# APPLICATION FORM FOR THE POST OF CHIEF EXECUTIVE OF PUBLIC SECTOR COMPANY



(Photograph)

# Post Applied for: Chief Executive Officer, Karachi Tools, Dies & Moulds Centre

- 1. Name Dr. S Khusro Iqbal
- 2. Father's Name Mr. Saiyid Iqbal Hasan
- 3. Date of Birth 23/11/1967 Age: 56 Years
- 4. Nationality Pakistani
- 5. CNIC No. 42201-0639443-7
- 6. Domicile Sindh (Urban)
- 7. Full Mailing address (with Telephone-landline & Mobile No. and E-Mail address)

Bungalow # B-17/2, Block # 3 - A, Gulistan-e-Johar, Karachi	(Mailing address)
0301-8253706 / 03009264810	(Mobile No)
Mr.khusro@hotmail.com	(E-Mail address)

### Educational & Professional Qualification (From Graduation)

Sr.	Certification / Degree	Institution / University	Passing Year	specialty
1	Ph.D	Karachi University	2014	Human Resources & Law [Gender]
2	M.Phil (LLM)	Karachi University	2004	Human Resources & Public Administration
3	LL.B	Karachi University	1995	Corporate & Employment Law, Industrial Relation
4	BS	Karachi University	1991	Forensic & Community Medicine, Psychiatry

# Trainings:

# Training / Year / Institution

- 1. ERP (SAP) certification / 2016 / SIEMENS
- 2. Lean Management (Toyota Production System) Certification / 2017 / Robust Pro Canada
- 3. Mediation & Counseling / 2011 / KCDR Pakistan
- 4. Lead Auditor (ISO / QMS) / 2010 / JLB Australia
- 5. Internal Auditor (ISO / QMS) / 2010 / IDEAS Pakistan
- 6. Private Pilot License / 2002 / C.A.A Pakistan
- 7. Information Technology Certificate / 2000 / OTS Australia
- 8. Security Operations & Management Certificate / 1998 / SECTA Australia

**Competencies Achieved** 

- 1. **Business Operation & Financial Management:** Corporate restructuring; Organizational development; Trainings; Job analysis & Evaluation; Recruitment & Selection; Salary survey; Compensation designing; Policy making; Strategy formulation; Public sector regulation; Public Private Partnerships, Business development, Investments and Expansions, P&L Operations.
- 2. <u>Strategy & Collaborative Leadership:</u> Leading Organization & Delivery of new strategic vision
- 3. <u>Resolute Management & Team work</u>: Achieving excellence in the Organization undertakes by building effective team & SMART objectives with KPIs; perform effectively in complex and difficult situations
- 4. <u>Ingenuity, vision, culture, shareholder value</u>: Forward thinking outside the box, Identifying, articulating and developing the strengths of the Organization to ensure it remains distinctive and attractive
- 5. **Integrity & Building relationships:** Raising the profile of the Organization at all levels with government, business, employees and partners inside country and globally.
- 6. <u>Secretarial Practices:</u>
- 7. Corporate Governance & SECP regulations, managing all Board & Committee meetings (Minutes recording and dissemination; working papers; agenda and notifications), Preparing all correspondence for the Board & Committees (Decisions; Briefings; outstanding agenda; enquiries and complaints directed to the board), Annual Accounts & reporting, Spokesperson of the company.

Sr.	Skills & Abilities	Proficiency Level	Last Used / Practiced
1.	MS Office (word, excel, ppt, access, publisher, one note), Email, Browsing, internet	Fluent	Current
2.	Android & i-phone apps, hardware	Fluent	Current
3.	Presentations, Graphics, Multimedia	Fluent	Current
4.	Recruitment & Selection	Fluent	Current
5.	Training & Development	Fluent	Current
6.	Compensation & Benefits	Fluent	Current
7.	Industrial Relation	Fluent	Current
8.	Corporate Affairs	Fluent	Current
9.	Report Writing	Fluent	Current
10.	Policy Drafting	Fluent	Current
11.	Negotiation & Communication	Fluent	Current
12.	Counselling	Fluent	Current
13.	Multitasking & Credibility	Fluent	Current
14.	Organization & Dual Focus	Fluent	Current
15.	Dealing with Grey	Fluent	Current
16.	Discrete and Ethical	Fluent	Current
17.	Employee Relation	Fluent	Current
18.	Conflict Management	Fluent	Current
19.	Problem Solving	Fluent	Current
20.	Decisive thinking	Fluent	Current
21.	Collaboration	Fluent	Current
22.	Driven to deliver	Fluent	Current

# Computer Skills and Other Abilities

# 9. Work Experience:

Position held/Designation	Advisor- Legal Affairs	
Organization Served	World Bank – Karachi Mobility Project (SMTA)	
Total Period Served on the position mentioned above	Dates: <b>From</b> 02/2024 <b>To</b> Date	
Job Description	1. Working on ERP (SAP) environment	
Job Description	2. Board Meetings, Minutes recording and Compliances	

3.	Oversee the legal department, providing strategic legal guidance and support to all business units, ensuring compliance with laws and regulations while mitigating legal risks.
4.	Lead contract negotiations, draft and review legal documents and agreements, and manage litigation and dispute resolution processes to protect the organization's interests.
5.	Develop and implement company-wide legal policies and procedures, including compliance programs, to ensure the organization operates within legal and ethical boundaries.
6.	Serve as a key advisor to senior management on legal issues, regulatory developments, and risk management strategies, fostering a culture of legal awareness and compliance throughout the organization.

Position held/Designation	Corporate Director - Human Resources, Training & Legal Affairs	
Organization Served	Avari Hotels International	
Total Period Served on the position mentioned above	Dates: <b>From</b> 04/2022 <b>To</b> 03/2023	
Job Description	<ol> <li>Working on ERP (SAP) environment</li> <li>Board Meetings, Minutes recording and Compliances</li> <li>Oversee all HR operations across 15 hotel properties, guiding HR Managers and Cluster Heads in daily and seasonal activities, ensuring efficient workforce planning and adherence to policies.</li> <li>Conduct audits on recruitment, staffing strategies, compensation, training, and performance management, while ensuring compliance with legal and policy requirements.</li> <li>Provide annual appraisals for employees, mentor department heads in HR policy formulation, and address development needs to enhance performance and compliance.</li> <li>Manage organizational development through job analysis, HR planning, employee relations, disciplinary practices, and documentation, ensuring effective performance management.</li> </ol>	

Position held/Designation	Head - Human Resources, Training, Legal & Operations	
Organization Served	General Tyre & Rubber Company (Pakistan)	
Total Period Served on the position mentioned above	Dates: <b>From</b> 04/2010 <b>To</b> 01/2022	
	1. Working on ERP (SAP) environment	
	2. Board Meetings, Minutes recording and Compliances	
	3. Workforce planning	
	4. Recruitment (attraction and selection) & Selection	
	5. Training & Organizational Development	
Job Decemintion	6. Union negotiation	
Job Description	7. Purchasing	
	8. Government liaison	
	9. Branding and identity	
	10. Mergers and acquisition	
	11. Salary arbitration	
	12. Job analysis, evaluations & Human Resource Planning	

13. OD Planning, Employee Relation, Compo & Benefits
14. Disciplinary Practices & HR Documentation
15. Group Presentations and Analytical Management
16. Performance Management

Position held/Designation	Head – HR, Operations & ERP Implementation
Organization Served	Abdulla Bin Zayed Group LLC (Dubai / UAE)
Total Period Served on the position mentioned above	Dates: From 01/10/2019 To 31/12/2019
	I completed a three-month project on Organizational Restructuring and Business Process Re-engineering for Abdulla Bin Zayed Investment Group, ending on 31.12.2019. Subsequently, I resumed my position at General Tyre & Rubber Company in Pakistan from 01.01.2020.
Job Description	<ol> <li>Spearheaded ERP system implementation, ensuring compliance and efficiency across organizational processes and board directives.</li> <li>Directed workforce planning, recruitment, and development strategies to align with organizational objectives.</li> </ol>
	3. Managed comprehensive performance management, including conflict resolution, decision-making support, and HR documentation, to enhance productivity and growth.

Position held/Designation	Consultant - Legal; HR and Operations
Organization Served	Baqai Foundation International Canada (Pakistan Office)
Total Period Served on the position mentioned above	Dates: From September 2009 <u>To</u> Mach2010
Job Description	<ol> <li>Managed ERP (SAP) operations, legal vetting, drafting, and ensured compliance in board meetings and minutes recording.</li> <li>Oversaw employment contracts, manpower planning, performance management, and career development initiatives to motivate employees and foster growth.</li> <li>Coordinated organizational development, employee relations, benefits, disciplinary practices, communication, and the planning of conferences, ensuring alignment with HR strategies and legislation.</li> </ol>

Position held/Designation	Head - HR, Operation & Capacity Building
Organization Served	Afro Euro Synergy (East Africa)
Total Period Served on the position mentioned above	Dates: <b>From</b> May 2007 <b>To</b> July 2009
Job Description	<ol> <li>Managed board meetings, minutes recording, and ensured compliance, while also working within an ERP (SAP) environment for operational efficiency.</li> <li>Directed workforce planning, recruitment, and onboarding processes, along with skills management, to attract and retain top talent.</li> <li>Oversaw training and development, personnel administration, compensation, time, and travel</li> </ol>

	management to enhance employee engagement and productivity.
4.	Handled payroll, employee benefits administration,
	personnel cost planning, performance management, labor
	relations, and corporate law compliance.

Position held/Designation	Manager - Human Resources, Administration & Operations		
Organization Served	Domtex Industries Inc ( <b>Pakistan)</b>		
Total Period Served on the position mentioned above	Dates: FromDecember 2004ToMay 2007		
Job Description	<ol> <li>Recruitment (attraction and selection)</li> <li>Training and Development, Performance Management</li> <li>Job analysis, evaluations &amp; Human Resource Planning</li> <li>OD Planning, Employee Relation, Compo &amp; Benefits</li> <li>Disciplinary Practices &amp; HR Documentation</li> <li>Group Presentations and Analytical Management</li> </ol>		

Crew (Training & Customer Services)		
Pakistan Airlines		
Dates: <b>From To</b> December 2004		
<ol> <li>Customer service and Public Relation</li> <li>Implementation of Customer Loyalty &amp; Retention Program</li> <li>Supervision, training, allocation and counseling</li> </ol>		
Corporate Advisor (Training & Human Resources)		
Recruitment Services of Australia (Australia)		
Dates: <b>From</b> December 1998 <b><u>To</u></b> June 2001		
<ol> <li>Recruitment &amp; Selection</li> <li>Training &amp; Organizational Development</li> <li>Union negotiation, Purchasing</li> <li>Government liaison, Branding and identity</li> </ol>		

**Demonstrated Leadership Experience**: Please mention here your experience as the team leader (as head of a team/institution) or team member to work in independent role.

Position held/Designation	All positions and organizations which I worked for, since start of my career to date, demonstrate an effective and successful leadership role.	
Organization		
Total Period	Total Duration: 20 Years	
Your Role as Team Leader and Team Member	Team Leader	

# Remarkable Achievements & Awards

Sr.	Description of Activities	Year
	Reduced employee turnover by 7 % and significantly increased productivity by introducing a performance management system that recognized contribution, challenged staff to accept responsibility and empowered them to make decisions.	2022-23
	Increased employee productivity and the overall efficiency of the unit by introducing processes and procedures that eliminated duplication and reduced the time to complete month-end reports	2021-22
	Planned, launched and implemented a cultural change program aimed at turning round a struggling manufacturing site improving morale, plant efficiency and reliability	2020-21

Designed and delivered bi-monthly leadership development workshops, leading to improved relationships, ownership of tasks and activities and better communication between and by the top 40 people in the workforce	2019-20
Developed a management of attendance policy which has reduced absenteeism levels in the workplace by 2% year-on-year	2018-19

10. Fitness and propriety for the job in line with the Fit and Proper Criteria:

# "The best way to predict the future is to create it." <u>Peter Drucker</u>

I prima facie qualify the "Fit and Proper Criteria" specified by country regulations for the position applied for in any organization of Pakistan "[including (a) honesty, integrity and reputation; (b) competence and capability; (c) financial soundness]. To establish this claim I forward down under some of personal and professional achievements:

I am a Pakistani citizen by birth and do not hold dual nationality to date. Alhamdulillah have never claimed bankruptcy or similar financial crashes by now. The other fit & proper criteria are established through following real events of my social and professional life.

Currently, I am working as a Legal Advisor at the World Bank – Karachi Mobility Project (SMTA). My responsibilities include:

- ✓ Working on ERP, Board meetings, and legal vetting
- ✓ Handling labor relations, CBA, and labor union negotiations
- ✓ Legal vetting, labor court litigation, and statutory compliance
- ✓ Developing and implementing human resources policies
- ✓ Supporting strategic objectives
- ✓ Contract drafting and review, dispute resolution
- ✓ Policy development, risk management
- ✓ Intellectual property management
- ✓ Regulatory affairs, corporate governance

I have successfully managed the human resources and related budgets of General Tyre, the market leader with over 3200 employees and an 18 billion turnover. It is a well-known brand globally with countrywide branches and technical collaboration with the German company Continental Tyre. I possess solid knowledge in all management areas, including labor relations, performance management, training management, employee relations, talent management, people skills, conflict resolution, employment law, pension, and government regulations.

My roles with various international and local organizations have equipped me with competencies and traits that align well with the role I am applying for:

- Strict adherence to health and safety legislation and best practices
- > Continuous improvement of operational performance and on-time performance
- > Facilitating best-in-class customer service experiences and product offerings
- Effective handling of emergencies, accidents, irregular operations, and other operational contingency plans, including disruption handling
- Ensuring competition compliance in all related industry matters
- Liaising and engaging with service providers, operational groups, governmental authorities, regulatory bodies, and head office
- Implementing corporate strategy at all levels

Being busy doesn't rattle me; I focus on each step with the bigger picture in mind and take advantage of all available resources. When there's no guidance or written guidelines, I use my best judgment to get the job done, sometimes preferring to "act SMART" rather than "sit and wait."

I have learned to "go with the flow" as priorities change frequently in senior roles. I can quickly switch gears and manage multiple assignments effectively. If I face conflicting priorities, I communicate with requestors to determine which project can wait, though I often make these decisions independently within preapproved parameters. I excel at working with people, even those considered difficult or problematic, by identifying their strengths and enhancing other areas. This approach has motivated my staff to work as a team and perform their best.

I am adept at analyzing workflows and processes and recommending necessary changes after understanding how and why things are done.

With over twenty years of experience in General Management, Human Resources, Labor Law, and Customer Services, I have worked under limited supervision and in accordance with all applicable federal and local laws and corporate governance. I have collaborated with company leadership on succession planning, career management, performance management, and recruitment. I ensure that business units reward and recognize high performance, innovation, and creativity and implement key processes and capabilities to support learning and growth agendas. I am experienced in implementing strategies to support short-term and long-term business goals, coordinating strategies and processes across the organization, fostering cultures that drive innovation and employee engagement, and supporting structures and strategies to improve performance. I provide coaching to managers and employees to support leadership development, business decision-making, resource management, problem-solving, and company performance management.

11. Strategic vision for improving the performance and financial position as the potential chief executive of the public sector company:

# "Our organization should be the state's premier developer of advanced human and capital potential, of the jobs that employ that potential and of the communities that sustain it." <u>Dr. Khusro Iqbal, PhD</u>

My focus will be to create, test, and design the implementation of long-term strategy, extending into the distant future. I will be overseeing all areas of the corporation diligently to achieve the unique ability to determine my organizations' allocation of resources and optimal direction.

I will devote mainstream of my time to matters external to the organization's operations, including but not limited to, the customers, competitors, technological advances and market trends; while remaining time to internal matters such as manpower capacity building and optimization of business control systems. It will follow, then, to value employees to whom I can delegate the day-to-day operation of my organization as well as those who possess finely tuned analytical and planning skills.

# 12. Additional Information (Related to Position)

# Publications:

- By Dr. Saiyid Khusro Iqbal; Education of Woman & Islam; Sindh Baluchistan Law Reports (SBLR), United Law Agency, Sindh High Court Compound; February 2014; pp 20-32
- By Dr. Saiyid Khusro Iqbal; Right of Vote to Women; Sindh Baluchistan Law Reports (SBLR), United Law Agency, Sindh High Court Compound; March 2014; pp 36-48
- By Dr. Saiyid Khusro Iqbal; Women & Financial Security; Sindh Baluchistan Law Reports (SBLR), United Law Agency, Sindh High Court Compound; May 2014; pp 76-94
- By Dr. Saiyid Khusro Iqbal; Status of Women in Islam; Sindh Baluchistan Law Reports (SBLR), United Law Agency, Sindh High Court Compound; June 2014; pp 119-135
- By Dr. Saiyid Khusro Iqbal; Women's Suffrage & Pakistan; Pakistan Law Journal (PLJ) Section; The Mega Publication of the PUNJAB BAR COUNCIL; June 2014; pp 188-208
- By Dr. Saiyid Khusro Iqbal; Women in Pakistan; Sindh Baluchistan Law Reports (SBLR), United Law Agency, Sindh High Court Compound; August 2014; pp 197-208
- By Dr. Saiyid Khusro Iqbal; Women Social Rights; Sindh Baluchistan Law Reports (SBLR), United Law Agency, Sindh High Court Compound; September 2014; pp 213-235
- By Dr. Saiyid Khusro Iqbal; Pakistan Judicial System ; Sindh Baluchistan Law Reports (SBLR), United Law Agency, Sindh High Court Compound; February 2015; pp 14-35
- By Dr. Saiyid Khusro Iqbal; Gender Based Harassment ; Sindh Baluchistan Law Reports (SBLR), United Law Agency, Sindh High Court Compound; March 2015; pp 44-67

- By Dr. Saiyid Khusro Iqbal; the Highway to Heaven.... the Parentage; Sindh Baluchistan Law Reports, United Law Agency, Sindh High Court Compound; June 2015; pp 117-138
- By Dr. Saiyid Khusro Iqbal; The Legality of Recognition of Parentage ; Sindh Baluchistan Law Reports, United Law Agency, Sindh High Court Compound; July 2015; pp 139-154
- By Dr. Saiyid Khusro Iqbal; Harassment of Women A National Concern; Pakistan Law Journal (PLJ) Section; The Mega Publication of PUNJAB BAR COUNCIL; May 2015; pp 226-241 & web post
- By Dr. Saiyid Khusro Iqbal; The Law on Parentage would be a Bliss; Pakistan Law Journal (PLJ) Section; The Mega Publication of the PUNJAB BAR COUNCIL; July 2015; pp 367-375 & web post

# **International Publications**

- ✓ By Dr. Saiyid Khusro Iqbal; Solar Power Plan A Right Move To Long Standing Energy Crisis; Pakistan & Gulf Economist (PAGE); June2014; pp 22-35
- ✓ By Dr. Saiyid Khusro Iqbal; Sufficient Qualified & Skilled Human Resources In Infrastructure Face Years of Neglect; Pakistan & Gulf Economist (PAGE); Sept12-25 2016, Vol: XXXV ; pp 23-25
- ✓ By Dr. Saiyid Khusro Iqbal; Topic approval awaited; American Journal of International Law; 2016; pp awaited
- ✓ By Dr. Saiyid Khusro Iqbal; Topic approval awaited; Berkeley Journal of International Law; 2016; pp awaited
- ✓ By Dr. Saiyid Khusro Iqbal; Topic approval awaited; European Journal of International Law; 2016; pp awaited

#### Academic Dissertations

- ✓ Comparative Study of Administration of Justice [LLM Thesis Karachi University]
- ✓ Equal Opportunity , Gender [Ph.D Thesis Karachi University]

#### Professional Memberships:

<b>Relationship</b>		<u>Year</u>	<b>Organization</b>	
Practitioner Registration (Member)		2006	Bar Council – Sindh / Pakistan	
➢ Practitioner Registration (Member)		1991	Medical Council – Pakistan	
Practitioner Registration (Member)		2007	Ministry of Health – East Africa	
Executive Member (Disaster Management)		1998	Red Cross – Australia	
➢ Pilot Registration (I	Vember)	2002	Civil Aviation - Pakistan	
Languages: 1) English (Fluent) 5) Punjabi (Fluent) References:	2) French (Diffident) 6) Urdu (Fluent)	3) Arabic (Diffid 7) Amharic (Hes	, , , ,	
Prof. Dr. Peter Bailey	Dean / Director	Baqai Foundatio	-	
Prof Dr. Ilyas Dhami	Founding VC	Baqai Foundati	on & University 021-35802293	

# Mr. Shahid Aftab Head – Central Region General Tyre & Rubber Company

#### Directorship in other companies:

a)	Past (During last five years):	Not Applicable
b)	Present:	Not Applicable

Date: 07<sup>th</sup> July 2024

Signature: <u>(Dr. S. KHUSRO IQBAL</u>, PhD) 42201-0639443-7 Bungalow # B-17/2, Block # 3 - A, Gulistan-e-Johar, Karachi

03008478081

# VISION AND STRATEGIC PLAN TO MAKE THE ORGANIZATION FINANCIALLY SUSTAINABLE AND A

POSITIVE CONTRIBUTOR TOWARDS THE NATIONAL ECONOMY:

Be stubborn about your goals and flexible about your methods

### **Marcus Aurelius**

As the Legal Advisor for the World Bank – Karachi Mobility Project (SMTA) since February 2024, I have undertaken a diverse range of responsibilities critical to the project's success. My role encompasses managing ERP systems, organizing Board meetings, and conducting thorough legal vetting to ensure all operations comply with regulatory standards. I play a pivotal role in labor relations, engaging in negotiations with labor unions and handling collective bargaining agreements (CBA). Additionally, I manage legal vetting, labor court litigation, and statutory compliance, ensuring the project adheres to all legal requirements.

A significant aspect of my position involves developing and implementing comprehensive human resources policies that align with our strategic objectives. My expertise in contract drafting and review, as well as dispute resolution, has been instrumental in navigating complex legal landscapes. Furthermore, I am responsible for policy development, risk management, and intellectual property management, safeguarding the project's innovations and proprietary information. My role also extends to overseeing regulatory affairs and ensuring robust corporate governance practices.

People who interact with me frequently describe me as a highly motivated professional with excellent leadership skills. I am known for being performance-driven and capable of transforming complex problems into practical solutions. Throughout my career, I have consistently been recognized as an accomplished leader with a proven track record of success. My industry peers regard me as an experienced, motivated, and results-oriented leader who excels in team-oriented environments. I have made significant contributions to strategic business partnering, organizational and employee development, talent management, and the implementation of human resources information systems.

My professional journey has spanned three continents: **Asia, Africa**, and **Australia**. This has provided me with broad and successful experience in both local and international management practices. I have traveled widely and worked with diverse cultures, which has honed my ability to lead and balance strategic business initiatives with employee advocacy. My demonstrated leadership and analytical skills, coupled with a strong sense of customer service and creative flair, have been evident at various levels in both manufacturing and service industries.

Currently, I manage the human resources and budgets of a company with over 3,200 employees and an 18 billion turnover. This company is a market leader with a global presence and countrywide branches, and it collaborates with the renowned German company, Continental Tyre. My initial focus would be to build a successful team comprising employees, senior management, board members, shareholders, and government stakeholders. Once the team understands the targets and challenges through SWOT analysis, I would prioritize maintaining financial stability by enhancing company productivity. As a team leader, I aim to create business opportunities and resolve significant organizational issues.

In my role, I will ensure the organization is headed in the right direction and performing effectively, envisioning where it needs to be five to ten years from now and planning the path to get there. I will work closely with external stakeholders, industry leaders, government, and bureaucracy while staying connected with the company's employees and functionaries. By fostering a work environment that encourages improvement and excellence, I aim to ensure success and efficiency are self-evident.

As the team leader, I will make strategic decisions that benefit staff, shareholders, and the company, recognizing that this position requires visionary thinking. Building networks within the ecosystem in which the company operates is crucial, as is dedicating time to think and analyze business needs and available resources. Focusing on opportunities and addressing challenges effectively will be key to achieving business targets.

These ambitious goals require significant investment, and I am committed to partnering with stakeholders to ensure substantial returns, which will benefit the economy, increase tax revenues, reduce crime, and improve quality of life. Throughout my career, I have demonstrated competencies such as organizational development, multitasking, communication, negotiation, conflict management,

and change management. I aim to establish a winning culture and strong brand identity, promoting this through various initiatives.

In my current role, I have successfully promoted my company's unique identity, creating a powerful impression among employees and stakeholders. By representing my employer's brand effectively and managing public interactions, I ensure that our business activities are well-regarded. My goal is to move the organization forward, closing gaps and fostering growth through modernization, research, and commitment.

This high-aspiration plan, if given the opportunity, will inspire and garner support from all stakeholders, leading to business growth and cutting-edge research that serves communities worldwide.

The philosopher Alfred North Whitehead wrote "*The task of any business to be creation of the future, as far as rational thought and civilized modes of appreciation can affect the issues.*" Let's use this vision growing and get on with this task.

"The average person puts only 25% of his energy into his work. The world takes off its hat to those who put in more than 50% of their capacity, and stands on its head for those few and far between souls who devote 100%"

Andrew Carnegie