

BUSINESS UPSIDE

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Information with
Analytical Insight

GUIDE TO IMPLEMENTING
DIGITAL MARKETING
ASSET IN YOUR COMPANY

**FAIL-PROOF TECHNIQUES
TO IMPROVE YOUR
WEBSITE IN 2023**

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**BEST INVESTMENTS TO
IGNORE DISASTROUS
FINANCIAL INSTABILITY**

ALEXANDRE GARESE

FOUNDER OF KOUROS INVESTMENT

SHARES HIS ENTREPRENEURIAL JOURNEY STORY

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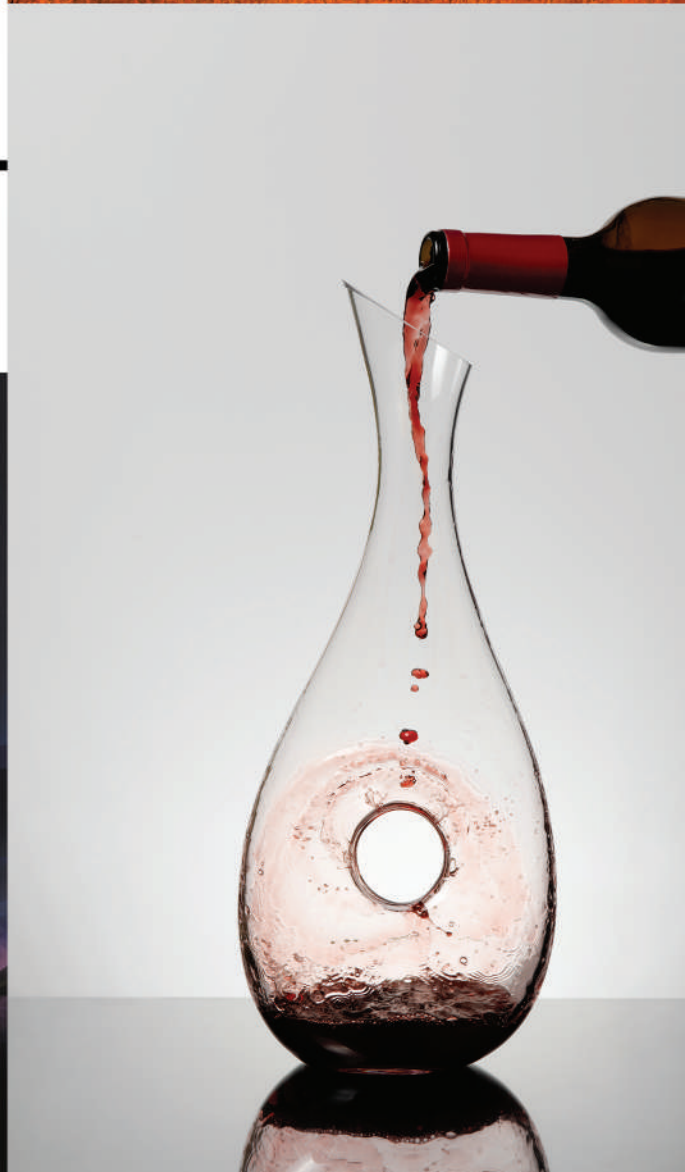
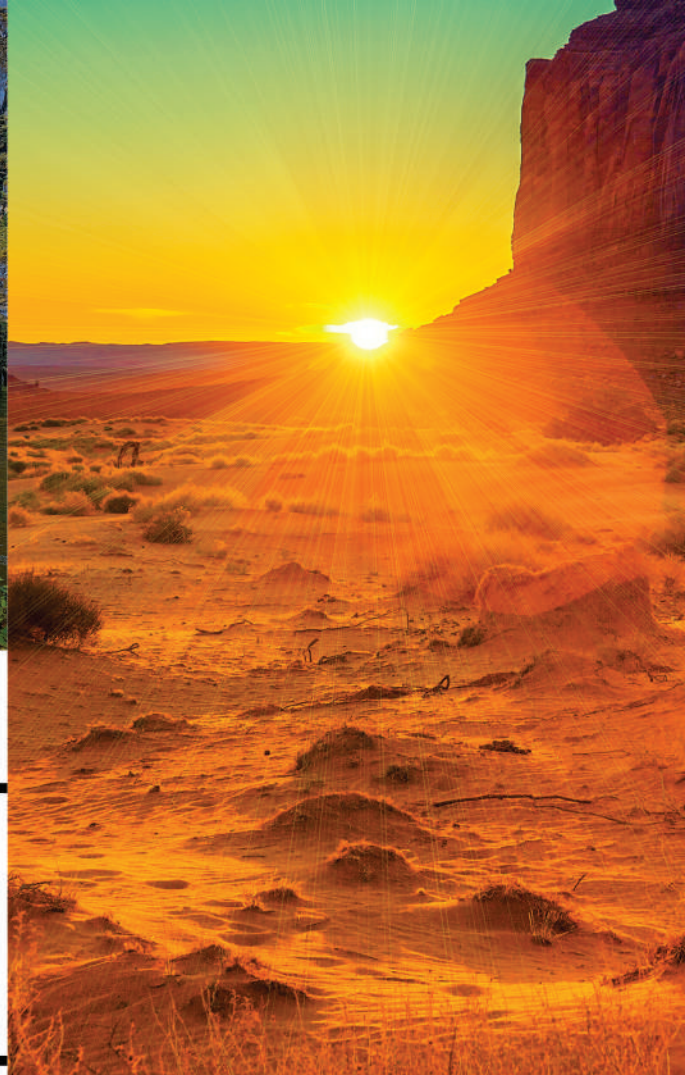
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12 Best Investments to Ignore Disastrous Financial Instability

We have entered a new year, and investment plans are mandatory. If you haven't planned how and where to invest your income, this is the high time to do so. There are innumerable fields where you can invest to get the best returns. If you are thinking of investing in some new areas or confused about whether to stick to your existing plans, here is an ultimate guide for you regarding the best investments.

Best Investments

Leaving your money idly in the bank can't be a wise decision ever. At the same time, investment is a systematic process; it can't be done whimsically, and you can't grow your wealth without good investment ideas.

The Need for Investment

Everyone needs funds at different stages of his life. You may require money for:-

- Child's Education
- Medical Expenses
- Building or Buying a house
- Retirement Savings
- Child's Marriage

Our incomes often don't go parallel with our living costs, so building a financial corpus is necessary.

Need for the Right Investment Plan

As investment is vast and the best As investment plans vary from person to person according to their profiles and needs, you should know the proper methods and choose the most suitable investment options for you.

You must remember that you risk losing money if you invest wrong. Moreover, you have to get the maximum returns. So, it's never that easy and simple. Therefore, you need to know the best way to invest.

What does an Investment plan mean?

The financial products providing an opportunity to grow wealth for the future and meet different financial goals via investments in different schemes, plans, and funds are called investment plans.

Best Investment Plans for 2023

Investors have to keep a keen eye on worldwide happenings always. Amid the Fed's interest rate hikes, high inflation, and a forecast for recession, investors may get confused about where to invest, especially when stocks didn't go well in 2022. But 2023 may give good returns.

Before we identify the best investments for 2023, let's categorize investments based on their risk quotients.

What does an investment plan mean?

LOW RISK INVESTMENT

- S&P 500 index funds
- Target-date funds
- High-yield savings accounts
- Certificate of deposits
- Money market
- Roth IRA
- Mutual funds
- Fixed annuities

MEDIUM RISK INVESTMENT

- Growth stocks
- Dividend stock funds
- Corporate bonds
- Real estate
- Robo-advisor portfolio

Finance

HIGH RISK MANAGEMENT

- Value stocks
- Small Cap stocks
- Cryptocurrency

SHORT TERM OR LONG TERM ?

The next important factor to analyze is the best way to invest. Should it be short-term or long-term? Let's have a quick definition with examples.

SHORT TERM INVESTMENTS

Generally, investments that involve a shorter period, three years or less, are short-term investments focused on the near future.

Examples:-

Money market, Certificate of deposits, government funds.

LONG TERM INVESTMENTS

Long-term investments are focused on long-term financial goals such as retirement plans and are commonly bought and held for ten years or more.

Examples:-

Stocks, mutual funds, real estate, Robo-advisor portfolio

ASSESSING ALL THESE CLASSIFICATIONS, here are the twelve best investment plans for 2023:

HIGH YIELD SAVINGS ACCOUNT

▶ These accounts pay out much higher APY than traditional savings accounts and are federally stable accounts.

▶ Investors seeking quick wins with small investments may go for it as it involves a minimum deposit.

▶ Interest rates aren't maintained to keep up with inflation, so this plan is not considered an excellent long-term investment.

▶ These accounts are FDIC-insured, and your money is secured.

▶ Multiple traditional and online banks offer high-yield savings accounts.

VALUE STOCKS

▶ These stocks are traded at a comparatively low price, with so many reluctant investors lowering the price.

▶ It's one of the best investment plans for a high-risk investor looking for long-term financial goals.

▶ These stocks fluctuate more than growth stocks and bonds.

▶ It's like you are investing in a company considered unfavorable by most investors.

▶ Once interest rates rise, it's a good investment.

▶ You can buy value stocks online.





DIVIDEND STOCKS

- Mutual funds of ETFs that invest in dividend-paying stocks are dividend stocks. You have the scope for diversifying your investments here, lowering your dependence on one company.
- These stocks benefit investors both by share prices and dividends.
- A company in the loss here may result in your loss of money.
- Dividends are never assured.
- A profiting company will give you regular cash.
- Brokerage firms sell dividend stocks.

TARGET-DATE-FUNDS

- This is the best way to invest when saving for retirement.
- This will work for you based on your retirement date, balance risks, and allocate investments accordingly.
- Down markets and inflation affect target-date funds.

GROWTH STOCKS

- It grows higher than the average market, making it popular among investors tending to earn profits through capital gains.
- Companies that don't pay dividends and toss back their profits to the business generally issue these stocks.
- It's a good option for market-savvy people with enough knowledge of market trends and obviously able to tolerate high risks.
- Selling your share is the only way to profit here.

SMALL CAP STOCKS

- If the shares of any public company are valued between \$500 million- \$1 billion are referred to as small-cap stocks.
- This is also one of the most practical investment ideas for higher-risk investors willing to hold investments for a long time.
- It can't ignore the effects of recession and inflation.
- But growth rates are generally greater than large-cap stocks.

CERTIFICATE OF DEPOSITS

- These deposits require a bulk amount to keep untouched until it gains interest. Risks are lower, profits are guaranteed, but returns are lower than growth stocks.
- Market volatility can't touch it as it's federally insured.
- Accessing the money before the maturity date will demand paying fines.

CORPORATE BOND FUNDS

- Successful companies issue corporate bonds and yield high dividends frequently. Corporate bond yields in 2022 were very high.
- It's less risky than stocks as you are betting on a successful company.
- The price of corporate bonds falls with interest rate hikes.
- But the bond value is fixed and can't increase.



Finance

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REAL ESTATE

- REIT or Real Estate Investment Trust is one of the best passive income investments on a long-term basis requiring large capital.
- The higher potentiality of returns makes it an attractive investment option.
- You can pay in real estate by taking a bank loan as well.
- Property management is necessary here, and hence time commitment is a must.
- There's a lesser scope for diversifying your portfolio in this option. Borrowing money from a bank is risky too.



ROBO ADVISOR PORTFOLIO

- It's an AI-powered tool for maximizing investment returns through software algorithms. The last few years have seen rapid growth, especially among young investors.
- Though available for 24*7 access, it is alleged to lack human intelligence and effort, and it can't be an effective path during a severe market decline.
- But these are low-cost and good at offering theories.
- Various automated investment platforms offer these Robo-advisors.

- Therefore, investing in REITs or companies owning commercial real estate properties and offering large dividends is best.

S&P 500 INDEX FUNDS

- It means investing in 500 companies that are the largest by their market capitalization.
- It's long-term, less risky, allows a diversified portfolio, and is suitable for beginners in long-term investment.
- But it requires extreme market savviness and is subject to market risks, though very low.



ROTH IRA

▶ It's another valuable plan for your happy living during post-retirement days. You grow Roth IRA for a long up to your retirement or withdraw the funds paying no tax whenever you are ready to stop working.

▶ It allows investing in stocks tax-free, which gives profits in terms of a higher payout.

CONCLUSION

To some market-savvy, the safest investments are the best investments; to others, maximum profit is the ultimate thing, no matter how risky. So, you should choose your plan according to your income, financial goals, priorities, and expenses.



Finance

How Businesses Are Using Account-to-Account Payment Solutions?

Managing payments across different accounts are becoming increasingly challenging as businesses struggle to remain agile and efficient in today's ever-changing digital marketplace. But by employing account-to-account payment solutions, businesses can streamline processes while tackling the need for secure transactions leaving more time to focus on core business activities.

In this article, we'll explore how companies leverage their adopted payment solution to reduce complexities surrounding payments and improve efficiency.

WHAT ARE ACCOUNT TO ACCOUNT PAYMENT SOLUTIONS, HOW DO THEY WORK?

Account-to-account payment solutions provide companies with a secure and automated platform for transferring money from one account to another. This solution enables direct payments without requiring manual processes or middlemen. Brands such as SEPA Express eliminates the risk of errors or fraud associated with traditional payment methods, allowing businesses to make instant payments directly into European accounts efficiently and cost-effectively.

THE BENEFITS OF USING ACCOUNT TO ACCOUNT PAYMENTS FOR BUSINESS

Businesses can benefit from account-to-account payments in many ways. The main advantages include the following:

IMPROVED ACCURACY

SEPA Express payments are more accurate than manual processes because they don't require the inputting and re-inputting of data. It reduces the risk of errors that can lead to costly delays or disputes.

REDUCED COST

Automated payment solutions reduce costs associated with traditional payment methods such as check printing, paper filing fees and postage costs. By eliminating these fees, companies can save a significant amount of money every month.

INCREASED SECURITY

With automated payments, businesses can rest assured that their transfers are secure, as no one but the company has to access to the account.

GREATER CONTROL

Companies can monitor and track their payments in real-time, ensuring they are made on time and to the correct party.

STREAMLINED PROCESSES

Automated payment solutions simplify complex processes as companies can initiate payments with a few clicks of a mouse or taps of a finger. It eliminates the need for paperwork or manual data input, reducing administrative costs and freeing up valuable resources.

IMPROVED CUSTOMER SATISFACTION

Faster delivery times result in happier customers who receive their goods or services quickly and without issue. It can help increase customer loyalty, resulting in repeat business opportunities.

THE FUTURE OF ACCOUNT TO ACCOUNT PAYMENT SOLUTION

As technology evolves, more businesses will turn to account-to-account payment solutions to improve efficiency and cost savings. These solutions offer businesses the ability to transfer funds quickly, securely and cost-effectively across different accounts, giving them greater control over their finances.

The growth of real-time payment systems such as SEPA Express has enabled businesses to make faster payments, meaning that customers can receive their goods or services quicker than ever. As more companies adopt this technology, we will likely see an even greater proliferation of account-to-account payment solutions.

HOW TO CHOOSE THE RIGHT ACCOUNT TO ACCOUNT PAYMENT SOLUTION FOR YOUR BUSINESS?

Businesses should consider many factors when selecting the right account-to-account payment solution for their needs. Businesses must ensure that the provider meets all legal and security requirements. These companies should consider features such as real-time tracking and monitoring capabilities and any potential cost savings associated with the chosen provider.

Companies should look for providers committed to improving the customer experience by offering innovative solutions that provide maximum convenience and efficiency. With these considerations in mind, businesses can make an informed decision when selecting an account-to-account payment solution that best fits their needs.

EXAMPLES OF BUSINESS THAT ARE USING ACCOUNT TO ACCOUNT PAYMENT SUCCESSFULLY

Many businesses have already adopted account-to-account payment solutions to improve efficiency and cost savings. Examples of companies that are using these solutions successfully include:

- ▶ Air France KLM is an airline company that uses SEPA Express payments to enable customers to pay for tickets without manually transferring funds.
- ▶ Shopify is an e-commerce platform that allows its merchants access to actual time payments through a range of different accounts; and
- ▶ DHL Supply Chain has implemented automated payment processes throughout Europe to streamline the delivery of goods.

THE FUTURE OF ACCOUNT TO ACCOUNT PAYMENTS



Account-to-account payments are revolutionizing the way businesses transfer funds and have already made a significant impact on the efficiency of companies around the world. As technology continues to evolve and more companies adopt these solutions, we will likely see an even greater uptake in account-to-account payment solutions in the future.

With real-time tracking and monitoring features, increased security and cost savings, businesses can enjoy greater control over their finances while making faster customer payments. With so many advantages associated with these payment solutions, it's no wonder they are becoming increasingly popular amongst large and small businesses.

IN CONCLUSION

Account-to-account payments are becoming increasingly attractive for businesses that want to improve efficiency and cost savings. By selecting the right provider for their needs, companies can enjoy greater control over their finances while providing customers with a more streamlined payment experience. As technology develops, we expect more businesses to turn to account-to-account payments.



Fail Proof Techniques To Improve your website in 2023

The benefits of establishing a solid online identity extend to businesses of all types—whether you provide services or sell products. Increased brand recognition, qualified leads, and revenue all result from having a solid Internet presence. As we approach 2023, companies should begin planning to expand their online presence, consider website migration, or simply hire a web designer in Toronto.

In this article, we'll go over some of the steps every company may take in 2023 to boost its Internet visibility.

Create a website that is both aesthetically pleasing and easy to navigate

It's impossible to overstate the value of having a website in 2023 if you want to make a strong impression on the web. Visitors will have a simpler time learning about your services if you have a website. You can also easily store information about your working hours, location, contact information, and other relevant details that may be shared with others.

However, you should do more than throw together any old website. It has to look nice and function well. The reason for this is that modern customers have very high standards. Therefore, people will not spend their time on an inferior, complicated website. Consequently, you should retain the services of professional web developers and designers to guarantee your site is up to par.

Apply Search Engine Optimization (SEO) strategies

To raise awareness of your company through online search results, you may use SEO. Your brand's visibility will increase due to your site's increased search engine rankings. SEO may significantly impact your online visibility.

In 2023, you need to put time and effort into researching the best keywords for your site's SEO. One of the best ways to effectively use keywords throughout your content is by inserting them in your headers, meta descriptions, social media posts, and so on.





Consider local directories

Only local companies would benefit from local directories, but in reality, any company can use them. Many potential clients can learn more about your company with the help of local directories without ever visiting your site. So, if you have a storage rental company in North York and want to increase your company's online visibility, register your company with significant search engines and local directories like Google and Yellow Pages.

Invest your money in online advertisements

Even while a company's online presence may expand naturally without the help of advertisements, such ads can make the process go much more quickly and smoothly.

Therefore, putting money into online advertisements is essential to raise your company's profile on the World Wide Web. Users may now pay to see advertisements on Facebook, Google, YouTube, and other sites. The targeted audience will get more familiar with your company and its offerings thanks to these advertisements.

There are a variety of ways in which online advertising benefits firms. For starters, it's adaptable to the needs of your intended audience. You may target specific individuals based on demographic information such as age, hobbies, location, gender, and even their actions. Second, advertisements may come in various mediums, including visuals, texts, infographics, and videos.

Prioritize significant digital platforms

To improve your company's online reputation, you may use various channels. Having a presence on many platforms, however, may hurt rather than help your company. You'll need to spend considerable time promoting your company online through various channels. Having to deal with this may distract you from providing adequate service to clientele.

Marketing

Therefore, you should prioritize the platforms that will have the most impact. Focus on your website, email, and three social media sites if that's all you can manage. All you have to do is choose the ideal platforms to help you maximize your internet visibility.

Shareable, relevant material should be posted regularly

Posting material people want to share with friends is another excellent method to boost your internet visibility. With more eyes on your material, your online profile will grow. On the other hand, people are more likely to spread information that touches them personally.

Maintaining a steady stream of material on your website and social media sites is essential, but it is imperative to create something that is of quality and can encourage sharing.

Put some feeling into your titles. For example, if you're selling dust collector cartridges in Canada, you can add catchy titles like "5 Quickest Ways to Clean Your Dust Collector". You can also add pictures, videos, statistics, and emoticons to make your material more engaging. Ask your readers to share your content with others by asking them directly.

Use marketing through emails

Email marketing is one of the first forms of digital marketing, but it is still relevant today. Many internet users have email accounts and often review their messages; most email users check their inboxes at least once daily. Thus, in 2023, you will strengthen your online profile if you use email to communicate with current and potential consumers.

The success of an email marketing campaign depends on the time and effort spent collecting contacts for a mailing list and creating engaging, personalized content to send out to that list. Consistent email communication is also required, but not to the point of annoying recipients.

Look into guest posting

You shouldn't stop looking for strategies to enhance your company's internet visibility. Promote your company and reach a wider audience using guest blogging strategies.

Guest posting involves writing for a blog hosted by a different service. A blog article is only complete with a call to action that directs readers to your website or blog. People who respond to your article could check out your website by clicking the link.

Guest writing may be a great way to get exposure, but choosing a platform with a large readership is essential. Having access to such a venue will increase your audience size.

Sure, putting in the effort to implement these techniques on your website can significantly impact its performance, user experience, and customer conversion rates. However, a redesign is a more pressing project once you've implemented a few.

There's no denying this is the more daunting endeavor, but you're not alone in thinking so. When the topic of a website design improvement comes up again, you'll be well-prepared and able to take charge with confidence now that you know these fail proof techniques.

A-6 STEP GUIDE TO IMPLEMENTING DIGITAL ASSET MANAGEMENT IN YOUR COMPANY

With digitalization becoming a norm for most businesses today, digital assets have become some of the most crucial elements that businesses should protect and organize. They're usually too complex, too many, and too diverse to store and retrieve using outdated methods. So, to ensure a well-organized data system in your company, you should develop effective digital asset management or DAM strategies.

Digital assets can vary in form. They can be marketing collaterals, files, or anything that has been created (and need to be stored) digitally. They should be easily discoverable, well-kept, and organized because they're valuable to the company.

Consider this guide if you want to level up your digital asset management.



Choose a DAM System

To improve your digital asset management, you'll likely need support from others. This is where partners or service providers come in. You must partner with the best provider or system that aligns with your business goals, vision, and needs.

It's also essential for you to understand why a DAM belongs in the cloud. One reason is that such a platform enables users to access and retrieve company digital assets wherever they are, as long as they have internet connectivity.

When choosing your partner or provider, there are other factors to consider. For instance, you should work with a reputable partner with a track record of successful deals with other businesses. Read customer testimonials, review their site, and check their products and services.

Chat with their representative and send inquiries to get estimates for their services. You should have a few candidates in mind before finalizing your decision.

Build a DAM Team

The next step is establishing a team in charge of digital asset management. You need the right people on this team to support the entire organization in transitioning to a cloud-based DAM. This is one way to take your company to the next level.

These team members can support other departments and teams struggling with the DAM transition. To form the DAM team, get one representative from each department to help their respective teams organize and store digital assets.

Knowing their staff and how professional they are in handling queries also matters. Choose one that responds politely, patiently, and expertly to all your questions. Some DAM services come with a demo trial to see if the system fits your operational needs.

Consider your budget

Like any other additional investment in the company, it's crucial to factor in your budget for this project. Though you may believe digital asset management platforms have many benefits, you might not control the budget.

The finance team should be able to consider how much the budget would be for your DAM. Educate them on all the benefits of DAM and its investment returns.

For instance, aside from the general advantages, you can consider the time savings generated through effective DAM, which can be computed as money savings. Software savings should also be considered. Having good DAM would mean some software can become unnecessary, so you won't have to invest anymore.



Establish your goals for DAM

An important step is to establish goals for your digital asset management. This will be done by meeting with your DAM partner and the entire company. Stakeholders will be invited to attend a meeting with the onboarding team to discuss everything from layout customization to asset collection. DAM's technical processes and procedures will also be discussed during this meeting.

An agreement will be drafted after the initial stages stating how the vendor will work with your organization. This is an excellent reference for the management or operations teams to have available so that everyone knows how the ongoing relationship is progressing. It will also serve as a working guide for those the company will recruit.

Management/Business

Train Employees

The digital asset management vendor will train employees on using their platform. The top management will have to decide how the training will be conducted.

Employers can decide to have the training in teams, departments, or individually. There should also be strategies for training new employees efficiently regarding DAM.

Choosing an approach that works efficiently for everyone, including the trainers, is essential. Due to changes, some DAM vendors prefer regular training for staff and employees to get the hang of effective DAM. Also, staff should be available to entertain concerns and issues about digital assets.

CONCLUSION

Digital asset management software and services are the best investments to help your staff do their best job. Teams benefit from DAM strategies since they save time and money.

When high-quality assets aren't properly tagged and stored, it's easy to lose track of them. Therefore, ensuring that your DAM is effective and well incorporated into your business workflows is crucial. Consider all of the steps in this guide when investing in the best DAM solution for your company.



Stay keen on details

As you implement digital asset management, you'll need to be keen on checking its details. It's essential to work closely with vendors and use their DAM-related processes and templates because they have the most experience with this.

DAM partners can provide expert advice regarding the technicalities involved with your digital assets. Their experience and support will help you design a comprehensive and workable DAM solution for your unique needs.

Lastly, decide who will have access to the available digital assets and which ones should be encrypted with passwords. For instance, some assets can be available as a read-only file for normal employees, but key or authorized company leaders can modify such files.



Why Blockchain can Solve Business Problems?

Blockchain can offer a better business model and economic structure for all of us by solving many real-world problems. It could change how we store information, do business, and keep track of relationships. Let's investigate the issues and see how blockchain may provide solutions.

What is Block Chain?

At its most basic level, blockchain is a distributed digital ledger. It records transactions in a way that can't be changed, and it's kept up by many people who check the information before it's added to the chain. The system is made to be very safe and reliable, so everyone can talk to each other without having to trust each other.

Blockchain technology has the potential to revolutionize the way we do business and interact with each other. It lets us securely send money, assets, contracts, and data without a third party or central authority. Transactions are kept in a secure distributed ledger that can't be changed or tampered with. Suppose you want to learn more about it. In that case, it is reasonable to visit various crypto conferences, where you'll find the latest news and developments and can also network.



How can BLOCKCHAIN solve business problems?

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Increased Security

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Data storage and Management

Blockchain provides an efficient way to store and manage data. By using distributed ledgers, you can store sensitive information in a way that can be checked and cannot be changed. This reduces the risk of data corruption or loss and simplifies access control for your team or customers. It's easier to track changes over time and identify discrepancies.also network.

Scalability issue

Blockchain also provides businesses with greater scalability and agility. Transactions can be completed quickly and efficiently, reducing the time it takes to process payments or other transactions. Blockchain technology is also open source, meaning companies can easily make solutions that meet their needs.

Blockchain technology also eliminates the need for third parties, saving money and making transactions happen faster. This makes it easier for companies to grow quickly and efficiently, so they can take advantage of new opportunities without spending money on more infrastructure or people. With blockchain technology, businesses can stay agile and remain competitive in an ever-changing marketplace.

Lower costs

By cutting out intermediaries, blockchain can also help businesses save money. Transactions can now happen directly between two parties, eliminating the need for costly intermediaries such as banks or other financial institutions. This also helps to eliminate transaction fees associated with these services.

Management/Business

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Vulnerability to Cyber Crimes

It can help protect against cybercrime by providing an extra layer of security. Since transactions are encrypted and stored on a distributed ledger, hackers can't gain access to sensitive information or funds. Smart contracts also ensure that everyone involved in a deal agrees on the terms before exchanging any money.

Counterfeited products

Blockchain can also stop counterfeiting by keeping a safe, unchangeable record of where a product came from. Companies can track and trace their products from creation to delivery, ensuring that only original and authentic items are sold and sent to customers. This helps to combat fraud and counterfeit goods in the marketplace.

Also, blockchain technology can help ensure that products haven't been changed or broken while being shipped. By putting information about how a product was made and where it went on a distributed ledger, companies can guarantee the quality of their goods and give online shoppers more information and peace of mind.

Blockchain also helps brands protect their intellectual property rights by keeping a safe, unchangeable record of when and who made certain products. This is beneficial for both consumers and brands, as it prevents counterfeiting and helps to ensure that customers are only receiving authentic items from trusted sources.

Decline in productivity

Lastly, this technology can help businesses be more productive by automating tasks and streamlining processes. By using smart contracts, businesses can automate many tasks, such as processing payments and sending out shipping notices. This helps to save time and money while improving accuracy and efficiency.



Who is currently using **BLOCK CHAIN** for this purposes ?

Blockchain technology is used by many businesses, from small startups to large multinational corporations. Microsoft, IBM, and Facebook are all looking into how they can use this technology in their enterprise solutions. Additionally, many governments worldwide are beginning to use blockchain for public records and other data-driven applications.

BOTTOM LINE

In conclusion, blockchain offers numerous benefits for businesses of all sizes. It provides increased security, scalability, cost savings, and protection from cybercrime. It also eliminates the need for intermediaries by making transactions directly between two parties. Finally, utilizing automated smart contracts helps increase productivity and accuracy. By leveraging blockchain technology, businesses can simplify their operations and improve efficiency.

The potential of blockchain technology is immense, and it has the potential to revolutionize countless industries. As more businesses recognize its benefits, we can expect this technology to become even more widespread in the coming years.

5 BEST YOUTUBE TO MP3 FREE CONVERTERS MUSIC LOVERS NEED RIGHT NOW

As opposed to watching videos, most people prefer to listen to MP3 music, possibly to conserve power or storage space. Because of this, there is an increasing need to convert YouTube videos or music to MP3 audio files. A YouTube to MP3 converter is required to convert YouTube to MP3 format. **Which converters shall you pick out of the many offered online?**

We have compiled the top 5 free YouTube to MP3 converters to make the converting process go more smoothly for you. They are simple and safe to use. In this article, you may discover how you can use these to turn YouTube into MP3.

✓ YT CONVERT

A wonderful tool for downloading YouTube videos and converting YouTube MP3 and MP4. It is browser-based and gives you free access to N number of MP3 conversions from YT videos. The size of the MP3 file after mp3 converter — YouTube will be shown. WEBM files can be created with this tool. It allows for the downloading of videos from TikTok as well as certain other websites.

To turn a video to MP3, paste its URL into the YouTube to MP3 converter and hit Enter. Select your appropriate bitrate and click Download..

✓ SNAPSAVE

Online MP3 conversion from YouTube is available for free at SnapSave. You can use this tool on any device, like PCs, iPhones, and iPads. Simple steps are required to convert a YouTube video to an MP3 file. OGG and MP4 are just two audio interface formats that SnapSave supports. It also functions as a downloader for YouTube and Facebook. You must copy and paste the YouTube URL into the link input box. Then select the audio quality and click Download.

✓ 4K YOUTUBE TO MP3

A cross-platform YouTube to mp3 converter — and downloader tool is 4K YouTube to MP3. On Macs, PCs, and Linux, one can convert YouTube to MP3 using this. This tool has a sleek and modern UI. The capability to convert complete YouTube playlists and channels is its most vital feature. Using its additional features, you can download MP3 music from other well-known websites Like Facebook, Instagram, and TikTok. The free YouTube to MP3 converter allows you to download 15 individual audio files for free each day. No credit card is needed. There are several output formats, including M4A and OGG. However, you will need the premium subscription to expedite the conversion and remove the restrictions.

▶ ACETHINKER

One of the top online services for downloading and converting YouTube videos to MP3s is AceThinker. It is made to convert any YouTube video and music for free up to 320 kbps. You'll get a glimpse of the YouTube video or music before you're able to download the converted file. You can use the free service five times daily to download YouTube to mp3. In addition to converting YouTube to MP3, AceThinker allows users to download MP3 audio from more than a thousand different video streaming websites. Additionally, there are options for recording and modifying videos.



▶ MP3 STUDIO

One of the top online services for downloading and converting YouTube videos to MP3s is AceThinker. It is made to convert any YouTube video and music for free up to 320 kbps. You'll get a glimpse of the YouTube video or music before you're able to download the converted file. You can use the free service five times daily to download YouTube to mp3. In addition to converting YouTube to MP3, AceThinker allows users to download MP3 audio from more than a thousand different video streaming websites. Additionally, there are options for recording and modifying videos.





FAQS

● WHY DOWNLOAD AND CONVERT YOUTUBE VIDEOS TO MP3?

One may be required to convert YouTube videos into MP3s for various reasons.

- The files can be used with audio or video editing programs.
- You can watch videos, podcasts, and music offline.
- The files can be shared, uploaded, and downloaded anywhere.
- A widely accepted audio format is MP3.

We appreciate the complex work authors put into their work, but it is still wise to ask permission to download the item first.

● WILL MY MAC BE ABLE TO USE ALL OF THESE TOOLS?

Since I'm writing this article on a Mac, most programs are Mac-compatible. If compatibility concerns you, I prepared a post on the top YouTube downloaders for MacBooks that you can use now.

● CAN WINDOWS RUN OUT OF THESE TOOLS?

The majority of these programs work with Macs and Windows computers.

● WHAT IS THE TOP FREE YOUTUBE TO MP3 CONVERTER?

Despite the excellent choices on this list, it sometimes requires some searching to identify the option that best suits your needs. The best ten free YouTube downloaders are listed above if you're looking for entirely cost-free solutions.

Hope this article helped you in locating the top YouTube to MP3 Converters. If so, kindly share your thoughts in the comments section below and feel free to mention the tool you use.

Science & tech

ROBLOX TOY CODE CAN TAKE YOU TO ANOTHER WORLD HERE'S HOW

A roller coaster only going up – these are the only words that, at present, can describe the popularity of Roblox. Numerous American kids and teens are enjoying the game right now, and the success of this game series has physical evidence also. The platform has a toy line, and Jazwares is its manufacturing partner.

All the toys have a virtual code that can be used to redeem virtual items. Every proud Roblox toy owner would just love to celebrate his love for this game by getting these rewards. If you don't know the Roblox toy codes redeem process, here's everything you should know.

WHAT ROBLOX SAYS ABOUT ITS TOYS

According to the Roblox website, the toy line is awesome, with an ornate collection of toys from the top retailers inspired by none other than the citizens of this platform. Each toy code redeem will unlock attractive virtual items for the gamers.

ROBLOX TOY CODES

Before you can be knowledgeable enough about the roblox.com toys redeem to earn rewards, let's learn the basics of toy codes for Roblox.

Roblox toy codes are unique codes that are randomly generated and appear on the physical Roblox toy boxes. The virtual versions of these codes are also available at times. Roblox toy codes redeem will offer you gain virtual items which you can use in-game. You can win clothing items, accessories, or holdable gear by using a toy code redeem.



HOW MANY TIMES CAN ONE USE THE TOY CODES?

An account with Roblox can use a toy code only once. The code can, however, be used if one has more than one account or share the code with their friends. This means the entire circle of friends can rock the same accessories and outfits that come with the toys when playing the game.

ROBLOX TOYS

The physical Roblox toys consist of various collectible figures and items resembling Roblox in-game experiences and characters. The toys are available both online and offline.



ROBLOX TOY'S LIST 2023 HOW TO REDEEM IN JANUARY 2023?

- ▶ Furno's Aquajet Pack and Plasma Gun
- ▶ Stationary Egg of Boring
- ▶ Arachnix Drone
- ▶ The Kleos Aphthiton
- ▶ Legendary Egg of Cygax
- ▶ KRE-O Battleship Admiral Shane
- ▶ Wanwood Ring of Olympia

How to find roblox condo games?

It is extremely challenging to find condo games here as most are locked tightly and do not appear on the platform's most played and best games list. Another thing is that it gets deleted the moment it is traced. There are two ways to find Roblox condo games easily. One is to simply type the word "Condo" without quotes on the Roblox website search bar, and the other is to type "Sent Cons" in search, and in both cases, a list of titles will appear.

ROBLOX TOY CODES LIST 2023

You must be getting restless to get the fresh Roblox toy codes list. Here are some new and free Roblox toy codes:-

- Topaz Hummingbird Wings – ARGOSWINGS2021
- Bird Says Shoulder Pet – TWEETROBLOX
- Speedy Shades – GetMoving
- Cardio Cans- VictoryLap
- Spider Cola Shoulder Pet – SPIDERCOLA
- Dapper Narwhal Shoulder Pal – AMAZONNARWHAL2021
- Crystalline Companion – WorldAlive1
- Fiery Fox Shoulder Pal – TARGETFOX2021
- Free Robux – TWEET2MIL
- Gnarly Triangle Headphones- SMYTHSHEADPHONES2021
- Wintery Peacock Tail – WALMARTMXTAIL2021
- Roblox Hair – MENBRHAIRUP
- Spirit Day 2021 Shoulder Friends – SPIRIT2020
- Talking Bird Says Shoulder Pet- TWEETROBLOX
- Talking Bird Says Shoulder Pet- TWEETROBLOX
- Tree Planting Simulator – PLANT2GEM
- Bird Says Shoulder Pet – TWEETROBLOX
- Dapper Narwhal Shoulder Pal – AMAZONNARWHAL2021
- Hustle Hat – SettingTheStage
- Hustle Hat – StrikeAPose

These codes are sensitive and to be typed exactly like they're written.



Science & tech

ROBLOX TOY CODE 2021

It's not that the codes mentioned above have become attractive to Roblox citizens in the New Year. Some codes from the Roblox toy codes list were included in Roblox toy codes 2021.

THE STEPS TO ROBLOX TOY CODES REDEEM

Before presenting the step-by-step guide to roblox.com toys redeem, it's necessary to clarify specific mechanics:-

1. Toy codes for Roblox are redeemed on the com website, not on the app.
2. Some of the toy codes come with expiry.
3. Each toy code redeem can be done only once on a Roblox account.
4. A rewarded item can't be transferred between two separate Roblox accounts.
5. The same item can only be redeemed once.
6. Redeemed items are not for sale or trading.
7. One toy generally has one code, and getting a second code called Chaser code to redeem is rare but possible.

STEP BY STEP GUIDE

The process of redeeming the toy codes are same for PCs and mobile users, be it Windows, Mac, Android, or iOS.

1. Go to the website <https://www.roblox.com/>.
2. Make sure you have logged in via your Roblox account ID and password.
3. Go to the 'Roblox code redemption page.' Or click on the three horizontal lines at the top left and click on the 'Gift Cards' option.
4. There is a textbox on the page. Enter the toy code there and click on the 'redeem' button.
5. For a physical card with a toy code, scratch the covering to see the code.
6. After redeeming free Roblox toy codes, the virtual item you get will start showing up inside your inventory in the specific category the item belongs to.

FINAL WORDS

Some users don't prefer ready-to-use Roblox items, and they can make Roblox custom clothes in their own hands, which will have exclusivity. But others would be joyful once they get a chance for Roblox toy codes redeem.



TOP 10 LAW OF ATTRACTION BOOK. LET'S DIVE DEEP INTO UNANSWERED QUESTIONS OF LIFE

A thorough comprehension of the Law of Attraction is the foundation for successfully manifesting. Without this knowledge, you run the risk of making frequent errors and will find it difficult to pursue the dreams and wishes you want to make come true. It is where Law of Attraction book come in so handy for any explication practice for countless people. The top books can expand your perspective on manifestation-related elements that you may not have initially believed in. We have put together a list of a few of the best books on Law of Attraction that can assist you in attracting anything you desire, including money and success, as well as love and happiness.

TOP 10 BOOKS ON THE LAW OF ATTRACTION FOR MANIFESTING ANY DESIRE

There is a book that can fill in the gaps between where you are at present and where you would like to be, no matter where you are in your manifesting path. However, to get the most benefit from the most significant books on the Law of Attraction, you must practice what you have learnt and maintain consistency. It's also important to remember that various manifestation books and writers will attract various audiences. Therefore, do not eventually give up on the Law of Attraction book if you do not even enjoy one of them. There is a book you may read that will alter your course in life.

Lifestyle

Here are the 10 best Law of Attraction books to change how you perceive things:

Books About Manifesting Your Dream:

There is a book that may show you exactly how to realize your desires. These books on manifestation inspire you to have great dreams and believe that all is achievable when you utilize the Law of Attraction in your life.

INFINITE POSSIBILITIES THE ART OF LIVING YOUR DREAMS:

This book by Mike Dooley emphasizes how our potential is boundless and how we are the architects of our lives. You may learn more about your power by reading this incredibly inspirational book, which will also give you the tools you need to change your thoughts and attract better.



The Power of Intention: Learning to Co-create Your World Your Way:

We can employ the energy tied to our intentions to succeed, explored in the Power of Intention. To begin co-creating your life with the cosmos, Wayne Dyer wants to assist you in tuning into the energy of connectors.



The Secret

The best law of attraction book and the documentary introduced the Law of Attraction to popular culture and helped countless individuals discover their inner strength. This book uses examples to illustrate the manifestation method while focusing on how our thoughts affect our frequency level and the things we desire.

The Master Key System

This book asserts to possess the techniques required to unlock your potential for achievement in every facet of your life. The book has 24 courses you may go through to become an expert in the Law of Attraction and begin manifesting your goals.



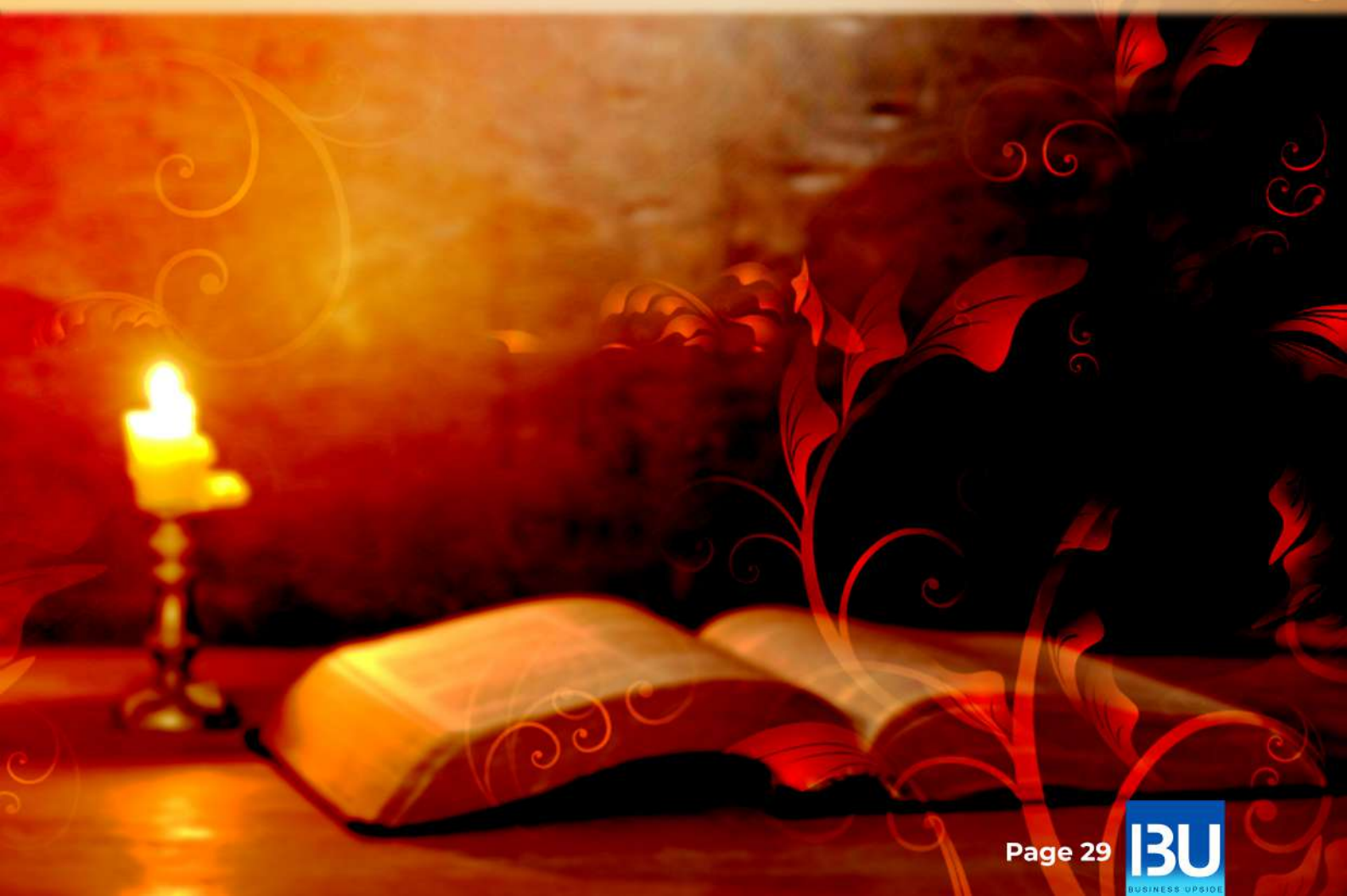
Lifestyle

Ask and it is given: Learning to manifest your desires

Esther and Jerry Hicks are the authors of Ask and It Is Given, yet it is claimed that Abraham, a spiritual being who interacts via the couple, is represented in this book's lesson. The book attempts to teach you how to use the potent principles of the world to create your goals in the shape of relationships, money, wellness, and professional prospects.

Leveraging the Universe: 7 Steps to Engaging Life's Magic:

In this book, the author Mike Dooley deconstructs the Law of Attraction into a seven-step plan for realizing your greatest aspirations. Furthermore, he offers helpful advice and viable tactics, so you can understand how to put these ideas into practice and start making progress in your personal life.





Books to read on manifesting abundance:

These books are the optimal place to begin if your objective is to attract more riches and prosperity into your life. The best book for Law of Attraction can assist you in changing your perspective on money and using the strategies required for increased wealth.

Think and Grow Rich

These books are the optimal place to begin if your objective is to attract more riches and prosperity into your life. The best book for Law of Attraction can assist you in changing your perspective on money and using the strategies required for increased wealth.

Wealth Beyond Reason: Mastering the Law of Attraction:

This Law of Attraction book is ideal for anyone who finds it difficult to understand the Law of Attraction but is still interested in learning more about it because it was allegedly written with "sceptics in mind." To demonstrate how it is possible to achieve a life of abundance and success in ways that can't always be described by logic only. Wealth Beyond Reason blends science and the Law of Attraction.



Lifestyle

Success Manifestation Best Seller

Our notion of success is entirely up to you, but regardless of what you think it is, realize that with these books' assistance, you can achieve it.

The Success Principles: How to Get From Where You Are to Where You Want to Be:

This book is about moving from where you are now to where you wish to be by understanding how to build confidence, deal with obstacles, live purposefully, and realize your goals. He muses on tales from folks he considers extremely successful, including CEOs, sportspeople, celebrities, and regular people like you and me.



Lifestyle

Writing on manifesting love:

These books on manifesting love will show you the special techniques to find your ideal companion and attract relationships that benefit your best interests.

The Soulmate Secret: Manifest the Love of Your Life with the Law of Attraction:



It is a step-by-step manual for finding your soul mate that gives you the confidence to think that your match is not only out there but actively looking for you. The author explains how to create the spouse of your aspirations using tactics. She used the same methods and rituals to find her soul mate at 44.

With real-life examples and doable suggestions, a Law of Attraction book can also work to encourage and motivate you. They make it simpler for you to formulate your action plan and begin putting results-driven methods into practice rather than merely general ones. They can also assist you in changing your perspectives on life.



WITH RECESSION LOOMING LARGE ARE EMPLOYEE PERKS ARE BEING THREATENED?



Trending News

Bloomerg reports that if the job market in the United States continues to be weak in 2023, it is likely that the companies might pull back on allowing workers to work in remote mode. It is observed that there exist two camps as far as views on work from home are concerned. During the pandemic, the workforce gained immense leverage when the labor market was tight.

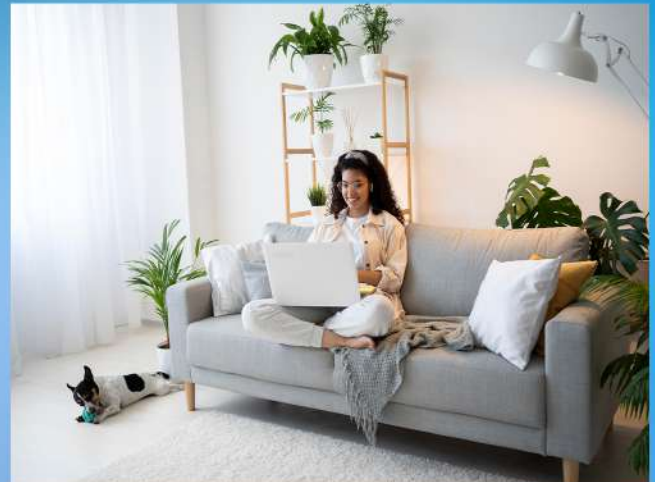
Trending News

Two differing opinions about WFH

On the one hand, workers believe that it is in the office itself that work culture is built, while others think that WFH gives rise to happier employees.

According to Melissa Swift, who is associated with consultant Mercer as a workforce transformation leader, there exists an authentic divergence among various organizations, and more and more companies are picking up sides in this regard.

It appears that working from home is likely to stay. It is anticipated that approximately 75% of workers capable of remote will opt for either hybrid or fully remote mode in the long run.



Trending News

4 Reason why Work From Home is here to stay in 2023

RETENTION

Experts say letting workers work remotely is crucial if you intend to retain them. As per a study published by researchers at Stanford University this summer, the Instituto Tecnológico Autónoma de México, and the University of Chicago, the attrition rate was slashed by letting employees work in the hybrid mode by 35%.

Revealed Caitlin Duffy, associated as research director with Gartner, a consulting firm, employees had experienced fulfillment at work at new levels while working from home.

RECRUITMENT

With remote working, recruitment becomes easier. This is because the target geographical region is more. This is immensely helpful because specialized roles and qualified candidates are easier to get. This is a very big advantage of working from home. A company that offers work flexibility fosters its inclusion initiatives, diversity, and equity. This holds for case groups that include disabled workers that fell out of the job market during the pandemic.

RECRUITMENT

During a recession, every company will try to curb expenses. As such, a recession might accelerate the trend of remote working. Companies can reduce operating costs and expenses incurred on office space.

It has also been noticed that few workers allowed working from home agreed to pay cuts since they enjoy more flexibility and could cut their commuting costs. Yet another form of WFH, work-from-anywhere policies, helps bosses by curtailing labor costs. This is because employers can hire candidates from regions like Kansas, Louisiana, and Idaho, where the cost of living is low.

RISKS OF REVERSAL

If a company indulges in an about-face, those executives have a chance of risking their reputation. For instance, Elon Musk ended remote work to streamline processes at Twitter Inc., only to find out that workers were willing to opt for severance instead. This caused him to go slow and ease his stance as he requested a few staff members back to stay.

Experts say it is not a good option to take the utmost benefit of leverage in the long run, as stated by Qual-

trics' chief workplace psychologist, Ben Granger.



Trending News

Wall Street's Mixed Outlook for 2023 Revealed

2023 is expected to face a recession of all times, and though consumers and investors are bracing for it, it does not mean it will not be hurtful.

According to Barclays Capital, 2023 will go down as one of the worst years of recession in the last four decades. An odd of 65% is considered for a severe global economic downturn by Ned Davis Research Inc. London Based investment Management Company Fidelity International feels the hard landing looks increasingly possible.

Bloomberg News has kick started the year, collating more than 500 Strategists' calls on Wall Street for the ahead. Investors who faced the 2022 crash find this year's forecast as grim and threatened investment scenario with fresh pains.

The broad consensus is that even if the recession is mild, it will hit globally. On the other hand, Federal Reserve is continuing its aggressive monetary policy tightening, continuing interest rates hike even as inflation has peaked. There are no signs of a pivot for any dovish policy.

Hope for a turn around

It is still time for humility for forecasters who failed to correctly predict the double-digit losses in the stock market and the 2022 inflation that led to a crisis in the cost of living. The consensus for recession can be proved wrong again this year and spring a host of positive surprises. Wall Street giants JPMorgan Chase & Co, Goldman Sachs Group Inc., and UBS Asset Management, on their part, forecast an economy that could well defy the bearish trend. As price hike eases, investors could gain significantly if they can time the market right.

Investors can expect trading to be uneven this year. Deutsche Bank AG predicts S&P 500 index to rise to 4500 in the first of 2023 before declining 25 % in the third quarter, and it is expected to rebound to 4500 in the final quarter to provide recovery to investors.

It looks like investors will make money in bonds finally. This asset class delivered the biggest loss of the modern era in 2022. The US Treasury bond 10-year yield is expected to drop to a low of 2.65% by the end of 2023 by UBS Group AG.



Crypto Craze Over

The cryptocurrency market bubble also burst, with investment firms no longer talking about the industry. This after they spent years peddling digital currency to traditional investors and hyping up the mania for investments, projecting crypto as digital gold for the future. The 2023 outlook for crypto investment looks all but over.

Covid is now a distant memory for macro strategists, at least. The pandemic is the only reference for material consideration, given China's risky effort to quickly reopen its economy. The outcome of such a move can have massive consequences for the consumption cycle and world investment.

UPCOMING TOP BUSINESS EVENTS IN THE WORLD

DATE AND PLACE	
2nd Jan 2023, Chicago, United States Of America	INTERNATIONAL CONFERENCE ON ASTRONOMY, ASTROPHYSICS, SPACE SCIENCE (ICAASS)
13th Jan 2023, Miami, United States Of America	INTERNATIONAL CONFERENCE ON ARTIFICIAL INTELLIGENCE (ICAI)
20th January 2023, Kuala Lumpur, Malaysia	INTERNATIONAL CONFERENCE ON ENGLISH LEARNING AND TEACHING (ICELT)
21st January 2023, Mumbai, India	INTERNATIONAL CONFERENCE ON EDUCATION SYSTEM, INNOVATIVE TRENDS AND EVOLVING RESEARCH (ICESITER - 2023)
21st Jan 2023	1383RD INTERNATIONAL CONFERENCE ON ADVANCES IN BUSINESS MANAGEMENT AND INFORMATION SCIENCE (ICBMIS)
21st Jan 2023 - 22nd Jan 2023, Kawasaki , Japan	INTERNATIONAL CONFERENCE ON ROBOTICS, AERONAUTICS, MECHANICS AND MECHATRONICS (ICRAMM)
21st Jan 2023 - 22nd Jan 2023, Shenyang , China	INTERNATIONAL CONFERENCE ON SCIENCE INNOVATION AND MANAGEMENT
21st Jan 2023 - 22nd Jan 2023, Antalya , Turkey	1337TH INTERNATIONAL CONFERENCE ON LANGUAGE, LITERATURE
21st Jan 2023 - 22nd Jan 2023, Dundee , Scotland	INTERNATIONAL CONFERENCE ON CHEMICAL, BIOLOGICAL AND ENVIRONMENTAL ENGINEERING (ICBEE)
23rd Jan 2023, Chicago, United States Of America	INTERNATIONAL CONFERENCE ON BIG DATA AND SMART COMPUTING (ICBDSC)
24th Jan 2023, Baltimore, United States Of America	INTERNATIONAL CONFERENCE ON PSYCHOLOGY AND ALLIED SCIENCES (ICPAS)
26th January 2023, Dubai, United Arab Emirates	1481ST INTERNATIONAL CONFERENCE ON RECENT ADVANCES IN MEDICAL SCIENCE (ICRAMS)



Entrepreneur of the month

ALEXANDRE GARESE

Founder of Kouros Investment: Taming Uncertainty in a Time of Change



Alexandre Garese headed a large international law firm. His experience has led him to intervene in restructuring major energy sector companies. In 2016, he founded Kouros, an investment company dedicated to energy and sustainable mobility technologies. He tells us why he got into entrepreneurship and how he deals with uncertainty.

Entrepreneur of the month

Why did you decide to create an investment fund dedicated to clean energy and mobility back in 2016?

In the early 2000s, I felt a revolution was already underway. I started interested in hydrogen then, as I had already invested in several “traditional” energy market segments. It was counterintuitive to leave a very profitable market in favor of an uncertain sector back then. But today, I am convinced I have made the right choice by orienting my efforts towards sustainable energy sources. I believe that if all global investors made the same bet, the energy transition would be over within a decade. All the more so since energy transition is the oxygen of a suffocating economy. For an investor, it's also the safest way to secure value creation in the long run. For most leaders, any type of environmental damage has become synonymous with value destruction, which immediately orients investors towards sectors more compatible with sustainable development principles.

What are the scope and philosophy of Kouros' investments?

The two main conditions for sustainable mobility are renewable energy on the one hand, and infrastructures scaled to collective life on the other. These two criteria supersede all others with Kouros. We seek to produce clean energy and use it “on-premise” without degrading the quality achieved during production or transport.

What qualities can a lawyer bring to an entrepreneurial project?

A good entrepreneur, just like a good lawyer, must be sharp, neat and creative. In law and business, he should roam the territory using the map but allow himself to deviate from it from time to time. I learned from the law the art of real-time thinking, never staying put, and always coming and going between constraints and opportunities. Even today, as an investor, I still work in very constrained settings, where leadership must often take a step back and take on more of a “commando” collective style.



Entrepreneur of the month

Do you have a particular approach to entrepreneurial risk as a law professional?

Risks and uncertainty are the characteristics of what is possible. They are, therefore, inherent to the entrepreneurial project and give it all of its value. Wherever risk is non-existent, and uncertainty is eliminated, there is no enterprise and only passive income. In my mind, the winner's honor is pegged on his risk, and the virtue of an enterprise is to allow the man to achieve, by challenging it, his freedom.

What advice would you give to entrepreneurs who want to succeed internationally?

Three points strike me as fundamental to performing internationally: a clear general vision of the political context in which we operate (be it social, economic or cultural); an excellent capacity to analyze the legal context (but without letting the map hinder the assessment of reality); and, finally, an excellent knowledge of oneself. Whereas many entrepreneurs focus on threats and potential adversaries, I think it is more decisive to concentrate on oneself and commit to playing the game while staying true to one's principles, following one's initial goals, and listening to one's inner voice.

How important are these “principles” to you as an entrepreneur?

Having principles requires time and commitment: the time to think about them and the commitment to make them one's own. The idea isn't to have principles as one would adopt a trend or submit to ready-made thinking. Principles pertain to what one is more than to what one has. The game is to keep one's principles alive in the face of economic realities which are “axiologically neutral”, in that they are indifferent to moral values. It is better to have fewer, uncompromising principles that are defensible on a day-to-day basis – this defines, in my mind, an honest entrepreneur or investor. Those who will last will be those who will have proven themselves as constant and authentic in the long run.



IT WAS THAT NIGHT ~ SURUPA NANDAN

Age: 13years



I moved to this new place couple of months back. I live alone in my flat. My parents were staying in a different city and bought a flat for me. I have been admitted to the University, and my classes have just begun. When I return home after college and finish my regular studies, I feel so tired that I fall asleep as soon as I have my dinner.

This weekend I was free from all my studies, and there were no more chapters to complete. I watched a movie. There was a sudden knock on the door. I locked the front door before leaving, as it was late at night. At this hour, who is it? When I came out of the room, there was no one. But why is the fan switched on? I switched off the fan before going to bed, I remember clearly. However, I went back to bed.

Here let me tell you, I am not scared of staying alone, don't believe in ghosts, and am not afraid of sleeping alone in the dark. I can confidently say I am not like my mother; she is scared of darkness, ghosts, and staying alone.

That night I ignored it, but this continued to happen every night. To this day, I was curious to know who knocked on the door and switched on the fan. So that day, I did not close the door. I thought I would remain awake. But I could not help myself; I fell asleep.

I stayed outside the room and sat on the dining chair. That day what I saw and heard was impossible for me to forget.

A man wearing a red cloak with a hood appeared suddenly. I got shocked and scared. I asked who you were. He answered – "I am Wickham, the business partner of Mr. Sheffield's, the owner of this house."

I said- "But I am the owner, and I don't have a business partner!"

He said – "When did you come to this house?"

I said- "My father bought this house a few months back from Mr. Sheffield."

He said- "I was a business partner of Mr. Sheffield, and he killed me."

I said- "Mr. Sheffield?"

He replied, "Yes," sadly.

I asked – "Can you explain the whole story."

He started his story – "My friend and business partner Mr. Sheffield had a restaurant. One day he went missing. I informed the police, and they were investigating. Nearly after one month, the police said they found Sheffield. I rushed to the police station, but I was in a hurry and met with an accident.

And then I realized Sheffield killed me. He had planned the road accident. Do you know where he is? I am not free; I am wandering and need to meet him and sort out things."

I replied – "Sheffield moved to Seattle after he sold this house to my father."

Wickham said – "Can you help me to meet him? I will never disturb you again. I need to meet him. Why did he do this to me? I want to know. I am tired of wandering this way, which is painful."

I felt terrible, and I agreed to his proposal. I planned everything quickly. I gave Wickham the address of Sheffield, and he thanked me.

Since then, Wickham has never visited me. And I heard Sheffield went missing.



Photography By KAUSTAV BHATTACHARYA

To keep on trying in spite of disappointment and failure is the only way to keep young and brave. Failures become victories if they make us wise-hearted.

- **Helen Keller Speech at the Wright-Humason School, New York City, Winter 1921**

“ QUOTE OF THE MONTH ”

“Most of us can't even begin to imagine.”