

THIS WEEK FOR YOU

6TH NOV TO 12TH NOV 2022

ARIES : Individuals with Aries sign may find this week quite significant in terms of developing communication and writing skills. Also, you may have some financial gains. Make efforts to focus on savings despite these financial benefits. It is a fair time for investments, but if you decide to step ahead to put in some money for investments, make sure you get expert advice. Investments in the family business and real estate could be risky, suggests your weekly horoscope. Those who are single may soon find a new love interest. You may plan out a short trip with your siblings or neighbours. This would give you the most needed break and happiness. It is of utmost importance to take care of your health during this week. Or else, you may have some minor medical concerns due to stress levels. You should develop good eating habits, and nutritious choices of food may be the need of the hour.

TAURUS : Taurus sign individuals may have a challenging week ahead. So, you are advised to refrain from negative thinking as this may distract you from your work. You should think twice before pursuing assignments. Your patience would be the key to accomplish your work targets. You may get recognized, appreciated and rewarded for your contribution to the growth of the organization. You would be able to prove your mettle through your hard work, practicality, efficiency, perseverance and right analysis at the workplace. Following that, you may have more projects in your hand. You are likely to maintain cordial relationships with your colleagues. In the coming days, you might be serious about your ambition. While chasing life goals, you may get a bit aggressive in your approach to achieve your goals. Others may find you insensitive towards them. In such cases, try to be practical about your own milestones.

GEMINI : The twins, this week, may have to make use of their patience while interacting with people. You may get an urge to be impulsive or aggressive at times, especially at the workplace. It is wise to respond instead of reacting to your colleagues or business partners. You may need extra care about yourself, so do not become a reason to regret it. Consider doing light exercises, dance, or meditation as they might help a lot in bringing that sense of peace in you. Staying away from legal issues may help you to get financial gains. If you are driven to solve a matter legally, opting for an out-of-court settlement may prove to be more beneficial. If you have been thinking of investing in international financial products, have a second thought about it or probably seek the guidance of a financial expert. This week may not be a great time for foreign-related investments.

CANCER : This week, Cancer individuals may need to have a slight change in perception of their relationships. Rejuvenation of their bond may make them see their close ones from a different perspective. Your relationship may grow as you are likely to receive support from your partner. You are likely to enjoy some stimulating moments together during this time. On the other hand, you may have to analyze your professional and personal life. In the workplace, a critical situation may arise, but you may be able to maintain your calm. These challenges may help you learn how to cope up with hard times. In the matter of love and relationship, some insecurity may haunt you down. You may seek support from your loved ones. You may have a desire to create emotional intensity and romance with someone. Financially, you may see positive results. However, mid-week you may have to employ workable financial decisions.

LEO : Leo natives who are in the legal field may establish a concrete foundation for their career this week. It seems to be an encouraging time for consultants to grow work-wise. This period may help you win your client's trust and have long-lasting, mutually beneficial business relationships for the times to come. Teachers would be recognized for their hard work, dedication and commitment. You may show up your knowledge and skills because of new avenues. You may make the best possible use of opportunities to reap benefits. Leo natives who are into creative fields may receive appreciation for their outstanding work. People who have been planning to get married may have to postpone their plan as the unexpected event may pop up. Lovers may have a favourable week. You may take your relationship to the next level. Some of the Leo natives may explore spiritual and religious scriptures.

VIRGO : Virgo individuals may have a hectic schedule in regards to their professional life. Therefore, you may need to work day and night to accomplish your monthly target. You may find tough competition in your area of expertise. This is a suitable time for those who want to reach new heights in their career. You may find a stable source of income, which may strengthen your financial status. During this week, you should refrain from speculation and gambling activities as you are likely to be on the losing side. Those who have made big investments can expect good returns this week. Investors may need to make smart moves. Though you remain busy these days, you may take out some time to make meaningful conversations with your life partner. Virgo students may have a perfect time to get behind their career goals.

LIBRA : Individuals who are representing the Libra sign would have a progressive week ahead. Students who are pursuing education may find encouraging opportunities to develop their careers. They may find themselves closer to their career goals. Business people may have a suitable time to explore their new strategies. You may earn the desired profit during this phase. This is a suitable time for those who want to make a financial plan for the long term. In this phase, you may get rid of the financial woes. You may see a rise in your income, which may help you achieve financial goals. Lovers carrying the Libra sign may form a harmonious relationship. You can expect the same amount of love and support from your partner. At the same time, you may need to be careful while communicating. Students may improve their performance and therefore are likely to score good marks in the exams.

SCORPIO : Next week could be exciting for the Scorpio pals who are in love. This week offers a suitable time to impress your loved ones. This would be a time that you should make a move, or else you may settle for the disappointments. Financially, it would be necessary to keep a check on your expenses, as you may overspend your money on luxurious comforts and entertainment elements. Moving on, you would be blessed with good strength, willpower and feel mentally quite relaxed in this week. Students who are pursuing higher education would be able to achieve success with sheer hard work and determination. In your personal life, you would be quite sincere and responsible for fulfilling family commitments. In terms of personality, you may develop a good and clean self-image. But, you need to be cool minded while dealing with important family matters.

SAGITTARIUS : Sagittarius born individuals may accomplish their relationship goals this week. Married natives may find happiness and peace moving to a new week. You may respect your partner's decision and invest more time with him or her. Also, children may seek your advice to choose an education stream. Their love and care would make you proud and happy. You may plan for some exciting trips next week. Whereas professional workers may plan to go on a business trip. Those individuals who are running a business or associated with manufacturing works may achieve their targets. Business owners would be glad to complete their ongoing project works. You are advised to remain friendly with your staff members. You may have support from your partners this week. Students may find it easy to progress on the right track.

CAPRICORN : For Capricorn natives, this new week could be all about dealing with patience and proper understandings. Those who are in a committed relationship may need to develop fun-loving connections. Also, you should give more respect to your father and accept his decisions, suggests transiting Sun. Post 16th November, you may get immense support from your father. You may find it easy to cope with professional life challenges. You may be able to resume your research work, which was previously on hold. Power and fame may play a crucial role in developing your career. You may have a difficult time in mid-week, but it may not stop you from experimenting with new ideas. Lovers with the Capricorn sign may face hiccups in their relationship. You may have to develop mutual understandings. Otherwise, you may find it difficult to move to the next level.

AQUARIUS : Individuals with the Aquarius sign are likely to feel dissatisfied with their love life. Your bad attitude could be the reason behind fading love in your relationship. Aquarius sign lovers may be unable to get the desired response from their partners. This is not a suitable time to make love proposals, however, meaningful conversations can be expected. Married natives need to focus on their relationship goals, or else there would be communication gaps. Professional workers may create problems due to emotional blowups. You need to deal with problems with patience in your workplace. You may fall short of achieving your monthly targets. Business owners may earn an average profit in this phase. Investors are likely to get opportunities to make investments. But, you should have a word with a specialist before you make investments.

PISCES : Pisces individuals are expected to undergo a challenging phase in the next few days. This could be because of your egoistic attitude, which may put your relationship on the cusp of the hills. At the same time, you may need to maintain sweet relations with your close ones. Businesspersons may have unexpected trips enter a new week. You are likely to sign new contracts with foreign clients as well. Those who are planning to get a job in foreign countries may soon get a green signal. You may then plan to settle in a foreign land. Besides, you may need to be careful in your love life. There are chances that you may create issues, which may lead you to part ways with your partner. It is advisable to watch out for your words as they may hurt others.

CIPHER DECIPHER
e-mail: cipher-decipher@dailyexcelsior.com

Hi Friends! We are back with your favourite column for the week. Please have a look at OUR MESSAGE before you send in your message to us.

- To all from Rishab Raina: "A simple life is a happy life".
- To all from Nidhi Gupta : " Sometimes, being with your best friend, is all the therapy you need".
- To all from Sureshta Rani: " Some people arrive and make such a beautiful impact on your life, you can barely remember what life was like without them".
- From Ramita Gupta to all: "To us, family means putting your arms around each other and being there".
- To all from Marya Vaid : " The road always seems long and tough in the beginning, but once you put your feet on the peddle, it becomes a journey that you will remember for a lifetime".
- From Charu Mahajan to all: "Wear your confidence like your armor and it will protect you from all the negative vibes".
- To all from Subash Chander Verma: " Time, Money and Energy are the only assets a man has. Most people don't have money at the beginning, but if you can learn to manage your time and energy, success will belong to you".
- From Abhi Jandial to all: "The future belongs to those who can shut the noise and keep working on their purpose without losing hope".
- From Saksham Puri to all: "Be strong. Be Positive. Take action and you will definitely experience the joy of Success".
- To all from Usha Raina: "Families are like fudge - mostly sweet with a few nuts".

BEST MESSAGE

The award of rupees 300 for this week's best message has gone to SANJAY DHAR, R/o LANE NO-1, H.NO-3, UPPER LAXMI NAGAR, SARWAL, JAMMU-180005, CONTACT:9419188632 for the message " Identify things that will take you closer to your dreams and make them habits. Religiously follow those habits, till you achieve success".

Cut it Here

CIPHER-DECIPHER
MESSAGE CHIT

Name.....

Address.....

Message.....

Cut it Here

OUR MESSAGE

- Please do mention pin code number of areas while sending your message to EXCELSIOR.
- Your message must reach us by Friday evening.
- To send your message, use CIPHER-DECIPHER message chit.
- Your entries should be brief and original. We use those messages devoid of hurting the sentiments of the people.
- Out of the messages we receive, one of the message is selected for the award.

HARESH SINGH

PERSONALITY

Epitome of selfless social service

Ashok Sharma

An advocate by profession, Swatantra Dev Kotwal is rarely seen in the court pleading for his clients. On the contrary, he, alongwith his team members from Civil Defence is seen dousing the fire in the forests or solely sitting outside a bank on a plastic chair braving hot and cold weather while filling up the deposit slips, withdrawal forms or account opening forms of the illiterate or semi literate customers of J&K Bank at J&K Bank Housing Colony, Udhampur/nowadays Shakti Nagar, Udhampur for carrying out various transactions with the Bank.

Presently in his mid sixties with long grey hair and grey beard, wearing the Jacket of Civil Defence and always sporting a sweet smile on his lips, Swatantra Dev Kotwal Advocate is a household name in the rural as well as urban areas of District Udhampur. He was the first among those who started waving war against deadly corona virus since Mar 2020 when the deadly virus was taking a toll of thousands of lives per day. On the directions of Directorate of Civil Defence, Jammu and under direct supervision of District Magistrate cum Deputy Commissioner cum Controller Civil Defence, Udhampur, he chose to be among the line of 'Frontline Covid-19 Warriors'.

Driven by the urge to do something for his countrymen during the unprecedented times of the Covid- 19 pandemic, he chose to serve his country in a unique way. He felt a strong urge to help the illiterate/neo literate customers of J&K Bank Housing Colony, Udhampur, who, in absence of public transport, would trek miles to reach the bank to draw their pension /family pension/widow pension etc. They would invariably depend on one person sitting outside the Bank wearing a mask and advising the customers to wear a mask. He would ask them to stand in a queue and then fill every body's forms little knowing who was infected and who wasn't, thus, braving the risk of contacting the corona virus and risking his own life. He started rendering this 'Nishkam Sewa' since the pandemic knocked for the first time in March 2020. Even when the spread of the deadly pandemic was controlled, he continued to render self less service to celebrate the 75th year of India's Independence under the Azadi ka Amrit Mahotsav'- in his unique way by filling slips, writing applications for the customers without raising eyebrows or charging any penny for his service. No wonder, he rendered all help voluntarily to the customers from 10AM to 2PM, leaving aside his lucrative practice. He performed this selfless service from Aug15, 2021 to Aug 15, 2022 at J&K Bank Housing Colony (Udhampur).

Mr. Kotwal's selflessness did not end here. As he completed the patriotic and voluntary task on Aug15, 2022, he was once again inspired by PM Modi's clarion call from the ramparts of Red Fort on Aug15, 2022 to treat the next 25 yrs of 'Amrit Kaal' to be 'Kartavya Kaal' of every citizen to build India of our freedom fighters' dreams. So he decided to extend the period of his 'Nishkam Sewa' upto Aug 31, 2022. In this way, as he says he, being a Civil Defence Volunteer and social activist, will be rendering his contribution to build India. Though he is required to attend Civil Defence Camps on some days for about one or one and a half hours organised by Civil Defence, HQ, Udhampur, he compensates his 'Nishkam Sewa' by working for additional hours and thus doing 'Over Sewa'.

Mr Kotwal's selfless service 'through pen' has been appreciated by many Officers, prominent persons and organisations. The District Administration, Udhampur conferred on him the prestigious 'Covid-19 Warrior Award' on the auspicious occasion of Independence Day, 2020 and Republic Day, 2022 for his long, distinguished and poetic services in the war against corona virus. Smt Indu Kanwal Chib, the then Deputy Commissioner Udhampur uploaded his urdu poems on coronavirus & Azadi ka Amrit Mahotsav' on the official facebook page of Information and Public Relations Department, Udhampur, which were highly appreciated for carrying motivational messages. In June, 2022, DIG Civil Defence SDRF and Homeguards, Jammu appreciated him for his long spread performance till date in Civil Defence Wardens' / Volunteers meeting.

Excerpts of interview:

AS: Who inspired you to go for Social Service?

SD: My father was both an ideal and inspiration for me. Right from childhood, he would tell me the stories of great struggles, selfless services of freedom fighters and social reformers of those times. He would also impart me spiritual knowledge and moral teachings of all the religions. My father's role model was Gandhi Ji. He was so influenced by Gandhi Ji's life and principles that after doing his LLB from Lahore (now in Pakistan) in 1940, he did not opt for the lucrative legal profession. Instead, he preferred to be with the illiterate, ignorant, and backward people of his native region 'Jillaqa Bamhag' (now divided into Udhampur & Reasi Districts). He remained there till 1965 and served the poor and illiterate people by combating the social evils such as untouchability, illiteracy, child marriage, litigation, etc through awareness and mediation. He was so popular among the masses that out of love and respect, the local people across the vast Bamhag region would

call him 'Bamhagi Gandhi'.
AS: Very interesting! Tell the readers more about your father, an unsung hero.

SD: My father was a freedom fighter in his own way. He fought the Britishers by defeating their nefarious designs of recruiting the innocent local youth in the British Army by delivering his motivational and patriotic speeches, sometimes secretly. Manytimes, he had to remain underground for his nationalist and anti British speeches. His love for the freedom of his country can be gauged from the fact that he named his sons 'Swatantra Dev, Azad Dev and 'Khudmukhtar Dev'- each name meaning freedom. After 25 years of selfless service, he returned to Udhampur to make me another 'Durga Dutt Kotwal'.

AS: When did you join Civil Defence Organisation as a volunteer and what are your achievements?

SD: I joined Civil Defence Organisation as a volunteer on March 12, 1986 and underwent 10- Day Basic Training Course under the supervision of then Dy. Controller, Civil Defence, Udhampur, Jb Chirag Din (Dy.SP). I was appointed as Sector Warden and in 2009 elevated to the post of Post Warden. I was elevated as Dy. Chief Warden in 2010 by the then ADGP, Civil Defence, S. Gopal Reddy IPS. Every elevation and award prompted me to upgrade my skills and work more efficiently and thus earn love and respect from cross section of the society. My work has been recognised not only in Udhampur District but in Reasi and Ramban Districts too. I was appointed as social worker in District Vigilance Committee by the District Magistrate Udhampur in 2012. I was also nominated as a member of Citizens Advisory Council, Udhampur.

AS: What are the main awards which you received and your achievements?

SD: Besides receiving the PRESIDENT'S MEDAL for meritorious Civil Defence Services on January 26, 2017 (It was the first President's Medal ever conferred in the field of Civil Defence in District Udhampur). I received Director General Civil Defence (Ministry of Home Affairs, GOI), the prestigious National Level Commendation Certificate and DG's DISC for excellent services in Civil Defence on 06.12.2003. I have also been awarded by the Civil Defence, Police and Civil dignitaries, NGOs have recognised and appreciated my selfless work wholeheartedly and issued Commendation cum Performance Certificates in my favour. For instance,

AS: Besides rendering social service, you are also actively involved in literary activities. Tell the readers, in brief, about your literary output.

SD: I contribute short stories and poems in urdu to reputed magazines and newspapers such as Hind Samachar, (Jalandhar), Zarrin Showayain (Banglore) & Kashmir Uzma. Till date, more than 100 short stories on multiple topics including Civil Defence Services have been published. I feel humbly proud to tell you that two of my short stories titled 'AVTAAR KHAN' & 'KASHMIR KI BETT', based on patriotism and secularism were appreciated by none other than the then President of India, APJ Abdul Kalam who blessed me by issuing an Appreciation letter Dated 08.07.2003. I also contribute articles to the English newspapers on different topics and so far I have published about 300 articles in different newspapers since 1989. Moreover, I take active part in poetic events and recite poems on topics such as patriotism, environment, SVEEP, Dowry, Indian Constitution, Police Department, Role of Khaki for the Nation, Drugs/Alcohol and other such topics.

AS: Your contribution to your birth place in terms of promotion of this picturesque place as a tourist and religious spot.

SD: Since my college days, I was enchanted with the beauty of my native place surrounded by Dhar Ladha and Natha Top mountainous range (in the east), mighty river Chenab (north), Kainthgali and Saroli Dhars (in the South) surrounded by Mata Vaishno Devi and Trikuta hills (in the west). I tried letter writing to the Govt agencies at national and regional level but desired results could not be achieved. Then something miraculous happened. On 14th of Sept, 1998 Aap Shambhu twin caves of Lord Shiv and Parvati were discovered and 3-day annual Shiv - Parvati mela Moungrri began to be organised at Sar Dabbar from 1st to 3rd Jeth every year and this neglected region came to the notice of the people across the UT. Thousands of pilgrims and visitors take part in the 3-day mela. Then famous writer and columnist like Prof (Retd) Shiv Nirmohi (Padamsri) awardee highlighted the caves in his nationally awarded book 'Your articles on the caves and 3-day annual mela published in Daily Excelsior, helped a lot in bringing this region on the tourist map. I also contributed many articles in English and urdu to different newspapers to highlight the natural beauty of this region.

AS: You have contributed a lot in creating legal awareness in students. Please tell us your experiences.

SD: I was enrolled as Social activist from Civil Defence Organisation in Tehsil Legal Services Authority (TLSA)/District Legal Services Authority (DLSA), Udhampur in 2010. Since then, I have anchored/delivered lectures in more than 600 awareness camps/symposia, debates, cleanliness drives, plantations, sports events, cultural events, National festivals, Melas etc as per directions from National & State Legal Service Authority. Precisely, all the fundamental duties enshrined in Article 51-A of the Indian Constitution are in one way or the other are taken up for the activity to prepare the students for becoming responsible and patriotic citizens of India. I have been awarded and encouraged by the Hon, ble Chairman (Principal District and Sessions Judge and Secretary (Sub Judge) for my consistent, devoted and poetic performance throughout.

INNER VOICE

NATURE

<p>What I do is, you should know That's my love for nature in flow, What I see is, what I felt, I love greenery, I got melt Look at everyone's face That's actually a race, I know you will do it right, But with dedication and endeavour not with fight. You should be very affectionate towards the trees, That's my supplication, accept it please, Wonder it can be a great deal, You should know it, you should feel.</p>	<p>To save the God's gift become a fool, Don't be silly, don't be a fool, Being a nemophilist is not that much tough, Be a soft hearted, not a rough. Values are there, Don't you dare, Nature must be cared, That you must be aware. Become a sympathetic citizen, That's your inner voice and it must straighten, You should do it and must be done, Give it a try it will be fun Tanisha Thakur Delhi Public School Jammu</p>
---	--

DELUSIONAL

<p>Why can't you be real? O my imaginary friend, The nights seem too heavy to pass, And days too long to pretend, That I am happy being alone, That I don't need anyone, But I search for you in every face, When all is said and done, And when I open my eyes, I find disappointment instead, You don't exist in the modern world, You just live inside my head, But what if I don't like the ordinary? And expressing this feels like a crime,</p>	<p>They say my thoughts are unreasonable, And they say it everytime, And the way I crave for unreal love, Makes me wonder if they are right, But even though fantasy is so much better, Reality is something that I can't fight, My mama says it's okay to think different-ly, But I find it easier to pretend And it will hurt me more to acknowledge the fact, That you can't be real, my imaginary friend. Nausheen Padha (Sheen)</p>
---	--

SURVIVAL

In an unconscious mood,
I don't need loyalty to survive,
I just need is a pen to write with
For my tears which are no more in eyes.
I am not injured or wounded,
So don't question me about my health
Living in this unconscious mood,
Is now a dream so don't crash it.
I want to store my tears in that pen,
O God please convert tears into ink,
So I could write, I have to write,
Otherwise I will be conscious and dead.

Nasir Roshan Khan
Nowshera Baramulla.

Edited by: Neeraj Rohmetra, E-mail: editor@dailyexcelsior.com

Scholarship Alert

Scholarship Name 1:	Keep India Smiling Foundational Scholarship & Mentorship Programme 2022-23
Description:	Colgate-Palmolive (India) Ltd. is giving young students an opportunity to pursue their academic/career aspirations by providing them with scholarships for education. This scholarship program aims to provide foundational support to individuals, who are deserving and meritorious but may lack the resources to pursue their dreams.
Eligibility:	Students who have passed Class 10 with at least 75% marks or Class 12 with at least 60% marks in 2022 board exams are eligible to apply for the scholarship program for pursuing their higher secondary, 3-year graduation, and 4-year professional courses (Engineering/MBBS/BDS Dental) respectively. Annual family income of all applicants must be less than INR 5 Lakhs per annum.
Prizes & Rewards:	Selected scholars can avail of scholarship awards of up to INR 50,000 per year for up to 4 years of studies depending on their current level of education.
Last Date to Apply:	31-12-2022
Application mode:	Online applications only
Short Url:	www.b4s.in/excelsior/KISF6
Scholarship Name 2:	L'Oréal L.E.A.D. 2022
Description:	L'Oréal India invites applications from students in their final and pre-final years of diploma, undergraduate and postgraduate programmes.
Eligibility:	Must be studying in the final or pre-final years' of a diploma, under-graduation or post-graduation programme at any recognised college or university within India Must be within the age group of 18-30 years *Final or second-last year of the course, depending on the duration of the course. Click on the short source URL for more details.
Prizes & Rewards:	Opportunity to participate into an elaborate online upskilling webinar, to be conducted by the top management professionals of L'Oréal India A two-month free-of-cost unlimited access to 33 courses on Coursera, a learning platform with more than 5,000 courses, professional certificates, and degrees from universities and companies all around the world. Exclusive one-to-one mentorship sessions from industry experts at L'Oréal India
Last Date to Apply:	05-11-2022
Application mode:	Online applications only
Short Url:	www.b4s.in/excelsior/LEAD1
Scholarship Name 3:	Panasonic Ratti Chhattr Scholarship 2022-23
Description:	Panasonic invites applications from students getting admission into the graduate program (B.E./B.Tech.) of Indian Institutes of Technology (IITs) of India.
Eligibility:	Open for students across India who are getting admission into B.E./B.Tech. courses at any of the IITs (Indian Institute of Technology) in 2022-23. Applicants must have cleared their Class 12 examination or are awaiting final results. Applicants must have scored more than 75% marks in Class 12. Annual family income of the applicant must not be more than INR 8,00,000 from all sources. Only candidates from 2022-2023 batch are eligible to apply.
Prizes & Rewards:	INR 42,500 per year for 4 years
Last Date to Apply:	11-11-2022
Application mode:	Online applications only
Short Url:	www.b4s.in/excelsior/RCSF5