

# Times of SSM Nagar

e-magazine  
2023 - 2024

# Year Book



SSM Nagar Flat Owners Association

(Regn No: 168/2017)

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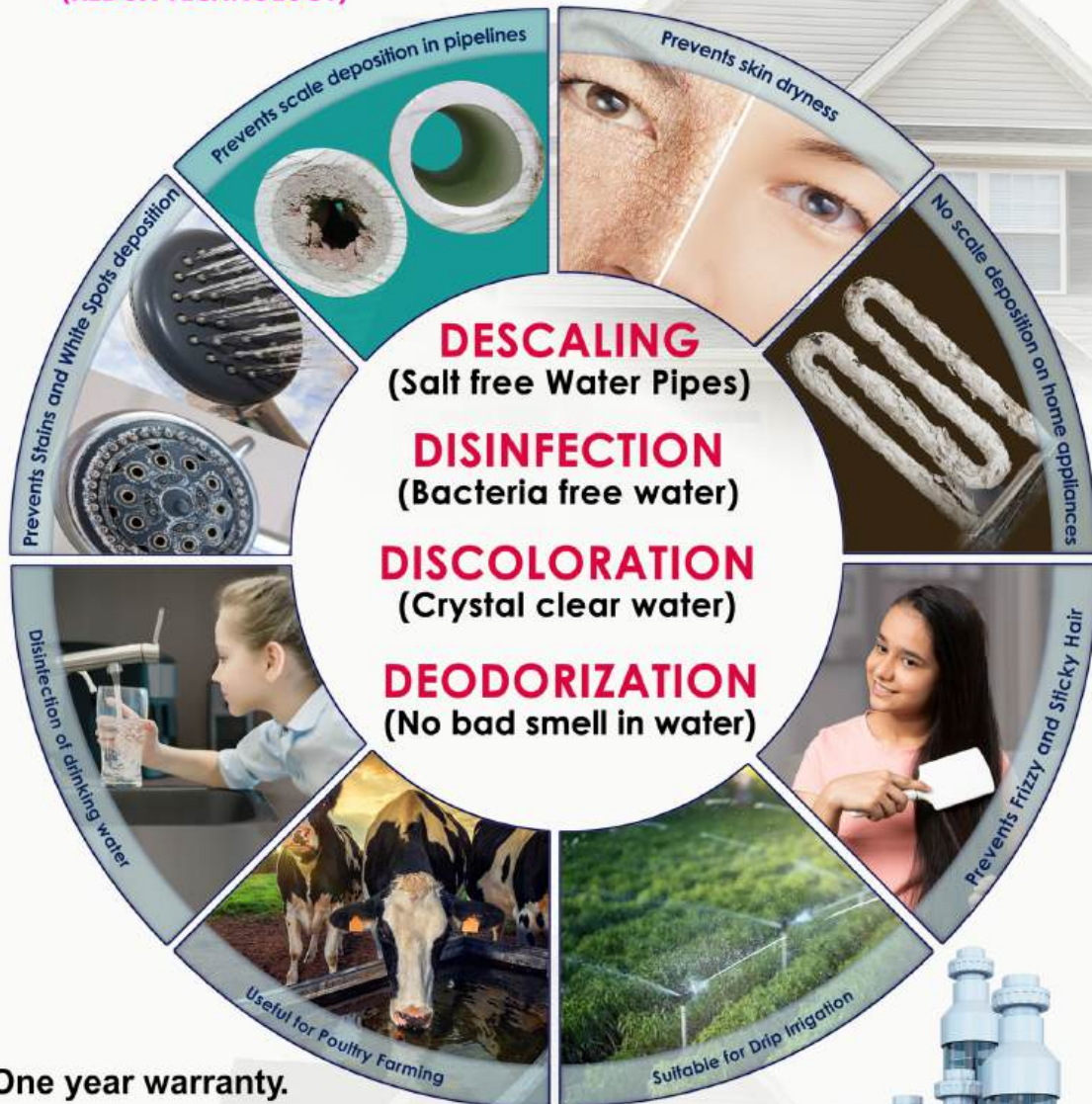
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## From the Desk of Secretary

*“You can’t climb a smooth mountain.”*

It gives me immense pleasure to present Annual E-Year Book of SSM Nagar Flat Owners Association along with our 7th Annual Report. This was spurred by the overwhelming positive response accorded to the Annual magazine published last year. But unlike last year, we have made a novel attempt to present the Year Book in the format of E magazine. It is environment friendly and also has the versatility to reach all our Flat Owners residing in various parts of the World. As an E-magazine, it can reach lakhs of people if our members forward it to their friends and families WhatsApp groups. The Sponsors too get a wider audience than a printable version.

As you know, Our SSM Nagar Flat Owners Association has been functioning in the most democratic way following all the rules and regulations with the support of more than a thousand members. Our Association has been in the forefront in fighting for the rights of Flat Owners and securing justice to its members from the Courts of law.

It doesn’t require any detailed explanation to prove how our investment in SSM Nagar has not given any dividends even after 10 years despite the land rates have more than tripled in the same period in this booming suburb. The Neighbouring Apartment complex are commanding double the rates when compared to the rates quoted for an unsold flat in SSM Nagar or a second sale. The reason is obvious and I do not have to elaborate on the same. It is time to think and act in unison for our rightful claims. The RERA judgements pronounced on our Execution Petition and the Recovery Warrant issued by it to the Honorable Chengalpattu District Collector stand as testimony to our righteousness. We have immense faith in the Judiciary and remain committed to pursue the case relentlessly until Justice is served for our members.

Before transitioning to Apartment living, many of us would have lived in independent houses. But did we allow the mason or the Engineer or Contractor to stay in the house built by them and give him the authority to dictate terms to manage the home since it was built by him? At the maximum, we would question them if there are any lapses or construction defects for a year or so after that we must maintain the House. After the Construction and selling of the Flats, the Builder has no role in the Apartment. Any Professional Builder would call the Flat Purchasers for a meeting and inform them that it is time for them to manage the Maintenance, after completing the pending amenities and addressing the complaints regarding construction, along with handing over the Corpus Fund with interest. But like a son-in-law who came to his in-law’s house for Thalai Deepavali and refuse to leave the House (for pecuniary benefits) even after many Deepavalis, the Builder got used to collecting maintenance amount without providing any accounts and make a good fortune in the name of managing the maintenance of the Nagar. We must bear in mind; unprofessional poor maintenance practices would cause serious damage to the Nagars Infrastructure and the health of the Flats & its residents as well (which we are

witnessing for last few years). At the time of selling SSM Nagar Flats a decade back, we were promised that the flat value would double in a few years. On the contrary, it has given only negative returns to investors till now.

As we have seen due to the inaction of the Builder in so many fronts, our residents took upon themselves to fix the CCTV Camera, Grill gate to the Dust Bin area, covering the OTS etc.

While we continue to fight our case legally in the Courts, we also have to take concrete steps to get the attention of District and State Administration. As the Builder has neither honoured his commitments made at the time of Selling the Flats nor responds to any of our genuine grievances of the Flat Owners, we are forced to launch a non-cooperation with the Builder and seek the handover of maintenance to SSM Flat Owners Association. We propose to address such issues in the ensuing General Body Meeting.

Like any other resident of Chennai, we too faced the wrath of Cyclonic storm MICHAUNG in week 1 of Dec 2023. Car parking areas in most blocks were flooded and residents could not move out due to water logging for more than 3 days. But during the difficult time, Residents came together and helped each other in overcoming the problems. Likewise, we as Flat Owners have to come together and strengthen SSMNFOA, to join as one Force to seek redressal of our individual and collective problems. It is that Strength which can bring glory to our Nagar.

It gives me great pleasure to welcome back all the members who left our Association few years back, with a hope that the SSM Nagar maintenance would be handed over to them. But 2 years passed and now most members realised that the intention behind the move was to divide the Flat Owners. Some of them have already joined back. Many are waiting to Join. We welcome back all of them to the Parent association ie SSMNFOA.

We request all Flat Owners to join SSMNFOA so that we can run our Nagar’s Maintenance in the most democratic and transparent manner (much like any democratic organisation) to safeguard the interests of the Flat Owners and get appreciation for the investments made in the Flats in SSM Nagar without any further delay.

In the Annual Magazine, we have given opportunity to our residents to express themselves so that their ideas and suggestions would benefit all. This E-Magazine would not have been possible without the donation received from our Sponsors. We thank them and all those who contributed articles to the E-Magazine and advertisers as well

Regards

Saravanan K  
Secretary  
SSM Flat Owners Association

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**சிலர் எப்போதும் உற்சாகமாகவும் மகிழ்ச்சியாகவும் இருப்பார்கள் என்படி இப்படி இருக்கிறார்கள், இருக்க முடியும் என பிறர் ஆச்சரியப்படுவதுண்டு. இதற்கு காரணம் என்ன தெரியுமா? அவர்களது மூளையில் சுரக்கும் டோபமைன் (டூஷீஜீனீன்வீஸீம்) எனும் ஹார்மோன்தான்.**

**Article by  
Dr. S.Deepa Kalaiamuthan BVMS  
(99419 36106)**

“இந்த டோபமைன் ஹார்மோன் சரியான, நிலையான அளவில் சுரக்கும்போது உற்சாகமும் மகிழ்ச்சியும் ஏற்படுகிறது. மாறாக, இது குறைந்தால் மனக்கவலை, சோர்வு, நம்பிக்கையின்மை ஏற்படும். அதிகரிக்கும்பட்சத்தில், கோபம், போட்டி, பொறாமை உண்டாகும்.”

தடைபடும், இது டோபமைன் சுரப்பை பாதிக்கிறது. இதனால் உடல் சோர்வு, அமைதியின்மை ஏற்படலாம்.

அதேபோன்று சாலையில் செல்லும்போது உங்களுக்குப் பிடித்த உணவை நுகரும்போது அதைச் சாப்பிடத் தோன்றும். அப்போது டோபமைன் சுரப்பு அதிகரிக்கும். இந்த நேரத்தில் மனத்தைக் கட்டுப்படுத்திக்கொள்ள பழக வேண்டும்.

“டோபமைன் என்ற மூளையில் சுரக்கும் ஹார்மோன் ஒரு வகை நரம்பியக் கடத்தி. மகிழ்ச்சியுடன் நேரடி தொடர்புடையது. அதாவது இந்த ஹார்மோனைப் பொருத்துதான் ஒருவரது மகிழ்ச்சி நிர்ணயிக்கப்படுகிறது. மேலும், உடல் இயக்கம், நினைவாற்றல், உந்துதல் ஆகிய முக்கிய செயல்பாடுகளில் பங்கு வகிக்கிறது.”

என்ன செய்ய வேண்டும்?

**சிலர் எப்போதும்  
உற்சாகமாகவும்  
மகிழ்ச்சியாகவும்  
இருப்பார்கள்**

- உடற்பயிற்சி செய்ய வேண்டும், அமைதியான சூழ்நிலையில் அரை மணி நேரம் நடைப்பயிற்சி செய்யலாம்.
- சத்தான உணவுகளை உட்கொள்ள வேண்டும். பாஸ்ட் புட், ஜங்க் புட் உணவுகளை தவிர்க்கவும்.
- மனதை அமைதிப்படுத்தும் யோகா மேற்கொள்ள வேண்டும்.

ஒருவர் தங்களுக்குப் பிடித்த விஷயங்களை செய்யும்போது இந்த டோபமைன் ஹார்மோன் அதிகம் சுரக்கிறது. அதனால்தான் பிடித்த விஷயங்களை செய்யும்போது மகிழ்ச்சி ஏற்படுகிறது.

ஆனால், அதேநேரத்தில் அதிக அல்லது குறைந்த அளவு டோபமைன் சுரப்பு மனநலக் கோளாறுகள் மற்றும் நரம்பியல் நோய்கள் ஏற்படக் காரணமாகிறது. உதாரணமாக நினைத்த விஷயங்கள் நடக்கவில்லை எனில் சிலர் ஆக்ரோஷமாக நடந்துகொள்வார்கள் இல்லையா? அப்போது டோபமைன் சுரப்பு அதிகரித்திருக்கும்.

நீங்கள் செய்யும் செயல்கள் உங்கள் உடல் இயக்கத்தைப் பாதிக்காதவாறு இருக்க வேண்டும்.

அதனால் சிறந்த வாழ்க்கைமுறைக்கு ‘\*டோபமைன் விரதம்’ கடைப்பிடிக்க வேண்டும் என்று பரிந்துரைக்கின்றனர் உடல்நல நிபுணர்கள்.

### **அதென்ன ‘டோபமைன் விரதம்’ ?**

உங்களின் சிறந்த உடல்நலம் மற்றும் மனநலத்துக்கு வாழ்க்கைமுறையை ஒழுங்குபடுத்திக்கொள்ள வேண்டும். அவ்வளவுதான்.

மூளையில் டோபமைன் ஹார்மோன் சுரப்பை சரியான அளவில் வைப்பதற்கு போதுமான தூக்கம், உடற்பயிற்சி, யோகா, சத்துள்ள உணவுகளைச் சாப்பிடுதல் உள்ளிட்ட வழிமுறைகளைக் கடைப்பிடிக்க வேண்டும்.

உதாரணமாக, இரவில் அதிக நேரம் நீங்கள் மொபைல்போனை பார்த்தால் உடல் இயக்கங்களில் மாறுபாடு ஏற்படும், தூக்கம்



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# 7 Powerful Reasons to Take Your Child to the Library

In a world that is increasingly driven by technology and instant gratification, nurturing a child's love for reading can seem like a challenge. However, libraries remain an essential resource for fostering growth and development in young minds. Here are seven powerful reasons why bringing your child to the library can have a lasting impact on their future.

## 1. Boosts Academic Achievement

Children who read regularly are more likely to excel in school. Reading improves focus, comprehension, and critical thinking-skills that are necessary for subjects like language arts, science, and even math. The library offers a wide range of books that complement what they are learning in school, making reading both enjoyable and beneficial to their academic performance.

Libraries also provide a quiet, distraction-free environment that helps kids concentrate on their studies. Additionally, exposure to nonfiction, biographies, and other educational material sparks curiosity, inspiring children to delve deeper into topics and do better on school assignments. They can also bring their friends to the library and work on their homeworks and projects.

## 2. Develops Strong Language and Communication Skills

From an early age, reading enriches a child's vocabulary and understanding of language. As they encounter new words, phrases, and sentence structures, they naturally become better at expressing themselves both verbally and in writing. This translates to better communication in social situations, stronger school presentations, and a clearer thought process in general.



Storytelling, conversations with librarians, and interactions with fellow readers at library events also encourage children to articulate their ideas. All these elements combined make the library a fantastic setting for young learners to hone their language abilities.

## 3. Sparks Imagination and Creativity

Books transport children to new worlds, different eras, and unique situations, fueling their creativity. The act of imagining different characters and settings exercises a child's brain, encouraging them to think outside the box. By providing access to a wide variety of genres, from adventure and fantasy to history and science fiction, libraries help kids explore their creative potential.

Creative skills developed through reading often carry over into other areas like writing, art, and problem-solving, making them more resourceful and innovative in school and life.

## 4. Builds Emotional Intelligence and Empathy

Through stories, children experience emotions, challenges, and life situations that they may not encounter in their everyday lives. Reading about diverse characters, their struggles, and their personal journeys helps children learn to empathize with others. This ability to put themselves in someone else's shoes nurtures emotional intelligence, making them more understanding and compassionate individuals.

Libraries offer books on a wide range of social issues, cultures, and experiences, giving children exposure to perspectives beyond their immediate surroundings. This emotional growth, gained through reading, plays a key role in their personal development and ability to form meaningful relationships.

## 5. Offers Screen-Free Learning and Entertainment

In today's digital age, it can be difficult to keep children away from

screens. However, reading offers an engaging alternative that not only entertains but also enriches their minds. Libraries provide a screen-free environment where children can immerse themselves in stories and knowledge, offering a much-needed break from the distractions of phones, tablets, and televisions.

Regular library visits encourage children to see reading as a pleasurable and valuable activity, helping them form healthy habits that last a lifetime. The library also becomes a space for exploring various forms of literature-whether it's books, magazines, or even audiobooks-allowing children to enjoy different forms of non-digital content.

### 6. Instills Discipline and Responsibility

Borrowing books from the library teaches children responsibility and the importance of taking care of something that belongs to others. Understanding that they need to return the books in good condition and on time helps them develop a sense of accountability. It also encourages planning, as they manage their reading time to

ensure they finish the book before the due date.

This practice of responsibility extends beyond the library, influencing how children approach their schoolwork, chores, and other activities. Learning the value of borrowing and returning on time also instills the principle of sharing and community participation.

### 7. Fosters a Love for Lifelong Learning

Libraries open the door to lifelong curiosity and self-guided education. When children discover books on topics that interest them, they learn to pursue knowledge for the sake of learning itself, not just to meet academic requirements. This nurtures a mindset of continuous self-improvement and intellectual curiosity that will serve them well into adulthood.

Reading widely, whether for fun or learning, helps children understand that knowledge is not confined to classrooms, and that there is always more to explore. The joy of discovering new information and perspectives becomes a habit that lasts long after their school years.

### Conclusion

The library is far more than a place to check out books—it is a space where children can cultivate their imagination, develop vital life skills, and explore new worlds. By regularly taking your child to the library, you are giving them access to these invaluable benefits, shaping their future success and growth. Encourage your child to read, explore, and engage with the wealth of resources a library has to offer, and watch them thrive in every area of life.



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# Balancing Personal Liberty and Social Order in Community Living

Living in an apartment complex comes with its own set of privileges and responsibilities. The opportunity to live in a community, share common amenities, and enjoy the benefits of collective resources is enticing for many. However, it also raises an important question: how do we strike the right balance between personal liberty and social order?

In any community, personal liberty is a fundamental value. It represents our right to live freely, make choices, and enjoy our individual space. In apartment living, this could mean the freedom to decorate our homes, host gatherings, or maintain a lifestyle that aligns with our preferences. The beauty of living in an apartment complex lies in its diversity—people from different backgrounds, cultures, and lifestyles come together under one roof, creating a vibrant and dynamic environment.

However, the need for social order is equally important. Social order ensures the well-being of the entire community, maintaining harmony, safety, and the efficient functioning of shared spaces. Common amenities like swimming pools, gymnasiums, parks, elevators, and parking areas are resources that every resident shares. Without clear rules and mutual respect, these spaces can quickly descend into chaos, leading to disputes and a decline in the quality of living for all.

## The Challenge of Balance

Balancing personal liberty with social order requires a delicate approach, especially in a shared living environment like an apartment complex. On one hand, imposing too many rules can feel stifling and restrictive, infringing upon individual freedom. On the other hand, a lack of guidelines can lead to disorder, with some individuals prioritizing their own convenience over the comfort and safety of others.

For example, playing loud music late at night may be an expression of personal liberty, but it can disrupt the peace for neighbours trying to rest. At the same time, overly strict regulations around personal activities like pet ownership or balcony decor may make residents feel as though their personal space is unfairly limited.

## The Importance of Participation in Community Meetings

Active participation in community meetings is crucial for maintaining a harmonious balance between personal liberty and social order. These meetings provide a platform for residents to voice their concerns, suggest improvements, and contribute to the collective

decision-making process. When all members of the community are involved, the rules and guidelines established for the apartment complex are more likely to reflect the diverse needs and perspectives of everyone living there. This inclusivity not only fosters a stronger sense of ownership but also ensures that no individual or group feels overlooked or marginalized. By attending meetings and engaging in discussions, residents help create a fair, balanced, and transparent environment where personal freedoms are respected, and social order is upheld. It also strengthens the community's ability to resolve conflicts amicably and implement policies that benefit the entire apartment complex.

## Solutions for Harmonious Living

The key to achieving this balance lies in fostering a sense of community and mutual respect. When people feel connected to their neighbours and recognize the value of shared spaces, they are more likely to act in ways that benefit the collective good. Regular community meetings, clear communication, and inclusive decision-making processes can all help promote a sense of ownership and responsibility among residents.

Establishing reasonable guidelines for the use of shared amenities is also crucial. These rules should be designed with input from the residents, ensuring they are fair and considerate of everyone's needs. Finally, conflict resolution mechanisms need to be in place to address any disputes that arise. A strong, impartial resident committee can help mediate between parties, ensuring that solutions are reached in a way that respects both personal liberties and the social order of the community.

## Conclusion

Living in a multi-storey apartment complex offers the unique experience of blending personal freedom with communal living. By fostering mutual respect and creating fair, inclusive rules, residents can enjoy both the benefits of individual liberty and the harmony of a well-ordered community. The balance is delicate, but when achieved, it creates a peaceful, thriving environments for all.

**Suresh Vijayaraghavan**

CTO, The Hindu Group of Publications  
A17-304





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# Financial planning for women



## “She Invests, She Empowers” - A Women’s Guide to Financial Independence

In an Era, where women are breaking barriers and making significant advancement in various fields, achieving Financial Independence remains a key milestone. This article aims to shed light on the importance of Financial Planning for Women and how it can pave the way towards a secure and empowered future through smart Financial Strategies.

### Why Financial Planning Matters for Women?

Women face unique financial challenges throughout their lives, so it is essential for them to have a solid Financial Plan in place. Here is why:

- **Closing the gender wealth gap:** Women generally earn less than men and have career breaks due to caregiving responsibilities. Effective Financial Planning can help bridge

this wealth gap and ensure financial stability.

- **Longevity:** Women generally live longer than men, which means they need to plan for longer retirement period. Adequate Financial planning can help women maintain their standard of living in their later years.

- **Coping with life events:** Women may face unique life events such as divorce, widowhood or caregiving responsibilities. Financial Planning equips them to navigate these transitions with financial stability and resilience.

- **Investing in Future:** By engaging in financial planning, career advancement and entrepreneurial ventures, leading to long term financial growth and security.

- **Risk Management :** Planning for emergencies, obtaining insurance coverage, and creating a diversified investment portfolio are essential components of financial planning that can protect them against unforeseen financial challenges.

### How to Manage your Finances?

Women can effectively manage their finances by following the key financial tips and strategies. In Financial Planning certain steps are optional and certain steps are mandatory. We shall discuss on the Mandatory steps in this article.

#### 1. Set Clear Financial Goals:

A financial goal provides you a road map to help you make good financial decisions to achieve your short

term and longterm goals. Example of a short term can be a credit card debt, and a long-term goal can be a retirement corpus or buying a house. Make sure you have clear goals, its measurable, attainable, relevant and has a deadline. Never miss out on your retirement planning and starting early provides an advantage to build a better value of corpus.

#### 2. Adequate Insurance coverage:

This is the most ignored area and if you are bread winner of your family this must never be ignored. This will provide financial security for your loved ones in the event of an unprecedented situation. Invest time in educating yourself and seek professional advice when needed to make informed decisions.

#### 3. Manage your Debts:

There are two types of Debts a good debt and a bad debt. Good debt is which helps to steer you towards your goals like education loans and a business loan. Bad Debt are those which are taken for Depreciating assets, and they must be cleared at the earliest. It is advisable to settle debts such as unpaid credit card balances promptly as they consume funds that could otherwise be saved or invested for the future.

#### 4. Build an emergency fund:

The objective of an Emergency Fund is to provide with liquidity in the hour of need. Emergency funds can help you to avoid getting you into the loan trap cycle again and again. Ensure to have at least 6 months of your monthly expenses as emergency funds. Ensure to Invest in the asset classes that has better liquidity.

### Conclusion:

Womens are the best managers. They not only have excellent skills at managing the entire home, but also in managing the household expenses really well. A good financial planning can help you manage your finances well and save a lot of unnecessary expenses. By taking control of your finances, you can build a stronger, more secure future for yourselves and your loved ones.

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# Why investing is better than saving?

In today's aspiring world, getting work done is only possible if you have money, from local veggie vendors to hospital bills, all seek more and more money, thus with ever rising inflation, one's life to live happy hugely dependent on regular income/savings, hence it becomes all the more important to secure your future by saving and investing the hard earned income and also making sure that you par with rising costs(inflation), to avoid depreciation of your savings its important to invest your money.

We do live in a world where we cannot take each day as it comes. Financial emergency may arise at any time. It is needless to say that having a savings/investment portfolio is important. Money is something that is exchanged and is important for survival.

Savings and investments are two different streams. Whether you have an established financial goal or are just beginning to consider how to put your money to work, you should keep in mind the differences between saving and investing. These terms are often used interchangeably, but they represent different approaches to your personal finances.

Savings are money put aside in cash or in a bank's account; it is ready money whenever you wish to use it for emergencies or a short term goal. We hold cash to keep a part of contingency liability aside to us it in case of an emergency. This means taking precautions. Investment meaning is primarily to obtain an additional source of income or gain profit over a specific period of time. It can be gold, real-estate and banking, apart from all of this the real-time high growth investment place is share market.

Investing and gaining from share market enables you to set aside money for a happy, secure and stress-free life while also growing your assets while accounting for future inflation rates. Investments are funds put into plans that fetch you better gains, at the end of a certain period.

In emerging economy, todays saved money will be deficit for tomorrow's expenditure, it may be education, marriage, building house, buying vehicle etc. Only when your money grows, you get a feeling of self-reliance and power. It gives you a feeling of independence and assurance. Having an investment portfolio and bagging-up wealth ensures that.

Investing in the share market is suitable for individuals with a long-term financial outlook and the ability to withstand market fluctuations. It can be appropriate



for those looking to build wealth over time, save for retirement, or achieve other financial goals.

Yes start invest from today and progressively grow your wealth.

However, it's important to note that individual circumstances vary, and investing always carries inherent risks. Before investing, consider factors such as your financial goals, risk tolerance, time horizon. Getting proper guidance and advices from financial experts by will boost your wealth significantly in Share Market.

## Vijayendhra

Financial Trader and Trainer  
(Founder: LikeShareTradingAcademy  
Perungalathur /SSM Nagar)

## 32 WAYS TO MAKE PROGRESS



- |                  |                      |                    |                      |
|------------------|----------------------|--------------------|----------------------|
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| 2. Read daily    | 10. Have purpose     | 18. Build a brand  | 26. Think big        |
| 3. Eat well      | 11. Find inspiration | 19. Interact       | 27. Be productive    |
| 4. Love yourself | 12. Love others      | 20. Fail fast      | 28. Do more          |
| 5. Judge less    | 13. Network          | 21. Learn skills   | 29. Spend wisely     |
| 6. Be yourself   | 14. Save money       | 22. Invest         | 30. Educate yourself |
| 7. Set goals     | 15. Automate         | 23. Journal        | 31. Have ambition    |
| 8. Plan your day | 16. Delegate         | 24. Meditate       | 32. Just start now.  |





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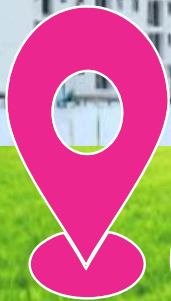
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**Whether you own a flat in SSM Nagar for investment or as a place to live, I'm sure one of your key reasons is to save and invest your hard-earned money. Many of you may still be paying off home loans, while also juggling other significant financial goals, such as funding your children's education, supporting your parents' healthcare, and planning for your own retirement.**

We belong to a unique “sandwich generation” that faces challenges our parents didn't, and our children likely won't. Our parents, many of whom worked in government jobs, were guaranteed pensions and didn't face the uncertainties of job security or career changes. They also didn't need to worry as much about healthcare costs for their parents, since life expectancy was lower, healthcare was less advanced, and medical expenses were more manageable. Additionally, our parents didn't have to save for our education when we were young, as college fees were much lower and competition was not as fierce as it is today.

On the other hand, our children experience a very different reality. With easy access to everything they want—from the latest gadgets to extracurricular activities—they are part of a consumer-driven economy. They are also growing up with abundant



**Many of us have been taught how to save wisely and live within our means, but few of us were taught how to invest. Our parents, with the knowledge they had, encouraged us to invest in gold or real estate.**

career options and opportunities, but these come with their own set of costs. As parents, we want the best for them, but these financial demands can quickly add up, putting further strain on our already tight budgets.

As a part of this “sandwich generation,” many of us are balancing the responsibilities of taking care of both our parents and children, while also striving to secure our own future. This often means working long hours to make sure everyone is provided for financially, leaving little time to actually spend with our loved ones. But what if you could live a life where you have both the time and the money to enjoy with your family? I've done it, and you can too.

My wife and I achieved financial independence and quit our jobs before turning 40. At that time, our children were 8 and 4. Over the past few years, we've had the freedom to spend quality time with them without worrying about money. We're also able to pursue our passions— I run a nonprofit children's library called Prakrith Arivagam , and my wife now narrates audiobooks and acts in stage plays and short films . I even had the chance to spend precious time with my father during the last few months of his life without being distracted by work commitments. All of this was made possible by becoming financially independent.



**TIME IS  
NOT MONEY**



## What is Financial Independence?

Financial independence doesn't mean being rich. It simply means breaking the link between time and money. In a job or business, we exchange our time for money. If you're in a low-skilled job, you get paid less for your time. In a highly skilled job or a successful business, you get paid more. But you're still trading time for money.

Financial independence happens when your money works for you, allowing you to generate enough passive income to cover your living expenses without having to work. Once your passive income exceeds your expenses, you're financially independent. You don't need to be wealthy—you can either increase your passive income, reduce your expenses, or do both.

## Gold and Real Estate are not investments

Many of us have been taught how to save wisely and live within our means, but few of us were taught how to invest. Our parents, with the knowledge they had, encouraged us to invest in gold or real estate. Take a moment to think about when you last saw gold at its lowest price. Now, compare the cost of basic necessities like rice, school fees, and hospital bills from that time to today. You'll likely see that gold hasn't increased in value as much as the prices of these items have. The truth is, gold and silver are stores of value, but they aren't reliable investments. As SSM Nagar owners, we know real estate is not always an appreciating investment. So, if gold and real estate aren't always the best investments, where should we put our money?

## Where Do We Invest?

Investing is like choosing the right vehicle for a journey. If you're heading to a nearby shop, you have several options—walking, biking, riding a motorcycle, or even driving a car. Your choice depends on what you're buying, how heavy it is, and your physical condition.

For longer distances, like traveling to Mumbai, you might take a train, car, or even a flight. Walking is technically an option,



## About the Author

Sriram Gopalan is a seasoned electronics engineer with over 15 years of experience working for industry leaders such as Sun Microsystems, Oracle, and AMD in the USA. After achieving financial independence and retiring early, Sriram returned to India to pursue his passions and give back to the community. As the founder of Prakrith Arivagam, a nonprofit children's library, he is dedicated to fostering creativity, reading, and learning among young minds. His personal journey towards financial independence has inspired him to share his expertise with others, and he has contributed to personal finance platforms like freefincal, detailing his experiences and strategies. For more information reach out to him at 94454 11121.

but it would take far too long. If speed is a priority, flying would be the most efficient choice. Now, if you're traveling internationally, say to London, your options narrow down to a ship or a flight—walking isn't possible. And, when you land at your destination, you might take a cab to cover the final stretch of your journey.

Just like there are various modes of transportation to reach different destinations, there are multiple "vehicles" to help your money reach your financial goals. The choice depends on where you're headed, when you need to get there, and your capacity, priorities & preferences. For short-term goals (within the next five years), it's wise to keep your money in savings accounts or Fixed Deposits. For long-term goals (over 10 years), mutual funds are a better option. For medium-term goals (between 5 and 10 years), a combination of fixed deposits and bond or debt funds works well. It's important to regularly review both your goals and investments, ideally every 6 to 12 months. As you get closer to your goal, you should consider moving your investments from volatile mutual funds and debt funds into stable options like fixed deposits and savings accounts. (Note: volatile & stable shouldn't be confused with risky & safe options.) In conclusion, financial independence is within reach for everyone. It's about making your money work for you, instead of you always working for money. By learning to invest wisely and aligning your financial strategies with your goals, you can build a life where you have both the time and the resources to enjoy life with your family.





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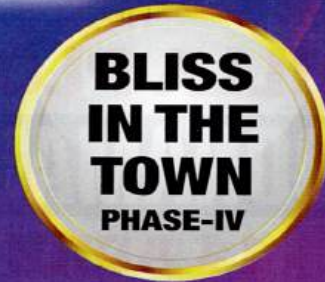
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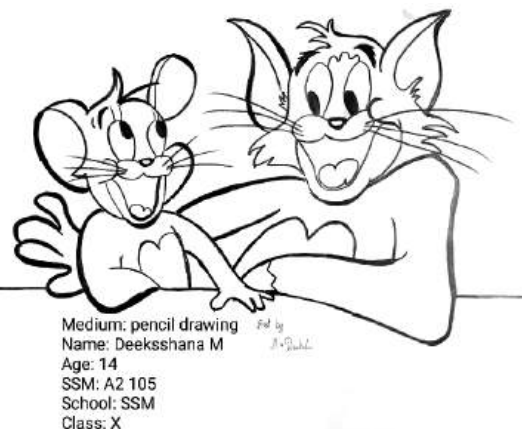
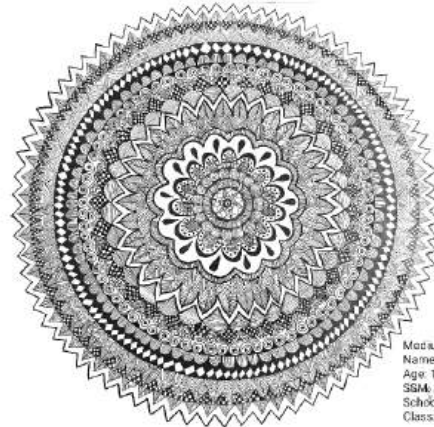
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# Drawing





## கெடுவதற்கு இவ்வளவு விஷயங்களா? நமது தமிழ் மூதாட்டி ஒளவையார் எவ்வளவு அழகாக சொல்லி இருப்பதை தெரிந்து கொள்வோம்...

- |                                       |  |
|---------------------------------------|--|
| 01) பார்க்காத பயிரும் கெடும்.         | 31) தோகையினால் துறவு கெடும்.           |
| 02) பாசத்தினால் பிள்ளை கெடும்..       | 32) துணையில்லா வாழ்வு கெடும்.          |
| 03) கேளாத கடனும் கெடும்.              | 33) ஓய்வில்லா முதுமை கெடும்.           |
| 04) கேட்கும்போது உறவு கெடும்.         | 34) ஒழுக்கமில்லா பெண்டிர் கெடும்.      |
| 05) தேடாத செல்வம் கெடும்..            | 35) அளவில்லா ஆசை கெடும்..              |
| 06) தெகிட்டினால் விருந்து கெடும்.     | 36) அச்சப்படும் கோழை கெடும்.           |
| 07) ஓதாத கல்வி கெடும்.                | 37) இலக்கில்லா பயணம் கெடும்.           |
| 08) ஒழுக்கமில்லாத வாழ்வு கெடும்.      | 38) இச்சையினால் உள்ளம் கெடும்.         |
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| 10) சிற்றின்பன் பெயரும் கெடும்..      | 40) உணர்வில்லாத இனமும் கெடும்..        |
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| 16) பணத்தால் அமைதி கெடும்.            | 46) காடழிந்தால் மழையும் கெடும்.        |
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| 19) சோம்பினால் வளர்ச்சி கெடும்.       | 49) வசிக்காத வீடும் கெடும்.            |
| 20) சுயமில்லா வேலை கெடும்..           | 50) வறுமை வந்தால் எல்லாம் கெடும்..     |
| 21) மோகித்தால் முறைமை கெடும்.         | 51) குளிக்காத மேனி கெடும்.             |
| 22) முறையற்ற உறவும் கெடும்.           | 52) குளிர்ந்து போனால் உணவு கெடும்.     |
| 23) அச்சத்தால் வீரம் கெடும்.          | 53) பொய்யான அழகும் கெடும்.             |
| 24) அறியாமையால் முடிவு கெடும்.        | 54) பொய்யுரைத்தால் புகழும் கெடும்.     |
| 25) உழுவாத நிலமும் கெடும்..           | 55) துடிப்பில்லா இளமை கெடும்..         |
| 26) உழைக்காத உடலும் கெடும்..          | 56) துவண்டிட்டால் வெற்றி கெடும்.       |
| 27) இறைக்காத கிணறும் கெடும்.          | 57) தூங்காத இரவு கெடும்.               |
| 28) இயற்கையை அழிக்கும் நாடும் கெடும். | 58) தூங்கினால் பகலும் கெடும்.          |
| 29) இல்லாலில்லா வம்சம் கெடும்.        | 59) கவனமில்லா செயலும் கெடும்.          |
| 30) இரக்கமில்லா மனிதம் கெடும்..       | 60) கருத்தில்லா எழுத்தும் கெடும்,      |

**இந்த 60 ஐயும் அறிந்து கொண்டால்?  
நமது வாழ்க்கை கெடவே கெடாது.**



## 10 Actionable Brain-Boosting Habits for Mental Clarity:

1. Glass of water as soon as you wake up.
2. 3-5 minutes of deep breathing exercises.
3. Write down top 3 goals for the day.
4. Focus on one task at a time (Pomodoro technique).
5. Stand & stretch or walk every hour.
6. Create a calming playlist: Listen while working.
7. 15 minutes outside morning & afternoon.
8. Take 5 minutes to organize your workspace before starting work.
9. Shut off screens an hour before bed.
10. 5 minutes reflecting on day before bed.

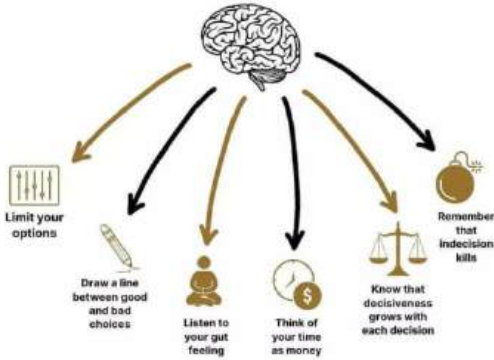
Dr. Heath @therapy\_bites

## Points to Ponder

இடலியின் சுவை இடலியில்  
இல்லை தொட்டுக்க வைக்கிற  
சட்னியில்தான் இருக்கு..!  
அது போலதான் வாழ்க்கை  
நம்ம கூட வாழ்பவர்களை  
பொறுத்துதான் சந்தோஷம்..!

## How To Decide Faster

A mindset for making faster decisions



எனக்கு உடம்பு  
முடியவில்லன்னதும் முதல்ல  
மெடிக்கல் ஷாப் தான்  
போனேன் டாக்டர்..."

"அங்க ஏதாவது  
லூஸலித்தனமா ஐடியா  
கொடுத்திருப்பாங்களே...?"

"உங்களைப் போய் பார்க்கச்  
சொன்னாங்க!"



ஆழ்துளை கிணறு வெட்டி  
நிலத்தடி நீரை உறிஞ்சுகிறவன்  
கண்ணுக்கு புலப்படுவதே இல்லை,  
மழை நீரை நிலத்தடியில் சேர்க்க  
மரம் நடவனின் உழைப்பு.

சரவணன் குப்புசாமி

## 4 FUNDAMENTAL RULES TO GET SMARTER.

SPEAK LESS  
LISTEN MORE  
REACT LESS  
OBSERVE MORE





# Managing Special Children

- Revathi Balaji

## What are learning disabilities?

Learning disabilities are a group of neuro developmental disorders that can significantly hamper a person's ability to learn new things. As a result, the person may have trouble with tasks such as speaking, reading, writing, paying attention, understanding information, remembering things, performing mathematical calculations, or coordinating movements.

## Who is this child?

- A child with average or above average intelligence.
- A normal school going child with poor academics.
- A child who has the potential but whose academic achievement does not match it.
- A child who has a gap between oral and written skills.
- A child who has an erratic performance and "on" days and "off" days.
- A child who sometimes has more strengths in non-academic areas than the academic areas.

## Characteristics of Dyslexia

- Imperfect Spelling
- Difficulty telling right from left
- Bad handwriting
- Awkward positioning of hand while writing
- Letter and word reversals; confused between 'b' and 'd' or 'no' and 'on'
- Might see text as jumping around on a page
- Inconsistent spelling of the same word
- Difficulties in maths, logic and time
- Number reversals: mixing up of 59 and 95
- Difficulty in writing down what is heard like messages to be written down.
- Difficulty in saying the months of the year forward fluently
- Slow reader
- Inability to remember names and words, short-term or long-term memory deficiencies.
- Difficulty in following oral instructions involving multiple instructions.



## Preschool signs and symptoms of learning disabilities

- Late talking, compared to other children.
- Problems pronouncing words.
- Slow vocabulary growth, often unable to find the right word.
- Extremely restless and easily distracted.
- Difficulty rhyming words.
- Trouble learning the alphabet, numbers, colors, shapes, days of the week.
- Poor ability to follow directions or routines.
- Difficulty controlling crayons, pencils, and scissors or coloring within the lines.

Trouble with buttons, zippers, snaps, learning to tie shoes.

## Ages 5-9 signs and symptoms of learning disabilities

- Trouble learning the connection between letters and sounds.
- Unable to blend sounds to make words.
- Confuses basic words (run, eat, want) when reading.
- Consistently misspells words and makes frequent reading errors.

Trouble learning basic math concepts and confuses arithmetic signs (+, -, x, /, =).

Difficulty telling time and remembering sequences.

Slow to learn new skills.

### **Ages 10-13 signs and symptoms of learning disabilities**

Difficulty with reading comprehension or math skills.

Trouble with open-ended test questions and word problems.

Dislikes reading and writing; avoids reading aloud.

Spells the same word differently in a single document.

Poor organizational skills (bedroom, homework, desk is messy and disorganized).

Trouble following classroom discussions and expressing thoughts aloud.

Poor handwriting.

### **Common types of learning disabilities**

**Dyslexia** - Difficulty with reading Problems reading, writing, spelling, speaking

**Dyscalculia** - Difficulty with math Problems doing math problems, understanding time, using money

**Dysgraphia** - Difficulty with writing Problems with handwriting, spelling, organizing ideas

**Dyspraxia (Sensory Integration Disorder)** - Difficulty with fine motor skills Problems with hand-eye coordination, balance, manual dexterity

**Dysphasia / Aphasia** - Difficulty with language Problems understanding spoken language, poor reading comprehension

**Auditory Processing Disorder** - Difficulty hearing differences between sounds Problems with reading, comprehension, language

**Visual Processing Disorder** - Difficulty interpreting visual information Problems with reading, math, maps, charts, symbols, pictures

### **Who can help**

Team

- . A pediatric psychiatrist
- . A pediatric neurologist
- . Clinical psychologist
- . Special educators

### **Treatment**

With timely diagnosis, treatment, and support, people with learning disabilities can be successful at school, work, and among their community.

### **Special education:**

Children with learning disabilities may benefit from education by specially trained teachers who perform a comprehensive evaluation of the child's abilities and then help the child build on their strengths while compensating for their disabilities

Special education is the practice of educating students in a way that accommodates their individual differences, disabilities, and special needs. This involves the individually planned and systematically monitored arrangement of teaching procedures, adapted equipment and materials, and accessible settings. These interventions are designed to help individuals with special needs achieve a higher level of personal self-sufficiency and success in school and in their community, which may not be available if the student were only given access to a typical classroom education.

The following are the remedial measures which constitute the educational programmes

MOTIVATION

INDIVIDUAL ATTENTION

RESTORATION AND DEVELOPMENT OF SELF-CONFIDENCE

REMEDIAL INSTRUCTION

HEALTHY ENVIRONMENT

SPECIAL METHODS OF TEACHING

### **About myself**

Revathi Balaji, Special educator, Post graduate diploma in learning disability 18 yrs experience. Currently pursuing - B.Ed. spl education





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மூட்டு வலி



முதுகு வலி



இடுப்பு வலி



கால் நரம்பு வலி



கருவுறுதல்



எடை குறைத்தல்



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எலிபஞ்சர் பிரின்சிட் நெல் : 9500057124

# Nation Building (Poem)

To see the green would be a delight,  
To make it happen would be just right.  
'To hurt no one!' is our goal,  
'Cruelty-free' is our role.



All are equal, all are the same,  
To discriminate would be lame.  
You practice one, I practice another,  
We should be free to showcase together.

The fate of being poor has been laid,  
The facilities should be given for their aid.  
To work for their family, the child comes,  
To a filthier world, he jumps.



**STOP  
CHILD  
LABOUR**



The rich is free, the poor is jailed,  
This is the game of corruption, very well played.  
Monopoly of drugs is the new trend,  
Innocence of a child here comes to an end.

Politics is the new monarchial reign,  
It thought to leave a smile, but it left a stain.  
Take the money not, since life is on the line,  
To survive during the day and at night to dine.



The black dust near my eyes,  
'Pollution-free' they said, that's all lies.  
Out of every house that they work,  
They beg the streets as they lurk.

**“The problem now is their case; it’s time to turn to a new phase**



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## தேசியக் கொடி நான் பறந்து வந்தேன்

- Vishalatchi



பறந்து வந்தேன் ... நான் பறந்து வந்தேன்...  
பட்டொளி வீசிப் பறந்து வந்தேன்..

காந்திஜியின் தடியில் பட்டு  
அழகிய மயிலாய் ஆடி வந்தேன்... நான் ஆடி வந்தேன்..

பாரதியாரின் பாடல் கேட்டு  
ஆலமரத்தில் அசைந்து வந்தேன்.. நான் அசைந்து வந்தேன்..

பகத் சிங்கின் வீரம் பார்த்து  
புலியாய் பாய்ந்து வந்தேன்.. நான் பாய்ந்து வந்தேன்..

திலகர் ஐயாவின் சுயராச்சியம் சுவாசித்து  
தாமரையாய் மலர்ந்து வந்தேன்.. நான் மலர்ந்து வந்தேன்...

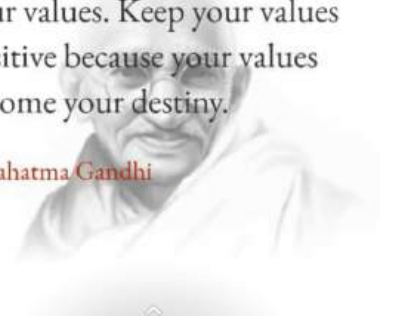
சரோஜினி அம்மாவின் கர்ஜனை கண்டு  
அசோகச் சக்கரமாய் நிமிர்ந்து வந்தேன்.. நான் நிமிர்ந்து வந்தேன்...

நேரு மாமாவின் சுதந்திர ஆட்சியில்  
மாங்கனியாய் தித்தித்து வந்தேன்... நான் தித்தித்து வந்தேன்....

ஆம், தேசியக்கொடி நான்  
பறந்து வந்தேன் ... பறந்து வந்தேன்...  
பட்டொளி வீசிப் பறந்து வந்தேன்..

Keep your thoughts positive  
because your thoughts  
become your words. Keep  
your words positive because  
your words become your  
behavior. Keep your behavior  
positive because your  
behavior becomes your habits.  
Keep your habits positive  
because your habits become  
your values. Keep your values  
positive because your values  
become your destiny.

~ Mahatma Gandhi





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- Chennai is the only city in India which will have 3 international ports, Chennai port, Ennore port, 3rd one coming up at Kaattupalli.
- Chennai is the only city where ROYAL ENFIELD Bikes are manufactured, in the World.
- Chennai has the Longest Beach in india, 12 kms urban beach, 2nd Longest in the World.
- Chennai is the only city which houses a National Park within city limits. The Guindy National Park.
- Chennai is the only city which has three rivers flowing through it, Adai aaru (Adayar), Coovum Aaru, Kottiralai (Kosasthalai) Aaru. Aaru – river.
- Chennai's OMR - Old Mahabalipuram Road is the Single Largest IT corridor in India.
- Chennai is the Single Largest Automobile Manufacturer in Asia. Fondly called the Detroit of Asia.
- Chennai is the 2nd city in the world to become a Municipal corporation next to London, in the year 1688.
- Chennai houses the Largest Bus Terminus in Asia at Koyambedu.
- Chennai is the birth place of Chicken 65, Hotel Buhari.
- Chennai has the Largest Library in Asia, Aringnar Anna Centenary Library.
- Chennai's Vandalur Zoo is the Largest Zoo in India.
- Chennai's Guindy Engineering college, the Oldest in India, 1794.
- 2 of the Top Ten Engineering Colleges in India located in a single road, IIT Madras, CEG(College of Engineering – Guindy / Guindy Engineering College), at Sardar Patel Road, Chennai.
- Chennai houses the Oldest Shopping Mall in India, Spencer plaza, 1863.
- Oldest Human Habitat, in the world found at Athirambakkam, Chennai
- The Madras High Court is the World's second Largest Court Complex.
- Chennai is the only Indian city attacked during World War.
- Chennai, City of Flyovers, Largest number of Flyovers in India.
- Kathipara Flyover, is the Largest Clover Leaf Flyover in Asia.
- Chennai is the Indian city with most number of Foreign Visitors Annually.




- Chennai is the Health Capital of India, with most number of foreign and domestic foot falls.
- Chennai has the Highest number of GrandMasters in chess.
- Royapuram railway station, is the Oldest Functioning Railway station in India.
- Integral Coach Factory(ICF), Chennai is the World's Largest Rail Coach Manufacturer.
- Madras Medical college, the Oldest Medical College and Oldest Hospital in India, 1664.
- The first ever flight in Asia flew in and around Chennai, 1910.
- Oragadam is the Largest Automobile hub in South Asia, with 22 Fortune 500 Companies.
- Chennai has the Highest number of Cinema Theatres in india. Quite obvious, Tamil Film industry has given 4 Chief Ministers to the State.
- Chennai has the Oldest race tracks in India, both Horse Race, Motor Race (obviously, being the Auto capital of Asia).
- Madras School of Art is the Oldest Fine Arts Institute in India(1850).
- Higginbothams, Mount Road, Chennai is the Oldest Book Store in India (1844).
- EID Parry, Chennai is the Oldest company in India (1780).
- MRF, Chennai is the largest Tyre Manufacturer in India.
- Madras Regiment is the Oldest Infantry Regiment of Indian Army(1750).
- AVM Studio is the oldest surviving Film Production house in India.
- St. George's Anglo Indian Higher Secondary School is the oldest School in India (1715).
- CHENNAI



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# Local Heroes Lead the Fight for Proper Plastic Disposal

**D**id you know that India leads global plastic pollution with one-fifth of world's waste emissions? With 2500 houses, one can only imagine how many hundred kilograms of plastic wastes that SSM Nagar generates on a daily basis. From milk packets to delivery bags to use-and-throw spoons, we consider our duty done the moment we fling those trash bags into the bin. Little do we know that wet wastes such as food and dry wastes like plastic are processed in methods that are poles apart. Plastics are recycled, while food stuff are left to decompose and enrich the soil. But by mixing them, we not only pollute the landfills they are dumped into and attract mosquitoes, but we also create a difficult situation for recycling, thereby increasing the cost of separation.

Every carelessly disposed piece of plastic disintegrates into microplastic and is eventually eaten by the beings we share our earth with - the cattle. Loss of livestock bestows upon us the heavy guilt of harming the poor animals. The rest of the plastic left unconsumed on the land, such as chip covers and chocolate wrappers create an unpleasant scenery to the onlookers and the residents. Imagine going to a park in the morning to get some exercise done, and all you see around you is plastic. It continues to get worse as plastic does not disintegrate for thousands of years, accumulating lands and rivers.

Fishes often mistake plastic for food, consuming it only to become the victims of our carelessness. Bigger predators that consume these fishes also end up falling into the web, followed by our own humankind that consumes seafood, thereby allowing the

plastic to enter our body, leaving us prone to deadly diseases like cancer. Burning plastic releases toxic chemicals that pollute the air and soil, leading to climate change and threatening human health. Beyond environmental damage, careless plastic disposal also affects local economies, as governments spend millions on clean-up efforts, and polluted areas.

So what can we, as citizens, contribute to eradicate this never-ending vicious cycle? Thanks to a few dedicated residents, we already have the answer to this question. These diligent heroes have taken a step forward to connect us with proper plastic disposal via Bisleri's Bottles For Change initiative. The recycling agency Spreco Recycling Pvt. Ltd., then came into the spotlight and offered us their hand. Every Saturday, a truck pulls up near Keshav Medicals, with responsible residents thronging like bees on honey to take part in creating a cleaner neighbourhood, cleaner country, and a cleaner world. People from all age groups, from the respectable elders to the children, our future citizens, scurry amidst their weekend schedules to dispose their segregated waste and take India a step further into betterment.

This noble task requires extreme commitment into segregating wastes properly every day and showing up week after week for a good cause. While individual actions are crucial, the scale of the challenge demands cooperation from the entire community, and soon, the entire world, where everyone takes responsibility. Children can help by spreading awareness among their friends, encouraging them to join the cause and learn eco-friendly habits early on that they can carry throughout their lives. Adults can lead by



example, ensuring proper waste disposal at home and educating their neighbours about the importance of segregation. Elderly members can share their wisdom and inspire others by showing how simple changes in daily routines can have lasting environmental benefits. When we all work together to spread the word, encourage each other, and actively participate in plastic waste segregation, we can help build a cleaner, greener India, starting right here in our own SSM Nagar.

Efficient plastic management starts out with something as simple as segregation. As individuals, we must do our part in conserving the planet for our future. Remember, every small action counts in creating a plasticfree world. Big changes start with simple efforts. So what're you waiting for? Start your segregation today!

L. Yeseswini, 17, Class 12, SSM School, A19



# Solid Waste Segregation at Source @ SSM Nagar

## \*Plastic: A Boon and a Curse\*

Plastic has undoubtedly transformed industries and everyday life, providing convenience and efficiency in countless applications. From packaging and manufacturing to healthcare and household items, it is hard to imagine life without plastic. However, the very qualities that make plastic a boon—its durability, versatility, and affordability—have also made it a significant environmental challenge. Plastic waste, particularly non-biodegradable forms, has become a growing threat to ecosystems, with improper disposal leading to pollution, harm to wildlife, and long-lasting environmental damage.

## \*The Issue of Disposal\*

The disposal of plastic is one of the most pressing environmental concerns of our time. With plastic waste overwhelming landfills and entering waterways, the need for responsible waste management has never been more critical. Unchecked plastic disposal can take hundreds of years to break down, leading to the release of harmful chemicals and microplastics into the environment. Addressing this problem requires concerted efforts from individuals, communities, and industries alike.

## \*SSM Nagar's Segregation at Source Drive\*

In response to this challenge, the SSM Nagar community, consisting of around 3,000 households, has taken proactive steps to tackle plastic waste through a "Segregation at Source" initiative. Partnering with Biseri's CSR initiative "Bottles for Change" and Spreco Recycling Pvt. Ltd., the community has organized a systematic approach to plastic recycling. Every weekend, on Saturdays, all residents—from the elderly to young adults and children—gather to hand over their collected plastic waste for recycling, ensuring it does not end up in landfills.

## \*Community Engagement and Recognition\*

The collective effort has fostered a sense of pride and responsibility within the community, as people of all ages actively participate in making a positive environmental impact. The initiative has not only raised awareness about the importance of waste segregation and recycling but has also served as a model for other communities looking to reduce their plastic footprint.

The drive has gained recognition for its success and was recently featured in The Hindu newspaper, further validating the positive strides made by the SSM Nagar residents in addressing plastic waste disposal.

## \*Conclusion\*

The SSM Nagar community's initiative is an inspiring example of how local efforts can contribute to larger environmental solutions. By taking responsibility for their plastic waste, the residents have demonstrated that while plastic may be a curse in terms of its environmental impact, with the right measures in place, it can also be managed and mitigated for a sustainable future.





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கவிதை

## விட்டுச் சென்றால் தீர்ந்தது தொல்லை!

கடல் நீரை குடிப்பதற்கு  
மழை நீராய் வர வேண்டும்!  
வேதாந்தம் புரிவதற்கு  
குரு வழியாய் பெற வேண்டும்!

இட்ட எரு ஒன்றேயாயினும்  
மரம் போல்தான் கனி அமையும்!  
வானுயரும் மரமே யாயினும்  
சிறு விதையில்தான் வர வேண்டும்!

மலை மேலே பிறந்தாலும்  
நதி கடலைத்தான் தேடிச் செல்லும்!  
எத்தனை முறை கடிந்தாலும்  
தாயிடம் தான் குழந்தை வரும்!

பூமியில் பிறந்து விட்டால்  
மரணம் நம்மை பின் தொடரும்!  
குருவிடம் சரண் அடைந்தால்  
அதன் உண்மை புரிந்து விடும்!

மரணத்தை வெல்வோம் என்பது  
சாகா வரம் பெறுவது இல்லை!  
நாம் யாரென்று உணர்ந்து

விட்டுச் சென்றால் தீர்ந்தது தொல்லை!



- Suresh Vijayaraghavan



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# Drawing



Medium: pencil drawing  
Name: Deekshana M  
Age: 14  
SSM: A2 105  
School: SSM  
Class: X

Art by  
M. Deekshana  
14-01-2024



Medium: pencil drawing  
Name: Deekshana M  
Age: 14  
SSM: A2 105  
School: SSM  
Class: X

Art by  
M. Deekshana

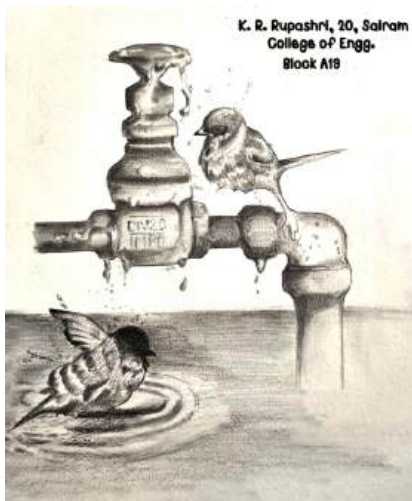


Medium: pencil drawing  
Name: Deekshana M  
Age: 14  
SSM: A2 105  
School: SSM  
Class: X

Art by  
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# "Golden Glory: Aadhira Saravanakumar Strikes Gold Again"

**A**adhira is a 10-year-old skater who is studying in Srimathi Sundaravalli Memorial School, New Perungulathur, Chennai, who has added another national title to her impressive collection, winning the Gold Medal in [India Games held in Pollachi- tamilnadu].

Aadhira's skating journey began at age 6, under the guidance of coach Mr. Bharath in Chakra Roller Skating Academy. Later in the year 2022, she continued her skating journey under the Guidance of Coach Mr. Vijayaraj from Skating Kids Club. Her early success started from the year 2022 under his guidance which included winning several medals in district, state and zonal levels and national level Competitions.



\*Notable Achievements:\*

- 2x National Medalist in the year 2022
- 2x National Medalist in the year 2023.
- 12x National Medalist in the year 2024.
- Record-holder for highest National medals (11 Gold and 1 Silver Medal) in 9-11 female Category, speed inline.

"Skating is not just a sport; it's my passion," Aadhira said. "I'm grateful for the support of my family, coaches, and teammates."

Aadhira's dedication to training is evident in her rigorous regimen, which includes 4 hours practice daily which includes (Fitness, road session and track session in Jawaharlal Nehru station).

As Aadhira looks to the future, she sets her sights on the World Championship. "I want to inspire young skaters to chase their dream!"



Thejaswini M.R. Flat : A8-203, 5th Std, SSM School

# Drawing







ஸ்ரீ வீரகாரண் பழனி ஆண்டவர் குணை



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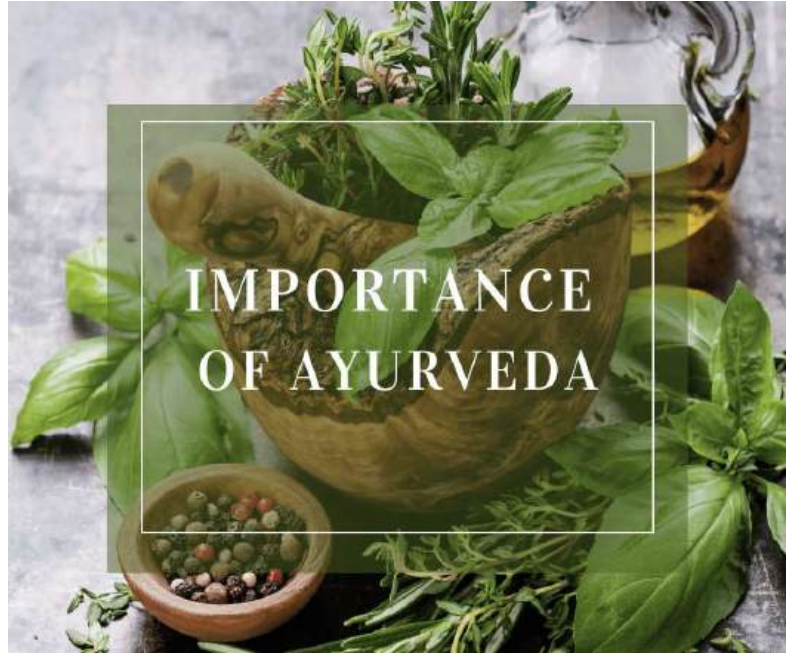
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# Importance of Ayurveda in today's world

- Venkatachalam



In today's world, Ayurveda is making a comeback as people turn to natural and holistic health practices. Its focus on personalised care, natural remedies, and integration with modern healthcare systems is contributing to its renewed popularity.

As awareness of the potential side effects of synthetic medications grows and interest in sustainable living increases, Ayurveda's principles are aligning with contemporary values. Its emphasis on individualised treatment, use of natural ingredients, and integration of practices such as yoga and meditation into mainstream wellness routines make it an attractive alternative and complementary system of medicine. However, it's important to ensure that Ayurveda is practiced by qualified professionals and responsibly integrated with conventional medicine.

## Key Principles :

- Three doshas (energies): Vata, Pitia, Kapha
- Five elements: Earth, Water, Fire, Air, Ether
- Focus on prevention, balance, and harmony

## Impact of Ayurvedic Medicines:

- Holistic approach: Treats body, mind, and spirit
- Natural remedies: Uses herbs, plants, and minerals
- Personalized treatment: Tailored to individual constitution (Prakriti)
- Preventive care: Emphasizes lifestyle modifications and self-care
- Side effects: Generally considered safe, with minimal side effects
- Global recognition: Ayurveda is recognised by WHO, and Ayurvedic medicines are used worldwide

Overall, in the current world, Ayurveda is reemerging as a sought-after alternative and complementary system of medicine, offering a timeless yet timely approach to health and wellness. With its holistic principles, natural remedies, and personalised care, Ayurveda continues to enrich the contemporary dialogue on sustainable health practices and individual well-being.

## குறள் 941:

மிகினும் குறையினும் நோய்செய்யும் நூலோர்  
வளிமுதலா எண்ணிய மூன்று.

**விளக்கம்:** அதிகமானலும் குறைந்தாலும் நோய் உண்டாகும் அது மருத்துவ நூலில்  
.குறிப்பிடப்பட்ட வாதம் பித்த சிலேத்துமம் என எண்ணிய மூன்று.



# SSMN FOA Events, Actions & Celebrations

## Covering Dustbin Area with Grill Gate



## Polio Vaccination Camp



## SSMNFOA Members Cleaning the Mother Teresa Park





### SSMNFOA Members Cleaning The Mother Terasa Park



### SSM Nagar bore the Brunt of Cyclone Michaung



### Residents Helped Each Other During Natural Calamity





### SSMFOA Office Bearers Meeting Neighbourhood Association Members



### SSMFOA Members Fighting for our Residents Rights



### Our Members Meeting Elected Representatives for the Welfare of SSM Nagar Residents





SSMFOA New Year Celebration



SSMFOA New Year Celebration



SSMFOA Independence Day & Republic Day Celebration





SSMNFOA Name Board Installed at Two Locations Inside SSM Nagar



Prime Minister Suryaghar Muft Bijili Yojana Enrollment



SSMNFOA Thaneer Pandhal During Summer





SSMFOA Installed Powerful LED Lights at Mother Terasa Park



Health Camps Conducted in SSM Nagar



Health Camps Conducted in SSM Nagar





# என்றென்றும் இன்புற்றிருப்போம் SSMNFOA யில் இணைந்திருப்போம்



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