

# Stop and think

*Patience and foresight can help you save money*

**P**EOPLE WHO FIND it hard to save money are often impatient and do not think about the long-term consequences of spending money, suggests a new research. In the study published in the *Journal of Consumer Research*, the researchers examined how consumers spend money when they think about the future.

"We have known that being aware of the benefits of not spending and being patient contributes to savings, but our research finds that one or the other is not enough," said study authors Daniel Bartels and Oleg Urminsky from the University of Chicago Booth School of Business.

For the study, consumers were asked to choose between a more expensive product and a cheaper alternative in six differ-

ent product categories.

When consumers first ranked the categories by importance (prompting them to consider other uses for their money) and read about their future selves (emphasising that their identity was stable over time), they spent less on the categories they had ranked as least important.

Making consumers think about and value the future did not simply make people stingy. It caused them to spend more wisely - to make better financial decisions by focusing their spending only on what was really important to them.

"For consumers to be motivated to save money, they need to both consider the future financial consequences and care enough about their financial future when spending money," the researchers noted. *IANS*



## Summer glow

*Basic tips on how to get summer friendly skin*



**SUMMER BRINGS ALONG** various skin related problems including rashes, tanning and sunburn. From following the essential routine of cleansing, toning and moisturising to maintaining a healthy diet, an expert suggests various tips to take care of yourself in the hot and humid weather.

Doctor Sangeeta Velaskar, vice president and head, Medical Services and R&D, Kaya Skin Clinic, recommends a few tips for a carefree and skin friendly summer:

- **Screen the sun:** Zero down on a sunscreen that best meets your requirements and contains sun protection factor (SPF). SPF 30 is best recommended for Indian skin types. Apply sun screen 20 to 30 minutes before stepping out and ensure you wear sunscreen every day, even when you stay indoors.
- **Follow the essential routine:** Follow the cleansing, toning and moisturising ritual twice a day for best results. Summers are nightmarish time for skin issues, specially acne. To keep your skin acne-free use a cleanser which contains salicylic acid and helps reduce acne and prevent future breakouts.
- **Exfoliate:** Incorporating exfoliation into your skin care regime is a must to avoid dull skin. Exfoliants remove old, dry, dead skin cells, toxins and other deposits and allow new skin cells to surface. Scrub your

elbows and knees at least twice a week to get rid of dead tissues. Rub a slice of lemon with sugar every alternate day to keep them clean and to remove tan.

- **Hair woes:** Since hair tends to be moisture-deprived during summers, overuse of any kind of chemical and hair styling tool should be avoided. Shampooing often results in loss of shine and moisture. Consider switching to a gentle shampoo and use a deep conditioner to replenish the loss of moisture. Massage your hair with a mixture of coconut oil, castor and olive oil regularly to keep your hair nourished.
- **Happy feet:** Start with wearing an open sandal in the summer to keep your feet dry and give them a chance to 'breathe'. Your feet are subject to sunburn just like the rest of your body. Use sunscreen during the day and during the evenings apply a lightweight moisturiser.
- **Maintain a healthy diet:** With summers in full swing, it is advised that apart from drinking lots of water, a special summer diet consisting of light and healthy food would ensure a cool mind and body. To keep your skin hydrated, eat lots of fresh fruits and green vegetables. Include fruits and vegetables like bitter melon, spinach, cucumber, watermelons, oranges, cherries, plums and lychee to your diet. *IANS*

## ALIGN YOUR LIFE

### *The Key To Looking Younger*

**G**rowing old is never easy. Your soft skin starts to crumble like an apple pie and the colour of your skin changes. Slowly your body begins to change shape and many people add on weight due to alteration in the metabolic rate. For many women panic sets in - 'Why am I not pretty anymore? I am becoming fat. My skin is horrible...' And it continues for many years!

I know of many clients who in a bid to look younger go through plastic surgery or do Botox enhancements or inject their own blood into their face to have a youthful look. I remember once meeting a friend who smelt of stale food. She confided in me that she was regularly applying the paste of mashed vegetable mixed with some smelly oils on her face. When I asked her if it was showing results, she simply shrugged and smiled.

So my question is, what products can be used to look young forever? The answer is simple. None.

The only way to remain youthful and maintain good skin is to focus on your diet and exercise. Avoiding processed food helps in maintaining good skin texture. Eliminating processed sugar also clears up skin.

The most effective way to look younger is to avoid unnecessary stress and lead a balanced life. Many women complain of skin rash or severe acne breakout the minute stress levels go up. Setting aside 'me' time will help in putting things in perspective.

Daily practice of yoga also helps in releasing tension and improving your immune system. I know many clients who have managed to improve their metabolic rate through yoga postures and pranayams. Following deep and slower breathing also helps in maintaining your cool and enhances relaxation.

And last but not the least, practice some form of meditation daily. Meditation helps in restoring depleted energy while helping you to relax. Clients who visit me for specific chakra meditations comment that they feel the difference in their skin and people around them are noticing how different they look. This is the reason why Buddhist monks look youthful and energetic. Their daily routine consists of a few hours of meditation. As a result, many monks look much younger than their age.

It is impossible to remain young forever. However if you wish to feel younger and remain active, embrace a stress free and balanced life. The key to looking younger is in your hands.

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