

RE NEWS

THE OFFICIAL MAGAZINE OF KENYA
REINSURANCE CORPORATION LTD.

ISSUE 3 • 2016

Niko Fiti Niko Fiti Niko Fiti
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Niko Fiti Campaign Launched



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FROM THE MANAGING DIRECTOR



We only have 3 months to go before the close of the year! Already some people have hit their targets for the year; others have changed tact to hit their targets while others have given up along the way. Time waits for no man!

The last three months has seen a lot of activities happening around the globe. On June 23rd the UK voted to leave the EU and the Brexit was then born. The US presidential campaigns are in top gear. The Republican candidate and renown business mogul Donald Trump is intensifying his campaigns hoping to capture the US electorate with his business acumen. Hillary Clinton, the democratic presidential candidate also accepted her nomination with boundless confidence taking her place as the first woman to lead a major presidential ticket.

At home, foreign dignitaries' visited us during the same period. The Israeli Prime Minister Benjamin Netanyahu arrived for a 3 day state visit. Indian Prime Minister Narendra Modi also held a 2 day state visit. These visits are part of strengthening bilateral economic and trade ties between Kenya and their countries. Several bilateral agreements were signed in various fields. The country also hosted the 6th Tokyo International Conference on African Development (TICAD) where several agreement were signed.

In line with the above successes of the country, we also recorded positive financial results over the first half of the year 2016. This growth was driven by focused execution and implementation of our corporate strategy. This is on target with our objectives guided by our five year rolling strategic plan for year 2016 to 2020 that charts the strategic future of the Corporation.

We thank our clients, business partners, and associates for their continued support for the Corporation.

This edition contains exciting articles ranging from poems, various CSR success stories to recipes of delicious delicacies from Kenya.

It is my hope that you will enjoy the read.

*Mr. Jadhah Mwarania, OGW
Managing Director*



In line with the above successes of the country, we also recorded positive financial results over the first half of the year 2016.

The *Niko Fiti – Ability beyond disability* 2016 edition is already at hand. This year the programme will benefit at least 1000 people living with disability. The focus this time will still be a replica of last year's initiative of mobile vending units to ensure consistency in our initiatives. In addition, the programme will this time include other disabilities including Visual & Hearing (sensory) disabilities as well as Physiological/ Mental disabilities.

But just to jog our minds, exactly what is CSR? Why CSR?

The World Business Council for Sustainable Development in its publication *Making Good Business Sense* by Lord Holme and Richard Watts, defines CSR as the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large. This indeed is Kenya Re's ultimate aim and beyond to better the lives of those living among us and creating a positive impact in the society when it comes to people living with disabilities.

While this RE-News Edition is not entirely on CSR only, it is paramount to note that this is one key focus that appeals to human emotions. As such, we urge all members of staff and the public at large to embrace persons living with disability and find ways and means of integrating and associating with them to rid the society of stigma associated with disability. These special members of the society are our brothers and sisters and we



can only put our efforts together to ensure they lead a normal life.

Well, this edition contains exciting articles ranging from tax haven demystifications, poems, and various CSR stories to recipes of delicious delicacies from Kenya.

It is my hope that you will enjoy the read.

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2016 NIKO FITI *Flag Off*



by Andrew Ongicha

Since its inception in 2011, the Niko Fiti na Kenya Re campaign has revived hope and productivity in the lives of over 2200 persons living with disabilities from the whole country, and empowered them to get through their daily operations with minimal dependency. Besides leveraging on the principles of equality for all Kenyans in line with constitutional demands, the campaign has mitigated disabled persons limitations to access education, business and employment which eventually lead to economic growth.

In the year 2013, the Corporation organized a 3 phased campaign to reach as many beneficiaries as possible. The campaign saw three caravans touring various parts of the country like Rift Valley (Eldoret), Western (Busia), Nyanza (Kisumu), Central (Thika and Muranga) and Upper Eastern (Meru) regions not only providing clinical assessment, and providing orthopaedic mobility and assistive devices but

more importantly providing public education on disability through public awareness and sensitization campaigns. The devices provided ranges from walking frames, crutches both Elbow and Axillary crutches, prosthetic limbs, wheelchairs, special seats and Tricycles for business.

In the year 2014, the partnership organized another 3 phased campaign which focused on provision of orthopaedic mobility and assistive devices to persons with disabilities. The campaign toured Nyanza region (Kisumu and Kisii), Rift Valley (Nakuru) and Upper Eastern (Meru and Isiolo) & Lower (Voi and Mombasa) regions. APDK continued to provide technical support as the lead implementing identification, clinical assessment and provision of the devices to the beneficiaries

In 2015, the campaign moved to the next level



of meeting the obligation of rehabilitating the beneficiaries and giving them a chance to contribute to the socio-economic building of the economy.

A business model that involved the use of Kenya Re branded Mobile Vending Units for Persons with Disability to sell different goods for them to not only earn a living but also provide for their families was developed and adopted with 160 Persons with Disability from the Nairobi region benefiting from the pilot project in 2015.

These beneficiaries underwent a 3 day training course on basic book keeping, sound financial management and leadership & governance to equip them for the business world.



A section of 2016 Niko Fiti na Kenya Re beneficiaries during the CSR launch of 18th August 2016 at APDK grounds on Waiyaki way

2016 PROGRAM

The 2016 Niko Fiti program was launched on 18th August by the Hon Cabinet Secretary for Treasury Mr. Henry Rotich at the APDK Grounds on Waiyaki Way. This year, the campaign will go a notch higher and widen the scope to cater for other disabilities like Persons with Visual & Hearing (sensory) disabilities and Physiological/Mental disabilities. In addition, it will also focus on Mobile Vending Units that is pegged on Economic Empowerment. The campaign targets to transform the lives of over 1000 beneficiaries with devices such as Mobile Vending Units, Canes, Stylus and Diapers.

Some of the regions the campaign targets to cover this year includes:

1. Mombasa distribution will cover Kwale and Kilifi counties. The devices will comprise of 60 mobile vending units, 80 canes, 80 stylus and 80 diapers.
2. Eldoret distribution will cover Uasin Gishu, Trans Nzoia, West Pokot and Kapenguria counties. The devices will comprise of 60 mobile vending units, 80 canes, 80 stylus and 80 diapers.
3. Kisumu distribution will cover Siaya, Kisii, Nyamira, Migori, Vihiga and Bondo counties. The devices will comprise of 70 mobile vending units, 75 canes, 75 stylus and 75 diapers.

NIKO FITI BENEFICIARIES TESTIMONIALS

Following the launch of the 2016 Niko Fiti-Ability Beyond Disability Campaign, we met 3 of the 160 beneficiaries who were empowered through the assistive devices last year to capture their experiences after receiving the mobile vending units donation.



GERALD MUNGA NGUGI: (Station: Bus Station)

Gerald is a 2015 Niko Fiti beneficiary, through the program he received a mobile vending kit and a stock boost. This alone has helped his business grow and he is now able to hire two other people to assist with the high demand. He says his life is not the same and he whole- heartedly thanks Kenya Re for their assistance and urges them to keep creating awareness and to keep on assisting people living with disability.

"Gerald ako fiti na Kenya Re".



DAVIDSON KIMINGI: (Station: Bus Station)

Davidson, a beneficiary of the Niko Fiti na Kenya Re campaign says his life has been transformed as he can now fend for himself and thanks to the training offered by Kenya Re he can now take stock and keep records. The training he says has greatly contributed to better profit margins and he is grateful.

"Davidson ako fiti na Kenya-re"



JOHN GITHINJI: (Station: Ambassador bus terminus)

After the training by the Niko Fiti na Kenya Re campaign, John has broken the hawking norm of selling candy and refreshments to beauty products and is enjoying the fact that he too can now manage his business better from the entrepreneurship training offered within the Niko Fiti program by Kenya Re

"John ako fiti na Kenya- Re"

COMPLAINTS HANDLING PROCEDURE



Kenya Re is committed to delivering the highest possible quality and level of service to its customers. We intend to provide services through the best practice and in line with our customers' needs as we continually seek improvements.

What is a complaint?

A complaint is defined as "any expression of dissatisfaction by a customer or potential customer about service delivery by the company or its agents, and/or about company or industry policy."

At Kenya Re, we see complaints as a valuable way of meeting and responding to your expectations. We realize that in breaking down the barriers to meet your needs we value listening to feedback and complaints from you.

How will we handle your complaint?

We will:

- Acknowledge your complaint, in writing or via email, within 24 hours of us receiving it.
- Enquire into your complaint and consult any relevant persons who should help resolve it fairly and within a reasonable timeframe.
- Treat you and your information with confidence and respect, in line with our guidelines.
- Keep you and any other persons involved informed about the progress of the complaint, how we will try to resolve it and, as is appropriate, what we will do to prevent it from happening again.
- Take action to resolve the complaint as best as possible to your satisfaction and, where possible, recommend any changes needed to ensure the cause is fixed.
- Let you know in writing the outcome of your complaint and, as is relevant, the reasons behind this outcome.

What should you tell us:

- Your name, address and the best way to contact you.
- The details that will help us understand the reason/s for your complaint.
- Copies of any documents relevant to your complaint.
- If you have already discussed your complaint with us, the details of those persons in Kenya Re that you dealt with.
- What you feel would constitute a satisfactory resolution of your complaint. For example are you seeking information which you feel is being withheld, are you seeking an apology, etc.

You need to know that:

- You may make a complaint verbally and/or in writing. E.g. email, and/or calling
- We may ask for your help in the course of handling your complaint.

You can make a complaint to Kenya Reinsurance Corporation by contacting:

Write to : Manager – Corporate Affairs • Kenya Reinsurance Corporation • P. O. Box 30271- 00100 Nairobi, Kenya
Call: (+254) 0703083210 • Email: complaints@kenyare.co.ke

EMBRACING PEOPLE WITH ALBINISM

A case of Donald Kisombe



By Gladys Some-Mwangi

Albinism is a condition that causes little or no pigmentation in the eyes, skin or hair of those affected. There are different types of albinism namely, Oculocutaneous albinism (OCA) that involved decreased pigmentation in the eyes, hair and skin, Ocular Albinism (OA) that primarily affects the eyes, while the skin and hair show normal or near-normal coloration and Rufous Albinism (RA) which is characterised by red hair. People with the latter condition have red-bronze skin color, ginger – red hair or brown eyes.

Kenya Re has chosen to be part of the champions in the elimination of stigma associated with Albinism and have one member of staff with albinism, Donald Kisombe.

Donald Kisombe, holds Bachelor's degree in Electrical Engineering from Kenyatta University. He has been in Kenya Re for about 6 months on ICT Internship. In that short time he has managed to grasp the concepts and operations of ICT which has been highly aided by his passion for Innovation and Automation. He is one easy young man who has outlived the stigma associated with the condition and is a living testimony that one can emerge a victor despite all the odds related to the condition.

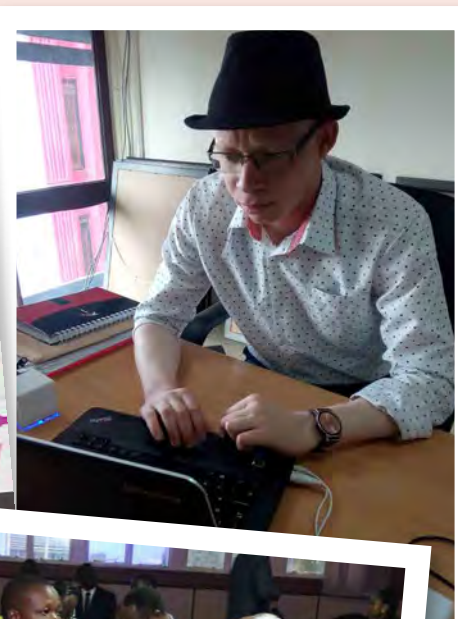
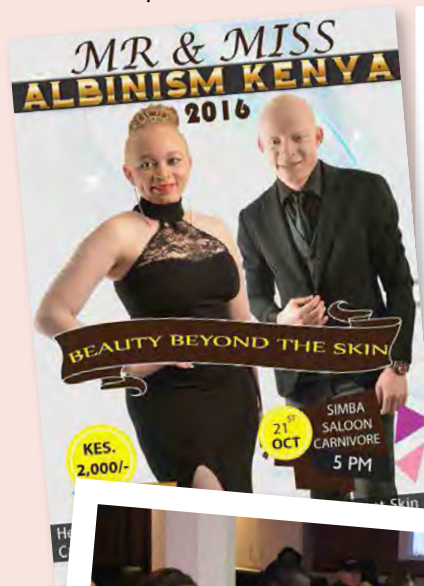
On a normal day, you will find Donald going about his duties with great vigour and as an ICT expert in the Corporation, he is always eager to assist and is readily available when your machine stalls and calls for urgent IT expertise intervention.

And need I say, Donald is a confident young man that walks with a "swag" and exudes a personality to be desired. He portrays all the positivity in him

and will often engage you with confidence. It is no wonder he is the face of the posters on MR & MISS Albinism together with his sister, Florence Kisombe. The event scheduled to take place on 21st October 2016 at the Carnivore Grounds, will be the first ever of its kind and will show case the rare beauty of people with Albinism in Kenya.

Donald says he gets support from his parents and especially his Father. His friends have also been very supportive. However, he is quick to

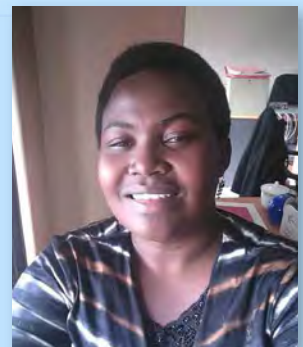
point out, "I ignore and choose to give a blind eye and deaf ear to negative comments". He says he understands himself well and accepts his condition. "I choose to have a better life and I want to live just like anyone else. As soon as I embraced this attitude, everything started falling into place for me", adds Donald. He goes on "My younger sister Florence, nudged me towards self-realization. I draw a lot of strength from her as she is one person who is very positive in life and nothing whatsoever, can pull her backwards."



Corporate Affairs Manager Ms Gladys Some during the breakfast meeting launch of Mr and Miss Albinism beauty pageant held at the Deputy President's Office



Computer Donation



by Agnes Musyoka

On 1st September 2016, The Corporation donated a total of 30 dell computers to the Kibiko Secondary School as part of its Corporate Social Responsibility initiative while at the same time sponsoring the ICT development of the school.

Speaking during the handing over ceremony at the School, Kenya Re Managing Director, Mr. Jadhiah Mwarania said the computers would go a long way in equipping and preparing the students with ICT skills and knowledge in the era of Information and technology for the future. He urged the students to take advantage of the equipment and learn all they could.

Kenya Re management present during the ceremony also gave an account of their hey-days in high school

in a bid to encourage the students to aim high in their academics and never lose focus with their studies. Many reminded the students that there was no short cut to success adding that the recent spate of fires in schools was not the way to go for successful students.

The students were very grateful for the donation promising to work even harder in school.

The Corporation has previously partnered with the school through tree planting exercises where over 3000 tree seedlings have been planted in a span of 3 years. The Corporation also sponsored a water piping system for the school to ensure sustainability and continuous growth of the tree seedlings through availability of water.

Corporate Golf Day

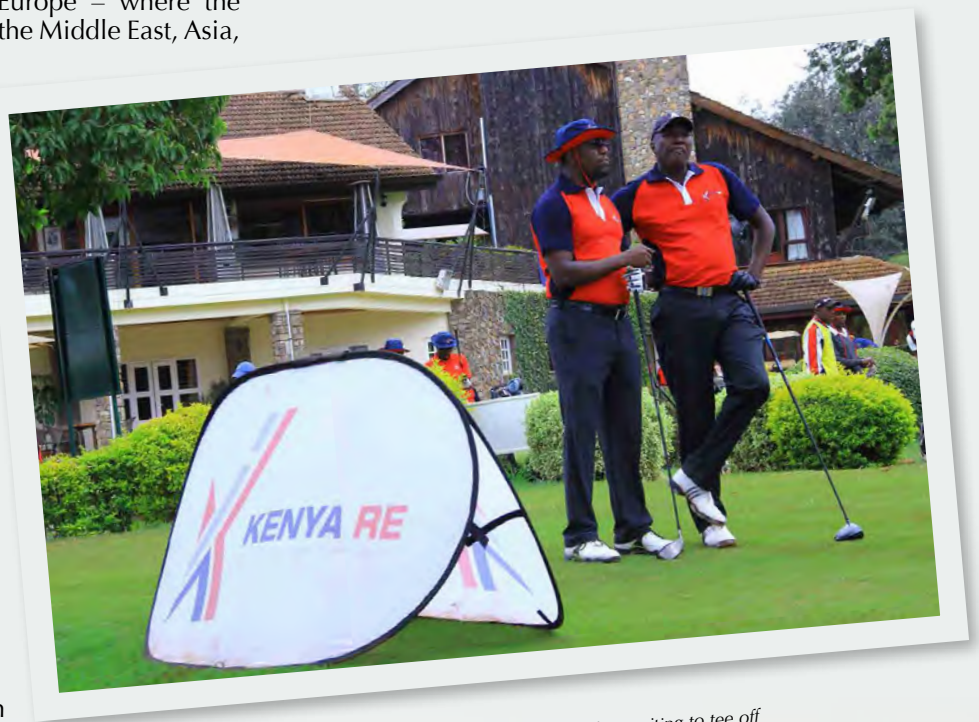
Golf is a highly popular corporate sport that generates enormous revenue from television and sponsorship with the best professional players earning millions of dollars. It is no doubt that it is a top sport throughout the world and attracts increasing interest as more and more people take it up as a pastime.

Worldwide, the most important tournament circuits are in the United States and Europe – where the competition extends into Africa, the Middle East, Asia, Australasia and both Central and South America. There are also Australian, African and Asian circuits.

Closer home, on 2nd September 2016, the Corporation held a golf tournament at the prestigious Karen Country Club. The social event was aimed at strengthening internal and external relationships with our clients and stakeholders. Competition was stiff among the players aiming to have a share of the corporate prizes. The well attended tournament was an exciting opportunity to interact with stakeholders and give a first rate platform to mingle informally.

The successful event with culminated in a dinner event was graced by some Kenya Re management, stakeholders and business associates from the Insurance Industry, Banks, and Property.

While thanking the participants during the dinner and cocktail that was held after the tournament, the managing director Mr. Jadhav Mwarania said that golf was not just about winning but also being a competitive and engaging spirit.



Golfers waiting to tee off





MILLENNIALS

The Job Hopping Generation

Renowned authors, Neil Howe and William Strauss, coined the phrase 'Millennials' in the 1991 book *Generations: The History of America's Future, 1584 to 2069*, to describe individuals who reached adulthood around the turn of the 21st century, specifically born between 1982 and 2004.

Millennials grew up in an electronics-filled and increasingly online and socially-networked world. They are the generation that has received the most marketing attention. As the most ethnically diverse generation, Millennials tend to be tolerant of difference. Having been raised under the mantra "follow your dreams" and being told they were special, they tend to be confident. While largely a positive trait, the millennial generation's confidence has been argued to spill over into the realms of entitlement and narcissism. They have been perceived negatively by their predecessors, the Generation X or the Baby Boomers, because they are believed to be lazy, impatient, hasty and want to be successful immediately they are employed.

It is no wonder that in today's corporate world, recruiters seem to search for job longevity among prospective employees and screen out chronic job hoppers. These hiring managers worry they will

become the next victims of these applicants' hit-and-run jobholding. For companies, losing an employee after a year means wasting precious time and resources on training & development, only to lose the employee before that investment pays off. Plus, many recruiters may assume the employee didn't have time to learn much at a one-year job. In as much as it is the sole business of employees to choose whether or not to retain their jobs, society wonders, why the urge of job hopping among the Millennial?



By Lilian Kanari

Surveys have revealed that half of the youth population

are likely to change jobs in the next three years. These surveys also uncovered that only 17% plan to spend the rest of their career in their present organisation. Job hopping is increasingly becoming common not only in Kenya but globally. Unlike in previous generations, younger workers today are more likely to change roles or employers every few years rather than stay in one company for decades.

Most people may want to criticize and condemn job-hopping, especially due to the current job insecurities in many countries. However, it is advisable to look at this sensitive subject from a positive angle. Job-hopping usually suits young, ambitious people but there are many reasons to job-hop at different times in an employee's career. If one does not want to enjoy what he/she does any more then they are definitely due for a job-hop. Career counsellors will often advise us to choose a job we love, and we will never have to work a day in our lives. After all, who wants to do something they dislike every day?

Today's college graduates might want a new career because they would like to use their skills in another industry, or they may even have found better opportunities at another company. Job hopping does not necessarily have to be outside of your current workplace; some employers realize that their employees have a thirst for gaining new experiences, so moving within the organisation is encouraged.

Entry level employees have realized that job hopping can speed career advancement. They find it interesting to execute various roles and work in different organizations, as they acquire new skills along the way. While gaining job fulfillment, workers also consider this positive culture important to attaining their dream job.

Economic Instability has been realized to be another factor that contributes to strategic job hopping. Workers today know they could be laid off at any time – after all, they saw it happen to their parents – so they plan defensively and essentially consider themselves “free agents”. Millennials prefer trial and error in seeking fulfillment and happiness in their work lives.

Those who have a negative view of job-hopping, will find it interesting to know that there are a number of positive reasons in job hopping; the millennial will be able to explore career options and identify what he/she likes and does not like, which can be beneficial

at the beginning of his/her career. A millennial might find a job that offers a better salary or more interesting benefits than her current job. Job hopping allows a millennial to network; by changing jobs, it allows him to make purposeful connections that he might need later in his career.

Job-hoppers should also be able to integrate themselves into new teams easily, having done it a number of times before and gaining insight into a number of different organisational structures, company cultures and management styles should mean that they are better equipped to embark on a new challenge or project.

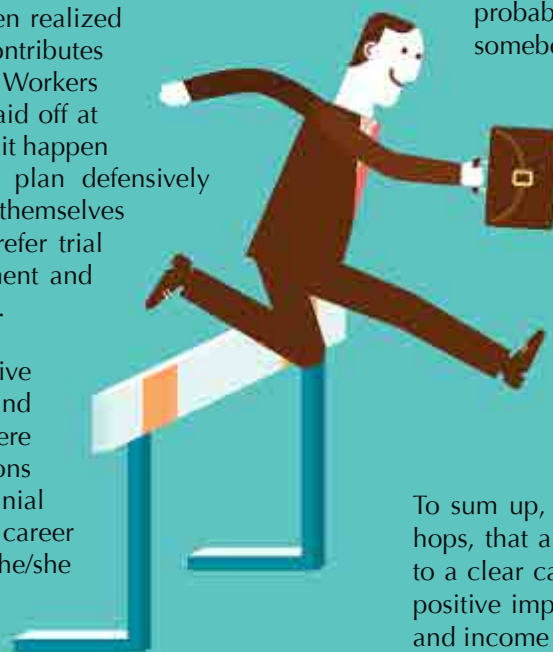
In as much as it makes sense for ambitious professionals to hop jobs in order to progress their careers, they should note that excessive job hopping may be negatively perceived by potential employers. Many employers are put off by people who change jobs often, which raises questions in them. They may also assume that the prospective employee gets bored easily and does not see things through.

It is always important that an employee has a good and clear reason for her next move to settle any doubts in the minds of potential employers. If she can highlight her achievements on her CV, an employer is much more likely to overlook the negative aspects associated with job hopping.

Interestingly, many younger companies actually seek out job-hoppers. A prospective employee with multiple experiences on his/her CV could make him/her stand out from the crowd.

The younger the company, the more they will understand the mind-set of a job-hopper. A company whose founder is a millennial probably would not want to employ somebody who stayed in their last job role for twenty years. Someone that steady isn't going to like change, will probably not work well in an agile environment and probably couldn't keep up with the speed and disruption of technology. Younger companies need job-hoppers because they are the ones that are innovative, disruptive, connected and hyper-connected.

To sum up, ‘deliberate’ career changes or job hops, that are well-thought out and pertaining to a clear career objective, have a much more positive impact on future employment success and income levels than ‘careless’ job-hopping.





Kenya Re Chairman Mr. David Kemei buys goods from a beneficiary during the Niko Fiti launch at APDK grounds on Waiyaki Way



Kenya Re Board and Management during the strategy workshop at



Kenya Re MD Mr. Jadhiah Mwarania (I) hands an award to the Best Player during the golf tournament



Treasury CS Hon. Henry Rotich receives a gift from Kenya Re MD Mr. Jadhiah Mwarania after the launch of the 2016 Niko Fiti na Kenya Re initiative



Kenya Re management assist the MD to hand over computers during the computer donation ceremony at Kibiko Secondary School on 1st September 2016



Golfers pose before their tee off during the Kenya Re Corporate Golf day at the Karen Golf Club on 2nd September 2016.JPG



Eneshipai Resort



Kenya Re MD Mr. Jadhah Mwarania (l) shares a light moment with Kibiko Secondary Principal Mr. GG Mwaura during the computer hand over ceremony.



Some of Kenya Re staff who participated at the AKI Sports day on 3rd September 2016



The golf ushers at the Kenya Re Corporate Golf event



Nothing is considered an obstacle by Kenya Re team while venturing in new markets, not even the extreme environment. Despite the high temperature of above 40°C a woman is expected to fully conform to the norms of the society especially in Mauritania.

Lucy Kagwiria (Asst Manager KenyaRe Abidjan) at EL WAVA Insurance Company in Mauritania for Marketing in Sept 2016, fully conformed to the norms of the society.



By Francis Musyimi

Saving Your. Marriage

Relationships have become a challenge and especially so for the newly wed couples in the current society. A number of tips have been put in place to mitigate such challenges and help save relationships;

Problem-solving strategies: Make it a point to make an actual appointment with each other frequently if you live together. At such a time, make a deliberate effort to put your cell phones on vibrate, put the kids to bed, and let voicemail pick up your calls to avoid any interruptions. This will enable you create a conducive environment for dialogue. During this session, communicate without raising your voices. Prior to the sitting, set up some rules. Try not



to interrupt your partner until he/ she is through and do not react to questions but respond, only if you have understood the point. Try to ban phrases such as "You always ..." or "You never ...", "I wonder why..." use body language to show you are listening keenly to your partner. Try to nod for your partner to be assured that you are getting the message, and rephrase if need be. For instance, you may say, "What I hear you saying is ..." but in a nicer way remembering that your spouse is a very closer friend.

Making Your Relationship a Priority: Be focused on the following three aspects : My Family, My Spouse and My Job. Do the things you used to do when you were first dating. Frequently show appreciation,

complement each other and contact each other through the day if possible while showing interest in each other. Plan date nights, Schedule time together on the calendar just as you would any other important event in your life. Respect one another. Say "thank you," and "I appreciate...", lets your partner know they matter to you.

Trust: Trust is key to relationships. Do you see certain things that cause you not to trust your partner? Or do you have unresolved issues that prevent you from trusting others? Unresolved issues include past events in your life which impacts your present negatively.

Even though there are always going to be problems in a relationship, you both can do things to minimize marriage problems, if not avoid them altogether. First, be realistic.

You and your partner can develop trust in each other by following; Be on time, do what you say you will do, don't lie -- not even little white lies to your partner or to others, be objective, even in an argument, be sensitive to the other's feelings, you can still disagree, but don't discount how your partner is feeling, call when you say you will, call to say you'll be home late, don't overreact when things go wrong, never say things you can't take back, don't dig up old wounds, respect your partner's boundaries, don't be jealous, be a good listener.

Even though there are always going to be problems in a relationship, you both can do things to minimize marriage problems, if not avoid them altogether. First, be realistic. Thinking your mate will meet all your needs -- and will be able to figure them out without your asking -- "Ask for what you need directly," next, use humour -- learn to let things go and enjoy one another more.

Finally, be willing to work on your relationship and to truly look at what needs to be done. Don't think that things would be better with someone else. Unless you address problems, the same lack of skills that get in the way now will still be there and still cause problems no matter what relationship you're in.



by Andrew Ongicha

Four percent Rise *in Pre-tax Profits*

The Corporation recorded a 4 percent rise in its Pretax profits from Ksh 2.125 Billion in June 2015 to Kshs. 2.212 Billion in June 2016. This impressive growth in profitability resulted from strong investment returns and reinsurance premium growth. Profit after tax as well increased by 4% from kshs. 1.502 Billion in June 2015 to Kshs. 1.564 in June 2016. This stellar performance is as a result of placing our customers at the centre of our operations.

Presenting the half-year results, the MD Mr. Jadhav Mwarania said the Corporation's profit powered by the growth in gross written premiums. " Our gross written premiums went up by 14% in June 2016 from

Ksh 6.204 Billion in 2015 to Ksh 7.096 Billion. The growth in gross premium was fuelled by a focused implementation of the Corporation's strategic plan. The increase came from new treaty and facultative business and tremendous support from cedants across its chosen market.

The net claims incurred saw a steady incline and grew by 31% to Kshs. 3.549 Billion as at June 2016 from Ksh 2.714 Billion as at June 2015. This was as a result of severity rather than frequency of claims.

The investment income grew from Ksh 1.447 Billion in 2015 to Ksh 1.739 Billion in 2016 resulting in a 20% growth over the same period.



Therapy and Counseling for Youth



By *Monica Oyaró*

Many types of therapies emphasize talking and thinking about feelings and experiences, which can be particularly challenging for young children. In working with children, counselors often use therapies that allow children to express themselves non-verbally, such as play therapy, sand tray therapy, and art therapy. In some cases, eye movement desensitization and reprocessing therapy (EMDR), which relies very little on verbalization of experiences, can be appropriate for the youth.

Youth of any age may feel uncomfortable, afraid, or ashamed to communicate or express what they are experiencing to a stranger. If you are a parent or caregiver, the following tips can be helpful when talking to children about therapy and mental health treatment:

- Find a good time to talk and assure them that they are not in trouble.
- Listen actively.
- Take your child's concerns, experiences, and emotions seriously.
- Try to be open, authentic, and relaxed.
- Talk about how common the issues they are experiencing may be.
- Explain that the role of a therapist is to provide help and support.
- Explain that a confidentiality agreement can be negotiated so children—especially adolescents—have a safe space to share details privately, while acknowledging that you will be alerted if there are any threats to their safety.

When searching for a therapist or counselor, it may help to seek advice from a school counselor or

pediatrician who can refer you to someone with specialized training and experience in working with youth. Some therapists specialize in family therapy, in which multiple family members may attend sessions together, as well as independently, if necessary. There are also treatments designed to address parenting skills, such as parent-child interaction therapy. These treatments may be useful when a child's behavior becomes difficult to manage.

Medication and Therapy for Children and Adolescents

Many prominent bodies of research highlight the efficacy of a combined treatment approach, or the use of both medication and therapy, when medication is prescribed by a physician or psychiatrist for a mental health issue. In fact, the American Psychological Association's Practice Guidelines Regarding Psychologists' Involvement in Pharmacological Issues encourages, whenever possible, to include psychotherapy when medication is prescribed. Many mental health professionals argue that medication is overprescribed as a "quick fix," while therapy, which may teach a person long-term coping strategies and self-management, is not encouraged enough. If your child is prescribed an antidepressant, antipsychotic, anxiolytic, stimulant, or other psychotropic drug, consider finding a therapist or counselor to pair with the drug treatment.

CHANGE?

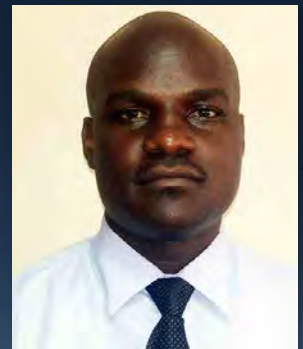
***What change? Why so much talk and least traction?
Misuse of 'the word'? Most likely! The word is 'change'.***

There's so much that people are ready to talk about but implement nil. Why?

Why for instance talk about going paperless, implement a multi-million shilling to boot system and then go ahead to demand that every paper out of it and going to it must put be printed and signed off, by yourself and direct reports? Really? The change was about going paperless, improving efficiency, productivity and having one repository of documentation. But what you end up having are two parallel systems running concurrently! This essentially means that employees are working double! And you expect improved productivity? In Mars, yes.

This happens despite the company having spent a substantial amount of funds training the top honchos in the company as well taking employees on some culture change program, in readiness of rolling out the 'impactful system'.

If we were honest with ourselves, we would better spend those energies and resources on meaningful ventures. Implement really paperless operations, not talk about it. Talk about that in strategy meetings and brainstorming sessions but implement that once you get back to your desk. Deliver on the talk. No wonder people said that talk can be cheap (unless you're a consultant in the service industry). Basically walk the talk, not talk the walk of change in the company!



By Davis Onsakia



HOW TO DO IT

Probably change is a challenge rolling out due to our different perceptions of what change entails. This is partly true and not really.

Therefore the best way to implement change is do document what you expect to change from the current workings. Who will do what, differently from the way currently things happen. This needs to be clear to all the interested parties. It will provide the yardstick later on for measuring whether you're on course or you veered off to Pluto (I like planets, probably).

And most importantly, measure that periodically. Remember the Deming PDCA Cycle (Plan, Do, Check and Act)? Are you on target? Are staff getting lazy, are there some cracks which are allowing some things to fall through? Seal them, keep improving the process. And this is where ISO 8001 certification (for quality management systems) comes handy: demand continual improvement.

But then how many companies, mostly state entities, who work for ISO certification and maintenance

rather than using that certificate to streamline and re-engineer their processes to the best international standards? We need to forget the paper, even if momentarily, and concentrate on service delivery. The fascination with paper certificate might explain the education system phenomenon where you've students struggling (and even cheating with the tacit approval of the parents and school administrators) to get a paper without appreciating or internalizing the knowledge being passed. And that is why I appreciate my primary school teacher who me taught Home Science – for the Millennials, consult your parents about this subject! At least I know how to sew (hemming stitch!) - up to now - and cook rice courtesy of this 'mundane' subject, which was subsequently abolished by KNEC later on!

Back to the subject of the hour, let's be the change we want. If you don't believe it, don't forced it on people, but if you believe it, do it, and trust me, as a leader others can only follow. And by the way, everybody is a leader. So this is not about 'them', but it is about us, us all!

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Two-in-one *Fish Fingers* Recipe



by Dorry Gangla



The beauty of fillet fish is the fact that there are so many great ways to cook it such that if it is a dish you prepare often, you can make it appear and taste different each time with very little effort!

Ingredients

(Serves 6)

- 1kg tilapia fillets of medium girth (not too thick)
- 60ml Freshly Squeezed Lemon Juice (juice of about 5 medium lemons)
- 1 whole garlic, crushed
- 1 teaspoon crushed ginger
- 1 small bunch of coriander (dhania) finely chopped
- Salt to taste
- 250g Dessicated coconut
- 2 eggs
- ¼ cup of milk
- ¾ - 1 cup All Purpose Wheat Flour

Prepare the marinade

Cut the fillets by width into thick strips. If they are too thin, they will turn crispy.

Put them in a bowl and mix in the lemon juice, garlic, ginger, salt and coriander. Mix all these well. Cover with cling film and leave to marinate for at least 8 hours.

Dress the fingers

After 8-12hours of marination, the fingers are ready for cooking. You will first dress them.

Beat your eggs in a large bowl, add in the milk and water. Put the flour and dessicated coconut in separate plates.

To dress, simply give each fish finger a good coating of flour with any excess dusted off, then then dip in the egg mixture and finally coat with a little coconut. Let the fingers just touch the coconut and shake off any excess. The flour is important to help the coconut stick to the fish, without it, all the coconut will remain in the oil while frying.

Method 1: Deep Frying

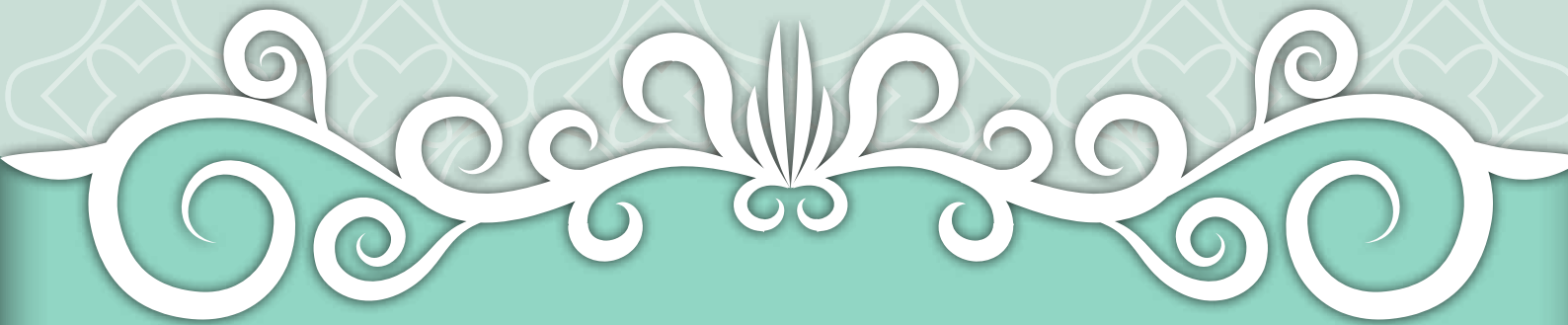
Heat up your oil to a medium-high. Be keen to ensure the oil doesn't get too hot. If it does, you will end up with inedible crispy fish. Once hot, dip in the fingers and let fry for about 10 minutes until golden brown, drain on a paper towel and drizzle on it some more lemon juice while still hot.

Method 2: Baking

Preheat your oven to 180°C for about 10 minutes. Line a baking tray with aluminium foil and grease with butter or oil to prevent the fish from sticking while baking. Arrange the dressed fish fingers on the tray ensuring none is on top of the other. Drizzle them with melted butter (for amazing results) or your usual cooking oil. Bake for about 30-40minutes. The baked fish may not brown much, however the fish is more flavour-full since the baking method always retains 90-100% of the food's flavours.

If you do not like the fish dressed, just marinate and bake, this is just as appealing to the palate.

You may serve this with roast potatoes, or ugali and vegetables of choice. Bon Appetit!



ACCOMPANYING MY FRIEND

Far away, I am still presiding,
The spectacle, friends mourning,
There loved one ahead is a gone,
And a grey sadness makes me prone.
My dear friend's soul pained.

Star fray, recede from living,
She spangle no more a shinning,
Amidst our fronds are lone,
And pray hap'ness takes she on.
My dear friend's soul yearn'd.

Per force, the frills dividing,
Las't debacle truest of leaving,
But a mere moment its now gone,
She astray to heavens stakes about'd.
My dear friend's soul emptied.

Acquire hearts, the thrill springing.
Fore yeah recall there be a meeting,
Time'st a-play now and we shall meet,
Urge God her soul in heav'n a serenade.
My dear friend's soul be calm'd.
As from a dear friend accompanied always so nearly

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NEW EMPLOYEES

Join the corporation



Ms. Jennifer Mutinda, Risk & Compliance Officer

Ms. Mutinda holds a Bachelor of Commerce Degree in Accounting from Egerton University and is a CPA (K). She is also Certified Internal Auditor from Institute of Internal Auditors (Kenya). She has over four years' work experience having worked in various organizations. She started her career in the PKF Company as an Internal Auditor. Prior to joining Kenya Re, Ms. Mutinda was working with General Accident Insurance as an Internal Auditor and as a Risk Manager from October 2015 to date.



Mr. Chris Kivati, Assistant Database Administrator

Mr. Kivati holds a Bachelor Degree in Computer Science from Egerton University and an Oracle Certified Associate. He has six years work experience having worked in various organizations. He started his career at Microhouse Technologies as an Oracle Systems' Developer. Prior to joining Kenya Re Mr. Kivati was working with Kenya Forest Research Institute (KEFRI).



Gerald Andayi, Assistant Network Administrator

Mr. Andayi holds a Bachelor of Science in IT from Jomo Kenyatta University of Agriculture and Technology and is a CISCO, CCNA, MCSE and ITIL. He has seven years work experience having worked in various organizations. He started his career at Dimensions Data Company as an IT Technician. Prior to joining Kenya Re Mr. Andayi was working with The Standard Group.

IN THE NAME OF ALLAH THE MOST GRACIOUS THE MOST MERCIFUL

African Wisdom...

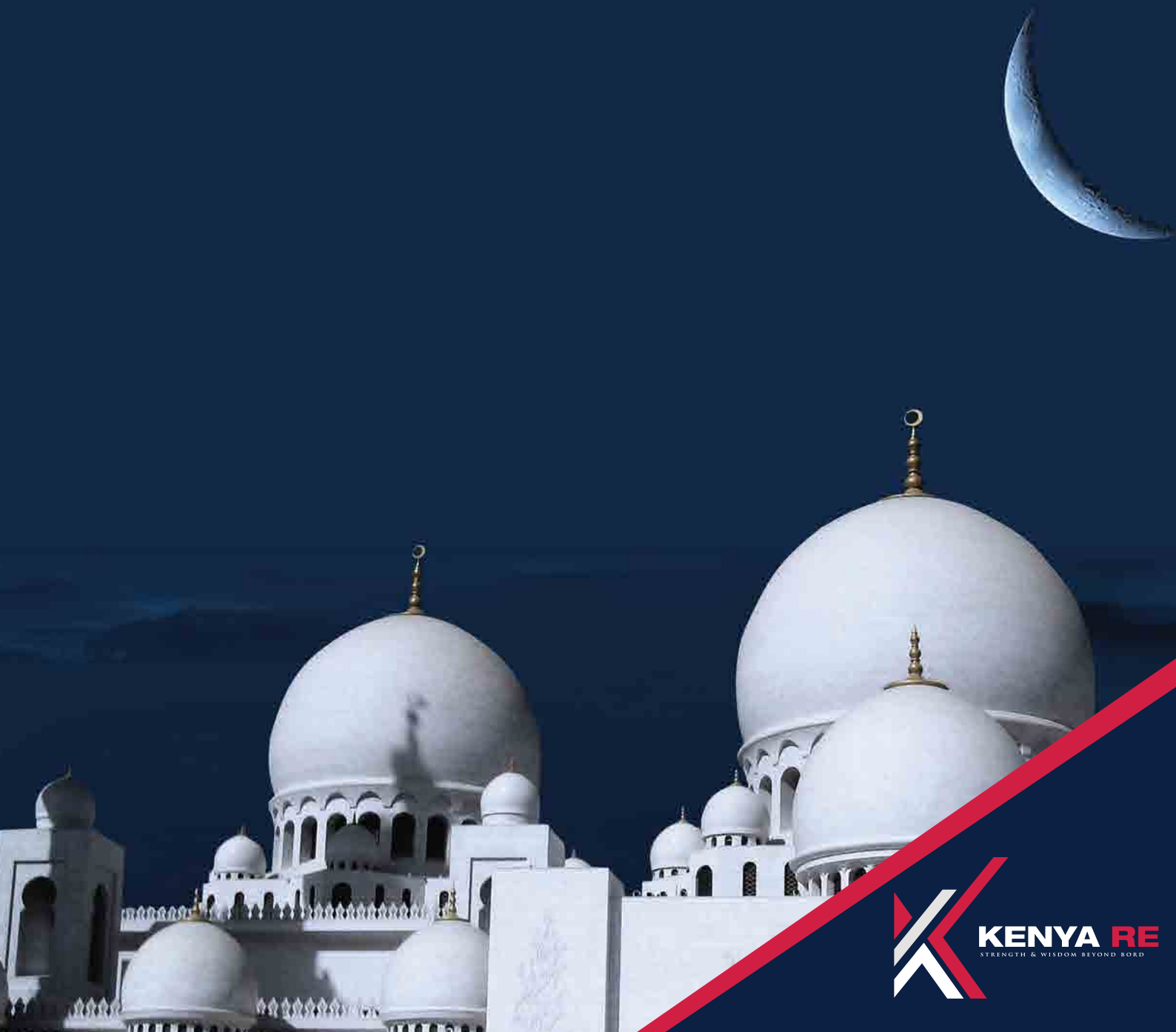
All Muslims are like a foundation, each strengthening the other; in such a way they do support each other |*Abu Musa: Bukhari & Muslim*|

Global Strength

For more than forty years, Kenya Re has relied on the wisdom of its African roots to provide the strength that reinsures insurance companies across the globe. With the launch of our Retakaful Window, we pledge to continue growing our knowledge and expertise so that we can get even better at making the world a more secure place for you.

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African Wisdom...

None is richer than the one who has peace of mind | Kenyan Proverb |

Global Strength

For more than forty years, Kenya Re has relied on the wisdom of its African roots to provide the strength that reinsures insurance companies across the globe. Today, our new future begins with a pledge of our promise to continue growing our knowledge and our expertise so that we can get even better at making the world a more secure place. By reinsuring insurance companies across the globe.



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STRENGTH & WISDOM BEYOND BORDERS