



BY IFFAT NAWAZ

Bubble

I like bubbles, the ones you can blow up with soap water or the invisible ones you create to claim a safe space around you. I like their spherical shape, their feel, the fulfillment they create, I like their wholesomeness... a whole bubble always stands on its own, there is no half a bubble, either it exists to the full extent to be called a bubble or bursts and therefore becomes non-existent, there is nothing in between.

I have realized once a year or so I need one of those bubbles while I travel. One vacation a year where when I get to my destination, all my worries disappear. So I left a few weeks ago to go to Roatan, Honduras.

I reached our hotel, a nice peaceful corner at the west end of the island. When we got settled, we walked out to find some food. Most of the streets were muddy; it had rained for a few days before we got there. That didn't bother us, neither did the mosquitoes or the sand flies. We were prepared for all of that, but what bothered me were the children and men and women, who did absolutely nothing but stand around the streets selling over-priced junk and waiting to fool you by selling you something not so great because you are a tourist and you must be fooled.

Yet I grew up in Bangladesh and I know the face of dire poverty, and I also know the face of frauds and cheats, so ignoring the junky vendors and the drug dealers I continued my search for food and the beach.

When I arrived at the beach, it wouldn't be unfair if I say I was devastated. There wasn't much of a beach at the west end, and whatever there was, it was overpopulated with lines of pale tourist bodies sun bathing; there was no space for my brown one. So I continued walking and found some mediocre food at some mediocre restaurant. While I ate, Armando stared at me. Armando is about 7 years old. I asked him if he goes to school, he said "Tomorrow" (I saw him everyday for a whole week and that tomorrow never came), he asked me how much my food cost, and made a face that made me want to offer him some food. But instead of taking it he wanted me to buy some crappy coconut shell earrings. Well I am a sucker, so I did. And for the rest of the week I bought some junk from Armando every day, knowing I was being fooled... I also found out the average education of people in Roatan is 6th grade, not much higher than my own country Bangladesh.

There were many other incidents the rest of the week. I found a great dive shop, which became the best positive of the trip. Diving, we discovered a lot of the underwater reefs are being destroyed by the run off from the Island; you can guess with a 6th grade education level there isn't much sense in anyone regarding recycling or being ecologically friendly.

So our dive boat took me further into the ocean where the reefs were still intact, and after diving down to 40 feet I saw amazing colours, corals, and animal lives. The pressure of the water felt just right, and I dove down to 80 feet. I dove everyday, because I love it but also because I wanted to get away from the Island and its needy face.

I also found a West Bengali restaurant in this little Island, where we ate four out of the three nights we were there, it was absolutely the best food I had in a while, run by a woman from Darjeeling and her Canadian chef husband. There were people like them, wonderful but with a past and history, with some unknown reason as to why they moved to Roatan to start anew.

I missed my bubble. I am selfish and I want to get exactly what I thought I paid for, but I didn't. But slowly the place grew on me. I started appreciating the fresh lychees, and warm weather, and the beautiful kids who hopefully won't grow up to be crooks...

But I still missed my bubble...

So I built it by the end of the week. My bubble consisted of all the things I wanted to see, the diving, the ocean, the children, the great west Bengali food, and left out all the things I didn't want to experience, the liars, the cheats, the emptiness, corruption and island laziness, and I had a great time, filtering away, and I found myself in the middle of 50 dolphins the last day I dove, middle of their pod, in their bubble, as a reward, and I accepted it.

BANKING TIPS TAHIA KHALIL Director & Head of Wholesale Bank Operational Risk, Wholesale Bank, Standard Chartered Bank



Banking Tips

1. What is online banking?

Online banking in general terms would mean banking which involves the use of Internet for delivery of banking products and services. One can view the account details, transfer funds from one account to another (subject to conditions), payment of utility bills and credit card bills through online banking.

In this country online banking can quite commonly also mean banking from all branches of a bank. These banks offer banking services to its customers from all its branches and not only the home branch.

2. Can a bank charge for delivery of statement?

Charge for delivery of statement is mentioned in the schedule of charges of the

banks which will vary from bank to bank. Usually for personal accounts, banks do not charge individuals for bi-annual delivery of statements. However, this may also differ between banks depending on the nature of account the customer is maintaining with the bank.

3. What are personal loans?

Banks nowadays are offering loans for purposes which are personal. For example, purchase of car, electronics, travel, vacation, education, weddings etc. For these loans the terms and conditions will vary, along with it, the interest rates also. One can try to negotiate the interest rate. While doing that, factors like employer, credit profile of the prospective customer and profession will play a big role for the bank to grant the loan.

4. What's prepayment of a loan?

If you have some spare cash you may repay the loan availed in part or in full before the loan tenure ends. A lot of banks may levy a service charge for that.

5. How do I get a locker?

A lot of Banks nowadays offer locker facilities. They are available in different sizes. For which charges also vary. The locker charges are typically deducted annually. Safe deposit lockers are usually rented to individuals, corporations or partnerships who maintain satisfactory account relationship with the bank and agree to comply with the terms and conditions of the locker facility of the bank. Standalone lockers, meaning lockers for rent without any account relationship may be offered by some banks.

DENTAL WISE



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Dental wise

Dear Dr. Khan,

I have written to you on several occasions, but unfortunately got no reply. Sir, I would like to know about cosmetic filling and whether it is a good solution for fixing teeth that has gaps. Is it a good substitute for braces? I would like to know about the relative cost and time required for cosmetic filling in Bangladesh. Is it true that cosmetic filling is not long lasting and has to be done over and over again and it looks extremely artificial when done? Can you mention a place where the procedure can be done cheaply and effectively in Bangladesh? Looking forward to your reply. Anonymous.

Dear Anonymous,

Sorry for my late response. Cosmetic filling (composite) is a tooth-coloured plastic mixture filled with glass (silicon dioxide). Composites are not only used for restoring decay, but are also used for cosmetic improvements of the smile by changing the colour of the teeth or reshaping disfigured teeth.

Aesthetics are the main advantage, since dentists can blend shades to create a colour nearly identical to that of the actual tooth. Composites bond to the tooth to support the remaining tooth structure, which helps to prevent breakage and insulate the tooth from excessive temperature changes.

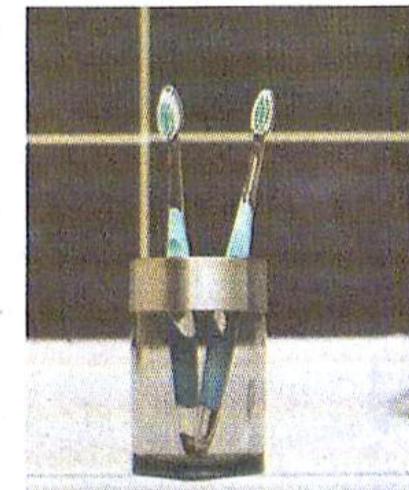
Along with the higher cost and the extra placement time, the patient can experience post-operative sensitivity. Also, the shade of the composite can change slightly if the patient drinks tea, coffee or other staining food. The dentist can put a clear plastic coating over the composite to prevent the colour from changing if a patient is particularly concerned about tooth colour. Another drawback is that composites tend to wear out sooner than silver-filings in larger cavities, although they hold up as well in small

cavities.

Studies have shown that composites last 7-10 years.

Braces will be the best option if you are below 30 years. For doing one cosmetic filling (bonding) it will take about 15-20 mints. Most of the private dental clinics offer cosmetic filling. There are three major techniques to fill up the spaces of your teeth:

Individual porcelain cap: Offers the most exciting and revolutionary advancement in aesthetic (cosmetic) dentistry. Dynamic results can usually be achieved



within a week or ten days to correct somewhat misaligned, spacing, broken, discoloured or misshapen teeth. This is a relatively expensive treatment.

Cosmetic (bonding): It was one of the first and most promising techniques developed for "instant" smile enhancement. It is still suitable in many circumstances to correct broken or misshapen teeth, but is neither as durable as porcelain cap, nor as spectacular in addressing more complex cosmetic concerns.

Orthodontic approach (braces): This is also a very good option to correct your

spacing.

So which direction will you go? It depends on your oral health condition, teeth alignment, age, time and expenses.

Dear Dr. Khan,

I am a diabetic patient. Last year you extracted one of my front teeth at BIRDEM. According to your advice I made a denture after one month from a dental clinic in Dhaka. But I am really very unhappy with the denture as it moves when I eat and it also produces a bad smell. Will appreciate your comment. Dentists advised me to make a bridge (fixed). Is there any side effect? Please tell me some thing about bridge? Is it very costly?

Amar

Dear Mr. Amar,

I am sorry for your dissatisfaction regarding your denture. It is really tough for me to comment without examining your problem. Several reasons could have caused the loose denture- ill fitted denture, laboratory error, excessive trimming during chair side adjustment, unhealthy surrounding teeth, etc. We must give extra careful examination for a diabetic before making denture or any other prosthesis (bridge, implant). Yes, you can do bridge after careful examination of whether you are fit for fixed prosthesis or not.

A dental bridge is a false tooth, which is fused between two porcelain/metal crowns to fill in the area left by a missing tooth. The two crowns hold it in place and is attached onto your teeth on each side of the false tooth. This is known as a fixed bridge.

This procedure is used to replace one or more missing teeth. Fixed bridges cannot be taken out of your mouth as you may do with removable partial dentures. If spaces are left unfilled, they may cause the surrounding teeth to drift out of position. It has no side effects but is relatively expensive.

BY THE WAY

HERE'S a fever going around this season, which is usually also accompanied by a bad 'case of the coughs'. So try to stay alert and healthy by protecting your body against it. Take a lot of water and load up on vitamin C by drinking a lot of fruit juice. Also, try to refrain from eating unhygienic street food, which is a good source for all those unwanted germs!