

HOROSCOPE



ARIES (MAR. 21- APRIL 20)

You will have an inaccurate assessment of your status in society. Be cautious when dealing with co-workers. Your lucky day this week will be Saturday.



TAURUS (APR. 21- MAY 21)

Efforts made to improve yourself will turn out to your satisfaction. Do not blow situations out of proportion. Your lucky day this week will be Thursday.



GEMINI (MAY 22-JUNE 21)

You will be emotional about your personal life. Don't let someone take the credit for a job you did. Your lucky day this week will be Sunday.



CANCER (JUNE 22-JULY 22)

Be aware that joint financial ventures could fall apart. Pleasure trips will promote new romantic encounters. Your lucky day this week will be Sunday.



LEO (JULY 23-AUG 22)

Renovations or purchases made for your home will pay-off. If you act with anger you may blow the relationship. Your lucky day this week will be Wednesday.



VIRGO (AUG. 23-SEPT. 23)

You must get out and mingle. Complete those hobbies you started a long time ago. Your lucky day this week will be Tuesday.



LIBRA (SEPT. 24-OCT. 23)

Be cautious while travelling; minor accidents are evident. Positive changes regarding your personal status are evident. Your lucky day this week will be Friday.



SCORPIO (OCT. 24-NOV. 21)

Minor accidents are likely if you take risks. Beware of colleagues who don't have your best interests in mind. Your lucky day this week will be Wednesday.



SAGITTARIUS (NOV. 22-DEC. 21)

Some relatives will be extremely perplexing. Don't let the cat out of the bag. Your intuition will be right on. Your lucky day this week will be Thursday.



CAPRICORN (DEC. 22-JAN. 20)

Hassles with female colleagues may lead to problems with your boss. You will need a little competition today. Your lucky day this week will be Monday.



AQUARIUS (JAN. 21-FEB. 19)

You may want to get involved in some kind of creative group. Use your ingenuity to manipulate things to get what you want. Your lucky day this week will be Thursday.

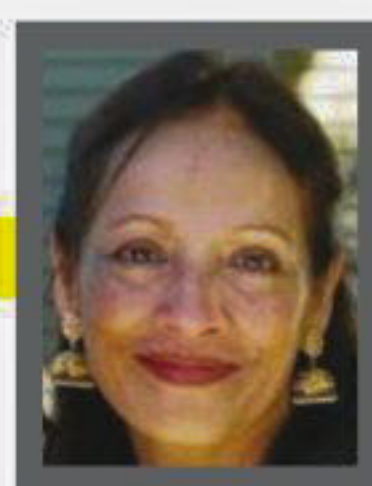


PISCES (FEB. 20-MARCH. 20)

Avoid joint ventures, and whatever you do, don't lend to friends or relatives. Travel will be to your advantage. Your lucky day this week will be Friday.

PENNY WISE

BY NASREEN SATTAR,
Former CEO, Standard Chartered
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I am writing this article focusing on individuals, not corporates.

If interest rates fall, the reward from saving falls. It becomes relatively more attractive to hold cash and/or spend. This is the substitution effect – with lower interest rates, consumers substitute saving for spending.

However, if interest rates fall, savers see a decline in income because they receive lower income payments. A pensioner relying on interest payments from saving may feel s/he needs to save more in order to maintain the income from savings.

Usually, the substitution effect dominates. Lower interest rates make saving less attractive. But, for some, the income effect may dominate, and people may respond to lower interest rates by saving more in order to maintain their standard of living.

In my case I decided the substitution effect would be to save more and spend

THANK GOD IT'S FRIDAY BY TANZIRAL DILSHAD DITAN



E TE EKTARA

Date: March 4

Time: 11am – 5pm

Venue: Jatra Biroti, 60 Kemal Ataturk Avenue

Jatra Biroti, in collaboration with Jolputul Puppet Studio, The Tech Academy and Bangladesh Science Outreach, will be hosting children's events every first Friday of each month. "E te Ektara" will be a daylong event where children will not only get hands on experience on folk art and involve in science talks, but also get to make miniature musical instrument sculptures with clay, recycled materials and more.

Entry fee: Tk1200 per child (food coupon for one guardian is included). Tickets are available at Jatra outlets.

TURKEY-BANGLA CULTURAL FEST 2016

Date: March 3 - March 4

Venue: Bangladesh National Museum

Movencare is organising the 'Turkey-Bangla Cultural Fest' on March 3 and March 4, 2016. Calligraphers from both Turkey and Bangladesh will participate in the competition. Best one hundred calligraphies will be selected for exhibition and three will be awarded. Movencare and Turkey Embassy will provide certificates to all primary selected calligraphers. For more information log onto <https://goo.gl/msnHol>

THE INTERNATIONAL DAY OF THE FRANCOPHONIE

Date: March 05 to Mar 20

Fall in interest rates

less. After all the reality is I need to make up the loss on the decline on the 'return on my investments'.

The first course of action should be to invest in the various kinds of Government Bonds (Shanchaypatras) provided you have not utilised the full quota you are allowed to. The interest on these bonds are still the best, however the sooner you do it the better as there is talk of revising these rates too.

The second course in my opinion would be to open a separate savings account and start saving there, do not touch this account for withdrawals (unless it is an emergency) and keep on putting any extra money you may have into this account.

Some banks give interest of five per cent (subject to certain conditions) and the interest is calculated on a daily basis. The plus side is your money is not 'locked in' and you can take it out if there is an

emergency.

Alternatively, a lower interest rate may encourage other forms of saving and investment. With very low bank rates, it has encouraged people to look for better yields in the stock market. Before investing in the stock market you must understand it fully and then approach a reputable organisation to assist you in this.

This is risky business where returns can be very high depending on the market scenario, but then you may also make huge losses.

Remember there is a positive side to low interest rates– it is a good time to take personal loans to do 'home improvement' or even purchase an apartment!

Lastly, but importantly, many of us are guilty of committing the cardinal sin of living beyond our means. My advice – please do not, especially in times like these!

Venue: Alliance Française de Dhaka

Every year, all over the world, around 20 March, the Francophone community celebrates 'the International Day of the Francophonie' or 'Journée internationale de la francophonie'. With a view to defending and promoting the use of the French language, Francophonie also advocates

Film Festival 2016, visit to Liberation War Museum with a tour in French language, translation competition, debate on mother language and common language and many more.

DENIM IN FASHION

Date: Mar 02 – March 03

Time: 10am – 10pm

Venue: Radisson Water Garden Hotel Dhaka

The idea behind this show was to provide a platform to the denim industry in this region where the entire supply chain players from mills, fibre and chemical suppliers, garment manufacturers, retailers to buying houses, brands, etc. could get together and help in the further development of the denim industry here. We are bringing serious players in the entire supply chain together so that serious business can be conducted in a 'denimish' ambience. Denim Playground – their driving theme for this show would be the playful, the athletic, the sporty nature of denim. Following the athleisure trend, there is an increasing focus to create denim which is soft, comfortable, strong and stretchy. Their exhibitors create products which bring various products to cater to buyer requirements for this trend. Besides the exhibitors will also be showcasing their Green products - following the extensive requirement for Eco-friendly products.

MATRIMONIAL

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solidarity, cultural and linguistic diversity, interest in others and multilateral dialogue.

Alliance Française de Dhaka is going to organise a week-long programme full of events like pétanque, national final of the LabCitoyen contest, cooking competition, Francophonie music, Francophonie Short