



IWA DHWANI

Indian Women's Association

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Sounds of IWA, Singapore



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ERRATA



The photographs and names of two of our Committee members were inadvertently missed from the cover page of the February issue of Dhvani. The omission is sincerely regretted.

*Left to Right:
Ritu Kapoor and Mika Parekh*



LETTER FROM THE PRESIDENT

Dear IWA Members,

Thank you for giving my team and me the opportunity to serve you for a second term. I consider it a privilege to be able to serve a group of women who are empowered themselves and seek to empower others.

We will strive to make IWA a place that acts as a bridge between the new arrivals and those long-term residents who have made Singapore their home. Whether you are a new member of IWA or a returning member, you will have opportunities to meet likeminded people, find an activity that makes it easy to integrate, have a chance to volunteer in your field of interest and learn and grow in a supportive environment with IWA.

IWA really works on the principle of "Saathi haath badhana, ek akela thak jaye toh mil kar saath nibhana." This roughly translates to 'give me your hand friend, alone one may get tired, so let us work together'. The talent, energy and willingness of our members to take on responsibilities makes IWA a vibrant organization. The IWA contingent at the Chingay Parade was a shining example of this where members took on various responsibilities to not only put up a spectacular performance but also integrate with other community groups. I was honored to represent IWA at a lunch hosted by Madam President Halimah Yacob at the Istana as well

as at the Prime Minister's CNY Garden Party hosted by Prime Minister, Mr. Lee Hsien Loong.

We are looking forward to working closely with our partners again this year. We will be participating in the Festive Gift voucher distribution and Project Give with SINDA, helping BSS with outings for the children to Kidzania, offering interesting activities to enrich the lives of migrant workers and planning on bringing cheer to the senior residents at SWAMI Home. We are looking forward to working with PA and Paya Lebar CC for a health and wellness event for families and for a weekend outing to Pulau Semakau.

IWA members are keen to start a Dance club and a Children's Club and we will be initiating a trial run for them soon.

We will continue to serve our members with the WINS vision to ensure that IWA stays a Welcoming place, seek ways to Integrate, Nurture current relationships while building new ones and Step-up participation and volunteering opportunities.

Looking forward to a fulfilling year ahead.

Garima Lalwani

ON THE COVER:

The Padhchinh (Footprint in Sanskrit) series of paintings is a collaborative effort between the rescued elephants at Wildlife SOS India and artist Alpana Ahuja. 100% proceeds from Padhchinh sales go to Wildlife SOS India.

The canvasses are painted in vibrant shades first, and then the elephant is gently coaxed to leave its footprint on the canvas, whilst receiving treats.

The Padhchinh on the cover is a footprint of Elephant Phookali who is in her fifties, blinded in one eye because of her abusive past. The painting depicts a curious Phookali out on a walk. The cobalt blues and mauves

represent the seas and the silvery green tones, the earth.

'If I could be someone else, I would be a guardian of the forest. The animals, especially the elephants would be living their lives, not needing to be 'rescued'. Where elephants walk the earth is rejuvenated... where man walks the land is made barren' - Alpana Ahuja.

Padhchinh: -236
Title: 'Rejuvenation'
Medium: Acrylic on canvas
Size: 26" square

Alpana Ahuja has had two solo shows, one in Singapore and one in New Delhi. She regularly exhibits her works in group shows in Singapore and is a life member of the 'Singapore Art Society'.



'Bridging the gap between people and animals is the Mission of my life' Alpana Ahuja.

IWA Committee 2018

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From the Editorial Team

If I were not me, then who would I be?

A thought provoking question that most of us have addressed at some point in our existence - many of us have moved on, some of us have got there and the rest of us are still searching. Intrigued? Read on and see what some of our writers have to say about it.

We have contributions from our budding poetesses, recipes to try out in your kitchen and tips to turn our balconies and terraces into a thriving herb garden.

From the Editorial team, we hope you enjoy reading through this issue of Dhwani - the voice of IWA.



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Red is a Happy Colour!

IWA Trip to Chinatown during the Chinese New Year *By Rakhi Shankar*



We saw special cultural symbols such as kumquat plants which are imported especially from China and Taiwan during this festival and represent good luck and prosperity. There were peacock feather flowers, pussy willows and artificial cherry blossoms. We saw a variety of festive food such as Buddha's hands, pomelos, large oranges, nuts (especially peanuts) and various meats such as bak kwa and waxed ducks which can be preserved for the year ahead.

An interesting fact told by our guide was that the Chinese spend more on a funeral, which can last up to seven days, than on a wedding! It is important to seek the blessings of ancestors from the afterlife so earthly possessions such as paper cars, paper designer bags etc. are offered at funerals. We were also told that in early days, the Chinatown area was where opium dens, secret societies, entertainment houses, brothels and gambling dens flourished.

After an informative and interesting walk, we made our way to the '8 Treasures' vegetarian restaurant where we were treated to a special CNY lunch complete with vegetarian 'YuSheng' (the quintessential CNY platter.) We all joined in for the Lo Hei (prosperity toss) and wished each other prosperity and good luck. We took care not to cut or bite our noodles short since long noodles mean longevity!

After a wonderful trip and amazing lunch, I said my goodbye to Chinatown with one more look back at the sea of red, the happy colour!

Gong Xi Fa Cai!!



Rakhi is a curious soul. She loves reading, walking, trying new things. She has lived in the UK, US, India and has been in Singapore for the last 13 years. She loves to learn and

continues to explore new facets of Singapore and the region.



Chinatown was dressed in red - the colour of luck, of joy and of happiness. Red was also the colour of our dress code for our visit to Chinatown this Chinese New Year.

At the entrance to the Buddha Tooth Relic temple, we were greeted by a dragon, a symbol of power and strength in Chinese culture, coiled around a sword. In the inner atrium, there was a deity Acala (Kuan Yin), facing the temple, to protect the main temple deities. Here, it was protecting the 'Goddess of Mercy' who sat on a lotus flower with an altar in front of her for offerings and candles. White gemstones or crystals to ward off negativity and a purple amethyst for healing were displayed in a glass box.

As we moved into the main hall with 100 Buddha statues around the walls, we witnessed a group of monks chanting sutras. Our guide told us that the monks were chanting in Sanskrit and that the chanting was mostly based on vibrations with a gentle gong. There was a silent and meditative quality to the chanting. Worshippers lit candles or joss sticks and lined up to pray to the

'Maitreya' or Future Buddha while the chanting continued.

On Level 4 was the resplendent Sacred Tooth Relic believed to have come from either Sri Lanka or Myanmar. The Tooth was enclosed in a glass inner sanctum inside a gold-lined stupa. With the 35 forms of the Buddha depicted around the walls of the inner sanctum and the eight stages of Buddha's life depicted around the base of the stupa, this is said to be the best Buddhist cultural complex in the region.

The other entrance of the temple had statues of two mountain guards representing birth and death, balance or yin and yang. Death was represented by the mountain guard whose mouth was closed while the second one had his mouth open and represented birth.

During the Chinese New Year, Chinatown becomes a festive town with many stalls along its lanes and streets.



IWA@Chingay 2018

An Indian Women's Association (IWA) contingent, made up of 44 women and children ranging from ages 9 to 60 years, performed in Chingay Parade for the first time this year.

The team worked hard for four months to perfect their dance routine and finally the handmade jewelry, colourful costumes, LED dandiya sticks and graceful dance moves all came together to create an unforgettable experience. The contingent shimmered down the F1 pit track all the way to the Floating Platform with high energy amidst the cheers of their friends and families.

Performing in the Chingay Parade gave IWA a recognition and a wonderful opportunity to integrate not only with other communities from Singapore but from all over the world. Our members were able to showcase their talent, heritage and team spirit. This was a very proud moment for IWA and a milestone in IWA's history.





If you were not you, who would you be?

By Arpana Sarkar

I remember, as a kid I used to imagine, what if I were someone else's child because other parents were always nice to me (hey! so were mine, but it came as a package deal with all the scolding for my mischief). As I grew up, I wished I was older, I wished I didn't have to study, I wished I could just go to office and come back and do no homework! Not study for tests and exams! What a luxury, I would think! The point is whichever stage of life we are in, we either reminisce about the past or want to fast forward to a time that we think will give us more happiness.

Now, coming to the topic here because I am sure you will stop reading if I throw more philosophy at you.

When I was younger, I had always wished to be someone famous... anyone famous. I would watch the interviews of film stars and imagine how I would answer the questions they were being asked like in 'Rendezvous with Simi Garewal' or 'Koffee with Karan'. I would watch 'Jeena Isi Ka Naam Hai' (I don't know if you know about this show) and would imagine how my school friends would come to meet me on the show and my teachers would talk about how naughty I was. That never happened though and as I grew older I realized that it is OK that I am not famous - the tabloid didn't make it national news each time my heart was broken. There would be many things that I enjoy now that I wouldn't have been able to do if I were famous, e.g. have puchka at Park Street, or chaat at Lajpat Nagar.

If you were not you, who would you be?

By Azeena Badarudeen

As a millennial born in 1986, I consider myself a digital immigrant, having grown up in the laps of technological devices that were quite advanced for their time. Today's children and teenagers will never know what it means to watch a movie on a VCR or the significance of a floppy disk in saving the work done on a computer.

As a child growing up in 1990s Singapore, I have fond memories of listening to my mother recollect her own childhood spent in the Jalan Kayu and Seletar area where my late grandfather had been assigned quarters to house his large family of 9 members.

So, if I were not me, a child born 14 years prior to the birth of a new millennium that was greeted with a mix of excitement and fear, I would like to know what childhood meant for a baby boomer in post-war Singapore.

What was the "kampong spirit" like back then? What was life like in a pre-HDB era?

It all boils down to realizing how green the grass is on your side before holding another's garden colour against your own shade card.

Today, I feel I am at the best phase of my life, and I am privileged in more ways than I can imagine. I have a beautiful family, amazing friends and a great life partner. I am financially independent, I enjoy my job and I don't have to study for exams!

Would I want to be anyone else? I don't think so.

I am sure everyone has their own blessings and challenges that they enjoy and manage. Shall I spot judge that someone is more blessed than me and aspire for it? Deepika Padukone battled depression. My friends, who feel I am more privileged than them to get an opportunity to live abroad, sent me videos of them dancing to a dhol in a Holi party they attended today. (Ah! festivals make me so homesick).

We don't know what everyone's story is. We all have our own journey that we have undertaken to reach where we are. How can I aspire to be where someone else is if I don't know the journey they have taken?

Well in all fairness, I do confess that I dreamt of being someone else at one point of time in my life - Shah Rukh Khan's dog 😊



The writer is actually not a writer. She is a life enthusiast which means she is a WIP in more skills than one - dancer, guitarist, traveller, digital marketer and now a writer.

I imagine myself running wild in every possible open space that I can see, with the wind caressing my hair and skin. Instead of going to an air-conditioned mall with a modern supermarket to buy an ice-cream for some respite from the summer heat, I imagine running to a "mama shop" with a ten-cent coin and the shopkeeper reaching out for my favourite ice-ball even before I say anything because he knows every customer and their choices so well.

Instead of the ECAs and supplementary classes that I had to attend as a primary school pupil, I imagine making a dash for the school gate at the sound of the dismissal bell at 1 PM to go home and sink my teeth into my mother's delicious rice and sambhar which I would eat quietly and with gratitude.

It is fun imagining what it would have been like to live life in a different era but as we all know, life can only be lived forward. I am sure that this digital age, which I am a part of, will do justice to the earlier generations by preserving their memories so that the future generations can remember their roots.



Azeena Badarudeen is a Singaporean educator who has been an IWA member since 2015. She loves exploring new places and enjoys a cup of Masala Chai with a good book in her spare time.

If you were not you, who would you be?

By Seema Gupta

I am a homemaker. I love looking after my house, kids and family and in some way, this is my chosen role. But was this my ambition? We all have some hopes and dreams, some unfulfilled ambitions, a desire to accomplish more in life and the feeling, 'I could have done this, I should have done that.'

In an alternate universe, I would have been a fashion designer since I was born with an inherent passion for art and a love for sketching outfits. My belief is - 'your life cannot be perfect, but your outfit can be.' In today's world, whether we like it or not, first impressions matter and Fashion is the very first impression that people have of who you are. It is a career choice that I think I could have excelled at if I had stayed focused and put all my efforts, thoughts and ideas into my creations.

Clothes reflect one's social status and the word 'Brand' defines this status well. Moulding and honing my skills to create my very own brand would have given me a headway into this ruthlessly competitive industry. Maybe fashion's ever-changing nature would have helped pacify my creative cells. Fashion is not static. It changes, and a fashion designer

brings about that change through his/her creation. Creating new styles, playing with colours and bringing back the old designs of 60s and 70s, making them chic and contemporary has always attracted me. As the saying goes, "Don't follow trends, set them."

Fashion today is a new industry altogether. For example, if we talk about the Saree - the garment was worn in one style and that was it. It was beyond anyone's imagination that the same 6 yards could be draped in 64 different ways. I could have been a part of that change.

Today, I satisfy my passion for designing by dressing up my girls and giving tips to friends. Not completely out of touch with the fashion world, my own wardrobe is a guinea pig for the ideas flowing in my mind. I may not be at the pinnacle of the industry, but my outfits encompass and embody that part of me and truly bring out who I am. When I am complimented on what I am wearing I know, 'if I was not what I am today I would have been a FASHION DESIGNER.'



Seema has been in Singapore for the past 17 years. After working for 2 years, she is now a full time housewife blessed with two beautiful daughters. She enjoys reading fiction, sketching, cooking and is a part of the Media Relations group at IWA.

A Ninja To Be

By Tvisha Agarwal (9 years)

If I were not myself, I would be a ninja.
Who would be so silent even on the worst day
And at the same time
Save the world, so they can enjoy in every way

Being a ninja, so flexible and fast
Everyday recollecting the adventures,
That would forever last

I'd be considered as a
top-secret spy
someone who would always help others,
and never-ever deny

So that's why
Being a ninja is
awesome
Because you will
always be happy
And never cry



If I could be anyone, I would be 'Radha'...

By Dreamy Somani Shah

R is for Radha
Reverberating with the vibrations of Krishna's flute
Reminiscing her moments of glory and togetherness
Reflecting fondly on a time gone by
Rare in her ability to portray her affection and tenderness.
Resplendent with her brightness
Radiance on her face
Religious in her demeanour
Remarkable in her grace
Recreating the magic of 'Raas Leela'
Replete with emotion in every nerve
Representing the epitome of devotion
Resounding the victory of love!!!
R is for Radha and she is Revered.
Regarded and Respected.
Rejoicing in the celebration we call life!



Dreamy is a full-time mother of 2 gorgeous girls, part-time crafter, forever optimist and permanent dreamer. She thrives on her family bonding and takes pride in her friendships. She loves dancing, dressing up, reading, coffee and soulful conversations.



Rendezvous 2018!

The Membership lunch, an annual event to welcome our new and returning members, was held at Royal Palms, on the 13th of March 2018.

A great location for a grand event for sure!

The turnout was spectacular and surpassed previous years' numbers. The vibrant shades of purple, which was the theme colour, added zest to the afternoon.

Gauri, our emcee, kept our members engaged through games, interactions, getting to know each other which added to the fun afternoon. The happy and engaged faces said it all!

IWA President Garima Lalwani opened the event with a short, openhearted speech.

Media Chair Kavita Daga ran a special audio-visual clip introducing the multi-talented Committee Members and the various clubs and portfolios handled by them.

All the club chairs introduced themselves and their clubs that showcase the multiple dimensions of IWA. This was followed by a 'sign-up' to the clubs where people thronged around the tables, eager to know more.

The most coveted corner was the Photo Booth which had special frames designed by our talented Creative Hands Club Chair, Monica Dovedy with the assistance of our Acts of Kindness Club Chair, Ritu Kapoor.

The sumptuous lunch was much appreciated by all present, and it was heart-warming to see their happy contented faces.



Holi by the Sea

I AEC (Siglap South CC) and IWA got together to ring in the third year of celebrating Holi by the Sea on 4th March at the beautiful Angsana Green.

The volunteers of both organizations were there bright and early with a spring in their step to welcome the joyous revellers.

The arrival of the Chief Guest, Mr. Edwin Tong MP, started the festivities. He was given a traditional welcome with colours and sweets by Dr. Uma Rajan (Chairperson IAEC) and Ms. Garima Lalwani (IWA President).

The entire place was a riot of colour with pulsating music provided by the very engaging DJ Harvey. The vivacious and witty emcee Sharul kept the crowd engaged with traditional games like "Kabaddi" and Tug of War. The Sampada Dance troupe captivated the audience with a scintillating performance and the Bhangra dancers had the crowd energized and dancing to their beats. The emcee handed out IWA sponsored gifts throughout the event which added to the excitement.

The live 'Chaat' counter was a big crowd puller with its spicy street food and the lavish buffet was enjoyed by the colour-drenched merrymakers. The children and the young-at-heart loved the popcorn and candy floss.

It was a fantastic afternoon which left everyone eagerly looking forward to next year's Holi by the Sea!





International Women's Day

Celebrated by Acts of Kindness Club (AoK)



Members of the AoK Club spent a memorable morning doing community service at a local food bank. Cartons of donated food items were sorted, packed, shelved and inventoried in record time.

Thanks to the happy energy and enthusiasm brought by the members on this morning of International Women's Day - cheers to IWA-AoK women power!



THE WAR ON DIABETES

It is real. Diabetes is a silent killer and its prevalence remains high over the years. Raffles Hospital, a Privilege Partner of IWA, takes you through the risks and prevention measures which help keep diabetes away from you.

Diabetes can affect anyone, but there are certain high risk groups:

- 40 years old and above
- Lead an inactive (sedentary) lifestyle
- Have a parent or sibling with diabetes
- Have abnormal blood cholesterol or lipid levels
- Have high blood pressure
- Have a BMI of 23.0 kg/m² or higher
- Have a history of gestational diabetes
- Have impaired glucose tolerance or impaired fasting glucose

It can be complicated

People with diabetes have to deal with health complications that affect different parts of the body. Learn from our Specialists from Raffles Hospital to recognize key symptoms to watch out for

HEART DISEASE

Diabetes increases the 'stickiness' of the inner lining of the blood vessels. Cholesterol deposits in the heart arteries, cause them to narrow, increasing the risk of blockages and heart attacks.

Symptoms:

- Irregular heartbeat
- Pain in the chest
- Shortness of breath

Dr. Teo Swee Guan

*Specialist in Cardiology & Consultant
Raffles Heart Centre*

NERVE DAMAGE (Neuropathy)

Having excess sugar in the blood can injure the walls of tiny blood vessels, usually starting at the tips of the toes or fingers and gradually spreading towards the legs. This prevents essential nutrients to reach the nerves. If left untreated, one could lose sensory abilities in the affected limbs.

Symptoms:

- Burning or shooting pain
- Numbness
- Tingling or prickling feeling
- Loss of ability to feel

Dr. N V Ramani

*Specialist in Neurology & Consultant
Raffles Neurology Centre*

FOOT DAMAGE

Extremely high blood glucose levels can damage our nerves and blood vessels affecting blood and oxygen flow to our feet. Hence, we may not be aware of any foot injuries and it becomes harder for to treat. Serious cases may even lead to amputation.

Symptoms:

- Bruises, swelling and redness
- Cuts that cannot heal for long time
- Ulcers and Sores

Dr. Ganesh Naidu

*Specialist in Orthopaedic Surgery
Raffles Orthopaedic Centre*

EYES

Diabetes can affect the eyes in 30% of all patients. Diabetic retinopathy (when the blood vessels in the retina are damaged due to poorly controlled glucose levels) can be a progressive condition eventually leading to neovascular glaucoma, vitreous hemorrhage and irreversible loss of vision.

Symptoms:

- Spots or floaters, Blurring of vision
- Impaired coloured vision
- Dark or empty areas in your visual field
- Vision loss

Dr. Marcus Tan

*Specialist in Ophthalmology
Raffles Eye Centre*

KIDNEY DISEASE

Diabetes is the common cause of kidney disease as it affects the blood vessels. The kidneys contain millions of tiny blood vessel clusters that help to filter waste from the blood. Having a poor kidney function can lead to chronic kidney diseases and long-term dialysis may be needed.

Symptoms:

- High blood pressure
- Swelling of the ankles, feet and hands caused by water retention
- Fatigue and Shortness of breath
- Nauseas and vomiting
- Low hemoglobin or anemia

Dr. Ekachai Dapanich

*Specialist in Renal Medicine & Consultant
Raffles Internal Medicine Centre*

SKIN PROBLEM

Diabetics suffer from hyperglycemia and it weakens their immunity to fungal and bacterial skin problems. Some skin problems include cellulitis and fungal infection of the toe webs, groin and nails. If untreated, cracks may occur allowing entry to germs, causing further infection.

Symptoms:

- Itchy and Dry skin
- Brown scaly patches or red spots on legs, elbows, feet and other areas of the body

Dr. Chris Foo

*Specialist in Dermatology & Consultant
Raffles Skin & Aesthetics*

Preventing Diabetes

Although people with diabetes are at risk of health complications, there are still ways to prevent them by making a few simple changes in your daily lifestyle. According to Dr. Nitish Mishra, Specialist in Endocrinology and Consultant, Raffles Diabetes and Endocrine Centre, it is important to get regular health screening if you have a family history of diabetes, are overweight or over 40 years of age. To fight diabetes, one has to consciously maintain a healthy weight, watch sugar intake and have at least 150 minutes of moderate exercise per week.

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Deasy at 6311 1613 or email budiandriani_deasy@rafflesmedical.com

Wings of Endeavor

By *Shilpa Dikshit Thapliyal*

Flutter away my wings ... flap away
take me to heights of mountains,
so I can breathe crisp fresh air.
Fly me away to a land distant
of valleys and blooms.
Dip me into tranquil forests,
perch me on bark twined with
leaves and creepers.
Soak me in fresh waters
of flowing chilled rivers.
You have flown only in circles
of green-brown patches and
fields all too certain.
Give me terrains untouched by
endeavours of a thousand mile.
Flutter away my wings ...flap away.



Diamonds!!

By *Sudeepta Dasgupta*

I gaze up...
diamonds of glass
splitting up the rays.
Sprinkle of colours
red, blue ... maybe grey?
The window across
glitters too.
Rocks of diamonds,
promises of forever love?
As I see, I wonder
what is love?
Diamonds of glass,
rocks of diamond
or just sprinkle of colour
brightening up my day?



Ms. Garima Lalwani represented the Indian Women's Association Singapore at an Appreciation Lunch hosted by Madam President Halimah Yacob to personally thank the Chingay sponsors, donors, and key partners/leaders for their contributions and active participation in Chingay Parade 2018.



IWA Annual General Meeting 2018

IWA Annual General Meeting 2018 was held on Wednesday, 14th February 2018 at Grand Patro's Ballroom, Chinese Swimming Club. The Committee members were all dressed in shades of blue!





Learn to be (F)independent

By Mika Parekh



IWA Entrepreneur Club, in collaboration with our member Sharda Sahoo, a financial consultant, organized an informative talk on the importance of financial planning as it relates to three key aspects of our life in Singapore - Income Protection, Wealth Accumulation and Wealth Distribution.



The speaker discussed how a well-executed financial plan could protect us from unexpected events such as hospitalization, accidents, or death of the primary breadwinner.

Example: Calculation for protection against critical illness = Monthly income needed to cover family expenses x 12 x 120% x no. of years needed + lump sum amount (e.g. \$100,000) for immediate needs.

Having this information and knowing the various options for long-term disability insurance would be crucial for financial independence.

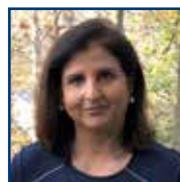
We delved into retirement planning - answering questions like how much money would one need and how to prepare for the same. Issues of retirement and re-employment age as it relates to Singapore Law were addressed. The speaker discussed how CPF Life combined with other financial instruments could help you plan for a comfortable retired life.

We also discussed how to leave a legacy behind for the next generation. Will and Intestate Succession law, Insurance and CPF nominations are some issues that people tend to ignore but which are essential for asset protection and estate planning. Our Q&A session was lively and extended beyond the scheduled time as the participants had a lot of questions about the facts that they had learnt.

Prime Minister's Chinese New Year Garden Party
总理新春园游会
25 February 2018



Ms. Garima Lalwani represented IWA at the Prime Minister's Chinese New Year Garden Party



Mika has lived in Singapore for the past 12 years and has been an IWA member for the past five. She is a CPA with a Masters in Accountancy and is currently the Chair of the Entrepreneur Club. She hopes to organize events that will empower and educate IWA members.

She also volunteers at the American Club Library in her free time and is a member of a few book clubs.



The Perfect Capture: Photography 101

By Aruna Shahani

On March 9, 2018, a large group of enthusiastic IWA members gathered to learn the basics of photography from David Ng – a Hong Kong born, and Scotland bred freelance photographer. While studio photography is his biggest love, David also enjoys landscape and other photography and generously shared some of his expertise with us that day.

David gave a lot of technical knowledge regarding cameras and paraphernalia, but the tips he gave for good photography were the most useful:

We learned to

- visualise the image
- flatten the image
- use the full frame

In response to a question regarding the best way to photograph food, David even taught us the use of diffused lighting and reflectors.

The morning went by quickly as we learned the basics of framing, shooting and editing on our smart phones, small automatic cameras and sophisticated DSLRs. It was all very exciting.

Given the large number of women in all IWA photos, he also gave us tips on how to arrange ourselves quickly, based on height or groups of colours. I am sure this will be very handy for us at IWA.

David delivered the talk in his perfect Scottish accent, stopping in between patiently to answer our queries. We were all a little surprised to see the makeshift studio he had set up in one corner of the room and imagine our delight when he invited each one of us to get our portraits



taken there! The patience with which David and his assistant Margaret photographed each person, showed in the natural and beautiful portraits he generously shared with us later- what a precious keepsake indeed!

The session ended with his beautifully-taken group photo of 34 happy and satisfied students from the IWA Travel Club. Now we are eagerly looking forward to photography 201 - perhaps an outdoor shooting lesson? I can't wait to try out all my new learning on my next travel or outing. Thank you IWA!



Dr. Aruna Shahani

A Medical Microbiologist by profession. Now retired for the past few years to chase her passions - painting, writing, reading, traveling. A trained Yoga therapist from a Yoga University, she came to Singapore 9 years ago with her husband who is also a doctor.

Gourmet Goddesses



BY
ANITA
GOENKA

Anita has been living in Singapore for the past 27 years and enjoys cooking a variety of dishes from different countries. She has a passion for cooking and indulges her creative mind by throwing theme parties for her friends with dress codes, decoration etc. themed as per the cuisine.

Curry Samosa



For chapattis:

Make a dough with 1 cup of wheat flour and water

Make thin chapattis (6 pieces)

For Samosa filling:

Ingredients:

- 4 boiled potatoes (peeled and mashed)
- ¼ teaspoon black pepper
- ¼ teaspoon dried mango powder
- ¼ teaspoon red chilli powder
- Salt to taste

Add all these dry ingredients to the boiled potatoes and mix them well.

To make Samosas:

Cut chapattis in half

Fold like a cone and fill in small amount of samosa filling.

Close the cones with white flour paste (1 spoon of white flour with 1 spoon of water)

Press the cone tightly to ensure that the filling does not come out
Fry these samosas in oil on low flame until crispy

To make Pajjo:

Ingredients:

- 2 cups chana dal
- 3 onions
- 3 strands of spring onion
- ½ spoon red chilli powder
- Salt to taste

Method:

Soak chana dal for 5 to 6 hours. Then drain all the water and grind.

Cut onion and spring onions into long slices.

Add onion slices, salt and chili powder to the ground chana dal and mix well.

Take small amount of the mixture on your palm.

Press it flat and deep fry in hot oil over medium flame

To make Curry:

Ingredients:

- 2 tablespoons besan (gram flour)
- 1 cup curd
- 2 boiled potatoes
- 2 tablespoons of tamarind water
- Salt to taste
- 10 pieces of curry leaves
- 5 whole chillies
- ½ spoon of mustard seeds



Method:

Blend besan (gram flour), curd, boiled potatoes, tamarind water and salt together in a mixer.

Boil this mixture with 5 curry leaves and whole chili for 5 -7 minutes

In a small pan, add ghee/oil and then add 5 curry leaves and mustard seeds.

Let it splutter, add it to the boiling besan mixture and take the mixture off the heat.

To make dressing:

Ingredients:

- 1 thin sliced onion
- ½ cabbage cut thin and long
- 2 cups boiled black chana
- Cut spring onion
- Coriander leaves
- Roasted and grinded whole coriander seeds
- Whole dried chilli



To serve:

Cut 1 samosa and 1 piao into small pieces and place them in a deep bowl

Add all the dressing ingredients one by one

Pour 3 - 4 spoonful of hot curry on top and enjoy it while it is hot!



BY
PRAVEENA
TATED

Praveena is the mother of 2 beautiful daughters. Shopping is one of her favourite activities and she loves to play table tennis, carom and chess. She has a very outgoing personality and strives to achieve excellence in everything she does. She believes in the motto - Simple in virtue, Steadfast in duty

Green Apple Chutney

Ingredients:

- 2 green apples
- ¼ teaspoon freshly ground mustard seed powder
- red chilli powder (as per taste)
- Salt

Ingredients for Seasoning:

- 1 teaspoon cooking oil
- ¼ teaspoon whole mustard seeds
- Few curry leaves
- 1 pinch of Hing (asafoetida)

Method:

Wash apples thoroughly. Peel and then grate them. Add freshly ground mustard powder, red chilli powder and salt.

Heat oil in a pan. Add Hing (asafoetida), curry leaves and mustard seeds.

Then add the grated apple. Stir for 3-4 min.



TIPS

My tip to store extra basil leaves is to freeze them in olive oil. When needed, you can drop the frozen cube in your pan or sauce!

- Monica Dovedy



When you make an Avacodo dip, add a few avacodo seeds to ensure that the colour does not change for a few hours.

- Gurpreet Kaur



WORD Jumble

There are 7 letters in the grid above. Try to make as many words as you can from these letters but follow these rules:-

- all the words MUST use the central letter T
- the words MUST use at least 4 letters. No 2 or 3-letter words allowed!
- no plurals or proper nouns allowed!

Can you get a word using ALL these letters? We could make 15 words..... how many did you make?



Answers on page 28 ▶

Saving for College

By Vidya Dasgupta



“Education is the investment our generation makes in the future.”

Mitt Romney (Former Governor of Massachusetts)

Parents have their children's education as top priority from the day they are born.

How much do we save per child? This depends on various factors such as the country in which one is earning, individual savings potential, number of children in the household and last but not the least the age gap between the children.

Considerations like college aid, bank finance and other options are excluded from this article as they are uncertain and affect the total funding required.

Undergraduate study starts after a child completes high school – which is when he/she is approximately 18 years of age. Savings must, therefore, be accumulated for 17 years. If one has substantial income earning potential, then 10 years is a good bench mark for saving for college. This means that you can start saving when your child is seven years old.

USA probably has the most expensive college education. So, if an education in the USA is planned for, your savings should be more than adequate for an education in any other part of the world.

Generally, college expenses in America can be divided into 3 parts: -

- A. Tuition fees
- B. Living expenses for 12 months
- C. Other exigencies (air tickets etc.)



WeCare PALs CNY Appreciation Gathering - hosted by Mr. Desmond Tan, CED People's Association

(Under graduate Studies) Table 1

	Particulars	USD	SGD	Indian Rupees
A	College fees for 8 months and 4 months vacation (exchange programs/summer school/backpacking holiday)	65,000	85,000	3,995,000
B	Living expenses for 12 months	15,000	19,650	923,550
C	Exigencies	5,000	6,550	307,850
	Total per annum	85,000	111,200	5,226,400
	Total for a 4-year program	340,000	444,800	20,905,600

(Post graduate Studies) Table 2

	College fees (2-year program)	160,000	209,600	9,851,200
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An amount of US\$ 13,500 invested every year at a compound interest rate of 5% will add up to US\$ 364,813 at the end of 16 years.

Past trends show that college fees undergo revision every 5 years moving in line with inflation. If college fees are US\$ 300,000 today, we can expect it to be US\$ 900,000 in 15 years time – which is 2.5 to 3 times what it is today.

One general advice to all parents and aspiring students is to not keep money in raw money form but invest for the future, making the money work. Invest money in diversified areas ensuring growth of capital without erosion of base capital.

Once the child's undergraduate studies are funded, post-graduate studies can be funded by the children themselves working first and studying later after a few years of work experience. Alternatively, they can choose co-op programs which are work-cum-study programs where students are paid at least 50% of their post graduate tuition fees by Education Finance schemes which are offered by most banks currently.



Vidya Dasgupta is a corporate financial advisor. She enjoys reading, travelling, running and BKS Iyengar Yoga.

Growing plants in your Balcony

By Neena Mittal

Why not turn your balcony into a green vista or a floral wonderland by planting herbs or placing flowerpots? Follow some simple maintenance tips and cultivating guidelines to turn your balcony into a garden.

Note: My balcony gets the afternoon sun, but these tips work for balconies getting morning sun as well.

How can we grow some commonly used herbs in our balcony?

Betel Plant - (Pan)

- Cut the stem at the nodes from the mother plant
- Prepare a small pot and fill it with potting soil
- Plant the stem in the pot and sprinkle water moderately
- New leaves will appear in 15 to 20 days
- Water the plant daily but in moderation. If the soil seems wet, avoid watering until it dries up a little.



Basil Plant - (Tulsi)

- Collect seeds from a flowering plant when they dry up and turn brownish
- Spread them in a prepared pot with potting mix and press them into the soil gently
- Seeds start sprouting in 15 to 20 days
- Water the plant only when the plant looks droopy and dehydrated



Curry Leaf Plant

- Remove hard outer cover of the seeds
- Sow them in potting soil and cover them with soil
- Sprinkle water and leave them to germinate
- Transfer into a bigger pot once the plants are approximately 2 inches high.
- Water the plant daily but if the soil seems wet, avoid watering until it dries up a little.



You can also go big and plant a pineapple!

- Take a pineapple from your grocery store
- Hold the pineapple with one hand and with other hand hold the crown (top green leafy part)
- Twist the crown and pull it until the fruit and the crown are completely detached
- Prepare a big pot with potting mix and plant the crown about 2 inches deep into the soil, leaving the green leaves above the soil
- Water the plant normally
- New leaves grow only after 3 to 4 months
- It takes more than a year for the plant to bloom. Pineapple plant starts bearing fruit in 2 to 2 ½ years
- Water the plant daily but in moderation



Most plants and herbs are always susceptible to attacks from insects and worms. Go natural and try some environment friendly pesticides that you can make at home...

Neem Oil Spray

Neem is a natural pesticide/fungicide. Take 5 ml of Margosa oil or Neem oil, 2 ml of mild liquid soap and 1-liter water. Mix thoroughly and transfer to a spray bottle. Spray on leaves once in a month or as and when required.



Chili Powder Spray

This spray is a natural insecticide. Take 1½ teaspoons of chili powder, 1-liter water and 2 drops of cooking oil or liquid soap. Mix thoroughly and transfer to a spray bottle. Spray on leaves only when infested by insects.

GO GREEN TIPS

The water that is used to wash rice/lentils before cooking can be used for other purposes also. Water your plants with it and watch them become healthier.

Similarly, water used for boiling eggs, pasta or vegetables can also be used to water plants provided it is unsalted and has cooled down before being used.

By Ruchita Chheda

Buy a small Aloe Vera plant. It is a useful plant and very easy to grow. Its biggest advantage is that the mother plant grows little baby plantlets beside it within weeks which can be potted in a different pot since the root system separates on its own!

The Aloe Vera plant purifies the air and its gel can be eaten or applied!

By Rakhi Shankar

Carry your own shopping bags when you go to buy groceries. You do your bit to help save the environment by not using plastic bags, but since the 'green checkout' queue is usually very short, you can get through the payment way faster!

Carry your own bottle of water. Even if there are bottles available at an event, you can save on at least one plastic bottle!

By Shilpa Dikshit Thapliyal

Stitch bags from old clothes and use them as your shopping bags instead of plastic bags. This way you go green in multiple ways – recycle your old clothes, reuse them as bags, reduce use of plastic bags – and achieve all 3 Go Green goals.... Reduce, Reuse and Recycle.

By Aruna Shahani

Dry a banana peel and an egg shell in the sun till it is completely dry and crisp. Grind it to a fine powder in the mixer. It will resemble black pepper powder at this stage. Sprinkle it around your plants once a week – make sure you do not sprinkle very close to the base of the plant since this powder is very potent. Water it well and watch your plants grow!

By Geeta Ramasamy

Discover NextGen learning at GIIS SMART Campus

After garnering 100 international awards, producing IB world toppers and stellar all-round student performances in the International Baccalaureate, Cambridge IGCSE and CBSE, we are proud to present the **school of the future**.

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5 step approach to NextGen learning

Remember when schools were standard size classrooms with basic facilities, a single teacher and textbook-heavy learning? Education, back then, was designed to meet the needs of the time.

Now, times have changed. A 21st century school needs newest tools and innovative methodology to give learners and educators the right ambience for dissipation of knowledge. Keeping in mind these needs of the time, GIIS has designed the SMART Campus with five focus areas:

- Virtual classrooms,
- Sports Analytics,
- Innovation and Entrepreneurship labs,
- Facial recognition for safety
- Green Initiatives.

The most important facility is the Virtual Classroom, which uses social media tools to allow learners and instructors to interact through virtual discussion boards. When such tools are in place, students will be able to incorporate course materials, homework, tests into a single place, making learning an easier process.

But, NextGen learning is not limited to academics alone. Sports and other skills are now part of the pedagogy. Technology has progressed to a point where it is possible to capture a player's on-field performance. We have made use of this feature, where the SPEDAS, will be in place. SPEDAS, used to digitally map players and ball movement, will be employed at our indoor basketball court so that data collected during the game can be analyzed later to improve their performance.

NextGen learning also promotes innovation and entrepreneurship. Over the last decade, the world economy has changed rapidly thanks to one breed of individuals who strode into our lives and changed the way we do everyday things. The disruptors, by the power of their imagination and self-belief, made life easier in this millennium. Taxis are being hailed from the comfort of one's sofa, and shopping is just click of the button away. These systems are the product of an innovative idea. This is exactly what our Global Centre for Innovation and Entrepreneurship is all about. It is a space where our students are groomed to be innovators and entrepreneurs in the belief that their idea will one day change the world.

The SMART Campus is also a place where students and staff deserve to feel safe and secure. One way we do so is through use of systems like facial recognition and positioning systems which will keep track of everyone who is present on the premise.

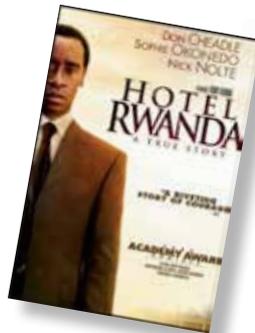
Campus has a long list of green initiatives. Architects from New York to Japan took cues from Mother Nature to create the "Nest", which is a metaphor for an environment where students are sheltered and nurtured.

All this makes our GIIS SMART Campus a new age school that is the need of the hour. Our aim is to spread and replicate our ideas around the world for the benefit of more and more students to make them global citizens of the future.

ADDA CLUB



MOVIE CLUB



This year our theme is 'Movies based on true stories' Some exceptional people tend to remain hidden in layers of history even though they were inspirational, broke all shackles and lived on their own terms. At the IWA Movie Club this year, we shine the spotlight on them and explore movies based on their true stories. Do block the 4th Friday of every month for a movie date with IWA Movie Club.

See you at the movies...

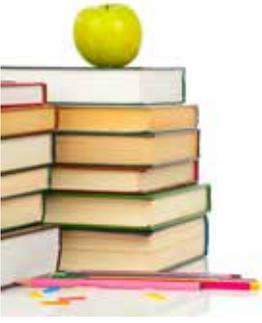
We watched Erin Brockovich in February 2018 and Hotel Rwanda in March 2018.



GAMES CLUB



BOOK CLUB



WRITING ENTHUSIASTS' CLUB

Back to Basics workshop

The IWA Writing Enthusiasts' Club met on 21st March for a 'Back to Basics' workshop.

With new members joining IWA, Shilpa Dikshit Thapliyal (the Club Chair) thought of getting them acquainted with the basics in creative writing. Members were given a sheet of paper which had simple questions that they had to answer. These questions were then mapped to the essentials of writing i.e. theme, setting, plot, characters etc. As members jotted down their answers, they saw a story evolving. Weren't they surprised by their own work!

But there were also a sizeable number of veteran WEC members attending the session. To keep them engaged, Shilpa got them to cut out five pictures from a magazine and use each of the pictures in their writing. The added challenge was to incorporate a line from their favourite song in their piece of writing. And yes, like true Enthusiasts, they came up with poems, reflective articles and stories!

Truly satisfying to see a roomful of excited participants! Kudos everyone!



FITNESS CLUB



CREATIVE HANDS CLUB



GOURMET GODDESS CLUB



MUSIC CLUB



BEYOND SOCIAL SERVICES (BSS)

This I-Care club provides care, guidance and resources to low-income families, preventing delinquency. It organizes outings for the children for these families and offers volunteering opportunities with community-based programmes. BSS also mobilizes donations (in kind) and helps in the sorting and packing of the donated items.



H.O.M.E AND TWC2



IWA raised generous donations from its members to sponsor over 600 meals for TWC2 workers. This event marked the 10th Anniversary of TWC2's free meals programme for workers at Little India called The Cuff Road Project (TCRP).

IWA continues to support the organisation in many other ways like translation work for cases, celebration of festivals with the workers and other interactive events.

SWAMI HOME

IWA has been celebrating the birthdays of residents at SWAMI Home since 2011.

This year, on 19th Feb, we continued that tradition and also celebrated Chinese New Year with the residents.

Yana Shah (8-year old daughter of Jolly Shah) and Dhruv Gattani (8-year old son of Laxmi Gattani) won everyone's hearts with their Gong Xi (Happy New Year) Chinese song. This was followed by a very graceful and synchronized Fan Dance and a Bollywood group song by the ladies of IWA.

We concluded the day's program by cutting the birthday cake and distributing gifts to the residents.

A truly fulfilling start to the week for all those who were present!

IWA has started volunteering at SWAMI Home on a regular basis every month since last year. Every session starts with motor skill exercises, laughter therapy and then moves on to playing Bingo, colouring, doing jigsaw puzzles, origami, making jewellery or playing cards... anything that appeals to the old folks on a given day!



PRIVILEGE PARTNERS OF IWA

Being an IWA member brings several privileges! Please ensure you carry your IWA e-card to avail of these privileges.



Name	Privilege offered	Validity period
CA International College	Discounted Meeting Rooms & 10% off on all language courses, \$300 off on CELTA English Teacher Training Course	1 February 2018 to 28 February 2019
Nutrition Matters Pte Ltd	25% discount on all services provided by the company	5 February 2018 to 28 February 2019
Raffles Hospital Pte Ltd	Health screening, GP services and supplements	For more information, please call Deasy at 6311 1613
Stellar Image & Style Consultancy	20% discount on all services provided by Ms. Anjana Raju	22 May 2017 to 31 May 2018
Om Vedic Heritage Centre Pte Ltd	Please refer to website for rate card	21 August 2017 to 31 August 2019
Mustafa Air Travel Pte Ltd	12% discount for Palace on Wheels, \$50 off on regional tours, \$100 off on worldwide tours	1 August 2017 to 31 August 2018
Scentiments Perfumes	12% discount on regular priced items & 15% off in birthday month for regular priced items	30 April 2017 to 30 September 2018
Focus Softnet Pte Ltd	Variable Promotions	5 February 2018 to 28 February 2019
Malabar Gold & Diamonds	Special discount on making charges/0% reduction on old gold 22K exchange	1 April 2018 to 30 April 2019
Wordsmith Learning Hub Pte Ltd	Meeting Room with/without Projector Facility @ \$50 per hour and @ \$40 per hour respectively	1 April 2018 to 30 April 2019
Shopmatic Pte Ltd	Half yearly package @ \$199	1 April 2018 to 30 April 2019

Please visit iwasingapore.org for the Terms & Conditions

Mark these days in your calendar every month!!



	Week1	Week2	Week3	Week4
Monday	SWAMI Home			
Tuesday		Writing Enthusiasts		
Wednesday	Games Club		Games Club	
Thursday		Book Club	Music Club	
Friday	Creative Hands***		Creative Hands***	Movie Club
Saturday				
Sunday				

*** either 1st or 3rd week

ANSWERS to WORD JUMBLE

tray, stray, salty, talc, tsar, cyst, last, stay, cast, star, cart, slat, salt, satyr, crystal

If you get any more words out of the letters, please let us know at editor@iwasingapore.org

IWA events from February 2017 to March 2018

FEBRUARY 2017		
10-Feb	Entrepreneur Club	Designing Personal Success - Inside Out A Workshop by Ms. Taruna Aggarwal and Ms. Jaineer Gandhi
12-Feb	Fitness Club	Bukit Timah Nature Reserve
22-Feb	Fitness Club	My Feet are Killing Me!! Stop Hiding from the Pain A talk by Dr. Timothy Maiden, Senior Podiatrist from The Foot Practice
25-Feb	I Care	Volunteering at the opening of Senior Care Centre and Dementia Ward at the Jamiyah Nursing Home
MARCH 2017		
8-Mar	Acts of Kindness Club	Food Ration Packs for the needy
14-Mar	Membership	Rendezvous 2017 - IWA Members welcome lunch
20-Mar	Events	Arab Street - shopping trip
APRIL 2017		
2-Apr	Fitness Club	Punggol Water Way Park walk
3-Apr	Entrepreneur Club	How to do Facebook Marketing for Free
4-Apr	Gourmet Goddess Club	A True Persian experience
19-Apr	I Care	Birthday celebrations at SWAMI Home
22-Apr	Acts of Kindness Club	Meet the Stars at Acres Wildlife Rescue Centre
26-Apr	Siglap South CC + IWA	Plank Art Painting
27-Apr	Indian Migrant Workers Relief Team	Bollydance with H.O.M.E residents
MAY 2017		
7-May	Fitness Club	Botanic Gardens Walk & Picnic
8-May	Acts of Kindness Club	Super Mummies Day
12-May		Mother's Day Event by Privilege Partner Scenticiments Perfumes
22-May	Events	Know your personality through handwriting
25-May	Gourmet Goddess Club	Pan Asian cuisine
JULY 2017		
17-Jul	Fitness Club	Evening walk at Gardens by the Bay
18-Jul		Henna for H.O.M.E residents
25-Jul	Travel Club	Day trip to Pulau Ubin
27-Jul	Project SMILE + IWA	Understanding Depression
29-Jul	Gourmet Goddess Club	Uncorked!!
30-Jul	Fitness Club	Tour of NEWater Visitor Center and Upcycling Arts workshop
AUGUST 2017		
18-Aug	IWA and Darpan	Real Reels with Adil Hussain
21-Aug	Entrepreneur Club	Coffee Mixer : Entrepreneurial Stories
24-Aug	Fitness Club	SALT Therapy by Breathya
28-Aug		Birthday celebrations at SWAMI Home
SEPTEMBER 2017		
29-Sep	Events	Talk on colored diamonds
OCTOBER 2017		
1-Oct	Fitness Club	Morning walk at Bishan - Ang Mo Kio park
2-Oct	Book Club & WEC	Meet the Authors
5-Oct	Acts of Kindness Club	Childrens' Day party
11-Oct	Gourmet Goddess Club	Diwali...GGC ke Sang!
28-Oct		Diwali with migrant workers of TWC2
31-Oct	Fitness Club	Secrets of Ayurvedic Nutrition & Detox
NOVEMBER 2017		
8-Nov	Privileges	Breezing Through mid life transition -Menopause by Raffles Hospital
13-Nov	Acts of Kindness Club	Soup Kitchen Ninjas - Celebrating World Kindness Day
23-Nov	Entrepreneur Club	Dependant Pass Holders: Options for Working in Singapore
DECEMBER 2017		
1-Dec		Birthday celebrations at SWAMI Home
JANUARY 2018		
21-Jan	Fitness Club	Exploring Punggol Waterways
FEBRUARY 2018		
03-Feb		IWA at the Chingay Parade
6-Feb	Gourmet Goddess Club	Health in a Bottle - Yakult Factory tour
12-Feb	Events	A Walk through Chinatown
14-Feb		IWA AGM 2018
20-Feb	Fitness Club	Healing and Yoga session
27-Feb	Entrepreneur Club	Learn to be Findependent
MARCH 2018		
8-Mar	Acts of Kindness Club	Food Packaging
9-Mar	Travel Club	The Perfect Capture - Photography 101 with David Ng
13-Mar	Membership Team	Rendezvous 2018 - IWA Members welcome lunch
20-Mar	Gourmet Goddess Club	An Afternoon of Indian Feast
29-Mar	Fitness Club	Evening Walk at Labrador Park



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