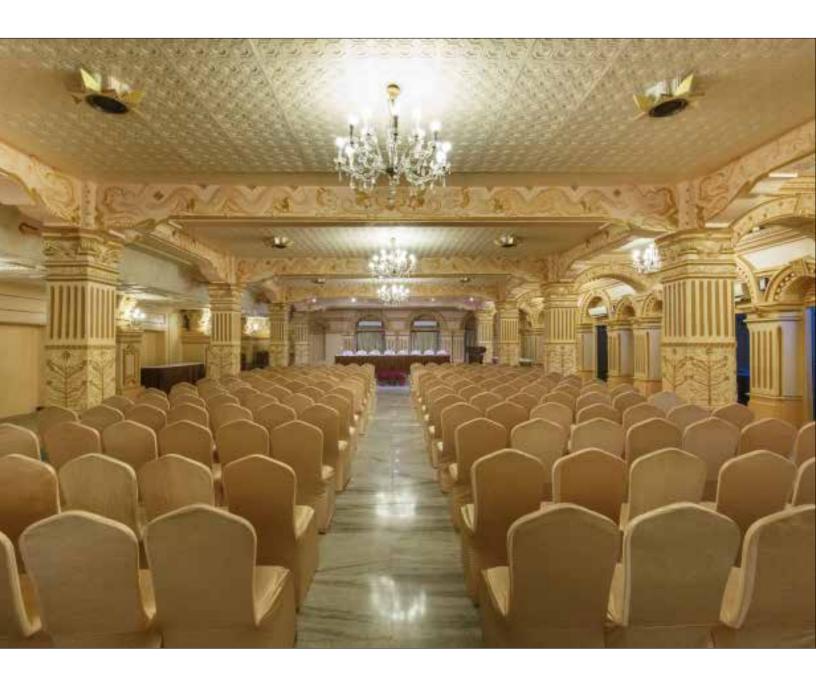
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EDITORIAL

When it comes to family, it is often said the strongest bond is the bond between siblings. The sight of their love and affection between them will invariably bring a smile on those of us who view from the outside.

We are honored to have the cover of this issue graced by the dynamic duo "The Karki Sisters." They are completely opposite in nature, perspective and paths, but when it comes to supporting each other they never skip a beat. We caught up with Itchya and Rakchya Karki to know more about their bond, and their take on how to maintain a good relationship between siblings.

Elsewhere, in this issue, we learn more about crucial tips for a better oral health. If you are a vegetarian looking for a good eatery to quench your

hunger for vegetarian delicacies, then Bodhi Garden at Maharajgung is the destination. Its short and sweet menu of vegetarian delights is sure to make you take seconds.

Growing up in this era, we have always heard about the pressing issues of global warming and climate change. The challenge of going green at the individual level huge is and the list of actions is long. But we will show you in this issue how to do that in manageable ways.

This and much more awaits you in this issue of Smart Family magazine.

Happy Reading!

SF Editorial Team



ON THE COVER Mrs. Itchya Karki & Miss Rakchya

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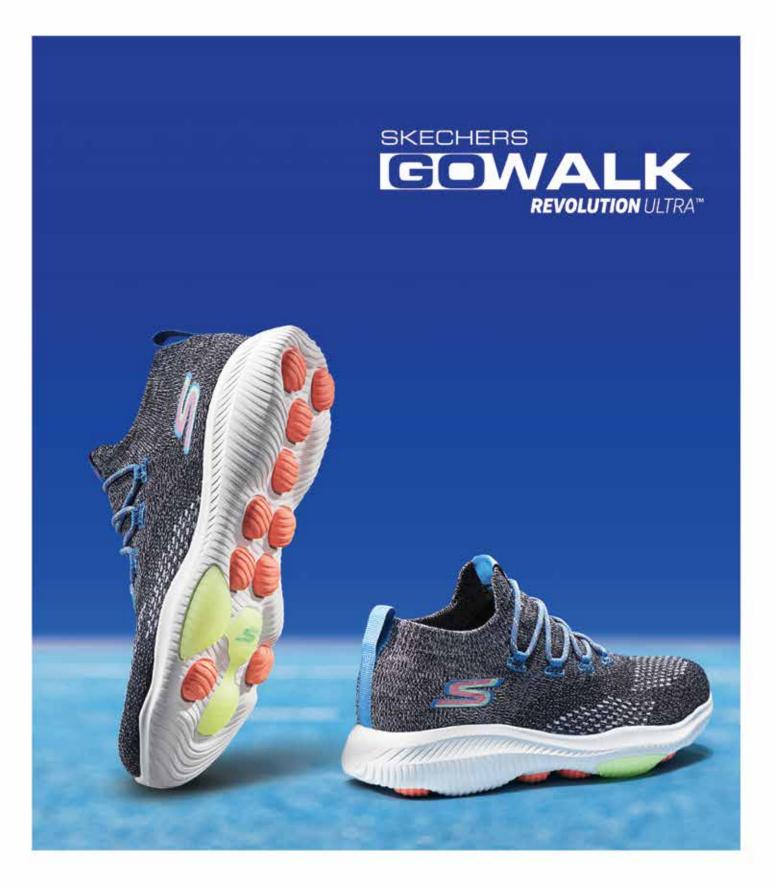
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STARTER

The First Step towards SAFE AND IMPACTFUL EDUCATION

Namrata Shrestha

A PRESCHOOL IS the first step taken toward the acquisition of formal education. Education does not have to be confined within the boundary of theoretical knowledge, which is why Dr. Maria Montessori, who understood the needs of children and parents, introduced teaching in a playful way.

Dr. Maria Montesssori is the pioneer who initiated this big step. A preschool is a place where children are not just taught alphabets and numbers but so much more than that. Especially in the context of Nepal, where education seems to be a herculean task, one can only imagine what a child from 3-5 years of age needs to go through. So in order to set the base from a very tender age, preschools need to make sure that the children are forming a solid foundation of education (understanding) with clear concepts. In this article, we will be telling you the steps that should be taken toward making preschools a safe environment for learning and understanding.

Freedom within limits: In a preschool, a child should know that he/she has the total freedom to do anything he/she wants BUT within some limits. This is why a "green mat" is very important in preschools. Students learn to use various materials on that mat.

Value others/gratitude:

Since these are the growing years of children, they need to know how to value their own belongings and those of people around them. They should be taught how to be grateful for everything they have, such as the food they eat, the clothes they wear, and it can be the smallest of things.

Sharing and caring:

Students seem to enjoy every material they play with but they should be willing to share everything that they are provided with. They should learn these values from a tender age of 2-3 years.

Respecting them and teaching them to respect others: Respecting others is a crucial thing that shows the sign of an educated person. No wonder why we should teach our little ones to respect others. But the most important part is also to respect them. Loving them is on one side but respecting them is what will shape their character.

Equality: In a preschool, many students from different background with different personality come. But students should not have a feeling of disparity among



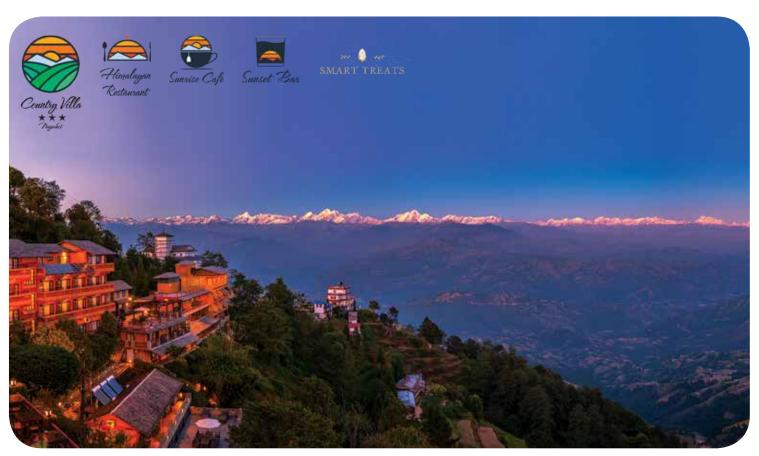
them. This feeling can be detrimental to their little minds.

Practical understanding of almost everything: In preschools, the education system should not only focus on the theoretical knowledge but in fact should also focus on practical understanding of almost everything. Whatever the students learn in classroom should be linked to the outer world they live in.

Learning is not a competition: And the most important of all, they should not feel that learning or gaining knowledge is some kind of race where they need to outrun each other.

They should have a feeling of being the best version of themselves but not by 'competing' with their friends. This is why preschools should not have ranking system on the basis of children's academics. They all are unique!

Parents leave a part of them in preschools with a hope of seeing their child growing into a responsible, learned human being with character. So everyone involved in this business should be dedicated toward making those little minds creative and knowledgeable with the tips mentioned above.













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Market.



Samsung Unveils its Most Powerful Galaxy M

Samsung announced its third smartphone in the popular Galaxy M series, Galaxy M40, which is designed for tech-savvy millennials and Gen Z. The launch of Galaxy M40 comes on the back of unprecedented consumer response to the recently-launched Galaxy M10 and M20 smartphones. Galaxy M40 is power packed with 6.3" FHD+ Infinity-O display, powerful Snapdragon 675 Octa-core processor and triple rear camera.

Soaltee Crowne Plaza celebrates women and the home with Tasneem Shahani

Soaltee Crowne Plaza in collaboration with Tasneem Shahani, organized a food festival from the July 25 – August 3, 2019. Under the banner of Celebrating Women and the Home, Mrs Tasneem Shahani brought to the table a delightful menu with recipes passed down from her mother-in-law and mother. It was an attempt to recreate at the hotel the recipes that were handed down at home over generations. IHG, of which Soaltee Crowne Plaza is an upscale brand strongly believe in gender diversity and actively supports women in the workplace.

Nepal Cancer Organizes The First International Immuno Oncology Summit

The Nepalese Society of Medical Oncology organized the First International Immuno Oncology Summit on July 6, 2019. It was organized with the objective of bringing the global wave of immuno oncology to Nepal. During the summit, professionals from the field helped raise awareness on the science. The summit had around three hundred national and international medical professionals from the field of oncology as participants. The event was chaired by Honorary Health Minister of Nepal.



Laxmi Banks invites ideas for VISA Cards through 'Crowdsourcing' Laxmi bank announced "My Card Ideas" to select seven VISA Card designs to

Laxmi bank announced "My Card Ideas" to select seven VISA Card designs to represent each of Nepal's Provinces through an innovative "crowd sourcing" concept. This competition aims to foster engagement and collaboration with existing and potential customers by allowing them to unleash their creativity. The competition is open to all Nepali citizens and firms and companies registered in Nepal. Laxmi Bank is confident that it will receive innovative, creative and original design ideas which will be adapted for Laxmi Bank's VISA Debit Card. The design ideas must represent the concerned Province's unique culture, heritage or natural beauty and can be in the form of a painting, photograph or graphic illustration. The winning idea will receive a cash prize of NPR 50,000 net i.e. per winning design, with a total cash prize of NPR 350,000.00. The final deadline to submit the idea(s) is July 31, 2019.



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Plato said, "Music gives a soul to the universe, wings to the mind, flight to the imagination, and life to everything." Here, Nikita Shrestha talks about music as an exquisite form of art and her passion for creating it. Creating music sounds like an easy task but being able to compose music which has the ability to touch one's soul is not something everyone can easily do.

Nikita Shrestha has engaged herself in music and pursued her passion for it since young age. To learn more about her journey in the music industry, we recently sat down with her and had a small conversation.

Can you tell me more about yourself?

Talking about myself, I am an architecture student currently in my third year. My music journey began in the fifth grade through the assistance of my brother's friend who had taught me guitar. It was then when I started playing instruments and singing. After completing my grade ten moving to Dharan from Jhapa took a big leap for me as I was able to be more exposed to music there. Later on in order to pursue my passion for music I travelled to Kathmandu whilst opting to study architecture.

Why do you love music so much? What genres do you prefer ?

There are countless answers for this specific question and it may vary from person to person. However for me music holds a very special place in my heart as it unites emotions. It is also a non violent medium to express feelings and emotions. Thus I believe I find myself loving music as it is the best way to express oneself in a peaceful manner. Likewise there are no partial genres of music I prefer as I find myself enjoying different kinds of music every time.

Can you tell me about your process of music making?

Music is not only my passion but a process of healing and a way of selfmedication. The process of making music for me is very simple and it comes very naturally. Similar to

I find myself loving music as it is the best way to express oneself in a peaceful manner. Likewise there are no partial genres of music I prefer as I find myself enjoying different kinds of music every time.

> everyone music comes to me when I feel some sort of emotions which I can express through my very own music. Likewise it can also be vice versa, as feelings and emotions may come through the composition of my own music. Hence there is no limitations when it comes to music, which itself is a very flexible form of art.

How has your family supported you?

It is very normal in Nepal for families to disapprove of your profession in the music field as it is believed your future may not be guaranteed. Although my parents were doubtful

regarding my music interest, their level of support towards it = has been gradually growing. Even though my parents aren't familiar with the concept of my post rock band "Space", my mom especially has been happy with my work since the release of my song "The Man From Kathmandu". Hence my family has slowly began to show more support towards my music more and more everyday.

What are your future plans?

My future plans consists of completing the two years left in my architecture course. Similarly my plans also include working in my post rock band "Space" as well as working on a song collaboration which will be called as "Trees". Finally besides all that I'm also working towards my solo album for the near future.

Any inspirational message for struggling

A message I'd strongly like to convey is to keep pursuing what you enjoy doing. If you enjoy making music then keep doing it, keep making songs and be consistent with it. There's a huge platform and numerous opportunities for you if you keep your eyes open. Nonetheless make sure you're persistent and self-driven because in the end what you manifest is eventually what you attract.



MY SISTER, MY BETTER H

Siblings have this magical bond between them that is no matter the distance nor the stuff they never gave back -- impossible to break. When you meet Itchya and Rakchya together, you can't help but notice the polarity in their personality but will always be in awe of their love for each other. Itchya never fails to light up the room and Rakchya just adores being with her sister. We sat down with these this amazing duo to know more about their bond, flashbacked to their past for some fun memories and got their take on bettering sibling relationships.

When you found out that you were going to have a baby sister, what was your initial reaction?

Itchya: (laughs) I don't even remember because we don't have a lot of age gap between us.

How would you describe Itchya as a big

Rakchya: It's so hard to describe her but I would say that she is like a puppy that brings a lot of happiness wherever she goes. But of course, like the puppy, there needs to be a lot of maintenance handling her and running around after her. But every time she enters a room, she is like this bubble of happiness that brightens the whole mood.

How would you describe Rakchya as a little sister?

Itchva: Well, first of all I think she should have been the older sister which a lot of people agree on because of the way she is and how she takes care of me. She is really smart and rather a reserved person, but only when it comes to family. With her friends, she is this whole new different person which is why I always call her a true Gemini. She has these two sides to her: with friends she is a different person, and with family a whole new one.

Even though she is my little sister, every time I have a lot of questions or have to take difficult decisions -finance related or anything related to my life -- she is the person I go to for advice. I ask her what she genuinely thinks and that's the way how our relationship has always been. And I'd describe her as a very intuitive person, down to earth, extremely smart and a true Gemini.

As kids, what did you guys mostly used to fight about?

Itchya: : I used to make her do my homework (laughs).

Rakchya: Well, she made me do her homework on top of my homework and she should be thankful otherwise she would have failed.

Itchya: I would beg her like "Please, do my homework!!" and it feels funny because it was of no use and really unnecessary now that I think of it (laughs).

Rakchya: But I think what we mostly fought for were toys. She would always throw these little tantrums and I would give her anything she wanted because it would be so annoying and I would be like "Here take it. Just shut up and leave!! (laughs). I have always been the understanding one and gave her anything she wanted.

One advantage of being a little sister?

Rakchya: Well, there are so many but one of them is definitely, "The Beauty Bar" (laughs).

Itchya: She enjoys free beauty treatments and has definitely upgraded her beauty game (laughs).

Rakchya: When it comes to family and specially me, she has always been protective like a bodyguard. And when it comes to protecting me, it's like I turn into a puppy and she is the bulldog (laughs).

Having a sister means the advantage of raiding each other's closet, what is one piece of clothing of your sister that you absolutely adore and love stealing?

Itchya: I am the one that gives her fashion advice considering there is nothing in her closet to raid.

Rakchya: No!!! My jeans and my shoes. She constantly keeps stealing my jeans and my new shoes. Because our bodies are opposite like our personalities. Her bottoms are bigger than mine and she takes them and when she returns it, it's all stretched out and ruined. She ruins my shoes too (laughs).

Itchya: So, normally I steal her jeans and shoes only when I run out mine not because they're fashion statements because her fashion sucks (Rakchya laughs). But, now it's not that bad because most times she takes and wears everything that's mine. If it fits her, then it's hers (both laugh).

Have you ever argued because your sister wore your clothes?

Rakchya: One time she left me without a jacket.

Itchya: And I didn't even know that because I thought she left with another jacket. And all of a suddenly she sends me this hate message saying "You are such a selfish person" and I was shocked thinking what did I even do.

Best lesson you have learnt from each other?

Rakchya: She is someone who is so fearless, isn't hesitant to go out there and achieve something once her heart is set into it. I have no idea how she does this and what kind of magic she has but I am really proud to see her wanting something and getting it at the same time. Something I really genuinely proud about her.

Itchya: She makes me see things from a perspective that I could never ever think of. Her nature is rather calm and collective. I, on the other hand, more than being fearless, I guess I am the



kind of person who is like if I want it, then I want it now and I am going to make it happen. But she is always patient and takes her time. She has taught me that patience is a virtue.

Having taken such different career paths from one another, what is the one common ground in which both of you bond the most?

Itchya: What we agree on is Beauty. When I moved back home from Canada, she didn't even have a single clue about beauty. But, look at her now. She gets more dolled up than me these days.

Rakchya: When she came back from Canada, she would look at me and say you have a flaw here, here and there (laughs). She taught me that when you see yourself in a different form and light, you sort of get addicted to it and

also both of us are really passionate about the things that we do.

Itchya: I think we both agree that we like doing make-up and all these girly things which we didn't do in childhood like these kids do these days. We enjoy that a lot now. And specially, both of us are by heart "Entrepreneurs." For example, if I come up with a studio then I will see these lights and I think what business I could do with this, even this camera I am looking at right now because I was going to start my own YouTube channel as well. It comes automatically to us and that is one thing common between us. I think we both have entrepreneurial goals.

How important the support of your sister has been during your Miss Nepal journey?

Rakchya: She's played a rather significant role of my participation in Miss Nepal. Otherwise, knowing me, I would have never, never participated in it. She literally begged me and as you know she gets what she wants so she went on and filled up my forms and even submitted it herself. She persuaded me to do the interview and convinced me to do it once regardless of the outcome.

Itchya: Knowing her, she isn't the type that shows interest in beauty pageants but I was able to convince her as I looked at it as an opportunity and platform where she could learn from the best. Throughout the whole journey she hated me (laughs) because she was always hungry and she also lost around 11 Kgs. She was practically "hangry" at me.

With Itchya's newly married life, what is the one thing about her you miss the most at home?

Rakchya: I really miss her making us laugh. She would tell her stories and



always make dad and mom laugh although she would get a bit annoying at times.(Itchya laughs) Like I told you that she brings happiness wherever she goes so I miss the noise that she brought in the house because I am quiet most of the time. She would always come home and be all noisy like "I am home!!!", "Hi mom, hi dad" and I really miss that.

A piece of advice you would give your sister for her future.

Rakchya: I don't know, well, I have known her my entire life and within all these years she has changed so much. She just keeps going and going, she is understanding what people are saying to her, she is learning every time, and I would love it if she keeps doing that. Don't rush head on into things like you always do and don't use your phone too much (laughs). Itchya: But my work is on my phone

that is one thing that people don't understand. Every time I am using my phone, it is always business related and never a personal message. But what advice that I would give to her is that I feel media is such a nice field to be in so I am just trying to get her involved in it so that she could get a platform. So "I think you should listen to me more" (both laugh). Be more open and meet more people because she used to be such an introvert but recently, I feel like she is coming out of her shell. I think she should definitely travel and explore more rather than be a bookworm before she settles down.

As sisters, what advice you would like to give to sisters who struggle with their relationship?

Itchya: If you don't fight with your sister then is she even your sister? As family, all of us are different people with different perspectives, so there

are going to be times you don't agree with someone. Especially as sisters, I feel like you want to find your own individuality. You don't want to be carbon copy of your sister but be on your own paths to achieve what you want. We all are different and that is what makes us unique. If you have any differences between you and your sibling then it is always better to talk it out. One of you always have to be the one to break the ice and never let ego come in between your relationships whether its sisters, family, husbandwife or colleagues.

Rakchya: Family is the most important and precious thing to cherish. Issues and disagreements are normal part of a relationship so making amends with one another and taking the high road for your relationship is the best thing to do.

Itchya: Blood is thicker than water and at the end of the day, family is the one thing that is going to be there for you.

PARENTING.

THE DIFFERENECE BETWEEN QUALITY AND QUANTITY TIME

Shobhan Shrestha



CHILDREN'S MOST
IMPORTANT early
relationships are with
parents. These relationships
affect all areas of children's
development. Parents these
days often get themselves
in a dilemma over how
much time to spend they
should spend with their
children because of their
busy schedule. In parenting
terms, time can be broken
down into two: quantity
time and quality time.

Quantity Time

Quantity time refers to the amount of time a parent is physically present with his or her child. But what constitutes being physically present? Think of the following situations: is it quantity time when parents watch TV while their child plays on the carpet beside them? Is it quantity time when you are playing games with your child, but your mind is far away thinking of emails and deadlines?

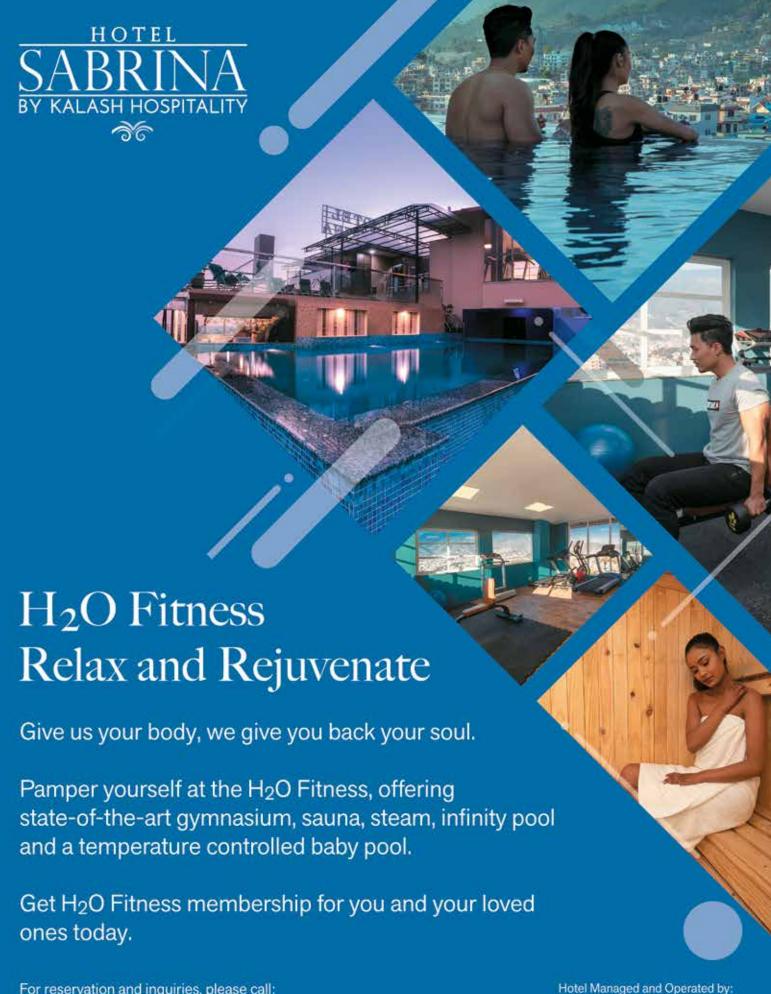
Quality Time

Quality time refers to the standard or caliber of the time you spend with your child. It means you are focused, intentional, and engaged with your child. Your attention is directed at your child and what they are doing.

It makes sense then that one hour of quality time is better for a child than four hours of watching TV together. Yes, it is true but from the perspective of the children, it is the time that matters; not the quality. Children don't speak in terms of quality time; they speak in terms of quantity time. Children want to hang out with their parents. They want to do things or just be near the parents. They want to feel or know that their parents are physically nearby. They measure their own significance and selfworth based on the amount of time their parents devote to them. While children also want undivided attention from their parents, they first think in terms of total time. And the more time spent together, the greater the opportunity there is for these quality moments to occur which will eventually help foster a better relationship with your child.

Being in the moment is about tuning in and thinking about what's going on with your child. It shows your child that you care about the things that matter to him, which is the basis for a strong relationship. Interestingly, it turns out that the even if it is to be in silence, it is a good idea for families to eat as many meals together as possible, undistracted by electronic gadgets. The more meals a family sits down together, the better the outcome for the kids mentally, emotionally, and intellectually. Quality time can happen anytime and anywhere, in the middle of ordinary days and situations. It can be a shared laugh when you're bathing your toddler or having a good conversation in the car with your teenage child. When you spend quality time with your child, you're showing that you value and appreciate her. Children have different personalities, and some children might seem to need less time than others – but they'll all benefit from special time with you.

Positive parent-child relationships are important for all areas of children's development. By being in the moment, spending quality time and showing warmth, care and respect, you can strengthen your relationship with your child.



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Blessed Twice

Raising one child is difficult enough, think of the parents raising two of them, especially amidst 10 thousand myths about twins. Enjoy some tips on raising twins and bust some common myths associated with twins.

PARENTING TWINS WILL bring about a plethora of joy as well as challenges. So it is good to plan, prepare, and gather as much information as possible to help you understand how to take care of your twins and yourself. Find below a few tips to ease out your initial years parenting twins.

Be prepared: The first step to raising twins probably will be being prepared for them. You normally hear stories and tips for single children from your family. Take those and improvise the same for two. If you have a family or friend with twins that's even better. Listen to their advise on how you can prepare. Besides that you should be prepared to have the patience of a 100-year-old monk. People will be constantly telling you how difficult it is to raise them, or manage financially for their student life. Take it all in with a nod and let you twins' cuteness do the rest.

Create routines: Creating and making routines are going to be even more challenging with twins at tow. But making routines are a great help. You will know when your kids need to be fed, put to bed and changed. A routine also helps you, your baby and your family function at their optimal state. Babies know and can feel the rhythm of things so putting them into a routine will make them feel safe knowing what to expect. Having a routine will help the twins deal with separation anxiety and as they grow up, they will also be accustomed to following a routine.

Connect with other parents of

twins: Reach out to experienced twin parents. They can provide a wealth of support. You can share knowledge and experiences. I have hardly seen any forum or club where parents of twin come together to share experiences and knowledge or just provide an understanding shoulder to lean on. You could start a club such and support each other.

Treat each twin as a unique individual:

Most people treat twins as one entity and they end up being suprised when the twins show different taste and personalities. You need to accept the fact that your twins are two individuals with different likes and dislikes, and need to instill this in your twins. Do not always think of them as a unit and respect their individual differences. Support each child's individuality by referring to each child by name - not as "the twins."

Be cautious about making comparisons: Parents often compare their child's development to other children of the same age, and this is even more prevalent in the case of twins. However, it is best not to compare your twins. Young children are quite perceptive and will internalize what they hear. Hearing your comparisons can easily discourage a child.

Talking about twins, our perception is highly affected by what we see in movies such as "Judwa" and "Chalbaaz." Let me pop some of the myths about twins we have been hearing that we think are true but many of them actually aren't.

- Identical twins can communicate by extrasensory perception: There is no scientific evidence that twins can read each other's minds. Being socially close is explained by them sharing the same genes and growing up in close proximity.
- Twins are always born on the same day— or month or year: There are many cases where one twin was born in the night and the next one was born early in the morning the next day. That day could possibly the first day of the next month. So there is no guaranteeing that twins are always born on the same day, month or year.
- Identical twins run in families: Identical twins do run in some families. There are many families across the globe where you will see an unusually large number of identical twins within the same family tree.
- Identical twins have identical fingerprints: Identical twins do not have identical fingerprints. Fingerprints are affected by factors such as temperature, intrauterine position and density of amniotic fluid near the fingers.
- They're one and the same:Twins are individuals, regardless of whether they're identical or fraternal. Despite their similarities, they are unique individuals who shared a womb. The best thing you can do to your twins is to treat as unique, special individuals.



INVOLVEMENT OF PARENTS IN SCHOOL COUNSELING

Many schools in Nepal these days offer psychological counseling to their students. Involvement of parents in such counseling will help them bring out desired result more quickly.

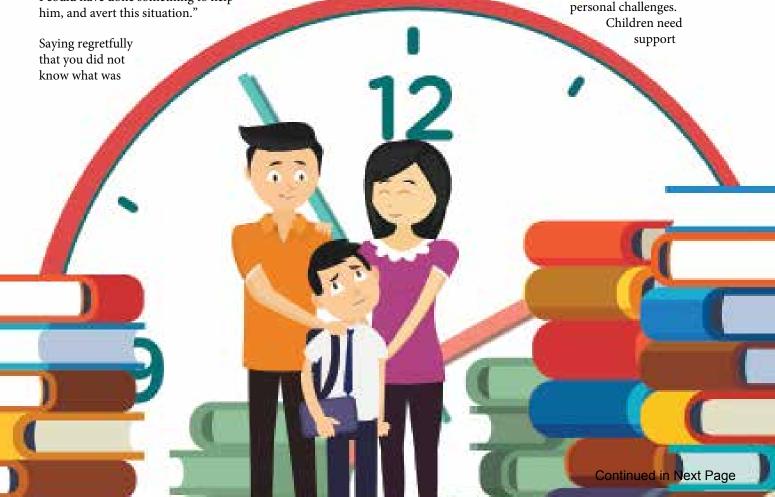
Prity Shrestha Rajbhandary

Have you ever received an unexpected telephone call from your child's school?

You pick up the phone and with great trepidation, ask why the school official called. She tells you that your child has done something serious to warrant a telephone call to the parents. You drop the telephone in the air and regretfully tell yourself: "If I only knew ahead of time what my child was going through, perhaps I could have done something to help him, and avert this situation."

happening is no longer a valid excuse. Children these days have to face a lot of hardship – unreasonable parental expectations, difficult course material, sometimes harsh treatment from friends and teachers, relationship issues, addiction to electronic gadgets, and worst of all, the possibility of drug and alcohol abuse. If you know early on what is happening to your child you can help her/him get back on track. This is where school counseling comes in.

I often think of these things as my own school-age children now tend to share less about what is happening to them at school with the progression of their age. Their's is a natural reaction; there are some topics that are awkward to talk with parents. At times I feel that I am in the dark about their state of mind. So I often suggest to them that if they feel that they are not comfortable talking to me about some of their problems, they can talk to their school counselor. Counseling helps children understand, manage and overcome many different









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PARENTING Peature

to help them deal with major problems, and make important decisions. Some of the most common problems students come to seek advice from counselors are: anxiety, anger, and difficulties with friends.

Why is counseling at school important for a child?

The school's services and programs are all geared to make the students the best they can be. But that is not possible if students are dealing with major personal problems. Since the children spend much of their waking hours at school, it makes sense to have a counselor at school. Furthermore, school counselors know who else is having similar problem, and with whom your child hangs out. In other words, school counselors are able to put things in context, and see your child as part of a holistic system, not just as an individual with problems.

Why do some children need counseling?

As children grow up, they begin to experience physical, intellectual, and emotional changes. The way they learn, feel, see the world, and relate to other people becomes different from when they were younger. These changes, along with demands from present-day society and peer pressure, create conflicts and tension in them, which are sometimes reflected in their negative behavior at school and at home.

Counselors through their advice and support, often help students maintain academic standards and set goals for academic success. They also help students develop skills to improve organization, learn good study habits, manage time, deal with personal problems that maybe affecting academics or relationships.

Why is it important for parents to be involved in school counseling?

When children go for counseling, parents often wonder how involved

they need to be in this process. Parental involvement at home (helping with homework, etc.) and at school (attending workshops for parents, conferences, etc.), have been shown to have a positive impact on children's academic and personal/social well-being. That is also true in the case of counseling.

In fact, parents are the greatest resource for counselors. All families and all children are different. By working with parents, the counselor can get "insider" information about what strategies have been tried before, which ones have and haven't worked in the past, and the family's resource availability. Parents are experts in their child and family, so with their information the counselor can learn more about the child's (and family's) interests and strengths to design a more effective counseling plan.

In some cases where the main goal is behavioral change, parental involvement is crucial to achieve success. For example, if we are focusing on better anger management, parents need to reinforce at home the work what was taught during the counseling session. They may also need to implement a home-plan, such as the introduction of time-out and reward charts.

Regardless of your child's age, your involvement in counseling as shown by research is important. You can help by noticing when your kids are using their skills and behaving positively, and praising them for it.

The key word here is 'partnership.' It is the partnership between school counselors, parents, and students that will result in a successful outcome. If things go out of hand you may even need professional help beyond school, but work with school counselors first.

And let's hope that you never receive that dreaded telephone call. Or, even if you do, it is just to let you know that the school bus will be a little late.





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first trimester having accomplished a long list of activities. Those activities include visiting a home to learn about joint and nuclear families, joining the Rato Machhidranath Jatra celebration, planting trees on our campus, picking up garbage around our school for Environment Day, and planting rice on Rice Planting Day. Another class activity was spent at the National Botanical Garden identifying flowers and enjoying the walk through the beautiful grounds. Still another day was spent celebrating with traditional Newari clothes and games.

In addition to all the academic class activity, Swostishree Gurukul provides extra-curricular activities like skating, soccer, music, drama, art, and dance which are all included in the daily schedule. Our menus are well-balanced and the children are encouraged to try new and different foods.

Swostishree Gurukul is located in Nagarjun Municipality 2, Sanobharyang, Kathmandu away from the noise and pollution of the city, yet close enough for an easy commute.



BODY.

Kunfu Chop the Air!



AS THE CITY **EXPERIENCES** an

increase in population and development (as they call it), it suffers from air pollution in large quantities. It is from that reason we have all heard and often termed Kathmandu as "Dustmandu."

Yes, measures have been taken and the city seems cleaner than what it was a year ago. There are dusters in place to clean the roads but they only work within the Ringroad. Taking the roads is pretty tricky, be it because of deconstructed roads, exhaust smokes from vehicles or from

the reconstruction of houses. Whatever the reason, we need to take precautionary measures to keep ourselves from all the effects it could have in our health. Here are a few pointers we hope you take into consideration.

UNDERSTAND WHERE AIR POLLUTION **COMES FROM**

The first step toward coping with air pollution is doing your part in not contributing to the same by stopping small things like burning wood or trash. They are among the major sources of particle pollution in many parts of

the country. Another step is keeping our vehicles serviced and using vehicles less often by trying to carpool or travelling via cycle.

USE FACE MASKS

Face masks are pretty much a basic accessory now in Kathmandu. It is as much a necessity now as wearing clothes given the air quality. Your face masks will stop you from breathing in large particles of dust in the air.

REFRAIN FROM MORNING WALKS

Exercising is essential but not when it in turn is negatively affecting our health. People who walk, run/jog or engage in any outdoor activity should refrain from doing so until the smog settles. You can either take these exercises indoors or shift these activities to evening hours.

INSTALL AIR PURIFICATION SYSTEMS

Air purifiers helps keep your indoor safer from the increasing air pollution outdoors. Hospitals, businesses, schools, and homeowners all need to have them. However, one machine is needed in each room of a flat or house for the best effect.

PLANT MORE PLANTS NASA discovered that many household plants, like the Gerbera Daisy, Peace Lilv. and English Ivv are instrumental in removing carbon monoxide from the air. These plants operate like liver, filtering harmful chemicals and dangerous compounds from the air. These are natural air filters that can greatly reduce the amount of indoor air pollution, and are all available in the market.

TAKE STEAM DAILY

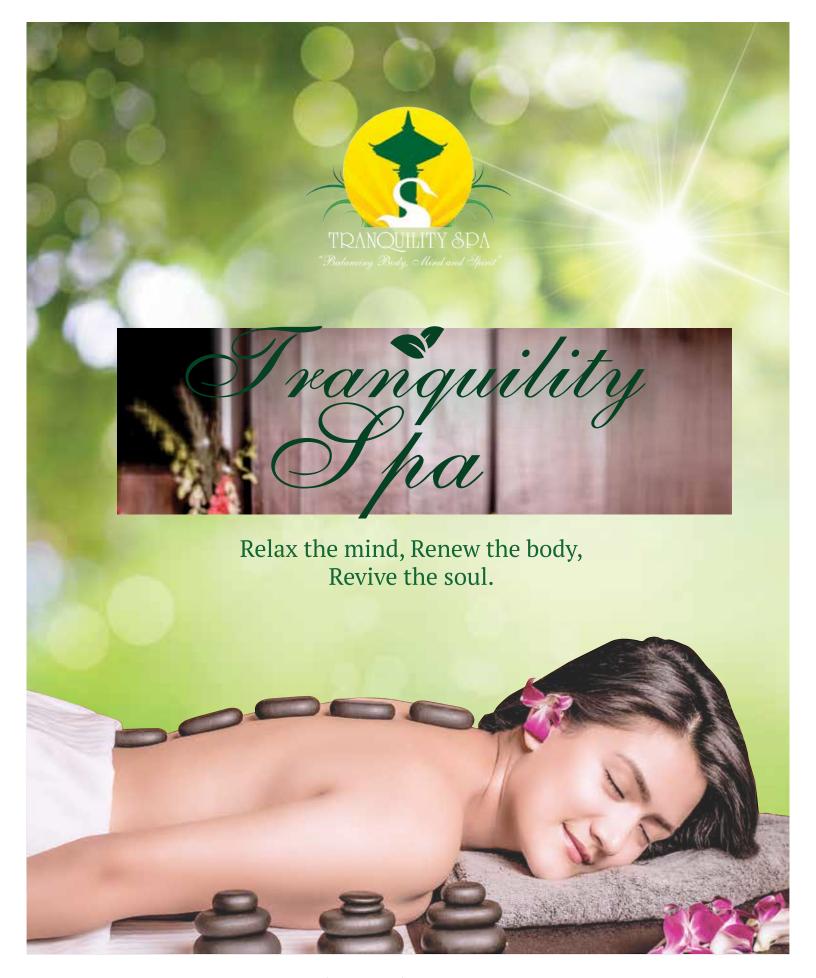
Steam opens up your air passages on every situation not just during cold. Try to do it everyday with few drops of eucalyptus oil in the evening to relax your air-passages and help your body remove the harmful particulate substances.

USE SAKHAR TO DETOXIFY

Sakhar has been use in our homes for centuries and it actually flush out pollutants from your lungs. You can simply have it raw or use it with sugar in your daily preparations.

DRINK HERBAL TEA

Herbal ginger and tulsi tea are in fashion. You can see every other guy drinking them for fun but having them once or twice a day is extremely healthy to minimize the effects of pollution.



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Simple Tips for A BETTER DENTAL HEALTH

Keeping teeth clean will not only result in better but also saving money in the long run.

Shreyashka Vikram Raj Maharjan, In conversation with Dr. Anjana Maharjan Shrestha, Prosthodonist at My Dental Clinic



"We are what we eat," is a popular phrase. We often choose to pay extra attention and care to regulating our diet and food consumption but fail to maintain dental health. Many just choose to turn a blind eye to dental problems, until and unless there is a tooth problem, and all we want to do in a fit of rage is take a set of pliers and pull out the bothersome tooth.

ALL OF THIS CAN be avoided by developing a good routine, and sticking to it. We consulted with Dr. Anjana Maharjan Shrestha, Prosthodonist at My Dental Clinic, to know about the right way to take care of our teeth and shed light on common misconceptions.

What are the basics of dental care?

Brushing twice a day is must, with fluoridated toothpaste with a soft brush! This is the Holy Grail for a better dental health.

When it comes to toothbrushes, there are four types; very soft, soft, medium and hard. We recommend using toothbrush with soft bristles. The ones with hard bristles abrade the tooth and cause a shilling sensation, medium also falls in the same range. Whereas toothbrushes with very soft bristles get damaged easily. Their bristles fall off easily and can get stuck in between your teeth. They must also be replaced once in three months, or when the bristles begin to bend.

After every meal you must rinse your mouth, which prevents particles from getting stuck in between your teeth. Dental floss is also recommended after a meal. It is not mandatory but if you feel that food particles are lodged deep in between the teeth then using a dental floss gently will help remove the particles, after which one must rinse your mouth. We normally see many individuals use toothpicks after a meal. We discourage using toothpicks as they can heavily damage the gums, and cause weak gums and bleeding.

A new study has also shown that brushing teeth at night can have a really good effect. The fluoride in the toothpaste, if you overnight in the mouth, has a better chance repairing

and protecting the teeth and reducing the development of caries.

Can you give us some tips on dental care for newborns and toddlers?

For newborns, after their meals, parents must use a soft wet muslin cloth to wipe the gums. Once they start developing their teeth, the habit of brushing their teeth should be instilled. Some children may find it difficult to rinse their mouth, during such situations they can drink plain water. This habit should not be encouraged as later on they should be taught that toothpaste must not be swallowed. A simple trick would be to use low amount of toothpaste and spit out most of the toothpaste. Regular dental check ups must be conducted from the beginning so that, as parents are able to know their children's dental health issues and take necessary precautions and measures accordingly.

Can you give us some advice for dental care for teenagers and adults?

What we normally see in teenagers and adults is that they skip even the basics due to laziness and a heavy schedule. Dental health is commonly neglected as the symptoms of major dental issues develop slowly. But in the long run, common dental issue such as tooth decay, bleeding gums, carries, enamel erosion can develop into major ones. Studies have shown how periodontal diseases (Gum Diseases) can lead to heart disease, along with other systemic diseases.

Thus we highly encourage all to not take their dental health casually, and recommend never skipping the basics and scheduling regular check-ups.

Simple procedures such as carries repair, and scaling can save you from not just major dental problems but also saves you from spending a lot of money in the long run.

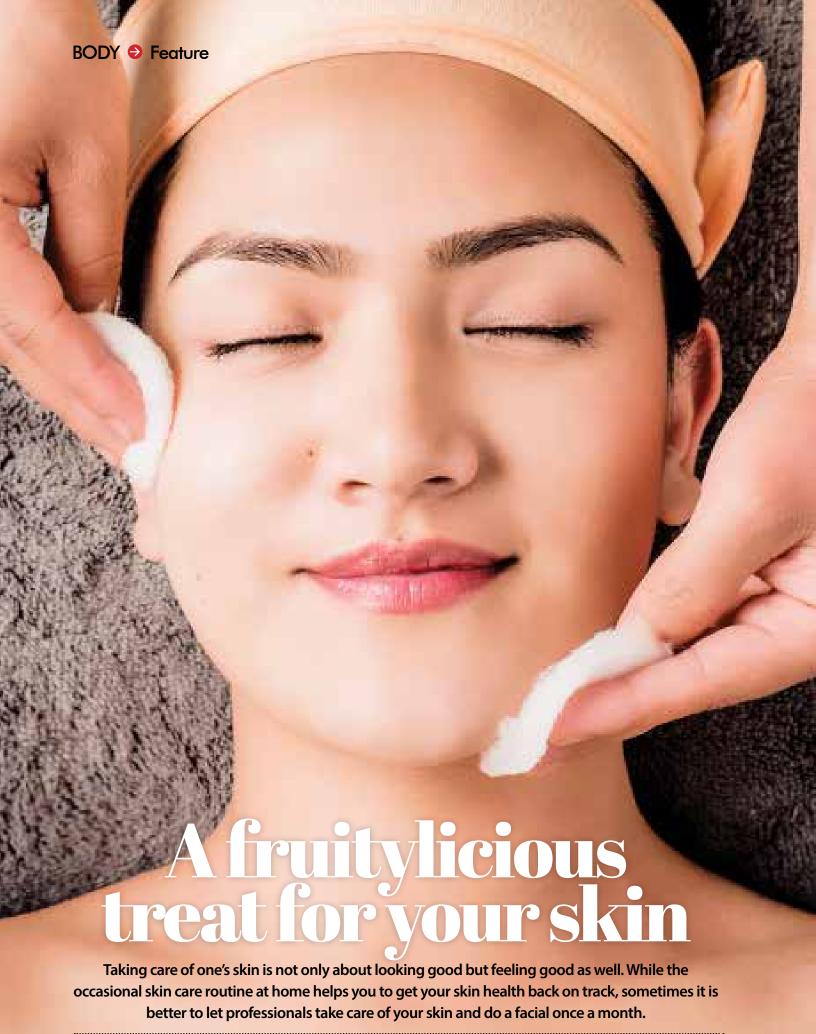
What are the impacts of smoking and alcohol?

Smoking plays a major impact in causing numerous dental problems, specially periodontitis. Smoking also causes bone loss and gingivitis and eventually in the long run can lead to oral cancer. In terms of alcohol, it doesn't have a major effect, but can cause tooth erosion. Excessive consumptions of alcohol can cause dehydration and dry mouth. This occurs due to the sugar content in the alcohol which reduces the flow of saliva in the mouth which in turn rapidly accelerates tooth decay and gum disease.

What are the general misconceptions related to dental health?

The common misconception, specially in children, is that once children start developing teeth it is said that they will have diarrhea and fever. Actually its because of the itchiness the children experience during their process of teeth development. To sooth the itchiness they generally pick up anything they see and start biting on it. The germs and bacteria in the foreign object enter the system through this process and cause the diarrhea.

Another such misconception is that scaling causes teeth looseness. Scaling is done to remove plaque from the surface and below the gum line. General scaling doesn't cause weakness in tooth, but if there is excessive plaque, such teeth become loose.



FACIAL CONSISTS OF various steps or regimes for your skin treatment such as cleansing, exfoliation, face masks, face massage and using many other beauty lotions. These treatments are bound to target all problematic areas of your face. They help to deeply cleanse your skin by removing all the dust particles clogging your pores, help to relax your face with the massage, and initiate better blood flow all over the body. They also assist in putting in place an improved skin care routine. Severe acne, acne scars, blemishes, hyperpigmentation, dullness, wrinkles and many other skin conditions - a facial helps to heal your skin from all these issues and revive your skin's health.

With so many types of facials available that can be chosen according to your skin problems and skin type, and having a sensitive skin and low preference toward using products with chemicals, I recently got a fruit facial done at Tranquility Spa. Having heard a fruit facial for the first time, I was quite keen to know what it was all about, what are the ingredients, and how it would work on my skin type. Thankfully, my beautician was a very sweet lady who guided me through every step and explained its benefits along the process.

The first step involved gently massaging my face with milk which is considered one the best natural face cleansers. It was ideal for my acne prone skin as it washes out all the impurities from clogged pores thus preventing black heads. My skin felt supple and moisturized like a baby's skin. The

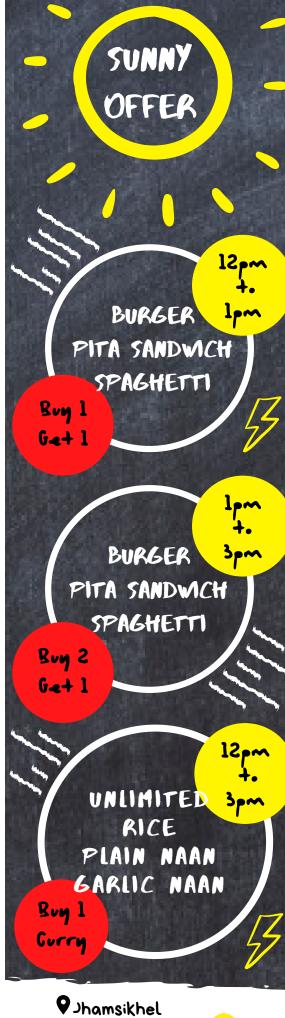
Popular for its hydrating properties and richness in vitamins like A, B1, C and potassium, pieces of cucumber were gently placed on skin to brighten my dull skin and also focused on my dark circles.

next step was getting an exfoliation using the mixture of rice powder, honey and steam, all of which are rich in nutrients and vitamins. The steam aided in opening up the pores for better exfoliation and I got to learn from my beautician that rice powder acts as a scrub to remove the dead skin cells and is also a great remedy for dark circles. When mixed with honey, it is rather soft on your skin and prevents microscopic tears caused due to extreme exfoliation, thus preventing acne and ageing, unclogging pores and brightening complexion by getting rid of tans.

Popular for its hydrating properties and richness in vitamins like A, B1, C and potassium, pieces of cucumber were gently placed on skin especially in places with dark circles to brighten my dull skin. Then the facial involved getting rid of any blackheads in my skin. Lemon juice was gently put on the areas where the blackheads had been removed to ensure that the opened pores would not be exposed to dirt and produce pimples.

Lastly, a face pack of honey, bananas and apples mixed together was applied gently onto my skin as to prevent the growth of pimple causing bacteria, lighten dark spots and act as an exceptional anti-ageing natural product.

The whole experience was serene. I loved how each and every ingredient on my skin was chemical free, all natural and focused on every skin issue I had from dry skin, wrinkles, tans, acne and its scars to clogged pores. My skin felt hydrated and rejuvenated after a long time and it is a must-have beauty routine one must experience at least once a month. With much time and money spent toward achieving a healthy skin, getting your money's worth is a great feeling and that is exactly what I got to experience at Tranquility Spa. It is important that as our age takes the toll on our body and especially on our skin, we make it a habit to take care of our skin and prioritize getting a facial every once a month. It is not only about preventing skin conditions that result from environment effects, hormones and ageing but also how we feel brighter, younger and healthier after such treatment.



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Skincare WHAT YOU HAVE **BEEN DOING WRONG!!**

Have you ever had one of those days when your skin feels lifeless and dull despite the makeup and the effort you put into it? While some skin problems like discoloration, scarring and acne are common and makeup may serve as a great alternative to hide them, we tend to forget the fact that we are causing irreplaceable damage to our skin by using these products and putting minimal efforts to actually follow a routine that fits our skin type.

Aakanchya Tamang

LET'S FACE THE TRUTH, no amount of expensive products is going to bring change in your skin if you are simply using products that are not your ideal skin type. Taking care of your skin is as equally important because the more we grow older, our skin starts losing its elasticity and thus tends to develop fine lines, wrinkles, large pores and dullness. Many people will tell you that most of our skin problems are hormonal but some of them are the consequences of simply not properly removing our makeup leading to blocked pores and ultimately to acne. So, we are sharing some beauty solutions that will work for every skin type:

Double Cleanse: Use a thick creamy consistent cleanser to remove your makeup and later on use a soapy formula like face wash to remove the rest of the residue. For me noncomedogenic are the best as they don't block the pores.

Toning: Using toner on your skin is highly recommended. It helps to wipe away residues left after cleansing, and helps the skin to absorb the product you are going to use next.

Exfoliate: Our skin renews every 28 days and exfoliation rejuvenates the cells in our skin by removing dead skin cells. Many people hold the idea that if you have dry skin you should

not exfoliate but exfoliating actually helps in opening up your clogged pores thus aiding to pass products through different layers of the skin. But make sure that you don't overdo it because it can cause microscopic tears in your skin, leaving permanent damage.

Face mask: Face masks are a great way to brighten, freshen and tighten your skin depending on the products you use. I've always preferred homemade masks and there are tons of recipes on the internet depending on the skin type.

Moisturize: Thinking that your oily skin doesn't need moisturization is the biggest mistake you can make to damage your skin. Every skin type needs moisture, it just depends on what product your skin requires. Moisturizing helps to stop ageing and also gives the skin the nutrients it needs.

Sun protection: Did you know that applying sunscreen right before you go to bed is as equally important as applying it before you go outside in the sun. While sun screens help a great deal in keeping off from harmful UVA and UVB rays, avoiding skin cancer, it also helps in slowing the process of premature ageing caused by the harmful rays of the sun.







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SHEDDING LIGHT ON ARTHRITIS

Arthritis isn't an individual or age specific disease — it can affect anyone from a new-born baby to a 90 year old senior citizen. It is an autoimmune disease that isn't limited to just one type or one specific symptom. An autoimmune disease is a condition in which your immune system mistakenly attacks your own body. The immune system normally guards against germs like bacteria and viruses. Normally, the immune system can tell the difference between foreign cells and your own cells. In an autoimmune disease, the immune system mistakes part of your body, like your joints or skin, as foreign. It releases proteins called auto antibodies that attack healthy cells.

Siris Maharjan (based on the event organized by K-LAB)



ABOUT 10-20 YEARS AGO, when we spoke about communicable and noncommunicable diseases, mainly the discussion focused mainly on which of should be given more emphasis. Today, it has been learned that we need to prioritize non-communicable diseases just as much and possibly more than communicable diseases. It started with diabetes, blood pressure to thyroid and arthritis as well. If we look back at medical practices of the past, it is noticed that arthritis and such other noncommunicable illnesses were taken as curses and misfortunes. As medicine advanced along with awareness and information, we all learned that arthritis as we know it is not a misfortune but a mere disease.

Arthritis can affect the patient's muscles or heart or bones or eyes. It is not limited to any one part of the body and has been categorized into different types of symptomatic arthritis ailments.

Arthritis is generally divided into 3 distinct groups, the first of which is the Juvenile group. This group is related tot eh age range from infants to 15 years. Similarly, the 15-40 age group are called the dult group and the 40 plus cases are categorized as the Elderly Group.

The main types of arthritis that can be understood are Osteoarthritis, Rheumatoid arthritis, Gouty arthritis, Childhood arthritis. Arthritis, as has been established, is an auto-immune disease, which means a specific cause is unknown and yet to be discovered. There are a few types that are related to various other types of diseases which can be genetic or congenital. For instance, if a member of the family suffers from a disease, that disease may pass on genetically to the new-born in the family.

There are various cases where the symptoms that are seen in a patient are blindly accused of being due to witchcraft by superstitious eyes. These symptoms are directly associated with a type of arthritis rather than any supernatural phenomenon. Similarly, there can be cases of arthritis affecting a person only after s/he has been affected by an infectious disease, for instance tuberculosis, which points out that arthritis can affect a person after contracting a communicable disease. However, it is not only communicable diseases that can bring out arthritis symptoms. Ligament

problems, muscle problems, bone decay can also affect the patient into suffering from a form of arthritis.

Treatment

Symptoms like morning stiffness that lasts upwards of half an hour can affect an individual without any other visible factors. There are aggravating factors that might result in experiencing arthritis, be it due to exercise or due to faulty diet. Such onsets are taken into account before definite conclusion is reached for proper treatment.

The main precaution is to understand the history of previous and current health condition of the body. It creates an easy opportunity to not just learn about the onset of problems created by arthritis but also about when the problem actually began. Arthritis that affects a person completely and quickly in a few minutes to an hour is called Acute Onset Arthritis. The

medical practitioner can check the progression of arthritis, which can from early onset to chronic onset of the disease.

There can be many different external factors that may result in arthritic problems. For instance, a person suffering from tuberculosis, and a patient of diabetes may face arthritis problems. There may be increasing skin problems that may be a cause of arthritis or even the result of severe arthritic pain. However, once the cause or the beginning of the problem is determined, tests can easily be conducted to determine a definite course of action and the disease can be cured properly.



Dr. Arun Kumar Gupta Senior Consultant: Rheumatologist Norvic International Hospital





With the rising public interest in tattoo, tattoo removal is also on the rise. Well at times, many don't make the decision to wear their heart on their skin in sober, or in the right mind. To know more about the process of laser tattoo removal side effects and post care, we consulted with Dermatologist & Cosmetologist Dr. Laila Tangbe Lama at Skin Arts Aesthetics.

Sheran Lama, In conversation with Dr. Laila Tangbe Lama, Dermatologist & Cosmetologist at Skin Arts Aesthetics





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Sylvia Plath once said, "Wear your heart on your skin in this life." The process of inking ones skin, generally known as tattooing, has been around for centuries. I remember my grandmother, who had a great tattoo of traditional Newari lattice windows on her ankles. Tattooing might have been around for centuries, done with a variety of procedures, but the mechanism to remove a tattoo is fairly new in comparison. The first successful effect of short-pulse lasers on tattoos was reported in the 1960 by Leon Goldman and the first laser which was based on argon was developed in 1979. From then till now, technology has greatly evolved. And today, making a tattoo is as easy as removing one.

Please you tell us more about the process of laser tattoo removal?

Laser tattoo removal is done with a Laser tattoo removal is done with a Nd:YAG laser. During the process of inking a tattoo, the ink is implanted in the membrane under the skin. The inks are based on various chemicals and metals, which determine the color of the tattoo. When we talk about tattoo removal, it is more centered around the chemicals used rather than the process. The process of removing the tattoo is known as, "Laser Induced Fragmentation." The Nd:YAG laser irradiates the target area and causes the fragmentation of these chemicals. After the fragmentation, the particles are now small enough for the body to slowly clean them from the system.

The general misconception is that, it just takes one session for the complete removal of the tattoo. After the first fragmentation, the target area becomes a bit lighter. But all the ink is not removed. The complete process takes somewhere from 2 to 3 weeks, which includes multiple sections for complete tattoo removal. The total time and number of session, can increase or decrease depending upon the size of the tattoo, its depth, the quality of your skin and the type of

chemical utilized for development of the ink.

What are the colours which are difficult to fragment?

Generally the colours black and blue are easy to fragment. Black ink is usually developed by the compound nickel whereas cobalt is used to make blue. Colors such as red which is developed using mercury and green, which consists of chromium, can be removed but require multiple sessions.

Does tattoo removal hurt & cause scaring?

Generally without using anesthesia the process is painful. We utilize topical anesthesia which within 20-30 minutes calms the nerves of the target area. In terms of scarring, there are multiple factors which play a vital role, such as the quality of the laser utilized, and the intensity of the laser during the process. If the laser used is of a poor quality then it is bound to leave a scar, and at times when the wrong intensity is used, it not only breaks down the chemicals but also damages to the skin. Proper understanding of the background of the patient also plays a very vital role. Factoring in

their age, type of skin, sensitivity helps the specialist determine the intensity. If the parameters are not set correctly then it causes something known as "Skin Burning," which eventually leaves a scar.

Are their any side effects?

There are no systemic side effects to the process of tattoo removal. If problems are to arise they are going to be local and centered around the area where the tattoo was. As I mentioned earlier, skin damage through burns is the most common side effect which eventually leaves a scar and it is caused due to the use of low quality laser and high intensity energy.

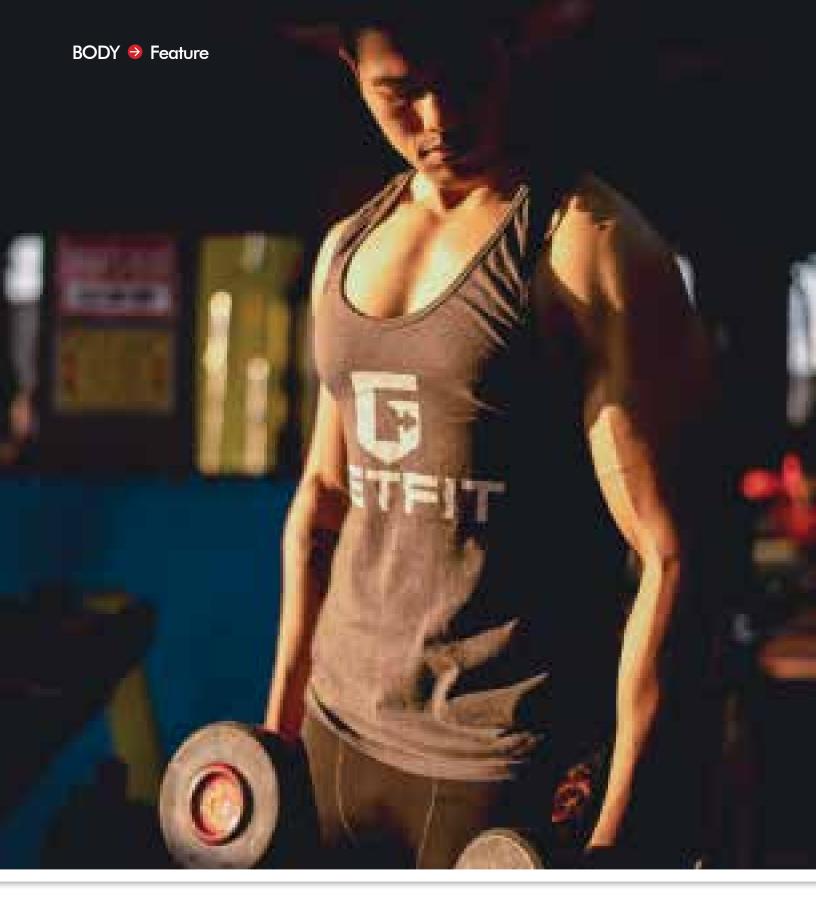
What are the post removal care, that one should do?

After the process of fragmentation, the skin becomes very sensitive. Thus, long term exposure to the Sun can cause sun burns. The skin also becomes very dry after the process, thus it is recommended to use moisturizers at given intervals.



Dr.Laila Tanbe Lama is a dermatologist and cosmetologist at Skin Arts





Importance of Warm-Ups

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When life is crazy and you're insanely busy (so like, all day every day), it's tempting to jump right into your workout to maximize the time you've got. But when you skip a warm-up and just go from 0 to 100, you're setting your body up to be less efficient and could potentially end up with an injury.

A good warm-up should be specific to the range of motion you need for that particular workout.

BY INCREASING THE body's

temperature, you loosen the tissues around your joints, increasing their range of motion. Better flexibility does two things: allows your body to move better through the motions of your workout, and helps to protect you from injury.

The truth is, you really only need 10 - 15 minutes to get in a good warm-up. You just have to stop looking at it as taking away time from your workout, but rather, recognize that it's helping you better maximize the limited time you've got.

A good warm-up should be specific to the range of motion you need for that particular workout. So if you are about to do an upper-body lifting session, you may want to spend more time on priming your shoulders and thoracic spine (upper back) and activating your core and glutes. In contrast, if you are about to go for a run or do some sprinting intervals, you may want to prime your hips and ankles and activate the glutes as well.

Although warm-ups probably won't help much with burning calories or building muscle, they're crucial to the success of a workout! Before you even think about running or using the machines at the gym, you ought to make sure you complete a warm-up and do a few stretches. But what makes warm-ups so important?

Help increase body temperature

A good warm-up will raise your body temperature, which is particularly helpful to your muscles. As your muscle temperature increases, oxygen becomes more available to your muscles allowing them to contract and relax more easily – so you'll be able to perform more strenuous tasks with ease.

Reduce your risk of injury

The last thing you need when you've been faithfully attending the gym and reaching your goals is to become injured. Warming up will improve muscle elasticity and allow for efficient cooling, meaning less chance of accidentally hurting yourself or overheating during your workout and ruining your day!

Help you to mentally prepare

Jumping straight into a workout without being adequately prepared can throw you off completely, especially if the preparation is mental rather than physical. It's easy to give up when working out gets difficult, but you'll be much less likely to do so if you've given yourself time to remember why you're working out. Use your time warming up to think about what you're about to do, guaranteeing that both your body and mind will be ready to succeed.

Increase your flexibility

We all need a certain amount of flexibility to perform everyday tasks. So it goes without saying that we should do exercises that maintain or enhance our natural flexibility within a reasonable range of motion. That means not straining to push the muscle beyond a level of flexibility with which you are naturally endowed. Stretching is often considered something that should be done in addition to regular warm-ups. Stretching will increase blood flow to your muscles, and allow your body to increase its flexibility in both the short and long-term – always a plus when it comes to properly performing a workout. Stretch after you've already completed your warm up, as stretching when your muscles aren't properly warm can lead to injury.

Tips

Here is a summary of how to perform stretching and warm-ups.

Warm-ups (10 mins)

- Perform a warm-up for at least 10 minutes before you start your proper exercise session.
- Choose a warm-up activity similar to your main activity, but at a lower intensity. Several light repetitions of the exercise you are about to perform are good practice.
- 5 to 10 minutes of light cardio on a treadmill or cycle will get the blood flowing ready for a weights session.

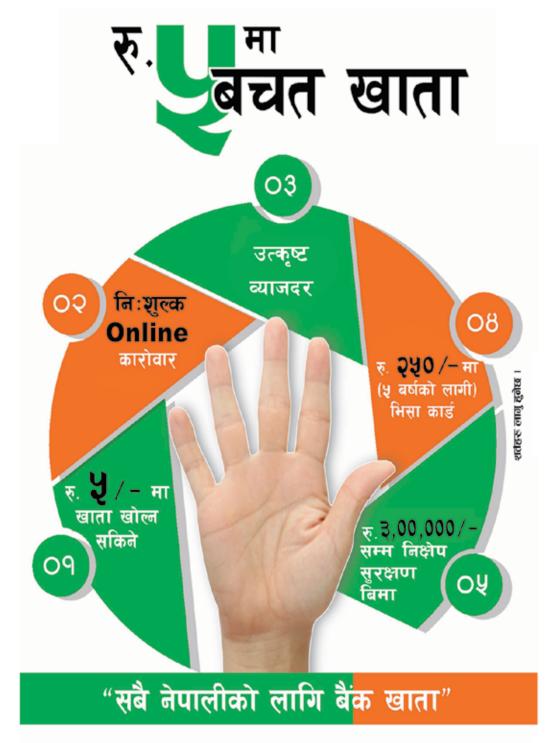
Stretching (5 mins)

Dynamic stretching will help ready your muscles, joints, and central nervous system for the demands of your upcoming workout. Do 3 sets of 10 reps each for these exercises.

- Leg Workout bodyweight squats, lunges, leg swings.
- Upper Body Workout shoulder dislocates with band or PVC, band tear aparts, and pushups







सरल बैंकिङ्ग... सबैको लागि

सेञ्चुरी कमर्सियल बैंक लिमिटेड

प्रधान कार्यालयः पुतलीसडक, काठमाडौं फोनः ४८४५०६२/४८४०४२१,

फ्याक्स: ४४४१४२२,ईमेल: welcome@centurybank.com.np वेब: www.centurybank.com.np

WEEKEND BITES AT

Siris Maharjan

YOU KNOW THE feeling of having a craving but not being sure about what the craving is for? Imagine that and then imagine a nice bright place that has the answer you need. For a food lover, there could be nothing more exciting than exploring wonderful food and most of all, fulfilling a craving.

There are lots of food places around the valley that serve up some of the most delicious foods that you could imagine but you can barely share that space with someone else or with your family. You could look everywhere to find the perfect spot for a romantic date or even a family brunch but it is difficult to come by, isn't it? Well, the food gods have answered your prayers! If you're looking for an ideal place to not only have a wonderful time look no further than the Chimney Restaurant at Hotel Yak and Yeti.

The Chimney Restaurant is already a foodie's paradise. Trust me, it is! The restaurant is a little world of its own and there is hardly any reason you wouldn't enjoy your time there. Coming up with new ways to bring delicious food to the table and ensure that the guests have a wonderful time, the restaurant has

now begun a "Weekend Barbeque" event. Don't worry, it isn't a one-time event! You can gather your friends or even go with your family to enjoy the best of food service in the country. If you're a vegetarian or a vegan, they have dishes that cater to your food preferences so you don't have to worry about missing out on it.

You might want to try and not be distracted by the food if you have company! A wonderful setting inside the restaurant adds the opportunity to enjoy a wonderful romantic brunch and the picnic options out on the lawn is perfect for family brunches and friendly gatherings. You get to see your drinks being prepared right in front of you and even give it a go yourself if you want to try. The setting and food aside, they've wonderfully set up a chance to bring out your artistic side with canvases and colours, so you can truly step aside from the boring "wait and eat" regularity.

Now now, they wouldn't forget the kids! With toys, board games, puzzles and a dessert buffet (that's right! A dessert BUFFET!) I could hardly imagine any kid not



having a sugar rush. The artistic option collaborated with the House of Palettes is for both children, teens and adults, so I'd say that's keeping it fresh!

The main attraction as far as it goes for me is the food. I've experienced the Chimney cuisine before and even this time out I was not let down and it's safe to say you won't be either. So clear your weekend, gather up your friends and family or even surprise your loved one and treat yourself to a light-hearted, much-needed 'foodtopia' at the Chimney Restaurant and try it for yourself.



I STAND STRONG WITH STRONG BONES DO YOU?

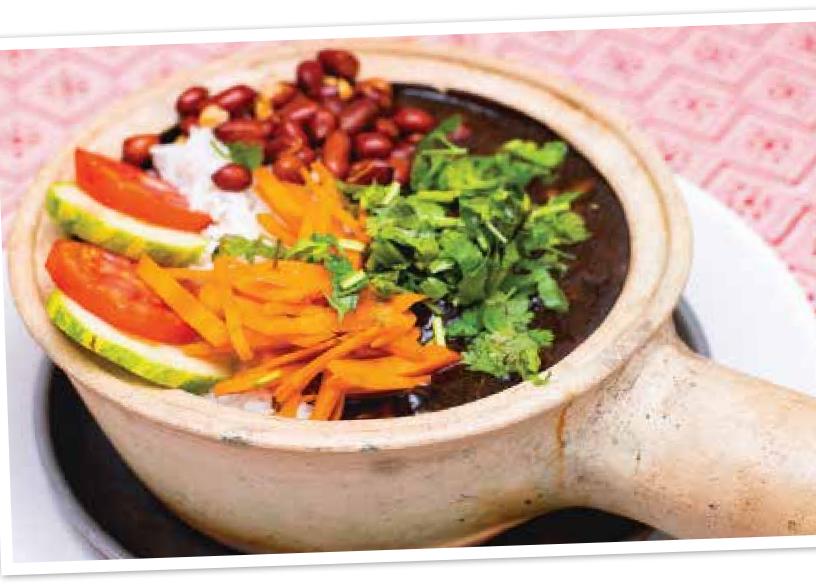




Women's Horlicks is a nutritional beverage to be included as a part of regular daily diet. No Sugar Added in the product (sucrose). Contains artificial sweetener and for Calorie Conscious. Contains Acesulfame Potassium. Not recommended for children. #Unique combination of Vitamin K (K2), Calcium and Vitamin D to support bone health.



A VEGETARIAN PARADISE



It's needless to say that at times being a vegetarian makes one feel like his or her options for food is quite limited. Despite only having vegetarian dishes on the menu, Bodhi Garden has garnered admiration from all. From its name you may expect the restaurant to be situated at a garden, but it is rather tucked away between the busy roads of Maharajgunj, and Chakrapath. Despite being an average place with not much ambience, the unique yet delicious food itself makes up for that.

HAVING GOTTEN THE opportunity to meet the owner of the restaurant I was able to uncover much about the dishes and their origin. He himself being a Malaysian, the dishes are all inspired by its cuisine and the cooking styles present there. Leading a vegetarian life, his goal for establishing the restaurant is to promote vegetarian lifestyle by using techniques to create dishes which give vegetarians a taste of the non-veg lifestyle. Already having a branch in Jhamsikhel, he aims to open more branches in the future in order to popularize vegetarian food in Nepal.

Keeping all that aside, we were welcomed with several happy faces which were all eager to give us a taste of their dishes. Among the six dishes we were offered, the first one I dove into was the Stir Fried Seow Pai Cai with Sausage. Made by crushing and compressing nutrela with various other ingredients, the sausage was presented with fresh green spinach. Like the name itself, the dish although with a little twist tasted nothing less than what a normal sausage would taste like. All in all the spinach and the sausage complemented each other very well, and although very simple, it was a dish to be remembered.

The dish which came next was the Vege Fish & Chips. As you can assume from the name itself, the dish consisted of fish made from nutrela, along with fries served with some salad and sauce on the side. Like most of the dishes, the fish was made by crushing nutrela commonly known as soya chunks and making it into the desired shape and texture. As nutrela is known to have the texture of meat, it is the key ingredient to most dishes at Bodhi garden. The fish dipped with the spicy red sauce again had a very unique taste, which made me doubt whether the dish was actually vegetarian. Overall the dish suited my taste and is something I wouldn't hesitate to order again.

The Peanut Billy Rice and the Ma Poh Tofu were two other dishes which in fact complimented each





All in all, Bodhi Garden without a doubt is a must visit restaurant for all vegetarians who are seeking to try new flavors and recipes.

other very well.. The Peanut billy Rice consisted of rice topped with very delicious mushroom gravy which for me personally was to die for along with peanuts and several other vegetables. It was a dish presented very beautifully, and would be adored by all rice lovers. Likewise the Ma Poh Tofu, a simple dish consisting of tofu enriched in delicious flavors is known to be one of the most popular dishes among the customers in Bodhi garden. Mixing this with the peanut billy rice made sure to enhance the taste of both the dishes even more.

Similarly the fifth dish is the Golden Crispy Luck Slou. Like its unique name its taste was quite distinct as well. Although I was aware the dish was solely made of soya chunks, the drumstick like golden crispy luck slou resembled the taste of actual meat

once again. This dish being one of my favourites, I would definitely give this a ten out of ten from my side.

Last but not the least, the sixth dish on our table was two different kinds of dumplings, the Charsiew, and the Nutrela Tawa. Although the dumplings weren't as much of my liking, the soft outer layer of it was indeed very delightful. Overall, despite the fact that the dumplings didn't satisfy my taste buds, the case may be otherwise for you.

All in all, Bodhi Garden without a doubt is a must visit restaurant for all vegetarians who are seeking to try new flavors and recipes. It offers some of the most delicious and unique range of vegetarian dishes which is sure to encourage non-vegetarians to lead a vegetarian lifestyle as well.

FINANCE.

TIPS FOR BETTER FINANCIAL HEALTH

Hari Silwal

FAMILIES HAVE LIMITED

income and their spending is rising alarmingly. What we all are doing is running pillar to post to pay bills. It seems like we just live to pay bills.

With globalization people have become so restless that we are migrating from remote places to towns and then to cities and to metros. From places with less items to spend to with more items to spend places. The availability of IT and the option to work from home have helped some earn a little more extra money to afford costly living. We have two choices: either minimize expense or maximize income. In both the cases we need some basic financial rules.

There are a few simple and basic family finance tips for a small sized middle class family residing in main cities of Nepal that depends on one or two persons' earning:

- Emphasize on saving, try to make it to 50% plus of your annual earning.
 If your earning is flexible then take 5-7 years average.
- Invest your savings into diversified sectors, maybe to more than 5 portfolios, but not more than 50 % in any single portfolio.
- Always get life and properties insured.
- Always maintain liquidity to meet up at least 3 months' expenses.

- Never pledge a house where your family lives in.
- Keep full and complete account of family transactions and share the same with adult members.
 Let your growing children know your family financial status to make them realistic in spending and expectations.
- Never borrow money just to lend that to others unless there is special reason to do so.
- Spend at least 25% of spending amount for personal development (your own or spouse or children).
- Use debit cards instead of credit cards which will help avoid unnecessary shopping or spending.

- Keep business account and home accounts separate.
- Invest a reasonably affordable time and budget on recreational, social, political or spiritual activities.
- Don't buy things you don't need, otherwise you may have to sell those in future.
- Save what you can without sacrificing your family's needs and priorities.
- Give preference to reinvestment than to luxury items.
- Keep watch on spending habits of family members, and if you notice any unusual spending discuss about that with them.





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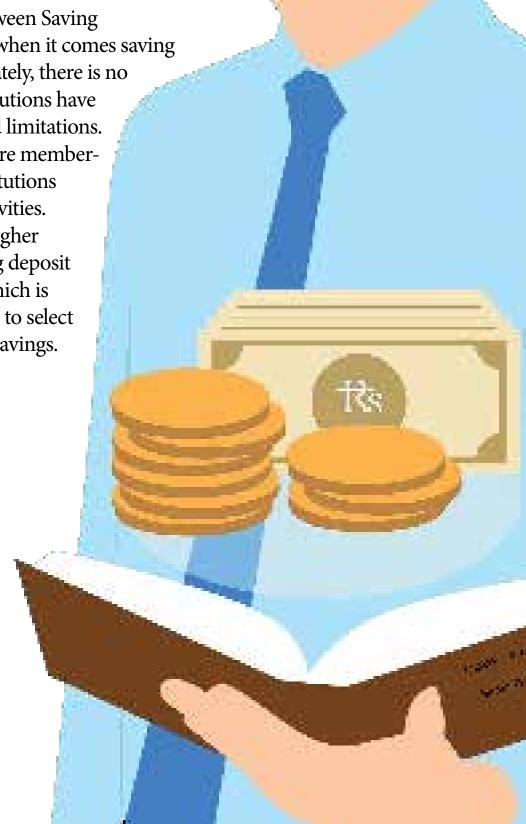
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Saving in COOPERATIVES OR BANKS

People often confuse between Saving
Cooperatives and banks when it comes saving
their earnings. Unfortunately, there is no
easy answer as both institutions have
their own advantages and limitations.
In general, cooperatives are memberbased micro finance institutions
with limited banking activities.
They generally provide higher
interest rates in the saving deposit
as compared to banks, which is
the main attraction for us to select
them for depositing our savings.

EVEN THOUGH, COOPERATIVES

operating in different areas of the country are contributing significantly to improve people's access to finance, we need to be careful while selecting them for our savings. As opposed to banks and financial institutions which are regulated by Nepal Rastra Bank, the cooperative sector has not been regulated properly, leaving depositors at risk. Despite more cooperatives running into crisis due to haphazard lending and bad corporate governance, the Department of Cooperative (DoC) has not been able to take action against many of the wrongdoers. Some of the examples are: Guna and Oriental. This has left the depositors at these institutions at receiving end as they are not able to get back their deposits even after the maturity of their fixed deposits. Therefore, it is not the questions of



higher interest rates of the deposit, it is the question of where they use the depositor's money for lending. Most cooperatives that were in crisis were due to their haphazard lending and bad corporate governance. In the past, the loans were often taken for real estate projects promoted by realty traders which pushed cooperatives into crisis. Unfortunately, as opposed to Nepal Rastra Bank, the Department of Cooperatives has not been able to effectively monitor and supervise the activities and the functions of the cooperatives due to lack of human resources. As per the report from the Department of Cooperatives (2074), there are 17,949 saving and multipurpose cooperatives in the country. Therefore,

it is not possible for the



We also need to understand that banks are also not fully immune to risks. In the past, we have seen that the management of some banks were taken over by Nepal Rastra Bank due to their failure and potential risk to the financial system.

Department to monitor them with the existing resources. As a result, the opportunity to resolve the issues or problems that could have been resolved with some enforcement directives, if only they had been identified early, is largely missing.

We also need to understand that banks are also not fully immune to risks. In the past, we have seen that the management of some banks were taken over by Nepal Rastra Bank due to their failure and potential risk to the financial system. The main differences between banks and cooperatives are how banks are regulated and their legal status as public companies. Therefore, it is not only Nepal Rastra Bank that regulates the banks, but being public limited companies, they are also subject to regulation from Security Exchange Board of Nepal and Nepal Stock Exchange. In addition, banks are listed companies and hence are subject to the greater scrutiny from investors and analysts in addition to regulators.

However, there are lots of saving cooperatives that are doing exemplary works in terms of mobilizing resources and offering good governance. Few frauds in the saving and credit cooperatives should not be linked with the whole cooperatives sector.

Way forward

We are all concerned about our savings when we select any institution for their deposit. It is extremely

difficult for anyone to give preference to one institution for another. Generally, we require taking a membership from a cooperative for loan and deposit. If we want to take a membership and deposit our savings in cooperatives, we need to make sure that are know their past performance and management quality. If possible, go through their annual reports. We need to understand their area of investment/lending. Is it concentrated on only one particular sector (i.e. real estate) or fairly diversified? The risk is generally low if the lending sector is more diversified. Just like banks and financial institutions are required to Know Their Customers and we need to fill the form Know Your Customer, make sure that you tooKnow Your Institution before deciding on one for deposit and membership. If there are instances of frequent changes of key management personnel, then there can be an issue of good governance. It is a good idea to avoid these kinds of institutions. If you are satisfied with the performance and the quality of the management, there is nothing wrong in selecting that cooperative for your deposit. If you opt to deposit your savings in cooperatives, it is a good idea to not put all your savings in one financial institution. To minimize the risk, make sure that you deposit your savings in at least two to three financial institutions including banks.

NEPAL'S SAFEST STOCK

In a Volatile Share Market

Time and time again people in different settings that are somewhat interested in the stock market keep asking, "Which share would you recommend buying in the Nepalese Stock market right now?". This article helps answer that very question without confusing the reader with all the technical terms in finance.

Bishesh Bajra Bajracharya

AS MANY SUCCESSFUL value stock market investors have quoted time and time again "Never put all your eggs in one basket" this analysis tries to establish that the chosen company Nepal Telecom (NTC) should not be the only company held in a portfolio, however its presence in a portfolio would in most cases boost the portfolio's strength. NTC being one of the earliest companies in Nepal's stock market is also the biggest company in Nepal in terms of market capitalization which is basically the combined value of all it' shares. I have come to my conclusions about this stock with the help of fundamental financial book analyses, the macro

environment of the Nepalese Stock market and the historical performance data of the company. This article initially explains the different aspects that indicates NTC as a good share to buy in the current market using different financial methods. However, at the same time explains these methods in Leeman's terms for the simplicity of the reader.

Cash dividends instead of Stock dividends

Every company that issues shares mostly provides cash dividends or stock dividends to its shareholders as a share of profits annually or sometimes in a longer time period. Cash dividends are basically a certain amount money given out to the shareholders from the profits earned in a year. Stock dividends are returns given out in the form of the company's stocks to its existing shareholders. A 25% stock dividend would mean that for every share held by a shareholder an addition 25% of a stock would be given to them.

NTC for the past decade and more has been known to be a company that doesn't issue stock dividends/bonus shares to its shareholders and instead always provides cash dividends year



in year out as a share of profits. After working at ABC securities for over 6 months I have noticed a trend in the Nepalese investors that they are mostly seeking to invest in companies that distribute bonus shares or conduct right issues. They believe that these companies have the highest potential for profits, however that is only one-sided view, especially when most of the companies in Nepal in the recent years have conducted exponential right and bonus issues simply to meet regulatory capital requirements. A general rule of thumb in finance is that debt is always cheaper than equity. Thus, a company always resorting to equity financing can be perceived a one with less confidence in itself as equity doesn't need to be paid back unlike debt. NTC doesn't give bonus shares and instead provides cash dividends to its investors, which can be interpreted as the company valuing the ownership of its shares more than simple profit retaining. Though it can be argued that NTC doesn't release more shares in the market due to it being a stateowned company, it nonetheless tells us a lot about the financial strength of the company as well as the confidence of its board towards the company,

thus showing massive potential. To further back this idea, we can take the examples of most successful companies in the world such as Apple, Berkshire Hathaway, Coca Cola and many others in the S&P 500 or Dow Jones who have not provided stock dividends and only provide cash dividends to its shareholders for decades after a certain period of growth. Obviously, NTC is not anywhere near in the level of these companies, in terms of the Nepalese market it is on the major stocks with the highest market capitalization of Rs 115,950,000,000.

Low price to book value (Undervalued)

The price to book value of a company is the price of a company's stock in the share market compared to its actual value as per its financial statements and figures. Generally, the price of a growing company is higher than its book value. The difference between the price and the book value is mostly due to the positive sentiment of the market towards the company, its goodwill value and other expectations. The general rule of thumb is such that a growing company with a low price to book value is an undervalued company in the market, with the potential to evaluate in price in the near future.

The price to book value is relative between industries, a figure can be good for one industry and bad for another. NTC being the only publicly traded telecommunication company in NEPSE does not have other companies in its industry to compare the P/B ratio with. However, a 0. 99 P/B ratio (as of today's price of RS 700 and Book value of Rs706) for a company with an average return on equity of 11.23% a year in the past 5 years low and is a sign that it is an undervalued stock. Historically, NTC has not been a company with volatile price rise, thus it is not likely that the price will sky rocket, but on the bright side, it is highly unlikely that the price of the company will fall (which many optimistic investors fail to consider) from the current price unless there is an unforeseen event. Hence making

it a safe investment in an unstable Nepali equity market.

Competition, Micro environment and future prospects

In terms of competition, NTC only has one direct rival in Ncell. These two companies have the monopoly in the telecommunication industry in Nepal. Though Ncell is a fastgrowing company with strong foreign investments from the Swedish company Axiata, it has actually helped NTC become more competitive especially for a majority state owned company. With recent agreements between and Nepal and China for the development of new fibre optic lines between the countries, it only opens up more possibilities for the telecommunication sector. And in terms of regulations NTC would be the more favoured company being state owned over the foreign owned Ncell. Also, for the past few years, news has been circulating around that there might be a partial foreign investment in NTC itself. If this just ends up happening in the future, shareholders in that period would really benefit with massive price growth. Though this is just a rumour with less evidence, it can be one of the many reasons to buy NTC stocks. Even if the probability of foreign investments in the company is low, it is a risk worth taking as there is little to lose with the current price compared to the massive potential growth in the future if it does happen.

Verdict

NTC with an average return rate of 11.23% will not be the company in a portfolio to bag massive profits for the investors. However; it is a company that is very consistent with returns, a low possibility of price fall from today's price and a possibility of growth in the future, thus making it an ideal company stock to be held as the backbone of an equity portfolio. This allows the investor to add more bullish Nepali equity market drivers such as micro-finance and insurance companies to their portfolios and still manage to afford the risk.

HOME.

The Challenges of Going Green

Siris Maharjan, Source: topyaps.com

LET'S ALL BE honest, there has been a time when the thought of "going green" has popped up in our heads, followed by a "Nah!" and continued laughter. It's not the idea that we laugh at, it is the idea of us actually making that choice.

Going green isn't such a difficult thing, theoretically. It simply means to pursue ways to more environmentally friendly and ecologically responsible decisions and lifestyles. The main idea is to protect and preserve natural resources and the environment for the current as well as future generations. The idea doesn't sound so hard, does it? Well not unless you actually want to see it happen.

The challenge or shall we say problems with following such a goal lies in the way we have lived and the way life has changed over the course of the many years that human beings have adapted the concept of "co-existence"

and development. Let's check some of the actual problems with going green.

INDIVIDUAL EFFORTS ARE ONLY A DROP IN THE OCEAN.

Changing a light bulb or switching to energy efficient options won't save the planet. It won't even do much to saving the current situation of the country. We don't think that our actions will make much of a difference, so we never try. Small actions won't do much difference, so we don't try earnestly.

ECO-FRIENDLY PRODUCTS? WHERE?

The only eco-friendly thing we can find in vast amounts is the word itself. Eco-friendly products are very rarely available, especially when modern technology has made all the non-eco-friendly products so much more reliable. Even when you do find some good ones, they are usually too costly to afford.

FALSE ADVERTISEMENTS AND SCAMS.

The way products are marketed these days, it is easy to find an "Environmentally Friendly" label on products that are far from it. The packaging and the ads appeal to the mass which increases sales of products claiming to be chemical free and environmentally friendly while being neither. So it becomes extremely tricky to join an organic and green alternative.

WATER CONSERVATION? HERE?

Nepal barely has enough clean water to quench the thirst of its people and not to mention the very long tenuous relationship with electricity. There is hardly any proper drainage and sewage disposal system and rainwater harvesting is a theory that is as hopeful as a good leader. Conserving the water that we do get would not

help benefit the going green choice when we barely even get the bare minimum some days.

POOR, POOR GARBAGE DISPOSAL.

We all know the familiar sound of the "garbage tractor" and trucks, don't we? We don't properly dispose garbage separately as biodegradable and non-biodegradable or the simple recyclable and non-recyclable. There isn't a proper waste system implemented and that results in littering and poor garbage disposal. We all see the plastics and bottles and often orange skins on the roads and all we do is look away.

LIFESTYLES.

We've become massively dependent on technology. No one is going to let go of all the perks that we get so soon and our life revolves around electronics. We use our phones, air-conditioners and refrigerators but we can't reduce the uses either and that puts a dent on any other











Kathmandu Business Park, Teku Tel: 977-1-4104522, 4104523, 4104524 Email: Info@emporiosnepal.com Web: www.emporoinepal.com

HEREFOR THE PEOPLE

One of my mentors during a speech said something that I deeply resonated with: "Today life is better, because it is convenient. I remember during our days, when we had to scour through countless books and go to such great lengths to find an answer. Today the entire world is in your palms." The developments in modern technology are being hailed as a revolution. The countless efforts of great minds have resulted in the development of computers, mobile devices and the internet.

DO YOU REMEMBER life before it? At times it is utterly unimaginable because we today are so hooked by it. Yes it has its downsides but which coin doesn't have a backside? The internet turned the world into a global village, it helped individuals connect, bring to life dreams which were unfathomable and among such dreams were of a global platform of trade.

Commerce through the internet was pioneered in the west. Nepal was slow in grasping the great possibilities of the it, but slowly has taken in the great fruit of modern technology. Such a company was hamrobazar, which chose to bring to the people a platform where they could trade anything. The first time I knew about the platform was through my seniors, who utilized it to sell of their used goods. I thought of doing the same, but we as humans

always have this fear of accepting something new, but later on I signed up to hamrobazar and remember selling my old laptop which had just laid with a thick coating of dust. The countless stores I threaded to have it sold, the number of individuals I gave it to trial.

Signing up and placing it on hamrobazar, I realized I still had my device with me. I didn't have to negotiate with shopkeepers, who wanted the cheapest rates or did I have to give it for trial. It was their with me but it was on sale. This platform has been a boon for individuals who don't have the knowledge of hustle. Specially when it comes to real estate and luxury goods, such as our bikes and automobile. The countless hours spent going to multiple people, explaining it, leaving it unused in recondition houses.

Now it was sign up, type in your details and it was their for anyone and everyone who had access to the internet to see. And the greatest part was you still had it with you, to use at your discretion. Along with that, hamrobazar also developed to be a platform for individuals to conduct businesses in. All for not even a paisa of commission taken by the site, not for signing up, nor the transaction done through the site.

We have a tendency of overlooking small things in life, but its these small things that have an everlasting impact. What hamrobazar did was not some great feat pioneered in this nation, they brought a concept which had made a bubble in the western world and had already popped. But they did one thing better, made it easy, freely accessible and for all to use.



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HOUSES ON SALE

Hamrobazaar is FREE online classified which enables individuals and companies to list wide varieties of new or used product online. We at hamrobazar.com believe that internet is a great promotional vehicle as well as communication channel for connecting buyers and sellers. Hamrobazar.com is perfect solution which helps to list your products for free.



Bungalow Made On 19 Ana Land At Dhapasi Height Price: Rs. 7,00,00,000

Location: Kathmandu > Dhapasi (Tokha), Property Address: Dhapasi height Kathmandu, Property Type: House -Individual, Road Size: 13 to 20 feet, Land Size (in aana/dhur): 19, Floors: 3, Bedrooms: 6, Bathroom: 6, Living room: 2 Furnishing: Semi, Features: Garden, Parking Space, Garage, Servant Quarter



House For Sale At Shiphal Kalopul Area.

Price: Rs. 1,80,00,000

Location: Kathmandu > Siphal (Chabahil), Property Type: House - Individual, Road Size: 9 to 12 feet, Land Size (in aana/dhur): 3, Floors: 3.5, Bathroom: 3, Furnishing: Non, Features: Parking Space



Imadol Ghar Bikrima

Price: Rs. 1,15,00,000

Location: Lalitpur > Imadol (Mahalaxmi), Property Address: Gowarko bata 2.5 k.m. Purba. Golvatta chauk bata uttar pawan prakriti school jane batoma., Property, Type: House - Individual, Road Size: 13 to 20 feet, Land Size (in aana/dhur): 3, Floors: 1, Built up (sq.ft): 716, Bedrooms: 2, Bathroom: 1, Living room: 1, Furnishing: Non, Features: Parking Space



House With Land On Sale

Price: Rs. 3,25,00,000

Location: Kathmandu > Baluwatar, Property Address: Kathmandu Ward no 4 Baluwatar ph no 4426605, Property Type: House - Individual, Road Size: Above 20 feet, Land Size (in aana/ dhur): 5, Floors: 3.5, Bedrooms: 6, Bathroom: 3, Living room: 3, Furnishing: Non, Features: Parking Space



Chapali New Houses For Sale

Price: Rs. 3,75,00,000

Location: Kathmandu > Chapali (Budhanilkantha), Property Address: 400 metters infront of hotel park village,, Property Type: House - In a Colony, Road Size: 13 to 20 feet, Land Size (in aana/dhur): Aana, Floors: 2.5, Built up (sq.ft): 2600, Bedrooms: 5, Bathroom: 5, Living room: 2, Furnishing: Full, Features: Garden, Parking Space, Garage, Security Guards



Urgent House Sale In Imadol Naya Basti

Price: Rs. 1,70,00,000

Location: Lalitpur > Imadol (Mahalaxmi), Property Address:1 km east from gwarko chowk imadol sittal tole naya basti imadol., Property Type: House - Individual, Road Size: 9 to 12 feet, Land Size (in aana/dhur): 3, Floors: 2.5, Built up (sq.ft): 1800, Bedrooms: 7, Bathroom: 3, Living room: 2, Furnishing: Non, Features: Parking Space





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Navara Price: Rs. 50,00,000

Type: Jeep / SUV, Make Year: 2015, Kilometers: 17000, Transmission: Manual Gear - 4 WD Features: Power Window, Power Steering , Leather Seat , Central Lock , Air Bags , Air Conditioning



Excellent Condition Terios

Price: Rs. 12,00,000

Type: CUV / Compact SUV, Make Year: 1998, Kilometers: 150000, Engine(CC): 1300, Fuel: Petrol, Transmission: Manual Gear - 4 WD Features: Power Window, Power Steering, Central Lock, Alloy Wheels, Tubeless Tyres, Air Conditioning, Fog Lights, Audio System



Volkswagen Passat

Scan me

Price: Rs. 80,00,000

Type: Sedan, Make Year: 2015, Kilometers: 12000, Colour: Candy white, Engine(CC): 1800, Fuel: Petrol, Transmission: Automatic Gear - 2 WD, Features: Power Window, Power Steering , Leather Seat , Central Lock , Alloy Wheels , Anti-theft Alarm , Keyless Remote Entry, Tubeless Tyres, Air Bags, Anti-lock Braking (ABS), Air Conditioning, Climate Control, Steering Mounted Controls , Projected Headlight , Fog Lights , Electric ORVM, Audio System, LCD Touchscreen, **Bluetooth Connectivity**



Excellent Condition Ford Figo On Sale

Price: Rs. 12,00,000

Type: Mid Size Hatchback, Make Year: 2010, Kilometers: 21000, Colour: Sea grey, Engine(CC): 1196, Fuel: Petrol, Transmission: Manual Gear - 2 WD, Features: Power Window , Power Steering , Leather Seat , Central Lock , Alloy Wheels , Antitheft Alarm , Keyless Remote Entry , Tubeless Tyres, Air Bags, Anti-lock Braking (ABS), Air Conditioning, Steering Mounted Controls, Projected Headlight, Fog Lights, Audio System, Bluetooth Connectivity



Vitara Brezza Zdi+

Price: Rs. 37,00,000

Type: CUV / Compact SUV, Make Year: 2017, Kilometers: 3500, Colour: White black, Engine(CC): 1248, Fuel: Diesel, Transmission: Manual Gear - 2 WD, Features: Power Window , Power Steering , Central Lock , Alloy Wheels , Anti-theft Alarm , Keyless Remote Entry , Tubeless Tyres , Air Bags , Anti-lock Braking (ABS) , Air Conditioning , Climate Control , Steering Mounted Controls , Projected Headlight, Fog Lights, Electric ORVM, Audio System, LCD Touchscreen, Bluetooth Connectivity



Kia Sportage

Price: Rs. 31,00,000

Type: Jeep / SUV, Make Year: 2010, Kilometers: 45681, Colour: Dark gray, Engine(CC): 2000, Fuel: Petrol, Transmission: Manual Gear - 4 WD Features: Power Window, Power Steering Leather Seat , Central Lock , Alloy Wheels , Antitheft Alarm , Keyless Remote Entry , Tubeless Tyres , Air Bags , Anti-lock Braking (ABS) , Air Conditioning, Climate Control, Steering Mounted Controls, Fog Lights, Electric ORVM, Audio System, Bluetooth Connectivity



Swift Full Option (new Model)

Price: Rs. 30,50,000

Type: Mid Size Hatchback, Make Year: 2018, Kilometers: 4500, Engine(CC): 1197, Fuel: Petrol



घाम-पानी छेक्छ, 90 वर्ष टिक्छ













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Aakanchya Tamang





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TWIN COUCH BY FURNITURE PLUS

Comfort at its best. Just hop-on to watch your favorite TV show or to gossip or indulge in long conversation with your favorite someone. Or just cover yourself up with a blanket and take that much needed power nap.



REVOLUTION OF 5G SIMPLIFIED

5G which basically means Fifth Generation is a new wireless technology that is set to revolutionize the way you use your devices. No, not just the incremental upgrade over speed, 5G will truly change the game when it comes to wireless communication. But before we talk about that, let us look at the older technologies and how 5G is different from them.

Prashant Raj Dahal

History

If you haven't figured it out already, the G stands for Generation. Each of these Generations has a set of standards that they must at least meet to be approved as one. There are institutions in charge of standardizing each generation of mobile technology and each generation is built upon the research and development which happened since the last generation.

While 1G only provided 2Kbps speed, it was enough for talking to each

other on the phone. By the time 2G rolled out during the 90s, phones were capable of sending SMS (Short Message Service).

Now as more and more people started to connect to the internet, it was clear that people wanted to use the internet on their mobile phones as well. So 3G rolled out that allowed people to access the internet and send emails. With the highest speed going to 2Mbps, 3G was all the rage during the mid-2000s all the way to late-2000s.

Well, after the iPhone got released back in 2007, the whole industry wanted to create a smartphone of their own. Fast Forward to 2013 onwards, smartphones were the norm. Now unlike their old counterparts, smartphones had large screens and could handle dynamic information such as audio, video, rich interactions and so on. 3G with its puny 2Mbps speed wasn't enough. 4G with its tremendous 200Mbps was the thing that made sense.







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"The Role of Muscle loss in the Age-Related Decline of Grip Strength" J of Gerontology: Medical Sciences, 1990, Vol.45, No. 3."Protein intake and Muscle Health in Old Age: From Biological Plausibility to Clinical Evidence." Nutrients 2016, 8, 295. Horlicks Protein+ is a nutritional beverage to be consumed as part of a healthy and varied diet. "Vitamins B2, B3, B6, B12, C, Folic acid, fron. "Blend of 3 good quality proteins (whey, soy, casein). "34g protein per 100g, Same as leading health food drink with hydrolyzed protein.

Technology	1G	2G	3G	4G	5G
Released	1970/1984	1980/1999	1990/2002	2000/2010	2015/2020
Bandwidth	2Kbps	14-64Kbps	2Mbps	200Mbps	>1Gbps
Services	Mobile Telephone	Digital Voice, SMS	Data, high-quality audio, and video	Dynamic information access, variable devices	Variable Devices with AI capabilities
Core Network	PSTN	PSTN	Packet Network	Internet	Internet

5G and its capabilities

5G as you reading this text is currently still under development with China being the frontrunner. The USA has been trying to play catch up and even as going as far as to ban Huawei which is the largest provider of 5G equipment along with Chinese company ZTE. Now while this whole Trade War thing is a whole different topic for another day, it is clear that 5G dominance is what both these countries are vying for.

As mentioned earlier, 5G is not just a speed upgrade over 4G. Yes, it is basically 100 times faster than the current 4G technology but there is more to it that which we shall explore.

One of the major differentiating factors which stand 5G from the previous generation is its latency time. Latency is the amount of time the data from your phone takes to upload and reach its target. The average latency time of 4G is around 200 milliseconds but the average latency for 5G will be around 10 milliseconds and in ideal conditions, it will reach a whopping 1 millisecond. Low latency is critical in applications that need real-time interactions.

Self Driving Cars and automation industry will benefit a lot. Thanks to the low latency, the self-driving cars will be much safer as they can gather data of their environment much faster. Automatic robots being used in High Tech industries will be much more efficient and more productive.

This low latency will also help enrich and advance the IoT (Internet of Things) industry. VR Experience will be mindblowing thanks to the faster speed and less latency. And of course, if you're a gamer, you'll get fewer lags while playing online multiplayer games.

5G is not just a speed upgrade over 4G. Yes, it is basically 100 times faster than the current 4G technology but there is more to it that which we shall explore.

> Imagine a specialized surgeon based in the USA working along with other surgeons from Europe operating on a patient in Australia. Yes, this is entirely possible if 5G is under an ideal condition.

The Pitfalls

No, 5G isn't ready yet and It is said that it will be fully rolled out by March of 2020. However, there are some problems that still exist that we need to address before being hopeful for 5G to arrive in all its glory.

Did you know that unlike 4G, 5G cannot penetrate through walls? Forget walls, research has shown that 5G connection will be interrupted even by a tree being in the middle. Yup - and also if the weather is bad and there is a lot of heavy rainfall, you can forget using 5G.

There is more to that. While 4G towers have a 10-mile radius, 5G has only a radius of around 100 feet.

Meaning, your cell phone carries will have to install these bag sized 5G equipment all over the place - on every street sign and lamp post. Thus, 5G in its initial phase may only be seen in certain parts as the cost of laying out equipment is very costly.

There was also a rumor that 5G radiation would cause cancer as it works on a larger frequency. Good news is that this rumor has been discredited. So in the years if you see a social media post about how 5G will affect your kids and your health, it's most

The final pitfall for 5G could be the Trade War between USA and China. Chinese companies such as Huawei and ZTE are in the top place when it comes to 5G equipment and R&D. With the USA banning both these companies and suggesting its allies to do the same, this political move could cost the technology to delay in certain places.

likely a hoax.





司णा 의णा 의म का साध

नयाँ प्याक जुनियर हर्लिकस विदेश हि वर्ष ' सम्मका बच्चाहरूका लागि वैद्यानिक रूपमा तयार गरिसको पोषण



CHBAN/CHJHOR/0004/19



ALTHOUGH A NEW NAME in car brands in Nepal, its debut SUV offers features at a price that will surely make you reconsider your choices.

At First Glance

The DFSK displays clean long designs that stretch the entire vehicle. When it comes to the body design and features, one can draw parallels with Honda C-RV, while the interiors reminds you of that clean eurpoean finishing of Volkswagen. The insides of the car is laminated with leather finishing across the seats and dashboards giving it that cozy and premium feel. The lion eyed headlamps gives the SUV a sharp look and yet the body cuts and edges seem welcoming, making it seem a good fit to be carrying the label of a family vehicle.

Behind the Wheel

We brought the car out from the showroom in Panipokhari for a quick test ride in the roads of the capital. Seated at the driving seat, everything looks and feels premium. The dashboard design is clean and classy, complete with a built-in touchscreen infotainment system that supports both IOS and Android. The multi-function steering wheel is perfectly sized, with additional grips underneath it, giving your palms a firmer hold while driving. The interiors are very spacious and have enough headroom to comfortably accommodate anyone above 6 feet in height. The large windows and the sun roof provide ample lighting inside the car. The seats are covered in beautiful leather and are designed in a manner that cushions and supports your body as you sink into comfort; it's quite apparent that these seats will be your best friends in those long drives.

You press the keyless ignition button that starts up the engine. DFSK Glory 580 is powered by 1.5L SFGT Turbocharged Engine with a 1498cc displacement. It provides 148 bhp power at 5600 rpm and 220 Nm torque at 5600 rpm. All this translates into a powerful driving experience while being extremely efficient. The

engine thrusts the car forward yet nothing seems hoarse or pushy. And this car even glides seamless atop the beaten roads of Kathmandu. The wheels are equipped with independent suspensions that help make the driving experience very fluid, very luxurious in fact.

A Passenger on Seat Number Seven

The option for a seven seater vehicle in Nepal is limited, and the Glory 580 seeks to make a mark in this segment. I handed over the steering wheel to a friend and went all the way back to the rearmost seat, the seventh seat at the back. I'm 5 ft 10 inch tall, yet I sat comfortably. Long story short, I don't mind having to sit at the rearmost seat for a few hours of long drive.

Safety and other features

DFSK cars display that they are very serious when it comes to safety features. The Glory 580 model

PRICE

DFSK Glory 580 Price in Nepal, MT: Rs. 62.80.000

DFSK Glory 580 Price in Nepal, CVT: Rs. 69,99,500

KEY FEATURES

Engine: 1.5L SFGT Turbocharged Engine

DFSK Glory 580 Price in Nepal, CVT: Rs. 69 99 500

Displacement: 1498cc

Transmission: 6-Speed MT / 6-Speed CVT

Max Power: 148HP

Fuel Capacity: 58 liters

Mileage: 13 kmpl.

Seating Capacity: 7

Safety: Airbags, ABS, EPA, EBP, HAC, ISOFIX, In-Built Dashcam

Tires: 225/60R17

Storage Volume: 390-1960mm

Curb Weight: 1460 / 1510 kg

Available Colors: White, Black, Red, Silver, Maroon

For More Details:

Contact: 9851058915/9801039667 Address: Panipokhari, Lazmipat Facebook & Instagram : DFSK Nepal especially boasts of a 5-star vehicle body safety. The SUV has attained the certification for EURO III, EURO IV, EURO V, EURO VI, and WVTA. It further includes parking sensors, rear camera, driver airbag, passenger airbag, anti-theft alarm, child-safety lock, ABS and speed-sensing auto door lock.

The Glory 580 is spacious without a doubt, plus the additional luggage spaces further supports large families who love long drives. Adding to its feature-rich list is the Remote controlled Intelligent Key, Dash-camera, and Centrally controlled console which displays the pressures for each individual tire, the doors that are open, whether the trunk is open, and even if they are, the car automatically locks all doors within a few seconds of accelerating forward.

So should you buy it?

The most striking feature of Glory 580 is its price. They only sell the full option variants, and you can purchase this premium luxury SUV at a price of 62.8 lakhs, which includes all the features we've mentioned in this article. A simple and quick online comparison will easily show how other SUVs in this price range fare in contrast to the Glory 580. The starting option for KIA Sportage is being sold at 69.9 lakhs. If you look even further, you'll find that any other car with the same number of features as the Glory 580 are priced above 1 crore. What's more, they're also providing a 7-year or 150,000km warranty on the engine.

The DFSK Glory 580 is a formidable opponent for all SUVs in Nepal. But we want you to learn and experience it firsthand on your own. Go online, there are already lots of reviews in Nepali portals, visit their showroom, give it a test ride, you might find yourself much surprised and impressed.

JEWELRY, WEDDING & STYLE MAGAZINE



SIYLE

Times They Are Changing

Do you remember when you finally learned the skill oftelling time? It's fascinating isn't it? Coming into this universe and later learning that life in this Eden is numbered. Remember your first watch? How you might have struggled with half past and quarter past. Look at your watch now, as soon as you flick your wrist it shows you time; and the day, your steps, your heart rate and more. I remember pulling the crown to adjust the time, now you tap it and your "screen", blossoms into what looks like a cosmos of applications. We have come very far from a sundial, haven't we!

Shreyashka Vikram Raj Maharjan, Published In Shine Issue 4





DO YOU REMEMBER when you finally learned the skill oftelling time? It's fascinating isn't it? Coming into this universe and later learning that life in this Eden is numbered. Remember your first watch? How you might have struggled with half past and quarter past. Look at your watch now, as soon as you flick your wrist it shows

you time; and the day, your steps, your heart rate and more. I remember pulling the crown to adjust the time, now you tap it and your "screen", blossoms into what looks like a cosmos of applications. We have come very far from a sundial, haven't we!

The ancients created the sundial, indicating time by the length or direction of the sun's shadow. It told time in the day, a water clock told time during the night. Your smart watch tells you, "You have a meeting at 4 PM". Times have changed since the days of dandy men, who hung a pocket watch in their waist coats. We hang around the coffee shop, listening to music from our smart

watches connected to our Bluetooth earpods.

The era of technological evolution transformed the watch, from a jewel to a device. An elegant piece crafted with countless man hours, fitted with countless jewels has become a novelty. But, I'm afraid that's how we evolved, and the desire to

STYLE Feature



have a minimal device which could keep track of your steps, heart rate, sleeping patterns and be an everyday companion became a desire for all. The shift came with the demand itself. We have seen many revolutions in the watch industry, from the revolution of the quartz to now the shift caused by the inception of smart watches. But the elegance and timelessness of a classic mechanical will forever have its place in the world. Smart watches have become a utility but a mechanical watch is a novelty. The countless hours dedicated by the artisans, gained more notoriety and praise because the people could now see, the difference between a mass manufactured watch and a hand-made watch. says AnkurJhunjhunwala the proprietor of Swiss Timepieces.

The watch industry has come a long way, viewed as just a piece of jewelry till the 1800's.

They only later became a staple, a way for individuals to keep time. The paradigm shift caused by the evolution of technology has helped diversify the watch industry. It has allowed the incorporation of new materials into making watches. The machinery hasn't changed much in terms of the movement of the watches, but the availability of new technology has helped watchmakers to incorporate materials that they could only dream about in the past. The best of which is the SEVENFRIDAY Carbon Edition, the watches design is something that we normally don't see, let's call it the new sway. The automatic movement is housed in a stainless steel case and an animation ring made of carbon. The limited edition watch, is available at Swiss Timepieces, Durbarmarg having one would be really sway.

Many have been left in dismay, as they struggle

between choosing an elegant jewel and a utilitarian wander. "I have seen many who choose to wear two watches, one mechanical and one smart watch." says Ankur. But one can have the best of both worlds if they choose to invest in their timekeeper's right. The finest specimen is the HorologicalSmartwatch by Frederique Constant. A blend of simple elegance and utility, it is an amalgam of the classic watch with features of a smart watch. Capable of activity tracking, sleep monitoring, call and message notification. It may not have all the functionality of today's modern smart watches but it chooses to differ and give its wearers the best if both worlds. The quartz caliber is encased in a 2-part stainless steel with a diameter of 42mm, resistant up to 5 ATM. The classic allure comes from the watch dial, with laser cut hands and an analog form of display.

But if you choose to have a complete mechanical watch, the Classic World Timer by Frederique Constant is the watch to have. A watch capable of displaying twenty four time zones, you must be thinking this is definitely a smart watch but it is an automatic movement fitted with 26 jewels, capable of 28,00alt/h and 42 power reserves. The caliber is encased in a stainless steel case with a diameter of 42 mm with convex sapphire glass resistant to 5 ATM.

For life in this Eden is numbered, choose to have a timekeeper with you. As the seconds wisk away like the seasons in a rush, the hours turn and the morning turns to dusk, time seems like its flying by. You remember the day you said, I and look to your father's eye as he places a watch on your wrist, you smile and look up now see the wrinkles on your skin now, look down and smile even bright for, it stayed with you through all the nights.











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When you look into the mirror, won't you be delighted to know that the apparel that you have adorned has fabrics sourced locally, was put together with the utmost love and care by local women, and not hurriedly made in a sweatshop.

Siris Maharjan



WE, HERE AT Smart Family, side with those who despite the odds of the market choose to create a Nepali brand. With the motto, "Where less is more," Kashyapi Nepal chooses to stay ethical and produce apparels with locally sourced materials. They focus on developing slow fashion, as opposed to fast fashion. It is a movement to design, create and craft good quality clothing to lengthen the lifespan of the garment. In the process of making such type of clothing they choose to be sustainable and harmless to the environment, and ethical to workers and customers by providing fair wages and charging only reasonable prices.

To know the story behind the creation of Kashyapi, we sat down with its founder Kishan Shrestha, a young budding entrepreneur, who with the support of his family and friends wants to make a difference in Nepali fashion.

HOW DID THE IDEA COME TO BE?

It is an idea that came from my childhood. My mother worked in tailoring so I was always at arms reach of the tools and I could watch her take ordinary

cloth and stitch them into wonderful kurthas. Her passion for fabrics and clothes grew on me as I watched her work and this drive in me took a step further when I worked in a textile factory, giving room for my curiosity to grow even more.

WHAT DOES KASHYAPI AIM TO BRING TO THE MARKET? WHAT NEW CAN THE PEOPLE EXPECT?

Kashyapi aims to bring clothes which are slow fashion oriented. The slogan of Kashyapi "Where less is more" is focused toward slow fashion and sustainability of clothes and fabrics. It also indicates the company's minimalist approach.

WHERE DO YOU GET THE MATERIALS FROM? SINCE ALL KASHYAPI PRODUCTS ARE LOCAL PRODUCTS, HOW ARE ALL THE PRODUCTS MADE?

Fabrics and materials are handpicked from local markets and stitched, packed and processed according to the need in our factory, where they are worked on by local women.

THERE ARE A LOT OF FASHION BRANDS THAT ARE SEASON ORIENTED, HOW HAS KASHYAPI ORGANIZED ITS MARKET?

Kashyapi provides ethically made slow fashion clothes at reasonable prices, setting us apart from most clothing stores and brands in the market today. We provide very quick free deliveries within the valley, with deliveries available within the country and internationally too.

WHAT IS THE MAIN OBJECTIVE OF KASHYAPI AS A CLOTHING BRAND? WHY WAS IT ESTABLISHED AS A CLOTHING **BRAND?**

Kashyapi has a vision to bring a sense of knowledge about sustainable, ethical and slow fashion among the people in Nepal. As a local brand, one main objective of every startup would be to go international (global) and represent their nation worldwide through successful and continuous efforts. Kashyapi Nepal also aims to reach the peak of success and progress.

AS A CLOTHING BRAND, WHAT DOES KASHYAPI SPECIALIZE IN?

As a clothing brand we focus specifically on clothes made of cotton fabric, jackets, and hopefully more products in the upcoming future.

HOW HAVE YOU MADE YOURSELF KNOWN TO THE PUBLIC?

We have been conducting timely giveaways from our side and make good use of advertisements on various social media outlets such as Facebook and Instagram. We try to build our follower and fan base naturally and organically which we think is far beneficial for engagements. We have also collaborated with various public figures to share the word of love. We had also put up stalls locally in special occasions to engage with the public and so on.

WHAT ARE THE FUTURE PLANS AT KASHYAPI? WHAT DOES THE FUTURE HOLD?

We are looking to increase the scale of our business, at the same time increasing our reaches for future collaborations with various brands. The other focus is to improve our workspace and bring additional equipment which will further allow us to launch multiple outlets and establish ourselves as a prominent Nepalese fashion brand. Moreover, Kashyapi also aims to promote slow fashion.

Calendar.

IOth

National Youth Conference 2019

Nepal today stands at the edge of transformation with the introduction of the federal system of governance. The elections to the three tiers of autonomous governments at the central, provincial and local levels have been successfully held. Of special significance is the presence of 41.12% of elected women representatives in local governance as a result of the affirmative action provided by the Constitution.

Date: 10th August 2019 Location: Kathmandu, Nepal

Tickets: Nationalyouthconference.org



3^{rd}

Workshop on Excel for Professionals

If you are one of the people who thinks advanced excelling skill will kick-start your personal and professional growth, then you are in the best hands with think Professionals. They are offering a very interactive, practical and effective Workshop on Excel for Professionals.

Date: 3rd , 10th & 17th August 2019 10:00 AM to 05:00 PM

Location: Dilliraman; Kalyani Regmi Memorial Library, Lazmipat, Kathmandu



18^{th}

Nepal Bhasa Classes 2019

Applications are open for new sessions of Nepal Bhasa classes for beginners! Interested applicants, please fill up the application form by July 1, 2019. The classes are to be instructed by Rubin Shakya. He is an artist, designer and teacher by profession. He is the Director of Newa Syanekuthi and the Managing Director of Chyalabula Jyasah. He completed his BFA in Painting and MA in Nepalbhasa from Tribhuvan University. He was the recipient of the Satya Hira Prize in NS 1134.

Date: 18th August 2019 8AM to 9AM Location: Quixote's Cove, Jawalakhel, Lalitpur

25th

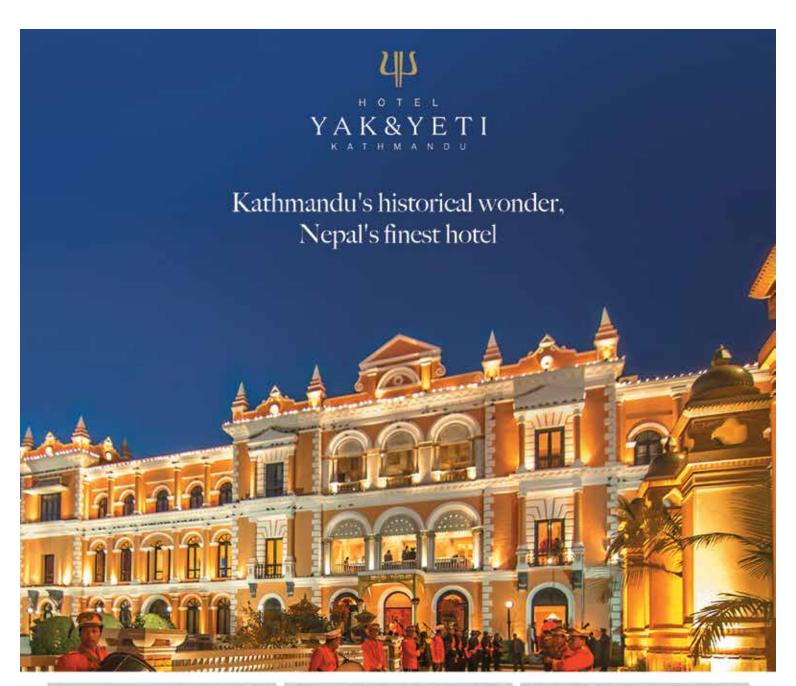
Accounting & Taxation- Crash Course

The motive for this course is to help recent college graduates, employment seekers and junior professionals prepare for entry into the accounting/finance job market. The organizers hope that everyone taking class with them will have the right skill-set that can be used after employment. They state: "Your suffering during employment is our suffering."

Date: 25th August 2019 7AM- 9PM

Location: KTM Placements, New Baneshwor,

Kathmandu









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