

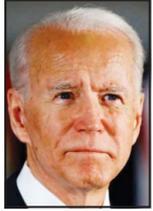
America

Congress off the rails?

Lawmakers barrel toward 'fall fights'

WASHINGTON, Oct 11, (AP): Year-end pileups of crucial legislation and the brinkmanship that goes with them are normal behavior for Congress. This autumn, lawmakers are barreling toward battles that are striking for the risks they pose to both parties.

Though few doubt that Congress will again extend the government's borrowing authority when it expires in December, no one seems certain of how they'll do it. Democrats don't have the votes yet to enact President Joe Biden's top priorities into law. And Republicans are nervous that Democrats may weaken the filibuster rule that lets the Senate's minority party derail legislation.



Biden

Miscalculate and there could be a calamitous federal default, a collapse of Biden's domestic agenda and, for good measure, a damaging government shutdown. Stir in lawmakers whose nerves are already frayed and are looking to tee up issues for next year's midterm elections, and it's a recipe for confrontations that could damage each party if leaders aren't careful.

Here are gambles each side faces:

Debt Limit

Senate Minority Leader Mitch McConnell, R-Ky., blinked last week. And then he said he wouldn't blink again.

McConnell said since summer that Republicans wouldn't supply the votes majority Democrats needed to extend the federal debt limit. But Thursday night, 11 Republicans including McConnell joined Democrats in narrowly overcoming a procedural hurdle so the Senate could subsequently approve \$480 billion in fresh borrowing.

House passage, expected Tuesday, would stall off until December a first-ever federal default that could disrupt the global economy, delay government checks to Social Security recipients and others and unleash voters' wrath on lawmakers.

But the partisan dispute will resume in two months.

Republicans want Democrats to raise the debt ceiling on their own to underscore their argument that Biden's multitrillion-dollar social and environment agenda is unaffordable. Democrats want Republicans to put their imprint on the borrowing limit increase, noting that the \$28 trillion national debt is for unpaid bills already incurred, including \$7 trillion under former President Donald Trump.

By enabling a two-month reprieve on the fight, McConnell angered Republicans who wanted a tougher stance against Democrats including Trump, still an intimidating force in the GOP. Even usual McConnell ally Sen. Lindsey Graham, R-S.C., called it "complete capitulation."

Demonstrating the political sensitivities in play, eight of the 11 Republicans who Thursday helped Democrats approve the debt limit increase are either retiring or not seeking reelection until 2024 or later.

Friday night, McConnell said he "will not provide such assistance again," citing "grave concerns" over Democrats' huge domestic bill and "hysterics" by Senate Majority Leader Chuck Schumer, D-N.Y. More on that later.

Come December, something has to give. But it's unclear how that will happen, and the stakes will be high for leaders to ensure a partisan stare down doesn't tumble out of control.

Oh - by Dec. 3, federal agencies will shut down unless Congress approves legislation financing them.

Biden's Agenda

Democratic progressives and centrists are fighting over the final size and contents of Biden's proposed 10-year, \$3.5 trillion package of social safety net, climate change and tax initiatives. The longer their battles rage, the more the party risks letting the struggles themselves define the effort, distracting from the widely popular programs they hope to include.

Due to Senate moderates like Joe Manchin of West Virginia and Kyrsten Sinema of Arizona, Biden has conceded that the final price tag will likely be much smaller, around \$2 trillion. Money for priorities like the environment, health care and education will have to shrink accordingly.

Facing unanimous Republican opposition and paper-thin congressional majorities, Democrats will need near unanimity to succeed. The political consequences for Democrats would be jolting if Biden's highest priority bill, along with an accompanying \$1 trillion infrastructure package, crumble with his party holding the White House and Congress.

"I hope to God that is not the case," Senate Budget Committee Chairman Bernie Sanders, I-Vt., said Friday. He predicted both bills would pass but conceded "a horrible possibility" of failure.

Filibuster Fears

Democrats have become increasingly open to the idea of weakening filibusters, Senate procedures that have let Republicans wreak legislative havoc by requiring 60 votes in the 50-50 chamber to pass most bills. Manchin and Sinema have said they oppose that change, stymieing that option.

GOP leaders worry that if a debt limit standoff moves to the brink of a default, Schumer might be able to persuade Manchin and Sinema to support erasing filibusters against debt limit increases. And that might lead to later, additional exceptions for voting rights or other Democratic priorities.

Those fears are Republicans' "most obvious challenge" in calculating how stubborn to be in the debt limit standoff, said Sen. Kevin Cramer.

Sour Mood

Congress is an angry place these days. Four years of Trump's bellicose presidency, the deadly Jan. 6 attack on the U.S. Capitol by his supporters and the high stakes for Democrats pushing Biden's programs have taken a toll.

Frayed relationships are everywhere. Manchin said Wednesday that he didn't want Democrats' huge domestic programs bill, of which Sanders is a leading author, to make the U.S. "an entitlement society."

Sanders criticized Manchin's desire to curb climate change and health care provisions in the bill. "Does Senator Manchin not believe that our children and grandchildren are entitled to live in a country and a world that is healthy and is habitable?" Sanders asked.

The two represent opposite ends of Democrats' political spectrum. Still, it was a highly unusual public airing of internal differences, and at a crucial moment. In a letter to Biden, McConnell unleashed a remarkably bitter personal attack on Schumer. McConnell said Schumer's "childish behavior" alienated Republicans who'd just helped pass the short-term debt limit extension, adding, "It has poisoned the well even further."

Charles urges leaders to do more than 'just talk' on climate

UK police won't act against Prince Andrew

LONDON, Oct 11, (AP): British police have announced they will not take any action against Prince Andrew after a review prompted by a Jeffrey Epstein accuser who claims that he sexually assaulted her.

Virginia Giuffre claims she was trafficked by Epstein to have sex with Andrew in London in 2001, when she was 17 and a minor under U.S. law. She is suing the prince in a US court.

Andrew, the second son of Queen Elizabeth II, denies the allegations. He told the BBC in a 2019 interview that he never had sex with Giuffre, saying: "It didn't happen."

In August, London's Metropolitan Police force began a review of allegations connected to late convicted sex offender Epstein. Police chief Cressida Dick said at the time that "no one is above the law."

The force said in a statement late Sunday that its "review has concluded and we are taking no further action."

It also said it would take no action over allegations, first reported by Channel 4 News, that Epstein's alleged accomplice, Ghislaine Maxwell, trafficked, groomed and abused women and girls in the UK.

Maxwell, a British socialite, is in a US jail awaiting trial on charges that she re-

cruited teenage girls for Epstein to abuse.

The force said it is continuing to liaise with other law enforcement agencies who are leading the investigation into matters associated with Epstein.

After weeks of legal skirmishing, lawyers for Andrew acknowledged late last month that the prince had formally been served with Giuffre's lawsuit. The prince must file responses to the claims by Oct. 29.

Last week, a US judge agreed for Andrew's lawyers to receive a copy of a 2009 settlement between Giuffre and Epstein that they believe will nullify the civil case against the prince.

Andrew, 61, has been banished from public royal duties amid the scandal over his friendship with convicted pedophile Epstein, who was found dead in a federal detention center in New York in August 2019 while awaiting trial on sex trafficking charges. His death was ruled a suicide.

Identify

The Associated Press does not typically identify people who say they are victims of sexual assault unless they choose to come forward publicly, as Giuffre has. Meanwhile, in the battle against cli-

mate change, everyone can do their bit. For Prince Charles, the heir to the British throne, it can be anything from ditching dairy for one day a week to filling up a 51-year-old Aston Martin with some surplus English white wine.

Broadcast

Charles told BBC radio in a wide-ranging interview that was broadcast on Monday that world leaders need to do more than "just talk" when they gather in Scotland's biggest city, Glasgow, from the end of this month for a U.N. climate summit, known as COP26.

The summit, which is scheduled for Oct. 31-Nov. 12, is being billed by many environmentalists as the world's last chance to turn the battle against climate change around.

Charles said leaders should take note of the despair many young people feel about their futures, adding that he understood the "frustration" of climate campaign groups such as Extinction Rebellion who have been staging protests and blocking roads.

"The difficulty is, how do you direct that frustration in a way that is more constructive rather than destructive," he said.

Charles, who has been talking about climate and environmental issues for around 50 years and well before it became fashionable, said it had taken "far too long" for the world to take the climate crisis seriously.

Furthermore, Charles is due to attend a series of events at COP26, alongside the other big names in the royal family including his mother, Queen Elizabeth II, as well as his eldest son Prince William and William's wife, Kate, the Duchess of Cambridge.

In the interview, which took place in Prince George's Wood, an arboretum Charles has created in the gardens of his house on the Balmoral estate in Aberdeenshire, he also discussed his own efforts to reduce his carbon footprint.

"I haven't eaten meat and fish on two days a week and I don't eat dairy products on one day a week," he said. "If more did that, you would reduce a lot of the pressure."

He also said he had converted his car, an Aston Martin he has owned for five decades, to run on what he described as "surplus English white wine and whey from the cheese process."

Everyone can do their bit.

ALSAYER is the winner of the 14th prestigious cycle of the Arabia CSR Awards

ALSAYER achieved the First place in the 14th prestigious cycle of the Arabia CSR Awards organized by Arabia CSR Network (ACSRN) on 4th October 2021 in Dubai. Regarded as the 'Green Oscars of the Middle East,' the awards recognised the corporate social responsibility (CSR) principles and implementation strategies of 40 green champions from across the region. The winners were representing both the public and private sectors from 9 Arab countries and under 13 diverse categories. They were adjudged based on international benchmarks such as the United Nations Global Compact (UNGC) Principles, the Global Reporting Initiative (GRI) Standards and the European Foundation for Quality Management (EFQM) model and the 17 UN Sustainable Development Goals.

The Awarding Ceremony was attended by ALSAYER representatives: Eng. Ibrahim Al-Fouzan, Senior Business Director, Toyota Service & Eng. Nehad Al-Haj Ali,



Group Manager, Corporate Excellence. Eng. Fouzan said that "ALSAYER continuous participation in Arabia CSR award is an affirmation of our commitment to the ongoing improvements on all our daily practices covering the four main pillars of Economy, Society, Nature & Wellbeing. We thank Arabia CSR Network for this event which recognize entities and organizations for

their efforts towards enhancing sustainability measures."

ALSAYER was announced as the winner of 13th Arabia CSR Awards in the Middle East in Automotive business category

According to Mr. Mohamed Naser Al-Sayer, Executive Board Member & Chairman of Sustainability Committee: "we are proud to be among the 40 'green champions'

in the Middle East winners who were adjudged based on international benchmarks such as the UN Global Compact principles, Global Reporting Initiative Standards, the European Foundation for Quality Management model and the UN Sustainable Development Goals based on ALSAYER Sustainability Report and our commitment to encourage and dare our

stakeholders to embrace sustainability in all elements of their day-to-day lives by working together and to create lasting, positive change for everyone today and in the future".

Mrs. Habiba Al Mar'ashi, President & CEO of ACSRN in her opening speech said, "We are at a point in time when we truly have the most important choice to make - to continue living and operating our businesses in an unsustainable way - or to embrace the sustainable development goals and create a better and more resilient world for ourselves and our children and their children. There is a real risk today that because of COVID-19, the existing inequalities in our societies will be further exposed and will increase significantly. We cannot and should not let this happen. Long-term and sustainable recovery requires concerted efforts, comprehensive strategies and both public and private investment".

Gulf Bank announces winner of this year's ninth monthly Salary Package draw

Gulf Bank Announces Naser AlHeed As Winner of Cash Prize Worth 12 Times His Salary

Gulf Bank conducted its ninth monthly Salary Package draw of the year to announce the winner for September 2021. The lucky winner, Naser AlHeed, will claim a cash prize worth 12 times his salary.

The draw was held on Monday at Gulf Bank's main branch, in the presence of a representative from the Ministry of Commerce & Industry.

Mohammad Al-Qattan, the General Manager of Consumer Banking at Gulf Bank, said: "We would like to congratulate Naser AlHeed, this year's ninth Salary Package draw winner. We would also like to wish all our clients the best of luck in our upcoming monthly draws, in addition to our annual draw for the grand prize of 100 times the winner's salary. Gulf Bank's Salary Account is the only account in Kuwait that offers cash prizes to reward its clients, in addition to exclusive offers that are specifically tailored to meet our clients' needs."

Throughout 2021, Gulf Bank's Salary Package offers clients a wide range of exclusive offers, including the ability to choose between an interest-free loan or a cash prize of up to 300 Kuwaiti Dinars, and a free credit card, with these offers being valid for workers in both the public and private sectors. Gulf Bank is also providing special offers for frontline workers in appreciation of their continuous efforts in combating the pandemic.

Frontline Workers Salary Package

Gulf Bank recently tailored a special offer for employed Kuwaiti frontline workers who wish to transfer their salaries to Gulf Bank. Upon transferring



their salaries, these clients will immediately receive a set of benefits, including a cash gift of up to KD 300, or an interest-free loan of up to KD 25,000 or a special car loan offer from approved showrooms. They will also be eligible to receive a Visa or MasterCard credit card with all annual fees waived for the first year, a free MasterCard World card (upon KD 5,000 expenditure). The frontline offer also consists of other benefits, including a free safety deposit box for a period of one year upon opening the account, free concierge services, and a customer segment upgrade.

The new frontline offer is open to Kuwaiti employees working in the Fire Brigade, National Guard, Civil Aviation (including Kuwait Airways) and in the following Ministries: Health, Defense, Information and Interior.

Salary Package - Exclusive Offer

As part of the vast range of services and benefits available to Salary Account customers, Gulf Bank offers its clients the



Mohammad Al-Qattan

opportunity to choose the most appropriate benefits from a wide selection of attractive options.

With the 2021 Kuwaiti Salary Offer, new customers who transfer their salaries to Gulf Bank are automatically enrolled in the monthly draws, giving them the chance to win cash prizes of up to 12 times their salary. Customers are also enrolled in a yearly draw of Kuwait's largest salary prize, a cash prize of up to 100 times

the winner's salary.

Gulf Bank's Salary Account also gives new customers the opportunity to receive either a cash gift of up to KD 300 upon transferring their salaries to Gulf Bank, or an interest-free loan of up to KD 25,000. Customers must have a minimum salary of KD 500 and are eligible for the offer following their first salary transfer to Gulf Bank.

Customers can also enjoy additional benefits like a Visa or MasterCard credit card free of charge for a year. They can also apply for a loan of up to KD 70,000 with a repayment period of 15 years, or a consumer loan of up to KD 25,000.

Salary Account Draws

Gulf Bank conducts monthly and annual Salary Account draws, in which all salaried customers who transferred their salaries to Gulf Bank in 2019, 2020 and 2021 are automatically enrolled. During the monthly draws, Salary Account customers have the

chance to win a prize of up to 12 times their salaries and can even win up to 100 times their salaries in the annual draw.

It is worth noting that Gulf Bank is the only bank in Kuwait that offers its salaried customers the opportunity to win sums of these amounts on a monthly and annual basis, as a reward for transferring their salaries to Gulf Bank.

Gulf Bank's vision is to be the leading Kuwaiti Bank of the Future. The Bank is constantly engaging and empowering its employees as part of an inclusive and diversified workplace in recognition of every employee's role in delivering customer excellence and serving the community at large. With its extensive network of branches and innovative digital services, Gulf Bank is able to give its customers the choice of how and where to conduct their banking transactions, all while ensuring a simple and seamless banking experience.

Gulf Bank is committed to maintaining a robust sustainability program at the community, economic, and environmental levels through sustainability initiatives that are strategically selected to benefit both the country and the Bank.

Gulf Bank supports Kuwait Vision 2035 "New Kuwait" and works with the different relevant parties to achieve it.

To learn more about Gulf Bank, customers can visit one of the Bank's branches, or visit the Gulf Bank website at www.e-gulfbank.com.