

ational Financial Freedom Day kicks off with a burst of enthusiasm. This day shines a spotlight on the journey towards financial independence, a path everyone dreams of walking. It's about getting to a point where your savings and investments do the heavy lifting, allowing you to enjoy life on your terms. You can celebrate the day in various ways. Why not turn the tedious task of budgeting into a party? Grab some snacks, play your favourite tunes, and sit down with friends or family to craft a budget that sparkles. It's a fun way to see where your money is going and how you can save for something big.

#GAMES

COACHES MATTER IN SPORTS



Leaders in youth sports should take this challenge to heart. That won't be easy. For starters, it's incredibly difficult to find volunteer coaches and administrators these days.



Coaches have a significant impact on success in both the professional and collegiate ranks, a new study finds. The study provides new insights into the never-ending debate over how much leadership matters in sports.

Researchers analyzed hundreds of seasons of data, including wins and losses, scores, and other statistics, and estimated that coaches account for 20 per cent to 30 per cent of the variation in team outcomes.

To reach their findings, the researchers devised an innovative method to evaluate the effects of leadership in sports and discovered that coaching impact varied across the sports studied, which included Major League Baseball, the National Football League, the National Basketball Association, the

National Hockey League, college football, and college basketball. Baseball managers, for example, had more impact on runs allowed vs. runs scored, while college football coaches affected outcomes more than their professional counterparts. "Coaches are often credited or blamed for their team's success or failure, and are compensated as if they are among the most important assets a franchise possesses," says Christopher R. Berry, a professor at the Harris School of Public Policy at the University of Chicago. "We find that coaches do, in fact, matter, and suggestions that coaches are interchangeable, which has been the dominant view in the sports analytics community, are not true. In every sport we studied, we found that coaches impact variables that contribute to a higher winning percentage."

Some of the study's more notable findings

- MLB managers allowed runs scored, runs allowed, run differential, and victories. They have greater impact on runs allowed versus runs scored.
- NFL coaches affect points allowed and the point margin. They significantly affect the number of fumbles and penalties a team commits.
- Coaches matter more in college football than in the pros. They significantly

- affect points scored, points allowed, point differential, and victories.
- Coaches are highly significant in both NBA and Division I college basketball outcomes, influencing points scored, points allowed, point differential, and victories.
- NHL coaches matter, although they matter much more for goals allowed than goals scored.

"Although virtually every aspect of player performance has been examined since the recent emergence of sports analytics, we wanted to bring the same level of rigor to coaches as there is for everyone else on the field at a major sporting event," says Anthony Fowler, an associate professor at the Harris School of Public Policy. The researchers conducted the study with a method called randomization inference for leadership effects, which accounts for player quality and strength of schedule. The researchers first created the approach to estimate the effects of political leaders on various economic and policy outcomes. The method holds promise for additional



research to assess the impact of individual coaches, as well as better understand why and how coaches matter. The researchers presented the work at the Sloan Sports Analytics Conference in Boston.

HOW US PROFITS FROM THE WAR IN UKRAINE

An eminent member of the Kennedy family, Senator Robert F Kennedy, says that 'Russians tried repeatedly to settle their disagreements with the US, on terms that were very beneficial to the US.' Furthermore, he says Russia granted the US one major option, to keep the big military contractors happy and to add new countries to NATO all the time, to meet weapons specifications for certain companies, who all want to supply more arms to those in the NATO loop. This was \$113 billion dollars of arms purchases.



Maroof Raza

There are many who argue that war is a big business for the big defence giant corporations in the US like Northrup Grumman, General Dynamics and Lockheed Martin, etc. The money the US claims will go to Ukraine to fight Russia is actually routed to back US companies. Since the onset of the Russian invasion of Ukraine, the US and the EU have given Ukraine \$113 billion dollars and \$91 billion dollars respectively, in the form of military aid and financial assistance. Ukraine's Foreign Minister recently said that the cost of war per day at present is in the tune of \$136 million and there's great tumult in the US Congress and the EU over the further allocation of military aid to an embattled Ukraine, leading Putin to turning up the heat on Ukraine by ordering bigger and bolder air strikes. This has made

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U. S. eyes co-production.

#WAR MONIES



Access to Ukrainian rare earth.

other European nations, especially those close to Ukraine, nervous. And in turn, US weapons sales overseas rose sharply last year, reaching a record total of \$238 billion (£187bn), as Russia's invasion of Ukraine stoked demand.

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add new countries to NATO all the time, to meet weapons specifications for certain companies, who all want to supply more arms to those in the NATO loop. This was \$113 billion dollars of arms purchases. That's enough to create housing, says Kennedy, for all of the people in the US, and then the US has committed another \$24 billion in the past two months. But when Mitch McConnell (an eminent US personality) was asked, 'can we really afford to spend another \$10 to \$13 billion in Ukraine?' He said, 'don't worry, it's going to



WARS=

#WAR MONIES

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other, which has created a divide in the US pitting blacks against white,' and created divisions across the US on the war in Ukraine, whether it will have an early end. Retired military officers and strategists, who take up lucrative roles in the arms industry, ensure that the bidding of these defence giants is done in the most effective way possible. In May 2018, the then CEO of Raytheon, a defence giant, Thomas Kennedy, personally visited the office of Senate Foreign Relations Committee Chair Robert Menendez, but was snubbed by Mr. Menendez, as Thomas Kennedy was trying to push for the significant sale of precision-guided bombs to Saudi Arabia, which could wreak greater havoc on the poorest nation in West Asia, Yemen. Senators and representatives con-

sider the military spending bill to be a 'jobs' bill, and rarely vote against weapons systems that are developed in their (constituency) states. The advocates of the US military industrial complex are deeply embedded into the entire government and semi-government apparatus. Lobbyists carefully manipulate politicians in Capitol Hill. Defence contractors have deep connections to the political elites and generously fund their campaign for office, just like the big defence companies do, who serve as patrons for think tanks and other affiliated institutions that can push the agenda of these weapon sellers. No wonder 'wars' are a profitable business for those in the military industrial complex.

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Ukrainian soldiers use U. S. weaponry on the northeastern front with Russia.

Controlled Supply and High Prices

Even though diamond deposits are found in many countries, including Russia, Canada, Botswana, and Australia, the supply is still closely managed. Many

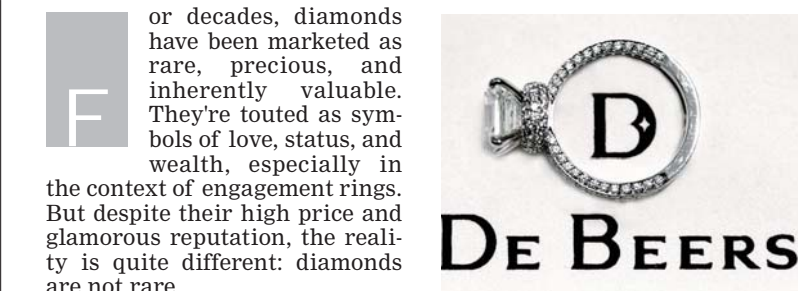
large diamonds are kept in vaults or sold through tightly controlled channels, ensuring that prices remain high. This doesn't reflect geological rarity but economic manipulation.

Lab-Grown Diamonds: A New Era

The rise of lab-grown diamonds in recent years has further proven how common diamonds actually are. These diamonds are chemically and physically identical to mined ones and can be

produced in a matter of weeks. Their increasing availability and lower price tag expose how traditional diamond prices are inflated far beyond their intrinsic value.

DE BEERS



The Illusion of Rarity

Diamonds are composed of carbon and form under high-pressure, high-temperature conditions deep within the Earth's mantle. Geologically speaking, they are relatively common com-

pared to other gemstones like emeralds, rubies, or sapphires. Every year, hundreds of millions of carats of diamonds are mined worldwide. So, why do people believe they are rare?

The Power of Marketing: De Beers and the Monopoly

The perception of diamond rarity can largely be traced back to De Beers, a mining company that controlled up to 90% of the world's diamond supply during the 20th century. Starting in the late 1800s, De Beers strategically restricted the release of diamonds into the market, artificially limiting supply to keep prices

high. In the 1940s, they launched what is arguably the most successful marketing campaign in history: 'A Diamond Is Forever.' This campaign linked diamonds to eternal love, making them a cultural necessity for engagements. The result? An inflated demand based on emotion, not actual scarcity.

#YUMMIES

How Apples Got Their Names

The unique history you've probably never heard of!

If you've been trying to eat healthier lately and I have to be honest: When it comes to apples, I just buy whatever's on sale. But the truth is, different apples taste differently and are good for different uses. What's more, there's some unique history to the names of different kinds of apples. Herein, an apple primer!

Fuji



Guess where this apple originated? That's right, like the camera and film company bearing the same name, Fuji apples originated in Japan in the 1960s. It was created by Japanese researchers by combining two American apples, the Red Delicious and a Ralls Janet.

It didn't come to America until the 1980s but it has since become very popular. Most say that this apple got its name from a town called Fujisaki, located in a prime apple growing area of Japan.

Fuji apples tend to be smaller than Red Delicious apples, much sweeter (some say it's the sweetest apple) and better suited for baking, since it maintains its shape better than the Red Delicious.

Granny Smith



This apple was discovered by accident by 'Granny' Maria Ann Smith in New South Wales, Australia in 1868. Granny Smiths stand out from most other apples because of their green flesh and their very tart flavour. Granny Smiths are great for eating out of hand, and they're great for baking as well.

Empire



Empire apples got their name because they originated in New York (the Empire State) in 1868. Created by the New York State Agricultural Experiment Station at Cornell, Empire apples are a cross between Red Delicious and McIntosh apples. Empire apples are known for their sweet-tart flavour, and their usefulness as an all-purpose apple.

Red Delicious



These are probably the most common apples you'll find in the supermarket. Jesse Hlatt, a farmer in Iowa in the late 1800s, originally grew the Red Delicious on his farm and called it the Hawkeye. He entered the apple into a contest run by Stark Nurseries in the early 1890s. After he won, Stark bought the rights to the apples and renamed them Stark Delicious. The name was eventually changed to Red Delicious to distinguish it from Stark's Golden Delicious,

which entered the market a bit later. The popularity of the Red Delicious has markedly risen and fallen from its heyday in the 1980s. Trying to appeal to the consumer in recent years, growers have focused on making the signature apple even redder, and in the process, some of the Red Delicious' sweet taste has been lost. You can still find Red Delicious apples in most supermarkets, and they are often cheaper than other varieties.

Golden Delicious



The Golden Delicious apple is not related to the Red Delicious. It got its name from its golden skin, which distinguishes it from most other apple varieties. Originally grown on the Mullin's farm in Clay County, West Virginia in the 1890s, it was originally called Mullin's Yellow

Seedling until it was bought by Stark Nurseries and renamed the Golden Delicious.

It became so popular that it was also named the state fruit of West Virginia. Golden Delicious apples are known for their sweetness and are great for eating out of hand, baking and salads.

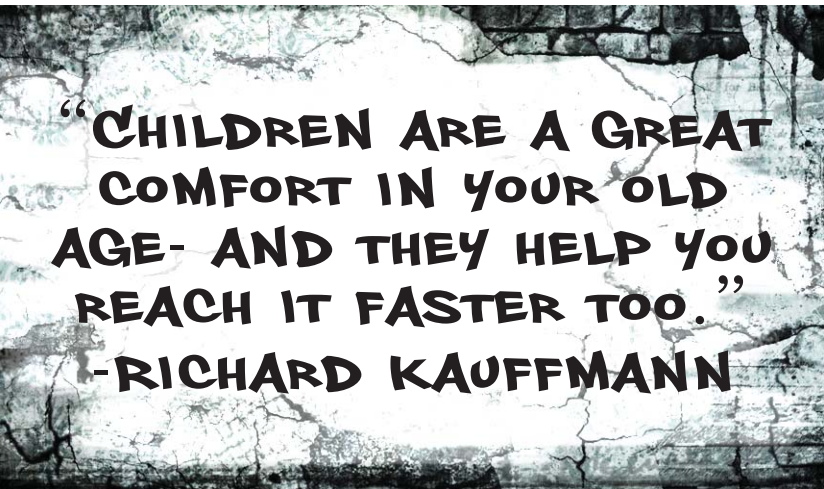
Honeycrisp



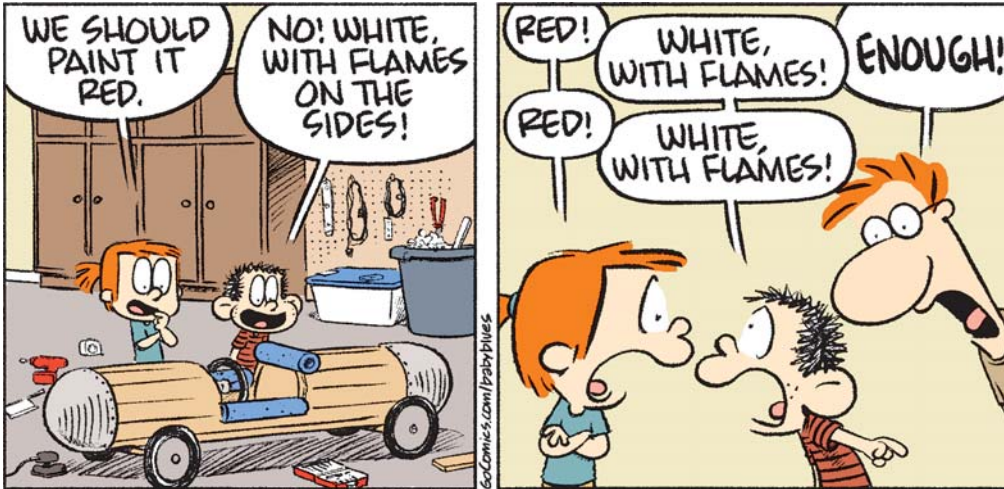
Designed by researchers at the University of Minnesota by cross-breeding a Macoun apple with a Honeygold in the 1960s, Honeycrisp apples are sometimes referred to as a 'name-brand' apple. They actually taste

like they have a hint of honey drizzled on them, are incredibly crisp and cost more than the average apple. Many people are willing to pay the premium though because Honeycrisp apples are just that good.

THE WALL



BABY BLUES



By Rick Kirkman & Jerry Scott

ZITS

