

## UNDER A DIFFERENT SKY



BY IFFAT NAWAZ

## Go

I was in the far east recently, a land that has always allured me with its history, a land of many told stories, stories that impacted the rest of the world, stories that built civilizations, governments, temples, mosques, churches, leaders, writers, human beings and also rockets. It is a country that I read about through translated folktales as a child, and as a grown up I read more about its history and felt its pain and passion. So I considered myself everything lucky can be to be able to visit such a land, a land with a chalk full of heritage in every step.

A long flight got me there late in the afternoon, and although I didn't know the language I assumed an English speaking person could get by anywhere in the world, so I wasn't worried. After all this land is part of Europe.

I was greeted with a grumpy young visa officer who answered all my questions in his mother tongue and asked me all his questions in that too, and we played a game of charade and then he said his first English word "Go." Phew, I was relieved; he let me in the country. Sure my bags were missing and they would arrive sometime in the next week but hey I was there. Sure there wasn't much encouragement to tourists to visit or a warm welcome, but things are different everywhere.

The strange thing about this old civilized nation was that it reminded me so much of my own Bangladesh: the airport, the outside with one million taxi drivers and cigarette buds, people spitting on the ground, smoke and dust everywhere. The airport building itself was built in the 80s and never remodeled, very non-European but definitely with character.

As the days passed I noticed more and more similarities with Bangladesh and this rich land which once gave birth to modernization, the people and their friendship, the way the women held their hands when they walked, the way everyone united in street corners, the way you got ripped off if you were a foreigner, the street side small stores, akin to "paan biri er dokan," the pride, the arrogance, the know it all attitude, the corruption, the rich culture which still stood strong in people's heart as tradition but not as inspiration, the broken roads and overpriced restaurants, the elites, the new money and the theater circle, it was so similar to my trips to Dhaka except this time I was not one of us but one of them, the outsider.

It was an amazing ride, a non-stop exploration, watching people and having them watch you, hopping from one historical site to another, seeing originals of Matisse and Monet and Rembrandts that blew me away. And at the same time so did the strange system, the rules that still stayed to hold up a structure that only exists because of people's habit, the lack of inexcusable efficiency that is excused every day because no one wants to think outside the box, if there is a box that is.

I missed home, home as in the home that I call Dhaka. I wanted to hop on a plane and fly for a few hours and be there, I wanted to show my friends that where I come from is so similar to this once "modern" country, and that we have hope. We have hope because if a highly developed country can come back so far and become similar to a third world country perhaps the other third world countries should be reevaluated, given a better rapport. Isn't this an age of branding? Isn't it a time when we might just want to re-brand our countries and what they stand for today?

I know I shouldn't get joy out of seeing a society's deterioration but it gave me new thoughts and new inspiration to love Bangladesh, to excuse its flaws. We might not have been ruled by tsars but we had our share of hardship and history, and I know one day we will come out of the rut, maybe even before certain European elites do.

## BANKING TIPS NASREEN SATTAR Head of International Sales, Standard Chartered Bank



## Banking Tips

**Q:** A firm having A, B and C as partners enjoys an overdraft limit of BDT 1 Lac with the bank. A communication is received by the bank that A died on 10th April, 2006. On 11th April, 2006 two cheques signed by the deceased partner on 8th April, 2006 are presented for action. Please explain how a bank deals with this.

On the death of a partner, the bank must stop payment from the partnership account specially to determine the liability of the deceased partner. The bank should not make payment of the two cheques presented after the receipt of the communication reporting the death of the partner.

**Q:** A opened a deposit pension scheme account with X bank. He made C as his nominee to receive money after his death. While going to Feni in a car both were killed by accident. C had no heir to receive the money but it was revealed later on that he was a guarantor to a loan account of Y with Z bank which is classified by Bangladesh Bank as bad debt. No letter of set off was given to that bank by C. Can X bank hold the money for Z bank in case Z bank requests or the money will become

the property of X bank. Kindly give your valuable advice in the matter.

If the nominee (in this case C) dies, the nomination dies with him. The money should revert back to the heirs and successors of A having followed the required formalities for payment from deceased account.

Assuming that the nominee had not died he could not have given a letter of set off to Z bank for setting off balances in X bank.

Please note that banks can only set off accounts maintained within the same bank.

**Q:** I have lost my Shanchaya Patras (Government Bonds), but have the receipt with me. Could you please advise me as to what I need to do to get new Bonds in lieu of the lost ones?

You have to take the following steps with the issuing bank: First apply to the Bank to put a 'Stop Payment' of the Shanchaya Patras with full details.

Secondly, make a GD entry at a police station of the lost Shanchaya Patras and publish advertisement in two national dailies (newspaper).

Third, your bank will require you to provide a notarized affidavit issued by

a '1st class Magistrate' on a non-judicial stamp paper with one passport size photograph duly attested along with other formalities as required by the Central Bank.

Lastly, once all the formalities are completed apply to your bank to issue an 'In Lieu' Shanchaya Patras in your name.

**Q:** What is the definition of a Blocked Account?

A Blocked Account is an account at any branch or office in Bangladesh, of a bank authorised by the Bangladesh Bank or an account blocked by the order of the Bangladesh Bank.

**Q:** I have recently returned from a five year trip overseas. I have some Defence Savings Certificate (Prothirakha Shanchaya Patras) which I had bought before I left for my trip. I urgently need to take a loan - can I use them as security for the loan?

As per current Central Bank guidelines, you cannot use them as security for a loan. However, if you have a fixed deposit account it could be used as security provided you fulfil all other formalities required by the bank. Please contact your Branch Manager who should be able to assist you in this matter.

## BEAUTY TALK



SADIA MOYEEN Beautician, La Belle

## Beauty Talk

Dear Sadia

I really appreciate your answers to readers. I am a girl of 16 and my skin used to be fair & normal. These days however, my skin tone has become darker, in spite of using sunscreen lotion. Moreover, the skin around my eyes has become much darker than my face. I have done fair polish twice from a well-known parlour. My sister is getting married in three months and is suffering from the same problem. Could you please suggest some good brands of fairness products?

Awaiting your answer,  
Clara

Dear Clara

If you are not happy with the results of the fair polish, go ahead and try Fem bleach or Jolen. Sun block should be reapplied once or twice a day to provide adequate protection. Applying once in the morning may not see you through for the entire day. You cannot use sun block once in a while, it must be used all the time for effective results.

The following homemade mask will brighten the skin.

1 tbsp -- uptan  
1 tbsp -- lemon juice  
1 tbsp -- yogurt  
1 tsp -- finely ground masoor daal

(lentil) (sift it in a sieve before use).

Mix and apply everyday. Keep on the face until semi-dry, then gently massage in a circular movement. Wet your hand if necessary so that it glides easily on the face. Be gentle and finally wash off.

Dear Sadia,

I am a great fan of yours and need your help very badly. I have got stretch marks on different parts of my body. I am 25, unmarried and a bit overweight. These marks look really bad and I want to get rid of them. Is there anything I can use to get rid of the marks? If yes, how much would it cost? I would be very grateful if you could show me some light.

Distressed

Ans: Stretch marks are caused due to sudden weight gain and though they can be lightened a bit they will not entirely disappear unless you seek cosmetic medical intervention.

Use the following body pack and see if it helps you.

¼ cup olive oil  
4 tbsp fresh tomato puree  
½ tsp lemon juice  
1 tbsp finely ground daal  
1 tbsp yogurt  
Apply and massage regularly.

Hi

I write to you with a couple of concerns that are causing me both worry and fear. I have a kind of pimple on my leg, the root of which is a hair follicle it is really painful. Could this be because I epilator? I also love to wear backless tops. How can I take care of the skin on my back? What is back polish? And finally what is the difference between permanent hair straightening and rebonding?

Ans: This sounds like an infected hair follicle, seek medical help, it is very painful and if unattended can become worse. There can be several reasons for its cause and epilating can certainly be one of them, sometimes waxing or razing may also be responsible. At La Belle back polish is the same as fair polish. It clears the back of little pimples and dead skin, removes excess oil and cleans pores. It is very effective to clear the back. Hair strengthening and rebonding are both methods of straightening the hair. Rebonding is a more advanced, longer lasting method as compared to the regular straightening. It is less harsh on the hair and more suitable for people who have chemically treated hair.

## BY THE WAY

To clear up oil which has become cloudy, fry a few potato slices in it. The remaining particles will settle down at the bottom.