

HOROSCOPE



ARIES
(MAR. 21 - APRIL 20)

Rid yourself of that which is old and no longer of use. Your talents are likely to be discovered. Your lucky day this week will be Tuesday.



TAURUS
(APR. 21 - MAY 21)

Travel should be on your mind. You should be on the road. You will enjoy physical activities more than you think. Your lucky day this week will be Monday.



GEMINI
(MAY 22-JUNE 21)

Your interest in helping others may take you back to school. Don't expect anything for nothing and you won't be disappointed. Your lucky day this week will be Wednesday.



CANCER
(JUNE 22-JULY 22)

Your partner may be annoyed if you have been flirtatious. Be attentive to their needs. Your lucky day this week will be Tuesday.



LEO
(JULY 23-AUG 22)

Get together with friends for some competitive physical activities. Be careful when dealing with loved ones. Your lucky day will be Thursday.



VIRGO
(AUG. 23 -SEPT. 23)

You will be subject to pushy individuals if you get involved in uncertain organisations. Your lucky day this week will be Thursday.



LIBRA
(SEPT. 24 -OCT. 23)

Your charm will attract members of the opposite gender. You're up for a passionate encounter. Your lucky day this week will be Friday.



SCORPIO
(OCT. 24 -NOV. 21)

Put some energy into getting back into shape. Listen to reason. Deception may cause disputes. Your lucky day this week will be Sunday.



SAGITTARIUS
(NOV. 22 -DEC. 21)

Get out and, about. Don't do something silly just to get back at your partner. Past partners are likely to reappear. Your lucky day this week will be Monday.



CAPRICORN
(DEC. 22 -JAN. 20)

Your partner will be annoyed with your participation. Opportunities to pamper yourself may unfold. Your lucky day this week will be Wednesday.



AQUARIUS
(JAN. 21 -FEB. 19)

Your emotional state could leave you vulnerable and confused. Start small and work toward building it up slowly. Your lucky day this week will be Tuesday.



PISCES
(FEB. 20 -MARCH. 20)

Trying to deal with your partner will be unproductive and possibly hurtful. Secret affairs may be tempting. Your lucky day this week will be Friday.

PENNY WISE

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



I keep hearing from friends and family regarding receiving letters from their banks about providing documents for particular accounts with threats that otherwise 'restrictions on withdrawals' will be imposed on the 'said accounts'!

It was last month that I received one myself for my RFCD (Resident Foreign Currency Account) requesting for 'Source of Income Supporting Documents'.

I was a bit confused as I know that RFCD accounts are funded by deposits (Maximum of USD 5000 without declaration and more with declaration) everytime you come back from an overseas trip. This is as per Central Bank regulation 'Information for Declaration' Chapter 6, Para 1A, APP.5. The question of 'source of income supporting documents' is not relevant for this kind of account.

Understanding confusing signals from our bankers

I called up my Relationship Manager and even he was not sure of what documents I was supposed to provide. He finally asked me to submit my NID (National ID) and my latest TIN Certificate, which I had already provided for all my accounts. It seemed like he just needed me to provide 'something'!

The purpose of my writing this article is that bank officials should first understand what are the regulatory requirements and what applies to what accounts. Some necessary documents from customers may apply to a particular kind of account and not all accounts. These kinds of letters create a lot of confusion and unnecessary visits to banks and more importantly a waste of time for both customers and bank officials.

Having been in the financial institu-

tion for many years it is easy for me to know/ understand and more importantly question the content of the letters. However, for most customers it can cause stress and confusion not comprehending what documents they are supposed to provide.

It is understandable that the Central Bank will issue new circulars that we need to abide by fully, but it is equally important that the bank officials understand the content of the circulars and communicate the correct information to the customers! It is imperative that frontline and other relevant staff are trained appropriately to implement any new banking regulations.

Lastly I would like to advice all my readers to keep abreast of the latest updates if any, by visiting your Branch Manager and getting all the information.

ASK MAYA APA

www.maya.com.bd



Dear Maya Apa,

I am a 19-year-old girl. I have noticed that for the last month I always feel hot even during the winter months. As well as this I am always hungry but no matter how much I eat I am still losing weight. A friend of mine started to lose weight and she was diagnosed with a thyroid problem. Do you think I could have the same thing?

Dear Reader,

Thank you for sharing your problem with us. Yes you are most certainly right. The symptoms you speak of are mostly likely due to being an imbalance in your thyroid hormone. First of all it is important to understand what the thyroid hormone does.

The thyroid hormone is released from the thyroid gland which is located in our necks. This hormone is considered to be the "house-keeping hormone" as in it regulates all the various processes going on in our body so that we can maintain our health. A thyroid hormone imbalance can cause temperature fluctuations, low mood, heart palpitations, dry skin, our bowel movements and even affect a girl's menstruation cycle. This is why it is very important to maintain a normal thyroid hormone level.

There are many causes for thyroid imbalance. In some cases it can be an autoimmune process, where the body produces antibodies that attack the thyroid gland. The gland can also have nodules which produce excessive thyroid hormones. Thyroid is made from iodine so if a person has an excess of iodine in their diet it can cause thyroid disturbance.

The symptoms that you speak of describe an elevation in thyroid hormone. The medical term is "Hyperthyroidism" which means that the Thyroid gland is producing too much thyroid. Some of the symptoms of hyperthyroidism are listed below:

Increased appetite but weight loss

Hot flushes

Hand tremors

Palpitations

Sweating

Diarrhoea

Irregular periods

Muscle weakness

Fatigue

Anxiety

These are just a few of the many symptoms that hyperthyroidism can cause.

Just as the thyroid gland can produce too much thyroid hormone, it can also produce too little and this is called Hypothyroidism. Hypothyroid symptoms are weight gain, dry hair, irregular periods, depression etc.

If you suspect that you have a thyroid problem then you have to see a specialist on endocrinology. The doctor will advise you to get thyroid function tests (a blood test) done. This will confirm whether you have hyperthyroidism or not.

There are many treatments available for this condition ranging from medication to iodine therapy to surgery. You can discuss your treatment options with your doctor. It can take time for medical treatment to normalise thyroid function there are some things that you can do to cope with the symptoms.

Ensure you have a nutritious diet that contains calcium and vitamin D as hyperthyroidism can cause bone thinning.

Do not worry. This is a condition that can be easily diagnosed and treated. If you follow your doctor's advice and receive regular treatment then you should be able to maintain a healthy life.

