



THE TIMES OF INDIA

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Your Weekender
TODAY'S EDITION

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STUDENT EDITION

SATURDAY, FEBRUARY 5, 2022

THE TIMES OF INDIA
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LATEST BUZZWORDS EXPLAINED

BIOHACKING

A DIY, self-health approach to improving the quality and longevity of life. It is an attempt to manipulate your brain and body in order to

[CLICK HERE: PAGE 1 AND 2](#)
LIFE LESSONS

IF YOU DON'T SNOOZE, YOU LOSE

A new study has linked sleep-deprived teenagers with increased consumption of sugar and carbs

Nitya.Shukla@timesgroup.com

The pandemic hasn't been kind to any of us, but teenagers have it especially worse. Between endless cycles of online classes and studying while remaining indoors in a mostly sedentary lifestyle, most teens are experiencing increased mental health issues. When one adds the feelings of being overwhelmed, stress, binge watching, excessive consumption of social media to this mix, one begins to understand the crisis of sleep that we are all experiencing. Now a new study by Brigham Young University (BYU) — that analysed the sleeping and eating patterns of teens — has reported that "short sleep" (which means sleeping for a shorter period of time than mandated) results in higher consumption of foods high in carbohydrates or added sugar and consuming more sugary drinks.



"Human beings are biphasic (physically designed for two sleeps a day), with two major bodily rhythms that fascinatingly align in the middle of the day to create a 'nap zone'"
DR FIONA KERR, neuro specialist

WHY WORRY NOW

Numerous studies have shown how sleep-

says that insufficient sleep also increases the

deprivation results in increased risk for poor mental health, poor academic performance, and behavioural problems. BYU's study — conducted at Cincinnati Children's Hospital Medical Center (US) — says that insufficient sleep also increases the risk of weight gain and other cardiometabolic diseases among teenagers because teens have worse dietary habits when they sleep less. According to Dr Kara Duraccio, lead author of the study, short sleep "increases the risk for teens to eat more carbs and added sugars and drink more sugar-sweetened beverages than when they are getting a healthy amount of sleep".

NEED FOR SLEEP

Typically teenagers require between eight and nine hours of sleep per night to perform at their best, according to multiple studies. Unfortunately, most teenagers do not get the recommended amount of sleep — with many believing that not getting enough sleep is alright, or that they can "function" on less sleep. At this point this may sound like a lecture, but a good night's sleep does have multiple health benefits. Sleep aids in the processing of daily ideas as well as the storage of memories,

thus a lack of good-quality sleep can make it difficult to focus and think properly. During the day, one may feel weary, angry, or nervous. School performance may deteriorate as a result. Your reaction time may be slowed, putting you at greater risk of a car accident. In children, insufficient sleep can lead to attention and behaviour problems or hyperactivity. In the elderly, lack of sleep may decrease focus and attention, leading to a greater risk of falls, bone fractures, and car accidents.

HOW MUCH SLEEP IS ENOUGH FOR A TEEN

According to the National Sleep Foundation and American Academy of Sleep Medicine, newborns need the most sleep, at 14-17 hours a day, followed by infants at 12-16 hours a day including naps. Toddlers need about 10-14 hours a day. Preteens and teenagers need about 8-12 hours a night, and adults about 7-8 hours a day.

YOUR GOOD SLEEP GUIDE

- Go to bed and get up at the same time every day
- Try to limit the difference in your sleep schedule on weeknights and weekends to no more than one hour. Being consistent reinforces your body's sleep-wake cycle
- If you don't fall asleep within about 20 minutes, leave your bedroom and do something relaxing like reading or listening to soothing music. Go back to bed when you're tired
- Pay attention to what you eat and drink. Don't go to bed hungry or stuffed. In particular, avoid heavy or large meals within a couple of hours of bedtime. Your discomfort might keep you up
- Create a restful environment in your room as exposure to light might make it more challenging to fall asleep
- Avoid prolonged use of light-emitting screens just before bedtime
- Calming activities before bedtime, such as taking a bath or relaxation techniques, might promote better sleep
- Long daytime naps can interfere with nighttime sleep. However if you must, limit yourself to up to 30 minutes and avoid doing so late in the day.
- Regular physical activity can promote better sleep.
- Try to resolve your worries or concerns before bedtime. Jot down what's on your mind and then set it aside for tomorrow.

— Source: The Mayo Clinic



optimise performance, outside the realm of traditional medicine. Self-health can be termed as foolhardy or even dangerous without the intervention of a medical expert. However, almost all biohackers find that a lack of answers from traditional medicine to chronic ailments, prompts their foray into the self-health lifestyle, to hack their biology. And it needn't always involve drastic measures like tech implants or gene modifications. For many biohackers, the science consists of making small, incremental diet or lifestyle changes to make small improvements in your health and well-being. Biohacks promise anything from quick weight loss to enhanced brain function. But the best biohacking results come from being well-informed and cautious about what works for your body.

SELF-CARE


A touch of bright
 Put your best face forward

GLOSS IS BACK: Lip glosses are back. Spring looks are all about looking fresh and feeling great. A hark back to the '90s, invest in a good lip gloss.

MINIMALIST SKIN: It's time for some great-looking skin. Up your skincare routine with the right use of cleansing, toning and moisturising. Minimalism will be the foundation philosophy when things warm up.

According to North American tradition Groundhog day, if a groundhog does not see his shadow after emerging from his burrow on this day (Feb 2), spring will come early; if he sees his shadow, winter will last for 6 more weeks

VERY PERI, PLEASE: Do you that the Pantone Colour of the Year for 2022 is Very Peri — a lilac blue that feels vibrant and hopeful. This hue is especially suited for nails.

AT HOME RECIPES: Like in the last two years, the kitchen cures for all things self-care will trend too. Raid your shelves and fridges for some fruits packs, homemade scrubs or just a simple lemon or coffee tan remover. Grandma's recipes will find a new plate — your face!

NATURAL ROCKS: Ayurvedic and herbal beauty will have a moment in 2022 again. In fact, right now it's all about mixing the goodness of Ayurveda and the smartness of modern-day skin science.

SUNSCREEN TIME: Sunscreens have been a major must-do in all skincare routines. In fact experts say that sunscreen use should start as early as possible. Now you have special formulations that also address the blue-light exposure that emanates from our various devices.

The first day of spring marks the beginning of Nowruz ("The New Day") — Persian New Year

FITNESS

SPRING BACK INTO ACTION

Spring offers considerable benefits when it comes to an outdoor exercise regimen. Here's how...

SEASON OF REVIVAL

In spring, you can find the beautiful sounds of birds and the ocean, sights of exquisite blooms of flowers and wildlife, and calming spaces to rejuvenate the body and spirit. Also, the sun is back! Winter's blue moods, achy bones, and brain fog is out and an increase in sun exposure is sure to help brighten up your mood.

MORE OUTPUT

Recent studies have provided evidence that suggests that participating in physical activity in a natural environment, may help an individual achieve a greater intensity of exercise without the perception of

Advantages of "green exercise" (those done outside like dog walking, running, riding and mountain biking) include stress relief, clearer thinking, enhanced mood and happiness, less anxiety, more vitality, reduced pain sensations, improved sleep, and less tension and depression. It also cuts costs for the community. A study in England of "green exercises" estimated that the health benefits of doing physical activity in nature can save around \$2.7 bn a year


FOOD

SPRING EATING IS GREAT

Recharge your system with light, bright spring diet

SPRING FOOD

Spring in India sees an influx of citrus fruits and berries like strawberries, grapes, amla and grapefruit. These fruits contain large doses of antioxidants that keep you young and healthy and vitamin C that boosts immunity and repairs your skin. Veggies such as broccoli, asparagus, spring onions and salad greens are abundant and available everywhere. "Herbs such as parsley, cilantro, chives and dill are perfect for consumption in the spring time because of their antioxidant qualities. They are rich sources of folic acid, vitamin C, essential for good nerve function, strengthened immune system and protection against chronic diseases," suggests nutritionist and food consultant Jia Singh.

SPRING AND AYURVEDA

Ayurveda lays a lot of emphasis on suitable diet and regimen for every season. Spring is the time of revival. As winter frost melts and liquefies, so does the kapha dosha accumulated in the



WONDER SPRING BASKET

■ **Celery:** Low-cal, reduces inflammation, aids digestion, lowers BP and is known to be a stress-reliever

■ **Spring onions:** Lowers oxidation of cholesterol, reduces the risk of coronary heart disease. Have antibacterial properties that help fight against cold and flu

■ **Papaya:** Lowers cholesterol, boosts immunity, great for diabetics, protects against arthritis and helps in weight loss

■ **Strawberry:** Improves eye health, helps fight cancer, keeps wrinkles at bay, fights bad cholesterol, regulates blood pressure

■ **Cilantro:** Helps in curing anxiety, lowers blood sugar, facilitates sleep, aids digestion and is a natural deodorant

effort changing, partly because the outdoor environment increases enjoyment.

FASTER RECOVERY

The link between outdoors and mental health has been established time and again. Doing your workout outdoors helps with short-term recovery from stress or mental fatigue, according to one study, and in fact, improves mood.

WALKS FEEL BETTER

Spring wins by a landslide when it comes to getting in your recommended 10,000 daily steps. After trudging through the winter chill, it's a nice break before the sweltering summer.

NATURAL WEIGHTLOSS

Our bodies are physiologically primed to shed some pounds to prepare for summer. On average, people consume an 86 extra calories per day in the fall compared to spring, according to research published in the "European Journal of Clinical Nutrition". And as spring turns into summer, that eat-less trend is likely to continue. Harness the energy of spring to get moving and eating whole, fresh foods, salads and juices.

body with the heat of the sun. It often results in opening up of congested blockages. "Ayurveda prescribes intake of hot and dry food items — gram flour, millet, ragi, peppers, buckwheat, puffed lotus seeds, ginger, lemon, bitter greens — to balance the kapha," says Arti Gaur, Ayurveda expert.

According to Ayurveda, in spring season it is the herbs that are the most powerful foods, highly potent, loaded with beneficial minerals and other chemical compounds. For example, basil is the best immunity builder, good for detox, helps lose weight and is used in treatment of all ailments from diabetes, asthma, skin infections to flu and indigestion.

SEASONAL = HEALTHIER

Eating seasonally often translates to eating what is fresh and locally available which in turn helps small farmers and grocers run their business. "Seasonal foods are fresher, taste better and provide the nutrients we need at that time of the year," highlights Singh. So, increase more fresh produce in your spring diet and eliminate foods such as dairy, meat, sweets, and refined grains.

— NUPUR AMARNATH & SUPRIYA SHARMA

STYLE

Spring up your Wardrobe

Plan your spring style with this easy to follow trend report

LOW WAISTS

High-rise jeans may have dominated our wardrobes for over a decade, but come spring 2022 the low-slung waist is making a comeback.

PLEATED SKIRTS

One of the most wearable trends to come out of the runways was the pleated skirt and in a midi style.

METALLICS

Now that we may be partying (are we?) it's time to ditch those sequins for metallic fabrics.

PANTSUITS

If it's good for Minnie Mouse, it's good for you. Invest in a good spring-summer suit to up your style quotient.

INVEST IN SCARVES

Summer scarves are really going to be a big accessory. As a big protection against the elements — sun and pollution — a scarf can up the style quotient of any outfit.

HIGHLIGHTER YELLOW

If you love beige, black or grey, stop reading now. Spring is the time for colours and the brighter the better. Go for highlighter shades like yellow, pink and blues.

FEMINE CUTS

Spring is the time for super traditionally-feminine pieces like summer dresses, florals, pinks and candy tones.

Spring is a time to let your personal style come out. It's a time for light layering and right pairing. You don't need to buy afresh.

Sometimes a hard look at your wardrobe can yield many new looks just by fresh pairings



In Japan, flowering of cherry blossom in March or April signals the start of spring

MANNER MANUAL

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Have you ever felt uncomfortable in a public space with the person behind you in a line standing way too close? Or the loud talkers in a public commute? Chances are, you have encountered it just today. Because our understanding of personal space – or the lack thereof, is apparently a cultural thing! Even etiquette experts agree. Image consultant Samira Gupta doesn't mince her words when she says the issue is not that Indians are unmindful of personal space, there is no awareness of something called "personal space". "It is cultural along with early conditioning," she says. From no knocking at the door to always doing things together – it's all par for course.

PERSONAL SPACE?

A 2018 article on National Geographic states that the term "personal space" is that uneasy feeling you get when someone moves too close. Neuroscientist Michael Graziano says, "There really is such a thing as personal space. The brain computes a buffer zone around the body." We have this 'second skin' hardwired into our DNA. The article says that this invisible second skin, is used primarily for protection by human beings – just as animals do when there are predators around. Physically, each of us has a comfort level, a sort of a perimeter around us, which we do not want others to invade without permission. Non-physical personal space refers to the boundaries that you cannot breach while talking to others.

ELBOW-BRUSH FACTOR

In Damodar Mall's book, "Supermarketwala: Secrets to Winning Consumer India", he talks of the elbow-brush factor. An excerpt from his book reads: "When it comes to queues, Indians actually feel reassured by a certain amount of crowding – even a respectable amount of personal space is abhorrent to their competitive instincts." On his request Proact consumer research team conducted an experiment on queues of all kinds in urban India – at bus stops, train stations, airports, colleges, temples, fancy buffet counters in five-star hotels, farmhouse marriage parties and multiplexes. The findings: "If you leave a space measuring more than your forearm –



Personal space is two-fold: a) Your physical space bubble and maintaining and respecting it; b) Personal intrusions through conversation either socially or professionally. In body language it's called 'Proxemics', which comes from proximity – the nearness in space. The idea of personal space is about respecting others by not getting too close to them physically. In number terms: it's one foot from your physical body

MIND YOUR PERSONAL SPACE

from the tip of your finger to your elbow – between you and the person just ahead of you in a queue, such a gap is just not feasible to sustain. It shall get bridged or occupied within five minutes," he writes.

RECLAIM YOUR SPACE

Etiquette experts say that it's okay to push back and stake your claim to your space. Here's what you can do and follow too:

1. Take discouraging action. If someone is bothering you by raiding your lunchbox without permission, just hand them a bowl

and spoon to serve themselves separately. With a friend, feedback always works.

2. At home too, parents should be mindful of their child's personal space from a young age and more so for growing children. Follow rules like seeking their opinion, knock at the door before entering their space.

3. Encourage your children to respect other people's space. Chatty kids are cute only when they are not talking to you.

4. When clicking pictures in a public space, make sure you take a good look around you to check if people outside of your group if they are comfortable.

5. When posting and tagging other people online, make sure you get their consent.

6. Staring into people's screens, listening in on their phone calls, giving unsolicited advice, borrowing without permission are all personal space violations.

7. Avoid taking up more space than normal – like keeping your belongings on someone else's desk, talking loudly in public, etc.

8. Make sure you are not staring at people in public spaces, as that's a space violation. And also stop asking intrusive questions or giving unsolicited advice.

For more read story on nosy people below

PERSONAL SPACE IN A DIGITAL WORLD

A 2018 study led by Silvio Carta, Senior Lecturer and Chair of the Design Research Group, University of Hertfordshire, sought to analyse the changing meaning of personal space in a digital world. The term "personal space" has meant different things since architects, urbanists, sociologist and geographers started studying it. In the 1960s, it was thought of as the distances we maintain from others. The size of this invisible aura could vary from place to place, country to country. Carta's study sought to answer how the shape of our personal space is changing as we live our digital lives in public spaces. While many feel that digital personal space is like a "bubble" which filters the data you that send out and the information you receive back, but the study showed that in the digital realm, it is not so. In fact, it's more like a global network of

connections, reaching everywhere, coming from each person whenever they send or receive a packet of data.

THE FINDING

The connections showed how personal space disperses through the atmosphere and materialises in someone else's device in a matter of seconds, leaving traces in a dispersed constellation of servers. Because of this, personal space has become dynamic – it changes in real time with our digital interactions.

THE IMPORTANCE

With cases of data breaches, phone hacking becoming commonplace, we have to treat our digital personal space as seriously as we mind our physical personal space. The study authors found it remarkable that many of us don't even realise the extent of our digital personal space, which is scattered around servers and other devices around the world. By visualising the massive size and dispersed form of our digital personal space, people will become more protective of their data, taking a greater interest in the level of encryption, privacy and permissions granted to apps they use.

CONCLUSION

Personal space is no longer the immediate space that surrounds us. It is rather something more abstract – globally distributed and everywhere. The next time you send a text, envision the real extent of your space. Our personal space is not a bubble anymore – it is a global network.



connections, reaching everywhere, coming from each person whenever they send or receive a packet of data.

THE STUDY

As a case study, the study authors set up an open Wireless Local Area Network (WLAN) in Plaza de Los Palos Grandes in Caracas, for people to connect free of charge for a limited period of time. A total of 123 people connected to our WLAN with their devices, sending and receiving packets of information to and from servers

ETIQUETTE HACKS

HOW TO DEAL WITH NOSY PEOPLE?

We have all encountered nosy people around us. It could be the very friendly neighbour enquiring about your marks and study schedule or your casual friend who loves to flatter you to know more. They are the curious cats and we all know what happens to them! Just kidding. But chances are you have a nosy person in your life and you are at sea on how to handle them. And sometimes you too can end up being the nosy one.

SET LIMITS

Curious cats, nosy parkers, over-sharers, screen stalkers, busybodies, personal space invaders – they are all there in everyday life. In fact, motivational speaker and etiquette and leadership coach Minocher Patel says that India is a land of curious cats. "We don't have a concept of personal space. Why only the office, people want to leave an airplane after making fast friends," he says. Unfortunately personal questions are the preferred ice-breakers. "It's not easy to keep nosy parkers at

bay but it is important to set boundaries for them," says certified etiquette consultant Nirmala Lalvani. Her tip: just respond in an easy manner. Say something like, "I appreciate your concern, but there are some things that I never discuss with friends. I'm sure you'll understand." Soften the blow by inviting them for a coffee.

DON'T GET PERSONAL

The rise of collaborative environment – at work or at school – stresses on sharing. A recent article in the 'Harvard Business

Review' warned about the perils of over-sharing. It said: "But the honest sharing of thoughts, feelings, and experiences at work is a double-edged sword... Intimate stories strengthen relationships; they don't establish them. Sharing too much personal information too quickly breaks all socio-cultural norms of behaviour,

making one appear awkward, needy, or even unstable." It's never okay to ask personal questions. Safe topics are weather, sports and global politics. For the persistent priers, deploy humour. You can tell them to expect the answers in mail (and for that take our email etiquette quiz).

– NUPUR AMARNATH

The Chatterer

This one likes to share. It can be their stories, or getting your stories and generally chat for a long time – during class too.

Mostly harmless but they can spill your

The Lurker

They lurk around your screen (computer or phone), looking at what you are up to.

How to Deal: Call the snooping out. Politely confront them

The Flatterer

They act as your fans and seek your guidance in almost everything. Before you know it you have an unofficial double.

How to Deal: Turn the tables on her/him. Instead of giving them tips, ask them to share how they'd tackle it

THE 3 WORST TYPES ...and how to handle them

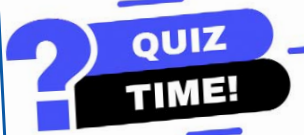


TEST YOUR EMAIL ETIQUETTE IQ

1. The most important part of an email is...

A. Sender B. Recipient C. Body D. Signature E. Subject Line

Answer: E. A clear and concise subject line is the first introduction to your mail. Keep it simple and crisp as the recipient can gauge what the message is about and whether they need to take action (or not).



should be marked as high priority when

A. You feel it is high priority B. It seems like it could be high priority C. It is urgent D. The information is high priority for the recipient

Answer: D. Urgent messages should be delivered by phone to ensure the message is both received and understood.

8. Complicated or detailed email messages should be followed up with

A. Another email B. High five C. Text D. Pizza E. Phone Call

Answer: E. If it's too complicated, you risk 'no action' or deletion. Follow up with a phone call to answer any questions and to avoid a series of additional mails.

9. Emails are...

A. Top Secret B. Just between you (the recipient) and me (the sender) C. Public

Answer: C. You may think that mails from your account are secret but don't fool yourself. So it's best not to write anything you don't want anyone else to know. If it's that secret share in confidence – and even then you know things get leaked out!

10. Capitalisation is not at all necessary when writing an email.

A. True B. False

Answer: B. Email can considered an informal means of communication, but it's not like texting. Remember the MINTS rule for capitalisation: capitalise Months, I, Names, Titles and Start of sentences.

11. When writing a complicated or detailed email, information should be

A. In one long paragraph B. Short paragraphs C. Separated into multiple emails

Answer: B. Important information is easier to find and comprehend in short paragraphs.

12. In general, when replying to an email it is best to

A. Reply to all B. Reply to sender C. Reply few

Answer: B. Unless specified, it's best to just respond to the sender. This also minimises email load in your inbox and for others.

2. Carbon copy (cc) others who are

A. Directly involved with the content B. Aware of the content C. Are not in the loop D. Have little involvement

Answer: A. If you get too many people involved you are likely to risk delays, additional decision makers, needless explanations and mass confusion.

3. I should always proofread my email before I hit 'send.'

A. True B. False

Answer: A. Proofread not just for typos but also for tone. Are you sounding angry in parts or maybe sarcastic?

4. The most important information in an email should be

A. At the end B. In the beginning C. It's all over the place

Answer: B. This is not a treasure hunt. Stop leaving clues. Just get to the point and don't make the recipient look for the important stuff.

5. Writing in all capital letters implies

A. Important B. Urgency C. Yelling

Answer: C. In text speak, writing in capitals is yelling. Avoid them.

6. An appropriate amount of time to wait for a reply is

A. 30 seconds-5 minutes B. 7 days C. 24-48 hours D. Within 24 hours E. 2-3 hours

Answer: C. This is not a game of fastest fingers first. People are busy. It's unrealistic to expect someone to drop everything to respond to you. If something is urgent, call.

7. Very important emails

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Queries relating to Etiquette

Etiquette is the customary code of polite behaviour in society. Social situation and the way we live, even etiquette, is ever changing. For instance, who would have thought that one would need a whole new set of classroom rules in 2019? If you have a question on the new rules of engagement in a post-covid world, a relationship dilemma or just a query regarding writing a thank you note, write in to us

toinie175@gmail.com with the subject line ETIQUETTE.

ASK THE EXPERT

My child cannot maintain FRIENDSHIPS FOR LONG

Q To me, my only child's emotional, social and intellectual growth means a lot. I personally try to support all these dimensions. However, I need to assure if he's truly doing well! He is poor at making friends and if someone joins him, it's not for a long time. He is not good at making friends and maintaining friendship probably. How can he improve on this?

A Just as every person is different, every child is also different. While some children seem very social and playful, other's may not be as open. Adding to this, children also go through different phases, which might have an impact on their behaviour. For instance, some children may have different experiences at home, school and colony/society that directly or indirectly shapes them.

Further, there could be many reasons for your child not being social such as he could be temperamentally

shy, there could be some negative experiences such as bullying, teasing etc. which could be impacting him. Another factor could be the parenting styles. I encourage you to consult a psychologist to discuss your parenting styles and the family environment. Having a detailed discussion with a professional may help you increase the helpful behaviours and decrease the unhelpful ones.

I would suggest you to not pressurise him into making friends all of a sudden, let him step out from his comfort zone at his own pace, interact and meet with

people and then choose his friends accordingly. One of the softer ways that you could use is: trying to understand his behaviour in school. By interacting with his teachers, you can try to know whether he was involved in any incident of bullying which might



have led to his current behaviour. You can also call a couple of his friend's home, so that he can interact and bond with them comfortably as some children feel conscious to connect with people in new territories.

Lastly, children also model parent's behaviour, thus portray yourself as social, engage with your friends and spend time with them. This would make your child understand that socialising is a natural process and he would be encouraged to do the same. You can go out with your family friends, who also have children so that your child feels comfortable and can make friends in familial environment.

In spite of all these steps, if he still feels uncomfortable to interact with others and socialise, then you can try taking him to a therapist who will assess for any deeper issues. TNN

EXPERT: Dr Rachna Khanna Singh, HOD-Holistic Medicine, Artemis Hospital, Gurgaon, Relationship, Lifestyle & Stress Management Expert

"Money never sleeps, pal."

— Gordon Gekko in 'The Wall Street'

INSPIRATION

Top 10 lessons to inspire you to get FINANCIALLY WISE

"The key to financial freedom and great wealth is a person's ability or skill to convert earned income into passive income and/or portfolio income."

Rich Dad, Poor Dad
by Robert Kiyosaki

"Conditions have changed, but we are still operating financially by the rules established during the Industrial Revolution – rules based on creating more material possessions. But our high standard of living has not led to a high quality of life, for us or for the planet."

Your Money or Your Life
by Vicki Robin

"No man can rise to his greatest possible height in talent of soul development unless he has plenty of money."

The Science of Getting Rich
by Wallace Wattie

"People whom we define as being wealthy get much more pleasure from owning substantial amounts of appreciable assets than from displaying a high-consumption lifestyle."

The Millionaire Next Door
by Thomas J. Stanley and William D. Danko

"The secret to wealth is simple: Find a way to do more for others than anyone else does. Become more valuable. Do more. Give more. Be more. Serve more."

Money Master the Game: 7 Simple Steps to Financial

Freedom by Tony Robbins

"Treat your savings account like just another bill. It has to be paid every month or there are consequences. If you have direct deposit, have a portion of your paycheck automatically diverted into a savings account. Once it's in there, forget about it. You never saw it anyway. It's an emergency fund only (and vacations are not emergencies)."

Girlboss
by Sophia Amoruso

"The best trust you can ever give to your children is financial literacy."

Mac Duke The Strategist

"The vast majority of people simply do not have the internal capacity to create and hold on to large amounts of money and the increased challenges that go with more money and success."

Secrets of the Millionaire Mind
by T Harv Eker

"If you truly desire money so keenly that your desire is an obsession, you will have no difficulty in convincing yourself that you will acquire it. The object is to want money, and to be so determined to have it that you convince yourself that you will have it."

Think and Grow Rich
by Napoleon Hill

"Budget thy expenses that thou mayest have coins to pay for thy necessities, to pay for thy enjoyments and to gratify thy worthwhile desires without spending more than nine-tenths of thy earnings."

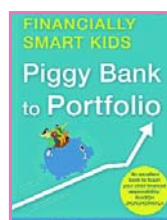
The Richest Man In Babylon
by George S Clason

Whether you are a parent interested in equipping your children with financial lessons; or a curious youngster whose questions about money are somehow not getting properly answered... The following books can help you figure out the best solution

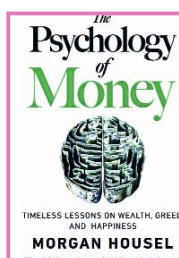
PIGGY BANK TO PORTFOLIO

by Binal Gandhi and Soneera Sanghvi

What's not to love about this adorable introduction to money matters in this book which begins each chapter with a quote from a child that is surprisingly relatable to adults. Earnest in their approach to combat financial miseducation, and helping youngsters, authors Binal Gandhi and Soneera Sanghvi offer an interesting volume that tackles step-by-step financial planning; and tells us why parents should discuss money matters with children early on.



write this book to help children get on the right track to making smart personal financial decisions after becoming frustrated from being unable to find good learning resources for his own children.



THE PSYCHOLOGY OF MONEY

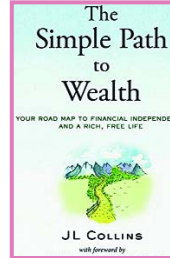
by Morgan Housel

This bestseller has been topping the lists of all finance-related books in the last month. The reason for its success is because it is broken up nicely into tangible lessons you can

apply to your own finances, improve your money mindset and invest more. This one is for older readers though.

THE SIMPLE PATH TO WEALTH: Your Road Map to Financial Independence and a Rich, Free Life

by J.L. Collins



One of the highest-rated personal finance books with over 3,800 Amazon reviews and an average rating of 4.8 stars, this book is a series of principles in the form of letters from a father to his daughter. Plenty of actionable advice!

RETIRE BEFORE MOM AND DAD

by Rob Berger

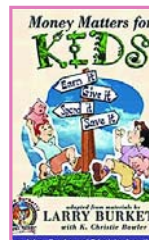
For anyone considering early retirement through the FIRE (Financially Independent, Retire Early movement), this book is a quintessential primer on the principles of getting started on this path.



MONEY MATTERS FOR KIDS

by Larry Burkett

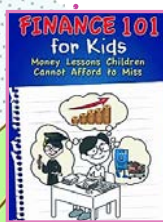
Financial author and teacher Larry Burkett provides fun and creative tools that children will relate to easily. Apply money-management principles via jokes, puzzles, and other fun activities and exercises that are easy to teach for parents.



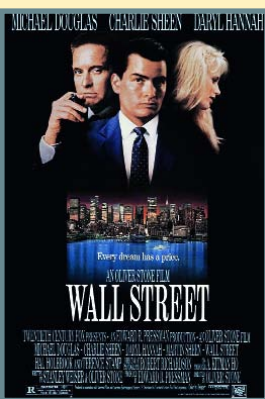
FINANCE 101 FOR KIDS: MONEY LESSONS CHILDREN CANNOT AFFORD TO MISS

by Walter Andal

Author Walter Andal was inspired to



WALL STREET (1987)



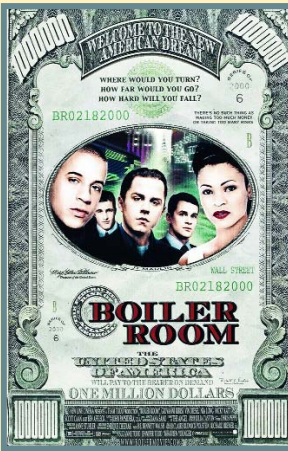
STORY: Bud, a junior stockbroker, wants to work with Gordon Gekko, his idol, and impress him by spying on renowned companies. But when Bud learns about Gordon's evil antics, he tries to destroy him.

MESSAGE: The famous dialogue by Gekko, "Greed is good" is a perfect representation Capitalism gone wrong when left unchecked. The central message throughout the film is what Bud keeps asking Gekko: "How much is enough?" But Gekko isn't sure. He spends all day trying to make as much money as he possibly can, and he cheerfully bends and breaks the law to make even more millions, but somehow the concept of 'enough' eludes him. Money is just the way to keep score.

BOILER ROOM (2000)

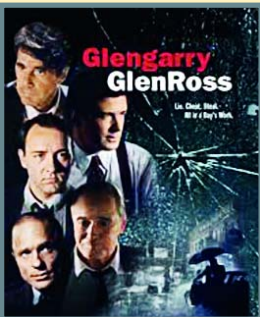
STORY: A college drop-out gets a job as a broker for an investment firm, which puts him on the fast track to success. However, success clouds his judgement, drawing him into a world of corruption and greed.

MESSAGE: A quintessential 20th century greed and redemption story. The attention to detail



allows 'Boiler Room' to achieve the same sort of insight into stock brokering that the film 'Glengarry Glenn Ross' (also in the list) offered into sales. In fact, this aspect of the film is what makes 'Boiler Room' a compelling movie-watching experience.

GLENGARRY GLEN ROSS (1992)



STORY: When an office full of New York City real estate salesmen is given the news that all but the top two will be fired at the end of the week, the atmosphere begins to heat up. Shelley Levene (Jack Lemmon), who has a sick daughter, does

everything in his power to get better leads from his boss, John Williamson (Kevin Spacey), but to no avail. When his coworker Dave Moss (Ed Harris) comes up with a plan to steal the leads, things get complicated for the tough-talking salesmen.

MESSAGE: The movie is a scathing attack on the soul-crushing American business practices. The sales office serves as a microcosm of capitalist culture: as the top man gets a Cadillac and the bottom man gets fired, every man must not only work for his own success but also hope for or actively engineer his coworkers' failure.

MARGIN CALL (2011)

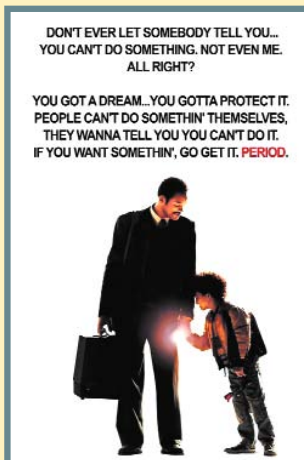
STORY: A finance company's management division head working on a major project is fired. His protégé attempts to complete the analysis and finds out the true reason behind their financial downfall.

MESSAGE: The film captures a day in the life of a Lehman Brothers-like bank as it scrambles to avoid falling into the first cracks of the financial crisis. Remember the 2008 collapse of major



American financial institutions that sent shock waves throughout the world? Or, the recession that the world still hasn't come out yet? This film deals with the societal costs of high finance, the power of self-rationalisation, and the easy embrace of personal corruption.

THE PURSUIT OF HAPPYNESS (2006)



sages. Here are some of them. Don't listen to anyone but yourself. Perseverance is the key to success. Setbacks are a part of life, don't let it demotivate you. It doesn't last forever.

STORY: Tired of Chris's professional failures, his wife decides to separate, leaving him financially broke with an unpaid internship in a brokerage firm and his son's custody to deal with.

MESSAGE: An inspirational movie with quite a few mes-

THE BIG SHORT (2015)

STORY: In the mid-2000s, a few finance experts observe the instability in the US housing market and predict its collapse. Through their research, they discover the flaws and corruption in the system.

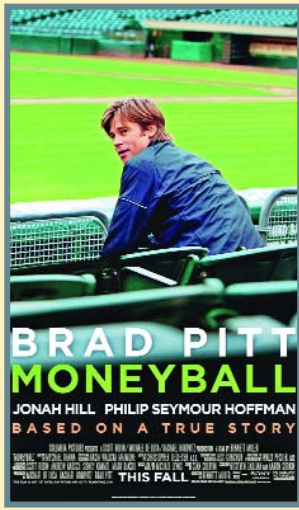
MESSAGE: The movie, directed by Adam McKay, focuses on the lives of several American financial professionals who predicted and profited from the build-up and subsequent collapse of the housing bubble in 2007 and 2008. In the end, it concludes, Wall Street greed sank the global economy for years.



MONEYBALL (2011)

STORY: Billy Beane, a baseball general manager, and Peter Brand, an economics graduate, challenge convention as they try to form a competitive sports team using computer-based methods.

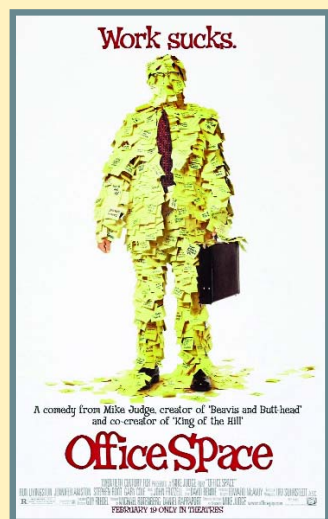
MESSAGE: The film teaches us about the value of numbers and data. We can all learn a lot through the data, the use of statistics and doing things differently. The protagonist, Billy Beane was able to exploit inefficiencies in the market for baseball talent and build a low-budget team that triumphed over their big-market competitors.



OFFICE SPACE (1999)

STORY: Peter, a software engineer, is tired of his boring job and makes a vengeful plan with two of his friends to plant a virus in his company's system.

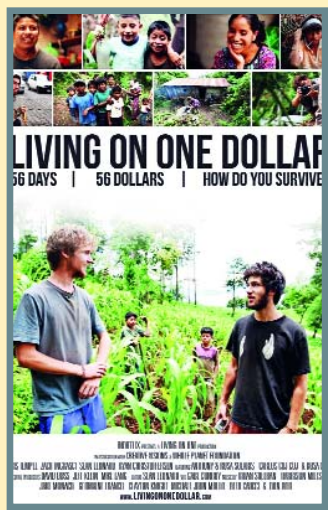
MESSAGE: Life is too short to work at a job you hate. Your office environment can be changed and you can be happy about the money you are earning. All you need is a great idea and courage. Also, don't avoid office conflicts. Face them and be solution-oriented.



LIVING ON ONE DOLLAR (2013)

STORY: In rural Guatemala, four friends battle illness, parasites and hunger as they experiment with living on just \$1 a day for eight weeks.

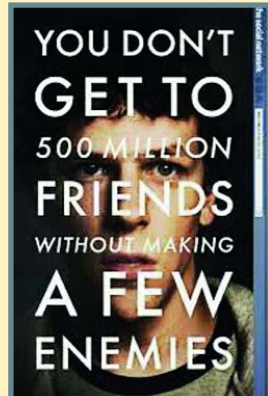
MESSAGE: This film stands out for positive messages and positive role models. It gives a face to poverty and shows that impoverished people have the same dreams and goals as us: to have enough food, educate their children, work hard, and improve their lives. Empathy, integrity, and perseverance are major themes.



THE SOCIAL NETWORK (2010)

STORY: This biographical drama by David Fincher depicts Mark Zuckerberg as he creates a social networking site, Facebook, with his friend Eduardo's help. Though it turns out to be a successful venture, he severs ties with several people along the way.

MESSAGE: Money changes everything. Friendships, relationships. This film shows how Zuckerberg forgoes his friends and their contribution to the idea of what we today know as Facebook, or Meta. Zuckerberg lost much of his resources because of waging legal battles against the Winklevoss twin brothers who accused him of stealing their idea. The film also teaches the importance of taking time out to learn about the legal aspects of running your business.



MONEY, MONEY, MONEY, SHOULD BE FUNNY...

It's good to be financially wise but here are 10 movies that teach you about the value of money and also depicts its destructive power, mostly, due to greed



WIRVIRAT MOST SUCCESSFUL CAPTAIN

Virat Kohli has been one of the most successful captains India has seen. When he took over the captaincy reins from MS Dhoni in 2014, the team was ranked seventh. As he now steps down, Kohli will walk with his head held high as India retains the top spot in ICC Test rankings as of 2021. With a multitude of records as India captain, we look at some of the interesting figures from the outgoing skipper's seven-year stint

11 WINS IN 11 TESTS

Virat Kohli has led India in 68 Tests, winning 40 games and losing 17. He has the most wins and best win percentage amongst Test captains.

India have won 18 of 24 Test series and suffered five defeats. Interestingly, Team India has never lost a Test series on home soil, recording 11 wins in 11 Tests.

It was during Kohli's tenure that Team India achieved the greatest Test success away from home, especially in 2019, as he led India to the first ever Test series win on Australian soil, with a 2-1 victory. It also made him the first Asian captain to win a Test series in Australia.

CALENDAR YEAR RECORDS

Virat Kohli is the only Indian Test captain to have registered four overseas Test victories in a calendar year. As a matter of fact, Kohli did it twice, in 2018 and 2021.

Kohli has also secured the most away wins with 6 out of 36 matches as Indian Test captain, five more than former skipper Sourav Ganguly.

Under his leadership, India remained the top-ranked Test team in the world for five consecutive years, from 2017 to 2021, second-best to Australia's record reign of eight years from 2002 to 2009.

RANKING PRIDE

Under Kohli's leadership, India has been crowned the number one Test team in the ICC Rankings. The team remained at the top for 42 months.

He is the only Indian batsman to have got 890 rating points in the ICC ODI ranking. Before him, Sachin Tendulkar had the best rating of 887 in 1998.

AWARDS GALORE

Sir Garfield Sobers Trophy (ICC Cricketer of the Year): 2017

Sir Garfield Sobers Award for ICC Men's Cricketer of the Decade (2010-2020)

ICC ODI Player of the Year: 2012, 2017

ICC Test Team of the Year: 2017 (captain)

Padma Shri: 2017

ICC ODI Team of the Year: 2012, 2014, 2016 (captain), 2017 (captain)

Arjuna Award: 2013

Rajiv Gandhi Khel Ratna: 2018

STATISTICS

Player:
Virat Kohli

Matches
68

Won
40

Lost
17

Draw
11

Win %
58.82



BOXING DAY GLORY

The 33-year-old is the only Asian Test skipper to win two Boxing Day matches.

Kohli achieved his first Boxing Day Test match win against Australia in 2018.

The second victory came in the 2021 Centurion Test against South Africa.

RUN MACHINE

As Test captain, Kohli amassed **5,864** runs in 68 innings at an average of 54.80.

As a captain, he has smashed **20** Test centuries, the second-most for any player. Only Graeme Smith is ahead of him with 25 centuries. He has also scored **18** fifties.

Kohli is the only player in history to score **seven double centuries** as a captain.

HOW M S DHONI FARED



829: Dhoni is the only Indian wicketkeeper who has taken 829 wickets, which includes 634 catches.

195: The former Indian wicketkeeper-batsman holds the record for the greatest number of stumpings in international cricket.

204: MSD holds the record of most number of sixes by a captain in international cricket.

9: Dhoni bowled nine times in international cricket, thereby topping a strange list of wicketkeepers who bowled most times in international cricket.