ARBIT it happens here...

#ALLIANCE

Joint Finances

Married couples, who have joint bank accounts, not only have better relationships, but they fight less over money and feel better about how household finances are handled.





arried couples, who manage their finances together, may love each other longer, according to a new study. Prior research

suggests a correlation that ouples, who merge finances tend to be happier than those who do not. But this is the first research to show a causal rela tionship that married couples, who have joint bank accounts, not only have better relationships, but they fight less over money and feel better about how household finances are handled.

"When we surveyed people of varying relationship lengths, those who had merged accounts reported higher levels of communality within their marriage compared to people with separate accounts, or even those who partially merged their ' says Jenny Olson, finances.' professor assistant Marketing at the Kelley School of Business at Indiana University.

"This is the best evidence that we have to date for a question that shapes couples futures, and the fact that we observe these meaningful shifts over two years, I think it's a pretty powerful testament to the benefits of merging." Olson and her coauthors recruited 230 couples, who were either engaged or newly married at the time, and followed them over two vears, as they began their married lives together. Everyone began the study with separate accounts and consented to potentially changing their financial



first marriage for everyone involved in the study. The researchers then ran domly assigned some couples

to keep their separate bank accounts, and told others to open a joint bank account, instead. A third group was allowed to make the decision on their own.

Couples, who were told to open joint bank accounts, reported substantially higher relationship quality two years later than those who maintained separate accounts. Olson says, "Adding that merging promotes greater financial goal alignment and transparency, and a communal understanding of marriage.' "A communal relationship

is one where partners respond to each other's needs because there's a need. I want to help vou because vou need it. I'm not keeping track," she says "There's a 'we' perspective, which we theorized, would be related to a joint bank account.

"Couples with separate accounts viewed financial decision-making as more of



Lt Gen PJS Pannu PVSM, AVSM,



VSM (Reto world is at the brink of war with many

countries like Russia, Ukraine, Israel and Palestinian Hamas engaged nilitarv frontation while other countries like Iran,

Yemen, Taiwan, China, North Pakistan. and Korea. Afghanistan remain in a fragile and warlike situation, that could flash anytime into a fullblown conflict. US. Russia and China are at technological warpath where Military Industrial complex is mass producing systems and weapons that would enable deep and precision strikes.

The strategic technologies have had a revolutionary impact on the modern battlefield. As the range of artillerv guns, missiles and delivery platforms have enhanced, there is a greater need to ensure precise targeting. This would largely be enabled by space assets of the country itself or depending on the military groupings and alliances, such space support can be enabled from outside, even by private sector. It has been seen how space control, communication and targeting has been facilitated by SpaceX of Elon Musk.

Advanced integration would be necessary for obtaining meshed intelligence, focusing on multi-sensor payloads and analytical platforms. There is a certain role of evolving landscape of military remote sensing, highlighting the significance of combining Synthetic Aperture Radar



(SAR) and Electro-Optical (EO) sensors on single platforms. Such integration calls for the role of data fusion. AI integra tion, and edge computing ir enhancing intelligence gathered from space assets Collaborative efforts between the defence sector, academia, and the private sector are a key stone to address complex military needs effectively.

Additionally, the key technologies such as advanced missile and gun systems would be using smart ammunition for smart guidance or autonomous targeting. These would need spacecraft in nearspace, aerospace and longrange vectors to have on board data fusion, AI integration, quantum computing, and IoT sensor networks. These technologies enable and optimise the capabilities like communi cations, navigation, ISR, situation awareness, targeting, and early warning. This kind of warfare needs intimate support of the industrial ecosystem, as also terrestrial and non-terrestrial network. that is achievable in utilising advanced technologies like satellite miniaturization. AI and quantum computing for military applications, emphasising the importance of capacity building in the satel-

lite data sector.

For any country to prepare for the challenges, it is essential that military of the nation ensures industry readiness to tackle the challenges of modern defence and intelligence, highlighting the dynamic nature of operations. The Satcom Industries

Association of India during DEFSAT 24 emphasised that "Informationized warfare harnesses the synergy of advanced spacecraft technologies, data fusion, AI integration, edge computing, and quantum computing, forming the bedrock of

national security." There are key technological developments required for space based ISR and meshed intelligence.

Space and Military Operations



THE WALL



BABY BLUES



Beans Month



eans Month bursts into July with a celebration of one of the world's favorite and most versatile ingredients- beans! This entire month is dedicated to enjoying and appreciating the various kinds and uses of beans, from snacks to main dishes. It's a time to highlight how nutritious and tasty beans can be. Beans aren't just good for your health, they're also a delight for the palate, capable of transforming into hearty meals or light accompaniments. Their high fibre content is excellent for heart health and digestion, making them a smart choice for any meal.

ARE WE PREPARED FOR PRECISION AND DEEP BATTLES!

Space Based ISR

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Develop Multi-sensor Payloads

F ocus on creating satellites that can house multiple sensors to provide comprehensive data regardless of environmental conditions while having universal interfaces enabling modular plug-and play integration across defence platforms and assets.

#WARGAMES





Adopt a Whole-of-Nation Approach

Enhance Data Fusion Techniques

and Leverage AI

I nvest in technologies that allow the integration of data

from various sensors, improving the accuracy and utility of

Utilise artificial intelligence to

automate the analysis of vast

the information gathered.

amounts of satellite data,

turning it into actionable

intelligence more effi-

Implement Edg

 $A \stackrel{\text{dopt} edge \ computing \ on \ satel-}{}$

lites to process data onboard, significantly

reducing the time taken to

end-to-end encryption capa bilities to harden satellites

and communications against

deliver critical information to decision-makers. Implement

Computing

cyber threats.



SATCOM Prioritize investments in lefence specific SATCOM for flexible. low-latency communications, incorp

rating software-defined elements for adaptability. Advance Space

> Situational Awareness Build SSA capabilities to maintain an enriched, realtime catalog of space objects, ensuring space

asset protection and offen sive capabilities. Leverage Al for Data Analysis

Integrate AI and machine learning for automated analysis of satellite data, enabling proactive intelligence gathering and decision support.

Focus on Critical Data Sets

Identify and prioritise critical data sets required for military operations, including high-resolution Earth observation and ELINT data, to guide investment and development efforts.



Adopt Mosaic **Warfare Strategies** Transition from traditional kill chains to a more resilient and adaptive kill web framework, to enhance operational

flexibility and effectiveness.

Enhance Laser Communication

Invest in laser technology for secure, high-speed communication essential for network-centric operations, particularly for smaller satellites.

THANK

GOODNESS

YOU'RE ALL

SAFE.

Leverage Al and ML

ZITS

SORRY,

MOM.

Integrate artificial intelligence and machine learning for improved decision support, predictive analytics, and optimisation of sensor and fighting system deployment. **Develop Indigenous**

Capabilities

ncourage the development of indigenous space technologies and capabilities to reduce dependency on foreign data sources and enhance national security. In a space based high tempo operations, it is critical to managing space control and information through the lens of Mosaic Command and Control (C2) systems, underpinned by robust ground infrastructure. It emphasised the transformative potential of Mosaic warfare, which shifts from traditional linear kill chains to a dynamic and integrated 'kill web' approach. This strategy aims to aggregate diverse sensors, systems, and data sources to outmanoeuvre adversaries by leveraging the redundancy and resilience provided by space assets. Central to the discussion was the role of advanced technologies such as AI and ML in enhancing decision support systems, enabling real-time data analysis predictive intelligence and refined deci sion-making processes. It was highlighted in DEFSAT 24 about the significance of secure and reliable communication through laser technology, offering high speed data transfer capabilities, critical for the seamless execution of Mosaic C2 operations. It is important to analyse the industry challenges, particularly the need for regulatory exemptions for satellite equip ment testing, to foster innovation and growth within the sector. By integrating optical links, AI, ML, and efficient ground control systems, the panel underscored the collaborative effort required between ground and space infrastructure (deployon-demand satellites), to develop a comprehensive network-centric warfare capability.

The following is significant.

SORRY

DAD.

SCOTTAND BORGHAN 6-20

THE UBER

and Ground Infrastructure

Build a robust constellation of satellites, including deploy-on-demand and software-defined satellites, for enhanced connec tivity, data relay and flexible space support while upgrading ground infrastructure.



Embrace Decentralisec **Decision-Making**

Empower tactical commanders with decentralised control for faster and more effective decision-making in dynamic opera-



he enhanced range and lethality of missiles, aerial platforms and delivery system shall be of no use unless there is a persistent and precision guidance and monitoring of deep battle spaces. It is imperative that ammunition and delivery systems are smart and space controlled to achieve tangible success in the bat tlefield. It is therefore imperative that due attention is accorded to the technologies discussed above. Such strategic technologies would also contribute towards achieving strategic and technological deterrence.













llocate funding for research A and development in emerging technologies like quantum computing, which can offer unprecedented capabilities in data security and processing.

Civilian Application and Strategic Implication

🕋 ivilian satellite operations have unintended strategic implications, and there's potential for utilising civilian data for strategic mil itary purposes

R ecognise the necessity of integrating efforts across the nation and with international partners to enhance space diplo macy and cooperation

Develop Resilient Space

Modern Warfare Concepts and Techniques

Explore the potential of both, infantry and signal bots, for strategic purposes, emphasising the importance of modeling behaviours and utilising specific knowledge domains. There is a need for careful design, control, and programming of war-fighting machines to ensure effective utilisation.

Foster integration systems between ground and space infra

structure, incorporate advanced technologies like spatial multiplex ing, transmit beam forming, etc. to develop an effective kill web and network-centric warfare capabilities.

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By Jerry Scott & Jim Borgman