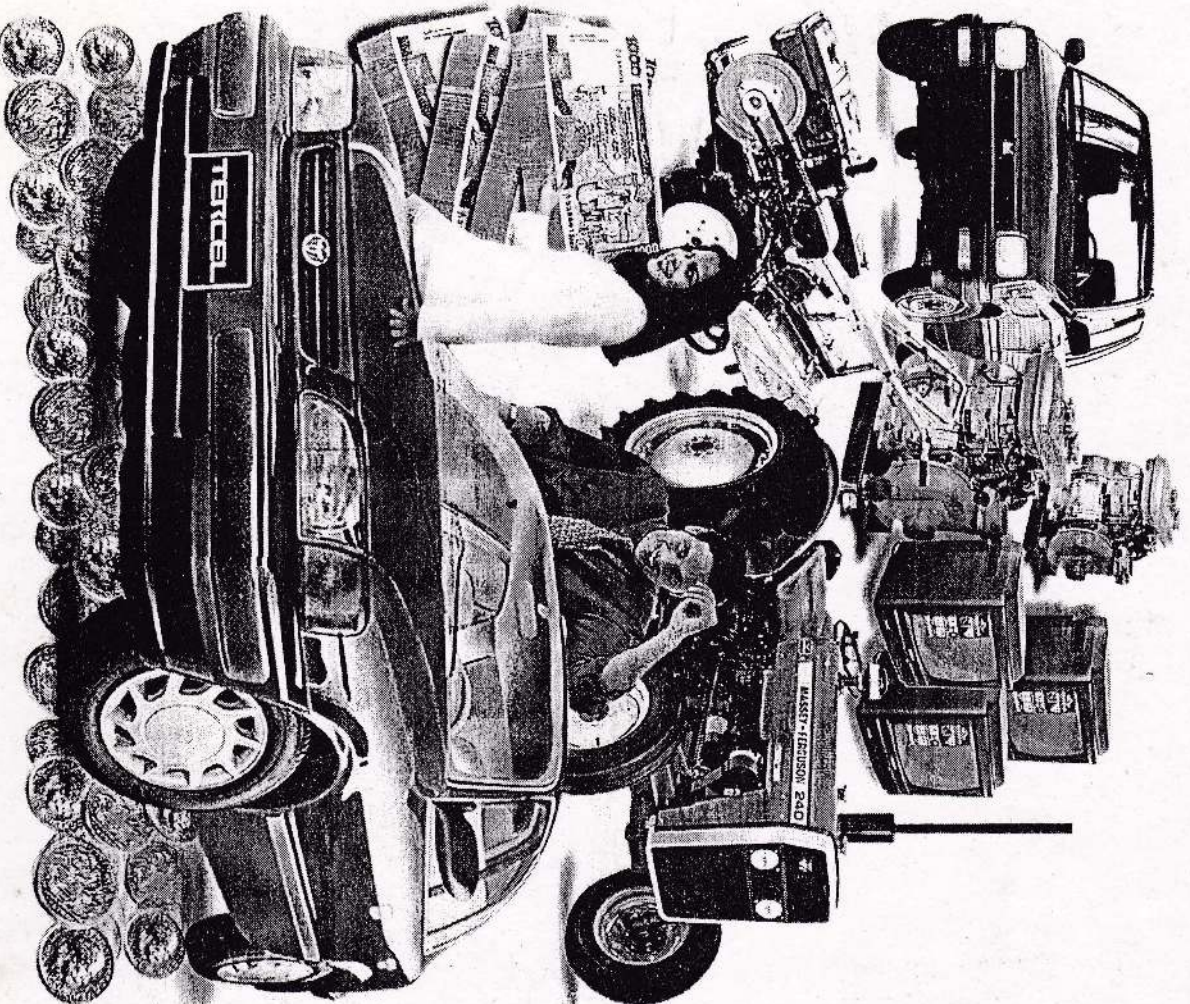


K. S. Manning
 28, Currier's Alley, R.R.
 Kansas City, Mo.



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**Open a People's Bank
Savings Account Today!**

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People's Bank Branch or Pawning &
Savings Centres.

1ST PRIZES

6 prizes of Rs. 1,000,000/- or
6 Toyota Tercel cars or 6 Massey Ferguson
tractors and the balance in cash.

2ND PRIZES

4 prizes of Rs. 500,000/- or 4 Maruti
Suzuki cars or 4 Kubota hand tractors
and the balance in cash

3RD PRIZES

320 prizes of Rs. 30,000 or 320 colour TV
sets 20" or 320 agricultural water pumps
and the balance in cash

4TH PRIZES

1800 gold sovereigns



PEOPLE'S BANK

The Pulse of the People



SPRING

JOURNAL OF "ENGLISH FOR BANKERS" 1998/1999 BATCH

(Exclusively conducted for the People's Bank staff of
Northern Zone)

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SPRING

Journal of the American Society of Naturalists

Published quarterly by the American Society of Naturalists
115 West 42nd Street, New York, N. Y.

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SPRING

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THE MESSAGE OF ASSISTANT GENERAL MANAGER
OF NORTHERN ZONE

I am extremely happy to issue this statement and with great pleasure send greetings to members of Staff who participated at the English Class conducted by the, North Zonal Office, Training College of the People's Bank.

I am happy to note that several members of Staff, showed willingness to follow the English Course, Specially tailored by Mr.R.Suntharalingam former Chief Manager, Training School at People's Bank Head Office and presently a Visiting Lecturer at the University of Jaffna campus, for Bank Staff, to meet the day to day commercial needs of the Bank.

The enthusiasm shown by the members of People's Bank Northern Zone, in following the lectures is very encouraging and through their efforts in producing a souvenir to mark the event is very creditable.

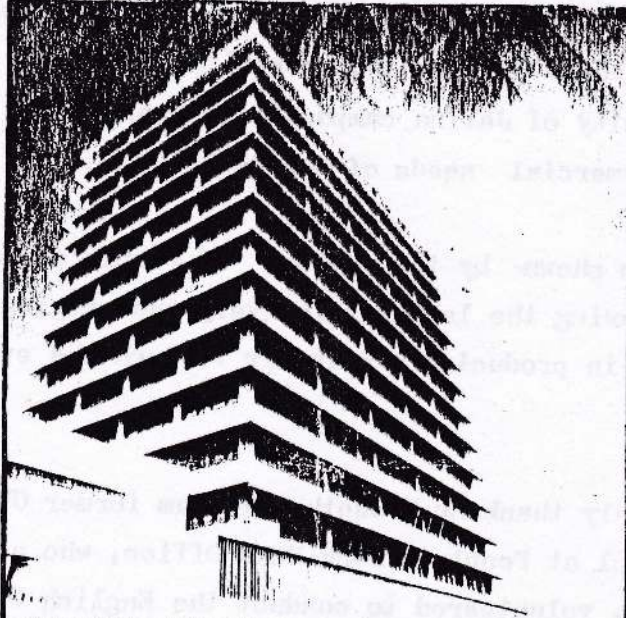
I must sincerely thank Mr.R.Suntharalingam former Chief Manager Training School at People's Bank Head Office, who at his own inconvenience, volunteered to conduct the English Class and make this exercise a great success.

I am also happy to note that all members of staff who participated in the above Programme have benefitted and the experience gained at this Training Programme will definitely contribute to the high standards in Banking and meet the competition faced by us from other Private and State Banks in the Jaffna Region.

K. Thirunavukarasu

Assistant General Manager
Northern Zone

A Total Commitment Towards the Future



*The People's Bank
is heading towards the new millennium
with a total commitment to provide
banking services to Sri Lankans
from all walks of life to fulfil their needs
and socio economic and cultural aspirations;
we rededicate ourselves to modernize
all banking services and systems to provide
the best of services and friendly attention
to you in the future.*

People's Bank
The Pulse of the People

MESSAGE FROM THE COURSE DIRECTOR

Indispensability of English inspite of the statutory non-recognition during the last 4 decades has been realised in almost all the institutions in the country.

Though retired from active Banking service our desire to be of assistance to our Junior Colleagues has been recognized by the Asst. General Manager(Northern Zone) and on his request and initiative as a pioneering effort classes are being conducted for a chosen batch of participants. They belong to the category of students who are anxious to polish their latent talents.

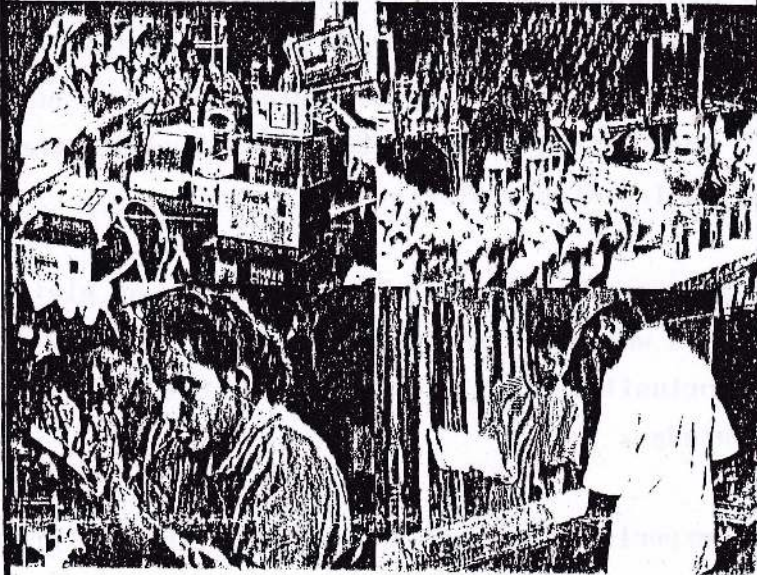
If at all there is any teaching it is more by way of giving a helping hand to those who are already knowledgeable but are diffident due to lack of opportunity not only for learning but also for making use of their knowledge.

It was a pleasant experience to have associated with this group of enthusiastic participants.

I wish them all success in their endeavour to fit into the rapidly changing environment.

R. Suntharalingam

A Helping Hand



to Enterprising Entrepreneurs

*The People's Bank has been lending
a helping hand to Small, Medium & Large
Scale entrepreneurs since its inception.
The People's Bank offers financial support
to enterprising individuals to develop
various industries throughout the island.*



People's Bank
The Pulse of the People

S P R I N G

THE JOURNAL OF "ENGLISH FOR BANKERS" 1998/1999 BATCH

(VOLUME I ISSUE I 1999-MARCH)

IMPORTANCE OF ENGLISH

During the colonial days trilingual system was developing on its own and in the 30s, however attempts were made to replace it with the exclusive policy. In the political ARENA the national language issue had been raised time and again to capture power.

In 1958 Sinhala language was made the official language of our country. But even after fifty years English is still the effective medium in the country.

Though we were educated in our mother tongue we still do our official duties mainly in English. We receive letters and circulars from Head Office either in English or Sinhala. The same situation prevails in the Government Departments and even in the private sector. President Chandrika Bandaranayake Kumaratunga herself on the historic occasion of the 50th independence day celebrations addressed the nation in the English language.

Politicians have been adopting a dual policy of retaining English for the rulers and Sinhala only and Tamil also for the masses they ruled over.

The staff who were educated in their mother tongue feel handicapped when working in the office with staff educated in English. Due to the lack of English knowledge they have lost several prospects and became frustrated. Thus the exclusive policy created a "Lost Generation".

With liberalisation and opening up of the economy, the country is facing outwards. Half the globe is using English as the language for its international transactions. Globalisation of economic and financial services, together with increasing use of electronics has made information technology very essential to meet the new challenges. To access the information highway and the relevant software technology English is a must.

Due to these pressing needs there is an almost indecent hurry to acquire the knowledge of English. But is it possible to study English within two or three days? Whether we like it or not gestation has to take its own course. Whether the hen hatches it or the incubator is made use of chicken breaks out after the 18th day the earliest. There is no short cut.

Learning English has to be by listening, reading, writing and speaking the language. No teaching centre or even a teacher can thrust the proficiency down an indifferent throat. Student must be keen, willing and desirous of learning the language.

Dearth of reading material is a genuine constraint. Prices of books are beyond the reach of the average person. Library facilities are almost nil. Opportunity to write or even speak is also limited.

Those working in institutions like the bank of course can have access to the related material in English. They can also afford to invest a few rupees in purchasing a newspaper or a Journal. If a person finds it expensive he can easily join a few others and buy a newspaper or a Journal.

Even under trying conditions we can strive to achieve our goals. We are made of sterner stuff and the proof of it is in our endeavour to strive, strive and strive and never to yield.

Editorial Board.

CONTRIBUTION OF PEOPLE'S BANK TO RURAL ECONOMIC DEVELOPMENT

The purpose of establishment of People's Bank during the year 1961 was to deal with smaller people and to familiarize them with banking habit, to save money by depositing small deposits and to obtain credit facilities. At the same time the persons who are in urgent need of money can develop their life by starting small jobs with the help of People's Bank.

In this way, People's Bank is helping the people in rural areas by granting credit facilities for rural industries, fishing, agriculture, small industries through its normal channels and through the Rural Banks. On this basis, a small villager can obtain a credit facility and start an industry and run same enthusiastically and get a good profitable income.

During the year 1990, People's Bank has introduced a Loan Scheme named "SELF EMPLOYMENT SCHEME" for (18 - 40 years) youths in all groups to start a new venture/ industry/ work shop etc. By this scheme, educated, uneducated graduated, unemployed youths in all parts and corners of Sri Lanka are being benefitted. This scheme is still providing a great chance to the youths to earn a good living.

Most of the People in rural areas are interested in saving money. For this purpose and to attract customers, People's Bank has introduced so many new deposit schemes and loan schemes from the day old child upto pensioners. The details of some schemes are as follows:

01. Lucky Till for children

To buy a new "Till", a child should pay Rs.10/= first. When the till is filled it will be opened and deposited in an Account. This will develop a prosperous life for every child.

02. Isuru Udana Minors' Account

A new minor's account under the title of "ISURU UDANA" was introduced to mark the World Thrift Day held on 31st October 1998. Minimum deposit required to open an account is Rs.100/=.

03. Sisu Udana Savings Account

To mobilize the deposits, People's Bank has introduced another scheme to school children in the name of "SISU UDANA". Since this scheme is a long term deposit, this will help the school students in so many ways. Any school student can start an account with a minimum deposit of Rs.10/= and an interest will be paid annually. When the deposits increase, awards of prizes, medical facilities etc., would also be considered.

04. Vanitha Vasana Account

An exclusive Savings Scheme for women called "VANITHA VASANA" account has been formulated with a view to encouraging the savings habit among them. This scheme was inaugurated on 8th March 1993 and is still in force.

This scheme is opened to all women over 18 years of age. An account can be opened with a minimum deposit of Rs.500/=. The Account holder is entitled to withdraw the money in her account leaving a balance of Rs.500/=.

The accounts which have balance of Rs.5,000/= during the last 3 calendar months of the previous year will be eligible to enter the lottery draw.

The prize structure for Vanitha Vasana in the national level was 25 prizes and rural level 508 prizes for the year 1998.

05. Ithurum Vasana Lottery

Presently there are various prize schemes introduced by the People's Bank to attract customers and to encourage customers to save money. All ordinary savings accounts including minors (present & future) shall be eligible for the draw.

As it is envisaged to have the lottery draw on a quarterly basis the eligible accounts for draw should have been maintained throughout the quarter. Those who have a minimum balance of Rs.5,000/= for each quarter are eligible for lottery draw.

06. Gurusettha New Deposit & Loan Scheme

People's Bank pays its tribute to teachers for their dedicated service through "GURUSETHA" Savings cum credit scheme to help them to free themselves from economic servitude.

This scheme is designed to provide for their domestic needs, emergencies and children; to provide for their shelter needs; to provide the member of the families to start up business or enterprises.

This scheme is operated jointly with the Ministry of Education. So many teachers have benefitted and raised their income level and are leading a contented life.

07. Suva Sevana Deposit & Loan Scheme

This is introduced to Superintendent of Health Service employees who are employed in all parts of Sri Lanka. They should open an account with a sum of Rs.100/= and should deposit money upto 3 months. Then they are eligible to obtain a credit facility under "SUVASEVANA" loan scheme for various purpose and the maximum amount of loan obtainable is Rs.500,000/=.

08. Surathura Diriya Loan Programme

This scheme will provide credit facilities and support services to the unemployed youth to undertake self employment oriented micro enterprises projects with the objectives to generate Self Employment opportunities thereby increasing income to alleviate unemployment among the educated youth to encourage the unemployed to engage in market oriented income generating activities and to improve their living conditions.

Maximum loan amount obtainable by an individual is Rs.50,000/=.

09. Pensioners' Loan Scheme

People's Bank has introduced another special loan scheme for the pensioners who have been in Govt./Local Government Services. Employees who have retired after being in the Govt. service/Local Government Services are eligible to obtain loan under this scheme and they should be pensioners who draw their pensions through our bank. Maximum loan amount is Rs. 5,000/=.

By the above various deposits and loan schemes, people can save money and can withdraw money at any time.

Carrying money from one place to another place is very risky. Now the bank has introduced the "FAX" system. If a man deposits money in one branch at 9.30 A.M the beneficiary can collect same in their account immediately where they maintain their account.

Now we are approaching the 21st century and coming closer to the year 2000. Most of the people in every corner of Sri Lanka have adequate knowledge to earn money and to save money by the help of People's Bank.

People's Bank knows the developing aspirations of the people from time to time and makes a satisfactory and admirable contribution and offers smart services to the people. We call the People's Bank "PULSE OF THE PEOPLE".

By P.S.Rasamanoharan
People's Bank,
Jaffna Main Street-104.

RIGHT DIRECTION

"We have to remember that the country's development depends heavily on the productivity of the large mass of people who are in rural areas. I think there is a tendency for the commercial world to think of this country as consisting of the metropolis, and I think the development of the hinterland is what is really going to sustain us in the future and protect the country from the kind of social tensions we have had to face in the past".

Dr. Nimal Sanderatne.

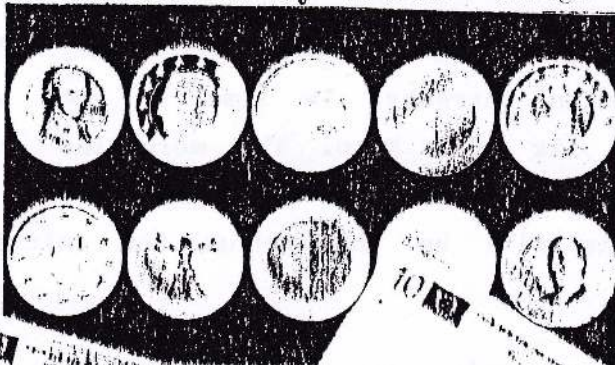
EURO CURRENCY

The European community has got together and decided upon using a common monetary unit namely "EURO". Eleven countries of the community have joined hands to adopt the use of "Euro". The countries are Austria, Belgium, France, Finland, Germany, Italy, Ireland, Netherland, Luxumberg, Potugal and Spain.

The European community consists of fifteen (15) countries. The other four countries have not joined the common Euro money use. The countries are Britain, Sweden, Denmark and Greece.

The Head Quarters is in Germany's capital Frankfurt and that is the European Union Central Bank. The European Central Bank's conditions were not adhered to by Greece. Though Britain, Denmark and Sweden

use of Euro sentimental were reluctant



accepted the common money, they for some reason or other to join it.

Britain wanted stigious.

they were

But it is

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to maintain its pre-Sterling Pound and reluctant to join.

expected that

four coun-

will join in

is a question of

to accept this Euro

It is logical for these countries to accept this Euro money jointly. In the past these countries fought each other for territorial boundaries. Now they have united for the use of Euro money.

The Euro money was brought out in January 1999 and is in use for banking transactions. The European Union Central Bank has decided upon the foreign exchange. It is this Bank that decides on the rates. The year 2000 will see the credit facilities in Euro. Money changes and other functions will be handled by the

bank. By the year 2002 in, the month of July, the monetary units of the respective countries will be withdrawn and be replaced with Euro. After July 2002, Euro will be in use exclusively. The denominations in use will be currency notes of 5, 10, 20, 50, 100, 200, 500 and the coins (Euro cents) of 1, 2, 5, 10, 200, 50 Euro 1, Euro 2. When the Euro comes into use there will be a great change in the transactions internationally. The countries which have dealings with these European countries are expected to benefit, because it is also expected that the Euro exchange is to be stable. If this stability will exist other developing countries will benefit by way of exchange. Separate exchange problems within the eleven countries will not exist.

Presently we fix the exchange rate of our money with US. Dollars as the leading currency. In time to come we will have to adjust and fix with Euro. The more the countries using Euro the more the Euro gets the demand and thus in course of time, this will be the medium for calculation for trade transactions.

How many countries are going to use Euro as reserve currency? The more the merrier, Euro is expected to expand transactions by which the US.Dollar might dwindle in use and in the European countries Euro is expected to excel in the economy.

By S.Nithiananthan
People's Bank,
J/Main Street Branch.

SECRET OF SUCCESS
=====

Put your heart, mind, intellect
and soul
even in your smallest act,
This is the Secret of Success.

Quoted By -
Mrs.J.Fadmanaban
(P.B J/RHO)

QUALITIES OF ONE OF THE SUCCESSFUL ENTREPRENEURS
IN SRI LANKA

=====

Samuel Gnanam's group is one of the successful enterprises in Sri Lanka. St. Anthony's industries group, Cyntex, Tokyo and Fuji cement, Rhino roofing, Alexandra industries and Sascan knitting are well known industries in Sri Lanka. All these industries are run by Gnanam's Group.

The chief of the Gnanam's group says, when he started the business even though, he had plenty of ideas and plenty of ambitions he had no money. Though, he didn't have the wherewithal to achieve those ambitions he didn't mean to give it up. He started by trading in a small way. He borrowed from the Sea Street Chettians. Then he borrowed from the bank and developed his business. Now he runs his industries with his sons managing the Industries.

He can look at a person and assess him in one glance. He reads a lot and is constantly learning from the books he reads. He is also very disciplined and open minded. His dreams from childhood was to improve himself and was determined to better his status in life. He is essentially a simple man with a humble outlook. His tastes are very simple. He likes to lead a simple life without ostentation. He does not show off to the world. He leads a deeply God-fearing life. He likes helping people to improve themselves and better their lot in life without publicising the help he gives them.

He is advising the aspiring entrepreneurs that basic principles should be good. Money can not be made by any and every means. If you have principles and ethics, you will not fail. If your foundation is good, your building will hold. It will not crumble. The same principle applies to business as well. You should also be a fighter. However you should know when to get out. One of the most vital pieces of advice, he could give is "Do not forget your beginnings in your life". He has seen and met many business men, who once they have achieved a certain degree of success, forget their past, their roots and become arrogant in their

approach in life and with people. Many such people lost their newly found wealth purely because of their arrogance and unfeeling attitudes.

His sincere advice to young aspiring entrepreneurs is be humble, live simply stick to your principles at all costs and be kind to others. That is his ultimate advice.

Condensed By Mr. P. Rasanayagam
People's Bank, J/R.H.O.

" All doors open to courtesy.
The virtue of the mouth healeth
all it toucheth."

(Quoted By Mr. H. Sandrakanthan)

"SUNNA" IS SRI LANKAN PARADISE

A conversation between a foreign consultant who came to the office and a clerk who was joyfully sitting there doing nothing.

" Why you are sitting without doing any work?

" Why should I work?"

" If you work well, you could improve your position quickly. There will be chances to get promotions easily and by that you could earn a lot".

" And then ? "

" If you wish you can retire early. Once you retire you can stay peacefully without doing anything ".

" Now also I am staying like that ".

Adapted By Mrs. J. Sivapragasam
People's Bank, J/Kannathiddy.

MY MOST UNFORGETTABLE CHARACTER

=====

As soon as I finished my school education, I joined an institution in Jaffna to obtain professional qualification in Stenography.

Few months later the director of the institute came to the Jaffna branch to select some bright students to give them advanced training in the Head Office in Colombo. I was lucky to be one of those who got the opportunity to undergo advanced training in Colombo.

When I entered the Head Office, the first thing that impressed me was the lay-out of the office. It was so diplomatically arranged that at a glance in any direction, the director could get a clear picture of what is going on in any section of the office. The mirror that was placed in front of him at a distance, created a profound effect on me. I later found out that the purpose of the mirror was to avoid unwanted persons entering the office compound or wasting his precious time which he regarded as the most sacred thing in his life.

The functions of the institute were so vast and the number of students involved were also very large, that I thought, there must be a sizeable number of supervisory personnel. But to my astonishment I could not find anybody belonging to that category. Not only did the director do the supervision all by himself, he also maintained the accounts and handled the communication system which is almost impossible for any human being of his age, which was well over 65 years. He was inside the institute day and night that I neither saw him go out for any personal reason nor did I see his family members contacting him. But I later learnt that he always did whatever that was needed to be done to his family members. Even with those who communicated with him, his response was very short and sweet, which again demonstrates the mark of respect for the preciousness of time. Although he worked so hard, non-stop like a tidal wave, I never saw him fall ill at any time.

But he did take rest when he needed which was so precisely punctual, like the punctuality which he demanded from his students. Very rarely did he have spare time and even in that time he would ask us to type quotations or words of Swami - Vivekananda, the meanings of which he would explain to us deeply and clearly.

The director not only arranged facilities for the students to gain knowledge and experience, but also provided the opportunity to the bright students to instruct new students and earn a little money. Further more he even found them employment in esteemed institutions. A typical example was, a poor boy whom the director allowed to do petty jobs inside the institute. This boy who was personally trained by the director himself, got employment in a foreign bank in Sri Lanka.

I, who had been a student under such a hardworking, dedicated, confident, self sacrificing and diplomatic gentleman, with humility and gratitude, esteem him as my most unforgettable character.

By Mrs. J. Padmanaban
People's Bank, R.H.O.,
Jaffna.

WHO DECIDES?

=====

1st Person : Who usually takes all the decisions at home? You or your wife.

2nd Person : My wife takes the decisions in small matters and I take the decisions in bigger matters.

1st Person : What are these bigger matters? What are these small matters?

2nd Person : You see it is like this:



I take decisions in bigger matters such as Eelam War, I.R.A Problem, World Peace and Iraq Inspection Problem.

In small matters like daughters' marriage, children's education, House keeping and maintenance my wife takes the decisions.

Adapted by
Miss K. Subramaniam
People's Bank, R.H.O.,
Jaffna.

NON PERFORMING OR DEFAULTED LOANS CAUSES AND CONSEQUENCES

Commercial Banks are both custodians of public funds and creators of credit. Business needs credit for expansion, the poor need it for their development. The banks are lending their customers' deposits to satisfy the respective needs. Therefore banks have both moral and legal obligations to meet the credit needs of the developing economy and an equal obligation to safeguard the customers deposits. Consequently, bank should maintain the equilibrium to ensure its own survival.

In practice banks are expected to take a credit decision before the depositors' funds are lent. Credit decision means borrower's credit worthiness which is based on atleast five major factors and these are commonly given the acronym "FARTS" in addition to the quality of operating management and the viability of the project which is very important in respect of project oriented loans.

The basic assumption in bank's lending is that it is self-liquidating over a stipulated period. In some cases, these loans are not repaid within the agreed period to the bank. These are called defaulted or non performing loans. It means the failure to repay as they fall due.

Basically such bad loans or defaulted loans could be categorised into the following:

- i. Fraudulent or wilful default (borrower)
- ii. Default due to Management incompetence (Lender).
- iii. Default caused by external environment (beyond both).

Fraudulent or Wilful Default:

Debtor may have deliberate plans to default, even if he has surplus funds at his disposal. It may be due to bad judgement or lack of monitoring by bank and the lack of effective legal procedures. Therefore deliberate defaults in repayment should be punishable under the law.

Default due to Management incompetence

This may be due to the absence of business talent, poor management quality, lack of strategic vision and the absence of commitment of the personnel.

Default caused by External Environment

External factors may be beyond the control of borrowers. These are govt. policies, regulatory measures, sudden withdrawal of concession, political instability due to ethnic or other problems. Because of these factors borrowers could not repay or may minimise their repayment ability.

To avoid the above circumstances Bank should take remedial steps which are continuous monitoring credit and timely intervention. Default is not sudden. It is usually slow and insidious. The first symptom of sickness in a credit is delay in repayment. Declining sales and profits, slow inventory turnovers, decline in financial ratios decline in total deposits, cheques returns are few of the symptoms in a sick project. When these events are observed bank should closely examine the borrower's business or project and diagnose the sickness and take remedial action to recover the instalments without any interruption.

If the bank does not do early detection and take timely action on defaulted loans, the bank should face the following consequences:

- I. Adverse impact on Bank's profitability.
- II. Loss of interest income.
- III. Non availability of funds for re-investing in new credit.
- IV. These may threaten the viability of the bank ultimately.

By R. Sivagnanasundarampillai
People's Bank, Stanley Road,
Jaffna.

LIKEABLE LOANING DEVIL

- 'D' FOR DOCUMENTATION
- 'E' FOR ENCUMBRANCE
- 'V' FOR VALUE OF PROPERTY
- 'I' FOR INSPECTION
- 'L' FOR LEGAL OPINION

EUROPEAN COUNTRIES ARE FACING A CHALLENGE

European countries have entered a currency revolution. In addition to the accepted Dollar, sterling and local currencies a currency named "Euro" is being introduced by the European countries.

Eleven European countries Austria, Belgium, Finland, France, Germany, Netherland, Ireland, Italy, Luxemburg, Portugal and Spain are introducing this new "Euro" currency. These countries having their political sovereignty intact, through a common administration control the "Euro". For this purpose the European union has established a Central Bank at Frankfurt in Germany.

Though, Britain, Sweeden, Denmark and Greece have not joined the scheme at the moment. They are expected to join in time to come. Today dollar followed by sterling are the popular currencies. Britain is reluctant to join and lose its uniqueness. Historically the eleven "Euro" countries are not united politically. But the common currency "Euro" is going to be an important historical innovation. From 1st Jan. 1999 "Euro" will have a restricted banking activity. From Jan. 2000 it will extend its activities in common debts. From 1st of July 2002 "Euro" will replace the national currencies of the above said eleven countries. Euro will be the common currency.

Today dollar is accepted as the universal currency in world, trade and about 50% of the commercial transactions are done through dollar.

The introduction of "Euro" is almost a threat to the dollar. It is said that "Euro" may give an impetus to the economic strength of the European union. From the 1st of July 2002 "Euro" currency will consist of currency notes and coins in the denominations of 5, 10, 20, 50, 100, 200 and 500 in notes and 1, 2, 5, 10, 20 and 50 in coins.

Big changes are expected in imports and exports and foreign exchange when Euro comes into force in full swing. Countries that have trade with European countries will be benefitted. The birth of a common money market for the European countries is inevitable. This will increase world trade. "Euro" will influence even the Dollar countries. This will affect the demand for dollars and Euro will be a universal currency and competition with dollar is not certain. Tremendous changes are in store, say the economists.

There are lot of possibilities for "Euro" to become an International currency. There is little doubt that once "Euro" gains importance, dollar will get pushed out.

By M.Sandrakanthan
People's Bank,
Kankesanthurai.

RETURN TO SENDER



CLINTON :- See! how nice is that baby!

SECRETARY :- M M M

CLINTON :- Why don't you get her for me.

SECRETARY :- Definitely she must be in your home, Sir.

CLINTON : Whaat ! ! !

SECRETARY :- She is your daughter, Sir.

Adapted By:
Miss.K.Subramaniam
J/RHO.

GRIEVANCES OF ETHNIC MINORITIES OF SRI LANKA

There are three main ethnic groups in Sri Lanka. They are Sinhalese, Tamils and Muslims. When the British rulers gave independance to the then Ceylon, they have failed to ensure the rights and privileges of the Tamil speaking minorities. It means that the first constitution of Ceylon after independance, has not fulfilled the needs and aspirations of Tamil minorities.

Although there was provision in the constitution to have Tamil and Sinhala as the official languages, the legal institutions and state departments have not properly implemented that language policy. The first grievance started from that. In 1956, with the introduction of Sinhala only Act in Parliament by the then Prime Minister S.W.R.D. Bandaranayaka, the entire situation had changed.

Thereafter the colonisation schemes were started by the Ceylon Government. Sinhalese were sent to the tamils homeland from South and West by the Government. Tamils had to lose their fertile land to Sinhalese. Especially in the Eastern province Galoya, Padaviya, Ingiriyagala Irrigation schemes were started by the Government, and the Tamils were driven away from those areas. They lost their territorial possessions in that area.

In the Northern and Eastern Coastal areas the fishing rights were refused to Tamils by encroachment by the Sinhala fishermen. Mostly they migrated from Negambo and Matara districts and occupied the North-Eastern coastal areas.

After the introduction of the Swabasha scheme in 1963, the government obstructed the tamils educational advancement also. Normally the tamils were in a commanding position in studies when compared to other communities. The number of Tamils entering the Universities were higher than the Sinhalese.

For that reason only the government wanted to reduce the number of tamils entering the Universities. In 1969 standardisation was introduced and the number of tamils to get the admissions to the Universities were reduced by one third. The standardisations in the University admissions was one of the main causes for the Tamil Youths to turn rebellious and take the weapons in their hands.

Both parties which came to power in Sri Lanka after independence neglected the rights of minorities and refused their birth rights and independence.

Thus the direct struggle started in 1983 between the government and the rebels. The riot erupted in 1983 when a militant group blasted an army vehicle in a landmine and killed all the thirteen soldiers on it.

It has reached a stage where an unending, unwinnable war is being waged in various parts of the country.

Who is to sort this out?

By G. Satkumabalan
People's Bank,
Jaffna Kamathiddy.

JOURNEY OF DISCOVERY

Unclearing the genesis of the resentment against the Tamils, who were seen to have benefited from British rule he sets the record straight about their so-called privileges: the coolies who had been shipped in and crammed into the line-rooms of the tea estate were not exactly prospering, and apart from some moneyed Colombo Tamils, the most fortunate of the northern Tamils were petty government employees, shunted all over the island. They led cautious, circumscribed lives like any colonised people.

DETERIORATION

If the riots of 1958 had been a diploma course in communal disunity, then 1983 surely saw communal discord graduating with first-class dishonour.

Earth is round. Only one fourth of it is land. Balance three fourths is surrounded by water. All parts of the world are populated. People are living in all the countries. Various incidents are taking place in the world. The people should know the incidents which are happening. This message is passed on to the people by radio, T.V and News Papers. This we call news.

News is derived as follows:

N	-	for North
E	-	for East
W	-	for West
S	-	for South

All four letters together form the word news. News is of various kinds. News is connected with politics, economics, science, wars, natural disasters etc.

People in every country will like to know about other countries. This news is spread through the radio and T.V programmes and News-papers. The news announcements are organised and we hear them at particular times, throughout the day and night. The people find it easy to listen to the news.

In our country also news is broadcast over the radio and telecast over Rupavahini and published in the news papers.

By Mr.R.Fathmanathan
People's Bank, J/R.H.O.

*'The teacher who walks in the shadow
of the temple, among his followers,
gives not of his wisdom but rather
of his faith and his lovingness.*

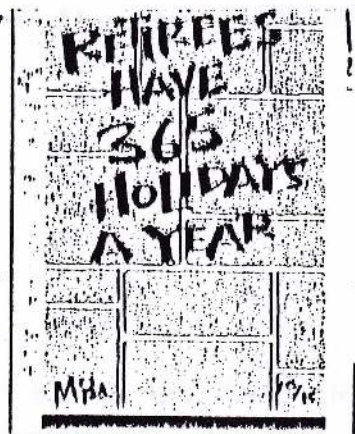
*If he is indeed wise he does not
bid you enter the house of his
wisdom, but rather leads you to
the threshold of your own mind.*

| Eastern poet Khalil Gibran.

HOLIDAYS IN PARADISE ISLAND

Total Numbers of days in a year	-	365
Week-end holidays (Saturday & Sunday) 52 x 2	-	104
		<u>261</u>
		===

Buddhist Holidays	-	Poya Days	-	12
		Vesak	-	02



Hindu Sinhala New Year	-	02		
Hindu Thaipongal, Mahasivarathri, Deepavall	-	03		
Muslims Millad Un Nabi Birthday, Haji	-	02		
Christians - 'X' Mas, Good Friday	-	02		
Worker's Holiday	-	May Day	-	01
National Holiday	-	Independant Day	-	01
				<hr/> 236

Bank Staff	-	Privilege Leave	-	21
		Sick Leave	-	14
		Casual Leave	-	07
				<u>194</u>
				===

Lunch Hour	-	01	
Total Working Hours	-	194 x 7.45	- 1503.30

TOTAL HOURS IN A YEAR - 8760

WE ENJOY 7256.30 HOURS OF HOLIDAY OUT OF 8760 HOURS.

IN A YEAR IE 83% OF THE YEAR.

8760.00
2256.30
24/1583.30/61.1
144
23

Compiled By T.Sivakumaran
People's Bank,
J/University Branch.

BEG OF THEE, OH I HEAVENLY STAR
BRING US PEACE, NOT UGLY WAR

Twinkle, twinkle, little star,
Sprinkle light, through hearts ajar.
Stir in us the human kindness,
Steer away our racial bitterness.

We let our home to gloom,
Reap in turn battles that bloom,
All what gore, we see around,
Though we bore, a faith profound.

Come oh! Ye, the little star,
Coolly, calmly, hear our prayer,
Listen to our long, sorrowful story,
Lead us towards, lasting glory.

The little isle, where we live,
Blessed home, once to live,
Ups are mounts, downs many streams,
Ideal scenes, made one to beam.

"Ocean Pride", she is called,
Ocean tides amidst, she stands bold,
Though, poor is she, in earthly wealth,
Through peace and joy, stood in health.

"Laukans" are her children's name,
Liked all over, for their fame,
Never they missed, to show their might,
Never they kissed, the evil fight.

P.T.O.....

The tiny Island, lost its peace,
When Tamils here were, put on knees.
There arose, the racial sickness,
Grew up wild, through our weakness.

The little Island, lost its pride,
Remained name tarnished, world-wide.
Hit the headlines, world all over,
For gruesome acts, won none forever.

Risen here now, a cry for war,
Resolved to make us forever foes.
Thrust on us Peace we pray,
Though hell arose and bared its prey.

Twinkle, twinkle, little star!
Oh! come please, in needy hour.
Beg of Thee, Oh! heavenly star,
Bring us peace, not ugly war.

Prepared By - Kingsley Rajanayagam
(People's Bank, Northern Zonal Office)

"Cheating player never thrives.
Knavery, without luck, is the worst
trade in the world"
(Quoted By Mr.M.Sandrakanthan)

WHO INTRODUCED HIM?

(Short Story)

The telephone interrupted my concentration on the Profit and Loss Statement.

"Hello, Good afternoon. People's Bank, Jaffna.
May I know who is speaking there please ".

"I'm Sri here. I want to meet you this evening. If you don't mind meet me at "Subas Hotel" sadly replied my friend Sri at the other end.

"Why? What's the matter? Is it urgent? "
I inquired with some anxiety.

"What can I say Chandran? Just now I have again admitted my wife at the hospital. There is no one else to share my worries except you ".

I said "I'll be there around 5.30 " and replaced the receiver.

I met this Sri Shankar only four months back. He came to the bank to open a Current Account. From what he told me at the interview I had, I understood that he is a businessman with good means. He mainly imports textiles from India and sells here on wholesale basis. Within a week or two he became very friendly with me.

Gradually I came to know his personal problems. Although he appeared to be very happy he had concealed his sorrows inside his heart.

His wife was a psychiatric patient. He had a lot of problems in his family life.

One day he showed me his house. It looked like a palace.

"See I earn millions. But I am unable to take you home and entertain for, if I take you home, you will definitely get some bitter experience. My wife No I don't want to tell" he turned his face and tried to control himself.

"It's alright. Don't worry Sri". I tried to console him.

Now I think his wife may have got worse.

That evening I met Sri. He came out with the whole story about his wife. I could not say anything to make his mind to be peaceful. I felt sorry for the poor fellow who couldn't lead a normal life.

I think it is after two weeks, when I went through the temporary overdraft record register, I observed that the balance of his account remained unchanged for five days.

I wondered as to what has happened to Sri! Normally his account had a turnover in millions. Because of that I was able to get approval from higher authorities to grant three hundred thousand as temporary overdraft in his account.

Thinking that "since his wife is in hospital there will be no problem" I decided to drop in at his house.

That evening I went to his house. To my surprise Mr. Kumar, the famous business magnate received me.

"I want to meet Sri" I said, disclosing the purpose of my visit.

"Sri! Who is Sri? Whom do you want to meet? No one is here by that name" retorted Mr. Kumar.

"Sri Shankar. The famous business man. He is importing textiles from India" I tried to explain.

"It is very strange. I don't know anybody like that. I know almost all the businessmen at least by name. Who introduced him to you?" Mr. Kumar asked me in astonishment.

I was unable to answer that question. Now only I recollected that no one introduced him to me. After working so long, and learning the law of banking and the cases, I had made a serious blunder. He introduced himself to me. I was attracted by his stories and I believed him to be a millionaire merely by his glib talk.

He gave me too many presents. He took me in his luxury car and showed this house as his own house.

When I requested him to bring one of our customers to introduce him to open the Current Account, he replied with some determination. "I never go to others for favours".

So I requested the front door shop keeper to sign as an introducer.

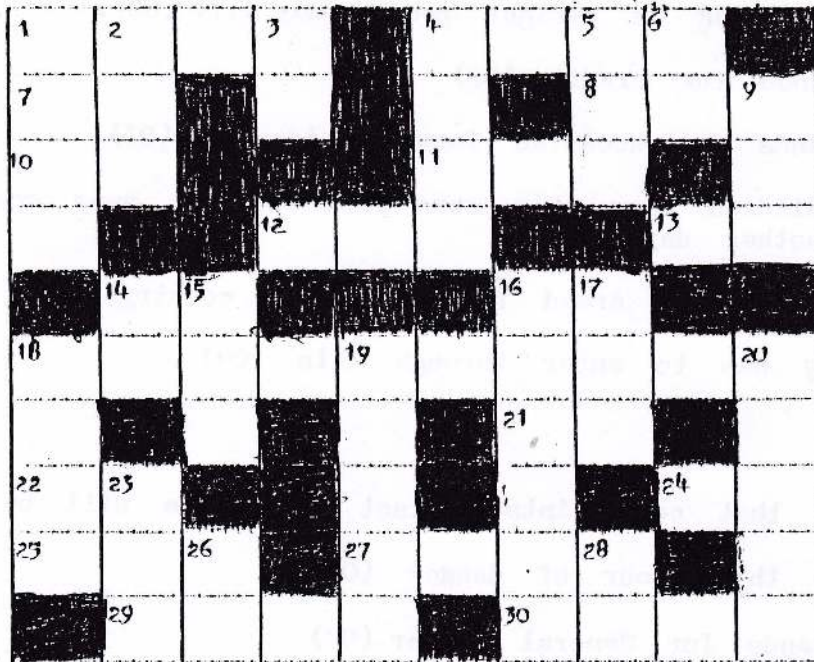
Again when he applied for temporary accommodation also he repeated these words. That time also I gave the details of his assets and recommended the temporary overdraft facility. I felt odd to ask such a good friend to produce the final accounts, deeds and other documents.

It was too much of a shock to get over easily. I don't know how long I was seated dumbstruck.

By Mrs. J. Sivapragasam
People's Bank, J/Kannathiddy.

CROSSWORD

PUZZLE



Clues

1. An animal which can live in water as well as land. (04)
4. If you work on a holiday you get this leave. (04)
7. Shortened form for that is (02)
8. A state bank in Sri Lanka in short (03)
10. In short, if there is no money in a Current Account banks return a cheque with this remark (02)
11. People do this with their head to indicate yes (03)
12. A facility provided to the Current Account customers only (in short) (03)
13. A machine which is found in almost every office (in shortened form - 02).
14. You use it when posting debit entries (02).
16. If you use these two letters in front of many words the meaning will be just the opposite. It can also mean the world body (02)
18. The name of any married woman before marriage (two words - 6,4)

21. Shortened form of the bank which is called "pulse of the people" (02).
22. If every thing is alright people say (02).
24. This stands for credit (02)
25. This stands for accepted form of identity (03)
27. Small children sing this song "Rain go away come again another day (04).
29. One of the main armed forces of any country (04)
30. Everybody has to enter through this (04)

Below

1. Anything that comes into contact with this will be burnt (04)
2. This is the colour of danger (03)
3. This stands for General Ledger (02)
4. The bank has to money to earn interest (04)
5. Everything that has a beginning has an(03)
6. If you add the letter 'A' at the end, you will get the shortened form of the most powerful country. (02)
9. Anybody who goes to a place of worship will do this (03)
14. This stands for Technical Assistant (02)
15. Usually the person who is in charge is called in shortened form (03).
16. A claim which is rejected is an claim (06)
17. Abbreviation of National Apprentice Board (03)
18. Poets say that a woman's face resembles this (04)
19. People go to the Police Station to make an (05).
20. Mistake is called an (05)
23. Next of ... can claim balances in Deceased Accounts (03)
26. An account that doesn't earn any interest is called this in shortened form (02)
28. If you omit the last letter of " NOT " you will get this (02)

(Turn to Page No. 48 for solutions)

Prepared by;
Mrs. J. Padmanaban
J/R.H.O

NURSERY STORY

AN HONEST PERSON

Once upon a time there lived a poor wood cutter in a village. Every day he went to cut down a tree near a river. One day he went there and was chopping hard and the axe slipped out of his hands. It fell down in to the deep water. "Oh" he wailed. "What shall I do? I have no money to buy a new axe." "How can I live with my poor wife and children?" He was very sad.

At that moment Mercury happened to pass by and taking pity on the wood cutter he dived into the river to take the axe. First time he brought an axe. It was made of gold. "Is this your axe?" Mercury asked him. The poor man was honest and replied "No, it is not my axe."

Mercury put the golden axe on the side of the river. After a few minutes he dived again. This time he brought up a silver axe and asked him Is this your Axe?. Again the wood-cutter replied "No, it is not mine."

Mercury put the silver axe as well beside the river and dived into the river a third time. When he came up he brought the "lost axe" in his hands. "Well my dear friend is this your axe?" he asked him. "Yes" "Yes" that is mine and I thank you wholeheartedly for having brought it back to me." He was very happy. Mercury was pleased with the wood cutter for his honesty and gave the two axes as his present.

Adopted by Mr.K.Pathmanathan
People's Bank, J/R.H.O.

"Covetousness brings nothing home"

(Quoted By Mr.H.Sandrakanthan)

QUIZ

- 01) If a handful of salt be dropped into half a glass of water will it change the level of the liquid?
- 02) If you walk 100 miles East, 100 miles South, 100 miles West and 100 miles North you will not arrive at your starting point why?
- 03) A single water lily growing in a pond doubling in size daily, will cover half of the pond in 11 days, how much of the pond will be covered in 12 days.
- 04) How much does one ton of iron weight after it has completely rusted?
- 05) Can you remove 4 letters from a 5 letters word without altering the pronunciation? What is this word?
- 06) How much is it if 21978 is quadruplet? What is special about it?
- 07) Which is the third hand in a watch?
- 08) When does a clock weigh heavy? When does it become weight in light?
- 09) Which is the clock that shows the exact time twice a day but is wrong at all other times?
- 10) What is book has its preface in the middle, its end towards the beginning and its climax before the plot?
- 11) How many times can 17 be subtracted from 1,000,000?
- 12) What city in the U.S is half golden and half silver?
- 13) There are twenty six black socks and twenty six white socks in a drawer. How many socks would you have to take out before you could be sure That the pair would match in colour?
- 14) What sentence is contained in " this "?
- 15) What is special about the continents?

Turn to Page No. 48 for solutions.

Compiled By Mr. S. Sivapalan
People's Bank, J/Main Street.

UNFORGETTABLE TOUR

During my Kalmunai days, should there be any long continuous holidays, bank staff usually made arrangements to go somewhere on tour.

As such we had made arrangements to go to Sripada during a four days continuous holidays in 1980. We planned to return on the 4th day morning to take rest prior to the next working day.

We started our journey at about 9.00 a.m on the first day of the holidays. That was my first tour to the upcountry. So I enjoyed that very much. We travelled through the Mahiyangana bends. There are 18 bends to negotiate up the hills. If we look at up or down from one bend we can see the vehicles which have been moving there. After seeing several places we stayed at Kandy.

2nd day we reached Maskeliya at about 8.00 p.m. If we are to see the sun-rise we have to start to climb Sripada around 12.00 mid-night. So we had finished our dinner hurriedly and grouped ourselves for easy climbing. Our organiser warned us, "None of you should climb up alone and please don't leave your group".

We started to climb up group by group at about 12.00 Mid night. On the way we observed that one of our colleagues was straying from his group. The organiser who came with our group warned him "Don't leave your group, whatever might happen to you, nobody can know about that, so you must go with your group". Straying friend replied tightly, "I know about that".

Our group reached the top of Sripada at about 3.30 A.M. Top of Sripada is a very narrow small place. We enjoyed looking the foot print of "God".

We observed that there were two ways leading down from the top of Sripada. Our organiser explained to us, "One way is which we climbed up, and the other way is leading down to Ratnapura or elsewhere. So when you go down none of you should go by that route."

We were ready to see the sun rise from 4.00 A.M. At about 4.30 A.M eastern sky was starting to shine little by little. The shining became more and more, little by little. A few minutes later we saw the top edge of the sun. Then the sun came out fully little by little at about 5.30 A.M.

After seeing the sun rise we started to climb down by 6.00 A.M and reached our starting point at about 8.00 A.M. We had already planned to start from there at 9.00 A.M.

We were ready to start at 9.00 A.M. But we couldn't start because one of our colleagues who tried to leave his group on the way to Sripada didn't return. So we were waiting for him. No one had seen him on top of Sripada or when climbing down. We were waiting and waiting but he didn't come. Time was past ten. Amidst this some of our colleagues climbed up the mountain again to search for him. They couldn't find him.

We thought that he might have climbed down the wrong way or he might have fallen down into the huge valleys which are near the path to Sripada. Most of us thought that we had lost him in the valleys. At about 11.00 A.M we had made an entry at the Police station.

I thought, "How do we travel with his dead body in our coach". I was afraid to travel with a dead body. Our Manager said, "How can I face the people of Kalmunai, they are going to scold that these bank people are sacrificing one by one every year." In the previous trip one of our colleagues named Samoon had died in the Inginiyagala bund. Have we lost another colleague in this line?

The time was nearing 12.00 Noon. But we didn't hear anything about him. After 12.00 O' clock we got a "call over" message from the Police. We thought that they might have found the body. Our organiser and some other colleagues went to the Police Station. We were waiting for them with beating hearts. Thirty minutes later they returned with a mouthful of laughter and told "He is at the Hatton Police Station and safe".

Though we were happy at first, we got angry with him slightly for his negligence. Then we hurriedly packed up, and reached Hatton Police Station at about 1.30 P.M. We haven't had our lunch at that time.

He was at the Police Station in a cool mood without any bother about our agony into which we got, When we were questioning him, he told us that he met one of his friends on the way and climbed down with him instead of climbing up. Since he couldn't trace the proper way, he went to Hatton with his friend and gave us the message through the Police.

Because of him we cancelled our scheduled programme and stayed at Hakgala that day. Next day we continued our journey towards Kalmunai. We tried to reach Kalmunai atleast before dark. But we couldn't.

Midway the fuel tank of the vehicle had broken and fuel began to leak. We had to spend more than three hours to repair it. After repairing the vehicle we reached Amparai around 8.00 P.M and filled up the tank, and continued our journey. After few minutes of running, vehicle had stopped suddenly. We peeped out to find out what had happened. There was a herd of buffaloes lying across the road. We spent almost one hour in chasing them from the road. Then we reached Kalmunai after 11.00 P.M. Next day all went to work without taking enough rest.

I shall never forget this trip.

By Miss K. Subramaniam
Regional Head Office, Jaffna.

Judging Judges

When a judge judges a judge, should the judge judge the judge, judge the judge, as a judge should judge a judge or as judges judge judges?

UNSCRAMBLE THE JUMBLES- NO I

STEP.1: Unscramble these four jumbles one letter to each square to form four words in common use.

G Y E T N C

--	--	--	--	--	--	--

A O P E R L D

--	--	--	--	--	--	--

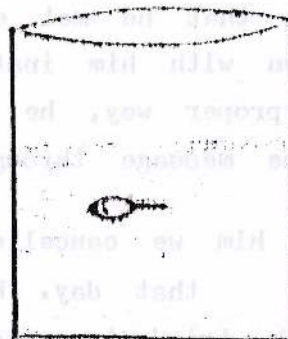
C U K G N D L I

--	--	--	--	--	--	--

L C T O

--	--	--	--	--

--	--	--	--	--	--	--	--



STEP.2: Arrange the circled letters to form the surprise answer as suggested by the above picture.

UNSCRAMBLE THE JUMBLES- NO II

STEP.1: Unscramble these four jumbles and letter to each square to form four words in common use.

M T E U G N

--	--	--	--	--	--

F F O N R S A

--	--	--	--	--	--

N N N M O C I A

--	--	--	--	--	--

A A O M M O D R

--	--	--	--	--	--

--	--	--	--	--	--	--	--



STEP.2: Arrange the circled letters to form the surprise answer as suggested by the above picture.

(Turn to Page No.48 for solutions)

Prepared by

Miss.V.Subramaniam

SMOKING! YOU ARE ANXIOUS TO GET RID OF IT?
THE ONE AND THE ONLY WAY!
===== GIVE UP OR GO UP. =====

Do you enjoy smoking?

But you are fully aware of its dangers.

A study group on "Smoking and Health" has come to the conclusion that "The sum total of scientific evidence establishes beyond reasonable doubt that cigarette smoking is a cause of the rapidly increasing incidence of lung cancer".

Who will be a friend in misery? You are the only man who says that "It is cigarettes".

Don't you know that "Capstan" is a kind of cigarette which placed on it a warning "Don't smoke even Capstan". So will you please give up the habit of smoking?

You want to give it up and have tried many a time in many ways. Alas! Not given up. "Light a fag. Inhale the smoke at long intervals". Someone would have advised you. Result? Not successful.

One Wiseman may say become a "chain" smoker and you will get tired of cigarettes. This too is a miserable failure.

Changing "Brands" negative results.

Well! One "Expert" demonstrated a unique method. Increase the number of cigarettes in Geometrical Progression, you will not touch a "fag" thereafter. For example If you smoke 20 cigarettes per day double it to forty (40) and go on increasing it at this rate. Very soon the cigarettes, will give you up definitely.

Recently a wonderful competition was arranged in a developed country. The one who smoked the highest number of cigarettes in an hour was to be the winner. One participant smoked 100 cigarettes in an hour and was adjudged the winner.

He fell unconscious and did not wake up to receive the prize !

So why hesitate? Give up or go up.

By Mr.M.Sandrakanthan
People's Bank,Kankesanthurai.

DIABETES DOESN'T NEED TO BE A
LIFE SENTENCE OF ILL HEALTH

WHY DO PEOPLE SAVE?

Warning Signs

Medical experts list ten symptoms that should send you to your doctor:

1. Abnormal, intense thirst.
2. Frequent and copious urination.
3. Frequent hunger.
4. Sudden, unexplained weight loss.
5. Slow-healing cuts, bruises or skin infections.
6. Recurrent infections.
7. Alternating clear and blurred vision.
8. Unexplained weakness and extreme exhaustion.
9. Genital itching or impotence.
10. Tingling and numbness in feet.

We may thus take it that paterfamilias ought to save:

- 1). to provide for his retirement;
- 2). to provide for the education of his children;
- 3). to provide for the wedding expenses and dowries of his daughters;
- 4). to provide for sickness, accident and maternity expenses in his family;
- 5). to provide for the risk of unemployment;
- 6). to provide funeral expenses for members of his family; and
- 7). to provide for the maintenance of his family after his death.

It is a heavy responsibility, but one which every head of a family has to bear.

(From the Observer of September 30, 1947)

"My own opinion is, just as fundamentally man and woman are one, their problem must be one in essence. The main soul in both is the same. The two live the same life, have the same feelings. Each is a complement of the other. One cannot live without the other's active help."

(MAHATMA)

DO YOU KNOW HOW ROASTED MAIZE
GOT THE NAME "POP CORN"

In those days Maize was not used as human food. It was used only as an animal food.

One day a shepherd while munching raw maize had dropped some maize seeds into the fire by accident. Instantly the seeds on getting roasted burst out with the noise of "Pop, Pop". Though he was frightened at first, he calmed down and removed the white burst seeds and tasted them. It was crispy and very tasty chip. So he introduced it among his friends as "Pop Corn". Since then the roasted maize have been called "Pop Corn".

By Miss.K.Subramaniam
R.H.O., Jaffna.

EVEN ENGLISH IN TAMIL



ENGLISH TEACHER:- In our school days we learned all subjects in English excluding Tamil language and Tamil Literature.

MODERN STUDENT:- Pooh! It is simple. We learned all eight subjects in Tamil including the English Language.

Adapted by;
Miss.K.Subramaniam
J/H/O.

UNFORGETTABLE DAY IN MY LIFE

=====

When I was working in Mannar, I used to travel by two boats from Kilaly through the Jaffna lagoon and from Vidathaltivu to Mannar Island. On Wednesday 6th June, 1995 I left home at 3.00 p.m. the hiring car reached Kilaly at about 4.30 p.m. very big crowd was waiting for many hours in a queue. I was not worried about it, because I had the priority letter to take my ticket. Therefore, I got my ticket without any delay. After that I waited for one hour for the boat.

Boat service was controlled by the movement staff. They came and called passengers in numerical order. Fifteen passengers were assigned to each boat. Passengers were received by the boat owners. I was called for boat number '8'. Then I prayed to my God because numerologically I didn't accept number '8'. Unfortunately I can't refuse and change over to the next boat. Therefore I decided to travel by the number '8' boat. Boat started at 6.30 p.m. That journey normally takes more than two and a half hours. We may reach at about nine O' clock.

When boat was sailing in mid sea, I had slept. At about 8 O'clock all the passengers were shouting "Where are you going?. The red signal light was seen very close by. It is not our direction that is Elephant Pass Army Camp". At the time I woke up. I thought my life is finished within a short time, because all were expecting that the army may be shelling or the Helicopter would come and bomb the spot and the boat. All the passengers appealed to their respective Gods and prayed. Some passengers cursed the boat-man.

One boatman said that "I have been following the stars in the sky. Now I can't follow that. I feel extremely sorry ". Then somebody tried to assault him. Then we knew that we can't expect the boat to sail. Normally boatman's son is the owner of the boat, that owner went to Jaffna for his personal matters. His father and his friends have brought that boat. That was our fate. At that moment boat turned in a new direction.

After travelling for half an hour, the boat got stuck near the seashore. We were unable to travel. The sailor said that "all have to get down and push the boat to the sea". Among the passengers there were two or three females another three were old, rest of the passengers got down including myself to push the boat for more than three hours. At that time, it was about mid-night. No one had taken dinner or drank water. All were very thirsty and we observed that we were very far away from the normal route. No boats came near us. Helplessly, we suffered.

However, we pushed and started the boat. We started sailing towards the new signal lamp. We saw many lamps but were unable to find out, which was the correct one. At that time fishermen's net has damaged, the motor fan. Again we are put into trouble. We wasted the time without a knife for cutting the fish net. Some how or other we removed the net from the motor fan. Again we started. After ten minutes, we found that we had only one litre of kerosene in hand. Somebody gave a one litre soft drink plastic empty bottle for use as converted oilcan by cutting the neck. Then we started the engine and travelled another half an hour. The boat again landed on a sea-shore and got stuck. We all got down and started pushing the boat to sea. Time was 2.00 A.M. It started raining little by little. All were very tired. We jumped into the boat, covered by rexine sheet, we waited for two hours.

After 4.00 a.m again we pushed the boat to sea, when afloat started the boat engine and travelled for a short distance. Engine sound of other boats were heard, we travelled towards those boats. That was a convoy trawler pulling a number of cargo boats for transporting goods. Boatman showed the correct way and gave some fuel. We proceeded on our journey, in half an hour. boat got stuck in the sand. We were unable to travel. Sun was rising in the East, we observed that we were three miles away from the normal channel. But we can't reach by boat. All were embarrassed because helicopter may come sooner or later. All of us got down and started walking to the sea coast with luggage on the heads and shoulders. The old people could not walk. Others helped them.

When we are walking nobody knew where we were going? Fortunately we came across a fisherman on the way. He helped us. He showed a new path to reach the coast, at about 7 O'clock, we reached the sea coast. There were some labourers drinking tea in a small tea boutique. That area was called Kunchu Paranthan. This place was used to load goods.

We explained our plight to them. They sympathised with us. Fortunately all were safe. All of us thanked our Gods and prayed. We bought cups of tea from that small tea boutique. After that we got a tractor and travelled to the nearest town. There were many labourers unloading and loading the goods to lorries. I hired a motor cycle and proceeded to Vidathallivu. If I had come in time to Hallur, I could have taken the night bus and reached Vidathallivu early in the morning, catching that day's Vidathallivu - Nannar Island boat service. Unless I reach before 11.30 a.m I will be unable to catch that boat service. If I miss that boat, I will have to wait another two days at Vidathallivu. Therefore, I continued my journey by motor cycle covering the 40 miles very fast. At about 11.00 a.m I reached Vidathallivu.

After that I arranged the travel pass and got the boat service at 12.00 noon and reached Nannar at 3.00 p.m. I spent one hour in the Army Check Point. I was released after 4.00 p.m. I went to my residence to take a bath and went to the temple to pray. On that day, I had travelled without any food. I was fasting. I came back from the temple and took my first meal at about 5.00 P.M. I will never forget that day in my life. I have remembered to fast every Thursday even up to now.

By Mr. A.Kugathasan
People's Bank, J/Kannathiddy branch.

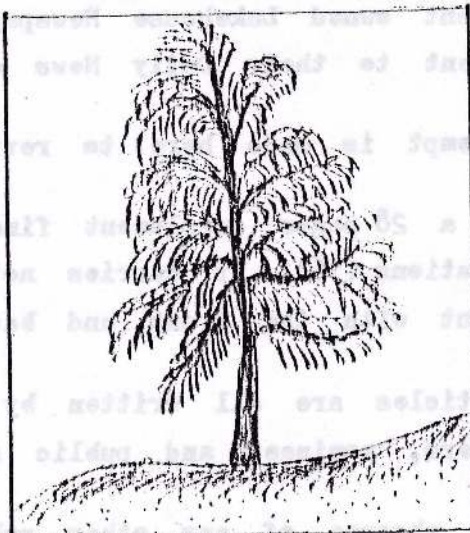
Look at life through the windshield, not
the rear-view mirror.

BYRD BAGGETT.

UNSCRAMBLE THE JUMBLES - NO III

STEP 1. Unscramble these four jumbles and letter to each square to form four words in common use.

Y N N A A D
 [] [] [] [] [] []
 A A I O P C T
 [] [] [] [] [] [] []
 A A G S R M O
 [] [] [] [] [] [] []
 U N R T A A O
 [] [] [] [] [] [] []
 [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []

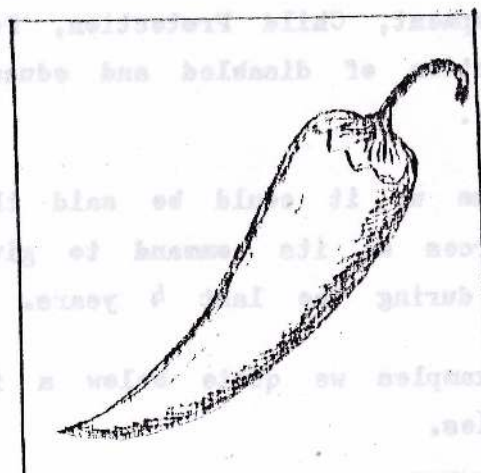


STEP 2. Arrange the circled letters to form the surprise answer as suggested by the above picture.

UNSCRAMBLE THE JUMBLES - NO IV

STEP 1. UNSCRAMBLE THESE FOUR jumbles and letter to each square to form four words in common use.

S D H I A R
 [] [] [] [] [] []
 N P I U P M K
 [] [] [] [] [] [] []
 L G A R R N U
 [] [] [] [] [] [] []
 M E D R C C U U
 [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []
 [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []



STEP 2. Arrange the circled letters to form the surprise answer as suggested by the above picture.

(Turn to Page No. 48 for solutions)

Prepared by:

Mrs. V. Subramaniam

FOUR YEARS OF HUMANE GOVERNANCE - A REVIEW

Government owned Lakehouse Newspapers Ltd. has published a supplement to their Daily News of 12th November, 1998.

An attempt is made here to review it as an exercise.

It is a 28 pages supplement financed or sponsored by the State Organisations (16). It carries not less than 32 photographs of the President with the front and back covers.

The articles are all written by Stalwarts of the People's Alliance supporters, nominees and public servants.

In the absence of any other publication it is not possible to do a comparative analysis.

It is a one sided praise of the People's Alliance and more often that of the present President who is also the President of the Alliance.

It is a useful publication in the sense it covers the achievements in the various fields of activity the Government has devoted its attention to during the last 4 years of its rule.

Among others it includes the progress, the peace attempts, Economic Development, Child Protection, Poverty Alleviation, Legal Reforms Protection of disabled and educational reform (Secondary and University level).

To sum up it could be said that the Government has used its resources at its command to give ample publicity to their activities during the last 4 years.

As examples we quote below a few relevant statements in the articles.

Page '8' - On becoming President she inherited a considerable legacy of foreign policy bequeathed from the past in the, at times, hyperactive diplomatic concepts and initiatives of past leaders.

They revolved principally round a number of specific initiatives. These were the commonwealth, Non Alignment and SAARC at the multilateral and international level quite apart from other specific initiatives which had been pursued.

Page '9' - The other peak in the President's foreign policy record was in the realm of Non Alignment where the recent Durban Summit offered her an opportunity and a platform from which to address the world. Non Alignment had been a byword in Sri Lanka with the Colombo Summit of 1976 a towering achievement of her mother but since then it had lost its glamour and its gloss.

Page '10' - Of the various steps taken by this Government in this connection is the increased attention it is paying to the Dhamma School education. This deserved special mention because this subject is quite significant considering the erosion of values among the younger generation. Our recorded history informs us that all education including the Dhamma teaching was in ancient times imparted in the village temple which was the centre of all the educational activities of the people.

There are about four thousand Dhamma Schools, eighty-thousand teachers and two million students in the country. Most of these schools are in rural areas with limited facilities regarding buildings, furniture, books etc. And as such this financial assistance will go a long way towards their improvements.

Page '12' - Years ago there was a demand to carry out some relief programmes for the war torn people in the country but no one had given appropriate attention to the call. Fortunately President Chandrika Bandaranaike Bandaranaike Kumaratunga had taken the initial step without any delay to help in many ways. She had stressed that Government cannot wait till the war ends to provide such relief to those who need it now, specially psychological needs.

There are many disaster management programme but in considering the situation of Sri Lanka it is much more different.

Reviewed By -

Mr.A.Kugathasan
People's Bank, J/Kannathiddy.

WHAT THEN IS THIS ENGLISH MY CHILD !

Is it what the Chinaman said "Good things no cheap. Cheap things no Good" or what the Grocer told the consumer who complained of rotten eggs that "they are as good as your word"; or what Dr. Johnson told the lady who found over 4000 dirty words in his Dictionary of lakhs of words "Lady you were looking out for it" or what our own "Gould" told his better half "If not for U(You) I would have been Gold.

Current English is not what the "Bard Spake". Englishman's lamentation is that unlike French or German what they speak is not "English" English. It depends on the county they hail from. Even the Heir to the throne has lamented over the poor standard of English as utilised by the English children. It is not what an English child's astonishment was when a Dark scholar from Jaffna addressed her in speckless English, she turned to her mother and said it appears "Mummy it is speaking" or is it what a Chinese scholar/orator told his English tormenter after a star performance "Speechie Goodie". Is it what our own Professor told when introducing the Prof. of Philosophy in the London University. "Professor Sastri succeeded Dr. Sarvapali Radhakrishnan as Prof. of Philosophy. He speaks English better than the natives". Is it what Silver tongued orators of the East who stood up to the Englishmen who preferred to let their authority to rear its ugly head when confronted with superior expressions.

Languages have their urbane qualities, natural flavours. French is referred to as the Language of Diplomacy, Spanish as that of Love, Tamil as that for devotion and English as that for Commerce.

Englishman has claimed that the "Sun never sets in the British Empire". Effective rebuttal to it was that the "God never trusted the Englishman in the Dark". The Germans adored Adolph Hitler and gave a respectable place to his portrait.

When the Englishman said they have "relegated it to the loo" the German's retort was "atleast then you will be relieved of your constipation". Getting nearer home we have the Scottish Drag or the rolling Rs. through our Kerala Gurus. For them North Pole was 'Narthu Pole' and "all" was 'Arl'.

May be the nation of "Shop keepers" have perfected their language to suit their needs. We cannot however, deny the fact that English is a rich language with a storehouse of Literature, Volumes on Law and for that matter any branch of knowledge that is required for an advanced country.

The pilgrim fathers took their language when they colonised America. No two countries speaking the same language are as divided as England and America(linguistically speaking). So much so what is spoken in England is "English" and the English spoken in America is referred to as "American".

English is referred to as a Crazy language. It has its peculiarities, incongruities, idiocies, yet it is a highly developed language quite adaptable, adoptable and accommodative enough to impart any branch of knowledge. Are we to reinvent the wheel or adopt and adapt what is available in English by learning the language for access to all branches of knowledge-the key to progress.

We in Sri Lanka have been exposed to "English" blowing from all the four directions yet we have maintained a rare purity which we share with our mother tongue as well.

CD

Stephen R. Covey: Seek first to understand and then to be understood. Most people do not listen with the intent to understand; they listen with the intent to reply. They're filtering everything through their own paradigms; reading their autobiography into other people's lives. ✓

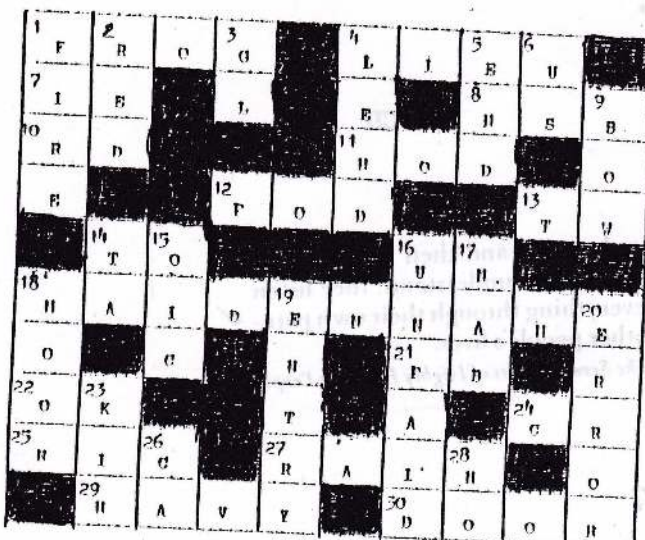
— The Seven Habits of Highly Effective People

SOLUTIONS

QUIZ

- 01) Yes, the water level will drop.
- 02) East - West lines of latitude are parallel lines but North-South lines of longitude are not, your trip therefore would not bring you back to your starting point.
- 03) All of it.
- 04) 3 tons.
- 05) Queue.
- 06) 87912 (reverse the number of 21978)
- 07) The second hand.
- 08) A clock weighs more after it has been wound, as it runs down its weight decreases.
- 09) A stopped clock. The stopped hands will indicate. The correct times twice each day.
- 10) The Dictionary.
- 11) Only once.
- 12) Denver.
- 13) Three
- 14) This is his
- 15) The first and the last letters of the continents are alike Antarctica, Australia, America, Africa, Asia, Europe.

CROSS WORD



" UNSCRAMBLE THE JUMBLES "

- No: I. Cygnet, Leopard, Duckling, Colt, Tadpole.
- No: II. Nutmeg, Saffron, Cinnamon, Cardamom, Asafoetida
- No: III. Banyan, Taploca, Margosa, Arecanut, Casuarina
- No: IV. Radish, Pumpkin, Angular, Cucumber, Capsicum

ACKNOWLEDGEMENT

This is a landmark in the history of People's Bank, Northern Zone, showing its growth in various dimensions. It has taken a correct and timely decision regarding the proficiency in English of its staff. This is the first publication of those who are participating in the English class, conducted by the People's Bank, Northern Zone.

We must first thank our Assistant General Manager (Northern Zone) Mr. K.Thirunavukkarasu, who initiated, inaugurated and assisted in every possible way this English Classes for the benefit of our employees.

We would like to thank Mr.R. Sundaralingam Former Chief Manager of People's Bank, Staff Training College who motivated us to publish a journal like this and helped us in various ways.

We also acknowledge the assistance and co-operation we received from the Asst.General Manager's office staff members especially Mr.Kingsley Rajanayagam Asst. Regional Manager Mrs.F.R.Raveendrakumar and Mrs. R.H.Thavanayagam for the smooth conduct of the classes and the publication of the journal.

It is noteworthy that each and every participant has contributed by way of writing, drawing, typing, collecting materials and also arranging same for final publication.

Thank You Everyone

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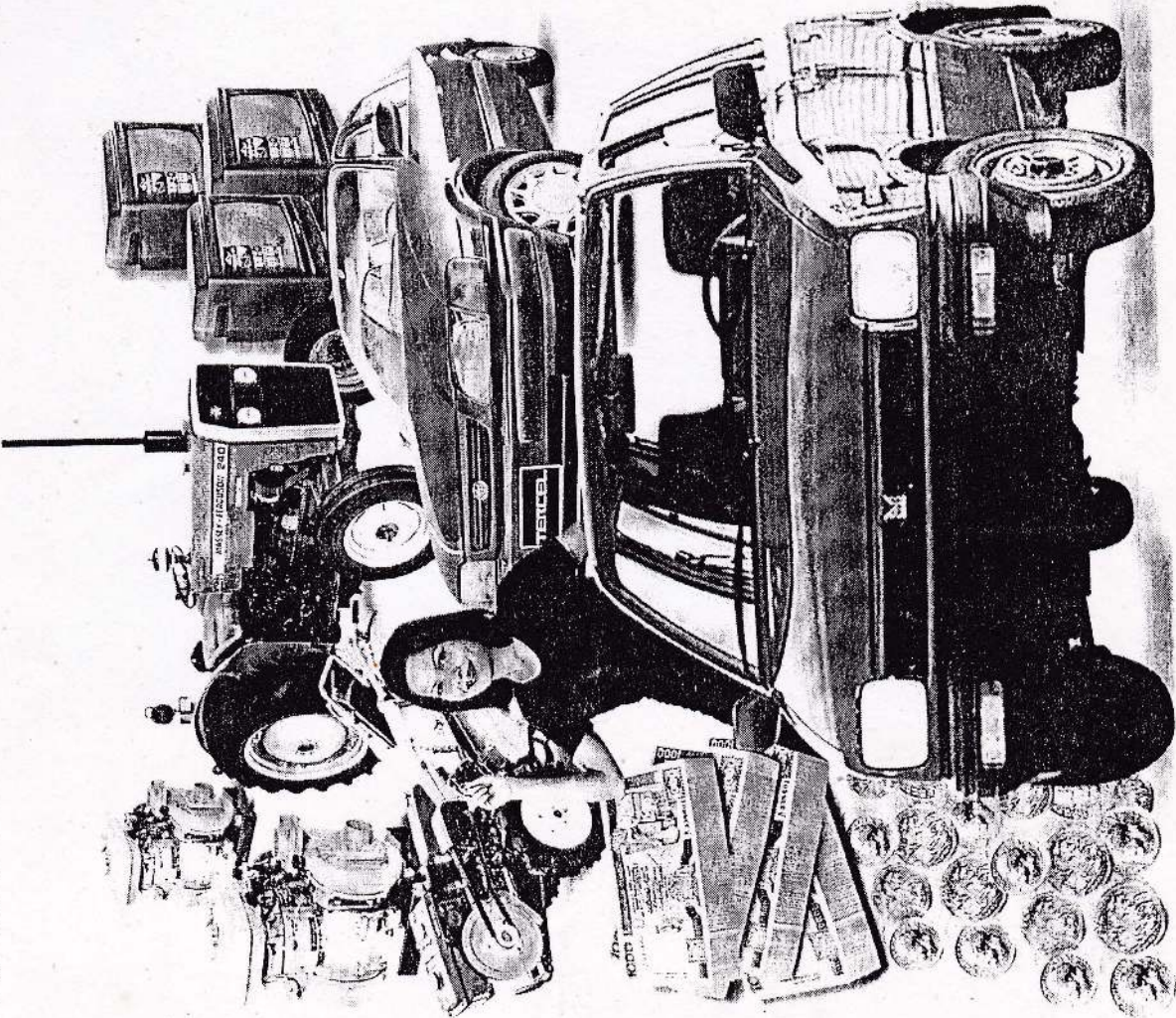
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sets 20" or 320 agricultural water pumps
and the balance in cash

4TH PRIZES

1800 gold sovereigns



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SPRING

