



Dear Readers,

The sporadic down pour in the last week of February at Melur Meadows had a mixed welcome. However, it did bring in some change. The grass and the plants started to appear green again after the brief winter session when most of plants and leafs dried out paving way for a change. The mercury at this part of the world around this time of the year is 36°C at the maximum and 20°C at minimum.

From this month on we shall bring you information on nearby places that can be visited during the day. This month we bring you information on the lovely scenic beauty of Kotagiri a wonder place in the hills of Nilgiris.

Come April we propose to organize picnics, sightseeing, and religious tour to nearby places on a more frequent basis. End February we had organized a tour to "Isha Foundation" of Sadhguru Jaggi Vasudev's near Coimbatore. Few residents who had opted to visit had a wonderful time.

Visit us to enjoy our warm hospitality and rejuvenate at the "Lyaa Wellness" the Naturopathy Centre.

With regards,
Sundar Varadarajan
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The Benefits of Laughter

Physical Health

- *Boosts immunity*
- *Lowers stress hormones*
- *Decreases pain*
- *Relaxes your muscles*
- *Prevents heart disease*

Mental Health

- *Adds joy and zest to life*
- *Eases anxiety and fear*
- *Relieves stress*
- *Improves mood*
- *Enhances resilience*

Social Benefits

- *Strengthens relationships*
- *Attracts others to us*
- *Enhances teamwork*
- *Helps defuse conflict*
- *Promotes group bonding*

Life after Retirement- Senior Citizen Retirement

- By Nathalie Fiset

Opposite to the common notion that, planning for a senior citizen's retirement will never be too early. Just at the moment when our seniors feel that it was time for them to spend some time relaxing, that's the time when they suddenly decide to bring to an end their employment, finally.



In the case of senior citizen retirements they typically reach a definite age when their physical well being no longer permits them to carry on with their work functions, sometimes this occurs out of the person's personal will wherein they receive emoluments such as pension and dividend of their personal savings. Retirements often go hand in hand with pensions, which many workers deem as an inherent part of their privileges in the society. There are even countries which explicitly tackle their respective national constitutions such pension rights.

Senior citizen retirement often comes with a specific date, and with that date drawing near, our seniors often get bothered by their possible lifestyle after their retirement. That's the reason why most retirees settle to undergo retirement planning. You don't want to belong with those unfortunate others who weren't rational enough to plan their life ahead so that they would be able to enjoy the freedom they sought after long years of working diligently.

There are retirees who formulate their retirement plan in their own homes while using their personal computer with a software custom made for

retirement planning. In fact the convenience that these retirees enjoy while doing their plan serves as their first step. In fact using retirement planning software to facilitate the planning of your retirement will have you feeling much better about your decision to retire as you see your retirement money questions answered right before your eyes.

If in case the senior citizen who's planning retirement wants the traditional retirement planning set up, he should first secure his social security due to the fact that it serves as the one and only means that would give them support. Of course our retirees have their planned activities after they have retired, whether it is to engage in a new hobby, or a cruise around the world you definitely couldn't do without the appropriate funds to finance such activities.



The step-by-step senior citizen retirement plan

It won't hurt if your start planning for your retirement early; this could be sufficed by a little amount of savings starting from 50's which in the long run could assist you to accrue larger wealth which you could enjoy upon your retirement. Investing assertively is the key to obtaining a considerable amount upon your retirement. You could venture into the stock market by purchasing a portfolio of stocks which would accumulate good profit in the long run. If in case the market is performing badly, the possibility of experiencing,

shortfalls are nothing but normal so you must take care.

Since before senior citizens retire, they are still most likely capable of maximizing their earning capacity. Other than investing in stocks some of the retirees dig in to other jobs during the period when they already planning to retire - part time job or a small business. The profits from these actions would in time accumulate therefore aiding your finances so as to reduce your withdrawals from your other investments. The additional paycheck will surely go a long way when your retirement comes.

Due to the fact that most senior citizens' retirement plans include the act of taking full advantage of other resources such as home equities, then you might also want to take into consideration yours. At first you might think of it as more of a liability but in times like this, these properties serve as assets.

Lastly, of course is the retiree's effective financial management. As you are calculating your days to your retirement, it is best advised that you handle your expenses wisely especially if you have already used up some of the resources which you placed in your retirement folio.

Source:
<http://ezinearticles.com>



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Near By Places - Kotagiri

In the serene setting of the Nilgiri Hills, Kotagiri is situated at a height of about 6500 feet above the sea level and is around 42 kilometers from Melur Meadows Kumaran Kundru. It stands at the head of a fine ravine running down towards Mettupalayam.

Kotagiri is protected by the Doddabetta range from the violent southwest monsoon and is not affected by mists like in Coonoor. The lower elevation of the place makes it warmer than Ooty. These advantages in the climate make the station a fine health resort. It has a Kota temple in the middle of the town, even though the Kota tribes have long moved out, giving it an exotic tribal feel.

Trips to Kodanad View Point, St. Catharine Falls and Rangasamy Pillar and Peak are worthwhile.

KODANAD VIEW POINT

This place is 18 Kms away from Kotagiri. From here one can see an entire array of natural processes like rivers Moyar and Bhavani, the Mysore Plateau, Valleys, trenches and also paddy fields.

CATHERINE FALLS

Catherine Falls is about 8 kilometers from Kotagiri and consists of an upper and a lower falls which are about 7 kms apart. The

upper fall, which is the second highest in the Nilgiris, takes a leap of about 250 feet. One can see the magnificent view of Dolphin's Nose and the surrounding country from above the falls.

RANGASAMY PEAK

The Rangasamy peak lies 20 km from Kotagiri. This peak is sacred for Irulas (a tribe), adding mysticism to this natural beauty. According to Hindu legend Lord Rangasamy used to live at Karamadai in Coimbatore district on the plains but quarreled with his wife, came to live alone here.

RANGASAMY PILLAR

On the north west of Rangasamy Peak is Rangasamy Pillar, a rock-climbers nightmare, rising in solitary grandeur to a height of about 400 feet and has sheer sides. It is said that this rock is unclimbable and no one seems to have attempted to climb it.

LONGWOOD SHOLA

Longwood Shola is the only major pocket of natural Shola forest left in the immediate vicinity of Kotagiri in the Nilgiris. 3 km away from the town, it is a wild life reserve. Perfectly peaceful and untouched forest trails are an invitation to serenity seekers.

Feeling Secure

The world's first fully computerized airliner was ready for its maiden flight without pilots or crew. The plane taxied to the loading area automatically, its doors opened automatically, the steps came out automatically. The passengers boarded the plane and took their seats.

The steps retreated automatically, the doors closed, and the airplane taxied toward the runway.

"Good afternoon, ladies and gentleman," a voice intoned as the airplane lifted off. "Welcome to the debut of the world's first fully computerized airliner. Everything on this aircraft is run electronically. Just sit back and relax. Nothing can go wrong.....nothing can go wrong.....nothing can go wrong....."

Some wonderful quotes:

Don't judge each day by the harvest you reap ... but by the seeds you plant!
-- Robert Louis Stevenson

Write it on your heart that every day is the best day of the year.
-- Ralph Waldo Emerson

And in the end it's not the years in your life that count. It's the life in your years.
-- Abraham Lincoln

Happy living and positive thinking

Happy living is nothing but living a normal life free from unwanted, anxiety, stress, rigidity, hostility, pressures, problems, and what have you. The Art of Happy Living is just a simple art of living well, eating well, thinking well and feeling well. We just need to tune up our mind to enjoy every moment of life and let the happiness follow us.

The feeling of happiness is within us. All we need is to look inwards and not outwards for happiness. Why worry if we cannot change the weather, rather enjoy it whether it is hot, humid, cold, cloudy, foggy or snowy. We need to keep our internal weather pleasant all the time. Let us not allow external matters to take our smiles away.

Happy living is the reward of positive thinking. Let us remember, only positive thinking can bring happiness in our life. If we cannot think positively, we may not live happily. Be a self coach and adviser. Look everything with a positive angle. Find something good even in most critical moments of your life. Let us make positive thinking the basis of our happy living.



Some snap shots taken in February 2011 at Coonoor

Some popular Indian drinks to keep the body cool during Summer

- Watermelon juice: Contains magnesium, phosphorus, iron, and beta carotene.
- Papaya juice: A wonderful digestive aid.
- Nimbu Paani: Improves immunity in the summer and is excellent as a thirst quencher due to its cool nature.
- Lassi/ Butter Milk (Chaach): A good source of calcium, protein and very filling in nature.
- Panna: Made with raw mangoes which have a cooling effect on the body.
- Jal zeera: A very traditional ayurvedic drink which consists of all the spices which have a cooling effect on the body.
- Smoothie: A blended, chilled, sweet beverage made from fresh fruit.
- Coconut water: A very refreshing natural drink and takes care of mineral requirement in the summer when the soaring temperatures deplete all the water and salts from the body.
- Khus sherbet: Khus (poppy seeds), according to Ayurveda, decreases the temperature of the body and aids in cooling the body.
- Thandai: Consists of almonds, milk, and rose petals.

Warning: Excess of everything is dangerous.

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