

ARIES (MAR. 21- APRIL 20)

Socialising will be more than just entertaining. Try not to judge too quickly. Try to be as mellow as possible. Your lucky day this week will be Sunday.



TAURUS (APR. 21- MAY 21)

Don't hesitate to look for alternatives that will enable you to raise the kind of donations you need to do the job right. Your lucky day this week will be Saturday.



GEMINI (MAY 22-JUNE 21)

Evasion is likely if you aren't direct about your feelings. Don't let others saddle you with guilt that isn't warranted. Your lucky day this week will be Tuesday.



CANCER (JUNE 22-JULY 22)

Minor accidents could cause trauma and major setbacks. You're on to something tangible and need to act fast. Your lucky day this week will be Friday.



LEO (JULY 23-AUG 22)

Avoid getting trapped in internal disputes. You will be able to make changes regarding your living arrangements. Your lucky day this week will be Monday.



VIRGO (AUG. 23 -SEPT. 23)

Travel will be favourable. You need to enjoy the company of those who enjoy the same past time. Your lucky day this week will be Saturday.



(SEPT. 24-OCT. 23)

Don't let your emotions take over. Help the elders in your family. Minor fevers or infections will develop if you're over-stressed. Your lucky day this week will be Friday.



SCORPIO (OCT. 24 -NOV. 21)

Your partner may be annoyed if you have been flirtatious or not attentive to their needs. Don't let situations get out of hand. Your lucky day this week will be Wednesday.



SAGITTARIUS (NOV. 22 -DEC. 21)

Social activities will lead you into passionate meetings. You will have the stamina and the know how to raise your earning power. Your luck day this week will be Thursday.



CAPRICORN (DEC. 22 -JAN. 20)

Go out with close friends who understand your situation and your needs. You can enhance your cash flow if you pick up

additional skills. Your lucky day this week will be Saturday.



AQUARIUS JAN. 21 -FEB. 19)

Changes in your home environment may cause friction. You will be emotional about family matters. Your lucky day this week will be Monday.



PISCES (FEB. 20 -MARCH. 20)

Do the necessary chores and then do things that please you. Take advantage of the opportunities that present themselves. Your lucky day this week will be Sunday.

THOUGHTCRAFT

BY NASRIN SOBHAN Freelance Writer



As Tolstoy said, "All happy families are alike; each unhappy family is unhappy in its own way." He was a great believer in marriage, the beauty and fulfillment of motherhood and the virtues of family life. And he is absolutely right in his beliefs. But as he admits there are happy and unhappy families.

People can choose which sort of family they would like to be. After the initial excitement of love, followed by marriage and its attendant ceremonies come the realities of life.

The husband who at first had the grace of Achilles and the wit of Wilde slowly turns into someone who returns from work bleary-eyed and wants only to sit on the sofa and watch cricket with a cup of tea and a biscuit.

The sweet tempered angel wife begins to sound a bit shrill after a day at office or at home, struggling with her usual chores.

All of which is completely normal, but daunting for people who go into relationships with unreal notions of what constitutes a committed life with another person.

The real things include bills, worries, in laws, family responsibilities and the slow but inexorable decrease in romance.

People can love each other and still feel a lack of intimacy after the honeymoon

Family ties

period gives way to normal life. Or they may experience a feeling of distance from the partner or sense a lack of commonality, or sharing of common goals.

Whereas it is always sensible to have frank discussions and clear the air in the case of misunderstandings or arguments, there are certain rules of conduct which should be observed. Our parents did know best in this case.

"All happy families are alike; each unhappy family is unhappy in its own way.

Our elders maintained a certain formality with each other. They were polite to each other at all times, no matter what the provocation. They were taught that disrespect encouraged low standards of behaviour, which was always unacceptable.

Secondly they always used restrained language, again no matter what the circumstances.

Thirdly, they learned to exercise tolerance towards each others' weaknesses and eccentricities or failings.

People were never meant to be perfect. If we are to expect patience and tolerance from others we must learn to exercise those qualities ourselves.

Fourthly, our elders learnt to turn a blind eye or a deaf ear.

There are times when we need to be blind, deaf and even stupid. Some issues have a way of resolving themselves over time, whereas confrontation and anger frequently lead to frustration and a further deterioration in the relationship which leads to the fifth great rule which is patience. Life is there every day and has to be faced, and patience is the key to survival.

The sixth and most important thing in a relationship is children.

Children see, hear and learn. Everyone who enters into marriage should respect the institution as sacred for as long as it lasts, if only so that our children can enjoy a carefree childhood in a happy serene home, free of tension and anger.

In the end the world is not about us, but about our children and the legacy of good values we inculcate in them.

PENNY WISE

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



We do not realise how important it is to keep our credit cards, chequebooks, and ATM cards secure and in a safe place until something happens! Just a couple of days ago, a friend travelling overseas left her purse in the washroom of a shopping mall. She realised immediately and went back to retrieve it and found her purse hidden behind the toilet, but missing were her credit card and iPhone; she did see a young woman come out as she went in, but it was too late. By the time she was able to report it, her credit card was charged for a whopping amount of USD 8000! This was how fast 'crooks' operate.

I have highlighted 10 ways how to keep your credit card/cards secure:

Never leave your cards unattended at work. There are more credit card thefts in the workplace than in any other single location.

If your credit card is programmed to access an ATM, protect your Personal Identification Number (PIN) or security code. Don't write it down, memorise it.

Don't leave your credit cards in your vehicle. A very high proportion of credit cards are stolen from motor vehicles.

Always check your card when returned to you after a purchase. Make sure it is your card.

When travelling, carry your cards with you all the time.

Keep your financial instruments safe and secure

Report lost or stolen cards immediately. Most fraudulent uses of cards take place within hours of their being lost or stolen.

Sign the back of a new card as soon you get it. Destroy unwanted cards so no one else can use them.

Make a list of all your cards and their numbers. This key information is helpful when reporting lost or stolen cards.

Always check your monthly statement. Make sure the charges are yours. Report them to your card com-

pany if the entry is not yours.

Never give your card number over the phone unless you are dealing with a reputable company. The only time you should give it is when you have called to place an order.

Similarly your chequebooks should also be kept in a safe and secure place. Often we tend to leave them lying around the house. You would be surprised how cleverly signatures can be forged and how easily money can be taken out of your account. Make sure you

check the transactions in your account often - you can take mini statements from the ATM, this way you will know that the transactions are genuine.

The number of tech-savvy crooks is on the rise, we need to be smarter to outsmart

them!

MATRIMONIAL

A culturally progressive and financially solvent non-residential Bangladeshi male is looking for a female civil union partner. GRUSHH@GMAIL.COM

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