



YEMEN TIMES



YEMEN'S ONLY ENGLISH - LANGUAGE WEEKLY

SANA'A; 31/7 - 6 AUGUST 1991; VOL I, NUMBER 22

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OUR VIEWPOINT



RICH BASHING MUST STOP

Yemeni culture takes two inherently contradictory positions vis-a-vis wealth. Yemenis shun the rich and the wealthy, and the intensity of animosity and negative attitude towards those rich dudes is directly proportional to their level of wealth. Thus, we speak very negatively of the rich, and by extension of the whole merchant class. At the same time, we all have the strongest urge to become rich as quickly as possible. Is it a situation of "sour grapes"? Or is it simply an extension of a religious complex which dictates that to be rich is to be filthy and less honorable?

Of course, nobody should sympathize with those who have amassed wealth in illegal ways, and there are quite a few of those in Yemen. The majority are government officials who use their positions to collect money in "different" ways. These people should not only be shunned, they should be tried.

But I am talking of those people who have earned their money the right way. There are a lot of people who are rich because they worked hard and they continue to work hard, because they know opportunities when they see them and they act on them, because they plan their actions and weigh their decisions, and because they are a little bit lucky. These people deserve our respect.

Whatever religious complex we have been brought up with, it is imperative that society shows enough respect for those who have made it in life. Our efforts at development and progress are led by entrepreneurs and risk-takers. These are not the laymen on the street - they are often the wealthy. The class of merchants and businessmen are not thieves, they are decent men and women who have achieved what we all aspire for. They are more successful than us, that is all!

The Publisher

FILIBUSTER: YEMENI STYLE

It was a regular session when it started on Monday morning July 29th. The people's representatives in the House took their seats. The day before that had heard a short letter from President Ali Abdullah Saleh read to them. The Presidential Council had returned the political parties law, previously approved by the House, to parliament with one little request. The Council wants that the employees of the Central Organization for Audit and Control, given their function, be restrained from political affiliation, like the judiciary. The proceedings were on the way to oblige. All of a sudden there was a commotion - filibuster: Yemeni style. Unfortunately, Yemeni filibuster can get out of line, and soon enough one house member, Sultan Al-Barakani was exchanging rough words with the Speaker of the House, Dr. Yasseen Saeed Numan. When the member used tough words, the Speaker asked him to leave the room. According to the regulations, a member can be asked to leave the room only by a decision from the House, not its speaker. If the Speaker had requested it, he would have obtained it. But he did not, thus he also transgressed. Soon, the Speaker's security guards, without his request, walked in to forcefully remove the member. It was not a pleasant sight, as many other members intervened to tell the guards to get lost. The session was adjourned.

Of course, we are learning and we are feeling our way through this maze of a system called democracy. One thing the members of the parliament, specially the Speaker, have to learn is that democracy requires a lot of patience, and a lot of tolerance. Unless we can exercise self-control, and unless we can take the heat as people drive home points which we would rather not mention, we cannot have a democracy. By the way, worse situations occur in other much older parliaments, even the oldest one around - the one on the Thames. We have to get used to it, that is all!

YEMEN TIMES GROWS TO SIXTEEN PAGES

The Yemen Times is exactly six months old. This is the 22nd issue. It has already come a long way in this short time. Now, it is going to move one giant step forward again. The Yemen Times will celebrate the coming 26th September anniversary by going to sixteen pages. So, a decision has been taken to increase the number of pages, but the subscription price will remain the same. But the purpose of this piece is not to talk about that. We are interested in receiving from our readers what kind of coverage they think is lacking. What items and sections. you, as a reader think we should assign the pages to.

We will appreciate as much feedback as possible, and we will try to orient the new pages to the kinds of reports that the readers think they need. Please write to and tell us, and we will try to oblige.

To match that growth in pages, Yemen Times has expanded its editorial staff (please refer to page 2). We are also going to increase our support and administrative staff through three new employees.

The judge of the quality of the paper and its usefulness is you the reader. Therefore, it is vital to us that we hear from you. Please write and tell us what you think of the paper and how it could be improved.



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YEMEN  TIMES

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**Housing Bank
Loans Worth
YR276 m.**

The annual report of the Housing Bank released recently confirmed that the bank had lent money to 3,291 families in order to construct or repair their houses during the period July 1978 until March 1991. The total credit amount was YR276 m. Dr. Ali Al Bahr, the bank's Chairman, said, "In accordance with an agreement signed between the bank and the Ministry of Housing & Urban Planning, the ministry extended to the bank, during the period September, 1988 until March 1991, loans of YR40 m. which was dispensed to 670 beneficiaries. The Housing Bank has contributed, in turn, to the execution of the first housing project at Sabatan area south of Haddah comprising of 640 residential units at a total cost of YR168 m. The Bank's other activities cover the Yemeni-Kuwaiti Estate Development Company (YR.6m.), the National Company for Constructional and Industrial Materials (YR.1.4m.), and the Hotel General Company (YR. 3.4m). Referring to the bank's future plans and activities, Dr. Al-Bahr said, "The bank has already made arrangements to fence the site of the second residential project in Sana'a city, another site for the first residential project in Hodeidah port, a third site in Hodeidah for the construction of a branch for the bank. It has also provided a site at Al Areesh area, Abyan beach in Aden governorate, and plans are being set up to establish its branches in the major cities of Hodeidah, Aden and Taiz. The Housing Bank was established in August, 1977 at a capital of YR.100 m. as a joint venture between the Government (70%) and the private sector (30%). In 1982, the bank's capital was raised to YR.200 m., of which the paid up capital is YR.122m. However, it is worth mentioning that the most important project executed by the bank was its financing of the residential units in the Haddah area in Sanaa in the early 1980s. That project has helped in alleviating the housing needs of a large portion of the Sanaa Middle Class. It was planned and executed by the then chairman of the bank Mr. Ahmed Jabir Afif. Since then, the bank's projects are small and negligible.

German Aid to Yemen

The Federal Republic of Germany has agreed to offer Yemen a grant of DM 24 m. as an additional contribution to support water and sewerage network projects for the secondary towns. Last year Germany funded the same projects with a grant of DM 25 m. This project is considered part of the financial/technical co-operation between the two countries. The project target aims to provide water and construct sewerage system for a number of Yemeni towns.

European Companies Explore for Minerals

Last Thursday, two British companies have been awarded licences to explore for gold and other minerals in three different areas in Yemen. Engineer Ali Jabr Alawi, Deputy Minister, Chairman of the Mineral Exploration Board told the Yemen Times that CLUFF Abela Limited has been awarded a concession to explore for gold, silver, lead and zinc at Maifaa, Shabwah governorate, 250 kms. south-east of Sana'a, in an area of 5,500 square kilometres and in Sa'ada, 250 kms. north of Sana'a, in an area of 3,100 square kilometres. A second UK firm - Elgon Mining Company, Ali Jabr said, will explore for gold in Wadi Madan, Hadhramaut governorate, about 350 Km. east of Sana'a, the capital. The two British firms have applied for these concessions in light of the studies carried out by the Geological Survey Authority and the Mining & Quarrying Law No. (50) of 1991. In the mid 1980's a Soviet company discovered gold in Hadhramaut, but suspended its operations in the aftermath of disagreement with the former South Yemeni Authorities. Yemen stepped up exploitation of its oil and mineral resources after the merger between the two parts of Yemen.

In an independent development, Mr. Ali Jabr Alawi has disclosed further details about mining activities in the eastern regions. Engineer Alawi disclosed to the Yemen Times that the Mineral Exploration Board had initialled an agreement with the Dutch firm "Billiton International Metals B.V." for the exploration of zinc, lead and silver in Nihm area about 100 kms. east of Sana'a. Billiton International is part of "Shell" of the Netherlands and has mining operations world-wide. The final agreement will be concluded by the end of the current year, Alawi Said. The National Geological Authority has carried out the primary works and executed several geological, geophysical, drilling and various analysis for minerals in the Nihm area. The results of these works proved that the mineral deposits are commercially viable. At present, the Authority is busy with the metallurgical analysis, Deputy Minister Alawi said.

60% of the Nationalized Lands Resolved

The committee assigned to solve the problems of the nationalized land in the southern and eastern governorates has successfully reached solutions for about 60% of the existing problems between the owners and beneficiaries, in particular those in Hadramout governorates. Speaking to the weekly "22 May" published in Aden, Sadeq Amin Abu Ras, Minister of Agriculture & Water Resources, Chairman of the Committee, said "The committee, within two weeks time was able to give back, the nationalized lands to 32 owners in Tarim, and 33 owners at Al-Qatn, both in Wadi Hadhramaut. The committee granted every beneficiary 10 acres of fallow land, owned by the State, in accordance with the constitution and the presidential declaration. Subcommittees were formed in Sayoun directorate to investigate into the documents proving ownership to cases which have not been resolved yet.

Drilling for Water, Gas Discovered

The weekly newspaper '26 September, published last Thursday "While a number of citizens in Beihan, Shabwah governorate, were drilling a well for drinking water purposes, were surprised by the unexpected gush of gas which caused the death of two persons."

PERSONAL VIEW**IMMEDIATE
ACTION NEEDED !**

Abdul-Rahman Al-Haideri
Journalist

Horrible reports, this week, came from camps in Hodeidah where Yemeni homeless emigrants live temporarily until the so-called government projects are executed to provide better housing and job opportunities for these unfortunate returnees.

A year has already elapsed since the return of the Yemeni working force who came penniless except for some acquired electronics which have already been sold to feed them for a few months!!!

This week reports confirm that the situation has deteriorated in the camps; due to extreme poverty. These camps have become the centre for the sale of drugs, prostitution and crimes. I am afraid that this situation could easily develop into acts of various types of gang warfare if no government action is taken without any further delay.

According to our information, the government has already set up an emergency recovery project of US\$60 m. with efforts to raise as much as US\$250 m. in the future. If this money, donated by international organisations and countries intended to ease the sufferings of these victims, is not invested immediately for such humanitarian purposes, and if the present situation is left to continue, I am afraid of the reaction and backlash it will release. The implications are so grave that they would reflect on Yemeni society for generations to come. We have to act immediately.

Minister Al-Qadhi:

"We are in limbo until the education law is enacted."

Dr. Ahmed Salim Al-Qadhi is the Minister of Higher Education and Research. It is his first time as member of cabinet, and he is handling it in a smooth way. Dr. Al-Qadhi obtained his PhD from the USSR. He is an old hand in the educational profession as he started his career as a teacher, then a principal. Before joining the cabinet, he was the general manager of the Cinema General Corporation in the former South Yemen. Yemen Times went to speak to him about higher education and research in the country:

Q: You are busy these days arranging scholarships for undergraduate studies abroad. You must be under a lot of pressure from different parties to accommodate the needs of their children?

A: It is true this is a difficult job. It is especially so since Yemen has been awarded this year only 370 scholarships, whereas we have over 3500 applicants. In addition, some of these scholarships are conditional on that we send a similar number of students to those countries at our expense. In general, we face a difficult situation.



Q: Why do all these students want to study abroad. We have two universities in the country, and several colleges of education?

A: There are many reasons. One is simply the prestige associated with studying in foreign lands; second is a chance to acquire another language. But most important, we are sending studies abroad in those fields of

specialization which do not exist in either of our universities. For example, we are an agricultural country, but the Colleges of Agriculture do not have several specializations which are important to the country. Let me name irrigation engineering, as an example. We have become an oil country, we do not have this specialization in our College of Engineering, etc. There is one more reason. If I get a scholarship and travel abroad, it means I get allowances to meet my room and board expenses in addition to tuition and other educational expenditures. Thus, it is cheaper to study abroad at someone else's expense than to study in Yemen at one's own expense.

Q: How far have you come in your efforts to redirect the flow of demand for higher studies?

A: We are trying to develop policies that will tie our higher education with the development needs of the country. In this regard, we are finalizing the blue-print for higher institutes in the country. These will be vocational and professional in nature, and we will also promote privately owned community colleges.

Q: When you speak of private high institutes, have you received any application or offer?

A: Yes, there are many parties which are interested in investing in this field. There are local as well as foreign investors. The locals

are many, but among the foreign parties let me point those from Bahrain and Jordan. We are waiting for the law in this regard to start responding to these applications.

Q: What is the size of the market or student body in post-secondary education?

A: There are of course, about fifty thousand stu-

dents in the two national universities (about 42,000 in Sanaa University, and about 8,000 in Aden University). In addition, there are between 8000 to 10000 Yemenis studying abroad

Q: Is your ministry responsible for post-graduate studies also?

A: That is another matter that needs to be sorted out. At the moment, there is a committee at the Ministry of Civil Service and Administrative Reform which handles this matter.

Q: There is some criticism that the level of coordination between the two universities and between them and the Ministry of Higher Education is insufficient. How do you respond to that?

A: At the moment we are paralyzed and unable to do anything because the law governing this ministry, as well as its relations with the two universities, and the whole educational system has not been enacted. We had prepared a law for higher education which was being discussed by the cabinet. But then, the House of Representatives introduced the general law for education, which is an all-encompassing law. It includes all levels of education starting from day-care services to higher education. The cabinet decided to stop any more work on the higher education law as it is included in the general law for education. But this has yet to be promulgated. Therefore, there is no legal base for us to do anything with the universities at this stage. But, let me mention that H.E. Prime Minister Abubakar Al-Attas, in one meeting which I attended, instructed the two universities to share and exchange notes regarding curricula, systems, regulations, and expertise. They say they are doing that, and we will find out in due time how much coordination and cooperation is taking place.

Q: This Ministry is also responsible for research.



That is something that has been sitting on the back burner for a long time. Any news?

A: Many people fail to see the importance of research, specially under conditions of financial constraints. Research does not pay off immediately, and that is one of our problems when we seek allocations. In the future, our hope is that all research programs will evolve under the umbrella of two organizations. Research in the hard sciences will fall under the The Central Authority for Scientific Research, while research in the social sciences will fall under the Center for Yemeni Studies and Research.

Q: There is talk at the moment that the size of the government will be reduced by merging certain ministries. Your ministry is a candidate. What is the last word you heard on this?

A: We have heard such rumours. Irrespective of whether this ministry remains in its present form or is transformed, I think it is important to note the major significance of research and higher studies in the evolution and development of nations. We are interested in the consolidation of our tools to carry out focussed research that will contribute to the development process, as well as specialized education that will promote progress. Whether this is done through a ministry or a board or an authority is of secondary importance.

Q: What are your plans for this and next years?

A: Our major objectives

are to establish the organizational and administrative infrastructure for the ministry so that it can carry out its functions and duties properly. We are going to enlist the assistance of experts, for which we have already approached certain foreign donors.

Q: We are talking about the Ministry of Higher Education & Research?

A: Yes. We already have the broad lines and objectives. By October, we will have finished the details; and by January 1992, there will be a full-fledged plan of action which will be implemented.

Q: In general, what is your assessment of our university education?

A: Of course, there must be continued improvements in this sector, as in all sectors. The government has taken the initiative when it established a ministerial committee for this purpose headed by the Vice Prime Minister for Manpower Development and Administrative Reform. Our education and training must be oriented towards the needs of society, and in line with the development process. This means that we should emphasize those specializations that lend themselves directly to improvements in productivity, performance and creativity. Today, the output of our universities is not upto the mark, but there are many factors which are responsible for this situation. Therefore, we should all work towards an improved and continuously dynamic system which is flexible enough to absorb any new developments.

YEMENI ARCHITECTURE EXHIBITION IN FRANCE

Starting on October 12th, 1991, there will be an exhibition of Yemeni vitrics (colored glass) arches and architecture (Vitraux et Architecture du Yemen) at Chartres, France. The exhibition is being coordinated by Dr. Jose-Marie Bel, and his Yemeni assistant Mr. Sadek Saleh Al-Sa'ar, under the patronage of UNICEF and the International Center for Vitrics, and with contributions from Alcatel, Atelier BEL et l'Association pour le Patrimoine Architectural du Yemen, Caisse Nationale des Monuments Historiques et des Sites, Banque Indosuez (Sanaa), Platres Lambert, PMB Couleur-Verrerie de Saint-Just, Total, Yemen Airways, among others. The exhibition receives the official support of the French



tectural and religious heritage. Following Chartres,

many and other countries. The exhibition will include various programs such as folk songs from Yemen, pictures and artistic works, patterns of Yemeni architecture and vitrics windows, lectures and presentations, films, and a number of other activities.

This event is expected to have a profound influence on how the French and European societies think of Yemen, and of the artistic heritage and contribution of Yemen. Thus it will help in a better understanding between the two peoples.

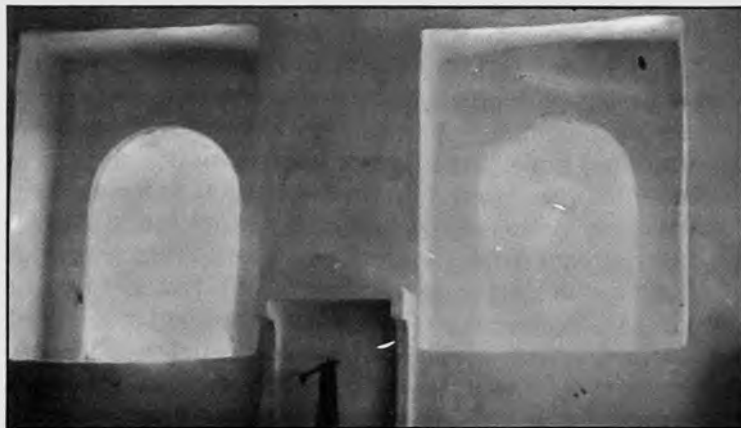
Vitrics arches are an exceptionally developed artistic work in Yemen, although this art has universal appeal and applications, specially in churches. Most Yemeni houses have on top of their windows, vitrics arches which are highly variable in size, shape, color, and perfection. The primary function of these components is for beauty and decoration purposes, although they have other purposes, for example, lighting. In the older days, the arches were made of alabaster which was extracted from the quarry sites. The alabaster was held together and shaped by gypsum. Today, colorful glasses have replaced the alabaster. The old variety was called the "qamarriyah" meaning of the moon. Today, people mistakenly call the arches which are technically the uqood (عقود).

Jose-Marie Bel and Sadek Al-Sa'ar are presently in

Yemen trying to enlist the support and interest of the Yemeni authorities. Upto now, however, the officials

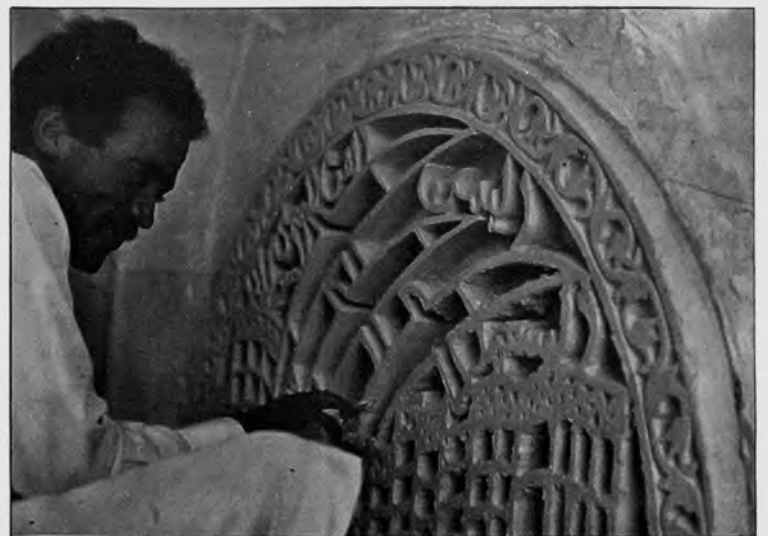
the unique Yemeni architecture, and to enlist international support for its maintenance. Of course, it is a major participant in the vitrics exhibition.

In a separate, yet complimentary, development, the General Organization for the Preservation of the Historic Cities, in collaboration with the UNESCO, is launching a major symposium for safeguarding the cities of Sanaa and Shibam. The symposium will take place during 14-18/12/1991. Specialists invited to speak and make presentations come from France (5 specialists), Germany (four specialists), and one each from Belgium, Italy, the Netherlands, Switzerland, USA, Poland, Egypt, Jordan, Syria, Morocco, and Pakistan. Of course, there will also be many participants from Yemenis and foreign specialists already residing



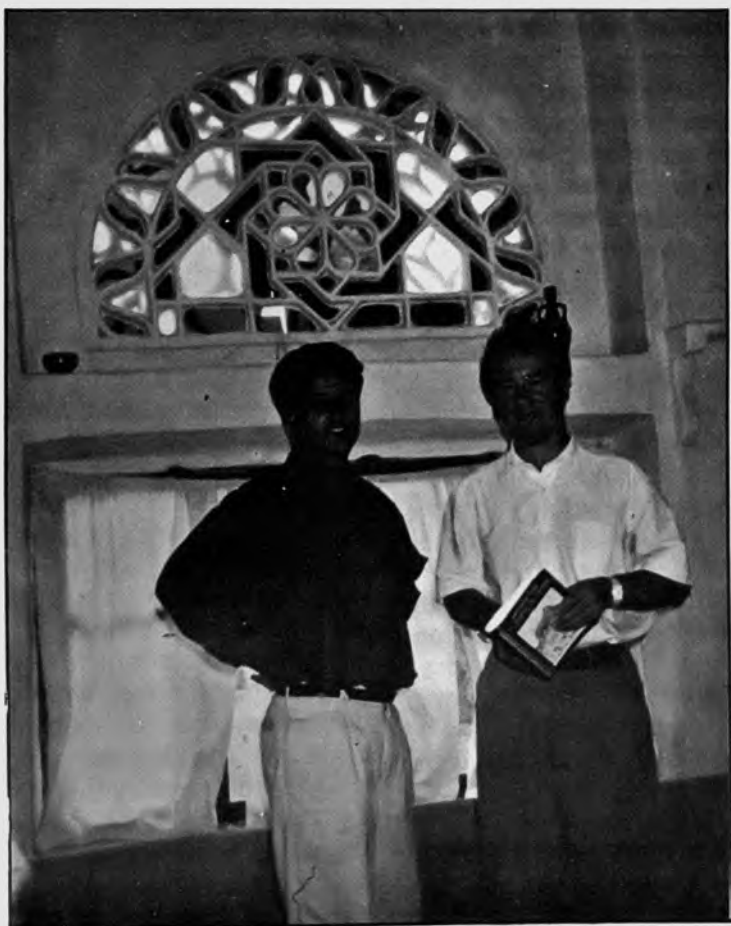
Government, specially the mayor of Chartres. Chartres was chosen as the initiation site of the exhibition because it is the focal point for cultural, archi-

the exhibition, in a six-months tour, will go to Merseilles, Lylle, Paris, La Defense, and other cities in France, as well as to other cities in Italy, Ger-



in charge of tourism, culture, architecture, etc., have failed to see light regarding the importance of this exhibition and the need to support it, even morally. It is worth noting that the Association for the Preservation of Yemeni Architecture was established recently. Its legal formulation took place on 7/7/1991. This association is interested in protecting

in Yemen. Yemen Times learnt from the office of Dr. Abdul-Rahman Al-Haddad, Chairman of the General Organization for the Preservation of the Historic Cities, that the symposium will be followed by another major, the annual celebration of the 19th of December, which is the day Sanaa was declared an international heritage.



CUSTOMS LAW, cont'd:

Article (74):

The inspection chiefs and other officials have the right to re-inspect the goods while still in the customs compound, and provided customs duty has not been already paid, and as per the provisions of articles (63) and (73) of this law.

CHAPTER III: PROVISIONS CONCERNING PASSENGERS

Article (75):

All passengers have to go through customs and declare whatever is in their possession or accompanying them. The declaration and inspection is to be done according to procedures stipulated by the Customs Authority.

CHAPTER IV: ARBITRATION:

Article (76):

If there arises a dispute between the customs department and the relevant party regarding the specifications, origin, or value of the goods, the decision of the customs department is final except in two cases:

- a) If the department's decision entails an extra burden in taxes, fees and customs duty not less than fifteen dinars of YR390.
- b) If the department's decision leads to non-release of the goods and their value is not less than

300 dinars or YR7800.

The dispute is then recorded, and an arbitration team is formed of two persons with each party naming one. If the applying party fails to name his/her arbiter within eight days of the minute recording, then the decision of the customs department is deemed final.

Article (77):

If the two-member arbitration team agree on a decision, their decision is final and binding. If they disagree, the matter is presented to a committee of three persons: the first is a permanent plenipotentiary appointed by the minister, the second represents the customs department and to be chosen by the Chairman of the Customs Authority, and the third person representing the Chamber of Commerce and Industry and to be named by the Chairman of the chamber. The committee takes its decision by majority vote, and after listening to the arbitration team, and any other persons it chooses. The decision of this committee is final and is not subject to any appeal. The loser of the case is liable for all the costs and expenses.

Article (78):

The minister determines the number of committees and centers and their jurisdiction, the remuneration of their members, and the costs of arbitration.

All Time Favourites

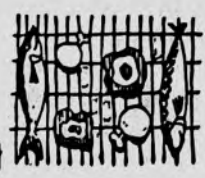
THURSDAY



seafood FIESTA

7.30 PM - 9.30 PM

FRIDAY



FAMILY BRUNCH

12.30 PM - 3.00 PM


SATURDAY



MONGOLIAN BARBEQUE

7.30 PM - 10.00 PM

MONDAY



STEAK NIGHT

7.30 PM - 10.00 PM

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EMBASSIES & CONSULATES

| | | | |
|----------------|---------------|----------------|--------------|
| SANA'A | | Palestine | 217306/348 |
| Afghanistan | 217691 | Qatar | 217488 |
| Algeria | 247755/56 | Romania | 215579 |
| Bulgaria | 217244 | Saudia Arabia | 240429/30 |
| China | 275337/40/41 | Somalia | 208864 |
| Cuba | 217304 | Sudan | 265231/2 |
| Czechoslovakia | 247946 | Syria | 247750 |
| Djibouti | 265469 | Tunisia | 240458/9 |
| Egypt | 275948/9 | Turkey | 215478 |
| Ethiopia | 208833 | U.A.E | 248777/78 |
| France | 275995 | U.K. | 215630/33 |
| Germany | 216756/757 | U.S.A. | 238842/52 |
| Hungary | 216679 | U.S.S.R | 78272/203142 |
| India | 241980 | Vietnam | 216998 |
| Iran | 206945/948 | | |
| Iraq | 216681/790 | ADEN | |
| Italy | 73409/78849 | Czechoslovakia | 32101 |
| Japan | 207356/208753 | China | 32604/30 |
| Jordan | 216701 | France | 32129/090 |
| Korea (Dem) | 232340 | Germany | 32162/011 |
| Korea(Rep) | 245959/60 | India | 53000 |
| Kuwait | 216317/319 | Iran | 31893/361 |
| Lebanon | 203959 | Italy | 31848 |
| Libya | 208815/6 | Japan | 32081/33282 |
| Mauritania | 216770 | Palestine | 32717/340 |
| Morocco | 247964 | Saudi Arabia | 32760/32526 |
| Netherlands | 215626/7/8 | Somalia | 41421/101 |
| Oman | 208933/4 | U.K. | 32711/12/13 |
| Pakistan | 248813/14 | U.S. S.R. | 32729/32625 |



AIRLINES

| | |
|-----------------------|----------------|
| Aeroflot | 74930 |
| Air France | 272895/6 |
| Alitalia | 273655 |
| Alyemda | 240896 |
| British Airways | 272247 |
| Egypt Air | 275061 |
| Ethiopian Airlines | 272435 |
| Gulf Air | 272551/49/677 |
| Iraqi Airways | 240091/240909 |
| KLM78093/76968/270879 | |
| Kuwait Airways | 272503/4 |
| Lufthansa | 272583/667/678 |
| Pakistan Int'l | 240909/091 |
| Royal Jordanian | 275314/275028 |
| Sabena | 205865 |
| Saudia | 240958/9/60 |
| Sudan Airways | 272503/4/5 |
| Syrian Arab | 272543 |
| Yemenia | |
| Hadda Office | 204538/550 |
| Zubeiry Office | 260834/5 |
| Abdul Moghni | 274803/4 |
| Shoab Office | 250833 |
| Head Office | 232381-9 |
| Airport | 250868/831 |
| Reservations | 250800/1 |



HOTELS

| | |
|----------------------|-------------|
| Sana'a (02) | |
| Sheraton | 237500/1/2 |
| Taj Sheba | 272372 |
| Hadda | 215214/5 |
| Aden (0911) | |
| Movenpick | 32947/32070 |
| Gold Mohur | 324171 |
| Hodeidah (03) | |
| Bristol | 239197 |
| Ambassador | 231247/50 |
| Al Burj | 75852 |
| Taiz (04) | |
| Mareb | 210350 |
| Marib (063) | |
| Bilquis Marib | 2666-2371 |
| Sadah (051) | |
| Al Mamoon | 2203/2459 |
| COURIERS: | |
| Aramex | 208887 |
| DHL | 275355 |
| Life Express | 207885 |
| Skypack | 77310 |



IMPORTANT NUMBERS

| | |
|----------------------------|------------|
| Emergency Police | 199 |
| Accident (Traffic) | 194 |
| Fire Brigade | 191 |
| Water Problems | 171 |
| Electricity Problems | 177 |
| Telephone Enquiries | 118 |
| Aljumbury Hospital | 202192/3 |
| Athawah Hospital | 246970/9 |
| Kuwait Hospital | 203282/4 |
| Red Crescent | 203131/3 |
| Central Bank | 274371/3 |
| YBRD | 271623/4 |
| Banque Indosuez | 272801/3 |
| Arab Bank | 2409211-29 |
| Government Offices: | |
| Foreign Affairs | 202544/7 |
| Interior Affairs | 252701/7 |
| Immigration | 250761/3 |
| Inter-city Bus Co | 262111/3 |
| TV Station | 250001/03 |
| Radio Station | 200060/61 |
| Tourism Ministry | 271970/2 |

CHILDREN AS THE VICTIMS OF WARS

During the past decade, more than 1.5 million children in poor countries have died as a direct result of war. Yet death is only the most dramatic and widely reported effect of armed conflict. For every child killed, three more have been wounded or physically disabled, and many more have been psychologically scarred.



War's all-embracing impact on a child's development envelopes attitudes, relationships to people and society, moral values, and the mental framework for understanding society and life itself. Of necessity, many children of war adopt defiance and violence as a way of life, thus perpetuating the probability of future armed conflict. Since the Second World War ended in 1945, some 22 million people have died in about 127 armed conflicts. The greatest impact is felt by children. Psycho-social trauma is the most widespread effect of armed conflict. Denied the security and care that pro-

mote natural childhood development, and subject to sustained stress over a prolonged period of time, many children express feelings of sadness and anxiety and demonstrate behavioural disorders of various levels of intensity. Studies indicate that children become obsessed with war conditions, play, and drawings. Defiance and violence appear to be part of their psychological coping mechanism. Evidence from Afghanistan shows that the incidence of disabilities nearly doubles among children living in zones of armed conflict, not just because of physical injuries, but because conditions of war foster a higher incidence of polio, nutritional deficiencies, and psychological trauma. Most disabilities are permanent and the effects are cumulative. War induced trauma are transmitted among

generations and evidence of this is found in continued therapy among families of holocaust victims and survivors.

Attitudes, cultural restrictions, and ignorance, as well as a lack of resources, services, and trained personnel, all compound the problem of helping war-disabled children in developing nations. In situations of armed conflict, existing rehabilitation services are usually geared to adults, particularly fighting men and the military.

Only 10 to 20% of the children disabled in war in Latin America and Afghanistan receive low-cost prosthetic devices. In some instances, the very cost of replacing prosthetic devices as children grow and change is often used as a rationalization for ignoring their needs altogether. As a result deformity accelerates with continuing skeletal growth. The surgical hospital of the International Committee of the Red

Cross at Kabul has been receiving approximately four hundred war wounded persons per month since the summer of 1990. Of these, more than half of them are either women or children below the age of fourteen. Struck down at an innocent age, these children have been deprived of their right to a normal life. Handicapped, many of them wonder about their future.

According to UNICEF, there are one million orphans in Afghanistan alone. Another 3 million children there have been deprived of all schooling because of the fighting. In Angola, Mozambique, Cambodia and other locations, boys and girls have suffered dreadful mutilation through mines scattered about the countryside. Others have been scarred for life by what they have seen or by

fuse to obey such orders are maimed.

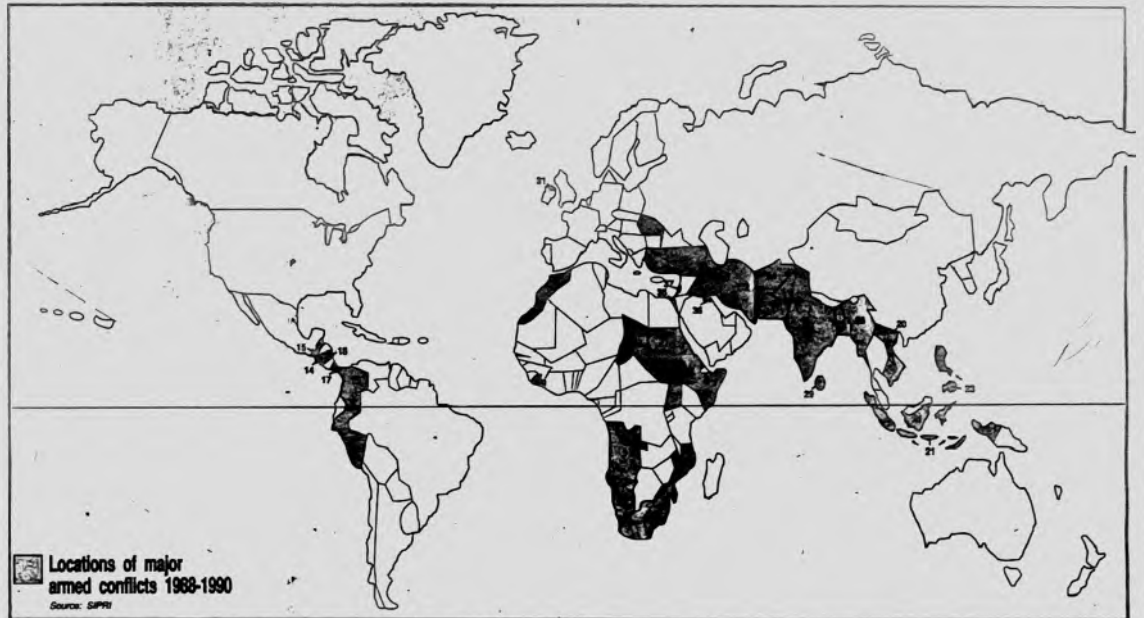
For fifty two years since 1939, our world has been preoccupied by war, by the fighting of war, by the preparing for war, by paying for the war. In all these forms, wars have distorted many economies. To

quantify the cost of the arms race, here are examples:

One half hour military spending by the developed countries costs US\$ 36m. This is enough to help 750,000 Third World people become self-sufficient in food production.



bal consensus on the concept of "Children as a Zone of Peace". Such commitment by the world's governments would protect children from armed attack and terrorism, and would ensure their exclusion from the forces of armed combat. It would also provide



events in which they have been forced to take part. Children who have lived through the horrors of war will always bear scars that will never heal. In Mozambique, children suffer these injuries again and again. Official statistics speak of 300,000 homeless children. Some are kidnapped, some disappear, many lose a parent or both parents. They have one thing in common: separation from their families. Besides the traditional atrocities of war, children are now exposed to graver, and more lasting damage. In Mozambique, the kidnapping of small children for the purpose of future enlistment in the fighting ranks has taken place. Children have been captured and then forced to kill members of their own family. Children who re-

One nuclear powered submarine costs US\$ 1,400 m. This is enough to fund a 5-year child immunisation program against six killer diseases, preventing one million deaths per year.

One nuclear test explosion cost US\$ 12 m. This is enough to provide 20 schools for children.

The time is ripe for a glo-

them with secure access to health, education, and social services in times of war, while exposing them to peaceful strategies for conflict resolution.

UNICEF is concerned about the impact of deteriorating environmental conditions on the situation of children and on their very survival.



UBL BANKER:

"UBL-YEMEN IS DOING WELL. IT SHOULD DO MORE!"

Just prior to his departure to the airport following a successful two-day visit to Yemen, H.E. Mr. Mohammad Saeed Butt, President of United Bank Limited found himself cornered. He had to talk to the Yemen Times. "This is the first time I consent to talk to the Media", he said with considerable reservation. We were gratified with his agreement to talk to us. Following are excerpts of the interview:

Q: What is your evaluation of UBL-Yemen?

A: UBL-Yemen is doing well. Its documents say so (Please refer to box), its customers say so, and its relationships with the authorities confirm this. But as one of the oldest banks in this country, it could and should do more, especially in meeting the credit requirements of customers with integrity and viable projects.

Q: Do you favor expansion of UBL services and branches?

A: Notwithstanding the impending privatization of the United Bank Limited, nevertheless, I feel having regards to the potential inherent in the economy. Therefore, UBL should enlarge its presence in the country. UBL Yemen General Manager, Mr. Inayatullah Butt, interjected and explained that UBL had already applied to the Central Bank of Yemen to open a Branch in Aden. "We are awaiting the CBY decision on this," he said.

Q: The CBY is asking the banks to raise their capital to YR100 Million by the end of 1991 and to YR250 Million five years

With the CBY Governor



henceforth. Is UBL-Yemen prepared for such increases?

A: Of course, All banks working in Yemen have to comply with CBY requirements. We are no exception. UBL-Yemen has made the necessary arrangements to meet the 1991 capital increase.

Q: As short as your visit may have been, what is your assessment of the Yemeni economy?

A: I think the recent further discovery in the oil and gas sector carry a lot of hope. Of course, the foreign exchange crunch will continue to bear on the economy for the next few years. But, how long this situation will persist depends on how the economy is managed. In my opinion, the medium and long term prospects look good.

Q: As a banker, what do you make of the recent BCCI developments?

A: I think the banking community has witnessed various problems, some of them serious. The BCCI problems are by no means the most serious. Yet the measures taken against BCCI were very harsh. In my personal opinion, the decisions carried peevish-edge.

Q: Again as a banker, by the end of 1992, Western Europe plans to become a unified market. Some new banking laws are stipulated to remain in business in Europe, specially the Bazel regulations like new requirements in capital adequacy, provisions ratios and classification of the Third World as high risk countries. How do you view these developments?

A: I am sure that the 8% capital adequacy requirement, to which by the way many European banks do not yet adhere, will place a new burden on Third World banks, and that will make their operations difficult. The criteria for provision is very stringent and classifications of all the Third World countries as high risk areas will place serious limitations on their activities.

Q: Pakistan has applied

Islamic rules in Banking. How far has the Islamicization process come and what is your evaluation of it?

A: The banks in Pakistan have been Islami-cized, which means they do not deal in interest (payment or receipt).

Other mechanisms such as Mudharaba, Musharaka and Murabaha have replaced the interest system. I would say we are still experimenting with this formula. We will need a few more years before judgement can be passed on this experiment.

Q: If the Islamicization process mainly means not dealing with interest, Islamic Banks are forced into the interest system

because Islamic Banks do not have a clearing system of their own?

A: Of course, you are right. Our international operations have an interest component in them. I think that a clearing house for the Islamic Banks is necessary to avoid this situation. May be, this is already in the pipeline and we may see it happen soon.

Q: Any comments on Yemen?

A: Of course, I have been here only two days, and most of the time is spent in office meetings and visiting the important clients. But of what I have seen, Yemen is a unique and beautiful country, and its people are courteous and hospitable. I hope to come back one of these days, and spend a long time sight-seeing the country.

UNITED BANK LIMITED SANA'A - REPUBLIC OF YEMEN

COMBINED BALANCE SHEET AS AT DECEMBER 31, 1990 (Amounts expressed in Yemeni Riyals)

ASSETS:

| | December 31, 1990 | 1989 |
|--------------------------------------|----------------------|--------------------|
| Cash on hand and at banks | 31,183,829 | 33,394,018 |
| Statutory account | 71,989,000 | 105,576,000 |
| Deposits with other banks & branches | 368,754,242 | 261,505,837 |
| Loans and advances (net) | 153,152,594 | 139,925,689 |
| Fixed assets (net) | 1,496,047 | 1,533,347 |
| TOTAL ASSETS | 655,362,851 | 617,335,841 |

LIABILITIES AND HEAD OFFICE EQUITY:**LIABILITIES:**

| | | |
|---------------------------------|--------------------|--------------------|
| Due to other banks and branches | 3,379,572 | 10,221,130 |
| Customers deposits | 523,207,440 | 475,010,976 |
| Provisions | 16,011,157 | 13,215,619 |
| Other credit balances | 30,733,964 | 55,606,596 |
| Total Liabilities | 573,332,133 | 554,054,321 |

HEAD OFFICE EQUITY:

| | | |
|---------------------------------|-------------------|-------------------|
| Assigned capital | 50,000,000 | 50,000,000 |
| Legal reserve | 8,463,869 | 5,651,489 |
| Retained earnings | 23,566,849 | 7,630,031 |
| Total Head Office Equity | 82,030,718 | 63,281,520 |

TOTAL LIABILITIES AND HEAD OFFICE EQUITY 655,362,851 617,335,841

CONTRA ACCOUNTS 226,372,941 206,788,611

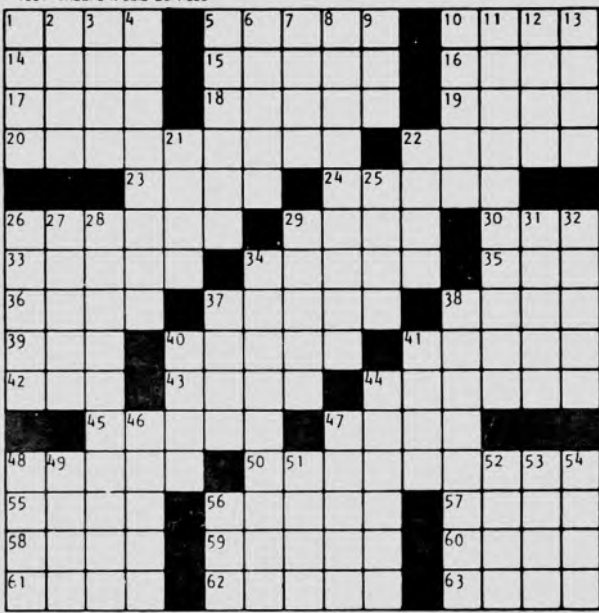
With the Chairman of YEMENIA, a major client



★ CROSSWORD PUZZLE ★

- | | | | |
|---------------------------|--------------------------|------------------------|----------------------|
| ACROSS | 36 Giving-up word | 62 Was a thespian | 29 Cements |
| 1 Guy | 37 Work by Goethe | 63 Leisure | 31 Little bits |
| 5 Went to bed late | 38 — de foie gras | DOWN | 32 Partygoer |
| 10 Poker item | 39 Finesse | 1 Dressed | 34 Unreal |
| 14 Adore | 40 Miss Leigh of movies | 2 Adobe dweller | 37 Man-goat deity |
| 15 Marry on the run | 41 Nursemaids | 3 Rara — | 38 Like certain jobs |
| 16 Northern constellation | 42 Fragrant necklace | 4 Strong liking | 40 Runs for health |
| 17 Neat as — | 43 Partners of ins | 5 Safe | 41 Time of day |
| 18 Tent groups | 44 Group of trees | 6 Warning | 44 Hoaxed |
| 19 Blue-pencil | 45 — cum laude | 7 Male cats | 46 Texas athlete |
| 20 Conversation | 47 Blow a horn | 8 Loftiest | 47 Vestige |
| 22 Tract of wet land | 48 Goad | 9 Footlike part | 48 Blueprint |
| 23 Injure | 49 Dream: Fr. | 10 Purify | 49 Omar item |
| 24 Zoo animal, for short | 50 Metallic element | 11 Craft with pontoons | 52 Intestinal parts |
| 26 Move out of | 55 Latvian | 12 Rainbow goddess | 53 Small guitars |
| 29 Federal agents | 56 Purloin | 13 Footway | 54 Produce |
| 30 Porker | 57 Actress Chase | 21 Feedbag filler | 56 Vacation spot |
| 33 Jesse of Olympic fame | 58 State with confidence | 22 Coin factory | |
| 34 Parade attraction | 59 —-nez | 25 Warmth | |
| 35 Rawls or Costello | 60 Submissive | 26 Outspoken | |
| | 61 Fiddling despot | 27 Cognizant | |
| | | 28 Metric measure | |

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MAGICWORD

HOW TO PLAY: Read the list of words. Look at the puzzle. You'll find these words in all directions — horizontally, vertically, diagonally, backwards. Draw a circle around each letter of a word found in the puzzle, then strike it off the list. Circling it will show a letter has been used but will leave it visible should it also form part of another word. Find the big words first. When letters of all listed words are circled, you'll have the given number of letters left over. They'll spell out your MAGICWORD.

LAZY DAYS OF SUMMER (Sol.: 8 letters)
 A-August; B-Barbecue, Beach, Boat; C-Carnival, Cool off; D-Drowsy; E-Easy, Enjoy; F-Fair, Fiesta; G-Garden; H-Hazy, Heat, Humid; J-Jolly, July, June; L-Lake, Leisure, Loaf, Loll, Lounge; M-Muggy; O-Ocean, Outdoors; P-Picnic, Play, Pool; R-Radio, Rain, Refresh, Relax, Rest; S-Sand, Shade, Shorts, Sleep, Slow, Smile, Softball, Soda, Sunny, Swelter, Swim; T-Tranquil, Trip, Tropical; W-Warm, Water

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LIUQNARTDEGNUOL
 FFOLOOCAIYTRIPA
 REFRESHOMSWIMI
 VHSMILEMBUWONRCI
 CTRYALPGHOCEANN
 ARETFJULYRLEWIR
 EOTEAGARDENTCA
 BHATSEIFAEIURPC
 ASWELTERIASJOOR
 RWOLSODANSUOPOA
 BSLEYGGUMYRLILD
 EUROSLEEPEELCLI
 CNJXALERHAZYAOO
 UNLKNFSOFTBALLD
 EYEEDAHSROODTUO

Unscramble these four words, one letter to each square, to form four ordinary words.

ACTEX

LAUVE

RITHED

TEASTE

Answer: THE

Our kids need shoes

WHERE CHARITY ALWAYS BEGINS.

Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

ANSWERS ON PAGE TWELVE
 GOOD LUCK!

WOULD YOU BELIEVE

F. Scott Fitzgerald and Ernest Hemingway didn't meet at some literary conference or awards ceremony. Their first meeting was at a bar in Paris.

The Nobel Prize, in addition to the prestige it brings, was worth about \$700,000 in cash to each of its winners in 1990.

The king of Bhutan is known to enjoy playing a game of basketball. His subjects aren't known to defend him aggressively.

Although President Woodrow Wilson was instrumental in creating the League of Nations after World War I, he couldn't persuade the U.S. Senate to let the United States join the organization.

Crocodiles are the most voracious man-eating creatures on Earth. They've been known to eat an average of 2,000 people a year.

WORDS OF WISDOM

Life is what happens to you while you're busy doing other things.

Those who have never experienced misfortune have never realized how much they have to lose.

Learning how to say no is the surest and swiftest method of self-defense that you can acquire.

The greatest grief is silent.

To refuse to speak badly of someone, even when you know a thing to be true, requires only our silence; it costs nothing.

If you can't use your money to your advantage, what is the point of having it?

Those who share our opinions are always the most sensible people we know.

SLAPSTIX

AN UNDERTAKER WILL BE THE LAST ONE TO LET YOU DOWN

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THE FAR SIDE

By GARY LARSON

© 1986 Universal Press Syndicate



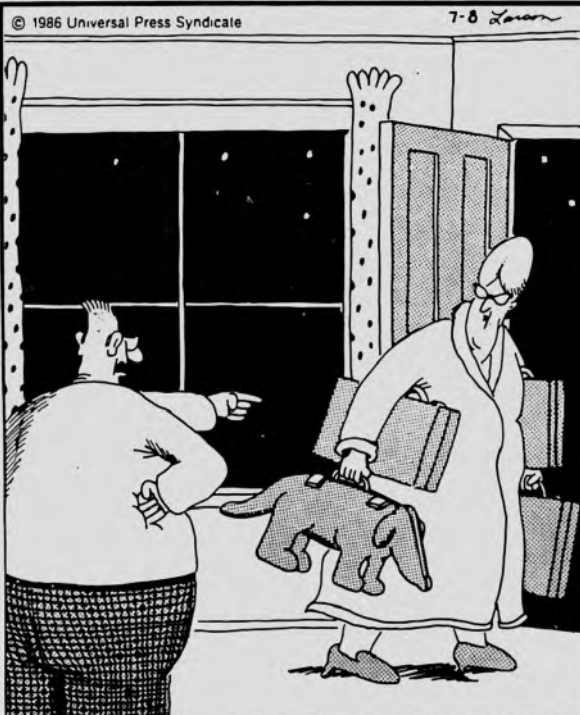
"Listen. You want to be extinct? You want them to shoot and trap us into oblivion? ... We're supposed to be the animals, so let's get back out there and act like it!"

THE FAR SIDE

By GARY LARSON

© 1986 Universal Press Syndicate

7-8 Larson



"Hold it right there, Doreen! ... Leave if you must — but the dog stays!"

THIS WEEK'S HOROSCOPE

By Joyce Jillson

Weekly Tip: Solutions can come from daydreams if you get stuck on a project. Nice energy.

Aries (March 21-April 19) Friendships may require considerable adjustments to keep them going.

Taurus (April 20-May 20) Career recognition may not be everything you want this week; but remain determined.

Gemini (May 21-June 21) Long-distance affairs require special handling early in the week. A stable Saturday.

Cancer (June 22-July 22) Run through your ideas with friends before proceeding. You have amazing intuitiveness.

Leo (July 23-Aug. 22) Be careful not to start the weekend feeling run down. Be creative.

Virgo (Aug. 23-Sept. 22) Be willing to adjust to others' whims and idiosyncrasies. Personal confusion lifts on Wednesday.

Libra (Sept. 23-Oct. 23) Fight for all the free time you can get early in the week. Challenge your ability to focus on one thing.

Scorpio (Oct. 24-Nov. 21) Once your home life is secured you have a good foundation for success.

Sagittarius (Nov. 22-Dec. 21) Measure words carefully to avoid misunderstandings. Conserve money on Saturday.

Capricorn (Dec. 22-Jan. 19) Small expenses tend to mount up this week; keep tabs. Love is a stabilizing influence.

Aquarius (Jan. 20-Feb. 18) Start your week like a house afire. Personal gains and successes.

Pisces (Feb. 19-March 20) Tie up a number of loose ends in your, personal life. Avoid financial impulsiveness.

If You Were Born This Week

Happy Birthday Moon Children! A healthy self-interest is OK this month. More communications to attend to. Expanded earning power may be necessary in August to keep up with expenses. Writing success in September.

LETTERS TO THE EDITOR, LETTERS TO THE EDITOR, LETTERS TO THE

WELCOME HOME

After reading the article "Where Do We Belong?" (3rd July, 1991) by Fatma S. Rawah, I decided to write and say, "Welcome Home, Fatma". No one will discriminate against you in Yemen and no one is to be blamed for being a "muwallad".

Also those Yemeni Muwalladeen (children of emigrants) from Somalia are most welcome. We don't have to go over what they have been through during these past months in Somalia. They have been exposed to a lot of hardships and we wouldn't like to see them suffer anymore. I was personally in Kenya at the time of the arrival of the Yemeni emigrants in Mombasa from wartorn Somalia. They had nothing to eat for days, they did not know where to go, all their belongings were stolen, etc. Thanks to Yemeni-Kenyan cooperation and their joint care for the emigrants, and thanks go to the Yemeni Government for meeting the costs of the flights and other expenditures. I would like to take this opportunity to convey special thanks to Miss Moonira, Yemeni Consular in Nairobi who worked very hard in assisting the truly lost Yemenis from Somalia with travelling documents.

Praise be to our Lord and may He guide our country to become a strong Nation with Love, Peace and Unity, Amen.

Swaleh S. Al-maery,
Hodeidah

Yemeni Eagle on the
Verge of Take-off

The Yemeni Eagle has been standing for too long. It had been disabled by weakness in one of its powerful wings. As the saying goes "Men and Women are like the Wings of the Bird", the Women's side had been weakened. Our Eagle could not fly with one wing and has been awaiting repair eagerly to fly and soar high in the World of development. Using the most powerful weapon; education, which is intensifying by the hour, we are fighting with mighty power and courage to strengthen the weak wing for the take-off. Glorious will be the time when our wing acquires the 'once upon a time' power that made history universally and which brings tourists from across the World to see the ruins of Queen Sheba and Bilgis. With God's help, we shall turn the ruins into a prosperous, powerful and magnificent place.

By: Abla Abed Awadh,
6th Year, Medical Faculty
Sana'a University.

Two Can't Walk Together
Unless They Agree to Do so

It is widely believed that 80% of the Somali people are ethnically homogeneous. However, there was a very surprising decision by the S.N.M. which declared the independence of the North Somali people and hoisted a new flag. Now they claim to be a new republic while this move is strongly opposed in the South. To get this, they have been fighting for the last twelve years during which more than 150,000 people lost their lives. It is known that the North Somali people were colonised by the British whereas the South was colonized by the Italians. The North got its independence before the South, but the two parts were merged into a united republic.

But unfortunately, when Siad Barre, the doddering autocrat came to power, he began to exploit and harass the North Somali people politically and socially. Siad Barre's ruthless army began a systematic campaign of torture to quell any oppositions to the new regime. So the North Somali people set up a movement which is now called "Somali National Movement" which fought against the military divisions of the South and which were mandated to mistreat the North Somali people. After a long and brutal fighting the S.N.M. captured their provincial capital of Hargeisa and the surrounding countryside and immediately hoisted a new flag in the region. So my point is that they need to be supported and recognised as a republic because "Two can't walk together unless they agree to do so". Otherwise, there will be an endless civil war.

Sheikh Nour Qassim Ahmed,
College of Education,
Hodeidah

WELCOME HOME

After reading the article "Where Do we Belong?" (3rd July, 1991) by Fatma S. Rawah I decided to write and say, "Welcome Home". No one will discriminate against you in Yemen and no one is to be blamed for being MUWALLAD. Also those Yemeni Muwalladeen emigrants from Somalia are most welcomed. We don't have to go over what happened to them during these past months in Somalia. They have gone through hell and we wouldn't like to see them suffer anymore.

I was in Kenya at the time when the Yemeni emigrants arrived in Mombasa from wartorn Somalia. They had nothing to eat for days, they did not know where to go, and all their belongings were stolen. Thanks to the Yemeni-

Kenyan co-operation and care to the emigrants. Thanks are due to the Yemeni Government for meeting the cost of the flights which flew the emigrants safely to Aden and other expenditures.

But special thanks go to Miss Moonira, Yemeni Consular in Nairobi for working very hard in assisting the truly lost Yemenis from Somalia with traveling documents. Praised be our Lord and may He guide our country to become a strong nation full of Love, Peace and Unity- Amen.

Swaleh S. Al-maery,
Hodeidah

Who Deserves to be Punished

There was a little poor girl ten years old who staying with her parents. The father who was educated had no time to look after the welfare of his daughter as his only interest was to look for money, and more money by all means. Her mother was weak and illiterate.

The little girl who was studying in a primary school was not as bright as her class-mates because she lacked help, advice and guidance from her father. She always asked her father to help her but he cared the less. The only answer she got from him was "Wait for me until I come back". She used to stay up all night waiting for his return until sleep overcomes her, but he usually doesn't turn up.

Her mother was usually ready to help her, but how? Many times she asked her husband to take care of their daughter but her requests were to no avail. He did not care about what was happening. The poor girl never felt the existence of her father as his presence effected her little.



When she completed her examinations and the results were out, she went to deliver them to her father at home. At that moment the father realised that he had a daughter. He asked her about her studies and how she did. Looking down the girl handed him her results (the transcript) and respectfully asked him to sign. He got angry when he found out she had failed her exams. He hit and tied her up. He was shouting, "Why did you fail the exams while you have all your

needs - money, clothes, a big house furnished with everything?"

The girl suddenly fainted and fell flat on her face. She was quickly rushed to the hospital by an ambulance. At the hospital the doctor explained to them that he was really sorry to see such a sad case. The mother cried aloud and inquired what had happened to her only daughter! The doctor informed them that the girl got paralysed.

As a first-hand observer of this sad event, I keep asking myself whether what the father mentioned as factors in the girl's studying were the right and most essential ones? Who was wrong - the father or the little girl?

If the father was wrong, who can dare punish him - the wife or the little girl?

by: Khalid Nassir Al-Muziji,
Third year student,
Faculty of Education,
Sana'a University

My Fate

I was fifteen years old when I discovered that I fell in love with a beautiful young girl. She was very intelligent. Moreover she had large attractive eyes. Whenever our eyes met, I was assailed by unconquerable timidity.

Today she is seventeen years old and her beauty goes on increasing day by day. The more her beauty goes on increasing, the more my feeling towards her goes on developing. I always try to get the best opportunity to meet her, to look at that charming face, and those attractive eyes. I want to express my love and to tell her that I'm very faithful to her.

She is all thing in my life. If God helps us and brings us together, surely I'll be the happiest man in the world.

But upto now I don't know whether she is going to wait for me or whether she is going to marry another person and leave me behind. I don't even know if she reciprocates my feelings.

by: Gamil A. A. Mohsen,
Taiz





بنك اندوسويس

BANQUE INDOSUEZ

CONSOLIDATED BALANCE SHEET, BANQUE INDOSUEZ AND SUBSIDIARIES
AS AT 31st DECEMBER 1990

| ASSETS (in thousands) | 1990 USD* | 1990 FRF |
|---|-------------------|--------------------|
| Cash and due from central bank, public Treasury, and postal bank | 879,032 | 4,508,557 |
| Due from banks and financial institutions | 17,723,154 | 90,902,058 |
| Securities purchased outright or under resale agreement | 2,083,220 | 10,684,835 |
| Treasury bills, money market instruments | 2,286,769 | 11,728,838 |
| Loans and lease financing, net of allowance for credit losses 1990: 2,540,490; 1989: 2,372,539) | 29,010,496 | 148,794,827 |
| Securities transactions and other assets | 7,898,047 | 40,509,940 |
| Investment securities (net of provisions: 47,629; 1989: L 69,285) | 4,834,047 | 24,793,826 |
| Non consolidated equity holdings net of provisions: 230,48111; 1989: 244,354) | 880,667 | 4,516,941 |
| Investments in associated companies | 270,025 | 1,384,960 |
| Goodwill | 216,578 | 1,110,831 |
| Fixed assets rented out, net | 735,763 | 3,773,729 |
| Premises, equipment and other fixed assets, net | 688,836 | 3,533,038 |
| Total Assets | 67,506,801 | 346,242,380 |
| LIABILITIES AND STOCKHOLDERS' EQUITY | | |
| Due to central bank, public Treasury and postal bank | 1,593,495 | 8,173,034 |
| Due to banks and financial institutions | 21,146,003 | 108,457,846 |
| Securities sold outright or under repurchase agreement | 5,169,670 | 26,515,236 |
| Customer deposits | 24,185,452 | 124,047,187 |
| Securities transactions and other liabilities | 7,229,267 | 37,078,909 |
| Long-term debt and subordinated loans | 4,574,609 | 23,463,171 |
| Provisions | 843,396 | 4,325,777 |
| Minority interests | 438,881 | 2,251,022 |
| Stockholders' equity and subordinated loan stock | | |
| Subordinated floating rate notes with no fixed maturity | 471,827 | 2,420,000 |
| Perpetual non-voting participating stock | 58,491 | 300,000 |
| | 530,318 | 2,720,000 |
| Capital | 522,252 | 2,678,630 |
| Reserves and additional paid in capital, retained earnings | 1,211,564 | 6,214,110 |
| Foreign exchange translation adjustments | (119,305) | (611,912) |
| Total | 1,614,511 | 8,280,828 |
| Net income for the year, net of minority interests | 181,199 | 929,370 |
| Total stockholders' equity, and subordinated loan stock | 2,326,028 | 11,930,198 |
| Total liabilities and stockholders' equity | 67,506,801 | 346,242,380 |

IT IS BANQUE INDOSUEZ

It is the bank you can trust.

IT IS A EUROPEAN BANK

IT IS OVER A (100) YEARS OLD

IT IS ONE THE LARGEST BANKS IN THE WORLD

IT IS THE BANK WITH NET PROFITS OF ONE BILLION FRANCS LAST YEAR

IT IS THE BANK WITH US\$67.5 BILLION IN ASSETS

IT IS THE BANK YOU CAN TRUST

IT IS BANQUE INDOSUEZ

BANQUE INDOSUEZ GROUP

FRANCE

BANQUE INDOSUEZ

- Anney
- Bordeaux
- Cannes
- Grenoble
- Lille
- Lyon
- Marseille
- Nancy
- Nantes
- Nice
- Quimper
- Rouen
- Straasbourg
- Toulouse

- UNION FINANCIERE DE FRANCE - BANQUE
- BANQUE FRANÇAISE COMMERCIALE - OCEAN INDIEN
- BANQUE FRANÇAISE COMMERCIALE - ANTILLES-GUYANE
- LOCALFRANCE
- BANQUE FRANÇAISE DE L'ORIENT
- FINANCIERE INDOSUEZ S.C.A.
- CARR FUTURES INTERNATIONAL S.N.C.
- CHEUVREUX DE VIRIEU S.A.
- GARTMORE INDOSUEZ ASSET MANAGEMENT
- INDOSUEZ GARTMORE GESTIONS

EUROPE

- BELGIUM
- BANQUE INDOSUEZ BELGIQUE
- BENELEASE NV

DENMARK

- BANQUE INDOSUEZ

FINLAND

- BANQUE INDOSUEZ (FINLANDE)

GERMANY

- BANQUE INDOSUEZ
- MARCARD STEIN und Co
- CARR FUTURES INTERNATIONAL GmbH
- INDOSUEZ GARTMORE FUND MANAGEMENT
- LOCALEASE MIETFINANZIERUNG

GIBRALTAR

- BANQUE INDOSUEZ

GREECE

- BANQUE INDOSUEZ

ITALY

- BANQUE INDOSUEZ ITALIA S.p.A.
- FINANZIARIA INDOSUEZ S.p.A.
- FIDUCIARIA INDOSUEZ S.p.A.
- INDOSUEZ MERGERS & ACQUISITIONS S.p.A.
- INDOSUEZ ITALIA HOLDING

LUXEMBOURG

- BANQUE INDOSUEZ LUXEMBOURG S.A.

MONACO

- CREDIT FONCIER DE MONACO
- CREDIT DE MONACO POUR LE COMMERCE
- BANQUE FRANÇAISE DE L'ORIENT

NETHERLANDS

- BANQUE DE SUEZ NEDERLAND N.V.
- SUEZ KOOIJMAN N.V.

NORWAY

- BANQUE INDOSUEZ NORGE

PORTUGAL

- BANQUE INDOSUEZ
- S.E.F.I.S. (Sociedade Europeia de Financas e Servicos S.A.)

SPAIN

- BANQUE INDOSUEZ
- FINANCIERE INDOSUEZ ESPANA
- MAPFRE INDOSUEZ (Sociedad de Valores SA)

SWEDEN

- BANQUE INDOSUEZ SVERIGE AB

SWITZERLAND

- BANQUE INDOSUEZ
- FINANCIERE INDOSUEZ GENEVE S.A.

UNITED KINGDOM

- BANQUE INDOSUEZ
- FINANCIERE INDOSUEZ Ltd
- BANQUE FRANÇAISE DE L'ORIENT
- FRENCH BANK OF SOUTHERN AFRICA
- GARTMORE INVESTMENT MANAGEMENT Ltd
- GARTMORE MONEY MANAGEMENT Ltd
- GARTMORE SCOTLAND Ltd
- GARTMORE FUND MANAGERS INTERNATIONAL Ltd
- INDOSUEZ AUSTRALIA Ltd
- W.I. CARR GROUP
- CARR KITCAT & AITKEN Ltd
- W.I. CARR (OVERSEAS)
- W.I. CARR (INVESTMENTS)

NORTH AMERICA

CANADA

- BANQUE INDOSUEZ CAPITAL GROUP SECURITIES Ltd

U.S.A.

- BANQUE INDOSUEZ
- INDOSUEZ INTERNATIONAL CAPITAL MARKETS

INDOSUEZ CARR FUTURES Inc

- W.I. CARR (AMERICA) Ltd
- INDOSUEZ INVESTMENT MANAGEMENT SERVICES
- BLB INTERNATIONAL CORPORATION
- FINANCIERE INDOSUEZ Inc
- DANIEL BREEN & Co

CENTRAL AMERICA

DOMINIQUE

- BANQUE FRANÇAISE COMMERCIALE - ANTILLES-GUYANE

DUTCH ANTILLES (CURAÇAO)

- BANQUE DE SUEZ NEDERLAND INTERNATIONAL N.V.
- CARR ASSET MANAGEMENT (CURAÇAO)

GUADALOUPE

- BANQUE FRANÇAISE COMMERCIALE - ANTILLES-GUYANE

MARTINIQUE

- BANQUE FRANÇAISE COMMERCIALE - ANTILLES-GUYANE

SOUTH AMERICA

COLOMBIA

- BANQUE INDOSUEZ

FRENCH GUIANA

- BANQUE FRANÇAISE COMMERCIALE - ANTILLES-GUYANE

VENEZUELA

- BANQUE INDOSUEZ

MIDDLE EAST

BAHRAIN

- BANQUE INDOSUEZ

LEBANON

- BANQUE LIBANO-FRANÇAISE S.A.L.

OMAN

- OMANI EUROPEAN BANK (SAOC)

SAUDI ARABIA

- AL BANK AL SAUDI AL FRANSI

TURKEY

- BANQUE INDOSUEZ
- EUROTURK BANK

UNITED ARAB EMIRATES

- BANQUE INDOSUEZ

REPUBLIC OF YEMEN

- BANQUE INDOSUEZ

AFRICA

EGYPT

- BANQUE INDOSUEZ

DJIBOUTI

- BANQUE INDOSUEZ MER ROUGE

KENYA

- BANQUE INDOSUEZ

MAYOTTE

- BANQUE FRANÇAISE COMMERCIALE - OCEAN INDIEN

REUNION

- BANQUE FRANÇAISE COMMERCIALE - OCEAN INDIEN

SEYCHELLES

- BANQUE FRANÇAISE COMMERCIALE - OCEAN INDIEN

SOUTHERN AFRICA

- FRENCH BANK OF SOUTHERN AFRICA

ASIA

BANGLADESH

- BANQUE INDOSUEZ

HONG KONG

- BANQUE INDOSUEZ
- INDOSUEZ ASIA Ltd
- INDOSUEZ ASIA INVESTMENT SERVICES
- W.I. CARR (FAR EAST) Ltd
- SUEZ ASIA CAPITAL MANAGEMENT Ltd
- NEW WORLD INDOSUEZ INSURANCE SERVICES Ltd

INDIA

- BANQUE INDOSUEZ

INDONESIA

- BANQUE INDOSUEZ
- P.T. BLS LEASING BAPINDO LOKA SENTRA LEASING
- P.T. CARR DHARMALA SECURITIES INDONESIA

JAPAN

- BANQUE INDOSUEZ
- INDOSUEZ INTERNATIONAL CAPITAL MARKETS
- FINANCIERE INDOSUEZ (PACIFIC) Ltd
- INDOSUEZ AIRFINANCE & LEASING (JAPAN) Ltd

- W.I. CARR (OVERSEAS) Ltd
- INDOSUEZ GARTMORE ASSET MANAGEMENT (JAPAN) Ltd

MACAU

- BANQUE INDOSUEZ

MALAYSIA

- BANQUE INDOSUEZ
- MALAYSIAN FRENCH BANK BHD
- W.I. CARR (FAR EAST) Ltd
- SEAGROATT & CAMPBELL

NEPAL

- NEPAL INDOSUEZ BANK

PAKISTAN

- BANQUE INDOSUEZ

PEOPLE'S REPUBLIC OF CHINA

- BANQUE INDOSUEZ
- INCOLEASE

PHILIPPINES

- BANQUE INDOSUEZ
- W.I. CARR (FAR EAST) Ltd

REPUBLIC OF KOREA

- BANQUE INDOSUEZ
- W.I. CARR (FAR EAST) Ltd

SINGAPORE

- BANQUE INDOSUEZ
- INDOSUEZ ASIA (SINGAPORE) Ltd
- FINANCIERE INDOSUEZ GROUP
- CARR FUTURES INTERNATIONAL PTE Ltd
- INDOSUEZ ASSET MANAGEMENT (SINGAPORE) Ltd
- W.I. CARR (SINGAPORE) PTE Ltd
- SUEZ ASIA CAPITAL MANAGEMENT (SINGAPORE) PTE Ltd
- NEW WORLD INDOSUEZ INSURANCE BROKERS PTE Ltd

SRI LANKA

- BANQUE INDOSUEZ

TAIWAN

- BANQUE INDOSUEZ
- INDOSUEZ INVESTMENT ADVISORY SERVICES Co Ltd
- W.I. CARR (TAIWAN) Ltd
- EUROC VENTURE CAPITAL CORPORATION

THAILAND

- BANQUE INDOSUEZ
- W.I. CARR (FAR EAST) Ltd
- NAVA FINANCE AND SECURITIES Co Ltd

VIETNAM

- BANQUE INDOSUEZ

AUSTRALASIA

- AUSTRALIA
- BANQUE INDOSUEZ
- INDOSUEZ AUSTRALIA Ltd
- INDOSUEZ AUSTRALIA SECURITIES Ltd

NEW ZEALAND

- BANQUE INDOSUEZ
- NEW ZEALAND Ltd

PAPUA NEW GUINEA

- INDOSUEZ NIUGINI BANK Ltd
- INDONTU FINANCE COMPANY Ltd

VANUATU

- BANQUE INDOSUEZ
- VANUATU Ltd

- Branch
- Representative Office
- Subsidiary
- Affiliate

ZEENAWI ELECTED PRESIDENT OF ETHIOPIA

Following the overthrow of the Mengistu regime in late May, the main former rebel groups and other parties met in a National Conference during 1-5 July. Agreement was reached on the formation of a transitional government and a charter of rights; A new constitution will be drawn up and free elections will be held within 2 years. The Eritrean Peoples Liberation Front (EPLF) has formed a provisional government in Eritrea, pending a referendum on the status of Eritrea. The Ethiopian transitional government and the Eritrean provincial government have agreed to cooperate over security, trade and immigration matters. There is talk of a pact for mutual defence. The agreement also guaranteed Ethiopian access to the Red Sea, where Assab is to become a free port. Members of the Security Council, the EEC, a number of other countries including Yemen observed the conference.

The outcome of the Ethiopian National Conference is encouraging. The charter provides assurances on political and human rights so lacking under the former regime. A commitment to free elections within 2 years is made. The postponement of a referendum on Eritrea's future status, which will be UN monitored, and agreement on co-operation between Ethiopian transitional government and Eritrean provisional Government is sensible. According to a Yemen foreign ministry source "It is for the parties concerned to determine the status of Eritrea, taking account of popular opinion".

The ruling chamber is composed of eighty-seven persons representing all the rebel and ethnic groups. This chamber exercises broad-ranging legislative authority, and it elected President Millis Zeenawi for two years. It is also expected to ratify the choice of Vice President and Prime Minister who are to be named by the President.

SUCCESSFUL SIXTH PARALYMPIC GAMES IN ST PAUL

Over 6000 persons from (90) countries participated in the inauguration of the Sixth International Paralympic Games in St. Paul, Minnesota, USA, on July 20th, 1991. About 120 persons from the Middle East (Egypt, Jordan, the United Arab Emirates, Saudi Arabia, Lebanon, etc.) were among the participants.

The Sixth International Paralympic Games include several sports such as swimming, diving, basketball, bowling, motor-bike races, horse-riding, football (soccer), skiing and skating, table tennis, softball, volley ball, tennis, handball, and many other games, the least of which, is of course, the regular races. Participating in the events are famous celebrities including movie stars, singers, dancers, and public figures.

The handicapped don't compete for money or fame, they compete to win against the world - against fantastic odds, as one of the organizers said.

It is to be noted that the games for the handicapped were started by Eunice Kennedy and her brother Joseph Kennedy in 1962 in Maryland. However, the first paralympic games were held in Chicago in 1968.

تصدر في مطلع الأسبوع
القادم زميلة جديدة هي
(النهضة)، لسان حال حركة
النهضة اليمنية. ونحن إذ
نرحب بالصحيفة نتمنى ان
يجدها القراء مفيدة وممتعة

PEACE AT LAST! OR IS IT?

According to many sources, there exists today a breakthrough in the eternal impasse known as the Middle East problem. The major parties are in near-agreement regarding the prospects of peace. The super power summit in Moscow over the last few days has put the final nails in the coffin of this problem. The most important achievement was made when Syria finally endorsed the American plan. Mr. Shamir himself described the Syrian decision as having changed the face of the Middle East, and also as a historic change in Israel's perception of Syria. Israel also seems to have bowed to the USA plan, albeit with considerable reservation. There remains, however, a snag regarding the participation of the Palestinian Liberation Organization or somebody sponsored by it. Will the USA make good on its promises of achieving peace in the Middle East based on an exchange of territory for peace and security between Israel and its Arab neighbors. The next few weeks will tell.

Hurd says:

"We Have Unfinished Business in Iraq."

The British Foreign Secretary, Mr. Douglas Hurd, upon arrival in Ankara on Monday 22 July, 1991, spoke of an unfinished business in Iraq. Asked to clarify what exactly he meant, he said:

"There is unfinished business called Saddam Hussein"

The pending issues according to Mr. Hurd basically relates to the Iraqi nuclear capabilities and ambitions, the Kurdish problem, and the financial compensation for "all the losses suffered during the war and which Iraq will have to pay". Commenting on Iraq again prior to his departure from Ankara on the 23rd, Mr. Hurd said:

"We do not want to relax the general pressures on Iraq. We know that Iraq is still failing to comply with some of the important UN requirements. There is no case for general relaxation of sanctions. We have no intention of permitting that."

On the Kurdish problem, he said, "I made it clear that we were wholly committed to the integrity of Iraq's frontiers, that is to say that neither we nor any of the other Allies of whom I know have any desire to split Iraq up or create an independent Kurdistan."

كبريات
السيجارة الأكثر مبيعاً في اليمن



أفضل نوع طارح يمكن شراؤه

تتقدم جزيرة مدمر السفاف

بأحر التهاني والتبريكات

إلى زميلتها الغالية الأخت صباح بسيل

بمناسبة زفافها الميمون

الف مبروك وبالرفاء والبنين إن شاء الله

THE HISTORY OF FLYING IN YEMEN

Special to the Yemen Times

The story of aviation in Yemen dates back to 1926 when the first batch of Yemenis headed to Italy to learn to be pilots. This was based on a cooperation agreement between Yemen and Italy signed during the visit to Jacopo Gaspirini, then the ruler of Eritrea. These were Abdullah Kamel Al Qaleesi, Ahmed Ismail Al Kibsi, Abdul Wasi Al Olufi, Husain Al Washali, Mohamed Ahmed Rassam, Abdulla Mohsin Al Olufi, Abdul Rahman Al Dhifri, Ahmed Hamood Mirei. These individuals finished their training three years later. However, they could not use their skills and their efforts were interrupted by the Imam who placed a moratorium on flying, using the pretext of a flight accident in which Ahmed Al Kibsi and Husain Al Washali were killed. The next episode in aviation in Yemen came during the thirties when several German planes landed in Sana'a. These flying machines attracted the attention of Yemenis so much that a song was soon written about them. The song tells the story of Sana'a women who spent long hours on roof tops looking towards the sky to catch a quick glimpse of the airplanes. Then there was another interval that lasted until the forties.

In November 1948, two DC 3 planes arrived in Hodeidah. These were paid by the Imam the previous

year. A certain Mr Akerbi(?) arrived in April 1949 to help the Yemenis in running the planes. Thus were acquired the planes 'Bilqis' and 'Shibam'. A third was acquired in September 1949. This was the 'Al Muneera'. A number of pilots and engineers from Sweden and Yugoslavia were brought to fly and maintain the planes. During the early 1950s, a number of gravel airports were levelled to facilitate the take-off and landing of the planes which were used primarily to transport the Imam, his household, close associates, and the mail. The second batch of pilots, again to be trained in Italy, was sent off in July, 1954.

Mohammed Shaddad, and Mohammed Thabet. These conditions persisted until the end of the 1950s. Limited in scope and capability, Yemeni aviation was geared mainly to the service of the ruling elite and the needs of the colonial authorities in Aden. In 1961, things began to change with the establishment of Yemen Airlines. The changes were even more far reaching a year later with the coming of the September Revolution.

YEMEN AIRLINES

Starting from 1959, many Yemeni businessmen and entrepreneurs, notably those who had been working in Aden, embarked on several projects. In a few



The First Group of Yemeni Aviation Trainees: 1926



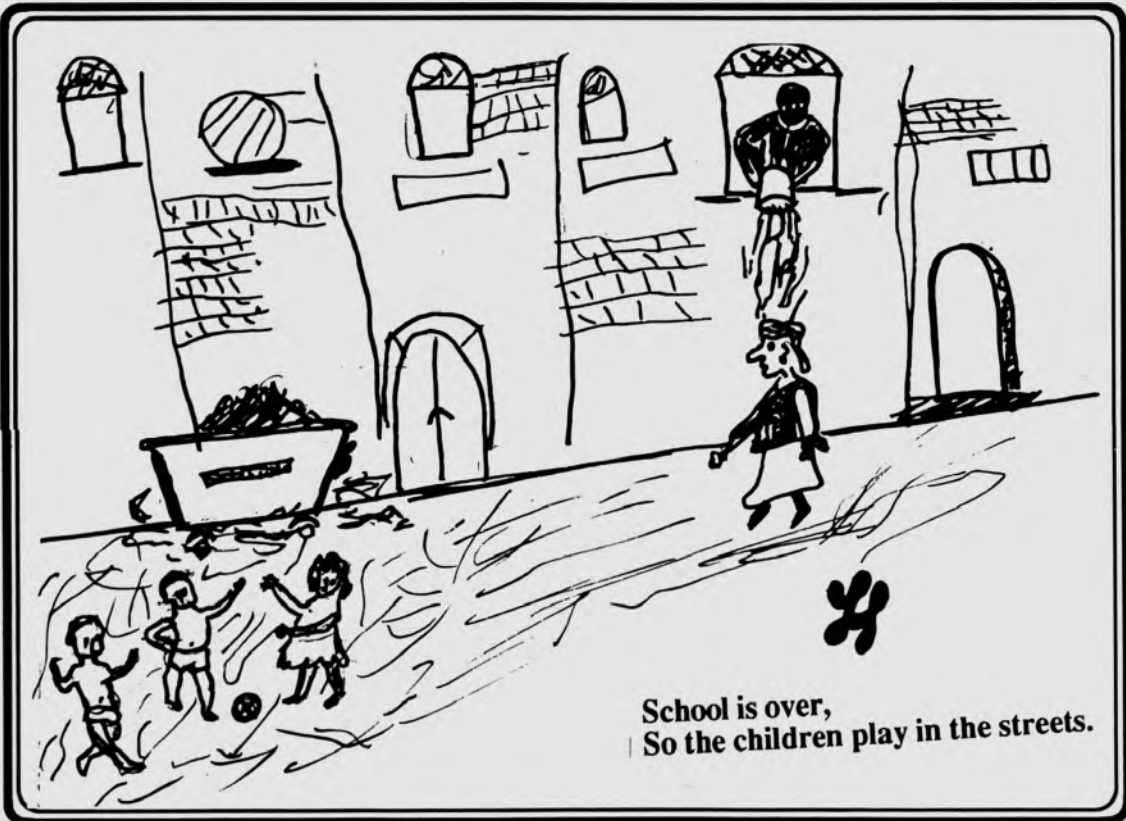
Yemenia's First Board of Directors: 1961

This group consisted of Ali Ahmed Al Mugassis, Ahmed Husain Al Shami, and Abdul Raheem Abdulla, all three were late to establish themselves as the pioneer pilots of the country. The third batch was despatched late in 1954, and it was made up of Ali Yahia Khusruf, Ghaleb Hizam, Yahia Al Jahdari, Qasim Al Junaid,

years, they had established the electric companies of Taiz and Sana'a, the petroleum company, and Yemen Airlines, among others. The idea to establish a commercial airline came from Abdul Rahman Abdul Samad Abu Talib, the Vice Minister of Foreign Affairs at the time. However, the real force behind the project was Mr

Ahmed Abdulla Al Aghil, and other businessmen. The idea of establishing a commercial airline came by accident. Mr Al Aghil and other businessmen had arrived in Taiz coming from Aden. They were on their way to Sana'a to finalize arrangements to set up the Sana'a Electric Company. However, heavy rains had created floods which cut off Taiz from Sana'a. Frustrated, the entrepreneurs almost gave up when Abu Talib suggested to send a telegram to the Imam asking to borrow one of his planes. The Imam agreed, and thus the need for a commercial airline was recognized. A number of businessmen got together and agreed to found an airline. It took a full year of correspondence with the Imam before he agreed to sell to them two of his planes and authorized the establishment of the company. The reason the Imam agreed to the deal was that he was shown his planes were a major financial burden, and that the businessmen could provide the service profitably. On August 4, 1961, an agreement was signed between the Imam and Al Aghil and Company. The authorized capital of the Company stood at 500,000 Maria Theresa Silver Dollars which was distributed in 100,000 shares of \$5 each. The founders subscribed to a third of the capital while the balance

was sold to the public. The Company purchased 'Bilqis' and 'Shibam' and with them started service on Thursday January 1st, 1962. The Company was an immediate success. During its first year, its profit was 65,074.14 silver dollars. The company bought a third DC-3 plane from the UK and named it first 'Al Mansoorah' and later 'Al Thawrah'. The price was 65,000 silver dollars in addition to \$14,000 spent on spare parts and shipment related services. By January 1963, the company bought its fourth DC 3 aircraft 'Zhafar'. It was able to provide regular internal flights in addition to Aden. International destinations served by the airline were limited to only Asmara and Djibouti. Profits continued through 1965 in spite of the civil war conditions and the British decision to terminate flights into Aden, the company's most lucrative route. Yet, the company paid out dividends during 1962-65. Since then, Yemen Airways was born as a joint venture between the former Yemen Arab Republic and the Kingdom of Saudi Arabia, and Alyemda was born in the former People's Democratic Republic of Yemen. Today, one of the major developments in Yemeni aviation history is the prospective merger of Yemenia and Alyemda.



ANSWERS TO THE LEISURE PAGE QUIZES

MAGIC WORD

LEMONADE

JUMBLES

EXACT VALUE DITHER ESTATE
Where charity always begins—AT THE LETTER C

CROSSWORDS

| | | |
|-----------|-----------|--------|
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| LOVE | ELOPE | LYRA |
| APIN | CAMPS | EDIT |
| DISCOURSE | MARSH | |
| | HARM | RHINO |
| VACATE | GMEN | PIG |
| OWENS | FLOAT | LOU |
| CANT | FAUST | PATE |
| ART | JANET | NARAS |
| LET | OUTS | FOREST |
| | MAGNA | TOOT |
| PRESS | STRONTIUM | |
| LETT | STEAL | ILKA |
| AVER | PRINCE | MEEK |
| NERO | ACTED | EASE |