

SMART

# FAMILY

JANUARY 2017 → RS 90



→ **Family Date**  
with Rojisha Shahi

RELATIONSHIP MENU

→ **Shopping Stories**  
Nabina & Nabin K Bhattarai

PARENTING

→ **Counseling in School**

FINANCE

→ **Debt Management**

FEATURE

→ **How Bad is it?**

FOOD

→ **5 Cozy Family Restaurants**

FOOD

→ **Newa Voye Jonla**

DECOR

→ **Best Seat at Home**

DECOR

→ **Lessons from the West**

# HAMALS IN SYNC

**Trek Tales from Manang**

**BASKET CULTURE**

STEAM HANGING IRON → CHOOSING YOUR ISP



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JANUARY 2017



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Malvika Biswas

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From time immemorial, we adults unconditionally positioned ourselves in the high pedestal, and took our position as teachers to our children. But acknowledging for a change the subtle role played by children as our teachers is perhaps the first step towards a more happy and fulfilled life.

Prity Shrestha Rajbhandary

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Limitations are a common issue in our society. Traveling breaks these barriers of limitation as you get to discover so many unknown experiences. You meet new people, understand new culture, and rediscover your purpose of life. We interviewed two travelers who have been married for a while now. They have been traveling often for a long time and continue to do so despite having such busy schedules. Here they share their story of their getaway to the Annapurna Circuit, discovering the majestic lands of Manang.

Mimon Manandhar



The woodcarving heritage of Nepal is world renowned, having sprung from medieval roots in Kathmandu valley's illustrious dynasties and on display to this day among its most cherished monuments.

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# EDITORIAL.

New beginnings are all around us. Every day is a new day. Each day is a chance to extend your love to others and grow with others. In this issue, we catch up on the lovely couple, Madhu Bhattarai and Rajesh Hamal who talk about their bond with one another and how their love story really began. They share how they met with one another, who took the first step, how they managed 8 long years of being in a relationship before they got married, and who actually popped the question. Also a casual meet-up with Nabina and Nabin K. Bhattarai reveals who's in charge of the household purchases in their little family. They share their stories with us in our regular relationship menu.

Speaking of shopping, we have loads of products for you and your home in this issue, such as gift ideas to easy decors for your living rooms. Organizing the house also goes hand in hand with your decor. So why not try out a few good practices we can borrow from the people living half-a-world across to the west. Basket culture is an easy and quick method of getting things organized at home. Stop letting things scatter around. Categories them and basket them. We can also learn a variety of other things from them. Their ideas of living rooms, kitchen and outdoor seating vary a lot from what it is here in our country. But we can always learn and adopt the good things from them. Check out our Home section for all these great stories.

Finally, we've handpicked a handful of nice cozy family restaurants for you to kickstart this new year with, because food has always been the door to the heart, hasn't it?

Wishing all our readers a Prosperous New Year! May this year bring you happiness and good fortune.

Happy reading!

SF Editorial Team

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TO GROW  
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AFTER

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# STAY STRONG



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# EXPERT PANEL.

Smart Family, being an absolute utility based magazine, we believe that the information provided via magazine should be substantiate hence, to endow readers with authentic and quality information. We have experts for each section in our magazine. Our expert panel for this issue includes orthopedologist, psychologist, interior designer, chef and finance-expert people, who have verified most of the articles in this magazine.

## FINANCE

### DEEPESH VAIDYA

Deepesh Vaidya – Founder/ Managing Director of Kriti Capital & Investments Ltd. is the Investment Banking professional with work experience of more than 15 years in Capital Markets of Nepal and US. Mr. Vaidya completed MBA from Kathmandu University School of Management and from Brandeis University, USA under Fulbright Master program. Kriti Capital is a boutique investment banking firm based in Nepal specializing in investment management services to individual/ institutional investors; and in venture deal facilitation services for SMEs.

## HEALTH

### DR. AJIT KUMAR GURUNG

Dr. Gurung is a Senior Consultant Neuropsychiatrist at Norvic Hospital (Thapathali), Nepal Police Hospital (Panipokhari), and at Medicare National Hospital (Chabahil).



## FOOD

### KESHAV SHRESTHA

Keshav Shrestha is an executive chef at Shankar Hotel since 2014. He has more than thirty years of experience before joining Shankar hotel. Mr. Shrestha has gain his expertise as chef from Hilton hotel (abu Dhabi), Part Hyatt(Australia) and Hyatt hotel (Nepal) and many other hotels.

## COUNSELING

### SUMITRA DHAKAL

Sumitra Dhakal has been working as a counselor at Ankur Counseling and Training Centre in Ekantakuna, Lalitpur for last six years. This center provides counseling service to children individually or through schools depending on their needs and demands.

## NUTRITION

### KABITA MAHARJAN

Nutritionist at Nepal Cancer Hospital and Research Center since 2015, and has worked several years in the past at Diabetes Thyroid & Endocrinology Care Centre, Kupondole.



## HEALTH

### DR. RUPESH VAIDYA

Dr. Rupesh Kumar Vaidhya is the present executive chairman and consultant orthopedic surgeon at Suvekchya International Hospital and Research Centre, Sitapaila. He's been practicing surgery for 17 years and has completed M.S. Ortho (Master of surgery, Orthopedics).

## FINANCE

### SABIN PANTA

Mr. Sabin Bikram Panta is an Assistant Professor at Kathmandu University School of Management (KUSOM). He has expertise in portfolio management, corporate finance and financial institution management. He did his Master Degree in Finance and Banking from Griffith University, Brisbane, Australia and MPhil in Finance from KUSOM. He is also an alumnus of Indian Institute of Management, Ahmadabad, India. He has more than nine year's of corporate experience before joining KUSOM. Prof. Panta has published his articles in various national and international journals.

## DECOR

### SUBAN RAJBHANDARI

Mr. Suban Raj Bhandari is the Director/ Interior Designer at BLOOM DESIGN STUDIO. He passed his BA honors in Art and Design from Bellerby College, Brighton, England.

## HEALTH

### SUSHIL THAPA

Mr. Sushil Thapa, owner of Diagonotech support, is a quality management expert in health care service. With twenty five years of experience in the field of Health Care Quality Management, he is an ISO lead auditor and Six Sigma Black Belt holder.





# STARTER.



→ How To

## 7 TIPS TO EXTEND THE LIFE OF YOUR FAVORITE PASHMINA

Krisnaa Munankarmi

Photo taken at Tara Oriental



Winter is finally here and its time to pull out your favorite pashmina clothes and shawls. Versatile and ageless pashmina keeps you warm exuding a touch of class but is slightly expensive than normal clothes and shawls. Yet, the quality is so good that its often worth to splurge. Pashmina is extremely sensitive still, could be your last item enduring in your wardrobe if taken care properly. Mridula (Jolly) Rajbhandari, executive director of Tara Oriental shares 7 tips that can ensure longevity of your favorite Pashmina Clothes and shawls:

1. Always dry clean your Pashmina clothes. If dry clean is not possible, wash gently using cold water and baby shampoo. Do not squeeze or twist rather roll it inside towel to soak the water from pashmina

2. Iron it in low heat and use a protective cloth in between
3. Avoid direct sunlight while drying your pashmina
4. While storing the pashmina wrap it in a muslin cloth or protective case or plastic
5. Do not use bleaching product to wash your pashmina, it will degrade the softness
6. Do not wear pashmina clothes and shawls next to rough clothes
7. Give approximately 24 hours' rest to your pashmina after using it for few days as it renders natural resilience

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### ← SANA HASTAKALA LAUNCHES NEW COLLECTION

Peaceful and Playful Homes

On December 18, 2016, Sana Hastakala held a launch event for their newly added variety of products. The additions in their collection included ceramic products for decor and for the kitchen, cushions in various fun shapes and colors, kitchen accessories, women accessories, tea light candles, and a lot more. The main theme of their new collection is Peaceful and Playful Homes. The collection inclines towards monochromatic color scheme of blacks, whites and greys, with hints of pink to add that little playfulness charm. A lot of geometric shapes and stripes have also been played around for some fresh yet calm homely look.

### ↓ CARLSBERG GOLF 2016

On December 10, Carlsberg Golf 2016 concluded on a high note with a grand event at Gokarna Forest Resort with Carlsberg adding its unique touch to one of the esteemed golfing events of the country. The tournament witnessed the country's top amateur golfers at the highest level of competition, all for their love of golf. It welcomed 100 golfers. This event is open to amateur golfers from across the nation having valid handicap with their home clubs. The event is played on a stableford format with ¾ handicap.



### ↓ EDIBLE OILS BY NIMBUS

NIMBUS, a leading agri-business company launched Byanjan, a new edible oil brand amidst an exclusive event in Kathmandu on 18th December, 2016. As of now, sunflower and mustard oil variants of the edible oil brand have been launched. The company with the new brands is establishing its market and has received immense acceptance in the Terai belt and other major cities like Kathmandu and Pokhara where a soft launch was made. NIMBUS has currently launched one and two liter bottles of both sunflower and mustard oil along with 1-liter pouch in the market. A liter of sunflower oil has been priced at Rs.190 while a liter of mustard oil will cost Rs. 200. The oil produced as per the international standards will be capable of competing against international brands. The company claims that the packaging of these newly launched oil brands is different from other oil manufactures and comes in laminated packs which comprises of poly as well as upper nylon layer, which means there is less chance of oxidation of oil.



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# KINDER OLYMPICS 2017

Dec 10th, The pavilion echoed with crowds cheering for their teams. Army physical training and sports ground in Satdobato was filled with amused kids and spectators. Mr. Jeevan Ram Shrestha, the president of Nepal Olympic committee inaugurated the Kinder Olympics 2017.

Kinder Olympics has been organizing events for kids since the past 4 years. It has been encouraging children to explore their environment, develop muscle strength and coordination, and gain self-confidence. Due to involvement in sports it is helping

children to develop sport spirit and wide variety of mental and physical skills.

Based on the theme "Participating is more important than winning," the event had a total 17 schools with 705 children participating from NURSERY, LKG and UKG. The sport event was specially targeted for kids who were 3 to 5 years old.

The event began with cultural dances and different sport demonstrations by participant schools. A wonderful Gymnastic was performed by Times International School Montessori

Pre-School and Wonderland International Pre-School. Children's from Kinder Joy and Shemrock Little Harvard were amazing in karate. Milestone preschool performed hula hoop beautifully while Taekwondo was by Fairy's World ECD Montessori School, Lovely Kids School, Spring bells Montessori Day Care & Pre-School and Kids Paradise. Kids from Euro Kids Kandaghari, Bluebell Pre-School, Hamro Bal Sansar, Sano Sansar Pre-Primary International School, Hilaros Montessori Preschool whereas Day Care Centre and Glowing Kids Montessori Pre-School were demonstrating PT.



## Winter Concert and Charity Show

On December 23, 2016, Premier International School, Khumaltar, organized a Charity Program to contribute to the ambitious dream project of Dr. Mahabir Pun to establish the National Innovation Centre in Nepal. This will not only help Dr. Pun to fulfill his dream but also open a wide scope to all the Nepali researchers to explore their talent and make a fruitful contribution towards the development of our country.

The cultural program was organized at Premier Auditorium where the best of the talents from Premier Family, i.e. teachers, parents and students, performed. This was a platform to showcase the hidden talent in front of a huge audience. This was a gesture to demonstrate our support to Dr. Mahabir Pun, that we stand together with him and towards the overall development of our nation.

### IEC COLLEGE OF ART & FASHION - NOMINATED AS ASIAN TOP 5 FASHION ORGANIZATION

IEC College of Art & Fashion, the first to introduce the magic and wonder of fashion in the country had been nominated at the Fashion Asia Awards 2016 held in Chongqing, China on the 30th Dec, 2016 in the category of ASIAN TOP 5 FASHION ORGANIZATION OF THE YEAR. The nominees consisted of countries in the likes of China, Japan, Indonesia, Malaysia, Honk Kong, Thailand, Vietnam, Korea, Nepal, India, Sri Lanka, Kazakhstan and many more. Ex student Ms. Khusbu Gauchan Lama from IEC College of Art & Fashion was also nominated for the Asian Top 5 Fashion Stylist of the Year and Mr. Sanish Shakya (Manhunt International Nepal 2012) had been nominated as Asian Top 5 Fashion Model of the Year (Male).

## Chicken Cordon Bleu

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🕒 **KJC WINTER CAMP FOR KIDS 2017**

This winter let your kids explore instruments and basic concept of music with national and international teachers and volunteers. This 12 day camp has various workshop for kids like music, choir/vocal, percussion workshop, dance and recording experience in the studio. There will be activities like movie, physical fitness, arts and crafts, field trip/picnic, wall climbing and many more. Registration starts from RS 1500 and Package fee RS 9500.

Date: January 2nd till 13th, Monday to Friday  
Time: 10:00 am till 4:00 pm  
Age: 5 to 11 years old  
Venue: KJC, Jhamsikhel, Lalitpur



🕒 **ART MARKET**

The yellow house, a bread and breakfast are organizing a art market. The event is an attempt to create a space for artists and organizations to buy/ sell works and in the process build a community. Vendors at the market will be selling prints, cards, paintings, posters, design products, jewelry and other creations. The day's event will also feature live Afro-Caribbean music by Cadenza. There is a fee of Rs 200 to participate in the children's workshop. Besides, entry is free for all.

Date: JAN 3 2017  
Venue: Latter's premises, Sanepa.



🕒 **7TH INTERNATIONAL AKASHA HEALING WORKSHOP NEPAL 2017**  
"Heal Your Past. Hug Your Future."

The Holistic Akasha Healing Workshop is an advanced training in personal development which enables you to stay more centered and balanced in a faster changing and competitive world. The training expands your inner communication to include the conscious, the subconscious and the higher mind. This makes it a lot easier to create focus exactly on what is right for you. Akasha seminar, which consists of about 6 days of intensive training and is finished with a certificate. The ticket price for this workshop is Rs 30,000 only.

Date: January 3rd to 7th, 2017  
Venue: ADB Training Retreat Center, Bode, Bhaktapur, Nepal.

🕒 **WALING FESTIVAL 2073**

Industry: Agriculture & Forestry, Automotive, Ayurvedic & Herbal, Automotive, Computer & IT, Education & Training, Electronics & Electricals, fashion Accessories, Food & Beverage, Furniture & Furnishings, Agriculture & Forestry, Agriculture & Forestry, Automotive, Agriculture & Forestry, Agriculture & Forestry, Agriculture & Forestry, Agriculture & Forestry, Agriculture & Forestry, Agriculture & Forestry, Agriculture & Forestry, Automotive, Automotive, Agriculture & Forestry,

Date: Jan 6, 2017 - Feb 5, 2017  
Venue: Waling, Syangja  
Country: Nepal  
Organizer: Waling CCI

🕒 **CALMING THE MIND: JOY OF LIVING 1**

Meditation workshop will be starting from 9 am to 6 pm.

Learn how cultivating awareness can help create a peaceful mind and joyful heart. The practice of meditation enables us to transform all experiences, even difficult emotions and painful thoughts, into sources of joy. These teachings offer a rare opportunity to explore the practice of meditation with Yongey Mingyur Rinpoche .This retreat is suitable for both novice and experienced meditators.

Participants are requested to make their own accommodation arrangement. This program is free of charge.

Date: January 30-2017 to January 31-2017  
Venue: Tergar Osel Ling Monastery, Sitapaila, Kathmandu, Nepal



🕒 **LE SHERPA, FARMERS MARKET**

Every Saturday Le Sherpa, brings together the finest and freshest quality produce from across Nepal. With organic fruit and vegetables, a variety of locally produced European cheese, fresh fish, artisanal bread and pastries, organic honeys, home-made chutneys and jams, artisanal meat and delicacies from Kathmandu's top restaurants. The market will be a place of encounter between clients, farmers and artisans, facilitating discovery, debate and tasting. With commitment from over 40 Nepalese and foreigners. They welcome everyone to come and support fresh food producers.

Time: Every Saturday 8:00 am to 12:30 pm  
Venue: Ramalaya complex, Macha pokhari



**A&A**  
**Fashion Boutique**

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# TRAVEL GADGETS

Every travel, every destination has a memory, an adventure within. Bring along these gadgets and make all the moments count.

Suhit Manandhar

## DJI OSMO MOBILE

Smartphone cameras get better each year and the very best are capable of capturing excellent photos and videos. Some even have optical stabilisation, which gives much less jerky video when panning or walking. But none compares to mounting your phone in a three-axis gimbal such as the DJI Osmo Mobile. Osmo's gimbal is able to rotate in three axes and keep your phone pointing in exactly the same direction even while you walk around. It also eliminates shaky hands and – once you've got the hang of using it – can produce amazingly cinematic shots which people won't believe were taken on a phone.

Price: NRs. 41,500/- available at Oliz Store, Baneshwor



## VIVITEK QUMI Q3 PLUS

The Vivitek Qumi Q3 is a handsome, lightweight palmtop projector that includes built-in Wi-Fi and 8GB of internal memory that can be expanded up to 64GB with a MicroSD card. It works best as a portable projector for showing business presentations on the go, but it can also be used at home to show photos and videos, though for video, you're better off sticking to short clips, due to frequent rainbow artifacts. Share a big screen with family and friends with up to 100-inch diagonal projection and HD720p resolution. Built-in wireless connection for cable-free projection of your iOS or Android mobile devices with mirroring function. With the integrated battery, you will always be able to project - even in the most unusual places with up to 2 hours of battery life, fully charged. Whether it's a garden party, a weekend backpack trip or simply the electricity point is out of reach – just unpack your Qumi Q3 Plus, turn it on and enjoy the show!

Price: NRs. 60,000 available at EvoStore



## BRAVEN BRV-PRO

With the rugged and versatile outdoor-friendly Braven BRV-Pro Bluetooth speaker, you take the music and adventure to a whole new level. Certified with an IPX7 waterproof rating, the BRV-PRO's metal housing is built to take a beating and can be outfitted with a solar charging panel, rechargeable battery pack, sound-doubling stacking plates and GoPro compatible mounting system. Boost your phone's battery by charging right from the speaker and answer calls hands free using the built-in speakerphone for a complete wireless audio experience designed for pros.

Price: NRs. 15,000/- available at Oliz Store, Baneshwor



## DELL INSPIRON 5559

Price: Rs. 63,990/-

**Processor:** I5 6th Generation  
**Display:** 15"  
**RAM:** 4GB  
**Hard Disk:** 500GB  
**Graphic card:** AMD-2GB  
 Color: BLACK (IN5559-I5-6200-4-500-UBT-D)  
**Warranty:** 2years  
**Free:** Creative Headset HS-330 (BLACK), Dell WM123 Wireless Optical Mouse (570-11488), Free Insurance (Damage, Theft, Fire, Lost), Dell Branded Bag, Antivirus



## Samsung Galaxy J7 (2016)

Price: Rs. 26,000/- (Call us at our store for discount)

**Display:** 5.5 inches, 720x1280 pixels  
**Processor:** Android OS v6.0.1 (Marshmallow), Octa-core Processor  
**Memory:** microSD dedicated slot upto 256GB, 16GB internal with 2GB RAM  
**Camera:** 13MP primary with LED flash, 5MP secondary with LED flash  
**Feature:** Dual SIM  
**Battery:** Removable Li-Ion 3300 mAh  
**Colors:** White, Black, Gold, Rose Gold

## HP Notebook 240

Price: Rs. 56,990/-

**Processor:** i5-6200U  
**RAM:** 4GB  
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# FOOT REFLEXOLOGY

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Susil Pun

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They will press the desired point gently bend the foot backward and forward. So that the thumb presses and releases the point in rhythmic fashion. Again they will be relaxation session because every treatment session begins and ends with it.

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60 Minutes Any Massage	Rs. 2500/-	Rs. 1000/- (60% Off)	Rs. 1500/- (40% Off)	Rs. 1750/- (30% Off)
90 Minutes Any Massage	Rs. 3000/-	Rs. 1200/- (60% Off)	Rs. 1800/- (40% Off)	Rs. 2100/- (30% Off)
120 Minutes Any Massage	Rs. 3500/-	Rs. 1400/- (60% Off)	Rs. 2100/- (40% Off)	Rs. 2450/- (30% Off)

### Weekends Offer

Friday to Sunday (Offer Policy)

Massage Services	Actual Price	HAPPY HOUR		
		12 noon - 4pm	4pm - 8pm	8pm - 10pm
60 Minutes Any Massage	Rs. 2500/-	Rs. 1200/- (50% Off)	Rs. 1750/- (30% Off)	Rs. 2000/- (20% Off)
90 Minutes Any Massage	Rs. 3000/-	Rs. 1500/- (50% Off)	Rs. 2100/- (30% Off)	Rs. 2400/- (20% Off)
120 Minutes Any Massage	Rs. 3500/-	Rs. 1700/- (50% Off)	Rs. 2450/- (30% Off)	Rs. 2800/- (20% Off)

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# Be Climate Friendly

Sanjay Golcha



**WE CONSTANTLY HEAR** news about climate changes throughout the world. The rise in pollution and its effects have become a serious issue. Kathmandu has been listed amongst one of the most polluted cities in the world. Dust clouds and vehicle fumes have become our daily reality. But as citizens of this nation, and the entire world at large, it is our duty that we act quickly on this issue.

Your effort in making a difference does not need to be global. You can begin from your own little home. One way is to always keep your house clean. Proper waste management is one of the factors that help reduce pollution. Segregate your waste collection; categorizing them as degradable, recyclable and non-recyclable. You not only get done with cleaning, but even bring in a few bucks. Recyclable wastes like PET bottles and cans can be sold easily. There are big agencies like Himalayan Climate Initiative that collects these bottles and recycle them. Degradable wastes can be turned to compost and used as fertilizers in the fields. For example, during any occasions or gatherings, instead of using disposable plastic plates, we can use plates made of leaves. These plates made of leaves decompose easily, hence reducing the wastage. These tiny efforts of segregation can have a huge overall impact.

**These tiny efforts of segregation can have a huge overall impact.**

Plastics pose another major problem. Enemies of the earth in fact, these are neither recyclable nor degradable. Even the first plastic invented back in 1907 is said to be still present in the world somewhere. So, use as less plastic as possible and help by not contributing to this plastic waste pile up. And yes, always take your own bags while shopping. Let's talk about water; the ever-present and timeless problem of water shortage in our nation. What we can do is not to waste water, which is also similar to saving it. Simple habits like not leaving the taps running while you brush your teeth or during a shower helps save a lot of water. In fact there are new smarter shower heads designed for the purpose of saving water that control the flow of

water and uses less water when you shower, while still making you feel you took a good one. Plus there are always various methods like rainwater harvesting and greywater harvesting that help recycle water. Electricity produced without the use of diesel, kerosene or petrol is considered clean. We all know about our country's immense capabilities in that front. But it does not mean we are allowed to misuse

and waste them. So turn off the lights when not necessary. Light sensors nowadays is a smart approach in saving electricity and it comes with a benefit of security too. An effective way of minimizing electricity consumption is by installing LED bulbs. These bulbs may cost high during installation but are always better and economical in the long run.

With the growing number of middle class families requires an improved management of electronic waste as well. Proper disposal of used batteries, old mobile phones, discarded laptops, TVs, and other electrical appliances is crucial. The lifespan of new gadgets are being squeezed down by the constantly updating technologies, whereby increasing the dumping of old ones. Unlike in foreign countries, we do not have any agencies or programs to recycle the e-waste that has been piling up. These batteries that are dumped in the landfills contain harmful chemicals

that get mixed in the sand and water, contaminating them which in turn harms us as well as the environment. So until there are proper provision of their disposal in our country regarding e-waste management, it is better if you do not throw these electronic appliances away but rather store them in your house somewhere. Use recyclable materials and make sure they are recycled. Avoid plastic. Save electricity and water. Manage your waste. These little efforts can make a huge difference. No one can or will ever change the world in an instance. Start small, start from your own home first. Your locality, nation, and the entire world will follow. Nothing in the world is waste, everything can be used.

Mr. Sanjay Golcha is a businessman, an entrepreneur and a family man with two kids. He is also an IT savvy person who enjoys the modern lifestyle.



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# NON-STEREOTYPICAL COUPLE IN SYNC

Rajesh Hamal and his beautiful better half Madhu Bhattarai talked about their marriage and post-wedded life with Smart Family. Let us take a sneak peek into how they met, their wedding, and the dynamics involved in the love between the power couple.

Malvika Biswas Shrestha

## Rajesh Hamal and Madhu Bhattarai

**RAJESH HAMAL, WHO BROUGHT** a revolution in Nepali film industry needs no introduction. He is the most celebrated and arguably the leading Nepali actor with massive fame and fan following in and outside the country. He is often referred as the “Maha Nayak” of Nepali film industry for all his contributions. Words would fall short to describe him.

It is still fresh in my mind that in the 90’s there were hardly any girls (to my knowledge) who did not want to get married to the ultimate superstar of Nepal. I still remember, I was around three or four years old then, whenever anybody asked me whom would I marry when I grow up, my answer in a timid fumbled voice would invariably be “Rajesh Hamal.”

Rajesh Hamal was the most eligible bachelor in Nepal till 2013. But, finally on May 24, 2014, he tied the knot with his longtime girlfriend Madhu Bhattarai. With the news and pictures of his wedding all over social networking sites, televisions, and newspapers, we finally got the answer to long awaited question, “When is Rajesh Hamal going to marry?”

Their wedding reception had a massive guest list, but the wedding ceremony and rituals were performed only in the presence of their family and relatives. Their marriage was the most hyped topic and talk of the town. Yet another surprise was the fact that he, going against the general trend in Kollywood of one movie star marrying another movie star, married a non-celebrity.

I guess marrying someone who does not belong to the same fraternity perhaps also gives a celeb a chance to lead a low-key life at least at home.

This unique couple, with a whooping age difference of more than twenty years between them, is a testament to the fact that marriage knows no age limits and love no boundaries. Read on more to know about this power couple up close and personal.

### Fun facts

- Right from his childhood Rajesh Hamal did not like going to a saloon or sitting in a barbershop. He has a barber who comes over to his place, so most of his hair cutting is done at home.
- According to Rajesh Hamal he is the only person who likes his cooking, as he says he can’t cook anything with a name. If anyone accidentally happens to like the food he prepared, and asks Rajesh to prepare it again, it will not be the same next time.
- One of the two things that he hates doing is shopping. But again, he is a very quick shopper when he has to shop.

All the photos taken at SB Furniture, Lagankhel



## VISITING CARD PLAYS A ROLE OF CUPID

They met for the first time at the Lux Beauty Star pageant in 2004, where Madhu was a participant and Rajesh was one of the judges of that very pageant. Unfortunately she didn't bag the title, but she received a personal visiting card from the superstar.

Relating to this, when I asked him what qualities he saw in her that made him share his personal number with her, he answered something like this:

I cannot pinpoint any particular one, but I liked her over all personality when I saw her for the first time on stage. I trusted my instinct and I just went along.

## ALONE TIME

Being a superstar has its own perks but along with that there also comes a downside. We all think that a celebrity has everything in life, but is it the reality? We all know that Rajesh Hamal is one of the busiest actors in Nepal, with many movies, television reality shows, outdoor shows and the list is quite long. So, I asked him, despite his busy schedule how often does he spend alone time with his better half,

**Rajesh Hamal:** One way or other, we spend time together almost every day. We do go out for lunch and dinner, and we travel together, so we do give time to each other.

## CARRY ME IN YOUR ARMS

The picture of Rajesh Hamal carrying his newly wed Madhu Bhattarai was all over internet. Wasn't that so sweet? Let us find out if that was just a random shot or a planned one, and also how the bride reacted to it.

**Rajesh Hamal:** That was just a spur of the moment act. I am a very spontaneous guy; I do not plan anything. Most of the things I have done in my life are very spontaneous.

**Madhu:** I was surprised. We were dancing at that time and he suddenly carried me in his arms. It was fun and will always remain as a memorable one.

## AN UNDERSTOOD RAPPORT

Prior to their wedding they dated each other for eight long years and the couple managed to keep their relationship a secret for quite a few years. Let us find out if there was an official proposal or not, before their tying the knot.

**Rajesh Hamal:** There was no such thing as official proposal but you know during the eight years of courtship she was getting quite impatient (both of them laughs) and wanted to get married. It was a natural progression. I thought that we both should give time to ourselves for the relationship to mature. So there was no official proposal, but it was understood that sooner or later we were going to get married.

## BLISSFUL MARRIED LIFE

They have been married for more than two years now, and I asked about how the married life is treating them both:

**Rajesh Hamal:** It has been wonderful so far (smiles). Madhu added: We are very happy.

## Rapid Fire with the firing couple

### Favourite romantic movie of Rajesh Hamal

**Rajesh:** My first movie Yug Dekhi Yug Samma.

**Madhu:** I would second that, Yug Dekhi Yug Samma

### Best holiday destination

**Rajesh:** Thailand

**Madhu:** Same here, Thailand

### Most memorable gift to each other

**Rajesh:** A bicycle she gifted me on one of my birthdays before our marriage

**Madhu:** Our wedding.

### Song that best describes your relationship

**Rajesh:** Euta manche ko maya le kati by late Narayan Gopal Guruwacharya

### Favourite Nepali actor except than Mr. Hamal

**Madhu:** Sitaram Katel

**Rajesh:** She [pointing at his wife].

### Favourite celebrity couple

**Rajesh:** Brad Pitt and Angelina Jolie were very nice couple, but they have broken up, which is so sad. After that I am still searching for the perfect one.

**Madhu:** Us

**I am fortunate enough to be the wife of such a disciplined man who is loving and responsible, so I am very happy. There is no superstar image of his at home; he is just a regular guy.**

## A quick Q & A

### WHO IS MORE ROMANTIC AND WHY?

**Rajesh Hamal:** I think we don't consciously become romantic; we just feel that romance is there in the air. We do not deliberately try to be romantic. Basically we enjoy each other's company.

### WHAT IS YOUR IDEA OF ROMANCE?

**Rajesh Hamal:** Sharing or spending time together, sharing your thoughts with each other, or maybe traveling together.

### IS THERE AN IDEAL AGE TO MARRY, OR IS AGE JUST A NUMBER?

**Rajesh Hamal:** I think age is just a number. But again, when I first met her I was at a certain age of my life and she was relatively very young. So at that stage I thought that perhaps she needs to mature up a little bit in order to make a decision because if you make a decision randomly at a very tender age, you may regret that decision when you mature up later in life. That was my reading. But as far as age gap is concerned, it really does not matter much.

### WHAT IS IT LIKE TO BE A WIFE OF 'THE SUPERSTAR'?

**Madhu Bhattarai:** It is very difficult to answer this. Actually he is a very decent man and I consider myself very lucky to be his wife rather than calling myself the wife of 'The Superstar.' I am fortunate enough to be the wife of such a disciplined man who is loving and responsible, so I am very happy. There is no superstar image of his at home; he is just a regular guy.

### TELL US THE SECRETS FOR HAPPY AND SUCCESSFUL MARRIAGE.

**Rajesh Hamal:** I think marriage is successful when both parties complement each other. They do not need to have same characteristics or same outlook on life or same taste on things. They could be totally opposite persons but as long as they are complementing each other it is well and good.





# PARENTING.

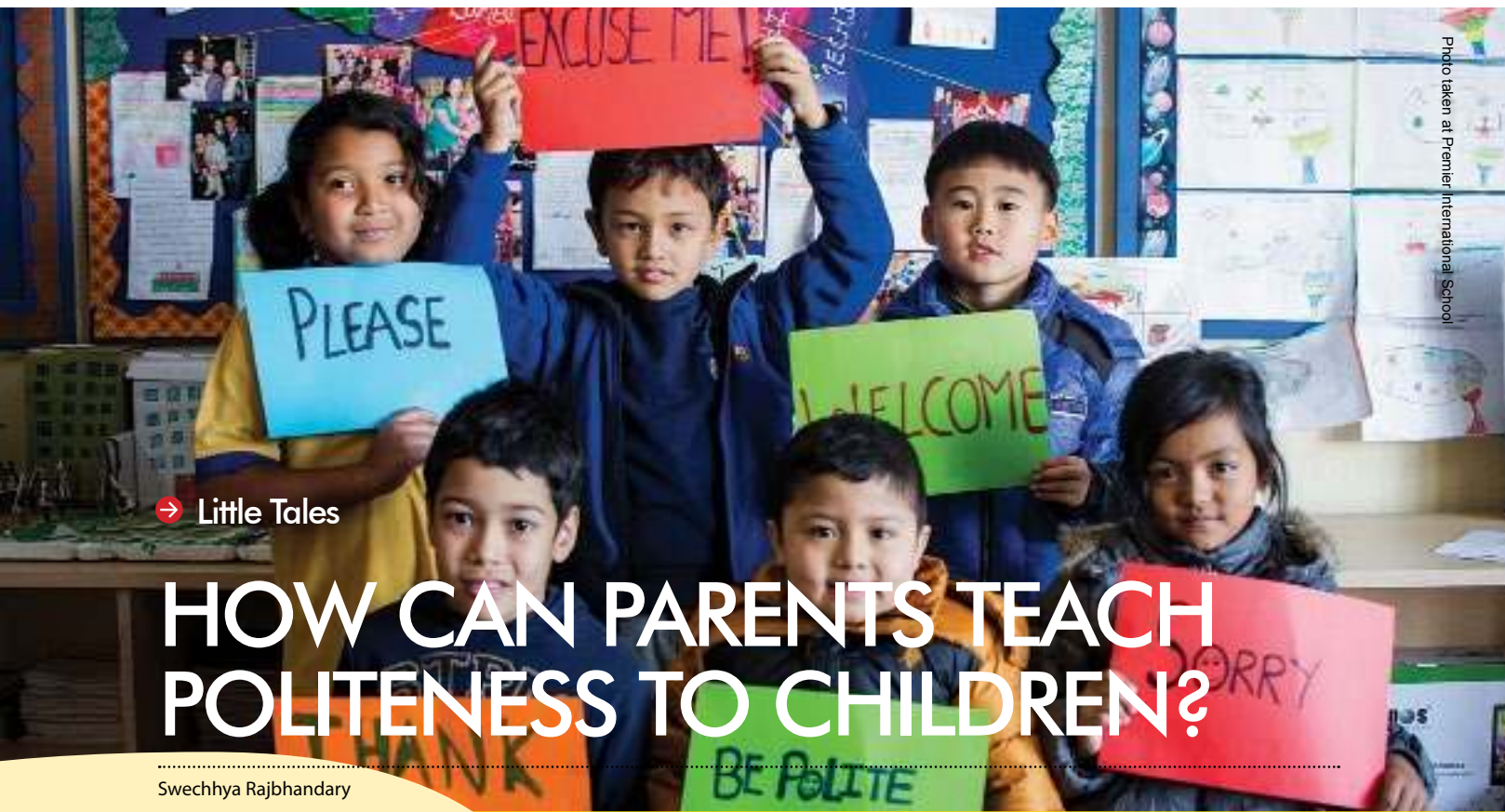


Photo taken at Premier International School

→ Little Tales

## HOW CAN PARENTS TEACH POLITENESS TO CHILDREN?

Swechhya Rajbhandary



Acts of politeness brews from a safe and healthy environment. Parents can preach all they want to their children about respecting others and saying the magic words---thank you, please, and sorry to name a few--and children might even do as their parents say, but merely following orders is not what we want, we want children to really mean it. So as the old saying goes, actions speak louder than words. Children learn by looking up to those around them. So it is crucial

that parents set an example to their children by being kind and compassionate to everyone, regardless of their caste, color, gender, age or economic status. And why just stop at people? Extend your respect the same way towards plants, animals and all beings we share this planet with. Moreover, practice what you preach. Say thank you when your child does something nice for you, children like being rewarded for their efforts. Say please when you need them to do something,

it is essential that they feel respected as well. And finally, most difficult of them all, say sorry to your child when you know you're wrong. Saying sorry won't make you any less of a person and it definitely won't stop children from respecting you. In fact, children will learn about acceptance and humility, as they will understand that it is okay to make mistakes as long as you learn from it and not repeat it in the future.

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# COUNSELING IN SCHOOL

## A NEED, OR A LUXURY

The provision of counseling in schools in Nepal is a recent phenomenon. The partnership between parents, teachers and counselors can be of great benefit to children, especially those who are dealing with unresolved problems.

Prity Shrestha Rajbhandary



Photo taken at Premier International School

### Q. What is counseling?

The meaning of counseling is often misunderstood. It is often said that counseling is where a client sits on a chair and talks, and the counselor gives suggestions. But counseling is more than that. It is where the counselor creates an environment where the client can trust and feel comfortable to share his fears without any hesitation, and makes him more independent and capable of dealing with his issues. The counselor not only listens, but tries to find the root of the problems and provide different techniques to help to overcome that in future.

### Q. Why is it important to have counseling in school for children?

It is very important to have counseling in school. Many objectionable things happen in schools, such as corporal punishment, abuse (physical as well as psychological), and some teachers' behavior that could cause psychosocial problems in the student. And children spend a large portion of their time at school, and with teachers. If there is a counselor at a school, someone children feel secure and safe to talk to about their problems they face at schools and at home, children would be able to focus on their studies and not get into wrong activities. The counselor is usually able to help children by identifying the cause of their problem. If the problem is related to the teacher, the counselor can directly talk to the teacher in order to help the child.

### Q. Is there any difference in the need for counseling between boys or girls?

In my center both boys and girls come for counseling. But I personally feel that girls need more counseling as they are often shy about sharing their feelings and emotions with anyone other than their friends, who sometime are not good resources for them to overcome their problems.

### Q. What are the symptoms parents or teachers need to look out for in children to determine if they need counseling?

First of all teachers need to be able to identify behavioral patterns that would mean a child needs counseling. Usually the teacher thinks that if a child does not do his homework or is too talkative or disturbs the class, the child should be sent for counseling. This concept is wrong. Counseling does not make a child do his homework or make him not disturb the class. So, it is important to give orientations and workshops to the teachers. Teachers need to understand what are psychosis issues? And they also need to be aware of the behavior patterns of a child that would imply that the child needs counseling.

### Q. What are the processes that follow thereafter?

Before counseling we sit with the guardian or the teacher of the child and try to gather as much information about the child as possible, such as his family background, interest of the child etc. Then we meet the child.

Once the counseling session starts, there are assessment processes where we closely watch the child, and try to build good rapport with him through different techniques. After a couple of sessions, we try to identify the cause of the problems. For example we try to identify if the problem is related to teachers, or the child's parent, or the child himself. Then we deal with the problem accordingly. If the problem is with a teacher then we talk to the teacher, and if it is the parents, we call a meeting with the parents. But if the problem is with the child himself, a regular session is planned to help the child deal with his problems independently.

**Even if the effort put in by the child is little, praise him for his efforts by saying 'good work' or 'you are making a good improvement' etc. These encouraging words usually help the child progress faster.**

### Q. What is the current status of counseling in Nepal?

While most private schools have counselors, public schools do not. The provision of a counselor is in the policy, but it is still yet to be implemented. It is not enough to have counselors in school; they need to be qualified and committed to help the children. In my personal experience there are some schools that have counselors who focus more on school management (working on tasks such as making certificate) than on counseling children. Even when there are many issues that children need counseling on — issues such as bullying, anger-management, sexual abuse etc. — counselors at school are busy with other work.

### Q. Is counseling in school a need or a luxury?

As a counselor I feel counseling in general is a need. One can go for counseling if he needs to talk to someone who will listen and help him understand his problems and give him simple techniques to deal with these problems. Nowadays children often have many issues they need to deal with: bullying; sexual abuse at school or at home; problems with their friends; or problems at home such as divorce, father or mother working abroad, etc. If they are not able to talk to someone, they vent their suppressed emotions in the form of misbehavior in class, lack of interest in classroom or homework, indulgence in smoking or drugs. If there is qualified and dedicated counselor at the school, the child is able to get help in time, and his academic and personal growth are not hampered.

### Q. How can parents and teachers help during the counseling process in school?

While counseling a child we simultaneously update the parents or the teachers of the cause of the problem, and the progress made by the child in dealing with the problem. For example, if the child is suffering from a low esteem, it is helpful if parents or teachers are able to identify his good qualities and praise him often. Even if the effort put in by the child is little, praise him for his efforts by saying 'good work' or 'you are making a good improvement' etc. These encouraging words usually help the child progress faster.





Photo taken at Premier International School

# Children as Our Teachers

**From time immemorial, we adults unconditionally positioned ourselves in the high pedestal, and took our position as teachers to our children. But acknowledging for a change the subtle role played by children as our teachers is perhaps the first step towards a more happy and fulfilled life.**

Prity Shrestha Rajbhandary

**MY YOUNGEST DAUGHTER** Tanisha, who is in Grade 3, comes and teaches me how to change the settings in my mobile phone for her to play Minecraft, and updates me on new trendy songs on Youtube. Does not that make her my teacher?

If we study to our history, we find that in this part of the world teachers were highly respected. There is even an ancient Sanskrit sloka on how a young ascetic went into a forest and saw two individuals -- the human personification of God, and his teacher -- standing next to each other. He walked over, and touched the

**Their understanding of each other is not tainted by prejudices. Perhaps we should all learn how to accept other people the way they are from these children. While many of the adults are into building more walls, children are the ones who show us the need to tear them down.**

feet, as a mark of respect, first of his teacher and then of God. The order in which he paid respect shows that the teacher ranks higher -- at least symbolically -- than God because of the teacher's role in dispelling ignorance, and guiding the student away from evil.

The major difference between a traditional teacher (say, someone who teaches algebra), and a child is that the first comes with the explicit objective to instruct, but the second teaches just by being who she is. From this perspective, you could say that my daughter is in a unique position of being both: she taught me how to use mobile phone, and continues to teach me (more on this below) how to be a better human. The impact of a child's influence -- the things she teaches us by her behavior, and simply by her presence, in ways not yet fully understood -- can sometimes be of far greater significance. Some of the ways children teach us in this relatively obscure and unseen way, often without both parties (the teacher and the student) being aware of the process, and change our lives for the better, are given below.

Children transform us into better human beings through the example of their unconditional love and compassion. You could even say that they teach us through their action, more than through their words. It is said that soon after the birth of his daughter, one of the wealthiest persons in the world Bill Gates suddenly became more charitable. It is my assumption that the change took place because of his daughter's love

for him. I am sure there are many other people like him who became more mellow, kind, understanding, and generous as a result of the positive influence of children. One way or another, the world is in a slightly better position now thanks to the good work being undertaken by the Bill and Melinda Gates Foundation, and thanks to their daughter.

Children teach us how to live life without prejudice. Often times when I look out of my window I see children of many different ethnic, cultural, economic, religious, and language backgrounds playing together outside our house, and having fun. Their understanding of each other is not tainted by prejudices that we unfortunately find in many adults. Perhaps we should all learn how to accept other people the way they are from these children. These lessons are more important these days when divisive forces are gaining ground in many parts of the world. While many of the adults are into building more walls, children are the ones who show us the need to tear them down.

Children teach us how to enjoy simple pleasures of life. In one of the episodes of the popular TV sitcom "Everybody Loves Raymond," Raymond's five-year old daughter Ally is shown eating a candy, with a big grin. On seeing his daughter enjoying a simple candy with such delight, Raymond says that as adults we have lost the capability to enjoy a candy without at the same time thinking of toothache, obesity, money, or existential questions. Indeed, as adult

we have forgotten how to enjoy simple pleasures of life without thinking of ancillary problems, and now need to relearn them from the children.

Children teach us how to forgive. You may have noticed that in many joint families in Nepal, sometimes parents in the family fight amongst themselves on account of the fights between their children. After sometime the children patch up and start playing together, while the parents would still not be talking to each other. Though it may seem demeaning for the parents to follow the children's example and let go of their animosities, that's what they need to do.

The points mentioned above are just a small sample of what we can learn from children. I am sure there are many other things we can learn from them, and there are many ways "teaching" can take place between children and us. The famous cartoonist Frank A. Clark even went on to say, "Every adult needs a child to teach; it's the way adults learn."

The next time you see a child, do not dismiss her as someone who is beneath you because you know more than her, but hug her, and respect her as a teacher. Many of us during Dashain worship and touch the feet of young boys as representation of Kumar and Ganesh, and young girls as representation of Living Goddess Kumari. Cultural practices aside, one additional reason to touch their feet would be to acknowledge their role as teachers who teach us to learn to live life as true human beings.



# TREK TALES FROM MANANG

Limitations are a common issue in our society. Traveling breaks these barriers of limitation as you get to discover so many unknown experiences. You meet new people, understand new culture, and rediscover your purpose of life. We interviewed two travelers who have been married for a while now. They have been traveling often for a long time and continue to do so despite having such busy schedules. Here they share their story of their getaway to the Annapurna Circuit, discovering the majestic lands of Manang.

Rubik Joshi

In a commercialized world, jobs and professions have become such an important factor to sustain life. One has to invest so much time in their own business that they rarely have time for other activities. The pressure from work makes you stressed out which can affect your health later. Hence, it's acceptable to take a break from your work for a while and ease away your tension through a vacation or anything relaxing. It is obvious that everyone has their own way of utilizing their leisure time whether it be travelling, cooking or reading and so on. Today we share the story of two travelers, who scaled the Annapurna Circuit; Tilicho Lake and Thorong La Pass in specific, during their holidays. Traveling can be considered as a life changing experience where you get to learn so many things, and trekking in particular is one of the most effective ways of traveling. When you travel to new places, you learn about the local lifestyles and culture which diversifies your way of thinking. The interviewees, Keyur Krishna Shrestha and Shivani Shrestha, trekked all the way up to 5416m and experienced a blissful moment of witnessing the majestic mountains of Manang.

Located in the western region of Nepal, Lamjung district is a famous tourist destination. Accompanied by

the majestic views of the Annapurna and Manaslu Himalayan ranges, Lamjung is a district rich in cultural, natural and biological diversity. The district headquarter is the town of Besisahar from where various trek destinations such as Ghalegaun, Tilicho Lake, Larke Pass, Bhujung, etc. can be mounted. The Annapurna Circuit in particular is cited as one of the best long treks in Nepal. With continuous construction of roadways, vehicles can be mounted up to Khangsar village shortening the trail in return. This trail is also famous for mountain biking destinations. The breathtaking views of Annapurna, Dhaulagiri, Manaslu, Gangapurna and Tilcho peaks can be seen throughout the trail. The trail ends after scaling 5416m from the Thorong La Pass to Muktinath. Mr. Keyur Krishna Shrestha, the Managing Director of Home Automation Nepal, along with his wife Mrs. Shivani Shrestha, who is currently working as a freelancer, left for Besisahar a day after Dashami to commence their trek. They were accompanied by a group of friends for their journey to the Annapurna Circuit. When asked what traveling meant to him, Keyur Shrestha replied, "Traveling is basically a getaway. When you get into the nature you feel humble and you become mentally refreshed. It is a game changer,

because it acts as an escape route from all the materialistic aspects of the city and you get to witness such contrasting lifestyles which change the perception of your life."

The bus ride from Kathmandu to Besisahar approximately takes around 7 hours in total excluding all the traffic jams that might take place in between. You can usually rent pickup trucks that go all the way up to Khangsar village from Besisahar. Our fellow trekkers decided to rent a microbus and they probably had to face the worst ride of their lives. The road itself was rocky and bumpy in the first place. In addition to that, they met with a small accident due to the inexperience of the bus driver. Hence, they had to change their means of transportation midway. They stopped by the village of Syanje as it was getting dark and spent the night in that destination. The next day they went all the way up to Tal and officially started their trek. From there they proceeded to Dharapani, where they got to taste some delicious Manang-ey potatoes. They continued their journey up to Chame and also explored the Pisang village. There are usually two routes while visiting the Pisang valley leading to Upper and Lower Pisang villages. Trekkers are recommended to visit both







**“The hike towards the Tilicho Lake was my hardest trial throughout the journey. I felt impatient as the roads were slanted uphill continuously and the altitude was getting its grip on me”**

these villages as you can witness magnificent views of the mountain peaks and it is also a good place to stay as the locals in that area are very hospitable. Their next destination was the village of Manang, one of the most developed villages throughout the trial. The village is full of lodges, bakeries and restaurants that you actually see around Kathmandu. The lodges offer movie screenings through projector as an attraction for visiting tourists. “It was a memorable night in Manang. There was the full moon and I actually celebrated my birthday in Manang”, said Shivani Shrestha.

Manang village offers a number of side trips such as the Khangsar village, the Gangapurna Lake, the Ice Lake, Milerpa Cave, etc. Our fellow trekkers witnessed the beauty of the glacier lake also known as the Gangapurna Lake and proceeded towards Shreekharkha the next day. Shreekharkha is a small

village located few kilometers away from Khangsar. The trials that head towards Tilicho Lake and Thorong La Pass split en route Shreekharka. After spending the night at Shreekharka, the crew headed out for Tilicho Base Camp the next day. One of the most thrilling parts of the whole trek has to be the hike through the landslide area. These areas in particular appear in the higher parts of the mountains; en route Tilicho Base Camp, Tilicho Lake and the Thorong La Pass in specific. After a few hours of trekking, the crew reached the Tilicho Base Camp. The base camp is located around 800m below the lake. The ascent to the Tilicho Lake from the base camp has to be one of the most exhausting routes throughout the trek. They headed out of the base camp and mounted the uphill roads to the lake the very next day. “The hike towards the Tilicho Lake was my hardest trial throughout the

journey. I felt impatient as the roads were slanted uphill continuously and the altitude was getting its grip on me”, said Shivani Shrestha. She further added, “However, once you’ve reached to the top and stare at the calmness of the lake, the tiredness and the frustration just goes away.” The view of the Tilicho Lake indeed is very breathtaking. Surrounded by the Himalayas, this lake is situated at an altitude of 4920m above sea level. In order to reach to the bottom of the bank, you must walk an extra hour from the actual stopping point. “One thing that I regret is not going close to the lake as we were running out of time”, recalls Shivani Shrestha. The aftermath of the tough climb took its effect once they reached the lake. Few of their friends got sick from the altitude and they had to spend an extra night at the Tilicho Base Camp. “We were lucky to get a room to stay in, and our scheduled plan came

## LITTLE MOUNTAIN LESSONS

As local tourists, there are many compromises that one has to make while traveling outdoors. You either book a tour package, which is usually quite expensive, or just travel on your own. Usually when you travel through packages, the itinerary for the tour is pre planned on the basis of the amount you pay. The number of days to complete the trek also gets extended in comparison to traveling on your own. When you travel on your own, you prepare your own itinerary and hence you’re compelled to limit the days in accordance to your budget.

Our travelling couple did the same and learned a couple of lessons from their trek. Firstly, it is important to travel light while going on long treks as you will be carrying your own baggage the whole time. You can hire a porter or a mule to carry your baggage, but of course it will be costly. And it’s always important to have a proper plan for your trip. It gives an outline of your overall journey and helps you in figuring things out during uncertain situations.

Obviously, once you have a plan you also have a budget set for the trip. Due to some change in plans, our trekkers had to compromise on their budget as they carried a limited amount of money for the trip. They were planning on getting money from an ATM at Jomsom, but due to the changes in their plans, they had a hard time managing their budgeted money throughout the remaining tour up to Jomsom. So, make sure to carry the money with you at all times since the mountains are full of surprises.



**“It was an emotional and a proud moment when we reached the pass. I might have felt a few tear drops rolling down my eyes after I saw the board mentioning the details of the Thorong La Pass. I felt like I finally made it”**

to a halt due to such unavoidable circumstances”, said Shivani Shrestha. The next day, the crew got disbanded as their friends went back to Manang limiting their trek up to the Tilicho Lake. The couple then headed north towards Yak Kharka, their next destination. They spend their night at Yak Kharka, residing 4035m above sea level beside the banks of Thorong Khola (River). On the 11th day of their trek the couple had their lunch at Thorong Phedi, and headed out towards the High Camp for the night stay. Post Dashain period is considered as one of the most favorable seasons for trekking in these regions. Since, this destination was becoming a popular destination for travelers, there were a large number of trekkers up there at that time of the month. Due to this reason, our fellow travelers had to spend the night sleeping in the dining room of the hotel in High Camp. The next morning, they headed out of the High Camp at 5 in the morning and walked up all the way to the Thorong La Pass. “It was an emotional and a proud moment when we reached the pass. I might have felt a few tear drops rolling down my eyes after I saw the board mentioning the details of the Thorong La Pass. I felt like I finally made it”, said Shivani Shrestha. Thorong La Pass resides at an astounding height

of 5416m above sea level. A gateway towards the valley of Mustang or vice versa, our fellow trekkers moved on after a cup of tea towards Muktinath. The Muktinath village basically indicates the end of the Annapurna Circuit trek.

According to Mrs. Shivani Shrestha, “Traveling is a piece of mind. It is something that is worth spending your hard earned money on. You get to meet new people and find out about their opinions on life.” She also had a few recommendations for other trekkers which might be helpful for your next trek. It is important to have a plan that acts as an outline for your journey which makes it more manageable. For local trekkers like us, it is important to travel lightly. We haven’t been gifted with great strength and stamina unlike the locals living in the mountains. The basic materials must be listed so that it might be much easier and manageable to pack things up for the journey. In case of money, make sure to carry the allocated budget in a pouch or a purse with you throughout the trek. Extra cash can be carried in case of change in plans or other unpredictable situations. And lastly, always make time for traveling once in a while.



# FOOD.



→ Quick-Scoop

## SIZZLING BROWNIE

Sirsa Tuladhar

Photo taken at Indreni Foodland

→ No it's not the sound of your favorite meat sizzler, but rather a sizzling brownie. A scoop of ice cream on top of a brownie will leave even the oldest sweet tooth jumping on his chair. Even the sight of the Sizzling Brownie is the one of pure delights.

To get the best out of this sizzling beauty you will want to get a calculated scoop of an ice-cream with a little of everything. The cold ice cream perfectly balances the taste of the rich chocolate syrup lathered brownie. Indreni Foodland in New Baneshwor, has this sweet delicacy on its menu any day of the week. New Year usually means new cravings! How about if you start the New

Year on a sweet note at Indreni Foodland? Situated amid the hustle bustle of New Baneshwor is Indreni Complex. The place is almost a household name for being a party venue. And sitting atop the party venues is Indreni Foodland, which serves an array of Indian, Continental and Chinese dishes. The place has a warm and casual aura to it. Its warm hospitality and pleasant ambience set it apart from many other restaurants. Once inside it you get to see the lights on the road at the front and the rear view offers twinkling lights from the residential areas in the city.



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# Newa Voye Jonla

While decoding a newari feast was very basic, acknowledge some nutritional facts given by our dietitian, Ms. Kabita Maharjan, advancing the authenticity of Newari culture.

Pratisara Manandhar

Food has its integral part in every culture. The same, Newa Culture considers different types of food for different occasions, considering the climate and nutritional change for a body. The different kind of food has a symbolic meaning and is renowned for spontaneous feast. Nowadays, these kinds of feast are less seen in our culture, so as acknowledgement there is decoding of a Newari cuisine right below.

## WO

They are lentils, soaked overnight, grinded into a paste and fried into small cakes which complete a set of a samaybaji. It is considered to be the important dish to present ritually.  
Carbohydrate: 29.8, Fat: 0.35, Protein: 6, Energy: 86.7

## DHAU (YOGURT)

Desserts are meant to clean your palette. One of the most recommended is dhau-baji, eaten around Nepal. Farmers are given a day just to enjoy the tangy-sweet-sour taste of yogurt mixed with flattened rice flakes.  
Carbohydrate: 3, Fat: 0.37, Protein: 0.98, Energy: 60

## AYLA

A home-made drink popular as the local newari drink also originally served in a Sali, a small clay bowl poured from distinctive alcohol jar so called Anti. The tradition of pouring it from a height to bring fizz represents the quality of the drink.

## BAJI

They are flattened rice beaten into dry, light flakes which is one the most important staple food around Nepali cuisine. Basically rice grains are incorporated into everyday life, festivals and also rituals. Beaten rice is served best with curry, meat or yogurt.

Carbohydrate: 77.9, Fat: 1.94, Protein: 7.68, Energy: 360

## CHHOYLA

A spicy buffalo meat, boiled and incorporated with unique and intense flavor which is one of the party topper dishes of all. Nepalese people are very fond of the flavor and can be also optioned for vegetarians like mushroom chhoylā.  
Carbohydrate: 0, Fat: 0.9, Protein: 19.4, Energy: 86

## TUKAN:CHA

They are a type of spinach made more like a cold salad mixed with oil and salt. Personal favorite when mixed with beaten rice also a belief of eating some vegetables?  
Carbohydrate: 5.9, Fat: 0.4, Protein: 5.1, Energy: 48

## HAKU MUSYA

Hāku Musyā is roasted black soybean mixed with oil and salt placed on top of baji along with thin slices of ginger. Their existence delivers the genuine look of a newari cuisine.  
Carbohydrate: 15.65, Fat: 7.5, Protein: 16.65, Energy: 196.5

## AACHAR

Normally they are relish made out of radish, carrots, boiled potatoes that are spicy, sour with a very pungent and distinctive flavor that helps to wake your taste buds in a good way.  
Carbohydrate: 16.76, Fat: 7.03, Protein: 2.51, Energy: 119.5

## DAYEKALA

A very important dish of any newari cuisine, Dāyekālā which is buffalo meat gravy flavored with meat curry spices presenting the most superior taste of a newa feast.  
Carbohydrate: 0, Fat: 0.9, Protein: 19.4, Energy: 86

## CHHON KWA

This one has only one of its kind flavor and smell that might be not everyone's favorite. This vegetable dish is made out of bamboo shots with potatoes and small beans. The perfect batch of chhon Kwā will make you fall for its flavorful, spicy, addictive taste found in almost every newari cuisine.

-Found In 25 gms of bamboo shots  
Carbohydrate: 1.42, Fat: 0.12, Protein: 0.09, Energy: 10.75

-Found in 75 gms of potatoes  
Carbohydrate: 16.8, Fat: 0.06, Protein: 1.2, Energy: 72.75

## SALAD

The original salad presented combines field peas and garden peas that are also soaked overnight served with slices of radish and cucumber. The meaning behind serving them was to help digest the meal.



# Popcorn

You will never look at the humble popcorn the same way again after reading about its benefits.

Pratisara Manandhar

Popcorn is perhaps one of the most popular snacks ever. It provides more than 20% fiber as compared to other breakfast cereals, and has an impressive content of fiber, antioxidants, vitamin B that helps you a better digestion system. Just when we thought that popcorn was only a great during movies, we realize that it has many health benefits.

- **Aids in digestion:** It has high amount of minerals, vitamin B, E and fiber which helps in the digestion.
- **Aids in weight loss:** It contains only 30 calories, has very low saturated fat and its natural oil helps in weight-loss.
- **Helps prevent cancer:** The large amount of antioxidant found in popcorn lowers the risk

of cancer. Also the consumption of popcorn as an alternative to junk food, helps increase metabolism.

- **Aids in anti-aging:** Due to its natural oil, it prevents unnatural anti-aging effects and makes you feel healthy inside as well as outside.
- **Helps in reducing cholesterol level:** Fiber in popcorn removes cholesterol in your body, thus reducing the chance of a heart attack or stroke.
- **Regulates blood sugar:** Popcorn is highly recommended to diabetic patients as it helps regulates sugar level.

In order to tastily to enjoy the health benefits of popcorn, here are three popular popcorn recipes:

## ➔ Chili-lime popcorn

Start with freshly popped corn layered on a baking sheet placed on a tray. Then you need to make a mixture consisting of: juice from two lemons, one-teaspoon chili flakes, and some salt to taste in a bowl. Quickly sprinkle the mixture uniformly over the popcorn.

## ➔ Caramel popcorn

Add half a cup of granulated sugar on a non-stick pan over a medium heat. Let it caramelize and quickly add in two-tablespoon butter. Take it off the heat and immediately pour over the caramel over the popcorn.

## ➔ Garlic butter and herb popcorn

Heat a pan to the medium level and add in a quarter-tablespoon of butter, two tablespoon oil, and two crushed cloves of garlic in the pan. Let the garlic blend into the butter and turn up the heat to high and then add the kernels. While shaking the pan occasionally, let all the kernels pop, add two-tablespoon of dried thyme, a little salt to taste and other additional spices as per your taste.



# COZY FAMILY RESTAURANTS

We are always in pursuit of restaurants with great ambience, comfortable sitting area and amazing food. Well here are 5 restaurants that will stand up to your expectations and you will leave the place with a very happy tummy.

Sirsa Tuladhar

## GG MACHAAN

GG Machaan, an Asian fusion restaurant, is nestled in the hustle bustle of Jhamsikhel. The beautiful two storied restaurant is surrounded by trees, and its veranda with bamboo rails look onto a beautiful courtyard. A wholesome meal in a cozy family environment is what you will experience at G G Machaan.

The dishes that will have you coming back here are:

- Parale Mushroom - Rs. 350
- Ostrich Steak - Rs. 990
- Chicken Jhol Momos - Rs. 250

GG Machaan also serves a wide range of mocktails you wouldn't want to miss. Look out for the daily, weekly and monthly specials they serve besides these delicacies.



## ← ALICE RESTAURANT

Alice depicts a very sophisticated vibe from the outlook to the interiors of the place. Families adore this place for amazing multi-cuisine food, the helpful staff and the relaxed atmosphere. Located in Gairidhara, Alice is one of the favorites restaurants that children love with a play area at the back just for them. The parents get a great combo of delicious food and their children's happiness. Alice also has ample parking space in its compound for their guests.

You know you must have these when you go to Alice:

- Chicken Green Momos - Rs. 285
- Chicken Cabbage Momos - Rs. 280
- Chicken Phaphar Momos - Rs. 275
- Grilled Trout - Rs. 435 (Half Plate)
- Phaphar Roti Thakali Set - Rs. 490



## ← LE SHERPA

Welcoming you with flowers and a fountain, Le Sherpa has now moved to Panipokhari, Maharajgunj from Lazimpat. It is a haven for those looking for fresh fusion food. Le Sherpa hosts a small and limited but delicious lunch and dinner menu based on fresh local produce. On weekdays the exhibit area\* is open where the children can enjoy themselves or simply soak in the sun in the calm atmosphere that the whole place radiates.

The food that demand your attention at Le Sherpa are -

- Sherpa Soup - Rs. 510
- Tahini Hummus - Rs. 300
- Tenderloin Steak - Rs. 1440

Le Sherpa also provides fantastic fresh salads that are a must have. Enjoy European Kitchen with Sherpa hospitality here.

\* The place they host their farmers market on Saturday mornings and serve amazing brunches on the weekends.





← **MAN NAM MULTI-CUISINE RESTAURANT**

Located opposite the entrance of the original Bhatbhateni is this spectacular find - Man Nam Multi-Cuisine Restaurant. Step into this garden view restaurant without worries about parking. The Digital Karaoke and golf simulation rooms will keep your little ones safe and busy while you put your feet up. Enjoy the much longed for peace, with amazing breakfast, lunch and dinner, here without straying too far from the city.

The must-haves that set Man Nam apart:

- Cheese Potato Stick - Rs. 325
- Chicken Wings - Rs. 325
- Grilled Fish - Rs. 475
- Chicken Casserole - Rs. 525

Morning Rise, NGZ Special and Muddy Mul (all mocktails) go perfectly with the food. While this restaurant popular mostly among families, people also seek to host private business and executive meetings, conferences, private open terrace parties here.

→ **UTOPIA RESTAURANT**

Situated opposite to the DFID, Ekantakuna, Utopia serves multi-cuisine food. The decorations around the restaurant are an eye pleasing sight that welcome you here. You get a snug and comfortable vibe from the building to the staff. Top that off with enjoying a mouth-watering lunch in their beautiful courtyard over your family chitchat and you have the place you will enjoy going back to. Utopia is the place to be at for a filling American and English Breakfast.

The food you should try when there -  
 Double Roasted Pork - Rs. 390  
 Utopia Chicken Florentine - Rs. 775

Parents can enjoy the Utopia Hours (buy one get one cocktail) between 3 - 7pm from Sunday to Thursday.



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# A Date with the Family

Traditions are the new trend. It is a beautiful thing, and if we are lucky enough to have a family to share our traditions with, we should be thankful everyday.

Darshana Shrestha

Miss Nepal Earth 2013 Rojisha Shahi is certainly very thankful. This captivating beauty from Nepal and her parents talk about their picture perfect family, the closeness and unbreakable bond Rojisha shares with them, and how their family traditions have made all this possible.

**YOUR FAMILY HAS NEW YEAR TRADITION: MOVIE AND FOLLOWED BY DINNER AT 8 DEGREES RESTAURANT. WHO STARTED THIS?**

**Rojisha:** It started with the movie Dhoom3. Aamir Khan's movie gets released every New Year and our

family members, being Khan's fans, go for his movie followed by a dinner.

**DO YOU FOLLOW THIS TRADITION EVERY NEW YEAR'S DAY?**

**Rojisha:** Yes, every New Year's day. It has been four to five years. But since last two years, we have also been coming to 8 degrees for dinner

on New Year's day. It has very a very family friendly and comfortable environment.

**WHAT IS SO SPECIAL ABOUT 8 DEGREES? WHAT IS EVERYONE'S FAVORITE FOOD THERE?**

**Rojisha:** Momocha! Dad loves momos too, but mom's favourite is chowmein and Aishworya loves burgers.

**SO, ACCORDING TO YOU, WHAT IS FAMILY TRADITION? HOW IMPORTANT IS TRADITION TO STRENGTHEN FAMILY BOND?**

**Rojisha:** It is really important because we are really close as a family. It is not just us, we have a very big family including my father's brothers. We share a great bond with all of them, and any important decisions are taken together. Our other tradition is that we make sure we go to our hometown Sindhuli every Dasain. In fact, my father is very close to his siblings so we go there twice or thrice a year.

**WHAT IS YOUR FAVORITE FAMILY FESTIVAL?**

**Rojisha and her father together:** Dashain. Tihar lasts for a short period of time. Dasain has longer days off, so

we can escape the town, visit the close ones, and eat a lot! That is the best thing (laughs).

**SO IT'S NEVER BORING WITH YOUR FAMILY?**

**Rojisha:** No, it's very interesting in fact! You don't need to watch a TV serial if you watch our family!

**DO YOU DO EXTRA WORKOUTS DURING FESTIVALS OR AVOID OILY FOOD DURING GATHERINGS?**

**Rojisha:** I am very fitness conscious. Specially because my dad is very fit. We are fitness freaks. I go to the gym everyday. My parents complain that I workout a lot.

**Rojisha's Mother:** She controls her diet at home, but not during gatherings. She is not so picky.

**HAVE YOU EVER DITCHED YOUR FAMILY FOR YOUR FRIENDS?**

Yes, so many times. Once or twice, not that often though.

**DID YOU UNDERGO A "I DON'T WANT TO SPEND TIME WITH THE FAMILY" PHASE?**

**Rojisha:** Never. I am very close with my family. When I stayed in Mumbai for 3 months, I used to cry everyday, because I was homesick. I returned as I couldn't stay away from mom and dad. I am that close with them. I have a limited number of friends who are equally close with their family, so we know family values. Mom gets irritated sometimes. She asks us when we will leave because she knows we are never going anywhere without them. Aishworya goes and sleeps with mom every morning.

**Rojisha's mother:** They share everything with me. Until they tell me about their day, they won't rest. "Iniharu ek chin pani tada basna sakdainan daddy mummy bata; mailejaneko chai teti ho."

**DID YOU, AS PARENTS, HAVE TO FORCE THEM TO FOLLOW TRADITIONS?**

**Rojisha's father:** No, we never had to force them. For me, I need nothing if I have my family by my side to be happy. For vacations, we go to our own village. We had this tradition from the beginning, and our kids followed the same.

**Rojisha:** He never goes out with his friends. It's always with his brothers and with family. He takes mom for a date to our fupu's home (everyone laughs).

**SO YOU ARE LIKE BEST FRIENDS...**

**Rojisha:** Yes, because they (her parents) are so young. You can see. We don't have a generation gap. My dad is 18 years older than me. They understand me very well.

**AFTER ACHIEVING THE TITLE OF MISS NEPAL EARTH 2013, HAS YOUR BEHAVIOR TOWARDS YOUR FAMILY CHANGED?**

**Rojisha:** That, my parents will answer.

**Rojisha's father:** Changes occur in a person with age. Apart from that, with or without the crown, she is the same little girl for us.

**Rojisha:** My cousins thought I would change, but I didn't. Like dad said, with age people mature. I was 19 when I won the crown. It has already been 4 years. I have obviously grown, but the crown has not affected my attitude towards my family.

**It has already been 4 years. I have obviously grown, but the crown has not affected my attitude towards my family.**





# FINANCE.



→ Pocket

## SHOULD YOU REALLY FINANCE A NEW CAR?

Abhinav Das Shrestha



From all financial considerations, it is always best to purchase a car outright on cash, if at all possible, because it saves you from having to pay interests on the cost. In addition, when you're paying interest on something that depreciates every year, you're probably losing money both ways.

But there are a lot of reasons that make us consider other option. Many a times even if you have cash, it may have been tied up in other purchases and investments. At other times, you lack cash at the moment, but you strongly desire to own a car (even though, technically speaking, the car becomes yours only after you've completed all your EMIs).

Often the only thing banks want assurance from you before it issues car

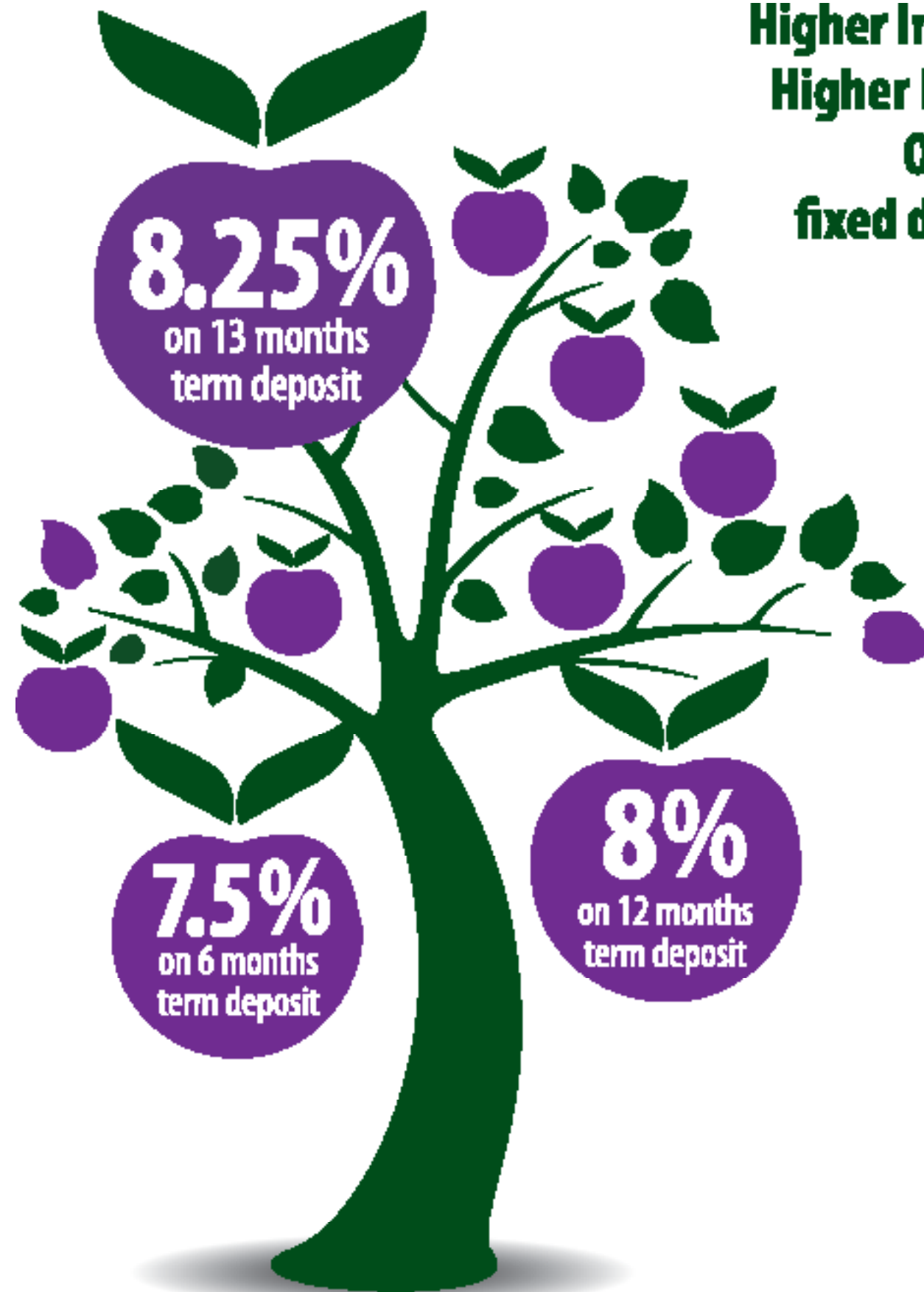
loan to you is your ability to pay for it. Loan Department Head at Sunrise Bank, Ganesh Regmi says, "the first priority for banks is always the customer's repayment capacity. If they demonstrate themselves as credible, genuine customers whom the bank can rely upon to pay back the dues on time, then there won't be much problem in getting the loan approved."

But interestingly, you can't pay the loan to the bank early, without a penalty. They charge you for that as well. This happens, for example, when you try and pay back your loan taken against tenure of five years, in three years. They call it prepayment fees. These interest rates are floating variables, such that they may go up or down based on the future market rates. Only when the rates have gone up

will there be no charges if you wish to finish the loan payment tenure early.

These financial institutions usually finance 80-70% of the asset, while the rest is covered through down payment. The total loan broken down into equal monthly installments (EMI) that can be found out easily (there are a lot EMI calculator apps and websites). There is usually a service charge of 0.5% to 1% levied by the banks. They cross check your past records with the credit information bureau to know if you're good to go (yes! they know your credit history), and if everything look good, viola! you've got yourself a new car.

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# Behavior Bias in Stock Trading

**At times, any investor's biggest problem and worst enemy is none other than themselves.**

Text by Sabin Pant, Illustration by Sahaj Tamrakar



People believe that good things will happen to them only and bad things will happen to others. They also believe that others are less likely to become rich and become famous. Make no mistake; we have a tendency to follow the similar behavior while investing in the stocks. This is called behavior bias in stock trading. As a rule of thumb, there are two different ways to analyze the company's performance before we make our investment decision. The first one is called fundamental analysis where we need to analyze company's last three to five years (or longer depending upon our strategy) performance in terms of profitability, cash flow, return on equity, revenue and other accounting numbers with ratio analysis. The second one is called technical analysis where investors analyze the general historical stock price behavior/ trend along with market index of and decide when to buy and sell a stock. However, most of the time, and in general, we do not care much

**Even if you are convinced that a particular idea or a course of action is irrational or incorrect, we might still follow the herd, believing they know something that we don't.**

about both technical and fundamental analysis and simply invest based on our intuition, emotions and hunch. We have a brain, and the chemicals in our brain often force us to make irrational decisions. This also affects our decisions on stock trading or portfolio. This is called behavior biases in the stock / security trading. Investor behavior is often deviate from logic and reasons. Emotional process, mental mistakes and individual personality traits complicate investment decision. Therefore, we need to understand that investment is just more than a analyzing the numbers and making decision to buy and sell of various stocks/ securities. A large part of investment involves individual behavior. Ignoring to grasp this concept can have detrimental influence on portfolio performance. This article attempts to look into some of the behavior biases in the stock trading. Even though there are numerous behavioral biases that we as an investors exhibits, but this article is focusing on those behavior bias which is more prevalent in Nepali stock market.

## HERD BEHAVIOR

Most of the time, we simply follow our colleagues, friends, family or large group and make our buy and sell decision. In investment; this behavior is known as herd behavior, which is the tendency for individuals to mimic the actions (rational or irrational) of a larger group. This is the most prevalent behavior shown by investors in the Nepali stock market.

There are a couple of reasons why herd behavior happens. The first is the social pressure of conformity. We probably know from experience that this can be a powerful force. This is because most people are very sociable and have a natural desire to be accepted by a group, rather than be branded as an outcast. The second reason is the common rationale that it's unlikely that such a large group could be wrong. After all, even if you are convinced that a particular idea or course or action is irrational or incorrect, we might still follow the herd, believing they know something that we don't. This is especially prevalent in situations in which an individual has very little experience. Let's take an example, In recent last three weeks, NESPE index

is falling and everyone is trying to sell their shares without knowing the fundamental reason. One year back, everyone was trying to buy shares as the NEPSE index was rising to the all time high. No one tried to ask why NEPSE index was rising and may be this was simply the speculative bubble which can be burst any time and price may fall soon. (Bubble is the situation when investors drive stock prices unreasonably high; above their true value; when there is no fundamental reason to support the rising prices of the stocks).

While it's tempting to follow the newest investment trends, an investor is generally better off steering clear of the herd. Just because everyone is jumping on a certain investment "bandwagon" doesn't necessarily mean the strategy is correct. Therefore, the soundest advice is to always do our homework before following any trend.

## DISPOSITION EFFECT

We have a greater propensity to sell a stock which price has gone up in the value since we purchased it. There may be chances that we may earn more if we wait some more time. This is known as selling a winner too soon. But at the same time, if the stock price is falling, we do not want to sell it immediately and minimize the losses; hoping that the price may rebound in the future. These two opposite behavior in terms of selling winner stock too soon and holding on loser stock for long is known as disposition effect. In disposition effect, we have a tendency to seek risk when faced with possible losses (holding on loser stock too long) and to avoid risk when a certain gain is possible (selling winner too soon). The disposition effect is harmful to investors because it can increase the capital gain tax that investors can pay and reduce the return even before taxes. Therefore, the best advice is "cut your losses (sell the loser stock quickly) and let your profits run (wait the winner stock to climb high)". This enables investors to engage in disciplined investment that can generate higher returns.

## OVERCONFIDENCE

Another very prominent behavior bias that we exhibit in the stock trading is



overconfidence. We have a tendency to become confident when we start earning from investing in the stocks. Confidence is fine, but we need to ensure that our confidence should not become overconfidence. Overconfidence can be described as unfounded faith in one's judgments and cognitive abilities. It occurs when people have a tendency to think that they are better than they truly are and/or have a tendency to assign too tight confidence intervals for uncertain events. In one of the survey conducted in Europe, groups of students, professors, professionals, and investors were asked one question i.e. Compared to the drivers you encounter on the road, are you above average, average, or below average? How would you answer this question? Nearly everyone answered that they are above average. Clearly, many of them are mistaken and are overconfident about their skill in driving. If overconfidence were not involved, approximately one-third of those reading this would answer above average, one-third would answer average, and one-third would answer below average. However, people are overconfident in their abilities. Most people feel that they are above average. This behavior is also clearly visible in the stock trading. Research have shown that male investors are generally found to be more likely to perceive themselves as knowledgeable or skillful than females. As a result, while both men and women exhibit overconfidence, men are generally more overconfident. Furthermore, young investors are expected to be more overconfident, especially highly educated ones. This may be because with more experience, self-assessment becomes more realistic and overconfidence more subdued.

Overconfidence may lead us to underestimate the associated risks of stock investing which may cause heavy financial losses in the future. One of the great challenges of trading is the fact that confidence is necessary to produce meaningful return and yet overconfidence can ensure catastrophic return. It has been seen that people started to be over confidence of their stock picking skill if they earned handsome return from their trading. It may be just luck or one time affair.

**It is often seen that investors and traders react disproportionately to new information about a given security. This will cause the security's price to change dramatically immediately following the event. As a result, investors' in the stock market overreact to new information, creating a larger-than-appropriate effect on a security's price.**

We need to understand that by entering into stock trading activities we are trading against analyst who extensively used computer data, professional speculators institutional investors and others around the country with better data and more experience than us. The odds are overwhelmingly in their favor. We need to do our self assessment frequently. We will likely to build wealth over time in the stock market if we invest for mid to long term, do not persuaded by short term market fluctuation, mirror indexes and take advantage of dividends. Most importantly, resist the urge to believe that our information and intuition is better than others in the market. If we can do it, we can overcome the overconfidence bias.

**UNDERREACTION AND OVERREACTION**

Have you ever wondered about what factors affect a stock's price? Stock market functions on information and it's the information that affects the stock prices. The information can be company's fundamental factors, economy of the country, and market trend. When any information comes to the market, buyers and sellers of a stock analyze the information and decide to buy and sell depending upon how they view the information. Those who think that the information is good news, they try to buy the stock and vice versa. The only problem is sometimes, and most of the times, market seems to overreact or under react the news. Let's take an example. NEPSE index opened at 1813.68 points and went down to 1770.51 points during the second trading hour of the day on

August 4, 2016 when Mr. Puspa Kamal Dahal became new prime minister of Nepal. Let's take another example; stock market in the world negatively reacted when British people voted for exit from European Union. Immediately after the result was declared, the U.S. and British stock markets fell more than three percent and European markets were down more than six per cent. Trillions of dollars of value, in other words, have been erased within 24 hours of the result. But after few weeks, stock markets slowly recovered. This is a perfect example of overreaction of news by stock market.

It is often seen that investors and traders react disproportionately to new information about a given security. This will cause the security's price to change dramatically immediately following the event. As a result, investors' in the stock market overreact to new information, creating a larger-than-appropriate effect on a security's price. If there is excessive buying, it will push the price unreasonably high. Similarly, if there is excessive selling, it will push down the price. However, we need to understand that short term changes in the stock price due to some news is not necessarily going to remain there for long period of time. In fact, it has been seen that stock market correct itself within a reasonable time. In another word, price surge is not a permanent trend - although the price change is usually sudden and sizable, the surge erodes over time. Therefore, we should not be persuaded for buying and or selling of any stocks just because some new news came. We need to be patience and wait for some time to decide .



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# Debt Management

Nobody knows your personal finances better than you. Be your own debt manager and keep your finances on track.

Rihasha Niroula

Debt in simple word means the large amount of money that one has borrowed from an individual or an institution, for the purchase of various items that they could not normally afford, which has to be paid off usually with interest. In our day to day life there arise certain situations in which we might have had to issue mortgages, auto loan, lump sum loans, and home equity loans etc. which have compelled us to borrow money from others. While taking the sum we have certain ideas and plans regarding our method of payment to our creditors, however, because of some seen or unforeseen circumstances we are stuck in situations when we are unable to repay it back to them. In those situations the following tricks can come into practice:

#### DON'T IGNORE YOUR DEBT

One of the first steps of proper debt management is to be fully aware of your debt. The debtor should be making lists of the amount that needs to be paid and the amount of interests that has to be paid along with it. He/she should realize the exact figure he/she needs to pay.

#### PLAN AHEAD

Planning helps us to forecast for the future and gives us a clear idea of what shall happen if we stick or do not stick along with the plan. We must come up with a blueprint of how exactly we are going to earn enough to repay the loan and a backup plan just in case things go awry.

#### SEGREGATE WANTS AND NEEDS

Differentiating between primary and secondary needs is very vital while managing debt. We must make a list of things which are absolutely necessary and things which we can manage without.

#### COMPROMISE

While in the period of debt it is highly inadvisable to spend luxuriously when we can manage well off without them. Instead of going bankrupt in high heels and Armani suits it is better to wear cheaper clothes and still be a proud person who can hold their head high.

#### BUILD UP AND EMERGENCY FUND (PREFERABLY AN INTEREST BEARING ACCOUNT)

Starting up a small account at the bank can be useful because emergency funds usually come with interest amounts that can surprisingly help up to clear off small amounts. It may seem unnecessary or irrelevant but it is a great tip to save small amounts of money that is certainly helpful for near future.

#### CREATE AN INCOME AND EXPENSE STATEMENT

It is very crucial to know how much we can earn and how much we actually spend and on what. The best way of doing so is to create an income and expense sheet which gives us a clear idea of how much we can save at the end of every month and for how long the debt is going to last.



**We must come up with a blueprint of how exactly we are going to earn enough to repay the loan and a backup plan just in case things go awry.**

#### AVOID TAKING FURTHER CREDIT

Although the idea may seem tempting we must not take extra credit. In these situations, usage of credit cards is a straight NO. It may be tempting to use them to buy stuff as payments are made much easier by doing so, yet, the interest propounded there might actually be more expensive than the thing you are purchasing. This will only add more principle and interest which you'll eventually have to pay later.

#### SEEKING LOWER INTEREST RATE LOANS TO PAY HIGHER ONES

Although it is not quite advisable to take further debts when one is already lagging behind to pay installments however, there are some exceptional cases where there may be some opportunities in which we can get new loan amount at lower interest rate. Such situations can be used to our advantage

and can be used to pay off the debts with higher interest rates.

#### START TO MAKE PAYMENTS RIGHT AWAY

Instead of leaving everything to the last moment, one must make payments regularly to the creditor when he has the adequate cash flow. Making regular payments to the creditor ensure that their sum will be repaid all the while establishing a trust based relationship with them which will be helpful during our period.

#### NEGOTIATING WITH THE CREDITORS

If in certain situations we cannot manage enough money to pay the debt we can negotiate with our creditors to make our repayment a little more flexible so that we can extend our timing or reduce a tad bit in the interest rates instead of going

completely bankrupt. In situations where one has issued home loans, auto loans or any such types, and has gone nearly bankrupt and sees no situation to repay the debt the last thing you can do to avoid bankruptcy is to re-negotiate with the creditors to sell the item (e.g. house, land or automobile) and use the capital to pay the initial sum as non-payment of debts can lead to bankruptcy causing the person to be blacklisted.

#### GETTING PROFESSIONAL HELP

In case of crucial conditions where there is a requirement of professionals to manage the finances, professional help is always ready by the door if one chooses to open it. They can provide better opportunities to secure your debts and manage them effectively which can otherwise be a difficult task to do.

The trick to managing debt is to make sure that we are not running in a cycle of continuous debts. We need to be alert, quick and plan ahead of time to be certain that our debts are not piling up one on top of the other.





# Shopping with your Partner?

## Mission Impossible

We ask the celebrity couple how they go about getting their shopping done and who's in charge of all the purchases.

Malvika Biswas Shrestha

Do you like shopping? The answer may depend upon the reader who is reading this article at the moment: whether you are man or a woman. Everyone knows, of course, that (most) women love to shop. But, with men, it seems like they reluctantly tend to shop, that too if they are left with no other option, except than shopping for electronic goodies, cars and bikes. With this I've learned that there is a massive difference between men and women when it comes to shopping. From our shopping taste to our spending habits, it is clear that we may just be from different planets.

Have you ever gone shopping with your significant other? If yes! I may not be wrong to say that you have had an argument over shopping. Well, many couple shopping trips ends in arguments, with men becoming frustrated because they shop what they need straight away where as their partner takes quite a long time to buy even a toothpaste.

We asked a celebrity couple if they like shopping and many more about their shopping habits. Let us find out what they have to say.

One of the most prominent and popular Nepali singer, song writer and composer; Nabin K. Bhattarai is no new name in Nepali music industry as he has been in this industry for more than two decades. He instantly became a household name in Nepal with his first released song Aankhama Timilai from the album Raharai Raharma.

This eminent musician got hitched in the year 2010 with an 'a' added to his name and that is Nabina. They have been happily married for more than six years now and are blessed with a baby boy.

Read on more to know about this couple's shopping habits and many others.

### BETWEEN YOU TWO WHO IS MORE OF A SHOPPING PERSON AND WHY?

**Nabin:** Oh! Nabina for sure. Girls like shopping. I never go for a shopping. If I have to than you would rather find me sitting outside the shop while she is shopping inside. But again differing to what I said, when I am abroad I do go for shopping as Nabina, Slok (their baby boy) and even my parents may expect something or the other from there, so to make them happy and bring a smile on their face I shop for them. But except than that I am not much of shopping person.

### HAVE YOU EVER HELPED YOUR SPOUSE IN SHOPPING?

**Nabin:** No! I have never helped her in shopping. I get happy with whatever is bought by Nabina. You might not believe this but the truth is, even my guitar strings are bought by Nabina. I am quite lazy when it comes to shopping. I guess most of the males are like that.

**You might not believe this but the truth is, even my guitar strings are bought by Nabina. I am quite lazy when it comes to shopping.**

### DO YOU TWO EVER GO OUT FOR SHOPPING TOGETHER?

**Nabin:** We do not go out for a shopping but we go out to eat.

**Nabina:** Sometimes we do go shopping for Slok to buy him books and toys. But it just limits to Bhatbhateni and Toy Store.

### DO YOU MISS HIS PRESENCE WHILE SHOPPING?

**Nabina:** Not actually. During the initial years of our marriage I asked him twice or thrice but when I came to know that he does not enjoy it much I did not force him. I am used to it by this time. Since I know that he does not enjoy shopping, I go with my friends or my son to shop.

### ARE YOU OR RESEARCHER OR IMPROMPTU SHOPPER?

**Nabin:** She is a researcher (pointing at his wife). As I am not much into shopping I am not a researcher for sure but while passing by a shop, if I like something I get that.

To which Nabina adds; "If he sees something and likes it he will not buy that too by himself. He will come to me, provide me with all the details of the store and ask me to get that thing." (Both of them laugh out loud)

### DO YOU BOTH HAVE SAME SHOPPING TASTE?

**Nabin:** Yes! We actually have a same shopping taste. I happily wear whatever is bought by her. Before any of my programs Nabina gets me a T-shirt or shirt and I like it very much.

**Nabina:** I do wear the clothes bought by him but I am not sure if we have same shopping taste (Laughs). Being a guy, he gets confused with the size which does not fit in well on me so sometimes I am not that gratified.

### 5 MUST SHOP ITEMS FOR WINTER.

**Nabin:** Sweater, warm socks, thick jumper, Vicks and blanket.

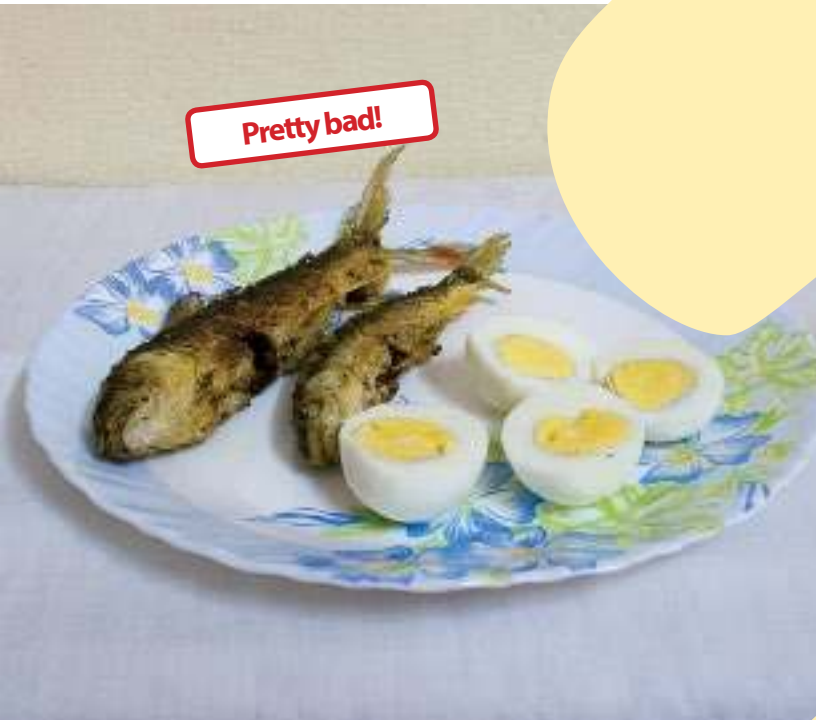
**Nabina:** There are many to name but long coat, woolen cap, warm gloves, scarf and boots are the must.



## ➔ Feature

### ➔ To not brush your teeth before bed

A lot of food gets stuck in our teeth after every meal and we often rinse our mouth after meal. But our eating habits are slowly changing. We are eating out more than ever, and we do not mostly rinse after our burgers and chips. The food stuck in our teeth begins to decompose after a certain period time and releases acids, which is not good for our teeth or stomach. Dr. Sirish Vaidya, Dental Surgeon, says, “The bacteria activity occurs during the night. As there isn’t much saliva activity going on in our mouth while we sleep, there is no flushing out of those food particles struck in between the teeth, increasing the chances of cavity and other oral problems.” So it is always recommended to brush our teeth before going to bed.”



### ⬅ To eat food left in room temperature

We usually leave hot food out to cool down in room temperature, especially during winters, since they do not go bad as quickly as in summer. But the main concern is when we need to eat them again, how okay are they for consumption? Nutritionist Dhiraj Karki says, “The right condition for germs to proliferate immensely is between the temperatures of 5 to 60 degrees. So when we leave food out for 2 to 4 hours in room temperature, a lot of germs will have formed. In order to kill them all, we need to reheat the food above 70 degrees at least before consuming them again”.

# How bad is it

Straight answers to those scratch-your-head questions

Abhinav Das Shrestha

### ➔ To let children walk bare feet

It’s actually good to let your children walk around bare feet. Wearing shoes all the time may reduce feet’s agility. Walking bare feet on the other hand allows the children to have direct connection with the ground. The nerves in the feet are sensitive which allow the children to be more aware and focused. According to Dr. Pushkar Bhandari, “as long as the children don’t walk on contaminated grounds, such as inside toilets or near garbages, it is quite okay to let them walk barefoot indoors as well as outdoors (grass and sand)”.



### ⬅ To drink alcohol while on antibiotics

You can go around asking doctors if you can drink while on antibiotics, but the answer you will always get is a big NO. According to Dr. Pushkar Bhandari antibiotics such as metronidazole and trimethoprim should never be mixed with alcohol. If taken along with alcohol it may further problems, and the efficacy of the medication may reduce, which negates the entire point of taking antibiotics in the first place. The immediate symptoms when alcohol is taken while on antibiotic are vomiting, headache, nausea, and dizziness.



# HOME.



Many of our electronic devices are usually found in one perennial state -- "Plugged in, charging." All these devices get their "power" from the humble power sockets on the wall. From regularly plugging in appliances such as study lamps or aquarium lights, we are all familiar with what these 2\3 pin power sockets look like, and their basic shape and function haven't greatly changed since the discovery of electricity. But the addition of internet connectivity to the power sockets through the wireless remote control switch has made it a game-changer. The obliquities power socket is now suddenly

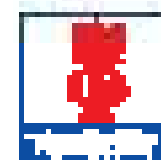
smarter, remotely operable, and it even gives the owner a great degree of autonomy. Today, wireless remote control switch on the smart power socket allows you to turn on anything attached to it from anywhere in the world.

Operating on the internet layer through WiFi or Data connection (2G/3G/4G) of your smart phone, proprietary applications from the smart socket manufacturers act as portals which let you take control of your switch from virtually anywhere. After all, it would be greatly convenient to be able to water your garden while on

vacation thousand of miles away or turn off your kid's room light right from your bed. These nifty smart sockets are already giving so much shape to the concept of smart homes and smart devices, with their global connectivity. Once you own a smart socket, you need to pair the device in a minute long process, much like Bluetooth pairing, and provide a password to the socket. Some smart sockets manufacturers are also adding countdown timer functionalities through the wireless switches. The power is in your hands, or rather, on your smart phone.



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# CHOOSING

# ISPs

It is really difficult to select a good ISP when there are quite a few available in the market. It is important to select according to ones need, locality, and money.

Prabal Man Dhaubhadel

## Worldlink

**Communication Media:** Cable, Fiber

**Internet Packages:** Volume based 5-50 Mbps unlimited 1-5 Mbps

**Television:** IPTV with 37 HD and 118 digital channels with video on demand and time shift

**Pros:** Setup charges are waived for annual subscriptions. The World link App is a really useful feature for monitoring, controlling usage and staying updated

**Cons:** Based on the past, system could overload resulting in service deterioration.

**Verdict:** Currently, it is one of the best ISPs available in town with variety of options for the kind of users you have. Its fiber services are reliable at affordable prices.

For detailed information on packages, head over to <https://www.worldlink.com.np/ratesnew.php>

## Subisu

**Communication Media:** Cable, Fiber, Wireless

**Internet Packages:** Volume based packages 2-55 Mbps, Unlimited packages 2 - 5 Mbps

**Television:** Clear TV (Digital, 35 HD and 100+ SD Channels)

**Pros:** Expanded coverage, internet, and clear TV bundle for fiber

**Cons:** Recently facing severe criticism for the poor quality service and poor customer support

**Verdict:** Internet and clear TV bundle for fiber is very well suited for an ordinary household.

For detailed information on packages, head over to <http://subisu.net.np/personal/internet/>

## WebSurfer

**Communication Media:** Cable, Fiber, wireless DSL

**Internet Packages:** Volume based 1 - 30 Mbps unlimited 320 Kbps - 3Mbps

**Television:** TV Net

**Pros:** IP Phone services and free installation charges on many subscription options. Tariff is reasonable

**Cons:** The average offered bandwidth is slightly lower than other ISPs. Lower fallback speed volume plans could be painstaking to endure.

**Verdict:** A budget ISP option.

For detailed information on packages, head over to <http://www.websurfer.com.np/>

## Vianet

**Communication Media:** Fiber

**Internet Packages:** Volume based 1 - 5Mbps, unlimited 1 Mbps SME

**Television:** Net TV: IP TV

**Pros:** Reliable service with fairly low downtimes

**Cons:** Priced higher than other ISPs for similar services

**Verdict:** You can get a slightly better connection for paying slightly more than you would be expected to. If reliability is top on the agenda Vianet should be a worthy pick.

For detailed information on packages, head over to <https://www.vianet.com.np/home-plan/>

## ClassicTech

**Communication Media:** Fiber

**Internet Packages:** Volume based up to 30 Mbps and unlimited bandwidth 1 or 3 Mbps

**Television:** N/A

**Pros:** Free installation and referral offers

**Cons:** Not present everywhere

**Verdict:** It isn't available everywhere but its coverage area has seen reliable internet with little complaints from its clients.

For detailed information on packages, head over to <https://www.classic.com.np/#>

## Ways you can bring a connection at your home

### CABLE

We are all familiar with the coaxial cable that delivered cable TV to our household. These cables have only one thick copper wire in the center and are known to be common carriers for cable TV, internet or even both.

### FIBER

Fiber to the Home (FTTH) is a wired connection which relays data from the nearest junction to your household via an optical fiber cable. Being low energy devices, Fiber optics don't easily succumb to the load shedding. The system however is slightly pricey.

### WIRELESS

In certain cases, wired connections aren't possible for example, in newer settlements where physical infrastructure have yet to be laid out. If such situation, wireless internet could come in handy where you have a receiver at the rooftop communicating information. The downside with the wireless is poor connectivity in unplanned areas where signals get heavily damped.

### ASYNCHRONOUS DIGITAL SUBSCRIBER LINE (ADSL)

Currently deployed only by Nepal Telecom, ADSL uses your landline cable as the medium requiring no more than a router at the home end. While we are aware of the limited bandwidth of Nepal Telecom, light users still rock the ADSL with fairly decent uptime for a hassle free connection.

No ISP is perfect and your choice comes down to your willingness to pay, the package most suitable for your usage trend and its consistency in your locality. Overtime, changing technology or client overload can improve or worsen your ISPs services. For the time being, the information we've laid out for you should help you figure out whom you want to contact next.

## Volume Based

Usually, volume based internet give you a very high-speed internet but is capped to a certain package of certain value for example 80 GB a month. In volume based connections, the first 80GBs will have a significant high bandwidth usually between 3-15 Mbps. Upon consuming that pack, you will still have an internet connection but at a meager fallback speed. This is recommended to users who can stay under the limit.

## Unlimited Bandwidth

In this form of connection, your usage is not capped; you can download as much as you want. This is ideal in family scenarios with several active members consuming high amount of data.

## Fallback Speed

The surfing speed reduces once you have consumed your offered volume. The bandwidth usually range between 256 - 640 Kbps depending upon ISPs.



# STEAM HANGING IRON

Add a new member to your family.

Susil Pun



Iron has almost become a family member. You may have both traditional and steam hanging iron. But do you know which iron is best for tough fabrics and better for thin garments?

## FEATURES

A Steam hanging iron is quick than a regular iron. The thermostat embedded in the hanging iron ensures to constant temperature while ironing any material. Before using steam hanging iron simply select from a list of materials on the dial of the steam iron. There is an indicator for measuring the water level. You should place your clothes on hanger. From there run the steamer up and down the garment and you will see the wrinkles disappear.

## TRADITIONAL IRON AND STEAM IRON

A steam hanging iron may help you get rid of many problems. No more iron tables. You don't need to waste your time pressing clothes. Traditional iron can help you get rid of wrinkles too but only a steamer can do it better for delicate garments like a silk garment without the risk of burning. Traditional iron is considered as an old technology. Well a steamer is OK for removing wrinkles and creases, but only an iron can make a cotton or linen shirt look crisp, like your collar and cuffs they need a good press and heat. On the other hand, ironing jobs such as curtains or quilts require a much more generous supply of steam this is where a true steam iron can be useful.



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# Always keeping an Eye

**CCTVs have given us extra eyes allowing us to monitor several locations simultaneously and stay on top of our surveillance game.**

Prabal Man Dhaubhadel

“This place is under CCTV surveillance.” These banners today have outgrown the number of “Beware of Dog” plates. Breaking its stride in the electronics’ age, keeping a watch through Closed Circuit Television (CCTV) has become more prolific. As costs decline, accuracy of machines, dexterity, unhindered alertness and broader reach have propelled the use of surveillance systems anywhere from offices, larger compounds to everyday households. Having eyes on you property even when you are away is a great assurance that money can afford. From heavily fortified government facilities to closely monitored entrances and camera rigged porches, we look at the different types of CCTV currently available and the features that one must look at while shopping for CCTV systems.

## ➔ Wireless

**Best for: Wirefree installation, Mobile surveillance**

Encompassing everything from IP based transfer of simple radio transfer or even stored surveillance (the latter of which isn't highly likely), The autonomous camera is battery powered and can be placed anywhere at anytime without any tethers. Think of it like a GoPro that's constantly feeding the footage. We can use it in dynamic areas where constant reposition might be necessary or on drones, cars or UAVs.

## ➔ PTZ

**Best for: Covering a wider angle, Manually control**

Panning-Tilt-Zoom in long form is a genre of cameras that extend maneuverability to the static CCTVs. Clearly suggested by the name, the degrees of freedom offer panning in any direction, tilting to any angle and the feature of closing in or getting a zoomed out view. Both dome and button cameras of higher specification include these features. Some are even capable of delay based tracking or motion based tracking.

## ➔ Dome Cameras

**Best for: Shops and stores**

One of the most common forms of CCTV is the dome camera. Deriving its name from the shape of the camera, the camera is often static and is focusing at a particular direction. However, the range of vision is often unclear to onlookers which makes it ideal in grocery stores or fixed placements at the compound walls of private facilities.

## ➔ C-mount

**Best for: Large compounds, Alleys and Streets**

The C-mount cameras specialize in lenses. The camera is capable of equipping multiple types of lenses based on the setting and the field of vision required. This lens interchanging feature comes in handy when you have specific viewing requirements for particular locations. For example, you can switch to lenses that give you vision at distances over 10 metres at large open spaces.

**We sense a need to stay connected on the go wherever we may be. You can take a peek at your main gate while you are on a vacation through your smartphone or computer.**

## ➔ Bullet Cameras

**Best for: Cash counters, Entrance Gates.**

Keeping camera names descriptive, the bullet camera also gets its name from its appearance. Shaped like a bullet, the lenses peep through one end of the barrel and are usually point focused. These cameras give better detail and quality of picture than the dome cameras but have limited scope. Corner edges, counters and more high priority locations could be fitted with these cameras.

## Features of CCTV

### HD

High definition is the name of the game in multimedia. During its inception, lack of proper lens technology and high speed data transfers meant that camera resolution were pretty low. Today things have changed and the cameras can muster HD videos quite easily.

### Nightvision

Through Infrared (IR) technology and other later versions of night vision tech, cameras stay alert and keep images sharp even during the dark. Since we are more susceptible to crime during the dark, nearly all CCTV cameras come equipped with night vision of subsequent lighting compensation.

### Vandalproof

This goes without saying, in case of criminal activities or vandal intents, cameras need to stay alert, up and running. While tamperproof placement is a given, your cameras should be able to withstand a certain degree of riot. Quality checks and standards ensure that your camera lenses and body are tolerant to a certain degree of tampering.

### Network

Today, we live in a connected world and from the standpoint of technical intricacy, we sense a need to stay connected on the go wherever we may be. Through IP based cameras or CCTV monitoring servers that connect to the internet this would be readily possible. What this offers in return is you can take a peek at your main gate while you are on a vacation through your smartphone or computer.

### Weatherproof

Not all cameras are built for rough and tough conditions. There are economical versions designed to sit nice and easy mounted on cosy walls of storefronts or corridors. Taking them out in the open and weathering them to heat, cold and water would quickly cease the unit. Hence, for outdoor usage or installation in abnormal working conditions, compliant devices with sufficient weatherproof signatures are recommended



Photos Credit: APSA



# Nepal Is Getting Smarter

Software development knows no geographical bounds as these top notch Nepali apps showcase the credibility and utility of apps developed in Nepal.

Prabal Man Dhaubhadel

The smartphone gives you the power to view a great array of information you need at that moment at the touch of a button, or a draw of a gesture. You can very much say, the world is at your fingertips. In this tech-frenzy, the Nepalese demographic especially in those in the urban areas, are known to be fairly active. Most of us have been waking up to the bright light and pleasant chime of the smart phone alarm for over half a decade now. During this era of smart phone evolution, we have seen the dawn of plenty of Nepalese mobile apps developers. Since it all takes for an apps developer is his computer skills, a workstation and a brilliant new idea, smart phone apps have been mushrooming in the App Store and across the Play Store. In this edition, we look at few of the best utility apps by local developers that we believe deserve a spot on your smart phone home screen.



## NLOCATE

Why? Find everything from banks to businesses, colleges or cafes.

Locating everything in the “np” domain, this savior of an app helps you find the nearest ATM, or pick the nearest Italian eatery. The smart phone application is the local Google Maps that we all yearn for now and then. A fairly mature app, nLocate has been around for a few years, and has tapped into the eager minds of the current generation looking for smarter ways to navigate. Although there hasn't been other competitive apps that provide a comprehensive list of points of interest, the app has fallen behind in recent times because of infrequent updates and weak development. Since this is what we have at the moment, we can continue to benefit from the services it currently offers, while still hoping that the app developers will add improved features and expanded directories.



## DIGITAL NEPAL

Why? For the love of a truly Nepali app experience

The app tries to put all things Nepali on the digital realm. We recommend the app because of its broad horizon, and a lot nifty features most of which may not be technical but useful in our daily lives. Although Hamro Patro gives this app a run for its money with a larger user base there is a huge overlap between the two apps in terms of features. This one has an appealing user interface with tiled features that span across Nepali translation, news portal services, bullion, name suggestions, and even the constitution of Nepal. If you follow things in Nepali and are attuned to Nepali language, this one's for you. The entire app is carefully localized for Nepali uses.



## NET TV NEPAL

Why? Don't worry about missing your TV shows or live matches, stream right away

Net TV Nepal, which is the first IPTV application in Nepal, is brought to you by New IT Venture Corporation, and has become an instant hit in the Nepali market. Offering 'Live TV,' 'Catch up TV,' 'Video on Demand', and a ton of other video contents, Net TV Nepal app is your ultimate TV solution. Whether you are away from home, don't own a television, or facing power cut, Net TV Nepal offers high quality TV content right at your smart phone. Currently, IPTV has also expanded to Set Top Boxes as digital TV solutions, but we are mainly focused on its smart phone app that is available in both the Play Store and the App Store. Not all good things in life come for free, so the high demand channels have a meager subscription fee. In order to maintain identity, a user account setup is mandatory. This process can be shortened by social media plugins, i.e logging in via Facebook or Google accounts. As far as payment is concerned, Net TV has integrated esewa, ipay, sctpay and scratch card systems for user's convenience. What we love about Net TV is its quality of service and careful business planning which tries to tackle the local problems in Nepal that range from the lack of e-payment systems to poor internet connection. So far, the company has been able to deal with these issues quite well. Its aggressive expansion and improved features make Net TV a strong recommendation for all smart phone users.



## PATRO

Why? Get organised even on the Bikram Sambat calendar and know what holiday is coming up next.

Another app that we believe every Nepali should have in his pockets is the Patro app. This one's a two horse race. Hamro Patro and Nepali Patro have been striving since long ago to place themselves as the Nepali calendar app. The general opinion has been divided as to which app is better. To give you some insight, Nepali Patro came in earlier and thus has some time to market advantage. On the other hand, Hamro Patro was quick to latch on to newer design policies, thus making its app polished. With over a million downloads on the Play Store for each, it would be safe to say that picking either won't hurt. However the two apps do diverge in terms of content: Nepali Patro is lighter and offers less number of features; and Hamro patro strays away from calendars to reminders, event tracking and all the way to News, Radio, Videos etc. So Hamro Patro is more like an extended app that has plenty to offer. But if you're just looking for a neat light calendar and nepali date tracking app, Nepali Patro is the right app for your smart phone.



## ESEWA

Why? Take care of money business through your smart phone.

Today, it would be justified in saying that your smart phone is incomplete without a wallet service. In your quest for a smart phone that can solve all your problems, a smart phone that cannot even pay for your dinner date isn't smart enough. In this regard, the oldest and most voted online payment partner esewa is the name that immediately comes to your mind. While it doesn't take a smart phone to conduct online transactions due to its convenient SMS feature, the smart phone app takes away the need for SMS syntax that you'd need to know to engage in transactions. With a ton of merchants listed under it, and a wide array of partner banks, F1 Soft has claimed the stronghold in the mobile wallet scene of Nepal. Using data connection (2G/ 3G) or Wifi for internet, the smart phone app helps you take care of bill payments, top ups, fund transfers and your day-to-day finances. It is safe to say that you should no longer have to go through the trouble to obtain recharge cards, or stay in queue for your cinema tickets.

**It is safe to say that you should no longer have to go through the trouble to obtain recharge cards, or stay in queue for your cinema tickets.**









### ARM CHAIR

The fancy armchair can be a boon to your room. Sitting back with a relaxing book or going through social media on your iPad in front of the fireplace or a heater in the chilly weather, this energy restoring chair costs Rs 62,000/- . The chair can be purchased from SB Furniture.

# BEST SEAT

**“Decorate your home. It gives you the illusion that your life is more interesting than it really is.” -Charles M. Schulz**

Darshana Shrestha

A beautiful home is a heart warming place, where everyone has his/her own favorite place to relax. While away from home, after a long and tired day, you can't wait to get yourself back that favorite place, which could be anything from a bed to a bean bag. Even if you don't yet have a best place at home, you can always purchase one by going through the list below.



### The Lazy Boy

Your new glorious chair. With rocking and reclining features, and beautiful brown leather cover with silicon foams inside, this chair will make you go all possessive about it. You sink into the chair and its comfort. This is where you rest from now on. This is where you find solace. Price: Rs.95,000 at Furniture Land.



### YVES BEAN BAG

Light and firm, the fun looking bean bag is the coolest place to simmer down. The cool bag makes long phone calls with friends, longer. With Rs. 17,900/- you can have this stylish bean bag from Index Furniture.





### MALTA SOFA BED

With the stress freeing Malta chair, with garden view for cherry on top, you can reconnect with nature .You can sit back with a drink and a good book in hand or some soothing music. This unique piece of furniture brings weekend to you every day. This sofa bed can be claimed for Rs. 54,900 Only at Index Furniture. The Malta Round Side Table is priced at 10,990.



### BARSTOOL

Grab a mug of coffee and your laptop and make work at home interesting. Sit in the kitchen counter in the bar stool and prepare the dinner alongside or accompany your wife, husband or mother while they cook. The easy stool can be bought for Rs. 31,300/- at SB Furniture.

### PINK CHAIR

This Malaysian made chair has a cool and a stylish look that gives the room you place it in a refreshing ambience. It is comfortable and has a rotating capability giving you a 3600 movement which helps you have all the view of the room. The washable fabric is a cherry on top as you can clean and keep its bright colors bright. This chair is available at Emporiosis furniture for Rs. 49900/-.





From its space allocation, to space planning and their relationship.

Ar. Nistha Nakarmi

# West

## LESSONS FROM THE



**YOUR HOME, YOUR SPACE** it should reflect who you are, your belief and your personal style. No two sites on the earth are same, neither can any two building be the same so, the blind mimicking of the space you adore, may it be a house, a room or furniture, can never justify your space well. The primary approach is understanding your style and looking out for the inspiration, and asking yourself, whether the space or thing that you adore can really function you well?

The homes in western countries have different approach in space planning, which are now widely gaining popularity here too. The governing factor in traditional house was the culture of considering kitchen as a sacred space and thus, its

placement in the top story where the entrance of other caste group were prohibited. The adaptation of the same space planning in new residential building is seen but, the change in the culture is also evident, which has affected the proper functioning in the space. The typical planning here, involves a living room in ground floor, bed rooms in the first floor and kitchen in the top floor. One of the inconvenience is treating guests, due to longer distance between kitchen and living room.

One of the major aspect of space planning we can learn from typical western home involves, a proper segregation of space with a topmost priority given to 'the privacy'. The space is divided as semi-private and private inside a house, which ensure the required privacy.

**A proper segregation of space with a topmost priority is given to 'the privacy'. Private areas are meant for the residents only. These areas don't entertain the entrance of outsider.**

The semi-private areas includes the area which are commonly used both by the residents and the guests. The place demands less privacy and has an easy access. The typical planning involves placement of semi-private area in the ground floor. The components of this space basically includes, a living room, kitchen, dining area, guest room and common toilet.

The relationship between the living room, kitchen and dining area is of great importance as these are serving areas. The planning of these areas in the residence can either be an open plan which has no visible boundaries, or an enclosed space (by walls) to define the space and its function.

The private area are meant for the residents. These areas don't entertain the entrance of outsider. The components of this area are family room, bedrooms and their respective bathroom. These spaces are what ensures the feeling of 'home', maintaining optimum comfort.

Western home sure do includes many function based spaces with a name which is not quite familiar to most of the people here. The words like alfresco, patio., deck, foyer, porch, loft/attic, etc. might be the words that cause us to stumble and look out on a dictionary. But, these areas the function based spaces allocated in the western homes.





← **PATIO**

The patio also functions like deck, but it basically, is an outdoor pavement with seating. The place is generally, used for barbeque and outdoor dining. Patio may or may not have an overhead covering, but the pavement and the seating visually define the place. The place is ideal for home parties.

↑ **PORCH**

One of the primary thing that highlights the exterior of the house (façade) is the porch. It is the shade/ covering of the main entrance door of the building.

Definitely, it plays a vital role in protecting our entrance from weather conditions like rain, snow, etc. The porch of the house is the welcoming element that invites the people in, thus its design has a huge impact on the façade.

→ **DECK**

A deck is a flat surface capable of supporting weight, similar to a floor, but typically constructed outdoors, often elevated from the ground, and usually connected to the main building.

Deck can be used as part of garden landscaping or to extend living areas of houses. This area mainly includes seating that an allows to have an outdoor conversation or simply sun bathing.



The inclusion of these spaces sure do create a beautiful home as it encourages more gatherings and interactions. The function based planning and rendering it to make an aesthetically pleasing space establish 'a place of comfort'.

And that is what it takes for establishing a home in a house. Thus, a exploring the diversity of homes around the world, the rational idea behind their planning can uplift our design ideas and helps in acknowledging our own style.

And as mentioned before, your home, should reflect who you are, your belief and your personal style





# Right & Color

Sometimes we can feel unhappy in certain rooms or areas of our home, but can't really come up with a logical explanation as to why this is.

Astha Rajbhandari

**THE REASON BEHIND** your mood changes and depressed emotions could, however, be due to the lighting in your home. Why not update your current lighting solutions in order to avoid some of the affects listed below?

- Poor lighting can cause eye fatigue and headaches, which make us feel depressed or ill in the space constantly.

- Poor natural lighting can trigger depression and actually has a negative effect on our immune systems.

- Bright lighting stimulates our mind (which is why it's great for task illumination) whilst dim illumination quiets our senses and can actually make us feel drowsy (which is why it's great for the bedroom).

- Dim lighting and harsh contrast can cause us to strain our eyes when being used in place of task illumination.

- Excessive artificial lighting can cause rooms to appear overly bright, which actually hurts our eyes and can cause

us to feel nervous and on edge in the space.

- Insufficient lighting can cause us to suffer emotional stress and even physical illness if we are exposed for long periods of time.

- Natural lighting through windows and skylights has calming effects on our minds and emotions.

- Uncovered globes can actually cause irritation (to both our eyes and our

mood), as well as disturbing the harmony of the space.

As you can see, too much artificial lighting or illumination that is insufficient for the task at hand can cause some serious side effects. When choosing lighting for the different areas of your home, you need to choose carefully, as it will have an impact on your emotional and physical health – use globes that simulate daylight wherever possible, use shades over globes wherever possible, and never use dim fixtures where tasks are regularly completed (such as the kitchen).

By carefully selecting each and every lighting solution for your home or workplace, you could even improve the moods of the people who frequently use those spaces. Noticed that your employees appear to be overly stressed? Utilize more natural lighting in the workplace to boost their happiness and relaxation. Noticed that your kids are complaining that their eyes hurt? Utilize lampshades to protect their little eyes from the harsh glow of task lighting. In this way, your space will affect your mood and emotions in a more positive way.

## RED LIGHT

Rodents exposed to red light at night seem less depressed than those

## How It Affects Our Mood

**It is even noticed, one exposed to red and green lights, followed by a period of darkness, were mostly to have higher levels of emotional arousal, which translate into better moods.**

exposed to the other colors of light. Possibly, red light has a lesser effect on circadian rhythms, making it an excellent choice for evening lighting. It is even noticed, one exposed to red and green lights, followed by a period of darkness, were mostly to have higher levels of emotional arousal, which translate into better moods.

## BLUE AND WHITE LIGHTS

Blue light has the strongest impact—even in those who are blind. Blue and white light reduced sleepiness, elevated body temperatures, increase attentiveness and helped improve memory. Exposure to blue light in the early parts of the day can increase energy levels and reduce the after-lunch energy crash.

## HOW CAN LIGHT COLOR BE USED TO IMPROVE HEALTH?

The best color of light depends on your goals. If you want to increase productivity and promote a positive environment, short blue wavelengths are the best. Using blue light during the day helps prevent or reduce

feelings of depression and anxiety, which is particularly beneficial to those who experience seasonal affective disorder.

To support good sleep hygiene, it's best to limit your exposure to blue light before bed and throughout the night. Those who have difficulties falling asleep might benefit from reducing the use of devices that emit blue light at night, such as computers, smartphones, television and tablets. It is also wise to use red night-lights to minimize the interruption to your circadian rhythm if you briefly get up in the middle of the night and require illumination.

By using the right light colors at the right time of day, you'll boost your body's ability to remain alert and active when it's appropriate, and wind down at the end of the day.





# LOKTA PRODUCTS AND ITS TREND

Nepalese Handicrafts are popular throughout the world for their superior quality, splendid workmanship and artistic excellence. Handicrafts not only carry finest sensibility and artistic expression but also cultural conscience about the historical and religious significance of the place.

Astha Rajbhandari

## LOKTA PAPER

Lokta paper products are one of the main export items of the country. It's gaining its popularity for its simple, traditional manufacturing method and unequalled strength. The Nepali have been manufacturing and using Lokta or Nepali Kagaz also known as rice paper since time immemorial.

## WHAT IS LOKTA?

Lokta derives its name from one of the local plant species (Daphne Papyracea or Daphne Cannabina) from which it is made. These plants are also known as Baruwa or Kaagte Paat. It is renowned for its rough but attractive texture,

durability, strength and resistance to insects. These paper sheets are used for various purposes like writing, drawing and for various other products.

## ITS POPULARITY

In the last couple of years, the evolution of the usage of traditional Lokta paper has been incredible. While in the past it was used mostly in government offices and strictly for writing legal documents. But these days it has found its way into modern day boardrooms and living rooms in various forms such as diaries, calendars, notebooks, lampshades, photo-albums, wall papers, gift wrappers etc.

The various use of Lokta products have been one reason for its resounding success abroad. The export of Lokta has been steadily growing in overseas markets, where it is used for many different purposes.

Different colored Lokta papers are used to illuminate rooms with the help of designer lampshades. The strength of the Lokta paper can also be discerned from the way it is dyed. The trend of using Lokta paper is on the rise. Beyond their traditional usage, it is now being used to make visiting cards, invitation cards, envelopes, decorative craft items and so on.

## BUSINESS ASPECTS OF LOKTA

The Nepalese paper and paper products are very popular in the overseas market. The business of Lokta is growing steadily. Its market overseas is bigger and brighter than within the country. Lokta products are mostly sold in handicraft shops around Kuponhole, Lazimpat and Thamel.

Its variety and color richness easily attracts buyer's attention in the market. Printing various designs on lokta lets the buyer with more options while buying lokta products at reasonable price.

A larger part of the process of manufacturing the paper is carried out in the villages while the finishing and polishing takes place in factories in the city. Rural communities in districts such as Kavre, Sindhupalchowk, Dolakha, Ramechhap, Myagdi, Baglung, etc. benefit from sale of the items made from Lokta.

**The strength of the Lokta paper can also be discerned from the way it is dyed.**





# HANDICRAFT DECOR ITEMS

Add a more intimate touch to your home. Handcrafted by people who know their way with colors and textures.



- 1) Mirror JAC-144A Rs.1920 (Sana Hastakala)
- 2) Tibetan art partition 3 panel Rs.33,000 (Mahaguthi)
- 3) Copper Top Table Rs.19044 (Dhukuti)
- 4) Copper vase set Rs.3909 (Dhukuti)
- 5) Dhaka fabric cushion cover Rs.555 each (Mahaguthi)
- 6) Mithila Painting Rs.1050 (Sana Hastakala)
- 7) Ceramic vase set Rs.4004 (Dhukuti)
- 8) Copper t-light holder Rs.3092 (Dhukuti)
- 9) Copper lamp stand and Kora Fabric Lampshade Rs.4692 (Dhukuti)



1. Mini Plate - Rs.135
2. Runner - Rs. 345
3. Teapot - Rs. 970
4. Milkpot - Rs.415
5. Sugarpot - Rs. 415
6. Allo placemat - Rs.195
7. Honey Pot - Rs. 415
8. Salt & Pepper set - Rs. 145
9. Egg Holder - Rs.135
10. Cappuccino Cup set - Rs. 600
11. Placemat - Rs. 180



Cappuccino set - Rs.600



Salad Bowl - Rs.1015



Serving Bowl - Rs. 1630, Teapot - Rs. 975, Hot Mat - Rs. 1500

# Ceramics for your home

Crafted items are idiomatic, so are ceramics. Adorning your home with ceramics items greets the worthy ambience and feeling of serenity, for sure.



Kupundole, Lalitpur, Nepal  
Tel: 977-01 5522628  
Email: Sanahast@wlink.com.np

Disclaimer: Colors of the products may vary due to the printing limitation. For actual color please visit the showroom.



1. Dinner Plate - Rs.490
2. Side Plate - Rs. 820
3. Quarter Plate - Rs. 450
4. Spoon - Rs. 70
5. Bowl - Rs. 255
6. Mug - Rs.270
7. Allo Runner - Rs. 540
8. T-Light - Rs. 340
9. Vase - Rs. 190
10. Salt & Pepper - Rs. 145
11. Placemat - Rs.135
12. Desert Bowl- Rs.220



# DRIVE.



→ Ride

## CAR ETIQUITES

Susil Pun



You are going for a drive with your family, friends or boss. Here are some car etiquettes that will make your – and your fellow travelers' – journey fun and enjoyable.

### CHIT CHAT

For some reason, people get chattier in a small car. Generally, if you are driving it is safest to hold conversation with the person sitting next to, rather than with someone sitting behind you where you would need to turn around to talk or talk over a seat.

### DRINKING AND DRIVING

Accidents do not come with an invitation. A car driven by a drunk is more likely to meet with an accident, and may get seriously injured or injure other passengers in the car or on the road.

### SMELL OF THE CAR

Car perfume is common in my cars. But everyone likes perfumes, and some may

even be allergic to perfumes. Hence, you need to ask before turning it on.

### MIND IF I SMOKE?

You should ask people sitting in the same car if they would mind if you smoked. You may smoke if they also smoke, or do not mind you smoking.

### THE DOOR

If you are picking elderly people or ladies, you need to open the car door for them because it reflects civility.

### LEFTOVERS AND FOOD WRAPPERS

Instead of throwing wrappers and garbage from the window, you can collect them in a plastic bag so that you can throw them in litter basket afterwards.

### CARPETS AND SEAT COVERS

As the car owner it is important to keep the interior of your car clean and hygienic by keeping the carpets and

seat covers clean. If the interior of the car is not clean this will disgust your passengers.

### STAY AWAY FROM STEERING OR GEARS

As a passenger, you should never touch the car steering or shift gears while the car is in motion. This could easily lead to an accident.

### DIRTY OR WET SHOES

As a passenger, never get inside somebody's car with your dirty shoes. Always wipe your shoe before getting inside the car or you could ask the person who is driving before entering with your dirty or wet shoes.

### DOORS AND FINGERS

While you are travelling with kids, be careful when closing the door. Kids have a tendency to put their fingers in the door corners while getting inside the car.

## SMART सोचको POWER

प्रस्तुत छ एकदम नयाँ 110CC Splendor iSmart । यसको i3s प्रविधिले बाइक रोकिपको बेलामा स्वतः इन्जिन बन्द गरेर तेल जोगाउन मद्दत गर्छ । यसैगरी, यसको Smart Power ले दिने Torque-on-demand ले तपाईंको यात्रालाई आरामदायी बनाउँछ भने साथै बलिरहने हेडलाइट World Safety Norms अनुरूप बनेको छ - जसले तपाईंलाई बाटोमा राख्न सधैं सुरक्षित ।  
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Kathmandu Valley Balaju 4361786 • Balkumari 5006184 • Banepa 691224 • Bhaktapur 5092301 • Buddhabari 4104540, 4104541 • Gaithaghar 6638444 • Gyaneshwor 4428970 • Kanipath 4266517, 4266518, 4266519, 4266520, 4266521, 4266522, 4266523, 4266524, 4266525, 4266526, 4266527, 4266528, 4266529, 4266530, 4266531, 4266532, 4266533, 4266534, 4266535, 4266536, 4266537, 4266538, 4266539, 4266540, 4266541, 4266542, 4266543, 4266544, 4266545, 4266546, 4266547, 4266548, 4266549, 4266550, 4266551, 4266552, 4266553, 4266554, 4266555, 4266556, 4266557, 4266558, 4266559, 4266560, 4266561, 4266562, 4266563, 4266564, 4266565, 4266566, 4266567, 4266568, 4266569, 4266570, 4266571, 4266572, 4266573, 4266574, 4266575, 4266576, 4266577, 4266578, 4266579, 4266580, 4266581, 4266582, 4266583, 4266584, 4266585, 4266586, 4266587, 4266588, 4266589, 4266590, 4266591, 4266592, 4266593, 4266594, 4266595, 4266596, 4266597, 4266598, 4266599, 4266600, 4266601, 4266602, 4266603, 4266604, 4266605, 4266606, 4266607, 4266608, 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# DIESEL VS PETROL

Choosing the right car to buy is already a difficult enough decision for people, on top of that you have to figure out which fuel option to choose. A lot of buyers face this big dilemma of whether to buy a petrol option or one with diesel. Let us guide you through this decision making as we delve into their respective benefits. However, buying the right car for you always depends on the type of driving you do, and your priorities play a major role in this.

Sudip Manandhar

**PETROL READILY EVAPORATES** and mixes with the air efficiently. So, just a spark is sufficient enough to combust the air fuel mixture smoothly. Whereas diesel is not as volatile as petrol and requires a bit of work for the engine to mix with the air well. So it needs an operating condition of high pressure and high temperature, which gives diesel cars a hefty feeling. However, diesel engines in modern times have refined its means to regulate the viscosity, making them subtler.

Each car variant has advantages over the other. Here are few important factors to consider in order to make a more informed selection between a diesel and a petrol vehicle.

#### PRICE OF THE VARIANTS

- Diesel engines need to maintain higher compression ratio than the

petrol engine, so the construction of the diesel engine is more rugged and are costlier than the petrol engine.

- Difference between petrol and diesel variant can range from 4 to 10 lakhs rupees depending on the manufacturer.

#### WHICH IS MORE POWERFUL?

- Diesel engines can create higher torque, thus have higher pulling capacity.

- They are the best option for uphill driving and for commercial use.

- Diesel engines are more powerful and can withstand more load.

#### NOISE AND VIBRATION

- The elevated fuel combustion inside the combustion chamber cause diesel

engines to produce higher noise and vibrations. However, recent day diesel cars have tried compressing these features as much as possible, simultaneously trying to make diesel car rides fun.

#### MILEAGE

- Diesel engine mileage is generally 10 - 25% more than petrol engine, however they are subject to factors like fuel quality, driver's experience and car condition.

- Diesel engine creates more efficiency than the petrol engine, i.e. more energy/liter.

#### MAINTENANCE COST

- As mentioned previously, diesel engine is more rugged compared to petrol engine, so the parts used in diesel engine are made to withstand



more stress and require more maintenance.

- However, the life of a petrol engine is more than that of diesel engines.

#### EMISSION

- Diesel engines produce 13% more CO2 than the petrol engines.

#### PETROL CAR VS DIESEL CAR – WHICH IS MORE PROFITABLE?

Let us consider, Ford EcoSport, a great vehicle, tough looks, good power, and wide range of variants. But when it comes to choosing between the petrol and diesel variant, which one should you pick?

Mileage of Ford EcoSport under testing conditions;

- Ford EcoSport Petrol Titanium M/T – 18.88km/l (1.0l engine)
- Ford EcoSport Diesel Titanium M/T – 22.27 km/l (1.5l engine)

#### MONTHLY AVERAGE RUNNING OF 1000 km/month (33 km/day)

MODEL	"FUEL VARIANT"	PRICE	"20% DOWNPAYMENT"	"LOAN AMOUNT"	MILEAGE	"AMOUNT PAYABLE IN 7 YEARS"	"TOTAL COST AFTER 7 YEARS"	"FUEL COST AFTER 7 YEARS"	"TOTAL COST"	DIFFERENCE
Ford EcoSport Titanium M/T	Petrol	41,90,000	8,38,000	33,52,000	18.88	42,49,616	50,87,616	4,51,588	55,39,204	
Ford EcoSport Titanium M/T	Diesel	46,90,000	9,38,000	37,52,000	22.27	47,56,730	56,94,730	2,92,321	59,87,051	4,47,846

#### MONTHLY AVERAGE RUNNING OF 2000 km/month (66 km/day)

MODEL	"FUEL VARIANT"	PRICE	"20% DOWNPAYMENT"	"LOAN AMOUNT"	MILEAGE	"AMOUNT PAYABLE IN 7 YEARS"	"TOTAL COST AFTER 7 YEARS"	"FUEL COST AFTER 7 YEARS"	"TOTAL COST"	DIFFERENCE
Ford EcoSport Titanium M/T	Petrol	41,90,000	8,38,000	33,52,000	18.88	42,49,616	50,87,616	9,03,177	59,90,793	
Ford EcoSport Titanium M/T	Diesel	46,90,000	9,38,000	37,52,000	22.27	47,56,730	56,94,730	5,84,643	62,79,373	2,88,579

\*Considerations: EMI SCHEME, >20% Downpayment, >7% Interest Rate, >7 years Time Period

#### FUEL COST

Petrol	Rs. 101.5/Litre
Diesel	Rs. 77.5/Litre

So if you drive not more than 1000 km/month, it would be wise from the cost point of view to buy a petrol variant. Whereas if you will be using your vehicle more frequently, such as if you constantly travel long destinations, then diesel variant could be your best option. Petrol has always been the primary choice of consumers in Nepal, yet when it comes to power and experience, diesel vehicles have a different charm of its own.



# 10 things you must have in your car for a LONG DRIVE

Travelling is fun, and what makes it even more fun is finding a way to avoid the problems that can ruin the fun.

Suhit Manandhar



Long drives are stress busters from everyday pressure. These rides are more enjoyable with family and friends accompanying us. You just drive along the road with scenic views of hills, farms, rivers and clean fresh air. What if in the middle of all this you run out of fuel, or your tire gets punctured, or you need to take a bathroom break or much more other problems that may arise that may ruin all the fun. Don't let the thrill of the trip keep you from making sure your car is in tip-top condition so, it is always advisable to get your car checked before you leave for your drive, check the tire air pressure, engine oil, air conditioning, wiper blades, etc. and make sure you have all the essential things that you need in your car for the trip.

- ➔ **COMFY CLOTHING**  
Driving constantly for a certain period of time can be uncomfortable. You will have to take a lot of stops to rest and stretch. Comfortable clothing like tracksuits, shorts will be much more convenient than jeans as they are stretchier. Shoes that are easy to take on and off are also very practical as you can wiggle your feet in the car and can be slipped back on at moments' notice if you stop for a break. Also if you are traveling with children, carrying extra clothing is a very good idea as accidents happen.
- ➔ **SPARE TIRE**  
There's nothing more depressing like a flat tire when you are on the highway. And even more depressing when it happens where the repair shops can nowhere be seen. Carry a spare tire while you are on the go along with all the necessary equipments required to change the tire. Checking the condition of the spare tire you have with you before you start the journey is the best way to avoid any mishaps.
- ➔ **TOILETRIES AND OTHER ESSENTIALS**  
Stock up your car with some toiletries. Tissues, paper towels, wet wipes, hand sanitizers and a roll of toilet paper can be very handy and easy-to-reach. Take your prescribed medicines along with you. If you're travelling with babies, baby wipes, diapers are some basic things you can have to make things easier.
- ➔ **CAMERA**  
You'll make lots of memories on the road and see things you may not come across every day. Keep a camera handy to capture those moments so you can recall them later or show them to your friends and families who were not included on the trip. Be sure to charge up your digital camera and take along a spare battery.
- ➔ **PORTABLE CHARGERS**  
Make sure you bring along a portable charger for your cell phones. You may be out on the road for a long time and may not be able to charge your devices as frequently. Portable chargers with huge capacity can charge the phones for a few times so make sure it is fully charged before you leave your home.
- ➔ **WATER AND OTHER BEVERAGES**  
Take as many bottles of water as possible. Dehydration can become very much a serious problem on the road. Although you might find many fountains or water springs along the way, it is always a good idea to carry your own fill of water. Bring along a few soft drinks as well to tickle your taste buds.
- ➔ **FIRST AID KIT**  
You do not know when you might get injured, scraping your knees or elbows or minor cuts. So, a first aid kit is always a good idea to have in a car during a journey. Fill it up with basics like antiseptic, band-aids and bandages for unexpected cuts and scrapes. Motion sickness medicines can help get rid of nausea.
- ➔ **SNACKS AND FOOD**  
Travelling gets you tired and hungry. You crave for food and to avoid the temptation of fast food, you can pack plenty of healthy snacks like fruits, nuts, sandwiches and a few fun treats. Health should always be the first priority.
- ➔ **A ROAD WORTHY PLAYLIST**  
A good playlist with your favorite tracks works wonders in making the trip more enjoyable. Be sure to carry along a mix of tunes that suits every mood. With the views on the way, soothing music will definitely bring out the most out of your journey.
- ➔ **SPARE KEY**  
Take along a spare set of keys in case they get locked inside the car or dropped from your pocket. Give a set to your travel buddy or pack a set in your luggage for safekeeping.

**BRIDGESTONE**  
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**DUELER TURANZA B-series**



# NEXT ISSUE.

SMART FAMILY, JANUARY 2017

## ➔ AUTISM

In a country where mental disabilities are yet to be established as a significant recognizable condition, 11 years ago, Dr. Sunita Malekhu Amatya birthed a child with a case of autism, a group of complex disorders of the brain characterized by impaired social interaction, verbal and non-verbal communication, and restricted and repetitive behavior. In absence of a proper institution or community to support her, she initiated a project of her own to support other families like hers. This is a true story of a mother, the hardships she faced, and the things that have helped her go on.



## ➔ GREY WATER HARVESTING

The never ending, ever-present problem of water shortage in our country has the people sprucing up new ways to deal with it in recent times, and Grey Water harvesting is slowly taking notice. These don't rely on rain water, but instead the water that runs through our basins after washing clothes, dishes, vegetables, or after taking a shower and brushing our teeth. We can use this recycled water for other general purposes in our homes.

## ➔ CHILD SAFETY IN CAR

Children are born mischievous. They have the energy to run around making a mess and hurting themselves. Parents must be aware that they do not get injured whether at home, playground or while travelling in a car. While in a car, kids tend to get more excited. So parents need to be more careful if they are poking their head/hand out of the window, or if they are messing with the controls of the car or the drive while driving. Here are quick ways and means to assure your little one's safety.

## ➔ 5 RESTAURANTS FOR A CANDLE LIGHT DINNER

Welcome the month of romance. Valentine's day is quickly approaching and we are really concerned where to take our dates out for a nice classy dinner. We run around town to find you some perfect places to celebrate with your love. Candles and wine; mandatory. Food; exquisite. The ambience; warm yet charming. Hold on till our next issue.

## ➔ SHARE EVERYDAY CHORES WITH CHILDREN

Children need to learn to take responsibilities from a very young age and it is the parent's duty to teach them. They must learn the importance of everyday menial tasks and chores, learn when to lend a helping hand themselves. Do not undermine the kind of effect these little things have on their overall personality. It always adds to their character. Learn why it's important and how to get your kids to contribute too.

# SMART FAMILY

A monthly unisex magazine focusing on smartly solving the daily life tribulations faced by married couples by featuring articles on parenting, health, fitness, finance, drive, home tech and décor. Focusing both genders, SmartFamily allows you an organized approach to keeping family life on track and up-to-date. Absolutely utility based, we believe the information we bring endows our readers with authentic and quality information.

## ➔ PARENTING

One of the most difficult jobs in the world, yet one of the most rewarding. The standards of 'good parenting' has changed with the times, and the added challenges brought-in by the electronic age.



## ➔ FINANCE

Let us guide you through those stressful money decision-making. Through our articles on saving ideas, insurance, investing and money management, we help you make smart and informed money decisions.



## ➔ HOME

Technology and décor ideas for your home. New gadgets and tech, fused and suited to your style and decor for modern families, for modern living.



## ➔ BODY

Showcases how to take care of you, and your family's health, through articles about prevention care, early diagnosis and cure of various ailments and health irregularities.



## ➔ FOOD

Food for thought and thoughtful foods, we have it all. We bring you recipes and cooking instructions for easy family meals that are healthy and delicious. For quick bites to those fat wholesome dinners, we feature the best places around for some delectable options.



## ➔ DRIVE

We catch up on the latest and coolest vehicles in the market to give you some early bite on them. Keep your rides shiny and in top shape with our DIY and maintenance guides.



## ➔ TRAVEL

Follow our travelogue story series and let us take you on journeys to some of the most soughted travel destinations across the globe. We also bring you nice places around Nepal for those quick weekend getaways and mini vacations.



## ➔ PEOPLE

Get to know your favorite celebrities and people as we dig deeper to know the family side of things. Also, read true stories of everyday heroes who have overcome the most extraordinary of circumstances.

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# What are some cute and funny moments with your child?

There are countless moments with your social circle. But the most naïve yet the chaste memories are from the souls who know very little about the practicality of the way the world works. The very things they do or say gives a different outlook to our perception.

Jai Pradhan

## ASISH SYANGDEN (MEDIA PERSONALITY/ RADIO PRESENTER)

Haha..this is really interesting. They come up with it every day! I am blessed to have her. Her name is Raeesha, and she just turned 6 this year! There are plenty of funny things. It's a delight.

➔ It was the time when we first took out her tooth! Now these little ones are in love with tooth fairies! She was told that a fairy would come and leave her presents for her first tooth. And so, while she slept, I went and took the tooth but forgot to place the present. She wakes up at 3am and says the tooth is gone. My wife took her to the restroom while I got the teddy out onto her bed. The reaction after that was just priceless! You know, what she said? "So tooth fairies aren't legend, they are real!"

➔ Now children these days are literally in the touch generation. They want everything on their finger-tips. Raeesha goes through every possible thing that's in my mobile, from photos, videos, to even the settings. One day while I was working on my laptop, she comes to me and says, "what's this?" I say "it's a laptop, a bigger version of mobile." She straight away touches the screen and tells me, "why isn't this working?"

➔ At times when I'm confused or don't have an idea about something, my daughter says, "google it!" She takes my mobile, voice searches it and asks me to read it to her as well!

➔ This is another funny moment that I get to experience every other day! Every subject besides 'Nepali' is in English! When I ask her if all her homeworks are done, she says yes happily when it's really finished. But since she finds Nepali difficult, the day



she has Nepali assignments, she goes like "uh,um". That very moment I know she's got a Nepali assignment!

➔ She was with me when I had a meeting with Prabal Gurung! And she aspires to be like him one day she says. But hey, here is the catch! She aspires to be whoever she meets next. It changes constantly. A few days back she wanted to be a pilot, because she met Mr.Bijay Lama!

➔ Some of her teachers are also my listeners! Now whenever there are events in her school, she is given the part of an MC. She comes to me for her rehearsals. The

hair brush is her mike. As she performs, we clap!

➔ The very famous song, called Cheap thrills, she knows it by heart! She asks me to close the door and turn down the lights. When she begins to sing, we clap and light up a mobile, just to create that feel. And she loves it!

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