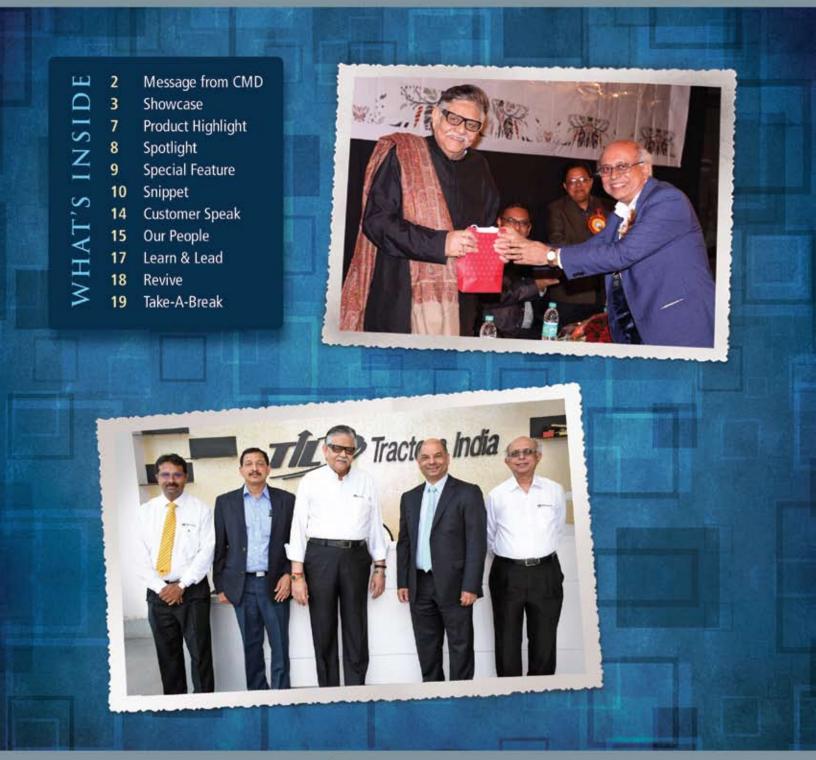
THETALK

Vol. 28 • Issue 1 • 2018

OUR NEWS VIEWS & EVENTS



Dear Reader,

Welcome to this issue of TIL TALK.

Positive sentiments for the much awaited turnaround of the Indian economy are evident. Industrial recovery is underway, albeit at a slower pace than desired. There are signs of improvement in many sectors. Infrastructural development - both the driver and anchor of sustainable growth, with upstream and downstream linkages across the economy - is expected to witness rapid growth as systemic hurdles are gradually removed by the Government of India and the reforms gather momentum.

The Government's definitive focus on bridging the infrastructure deficit in India augurs well for the economy in general, and our Company in particular. Given the aggressive targets adopted by the Ministry of Road Transport & Highways (MORTH) and several big ticket projects on the horizon - e.g. Sagarmala, Bharatmala,



Chardham Highway Project, Setu Bharatam, etc. - there will be increased demand for our material handling and road building equipment. Accelerated development particularly in the Roads sector bodes well for the sales of our crushing & screening equipment, which is gradually gaining traction.

Our order books are witnessing an upsurge in demand and there have been some signs of improvement in TIL's performance in the last fiscal year. Equipment & Project Solutions (EPS) business has embarked on an ambitious growth path and Material Handling Solutions (MHS) is doing reasonably well. It is also heartening to see our Customer Support team make a successful inroad into the retail business segment. We are adding new capacity and expect to commence construction of our new factory at Kharagpur soon.

In this issue of TIL TALK, we bring you an update on our Annual Social Function, the yearly cultural roundup of our Company - a much awaited evening when we leave our worries behind and meet purely for fun and recreation. In addition, there are snippets covering recent happenings at our Kharagpur factory, including the Bhumi Puja that took place at the site of our proposed new factory, a clothes donation drive as part of our CSR initiative, employee engagement programs under the TILOTSAV initiative that was started last year, along with the regular features and other stories.

All the best and happy reading!

Warm regards,

Sumit Mazumder

Chairman & Managing Director

Annual Social Function- A Memorable Evening

The Annual Social Function, organized by the Tractors India Employees' Recreation Club, is one of those rare occasions when we get to bond with our colleagues and introduce our families to life at TIL. The 48th social function was held this year at Kala Mandir, Kolkata. The evening began on a pensive and nostalgic note as we observed a brief homage ceremony in honor of Late Pia Mazumdar, who had passed away on the 18th of October, 2017. She was the wife of Late Avijit Mazumdar, our former Chairman Emeritus. To honor her memories, Mrs Ankita Sarkar, wife of Mr Rajib Sarkar of TIL Kharagpur, performed a dance recital. Little

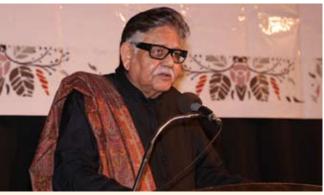


Dance recital by Ankita Sarkar

did we know, as we paid our respects to the departed soul, that Mr Avijit Mazumdar, who was alive at that time, would be reunited with his wife in the hereafter in the very next month, on the 6th of February, 2018. The legacy of benevolence that these two gentle souls have left behind will forever remain with us.

Thereafter, the inaugural speech was delivered by Mr Aloke Banerjee, Director Finance & CFO, who is also the Club President, followed by short addresses by Mr Sumit Mazumder, Chairman & Managing Director, who presided over the event, and Club Secretary, Mr Partha Pratim Chakraborty.

The *TIL Meritorious Student Awards* were given to Mr Yash Ahuja (son of Mr Sanjay Ahuja, TIL Taratolla) and Mr Rohit Kumar Sahu (son of Mr Dilip Sahu, TIL Taratolla) for scoring well in their respective board exams. Mr Ratindra



Sumit Mazumder speaking at the event



Aloke Banerjee delivering the inaugural address



Paying homage to Late Pia Mazumdar

Nath Das (TIL Kharagpur), Mr Joydeep Dasgupta (TIL Sahibabad), Mr V Jayanarasimhan (TIL Chennai), Mr Akhtar Ali (TIL Kamarhatty) and Mr Ramesh Nayak (TIL Taratolla) were congratulated with certificates and mementoes by Mr Sumit Mazumder and his wife, Chief Guest, Mrs Manju Mazumder, for completing 25 years of service with TIL - the cherished *TIL Long Service Awards*.

SHOWCASE

TIL TALK

The evening also featured a performance by acclaimed singer and TV personality, Chandrika Bhattacharya, of Sa-Re-Ga-Ma fame, whose mellifluous voice and choice of songs — both old and contemporary — captivated the audience.

Centerstage was taken by the hilarious theatrical show - titled Sadanander Saat Kahon - a comedy performed by none other than our own multifaceted colleagues. Sporting a range of diverse and colorful characters, the play was staged to huge applause by the guests. Centred on a Bengali longtime MNC executive, still struggling with the western mannerisms and dressing habits imposed on him by his profession, the story goes on to explore the volatile dynamics that the protagonist shares with his pampered and unemployed son, who seems adamant on marrying his childhood sweetheart and bringing her home against his father's wishes. The Best Actor award was won by Mr Partha Pratim Chakraborty in the titular role and the Best Supporting Actor prize was shared by Mr Kamal Kanti Buxy and Mr Subhasundar Mahapatra.

The memorable evening came to an end, leaving the guests looking forward to the same time next year-expected to be gala celebration coinciding with TIL's 75th year of operations. All in all, the 48th Annual Social Function was an unqualified hit.



Sumit Mazumder with wife Manju Mazumder



Chandrika Bhattacharya



Aloke Banerjee (left) with the director of the play, Satyapriya Sarkar



The full cast of Sadanander Saat Kahon

PHOTO GALLERY



Sonali Basu presenting flowers to Manju Mazumder (right)



Sohini Seal presenting flowers to Sumit Mazumder (right)



Payal Sarkar presenting flowers to Partha Pratim Chakraborty (right)



Bhaswati Banerjee presenting flowers to Aloke Banerjee (right)



Sanjay Ahuja (right) receiving the award on behalf of his son, Yash Ahuja, from Sumit Mazumder



Rohit Kumar Sahu (right) receiving his award from Aloke Banerjee



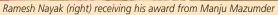
Ratindra Nath Das (right) receiving his award from Sumit Mazumder



Akhtar Ali (right) receiving his award from Manju Mazumder

PHOTO GALLERY Contd.







(L-R) Nadeem Kazim, Raj Shrivastav and Aloke Bannerjee

Sadanander Saat Kahon - Glimpses of the play and after



FAST TRAX Track Mobile Processing Plants

The **FAST TRAX** series of Track Mobile Processing Plants from TIL under license agreement with the Astec Aggregate & Mining Group (AAMG) is a statement in productivity, mobility, versatility and adaptability. With numerous standard features, as well as value-added features and unit-to-unit compatibility, FAST TRAX offers customers with a one stop solution for their crushing and screening needs.

FT 2650	Capacity	363 MTPH
	Weight	45,704 kg
	Engine CAT C9	224 kW @ 1800-2200 RPM
	Tracks	600 mm Shoe Width



SALIENT FEATURES

- Kodiak+ Cone for High Reduction Rates
- Provides More First Pass Spec Material
- Designed to run in Multiple Open and Close Circuit Configurations
- Meets Coarse and Fine Crushing Application Needs
- Optional Bag House System
- Easily Adjustable CSS
- Adjustable Heavy Duty Belt Feeder

FT 300DF	Capacity	417 MTPH
	Weight	43,548 kg
	Engine CAT C9	Engine CAT C13 - 328 kW @1800-2100 RPM
	Tracks	500 mm Shoe Width



SALIENT FEATURES

- Heavy Duty Vanguard Jaw for High Productivity
- High Reduction Ratio for Better Gradation of Aggregates
- Adjustable High Capacity Under Crusher Conveyor
- Rugged Construction for Heavy-Duty Applications
- Instant Mobility for Great Logistical Advantage
- Heavy Duty Tracks for High Durability And Mobility
- Large Feeder Hopper for Continuous Operations

20	Capacity	Upto 635 MTPH
36.	Weight	36,741 kg
ᇤ	Engine CAT C6.6	129 kW @ 2200 RPM



SALIENT FEATURES

- Self-Contained Screening Plant
- Fine Screening to Heavy Scalping
- Superior Toughness; Unmatched Screen Capacity
- Reduces Screen Blinding and Plugging
- Optional Bogey Transport System
- Optional Screen Dust Covers

Because of high inter-site mobility, these machines are an ideal choice for road contractors and hirers who are engaged in active sites at multiple locations. Other benefits include instant off-the-shelf deployment and superior quality of aggregates produced - be it granite, basalt, sand stone, iron ore, coal, lime stone or dolomite. The superior industry insight of Astec Aggregate & Mining Group (AAMG), coupled with the manufacturing prowess and country-wide distribution network of TIL, results in the design, manufacture and marketing of a complete range of world-class crushing and screening equipment for road building, mining and guarry operations in India.

Inspiring Students at MDI Murshidabad

With a view to imparting quality management education, nurturing and grooming talent into future global leaders and developing ethical corporate citizens for tomorrow's India, the Management Development Institute (MDI) - one of the leading business schools of India - initiated its Murshidabad campus in October, 2014 under the auspices of Shri Pranab Mukherjee, the Honorable President of India.

On the occasion of the first edition of their Annual Management Conclave, titled, CAMPXOTICA 2K18, which was organized in February this year, MDIM invited Mr Sumit Mazumder, Chairman & Managing Director, TIL, as the Chief Guest. Mr Mazumder graced the event with his presence and delivered a stirring and inspiring speech to a packed audience of students, faculty members and other distinguished delegates. Congratulating the gathering of bright young faces and MDIM for furthering the rich legacy of West Bengal as the hub of high quality education and training, he urged the young aspirants to utilize the state-of-the-art facilities provided by MDIM for honing their talents, developing & sharing ideas, building character and evolving into all-round individuals. He stressed on the importance of both knowledge and experience in shaping one's worldview and opinions in their bid to become well-rounded business leaders. He also emphasized on the necessity to adopt ethical practices.

The Post Graduate Program in Management (PGPM) offered by MDI Murshidabad (MDIM) is recognized and accredited by the All India Council for Technical Education (AICTE), New Delhi. Students also undergo one full trimester of academic rigor at MDI Gurgaon and are taught by faculty from other top institutions like IIM Calcutta. MDIM is also a socially responsible institution actively promoting basic and higher education (in alliance with local colleges) for aspirants from underprivileged families in the district of Murshidabad.



Sumit Mazumder Speaking at MDI Murshidabad

Here is a short excerpt from his message to the students:

In the years ahead, you will experience many new things. You must tread carefully because these experiences will make you the person that you're going to live with for the rest of your life. Learn new things. Learn good things. Keep on replacing old and outdated knowledge with new learning. However, what you don't replace are your values. Because, it is your strength of character that will keep you going even when the chips are down, as they sometimes will be... because any ship can ride a strong tailwind on a smooth sea, but the one that braves the most dangerous storms reveals true character. Be true to yourself at all times...Going forward, many of you may come across instances of corruption. The modus operandi is really simple - Don't pay bribes. Don't accept bribes. And don't hesitate to raise your voice when you see a wrong thing happening. Don't let systemic limitations dissuade you from walking on the right path.

TILOTSAV Continues

Year-end Party at Taratolla

In continuation of TILOTSAV, the employee
- engagement initiative began last year,
a Christmas and New Year party was held
at Taratolla on the 26th of December,
2017, to celebrate Christmas and usher in
the New Year 2018. The entire office
building was decked up with colorful
balloons and posters. With Mr Sumit
Mazumder, Mr Aloke Banerjee, Mr Nadeem
Kazim and most of the top TIL management
gracing the occasion with their presence
and enthusiasm, Team TIL at HO had a
lot of fun. There were Christmas carols,
interesting games, cakes, special lunch,
our very own Santa Claus and so much more.



Christmas & New Year Party at Taratolla

International Women's Day

TIL celebrated International Women's Day on the 8th of March by taking up an initiative to reinforce gender equality. The celebration included insightful discussions by the Guest Speaker for the occasion, Ms Indrani Chatterjee, Chief People Officer, PricewaterhouseCoopers SDC, Mr Sumit Mazumder, CMD, TIL Limited, and other senior members of TIL. Lady employees of TIL also participated in the discussion and shared their views and thoughts on the occasion. They were presented with gifts and flowers by Mr Mazumder himself. Cake and Hi-tea capped off the day's merriment.





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TIL participates in BUILDING INDIA 2018

In January, TIL participated in BUILDING INDIA 2018, the 28th All India Builders' Convention, at Bengaluru, organized by the Builders' Association of India (BAI) - to build awareness of our products and services among engineering construction contractors and real estate companies of the country. Mr Raj Shrivastav, Executive-in-charge - Crushing, Screening & HMAP, TIL, made a presentation, introducing TIL and its product range to the audience - which was well appreciated. The TIL stall saw siginificant footfalls and quite a few leads were generated.





CSR @ TIL - Clothes Donation Drive

We cannot help everyone, but everyone can help someone — Giving shape to this thought, TIL recently undertook a clothes donation drive called 'Joy of Giving' as part of its CSR initiative. TIL employees of Taratolla HO and the Kamarhatty plant donated old clothes to the underprivileged people of the city. The beneficiaries were slum dwellers in Kamarhatty, Baguihati and other select areas of Kolkata. TIL's CSR team visited the slums for clothes distribution. It was a pleasure to see the smiles on their faces as people came

forward to receive the clothes. The activity was undertaken in association with Sukalyan Welfare Committee, an NGO working in the state of West Bengal. Yet another small effort by TIL to touch lives and make a difference.

Manitowoc Sales Training

Manitowoc Crane Group, overseas technology partner of TIL, conducted an extensive training workshop on Manitowoc cranes for the TIL Sales Team in January. Mr Holger Haber, Regional Product Manager, and Mr Prem Naithani, Director, Sales & Crane Care, took the sessions on behalf of Manitowoc. The 5-day program was spread over both Kamarhatty Works and Taratolla HO, and also included sessions by Mr Pinaki Niyogy, CTO, TIL, and Mr Rana Majumder, Advisor, MHS, on cranes indigenously manufactured by TIL.

Launching NOVO CRM

NOVO CRM training was successfully conducted for TIL employees at Taratolla HO by a senior Hyster team comprising of Mr Sunny Sanyal, VP Global Marketing and NOVO, Mr Gidu Sriram, Director, Engineering IT, Ms Brittney Ayers, NOVO Analyst, and Mr Rajesh Wazarkar, MD, India. NOVO brings both simplicity and efficiency to help improve customer management and sales performance. Hyster dealers have embraced NOVO CRM in other parts of the world, with dedicated NOVO champions with each dealer focused on maximizing the benefits of the new CRM system.



Workshop on Business and Human Rights

A full-day workshop on Business and Human Rights was conducted at Taratolla HO, in association with the Confederation of Indian Industry (CII). On behalf of CII, Ms Japjeet Kaur took an interactive session wherein she stressed on the need to uphold human rights in day-to-day business dealings. TIL is a member of CII's 'Business for Human Rights' initiative.

TIL Human Resource Engages with CII

The TIL HR & IR team, led by Mr Nadeem Kazim, Vice President, CHRO, attended the CII HR Conclave 2018, at Kolkata. TIL was an Associate Sponsor at the event. Mr Kazim, speaking at the occassion, expressed the importance of innovation as a strategic business differentiator and urged young HR professionals to cultivate innovation in HR practices by way of optimum utilization of knowledge resources. The CII HR Conclave 2018 acknowledged and examined the critical role that HR has to play in nurturing a culture of innovation. It is also a matter of pride for TIL that Mr Kazim was recently inducted as a member of the CII Eastern Regional Council.



Nadeem Kazim at the CII HR Conclave



Yoga Yatra Shivir at Taratolla

As part of the employee wellness initiative, TIL, in association with the Bihar School of Yoga, recently organized a two-day Yoga Yatra Shivir for employees at Taratolla HO. The idea was to inculcate in the participants meditation techniques and other methods to cope with their hectic lifestyles and bring about harmony and equanimity. Activities like chanting of mantras and asanas like Yoganidra and Pranayama were part of the two-day workshop.

Eye Camp at Taratolla

A free eye testing camp was organized for TIL employees at the Taratolla HO. An expert team from renowned opticians Titan Eye + was present, with an eye screening optometrist explaining the benefits of regular eye check-up and proper eye-care. The team conducted tests and recommended the use of vision aids or upgrades to existing users of eye-glasses, as required.



Kharagpur News

A Bhumi Puja - brick-laying ceremony - was organized at the TIL site at Vidyasagar Industrial Park, graced by Mr Sumit Mazumder, CMD, Mr Aloke Banerjee, Director- Finance & CFO, and other senior officials of TIL.

The ceremony signified the initiation process for the new state-of-the-art factory that TIL proposes to build here. With the revival of the infrastructure sector, the market demand for material handling equipment is expected to witness an extended growth phase. TIL is all set to capitalize on the new opportunities by augmenting its manufacturing infrastructure accordingly.



Shareholders at Kharagpur Works

An important delegation from the Hyster Yale Group comprised of Mr Rajiv Prasad, Chief Product & Operating Officer, and Mr Rajesh Wazarkar, MD India, visited the Kharagpur plant to meet Mr Sumit Mazumder, CMD, Mr Aloke Banerjee, Director Finance & CFO, Mr Pinaki Niyogy, CTO, and Mr Ratindra Nath Das, AVP Production, and others. Apart from the customary factory visit, there were meaningful discussions on various strategic initiatives between Hyster and TIL.



Aloke Banerjee at the ceremony

A Shareholders Visit was organized to the TIL Kharagpur plant in January this year. A group of around 125 shareholders visited the factory and spent the whole day interacting with the management staff and witnessing firsthand the advanced manufacturing infrastructure of TIL.



Rajiv Prasad and Aloke Banerjee

Guests from Hyster Yale Group, Mr Tim Cherry, Director - Emerging Markets Development Centre, and Mr Rajesh Wazarkar, MD - India, visited the Kharagpur factory in February. They were accorded a warm welcome by Mr Pinaki Niyogy and Mr Ratindra Nath Das on behalf of TIL.



(L-R) Tim Cherry, Pinaki Niyogy & Rajesh Wazarkar



(L-R) Pinaki Niyogy with Kurt Keller

Parker Hannifin India Pvt Ltd, the Indian wing of the global leader in motion and control technologies, sent Mr Kurt Keller, President - Asia Pacific, along with their whole eastern regional team on an important strategic visit to TIL Kharagpur. The other delegates included Mr Arijit Sen, CMD, Mr KN Balaji, Head of Sales, Mr Kiran Kagalkar, Head of Operations, Mr Ravi Pandurangi, GM, Sales, Mr Shriram Ghaisas, Marketing Manager and Mr Jayantanuj Chatterjee, Regional Manager - East India.

CII ER Excellence Forum organized a visit to the Kharagpur plant for 25 students of the electrical engineering department from the Institute of Engineering & Management (IEM) Kolkata in the month of February.



IEM Students at Kharagpur

Hello Cranes - Bangalore

Hello Cranes - an equipment rental company located in Bangalore, providing cranes, boom lifts and forklifts on hire or rental basis to customers across South India - is an esteemed customer of TIL. Their large and varied fleet includes allterrain cranes, truck cranes, pick & carry cranes, cherry pickers, man lifts, reach trucks, scissor lifts & forklifts. Recently, they purchased a TMS 860 truck crane from us. So far, their experience has been very satisfactory and they look forward to adding more machines from TIL to their rental fleet. As per Jitendra Kumar M, CEO, Hello Cranes, indigenously manufactured TIL products have an edge over competition because of better availability of spares compared to imported brands, resulting in reduced downtime, as well as lower maintenance and operating costs. The TMS 860 is currently deployed in the southern part of India and Hello Cranes is highly satisfied with its performance.

The Section has the Section ha

Jitendra with his mother M Leela Devi and Pinaki Niyogy (right) during the key handover cermeony at Excon 2017

"Even though the
TMS 860 is a truck crane, its
look & feel is like that of an all-terrain
crane, with good ground clearance and
indigenized power train. During the last
EXCON, TIL had given us a heart-warming
reception. My mother was particularly pleased
with the Key Handover Ceremony that took
place there. We suggest TIL to consider
launching an indigenized all-terrain crane
sooner, rather than later."



Jitendra Kumar M (CEO, Hello Cranes)

Sumit Biswas

General Manager, Sales

Sumit Biswas has been with TIL since April, 1999. Self-motivated, focused and committed, the 18 years that he has spent so far with TIL are layered with the same hard work, honesty and achievements that are intrinsic to the character of TIL. What he loves most about TIL are its transparent work culture and drive for continuous improvement - similar

qualities that are reflected in his persona as well. Sumit's family is comprised of his wife, a homemaker, and their two sons - elder son, a BTech, pursuing his Masters Degree in Operational Excellence from Germany, and younger son preparing for his higher secondary examinations.

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I have spent 18 years in the organization already. So there are plenty of fond recollections and experiences. I have always tried to give my best with utmost honesty and dedication. So it gives me immense pleasure when I see my hard work has yielded good results. I like to enjoy those moments of happiness silently.



Sumit Riswas

Dinesh Kumar

Customer Support, Sahibabad

Dinesh Kumar joined the Company in April 2010. Dinesh is reliable, resultoriented and quick to learn new things, and enjoys the stability that comes with working in a transparent and supportive learning environment like TIL. He has a big and happy family, based in Delhi. His mother is a homemaker and he is the youngest of five children, with two brothers and two sisters before him.

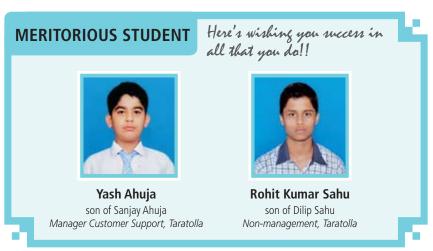


I got the opportunity to work on our Defence projects. Got to see missile testing of equipment like TLV AKASH & PINAKA, which was a great experience. Always got extensive support from seniors & colleagues. It's a very good working environment.



Dinesh Kumar

CONGRATULATIONS **





Amalangshu Pal

Ratindra Nath Das AVP Production, Kharagpur Ramesh Nayak Non-management, Taratolla Non-management, Kamarhatty

Running for Good Health

Amalangshu Pal, DGM Sales, TIL, recently took part in the InTENcity 10 kilometer marathon, which was held at Salt Lake, Kolkata. He completed the full 10 Kilometer run in 82 minutes. TIL wishes him all the best for his next endeavor and hopes that his example will also inspire others to take up running for good health.





To Learn Something, Explain It to Yourself Out Loud

Talking to yourself can get you funny looks from other people. But this can be a helpful way to learn a new concept or skill. When you're reading about something new or listening to others explain it, take the time to pause and summarize out loud what you're learning. Maybe just don't do it in public.

One study shows that people who explain ideas to themselves learn almost three times more than those who don't. Here's how to employ self-explaining in your own learning:

- Talk to yourself. Self-talk has a bad reputation; often considered to be a sign of mental distress. It's not cool to do in public. But talking to ourselves is crucial to self-explaining and generally helpful for learning. For one thing, it slows us down and when we're more deliberate, we typically gain more from an experience. Self-talk also helps us focus on our thoughts. When we're engaged in a conversation with ourselves, we typically ask ourselves questions along the
 - lines of: "How will I know what I know? Do I really know this?" Whether we hit the pause button while listening to a podcast or stop to reflect while reading a manual, we develop skills more effectively by thinking about our "thinking".
- Ask why. Self-explaining can give voice to impulses of curiosity that may otherwise remain unexplored. It's about asking ourselves the question, "Why?" Now, if we really know a topic, "why" questions are not that hard. If I asked you a why question about the town that you grew up in, the answer would come pretty easily. It's when we don't know something that "why" questions become more difficult and create a way to develop an area of expertise.
- **Summarize.** Summarizing is a simple way to engage in self-explaining, since the act of putting an idea into our own words can promote learning. You probably have had this experience in your own life. Recall, for instance, a time when you read an
 - article in a magazine and then detailed its argument for a friend. That's a form of summarizing you're more likely to have learned and retained information from that article after you did it. The next time someone gives you a set of detailed instructions, take the time to verbally repeat the directives. By reciting everything back, you'll have taken steps to summarize that knowledge, and you'll be far more likely to remember the information.
- Make connections. One of the benefits of self-explaining is that it helps people see new connections which in turn helps improve memory. When we're explaining an idea to ourselves, we should try to look for associations. That's one of the reasons that a tool like mnemonics work. We're better able to remember the colors of the rainbow because we've created a link between the first letter of the names of the colors and the acronym VIBGYOR. Or when remembering the nine planets My Very Excited Mother Just Served Us Nine Pies.



Excerpt from article 'Talking to Yourself (Out Loud) Can Help You Learn' by Ulrich Boser, Harvard Business Review, May 05, 2017

Test Your Stress IQ

Which of these might cause stress?

- a Planning a wedding
- **b** Traveling for vacation
- © Driving during rush hour
- d) All the above

Correct answer D - Stress can be caused by both good and bad things in your life. What matters is how your body responds: Something that causes another person a lot of stress may leave you perfectly calm.

Stress and anxiety are the same thing.

- (a) True
- (b) False

Correct answer B - Stress is a physical response to something you feel threatened by. Anxiety is an emotion that's triggered by stress -- you feel apprehensive, nervous, or scared.

The "stress response" prepares your body to:

- (a) Sleep
- **(b)** Fight or run
- © Eat large amounts of food

Correct answer B - If you run across a lion in the jungle, your stress response sends more oxygen to your brain, tenses your muscles, and makes your heart beat faster. This is supposed to make you more alert and prepared for action: the "fight-or-flight" response. It works great when you happen upon lions. It's less useful when you're just stuck in traffic.

Stress doesn't serve any purpose now.

- (a) True
- (b) False

Correct answer B - You don't have to run into a lion to find a use for the stress response. It can show up at the wrong time -- in a conversation with your boss or your teenager -- but it can still be helpful. A little stress-induced anxiety can make your memory and brain work better and may even help make new brain cells. This can help you focus during a crisis at work or if you're learning a new skill.

You have some control over how stress affects you.

- True
- (b) False

Correct answer A - Your mindset is a huge factor in how your body deals with it. If you see it as a positive and necessary thing, it's less likely to take a physical or emotional toll on you.

Being stressed all the time can help you fight off colds.

- (a) True
- (b) False

Correct answer B - If it goes on too long, it's called chronic stress. And in addition to making you more likely to have viral infections, like colds or the flu, this also can cause digestive trouble, a short temper, headaches, and problems with sleep.

Stress is linked to diabetes.

- (a) True
- (b) False

Correct answer A - When you're stressed, your liver puts glucose in your blood to fuel the fight-or-flight response. But this can be released when you don't need it -- say, in a stressful meeting, for example. If you're already at risk for high blood sugar and it happens too often, it can lead to diabetes.

Stress caused by daily life can lead to health problems.

- (a) True
- (b) False

Correct answer A - You may not notice them at first, but issues caused by work and family responsibilities can add up. If your body doesn't get a break, stress can cause heart disease, high blood pressure, and depression, among other things.

Chronic stress can affect your waistline.

- (a) True
- (b) False

Correct answer A - If you eat comfort foods when you're stressed (ones high in fat and sugar), the higher levels of certain hormones can turn more of it into belly fat. This is the most dangerous kind of fat because it puts you at higher risk for heart disease.

You can get a headache from stress and it can lead to:

- (a) A tired brain
- **b** Tension in your head, neck, and shoulder muscles

Correct Answer B - Migraine headaches and tension headaches are thought to be caused by this. When muscle tension affects your whole body, it can cause constant pain and inflammation.

People who exercise regularly are more likely to be stressed.

- (a) True
- **b** False

Correct answer B - Just 30 minutes a day of moderate exercise can help boost your mood and limit the negative effects of stress. And you get even more out of it if you go outside in the sunshine.



THE NEW FIRM

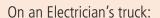
A young businessman had just started his own firm. He rented a beautiful office and had it furnished with antiques. Sitting there, he saw a man come into the outer office. Wishing to appear the hot shot, the businessman picked up the phone and started to pretend he had a big deal working. He threw huge figures around and made giant commitments. Finally he hung up and asked the visitor, "Can I help you?" The man said, "Yeah, I've come to activate your phone lines."

On a Septic Tank Truck:

Yesterday's Meals--on Wheels

Sign on the back of another septic tank truck:

CAUTION - This Truck is FULL of Political Promises.



Let Us Remove Your Shorts.

At an Optometrist's Office:

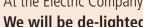
If you don't see what you're looking for, you've come to the right place.



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