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In 1978, when I had completed my national service at the National Fertilizer Corporation, I came back to the private sector and worked on setting up 'Milkpak Limited'. I went to International Finance Corporation (IFC) where Moeen Qureshi, whom I had known for a long time, was the head. He said, 'You are the first Pakistani who has come to me for a project in Pakistan since Bhutto's time. Now Pakistanis come to me about projects outside of Pakistan.' I said to him, 'Moeen, I started work on January 1, 1948 and I have seen a transformation. In many ways, Pakistan was better yesterday than today. At that time, you could get prompt responses from the government, which was keen to push you forward. I have only two options. One is to stay at home and do nothing. The other is to go out and bat to the best of my ability and leave the rest to Providence.' This has always been my attitude: to bat till the last ball of the match. I regard it as a physical and personal therapy: you have to stay engaged and do things with passion; you have to get involved. You have to be meticulous about small things. You have to read more than once what you have written, to correct your mistakes. It is a question of habit and discipline.

Today, if you read the newspaper you would not want to go to work. I just see the headlines and do not even want to know what is written beneath them. My favourite programme on the television is Masala T.V. I don't believe in the ability of the cooks shown in the programme and I think they must be chosen because they speak well. Neither do I agree with their recipes and their way of cooking, but I still favour Masala T.V. over other channels; at least it gives one some optimism. It just depends on how you look at life: whether it is a glass half full or half empty.

There is no such thing as excellence. Life is an on-going challenge and it is always relative. You have got to keep on improving and challenging yourself to do better. No plan, programme or concept is cast in concrete; you have to keep on modifying and improving it. You must have the will and courage to challenge yourself and say to yourself, 'This is not good enough, I have got to do better!' It is also the on-going spirit you have to inculcate in other people.

I was amazed to hear that a fourteen-year-old-boy from Delhi had climbed Everest. When George Mallory did it in 1953, it was a great achievement. Everest had been there for thousands of years and there was little mechanical equipment needed, just courage. When asked why he had made the climb to Everest, George Mallory's famous answer was, 'Because it was there!' That spirit has to be infused into the younger generation and they have to keep on challenging themselves to keep on improving.

A good institution provides a platform from where you can embark on any journey, but not all good ideas come out of labs. I was at Harvard recently and met a friend of mine, David Bloom, an economist working in the School of Public Health. I said, 'David, what new ideas are you injecting into public health?' He told me that they were comparing statistics on the survival rates of people coming into emergency wards in America and England and found that the swifter the response in the emergency ward, the better the chances of survival. Somebody came up with the idea of studying Formula One racing to see how they change the tyres, add petrol and everything else in just seven seconds, and to apply this knowledge in the emergency ward. One should always be in a learning mode.

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There is enough knowledge to be learnt from nature itself. You must have seen how some of the big eagles land; they land the same way as the Concord used to land, which was only mimicking nature. Another interesting example was given to me by a friend of mine, Dr. Mehmood Khan. He was told this by the head of R&D of General Electric. One of the problems that G.E. faced was that dust settled on the blades of windmill fans, reducing their efficiency. It took time to stop the fans and clean them, and then the dust settled again. They were looking around for a solution. Somebody pointed out that the lotus leaf never has dust on its surface because it is covered in tiny spikes so nothing can settle on it. They replicated this on the skin of the fan blade. You got to have people who can think out of the box. Let us pick up ideas from here, there, and everywhere.

Recently I was talking to my friend, Mr. Keshub Mahindra, head of Mahindra & Mahindra Group in India. I said to him 'you have done very well in business. What have you done on the social front?' He said, 'My family is financing 30,000 Mahindra Scholars studying all over India!' This is the scale at which he was working and nobody had even heard about it! My first reaction was that we should at least do it for a thousand people in Pakistan!

These are the example one wants to follow. Rather than build a larger factory, one should support others.

A long time ago, I asked a doctor, 'What keeps you going? You see patient after patient, which is a strenuous effort'. He said, 'A good doctor lightens the burden of the patient and takes his problems on himself. The smile on the face of the patient is my real compensation. When I see my patient happy, I feel enriched.' In the same way, it is very satisfying if you are able to provide some kind of support to somebody, enabling him to blossom.

I have always believed that in friendship you just give and not take. I remember, one day my school friend, Harcharan, and I were sitting with my mother and my younger khala (aunt), Mahboob, who was the brightest of the three sisters. She looked at me and said, 'Do you know what dosti (friendship) means – when do (which means two in Urdu) are satti (make sacrifice) then you have dosti!' There is no take in dosti, only give, and I heard this sixty years ago from my khala. Dosti does not mean that you want something from your friend. My father always used to say, '*Beta*, if someone has been bad to you, it is his fault. Two wrongs do not make a right. Don't try to get even with an adversary because then you and he will be equal.' One is sometimes let down on a financial transaction, but we should consider ourselves lucky if nine times out of ten we have done well.

God has been very kind to me and I have always been blessed with resources. If somebody needed help of any kind and I was fortunate enough to have the means, I have tried and helped. I have never expected anything in return. One person, from a very noble Lahore family who were, property-wise, very rich, came to me having run into bad times. He had made some terrible mistakes because he had no clue as to how business is done. He walked into my office and said he needed financial help. He gave me a figure, and I put that amount in an envelope and gave it to him. This gave me tremendous satisfaction because it took away some of the pressure he was under. I had known him from childhood and I knew this was something I should do. It was not a favour to him, it was a favour to myself!

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My brothers were very loving, kind, generous, and trusting. When Hoechst wanted to set up a company in Pakistan, they wanted me and not the family. I had no money of my own at that time so I went to my brothers to tell them that I wanted to sell my shares in Abbasi Textile Mills and Treet Corporation in order to put the money into Hoechst. They said, 'Fine. They have approached you as an individual and it is a personal invitation for you. So that is fine by us.'

When I was in Karachi, I was the main family member in business. My father had more or less retired and he was very busy in social work. My brothers were often abroad representing our country so I was the only family member available for day-to-day business. They both gave me their general power of attorney to do anything on their behalf. I could buy and sell their shares, operate their bank accounts, I could do anything! Each one of us had given each other a power of attorney. Any of the three could go and do anything on behalf of the others. That power of attorney was never revoked! There was complete trust and never a question as to who signed what, where and when.

You do not embark on a journey if you don't have enough money for the ticket. You have got to make sure that you have enough resources plus contingencies because the resources disappear very quickly if there is an overrun. If you have two rupees, you should not spend more than one and a half. God has been very kind and I have tried to live within my means.

The same applied to my mother. We were a large brood: nine of us. My uncle had fewer children and he was an equal partner with my father so he was able to live in greater style than we did but my mother never let us feel deprived in any way. My cousin, who was a few years younger to me, had many more toys than I ever had, but my mother said, 'You should be happy to see his toys, rather than be jealous. It is a disease which only hurts you.' I don't remember going home crying for anything. I bought my first bicycle when my mother said I should have one; I was very pleased but I never had to pine for it.

I am a very satisfied father. Looking around, I see illness, drugs, drink, and broken marriages, especially among people who are well off. I think children go wrong because they have too much money. In our days at school it was unthinkable to have a Rs. 100 note in your pocket; we would just have coins. If we had a Rs. 10 note we felt rich! The Principal of Aitchison College was telling me the other day that there was a boy in the hostel with a wad of currency notes worth Rs. 10,000 in his pocket! When I was looking after my nephews who were sent to England to prep and then public school, Sir John Abercrombie, a friend of my father, who was their guardian in England, said to me, 'Money is like a poison to a young man. Don't give them more money than what is allowed by the school as pocket money.'

When our children were in America, we made sure that they had enough but they didn't ask for more. For example, they didn't ask for a car in America while they were studying there until Hyder joined the Masters programme, when I bought him a Mazda 606 at a price of \$6,000. He kept that car for 13 years and when he left America, there was no buyer for it - he had to give it away. This shows how careful they were with money. This trait continues with them today.

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I believe that extravagance is when you buy twenty shirts when you only need a couple. We started travelling first class only in the last few years. We used to travel business class even though we could afford first class. We took the decision to upgrade ourselves because of our age -- for comfort, not to show off. Similarly, we could afford to stay in hotel suites, but we have always stayed in ordinary rooms. And I don't stay at the very best five star hotels. For example, I go and stay at the Harvard Club in New York, which is perhaps three-star but has its own special ambience. When I started buying cars, I went for BMWs while other people were buying Packards or Lincolns. BMWs are expensive cars but not ostentatious. Noor Hayat Noon, a car fiend, said to me, 'I notice that you have a good car without showing off.'

It has been a gradual transition to comfort. When I designed my Karachi house, it was a traditional house with a drawing room, kitchen and dining room, but there was no such thing as a T.V. lounge. Ten years later, we built our Lahore house, also designed by my very dear friend, Mirza. I said to him, 'I want a simple house which can be run by one cook-bearer.' We have been living in our Lahore house for the last forty-five years and we have never had to think of another house because this one gives us all the comfort we need. We have two guest rooms and the third is our own room.

I have tried to pass on some of my values to my children. They know that they should be truthful, they must not show off, not overspend, and not suggest to others that they are better. I have tried to set an example for them to follow and they have successfully passed this onto their own children.

By the Grace of God I have had good health. I joined Aitchison College in 1934, where taking exercise and participating in riding, swimming, hockey, cricket and tennis was compulsory every day of the week. I continued with this practice for the rest of my life but as a result my knees wore out and in 2011 I had to have both my knees replaced. I cannot thank my family enough for the support that I had from them during and after these major procedures. My wife Perwin, my son Hyder, my daughter Henna, and my son-in-law Faisal Imam, were all with me. My grandson, Murtaza, who was studying at the American University in Washington was available to me after his school hours until late in the evening. By the Grace of God, the surgeries were very successful and I am now able to walk and take regular exercise.

I have a set regime. On Sunday, for example, I go to the main Dargahs of Lahore -- Mian Mir Sahib, Bibian Pak Daman, Data Sahib, and to my parents' graves in Bhati Gate. Since my brothers passed away, I also go to Miani Sahib, to our family graveyard. For the last fifty years, I have done this every Sunday I have been in Lahore! It takes about two hours and I start at about 8 am. I have missed it only a few times in the last fifty years! I get peace of mind afterwards. I find that it brings one down to earth, seeing how people live, and making me feel that I am no special person, but one of the masses. It is a chastening exercise and reminds me of my own mortality.