

اخبار اصفهان

روزنامه اقتصادی استان اصفهان

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هیچ گونه پرداختی بابت نسخ کاغذی از ابتدای دی ماه بیمه ها

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زاده سلیمان نژاد: به گفته مدیر کل بیمه سلامت از ابتدای دی ماه بیمه ها هیچ گونه نسخ کاغذی از مراکز را نپذیرفته و پرداختی در این خصوص نخواهد داشت. حسین بانک افزود: در شش روز سپری شده از دیماه، مؤسسات درمانی طرف قرارداد بالای ۹۰ درصد...

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مدیر کل میراث فرهنگی اصفهان:

کار غیر تخصصی انجام نمی دهم

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مدیر کل میراث فرهنگی، گردشگری و صنایع دستی استان اصفهان گفت: این نوید را می دهم که در دوره کاری من در اصفهان کار غیر تخصصی انجام ندم. به گزارش مهر، علیرضا ایزدی در جمع خبرنگاران در حاشیه مراسم تکریم و معارفه مدیر کل میراث فرهنگی...

اخبار اصفهان

سرمقاله
فرزانه مستاجران

برای رفاه مردم فقط برق تولید کنید

با وجود اینکه هنوز از سوی مراجع رسمی قانون مشخصی برای استخراج و خرید و فروش رمز ارزها بیان نشده است، این روزها تبلیغات خرید و فروش رمز ارزها را در تمامی سایتها می توانید پیدا کنید. حتی در برخی از شبکه های مجازی تبلیغ نصب و فروش دستگاه های تولید این ارزهای دیجیتال به وفور مشاهده می شود. مسئولان نیز با توجه به اینکه زمستان است و مصرف برق شهری به اندازه تابستان نیست، زیاد مقابله ای با این موضوع نکرده و گویا فعلاً استخراج رمز ارز مشکل خاصی ایجاد نمی کند اما باید دید این متوال ادامه دار خواهد بود یا با ورود به فصول گرم سال دوباره بگیر و ببندها راجع به استخراج رمز ارز در کشور از سر گرفته می شود؟

بررسی مجموعه قوانین مرتبط با استخراج رمز ارزها نشان می دهد پس از گسترش اقبال عمومی و تمایل فعالان اقتصادی به این بخش، تاکنون تغییرات قابل توجهی در زمینه قوانین و مقررات مرتبط رخ داده و رگولاتوری رمز ارزها چند مرحله را پشت سر گذاشته است.

ادامه در صفحه ۲

هنر و صنعت چگونه توانان به گردشگری کمک می کنند؟

«لنداسکیپ» موثرترین عکاسی برای توسعه توریسم

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شهردار اصفهان با اسقف اعظم ارامنه دیدار و گفت و گو کرد:

زندگی مسالمت آمیز پیروان ادیان مختلف الگوی جهانی

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اخبار پلیسی

تعمیرات واحد دوم ۳۲۰ مگاواتی بخار نیروگاه اصفهان

نیروگاه حرارتی «اسلام آباد درجه» معروف به «نیروگاه اصفهان» از نوع حرارتی با ظرفیت تولید ۸۳۵ مگاوات و شامل ۵ واحد بخاری است. در آغاز فصل تعمیرات، واحد دوم ۳۲۰ مگاواتی بخاری نیروگاه اصفهان به منظور انجام اورهال (تعمیرات سنگین) از مدار تولید خارج شد. در این دوره از تعمیرات، اقداماتی همچون تعویض پرده های توربین فشار ضعیف، تعویض هیتر شماره ۷، تعویض فلکسیبل های خراب مسیر بخار، تعویض کلیه لوله های کندانسور و اجرای مسییر آگیری کندانسور از طریق فیلینگ پمپ، در حال انجام است. با اجرای برنامه های تعمیراتی، علاوه بر صیانت از واحدهای نیروگاه، افزایش بهره وری و تأمین انرژی الکتریکی پایدار هم رقم خواهد خورد و با پایان یافتن تعمیرات اساسی این واحد بخاری، ۳۳۰ مگاوات به ظرفیت تولید برق شبکه سراسری افزوده می شود.

پیمان شاه سنایی / خبرنگار ایسنا



سایت ثبت آگهی مفقودی:
agahinasleforda.ir

قابل توجه شهروندان گرامی آیا می دانید با مفقود شدن مدارک شناسایی خود ممکن است شما به عنوان مجرم شناخته شوید؟

۰۳۱-۳۲۲۷۴۷۹۳ - ۳۲۲۷۴۷۹۲ - ۰۲۱-۸۸۰۱۶۶۴۹ - ۸۸۳۵۶۳۰۸

آگهی مناقصه عمومی

شهر داری گلشهر با استناد به بودجه مصوب سال ۱۴۰۰ در نظر دارد نسبت به خرید و پخش آسفالت جهت معابر سطح شهر با اعتباری بالغ بر ۲۰,۰۰۰,۰۰۰,۰۰۰ ریال اقدام نماید. لذا متقاضیان می توانند به منظور اخذ مدارک و آگاهی از شرایط مناقصه به امور مالی شهرداری مراجعه و جهت کسب اطلاعات بیشتر با شماره تلفن ۵۷۲۲۲۲۲۲ تماس حاصل نمایند.

آخرین مهلت تحویل پیشنهادات تا پایان وقت اداری ۱۴۰۰/۱۰/۲۹ می باشد.

مصطفی محمودی - شهردار گلشهر

آگهی

شهر داری فولادشهر به استناد مصوبه شورای محترم اسلامی شهر در نظر دارد ذیر را از طریق مناقصه به پیمانکاران و شرکت های دارای مجوز قانونی و واجد شرایط و اگذار نماید.

ردیف	موضوع	نوع آگهی	شماره صورت جلسه شورای شهر	مبلغ سپرده شرکت در مناقصه (ریال)	مبلغ پایه (ریال)
۱	خرید و نصب مجموعه اسباب بازی های پلی اتیلن محوطه بازی بر اساس طرح و مشخصات فنی پیوست شامل: خرید و نصب بهره برداری و اخذ تاییدیه های استاندارد برای ۲۰ مجموعه پلی اتیلن طبق تصویر و مشخصات فنی پیوست و ۲۵ سازه تاب کامل با نشیمنگاه پلی اتیلن و کلیه متعلقات طبق تصویر پیوست و ۲۵ عدد الکلنگ با نشیمنگاه پلی اتیلن و متعلقات طبق تصویر پیوست و ۴۰۰۰ هزار متر مربع کف پوش گرانول تخت HIC (از نوع سقوط بحرانی) مناسب طبق استاندارد های ملی ایران مربوطه و مشخصات فنی پیوست و در صورت اعلام کارفرما تعمیرات دستگاه های نصب شده سطح شهر	تجدید مناقصه	۵/۹۹/۲۲۲۸ ۱۳۹۹/۱۲/۲۸	۳۹۹,۹۶۷,۲۷۵	۷,۹۹۹,۳۴۵,۵۰۶

پیشنهاد دهندگان باید جهت اطلاع از اسناد و شرایط مناقصه تا آخر وقت اداری ساعت ۱۴:۳۰ روز چهارشنبه مورخ ۱۴۰۰/۱۰/۲۲ به سامانه تدارکات الکترونیکی دولت به نشانی www.setadiran.ir مراجعه نمایند.

آدرس: فولادشهر، ابتدای بلوار آیت الله خامنه ای، شهرداری فولادشهر
تلفن: ۰۳۱۵۲۶۲۲۰۱ و ۰۳۱۵۲۶۲۲۰۲

شناسه: ۱۲۵۲۱۵۴
شهردار فولادشهر - حسین ایزدی

آگهی مناقصه عمومی یک مرحله دوم خرید یک دستگاه ماشین جاروب مکانیزه

شهر داری قهدریجان در نظر دارد به استناد مصوبه شماره ۸-۶ مورخ ۱۴۰۰/۰۶/۱۷ شورای اسلامی شهر نسبت به خرید یک دستگاه ماشین جاروب مکانیزه با نیازترین قیمت از طریق بر گزار مناقصه عمومی از اشخاص حقیقی یا حقوقی واجد شرایط خریداری نماید، لذا از این اشخاص دعوت به عمل می آید تا جهت شرکت در مناقصه به شهرداری قهدریجان مراجعه و پس از دریافت اسناد مناقصه و تکمیل آن، پیشنهاد خود را برابر شرایط اعلامی در زمان مقرر به شهرداری تحویل نمایند.

شرایط مناقصه:

- شهر داری در رد یا قبول یک یا کلیه پیشنهادات مختار است.
- به پیشنهاداتی که پس از موعد مقرر به شهرداری رسیده یا مخدوش و مبهم باشد ترتیب اثر داده نخواهد شد.
- مناقضیان می بایست مبلغ ۱۰,۲۵۰,۰۰۰,۰۰۰ ریال (یک میلیارد و دویست و پنجاه میلیون ریال) بابت سپرده شرکت در مناقصه به حساب شماره ۰۲۳۴۱۶۲۳۳۱۰۰۶ سپرده شهرداری نزد بانک ملی شعبه قهدریجان واریز یا به همین میزان ضمانتنامه بانکی معتبر در وجه شهرداری قهدریجان تهیه و آن را در پاکت الف قرار دهند.
- آخرین مهلت تحویل پاکت به دبیرخانه محرمانه شهرداری واقع در حراست شهرداری ۱۰ روز پس از چاپ دومین آگهی مناقصه یعنی پایان وقت اداری روز ۱۴۰۰/۱۰/۱۹ می باشد.
- پیشنهادات رسیده در ساعت ۱۵ روز ۱۴۰۰/۱۰/۲۱ با حضور اعضای کمیسیون معاملات عالی در محل شهرداری مفتوح و قرائت و رسیدگی می شود و حضور متقاضیان در جلسه کمیسیون صورت اطلاع قبلی در بلامانع است.
- سپرده نفرات اول، دوم و سوم در صورت حاضر نشدن به عقد قرارداد طبق ماده ۸ آیین نامه مالی شهرداری ها به ترتیب به نفع شهرداری ضبط می شود.
- سایر اطلاعات و شرایط فنی و شرایط مناقصه مندرج و لازم الاجرا می باشد.

محسن صدرالدین گرمی - شهردار قهدریجان

Russia-Iran-Turkey summit on Syria to be held in Tehran: envoy



A senior Russian diplomat has confirmed that Tehran could play host to a regional summit on Syria in early 2022.

Russian Special Presidential Envoy for Syria Alexander Lavrentyev has confirmed that the summit might take place in the Iranian capital of Tehran in early 2022.

Lavrentyev told TASS that the agenda of the Astana format summit (Russia, Iran, Turkey) will be aimed at achieving more tangible progress in efforts to resolve the crisis in Syria.

"The agenda is the following: if a summit takes place, the parties consider the situation in efforts to resolve the Syria issue and interaction between the three guarantor countries in this direction. This is the main agenda that will be there. Our presidents will discuss what needs to be done to ensure more tangible progress with regard to the Syrian settlement. Accordingly, they will later instruct their envoys to continue this work," he pointed out.

The Russian diplomat pointed out that the summit will be held in Tehran based on a decision made more than a year ago. "It will be held early next year, that's for sure, though the process has slowed down due to coronavirus restrictions. The decision to hold the next summit in Tehran was confirmed a year and a half ago. However, we cannot announce a specific month and day," the envoy added.

At the same time, in his words, the summit will have to be held in person. "An online summit took place in July last year. A year and a half have passed since then so we believe that it is necessary to hold an in-person meeting. Our president [Vladimir Putin] has talked about it with Iranian President [Ebrahim] Raisi and Mr. [Turkish President Recep Tayyip] Erdogan," Lavrentyev noted. According to him, the summit is likely to be preceded by an in-person meeting of the foreign ministers of the guarantor countries. "When it comes to such meetings, they should be held in person. The reason is that the issues on the agenda are quite sensitive and it's not reasonable to discuss them via video conference," he stressed. "The meeting will probably take place in Tehran or in Turkey. However, the summit itself will be held in Tehran because it is now Iran's turn to host the event," Lavrentyev emphasized. When asked when the next international Astana meeting on Syria would take place, the Russian presidential envoy said that it depended on when the Russia-Iran-Turkey summit was held. "If we manage to arrange it this spring, for instance, then our Astana format meeting will follow right away. This is how we view the situation. The presidents need to meet, talk, and outline avenues for future cooperation and order the relevant agencies to deal with the matter via the Astana platform. We will gather later to discuss specific mechanisms to implement the instructions that we will receive from our presidents," the diplomat concluded.

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Iran, Iraq now more serious to complete Shalamcheh-Basra railway



The connection of the railway from Iran's southwestern Shalamcheh town to Basra city in Iraq has been among the issues pursued by the governments of the two countries for many years. The railway project has been faced several problems for many years, but it seems that with the changes that have taken place since last year it has

entered a more serious phase. For the first time in the Iranian calendar year 1390 (March 2011-March 2012), Iran and Iraq signed a memorandum of understanding (MOU) for the construction of the Shalamcheh-Basra railway, which was not implemented. In 1393, another MOU was signed between Tehran and Baghdad for the construction

of this railway, according to which, Iran undertook to design and build a bridge over Arvand River, and the Iraqi side undertook to build a 32-kilometer railway from the Shalamcheh border to the Basra railway station on Iraqi soil. Implementation of this project was followed up by the Iranian government, and in order to complete the Shalamcheh-Basra railway, the 17-kilometer Khorramshahr-Shalamcheh railroad project was completed in 2011 to connect the Iranian railway to Iraq, and it was decided to join the city of Basra.

However, due to some reasons, economic problems and a shortage of funds in Iraq, as well as legal problems in that country for granting land to Iran to construct the railway, the project was halted for ten years. But now the current governments of the two countries seem more serious to construct this railroad, which will be a strategic event in the West Asia region.

During a visit of Iranian Minister of Transport and Urban Development Rostam Qasemi to Iraq, the two sides signed a deal on Monday for completing the Shalamcheh-Basra railway. Elaborating on the details of the deal, Qasemi said: "The agreement has a clear timetable, and one of its clauses is that implementation of the project will actually begin within the next month."

"For almost 20 years, we have had numerous negotiations with the Iraqi side to implement Shalamcheh-Basra railway, and there were even many memorandums signed in different periods, which never reached the desired result," Qasemi said.

"We agreed to start the primary study and implementation of this project within the next month, which is practically a

big step for Iran and Iraq to expand trade, and increase freight and passenger exchanges, which is important for both countries," he added. Qasemi noted that the Islamic Republic of Iran Railways (known as RAI) and the Iraqi Republic Railways will implement the project together and a joint venture will be established within two months.

By linking railways with Iran, Iraq is going to also access Afghanistan, Pakistan, India, and the northern regions, including the Caucasus, Central Asia, and the Far East.

Iran and Iraq have been taking significant steps for boosting economic relations in the past few years. The two countries are following up plans for increasing their bilateral economic trade to over \$20 billion. Shalamcheh-Basra railway can be very effective in the expansion of trade between the two sides.

Over \$383m paid to SMEs, semi-finished projects in 8 months

Iran's Ministry of Industry, Mining and Trade's data show that 113.922 trillion rials (about \$383.57 million) has been paid to small and medium-sized enterprises (SMEs) and semi-finished industrial projects with an over 60 percent physical progress during the first eight months of the current Iranian calendar year (March 21-November 21). The mentioned facilities, which are provided for renewing machinery, equipping production units, or completing semi-finished projects, have been paid in the form of bank loans to 3,039 projects and production units in 31 provinces, IRNA reported. The program for offering bank facilities to SMEs

and semi-finished projects was kicked off in February 2019 by the Industry Ministry in collaboration with the Central Bank of Iran (CBI), and since then over 12,124 production units and SMEs have registered for receiving the mentioned loans. Based on the said program, 201.299 trillion rials of facilities (about \$745.5 million) were paid to SMEs and semi-finished projects to support domestic production and maintain or create job opportunities in the previous Iranian calendar year (ended on March 20).

In early May 2019, Former CBI Governor Abdolnaser Hemmati had outlined CBI plans for neutral-

izing or relieving the impact of U.S. sanctions on the country's economy and mentioned providing liquidity and working capital to maintain and boost domestic production as one of those plans.

According to CBI data, the Iranian banking system has paid a total of 17.274 quadrillion rials (over \$58.1 billion) of facilities to domestic economic sectors in the first eight months of the current Iranian calendar, registering a 59.2-percent rise from the same period in the previous year.

Banks paid 11.481 quadrillion rials (about \$38.65 billion) of facilities to various economic sectors in the previous year's first eight months.

TCCIMA Industry, Mining Committee holds meeting to discuss petchem issues



The ninth meeting of the Tehran Chamber of Commerce, Industries, Mines and Agriculture (TCCIMA)'s Industry and Mining Committee was held on Wednesday to discuss the Industry, Mining, and Trade Ministry's new directive for managing the market of petrochemical products. The meeting was attended by senior officials including Mohsen Safdari, head of the Industry Ministry's Chemical and Polymer Industries Office, and the representatives of some of Tehran Province's major petrochemical companies, the TCCIMA portal reported. During the gathering, the attendees criticized the Industry Ministry's approach in releasing the new directive and noted that the details of this directive had not been systematically communicated to companies and businessmen active in this field.

Speaking at the meeting, Morteza Nik-Seresht, the secretary of the Association of Plastic Industries noted that the Industry Ministry has not released any information about the new directive, and people active in this industry have been kept in the dark. Nik-Seresht further mentioned some

of the problems of the petrochemical industry's downstream sector including the unwillingness of production units to buy raw materials from Iran Merchandise Exchanges (IME), lack of proper pricing of polymer products based on Southeast Asian markets, additional costs, having old production lines and not importing machinery.

Further in the meeting, Safdari noted that the Industry Ministry's new directive has been discussed twice at the ministry's market regulation working group and the opinions of the private sector have been received and applied in preparing the directive. He said the directive has not yet been implemented and private sector representatives can submit their opinions about the directive to be considered.

The petrochemical industry plays a crucial role in Iran's non-oil economy, as the export of such products is the second-largest source of revenue for the country after crude oil. Petrochemical exports already constitute nearly 33 percent of the country's non-oil exports.

More than 60% of idle industrial units revivable: ISIPO head



The head of Iran Small Industries and Industrial Parks Organization (ISIPO) has said over 60 percent of the idle industrial units across the country have the potential to be revived and resume operation, IRNA reported.

"Currently, some production units are struggling with banking, legal, or tax problems, and we want to identify such units to solve their problems so that they remain active and provide employment," Ali Rasoulia told the national TV on Tuesday.

"If idle units return to the production cycle, the employment and business process of the production units will flourish," he added. Back in September, Rasoulia had announced that 499 idle industrial units were revived in the country during the first five months of the current Iranian calendar year (March 21-August 22). According to the official, the mentioned units created job opportunities for over 12,478 people.

Rasoulia said that reviving 1,600 idle and semi-active industrial units in the industrial parks and zones, as well as 400 units outside of such parks, is targeted for the current fiscal year (ends

on March 20, 2022).

The official mentioned Industry, Mining, and Trade Ministry's programs for developing the country's productive sectors in the current year and said: "Industry Ministry has defined 36 new programs for improving the productivity of the country's major strategic industries in the current year among which ISIPO is in charge of two programs.

he mentioned programs include providing infrastructure for industrial parks and zones and reviving idle and semi-active industrial units, he explained. Last year, 1,557 stagnant and semi-active units returned to the production cycle in the industrial parks with the financing of 35 trillion rials (over \$117.8 million), providing employment for 27,000 people, the ISIPO head further said. With the aim of reactivating stagnant units or units that are operating below capacity, 900 consultants from the private sector and knowledge-based companies were selected in the form of industry clinics across the country to recognize the weaknesses of these units, Rasoulia has previously stated.

Expert deems UNESCO decisions insulting to history of Iranian calligraphy

Iranian expert and prominent Persian calligrapher Maryam Veisi said that UNESCO's decisions on calligraphy in the region are insulting to the history of Iranian calligraphy. UNESCO has recently inscribed the traditional calligraphy in Islamic art known as Husn-i Hat in Turkey on its Representative List of the Intangible Cultural Heritage of Humanity.

Meanwhile, the organization also selected Iran's national program to safeguard the traditional art of calligraphy on its Register of Good Safeguarding Practices.

"In this phrase 'national program to safeguard the traditional art of calligraphy in Iran', you can replace Iran with any other country," Veisi told the Persian service of ILNA on Tuesday. "This is a disgrace; this is insulting to the calligraphy history of Iran, which enjoys a diversity of calligraphy styles such as taliq, nastaliq and shekasteh nastaliq and masters, each one can be regarded as a peak in art history," she added.

"This ridiculous phrase means that Arab countries and Turkey are the owners and family of the calligraphy and Iran is the governess in this field," Veisi lamented. She criticized the Iran Calligraphers Association, as the sole official organization that is responsible for calligraphy art, for its mismanagement, and said, "The association is expected to function properly."

"People in charge of the association have exhibited poor performance in the study of calligraphy history; the center still lacks an appropriate specialized archives and library."

"In addition, the association only focuses on the nastaliq and shekasteh nastaliq styles, ignoring other styles. Meanwhile, Turkey considers all styles of calligraphy, and therefore the country presents strong evidence to UNESCO for their claims," noted Veisi who specializes in Kufic calligraphy.

"Despite the change in its official script, Turkey accumulates works by distinguished masters of calligraphy by organizing numerous major international events every year to enrich its treasure trove. Nevertheless, we know that no calligraphy style was invented throughout the history of the Ottomans, who only focused on styles such as thulth and divani, the latter having been derived from the taliq style of Iranian calligraphers. Therefore, all these reasons are sufficiently convincing to dispute and discount Turkey's claims on calligraphy," she concluded.

Several other Iranian art experts and calligraphers, including Hamidreza Qelichkhani, have criticized the UNESCO decision to register calligraphy for Turkey. Qelichkhani is the author of "A Handbook of Persian Calligraphy and Related Arts", which was published by Brill, a major Dutch publisher in Leiden.

Thursday, December 30, 2021

TPO taking new steps to facilitate maritime transportation of export goods

Head of Iran's Trade Promotion Organization (TPO) Alireza Peyman-Pak said his organization is seriously pursuing the removal of barriers in the way of maritime transportation of export commodities, the TPO portal reported on Wednesday. Speaking in a meeting with the representatives of the country's major shipping companies, Peyman-Pak said Trade Promotion Organization of Iran is taking all the necessary

measures for solving the problems in the field of maritime transport of export goods. According to the official, TPO has held various meetings with the representatives of the country's major export entities, as well as the Islamic Republic of Iran Shipping Lines (IRISL) to discuss the problems of this sector and to offer practical solutions to resolve the issues and develop the country's maritime export transportation.

Iran FM: Vienna talks are on right track



Iranian Foreign Minister Hossein Amir Abdollahian said on Tuesday that the Vienna talks are on the right track.

Amir Abdollahian made the remarks on the sidelines of a memorial service for martyr Hasan Irloo hosted by the Foreign Ministry.

"Our talks are on the right track," he said of the latest details of talks in Vienna between Iran and P4+1 group (Russia, China, France, UK, and Germany).

He added that the important thing is that the sides now have a common and unified text on which the Iranian negotiating team has focused, and the other parties have also focused on the issues that Iran has put in parentheses.

According to the foreign minister, the parentheses are the issues of disagreement.

"Necessary conclusions were made in the previous two rounds conducted by the new (Iranian) government. We are agreeing on the points of disagreement mentioned in parentheses in that text, and we are very busy talking to the P4+1," Amir Abdollahian stated.

The United States is participating in the talks indirectly.

Amir Abdollahian went on to say that the European Union and its political director Enrique Mora are also actively seeking to continue their coordinating role. "It is possible for all parties to reach a good agreement, and we can achieve this goal," he reiterated.

Amir Abdollahian stated that if seriousness along with goodwill is shown by other parties in the future stages of negotiations, reaching an agreement is expected in the near future.

New Iranian ambassador to Yemen to be appointed soon Amir Abdollahian also said that Iran considers Yemen as an important country and reiterated Tehran's long-held position that an inclusive government is the solution to all the problems facing the Arab country.

"Relations with Yemen are important for us and we believe that in order to preserve national unity and territorial integrity of Yemen, a government must be formed in this country with the participation of all Yemeni parties," he insisted. The foreign minister noted that some rulers in their minds and in their plans have sought to divide Yemen into two or more regions, noting that Iran is against any division of regional and Islamic countries.

The top diplomat added in order to continue diplomatic relations with Yemen, Iran will soon appoint a new ambassador to Yemen. "Currently, the Chargé d'Affaires of the Islamic Republic of Iran in Yemen has actively kept the embassy open, and we will continue our efforts to develop cooperation to return peace to Yemen, lift the humanitarian siege and end the aggression and we believe that there is only a political solution to Yemen," Amir Abdollahian pointed out.

Some Money Management Tips for Couples

By: PARISA JAMADI

Source: <https://www.wikihow.com/Say-No-Without-Feeling-Guilty>

Money is a very touchy subject in a relationship. It encompasses issues of pride, of being able to provide for one another, and of working within your given limits. It can make or break moods and situations, or worse, cause feelings to dwindle when issues are not properly addressed.

Successful couples make money work for them, not the other way around. Whether you're starting out or already have several decades under your belt, it's important to always be in the know when it comes to finances. Be a pro with these tips that will make you and your partner not just stay afloat, but actually be stable and happy.

1. Be transparent.

Before you can even plan for anything, you should first be honest with each other about your spending habits. This will help both of you manage expectations down the road.

2. Set financial goals.

If you are to succeed financially together, then it's important to look at the same direction. Is your goal

to have stability in three years? Are you thinking about a huge investment? Knowing where you want to be in the future can help you plan the present.

3. Have both separate and shared accounts.

Having a joint account means you have a communal pool savings that you can draw from for things that can benefit you both. However, it's not a resource for your daily expenses. For those, you'll need accounts of your own. This way, you'll have the freedom of having your own money aside from managing to save for your common goals.

4. Create your budget together.

Sitting down

talking about your finances is something that needs to be done especially if you live together. This will enable you to anticipate the things you need to spend for.

5. Make sure to return borrowed money.

Just because you're a couple doesn't give either of you the right to loan money from one another without returning it. Giving back what you borrowed, no matter how long it takes, is a sign of respect – something that you need for the long haul.

6. Monitor your finances.

Do your best to religiously jot down your expenses, no matter how trivial they may seem to be. Seeing your spending trend over a number of days or weeks can help you adjust your

budget and your lifestyle accordingly.

7. Make sure to have an emergency fund.

Totally separate from your conjugal savings, an emergency fund is something you use in case of any unexpected life event that will cause you to shell out a huge sum on short notice. Whether or not it covers the entirety of the expense, having an emergency fund can help you defray costs, making it easier for you to bounce back.

8. Take advantage of installment promos.

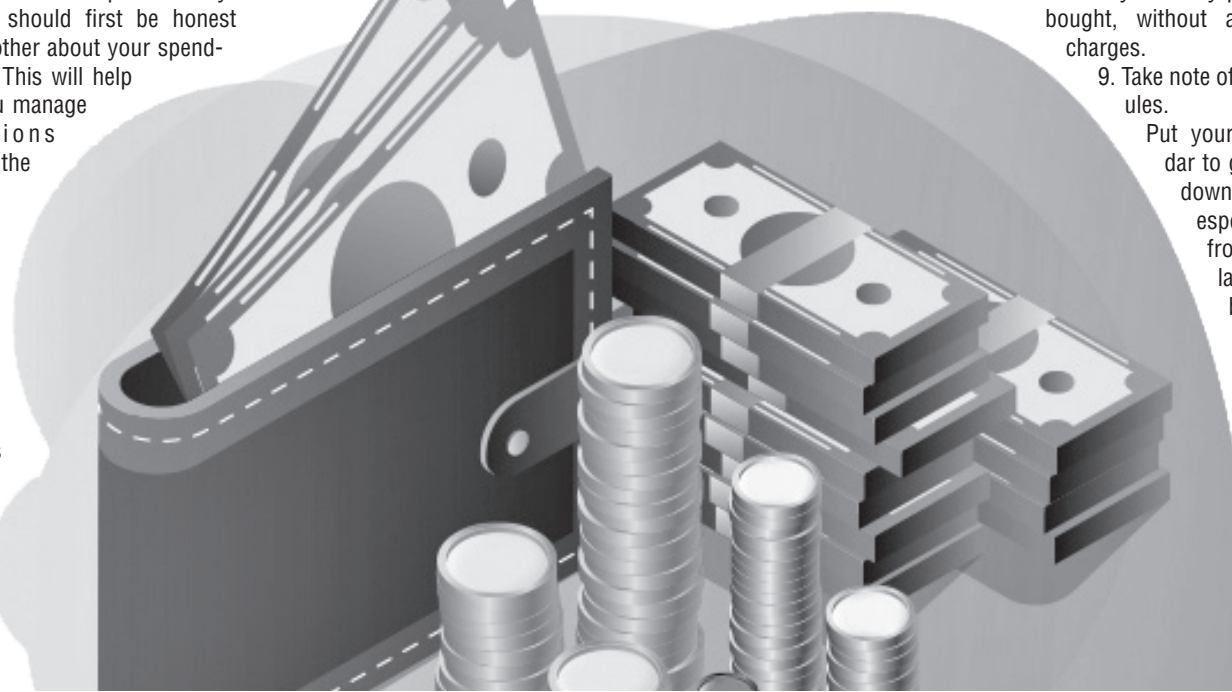
For huge purchases that are hard to pay in cash, look for establishments that offer installment promos. Make sure to go for zero interest schemes so that you'll only pay for what you bought, without any other bank charges.

9. Take note of payment schedules.

Put your phone's calendar to good use and jot down bill deadlines, especially those from the bank, as late charges can be a total pain.

10. Live within your means.

Knowing your financial limits gives you more freedom, so spend only within the boundaries of your budget.



Commodities worth over \$870m exported from Khorasan Razavi in 8 months



As announced by a provincial official, commodities worth \$874 million were exported from Khorasan Razavi in northeast of Iran, during the first eight months of the current Iranian calendar year (March 21-November 21).

Omid Jahankhah, an official with the customs department of Khorasan Razavi, also announced that commodities valued at \$333 million were imported to the province in the eight-month period. He named fresh apples, metal sections, fresh or dried pistachios, flooring and building materials as the main exported items and Iraq, Uzbekistan, Turkmenistan, Pakistan and Tajikistan as the major export destinations.

Electronic equipment, cotton, raw materials and machinery for production units were the major imported products, and United Arab Emirates, Tajikistan, Oman and China were the main sources of import during the nine-month period, the official added.

As announced by the former head of the Islamic Republic of Iran Customs Administration (IRICA), the value of Iran's non-oil trade rose 40 percent during the first eight months of the current Iranian calendar year, as compared to the same

period of time in the past year. Mehdi Mir-Ashrafi has said that Iran traded over 110.3 million tons of non-oil products worth \$63.1 billion with other countries in the mentioned period.

According to the IRICA head, the weight of trade in the mentioned period also grew by 43.5 percent in comparison to the figure for the previous fiscal year.

The official put the eight-month non-oil exports at 83.7 million tons valued at \$31.1 billion, with a 42-percent rise in value and 10.5-percent growth in weight.

Mir-Ashrafi noted that petrochemical products accounted for 43 percent of the total value of the exports in the said time span, with 39.8 million tons worth \$13.3 billion of the said products being exported to foreign markets.

He said major export destinations of the Iranian non-oil goods were China, Iraq, Turkey, the United Arab Emirates (UAE), and Afghanistan.

The official further announced that the Islamic Republic imported 26.5 million tons of non-oil commodities worth \$32 billion in the first eight months of the present year, with a 38-percent growth in value and a 21-percent rise in weight

year on year.

The United Arab Emirates was the top exporter to Iran in the said period, followed by China, Turkey, Germany, and Switzerland, he stated.

According to the IRICA head, out of the total non-oil goods imported into the country in the first eight months of this year, 20.3 million tons worth \$12.4 billion were basic goods, which accounted for 38 percent of the total value of the imports.

Mir-Ashrafi has announced that the value of Iran's non-oil trade stood at \$73 billion in the past Iranian calendar year. He has put the weight of non-oil trade at 146.4 million tons, and said that the figure shows a 25-million-ton annual decline, which is the result of sanctions and coronavirus pandemic.

Iran's non-oil export was 112 million tons valued at \$34.5 billion, and that of import was 34.4 million tons worth \$38.5 billion in the past year, the official added.

Among the country's non-oil export destinations, China was the first, with importing \$8.9 billion worth of products, Iraq was the second with importing \$7.3 billion, the United Arab Emirates the third with importing \$4.6 billion, Turkey the fourth with importing \$2.5 billion, and Afghanistan the fifth with importing \$2.2 billion, Mir-Ashrafi announced, and named gasoline, natural gas, polyethylene, propane, and pistachio as Iran's major exported products during the past year.

He further named Iran's top sources of non-oil imports in the said time, as China with exporting \$9.7 billion worth of products to the Islamic Republic, the UAE with \$9.6 billion, Turkey with \$4.3 billion, India with \$2.1 billion, and Germany with \$1.8 billion, respectively, and mentioned corn, cellphone, rice, oil meal and oil seeds, wheat, and raw oil as the major imported items.

Development of Azadegan oil field to be completed by early 2023



Head of National Iranian Oil Company (NIOC) Mohsen Khojasteh-Mehr has said the development project of the strategic Azadegan oil field will be completed by early Iranian calendar year 1402 (begins in March 2023), Shana reported. Khojasteh-Mehr made the remarks on the sidelines of the signing ceremony of four contracts and cooperation memorandums between the Oil Ministry and the Academic Center for Education, Culture, and Research (ACECR) on Monday. Azadegan is one of the five major oilfields Iran shares with Iraq at the western part of Iran's southwestern region of Karoun, known as West Karoun fields. The field's reservoir is estimated to contain 32 billion barrels of oil, and its development has so far been pursued in two

sections, the Southern Azadegan and the Northern Azadegan.

Back in May, NIOC awarded the development study of the Azadegan oil field to five domestic companies. According to the agreements signed between the two sides, the studies on the field are conducted in three different sections, namely the southern, central, and northern areas.

The memorandum of understanding (MOU) for research on the northern part of the field was signed with Persia Oil And Gas Industry Development Company, the central part of the field was awarded to Petropars and Petrolran companies, while MOU for the studies on the southern part was signed with Pasargad Energy Development Company and Dana Energy Group.

TEDPIX drops 2,500 points on Wednesday

TEDPIX, the main index of Tehran Stock Exchange (TSE), dropped 2,553 points on Wednesday. The index closed at 1,397 million points, while over 6.563 billion securities worth 45.09 trillion rials (about \$155.48 million) were traded. The first market's index dropped 1,887 points and the second market's index lost 5,087 points. TEDPIX rose

66,000 points (5.1 percent) to 1,359 million in the past Iranian calendar week (ended on Friday).

During the past week, the indices of Mobarakeh Steel Company, Iran Khodro Company, Saipa Company, Social Security Investment Company, National Copper Company, and Barekat Pharmaceutical Group were the most widely followed ones.

