

Mental Muscles and Digital Dilemma

RİYANA AFROZE

Ancient Greek philosopher Plato had an unusual apprehension of writing. He famously connoted “written” with “forgotten”: “if people learn this, it will implant forgetfulness in their souls”. Being someone who has grown up religiously believing that writing once is better than reading thrice, this fear of written words puzzled me. Doesn’t advancement in writing lead to an advancement in thinking?

According to Plato, however, resorting to writing meant depending on an external source and not exercising the memory. Turns out this premonition continues to exist but on a much larger scale. Neuroscientist Manfred Spitzer coined the term “digital dementia,” explaining how extensive use of technology, especially the internet, is gradually leading to a breakdown of cognitive abilities. Idle memory muscles are foreboding to the intellectuality of our species.

When was the last time you mentally split the bill during a hangout? How many times do you check your phone to confirm a location? This reliance on phones and other devices for information we could otherwise retrieve from memory deteriorates short-term memory pathways. In other words, information that can

be instantly accessed is immediately forgotten. This happens because the neural pathways aren’t trodden enough to create permanent memories. As a result, we end up losing and, in some cases, failing to develop cognitive skills like arithmetic and location mapping.

Recalling memories strengthens them, and at the same time allows the brain to get rid of the distracting short-term memories. This mechanism saves energy for more recent and relevant tasks and enables the building of cognitive skills. Nonetheless, over-reliance on technology has hampered this to an extent that we need to consult our phones for the very last thing seen. The implications may be grave. Ever moved from one room to the other only to realise that you forgot why you came? Looks like short-term memory is getting shorter.

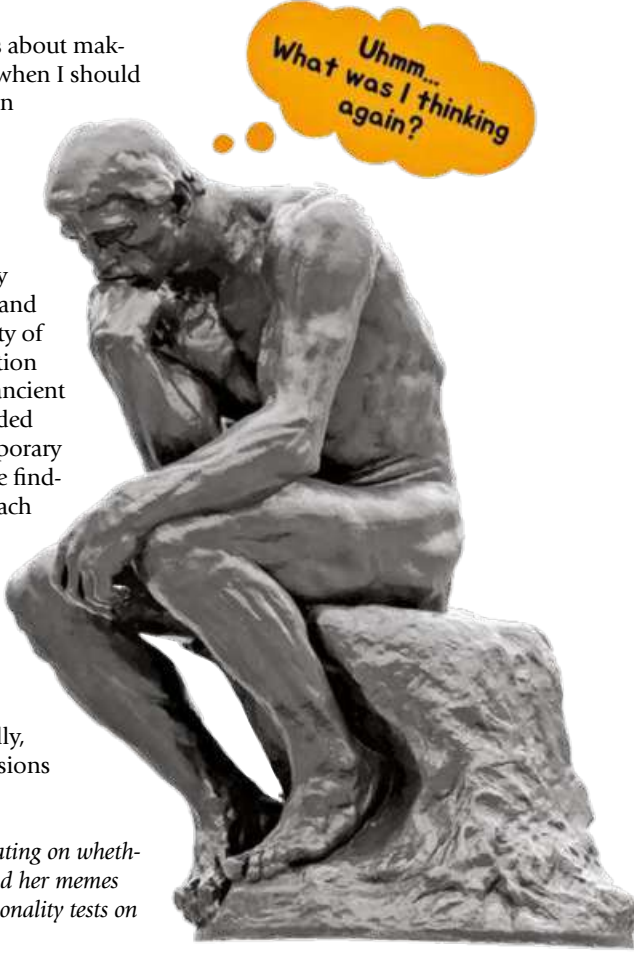
While the human brain is great at storing information, it is even better at recognising patterns and making deductions. Outsourcing certain tasks like the memorisation of phone numbers to devices can save cognitive resources for more important things like decision-making. This may also look like using digital or physical notepads for brain dumps so that one is mentally free to focus on the task at hand reducing the anxiety of multi-tasking that life in the 21st century

has brought about.

At the end of the day, it is about making a conscious decision of when I should rely on a device and when on memory.

Looking back at Plato’s quote, it’s still hard to believe. Partly because modern science has proved how writing aids memory by bolstering neural networks, and partly because the complexity of and accessibility to information now is no match to that of ancient Greece. Yet the reason provided is quite in line with contemporary research. In the light of these findings, memory expert and coach Jim Kwik remarks, “There is a price for lazy mental muscles, use it or lose it.” Perhaps the only resources in the world which decrease when unused and increase when used are cognitive resources. Hopefully, we can make dedicated decisions for the latter.

Riyana is an introvert self-debating on whether she is an INFJ or INFP. Send her memes on introversion and MBTI personality tests on Instagram at [_raya_riyana_](#)



THE DEFINITIVE YOUTH MAGAZINE SHOOT

Personal Finance for Young People

TASNIM ODRIKA

Young people these days have a broader scope of earning from an early age, as opposed to people from a previous generation. While writing this article, I discovered that even before finishing their undergraduate degree, many students get involved in some form of employment.



PHOTO: ORCHID CHAKMA

Therefore, after finishing their degree and joining the workforce, the first paycheck does not catch them quite as off guard as one would expect it to, and with prior experience in earning, they are able to make better use of the money as well.

However, even when one earns throughout their student years, earning after graduation holds a different sort of meaning since one is expected to suddenly be more responsible at that point. In one form or another, yours truly has also always had some sort of an income. The real dilemma of actually managing my finances in a proper way began when I was put on a monthly payroll while working full time for an organisation.

At the root of managing one’s finances lies finding a surefire solution of properly saving up that dough and this seems to be where young people struggle the most.

“I first started earning when I was 19 years old but it’s only been a couple of months since I actually started to save up portions of my salary. Before that, I would skip the savings part completely which I now realise was a foolish thing to do,” relays English literature graduate Tarin Ahmed*, 24, currently working as a content writer for a web development company.

With an increasing student debt culture circling today’s youth, the biggest advice anyone can give you about managing your finances is to always save up a good chunk of your monthly income whenever it is possible. This, of course, might not be feasible depending on one’s circumstances. But, even if you can save 10 percent of your earnings, it’s a good start. A good tip to get you going on your savings journey is to start considering it as a non-negotiable monthly expense.

Saving does not come without its own hurdles either. With the social media algorithms and targeted ads showing you things that you only thought about owning in your dreams, learning self-control has to become one’s second-nature.

Card payments and mobile financial services (MFS) have also taken centre stage among the youth now and although we cannot deny the advantages these services have brought along with them, the ease of payments through these methods sometimes make it all too convenient to purchase items.

Not to mention, when we purchase through cash, we are giving away something tangible which sometimes makes it easier to restrain oneself when we look at the ever-decreasing volume of our wallet. In contrast, buying something through the click of a button might not have the same effect. Therefore, self-control becomes all the more important and difficult at the same time.

This is when budgeting becomes your best friend. Budgeting can be as complex as you want it with multiple excel sheets and budgeting apps, or it can be as simple as mentally categorising the list of expenses

and savings. A good middle ground here for starters would be to just use good old pen and paper to categorise all the required expenses for the month and then assign a certain percentage of the monthly salary to each category.

Having an idea of the necessary expenditures at the start of the month will help you mentally prepare on how to go about spending throughout the month as well as stop you on your tracks when you’re on the verge of overindulging. Listing down all the actual expenditures at the end of the month and keeping track of them would also help you make better spending decisions in the future because you’ll be able to see the bigger picture. You can track down where you’re spending the most of your money and if there are ways to cut down certain unnecessary expenses.

If you are interested in better controlling your cash flow, looking into budgeting apps can be an option. Besides providing budgeting solutions, these apps also provide other services that allow you to reduce your bills, save money, or even give you investment advice in some cases. Here, you’ll have to go through a trial and error process to find the app that best suits your needs. An important word of advice, stick to the subscription free apps and don’t add onto your list of expenses.

Besides strict budgeting, another way

to create more wiggle room within your income is to simply spend smartly. What it essentially means is to take advantage of the fact that we can get any information we need at the tip of a button. Research extensively for better deals especially for items you need to spend on every month such as your daily groceries or an expensive piece of tech that you’ll be using for a long time. Make sure to always get the best deal for your buck. If you are able to even save 20 percent on your daily coffee, in the long run, this will add up to a huge amount.

A common theme that seems to extend among fresh graduates is their lack of any proper long-term financial plan or goal.

“In terms of managing my finances, I just keep my earnings in my MFS account and spend from there as needed albeit saving up 60 percent of my salary each month,” says Famia Farhin, a 22-year-old who runs a small business selling hand-made accessories and paintings online.

A similar mentality is again echoed by 25-year-old Farhan Rahman who works for a pharmaceutical company. After experiencing the corporate sector for about a year, he explains, “I usually save at least 50 percent of my monthly earnings. I wouldn’t call it a financial plan necessarily, but my idea is to have a sustainable backup since you never know what can go wrong.”

Only saving certain amounts of money

does not serve well in the long run as inflation might end up eroding the value of your hard-earned money. In this case, one has the option to save money in savings accounts that provide interest, money market accounts, or opening a certificate of deposit.

As liberating as it may be to be able to pay for oneself, personal finance can be a tricky concept to wrap your head around at first.

“The confidence and independence that comes from earning your own money cannot be compared to any other. It makes you feel that your opinion counts. I had big plans with my hard-earned money which included travelling, buying gifts, and saving up for my future. I was excited to be able to plan for myself,” reflects Sudeshna, who works as a documentation officer for the development sector, after finishing her undergraduate degree.

For the ones who have just started earning, you might not have even thought this extensively about your finances yet. In that case, just start off by simply making a budget and then sticking to it.

*Names have been changed for privacy
Tasnim Odrika has only one personality trait and that is cats. Share ideas for new personality traits with her at [odrika02@gmail.com](#)

IS YOUR IMMUNE SYSTEM OVERREACTING?

SUBAH NUZHAT HUSSAIN

Consider this: a spider crawls into a crevice never to be seen again, but the arachnophobic resident who witnesses the escape decides to burn down the entire house. Most people will say that the resident is overreacting, some would even go as far as to call her oversensitive.

The immune system is a lot like the arachnophobic resident, though it would not resort to arson.

Normally, the immune system is trained to spot and annihilate foreign molecules, by recognising a target site on the foreign particle known as an antigen. Sometimes, the molecule is completely harmless, but the immune

system decides that it must be destroyed. So, it raises alarms, gathers the troops, and unleashes its mighty attack force against a chunk of peanut.

Hyper-sensitivity disorders, better known as “allergies,” are characterised by a failure of the immune system to become tolerant towards antigens that are frequently present in the environment. Inhale or swallow a few particles, and you may experience symptoms as mild as a skin rash or a runny nose or more severe ones like your body going into anaphylactic shock.

In the past century, allergies have become more common. It is

widely accepted that environmental conditions elicit allergic reactions in people who have a genetic disposition that makes them more susceptible to hypersensitivity.

The key player in the regulation of allergic responses is the regulatory T-cell. The regulatory T-cell is involved in mediating tolerance towards allergens. T-cells develop shortly after exposure to antigens, in places where our tissues meet the outside world, the gastro-intestinal tract and the respiratory tract.

The main role of the T-cell is to reign in the immune system from going wild by releasing inhibitory cytokines (chemical messengers) and by reducing the number of antigen-presenting cells.

They also control allergies by blocking the release of histamine and other allergy inducing molecules from mast cells. Individuals that

are sensitive towards allergens have a smaller population of T-cells.

Continual use of antibiotics, changes in diet, as well as reduced exposure to microbes during childhood could account for the prevalence of allergies. Collectively, these factors change the microbiome of the resident bacteria in our gut. Microbiota has a role in “shaping oral tolerance.” Polysaccharide A, a component in the capsule of a commensal gut bacteria enhances the function of T-cells. Short chain fatty acids, produced when intestinal bacteria break down and metabolise fibre, causes proliferation of T-cells in the intestines.

In addition, children born through Cesarean procedure are more likely to develop asthma because they are not inoculated with the mother’s microbiome at birth. Cleaner environments after birth result in infrequent exposure to microbes, which reduces development of antigenic tolerance.

In patients that have received therapeutic treatments for allergies, the number of T-cells increases in circulation. This proves that there is a link. However, the underlying mechanism is not fully understood.

Reference
Journal of Allergy and Clinical Immunology. (September, 2016). Regulatory T cells in Allergic Diseases.

