

# HOROSCOPE



**ARIES**  
(MAR. 21-APRIL 20)

Make changes that will be appreciated. Put your ideas forward. You must act quickly. Your lucky day this week will be Tuesday.



**TAURUS**  
(APR. 21-MAY 21)

Deception is apparent. Try to keep financial matters in check. You can make major accomplishments while on short trips. Your lucky day this week will be Saturday.



**GEMINI**  
(MAY 22-JUNE 21)

Make new friends. Keep yourself busy. Do not let the reactions of others get you going. Your lucky day this week will be Tuesday.



**CANCER**  
(JUNE 22-JULY 22)

Consider some changes. Your colleagues will lend you a hand. Don't let your boss get the better of you. Your lucky day this week will be Sunday.



**LEO**  
(JULY 23-AUG 22)

Try to keep your thoughts to yourself. Get involved in creative groups. Avoid being intimately involved with clients. Your lucky day this week will be Friday.



**VIRGO**  
(AUG. 23-SEPT. 23)

Verbal abuse could lead to carelessness. Try some home improvement projects. Discuss your objectives with partners. Your lucky day this week will be Saturday.



**LIBRA**  
(SEPT. 24-OCT. 23)

Your personal life could be filled with doubts. Try to keep things smooth for your mate. Networking will be a necessity. Your lucky day this week will be Sunday.



**SCORPIO**  
(OCT. 24-NOV. 21)

Travel opportunities look positive. You need to make your lover feel wanted. Ask for help if you need it. Your lucky day this week will be Thursday.



**SAGITTARIUS**  
(NOV. 22-DEC. 21)

Don't be too eager to distance yourself. Opportunities will unfold. Don't rely on others to do your work. Your lucky day this week will be Saturday.



**CAPRICORN**  
(DEC. 22-JAN. 20)

Don't get involved in unplanned ventures. Don't put your professional reputation on the line. Your lucky day this week will be Friday.



**AQUARIUS**  
(JAN. 21-FEB. 19)

Flesh out your expectations before committing. Put all your energy into moneymaking ventures. Do a little extra work at home. Your lucky day this week will be Tuesday.



**PISCES**  
(FEB. 20-MARCH. 20)

Keep track of your possessions this week. Rewards for past good deeds will be yours. Don't be too critical. Your lucky day this week will be Wednesday.

**PENNY WISE**

**BY NASREEN SATTAR**

Former CEO, Standard Chartered Bank,  
Afghanistan



## Teaching the value of savings to children

I was recently in the US visiting our daughters and their families. Our four-year-old granddaughter insisted that I bring her a gift every single day. She did not mind how small it was or what it was, but she wanted one.

Despite protests from her parents on the grounds that I would be spoiling her, I decided I would get her a gift to make her happy and at the same time, make it a learning experience.

I bought her a clay Piggy Bank and showed her how to insert coins; gave her a few 10-cent coins to start with. She was thrilled and asked for more. I explained to her that

she would only get it when she earned it, like helping her mother do chores or getting a good report from her pre-school teacher.

I heard from my daughter later that she took the Piggy Bank to school one day, showed it to her class friends and explained the value of it, much to the delight of her teacher.

Arguably, the most fundamental lesson that can be taught in personal finance is the importance of saving and investing at a young age. It is vital in the process of wealth accumulation.

Children should be taught to save at a young age. The

reward would come after the Piggy Bank is full and the money could be used to buy a much-treasured gift followed by the process of filling it up and saving again.

It is important to instill these values in a child when s/he reaches an age of understanding. You will be surprised at how quick they understand and absorb information.

Sadly, in this day and age, where wealth has come easily, many parents or for that matter grandparents, do not give importance to this essential value. Children are given expensive gifts, which they cease to value once they get bored. A good friend gave his

young son a Gold American Express credit card on his sixteenth birthday and was quite proud to announce it to us.

We have to start getting our priorities in order; under no circumstances should we have a lifestyle which is way beyond our means.

The problem arises when we see well-to-do friends going on expensive holidays or buying expensive items and we want to do the same. Always keep in mind that whatever we do, our children will learn to do the same.

It is absolutely essential for us to be the right role models to them. Trust me you will reap the benefits one day!

**FYI**

## Hilsa gets GI registration

As a nation we have been gratified to witness the GI registration of Jamdani only last year. And this year we have successfully achieved similar recognition for the extremely popular national fish Hilsa.



GI, short for Geographical Indication, is a system of marking products for their particular geographic origin based on heritage and possession of special qualities or reputation.

Simply put, it gets the state a worldwide recognition for its unique products; ensuring good prices in the international market which is ultimately beneficial for the people (directly or indirectly) involved in the trade.

Citing studies, it can be said that buyers

pay at least 10-30 percent higher prices for a good GI product. Alternatively a GI registration also means that the consumers will be getting better quality products with every purchase.

The Department of Patents, Designs and Trademarks (DPDT) publishes a gazette, inviting objections against any GI registration within two months of filing it; if no one opposes then the GI registration is specified.

Similarly the gazette for the Hilsa had

been filed in June 1, 2017 without any confrontation from any sides.

The Bangladesh Government hopes to file many more GI registrations in the future, on distinctive local products like Nakshi Kantha, Satranji, Fazli Mango etc.

Hopefully our country would be flooded with many such proud moments in the future.

– **LS Desk**  
**Photo: LS Archive**