

# HOROSCOPE



## ARIES (MAR. 21- APRIL 20)

Raise your self esteem and your confidence. This will not be the time to give too much to your significant other. Your lucky day this week will be Wednesday.



## TAURUS (APR. 21- MAY 21)

When the work is done, they may serve you for a change. You don't want to give anyone fuel for the fire. Your lucky day this week will be Monday.



## GEMINI (MAY 22-JUNE 21)

Put your energy into moneymaking ventures. Spend some time alone and reevaluate your motives as well as your needs. Your lucky day this week will be Friday.



## CANCER (JUNE 22-JULY 22)

Opportunities for romance will develop. You will have to help family members sort out unfortunate difficulties. Your lucky day this week will be Sunday.



## LEO (JULY 23-AUG 22)

Take whatever time you can to get to know each other all over again. Your emotions may get the better of you. Your lucky day this week will be Monday.



## VIRGO (AUG. 23-SEPT. 23)

You'll have problems with authority figures. You will have no trouble getting things to fall into place. Your lucky day this week will be Wednesday.



## LIBRA (SEPT. 24-OCT. 23)

Your temper could be short if someone criticises your efforts. Get out and enjoy some entertainment. Your lucky day this week will be Friday.



## SCORPIO (OCT. 24-NOV. 21)

This is not the best day to visit relatives who get on your nerves. You will have a problem with your boss if you haven't done your job. Your lucky day this week will be Tuesday.



## SAGITTARIUS (NOV. 22-DEC. 21)

Don't let your jealous imagination play games with you. Take time to help a friend who hasn't been feeling well. Your lucky day this week will be Friday.



## CAPRICORN (DEC. 22-JAN. 20)

Sudden trips may take you by surprise. You may be uncertain about some of your coworkers and your boss. Your lucky day this week will be Thursday.



## AQUARIUS (JAN. 21-FEB. 19)

Don't be too eager to give a piece of your mind. Get involved in the activities of children. Be discreet. Your lucky day this week will be Monday.

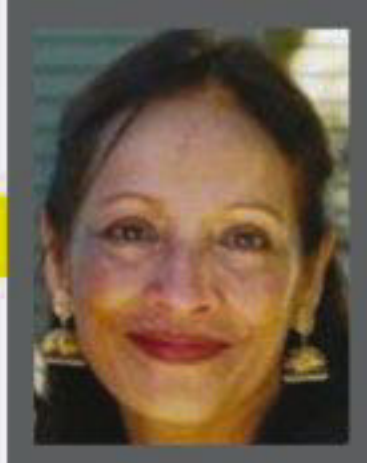


## PISCES (FEB. 20-MARCH. 20)

You need to keep the peace and you will have to bend in order to do so. Travel for business or pleasure will be enlightening. Your lucky day this week will be Tuesday.

### PENNY WISE

BY NASREEN SATTAR,  
Former CEO, Standard Chartered  
Bank, Afghanistan



# Let us gain wisdom

I am starting my column with a few quotes from one of the world's best financial wizards – Warren Buffett.

Let us learn from his wisdom.

### Buffett's two rules for investing

"Rule Number 1: Never lose money. Rule Number 2: Never forget rule Number1."

### UNDER A DIFFERENT SKY BY IFFAT NAWAZ



# Goa love - the sea and Aguada

The sun was not setting. The moon was out. It was one of those days where the moon protests visibly in the sunny blue sky. The ocean had grown tired of all the people dipping in and rolling about his feet. Everyone kept on calling it an ocean though it was a sea. "What's the difference?" some kid, who stood corrected, asked. The Father answered, "A sea is a smaller ocean." The Arabian Sea yawned at the half-right answer. He looked up at Fort Aguada, extended a few sharp knocks at her black slippery rocks and said:

"How many today?"

"453" answered Aguada

"Liar," the Sea mocked Aguada, making longer waves and sharper falls.

"200."

"That's more like it. It's June after all. I can't imagine people would come here to sweat on your bricks Aguada." The Sea had caught a slight cold, his body was warm.

'Still enough people do.' Aguada watched the over-dramatic couples, giggling and holding each other from slipping on the rocks.

"Do they know how old you are? Do they know your language?"

"No, no one speaks Portuguese here."

"I do, Aguada, I do." The Sea then loudly pronounced Aguada a few times, "Aguada, Aguadaaa, Aguaaadaaaa."

"What do you want?" Aguada looked down

"I want us to be together."

"Not going to happen, I will stand here

### Don't be greedy

'If you buy things you do not need, soon you will have to sell things you need'.

Today if all of us followed Warren Buffett's advice we would indeed benefit in our lifestyles whatever financial condition we are in.

Investing your hard earned money does not have to be difficult, painful or risky.

We must remember high returns come with high risks and also lack of knowledge of the products. Today as I look at my investments I realise that my returns, which my life depends on, have reduced considerably due to the fall of interest rates. Banks have to follow guidelines set up by the Central Bank and interest rates both for lending and deposits have to be within the slab prescribed. However, you will still get calls from new NBFIs (Non Banking Financial Institutions) offering much higher interest rates, very tempting indeed! Do not fall for this or even if you do try out small amounts with short tenures.

Investing in share markets is also an option – I understand we are all wary of this after the debacle of the past; however, the market has changed and as long as you are investing only 20% or less of your total

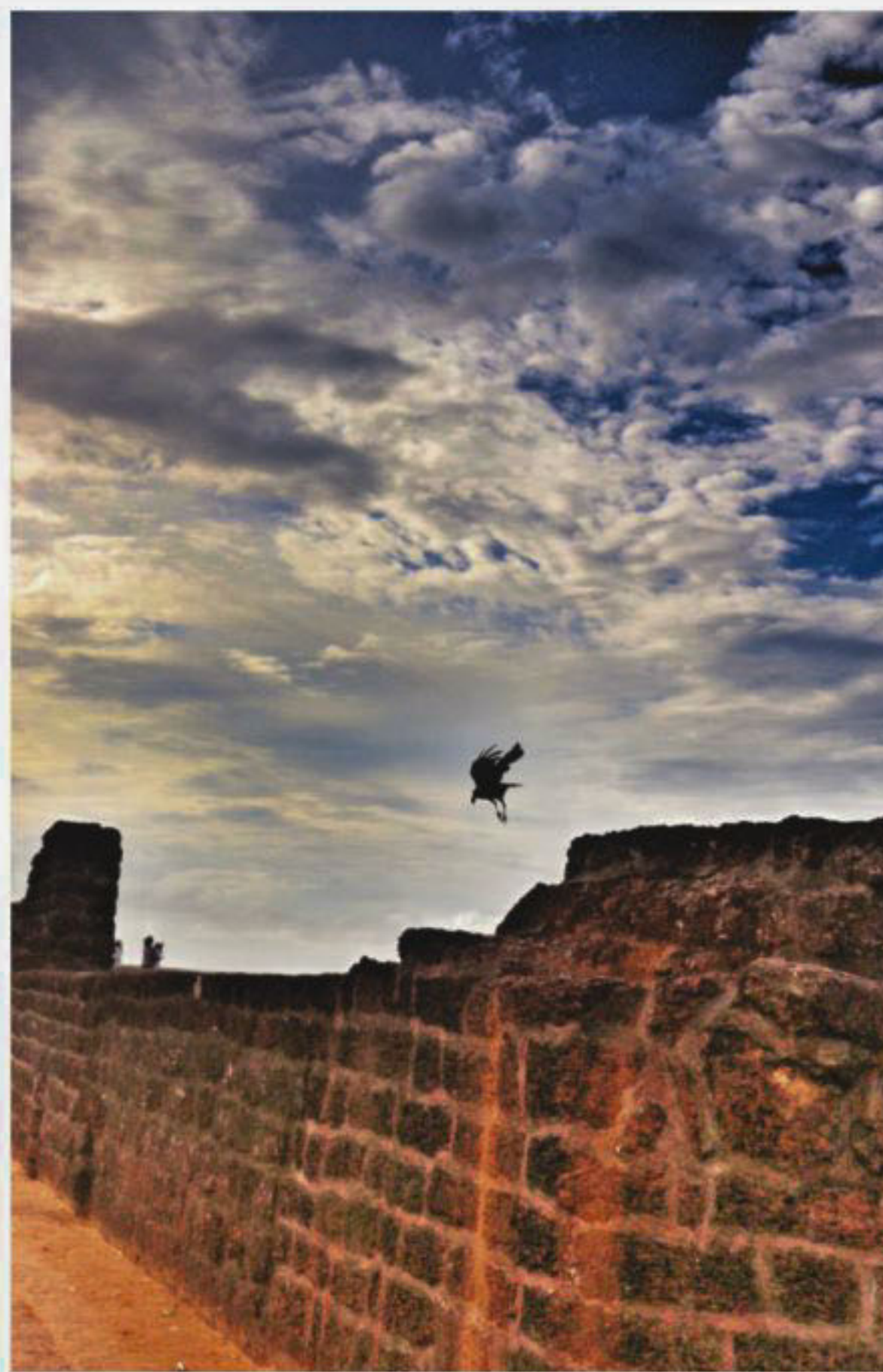
and be the Fort I was meant to be."

The Sea cackled, "I have seen plenty of Forts collapse in my days, I even got a few in my belly."

Aguada did not pay attention to the Sea's pleas. It was constant, it got old. She stood watching the sky. The moon was still visible, the sun was still not setting.

Aguada sighed. She was holding 67 people in different parts of her. Most of them were couples and then there were a few photographers, a family here and then there. And friends who wanted to be lovers and lovers who became friends.

She sighed. She wanted to shed a tear. She used to hold so much water, and a bright light, to guide the lost, to bring home the found. Those were all things of the past now. Now she was a Bollywood icon, and selfie central, an overpriced hotel's backyard



and a slight commercial success.

"How long have I watched them now?" Aguada threw a question to the Sea, who had crawled up high with a wave to touch her shoulders, and splash a few excited audience.

"Hundreds of years, you were born in the 17th century, right in front of my eyes, they had put in a lot of work to build you up. I waited for you to rise; I fell in love with your structure, your colour. You were different."

available funds it could be worth a try. Make sure it is a good financial institution, which has specialised and knowledgeable staff to assist you.

Also remember that you can invest in Paribar Shachaya Patras (Family Government Bonds) for 5 years which will give you a good monthly interest. This was originally launched for women (over the age of eighteen), but now men over sixty-five can also invest in this. The maximum amount per person is Taka forty five lac – a husband (if he is over sixty five) and a wife can invest Taka ninety lac in total, but individually.

Lastly but importantly, we must all learn to curb our greed; this culture in our society of being one up or 'keeping up with Joneses' is really this:

'If your friends overeat, you're more likely to overeat. If your friends are active and sporty you're more likely to be active. And if your friends like to spend money, you're more likely to spend too!' We must all learn to have our own individual identity and follow what our own intellect tells us – it will be foolish to want to purchase an expensive piece of jewellery just because your friend has one. Greed is evil and can ruin you, do not ever get trapped in it!

Aguada sighed. She was holding 67 people in different parts of her. Most of them were couples and then there were a few photographers, a family here and then there. And friends

"I am Portuguese, you are used to Africans and Arabs and Pakistanis."

"You are Portuguese-Indian. All the men who jumped off you into my lap and died, selecting you as their last place to rest, and the women who came after them and cried, we watched them all."

"See that girl in that red shirt? Her Grandmother came here when she was five years old."

"No way!" The Sea got closer, rose up a little to take a look at the said girl.

"How long have you watched them?" Aguada asked the Sea.

"I am not telling, if I give away my age you will never fall for me."

"I will never fall for you anyway." Aguada stood firmly, just as firm as every day.

"Watch out for that one!" the Sea splashed gently on a rock, a man was standing there alone, looking dizzy.

"He is going to jump."

"Yes. Today? You think?"

"Maybe, let's see. If he waits till the Sun sets then I would say yes."

The Sun was long gone. Had dressed some funny clouds as monsoon's first edition and checked out on the other side. The Moon protested against such irresponsible acts. No Man paid attention, not even the one who wanted to die. The Sea continued throwing passionate fits at Aguada's feet. Aguada accepted none of it yet stood half-drenched, half-old, fully-grand to win her evening show with her, only her, Arabian Sea.

**Photo: Iffat Nawaz**