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<td>Feb 26 : SAS Enterprise Miner / SAS Base Programming Examinations (Venue : GBLC)</td>
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Predictive Modeling for Life Insurance

Indeed, one of the oldest examples of statistical analysis guiding business decisions is the use of mortality tables to price annuities and life insurance policies. Credit scoring is the classic example of predictive modeling in the modern sense of “business analytics.” Credit scores were initially developed to more accurately and economically underwrite and determine interest rates for home loans. Personal auto and home insurers subsequently began using credit scores to improve their selection and pricing of personal auto and home risks.

Current State of Life Insurance Predictive Modeling

While life insurers are noted among the early users of statistics and data analysis, they are absent from the above list of businesses where statistical algorithms have been used to improve expert-driven decisions processes. Firms compete with each other in part based on their ability to replace that uncertainty with (in aggregate) remarkably accurate estimates of life expectancy. Years of fine-tuning these estimates have resulted in actuarial tables that mirror aggregate insured population mortality, while underwriting techniques assess the relative risk of an individual. These methods produce relatively reliable risk selection.

Of course, underwriting decisions are imperfect proxies for future mortality. First, life underwriting is subject to the idiosyncrasies, inconsistencies, and psychological biases of human decision-making. Indeed this is a major motivation for bringing predictive models to bear in this domain.

Business Application That Can Help Deliver a Competitive Advantage

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<th>Table 1: Illustrative Underwriting Savings from Predictive Model</th>
<th>Requirement Utilization</th>
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<tr>
<td>Traditional Underwriting</td>
<td>Predictive Model</td>
</tr>
<tr>
<td>Paramedical Exam</td>
<td>$55</td>
</tr>
<tr>
<td>Oral Fluids Analysis</td>
<td>$25</td>
</tr>
<tr>
<td>Blood and Urine Analysis</td>
<td>$55</td>
</tr>
<tr>
<td>MVR Report</td>
<td>$6</td>
</tr>
<tr>
<td>Attending Physician Statement</td>
<td>$100</td>
</tr>
<tr>
<td>Medical Exam</td>
<td>$120</td>
</tr>
<tr>
<td>EKG</td>
<td>$75</td>
</tr>
<tr>
<td>Stress Test</td>
<td>$450</td>
</tr>
<tr>
<td>Third-Party Data</td>
<td>$0.50</td>
</tr>
<tr>
<td>Total Cost Per Applicant</td>
<td>$130</td>
</tr>
<tr>
<td>Savings Per Applicant</td>
<td>$125</td>
</tr>
<tr>
<td>Annual Applications Received</td>
<td>50,000</td>
</tr>
<tr>
<td>Annual Savings (over 30% to 50% of applications)</td>
<td>$2 to $3 million</td>
</tr>
</tbody>
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Life Underwriting

Underwriting is a very costly and time consuming, but necessary, exercise for direct life insurance writers. Simply put, the underwriting process can be made faster, more economical, more efficient, and more consistent when a predictive model is used to analyze a limited set of underwriting requirements and inexpensive third-party marketing data sources (both described below) to provide an early glimpse of the likely underwriting result.

Marketing

Marketing expenses are significant portions of life insurance company budgets, and utilizing them efficiently is a key operational strategy. For example, a company may have a pool of potential customers, but know little about their health risks at the individual level. Spreading the marketing efforts evenly over the pool will yield applicants with average health. However, this company could likely increase sales by focusing marketing resources on the most qualified customers.

Building a Predictive Model

Data

Predictive modeling is essentially an exercise in empirical data analysis. Modelers search through mountains of data for repeatable, statistically significant relationships with the target (underwriting decision in this case), and generate the algorithm that produces the best fit. Since it is central to the modeling process, the best place to begin the technical discussion is with the data.

Sources are:
- Application Data (including part 2 or tele-interview
- MIB – When member companies receive an application, they will request a report from the Medical Information Bureau (MIB).
- MVR – The Motor Vehicle Record (MVR) provides a history of driving criticisms, if any, for a given applicant.
- Electronic Rx Profile – in recent years, several firms have started collecting prescription data records from pharmacy benefit managers nationwide, compiling by individual, and selling this information to insurers.
- Non-traditional third-party data sets come in a variety of shapes and forms, but most recently we have seen the application of marketing and consumer credit data from companies such as Equifax and Axiom.

Modeling Process

Variable Generation

Variable generation is the process of creating variables from the raw data. Every field of data loaded into the system, including the target and predictive variables, is assigned a name and a data format.

These synthetic variables, as they are called, vary greatly in complexity. Simple examples include combining height and weight to calculate BMI, or home and work address to calculate distance.

Exploratory Data Analysis

Before even considering the relationship between independent and dependent variables, it is first important to become comfortable with the contents of the modeling data by analyzing the distributional properties of each variable. Descriptive statistics such as min, max, mean, median, mode, and frequency provide useful insight.

Variable Transformation

Data issues can be mitigated by several variable transformations:
- Group excessive categorical values
- Replace missing values
- Cap extreme values or outliers
- Capture trends
Partitioning Model Set for Model Build

Two of these, commonly called the “train” and “validation” sets, are for model building, while the “test” is placed aside until the end of the process where it will be used to assess the results.

Each variable that survives the univariate review should be correlated with the target, but because it may also be correlated with other predictive variables, not every variable that appears strong on its own will add marginal value to the model. Among a group of highly correlated variables, stepwise regression will typically only keep the one or two with the strongest relationships to the target. Another approach for dealing with highly correlated variables is to conduct a principal components analysis. Similar to the disease-state models described above, a principal component is a type of sub-predictive model that identifies the combination of correlated variables which exhibits the strongest relationship with the target. For example, a principal components analysis of a group of financial variables may reveal that A * income + B * net worth + C * mortgage principal, and so forth, is a better predictor of underwriting decision than these variables are on their own. Then result of this equation will then be the input variable used in the stepwise regression.

A final tool to extract useful information out of the modeling data is a decision tree. A decision tree is a structure that divides a large heterogeneous data set into a series of small homogenous subsets by applying rules.

Monitoring Results

Since a predictive model is built from a static sample of policyholders who were actually underwritten using the traditional process, it is important to consider how using it to assess the health risk of a dynamic population of new applicants may result in anti-selection. Is there potential for applicants and producers to game the system and exploit the reduced requirements? There are several avenues through which life insurers can guard against anti-selection. If evidence of anti-selection is present in these applicants, the insurer will be alerted of the need to alter the process.

FRAUD FIGHTING WITH SAS ANALYTICS

Fraud is zapping corporate profits and padding the cost of goods for both businesses and consumers. For organizations scrambling to detect and prevent fraud, advanced data analytics are vital to quickly finding bad transactions within big data. For CNA, the eighth largest US commercial insurer, fighting fraud is fundamental. “We train our adjusters to identify red flags, but we knew we could do a better job identifying likely fraud and also avoid the wasted expense of investigating false positives,” said Tim Wolfe, Assistant Vice President of CNA’s Special Investigations Unit. Armed with SAS predictive models, the company runs

![Figure 1: Graphical Representation of Decision Tree]
weekly analyses against its claims data and text notes from adjusters. “Each Monday morning, after a weekend data run, SAS flags a percentage of claim alerts that score high for fraud potential. We review about 100 alerts a week, and we’re averaging a 20 percent hit rate – about one in five alerts that we review is a good case for investigation.”

Industry research suggests that 10 percent of claims likely contain a fraudulent element. Before, CNA was only flagging 3.7 percent as potentially fraudulent. Within two years of implementing SAS, CNA saw that rise to 8.1 percent, resulting in recovered or prevented fraudulent claims totaling over $6.4 million.

In 2013, the IRS paid out $5.8 billion in tax refunds it later realized were fraudulent. Such tax scams are one reason the Kentucky Department of Revenue (KDOR) is stepping up efforts to detect individual income tax compliance issues and save taxpayer money. KDOR’s weapon of choice is SAS predictive analytics.

“Our job is not just to collect taxes, but to get taxpayers the money they are owed as quickly as possible,” said Mack Gillim, Executive Director of the Office of Processing and Enforcement for KDOR. “Increasing fraud and abuse puts even greater responsibility on us to be diligent. Analytics helps with that.”

Tax returns are now scored every night, with potential issues flagged for examiners to review the following day. This quick process helps KDOR in its aim to send refund checks to taxpayers within 14 days. Working in parallel with the existing system during this year’s tax season, SAS also helped stop an additional $1 million in fraud in the early months of 2015. KDOR expects the year-end total to double that amount.

As the world’s most widely used advanced analytics platform, SAS has been on the frontline of the fraud battle for more than 30 years,” said Stu Bradley, Senior Director of Fraud and Security Solutions at SAS. “SAS products target concerns across fraud and improper payments, anti-money laundering compliance, and cybersecurity, helping our customers impact their bottom line.
THINKBIGDATA ADVANCED ANALYTICS PLATFORM FOR TV AND VIDEO

ThinkBigData Advanced Analytics Platform for TV and Video: ThinkAnalytics is the developer of the world’s most deployed multiplatform video content search and recommendations engine. ThinkBigData complements the ThinkAnalytics search and recommendations engine and gives broadcasters and service providers new insights into subscriber behavior. These can be used to measure business success, as well as for influencing programming, marketing, content buying decisions and pricing. For too long providers have pushed content out to audiences with only a partial understanding of its value to the viewer and to the business. Now, by using ThinkBigData and taking advantage of the advanced ThinkAnalytics content discovery platform and best practices, operators can transform their data about viewing behavior and content metadata into useful information aligned to business KPIs.

ThinkBigData analyzes the plethora of data from multiple sources, including the ThinkAnalytics Recommendations Engine, to measure KPIs and generate actionable data. Sound business decisions can then be made about content upsell, customer satisfaction, content acquisition and scheduling, and how to market services to different audiences.

With ThinkBigData, customers can measure factors including: recommendation accessibility, the quality of recommendations, search quality, content discovery, and viewer engagement. This helps to drive content upsell, improve subscriber satisfaction and loyalty, and influence other key business drivers. ThinkBigData will be available as a SaaS hosted in the cloud (ThinkCloud), or on premise.
“Instead of largely ignoring or even drowning in data, service providers and broadcasters now have a tool that makes sense of the data to measure success and feed into decision making across marketing, programming and operations,” said Peter Docherty, Founder and Chief Technology Officer, ThinkAnalytics. “By making decisions based on actual customer behavior, customers can optimize their service and inventory and boost satisfaction, loyalty and revenues. ThinkBigData provides operators with an advanced, action-driven platform to assist in driving key business metrics and KPIs.”

ThinkAnalytics is a widely deployed real-time personalized content search and recommendations engine, bringing together intelligent search with comprehensive media content recommendations.

“So, what do you do to network?”

By Katherine Duncan

We’ve all heard this question before at parties, among friends, and maybe even from your parents. It’s because what you do in the BAPM world is somewhat new, and cutting edge so being able to explain it clearly and concisely is important! You want others to walk away remembering you and what you do, not feeling like you were speaking another language.

Answering this question is a big part of networking. You’ll be giving your “pitch” or explaining yourself over and over so it’s important to have it on the tip of your tongue. Here are some things to keep in mind.

See if you can initiate a conversation to discuss work first. This accomplishes a few things; you seem interested in the person, and you can find out what they do and perhaps tailor your pitch accordingly. If you’re in the same field you can be a bit more specific. However, if they are in another profession you may want to keep it at a high-level and leave out the fancy jargon. Just be straightforward!

Practice, practice, and more practice! The more confident and concise you seem the better impression you’ll leave on the person you’re speaking to. Also, use their name if possible during the conversation. This will help you to remember it and make them feel that you’re really connecting.

Chinese New Year

By Tanvi Kalevar

The Chinese Lunar New Year is an important festival celebrated at the turn of the lunisolar Chinese calendar. It generally runs from the evening preceding the first day to the Lantern Festival on the 15th day of the first calendar month. The first day falls on the new moon between January 21st and February 20th. The New Year is a prominent festival for the Chinese and has gained great significance due to myths and traditions.

The Chinese New Year stems back to the early ages when they believed in the existence of the “Nian”.

The ancient legend tells of a man-eating predator called “Nian” who had a long head and a sharp horn. He was an extremely feared creature who surfaced during the New Years to feast. The creature would devour the life stalk and harm the humans. This made the villagers scurry to safety in the mountains.

One such New Year a man entered the village and promised to make the creature flee and save the village. The villagers, however did not buy his story. But the next day when they returned the village was safe and the remains of the firecrackers were strewn. This made them realise that the crackers had in fact saved the village.
As tradition follows, even until this day families would hang red banners, set off fire crackers, and light their lamps the whole night through, awaiting the Chinese New Year. The custom spread far and wide and became a grand traditional celebration of the "Passing of Nian" ("Nian" in Chinese means "year").

It's a public holiday for Chinese. Usually people have 7 consecutive days off from Chinese New Year's Eve to the sixth day after Chinese New Year's Day.

"Officially only the first three days of Chinese New Year (February 8–10, 2016) are statutory holiday. Chinese New Year's Eve and three more days are always added to give seven consecutive days of holiday. These four extra days are taken from weekends: the two weekend days closest to the statutory holiday are included, while the Saturday before (February 6, 2016) and the Sunday after (February 14, 2016) are worked.

The most important days of celebration are:

- **Chinese New Year's Eve** (February 7, 2016; 'Excluded Evening' on the Chinese calendar): the day of family reunions
- **Chinese New Year's Day** (February 8, 2016; 'First One' on the Chinese calendar): the day of (close) family visits and New Year greetings"

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**Faculty Spotlight**

**Ramesh Shankar**

After having work for IT industries for a long time what motivated you to be a professor at UConn? What do you enjoy the most in this profession?

A: Even before I started working in IT Industry, I wanted to be a professor in MIS/IT/Analytics area
because I saw that as the future. This was in 1996 when the internet was just taking off, and there was a lot of excitement about it. I was caught up in that, and wanted to understand this new phenomenon. I am glad I made the right choice.

With every passing year there is an advancement in technology. After Hadoop, its Apache Spark. Where do you see Data Science in next two years? Also, suggest a domain where its essence has remained untouched.

A: Some of the big emerging trends are the internet of things (IoT), healthcare analytics enabled by health tracking devices such as FitBit, and driverless cars. Basically the overall trend is that computing power, with rapidly falling cost and rising speeds and capacities, is being embedded and used in more and more kinds of scenarios. This is generating vast quantities of data, which need to be analyzed. I see data science maturing in the next few years, with a clearer understanding emerging of the possibilities and limitations of various technologies and platforms. Another trend I see is continuous improvement in user interfaces and connectivity across the different technologies in the analytics eco-system. For instance, it is now possible to connect Tableau to Hadoop, R to Hadoop, etc. Increasingly traditional database vendors are embracing the big data stack and building data connectors from RDBMS and Data Warehouses to Analytics tools like R and SAS, and to Hadoop, Spark and other big data technologies.

Finally, I expect to see more and more specialized applications driven by data analytics. For instance, Amazon’s recommender system is a data analytics driven application that runs daily and gives product recommendations to customers. It is not something they run ad-hoc, from time to time. I expect to see that sort of thing happening across other industries and domains, where companies will build and use specialized analytics-driven apps as part of the business workflow. For instance in insurance, when pricing insurance premiums, companies already run actuarial analytics on prospective customers. In the future, I see insurance companies scooping data from social media and specialized apps (e.g. fitbit for health, car trackers for auto insurance) and using the collected data to dynamically price insurance premiums.

What fascinates you the most about Data Sciences and Analytics?

A: Fundamentally, if there is a good dataset, I like to understand what the data is trying to tell me. I am particularly interested in answering business and social-science related questions. However, data can be used to gain insights into almost any field today, ranging from healthcare to supply chains to finance to law to marketing.

How according to you should students prepare themselves for the real time business problems. Being students what could they do to be industry ready.

A: First and foremost, students should be diligent with their MSBAPM coursework – which I am sure you are! Beyond that, get excited about some aspect of analytics. Identify interesting datasets available online and analyze them, and discuss them with your friends and your professors. In the past some students have run workshops on their areas of interest like Python, Hadoop, SAS, etc. Next, keep an eye out for the various industry events and career events organized by MSBAPM. Try to do a summer internship – that is very important. Experiential learning initiatives are very important too. I think a good way to stand out is to differentiate yourself by gaining deep expertise in any one domain and related technologies (e.g. Domain: Insurance industry, Technologies: Data Mining). Then you target companies in this domain for internships and jobs.
Share any of your instance/experience with students which is memorable.

A: I have always been impressed by the enthusiasm of MSBAPM students – I have found that you are all very keen to learn and succeed professionally, which is excellent. Never lose that.

Beyond that, I think the technical competence of students has improved tremendously. When I first started teaching Hadoop, a lot of the students were being exposed to Linux for the first time. Now, however, if there is a technical problem, chances are a student from the class is able to help me troubleshoot it! The other day, I wanted to install a Hadoop VM in my class computer. It needed to have virtualization enabled in the BIOS. As soon as I encountered this error message, one student immediately saw this on the projector and came forward to help me fix it. Technical competence like that is impressive!

On the non-academic front, I enjoy meeting students from all over the world and I specially enjoy the cultural events! Last Diwali’s songs, flute, and dancing were awesome, thanks!

Share your hobbies and how you maintain that work-life balance.

A: I like music a lot, I listen a lot to Tamil and Telugu music of Ilaiyaraaja and AR Rahman, both prolific and talented Indian film music composers. I like to spend time with my family and travel. I do Yoga and play Badminton occasionally.

Alumni Spotlight

Deviprasad Bhandary

Could you please brief us with your key responsibility as a Data Analyst at TradeDesk.

Providing key insights to the executive team. Data exploration, reporting and visualization of user level data (look up website). At Trade desk, analytics is implemented for advertisement. It sound’s interesting. Give us insights as to how analytics’ works wonders in this domain. One of the key things we do is providing the relevant ads to the right user and thus drive better performance for an advertising campaign. in order to do this we build look alike models (similar users, similar sites so retargeting becomes more efficient). Cross devise modelling so thst we can effectively attribute the right ad to conversion.

Describe any of your interesting projects or client experiences.

Was the first in the company to do an analysis on platform wide video ad data (instead of display) and presented it cross functionally. Building dashboards a business metric dashboard for the C levels in the company.

How your journey from an IT professional to analytics professional. How UConn was nurtured you.

From being an IT Professional and I realized what I didn’t want to do anymore and I think that is key to realize what you want to do next.
I always knew I wanted to get into the entertainment industry and I knew my technical skills would help me get there so I began researching on programs which would have a good mix of business and technical skills and UConn seemed to fit that really well. The program seemed to fit this bill.

Suggest a work study plan or give advice for our current students of MSBAPM to shape best for the analytics’ industry.

Before getting into your study plan I recommend students to figure out what you want from this course. In my case I knew what I didn’t want in the beginning. I did not do my SAS Certification and focusing more on visualization and other tools that would help me in the entertainment sector. From this fine tune your study program from the numerous suitable courses that are available.

You are a Gooner. Share why you love their game as a whole over others.

In the simplest words, they play beautiful football. Been supporting them since 2002 and one of the main reasons was Thierry Henry.

Student Spotlight
Shyma Nair

1. Describe your journey from being a tester to developer, team lead to analyst.

- I am an electrical engineer who was absorbed into the IT world. As in most MNC’s where fresher is given the task of doing testing of products, I was made to test HP’s Non-stop server (tandem) product sets but soon developed passion about it.

Advancing in my career, I joined J P Morgan. Being good at testing, my manager entrusted me with application development when I showed interest. The fun element to this was I had two roles including the Production Support Level 3 personnel and a business analyst for two projects. This asked for extra work hours but I experienced the most amazing time of my life. After a while, my onsite manager moved to a new team within the company and pulled me along with him. I got an opportunity to be a Tech lead. Here, I learned to manage people, train teams for functions like performance testing, security and resiliency. It was here where I learned the big data analytics jargons beyond my world of TANDEM technology. Being bold enough with encouragement of my friends, I decided to learn more and step a foot in Analytics.

2. At your time as an associate at J.P Morgan, describe your major challenges and how you handled them.
I need not go too far in the past. One of the major challenges I would say, was the formation and managing the new team. Recruitment of teams in different locations and requirement changes at last minute added on to it. Ours was divesting project and hence the uncertainty led to insecurity in the team. Nevertheless, I tackled with my team one on one, helped them see the big picture and within 8 months not only our novice team successfully completed the project but also saved big money for the company.

3. Being in diverse domains, what you suggest qualifications for a good team member are. Share any of your experiences.

- Being a good team member or a team player is a quality that is going to help you climb the ladders of success. There is no trade secret and most of the soft skill trainings tell you the qualities of being a team player -starting from being a hard worker, helping nature, listening skills, responsible, reliable, honest etc. etc. However, the key is how much you implement them in your life. I recollect an experience when one of my colleagues who was a subject matter expert had become so arrogant that it affected the team morale and work culture. A team’s success is dependent how well you can gel with one another. Consider this; we spend more than half of our non-sleeping time with our work-team so treating them more as your second family can help to bring out the best in both you and them.

4. Being working since 10 years, what gets you back to graduate school and why UConn MSBAPM.

- Good question and not the first time I have been asked this. People with my experience prefer to do part-time or certifications to help them keep their career as well as become up-to-date with new technology. For me, coming from a niche technology, it required a little more nudge and hard work than I would do in a part-time course. I also wanted to learn from a University that gave me an option of both project management and analytics together as it would help me drive my career in a better direction. UConn was the only one that gave both of them. Also not having any big responsibility or commitments made it easier for me to choose a full-time and devote my time to self-development.

5. Tell us about your hobbies and how it help you make a strong and successful women you are today.

My hobbies easily tell you that it has made me what I am – love eating and resting. It tells you the secret of my physique (Smiles). However, my real passion is developing my inner strength and personality including my confidence and communication skills. I would love to make a difference in the society in whatever small way it is possible from my end. That is the reason I am part of an International World Peace Organization that is based on humanistic philosophy. It is called the Soka Gakkai International and I have been a member for around 3 years now. It is the place where I spend most of my weekends, learnt core humanistic values and develop leadership qualities. The definition of success for me includes not only monetary benefits but also mental and spiritual satisfaction. I would stop here without making it more philosophical for our readers unless they want to know more. Wishing all of them a great year and success ahead. Thank you.

How to survive your first winter: A college student’s guide

As a lifelong individual before you never wrestled the cold. And now, we have learned that it’s really not that hard. As the saying goes, "there's no such thing as bad weather - only inadequate clothing."
Sure, cold weather is cold (duh), and winter clothes are relatively expensive, but with a few basic purchases you'll be well on your way to staying warm on a budget.

Maybe you'll even learn to love winter (I do!) and its beauty:

The secret to staying warm on a budget is that it's all about layering.

Not only does this let you adjust to different temperatures (by putting on/off layers), but it also saves you money: the same coat, with different layers, is basically a different outfit.

There are three basic layers:

1. **Base layers**
   When I'm in the city, I usually just wear cotton t-shirts and boxers for my base layer. Cotton is fine for walking around campus, but if you're doing winter outdoor activities you should wear synthetic or wool base layers. When it gets really cold I'll wear a long-sleeved shirt and long underwear; you can get these for cheap at Target.

   That was easy!

2. **Mid-layers**
   Thin, merino wool sweaters are the best. They're colorful, warm, layer well, and are reasonably priced. You can get 'em for around $30 on sale at J.Crew, or cheaper at H&M. Buy a few, mix and match.

   Fleece layers are also great. You can splurge for Patagonia/Arc'teryx, but cheap fleece works too.

3. **Outerwear**
   This is where you'll have to make the biggest investment. No, the cute jacket you bought in July won't suffice. You have a choice here: you can either go for a nice wool coat (like a pea coat or topcoat), or a more technical-looking down jacket. Ideally you'll have both. You can get really nice wool coats from J.Crew/Banana Republic for around $120, or cheaper ones from Uniqlo/H&M for around $70.

   My coats that get the most wear are a wool topcoat from Express, a wool peacoat from Banana Republic, and a Barbour waxed cotton jacket.

4. **Footwear**
   Wool/synthetic long socks are a must when it's snowing, but there are a few different approaches to what boots you should wear. Sorels and L.L.Bean duck boots are popular. Since I do a lot of hiking/mountaineering, I usually just wear my Danner waterproof hiking boots or Scarpa mountaineering boots when it's icy/snowy outside. Regular shoes are fine if the ground is dry.

   Some more thoughts on saving money:
   Cheaper isn't always cheaper

   Some things are worth investing a bit more money in upfront. A cheap sweater that pills and falls apart after a winter is a waste of money. You don't have to #BuyItForLife, but I think that particularly with coats
and boots, buying quality items will save you money in the long-term.

Break the rules to maximize versatility
But I often mix and match -- partly out of necessity, and partly because it's fun.
For example, topcoats are traditionally worn over suits and ties. But I like layering it over anything from chunky sweaters to t-shirts:

Talent of the Month: Community Service

Ashwin Ramanathan

I’ve always believed that everyone has something to learn from someone else, however small or big they may be. Our failures are sometimes our greatest motivators but more often than not, they tend to be the biggest roadblock we would have faced just yet. We know how to solve complex business problems, chart out strategic actions and create innovative products, yet we sometimes get overwhelmed with the simplest challenge life may throw at us. What is that was pulling us down to the dust, when we could have risen above the clouds? What was it that we were lacking as an important life skill?

With the same question in my mind I started to look around me, trying to see how people who were less fortunate or privileged than me were coping with their problems, which by the way are far more real and scary enough to give us many sleepless nights. Hence, I set out to volunteer at the nearest NGO I could find a couple of years back. I’ve had many great experiences volunteering back home in India for various causes.

So what have I learned from these? In many volunteering opportunities, we see different kinds of difficulties and sorrow our fellow brothers and sisters face on a daily basis. Every time I used to spend time with them, I used to have my faith in love and humanity restored. These people had the power of creating happiness around them regardless of the condition they were in and were also able to extend it to the people around them. I have been moved to tears on a lot of occasions when they used to narrate their stories to me. It could only make you feel how lucky you are.

On one particular day during community service when I was stressed about something that happened at home, one small child walked up to me and asked me why I looked disturbed. When I told him what happened (he was about 8 years old), this is what he roughly had to say: “no problem we face is beyond our capability to solve it. Even if it seems big at the start, it has a definite end. A failure is only a temporary setback and it shouldn’t affect your happiness in any way, because at the end of the day: you’re worth it. What matters at the end of the day is how happy you were and how many you were able to make happy”. These are the golden words passed on to me by one of my little friends at the community service, now I’m passing it on to you. Hope it gives you a new lease to life.

From the Batman trilogy: we fall only to pick ourselves again.
Quick Recipes

Pancakes

In another bowl, beat the eggs and then whisk in the milk and vanilla.

Melt the butter in a large cast iron skillet or griddle over medium heat.

Whisk the butter into the milk mixture. Add the wet ingredients to the flour mixture, and whisk until a thick batter is just formed.

Keeping the skillet at medium heat, ladle about 1/4 cup of the batter onto the skillet, to make a pancake. Make 1 or 2 more pancakes, taking care to keep them evenly spaced apart. Cook, until bubbles break the surface of the pancakes, and the undersides are golden brown, about 2 minutes. Flip with a spatula and cook about 1 minute more on the second side. Serve immediately or transfer to a platter and cover loosely with foil to keep warm. Repeat with the remaining batter, adding more butter to the skillet as needed.

Procedure for adding fruit to pancakes: Once the bubbles break the surface of the pancakes, scatter the surface with sliced or diced fruit, or chocolate chips, nuts, etc. Flip with a spatula and cook for 1 minute more, being careful not to burn toppings.

From Food Network Kitchens

Ingredients

- 1 1/2 cups all-purpose flour
- 3 tablespoons sugar
- 1 tablespoon baking powder
- 1/4 teaspoon salt
- 1/8 teaspoon freshly ground nutmeg
- 2 large eggs, at room temperature
- 1 1/4 cups milk, at room temperature
- 1/2 teaspoon pure vanilla extract
- 3 tablespoons unsalted butter, plus more as needed

Directions

Watch how to make this recipe.

In a large bowl, whisk together the flour, sugar, baking powder, salt, and nutmeg.

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