

HOROSCOPE



ARIES
(MAR. 21-APRIL 20)

Try to be fair with acquaintances. Relationship troubles may cause minor ailments. Try to steer clear of gossip. Your lucky day this week will be Friday.



TAURUS
(APR. 21-MAY 21)

Responsibilities may feel like a burden. Take care with finances. Take time to do something nice for yourself. Your lucky day this week will be Thursday.



GEMINI
(MAY 22-JUNE 21)

Consider starting a small part-time business with loved ones. Make changes that will enhance your appearance. Your lucky day this week will be Sunday.



CANCER
(JUNE 22-JULY 22)

A little risk will bring rewards. Focus on yourself this week. Try not to let others make you look bad. Your lucky day this week will be Friday.



LEO
(JULY 23-AUG 22)

Mesmerise anyone you meet with your cultured attitude. Your lover may cost you financially. Your lucky day this week will be Sunday.



VIRGO
(AUG. 23-SEPT. 23)

Avoid idle chatter. Either be yourself or bend to your mate's whims. Your personal life is going through some confusion. Your lucky day this week will be Wednesday.



LIBRA
(SEPT. 24-OCT. 23)

Keep busy to avoid any personal pressure. You may find yourself tied to the phone. Co-workers may not be honest with you. Your lucky day this week will be Sunday.



SCORPIO
(OCT. 24-NOV. 21)

Don't believe everything you hear. Clear up any pending work. Compromise if you wish to have any fun. Your lucky day this week will be Tuesday.



SAGITTARIUS
(NOV. 22-DEC. 21)

Spend time getting to know someone. You will upset your partner if you spend carelessly. Self-improvement will be self-satisfactory. Your lucky day this week will be Friday.



CAPRICORN
(DEC. 22-JAN. 20)

Spend time with your lover. Find an outlet to vent your frustrations. You can make positive changes in your home. Your lucky day this week will be Saturday.



AQUARIUS
(JAN. 21-FEB. 19)

Outbursts may cause arguments. New friends could turn into intimate connections. Avoid lovers who already have a relationship. Your lucky day this week will be Tuesday.



PISCES
(FEB. 20-MARCH. 20)

Plan a course of action. You will be indecisive. Do not invest in ventures that only appear to be lucrative. Your lucky day this week will be Sunday.

PENNY WISE

BY NASREEN SATTAR

Former CEO, Standard Chartered Bank,
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On 25 July, 2017 Star Lifestyle featured an article — “The necessity of sharing financial information”, which primarily dealt with the importance of sharing financial information between spouses. A very close relative of mine passed away recently and the problems her children are facing regarding their parent's assets made me think that the topic is important enough to revisit.

Importance of sharing financial information with children

Reema (not her real name) passed away and her husband had pre-deceased her a few years earlier. Their three children, two of them living overseas, were left behind as orphans.

Unfortunately, Reema, had not shared information regarding assets with her children and in some cases, had made another resident relative a nominee to one of her accounts due to the absence of her children in the country.

Very often we tend to take life for granted. We never think that once we pass away, our children would be left at the mercy of relatives!

This happened to Reema's children who were left clueless about her investments, the number of bank accounts she held, who the nominees were and most importantly, the absence of a financial document detailing all her assets.

Fortunately, banks have been helpful in sharing information within the legal framework they were allowed to. The process of getting succession certificates is underway, but becoming long drawn out for the following reasons —

The non-resident children did not have Bangladeshi passports or National Identities to open accounts with the local banks. This again needed to be done to receive the inherited money. All this was much time consuming and still on-going. Meanwhile, her deposit accounts have been frozen, earning no interest.

Reema had made the nominee to her main account someone other than her children. The nominee who is understandably not willing to accept the money into her account due to tax implications requested the bank in writing to pay directly to the legal heirs of late Reema. The nominee also had to give in writing a specific undertaking indemnifying the bank from any future claim.

My purpose of highlighting the above is that we have to ensure during our lifetime that our children, especially the ones who have opted to become citizens of a foreign country, need to have Bangladeshi passports, be nominees to our investments and accounts and have full knowledge of all our wealth, including property.

Due to the absence of having a will under the Islamic property law, we need to keep in mind that any property we have may be gifted to them during our lifetime.

Having said the above, we must also remember to put a caveat to ensure that the property remains with us till we pass away. As we all know, money helps, but it can also be the instrument of turning normal people into monsters! I know of many cases where children have been known to throw parents out of their homes, siblings have tried to kill each other or have cut off relationships.

What we fail to remember is wealth is only a material thing; we do need it, but not to the extent of it becoming a thorn to us. As it is said when you die you go to the grave only with a piece of cloth wrapped around you.

READER'S CHIT

Introducing yoga in your life

Sometimes even if one starts something just casually that very introduction becomes a life changing experience. Although I started yoga as just another way to make myself feel better physically and mentally, it is now my passion and has become ingrained to my identity. Three times a week, I, along with a group of women, do yoga on my rooftop. But in order to familiarise with the deeper essence of yoga, we decided to go on a special retreat at Nokkhotrobari Resort in Rajendrupur.

This was a two-day affair and the team comprised our families and our guru (yoga teacher). The experience was amazing. The fact that we were able to do yoga surrounded by the lush greenery of Bangladesh's natural countryside, made me feel blessed to be born in this beautiful country.

Given that it was monsoon, the beauty of nature seemed to be enhanced further. Nokkhotrobari as a resort itself has always been exceptional in its service and hospitality. Moreover, its architecture and interior gave us the perfect, calming experience that one may expect from a



yoga retreat.

Our activities were divided into three segments.

We started off with 'pranayama' (focused mainly on breathing and meditation), followed by a presentation given by our guru and a discussion on yoga — its origin, various health benefits, and more.

The next day started bright and early as we did 'hatayoga' with sunrise. We ended

our trip by relaxing into the inviting swimming pool under the mesmerising blue sky.

This experience has brought my mind closer to the understanding of myself and will remain in my heart and mind for a long time.

By Faria Athar Khan
Photo courtesy: Faria Athar Khan