

Avoid these beauty risks during monsoon

It's that time of the year when you can't afford to jeopardise your make-up when you step outside your home. Here are a few simple ways you can dodge these mistakes



Meghna.Mukherjee@timesgroup.com

KEEP THE LIQUID FOUNDATION OFF THE SHELF

If you have a habit of applying liquid foundation when stepping out during the evening, you can alternate that with a compact powder or a BB cream. Beauty professional Meghna Butani says, "The longevity of liquid foundation as opposed to a compact powder is less. Humidity in the air is high during the monsoon, so there is a chance of the liquid foundation melting off your face."

STAY CLEAR OFF NON-WATERPROOF MAKE-UP PRODUCTS

Make sure that you give your non-waterproof make-up a break during this time and instead go in for the ones which will protect you from the rains. Butani says, "These days you have all kinds of products which are water-proof - whether it is a kohl, mascara, foundation or even a lip shade."

SAY NO TO CREAMY CONCEALER

The moisture in the air during this season is often paired with sweat-inducing effect of the humid weather. So, unless you want the imperfections on your skin to show, stay away from creamy concealers which have the tendency to melt off your face during this time. You can choose from a wide range of crayon concealers which are a great alternative to their creamy counterparts.



GIVE YOUR LIP GLOSS A BREAK

It's not just the skin, your lips also tend to get dry during the rains and thus it isn't a great idea to go in for a lip gloss. Mulchandani says, "Instead choose lip shades which have extra moisture in them so that they last for a long time."

DON'T STRAIGHTEN/REBOND YOUR HAIR

It isn't restricted to make-up alone. Humidity also has the power to make your hair greasy and frizzy, giving you bad hair days. Beautician Sunaina Singh Verma says, "This is not the right time to go in for hair treatments like straightening or rebonding. Initially, your hair may look good, but after a couple of washes, it can get messy. Instead, hair smoothening or spa treatments may make your mane look sleek and shiny"



Internationally acclaimed singer Ameya Dabli launched his musical album *Ekam Satt - One Truth, One Humanity, World Music* at the hands of global humanitarian and spiritual leader Rev Dada JP Vaswani as part of the latter's centenary birthday celebrations in Pune. The album is available on all digital platforms through Times Music. Inspired by respected Dada's message of selfless love and service for humanity, the album features the works of legendary poets and saints such as Kabir Das, Mirabai, Narsinh Mehta, Guru Nanak Dev, Khwaja Garib Nawaz, Buddha, Tukaram, Tulsidas, Gospels and others.

Given the continuous stress and turmoil that individuals across the globe face, there is an urgent need for each of us to pause, reflect and connect with each other, cutting across our religious, social and cultural beliefs. The album's songs love and unity across cultures and society globally, Ameya Dabli and his business partner Purvi Soali quit their successful corporate careers to become social entrepreneurs.

A versatile singer, Ameya has performed over 1,500 concerts across 15 countries. The music from the album is already a rage with live renditions by Ameya across 25 locations including for large corporates like Aditya Birla Group and at the Indian High Commission in London. He is currently touring India, US and Dubai for his other musical concept 'Heart 2 Heart' covering melodious *ghazals* and folk music. His 10 city 'Heart 2 Heart' tour covering melodious *ghazals* kicked off in Mumbai yesterday and will further move to Bangalore, Pune, Hyderabad, Kolkata and other cities.



The launch was attended by a large number of people

THE TIP

How to choose the right accessory

- Statement earrings go well with a dress that has a high neckline. You can also wear chunky earrings or colourful bead necklaces if the dress has embroidery or any interesting pattern.
- Candy coloured jewellery pieces like resin bracelets or colourful watches add a pop of colour and playfulness to plain tops and dresses.
- Bold and unique accessories should be worn with understated clothing and only one piece per outfit. The rule that less is more in most cases is true.



Colourful bead necklaces one piece per outfit. The rule that less is more in most cases is true.

Seven budgeting strategies that will see you comfortably to the end of every month

Many people feel that the root cause of their financial worries is that they're making less money than they would be. However, very often, most problems are caused by poor money management, rather than lack of money in the first place. Living within one's means is an art — you don't want to spend too much on frivolous items, but you don't want to compromise on occasional fun activities like dining out, watching movies or travelling with your family. Budgeting helps you strike a fine balance between your wants and needs.

It is also the art of spending your income in a way that allows you to live within your means and achieve a state of financial wellness. Here are some simple, time-honoured budgeting strategies that will ensure that regardless of how much you make, your bank balance comfortably stretches to the end of the month.

1 CAP YOUR MONTHLY OUTGO

Before you begin allocating money to various expense heads, draw up an estimate of your monthly outflows, based on your track record of the last three-six months. This will help you understand how much you typically spend in a month, and whether that figure makes sense given your present income. If your monthly outflow is 90-100 per cent of your monthly income, you may want to bring it down to a level that gives you room for savings. While there is no universal rule, saving 20-25 per cent of your monthly income is a very good target to have; this means that your maximum monthly outgo would be restricted to the remaining 75-80 per cent.

2 BUILD IN SEASONAL/ONE-TIME EXPENSES

There are certain costs that are seasonal — for example, school fees at the beginning of an academic year, winter clothing for the family, or festival expenses. When creating your budget at the beginning of the month, factor in these upcoming expenses and calibrate your budget accordingly. Barring hard-to-anticipate scenarios like sudden medical costs, such



expenses are usually predictable. If you can, temporarily postpone other discretionary expenses to take care of the above costs.

3 BE A SNEAKY SAVER

Expenses have a way of sneaking up on you; get even by being a sneaky saver. The minute you get an unexpected payment from a client, or your bank credits interest on your savings account, transfer the windfall amount into a savings instrument such as a mutual fund or PPF (Public Provident Fund). Alternately, pay off an installment or a bill with that money. Leaving extra money lying around just creates a 'splurge reflex', which you want to avoid at all costs!

4 KEEP CREDIT CARD SPENDING UNDER CONTROL

You probably knew this already, but we will say it again — credit card debt is really expensive and can hurt you badly if it spirals out of control. Keep tabs on your credit card debt, and try to bring it down to zero as soon as possible.

5 GET THE ADVANTAGE OF CASH-BACK OR LOYALTY POINTS WHEN SHOPPING ONLINE

There might be a zillion e-shopping sites out there selling everything from movie and travel tickets to clothing and gadgets,

but we only really use a handful of them. List your top four-five ecommerce sites and subscribe to their respective cash-back or loyalty programmes. In most cases, all you'll have to do is download an app or deposit some cash into an e-wallet. This can give you some pretty nifty savings over time — provided you shop sensibly.

6 LIMIT THE NUMBER OF TRIPS TO THE ATM

Having more cash in your wallet makes you want to spend more. No wonder there are ATMs at every corner of the city. Limiting the number of ATM withdrawals forces you to be more disciplined with your money. Particularly, the smaller expenses that add up over time. You also save money on withdrawal charges beyond the free limit levied by banks.

7 INVOLVE THE ENTIRE FAMILY

Household budgeting is not one person's job. Each and every member of the family should be entrusted with holding up their end of the deal. For example, the next time you fly somewhere as a family, take packed meals to the airport with you instead of spending three times the MRP on snacks. And, every time the family hits the spending target for the month, take a small treat to motivate yourselves further.

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HINDI	ENGLISH
MUNNA MICHAEL (U/A) ★★½ 58888 Code: mun Tiger Shroff, Nidhi Agerwal, Nawazuddin Siddiqui BIG CINEMAS (CARNIVAL)- 10 AM, 11.45 AM, 2.30 PM, 5.15 PM, 8 PM, 10.45 PM PVR: CITY CENTRE MALL (DT)- 10 AM, 1.30 PM, 4.15 PM, 10.30 PM CINEPOLIS, TDI MALL- 8.55 AM, 11.55 AM, 5.35 PM, 8.10 PM, 10.50 PM FUN CINEMAS- 9 AM, 11.55 AM, 2.45 PM, 5.40 PM, 8.35 PM, 11.25 PM INOX AMRAVATI ENCLAVE- 11 AM, 1.45 PM, 4.30 PM, 7.25 PM, 10 PM RAJHANS CINEMAS-11.40 AM, 2.20 PM, 5 PM, 7.40 PM, 10.20 PM PVR CENTRA- 9.45 AM, 1.05 PM, 4 PM, 6.55 PM, 11.10 PM PVR ELANTE- 10 AM, 11 AM, 1.55 PM, 4.50 PM, 7.45 PM, 10.40 PM PICCADILY SQUARE- 9.45 AM, 1.05 PM, 2.25 PM, 5.05 PM, 6.15 PM, 8.55 PM, 10.15 PM, 11.45 PM PVR (MOHALI)- 9.45 AM, 10.40 AM, 11.20 AM, 2.15 PM, 4.30 PM, 5.10 PM, 8.05 PM, 10.20 PM, 11 PM KC (PANCHKULA)- 11.15 AM, 2.45 PM, 5.45 PM, 8.45 PM NEELAM- 11.30 AM, 3 PM, 6 PM, 9 PM LIPSTICK UNDER MY BURKHA (A) ★★★★★ 58888 Code: lip Konkona Sen Sharma, Aahana Kumra, Ratna Pathak PVR: CITY CENTRE MALL (DT)- 12.10 PM, 5.15 PM, 8.20 PM FUN CINEMAS- 9.30 AM, 12.30 PM, 3 PM, 8.15 PM PVR CENTRA- 10.30 AM, 12.20 PM, 5.45 PM RAJHANS CINEMAS- 11.30 AM, 5 PM, 7.40 PM PVR ELANTE- 10.10 AM, 12.45 PM, 6.15 PM, 9.10 PM, 11.45 PM PICCADILY SQUARE- 12.15 PM, 4.55 PM, 7.15 PM, 9.35 PM PVR (MOHALI)- 12.10 PM, 5.35 PM, 11 PM JAGGA JASOOS (U/A) ★★½ 58888 Code: jag Ranbir Kapoor, Katrina Kaif, Sayani Gupta, Saswata Chatterjee, Saurabh Sukhla, Adah Sharma BIG CINEMAS (CARNIVAL)- 12.45 PM, 4 PM, 7.15 PM, 10.30 PM PVR: CITY CENTRE MALL (DT)- 10.10 AM, 12.55 PM, 7.10 PM CINEPOLIS, TDI MALL- 2.55 PM, 11.25 PM FUN CINEMAS- 2.45 PM, 10.45 PM INOX AMRAVATI ENCLAVE- 12.55 PM, 4 PM, 9.45 PM RAJHANS CINEMAS- 2 PM, 10.10 PM PVR CENTRA- 9.45 AM, 9.50 PM	PVR ELANTE- 10 AM, 1.20 PM, 4.40 PM, 8 PM, 11.20 PM PVR (MOHALI)- 9.40 AM, 1 PM, 4.20 PM, 7.40 PM, 9.20 PM, 11 PM MOM (U/A) ★★★★★ 58888 Code: mom Sridevi, Akshaye Khanna, Nawazuddin Siddiqui, Adnan Siddiqui, Abhimanu Singh, Sajal Ali CINEPOLIS, TDI MALL- 2.30 PM PVR ELANTE- 5.50 PM FUN CINEMAS- 12 PM, 6 PM, 11.15 PM INOX AMRAVATI ENCLAVE- 12.25 PM, 5.30 PM, 10.35 PM RAJHANS CINEMAS- 11.30 AM, 3.30 PM PVR CENTRA- 9.40 AM, 3.05 PM, 8.30 PM PVR ELANTE- 10 AM, 12.35 PM, 3.25 PM, 6 PM, 8.50 PM, 11.25 PM PICCADILY SQUARE- 10.35 AM, 3.45 PM, 6.15 PM PVR (MOHALI)- 10 AM, 12.55 PM, 1.35 PM, 3.50 PM, 6.45 PM, 7.25 PM, 9.40 PM THE BLACK PRINCE (U/A) 58888 Code: bla Satinder Sartaj, Amanda Root, Jason Flemyng, Atul Sharma BIG CINEMAS (CARNIVAL)- 9 AM, 12.10 PM, 5.20 PM, 10.15 PM CINEPOLIS, TDI MALL- 9.20 AM, 6.15 PM PVR: CITY CENTRE MALL (DT)- 4.25 PM, 10.20 PM FUN CINEMAS- 8.45 PM RAJHANS CINEMAS- 8 PM INOX AMRAVATI ENCLAVE- 10.01 AM, 3.06 PM, 8.11 PM PVR CENTRA- 12.30 PM, 5.55 PM, 11.20 PM PVR ELANTE- 10 AM, 12.50 PM, 6.15 PM, 8.50 PM, 11.40 PM PVR ELANTE- (IN 2D HINDI)- 12.50 PM, 11.40 PM PVR ELANTE- (IN 2D ENGLISH)- 3.25 PM PICCADILY SQUARE- 10 AM, 2.45 PM PVR (MOHALI)- 10 AM, 11 AM, 12.35 PM, 3.10 PM, 4.10 PM, 8.20 PM, 10.55 PM THUG LIFE (U) (PUNJABI) Harish Verma, Jass Bajwa, Rajiv Thakur, Ihana Dhillion BIG CINEMAS (CARNIVAL)- 2.40 PM, 7.50 PM, 10.30 PM CINEPOLIS, TDI MALL- 8.45 PM FUN CINEMAS- 5.30 PM INOX AMRAVATI ENCLAVE- 10.15 AM, 7 PM RAJHANS CINEMAS- 9 AM, 5 PM, 7.40 PM PVR CENTRA- 9.40 AM, 2.55 PM, 8.20 PM PVR ELANTE- 10 AM, 3 PM, 8.55 PM, 11.45 PM PICCADILY SQUARE- 12.15 PM, 7.45 PM, 11.25 PM PVR (MOHALI)- 9.40 AM, 2.45 PM, 8.10 PM, 9.40 PM KIRAN- 11.30 AM, 3 PM, 6 PM, 9 PM SURAJ (PANCHKULA)- 11.30 AM, 3 PM, 6 PM, 9 PM JWALA (BHOJPURI) Khesari Lal Yadav, Tanushree Chatterjee BASSI (MOHALI)- 11 AM, 2 PM, 5 PM, 8 PM
REGIONAL	CHANNA MEREYA (U/A) (PUNJABI) 58888 Code: cha Karamjit Anmol, Ninja, Payal Rajput BIG CINEMAS (CARNIVAL)- 9 AM, 11.30 AM, 2 PM, 4.45 PM, 7.30 PM CINEPOLIS, TDI MALL- 11.35 AM, 5.25 PM
★ Poor ★★ Average ★★★ Watchable ★★½ Good ★★★★★ Very Good ★★★★★½ Very Good + ★★★★★ Outstanding	