

PENNY WISE

BY NASREEN SATTAR

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New Year's Resolutions

First off, I would like to wish all my readers a very happy New Year. May we have a peaceful, prosperous, and most importantly, a healthy new year.

The other day, I went to visit a friend who was having a sari sale at her place.

While I was going through the beautiful saris on display, I was approached by a friend, who jokingly said "Why are you spending money? You constantly advise us to save and not spend!" I was quite amused actually.

Yes, I agree, I do advise on spending and saving habits. However, you are welcome to spend as long as you bear in mind that you are living within your means.

I would like to suggest some New Year's Resolutions, which we could all try to follow:

Stay healthy and stay fit, exercise regularly and eat healthy. This will help you long term and may prevent illnesses for which

you may have to incur huge financial expenditure. More importantly, remaining healthy means remaining happy.

Take an honest look at your financial performance last year. Did you spend beyond your means? Did you take too many loans? Reconsider your financial mistakes and strive to perform better this year.



Check your credit card bills. Pay off any and all outstanding bills, or at least as much as is possible. Try and start the new year with a clean slate. Going forward, remember to never overuse your credit card and to pay off bills within a reasonable time.

Make a budget of your expenses and income, and spend and save accordingly.

Share financial information with your spouse or partner. In the event of one's demise, the other should know of your

financial affairs. There have been so many incidences where the grieving widow is left clueless about her husband's financials.

Make a list of all your accounts, savings, loans etc. and keep it updated and have a designated and trusted person know about it.

Cut back on bad money habits, and replace them with good ones. Follow your life with good values and instil them in your children, if you have any.

Live within your means and invest wisely and prudently. Do not go for high returns, which is much more than what the general market is offering. Remember the risk factor which comes with high returns.

Don't put all your eggs in one basket; choose good financial institutions and distribute your wealth accordingly.

Keep yourself updated with the latest rules and regulations from your bank manager. There could be changes in travel quotas, RFC accounts, saving schemes etc.

Finally, remain happy and stress free – there is always a solution for any problem. Pursue your hobby to keep yourself occupied. Your life is in your own hands and only you know best how to live it!

Photo: Collected

KUNDALINI RISING

BY SHAZIA OMAR

is a writer, an activist and a yogini. www.shaziaomar.com



Repose in Every Pose: Relaxation on the Mat

One of my favourite books on yoga is 'Light on Life' by BKS Iyengar. Revisiting the text after a couple of years, I am once again inspired by the insight Iyengar offers yoga practitioners. Below, I have tried to highlight some of his recommendations for practicing yoga postures (asanas).

Each posture, or asana, should be effortless. As a yogi, one must strive to be like a cat: master of relaxation and stretch. One must strive for lightness of body, and freedom of mind. Think of yourself as graceful and expanding. Each movement should be an art. With each posture, strive to create space in every direction. This is skill in action.

While holding postures, one should be luminous – clear, alert, and tranquil. While there is rest and relaxation in every pose, one must also push oneself past existing limits, allowing a certain degree of 'good pain.' No pain, no gain. When you have known pain, you will know compassion. We must breathe through the discomfort, allow the pain to strip away the illusions to reveal the true nature of reality.

We should perform our asanas with the intention of moving closer to God, or one's greatest potential. To do this, one must surrender the ego and connect to one's highest self. One must connect from the heart, not the brain, so one must feel the movements, not over-think, so while you sweat and ache, let your heart be light, and let your body fill with contentment.

Having strengthened ourselves through



asana, we can add the second level of strengthening through breath, or pranayama. By doing so, we generate more energy to explore, and penetrate further, and deeper within.

Modern life leads to stress that we must pacify and eliminate from our body. We can release stress, before it hardens and anchors in emotions, with our breath. Through breathing, we must try to purify ourselves of six emotions: lust, anger, greed, obsession, pride and hatred. Each breath is a gift of life. Thus, we must receive each breath with gratitude. Our breathing system is like an ocean of purifying energy. Each breath has four parts.

Puraka (inhale)

Kumbhaka (retain in-breath)– hold the divine infinite within you

Rechaka (exhale)

Kumbhaka (retain out-breath)– surrender yourself, your ego, to the life source, self-abandonment, release fears and worries

Thus, practicing yoga teaches us gratitude and helps us awaken deeper intuitive faculties of the mind. We live within our individual consciousness with its limited intelligence, often feeling lonely, when there is a conduit available directly to cosmic consciousness and intelligence. This conduit is the breath, the flow of prana, joining each of us with nature. Pranayama, or breathing, is about restoring this conduit so that the intelligence bearing the energy of the macrocosm can illuminate our microcosm.

Photo courtesy: Shazia Omar

Letter from a reader

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Unfortunately, I have not seen such creepers being sold in any of the popular nurseries here. So, you may need to collect small plants with the roots from someone who already has them on their walls.

You may also take assistance from nursery workers to help you for a small fee. I think this is more practical, for obvious reasons.

The creepers' base is soil. So you must keep a line of soil base to plant the creeper in a row aligned and attached to the walls with access to watering facilities, otherwise, these tiny plants will not be able to survive, grow, and climb over the wall in good pace.

I would suggest you to plant the roots with a space of 9" to 12" distance from each.

Initially, regular watering is a must. Once settled, the roots find their ways and means to grab hold of the walls and expand.

Another important issue is preparing the wall surface, making it friendly for the creepers. A professional civil engineer may be able to help you in this regard. Uneven surfaces (or extra netting over the wall) is required to allow this plant to have its base.

You may wish to also learn about the possible problems, and their remedies from the engineer, as the creepers will create an environment, with a level of moisture, which may become detrimental to the inner walls of your home.

As I mentioned in my earlier article, RDRS has used 'Paulding Plastering Insulation' method to protect the walls from dampness and damage.

PS: You may choose other types of wall creepers like money plants, wild daisies, and fast growing flowering vines for your netted and brick walls.

Readers wishing to contact Laila Karim, for answers regarding gardening, or simply to share their experience with growing greens, can be reached through lifestyleds@yahoo.com

Photo courtesy: Laila Karim

