## PHOTO CONTEST Have you sent in your entry to the 'Catch a Summer Moment' photo contest? Send the best photo you took during the holidays to and you could win a prize. Last date for entries is July 15, 2015.

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# **REECE SAYS NO!**

he people of Greece have rejected a plan proposed by other European countries that would give their country new money through loans, but would require their government to cut back on expenses such as pensions given to old people. As a result, the country now owes billions of dollars to international banks with no way to pay them back.

#### How did it come to this?

The story began in 2008 when Greece began borrowing heavily from banks to fund the activities of its government and banks. The country is also part of the European Union (EU) which is a cluster of European countries that share the same currency (called the Euro) and allow free movement of people and things between their borders. By 2010, it had run out of money. At that point the EU stepped in and gave Greece money in return for a promise that the government of Greece would raise taxes, cut expenses and run the country more efficiently.

Five years later, Greece is not doing too well. The money given by the EU went towards paying off old loans. Thanks to higher taxes and low government spending, companies and businesses aren't doing well either

A referendum is a vote on a question that is decided by the decision of the majority.





Most Greeks said 'No' to the EU plan

and many Greeks don't have jobs or money to pay for college. Greeks blame the tough new rules (high taxes, low expenses) set out by the EU in 2010 as the reason they are doing badly and as a result most of them voted 'No' in a referendum (see box) on whether Greece should accept a new set of loans from the EU.

#### What now?

Without the money, Greece will not be able to pay back the EU and it may also force the country to leave the EU and go back to its own currency. Will that save the Greek economy and improve the lives of its people? No one as yet knows...



The monsoon made a re-appearance in Delhi and northern India this week, raising hope that 2015 will have a normal rainy season after all. Earlier weather forecasts from the Indian Meteorological Department (IMD) had predicted less rain than normal this year.

Total rainfall upto July 7 is just 2% below the average for the period but the heavy rain forecast for states like Himachal Pradesh over the next few days may take care of the gap. The good news is that excellent rains in June have led to higher levels in reservoirs (where water is stored) as compared to last year. Farmers are also optimistic (thinking positively) as they have planted 50% more fields than last year.

India's farmers depend on the July-September monsoon for a bountiful harvest and a good one can change the fortunes of millions in rural India.

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The only reason for time is so that everything doesn't happen at once.

—Albert Einstein



## PRE-HISTORIC BEASTS AND MASSIVE GIRAFFES ONCE ROAMED MOHALI

Then you think of Mohali, you remember the cricket ground don't you? Chandigarh's younger cousin, Mohali, it now appears, has a history that goes back millions of years.

Archaeologists from India and France working at the village of Masol in Mohali have found fossils of massive prehistoric creatures that roamed the area 2.6 million years ago. That would make this the oldest fossil site in the world for such creatures.

#### What they found

More than 2,000 fossils of different herbivores, including those of the Stegodon, an ancient elephant look-alike with tusks up to four metres, and Sivatherium, a giant giraffe, were dug up in Masol. The Indo-French team also found fossils of Leptobos, pre-historic ancestors of modern-day cows that weighed up to 320kg. The scientists studying these fossils believe that the abundance of water in the area which has rivers such as the Ravi and Yamuna, could have attracted the pre-historic animals there. The fossils were buried deep in the Earth but tectonic activity (movement of the earth's plates) is bringing fragments of fossils closer to the surface.

The quiet village of Masol, which is nestled among the Shivalik Hills of Mohali, may well have been a cradle of life in India.

#### **MEETTHE BEASTS**



nearly 10 feet long tusks.

look like pre-historic elephants though our modern elephants are not directly descended from them. They were massive, about 13 feet in height with

Stegadons

ot .

around 8000 years ago.

Sivatheriums
were ancient
members of
the Giraffe
family.They
looked like
Okapis but
were nearly 10
feet tall and
weighed
around 500
kg.They became extinct



#### WHAT'S THAT?

Archaeologist: An archaeologist is a person who studies, collects and discovers objects from ancient times in order to understand the history of life on Earth

Fossil: Fossils are the remains of plants, animals and living organisms that have been usually preserved in rock or stone.

## **JUNE WAS JUST A TINY BIT LONGER**

on't know if you noticed, but the last day of June was just 1 second longer than the normal day. In other words, the last minute of June 30th had 61 seconds - that's because our clocks had to be adjusted to the pace at which the Earth is spinning. The extra second bridged the gap between how fast our planet spins and official world From time to time, such adjustments have been necessary due to tiny variations in the Earth's spinning rate. These variations are quite normal, so there is nothing to worry about. Since it's such a tiny difference, should we bother with changing clocks? Yes we should otherwise over time. the gap between our time and the time according to the Sun will widen. In a 100 years, that gap will be about a minute, but in 72,000 years. the difference will be 12 hours. So, if uncorrected, our clocks will show the time as 6 am while the Sun is actually setting!

## **LIONS MISSING**

In May, it was announced that the number of lions in Gir National Park, Gujarat, had jumped to 523, up from 4II in 2010. But just a month later, rain and floods have killed nine lions in the Park. It is hoped that most lions managed to escape the flood waters by climbing to higher locations in Gir.







#### **NATURE MATTERS**

## **OWLS COULD HELP DESIGN NOISELESS AIRCRAFT**

If you live near an airport you'd realize how very noisy aircraft are. Given that their engines carry the load of hundreds of passengers plus cargo (baggage), the amount of noise they make is not surprising. But scientists studying the noiseless flight of owls are now looking at how these nocturnal birds can inspire quieter aircraft engines. Owls hunt at night and their ability to swoop down, ghost-like and noiselessly, is legendary (famous). Wings of birds usually generate some amount of noise, but owl wings (and



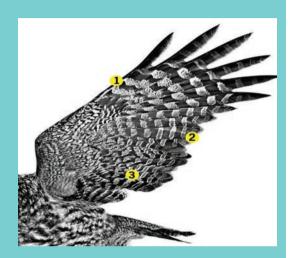
Photo courtesy: Wikimedia Commons

some owl species have pretty large wings) are silent.

#### Why are owl wings silent?

Researchers at Lehigh University in the United States who have been working on this mystery believe that owl wings have three special features that make silent flight possible (match the numbers below with those printed on the image to the right to identify the part we are talking about):

- 1. A comb-like layer of stiff feathers on the forward part of the wing, the part that comes into contact with the air first. The gaps between these stiff feathers break up the noise of the air rushing at the wing into smaller currents that create less noise
- 2. A flexible fringe on the trailing edge that seems to mute the sounds of the air rolling off the wing that's where most aircraft sound is generated
- **3.** The surface of the owl's wing is covered with soft down feathers that seem to cut



the noise further

Scientists are now studying these features further so that they can be replicated (copied) in aircraft wings. Other than aircrafts the same science could also be used in submarines and windmills to make their operation noiseless.

What an 'owl' of an idea, don't you think?

#### **LITTLE CHAMPIONS OF CHANGE**

## **MAKING A CLEAN SWEEP OF IT**

Starting this issue we will be carrying a series of articles on children who have brought about change in their school or home neighbourhoods through the action they took. Over the next few months we will be profiling 'Little Champions of Change' from Bala Janaagraha's nationwide programme for eighth graders. Bala Janaagraha is the civic education programme run by Bangalore-based Janaagraha that is aimed at children in 531 schools in 25 cities.

13 year old Muskaan Razdan studies in Pune's Delhi Public School (DPS). Like many other public schools, DPS is very well maintained. But that's not the case with the main road near the school. Garbage and waste matter from apartment complexes and a neighbouring slum used to dirty the area. Repeated attempts to contact the municapality's corporator (an official) for the area went unanswered. That's when Muskaan decided to take matters into her own hands.

#### Leading the way

She decided that if the builders and the corporation wouldn't clean up the area, she would do it. She organized a team of students and began the clean-up. De-weeding was the first activity on the agenda followed by cleaning roads and the very over-loaded corporation dumping bin. Seeing a young girl making the effort, the cor-



Muskaan (in red apron) leads students on the clean-up drive

porator came around and started to help with the clean-up, even installing plants in the area. When the children were working in the neighbourhood, they noticed a number of stray dogs in the area. Muskaan arranged 60 vaccines from a renowned company free of cost. The municipality was brought in to help vaccinate the strays but when she saw how cruelly the dogs were being treated during the vaccination, Muskaan intervened, found animal lovers

from the neighbouring apartments to help and made sure the vaccination was done in a gentle and kind manner.

#### Standing out

Muskaan graduated from the Bala Janaagraha programme in the last academic year but she continues to work with the neighbouring societies and slum to ensure that the road stays clean. A tree plantation drive where over 500 saplings were planted in the area was also spear-headed by Muskaan. Her efforts have paid off. The apartment complexes have stopped dumping waste but educating the slum dwellers, particularly about garbage segregation, is her next goal.

"Muskaan has an amazing ability to motivate others, organize a team and she has great confidence in her powers to execute her project," points out Myrtle T.J. Francis, the teacher in charge of the programme at DPS, Pune.

As you can see, great things can be done by little people. It doesn't matter that you are young or inexperienced... if you really want to get something done, it can be achieved.





There are people who have money and people who are rich.

—Coco Chanel





# ON THE TRAIL OF BLACK MONEY

If you've been following the news, you may know that Narendra Modi's government is planning to come down severely on people who have a lot of money. These people have been given time until September 30 to own up that they have such black money and pay the fine, else they could be punished. But what is black money? Why is the problem of black money so important? Let's find out.



#### The colour is black

Black money isn't really black and its notes and coins are the same colour as 'normal' rupee notes and coins. It is a term used to describe money on which no tax has been paid or money which may have been earned through illegal activity such as theft.

For example, let's say that a grocery shop sells goods worth Rs.1 lakh in a month. But the owner deposits just Rs. 75000 in his bank and does not disclose that he has actually earned Rs. 25,000 more. At the end of the year, when it is time for him to pay tax, he pays it only on the 75,000, and thus avoids tax on the Rs. 25,000 chunk. The bundle of Rs. 25,000 therefore becomes 'black money.' It is easy for businesses that earn in cash to avoid disclosing a part of their income as what comes into their hands is not recorded by a bank or a credit card company.

Similarly, let's look at an illegal activity like betting. Since betting is not allowed in India, people who earn a lot of money from a successful bet don't deposit their earnings in banks and don't pay any tax on it.

In other words, black money is income which the government has no record of, as the money is not kept in any bank in India.

#### TAX IT!

Tax is a percentage of our income or a percentage of the value of things we buy that we give to the government. The share of our income (what we earn) that we deposit with the government is called income tax. If we buy something, say a pair of shoes, we pay sales tax, while we pay service tax when we use a service such dry-cleaning.



-Ayn Rand



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#### So, where is all the black money kept?

Since it's money they don't want the government to see, people who have black money typically invest it in gold jewelry or real estate where sellers are quite happy to take cash, even when it is 'black'! Some part may also be kept in cash at home and spent on daily expenses and shopping. Others may also choose to keep the money



overseas in banks in countries such as Switzerland.

India has a lot of black money, yes, but recent studies show that countries such Indonesia, South Africa and Russia may also have big black money problems.



#### What is the government offering to do now?

Prime Minister Narendra Modi has promised to bring back all the black money kept overseas by Indians. The government has also brought in a new law that imposes a heavy fine and jail for upto 12 years for people found to be having black money. It has also announced a 'grace period' of three months during which people who have black money can 'come clean', disclose their black money to the government and get away by paying a smaller fine and the required tax.

#### How does black money hurt us?

When people do not declare their full income and avoid paying the necessary taxes to the government, India as a country earns less from taxes then it should. Tax money is used by the government to build roads, schools, hospitals and help the poor. So, less tax money means that the government spends less on such important things. Also, when it isn't getting everyone, especially the rich to pay up, the government may have no choice than to increase the tax rate – as a result, honest people who don't have any black money, have to pay out more to the government.



To create infrastructure such as roads, metro networks and hospitals, the government needs money and this money comes from taxes we pay.

#### Can you do anything about it?

Yes, you can.

- Insist on a bill when you buy anything of value. Once the shop keeper issues a proper bill, he has to pay tax on his sale. This may mean that you pay a little extra as tax, but that's the right and lawful thing to do.
- When you grow up and have money to spend, avoid paying cash for expensive purchases. This makes it easier for the government to track what the shop owner is earning from sales.



#### **CASH VERSUS CASHLESS**

As you may have seen there is a big connection between cash and black money. When an economy runs on cash (when people use cash

for buying most things) it's easier to create black money. That is because when you pay by credit card or cheque, banks have a record of the money and where it was spent, so it becomes harder to hide it India is primarily a cash economy that's why there



is a lot of black money in India. According to some calculations, around 22% (that's one-fifth) of all money exchanged in India is black money. That's a lot!







It is not the mountain we conquer, but ourselves
—Edmund Hillary, the first man to climb Mount

Mount Everest

# HARYANA GIRLS SCALE A NEW HIGH

23 year old twins from Sonepat, Haryana, Nungshi and Tashi Malik, have gone where few have gone before by completing the Explorers Grand Slam which involves reaching the North and South Poles as well as scaling the highest peaks in all seven continents.

The girls started climbing seriously only in 2009 but in six years have accomplished what many veteran (experienced) explorers have failed to do.

After completing an advanced course in mountaineering in 2010, the twins scaled MountKilimanjaro(Africa) in Feb 2012. They then set their sights on Mount Everest

which they scaled on May 19, 2013. This was followed by expeditions to Mount Elbrus (Europe) in Aug 2013, Mount Aconcagua (South America) in Jan 2014. Mount



Carstensz Pyramid (Australia) in March 2014 and Mount McKinley (North America) on June 4, 2014. Perhaps the toughest leg of the Slam was the last – a 120 km ski trip to the North Pole where they were weighed down by 45 kilos of gear and had to ski 10 hours a day in freezing weather against strong winds. But as always, the twins came through, completing the Slam, earning a mention in the Guinness Book of World Records and making India proud.



The twins at the summit of Mount McKinley and (to the left), Nungshi and Tashi Malik

## Blue whale dies on Maharashtra Beach

In late June a blue whale was washed ashore on a beach at Alibaug, near Mumbai. Unable to head back to the open ocean due to low tide, the whale died. Blues Whales are the largest animals on Earth.

Blue Whales, which are 75-88 feet long, are creatures of the open ocean and are rarely seen near the coast though they do occasionally approach land in order to feed. That is what likely happened to this female Blue Whale, which got stuck on the beach due to the low tide when the water is shallow. Due to their enormous size and mass (this one had a mass of 20 tonnes), Blue Whales need a lot of water in which to swim.

For a day, fishermen and local people tried to move the whale back into the ocean, but were unable to do so due to its sheer size. The creature eventually died and was buried on the beach.

Blue Whales are very rarely seen on the coast of Maharashtra. It was on March 28 this year that a Blue Whale was spotted off the state's coast for the first time since 1914, a hundred years ago.



## Tiger spotted in reserve near Bangalore

A tiger has been spotted at Bannerghatta Biological Park, a wildlife reserve area that lies close to Bangalore city. Park officials and tourists were on a safari ride through the Park, when the animal was spotted and photographed. This is the first wild tiger seen in Bannerghatta Biological Park, which has several zooʻ tigers in its controlled safari area.

Park officials said that although they had been seeing pugmarks for months, this was the first time that the big cat had been spotted. It is likely to have entered the park from nearby sanctuaries in search of a mate or to find new territory. Recent tiger counts have revealed that Karnataka has the highest population of tigers in the country.



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# Chile wins Copa América

hile won the Copa America for the first time in its history after a dramatic penalty shoot-out in the final held at Santiago, Chile's capital last weekend. The Copa America is the main international football event for national teams in football-crazy South America

Chile's win shattered Argentina's dream

of winning the Copa America for the first time in 22 years. The last time Argentina won the tournament was in 1993.

A closely fought match ended goalless after extra time, leading to the penalty shoot-out. Argentina's Lionel Messi was the only one to convert his kick, while all four Chilean players converted theirs, leading to an outright victory for Chile.

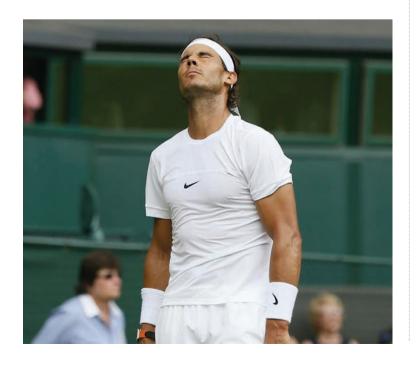


## End of the road for Nadal?

Last week, all-time tennis great Rafael Nadal was outplayed by low-ranked Dustin Brown on the green courts of Wimbledon, the third and possibly most prestigious Grand Slam tournament in the tennis world. The 29 year old Spaniard looked like a shadow of his former self as he was out-played in four sets.

It has been a horrible year for Nadal who has been among the Top 5 players in the world for the last ten years. He has not gone past the semi-finals of any major tournament this year and lost to Novak Djokivic at the quarter-finals of the French Open, his favourite tournament, and one that he has won a record nine times. He has now slipped to No 10 in world rankings and by the end of Wimbledon that rank will slip further.

Of late, injuries have been affecting Nadal's game, and the power and strength he is known for is missing from his tennis. Critics are questioning whether it is time he retired from the game or at least got another coach. Nadal, unusual for a top player, has been coached by his uncle Toni Nadal since the time he was a teenager.

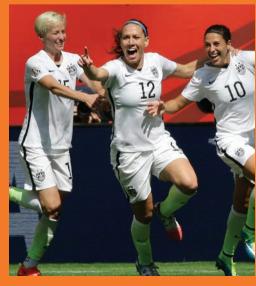


#### **WOMEN SCORE!**

## **Eyeing the Olympics**

The Indian women's field hockey team has set its sight on the Olympics after a tremendous performance at the Hockey World League Semifinals held in Antwerp, Belgium last week, where they finished fifth. This Top 5 finish should grant them a qualifying spot in the Olympic Games in Rio, Brazil next year. The last time the Indian women's hockey team qualified for the Olympics was in 1980. The team is now waiting for the confirmation of its Olympic spot.





## US women win FIFA Cup

Another women's team was in the spotlight as well this week with the United States (US) women's soccer team winning the FIFA Women's World Cup Final, beating defending champions Japan 5-2 on Sunday at Vancouver in Canada. The US women's soccer team last won the FIFA World Cup in 1999. Carli Lloyd of the US scored a hat-trick in the final, a first in the tournament's history.





## **Coin Collection**

You read about money in the Special Report. Now, can you try your hand at identifying which countries these coins are from? Look at the images and language for clues.









4. Indian Rupee coin 2. Japanese Yen

Australian dollar United States cent

Allswers:

#### **UNSCRAMBLE THE WORDS**

Re-arrange the alphabets to find the word Hint: All clues are linked to the theme of money

> Banking FOrex Mote Currency τ.

1. URCRNEYC

2. ENOT

3. XFORE

4. NBGINAK

## **SUDOKU TIME**

2	5				6
	6				
			2		3
3		1			
				2	
6				3	5

Try your hand at this Sudoku. Remember that numbers 1 to 6 can appear only once in each of the six rectangles. They can also appear only once in each row and column of the overall square.

9	3	$\forall$	2	L	9
l	2	9	9	3	$\forall$
$\forall$	9	G	l	2	ε
3	L	2	9	$\forall$	G
3	9	3	9	9	G

Answer

## FIND THE HIDDEN PICTURES



Mary and Bill are looking for their puppy. The puppy ran away from them and hid. Can you find the puppy for Mary and Bill.

## Top Reads for Kids and Young Adults

- 1. Malgudi Schooldays by RK Narayan
- 2. Marly's Ghost by David Levithan
- 3. Tom Gates: Special Treats by L Pichon
- 4. The Hunt for the Curious Cheese by Geronimo Stilton
- 5. Ambushed by Nayanika Mathani
- 6. The Kaboom Kid: The Big Switch by David Warner
- 7. My True Love Gave To Me by Stephanie Perkins
- 8. The Mug of Melancholy by Rohit Chakraborty
- 9. Tombquest: Book of the Dead by Michael Northrop
- 10. Hold Me Closer by David Levithan



To know more about these books and to buy them, check out www.toptenbooksoftheweek.com

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