



NHCE

IN PURSUIT OF EXCELLENCE

New Horizon College of Education

NEW HORIZON COLLEGE OF

JULY 2016

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NHCE - FOUNDER'S DAY



Founder's Day was celebrated on 7th July, 2016. The function started off with an inaugural dance(Ganesha Dance) performed by Prof Kavitha, Information Science Dept. The Principals of New Horizon College of Engineering and The New Horizon College, Directors, Deans and Heads of Departments felicitated the Honourable Chairman Dr Mohan Manghnani and Executive Director Mrs Renuka Manghnani. Felicitation was followed by cake cutting ceremony to mark the celebration of founder's day.



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The programmes included for the day was five special performances by dance 'Team 5678'. Bollywood group dance performed by the faculty members of

New Horizon College of Engineering and three dance sequences performed by 'Team Panache' comprising of students of New Horizon College, Marathalli. The Chairman announced Rs 20,000 cash prize for the outstanding performance of Team Panache.

It was a day filled with fun and frolic, dance and music, hopes and determination.





How To Manage Your Wealth In A Sick Market

There are many things that are sick in this world. The Syrian Civil War is one, and the fact that a man who ignored allegations of sexual assault at Baylor University got to keep his job is another. But what's sick at the moment is the stock market.

Wall Street is having a torrid time for a whole bunch of reasons. Unlike the guys over at UC Davis throwing money around, investors on Wall Street are unsure where to put their money. And it's all down to the general economic stagnation messing up the country right now.

So how can you go about managing your wealth in this sick market so you can survive the next year?

Why Has the Market Got a Cold?

The reason the market is sick can be boiled down to a few problems. Many speculators cite the Third Avenue Focused Credit Fund implosion as one, but really this is just a symptom of a bad market. There's a real risk that things are only going to get worse as time goes on.

The real reasons for this sick market are low interest rates and global quantitative easing. There are many negative results from both of these things, but on Wall Street they are fuelling a trend of junk bonds. There are too many investors who are struggling to make an income, and so they are buying lots of mutual funds, ETFs, and those individual high-yield bonds they wouldn't normally touch.

With the real risk of economic turmoil in Europe due to the British referendum on the European Union, and the idea that an increase in interest rates could be put off yet again, investors are worried.

The Natural Urge to Go Conservative

There's always going to be some sort of natural urge to go conservative in situations like this. You don't want to risk putting your income into a company that won't experience growth. And so you will choose the ETFs and the various treasury bonds available.

The issue with going conservative is that you are guaranteeing that you won't make any income. In fact, compare the yield with inflation and you have a situation where you are losing money every single year. Part of the problem is that you either stay conservative or you become desperate for income and start investing in junk investments.

So What Direction Should You Take?

Try to raise as much cash as you can. Take your money out of any junk bonds. They are not going to help the market and they are only going to further exacerbate the problem in the coming weeks and months.

Take your aggressive funds and turn them into a profit opportunity. Keep in mind that many financial stocks have weaknesses in their ability to obtain credit. This goes just as much for the average financial firm as it does for equity firms and fund management organizations.

There's even a strong argument for taking your money completely out of the markets and investing in gold due to how weak currency is and how well gold is doing.

Will Turmoil Abroad Cause Markets to Crash?

The big worry about this sick market is that it could go terminal extremely quickly. This month is a landmark month for the world economy, due to the aforementioned British referendum. In the US, we are on our hands and knees praying that they decide to stay in the European Union.

The financial consequences of a 'Leave' vote could be catastrophic all around the world. Many companies could leave Britain, they could experience at least a 6% downturn in GDP, and the change in their currency value could cause an explosion in the world currency markets.

A total financial crash is unlikely because the British wouldn't actually leave the European Union officially for two years. The initial shockwaves could be painful. If you are planning any short-term investments, you may want to put off making a final decision until after the vote.

US companies and Wall Street are going to be affected just because of how close our ties are with the British. Smart investors should be looking long-term at this stage.

Conclusion – Wealth Management

Dealing with a sick market is about being able to account for the political and economic news worldwide. Look away from the charts and focus on what's going on in the real world. Only through a firm knowledge of the world beyond Wall Street are you going to be able to make an educated decision.

Quotes of the month

“ If today were the last day of your life, would you want to do what you are about to do today? ”

Steve Jobs
1955 – 2011



I cried when I had no shoes, But I stopped crying when I saw a man without legs.

Life is full of blessings, sometime we don't value it...

You start dying slowly if you do not travel, if you do not read, If you do not listen to the sounds of life, If you do not appreciate yourself.

You start dying slowly When you kill your self-esteem; When you do not let others help you. You start dying slowly If you become a slave of your habits, Walking everyday on the same paths. . . If you do not change your routine, If you do not wear different colours Or you do not speak to those you don't know. You start dying slowly If you avoid to feel passion And their turbulent emotions; Those which make your eyes glisten And your heart beat fast.

You start dying slowly If you do not change your life when you are not satisfied with your job, or with your love, If you do not risk what is safe for the uncertain, If you do not go after a dream, If you do not allow yourself, At least once in your lifetime, To run away from sensible advice. . .

- Pablo Neruda

fb/The idealist

When you go out into the woods, and you look at trees, you see all these different trees. And some of them are bent, and some of them are straight, and some of them are evergreens, and some of them are whatever. And you look at the tree and you allow it.

You see why it is the way it is. You sort of understand that it didn't get enough light, and so it turned that way. And you don't get all emotional about it. You just allow it. You appreciate the tree. The minute you get near humans, you lose all that. And you are constantly saying 'You are too this, or I'm too this.' That judgment mind comes in. And so I practice turning people into trees. Which means appreciating them just the way they are."

- Ram Dass

Patron: Dr. Mohan Manghnani, Chairman, NHEI. Advisory Editorial Board Dr. Manjunatha, Principal, NHCE, Dr. Lakshminarayana, Director, Placement and training, Dr. Sheelan Misra, HOD-MBA. Editorial Committee Editor in Chief-Dr. Sainath., Faulty coordinator: Dr. Uday Kumar. Student Co-coordinator: Mr. Rakesh P.