

DECEMBER 2022

KIW MAGAZINE

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*Merry
Christmas*



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TEN THINGS TO DO FOR THIS CHRISTMAS



SUCCESS STORIES WITH
SUKRUTI

SHARADA GOPALAKRISHNAN



Message from the CEO



It is yet another opportunity to talk to patrons and readers of KIW Magazine. I am glad for this opportunity. The year 2022 tested KIW team's relevance, agility and strength like no other years before. Today, as I write this, my team and myself included feel grateful and accomplished, proud of where we stand now and grateful to all your supports in our newer initiatives. We are winning because of three factors: our extra ordinary employees, our perseverance to remain relevant to the need and the true patronage from our business fraternity, readers, partners, sponsors alike. The real story of our accomplishments is the steadfastness, creativity, and determination of each one of us.

As we call out 2022 a wrap, and begin welcoming 2023 with a high josh, KIW world with all rebranding, has been born new with many upgrades. Every day we ask ourselves how we can use our intimate knowledge to better serve our clients, to offer them better value, to serve them the way we would want to be served. What has defined us – Focused, Growth, Agile, Principled, Technological, Cutting edge technologies, Visionary, Contemporary; Our definitions have not changed and the same will continue to define the core value of us – our team & our working professional family!

Looking forward to your support always,
Merry Christmas & Happy New Year.

Srihari Kommineni, Founder & CEO.

Note from the Editor

This year the team has made great strides, and I would like to thank all of you for reading and engaging with us. A lot has happened this year and we've been incredibly successful! It's hard to condense all that success into one letter! Nevertheless, I on behalf of my team, place my sincere gratitude for your relentless patronage. We have been gaining momentum and are publishing the works of experienced and new, giving them all an international platform. Along with our contributors, businesses and patrons, we have also grown leaps and bounds. When we thought of what would be a good title for this month, we picked up the theme 'Celebrations'. It is holidays season and a season for celebration while at KIW World, we are expanding our business operations at India as well, as we are taking that gaint leap forward.

Sukruti Narayanan, Editor in Chief.



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Success Stories with Sukruti

SHARADHA GOPALAKRISHNAN

A woman adores many roles- Daughter, sister, mother, wife, professional and family gives her many roles. How many of us do them with near perfection? How many of us make our painful path of traveling in life, an inspirational one to others? Sharadha, completing her Visual Communication had a big dream in her profession which helped her land in Photography. She is passionate in what she does and can never stop herself from photographing. Her world inside her brain is anytime beautiful and she expresses them through her pictures. When she underwent a loss – still birth, she never realized, her life would change from then on. She began making noise and slow got noticed for the movement that she created – Pregnancy loss and still birth awareness, especially in India. She has done various projects to emphasize on the importance of care and support for a mother of an angel. Her works have got her a bunch of awards and recognition, including Inspirational Global Woman Awards, AFNS Awards, RISE Award, UNLEASH YOU- Exceptional woman of excellence awards and so on.

1. How did it all begin to start with Smiley Media? What was your spark to get into photography as an entrepreneur?

To commence with, let me take you down the memory lane on how Smiley Media came into existence. While I was pursuing my college final year in 2011, I started Smiley Media. Wondering how this spark hit my mind?



Sharadha Gopalakrishnan – Founder of Ahaana Photography & Smiley Media, Authour- Out of Focus.

Actually, in the beginning I joined Engineering but then I quit it. With immense interest in connecting to Media, I joined Viscom. So, right from the college days, I had a clear vision of entering into media. In fact, my ambition was to somehow get into anything that is related to art, film making, photography, designing etc... So yes, the spark was there within me since college days. Since my childhood, I was not very studious. I was more captivated towards arts, photography, film making and was keen in fine tuning my creative skills. That is how my interest drove me into starting this venture and now Smiley Media is live.

2. How did Ahaana Photography become a part of yours? Tell us about your angel Ahaana Barathi.

Ahaana Bharathi is damn special and without Ahaana, Ahaana Photography would not have come into existence. It is right indeed to remark that she made me feel proud and

I was on cloud nine because of her. Though I was into depression after I lost her, she boosted me up and helped me get over everything. Under her guidance and puppetry play, everything is going on in an apt way. My child is the supreme existence, The God to me. She is the director who dictates the happenings in my life and I'm just a puppet in her hands. I'm just executing her instructions. Without her, Ahaana Photography would just be a nightmare and would not have come into existence.

3. Creating awareness about Post-Partum depression – this is a very sensitive yet an important topic to spread to the present gen parents. How successful were you to spread this awareness? Did you foresee any challenges in doing so?

My clients are mothers. Every day I come across so many mothers. Behind a child's birth, there are numerous stories that a mother cherishes, though it may be painful most of the times. 90% of the stories would be like there is no happiness in them. Most of them face a lot of challenges. Many of us are aware of postpartum depression. Most of the mothers are affected due to this depression. But this is not brought into lime light by many. So, I felt that I should definitely open up about this. Because many of them may not be exactly aware about the challenges. Doctors might know and can talk but they are held up with a lot of works which might not permit them to voice out about this. I strongly felt the urge to let the society understand the plight of mothers and to create awareness about it in the society. In movies, too they just show how mothers sing a lullaby and make their kids nap. But not many movies expose the challenges faced by women. Being a woman, I wanted to let the society know this. Many creative ideas stuck my mind to create a lot of awareness about this amongst the people. I am managing to create awareness in all the possible ways and means but in the due course I am facing a lot of hurdles. The main thing is the financial problem as it is a personal project. I am facing financial crisis in executing this but I will never give up. I am working on earning more. As I earn more, I shall penetrate deep into this. I just want to earn more so as to serve more in this regard.

4. Your projects through Ahaana photography are very unique and sensitive. How do you get such ideas? Share some of your projects to audience.

"In fact a lot of queries popped up in my mind. When we receive a project from a client, the client is ready to bear the expenses which are totally different. When it comes to a personal project, the effort is totally ours and also the expenses. There were innumerable questions in mind: Will people accept this? Will this have an impact?"



smiley media



Will everyone understand the intention behind this? Will I be able to convince people in the right way? There were many such doubts in my mind initially. But I was fortunate indeed to witness an immense reach. A lot of mothers came forward voluntarily to share their stories. Opening up their heart to someone is not easy and I am glad that I was able to achieve it. With the tremendous team effort of all the mothers, I could feel the awareness being spread. Many of them came forward to share their stories to their husband or mother in law so that they just realize the challenges and render the necessary support. Hence, it was a huge success. Here, the success I am speaking about is on seeing the video at least one percent of the husbands or mother in laws would have felt that they should have treated the wife or daughter in law in a better way. At least it would create an impact and they would definitely be able to realize that their wife or mother in law is going through a serious depression. Even if 1% of them are able to realize this, then I think that I have succeeded because my intent is fulfilled to an extent."

5. Breast feeding – one of your peculiar projects from Ahaana Photography. What were the criticisms faced? How was the response?

Breast feeding project was mainly to stress that breast is to feed. Sometimes, mothers even feel shy to feed in front of me. While traveling in a car, they stop the car and look in for a hidden place to feed the kid. We will need to normalize all these and kids need to be fed immediately when they are feeling hungry just as we eat immediately as we feel hungry. So, to normalize this and spread awareness I started this breast feeding project. Of course, this had a good reach. There was an equal amount of criticism too. A few women were of the view that this should not be exposed openly. But the support that I received was immense which helped me traverse towards my intention. I started receiving so many stories around breast feeding too and that was the whole point in undertaking this project. Motherhood is sacred and can be considered as a common religion pertaining to all the mothers. They belong to one community. It gives me immense happiness to see that they get along with each other without any discrimination. This is all about my breast feeding project.

Out of Focus Sharadha Gopalakrishnan

out of FOCUS



*Untold story from a mom to a mom
to cope loss, overcome trauma,
fight self doubts and follow passion*

SHARADHA GOPALAKRISHNAN

out of FOCUS



*Untold story from a mom to a mom
to cope loss, overcome trauma,
fight self doubts and follow passion*

SHARADHA GOPALAKRISHNAN



SHARADHA PHOTOGRAPHY



6. Your message for angel mothers?

The lost child will definitely be an angel to a mom. Just how the three wise men were guided by the star to reach Jesus, these mothers will always have their angels as a guiding star that will help them reach the heights they aspired for. They stay as a guiding star with their parents and the loved ones. At this point, I would like to reiterate one thing. Take your time to heal yourself. Don't ever feel that you should hide your pain as it will affect the people around you. Never hide your sorrows behind your fake smile. We should not cheat ourselves by masking ourselves from the reality. At the same time, one can do anything and can go to any extreme to taste joy and happiness. I shower my immense love and hugs to all the sacred mothers who have lost their little angels. While we are trying to cope up with this and change, we will need to understand that things will get better along with babies and only things around us will change. It is not necessary to forget everything and open up a new fresh page in the journey of your life. If circumstances force you to do so, do not get trapped into it. Only if the inner soul in you triggers your mind and soul to forget all this and move on, then you have all the rights to traverse as per your intuition and intention. I just wanted to quote that decide what you want and sail according to it. Do anything that will not make you feel guilty and the ultimate aim is happiness. Happiness and peace is the only focus and you can do anything to achieve it.

I managed to capture my journey of healing by writing it. My Book "Out of focus" is available out in the amazon. You can grab it for a read. One needs constant support to overcome the grieving phase. And, I am glad that I had enough support, from my friends who are my family.

7. Being a Startup entrepreneur who achieved a great success with both Smiley Media and Ahaana Photography, what do you think are the most common mistakes that almost all the startups commit? What will be your advice on dealing with their problem?

"The failure of most of the start ups is because they fail to have a proper process set up in their place. They fail to take good care of their account, and their team. These are the major reasons for the failure of a start up. So, if there is good process and you know it is all set and u know good flow. A start up can never be a one man show, for any start up, the entire team is important. It can be a team of 2, 4, 10 or 20 and so on. The success of a start lies on how effectively the team is managed.

8. Please share your favorite life quotations (at least 3) with our audience

"I am reminded of the lines from the great poet, Bharathiyar's poems. I just wanted to convey the essence of it: Everything that I envisage should be fulfilled. My thoughts should be noble. I need a resolute heart. I need a good intellect that has clarity...." I like all the poems that were penned by the great poet, Bharathiyar and this is the most favourite amongst all. It would be rather unfair if I don't mention my favourite quote here: "What you seek is seeking you."

I would like to quote here a famous saying of the father of our nation on Customer service. Those words still linger in my mind. "Customer is an important person who come to our premises and he is our boss and he is not depending on us and we are depending on him." These words are so true and I keep them in my mind always so as to render the best service. Thus customer service is the most aspect of any organisation. I clearly understand that customers are my life and I treat them as myself and serve them with utmost care. And that's all what I wanted to convey. I wholeheartedly express my gratitude towards getting this wonderful opportunity."



Celebrate YOU!!

*Follow your dreams
That can give you sparkling vibes
For not someone to judge and measure
What is your success
But just be on your relentless pursuit
Until you are quite content
Time to Celebrate YOU!!*

*Cherish the beauty
That lies deep within
For all that's external
And adored are not eternal
Mourn not on what perishes over time
For beauty lies in your actions and words
Wear a broad smile to compliment
And carry it with confidence
Time to Celebrate YOU!!*

*Rejoice the precious life
Bestowed by almighty
Live to the fullest
With no undue pressure around
People may test, teach or use you
But strive to bring the best in you
For who would know your self-worth
Than you..
Time to Celebrate YOU!!*

*Treasure the power
Latent within
And feel the energy buzzing in you
To create a positive change
For every life that matters
The power of unrequited self love
Will transform you to great heights
To help you live in the hearts of millions
Even after you turn into ashes
Time to Celebrate YOU!!*

*With love
Bhuvaneshwari Subramani*





CELEBRATIONS

Celebration, bringer of joy and happiness
The reunion of loved ones
The dispeller of gloom and sadness
Whether it's a wedding or a birthday
It calls for a celebration

Celebration begins with preparation
From the cake cutting to playing
It's a celebration

From the opening of the gifts on
Christmas
To the ripening of harvest on Pongal
It's a celebration

Whether it's a celebration as a party
Or celebrating ourselves from our heart
It's a celebration

Yoogesh P G – 6th Grade
SSVM Institutions, India

Every day we shall rejoice this life
It comes our way only once in a while
Celebrate the world with all your joy
That God has given us, in his love and happiness
Look through eyes that show you good
If you do so, nothing will make you brood

Every day is a celebration, live together with no tension
Lend your ears, pay attention
Everywhere you see nature's most beautiful creation
The life you lead should reflect your imagination

All are friends, none are foes
Celebrate unity, all will be close
Honour God, who gave us life
Celebrate his might without any strife

Respect your parents who teach you
And impart life lessons
That will be of use to you forever
Celebrate their hardwork,
That caters to your every need.
Lead a life full of celebrations,
The world will flock around you brimming with admiration

Sharvesh P G – 10th Grade
SSVM Institutions, India



Merry
CHRISTMAS

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வலியறிதல்
Knowing the Strengths

திருக்குறள்

வினைவலியும் தன்வலியும் மாற்றான்
வலியும் துணைவலியும் தூக்கிச் செயல்.

Assess before an action, the strengths of
the task, self, opponents and companions.

பொருள்:

செயலின் வலிமையும் தன் வலிமையும்
பகைவனுடைய வலிமையும், இருவருக்கும்
துணையானவரின் வலிமையும் ஆராய்ந்து
செயல்பட வேண்டும்.

EXPLANATION :

They say that the union of soul and body in man is the
fruit of the union of love and virtue(in a former birth).



TOP TEN VACATION IDEAS WITH FAMILY – HOLIDAYS

A GUIDE TO EXPLORE USA BY SPECIAL EDITORIAL TEAM

With children around the nation enjoying so far as two weeks of break, many families turning Christmas time into an occasion for a pleasure trip, top destinations and family resorts start aggrandizing their foyers and making the season cheerful and dazzling.

These destinations, resorts and cruise lines promise cheerful and unforgettable holiday getaways. Deck the halls with boughs of holly or better yet, this year take a break and let somebody else do the job. The Christmas season brings out the best in hotel resorts around the country, as festive décor enhances warm, welcoming environments. This year, pack up and celebrate the holidays in the charm and comfort of one of the top ten Christmas-season resorts in the U.S. With gigantic Christmas trees, light shows and even slides made of ice, a stay at one of these resorts guarantees a very merry Christmas indeed!

No matter of your planning destination to any nearby resort or to a tropical beach during this Christmas, there are many great Christmas vacations spots to opt from. The destination that made our list offer travelers something unique like spectacular views, luxurious spas and activities for kids. Find great trip ideas from Dallas, Washington D.C., New York City, Minneapolis – St. Paul, Boston, Los Angeles, Seattle and other cities. Here are some of the best Christmas vacations spots to go with family.

1.The Lodge at Sea Island: The Lodge at Sea Island Golf Club is a relaxing beach getaway in southeastern Georgia. The hotel is set along five miles of private beach and has 40 luxury guest rooms and suites, offering guests privacy and five-star provisions. Vacationers get to enjoy an array of activities and facilities, including the Learning Center, tennis center, boating, fishing, a 65,000-square-foot spa, and a fitness center.



If you are planning a family trip, Camp Cloister offers activities for kids, including cooking and fishing. Explore five miles of sandy beach on your own, or sign up for Nature Tours. Work out at the fitness center and unwind at the spa with one of the customized body therapies or massages. The hotel keeps on winning honors and awards for its attentive service and beautiful setting. There are three 18-hole championship courses where you can play tee off in a scenic setting, as well as improve your game with clinics, private and group lessons. The AAA Five-Diamond overlooks the St. Simons Sound, Atlantic Ocean, and the Plantation Course. Guest rooms measure at least 700 square feet in size and are furnished with overstuffed chairs and hardwood floors. The property offers 24-hour butler service and other luxury amenities. You can also stay at The Cloister at Sea Island

2. Voted the No. 1 Kid-Friendly Resort in the Eastern US & Canada by SKI Magazine readers is **Smugglers' Notch Resort** in northern Vermont. Designed for all ages, these activities include cookie decorating, craft workshops, themed family challenge races, etc. all included in the resort's vacation package. Santa will join children each Saturday around the resort's village bonfire for complimentary hot chocolate and cookies. A weekly Winter Carnival features food, games, music and the thrill of watching an ice carving specialist unveil a masterpiece. A torchlight parade and pyrotechnics follow the carnival. Smugglers' vacation packages also include mountainside condominium accommodations, lift tickets, snow tubing, ice skating, indoor pool & hot tub, indoor FunZone with climbing inflatables and family & adult entertainment.

3. West Coast travelers can plan a relaxing family Christmas in California where charming coastal towns offer a number of holiday events. You will get a chance to visit unique museums of its kind, many special attractions, wineries, and shops in Carmel-by-the-Sea, Newport Beach, Healdsburg and other amazing places in California. San Diego is a popular place to visit with kids, home to the San Diego Zoo, USS Midway Museum, the Maritime Museum of San Diego and other family-friendly attractions. Visit Disneyland, Disney California Adventure, and Aquarium of the Pacific while staying at Hyatt Regency Huntington Beach Resort in California. The oceanfront resort features Spanish-inspired architecture, ocean adventures, spa treatments and several sumptuous restaurants

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4. Fairmont Scottsdale Princess Resort, Scottsdale, Arizona

Though the desert setting makes it highly improbable that you'll see a white Christmas, the Fairmont Scottsdale Princess Resort makes a valiant effort at instilling the holiday spirit. Crafted from 67,000 lights that sparkle amidst the palm trees, the Princess's four-story Christmas tree welcomes guests with flickering lights timed to holiday songs. This resort lets its guests ice-skate in pleasant temperatures, alongside cacti and lighted trees. Special holiday dinners are on offer at the resort's fine-dining restaurants, including Bourbon Steak, La Hacienda, and Ironwood American Kitchen, while the perfect nightcap awaits via the resort's winter cocktail list, served fireside at The Plaza Bar. This is the eighth holiday season running successfully, Christmas at the Princess Returns throughout the holiday season from Thanksgiving to the New Year! Enjoy all of the holiday festivities, including more than three million twinkling lights, fireside s'mores, outdoor ice skating, a visit to Santa's workshop and much more. There are several special packages available for this occasion.

5. Can you imagine spending this Christmas at the Sweetest Place on Earth? Hershey! For the holidays Hershey's including a marquee **Hershey Park Christmas Candylane** at the theme park, light shows, holiday entertainment, visits with Santa and his reindeer, etc. Melted chocolate meets melted hearts with the Hotel Hershey's sweet holiday salute. Hershey's candy mecca is completely transformed for the holiday season. Start with a stroll down Hersheypark's Christmas Candylane, where two million LED lights set the high-end amusement park aglow. Hersheypark's Christmas Candylane, where two million LED lights set the high-end amusement park aglow. Owing to the cold weather, Hershey's has closed the landmark roller-coasters for the season. But the park still has a lot more than 30 year-round r



ides for families and kids. Hershey's Sweet Lights attraction brings visitors on a cruise through a dazzling exhibit of illuminations and sculptures. This is considered as favorites among families all over, the breakfast or lunch with Santa pairs with the quality cuisine with exclusive one-on-one time with the jolly, red-suited fellow. Hershey Park sweetens the season this year with A Music Box Christmas, a show for children of all ages, as well as cookie workshops and holiday-themed roller-coaster rides. Your Kids can share the joy of wishing a Merry Christmas with Santa and can meet his nine live reindeer, including Rudolph. Later, hop in the family car and drive through two miles of wooded trails to experience Hershey's "Sweet Lights," a festive display of over 200,000 lights that "dance" to popular Christmas tunes. Christmas Candylane Packages are available on select dates.

6. All inclusive old-fashioned Christmas: In **Pennsylvania's Pocono Mountains**, the uber-family-friendly and all-inclusive Woodloch Resort is putting on an Olde-Fashioned Holiday on weekends this December. Tourist attractions include a festival of lights, fireworks, a visit from Santa with live reindeer, holiday scavenger hunt, gingerbread wars, traditional yule log hunt, ornament making and more. An all-inclusive Mohonk Mountain House which is less than two hours north of New York City in the Catskills is a Victorian castle in the sky that's perfect for a midweek escape during the holiday season. During the Olde-Fashioned Christmas, the resort decks its halls with decorated Christmas trees, spectacular handmade swags, and elaborate gingerbread creations. Other seasonal activities include a family Yule log hunt, holiday craft-making, and caroling. The December Delight package includes lodgings, two meals per day plus afternoon tea and cookies and many more activities.



7. Mohonk Mountain House, New Paltz, New York

The imperial and high-class Mohonk Mountain House decks the halls in grand style each Christmas, providing an ideal getaway for families and couples. Through late November to early January, the historic compound is adorned with wreaths, garlands and astonishing gingerbread creations that add a festive touch to the retreat. If you prefer to stay in the Mohonk Mountain House, in any one of the 259 guest rooms, you get an all-inclusive offer with an impressive array of wintertime activities like ice skating, cross-country skiing, and snow tubing. Work up an appetite, as afternoon tea and cookies, a three-course dinner and breakfast buffet are standard highlights with each night's stay.

8. The magic of Christmas subsists for only those who believe. That's the idea of the beloved children's book **'The Polar Express'**, by Chris Van Allsburg that became an evergreen favorite holiday movie featuring Tom Hanks. In the story, a boy takes a train journey to the North Pole to reawaken his belief in Santa. To recreate this magical Polar Express experience a lot of Polar Express trains have begun running all over the country over the past decade, letting you read the stories, listening to the music of the movie soundtrack, drinking warm cups of cocoa and of course, enjoying super cool time with jolly red-suited fellow, the Santa. To make it sound even better, many of these trains operate on railroads full of history that brim with charm and travel along picturesque routes. The profits from these special holiday trains benefit historic railroads to preserve their historic trains, most of which are not for profit. However be conscious, that while these trains may share many of the same activities, the execution of the experience can vary greatly. It's always a good idea to read reviews to see what previous passengers seem to think.

How To Make the Most of the Experience?

Be sure to read the book and watch the movie before you go so that the details will be more



meaningful during your journey. All of the trains promote kids to wear their pajamas, just like the boy in the story. It's fun for the kids and the trains are made warm so no worries. Many trains offer a range of seating classes with more pricey options such as a souvenir mug or a keepsake photo thrown in for additional perks. Always make sure to see exactly what is included at each fare level. Consider what time of day you travel because some younger kids may do better on earlier trains. But the last train ride of the evening is certainly the most atmospheric since it's darker outside the train cars seem cozier and holiday lights seem all the brighter.

9. Santa Claus, Indiana: The town of Santa Claus, Indiana was named earlier as one of the "10 best places to spend Christmas" by CNN, whose population is less than 2,500 and boasts the only post office offering a special "Santa Claus" postmark. The town was initially called Santa Fe. Way back in the year 1856, the United States Postal Service refused the town's application as it found a town already named as a Santa Fe established with the USPS. This inspired the people of the town to change the name to Santa Claus. Every year, the post office receives thousands of correspondence to Santa from all over the world. A volunteer group, calling themselves as 'Santa's Elves' ensures each child receives a reply from Santa Claus. This custom has existed since 1914. You will find amazing street names in this town including Christmas Boulevard, Candy Cane Lane, and Mistletoe Drive. You can also spot more than 20 statues of Santa around town, offering many seasonal photo ops. Santa Claus has a Christmas-themed amusement park called Holiday World, but ironically it is not open during the Christmas season. Holiday events in Santa Claus include: Santa Claus Christmas parade, The story of Santa Claus at the Santa Claus Museum & Village, Run Run Rudolph 5K through Lake Rudolph's Santa Claus Land of Lights, Face painting and Christmas woodcarving demonstrations at Holly Tree Christmas Shop, Chestnuts roasting on an open fire at Santa's Candy Castle, which commenced in 1935 as a Christmas-themed attraction in the US, Gingerbread house decorating at the Santa Claus Christmas Store, Christmas dinner with Santa at Santa's Lodge and Christmas Lake Village Festival of Lights: Families looking to give added bang for your buck on a retreat to Santa Claus should consider one of the Christmas packages the local visitor center has put together. They are bundled to include accommodations and a selection of events and activities for added value. Some packages offer extras such as a bedtime story with Santa and Mrs. Claus in your hotel room.



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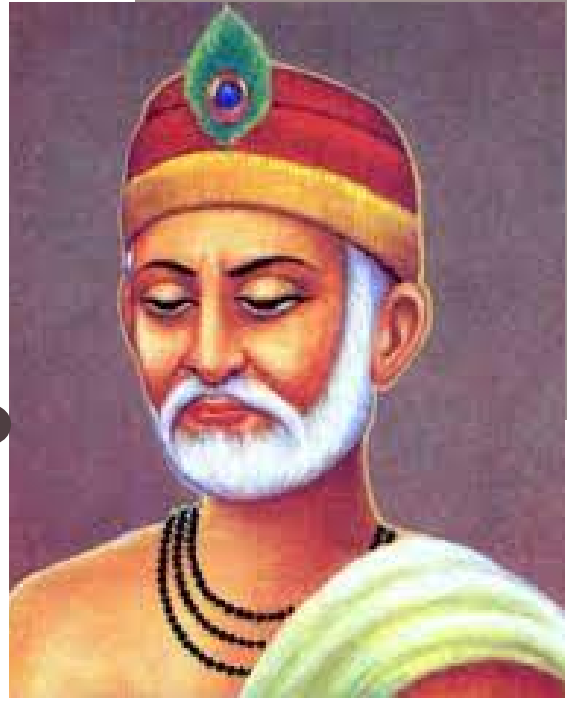


10. **A Smoky Mountain Christmas:**

Plan to spend Christmas in the Great Smoky Mountains of Tennessee, and get an amazing bonus of an evening at Shadrack's Christmas Wonderland as part of your holiday. This light show set to music will make festive memories, and kids will love the bounce houses and refreshment stands. Gift yourself a picture perfect Smoky Mountain Christmas vacation in Gatlinburg/Pigeon Forge, Tennessee. Seated next to the entrance of The Great Smoky Mountains National Park and UNESCO World Heritage Site is Gatlinburg, a Bavarian-inspired ski town. It is a picturesque, iconic, warm and fuzzy, old-fashioned Christmas winter wonderland you fantasized as a child. In the Tennessee Mountains, tradition and folklore run deep, and so does the Christmas cheer. Every mile of this delightful mountain town is adorned with festive lights, transforming the region into a winter wonderland. A short 10-minute drive will take you to the over-the-top entertainment of Pigeon Forge, giving you the best of two contrasting cities and a variety of entertainment both in and out of the woods. A Christmas at the Smoky Mountain is definitely a worth vacation to remember throughout your life. If the small town shops are not your thing that's okay, there's plenty to do in downtown Gatlinburg. Visit the 'Ripley's Believe it or Not' franchise, and this place is like the Land of Ripley's. The Ripley's Aquarium of the Smokies is far beyond the word, amazing! You can stroll through the shark tunnel With penguins dinosaurs and even a scuba-diving Santa, this is a WIN for the family. Do not forget to check the details of Ripley's House of Oddities, Ripley's Haunted House, and Ripley's miniature golf courses too! Each year, Sevier County, Tennessee host Winterfest and decorates the strip going from Sevierville through Gatlinburg with Holiday lights. But in addition to the main Winterfest lights, they also host a spectacular light show called Shadrack's Christmas Wonderland. The light show is set to music. When you first drive in you will see a sign to tune your radio to a specific station, once you do, you will start hearing Christmas music and you will notice that the lights are in rhythm with the music.

Choose one of the destinations and have a wonderful time. MERRY CHRISTMAS AND HAPPY HOLIDAYS!!!!

Let us take a deep dive in learning our indigenous languages.



Language Arena

बेटा जाए क्या हुआ, कहा बजावै थाल।
आवन जावन है रहा, ज्यों कीड़ी का नाल॥

MEANING IN HINDI

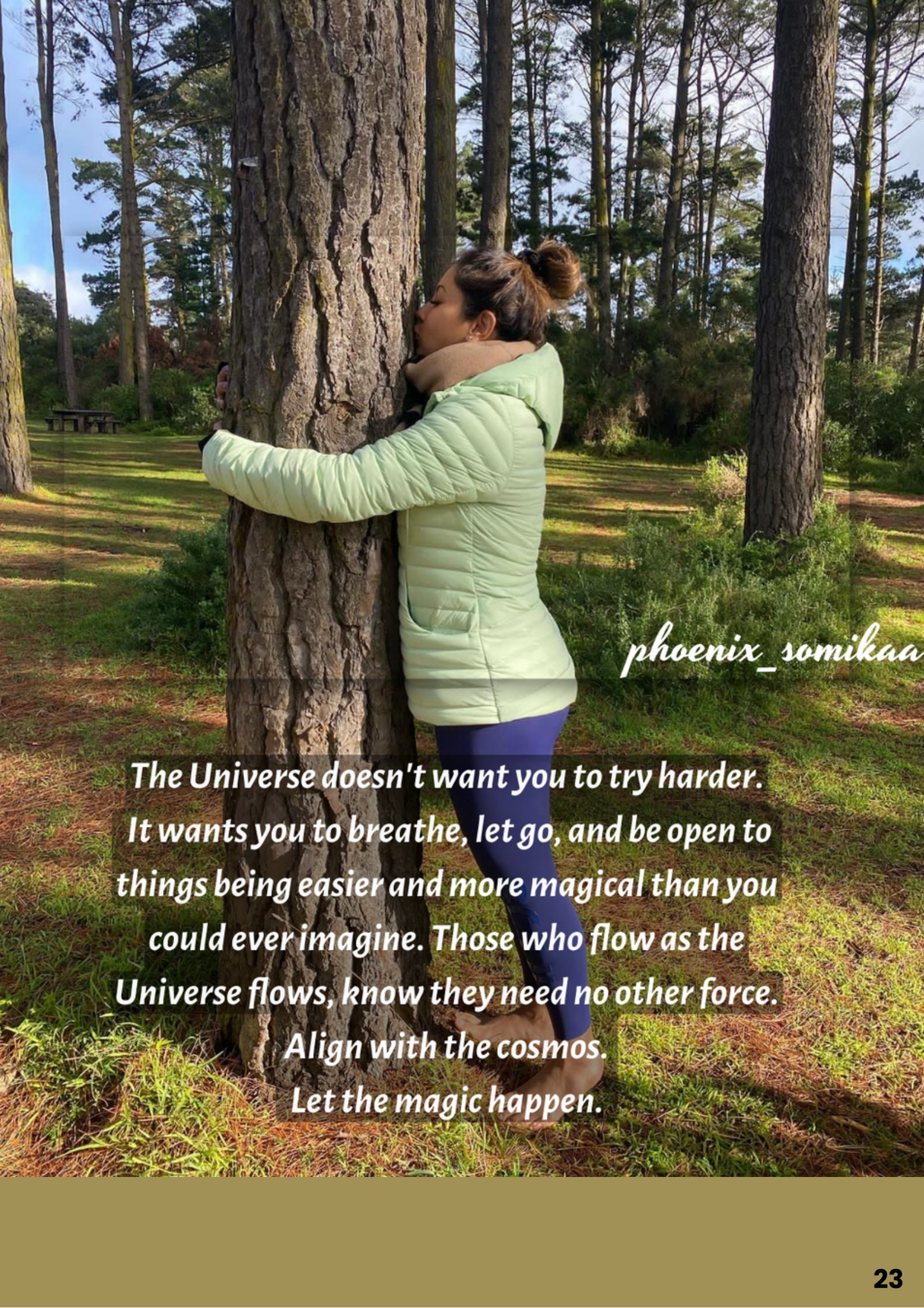
बेटा पैदा होने पर हे प्राणी थाली बजाकर इतनी प्रसन्नता क्यों प्रकट करते हो?

जीव तो चौरासी लाख योनियों में वैसे ही आता जाता रहता है जैसे जल से युक्त नाले में कीड़े आते-जाते रहते हैं।

MEANING IN ENGLISH

O creature, why do you express so much happiness by banging the plate on the birth of a son? The soul keeps coming and going in eighty-four lakh births just like insects keep coming and going in a drain full of water.

Saint Kabir Das (1398–1518) was a 15th-century Indian mystic poet and saint, whose writings influenced Hinduism's Bhakti movement and his verses are found in Sikhism's scripture Guru Granth Sahib, Satguru Granth Sahib of Saint Garib Das and Kabir Sagar. Kabir's philosophy about life was very clear-cut. He believed in living life in a very simplistic manner. He had a strong faith in the concept of oneness of God.



phoenix_somikaa

***The Universe doesn't want you to try harder.
It wants you to breathe, let go, and be open to
things being easier and more magical than you
could ever imagine. Those who flow as the
Universe flows, know they need no other force.
Align with the cosmos.
Let the magic happen.***



WHY DO I CELEBRATE

Charvi SK

Young girl Charvi talks about how important it is to celebrate

Celebrations, a word that reminds us of happy things. Not just the celebrations chocolate box, although those lift moods as well. Celebrations are observed all over the world, ranging from the most common ones to the festivals most unheard of.

Celebrations aren't just limited to festivals, there are a lot of things we should be celebrating. Every day should be celebrated, everything we do should be celebrated, even the smallest things deserve a small celebration. Remember

"The more you celebrate your life, the more there is to celebrate".

-Ophrah Winfrey.

I love celebrating, the food, the sweets and the people make it all the more enticing to celebrate. Celebrating the smallest things, like the last exam before the holidays, achieving a personal goal, getting full marks in your exam, are all things we should celebrate.

The bigger things are like being able to accomplish something on the first try, winning a game/match, performing somewhere new, are also to be celebrated.

Celebrating festivals, is a whole other thing. Putting up decorations, meeting our friends and relatives, having fun with them is truly memorable. These are the happy memories we'll never forget.

When I reflect deeper on this word I find more reasons, waking up to a new morning where we know not many are fortunate to wake up from sleep and see the sunrise. Knowing our family is healthy and fine, we have a roof above our head, hot food served at the table, going to the best school, knowledgeable teachers I get educated by, being able to express my feeling and thoughts freely. I also have something I can share with when a person in need asks me. Isn't all this reasons to celebrate. If you ask me celebrate every breath you take and see you live longer and happier.



Insights

SEVEN THINGS FOR INVESTORS TO KEEP IN MIND IN ROUGH TIMES LIKE THESE

Dr Shane Oliver – Head of
Investment Strategy and Chief
Economist, AMP Capital –

POWERED BY PLANET WEALTH

Successful investing can be really hard in times like the present. Falls in share markets and other assets are stressful as no one likes to see their wealth decline and the natural inclination is to retreat to safety. From their highs last year or early this year to recent lows US and global shares have fallen about 25%. Australian shares have held up better, remaining up from their June low at which point they had had a fall of 16% from their high in August last year, but they remain vulnerable to the lead from global shares. While shares have managed to find technical support in recent days and could bounce further given high levels of negative sentiment, the near-term downside risks for shares remain high, reflecting the same array of macro risks that have been weighing on them all year, notably:

- high inflation and ultra-hawkish global central banks;
- the \$US trending up on safe haven demand and Fed rate hikes risking a financial accident – with mayhem in the UK adding to fears of crisis;
- an escalation in the Ukraine war, along with other geopolitical risks;
- high and still rising recession risks; and
- downwards revisions to earnings expectations flowing from all this.

We had a detailed look at the issues a few weeks ago along with signs of light at the end of the tunnel (see here), but I will be the first to admit my crystal ball gets even hazier at times like the present. As always, the turmoil in markets is being met with lots of prognostication. Some of which is enlightening but much is noise. But to borrow one of my favourite quotes that Mark Twain is said to have said “history doesn’t repeat but it rhymes”. While the weakness we are going through differs in detail from rough patches in the past, basic investment principles still apply. It’s hard to say anything new other than to reiterate them.

SHARE MARKETS
REMAIN VOLATILE
AND AT RISK OF
FURTHER FALLS
REFLECTING
WORRIES ABOUT
INFLATION,
AGGRESSIVE
CENTRAL BANK RATE
HIKES, THE WAR IN
UKRAINE AND
RECESSION FEARS.

So, apologies if you have seen “seven things for investors to keep in mind” from me before, but at times like this they are worth revisiting.

#1 Share market falls are normal – the key is to make the most of the power of compound interest

First, while they all have different triggers and unfold differently, periodic share market falls are healthy and normal. Sometimes they are just 5% to 20% corrections, but every so often they can be deep bear markets with falls up to around 50% as in the GFC. But while share market pullbacks can be painful, it’s the way the share market has always been, so they are nothing new. As can be seen in the next chart shares climb a wall of worry over many years but with numerous events dragging them down periodically, but with the long-term rising trend ultimately resuming.

Australian shares have climbed a wall of worry.

Bouts of volatility are the price we pay for the higher longer-term returns from shares compared to other assets like cash and bonds. The next chart shows the value of \$1 invested in various Australian assets in 1900 allowing for the reinvestment of dividends and interest along the way. That \$1 would have grown to \$243 if invested in cash, to \$881 if invested in bonds and to \$691,806 if invested in shares. While the average return since 1900 is only double that in shares relative to bonds, the huge difference between the two at the end owes to the impact of compounding returns on top of returns. So, if we want to grow our wealth we need an exposure to growth assets like shares to make the most of the power of compound interest, but with that comes rough patches every so often.

#2 The key is not to get thrown off by cycles – selling shares after a fall turns a paper loss into a real loss

When shares are falling sharply it’s naturally tempting to sell. At least it may then be easier to sleep at night. But selling shares or switching to a more conservative investment strategy whenever shares suffer a cyclical setback just turns a paper loss into a real loss with no hope of recovering.

#3 Timing is hard

Of course, you may be thinking “but I will reinvest once uncertainty is removed”. But the risk is you don’t feel confident to get back in until long after the market has fully recovered, which may be well above the level you sold out at. Trying to time the market is very difficult. A good way to demonstrate this is with a comparison of returns if an investor is fully invested in shares versus missing out on the best (or worst) days.

#4 Share market pullbacks provide opportunities

When shares and all assets fall in price, they’re cheaper and offer higher long-term return prospects. As a result of the fall in share and bond prices (and the resultant decline in PEs and rise in dividends yields and bond yields) our estimated medium term return projections for a diversified growth mix of assets has improved from around 4.9%pa to around 6.7%pa. So, the key is to look for opportunities’ pullbacks provide. It’s impossible to time the bottom but one way to do it is to “average in” over time.



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#5 Australian shares offer an attractive dividend yield

This is particularly so compared to bank deposits. Companies don't like to cut their dividends, so the income flow you are receiving from a well-diversified portfolio of shares is likely to remain attractive, particularly against bank deposits even though deposit rates are slowly rising.

#6 Shares invariably bottom with maximum bearishness

Shares and other related assets often bottom at the point of maximum bearishness, ie, just when you and everyone else feel most negative towards them. This is when investors have lots of cash on the sidelines which provides fuel for an eventual rebound. This is the point of maximum opportunity. This is obvious in a way because shares could hardly bottom when everyone is already bullish because there would be no one to buy. The problem is that it's hard for most people to commit to buying shares when there is so much gloom around. And, of course, investor sentiment could still get more negative in the short term before it bottoms.

#7 Turn down the noise

At times like this, negative news reaches fever pitch. Talk of billions wiped off share markets and warnings of disaster help sell copy and generate clicks & views. But we are rarely told of the billions that market rebounds and the rising long-term trend in share prices adds to the share market. Moreover, they provide no perspective and only add to the sense of panic. All of this makes it harder to stick to an appropriate long-term strategy let alone see the opportunities that are thrown up. So best to turn down the noise on all the negative news flow (and watch Elvis films).



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POWERED BY SYMMETRIC HOMES



Many people dream of owning a comfortable home, here are some things buyers should know before buying one. You obviously want to find the right lot for your needs. If you're looking for the best lot for your new house, there are a lot of things to consider, and it's more than just finding one in your favorite neighborhood!

HOW TO CHOSE BEST HOMES?





CHOOSING YOUR BEST HOMES



THE LOCATION

Explore the neighborhood by driving or walking around it, scoping out potential lots along the way. Does your potential new area have easy access by car or foot? Can you get groceries and commute to work in the neighborhood without having to deal with any problems? You must select a house in a neighborhood that suits your family's lifestyle. Most things can be changed, but not the location of your home. House hunting requires you to consider proximity to your workplace, home location, ease of access, traffic noise, and neighbor proximity.

BUDGET:

For your monthly expenses, you need to plan a budget. The first house you buy won't be your last one, so make sure you take care of your current needs first and let the long term take care of itself. If you're getting a house, make sure it's going to suit your needs and be within your budget. To make the right decision when buying a house, you need to understand your family's current major needs. No matter how you choose to finance your new home, you will be expected to make monthly mortgage payments. You'll be hurt if you don't know all your running costs when you have mortgage payments. In whatever way, the finance plays an important role.



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HOW TO GET BEST HOME



Remember to do your research

Understanding your needs and weighing them against the areas you might want to purchase is the key to choosing a new lot. Do they meet your expectations? If you are looking for a plot, do you have sufficient space to build your rooms? What is your master plan? Do you have the blue print of your house in mind?



The Home Appeal:

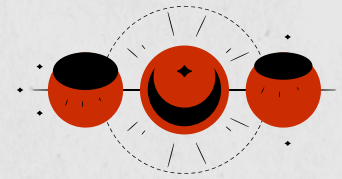
It's all about fulfilling your dreams, not just meeting your needs. You don't have to be shy about making a long wish list. Everyone has a different wish list. Sunrises over a lake may be some people's dream, while snow-capped mountains are another. Your partner might prefer the secluded quiet of a single home over having a community gym just steps away. You should let your home reflect your style and lifestyle. You don't want a lot of exterior maintenance and live a laid-back life, right? What's your style? Victorian or Tudor? Think about all these, when you pick up a plot for your home or buy a fully constructed home.



The Rooms and Storage space:

In older homes, closets are typically small and storage space is limited. When house hunting, be sure to note where all of your sports equipment, craft supplies, out-of-season clothes, and holiday decorations may be stored. An inadequately sized residence will leave you constantly configuring the space in order to make it work for your family. Additionally, you may be able to spread out if you purchase a property that is too large, however, you will incur high costs. Take a moment to consider your current living space. Is it comfortable? Do you have enough bedrooms for your family or do you have to share them with others? How much storage space is available for your belongings? You should also take into account your future plans in addition to your current living situation. You should plan for an extra room if you anticipate adding to your family in the near future. Ideally, you will have to figure out a space for your happy place.

Live your purpose.



CELEBRATIONS CELEBRATIONS

Do you know the meaning of celebration?
You do not unless you get education---
Life is a miracle that you live,
Allow others to get what the galaxies give;
Make smile as your ornament of life,
Cut the sadness with your knife!

Life is to enjoy every moment,
You waste your time if you lament;
Just take off all the stress in your mind:
Heaven is here or nowhere to find;
Overthinking can cause you troubles,
Celebrate the life by reading some fables...

Kiw Magazine Australia



**January
2023**

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