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## In Honor of a True Hellene - The Passing of Chris P. Tomaras

God chooses good people to do great things. Chris P. Tomaras has left a legacy of great things. Mr. Tomaras fell asleep in the Lord on October 14, 2015 at 6:15am.



Chris Tomaras will be remembered for his love of Hellenism, entrepreneurial ingenuity, profound faith and neverending generosity. His determination and perseverance led to a career as a successful businessman as owner of Kronos Foods and Tomaras Investments. Devoted to his family, friends and those in need, his many acts of kindness demonstrated his spirit of philanthropy and deep love for all. He was a devoted Greek Orthodox Christian, putting his faith into practice. Mr. Tomaras was a benefactor of many churches and Greek Orthodox insti-

tutions, including the Saint lakovos Retreat Center of the Metropolis of Chicago. He was an active member of Leadership 100 and a dedicated Archon of the Order of Saint Andrew of the Ecumenical Patriarchate.

Born in Piraeus, Greece, Chris Tomaras personified Hellenism, while embracing the ideals of his adopted home of America. As Vice President of the World Council of Hellenes in the Americas (SAE), he inspired Greek Americans of all ages to be proud of their culture and heritage, creating programs for Greek youth and sponsoring special cultural events. Mr. Tomaras' generosity spanned across the Greek Diaspora, improving the lives of many Greeks. It was his passion for education that led him to establish the PanHellenic Scholarship Foundation (PHSF). Ever mindful of the importance of a college education, he founded the PHSF so that Greek American undergraduates would have the financial resources they needed to complete their education. His vision and generosity have made sure that more than 300 deserving students have received scholarships totaling over \$2 million.Mr. Tomaras has served as leader of a number of civic, community and business organizations, including President of the PanMessenian Federation of USA and Canada. He was a member of the Board of Trustees of Anatolia College and the founding member of the American Foundation of Hellenic Studies at Georgia State University.

Mr. Tomaras has received countless awards such as the Ellis Island Medal of Honor and an Honorary Doctor of Humanities from Hellenic College-Holy Cross School of Theology. The passing of Chris P. Tomaras leaves a great void in our hearts and in our community, yet it motivates us to continue his good deeds. We will lead by his example, mindful of his accomplishments and the words of wisdom he has shared with us. Our Lord welcomes this good and faithful servant into His Kingdom. We pray for his immortal soul. May the memory of Chris P. Tomaras be ever eternal.

# Draghi says reform implementation must come before debt restructuring

The Greek government must focus on ownership of its bailout program and then seek debt relief, which is also necessary for the country, European Central Bank President Mario Draghi has told Sunday's Kathimerini.

In an interview, Draghi said that "strong ownership" of the program, Greece's third since May 2010, and "determination" to implement it on the part of Prime Minister Alexis Tsipras and his two-party coalition will be vital in the months ahead.

Draghi said that implementing the structural reforms that Greece's



lenders have asked for would lead the country's economy back to growth. The ECB chief said it is vital that the government does not cast doubt on the program's targets. He welcomed Tsipras telling his cabinet that their goal must be to implement the measures

without delay and ensure that Greece passes the upcoming first review carried out by the institutions.

"The Greek government will have to show that it has assumed ownership of the program and that it is determined to fulfill its requirements," said the central banker.

Draghi added that another key element over the coming months is the discussion about Greek debt sustainability. He said the ECB has already expressed concern about whether Greece's debt is sustainable. He suggested that an "element" of debt relief would be needed.

Recently, the head of the International Monetary Fund's European department, Poul Thomsen, indicated that the Washington-based organization would be seeking a significant reduction in Greece's debt if it is to be part of the third program.

"We think that Greece cannot deal with its debt without debt relief," Thomsen said at an IMF meeting in Lima. "Greece cannot deal with debt just through reforms and adjustment."

European sources suggested to Kathimerini that any restructuring of Greek debt would not be front-loaded but would be linked to the continued monitoring of the Greek economy beyond the end of the current program, which runs until the summer of 2018.

This reflects fears in some euro-area countries that if Greece is granted debt relief before the program ends then its politicians will become less responsible once outside monitoring also stops in three years.

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PUBLISHER
SOTIRIS REKOUMIS
EDITOR
DENISE REKOUMIS
LAYOUTS
JOHN REKOUMIS
CONTRIBUTORS

DR. STAVROS BASSEAS, JOHN REKOUMIS, DENISE REKOUMIS, DR JORDAN TSOLAKIDIS, CHRIS MERENTITIS, CHARLES MOURATIDES

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## How to learn languages

When you consider the challenges for the brain, it's no wonder most of us find learning a language so demanding. We have many different memory systems, and mastering a different tongue requires all of them. There's procedural memory – the fine programming of muscles to perfect an accent – and declarative memory, which is the ability to remember facts (at least 10,000 new words if you want to come close to native fluency, not to mention the grammar

Speaking extra languages delays dementia by five years or more. Numerous studies have shown that being multilingual can improve attention and memory, and that this can provide a "cognitive reserve" that delays the onset of dementia. If you want to stay sharp in old age, learning a language could be the best neural workout (Credit: Getty Images)



Learning a new language as we age is easier than you might assume. There is a very slight decline in our abilities as we age. Certainly, many of the hyperglots we meet in Berlin have mastered languages later in life.

Polyglots tend to "inhabit" a language and its culture. Many, like Keeley, are globe-trotters who have moved from country to country,

picking up languages as they go. It's a case of sink or swim.Learning a new language causes you to re-invent your sense of self – and the best linguists are particularly good at taking on new identities. You become a chameleon.

Each language becomes associated with cultural norms that can affect how you behave – it could be as simple as whether you value outspoken confidence or quiet reflection, for instance. Importantly, various studies have found that multilingual people often adopt different behaviours according to the language they are speaking.

It is not just about the amount of time spent learning and using languages. How come? It's well known that if you identify with someone, you are more likely to mimic them – a process that would effortlessly improve language learning. Of all the polyglots, Michael Levi Harris may demonstrate these principles the best. An actor by training, Harris also has an advanced knowledge of 10 languages, and an intermediate understanding of 12 more.

We should try to overcome the embarrassment associated with producing "strange" noises – such as the guttural sounds in Arabic, for instance. You have to realise it's not foreign to us – when you are disgusted, you already say 'eugh'.

If there's a single factor that stops people learning languages efficiently, it's that we feel we have to be native-like – it's an unreachable standard that looms over us. The ease of expression is what matters a lot – finding a better way to express myself, colloquially.. Learning another language really does open up whole new worlds. including the chance to make friends and connections.

## A one-way trip to Hong Kong that's lasted 7 years

As many of her friends settled down, Sabrina Iovino opted out of the rat race and began a life of full-time travel.

Surrounded by young, good-looking backpackers in Bangkok, Thailand, I made up my mind: once I got back home to Germany, I was going to quit my job and travel the world. My friends were getting married, buying cars and houses and looking down at me, wondering why I didn't want to pursue the same goals. But rather than chasing material possessions, I craved freedom and adventure – and my new travelling friends seemed so happy and free. Suddenly I knew I had to change my life.



Rather than chasing material possessions, I craved freedom and adventure. When I returned from South East Asia, I started to save as much money as I could. I worked more than ever and lived as frugally as possible. A year later I had saved up 20,000 euros and was ready to take the leap, so I bought a one-way ticket to Hong Kong.

A day later I told my boss that I'd quit my job. I will never forget how I felt that day – it was pure happiness, knowing I wouldn't have to work for a long time and I could instead just enjoy travelling. It was 2008, and the beginning of a new life – although I didn't know it at the time.

I had enough money to travel for at least one or two years. In the beginning it was purely a holiday, and I knew I would have to return at some point. I travelled the first six months across South East Asia, then I headed to Japan and Australia before crossing the Pacific to Chile. From there I took a bus all the way up to Mexico. It was an insane trip – South and Central America were such colourful countries and Latin people are some of the most fun and friendly people on this planet. Afterwards I flew to New York and from there I returned back to Germany, after 14 months of travel. It was January 2010 and terribly cold. Working in an office from nine to five seemed. My return back to normal life didn't last long. After exactly three months I quit again and was back on a plane, travelling to Israel, Jordan, Egypt, Turkey, Greece, India and Japan. I have been travelling full-time ever since.

Apart from a few short visits, I have never really returned to Berlin. But once I knew I wanted to travel full-time, eventually I would have to make money from it. I had no idea how I could do that, but I decided to figure it out on the way.

#### A life of travel isn't cheap

In 2012 I started writing down my travel experiences, and eventually set up a blog, <u>JustOneWayTicket.com</u>, to share my stories and photos with the I did start with the intention of making money with the blog, but I had no



clue how. One year after I started blogging, my life completely chan-ged. Suddenly tourism boards were inviting me to explore their countries, luxury hotels were offering me free rooms in exchange for reviews, and airlines

offered to sponsor flight tickets in exchange for some online exposure.

Today, I live completely off my blog. I make money through advertising and affiliate sales (where I recommend products, like the travel gear I use or the hotels I stay in). I also found some generous sponsors in the travel industry who are helping me to keep this lifestyle by featuring their branding on the site. I can't ever imagine living my old life again – going to an office and working for someone else just seems a huge waste of time. You won't achieve freedom by making more money. You will find freedom by working less and spending less.

## OFFICE OF THE COOK MARIA PAPPAS

Information: Maria Pappas (312) 603-6202



Cook County Treasurer's Office Accepts
Partial Property Tax Payments on Website
Partial payments on unpaid property
taxes can ease the financial strain of paying late.

"The easiest way to pay is online," Cook County Treasurer Maria Pappas said. "It's surgical."

After visiting the Treasurer's website at cookcountytreasurer.com, the only thing a taxpayer needs is the Property Index Number (PIN) of the house or other property being billed, the checking or savings ac-

count numbers and the bank routing numbers, all of which are found on checks, Pappas said.

The taxpayer can make full and partial payments any time until the bill is fully paid, up to when unpaid bills must be auctioned at the next year's Annual Tax Sale.

Pappas said about 264,000 property owners owe on bills for tax year 2014, mailed and payable this year, and may not know that they can make partial payments.

"While making a whole payment is preferable, it is not always possible," Pappas said. "When it's not possible to pay in full, making partial payments can help ease the strain for owners of homes, businesses and land who owe property taxes."



Interest is based on the total tax due. Unpaid tax balances accrue statutory interest at the rate of 1.5 percent per month. Thus, less tax due means less interest due until the taxpayer can pay the balance.

"If you owe taxes, you don't need to wait to pay in full," Pappas said. "Pay what you can now and ease your way to final payment. But finish paying before your unpaid bill has to be sent to possible auction at the Tax Sale."

## PICTURES OF THE WORLD



Multiple copies of a tumour-suppressor gene help elephants avoid cancer. Elephants have evolved extra copies of a gene that fights tumour cells, according to two independent studies offering an explanation for why the animals so rarely develop cancer.



Two explosions at a peace rally in the Turkish capital Ankara have killed at least 128 people and injured 126, the interior ministry says. TV footage shows scenes of panic and people lying on the ground covered in blood, amid protest banners. The blasts took place near the city's central train station as people gathered for a march organised by leftist groups.



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During monsoon season, from June through October, these rain-drenched tropical forests can give off an otherworldly glow, caused by a bioluminescent fungus that grows on rotting bark and twigs on the forest floor. Although it occurs in other parts of the world – predominantly in old growth forests in temperate and tropical climates where there is the right mix of moisture and humidity for the bioluminescent fungi to thrive.



On the day Jason Lewis left London for what would be the world's first human-powered circumnavigation of the globe, he had just £319.20 to his name. Thirteen years later, after pedalling, walking, rollerblading and kayaking 46,505 miles across 37 countries – using no wind or motorised transportation of any kind – his name was etched into the Guinness Book of World Records.



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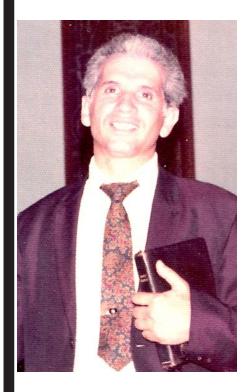
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#### **BROTHER ERNENST ANASTASIOS PANOS 1930-2015**

Brother Panos went home to be with the Lord on July 13, 2015.

Ernest Anastasios Panos was born in Piraeus, Greece, April 20th, 1930. He was the youngest of four children. They fled to Congo in Africa as refu-



gees during the war.

His family eventually came to the United States where he worked as a florist in his father's flower shop "Aphrodites Florist" in New York.

He served in the Army during the Korean War as a Corporal and was first Chef to the Generals and high ranking officers.

In New York, he came to know an elder in the Lord named Moskis who started teaching and mentoring him in the Bible. He grew in the knowledge of the Word and in the Lord, through the "School of the Holy Spirit," as he called it. He started memorizing scriptures daily by writing them on index cards, hungry for the Word of God. His passion for evangelism was ignited.

God led him to go to California with his family, where he became a pastor. He also worked a full time job as a florist. The first church was in South Gate, California, the second was in Los Angeles, California which later moved to the present location in Bellflower, California.

He purchased a van and would personally pick people up four times a week for church services. God put a burden on his heart to start a ministry through audio cassettes in the early 1970s. A private donor gave a donation for the purchase of personal professional audio equipment. This was the start of a cassette ministry that would give out evangelizing materials along with free Bibles. This ministry started out in their small home in Norwalk, California with his then teenage son George.

The ministry of "The Greek American Christian Hour" started about 1980 (which later was shortened to "The Greek Christian Hour"). Brother Panos was dedicated to all the Greeks who would call from all over the States. He prayed with them, he encouraged them and he shared the Gospel of Jesus with love and compassion and many gave their hearts to the Lord!

He generously gave his time in reaching out to the elderly, the shut-ins, the sick and those in nursing homes. He would visit them on a regular basis, minister, pray and bring communion. He had a heart for those unable to go to church. He would evangelize family members and hospital staff as well. Also, his passion was for the youth. He would encourage and give them opportunities to grow and carry on the gospel in their gifted roles. These young people are in key roles in church ministry today.

He was a pastor for 40 years, but he never retired from the ministry as he would say. He continued personal evangelism wherever he would go. He couldn't pass anyone by without talking to them about the Lord, their soul and eternity.

He went home to be with the Lord on Monday, July 13, 2015. He is survived by his wife Georgia, 5 children and their spouses, 1 child predeceased, 7 grandchildren and 6 great grandchildren.

Today, he is rejoicing in heaven, his work is done. He has finished the race, fought the good fight. "Well done thou good and faithful servant, welcome to the joy of your Lord."



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#### How to spot a liar

One option would be to focus on body language or eye movements, right? It would have been a bad idea. Study after study has found that attempts – even by trained police officers – to read lies from body language and facial expressions are more often little better than chance. According to one study, just 50 out of 20,000 people managed to make a correct judgement with more than 80% accuracy. Most people might as well just flip a coin.

Most previous work had focused on reading a liar's intentions via their



body language or from their face – blushing cheeks, a nervous laugh, darting eyes. The problem is the huge variety of human behaviour – there is no universal dictionary of body language

The evidence is pretty clear that there aren't any reliable cues that distinguish truth and lies.,

Here is a new method:

shift the focus away from the subtle mannerisms to the words people are actually saying, gently probing the right pressure points to make the liar's front crumble.

identified a series of conversational principles that should increase your chances of uncovering deceit:

Use open questions. This forces the liar to expand on their tale until they become entrapped in their own web of deceit.

Employ the element of surprise. Investigators should try to increase the liar's "cognitive load" – such as by asking them unanticipated questions that might be slightly confusing, or asking them to report an event backwards in time – techniques that make it harder for them to maintain their façade.

Watch for small, verifiable details. If a passenger says they are at the University of Oxford, ask them to tell you about their journey to work. If you do find a contradiction, though, don't give yourself away – it's better to allow the liar's confidence to build as they rattle off more falsehoods, rather than correcting them.

Observe changes in confidence. Watch carefully to see how a potential liar's style changes when they are challenged: a liar may be just as verbose when they feel in charge of a conversation, but their comfort zone is limited and they may clam up if they feel like they are losing control.

#### What causes a beer belly



We know beer is pretty calorific, as are the snacks we crave to accompany it. But why does it specifically affect men's guts? Greg Foot explains all. When you drink beer, your liver has to go into overdrive to detoxify the alcohol. Now add a few packets of crisps to the equation, maybe some peanuts and those calories are there to stay.

Beer itself is pretty calorific stuff, to the tune of around 150 calories a unit so why beer makes you fat, well that starts to seem obvious. Now why does it give you a beer belly specifically? Well the answer is down to two things apparently - gender and age. After about the age of 35 most men's metabolisms start to slow down. While men tend to put weight on their... bellies, women's fat stores commonly go on their backside and hips.

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## **NEWS FROM GREECE**

Tax authorities will start tapping many more state debtors' salaries, pensions and benefits as of November 1.

A circular issued on Friday by the general secretary for public revenues, Katerina Savvaidou, provides for the lowering of the level beneath which salaries and pensions are protected from 1,500 to 1,000 euros, in line with the new bailout agreement.

The circular dictates that the state can confiscate up to 50 percent of salaries, pensions and benefits of between 1,000 and 1,500 euros for expired debts, and the entire amount if that is in excess of 1,500 euros.

The level beneath which bank deposits are protected has also been lowered from 1,500 to 1,250 euros per account holder per bank.

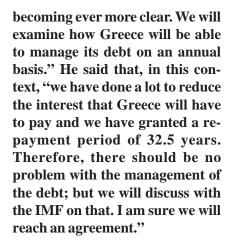
Eurozone, IMF still at odds over Greek debt

bers of the eurozone, the European Commission and the IMF.

Poul Thomsen, the IMF's director for Europe, reiterated the Fund's position that, as it stands, the Greek debt is unsustainable and requires interventions of a "significant" size by the creditors.

"We think the Greek debt has become highly unsustainable," Thomsen told a news conference on the sidelines of an IMF meeting in Lima on Friday. "We think that Greece cannot deal with its debt just through reforms and adjustment, without debt relief," he said. Thomsen added that the discussion on how to provide debt relief to Greece has shifted from a nominal haircut on the stock of its debt to capping gross financing needs, but without referring to the 15 percent threshold.

"What the exact targets should be, we will have to discuss, but there is no doubt in our mind that if Europe wants to go



#### Plastic is the way to go



The initiative adopted by the Finance Ministry to compel certain professionals to accept credit and debit card payments is an excellent step in the right direction as broadening the use of plastic money is the most effective way of tackling the serious issue of tax evasion.

The overwhelming majority of Greeks use credit and debit cards so this measure should not inconvenience anyone save a few people who still use cash only or citizens who are not acquainted with modern payment methods.

There are, of course, some special exceptions that should be made but these need to be well founded and not just used as excuses to continue the party of large-scale tax evasion.

## The arena of Parliament

New Democracy is projecting a very unfortunate image in its inability to set a date for its leadership con-

2019, does win the race, he will not have a seat in the House from which he can excercise opposition against Prime Minister Alexis Tsipras.

The argument certainly has merit but it should not hold up the process as the problem will be resolved once it presents itself. After all, ND is already represented in Parliament by two former prime ministers, three candidates for the party leadership as well as numerous experienced officials. One of them will step forward to speak for the party's parliamentary group.

At the end of the day, Tsipras is hardly a giant of rhetoric in his parliamentary appearances. He usually appears with speeches prepared by his associates, which he simply reads and embellishes with a few catchy one-liners for the sake of the television audience. Great political orators, like the legendary Georgios Papandreou, alluring yet often fateful, were of a breed that is long dead. The only speaker we have seen in recent years who has shown some talent on the podium is Evangelos Venizelos, the former leader of socialist PASOK, who was undoubtedly Tsipras's sharpest and most eloquent critic. When he took the stand, even **New Democracy MPs would rush into** the chamber to enjoy his oratory and would have applauded him had they not been restricted by their sense of party loyalty. But Venizelos's talents have fallen by the wayside as PASOK has collapsed.

No one can be happy about the fact that battles in Parliament between party chiefs are so rarely watched by the public and often commented on in a depreciatory fashion in the media the following day. And no one, not citizens nor politicians, can really believe that a party's parliamentary presence can be diminished. However, the idea that a party president can settle for making a handful of popular appearances over the course of the year is just not good



Under increasing pressure from the International Monetary Fund to ease Greece's debt, Eurogroup head Jeroen Dijsselbloem said on Friday that the sustainability criterion for the country's arrears is that the yearly cost of servicing them does not exceed 15 percent of the Greek gross domestic product. However, the IMF is calling for a "significant" extensions to Greece's grace period and the repayment period.

Dijsselbloem said any measures to be decided regarding the further restructuring of Greece's debt will be in the long term and under certain conditions that the eurozone is currently examining, adding that the real need for a lightening of the debt will come in 15 years' time.

This came as a response to Athens's insistence on putting the issue on the agenda, effectively telling the government it should not expect any major relief moves.

Dutch Finance Minister Dijsselbloem also told Reuters that the analyses of the European Stability Mechanism foresee no funding problems in Greece during the next 15 years and that "we'll see whether there is an increase to the funding needs in the next 30 years." However, he noted that the definitive decisions on the issue will only be made after consulting with the mem-

the route of providing relief by lengthening the grace period and lengthening the repayment period, we are looking at a significant lengthening of the grace period and significant lengthening of the repayment period," Thomsen said.

The Fund has made it known it will only take part if the eurozone takes some new debt relief measures, and Dijsselbloem stressed that he desires the participation of the IMF in the new bailout program for Greece, before adding that the loans offered by the IMF have a far higher interest rate than the European ones and part of the current program concerns the gradual replacement of the IMF loans with more European ones.

Speaking to Bloomberg, the Dutch minister commented that "it will take one or two additional measures and assurances [for the IMF] to participate. One of them is the social security reform, plus certain assurances on the fiscal issues and of course the debt; we will come to it in November," said Dijsselbloem.

He did add that "approach is



test, with no shortage of drama. Sure, this is in part the consequence of pushing forward the election of a new president by six months but such phenomena nevertheless belong firmly in the past.

That said, there are some issues clouding the process, notably the fact the one of the candidates, Apostolos Tzitzikostas, is not a member of Parliament. This has led some to argue that if the regional governor of Central Macedonia, whose terms ends in

enough.

When Costas Karamanlis was elected president of New Democracy, he traveled all across Greece to meet his public and officials. Even though he was an excellent orator in Parliament, he did not rest on his laurels. So whoever is elected to lead the party next should know that a few impressive duels in Parliament are not enough to give the center-right the push and the energy it needs to experience a revival.

## One of science's most baffling questions? Why we yawn

Yawning has puzzled scientists for more than two millennia. But could a new theory settle the question once and for all?

why do we yawn? We all know that tiredness, boredom, or the sight of someone else can all bring along the almost irrepressible urge – but what

e almost irrepressible urge – but what purpose does it serve the body?



Yawning may have the dubious distinction of being the least understood, common human behaviour.

The first studier of yawns was the Greek physician Hippocrates nearly 2,500 years ago. He believed that yawning helped to release noxious air, particularly during a fever. Different incarnations of the idea lingered until the 19th Century, when scientists instead proposed that yawning aids respiration – triggering a rush of oxygen into

the blood supply, while flushing out the carbon dioxide. If that were true, you would expect people to yawn more or less frequently depending on the oxygen and carbon dioxide concentrations in the air.

Many theories have instead focussed on the strange, contagious nature of yawning. Around 50% of people who observe a yawn will yawn in response. It is so contagious that anything associated with it will trigger one... seeing or hearing another person, or even reading about yawning. For this reason, some researchers have wondered if yawning might be a primitive form of communication – if so, what information is it transmitting? We often feel tired when we yawn, so one idea is that it helps set everyone's biological clocks to the same rhythm. The most likely signalling role of yawning is to help to synchronize the behaviour of a social group – to make them go to sleep more or less at the same time

Yet we also yawn during times of stress: Olympic athletes often do it before a race, while musicians sometimes succumb before a concert. the strenuous movements might have a more general role in rebooting the brain – when you are sleepy they make you more alert, or when you are distracted they make you more focussed. Spreading through a group, contagious yawns could then help everyone reach the same level of attention, making them more vigilant to a threat, for instance. The mechanism is somewhat hazy.

With so many competing and contradictory ideas, a grand unifying theory of yawning may seem like a distant speck on the horizon.

Yawning might help to chill the brain and stop it overheating. The violent movement of the jaws moves blood flow around the skull, some say, helps to carry away excess heat, while the deep inhalation brings cool air into the sinus cavities and around the carotid artery leading back into the brain. What's more, the strenuous move-

ments could also flex the membranes of sinuses – fanning a soft breeze through the cavities that should cause our mucus to evaporate, which should chill the head like air conditioning.

Our body temperature naturally rises before and after sleep, for instance. Cooling the brain slightly might also make us more alert – waking us up when we are bored and distracted. And by spreading from person to person, contagious yawns could therefore help a whole group to focus.

the yawn plays a more active role in guiding the body's growth – by helping to develop articulation in the jaws joints, for instance, or by encouraging the growth of the lungs, says Provine. If so, Provine suggests that yawning's functions in the womb may be more important than our attacks as adults.

Like sex, yawns and sneezes involve a build-up that ends in a pleasant climax. "Once initiated, they go to completion – you don't want a yawnus interruptus," is how Provine puts it. For these reasons, he wonders if a shared neural machinery underlying these different feelings. Mother Nature does not reinvent the wheel.

