

HOROSCOPE



ARIES
(MAR. 21 - APRIL 20)

Opportunities to show your worth will enhance your reputation and bring possible advancement. Romance is evident. Your lucky day this week will be Monday.



TAURUS
(APR. 21 - MAY 21)

Spend time getting into physical activities with your lover. Expect to have problems with the ones you love. Your lucky day this week will be Sunday.



GEMINI
(MAY 22-JUNE 21)

Hide your cards and learn to say no. You're ready to take action and take over. Hard work will bring rewards. Your lucky day this week will be Friday.



CANCER
(JUNE 22-JULY 22)

Watch for empty promises that may give you false hope. Unpredictable events will disrupt your routine. Your lucky day this week will be Monday.



LEO
(JULY 23-AUG 22)

You will learn a great deal from people with different cultural backgrounds. It's best not to discuss your personal life with others. Your lucky day this week will be Friday.



VIRGO
(AUG. 23 -SEPT. 23)

Your emotional state could leave you vulnerable and confused. Think twice before you volunteer information. Your lucky day this week will be Wednesday.



LIBRA
(SEPT. 24 -OCT. 23)

Do not sign legal contracts or documents today. Property investments should bring you financial gains. Your lucky day this week will be Thursday.



SCORPIO
(OCT. 24 -NOV. 21)

Too much talk might lead to hassles. Unexpected events may upset your routine. Concentrate on yourself or your work. Your lucky day this week will be Monday.



SAGITTARIUS
(NOV. 22 -DEC. 21)

Offer good conversation and a nice soothing lunch. Try to bend but by no means should you give in completely. Your lucky day this week will be Thursday.



CAPRICORN
(DEC. 22 -JAN. 20)

Your ability to relate will close the generation gap. You must use discretion when talking to others. Gambling is not an option. Your lucky day this week will be Saturday.



AQUARIUS
(JAN. 21 -FEB. 19)

Your partner will blow situations out of proportion. Romance is likely if you can bring yourself to go out with friends. Your lucky day this week will be Friday.



PISCES
(FEB. 20 -MARCH. 20)

Opportunities to expand your circle of friends will result in possible new romantic encounters. Your lucky day this week will be Sunday.

PENNY WISE

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



Sooner or later everyone with jobs and self-employed professionals, will retire so it is best to start preparing for that day from early on. By preparing I mean saving. Even individuals running a business organisation may come to a stage in his or her life where spending quality time with family, following hobbies or travelling may take priority over logging long hours.

There used to be a time when banks had so many attractive proposals for senior citizens. I remember going to my bank one day, a few years ago with the intention of investing in a fixed deposit.

I was pleasantly surprised when the bank manager advised me that I would be getting a higher interest rate than what was normally offered. The reason being I was in the right age threshold, fifty years plus, qualifying for senior citizen benefits. The interest rate was a two-digit figure.

Unfortunately the current scenario is very different due to various reasons, the main

Penny Wise: Investments for retirees

being there is a huge liquidity surplus. As a result return on bank deposits have fallen to a low single digit number.

The government savings instruments like the various Shanchaya Patras still remain the most attractive and I would strongly recommend everyone who has not yet availed of it to do so. The rate of interest is still in the two-digit figure but rumour has it that it may be revised to a lower rate.

The following are some of the current saving schemes:

1. Poribar Shanchaya Patras (Family Government Instruments) for five years gives you a monthly return.
2. The three-year bonds give you a quarterly return.
3. Five year bonds will give you return at the completion of the full term. This is good for people who have idle fund and can do without a monthly return.
4. Pensioner's Shanchaya Patras, also gives a lucrative return. This is valid for indi-

viduals who are entitled to a pension fund.

Most importantly I would like to repeat, start saving early in your career so that when you retire you have a nest egg. Instil the values of saving in your children instead of spoiling them with money and gifts.

From my own example I would like to share this story. When I had first started working, I blew my hard earned salary in buying unnecessary things and the question of saving did not even enter my mind.

My friend and colleague who literally sat next to me was busy investing in Shanchaya Patras, which at that time was giving huge returns. The realisation came to me much later that I too needed to save. That was a turning point in my life. Today I am proud to say that I am happily living off the returns on my investments and restrain from touching my principal fund.

Last but not least, do not forget, investing in the Government Saving Schemes also gives you tax rebate.

LS PICK

Sponges for your sole

When it comes to shoes, women are crazy about high heels. It's true that high heels can make any outfit look better and they make you look thinner and taller, and give you better posture; however all of this comes at a price.

Pain and long-term damage are some of the side effects of high heels. Keeping that in mind, we at Star Lifestyle have found the best of both worlds for you, offering comfort, stability and the killer confidence boost of high heels. The sponge heel – a platform heel shoe made of sponge.

Recently, these sponge heels have become very trendy. You can wear it with any outfit. People are seen wearing it with palazzos mostly. It also looks good with quarter jeans or leggings. Your bare ankles in these shoes give an artsy touch to your outfit. It comes in many basic colours that can be worn with different contrasts. Black coloured ones are very handy as you can wear it with any colour.

You can find these shoes in just about any shop in the country now, most notably Bata and Apex.

Bata's sponge heels come in few colours: black, hot pink, red and silver. Few



of them have the right amount of glitter on them, which looks quite fashionable, and the ones with brown soles and black straps look amazing.

My personal favourites are the black ones with silver glitter on the vamp. It goes with almost of all outfits and gives ample

pleasure to the soles of the feet. You can also try few shops in Rapa Plaza. They have black sponge heels with stone studded straps that can be worn with fancy outfits. Other than that, Elephant Road is the best place for finding these shoes in various colours and designs.

These shoes are water-resistant and can be worn in the rainy season. You can rough use it all you want, but it still will not give up on you. One amazing thing that these heels will do is they will not hurt your ankles like the stilettos that many women obsess over. They are platform heels that keep your soles at the same level as your toes, evenly distributing your body weight throughout the foot. It also keeps your spine fairly straight whereas uneven heels mainly harm the spine.

So, we have heels that can both look fabulous and feel amazingly comfortable. You can use them for everyday wear or you can wear them occasionally. The colours and the texture of the shoe is a heavenly retreat for your sole. Girls, go grab your pair!

By Mormee Mahtab
Photo: LS Archive/Zahedul I Khan

CHECK IT OUT

Gagarin Fest 2016

The world was never the same again after the former Soviet Union successfully sent a man in space. It was no doubt a milestone for humanity. It is believed that this ushered in new political, military, technological and scientific developments.

And to celebrate this milestone – the 55th anniversary of the first man in space – Bangladesh Astronomical Association (BAA) along with Cultural Department, Embassy

of the Russian Federation in Bangladesh have organised Gagarin Fest 2016.

The multifaceted event has already started, and will continue till 16 June.

Currently, a photography exhibition is going on, and it is scheduled to run till 5 May. On the same date a painting competition will be arranged on the theme - 'Yuri Gagarin/Man in Space'. A rocket model making competition is also planned on May 5.

Moreover, the campaign is hosting a series of workshops, with topics ranging from 'Creation of the Universe' to 'Sky Observation with 12-inch Telescope'. The first workshop was scheduled on 21 April and the last one will take place on 10 June. These workshops are being held on Thursdays, from 6pm to 8pm. For workshop registration, you need to pay Tk3000 and contact 01711187555 or 9661066.