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Chamber

AUSTRALIAN LEBANESE
CHAMBER OF COMMERCE

NEWS

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A Word from the President



Dear Members and Friends,

Again it's that time of the year for the ALCC to hold its Annual Business Luncheon which has become a major event for the business community to gather, interact and enjoy the pleasant atmosphere. We all know well that in such events, the benefits and opportunity for networking, can be quite rewarding and its up to the individual to follow up on whatever business matter or issue that is of concern to him or her.

I am sure the Guest Speaker at this year's luncheon, the Leader of the Opposition, the Hon. Malcolm Turnbull will shed some light on the current world financial crisis and how Australia can be best equipped to deal with this crisis.

It appears from current Statistics that our export figures are quite healthy, despite the fact that the world is experiencing the most difficult export conditions in memory. The export market Development Grant Scheme has been boosted by an extra \$50 million to help small to medium export companies get through the Global Financial Crisis.

We are hopeful that the building industry will start to witness a strong and stable turning point for the better, which has began slowly but surely.

I wish you all a pleasant and enjoyable luncheon, and look forward to seeing you at the Chamber's Annual Awards Dinner, scheduled for Friday 6th November 2009.

Joe Khattar

President

The Australian Lebanese Chamber of Commerce Ltd.

AUSTRALIAN LEBANESE CHAMBER OF COMMERCE Board Members

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LEBANESE EXPATRIATES FROM AROUND THE WORLD PLAY A MAJOR ROLE IN BOOSTING LEBANON'S TOURISM INDUSTRY

The recent parliamentary elections in Lebanon attracted a large number of Lebanese expatriates from around the world who came to Lebanon to take part in the elections. Some of them spent considerable time in their country of birth, enjoying both family reunion and all the wonderful attributes Lebanon has to offer. This of course gave Lebanon's tourism industry a boost that is badly needed.

This summer season is also witnessing a large presence and regular arrival of Arab visitors. All you have to do is walk the streets of Aley and Bhamdoun to see Arab visitors enjoying the cool weather and the great atmosphere that Lebanon's summer resorts have to offer. This brings back wonderful memories of Lebanon's peaceful years when Arab visitors came annually from all over the Arab world particularly the Gulf, to spend the whole summer period in a country they called their second home. Well this summer, we can happily and thankfully say, that those wonderful days have returned to this small, but magical country called, Lebanon.

Tourism Minister, Elie Marouni expects close to 2 million Lebanese and Arab tourists to visit Lebanon before the end of the year. There are many reports that many of the visitors are unable to find vacant rooms in the five and four star hotels in Beirut and Mount Lebanon. Middle East Airlines Chairman Mohammad Hout told reporters that the number of

tourists in June alone rose by more than 20 percent and that all incoming flights are fully booked until the end of the year.

You may recall in an earlier article following the 2006 war, I mentioned that the Lebanese around the world can play a major role in boosting Lebanon's economy, by simply visiting their land of birth. We can now be grateful that this has become a reality, and therefore let us all make a bigger effort to increase such visits, and in particular among our young people. This will enable them to learn more about their country of origin, and allow them to take part in helping the Lebanese economy.

The Australian Lebanese Chamber of Commerce remains ready to assist in any way possible, those that who may be interested in doing business either in Lebanon or the Middle East.

Michael Rizk

Head of Trade Relations

Australia-Lebanon

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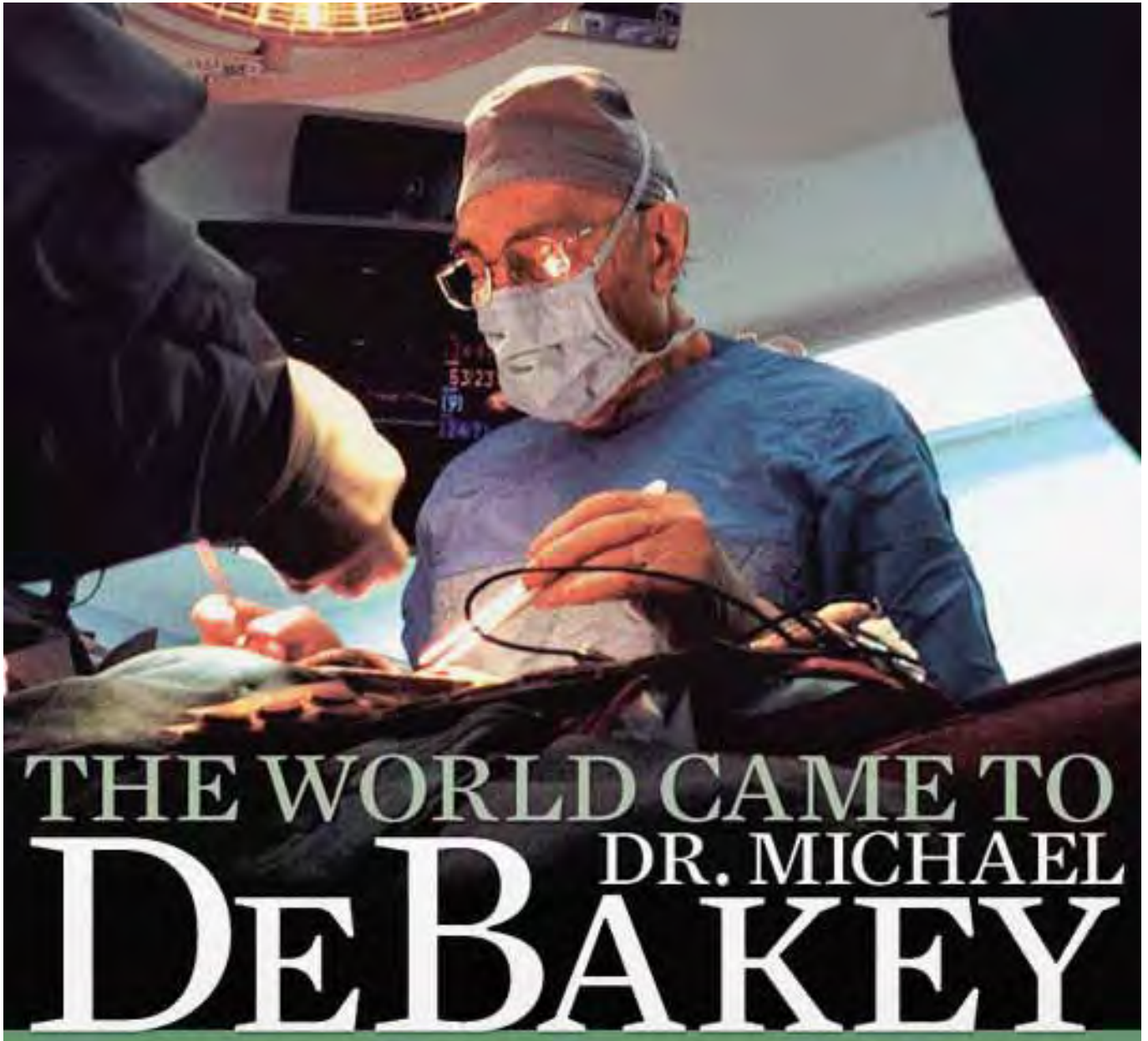
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MICHAEL DEBAKEY - THE REAL MAN BEHIND THE GENIUS



When Michael DeBakey passed away on July 11, 2008, it was a sad day for the world and for mankind, and it was a shock to those of us who had always loved him and admired him, for we considered him immortal. It was difficult to believe that the power of his mind and body could be conquered by disease and death, as for he had always been their conqueror. Since his passing much has been said and written about Michael DeBakey, the foremost heart surgeon, the pioneering researcher, the innovator, the gifted medical educator, the international medical statesman, and, above all, the genius, but little has been said about the man behind the genius. Indeed very few people have had the privilege to know the real man. I feel profoundly privileged to have been one of his close friends and one of who had come to know the essence of man behind the

genius. For many years I had the honor of having lunch with him at least biweekly, and I have travelled with him to Lebanon and throughout the world many times. It was not medicine that bonded us, it was Lebanon; our beautiful ancestral country that we both loved so deeply. We were also both reared in the Orthodox Christian faith, and we both adored and revered our parents. Michael DeBakey loved Lebanon, and the Lebanese people reciprocated with affection, pride and admiration. To the Lebanese his name was redolent of a young Lebanese poet Gibran Khalil Gebran who some 100 years ago stood before the towers of New York and said "I'm the descendant of the people who built Damascus, Byblos, Tyre, Sydon, and Antioch, and I am now here in America to build with you and with a will". In an address he made to young Americans of Syrian origin, Gebran said "I

believe that even as your fathers came to this land to produce material riches, you are born here to produce riches by intelligence and labor". Michael DeBakey, who himself was the American born son of Lebanese immigrants did, indeed, "build and with a will"; did indeed produce "riches by intelligence and labor"; riches that shaped the future of American medicine and defined the greatness of America. No American contributed more to modern medicine, and no surgeon is more deserving of the label "Greatest Surgeon of all time". How fortunate to be a contemporary of this man, and what even greater honor to be his friend.

Both Gebran and DeBakey were universal in their messages. The message of Khalil Gebran was the power of love; the message of Michael DeBakey was the power of knowledge. Bertrand Russell, the renowned British philosopher and Nobel Laureate, described the combination of love and knowledge as "the greatest force in the world". It is this combined force, and not physical force, that is needed to save the world and mankind.

Having been raised in a warm and loving Lebanese family, Michael DeBakey had a penchant for Lebanese food, and my office staff, over the years, learned the routine. The Lebanese lunches were served by my staff mainly in his office in the Alkek Tower of the Fondren/Brown Building, and occasionally in my office at St. Luke's Medical Tower. Sometimes we had a few guests, but usually we were alone. The last time we had lunch together was a week before he died. During that time, he said "Philip, I do not have a lot of time, and I have very few close friends like you. Can we make this lunch regularly every week, when you return from Italy?" "With great pleasure, we certainly will" I answered. Seven days later, I heard the shattering news when I was in my hotel in Rome, Italy. I was stunned and I kept switching channels just to confirm that it was indeed, my friend, Michael DeBakey, who had passed away. I was frozen in disbelief for a few hours, immersed in deep thought about the man I loved deeply who was a father figure as well as a treasured friend to me. He is no longer here. There are no more lunches. That great privilege is gone. Somehow, Houston appeared so distant and so empty.

What do I know about this international icon that the world didn't? What was real and what was mythical? There is indeed a myth that surrounds every great man, and almost always the myth is larger than the real man, but with Michael DeBakey, the reverse was true. The man towered over the myth.

Unlike most doctors who devote their lives entirely to their work and know little of the outside world, Dr. DeBakey had a panoramic mind with an endless landscape of knowledge. His knowledge was far from limited to medicine, but reached into history, politics, philosophy, religion, music, and literature. He was a Renaissance intellectual in the true sense of the word. There was no field or area of knowledge he was not versed in. With the little time he had for nonmedical adventures, he read extensively, and this mind memorized almost everything he read. What an enhancing memory he had, and what an enormous intellect that not only absorbed knowledge, but assimilated, expanded, and refined it. In politics and history, the Middle East was his favorite. We talked endlessly about the plight of Lebanon and the conflict in the Middle East. Although I lived more than half of my life in Lebanon and have always been a political activist in Lebanese and Arabic affairs, I never left his office without learning something new from him. One thing we never discussed at these sessions was medicine.

Although he was a great scientist, he had a strong and profound faith. I have never known of any man who revered more Christianity and its message. He was a strong symbol of love and forgiveness. He never questioned the reality of Jesus Christ, he always admired His example. He was ever thankful to the Lord for granting him that great mind, that great body, that long life, and his unparalleled achievements. He studied and mastered the human body in all its complexity and wonder, and was puzzled by those who were not in awe of the Creator when faced with the ingenious mechanisms of the human body and mind. He reminded me of the great Arabic Persian, physician and philosopher, Avicenna (Ibn Sina), who said "I studied medicine to understand and appreciate God. Didn't God create man in His image?"

Few people understood the innocence deep in Michael DeBakey's heart. To me that innocence was clearly visible and palpable. When he was comfortable and contented, he always gravitated to talking about the young Michael DeBakey who lived in Lake Charles and, at the age of 10, visited with his parents their hometown of Marjayoun, Lebanon, known at that time as the Paradise of the Middle East. His favorite subject of conversation was his father and mother, and he spoke endlessly and lovingly of them and of their enviable qualities. The father was a highly intelligent and prosperous entrepreneur who indoctrinated in his children the highest human and Christian values and who emphasized the importance of education and diligence. His mother whom everyone called a queen, read the Bible daily and radiated love in the

home, and he learned from her the art he applied to sewing Dacron grafts. Both of his parents were extremely charitable, but almost always silently. His favorite food was Lebanese, the food his mother prepared when he was a child, and his favorite dish was kibbee, his parents and siblings favorite as well. More than any other human being, his mother was the center of his love and life. He repeatedly told me how fortunate he was to have such model Lebanese parents, who cherished family love, high principles and education. He knew that I was listening and heard his words and that I understood. That bond with his parents and with his siblings was what bonded the two of us.

He was not only fortunate to have model parents, but siblings as well. Anyone who knew Dr. Michael DeBakey as well as I do is aware of how devoted to, and proud he was of, his late brother Ernest, a superb thoracic surgeon of Mobile, Alabama. They were extremely close throughout their lives, and called each other often, whether they were at home or traveling. He was also exceptionally close, personally and professionally to his sisters Selma and Lois, both internationally recognized Professors at Baylor College of Medicine, with whom he shared his office suite and who acted as his colleagues/aides, involved in and supporting every aspect of his spectacular career. They were ever present to help him, support him, and advance his efforts. Colleagues around the country told of his unfailing tributes to them for their support of his efforts and for their pioneering contributions in their own discipline. They dedicated their lives to him; he was their world. He respected their intellect and their integrity, which his parents had instilled in all of them, and he considered it a blessing to have not one, but two such treasures, whom he called his "angels," in whom he confided his innermost thoughts and ideas, and whom he entrusted his most valuable honors and archives objects. It was a mutually fulfilling and productive triumvirate. Working with their brother cannot be better described than in the apt words of Khalil Gibran: "Work is love made visible." And: "You give little when you give of your possessions. It is when you give of yourself that you truly give." Michael DeBakey could not have reached the peaks he did without them; they are inarguably a part of his legacy.

The real man was neither harsh nor arrogant, as many people thought. He was very humble and loving. Indeed, this was the only side I ever saw of him. All I saw was love and tenderness, but I can understand the façade of severity and harshness, the product of his total commitment to excellence and his unyielding devotion to his patients. He was certainly a great researcher, innovator, and educator, but beyond any shred of doubt, he was a

greater physician. Nothing came before the patient, not his ego, his name, his prestige, or his interests. He was invariably intolerant of mediocrity and could never accept anything less than the best. When it came to the patient's life, niceties did not count, and he



always cut through to the heart of the matter. He was the strongest patient's advocate, and he never compromised on their lives. That was what made him the great doctor he was.

He exuded confidence, but he was indeed humble. He was a man of integrity - solid integrity. In an era when we witness the assault of bureaucracy, government, and insurance companies on the quality of medical care and on the very essence of the humanitarianism of medicine, none had the courage to challenge those forces more than Michael DeBakey. Of all the "products" of America, the very best in my opinion has been American medicine. Dr. DeBakey was instrumental not only in making this excellent product, but also in preserving its sanctity. In this era of materialism, mechanization, and decline in human values, Michael DeBakey stood as a monument of character, integrity, courage, and above all, humaneness. Despite his giant stature; however, this man was in constant awe of new and expanded knowledge, of the wonder and complexity of the human body, and above all the Creator.

With his death, a part of me has also died. I will miss the lunches, I will miss the dialogues, I will miss the endless hours talking about Lebanon and our parents, I will miss our pure and mutual friendship, I will miss his love and tenderness. I will always miss him deeply. My only solace is that part of him is still alive and still with us. That part is in Selma and Lois. Every time I hug them, I feel he has not died.

May the Lord bless him in heaven, as He blessed him on earth.

Philip A. Salem, M.D.

Director, Cancer Research Program
St. Luke's Episcopal Hospital

Clinical Professor of Medicine
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Much has been made of the so called “credit crunch”, and the impact it has had on global economies, stock markets, and other asset classes.

Whilst the magnitude of the ensuing sell off in equities, both in financial terms and sheer length of time, was quite incredible, the pullback from record highs was not a unique phenomena. In fact, many, including this writer, argue that such behaviour is part and parcel of normal market activity-markets invariably overshoot in both directions.

During rampant “bull runs”, the market is gripped with euphoria, optimism, confidence, and asset values generally soar to record levels as investors bank on the good times rolling on in perpetuity. This leads to assets becoming overvalued, and the subsequent bursting of the asset price bubble leads to a downturn in valuations.

The reverse is when the “bears” have taken hold of the market. Panic, fear, anxiety are features of this phase as investors scramble to get whatever they can for their assets, and the cries of “cash is king” can be heard reverberating, and the stampede to exit leads to a significant cheapening in valuations.

The reality is that all quality assets, and their values, are predicated on fundamentals. What is something truly worth? Whilst it is far from a perfect science, analysts can assign a “fair value” on a stock price, and this is based upon its fundamentals; how profitable is the company? How much debt does it have? What is its dividend yield? What sector of the economy is it in and what is the outlook?

Questions such as these are invaluable inputs into the valuation process, and analysts can generally determine what a stock is inherently worth at any given point in time.

However, we are human beings, and we have many intricate qualities which define our species.

One such important character trait is emotion. Now matter how many degrees we hold, how many years of experience we procure, we are subject to our emotions. And this leads to sentiment, and sentiment is what leads to markets deviating away from their fair values, and overshooting both to the upside and downside respectively.

Human emotion is exceedingly difficult to quantify in dollar terms, but rest assured, is an integral part of market behaviour and asset price determination.

A market devoid of this would, more than likely, not oscillate anywhere near as much as it currently does, would be less volatile and far more sterile, and would not allow astute investors the opportunities to benefit from the large deviations in asset prices.

There are many qualities required to be a truly successful investor, one of which is the ability to strip emotion out of the decision making process, and base strategies purely on fundamentals. This is incredibly difficult to adhere to.

The reality is that “bubbles” occur to the upside as investors clamor to buy in fear of missing out on the “gravy train”, so to speak. Conversely, prices can be absolutely savaged, as we have seen in the recent stock market sell off, as panic grips investors mind sets, and the scramble to divest before it gets any worse.

The reality is that markets invariably return to fair value, it is not a question of if, the \$64 million question is when. For astute, patient investors, who have the ability to determine fair value, and have the intestinal fortitude to take a contrarian view when it is warranted by economic fundamentals, such fluctuations in asset valuations can lead to enormous investment opportunities.

This is not the exclusive domain of equity markets, and these basic tenets and principles can be applied to property, fixed income, cash and foreign exchange markets.

Most investors don't have the time nor the resources to manage such investments on their own, and it is for this reason that it is always strongly encouraged to solicit the services of industry professionals to assist in the investment process.

Joe Youssef

Head of Sydney Private Clients

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Byblos is one of the top contenders for the "oldest continuously inhabited city" award. According to Phoenician tradition it was founded by the god El, and even the Phoenicians considered it a city of great antiquity. Although its beginnings are lost in time, modern scholars say the site of Byblos goes back at least 7,000 years.

Ironically, the words "Byblos" and "Phoenicia" would not have been recognized by the city's early inhabitants; for several thousand years, it was called "Gubla" and later "Gebal", while the term "Canaan" was applied to the coast in general.

It was the Greeks, some time after 1200 B.C., who gave us the name "Phoenicia", referring to the coastal area. And they called the city "Byblos" ("Papyrus" in Greek), because this commercial center was important in the papyrus trade.

Today, Byblos (Jbeil in Arabic) on the coast 37 kilometers north of Beirut, is a prosperous place with glass-fronted office buildings and crowded streets. But within the old town, medieval Arab and Crusader remains are continuous reminders of the past. Nearby are the extensive excavations that make Byblos one of the most important archaeological sites in the area.

Byblos Today

A thriving modern town with an ancient heart, Byblos is a mix of sophistication and tradition. The old harbor is sheltered from the sea by a rocky headland, nearby are the excavated remains of the ancient city, the Crusader castle and Church and the old market area.

For a real taste of Byblos, stroll the streets and byways. This part of town is a collection of old walls (some medieval) overlapping properties and intriguing half-ruins. Don't hesitate to explore, the hospitable townspeople will be pleased to show you around.

The area of excavations is surrounded by a wall with the entrance at the Crusader castle. To get a good view of this large, somewhat complex site, either climb to the top of the castle or walk around the periphery from outside the wall to identify the major monuments.

After visiting the archaeological site, a quick and entertaining introduction to Lebanon's past can be found at the Wax Museum near the Castle. The wax figures illustrate scenes from the history and rural life of the country. There is a modest entrance fee.

With its many restaurants, snack bars, souvenir shops and hotels, Byblos is well prepared to welcome tourists.



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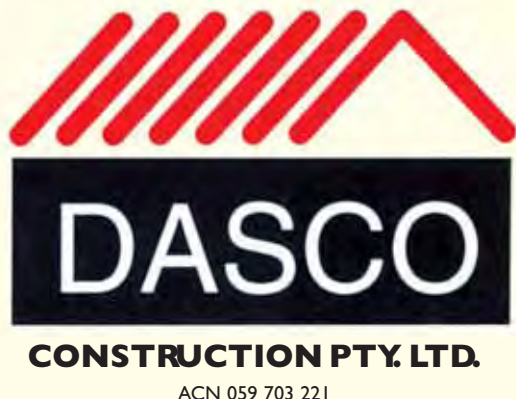
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ARAB BANK AUSTRALIA HOSTS AIDA OPENING NIGHT

Arab Bank Australia's commitment to supporting excellence in the arts was clearly demonstrated by the Bank's sponsorship of Opera Australia's production of AIDA.

Grand Opera does not get much grander than AIDA. It is Opera Australia's first new production of AIDA for many years, and is directed by one of Australia's true visionaries, Graeme Murphy.

AIDA's opening night, on Tuesday 7 July was an enormous success, and was attended by the NSW Governor, Professor Marie Bashir AC, along with the Managing Director of Arab Bank Australia, Mr James Wakim and many of the Bank's staff and loyal customers.

"Our association with Opera Australia's production of AIDA is a natural partnership" said James Wakim. "As principal sponsor of this magnificent production, we are

able to demonstrate our long standing mission to support and encourage excellence, whether it be in the arts, in medical research, or in our own product development and customer service philosophy."

Chief Executive of Opera Australia, Adrian Collette, praised Arab Bank Australia's vision to support the production, despite the challenging global economic climate, which is seeing many corporations reduce their sponsorship commitments.

One happy customer summed up the sentiment on opening night: "Everything Arab Bank Australia does is extraordinary. From their products, which are often voted the best in the country, to their famous customer service, and to their involvement with a magnificent production like AIDA. I was thrilled to enjoy the Opera as the Bank's guest. In true 'Arab Bank style' it was an unforgettable experience."



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Membership/Sponsorship Packages

Platinum Package
Principal Sponsor
Package includes:

- 2 tables of 10 at the Annual Business Awards Dinner.
- 2 table of 10 at the Annual Business Lunch.
- 20 tickets to our Business Seminar.
- 25 copies of our "Chamber News" newsletters for every issue.
- Mention in "Chamber News"
- Primary exposure at all functions by way of prominent corporate signage and official acknowledgement.
- Primary exposure on website, with links to your own website.
- Free Corporate Membership with the ALCC

Total Cost: A\$10,000 (including GST)
Gold Package
Major Sponsor
Package includes:

- 1 table of 10 at the Annual Business Awards Dinner.
- 1 table of 10 at the Annual Business Luncheon.
- 10 tickets to our Business Seminar (or similar event)
- 15 copies of our "Chamber News" newsletter for every issue
- Mention (your Company logo) in Chamber News
- Exposure on ALCC Website with links to your own website
- Free Corporate Membership with ALCC

Total Cost: A\$5,000 (including GST)
Silver Package
General Sponsor
Package includes:

- 1 table of 10 at the Annual Business Awards Dinner.
- 1 table of 5 at the Annual Business Lunch (Scheduled for July 2007)
- 5 tickets to Business Seminar or similar event.
- 10 copies of our "Chamber News" newsletter for every issue.
- Exposure at all functions by way of corporate signage and official acknowledgement.
- Exposure on our website, with links to your own website.
- Free Corporate Membership – valued at \$250

Total Cost: A\$3,000 (including GST)



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BUILDING A BETTER FUTURE

QUALITY SUPPLIERS OF:

- BRICKS
- BLOCKS
- LANDSCAPE PRODUCTS
- QUARRY MATERIALS
- AND NOW **CONCRETE**

FOR ALL ORDERS: 1 300 30 60 68



> Drama belongs at the opera, not in banking.

Lately, the most common tales of dramatic relationships with tragic endings aren't fictitious operatic stories, but real life experiences of people's dealings with financial institutions.

At Arab Bank Australia, our mission has remained the same since the day we opened the doors of our first branch fifteen years ago: to be a relationship bank, delivering superior service and excellence in selected products.

Our aim is to deliver better products and services, and make banking as easy and convenient as possible. Our award winning deposit products¹ can be applied for online, with identity verification possible at any Australia Post outlet. Funds can be accessed through thousands of ATM and Eftpos facilities across Australia. And our mobile lending team will visit you anytime.

Because we believe the only drama you need to experience is at the opera.

To discuss your specific needs and opportunities contact Joe Rizk, Chief Banking Officer on 0412 650773, or any of our industry specialists:

Graeme Lavis

Senior Relationship Manager and Commercial Property Specialist : 0414 560 140

Richard Smith

Senior Relationship Manager and Construction Specialist : 0434 075 409

Mark Sykes

Senior Relationship Manager and Health Industry Specialist : 0424 182 376

Tony Shidiak

Senior Relationship Manager and Home Loan Specialist : 0422 847 778

Arab Bank Australia is proud to sponsor Opera Australia's production of Aida.

arabbank.com.au

Arab Bank Australia

We understand you

¹ Personal Investor magazine for Excellence in Financial Services voted our Term Deposit the Best in Australia from 1998 to 2005 - 8 years in a row; and in 2007 AFR Smart Investor magazine voted our Short Term and our Long Term Term Deposits the best in Australia as part of their Blue Ribbon Awards. To the extent that any material in this advert could be construed as general advice, it has been prepared without taking account of your objectives, financial situation or needs. Because of this before acting on any advice, you should consider its appropriateness, having regard to your objectives, financial situation and needs. Arab Bank Australia Limited ABN 37 002 950 745 AFSL 234563 ABA1777