

HOROSCOPE



ARIES (MAR. 21- APRIL 20)

Double check your work and be sure that your boss is in a good mood before you do your presentation. Your lucky day this week will be Monday.



TAURUS (APR. 21- MAY 21)

You may find your nights sleepless due to bad dreams. Focus on forming business partnerships. Your lucky day this week will be Sunday.



GEMINI (MAY 22-JUNE 21)

You will gain a lot if you listen. Don't shy away from potential partners people want to introduce you to. Your lucky day this week will be Friday.



CANCER (JUNE 22-JULY 22)

You may have personal problems, but professional duties might be pressing. Trips should be your choice. Your lucky day this week will be Tuesday.



LEO (JULY 23-AUG 22)

Loss or theft may occur if you are careless with your belongings. Pursue outdoor activities or any physical exertion. Your lucky day this week will be Saturday.



VIRGO (AUG. 23 -SEPT. 23)

You can learn if you listen to those who are older or more experienced. Opportunities to upgrade living standards will come. Your lucky day this week will be Wednesday.



LIBRA (SEPT. 24 -OCT. 23)

Not everything you hear will be legitimate. A change of attitude has probably disrupted your home environment. Your lucky day this week will be Thursday.



SCORPIO (OCT. 24 -NOV. 21)

Your outgoing nature will surprise others today. Secret enemies may be holding a grudge that you're not even aware of. Your lucky day this week will be Friday.



SAGITTARIUS (NOV. 22 -DEC. 21)

You will be in the mood for competition, and your ability to lead a group will bring you popularity. Your lucky day will be Sunday.



CAPRICORN (DEC. 22 -JAN. 20)

Move into a leadership position if you are determined to do so. Travel could turn out to be exciting. Your lucky day this week will be Friday.



AQUARIUS (JAN. 21 -FEB. 19)

You can meet interesting new friends if you join worthwhile groups. Make changes regarding your status in society. Your lucky day this week will be Sunday.



PISCES (FEB. 20 -MARCH. 20)

Electrical problems may be an issue. You may want to sign up for lectures or courses that will bring you mental stimulation. Your lucky day this week will be Thursday.

PENNY WISE

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



PERSONAL FINANCE IS FULL OF DECISIONS: RENT OR BUY? SAVE OR BUILD CREDIT?

But these aren't all either-or scenarios. Rather, having a good credit and well-managed savings go hand-in-hand.

You have to be serious about building your savings, because you'll either end up paying bills late or you'll run up on debt. But if you're already in debt, it can be intimidating to think you have to tackle that in addition to saving money for later.

The game plan won't be the same for everyone, but one thing applies to everyone: It can be tough to maintain good credit if you're not saving, too.

PAY BILLS ON TIME

One thing that doesn't require extra money is making timely payments, whether that's credit cards, utility or loan payments. It makes up a significant portion of your credit scores, so it's crucial to be organised and avoid missing any payments. No matter your money situation, paying bills before they're due should be a top priority. I would know as I have personally suffered when I had ignored paying my credit card

Penny Wise—Pay Your Bills On Time & Save

bills on time. A big interest was charged making me pay much more than the original amount due. My fault of course!

ANALYSE YOUR BUDGET

It can be really hard to make lifestyle changes, even when you know it's the most logical way to meet your goals. But living beyond your means isn't a sustainable financial plan. (If you can afford all of your expenses but aren't saving for the future, you're living beyond your means.)

The beautiful thing about budgets is that they not only help you avoid overspending, they also identify areas you can cut from. There are lots of ways where you can have a breakdown of where your money goes, (maintain a notebook) but knowing where to cut is easier than actually doing it. It is very difficult as sometimes we are not willing to give up things that we are accustomed to.

Everyone has different priorities — for some people eating out is much more important than having cable, a well-decorated home or updated wardrobe. For me, my top priority is travelling knowing fully well that it really cuts into my saving! What I am trying to say is, we need to enjoy

the important things in life but at the same time we have to ensure not to spend beyond our means.

If you are monitoring your spending carefully you will notice the areas where you are spending more than you realise (in my case it is travelling). That should help you make a decision on where to cut back even though it is temporary.

SUPPLEMENT YOUR INCOME

Good credit scores aren't about how much money you have; they're about how you manage your money. Even if you have a tight budget, making small moves toward savings will be incredibly helpful in the future. Think about it: Even putting an extra Taka 5000 away each month leaves you with Taka 60,000 at the end of the year.

Saving has to be a priority and this has to be instilled in our children. Giving a child a 'Piggy bank' in the early years of his life is a good decision. In a fun way he/she will learn the art of saving all the cash gifts that they get on birthdays and religious festivals. Most importantly the feeling of achievement when at the end of the year the clay Piggy Bank is broken and the amount of money saved is counted – A Sense of Happiness!

THANK GOD IT'S FRIDAY

BY TANZIRAL DILSHAD
DITAN



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SOLO EXHIBITION
ROKEYA SULTANA
17 November to 5 December 2015
daily from 12 to 8 pm



ONLY CONNECT. EDITION THREE

Date: Thursday, 3 December
Time: 7pm

Venue: Daily Star-Bengal Arts Precinct

An invitation to experiment, Only Connect. Edition Three will bring together previously unseen, experimental work in a collaborative exhibition. A biannual event, the exhibition programme is presented by Bengal Foundation.

Committed to showcasing the work and exhibition-making philosophy of new artists in Bangladesh, the third edition features works of eight very different individuals -Abir Shome (digital collage, drawing, printmaking), Ali Asgar (printmaking, performance), Debashish Chakrabarty (photography), Md Ata Islam Khan (digital manipulation), Meherun Akter (textile installation), Palash Bhattacharjee (video), Rafiqul Shuvo (video, photography) and

Razib Datta (digital collage).

FOOD LAND

Date: 4-5 December
Time: 2pm – 10pm

Venue: Banani Rajuk Field, Banani

This winter, get ready for the biggest food event of the year! All of your favourite restaurants and beloved musicians together in one place and a few surprises hiding around the corner to ensure the best time you'll ever have! So mark the date.

BENGAL CINEMATHEQUE PRESENTS THE FILMS AND IDEAS OF CINEMA'S GREATEST AUTEURS

Date: 5-6 December

Venue: Daily Star-Bengal Arts Precinct

Bengal Cinematheque presents the films and ideas of cinema's greatest auteurs, shown at the highest quality, to encourage

a community of emerging film-makers, writers and programmers in Bangladesh.

5 December 2015, 7pm Saturday- Hiroshima Mon Amour (Resnais) 1959, 92 minutes, black and white.

6 December 2015, 7pm Sunday- Rear Window (Hitchcock) 1954, 115 minutes, color. Doors close at 7pm.

INAUGURATION OF ART EXHIBITION BY ROKEYA SULTANA

Date: Saturday, 05 December

Time: 12 – 8pm

Venue: Bengal Gallery of Fine Arts

Bengal Gallery of Fine Arts requests the pleasure of your company at the solo exhibition by Rokeya Sultana. Dr Gowher Rizvi, the honourable International Affairs Adviser to the Prime Minister, and HE Merete Lundemo, Norwegian Ambassador to Bangladesh, will jointly inaugurate the exhibition.