

Dervis Zaim was the guest in IGU

Director and scenarist Dervis Zaim, who has been deemed worthy of various awards in the national and international film festivals with his full-length films and documentaries, was the guest in Istanbul Gelisim University.

Head of Nisantasi University New Media Department Prof Dr Yavuz Demir was the moderator of the event that conducted by IGU Prep School of Foreign Languages Academician Yasin Acar and Mr. Zaim took place in. The director who won many awards by his first movie Somersault in a Coffin (*Tabutta Rovasata*) had a delighted and informative conversation about his movies and his newly published second novel 'Ruyet' with the students within the context of the event.

Emphasizing that his skills relies on not to repeat others but to reinterpret, Mr Zaim stated that he combined the novel form in both masnavi and western content in his novel. Mr Zaim signed every single attendant's boks just after the conversation.

Will "Inflation Indexed Housing Loan" be successful?

Three public banks have launched the "Inflation-Indexed Housing Loan" product for those who want to own housing. Istanbul Gelisim University, Prof Dr Lokman Kantar from Department of Banking and Insurance Assist. said: "Of course, the assumption is that inflation is expected to fall gradually, evaluating the campaign. Otherwise, it will not be possible to get the expected benefits from this product, he explained.

Public banks began to offer inflation-indexed housing loans after inflation-protected deposit account. At this point, Ziraat Bank, Vakif Bank and Halkbank announced that they have launched the implementation of inflation indexed housing loan application. Enflation-indexed housing loans with maturity options up to 120 months are offered, interest rates will change depending on the Consumer Price Index (CPI). Thus, the installment amounts will decrease with the inflation rate.

Chairman of the Banks Association of Turkey Board of Directors and Ziraat Bank General Manager Huseyin Aydin explained that the main purpose of the campaign is to take forward the demands of the loanee who expect the mortgage loan interest rates to fall due to the high ratio. On the other hand, Mr Aydin stated that a loanee who will benefit from this product can transfer another fixed interest housing loan any time without expense. Evaluating the campaign conducted by the 3 public bank, Istanbul Gelisim University (IGU) Banking and Insurance Department Assist. Prof Dr Lokman Kantar suggested to determine the advantages and disadvantages of this product correctly at this point because the expectation that inflation

will fall in the future lies behind the emergence of this product and there is a desire to prevent the consumers from delaying the need to buy a house.

Mr Kantar added that because the average credit cost of existing products is 1.75 percent per month, according to the recently announced May inflation rate of 18.71 percent in the new product, this rate is 1.56 percent monthly adding the 0.19 monthly margin, the cost of the loan will be 1.75 percent once a month. However, like in previous years, if this rate gradually drops to 12.15 percent year-on-year, 1.20 percent, 11.72 percent, 1.17 percent, and 4. 4-year inflation drops to 6.58 percent, the monthly loan cost of the loanee will be 0.74 percent.

Lokman Kantar, who made an example for a better understanding of the new campaign, said that of course, in order to understand the product better here in terms of money to express today's 120-month term, 200 thousand Turkish liras inflation indexed housing loan attracts monthly instalments (1.75 percent) will be approximately 3 thousand 998 liras. If the inflation rate for the same amount (in the end of the following year) drops to 12.15 percent, monthly instalments of approximately 3 thousand 153 liras, inflation rate drops to 11.72 percent of 3 thousand 110 liras, 6.68 percent of the monthly instalment amount of inflation falls to 2 thousand 520 liras. Mr Kantar said that inflation-indexed housing loan is expected to pay a total of 334 thousand 812 liras for a loan of 200 thousand liras, 200 thousand liras consistent, fixed 1.69 percent interest on a 120-month housing loan 3 thousand 902 liras and a total of 468 thousand 240 liras will be paid.

THE EXPECTATION FROM THE INFLATION TO FALL

Stating that the assumption is that inflation is expected to fall gradually, Lokman Kantar

In order for this to happen under the current conditions, the tight monetary policy to be implemented by the Central Bank, the Treasury and the Ministry of Finance should support the Central Bank with this inflation targeting policy, end the uncertainties in the country and the exchange rate volatility should be controlled. Otherwise, it is not possible to obtain the expected benefit from this product.

86 PERCENT REDUCTION IN MORTGAGE SALES

Housing sales became 82 thousand 252, decreasing by 31.3 percent in May compared to the same month of the previous year. Mortgage sales fell 86 percent.

Communication suggestions to healthcare personnel

Stating that individual attitudes and behaviours of health care providers are important in the field of health where human relations are very intense, Assist. Prof Dr Nurten Elkin said that patients expect attention and compassion from health personnel. For this reason, a smiling

face and sincere interest are accepted as the most effective attitude and behaviour shown at the beginning of communication.

Suggesting to health care personnel in the training about 'Patient and Communication', Istanbul Gelisim University School of Health Sciences Child Development Department Chairman Assist. Prof Dr Nurten Elkin also mentioned the points that health personnel should pay attention to in order to eliminate the reasons that prevent health personnel from healthy communication with the patient.

“EMPATHIC APPROACH SHOULD BE EXHIBITED”

Saying that there are some reasons that prevent health personnel from healthy communication with the patient, Assist. Prof Dr Nurten Elkin explained: “Health personnel should communicate with the patient by considering the educational status, cultural and social status of the patient. In the communication established without considering the appropriate language and communication style, patients avoid asking questions by getting feelings such as fear, anxiety and shyness. In order to eliminate such communication problems, patients should be empathically approached and especially avoid using excessive medical terms.

“PATIENT’S SELF-CONFIDENCE MUST BE STRENGTHENED”

Ms Elkin explained the points to eliminate the reasons that prevent healthy communication between the health personnel and the patient this way:

“Creating an atmosphere where the patient feels comfortable at the first meeting, welcoming with interest and smiles, active listening, effective and coherent verbal and non-verbal communication, evaluating the body language clues of the patient in the non-verbal communication, use a plain language avoiding medical terms, empathising with the patient, finding out whether the patient correctly comprehends given information by the verbal and non-verbal communication or not, remembering the presence of patient where health personnel-physician and patient trio are, making some explanations by asking questions if necessary and answering all the questions that the patient has; considering the temperature, light, air conditioning situations that can affect the patient’s optic, hearing and tissue canals during the conversation; giving feedback considering that communication can break during routine work, to keep silent from time to time to encourage patient speech, allowing for speaking to the patient, collaborating in the decisions about the patient’s self-care, strengthening the patient’s self-belief and self-confidence, setting the tone well while talking to the patient, supporting the beliefs that can help the patient recover.”

“ACCURATE AND EFFECTIVE COMMUNICATION”

Saying that the patient decision to see a doctor for her/his health problem start the communication process, Ms Elkin cited: “In fact, it is often a sudden, unplanned and

unprepared communication. Therefore, it is important that this communication process ends without causing any communication accident. The results that patients and health personnel want to achieve in these communications are the same, which are the patient's recovery and the most effective health service from the institution. The purpose of physicians and health personnel is that patient 's recovery and health problems are to be solved. As a result, the common purpose of our healthcare providers and patients is the same so accurate and effective communication will facilitate our work.”

7 Suggestion to keep love alive

Psychiatrist Onur Okan Demirci gave seven suggestions to make relationships healthy and to keep love alive.

Nowadays the effort to remain love fresh has become one of the most important parts of relationships. Even so, many couples begins to worry about what if their relationship comes to an end when they sense coldness between them. The conventional effort to save relationship appears as the marriage decision, having a baby with the thought of spicing the affair or having a pet. At this point, Psychiatrist Onur Okan Demirci gave seven suggestions to make relationships healthy and to keep love alive

ACT IN OBJECTIVE AND FAIR MANNER

Psychiatrist Dr Onur Okan Demirci, an academic member from Istanbul Gelisim University says that some couples may feel as if they are being judged by their spouses, and adds “Such a feeling will automatically leads to defensive behaviour. Problems such as extreme sensitivity, susceptibility, introversion, fear of being judged, and thinking that they cannot speak everything will arise. If you want to keep your communication alive, you should avoid judgmental speech, gestures and behaviors.

EMBODY REQUESTS

Stating that couples often complain that they do not receive attention from each other, Psychiatrist Demirci says that in order to solve this problem, it may be necessary to embody the interest which is an abstract and quite broad concept. For example, a spouse may define interest as a periodic curiosity and search for himself / herself during periods of absence. The other spouse who doesn't know that buys flowers by thinking that it is caring itself, however, if this is not in the concept of interest of his/her spouse, s/he will say that her/his partner is not interested in herself/himself and the other spouse will reject because he/she buy flowers. Therefore, when spouses talk about abstract concepts such as ‘interest’, ‘love’ and ‘passion’ to each other, it can be a relationship-saving situation to define what they mean to them.

TO BE ABLE TO RESPECT THE SENSITIVE PARTS

“We are all human beings and of course we can have parts that we are sensitive to, that we do not want to be touched or criticized. We feel quite uncomfortable when other people are voicing or criticizing issues that we are not yet ready to share, confront or solve” Psychiatrist Demirci declares and adds “Spouses can avoid quickly aging their love when they respect each other for their sensitive points and do not use it as a weapon.

SELF SACRIFICE

Psychiatrist Demirci expresses that one of the keeping love alive conditions is to present love and self sacrifice mutually to each other. He suggests that sacrifice does not have to be realized for a big situation. Small altruistic behavior will keep the other partners excitement warm. Don't sacrifice yourself for your relationship, but sacrifice for the little needs of your loved one.

TO BE ABLE TO RESPECT EACH OTHER'S THOUGHTS AND AVOID CHANGING THEM

Emphasizing that the effort to change their partner ignoring their ideas is one of the most frequent problem, Psychiatrist Demirci announces that imagine that you have a shopping list. In order to get the things on the list, you can either go to a supermarket with all the products on the list or wait for the products that are not in a supermarket. Relationships are similar to this. Either you find a relationship that suits your wishes and expectations, or you expect someone to change to meet your expectations, or you try to change it. The most dangerous of these is trying to change the person you are having an affair with. This effort may show that you do not respect her/his personality and thoughts, and your partner can now decide not to share his thoughts with you. For a healthy communication and a lively love, you may consider giving up the effort to change and try to understand your partner.

BEING FLEXIBLE

Psychiatrist Demirci continues his suggestions and says:

Whatever you experience in your relationship, be sure to develop your ability to look at situations from different perspectives before making a definitive judgment. For instance, your partner may have met a friend you don't like, and you may be having trouble because s/he didn't tell you. Before questioning how they see their friend when they know you don't want them to see her/him? You need to think about why s/he is hesitant to tell you. Is s/he afraid of you? Is s/he withdrawn? S/he thinks you can't understand? Does s/he feel unclear? Does s/he realize you're not flexible? Remember that you are not a judge in your relationships, you are sitting in the defendant's seat at least as much as your spouse.

AVOID THINKING THAT YOU HAVE GIVEN EVERYTHING FOR YOUR RELATIONSHIP

Stating ‘to avoid exerting oneself too much is a key for a healthy relationship’, Psychiatrist Demirci mentions about a Turkish idiom to use your hair as a broom and adds: “If you see

yourself as a broom in this context and that makes your partner dirt, which you want to clean in a broom disguise. If we talk about two persons in a relationship, the effort to keep the relationship well would be at most 50% for every person in that relationship. One person can only give one hundred percent for herself/himself, but s/he can only give the half of it in a mutual life for two. Do whatever you do except pretending that you give full to a relationship that you can only give 50%. Otherwise, that means a personal effort, not a relationship. You make a full effort in a test, not in your relationship. Or else, you cannot help yourself feeling like a broom.

ANGER TRAINING AND SHOW EMPATHY

Stating to show empathy is the most important issue, Psychiatrist Demirci explains that the concept of empathy, contrary to popular belief, is not to be able to put yourself in the place of the other side, but to try to understand the mood in which the person's face and the gestures. "Instead of being angry with your partner's behavior, first try to interpret her/his gestures and behaviors. See how these comments make you feel and share your findings with your partner. Remember that uncontrolled anger and rage raised by the person in front of us is not caused by her/him, but because it touches problems that we cannot face. If your relationship is damaged by these circumstances, you can get professional help. One of the things that keeps love alive is that couples try to help themselves together or separately."