

CHIARCHA

NEWSLETTER

SERWA

Sarvodaya Enclave Residents' Welfare Association

JANUARY 2017
VOLUME 1 | NO. 8

From The President's Desk

Bhaswati Mukherjee

Dear Friends and Family,

LET ME WISH all of you a very happy 2017. On the eve of India's 68th Republic Day, let us pledge to remain united in the face of multiple challenges, internal and external, to our democracy and our territorial integrity. As pointed out by Rashtrapati on the same occasion last year: *"On twenty-sixth January 1950, our Republic was born. On this day, we gave ourselves the Constitution of India. This day saw the culmination of heroic struggle of an extraordinary generation of leaders who overcame colonialism to establish the world's largest democracy. They pulled together India's amazing diversity to build national unity, which has brought us so far. The enduring democratic institutions they established have given us the gift of continuity on the path of progress... There will be, amongst us, occasional doubters and baiters. Let us continue to complain; to demand; to rebel. This too is a virtue of democracy. But let us also applaud what our democracy has achieved."*

This message resonates today. In our beautiful colony, we have many residents who have contributed in their own way to nation building. We are honoring one of them, Shri G.K. Pillai, former Home Secretary, in the 'Know your Neighbor' section. There have been several community activities in this festive season, including a Kids Fun Carnival on 11th December 2016, a 'Ehsaas' winter concert with a great night of music performed by class X, XI and XII students along with a festive 'bake sale' to raise funds for a mid-day meal for under-privileged children in Devli village. A very touching function was organized for the handicapped by the ladies of 'Sarvodaya Sangam' including, inter alia, by Mrs. Veena Jain, Mrs. Raj Jain and Mrs. Raj Mittal, at the Sanatam Dharam Shiv Mandir. Tricycles and crutches for handicapped were gifted, as well as sewing machines. Scholarships for poor children were also announced.



The beginning of the year provides a welcome opportunity for stock taking. There are many outstanding issues such as security which needs to be addressed with the cooperation of all. An AGM must be held as soon as possible. We continue to work with MCD and Satish Upadhyayji as well as with our local MLA, Somnath Bharti, regarding carpeting of roads, lights, a new dhalao etc. Some progress has been made on cleanliness issues. The park adjacent to the market is awaiting formal inauguration. Animal lovers along with community residents are working with MCD to sterilize female strays. This would control an expanding population of stray dogs who are a threat to residents. Efforts are being made to find safe homes for stray puppies.

A perfect end to 2016 was an afternoon on 17th December, 2016, spent at the residence of my friend Shri Ashok Bhutani. It was devoted to prayer, meditation and spiritual music in the company of Swami Asimananda, Head of the Ramakrishna Mission branch in Dehradun. It was an inspirational experience and a vivid reminder that in these troubled times, the message of Swami Vivekananda is more relevant than ever before. Vivekananda's message is one of compassion and understanding, a tolerance for each other's frailty and weaknesses and of a robust confidence that truth will ultimately prevail. As he said:

*We believe that every being is divine, is God.
Every soul is a sun, covered over with clouds of ignorance;
The difference between soul and soul is owing to the
Difference in density of these layers of clouds.*



JAI HIND

Christmas Carnival!

Malini Dhir | B 55

ON A SATURDAY afternoon in December, Mrs. Manju Singh, met me in the park and expressed a wish to teach children to make Christmas Tree Decorations. She was carrying a box with beautiful angels, snowflakes, swirls and snowmen. I couldn't believe she had made them herself.

We planned that on Sunday, 11th December 2016, she would hold a session for young children in the newly renovated park. The next day, Vanita Chopra sent me pictures of her delicious Christmas cupcakes. She suggested that we get children to decorate them during the Carnival. Carnival, we exclaimed! What Carnival!

Young children meant 6-16 years but the colony had a lot of kids below 6 years who wanted to come too. So Sonal Sharma from Kidzee came up with the

idea of Xmas art and craft for the little ones. Nadira, from Aseem Library, offered story tellers and books for children to borrow. Manisha offered kiddy games.

As the sun came up on Sunday, Shafali, Ila and Niti were seen under the Christmas tree, dressing it up. Benu and Sujata arrived with balloons and happy smiles. A lady Santa appeared from nowhere. Yajur and his band were tuning their instruments to make music in the park. The popcorn man, kulchewalla and the hot chocolate arrived to add spice to the morning. There were children everywhere and enthusiasts took pictures of the young and the senior visitors dressed in red and green.

I stood in one corner and thought,
yes, it is a Carnival!!

merry x-mas



HELP US KEEP OUR SARVODAYA GREEN

Giving back to Society | Strengthening Hands

Shiel Sagar | B 54



EHSAAS is an initiative started by students of the eleventh grade to raise awareness and instill a sense of responsibility among us, educated people, who have the means to help the underprivileged but don't do anything about it. Every day we witness people around us facing situations that seem very unfair. We see things around us that

bother us but we never raise questions as often as we should. We don't realise how we have a responsibility as human beings, as citizens, to help each other. We can't rely on just the government or the police to provide support.

We have to step up where we can. Ehsaas is about making people realise that it's about making people believe that every individual matters. And that **YOU CAN** make a difference.

With Ehsaas, we aim to raise awareness—to have discussions about social issues that lead to solutions—with the help of young artists by organising events around Delhi.

Through our first event, **THE EHSAA'S WINTER CONCERT 2016**, we were able to kickstart this campaign in a very effective and encouraging way. We had a great night of music performed by students of classes 10th, 11th and 12th and a fruitful, festive bake sale which enabled us to raise enough funds to provide for a midday meal ration for a school with five hundred and sixty children. We worked with Khushii NGO to provide the children, from Devli village, their favourite food, Rajma Chholle, among other essentials.

We thank Serwa for their contribution to our cause by allowing us to hold our concert at The Upvan in Sarvodaya Enclave and to the residents for making it successful.

Ehsaas endeavours to continue to host such events, encourage discussions on pressing issues, promote the arts and make a change. **WE HOPE OUR INITIATIVE MOTIVATES YOU TO MAKE A DIFFERENCE.**



A Family Christmas in Sarvodaya



INDIA, A MULTICULTURAL country, celebrates all festivals with joy and enthusiasm. Christmas Day called 'Bada Din' (Big Day) in Hindi is a national holiday in India. We have many Christians, who celebrate Christmas with their own rituals and traditions. We start our planning with food, sweets, and decorations. Most families put up a Christmas tree. Snow is in short supply, but that does not deter us from draping cotton wool all over their trees to imitate snow-covered evergreens. A lot of decorations and ornaments are handmade, and stars are everywhere. It is a colourful festival. Local stores, markets, and malls are draped in multicoloured twinkling fairy lights, paper streamers, and flowers.



Christmas cooking also starts early. Christmas sweets are traditionally called "kuswar," and they range from deeply delicious dense Christmas fruitcakes to rose cookies. We also make sweet dumplings called "newrio," stuffed with palm sugar, sweet grated coconut, and sesame seeds. Savoury banana chips round up a versatile collection of Christmas goodies. Making these sweets is a family affair. Fruitcakes are influenced by British plum puddings. Our Christmas is, therefore, a true melting pot of all the cultures that were part of India's past.



The nativity scenes we call them Christmas cribs are an important part of our Christmas traditions. We could hardly wait for the day when we would pull out all our nativity statues and go about creating beautiful, detailed cribs, resplendent with lights, fields, bridges, and waterfalls. At midnight on Christmas Eve, we would reverently place the baby Jesus statue in the scene, and then admire our handiwork all through the season.

By the time Christmas Eve came, we were so excited. One of our most enduring Christmas traditions is that of the Midnight Mass. Churches start their services with carol singing, after which the Christmas mass is held. We are all dressed in our new clothes and after the service, we go around the church, socializing and wishing everybody Merry Christmas. On Christmas day, we take our boxes of dark fruitcakes and homemade kuswar for our neighbours', family, and friends' homes. The next day we wish for Christmas to come back soon next year!



merry x-mas



Emani Minj | C 135 FF

IN PUNJAB, the breadbasket of India, wheat is the main winter crop, which is sown in October and harvested in March or April. In January, the fields come up with the promise of a golden harvest, and farmers celebrate Lohri during this rest period before the cutting and gathering of crops.

In the evening, with the setting of the sun, huge bonfires are lit in the harvested fields and in the front yards of houses and people gather around the rising flames, circle around (parikrama) the bonfire and throw puffed rice, popcorn and other munchies into the fire, shouting **Aadar aye dilather jaye** (*May honor come and poverty vanish!*), and sing popular folk songs. This is a sort of prayer to Agni, the fire god, to bless the land with abundance and prosperity.

After the parikrama, people meet friends and relatives, exchange greetings and gifts, and distribute prasada (offerings made to god). The prasada comprises five main items: til, gajak, jaggery, peanuts, and popcorn. Winter savories are served around the bonfire with the traditional dinner of makki-di-roti and sarson-da-saag.



The Tower Story

Restoring network

SOME PARTS OF Sarvodaya have been having severe mobile connectivity problems for the last few months. After making enquiries, SERWA was able to identify that the tower located on the roof of a house in C block, belonging to Indus, was not operational since their contract with the house owner had ended in September 2016. This tower supported 3 mobile operators – Airtel, Vodafone and Idea.



After extensive negotiation, we have been able to request Indus to extend the contract validity to April 30, 2017, for the convenience of residents. In the meantime, efforts are being made to make alternative arrangements.

Residents, please note that SERWA does not support the installation of mobile towers on top of residential buildings.

Is Sarvodaya a dump yard?

Maitreyi Jugran | B 59

I OFTEN WALK around Sarvodaya with my parents and friends. From the traffic and parking congestion, it appears to me that our colony has more cars, scooters and motorcycles than the number of houses or perhaps even the number of residents. By the number of permanently draped or seldom moved dusty cars parked all over, one can make out that many households have more cars than the number of family members in them or else why would these cars not move an inch for weeks and months?

While this museum or kabadi like situation keeps worsening out in the open, I have seen people looking for parking, people guarding parking slots, people arguing or fighting about 'whose parking is it any way?' Some residents are not shy of ringing house bells and knocking at doors to force even the guests of other residents to move vehicles away from the public spaces illegally reserved by them for their vehicles. A few residents, with nothing else to do, behave like the keepers of MCD parking lots except

that they don't charge anyone for parking in their lots but they do just charge at them.

While the new constructions on stilts have created dedicated parking spaces for residents of particular buildings, our colony's common spaces continue to look like a fish market parking and in some cases simply a dump yard! The collage of 'vintage i.e., wasted cars' along with this write up is just a sample of our colony's missing civic sense. Some of us have kept un-drivable broken down punctured dirty cars parked around the colony, permanently blocking parking spaces and creating dusty eye sores. Why can't these cars be removed? Why not sell them to scrap dealers and give the money received to a charity? Would the concerned car owners act to clean and decongest Sarvodaya please? Our Prime Minister's Swachh Bharat mission will remain a pipedream if we citizens don't contribute toward keeping out neighbour-hoods and colonies clean.





Lohri Celebrations | Shiv Mandir

Bhangra dance by men begins after the offering to the bonfire. Traditionally, women do not join Bhangra. They hold a separate bonfire in their courtyard orbiting it with the graceful gidda dance.

Lohri | The Bonfire Festival



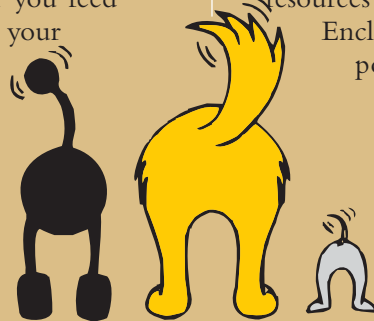
Be kind to the dogs

Dr. Rashmi Wadhwa | B 29

We all have a certain canine friend that greets us with a wagging tail and pleading amber eyes when we get off the car to open our gates. It is not a pet dog but a stray that calls your house its home.

They guard your street selflessly whether you feed them or not and sun themselves outside your houses with a satisfied look on their faces.

Their lives take an angry turn when their puppies are starved, or worse, run over by cars and motorcycles. They themselves are at risk when they sleep on the streets at night.



So what would it cost us, humans, to give them a kind look, a meal at times, a coat in the winter or a shelter in the rain or cold. The **Be Kind to the Dogs Group**, is looking for volunteers to help sterilize the Moms, put the puppies up for adoption and to contribute time and resources for their upkeep. Many residents, of Sarvodaya Enclave, are already doing so. So let's join hands to pool our resources to be kind to our neighbourhood watch dogs and understand their importance in our lives.

Don't you agree that such acts of kindness never go waste in our lives and yield good returns in many ways.

Sarvodaya supports the Differently Abled

Sarvodaya Sangam Camp

A CAMP was organized by **Sarvodaya Sangam** on 14th January 2017 at Shiv Mandir, Sarvodaya Enclave, to motivate the community to donate for the differently abled. During this camp, the organisation distributed crutches, wheel chairs, walkers, sewing machines sponsored by contributors, to help the receivers improve their quality of life.

Sarvodaya Sangam has been instrumental in providing support to the needy, in the society, and has been actively doing so for the last 10 years.

This cause is spearheaded by the President Mrs. Veena Jain, Vice President Mrs. Raj Mittal, and Secretary Mrs. Raj Jain.



HELP US KEEP THE DISABLED - ABLED

PROS

CONS

The Government's move to make Board exams compulsory in Class X comes from the complaints of parents and academicians that educational standards have been slipping under the current system.

CCE Curriculum also makes it difficult for students to face the tough Class XII Boards that follows. Under the said curriculum, the no-detention policy reduced the authority of the teachers and prompted schools to merely shuffle an under performing student from one class to another. Also, a large number of students failed eleventh grade as evaluation became more demanding in senior school level.

Last but not the least, the Class X Boards will provide the students a foresight to the plus-two boards that they will eventually give.

Ergo, in my humble opinion, the recommencement of the Class X boards deem appropriate.

Class X
CBSE Boards

Vandana | B 90

The CCE Curriculum for Class X, was launched a few years ago. Now that the students have become accustomed to weekly assignments and monthly tests, a rumour that has been making the rounds is, that Class 10 CBSE boards will commence again, from 2018.

High school students deal not only with academics but also with sports, art, music, dance among other extracurricular activities. Amidst their busy schedule, studies often take a backseat. The onset of boards would naturally cause a rise in stress levels. Then again, there are students who take their studies seriously. But in both cases, the student body would have to pull up its socks and brace itself for not only half yearly's but also pre boards and boards.

CBSE boards demand attention of a full year syllabus. **Preparation for such a huge curriculum can be "a make or break" for the inexperienced students.** We can only hope that this experiment brings positive results and students pass with flying colors.

Vrinda | B 90

The Balancing Act

Tushar Goyal | C 163

Rebalancing is the process of selling and buying securities in one's portfolio to set each asset class back to its original proportion. Mutual funds see their Net Asset Value (NAV) change daily due to which the debt-to-equity ratio of portfolios can change considerably over a year or even over a quarter. Additionally, an investor's risk appetite may change over time. Accordingly, he can rebalance his portfolio to accommodate a new asset allocation strategy by readjusting the proportion of different kinds of securities.

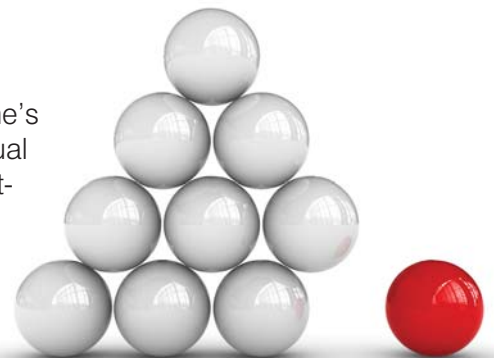
Portfolio rebalancing is central to following a disciplined investment strategy. It means deciding on a debt to equity ratio for your portfolio that is in line with your long-term financial goals and sticking to that ratio. Thus, a periodic review of one's portfolio is necessary to maintain the pre-determined ratio by buying and selling units of debt or equity, as may be required.

THUMB RULE

The ideal percentage of equity in your portfolio should be the number arrived at by subtracting your age from 100

Applying this thumb rule, the ideal age-wise debt to equity ratio is provided below. The rationale being, the older you are, higher the percentage of debt in your portfolio in order to minimise risk. Conversely, the younger you are, higher the percentage of equity in your portfolio due to higher risk appetite and longer time horizon for investment. Once you have an asset allocation strategy in place, the next important step is rebalancing your portfolio periodically. Over time, the changes in the market value of different asset classes result in a change in their original weights in the portfolio. This creates the need for rebalancing one's portfolio to keep aligned with one's risk and return strategy.

For instance, let's assume Sanya has Rs. 100,000 to invest in securities. She decides to invest 50% in bonds, 10% in a money-market fund and 40% in an equity fund. At the end of the year, Sanya finds that the stock market has outperformed the bond



When Less is More

Many of us believe Math can be mastered with rigorous practice, doing several hundred questions of the same kind, memorising formulae and so on. This has worked for many of us when we were young. This approach, however doesn't work when questions are 'out-of-syllabus' or HOTS.

For example, here's a question that a 4th grade child should be able to answer.

a. What is the least number of tiles to pave the floor of a room, 36 ft x 28 ft?

b. What is the least number of square tiles to pave the floor of a room, 36 ft x 28 ft?

c. What is the least number of identical square tiles to pave the floor of a room, 36 ft x 28 ft?

Notice the subtle difference in the three parts of the above problem?

Seeing questions like these, children end up saying, "but Maam didn't teach us this kind".

To master Math, children need an environment where they have no fear of being judged or disapproved, where they can speak freely, question, debate and verify. With a good pedagogy, less becomes more as the nurturing and safe environment enables learning through enquiry, exploration and dialogue.

The unique errors committed become valuable opportunities for learners to look deeper, and hone their understanding of both concept and context. Equipped with critical and logical thinking and a greater comprehension ability, Math becomes their area of meditation and play at the same time.



Delhi Math Club (DMC) is an initiative to have a meaningful and enjoyable engagement with Math, in a safe and nurturing environment. It aims to provide learners the best possible guidance and encouragement as they explore the mathematical world.

DMC

DELHI
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We run School Support program (along with preparation for Math Olympiads) for classes 3rd to 10th. You can reach us at Mohini@delhimathclub.com | 98182 12052 | D-259, Basement, Sarvodaya Enclave

and money markets leading to a considerable increase in the NAV of the equity fund. This has resulted in a change in the portfolio's asset allocation. An increase in the percentage invested in equity funds means a decrease in the percentage invested in bonds and money-market fund. Let us assume, Sanya's Rs. 40,000 investment in the equity fund sees a return of 40% and grows to Rs. 56,000 bonds suffer and realize a loss of 4%, while the money-market fund sees a modest increase of 5%. The overall return on her portfolio is 14.5% but the portfolio is now more equity-heavy, 56% as opposed to the initial 40%. While she could leave the portfolio as is, this could be risky in the long run due to the stock market being the most volatile relatively. Hence, the asset mix originally devised by the investor can change due to differing returns among asset classes, resulting in a change in the risk associated with the portfolio.

Risk-reward Balance

The primary objective of asset allocation is maintaining a balance between risk and reward. Naturally, the performance of different asset classes vary, potentially causing one's risk profile to become skewed towards an asset class. Disciplined investing Portfolio rebalancing imposes a certain discipline into one's investment practice and helps reduce one's reliance on instincts. To counter the inherently volatile nature of financial markets, investors should have a clear asset allocation strategy with lower and upper limits for each security type. A breach of these limits should then call for a review and rebalancing of the portfolio.

Portfolio Review

While rebalancing, investors should also conduct a complete review of their portfolio including a review of individual holdings and the relevance and effectiveness of their investment strategy. This review ideally goes hand-in-hand with the rebalancing exercise.



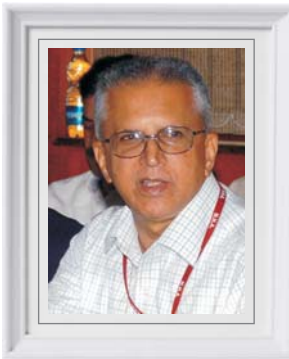
Commitment to Financial Plan

Rebalancing also helps investors remain committed to their original financial plans that contain a clear investment strategy, a target asset allocation and risk tolerance. Periodic rebalancing exercises are crucial to maintaining the pre-determined asset allocation level in line with an investor's personal financial plan. Portfolio rebalancing at regular intervals helps minimize downside risks associated with your investment assets while ensuring your asset allocation remains stable. It helps stick to the original investing plan regardless of how the market performs and to move closer to achieving your goals.

Advantages of Rebalancing

Know your Neighbour

Shri Gopal Krishna Pillai | D 241



Shri Gopal Krishna Pillai or G. K. Pillai as he is popularly called, is an Alumnus of Bishop Cotton Boys' School, Bangalore and St. Joseph's College, Bangalore, as well as IIT, Madras. He is one of the most distinguished officers of the Kerala cadre of the Indian Administrative Service (1972 batch) and the former Home Secretary of India from June, 2009 to June, 2011.

He has extensive experience in administrative issues as well as on good governance and law and order related problems. As Home Secretary, he was able to successfully revamp the Home Ministry at a time when India was facing diverse internal security challenges. He served with distinction while in the State Government, including as District Collector of Kollam from 1982 to

1985, Special Secretary for Industries, especially the traditional industries of cashew, coir and handlooms, Secretary of Health and as Principal Secretary to the Chief Minister of Kerala.

The Pillais are a power couple. His spouse, Smt. Sudha Pillai who is his batch mate, held many distinguished positions including as Secretary to the erstwhile Planning Commission of India.

They remain very active including in the social sector. They are very supportive of community issues which is greatly appreciated.

Serwa@Work

Talks are on with Vodafone and Airtel to **resolve the connectivity** in the colony
Blankets were donated to all workers of MCD and SERWA. Serwa would like to thank **Mr Rahul Verma of Uday Foundation** for supporting us in this drive
Repair of new service lanes and roads are in the pipeline
Online new directory will be open to all residents soon. Please fill up the online forms asap and give it to RWA guard Shukla
 Collection of **annual security charges** of Rs 2500.00 for the year 2016-2017 per kitchen is in process.
 Please pay up asap so as to enable us to make Sarvodaya Enclave a safe place to live in



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