

Vishal Prabhu (name changed) is an archaeologist and lives in Germany. He spends half his time travelling the world and rest at home and the university he works with. He has a handsome portfolio and that portfolio has generally not disappointed him. He has been an investor for over 20 years now and over time has moved majority of his funds into mutual funds. He does not have any other investments – just the home he lives in, a home in India and some meagre amount of life insurance policies and nothing else. All that he earns

THE 60 MINUTE PORTFOLIO



KARTIK JHAVERI says financial planning need not be complicated

is invested into mutual funds in India. The most interesting thing is the amount of time he spends on portfolio: 60 minutes per annum! That's all. His portfolio strategy is just so simple that it's almost unbelievable. He obviously earns a salary all the year round, his money gets transferred into a money market account and sits there for a year. He does his investment only once in a year i.e. during this 30 / 60 minute skype (internet telephone) call. We assess where we were last year, what has happened during the last year and what is the plan going forward. Do we need to have a re-look at the asset allocation? This is the only key question that we are discussing. For those new to asset allocation (AA) it is simply a method of distributing your money in various investments. The important thing to

note about AA is that it is done at two levels viz., category and type. This is my version and style of AA. Category to me means the various categories of investment avenues available viz. equity shares, mutual funds, real estate, bullion etc. Type to me means avenues available within a category. For eg. Category of mutual funds would have a types such as diversified MF, sectoral MF etc. Another example would be Category of real estate would have types such as residential, commercial, industrial etc.

- Coming back to Mr. Prabhu...we are discussing the following during our call:
1. What is happening in India in terms of development? And around the world – what is the impact on India?
 2. What are the business prospects and how are companies faring? What kind of growth to expect?
 3. Are there any particular sectors that are doing well or not so well?
 4. What do the economic fundamentals of the country look like – interest rates, inflation, policies, rules of taxation etc?
 5. Are we likely to make money i.e. double of inflation at the least in the year ahead?
 6. Are we likely to make more money than the prevailing fixed deposit rate? Is possible that we might be able to make double of FD rate?
 7. Anything new and interesting otherwise? Any new avenue i.e. category of investment to consider?

These are a set of standard questions. They have obvious and logical answers. Some answers have assumptions. A skilled advisor will make a recommendation on the proposed AA. This is then discussed and the amount to deploy is fixed. A thorough check is also made on the financial goals nearing fruition so that the schedule of redemptions may be clearly agreed and understood. The new asset allocation is drawn up. Cheques and paperwork arrive to our office and investment is deployed. With technology and trust in the advisor Mr. Prabhu pursues his passion i.e. archaeology without worrying about news, economic policies, tracking the stock market etc. He is busy doing his job, travelling around the world, meeting people, savouring new tastes and delicacies, spends weekends playing golf and watch Formula 1. He has ample time to spend with his children and is basically quite a happy man. He has been investing well...when the business cycles turn adversely more money is deployed to fixed interest bearing instruments and when things look positive money flows to equity MFs. Easy isn't it?

Kartik Jhaveri is a Certified Financial Planner and may be reached at kartik.jhaveri@transcend-india.com

TOOTH PAIN

Sadiya Vanjara tells you why tooth pain can be an alarming signal.

It is not very rare when a patient's tooth problem doesn't seem to resolve even after multiple visits to his Dentist. A tooth pain doesn't necessarily mean that the source of pain is Dental (related to teeth and oral health). Sometimes the underlying cause could be your jaw(TMJ), and it's musculo-skeletal (related to muscle & joint) component. The jaw joint is also known as Temporo-Mandibular Joint (TMJ) connects your jaw to your skull. Any disorder of this joint is known as the TMJ disorder. Because the TMJ and Teeth share some common blood supply and nerve supply, often a TMJ disorder may mimic as a dental problem. Dentist Dr Sameera Ali, located in South Mumbai says, "Often patients come with a complaint of pain in



- resolution of symptoms emanating from the Jaw joint."
- What are the causes of TMJ disorders?**
- Injury or trauma to the teeth or Jaw
 - Misalignment of the teeth or jaw
 - Teeth Grinding
 - Poor Posture
 - Stress
 - Arthritis
 - Jaw trauma
 - Depression
 - Pain Sensitivity
- What are the signs and symptoms of TMJ disorders?**
- A variety of symptoms may be linked to TMJ disorders. Pain, particularly in the chewing muscles and/or jaw joint, is the most common symptom. Other likely symptoms include:
- Radiating pain in the face, jaw, or neck
 - Jaw muscle stiffness
 - Headaches, sometimes Migraine
 - Limited movement or locking of the jaw
 - Painful clicking, popping or grating in the jaw joint when opening or closing the mouth
 - A change in the way the upper and lower teeth fit together.

How are TMJ disorders treated?

Conservative Treatments

Because the most common jaw joint and muscle problems are temporary and do not get worse, simple treatment may be all that is necessary to relieve discomfort. There are steps you can take that may be helpful in easing symptoms, such as:

- Eating soft foods,
- Applying ice packs,
- Dry Needling & Acupuncture
- Physiotherapy for jaw exercises to strengthen muscles, improve flexibility, and range of motion.
- Avoiding extreme jaw movements (such as wide yawning, loud singing, and gum chewing),
- Learning techniques for relaxing and reducing stress

Diagnosis of the underlying problem though is vital to complete

Dr Sadiya Vanjara is Head of Physiotherapy, Noor Hospital

Ojas: The Vital Essence

In the transformation of food from rasa to sukra dhatu, every step releases ojas. Ojas is an essence of all the dhatus, the substance of all hormonal secretions which support the auto-immune system. It means 'that which invigorates' and in medical terminology it is also referred to as 'bala' or the inner strength (immunity), which resists diseases. Just as bees collect honey from the nectar of flowers, the digestive fire collects ojas from the essence of all dhatus. Like the dhatu, ojas is also nourished by ahara rasa (nutrient plasma - the nutrient-rich product from the metabolic processing of food). Ojas is the seat of 'prana' (life-force). Even though it permeates the entire body, it is closely connected to the heart, the prime location of ojas, and from there the arteries carry and distribute it throughout the body. One other interpretation of ojas residing in the heart is that it brings sattvika mental thoughts and physical expression, particularly on the forehead, piouness, a good and truthful character, positive attitude, devotion, faith, belief, trust and enthusiasm. The more we perform pranayama (regulated breathing), meditation and prayer, the more ojas and tejas we gain and thus become more knowledgeable and enlightened. Its absence decays the body parts and prana (life) is lost. Ojas is smooth, cool and oily, and has a reddish, yellowish and whitish hue. It is of two types:

- **Para:** Located in the heart, it has eight vital points. Its complete degradation leads to death.
- **Apara:** Permeating the entire body; its normal quantity is about a handful. A decrease in the para ojas leads to lifelessness, loss of enthusiasm, strength and reduced immunity; giving rise to many diseases.
- **Functions of ojas and its importance:** Ojas lends strength and radiance to the body. Being the essence of all dhatus, its decline in the body leads to a corresponding decline in the ability of dhatu to support the body, in spite of being in balance19'. It keeps all dhatus stable and nourished. All physical, mental, sensory and motor functions are made possible by the action of ojas. It is also the source of joy, sorrow, will power, intellect, determination, arrogance, patience and enthusiasm. It refines the speech and appearance and strengthens immunity. In brief, it is the basic foundation of life, health and happiness.



Upadhatu: Sub-Tissues

Those components of the body that uphold the body and lend support and structure, despite being present in small quantities and do not participate in the production of other dhatus, are called upadhatu or sub-tissues. The major difference between dhatu and upadhatu is that dhatu not only supports the body but also generates the next dhatu, whereas upadhatu only shares the task of lending support. They are termed upadhatu because they are produced from dhatus.

Nourishment of the upadhatu (sub-tissues)

Just as the nutritive (sara) part of rasa dhatu nourishes the subsequent dhatu, rakta (blood) and also produces milk and menstrual blood as an upadhatu. While blood is produced regularly, menstrual blood is produced only once a month, and being an upadhatu it is produced in a limited quantity. In the same way, nutritive (sard) parts of rakta dhatu produces mamsa dhatu, and nourishes the veins and arteries. Similarly, mamsa is transformed into meda dhatu which produces meda and asthi, respectively, and nourishes the nerves, ligaments and joints. Breast milk, menstrual fluid, arteries, veins, fat, skin and nerves are the seven upadhatu. Since they are directly derived from the dhatus,

they are termed 'upadhatu'. A brief description of the three main upadhatu is given below:

Skin

The skin covers the entire body. It helps perceive stimuli such as heat, cold, light, heavy, hard, soft and so on. It provides protection to the whole body. Even though the skin contain all five elements, the element of air predominates. This is the reason why it adapts the tactile quality of air and perceives all sensations (touch). Apart from tactile perception, the skin keeps the temperature of the body normal, it helps absorb nutrients and lends luster. Sweat glands are also embedded in the skin. It also absorbs energy obtained from the sun.

Breast milk

The presence of this upadhatu is only relevant to females. Breast milk is the best nutrition for infants as it provides maximum nourishment and antibodies. Hence, it is termed as life-giving. It is the residue of the sweet part of the ahara rasa and like sukra it is present in the entire body. It reaches the breast when required, thereby increasing the breast size. Healthy and nourishing breast milk mixes easily with water, is sweet, yellowish and odorless. It is considered to be the best milk, nourishing and healthy, which keeps all dosas in balance and the body disease-free. A decrease in this upadhatu can be corrected with increased intake of kaphaja diet. Cumin seeds and asparagus (satavan) also help improve milk production. Excess of breast milk should be treated by purification (draining by sucking or use of a breast pump) and in such condition one should consume light food substances.

Menstrual fluid

This is also a female-specific upadhatu. After attaining the age of puberty (above 12 years), menstrual fluid is discharged from the female genital organs once a month. Normally the menstrual period lasts for three to five days. Between 40 to 50 years of age this discharge ceases at menopause. The basic function of the menstrual fluid is to promote follicular development which supports conception. Its characteristics are similar to those of blood. Menstrual fluid that is discharged once a month without pain or burning, is neither too much nor too little in quantity, which resembles the color of the red lotus or lac or Abrus seed, which easily washes off clothes, which is not very mucilaginous and that lasts for not more than five days, is considered to be healthy. Excessive bleeding, bodyache and malodorous fluid results from an undue increase in the upadhatu. It leads to debility and even uterine tumors. On the contrary, the decreased, delayed or reduced bleeding may cause pain in the pelvis.

(Excerpted from the book 'A Practical Approach To The Science Of Ayurveda: A Comprehensive Guide For Healthy Living' authored by Acharya Balkrishna)

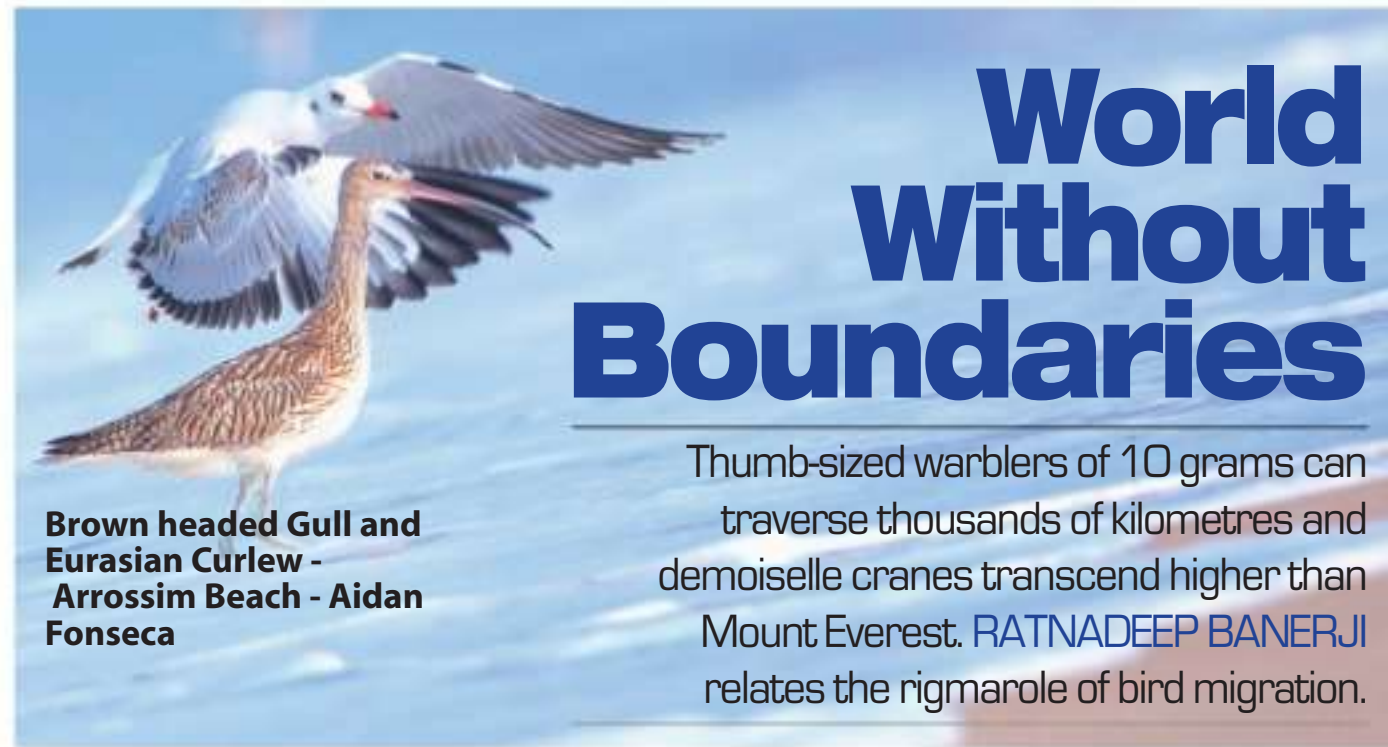
India receives migratory birds from almost the entire planet. Among the Indian avifauna of about 1500 species about 320 birds are migrants from outside. Another 70 are vagrants entering Indian region in erratic way. India falls on the path of several international migration corridors. Vagrant birds like Eurasian oystercatcher that breeds on the coasts of Europe, Black and Caspian seas, is an uncommon winter migrant to coasts of India spreading its shrill and piping call.

Astounding flights

The Amur falcon breeds in the Amur River region of Northern China, Eastern Russia and Korea. Every year, the birds set out on their annual migration southwards and stop at the Doyang Reservoir in Nagaland, where scientists confirmed a flock numbering 2 million birds at one moment so much that until 2013, 15,000 of these were brutally killed daily by locals as a source of cheap protein until the civil society, the government and the international community stepped in an unprecedented effort to stop this killing such that not a single bird was killed in the 2013 season. These birds flow from Nagaland to Bangladesh and onto the Bay of Bengal and in parallel hugging the eastern coast of India at a distance of 15 kilometers at sea before making landfall at Vijaywada in Andhra Pradesh, proceeding eastward towards Bijapur in North Karnataka. Then the birds continue their journey eastward flying over Goa onto the Arabian sea and beyond, flying non-stop for 5 days and 10 hours covering 5600 kilometers before making landfall at the eastern shore of the African coast. There are many such similar routes. Eastern golden plover can fly non-stop for over 3200 km across open sea; Garganey or blue-winged teal and the pintail duck are amongst the longest distance fliers. Their flight regimen is stupendous.

Migrant Avian Population

Bikram Grewal has been a



Brown headed Gull and Eurasian Curlew - Airosim Beach - Aidan Fonseca

birdwatcher for five decades besides being author of several books. "In general, this year by far fewer birds have visited India for wintering as per the reports pouring in. However there is no one in India to analyse all this. It may be pollution, climate change or mild winter in Siberia. This year in Delhi, Okhla Sanctuary is giving a bleak birding. Pollution has wreaked havoc. NajafgarhJheel is also gone for years." But we're making new bird sightings so how do we call it dwindling population? Recently the northeast region was found to have five new bird records for India. One of them is a migrant too. Bikram clarifies,

eBird, aglobal online listing platform that birders can use it to document their birding information. Chandra Tal in Himachal Pradesh, TsoMoriri, Tsokar, Hanle, Chusul lakes in Ladakh, Gharana, Mansar and Surinsar in Jammu, Hokarsar and Haigam in Kashmir are some of the lakes of the Himalayas at 15000 to 18000 feet above sea level sought after by birds from China, Bhutan and Russia. Siberian cranes have ceased visiting India but in Ladakh one gets to find 20-25 species in Lake Gharana in Jammu and 50-55 species in HokarsarLake in south Kashmir - "there have not been any significant changes in the number of migrant birds", says Dr Pankaj Chandan, Head of Western Himalayan Landscape working in World Wildlife Federation. He vouches for the population of black-necked crane, bar headed goose and great crested grebe to have gone up. Dr Pankaj Chandan has been researching on black-necked crane for the last 15 years. These messengers of peace are declared as the State bird of Jammu and Kashmir but are otherwise resident of the lower-lying areas in Tibet and China. These elegant black-necked crane remain in Ladakh from April to November. Karnataka has constructed 44,000 man-made wetlands over the hundreds of years,

but of which only 36,969 wetlands remain. Due to rapid degradation, Bangalore's 400 tanks has declined to 130 tanks, in the last three decades. **Bird havens, tucked away**

There are incognito areas springing surprises. Bikram Grewal cites of TalChhappar in Rajasthan, seven hour drive from Delhi. "It is an undiscovered jewel. Then there is the north-east that holds undiscovered prominent bird areas. I had recently been to Waalong in Eastern Arunachal, earlier civilians were not allowed. You've to carry food and live in tents."

Vagrant passage and Sighting

This year spotted crakehas been seen at Basai in Gurgaon in the National Capital Region of Delhi but so far it was seen only in the some wetlands of Mumbai. Palette scoop owl is a very small owl, possibly the rarest owl that migratesfrom Middle East Asia and Pakistan to Little Rann of Kutch in Gujarat from. But this year, it has been sighted in Okhla Bird Sanctuary in Delhi for the first time ever! In the aftermath of cyclones like tsunami, pelagic birds from sea get drifted to land. Sightings rise remarkably. A grey wagtail when ringed to make tracking possible, was found to return, presumably from its Himalayan breeding grounds at least 2000km distant, to a particular lawn in the then Greater Bombay – no bigger than a badminton court for five years running. Such can be the precision of revisiting spot and regularity too falling within the span of a couple of days.



Wire-tailed Swallow - Zuari River - Saviio Fonseca
Common Hoopoe - Aidan Fonseca
Female Comb Duck - Saviio Fonseca