



Banks — Their History and Origin With Goldsmiths for Safekeeping

by Raina Ahmad

FARIAH was sitting in the car alone with her mother while her mother was visiting the bank. No children were allowed to enter that part of the building. "Not fair!" thought Fariah as she sucked on her lollypop. "Nothing's ever fair for children like us!"

Fariah was a girl of ten years and possessed lovely black curly hair. She wore glasses and was slightly on the plump side.

Soon Fariah saw her mother leaving the bank. Her mother, Mrs Rahman was looking very beautiful in her white laced black dress and white shoes. As her mother walked across the compound to the parking lot, Fariah moved to one side to make room for her mother. "Mother, how come you're so late? I've been waiting and..."

"Come, Fariah, these was a long line at the bank," replied her mother.

"Who made these Banks anyway," grumbled Fariah. "Good question, if I may say so... Driver! Driver! please drive over to the house at Dhanmondi — my sister's house," ordered Mrs Rahman.

As the car sped along the busy roads, Mrs. Rahman leaned back and showed Fariah the jewellery she had taken out from her safety locker at the bank.

"Wow! How splendid... mm-mmh... will I get all these?" asked Fariah.

As soon as you grow up assured her mother as she put away her diamond sets, rubies and emeralds earnings and gold bracelets.

Fariah leaned back in her seat and asked, "Will Dipon Bhai know who made banks?"

"I don't think so but I know here's able to tell you something about the history of banks," replied Mrs. Rahman.

Fariah waited patiently, and watched the other cars as they sped past them. They drove past many houses, shops and trees as they sped towards Dipon's house.

Among her cousins, Fariah thought her cousin Dipon was the most intelligent. He never got annoyed at her curiosity and never, ever said, "I don't know" all his

white-painted house with large French windows on the second floor and the touch of Roman architecture on the ground floor. As they entered Fariah did not



Thanks God they thought of banks

friends from his college calls him Tarek — the know all.

Soon they arrived at Aunt Shiley's house. As the car was parked Fariah looked up at the magnificent

wane to step on the white mosaic on the floor. Yet she had to. Her aunt came out — a short, plump woman with signs of aging on her face and hair. Beside her Mrs Rahman was looking ex-

tremely tall, slim and young. "Dipon! Come here see who's here," called Fariah's aunt.

"No, Fariah, you go up to his room," said Mrs Rahman.

Fariah skipped up the stairs to the first floor. She walked across the carpeted corridor and quietly opened the door with the "Come in" pointer. She tip toed in only to find her cousins sitting on a bamboo chair on the curbed balcony with the head phones of his walkman in his ear. His back was towards Fariah and she crept towards him.

She gently tapped him on the shoulder and that was enough to scare him out of his wits!

"Oh! Its you — the terrible jinx," laughed cousin Dipon.

"Yes, it's me the jinx and I have come to ask you a question which you won't be able to answer!" said Fariah.

"Go on," said Dipon as he lay on his bed.

"Who established banks?"

"God knows — no one else does. But I know how the bank came into existence," said Dipon.

"Go on," said Fariah.

"Well," in Italy, there were many merchants. Now these merchants used to buy good at one port and sail to another place, sell their goods there and used to buy more merchandise. They used to sail from port to port selling and buying merchandise.

Now these merchants used to come back with their pockets full of cash. Thieves may rob them, they may lose the money. There were such fears. Now, there were these goldsmiths in the country. They had long benches on which they displayed their goods under the open sky. These people were thought to be very honest and trust worthy people. So the rich merchants used to keep their money with these goldsmiths for safe keeping. They used to pay them for taking the trouble of keep-

ing their money. "Day after day many many merchants came with their money to keep it with the goldsmiths..."

"And the goldsmiths one day ran off with the money and set up banks everywhere in the country..." interrupted Fariah.

"No, not exactly. I told you they were very honest and never touched the money for safe keeping."

"After a few years the merchants realised that if 20 people kept their money, 5 would come next day to claim the money and again 20 more deposits their money. Mmm... too hard for a blank head like yours... For example if ten people came on Saturday to keep their money not all of them would come to take their money away the next day. But on the next day, many more people came to deposit money. The money in their treasury was getting piled up... there was always too much money there."

"So what they did was to lend the money to merchants who need money. The merchants had to pay some money as pay for the goldsmiths and had to return the money by a certain time."

"Now see, these goldsmiths receive payments for keeping money as well as for lending it. They made quite a lot of money for themselves and soon built a building for their banking services. They no longer worked under the open sky on long benches. They were soon rich enough to open branches all over the world."

"They could have called themselves Flank, Dank, Rank, Tank or even Bend but why Banks?" asked Fariah.

"Because the long benches were pronounced banko in Italian. Now run along cause I'm studying for my exams," said Dipon as he put on his headphones.

Fariah smiled to herself and skipped down the stairs.

ARRANGED MARRIAGE

Guilty Forever

by Trishna

AMONG all the outlandish customs, rules and traditions, an arranged marriage is one, which continues. Following its unfair and inconsiderate method, this is widely in use in India and Bangladesh.

I do not think there is anything wrong with it, but it is certainly true that the way the whole thing is carried out with the thought of the woman's, that is the bride's benefit and not her 'Happiness'! The system is a benevolent one.

Now let us have a look at how it is carried out, once more. What happens first, is that newspapers and magazines print large advertisements, and the first word that at-

hand but by touching each of the elder's feet. At last, she is permitted to sit down. But that is not the end, in case that is just the beginning. She is asked a few questions by the mother or the father of the man, while the rest observe her and try to find out any visible faults in her face and body.

The man himself, sit there staring at her while she

fore marriage were the sweetest people, according to her family. But the people who are actually responsible for his entire mess, remain calm, shedding a few drops of tears and blaming the woman's destiny for it. For the rest of her life, the wife, regrets obeying her family and not marrying the man she wanted to.

This is not a rare incident.



Those golden childhood days.

—AKM Mohan

tracts your eyes is 'Wanted'. No, not a lost dog or goat, not even a criminal, but a bride, definitely fair and beautiful, religious and at least seven to ten years younger than the man willing to marry. If a family sees that all the requirement matches with the daughter at home, they rush excitedly and contract the groom's family, either through the telephone number given or they directly go to their house.

They may take along their daughter's best photograph with them and show it to the man's family members, who again show it to the man himself. If they all like the photograph, then they agree on a day when they decide to see the girl, but examine would be a more appropriate word. Both the families look satisfied and content with their doings.

On the other hand, the woman, with whose life everyone else is fooling around, remains out of the scene. She is mad to face a sudden shock when her parents suddenly declare that on a certain day people will come to see her. She stays in silence and like a puppet on the so-called big day, wears her best saree and makes up her face in order to look perfect.

The family members sit together and chat while the woman goes through a difficult time as the question of them liking her or not plays around in her mind. Then she is brought in front of the unknown ones by a few friends and relatives. Sometimes she is even made to carry a tray in her hands which has been filled with various kinds of food. Almost immediately after she enters, she has to pay her respect for the people she does not even know. She is made to do the salaam — no, not just by lifting her

would not even dare to raise her head. Then with a bunch of sweet words and no promise they leave giving the hope of getting in contact, very soon.

After all this, as the woman and her family wait impatiently, the other family may disappear, leaving no trace. The whole thing happens as if the woman is a cooked meal for the man, which he tastes and throws out, simply saying that he does not like it. The dear mother then cooks another dish for him. This is not a big deal for the man but what about the woman?

Her entire life seems to be destroyed. She feels rejected and this feeling sometimes attacks so badly that she may even end up committing suicide. It is not that arranged marriages always have such tragic endings, but there are happy ones too.

In most of the happy cases, the man falls the victim of love at first sight while the woman forces herself to fall for him, forgetting her own lover by not even mentioning about him, as she would not dare. She lives with a feeling that she is doing a crime by loving another man and so it is right to do 'whatever' her family commands.

Her will and happiness comes last of all. So quietly and peacefully, she weds the man whom she probably sees for the first time, on her wedding night, when it is too late even to say 'Yuck', if the man looks intolerable. So considering it to be her fate, she continues.

If the couple lives happily ever after, then nobody has a problem, but what happens when she gets beaten up by the man whom her family trusted and got her married to, listens to names and endures harsh behaviour from the same in-laws, who be-

that sometimes they even suicide. It is not that only as she had obeyed her parents that this thing has happened. No. But it is only that the parents were too anxious to get their daughter married to anyone with a good amount of earning without actually knowing or trying to find out. How he earns it?

It is just their incapability of being able to distinguish between glass and diamond. When a girl reaches her 'age for marriage' she goes through the most difficult time of her life as she is on trial of being chosen.

A man with disgusting looks, little education but lot of money, looks for himself a bride, who should be beautiful and in one word — perfect. He rejects many, for being fat, ugly, unsmart, too thin or even too tall. He, himself may bear all of those features.

When the man finally gets married, then the couple is given the code name of 'Beauty and the Beast'. But the man stays overjoyed with his bride while the wife, remains silent, accepting her 'nowhere close to perfect husband'. Looks do not matter at all. It is love that conquers all.

But then why does a man who is horrible by looks, by nature and by profession, earning black money, look for a fairy?

I am not asking for this long-followed custom to be changed or be abolished. It is not that everyone has to have a love or court-marriage, but I am only requesting that if you are arranging your daughter or son's marriage, please be considerate, about their happiness or at least their satisfaction.

Make sure you do not destroy their lives and remain responsible and guilty forever, in silence.

The Cruel Twist of Fate

by Samia R Islam

THE eyes were filled with abhorrence, blazing with anger. I felt it sear my flesh. I never even imagine that a little walk in a forest could take away a life.

For a long time, I haven't had time to go out for a nice walk. Today when I found myself awake very early in the morning, I decided to go out and smell the fresh air. As it was very early, no soul could be seen in the streets. I passed a small garden in which I met Ginger my neighbour. Mr and Mrs Pythwore's, Alsatian.

I like Ginger very much and I gave him an affectionate hug. I left Ginger, who had a retousse nose, expressing his acquired dignity at receiving my hug.

I entered a calm forest ahead of me. No birds sang, no flowers bloomed, just stillness awaited me. I walked forward hesitantly and wondered, "What invisible hands have compelled me to come here?" Little did I know about Ginger's fate.

Suddenly, without a warning, out of the stillness, emerged two sparkling objects. I heard a faint growl. Now I know what these objects were. They were — the abhorrent and angry eyes of a — a LEOPARD! I was thunderstruck!

I took a step backward and was so shocked that I didn't even realize that I was screaming 'Help'.

The leopard was just about to pounce, his hungry teeth watering for my flesh, when a large Alsatian jumped on the hungry animal. The life-saviour was — Ginger! He pounced on the leopard — the two growling animals, grappling and trying to overthrow each other. I didn't know what to do. Should I run away? But then how can I desert Ginger who, by risking his life, had come to save mine?

In a flash I saw the leopard tangle himself free from Ginger's violent grip and lie down. I couldn't understand how a simple Alsatian could

take a leopard. Then I knew how it became possible. A snake had come and bit the leopard! What a timing! It was a miracle!

Ginger was badly hurt. His hind leg was bleeding very badly. Oh God! What do I do? I turned back and rushed towards the street to find someone for help.

After going a little farther, I saw Stacy. We went back to the forest finding Ginger lying still. I thought of the worst yet most obvious.

Yes, it was true! He was — Dead! I was feeling as if I'd faint. Stacy came and told me to control myself. And just think — he gave his life only for my sake.

And now everything is back to normal. Mr and Mrs Pythwore were hurt but not as much as I was. It has been nearly two years since his death. The cold winter comes and goes, the spring brings flowers and leaves, but only one thing is missing — the faithful Ginger.



If Jurassic Park was only true

Heart to Heart

by Rx Rhmn

THERE she was, standing on the dais contending that her team was right — coarsely supporting the resolution. Clad in green and white attire she refuted her opponents' logic with fierce sarcasm whilst her lips held a sardonic smile. She moved her hands with sylph-like grace. Her voice was like a goddess'. And there was I, a member of our school's debating club, leaning against the back-wall completely mesmerized by the rare beauty who stood before my eyes.

The debate ended and her team won. Everybody lauded her and she accepted their felicitations with regal elegance. I wanted to exalt her I wanted to express my feelings to her.

She sat all alone under a tree — a solitary figure engulfed in serenity. The blowing summer breeze played havoc with her hair and the delicate sunshine caressed the smooth texture of her skin. I deeply savoured the serenity that surrounded her and when she languidly turned aside her head and looked her limpid eyes with mine, it almost took my breath away!

"Hi," said I.
"Hi," retorted she.

"You're a beautiful debater," I complimented her.

"Am I?", she wanted to be reassured.

"Yes, you're beautiful," I reassured her.

Ostensibly she mused for a moment and then she smiled. I didn't know whether the smile conveyed her acceptance of my compliment or a recognition of my infatuation with her.

In the following days of the debating competition, I was too shy to strike up a conversation with her. Many a time I clandestinely looked at her to savour her celestial beauty, often caught red-handed and was castigated by that enigmatic smile.

That day, I had a debating session myself. After it was over I was too exhausted to confront the real world. I fled to a secluded veranda. Learning against the railing I gazed intently at the azure sky. Suddenly I felt a gentle touch on my shoulder. I turned. There she stood beside me with the same smile shining on her lips. But this time it was not an enigma to me. I understood what it conveyed.

It conveyed passion — not the passion of a heart for another heart.

"Lost Days"

by Maria Sultana Munni

Fortunately I met you again, All on a sudden when I was alone. Your face appeared before me Just for a time.

My loneliness broke up. I was turned into imagination. Past happenings became visible I remembered them gradually.

I was out of sense for the time being. Lost days came before me Just like a video film That might happen in dream.

I returned back to reality. It seemed to me again and again You asked me cordially To see you again.

Quiz Club

1. What desert spreads from Botswana into South West Africa?
2. How many atoms of oxygen are there in one molecule of ozone?
3. What fatal disease transmitted by animals was Paris's Pasteur Institute set up to fight, in 1888?
4. What were the surnames of the two MGM employees who created Tom and Jerry?
5. What's Morocco's major seaport?
6. Who kills Shakespeare's Othello?
7. What is the medical term for the windpipe?
8. What city in northeastern

- India, the centre of a tea-growing area, has a name meaning "place of the thunderbolt"?
 9. What makes a solution saline?
 10. What island separated from the Federation of Malaysia in 1965?
- Answer for 12.2.94
Buckingham Palace
Reader's Digest
3. New York
4. calcium
5. Neutral Corner
6. Carbon, Oxygen and Hydrogen
7. France
8. Canada
9. point
10. "that is the question"

