follow his father in doing now some agricultural work, something he had always aspired to do when he would have said good-bye to his foremost love, insurance. But he died on 22nd of November 1986 because of heart failure. His wife followed him two years later. Although she had nicely recovered from her very serious accident, she had lost interest in life after her husband had gone, she simply did not want to live anymore.

„His life was insurance, hardly anything else“, says his son Shaukat. „A little bit of gardening and an occasional game of bridge with some close and dear friends. But in his later phase, it was insurance only. His insurance work was his life. Once it was taken away from him, there was nothing left for him to look forward to, and it was only but natural, that he must have thought that time had come to go.“

But Mian Saeed Ahmed still lives, even in the daily life of that institution he so dearly and devotedly loved: the Eastern Federal Union. His son Shaukat is carrying his message and mission further. As one of the senior most executives of EFU's Zonal Office in Lahore he continues the work of his father with the same zeal and enthusiasm as he had seen and been taught by him. And most of the clients introduced by Mian Saeed almost five decades ago are still with EFU, getting the same type of service by his son.

Mr. Jehangir Siddiqui, one of the longstanding Directors of the company and frequent visitor to Lahore in connection with his own business was picked up by Shaukat Saeed Ahmed the other day and asked him: „I am really surprised that you people in EFU manage to hold on to so many of your old clients for such a long time. How do you manage that, what is the background for it?“ And Shaukat replied: „Sir, this is the foundation laid by Mian Sahib, and it is so strong that they do not want to leave us. The Saigols, Noons, Electric Imperial and so many others. Their business was introduced to EFU by my father, and these people are still with us. It is my good luck that I can give them our service, of the same quality, I hope, as was given to them by him. What I receive today is 99,99 % because of my father. There is absolutely no doubt about it“.

This is what my friend and colleague Mian Saeed would have called his 'Lahori connection'. I still remember my first visit to Lahore in spring 1960. He was Branch Manager there and received me at the airport, the old one. A rather small building, looking more like a godown than anything else, but very

intimate. Visitors were separated from the gangway by only a low fence, just a few yards away. One could almost shake hands across the wire netting. He welcomed me very warmly and immediately praised his German mentor, EC Iven. „But for him“, he said, I might have never made it. I did not come from a very wellknown family, but he had confidence in me and made me a Manager, in Lyllpur“. And then he kept on telling me everything about his Branch and ‘his’ business. We drove to his office, right in the heart of the city, which, as I said before, is still very much there, occupied by a man who represents already the third generation of service given to EFU, Mr. Qamber Hameed, Executive Director and Head of the company’s Northern Zone. His father, Mr. Akhtar Hameed, now 75, was Chief of EFU’s Zonal Accounts Department, - whose father in law, Shaikh Abdul Haq already served in the Eastern Federal’s Life Department. Great tradition, - ‘Lahori connection’, as Mian Saeed would have said.

On the way to ‘Faletti’s’, Lahore’s great and traditional five star hotel at that time, with beautiful large rooms, always separate bedrooms and lounges with an open fire place, real ones, because during the winter months it could get rather chilly, he stopped and wanted to show me ‘Zam-Zammah’, the world renowned green-bronze gun which was known to me as ‘Kim’s gun’ ever since I had read Rudyard Kipling’s famous novel. It is placed in front of the University Hall in the middle of the Mall Road. Mian Saeed had told me much about Mogul Emperors and their intimate association with Lahore, that this gun was the largest specimen of casting in the subcontinent and was made in 1761 by Shah Wali Khan. And then he pointed at its inscription: ‘The Zam-Zammah - The taker of strongholds’.

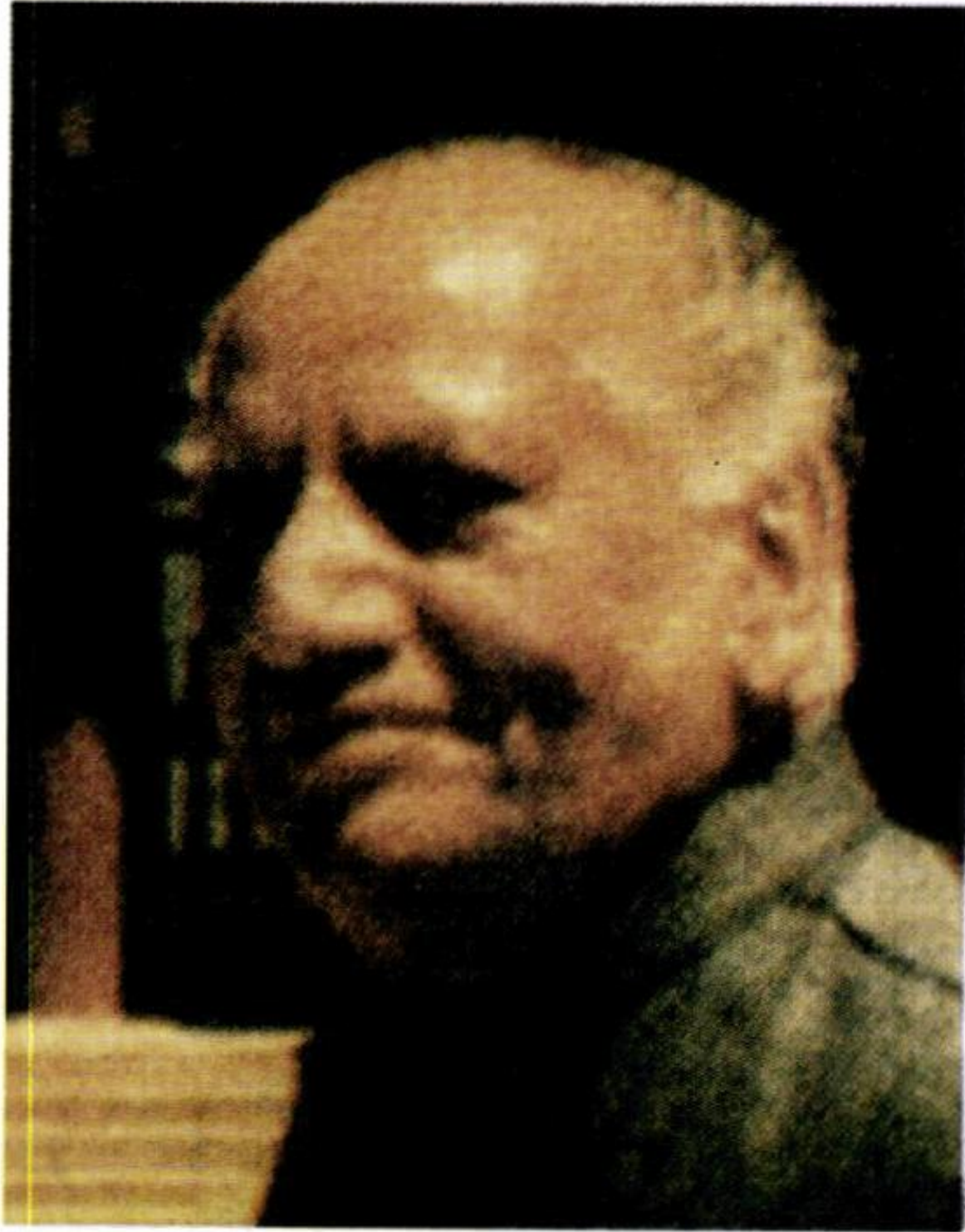
„I grew up with this gun“, he said, „and whenever I needed mental support and courage I went to see it, or just remembered its name: ‘the taker of strongholds’, - and then I knew that I would be able to do it.“



Syed Sibte Hasan addressing Senior Management Meeting of EFU. Listening are Mr. Fasihuddin, Mr. Nawab Hasan, Mr. Roshen Ali Bhimjee and Mr. Sultan Ahmed.



Mr. and Mrs. Roshen Ali Bhimjee welcoming Syed Sibte Hasan at Golden Jubilee function in 1982 at the Sheraton Hotel. At right: Mr. Jehangir Siddiqui



The famous poet Mr. Faiz Ahmed Faiz, close friend of
Syed Sibte Hasan

Syed Sibte Hasan

Great Writer and as great a man

To write a profile on a man of the repute and status of Syed Sibte Hasan would be a great challenge to everyone for it means trying to do justice to the life of a man who was not only one of the greatest and finest Urdu-writing thinkers and philosophers of his time, but at the same time a highly controversial political figure. A man who in his selfless, never ending dream and fight for human rights and a brighter future for the downtrodden and the poorest of the masses of his fatherland 'India', the undivided one I mean, seemed to have dedicated his whole life just to achieve this. And yet, a man again, who at the tail end of his life, was made to see for himself that his lifelong dreams were just that, were crumbling and fading away, not able to stand the final test of history.

I have known this gentle, very gifted and highly cultured man very well. His life deserved a much longer biography than just this sketchy portrait I eventually will be able to provide because it was full of fascinating facets, highly deplorable events and very fulfilling moments.

He was born into a well- to-do family of landowners in the Eastern part of the United Provinces, in a village of Azamgarh district, close to the border of Bihar, in India. This was in 1916, right in the middle of World War I. His father came from a family of big landlords and his mother had a feudal background. She was the daughter of a Nawab, the Nawab of Bagbanares and had been brought up in a very grand and lavish style. It was said that she was giving gold coins away to people even for small services and favours and she continued doing so even when the family could not afford such extravagances anymore „She very much looked like an aristocrat“, remembers her granddaughter Naushaba Zuberi, daughter of Syed Sibte Hasan, a highly educated, polished and still attractively looking lady, now a widow and retired school teacher, when visiting her in her comfortable home in Karachi. I had met her before, together with my wife, but that was decades ago, when we still lived in this city and she was not even married yet. And I had briefly seen her on the occasion of EFU's official Golden Jubilee function. But this was to be the first time, ever, that we spoke about her late father, about his background, his achievements and his struggles in life. And she spoke about him as you would expect somebody to do when speaking about a very dear, very intimate, very special friend. There was admiration and pride in the way she described

to me some episodes of her father's life. And yet, it became soon obvious that the relationship between her and him could not have been of an ordinary nature,- at least not in the sense as being a father-daughter relationship as it would be normally defined in this part of the world. The way she talked about him was carried throughout by a touch of both, pride and admiration, as I said, and a distanced perspective taken by someone who was obviously taught by her father to be the owner of an independent mind, fully at liberty to use it in whatever direction she wanted it to go. She took me along a sentimental journey without, however, the usual sentimentalities which so very often and understandably creep up in meetings like this. I was immensely grateful to her for this attitude, because it made the picture I was expecting and hoping to carry home from this visit even more transparent and valuable.

„Yes,“ she said, „my father's families led a life in the traditional grand style adopted by all the feudals of their time. As I told you, I still remember my grandmother, the Nawab's daughter, which she always looked like until her very last days. She even wore those type of clothes which only these people then would wear. She was brought up in great splendour and could never change that type of attitude which went along with it. Very unfortunately for her, the fortunes of the family into which she had been married, had drastically changed in the aftermath of the 1857 war. Some family members were obviously involved in it and when in the early eighties of the 19th century the railways were constructed in that particular part of India and land was required they took it from those who had been accused of active involvement in what they had called the 'mutiny'. As a consequence substantial part of the property and land of my father's parents had been confiscated. I have not known my grandfather personally because he had died rather young, But I was told that he had been exposed to a lot of difficulties and personal harassment as a result of his family's involvement in the 1857 events. This must have had a great impact on my father too, because when grandfather left this world my father was still in his educational process, just doing his bachelors, I believe, he had not even started working then.“

Sibte Hasan studied in Allahabad and then in Aligargh, that famous breeding place of some of the greatest brains which India's Muslim community has ever produced. The kind of people he met there and had associated with, plus his own experience with the poor farmers working for his grandfather, had soon activated and sharpened his critical mind. His holidays he used to spend with his maternal grandparents. They were still zamindars, big landlords, with a lot of peasants working for them on the land. In those days zamindarism and feudalism were still in their heydays, the farmers were tied to the land of their

feudal lords, kind of a bondage. „And my father spent his holidays there, went into the villages and acquainted himself with the living conditions of the poor peasants working for his grandfather. Whatever the farmers produced was the property of the landowner, the farmer just got a fraction of the profit derived from his hand's work. My father did not like this, he spoke to the farmers and even instigated them not to pay their dues to their landlords, although he himself was the grandson of one them. He had in fact become the champion of those whom the members of the feudal oligarchy were exploiting and holding in bondage, something he obviously found utterly disgusting. His verbal adroitness was astounding for he was otherwise more of a quiet, introvert type of man. At least at that stage of his early development where, considering his social status, he took on unwonted stature, trying to find his own identity, having realised that the one he was supposed to be borne into, did not really suit him, was not to his liking at all. My father, therefore, was not held in much esteem by those whose social attitude and conduct he used to criticise when he was still a young man, that is at least what my mother and grandmother used to tell me. Of course, my father could not do much about the fate of those poor farmers, but at least he succeeded in letting them ask for higher payments from the landowners, which included his own grandparents, and they were eventually successful. And that was a very big thing at that time, people were therefore so grateful to him, they even carried him on their shoulders. So one can rightly say that he fought for the poor right from the early days of his life, although in realistic terms, he could not achieve much, because he was just a lone soul."

This early experience must have taught him that 'just a lone soul' can not achieve much, nothing really substantial, at least not in political terms. And he soon found himself surrounded by a group of people whose thoughts and ambitions were similar to his, who liked to think in the same categories as he did and he slowly developed into a very independent and secular thinker who politically grew into a Marxist-Leninist, joined the Communist party and very soon and throughout his life became an activist of the 'Communist Internationale'. Naushaba tells me that he had modelled himself after a certain Dr. Ashraf, a professor at the University of Aligarh, probably the Head of the Department for Political Science. It is said that Dr. Ashraf wrote any amount of notes and articles, was a great orator, but has never written a real book. But Sibte's daughter is sure that he definitely was the man who influenced her father the most; he was his mentor after whom he was trying to model himself. Dr. Ashraf, for sure, must have been a stern Marxist, like so many of those friends of Sibte Hasan, who were then around him, all very well educated, well read and very vocal. They spent all their time together and the doors were

widely open for them to meet all those brilliant brains of their time who were in the forefront of the fast emerging Freedom Movement, which had already been around, of course, for more than half a century, but had never before so actively advocated their case and aggressively pursued their final goal, i.e. full independence from their present masters. People like Gandhi, the Nehrus and Jinnah were all very well known to Sibte Hasan and his friends,- and were all still easy accessible in those days.

It soon became obvious that Syed Sibte Hasan had another passion which he carefully nursed and developed, writing. He knew that he was writing a good pen and his friends very much encouraged him in his desire to make writing his profession. He joined the Progressive Writers Guild whose activities, of course, did not find favour with the British and their Indian stooges. They produced a lot of pamphlets and magazines, contents of which the Authorities did not like and tolerate. They therefore, so was Sibte's daughter told, became very imaginative in smuggling their written material out of Aligarh. They put their 'products' at the bottom of fruit baskets, filled them up with mangoes and dispatched them to various centres in the country. Cheating on their British masters and deceiving them must not only have given these young people great satisfaction, but, I dare say, must have also been great fun.

Needless to say that all these activities took up considerable time and detracted Sibte Hasan's mind quite considerably. He managed to do his BA but failed to obtain his law degree which he always felt a bit sorry about. He left Aligarh and went to Lucknow, which in those days was one of the intellectual and cultural centres of British India. He immediately fell in love with this beautiful, green city, which very often was referred to as the 'garden of India'. Lucknow at that time was a city of Nawabs and Taluqdars of Oudh. There were hundreds of them of various grades and many lived here permanently, because only very few of them still had landed properties. Most of them lived on what was called the 'Wasiqa', the interest paid by the British Government month by month on the money borrowed in the heyday of the Oudh kings. Feudalism with all its charms and evils reigned supreme in Lucknow then. Choudhry Khaliqzaman gives us a very vivid and beautiful description of it in his autobiography.

Lucknow was not a business centre; a small chewing tobacco firm and a few perfumeries, that was the main trade in those days. But it had become the home of Muslim poets and artists although it can rightly claim to have at the same time been also the cultural centre of the Hindus with a large number of Brahmin families living around. A melting pot of all kinds of school of arts

and differing philosophical directions, the right place for a young man of twenty three to find food for thought and sufficient targets for political attacks. Sibte Hasan then was working as a journalist, his first regular job ever, with the English daily 'Pioneer'. He must have done a very good job there because he became soon recognised as an 'opinion maker', often being quoted already beyond Lucknow's intellectual boundaries. Although he wrote beautiful English, Sibte Hasan's real love was the Urdu language. With the exception of one book, his last one, which was only posthumously completed and published, all his publications were in Urdu only. And although he liked the intellectual climate of Lucknow very much, he did not hesitate for a moment when the owner of a well known Urdu daily, 'Payam', published in Hyderabad, Deccan, offered him to become one of its editors. Professor Ghaffar was the owner then and became very fond of Sibte Hasan. According to his daughter, Naushaba, who was born there, he treated her father like a son. Many journalists at that time were expressing rather leftist views. So did Syed Sibte Hasan, which, of course, did lead to a lot of repression and suppression by the bureaucracy representing the Nizam of Hyderabad. Whether this finally resulted into his leaving Hyderabad and settling down in Bombay, - or whether the Communist Party had taken this decision and ordered him to change places, is open for debate. From what I know about this party which had controlled the Eastern Part of my country, Germany, after World War II for forty five years before its dictatorial system collapsed in 1990, thereby initiating the downfall of the Soviet Union and its communist empire, - I could well imagine that Syed Sibte Hasan, who by then had become a staunch and believing 'activist' of his party, was not acting on his own anymore, but had to do whatever the High Command in Moscow would decide in the overall interest of the communist 'internationale'.

It was certainly not sheer luck or coincidence that Sibte Hasan in 1946 was awarded a highly prestigious scholarship in the United States which in his case meant studying political science at the Columbia University from where he wanted to obtain his doctorate. He was also at the same time the official correspondent of the very well known weekly, the „New Age“ and accredited at the United Nations. This happened to coincide with the time of McCarthy and his crusade against international communism in which form and of which origin whatsoever. Also Sibte Hasan was consequently witch-hunted and deported by the American authorities. As a mark of respect and protest most of the leading American journalists did not contribute their articles to their papers on the day following Sibte Hasan's deportation. Indeed a great honour bestowed on him by his American colleagues and proof of the high esteem he was held in by them.

He did not return to India but was sent by his Party to Pakistan instead, which meanwhile had come to life. After a few months in London, where he had gone after his deportation from the USA, the 'High Command' in Moscow had decided to send him, together with two other activists, to Karachi, to promote their revolutionary course. „I wonder, in hindsight“, says his daughter Naushaba, „whether that was a very wise decision. To send three men there who had never been to that part of India, did not speak those languages, nor would they know much about local cultures,- to organise communist cells and prepare the grounds for 'world revolution', over night. I am sure, my father must have had his doubts too, but he and his friend Sajjad Waheed, who was very close to him, and the other man, whose name I have forgotten, had no choice but to go there, they had to obey orders given to them. We all know by now what was happening to those of their soldiers who did not do just that“.

As was to be expected the new country was not easy territory for people like Sibte Hasan and his deep-rooted political convictions. There was no shortage of intellectuals sharing his political views, considered themselves to be socialists, leftists, even communists,- people like Josh and Faiz Ahmed Faiz, famous writers and poets who were very close to his heart. Pakistan, as it was originally intended by the Quaid-e-Azam, was never supposed to become a theocratic state, as intolerant and often vengeful as, in recent history, we had to watch and see emerging in some neighbouring countries. Not a 'Government of God', but still a newly born nation whose democratic, pluralist, tolerant principles would find expression within a body politic that had Islam at its core. A country which, after all, owed it its very existence to no small extent to the centuries old antagonism of Islam versus the Hindu Mahasabha.

An atheistic world revolution trying to fight ten thousands of mullahs who regardless what politicians and historians may ever have to say and write about it, do actually control and manipulate the minds and frames of millions of illiterates, be it for good or for worse!? What would be the recipe? Do simply replace one religion by another one, God by Lenin, Stalin and any other of the Communist leaders following them!? Substitute the Bible, the Koran by the writings of Karl Marx and Vladimir Il'ich Ulyanov Lenin!? A fight against windmills? Resurrection of Cervantes' Don Quixote!?

A man given the intellectual and emotional size of Syed Sibte Hasan would have had his problems with any kind of 'quixotic' principles, he was a very serious man with a well balanced character and perhaps one obsession only, one which probably never left him till his very last moment; his dream that

there must be an early solution to the ever increasing problems of the poor masses of Asia, his firm conviction that people like him had no right just to walk away from their plight and hence lead a happy life in splendid isolation, a life just to themselves. I am convinced that in the later part of his life, and that's the one which I was able to personally witness,- he must have had his doubts about the very 'non-quixotic' principles adopted by the party of his choice, for he could have never become that kind of a hard-core, dogmatic and stubborn 'activist', which he would ought to have become if wanting to be a successful 'mullah' of the religion 'made in Moscow'.

Syed Sibte Hasan, I dare say, was a misfit in that political game, and this, perhaps, might be one of the reasons why during all the many years and decades of his active involvement with the 'communist internationale', the High Command in Moscow, never, but once, considered it necessary to invite him to their Mecca Kabaa, the Kremlin, a 'courtesy' normally extended to the party's leading personal on a very regular and frequent basis. In his case this became a once in a lifetime event, which took place virtually at the end of his 'career', and which in hindsight probably should have better never taken place.

Syed Sibte Hasan, alike so many others of his belief, had to pay dearly for whatever he had hoped to achieve. Like most of the professional soldiers in any army in the world he had to leave his family behind when being sent on a special mission or being 'in action'. His daughter was around five years of age when her father went to the United States and she did not see him then for quite some time. „My mother and I were staying with my uncle at Dhaka and Chittagong when he left for America“, remembers Naushaba. „He had written to my grandfather in India requesting him that whatever property was supposed his should be transferred into my name. And he thought that this would pay for my education. And once he would come back from the United States he would then take care of my mother and me. You see, as he was a full time worker with the Party he could not be with us. And my mother and I could not stay in our village as there were no schools. She always used to say that we had to stay with our relatives as I was their only daughter and that she had promised her husband to make sure that I was properly educated. That is the reason why we had gone to East Pakistan, and my mother put me into the best schools available then. But then our property in India was confiscated and also my grandparents did not support us anymore, they just did not think it necessary for a girl to be properly educated. But it was my uncle who supported us, I owe it to him and my mother, who never faltered in her efforts,

that I got my education, an obligation, my mother thought, she had on me and my father, and I am glad that I did well also.“

It was in 1951, when Sibte Hasan for the first time after his migration to Pakistan was put behind bars, being accused of conspiracy, in the famous ‘Rawalpindi conspiracy case’. He was not sentenced, though, but a few more fabricated accusations were put forward which, however, also did not lead to handing down a judgement ever. The authorities just detained him, kept him for four years at the Lahore prison and then set him free, but always kept him under strict vigilance. He did a few odd jobs at some small printing houses, nothing to be really proud and happy about. He knew that whatever he did was watched and was reported to the authorities. And he was always mentally prepared for being led away again, into a dark and uncertain future. Never has he spoken to me about the many years that he had to spend in his country’s prisons. But whenever there was a change in Government he used to tell his family and his friends: „I have my powder milk and my tea bags ready at my bed so that at any time that I am picked up I have at least these two things along with me.“ Most of the years of his interment he had spent in solitary confinement in Lahore’s prison. They even had put him in a cage there and hung it up. This was about the only thing he ever had mentioned to even his closest friends, and that at that time he really had thought: ‘what a mess, I am now really going to die’. People around him were beaten almost to death, and for the first time in his life, I am certain, he must have really thought, why,- why all this and what for? But he never mentioned this to me nor, to the best of my knowledge, to anybody else of those around him.

In 1958 Iskander Mirza and General Ayub Khan toppled the Government and Sibte Hasan was again jailed, again without any proper legal proceedings, just being locked up, silenced. By that time his wife and daughter had left East Pakistan and been with him; they had joined him after he was released in 1955.

„I was still in college when in 1958 they took him away again. The daughter of the Intelligence Chief happened to be my best friend. She knew about it already one day before and she confided it to me. She also passed on my letters to her father and pleaded with him to see that my father be released soon. At that time everybody was very kind and very considerate to my mother and me. I could freely write to my father and I was looked upon almost like being a heroine, my father being in jail for just political beliefs. And when, years later, I got married, this gentleman, once Interior Secretary and Chief of Intelligence, wrote to my father saying ‘that he unfortunately had to do a lot

against you, but I just could not help it, I wish you and your daughter now all the luck on earth'. And he also said that he could never lift his head again, that he had to bow his head in shame when his own daughter had told him about me and my father. But that he was just a Government servant and could not have changed the situation. But now, after retirement, he could speak freely and had just done that."

The regime of Ayub Khan kept him for about two years and then released him, - and this time it was for ever. „And he was so happy, for the first time in so many years“ says Naushaba, „because he had become editor of the famous Lahore weekly 'Lail-o-Nehar'. He loved it, - and he was there until the Government took over the Progressive Papers, the owners and publishers of that paper. It was an excellent one, so far they have not been able in Pakistan to produce a magazine again which was as good as the Lail-o-Nehar, it was just like TIME magazine, very popular and with an ever and fast increasing circulation. But then it was confiscated and he again had to do all kind of odd jobs until his friend, Roshen uncle, who meanwhile had become the Chief of the Eastern Federal Union, offered him a job in this company."

'Roshen uncle' or Mr. Roshen Ali Bhimjee, which was his full name, knew him very well. In fact, I do think that Sibte Hasan was possibly one of his closest friends ever in his life. Although, politically, they might have differed substantially, particularly during the last ten to twenty years of their friendship, they still were intellectually and emotionally very much on same wavelength. Mrs. Naushaba Zuberi has told me how these two great men had met and become lifetime friends.

„My father lived in Lucknow. He was then editor of the well known English daily 'Pioneer'. One day he received a call from one of his friends, Mr. Rashid, telling him that one Roshen Ali Bhimjee was coming to Lucknow after having fled Rangoon where he had lost all his personal belongings because of the Japanese invasion. And he requested my father to kindly go and receive Mr. Bhimjee at the Railway Station and give him his further assistance. Well, my father went to receive him. And at that time Mr. Bhimjee had just two Rupees in his pocket. And this is why my father always used to say : look, my friend Roshen, although he is a big man now, still acts and behaves as if he just owns those two Rupees, such a humble man he is. And he also said that his friend never talked about money or about wealth, that this would be the last thing he would ever do. And he always concluded by stressing that they both still had the same relationship with each other as on that day when they had first met at the Railway Station and Mr. Bhimjee only

having 2 Rupees as his sole possession. This kind of feeling made their friendship and has lasted the same way until the day my father died.“

Their outlook on life, their concern for the poorest in the country, their love for poetry and everything else just praise- and love-worthy, their passion for politics was at the bottom of their friendship, not necessarily a particular and specifically common political creed.

I was still working with EFU when Mr. Bhimjee mentioned to me that he was planning to offer Sibte Hasan a senior position in ‘our’ company which by then had become a very important financial institution. I had met Sibte at Mr. Bhimjee’s house quite frequently and had also heard a lot about him. EFU very badly needed someone who could organise and accompany its increasing public relation activities at an even much larger scale than done hitherto. In Mr. Thaver the company had an excellent public relation agent who had done a terrific job already to make EFU that kind of a household name it had to become to reach further shores and horizons. But what was needed was someone from within, who would be able to become so much of an EFU product himself, that he would be able to guide people like Thaver and his sort and make them even more creative and passionate so as to increase their impact on the general public. Whether a man like Sibte Hasan, a philosophical writer and thinker, a ‘day-dreamer’ as he seemed to be, would be able to deliver the goods, was an open question and to be put to test. It perhaps needed a man with the farsightedness and courage of Mr. Roshen Ali Bhimjee, needed his vision to make an attempt. And even he could never even dream, that this ‘attempt’ should turn out to become such a great success.

In his Golden Jubilee Speech in 1982 he had this to say about the appointment of his friend: „In the 60’s insurance companies paid no attention to publicity. We had a very nominal budget for it and no department to look after it. We commenced the search for a suitable person for the job and in course of time fortunately came across Syed Sibte Hasan. In the first instance he declined the offer saying that he had no idea of publicity - he was only a journalist and a writer. It took us quite a bit of persuasion to thrust it on him. The result was that three times EFU received Prizes for best TV publicity and it was he who coined the phrase „EFU - Afiyat-ka-Nishan“ which became a household word, and which, as I understand, roughly translated means: if you are looking for a future that is bright and good, look for EFU.“

Appointing this man as Director Public Relations for the Eastern Federal proved to be a good piece of fortune for the company. EFU greatly benefited

from the wealth of experience Sibte Hasan had as a journalist and his vast funds of intellectual esprit which never seemed to dry up. I will always remember him as a great intellectual wizard, never in a bad mood, full of interesting stories and even good jokes, always alert and ready to help, even when not asked to do, and with a pipe in his hand, which might have been one of the fountains out of which this great man got his flow of ideas and thoughts. Despite his ideological affiliations he was widely respected in all circles.

We became neighbours on the first floor of Qamar House and also very good friends. Though I was much junior in age and completely disagreed with his political beliefs, we were able to strike common ground even in the wide field of politics. My coming from a country so close to the communist's sphere of influence and my personal experience with what any kind of dictatorial rule would do to individuals who do not conform with everything they consider to be right, had a decisive influence on the course of our sometimes very heated discussions, which, however, always ended with a very friendly truce. He, of course, would never say so, but very often did I feel that in his heart of heart the seeds of doubt had started to creep, but perhaps it was too late for a real and decisive turn.

I had left Pakistan when Sibte Hasan received his invitation for a visit to Moscow. Bhimjee had written to me about it and suggested that on his way home he should not only visit England, which he did, but also Munich and Germany, which he did not. I do not want to speculate,- but I would not be surprised if this was the result of a friendly hint given by someone from behind the 'iron curtain'. For in 1968, the year of his visit to the Soviet Union and the United Kingdom, the then Western part of Germany was still very much focused as being the centre of the 'cold war'.

According to his daughter, Syed Sibte Hasan did not talk much about this, his very first and last visit to a place he must have considered throughout his life to be centre of just everything he had cherished and nursed ever since he had decided to become what finally he did. „To our surprise“, she says, „he did not talk much when he came back. He, of course, did not criticise the Soviet Union, but between the lines we could read that not everything was right in the Kingdom of Denmark. But I am very certain that he was not very happy when he came back, and he also never wanted to go there again. He never mentioned that he would wish. He had a very critical mind, and the people in Moscow surely must have known this. This must have been one of the reasons why they avoided having him around as long as possible. He was known for

not tolerating any injustice being done to anybody. He had always believed in his ideals and he genuinely thought that communism would be the world's final saviour. But he never believed in doing injustice to a single soul on earth. He utterly disliked force in any form whatsoever. When he came back from the Soviet Union he had changed, he had become so clam. But he preferred to keep quiet. I think, he knew, that if he started to talk, he would have to express his genuine views, because he could never utter a lie. He would always say what he thought was right, was never afraid of any adverse consequences. And that, perhaps, was the only real problem he has had in his life!“

Syed Sibte Hasan did not live to see the communist empire crumbling into pieces. He had left this world before the 'iron curtain' was lifted and seventy years of world communism come almost to an end. „This was the first time“, says Naushaba, „that I was genuinely glad that he was not anymore alive. We were abroad at that time and we saw all these things happening, in Berlin, Budapest, Bucharest, Warsaw and elsewhere, watching it on TV, the whole thing collapsing like houses made of pulp, and my husband said: aren't you glad that Daddy does not have to see all this!? You see, all this was a dream. At least it now appears that it was.“

Syed Sibte Hasan died in India, in Delhi, 1987. He had been one of the organisers of the Golden Jubilee celebrations of the Progressive Writer's Movement to be held in Delhi in that year. And he had worked very hard for it, whilst being in Karachi. „Of course,“ says his daughter, „he had many people there to help and assist him. But you know him so well, he was never good in entrusting important things to others. He was very bad in delegating, he tried to do every major thing himself. And he felt very tired, so much so that he even consulted Dr. Manji, who, however, told him that there was nothing really wrong with him. But he still was very reluctant and finally had decided for himself that he would not go but again changed his mind after having received words from Moscow that his presence in Delhi would be required. 'I am a communist worker, I have to obey what my party says', he told me, and off he went. After the celebrations he privately visited Lucknow, a place he had loved so much, full of good memories and emotional affections. And he told a friend there that 'I don't think I will ever go back to Pakistan alive after I have been here'.

He went back to Delhi and had a massive heart attack from which he never recovered. His body was flown back to Karachi where his remains are interred and where he received glowing tributes from all quarters including political parties and heads of States.

As a leading member of the Progressive Writer's Guild Syed Sibte Hasan was one of the best known Urdu writers of Pakistan and has published a number of books which even today are well read. They mostly deal with issues of State, secularism and theocracy in the context of Muslim societies, particularly Pakistan. They, however, also comprise a wide scope of philosophical, cultural and historical subjects. One of his last books, which he could not complete because he passed away, was written by him after the death of the noted poet Faiz Ahmed Faiz, who was a very dear and close friend of his. In this book he traces the socio-political background of most of Faiz's poems. It has, I have been told, a great literary value as hardly anybody was as close to Faiz as Sibte Hasan had been ever since their Aligarh days.

He now lives in his works and the great contribution he has made to enhance and foster the public image of the Eastern Federal during the time he was working for them.



SF Alam together with his Chairman, Mr. Roshen Ali Bhimjee



Group Insurance Contract signed with United Bank RA Bhimjee,
SF Alam and Aga Nasir Ali enjoying feeling of success
Mr. Mundrawala (UB), at left, looking also satisfied

SF Alam

Impeccable reliability

SF Alam was a very quiet, unassuming and yet very remarkable personality. His politeness and humble behaviour were in stark contrast to his determined mind and strong character which in the course of his eventful life should become his personal trademark, at least for all of those, who had the great pleasure and distinction to getting a bit closer to this man. When I first met him in 1960 he immediately impressed me by his immaculate appearance, his soft but very clear and decisive way of speaking, his vision and his aristocratic manners. He was one of the more senior members of EFU's Life Department and, if not the longest, at least one of the longest serving staff members of the company.

Born in 1918 in Ghazipur, he did his Bachelor of Arts and Law in first division from the Aligarh University in 1941. During this time he was very active in sports and social activities and it is still on record that on one very particular occasion the then Vice Chancellor of the University, Sir Shah Sulaiman, specially cited him for his academic excellence.

After his graduation in law he started to work as a lawyer and joined EFU already before partition, in 1945. He soon became the company's Branch Manager in Khanpur and looked after both, General as well as Life insurance until life business was nationalised in India in 1956. As EFU's general business did not warrant an own office there anymore, Mr. Shah Fayyaz Alam was transferred to Karachi in 1957 where he joined the company's Life Department as Assistant Manager.

What followed were a number of very fascinating years, full of challenges and personal satisfaction. Mr. Alam greatly contributed to the astounding success of EFU Life in the 60s which, amongst others, had brought him to Lahore, as Zonal Manager. In recognition of his outstanding performance then, special mention was made in the Annual Report for 1964 about his great achievements. He finally became General Manager of EFU as Chief of their Life Insurance operations, being recognised as one of the leading life insurance professionals of the country. Together with Mohammad Hussain Alvi, Sharafat Walajahi and the company's Chief Medical Director, Dr. Tajuddin Manji, SF Alam had thus become one of the closest and most reliable lieutenants of the Company's Chief Executive, Mr. Bhimjee, in the field of life insurance and it did not come as a surprise that Mr. Alam was

appointed the 'Trustee' of the American Life Insurance Company when in 1972 the country's life insurance business was nationalised.

And again, it was no surprise either, that in 1975, when Mr. Bhimjee, together with Mr. Agha Hasan Abedi and his new bank in Luxembourg, started the Credit & Commerce Insurance Company in Dubai, SF Alam was picked by him to become the Chief of its life wing.

The Life Department of the new company started its operation in February 1979 and Mr. Alam took charge of the operations as Deputy Managing Director. A fascinating but an extremely challenging and difficult job. Or, as Mr. SA Naqvi, a close colleague of Mr. Alam from those interesting days would put it: „For a company breaking ground in a new environment, the problem of identifying the market were compounded by the polyglot nature of the communities living in the UAE. One could count 58 nationalities among them, each of these from a background different to the other's, each with its own idea of social and economic priorities, each with a different understanding of life's problems, but all in one thing common, the desire to make money. Everybody was interested in 'today' whereas life insurance is about 'tomorrow'. In short: on new grounds it was much harder to sell than to marketing coal in Newcastle“.

But again, and not surprisingly, a man of his calibre and highly developed professional abilities, would successfully master this new challenge. Under him the new company soon became a force in the market to be reckoned with. His personal integrity, his sophisticated degree of loyalty and his charm and friendly nature, made him a very popular and highly respected boss and colleague. Mr. Bhimjee and his other colleagues, like the Managing Director of the Dubai company, Mr. Amirali Moledina and Mr. Saifuddin Zoomkawala, the present Chief of EFU General in Karachi, all have held Mr. Alam in the highest esteem, a judgement I have always fully shared.

„He was a very sophisticated man“, remembers Saifuddin Zoomkawala, „very polished and always most immaculately dressed, in every respect a very refined man, in all spheres of life. I remember one very particular instance with him, right from the time when we had all gone from Karachi to Dubai, and when we were all staying in the same hotel. The 'Airlines Hotel', which is no more there, it has been demolished and a new hotel has come up instead. One fine morning, very early, around 4.30 or 5 o'clock, I had to go to the airport to receive a visitor. And that hotel had a square lobby, and suddenly I saw Mr. Alam, walking there in his pyjama, and a long shirt in which we

normally sleep. There he was, without any murmur, just walking, all by himself. And I was really worried, it was that early in the morning and I started wondering whether perhaps something was wrong with him, I was really worried. So I approached him and said: 'Sir, everything alright!?', and he smiled and jovially replied: 'don't you worry about me, this is my normal time, I always walk here that early in the morning, this is the time when I have my best ideas!'

And he had a marvellous memory. He was exceedingly fond of shopping, he enjoyed it and he would be the right person to tell you exactly where the right shop would be for any kind of commodity; he would be like a computer. Mr. Alam, for sure, would know the best prices and where to find the best quality. And I think, like we all did, that he managed the Life Department very well. And the great thing about him, - as well as about Mr. Amirali Moledina, was, that although we had two separate Chief Executives, one for General business and one for Life, both these very fine gentlemen had a firm understanding between each other that both the wings would work together as one unit only. Both the departments were fully integrated so as to work really as one company“.

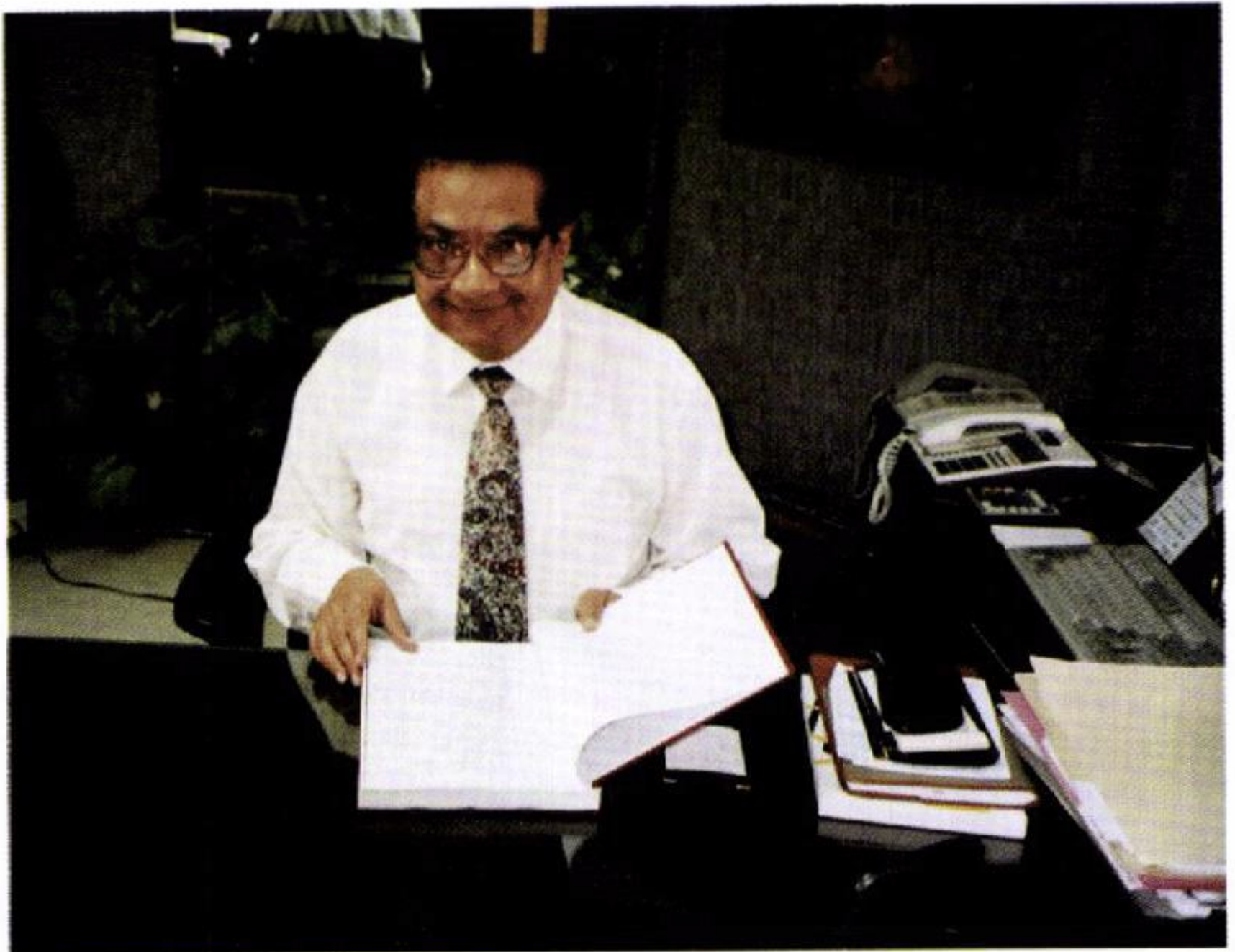
It was a great loss to the EFU Group when Mr. SF Alam suddenly passed away on the 28th of November 1985, at the comparatively young age of sixty seven. He had a severe heart attack and though he was immediately rushed to the hospital all the efforts of the attending physicians proved to be futile.

His colleague, Mr. Amirali Moledina telephoned me and gave me the sad news. I felt very sorry too, because I have always considered him to be the bridge between the old established Eastern Federal Union, the one of the days of partition, the times then of Tom Baxter and KF Haider, - and the new EFU, which had emerged after the arrival of Mr. Roshen Ali Bhimjee. SF Alam certainly played a vital role in the successful implementation of the 'new spirit' which had come all over the place, and his greatest contribution was, I think, to convince the 'old-timers, the senior skippers' that the new course would lead them straight onto the aspired new horizons.

As Mr. SA Naqvi has said: „Mr. Alam was dynamic, direct, organised, creative and enjoyed accepting challenges. Like most successful people he showed exemplary determination and courage to succeed in difficult situations. In fact, his life is an extraordinary success story and he was a man of exceptional qualities.“



Mr. Sharafat Walajahi (around 1975)



Mr. Sharafat Walajahi, 1997, at his office in Ajman, UAE.

Sharafat Walajahi

Always a step ahead

He was there on the day when I commenced my most memorable years with EFU; he was around when the Group's London venture went through difficult times; he symbolised professionalism when politics mingled with business and took it over in the name of the people, - who had neither asked for it nor were they supposed to know what they as the „Sovereign“ had deemed fit to be done: nationalisation; and he, of course, gave me a helping hand when I started my boyscouting through the country's and the company's early days and my efforts to decipher what was traceable of their original past. My mentor, Erwin C. Iven, once together with Mr. KF Haider at the helm of this company, had given me his name before starting my journey to Pakistan, recommending him as someone who probably would be able and willing to assist me in finding the right access not only to a company called Eastern Federal, but even more so to the people of this country and their way of life. My fatherly friend was right, as in so many other things, - the man he had recommended to me finally became a friend, until today, - and his name is Sharafat Walajahi.

He was one of the bright and promising officers of the company at that time with an excellent educational and family background. He was born on the 22nd of November 1930 although his official birth certificate shows it as 22nd of September of that year, and this for a very simple reason: when he later in his life wanted to appear for his matriculation exams in Lahore he was short of the required minimum age by two months. So his elder brother, who had accompanied him to Lahore decided to alter his date of birth,- which very obviously has not done him much harm. But let us proceed one step after another, not be already one step ahead, as should, in a certain way, become a bit typical for the later part of the life of my friend Sharafat.

He was born in Hyderabad, Deccan. His great-great-grandfather was the Prince of Arcot, the Ruler of that State. His name was Mohammed Ali Walajah who was a contemporary of Tippoo Sultan in Mysore and the Nizam of Hyderabad, who was the only Indian Ruler titled 'His Exalted Highness'. These three States were the main ones in Southern India at the time of the British, that is at least what my friend tells me when in August 1997 we meet in his beautifully furnished office in Ajman, UAE, where he now owns and runs his own textile factory. His father, Nawab Noorulla Walajahi came over

from Madras to Hyderabad, where his son Sharafat was born and educated. He obviously was a very outstanding and brilliant pupil, always a step ahead of the others, and he was only 13 years of age when he wanted to appear for the matriculation examinations directly. He wanted to cut short his normal school days, which would have taken him another four years, had he taken the normal route. And the way to do it was to appear for the Punjab matrices in Lahore. And we already know why and how his birth certificate had to be adjusted. After matriculation he joined the 'Chaderghat College' and did his graduation in economics and political science from the famous 'Osmania University' in Hyderabad, his home town.

This University must have had its own and very distinct flair because it is considered to be one of the most memorable contributions of the Seventh Nizam of Hyderabad, Mir Osman Ali Khan, and his State to education, to Muslim renaissance and to the Urdu language, because it was the first university with Urdu as the medium of instruction, a very controversial issue at the time. A very hot and highly political one and I think it is worthwhile to remember what the Nizam said at the dazzling opening ceremony of the glittering Arts College Building of his university in 1939. The building was said to be a masterpiece of architectural excellence, blending the Turco-Persian and Deccan styles.

„This building, like the Urdu language, is a combination of the styles of the communities living in Hyderabad,“ the Nizam said, „and the reflection of their culture and civilisation. This building is also a sample of the pleasant and mutually-friendly relations which have existed for centuries among the different communities of my State and, I feel, it is my duty to my subjects to maintain these relations.“

Sharafat Walajahi, I always felt, must have been greatly influenced by this liberal and farsighted approach of the Nizam. Since his early childhood he was obsessed by the desire to learn and study whatever arouse his interest and his extraordinarily developed will power and determination were the dominating factors in his life right from the very beginning. And although all his education had been through Urdu as medium of instruction, he soon mastered the English language very well. At his own he managed to obtain copies of all leading English newspapers of that time, amongst others the 'Times of India' and made notes from those newspapers, jotted down particular phrases and words which had a special appeal to him and which he then tried to remember.

Sharafat's early and keen interest in all political matters must have been nursed by his father who at some point in time even was the treasurer of a political organisation which was considered to be the main political group in the State of Hyderabad. Although it was more a kind of a regional party its politics were on the level of All India politics and it was headed by a very well known figure in the history of India. He was not only well known because he was a politician turned Nawab, but he was particularly known for his exceptional ability as an orator. His name was Bahadur Yar Jang. He was the President of that large political party, the Majlis-e-ittihad-ul-Muslimeen (Party for the Unity of Muslims). He was a Pan- Islamist Hyderabad nobleman of Pathan lineage, a very gifted man after whom young Sharafat would have liked to model himself. He must have been an orator of exceptional ability who was able to draw huge audiences. „He really could hold the audience“ remembers Sharafat when he talks to me about his early encounter with this extraordinary man. „He could hold the audience of a hundred thousand people during a whole night, I was myself a witness to it, people used to come at eight o' clock in the evening and go home at eight next morning. And there was nobody on the stage except this man, speaking all the time. The Nizam had high regard for him and Mr. Jinnah gave him his affection, advice and encouragement.

Great orators always fascinated young Sharafat Walajahi, they would find his acclaim and interest ever since he was able to read and write. And Sharafat must have created a big impression on the Nawab after his father had taken him to his house, because he encouraged him to deliver his first speech before a huge audience which had assembled to hear him, the Nawab. Sharafat was just ten years of age but already then very keenly interested in politics,- and public applause. The Nawab encouraged him to have his first public appearance, „that was a historical occasion“, says Sharafat, „that was the only occasion when a boy of ten was invited to address a crowd of at least 50 000 people.“ And he took great pains to prepare his speech and he was assisted by his father and another great orator of that time, Mr. Allama Rashid Turabi, a Shia leader and very much revered for his Majlis. He helped young Sharafat to train himself as an orator and helped him with his speech. It must have been a great success „because at the end of the speech“, remembers Sharafat, „a very senior CSP Officer came over to my father and suggested that I should aim for becoming a CSP Officer myself, he was impressed with the political accents also, which, he added, might not have found the approval and the blessings of the Authorities.“