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In this Issue...

**Embracing Rainy Days
with Chic and Practical
Outfits**

**Boost your
Immunity with
Monsoon Season Fruits**

Home Sweet Home
Why Vile Parle Continues to
be One of Mumbai's Most
Desirable Addresses





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Editorial...



Celebrating Achievement, Health and Community Spirit

As we welcome the monsoon and the month of June, this issue of TownParle brings together inspiring stories of achievement, health, personal growth and community values.

We are delighted to feature the remarkable accomplishments of Vile Parle's young achievers—from national-level gymnastics and karate champions to outstanding performances in mental mathematics and board examinations. Their success reminds us that dedication, discipline and perseverance continue to shape the future of our community.

June is also a month that encourages us to focus on our well-being. With International Yoga Day being celebrated on 21st June, it is the perfect time to remember the importance of yoga, exercise and mindful living. Even a few minutes of daily yoga can improve physical fitness, mental peace and overall health. Alongside this, our health articles highlight simple but important habits such as strengthening immunity during the monsoon and protecting our skin with sunscreen even on cloudy days.

This issue also reflects on what truly matters in life. Through the timeless story of The Shirt of a Happy Man, we are reminded that happiness often lies not in possessions, but in gratitude, relationships and contentment.

As our city continues to evolve, let us embrace progress while preserving the values that make Vile Parle special—community spirit, civic responsibility, education and culture.

As the rains bring freshness to our surroundings, may they also bring renewed energy, good health and positivity to every family.

Happy Reading and Stay Healthy!

CHANDA MANTRI

Editor - Townparle.in



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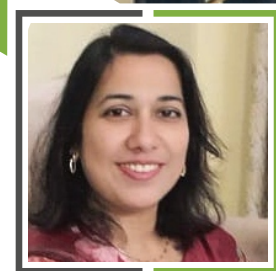
EVOLVED CITIES... ▼▲

When you happen to visit developed cities like London, Singapore after a gap of two decades, it is inevitable to witness an abundant distinction in its infrastructure, its ever augmenting skyline and an accomplished development. The most astounding observation was the upkeep the city has offered to keep up the sync with today's lifestyle, impactful architecture and to resonate with the present day trends.

Although some aspects of

development remained consistent till present day, what has remained starkly analogous to its character is its significance for open spaces, its undistinguishable greenery, creatively done landscape, land to open space ratio, self-discipline and attributes to nature all certifying for true veneration of an evolved city.

These Cities preserve its heirloom structures and immortalize them through generations while continuously progressing with



Ar. Rashmi Phulkar
Phulkar & Phulkar Architects
(Practicing Architect, Vile Parle E)

advanced technology, thus being a true testament to an evolved city.

Considerable credit is attributed to the city's tight governance, its hold on people, its reputation in keeping up with its legacy to being amongst the most



visited cities of the new world. Another notable aspect here is the people's perspective in believing the public spaces are for their own good. The major affirmation here is that the people allow civic rights and follow civic duties. They respect and abide by rules as they are the sole beneficiaries of their own lands.

To maintain an imperishable development for the city, it must therefore preserve consistently its economic diversification, infrastructure upgrading to be relevant and of course strict governance, strict traffic control rules and cleanliness without sacrificing livability.

What we need to adopt from them are some sensibilities and responsibilities of public towards their own public spaces. We as citizens should be accountable for the maintenance of open communal zones. If we as a public domain demand for pot free roads, open spaces, footpaths, parking, and green spaces as our rights; then



maintaining it and respecting its cleanliness is our responsibility. If we are asking for our rights we should be performing our duties too. It's a state of mutual dependency. One's individual rights as simple as walking on a footpath depend entirely on another individual duty of not encroaching it.

Rights and duties go hand in hand. What citizens can legally demand from the

state and society are our rights, and what citizens must contribute to maintain that society are our duties. One cannot exist sustainably without the other.

When we keep challenging the system with our so called rights, without fulfilling our rightful duties, it is leading to public infrastructure and social order collapse. The city will constantly be in a state of continuous development check mode and will cease to be evolved.

We have the vast beaches, the historical forts, the heritage and everything what



makes a city beautiful. But concurrently we need to entail duties of preservation, care and cleanliness to make a city impressive and impactful.

By achieving high civic responsibility and Strong regulatory enforcement we can make our city's environment more livable, enduring and evolved with time.





- Ruchi

HOME Sweet HOME

Why Vile Parle Continues to be One of Mumbai's Most Desirable Addresses

The Evolution of Vile Parle

For those who have witnessed Vile Parle's transformation over the decades, the suburb tells a fascinating story. What was once a peaceful neighbourhood of bungalows, chawls, and low-rise buildings has evolved into one of Mumbai's most sought-after residential destinations.

Despite the rapid urban development, Vile Parle has managed to preserve its unique character. Tree-lined streets, educational institutions, temples, cultural centres, bustling markets, and a strong sense of community continue to define the locality.

A house is built with bricks, concrete, and steel. A home, however, is built with memories, relationships, and a sense of belonging.

Every morning, thousands of Mumbaikars step out of their homes to face the city's relentless pace. Long commutes, busy schedules, traffic, deadlines, and endless responsibilities define urban life. Yet, at the end of the day, there is one place everyone longs to return to—a place where worries are left at the doorstep and comfort awaits. That place is home.

In a city where space is precious and time even more so, the importance of a home goes beyond ownership. It represents security, stability, and a foundation upon which families build their lives.

Today, Vile Parle offers a rare combination that few Mumbai suburbs can match—a rich cultural heritage coupled with modern infrastructure.

Why Homebuyers Continue to Choose Vile Parle

Location remains one of the biggest advantages of living in Vile Parle. The suburb enjoys excellent connectivity through the Western Railway line, major road networks, metro connectivity, and close proximity to Mumbai's domestic and international airports.

Residents enjoy easy access to educational institutions, healthcare

facilities, shopping centres, restaurants, banks, entertainment hubs, and recreational spaces. Everything required for daily life is within convenient reach.

For families, Vile Parle offers something even more valuable—a neighbourhood where generations continue to live close to one another, preserving community bonds that are becoming increasingly rare in metropolitan cities.

Redevelopment: Reshaping the Skyline

One of the most significant changes in recent years has been the wave of redevelopment across Vile Parle. Older buildings, societies, and chawls are making way for modern residential towers equipped with contemporary amenities such as security systems, fitness centres, landscaped gardens, parking facilities, and community spaces.

Redevelopment has not only enhanced living standards but has also created opportunities for homeowners to upgrade their lifestyle without leaving the neighbourhood they cherish.

As Mumbai continues to grow vertically, Vile Parle's skyline is steadily changing, reflecting the aspirations of a new generation of homebuyers while retaining



the warmth of an established community.

Beyond Real Estate: Creating a Home

Buying a property is a financial decision. Creating a home is an emotional one.

Today's homeowners pay attention not only to location and square footage but also to aspects such as architecture, interior design, sustainability, vastu preferences, smart home technology, natural lighting, ventilation, and community living.

The modern home is expected to serve multiple purposes—it is a workplace, a learning space, a relaxation zone, and a gathering place for family and friends.

Ultimately, the perfect home is not measured by its size or price. It is measured by the happiness, comfort, and memories it creates.

The Dream Lives On

Property prices in Mumbai

have changed dramatically over the years, and Vile Parle remains one of the city's most premium residential markets. Yet the dream remains unchanged.

For many Mumbaikars, owning a home in Vile Parle is more than a real estate aspiration. It is about becoming part of a neighbourhood known for its culture, education, connectivity, and strong community spirit.

Whether you are searching for your first apartment, upgrading to a larger home, investing in redevelopment opportunities, or simply exploring the property landscape, one thing remains certain—there is no feeling quite like returning to a place you can truly call your own.

After all, home is not just where we live. It is where life happens.

TOWNPARLE PROPERTY DESK

Are you planning to buy, sell, redevelop, renovate, or invest in property in Vile Parle?

TownParle welcomes contributions from architects, interior designers, housing societies, redevelopment consultants, builders, & real estate professionals. Selected stories, project updates, & expert insights may be featured in our Property & Home section.

For suggestions, property-related articles, or professional contributions, write to: townparle@gmail.com



BOOST YOUR IMMUNITY WITH MONSOON SEASON FRUITS

- Komal S.



Cherries

During the monsoon season, cherries are plentiful. These are low in calories and high in antioxidants, which aid in infection prevention and inflammation relief. Apart from that, Cherries are rich in antioxidants that may support overall health and aid in reduction of bad cholesterol. They also aid in lowering blood pressure and uric acid levels. Cherries may be used in purees, jams, and tarts. They do, however, taste best when eaten whole. Cherries have a low-calorie count and are high in antioxidants.

Plums

Plums are high in dietary fibre, copper, potassium,

As the monsoon season arrives, it is essential to fortify our immune system to stay healthy and ward off common illnesses. One effective way to achieve this is by incorporating seasonal fruits into our diet. In this article, we will delve into the benefits of Indian fruits during the rainy season and how they can help enhance your immunity.

Vitamin C, and Vitamin K. Plums contain the reddish-blue pigment anthocyanins, which may contains nutrients associated with good health. Plums boost your immune system, help you absorb iron, and relieve constipation. They also help to avoid anaemia. Plums may be used in sweets in addition to jams and jellies. Plums have a reddish-blue pigment that protects you against cancer.

Peach

You must select peaches with care. Pick ones that are yellowish-orange in colour and firm to the touch. Peaches are high in fibre and low in calories. They're also high in vitamins A, B, and C and carotene. Vitamin C is also found in peaches, which helps to preserve your skin and enhance your eyesight. Fluoride is found in peaches, which helps with oral health. You may eat it raw, combine it with salad, or consume the pulp. Fluoride is found in peaches, which helps with oral health.

Jamun

Vitamins, potassium, folate, and iron are all found in



abundance in Jamun. All of these minerals are quite beneficial during the monsoon season. Jamuns are very beneficial to the kidneys and liver. They aid in the reduction of blood sugar levels, the treatment of diabetes, and the treatment of gastrointestinal disorders. To get the greatest flavour, create a juice or consume it raw. Vitamins, potassium, folate, and iron are all found in Jamun.

Litchi

Litchi is high in antioxidants, which assist asthmatics to breathe easier and help the body shed weight more quickly. Litchi helps the body fight sickness and strengthen the immune system. Litchi's fibres may aid with acid reflux and indigestion. Litchi contains vitamin C, which aids in the treatment of a common cold that occurs during the monsoon season. Litchi is excellent for skin care since it

eliminates acne and blemishes. Ice cream and jellies are popular uses for this ingredient. You may also eat them uncooked or in the shape of a juice. Litchi is high in antioxidants, which help asthmatics breathe easier.

Pomegranates

Pomegranates are high in nutrients and boost immunity during the monsoon season. Their antioxidants aid in the prevention of ailments and diseases such as hypertension, cancer, and heart disease. B vitamins and folate promotes red blood cell formation and improves blood circulation. If simple pomegranates aren't your thing, try pomegranate juice or mix it with salad or yoghurt. During the monsoons, pomegranates boost immunity.

Apples

Apples are one of the few fruits that may be consumed at any time of year. Vitamins A, B1, B2, and C, as well as

minerals like phosphorus, iodine, calcium, and iron, are all found in abundance in this fruit. These nutrients are necessary for the development of bone, skin, muscles, nerves, and the brain. Apples may be eaten in a variety of ways, including jams, jellies, tarts, juice, pulp, and raw. Apples are essential for mental and physical development in individuals of all ages. Vitamins and minerals such as phosphorus, iodine, calcium, and iron are abundant in apples.

With the monsoon season upon us, there is no better time to take advantage of the abundance of seasonal fruits available in India. Incorporating cherries, plums, peaches, jamun, litchi, pomegranates, and apples into your diet can provide numerous health benefits and boost your immunity. So, indulge in these natural wonders and enjoy the rains while staying healthy and protected. ●●●



The Shirt of a Happy Man

A Timeless Lesson for Modern Life

- Rashmi Mavlankar

In an age where success is measured in square feet, social media followers, luxury cars and frequent air travel, one simple old story continues to ask a question that many of us struggle to answer:

What does it really mean to be happy?

The story is known across generations as "The Shirt of a Happy Man." Though simple in its telling, it carries a profound message that seems even more relevant today than when it was first told.

The tale begins with a king who possessed everything a person could desire. He ruled a prosperous kingdom, lived in a magnificent palace and enjoyed wealth beyond imagination.

Yet despite having everything, he was deeply unhappy. His advisers, physicians and scholars tried every possible remedy. Nothing seemed to work.

Finally, a wise sage offered an unusual solution.

"Your Majesty wishes to be happy," he said, "you must find a truly happy man and wear his shirt."

The king immediately sent his men across the kingdom in search of such a person.

They visited wealthy merchants, but each complained of business worries and financial risks.

They met famous artists and performers, but many struggled with insecurity and loneliness.

They met powerful officials who enjoyed status and influence, yet were burdened by stress and family conflicts.

Days turned into weeks. The search continued.

One evening, far from the bustling towns and grand estates, the king's men came across a poor villager sitting under a tree. He was singing cheerfully, enjoying the cool breeze and watching the sunset.

His face radiated contentment.



“Are you happy?” they asked.

“Very happy,” the man replied with a smile.

The king’s men could hardly contain their excitement.

“Wonderful! Then please give us your shirt.”

The villager laughed.

“I would gladly help,” he said, “but I don’t own a shirt.”

And that is where the story ends.

Or perhaps that is where it truly begins.

The Pursuit of Happiness

The story reminds us of a truth that modern society often forgets: happiness cannot be purchased, inherited or borrowed.

We live in a world that constantly encourages us to chase the next achievement. A bigger home, a better job, a newer phone, a more impressive lifestyle. We are told that happiness lies just beyond the next milestone.

Yet many people discover that once a goal is achieved, another immediately takes its place.

The destination keeps moving.

The result is a life spent running towards happiness rather than experiencing it.

Lessons from Everyday Life

If we look around our own neighbourhoods, we often find examples of genuine contentment in unexpected places.

An elderly couple taking their evening walk together.

Friends gathering for tea and conversation after decades of friendship.

A teacher who finds joy in shaping young minds.

A volunteer who spends time helping others without expecting recognition.

A shopkeeper who greets every customer with warmth and a smile.

These individuals may not appear on magazine covers or social media trends, but they often possess something far more valuable: peace of mind.

They understand that happiness is not always found in extraordinary moments. More often, it lives quietly within ordinary ones.

The Paradox of Modern Living Ironically, while technology has made life more



convenient than ever before, many people feel more anxious, distracted and disconnected.

We are constantly connected to the world, yet often disconnected from ourselves.

We know what celebrities are doing on the other side of the planet, but rarely pause to appreciate the people sitting across the dining table.

We capture countless photographs, yet sometimes forget to enjoy the moment itself.

The pressure to appear successful can become so overwhelming that we forget to ask whether we are actually happy.

Communities such as Vile Parle have always thrived on something more meaningful than material success. They have been built on relationships, trust, education, culture and a strong sense of belonging.

Generations have grown up here sharing festivals, supporting local businesses, participating in community events and creating lifelong friendships.

These are the very things that contribute to lasting happiness.

Research from around the world repeatedly shows that strong relationships, good health, a sense of purpose and gratitude contribute far more to happiness than wealth alone.

Money can provide comfort and security, but it cannot guarantee contentment.

The Real Shirt of a Happy Man

Perhaps the lesson of the story is that there is no magical shirt.

The “shirt” symbolises something deeper — gratitude for what we have, acceptance of what we cannot control and the ability to find joy in simple things.

A warm meal with family.

A conversation with an old friend.

The satisfaction of honest work.

The laughter of children.

A quiet evening after a long day.

These moments rarely make headlines, but they often become our most treasured memories.

The search for happiness has occupied philosophers, kings and ordinary people for centuries. Yet the answer may be simpler than we imagine.

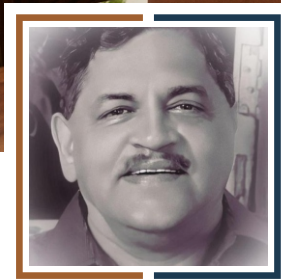
The happy man never had a shirt to give away because happiness was never contained within the shirt.

It was within him all along.

And perhaps the same is true for all of us.

As we continue chasing success, it may be worth pausing occasionally and asking ourselves a simple question: Are we searching for the shirt, or are we searching for happiness itself?





Prakash Joshi

(Ex-Banker & Freelance Educator)

CORE THEME

May teaches the daughters that goals are not wishes. A goal is a wish with direction, structure, and responsibility.

Without goals, money drifts. Efforts scatter. Life becomes accidental instead of intentional.

BRIEF INTRODUCTION

May in Mumbai is a heatwave disguised as a month. Ceiling fans sigh, the streets shimmer, and every auto driver complains about

MAY-GOALS
THE POWER OF HAVING A DIRECTION

A VILE PARLE (EAST) STORY
THE JOSHI FAMILY
(SEASON 2026)

PURPOSE THREAD

TEACHING DAUGHTERS HOW TO CHOOSE WISELY WHEN EVERYTHING FEELS IMPORTANT

the temperature. Schools shut for holidays, colleges breathe a little, and everyone tries to survive the pre-monsoon season.

Inside the Joshi home in Vile Parle (East), May 2026 carried a different heat – the heat of confusion. Chitra (21) wanted everything at once: a better laptop, a professional course, new clothes for the

job hunt, and a career breakthrough – urgently. Sneha (16) kept changing her life plans every few days: fashion designer on Monday, psychologist by Wednesday, travel vlogger by Friday.

Prakash and Seema realized something important:

The girls weren't lacking motivation. They were lacking direction.



And direction begins with goals.

So, May became the month of GOAL-SETTING – real goals, not social-media inspired ambitions.

MAIN STORY

THE MONTH OF TOO MANY WISHES & NO DIRECTION

THE TRIGGER

CHITRA'S GOAL PANIC

On May 4th, Chitra entered the living room as if the world were ending.

"Papa, I need to enroll in a course immediately! And I need a new laptop. Also, I need a professional photoshoot because LinkedIn looks so boring. All three are URGENT."

Prakash raised an eyebrow.

"All at once?"

"Yes!" she insisted dramatically. "My whole career depends on this."

Seema asked softly, "Beta... are these important, or are they urgent?"

Chitra blinked. "Both? I think? Maybe?"

Sneha declared from behind the fridge door, "Classic Chitra behaviour – everything becomes urgent after 11 a.m."

"Not funny!" Chitra snapped.

Prakash closed his newspaper.

"Tell me honestly – what's the actual goal behind these things?"

Chitra paused. And whispered the truth:

"I don't know, Papa. I'm just scared of being left behind."

Prakash exchanged a glance with Seema.

The month's lesson had arrived.

SNEHA'S TURN TOO MANY OPTIONS

On May 6th, Sneha rushed to Seema.

"Mummy! I have figured out my career. I'm becoming a fashion designer!"

One minute later:

"Or maybe interior designer. Or travel vlogger? Actually, psychology is cool too. Or photographer?"

Seema held her shoulders gently.

"Beta... options are beautiful. But without a goal, options become confusion."

Sneha sighed.

"I have so many dreams... but no direction."

That evening, Prakash declared:

"Family meeting. Tonight. Topic: GOALS."

THE FAMILY GOAL-SETTING NIGHT-MAY 7

After dinner, they gathered with mango slices and cold water on the table.

Prakash drew three large circles on a sheet of paper:

- Short-Term Goals (1-12 months)
- Medium-Term Goals (1-3 years)
- Long-Term Goals (3+ years)

Then he said a line the daughters never forgot:

"A goal is not a wish.

A goal is a wish with a direction, a plan, and a deadline."

Sneha raised her hand.

"So my wish to own thirty pairs of shoes is...?"

Chitra replied instantly: "A joke."

Prakash added, "Unless you become a shoe designer."

Sneha grinned. "Okay, acceptable."

STEP 1

FINDING THE REAL GOAL

Prakash asked each daughter:

"Tell me ONE thing you truly want. Not because friends have it, not because Instagram

promotes it – because your heart wants it."

Chitra took her time.

"I want a meaningful job by the end of this year. I'm tired of feeling uncertain."

Sneha thought deeply.

"I want to feel confident about who I am... and find what I genuinely love."

Seema smiled proudly.

"These are real goals. Not borrowed, not random."

STEP 2

WRITING THE GOALS (The Magic Begins)

Prakash handed each a notebook.

"Write your Top 3 Goals for 2026. Not twenty. Just three."

Chitra wrote:

- Get a meaningful job
- Save ₹20,000 by December



- Complete one professional course (not three at once)

Sneha wrote:

- Build confidence
- Try three different interest areas to discover what she loves
- Save ₹5,000 by December

Seema whispered,

"When you write goals, your mind starts respecting them."

STEP 3

BUILDING THE GOAL STRUCTURE

Prakash explained the 3 pillars of every goal:

Reason → Plan → Timeline

Chitra's turn:

Reason: "I want independence and clarity."

Plan:

- Update resume
- Fix LinkedIn
- Apply to three places weekly
- Take one course

Timeline: "Job before December."

Sneha's turn:

Reason: "I want to stop comparing myself to others."

Plan:

- Focus on strengths
- Join an activity
- Track moods
- Avoid emotional purchases
- Do one uncomfortable thing weekly

Timeline: "Start now, review in August."

Both daughters looked... lighter.

Goals reduce chaos.

THE MOST POWERFUL MOMENT OF MAY

While writing, Sneha said softly:

"Papa... goals are not heavy. They feel like giving your life a small map."

Chitra added,

"And without goals, I think

we waste money, energy, and time.”

Seema smiled.

“Exactly. Goals save you from chaos.”

Prakash knew the lesson had landed.

MAY'S REAL TESTS BEGIN

Chitra's Alibaug Test — The Temptation

On May 18th, a friend invited her on a weekend trip.

“Only ₹4,000! Everyone is going!”

Chitra imagined sunsets, beaches, and fun.

Then she opened her notebook.

“Save ₹20,000 by December.”

She sighed... and said no.

Her friend groaned,

“Arre yaar, you've become too serious!”

But Chitra felt strong.

Goals made saying “no” easier.

Sneha's Self-Improvement Camp Test

Sneha wanted to join a “Personality Development Camp” costing ₹8,500.

She begged Seema... almost.

Prakash asked softly,

“How does this fit into your goals?”

Sneha paused.



“It doesn't. This is just excitement.”

Seema hugged her.

“That clarity is growth.”

THE END-OF-MONTH WINS

On May 27th, Chitra announced proudly:

“I applied to ten internships this month.”

Sneha added with a twirl,

“I completed my May confidence checklist!”

Prakash and Seema exchanged a look of deep pride.

Their daughters were learning direction — the foundation of financial wisdom.

MAY 31 EVENING REFLECTION

With kokum sharbat and a warm breeze, Prakash asked:

“What did May teach us?”

Chitra:

“Without goals, life feels busy but goes nowhere — like

running on a treadmill.”

Sneha:

“Having fewer goals makes life easier, not harder.”

Seema:

“Goals save money because they prevent random decisions.”

Prakash:

“Direction is more valuable than speed.”

The girls nodded.

Their lives were beginning to align.

FTWC FROM THIS WE CONCLUDE

May teaches the priceless truth:

Without goals, time disappears.

Without goals, money vanishes.

Without goals, life drifts.

But when daughters set clear goals, everything changes:

Clarity replaces confusion.

Confidence replaces comparison.

Purpose replaces panic.

And money becomes a tool — not a worry, not a fear.

The Joshi daughters learned that intentional living is the beginning of financial maturity.

And women who learn to set meaningful goals don't just build careers — they build lives.





Prakash Joshi

(Ex-Banker & Freelance Educator)

CORE THEME

June teaches that saving is not an occasional act — it is a habit. A habit that builds freedom, dignity, and stability in the long run. And the big shift is simple: savings is not “whatever is left” — it’s the first thing you pay. To yourself.

BRIEF INTRODUCTION

June in Mumbai is unpredictable: part rain, part heat, mostly chaos. The streets smell of wet earth, traffic becomes a slow-

JUNE-SAVINGS

THE QUIET POWER OF PAYING YOURSELF FIRST

A VILE PARLE (EAST) STORY
THE JOSHI FAMILY
 (SEASON 2026)

PURPOSE THREAD

TEACHING DAUGHTERS THAT SAVINGS IS NOT LEFTOVER MONEY — IT IS THE FIRST MONEY.

moving mood, and everyone walks around with either an umbrella... or instant regret. Inside the Joshi household in Vile Parle (East), June 2026 brought its own kind of unpredictability — not about weather, but about savings.

Chitra (21) had started earning small amounts from freelance work, but hardly any of that money stayed with

her. It quietly evaporated into coffees, bubble tea, food delivery, subscriptions, gifting friends, and cute stationery that looked useful but never got used.

Sneha (16) received regular pocket money, but to her, “savings” sounded like a punishment invented by parents to kill joy.



Prakash and Seema watched this pattern and realized something important: until the girls truly understood the idea of “Pay Yourself First,” all the previous lessons – awareness, emotions, goals, consistency – could still crumble during real-life surprises. June, they decided, would be the month of Savings. Not taught through lectures, but through something much stronger: experience.

MAIN STORY

THE MONTH WHEN SAVINGS PROVED THEIR WORTH

It all began on a rainy morning, June 5th. The sky was grey, the internet moody, and the city sounded like a text notification tone gone wrong.

Chitra had an important online internship interview that day. She had ironed her kurta, set up a clean background, practiced answers, and even rehearsed

a “confident-but-not-fake” smile in the mirror. Ten minutes before the call, she opened her laptop, checked her notes, and adjusted her camera. Five minutes before the call, the screen flickered. A second later, it went completely black.

“No... no... NO!” she yelled.

Sneha rushed into the room. “What happened? Did your laptop faint?”

Chitra frantically pressed buttons, tried restarting, plugged and unplugged the charger.

Nothing. The machine was in a deep, unmoving silence.

Seema came hurrying in. “Chitra, calm down. Breathe.”

But Chitra burst into tears. “My entire future is inside this stupid laptop!”

Prakash immediately called a technician. After a quick inspection, the verdict was delivered in that familiar, emotionless tone all technicians seem to master: “Motherboard issue. Repair

minimum ₹5,000. If it worsens, replacement ₹35,000.”

Silence.

Chitra stared at him, stunned. Seema’s heart sank. Sneha muttered softly, “That’s like...one thousand ice creams.”

THE FINANCIAL REALITY HITS

After the technician left, Chitra turned slowly to her father. “Papa... I don’t have that money.”

“How much do you have saved?” he asked gently.

Chitra mentally calculated. “Maybe... ₹1,200? That too scattered in different UPI wallets.”

Seema looked at her in disbelief. “All the freelance money you earned this year... gone?”

Chitra’s voice was small. “I kept spending on little things. It didn’t feel like much at the time.”

Sneha, unable to resist, added, “Mostly bubble tea and ‘aesthetic’ notebooks.”

“Not helping, Sneha,” Chitra muttered.

Prakash took a deep breath. “Beta, this is exactly why savings matter. Not just for old age, not only for emergencies you hear about in theory – for moments like today. For things that suddenly break. For chances you don’t want to miss.”

Chitra wiped her eyes, ashamed. "I know, Papa... I just kept thinking I'd start saving later. I thought I had time."

Prakash said softly, "Life doesn't wait for us to become responsible."

Right there, in a small room with a dead laptop, June's core lesson took shape.

THE HERO ARRIVES CAPTAIN CUSHION

As everyone sat in tense silence, Sneha suddenly said, "Papa... what about 'Captain

Cushion'? Our emergency fund piggy bank?"

Chitra's eyes widened. "I completely forgot about that!"

Prakash walked to the cupboard where they kept their "family finances" folder. Inside was the Captain Cushion account — the emergency fund they had slowly built with tiny monthly contributions. He checked the latest entry and smiled. "Balance: ₹10,800."

Seema exhaled in relief. "See? The emergency fund did its job."

Prakash nodded. "We will use this for the laptop repair. That's exactly what this fund is for. But remember, this is a family emergency fund. From July onward, Chitra, you will also start your own savings — your personal Captain Cushion."



Chitra nodded with more determination than before. "I will. I've learnt my lesson today."

The repair was approved. The interview was rescheduled. The crisis was handled. But inside Chitra, something much bigger had shifted.

THE EVENING REALIZATION

That night, on the balcony with mugs of tea and faint traffic noise in the background, Chitra spoke softly to Sneha. "You know what I realized today? Savings don't just save money. They save your dignity."

Sneha frowned. "Dignity? How?"

"When you don't have savings," Chitra explained, "you have to depend on someone else every time something goes wrong. When you do have savings, you feel independent. You feel... safe inside."

Sneha thought about that. "So savings are like... emotional security also?"

"Exactly," Chitra said. "They make you feel calm."

Sneha nodded slowly. Something clicked.

JUNE 8 THE SAVINGS CLASS

A few days later, after dinner, Prakash gathered the girls. "Tonight," he said, "we learn one of the most important concepts of money: Pay Yourself First."

Sneha squinted. "Is this like... donating to myself?"

Everyone laughed, but Seema smiled. "Actually, it's not a bad way to think about it."

Prakash drew a simple structure on paper. "Whenever you receive money — salary, freelance income, pocket money, gifts — you divide it like this:

1. First portion → Savings



2. Second portion → Essentials

3. Third portion → Wants
Sneha objected immediately. "But Papa, what if there's nothing left for wants?"

"Then," Prakash said calmly, "your wants are more expensive than your current income."

That is not a money problem. That is a lifestyle problem."

Chitra grinned. "That's deep, Papa."

Seema added gently, "Saving first means respecting your future self before overfeeding your present self."

The daughters went quiet. That line landed.

THE JUNE SAVINGS CHALLENGE

To make the lesson real, Prakash proposed a challenge: "For the rest of June, each of us will follow a

savings rule."

Chitra's challenge: Save 20% of every rupee she earned from freelance work — no excuses.

Sneha's challenge: Save ₹50 per day from her pocket money and snack budget.

Seema's challenge: Plan groceries so well that she saved a fixed amount weekly without reducing quality.

Prakash's challenge: Cut down unnecessary chai and small spends and move them into Captain Cushion.

Everyone agreed. The game had begun.

SNEHA'S BIG TEST POPCORN OR PRIDE?

On June 16th, Sneha's friends planned a movie outing. Ticket plus snacks came to about ₹480. She checked her savings jar: ₹850 built up with small, daily discipline. The old Sneha would have happily emptied the jar for fun and sugar. But

now she stared at the money with a new feeling: attachment.

Chitra saw her thinking. "Planning to go?"

Sneha chewed her lip. "I really want to... but if I go, I'll break my savings streak. And I kind of love the feeling of watching this money grow."

Chitra smiled. "Saving doesn't mean you can never spend. It means you choose what matters more."

Sneha took a deep breath. "Okay. I'll skip this one. I want that feeling of pride more than popcorn."

Chitra hugged her. "Look at you, Miss Self-Control."

Sneha grinned. For the first time, she wasn't sad about missing out. She felt powerful.

JUNE 21 CHITRA'S HUGE WIN

On June 21st, Chitra received a call that made her scream. "Papa! I got shortlisted for the internship!"

There were happy tears, group hugs, and excited calls to relatives. Somewhere between the joy, she said quietly, "If the laptop hadn't been repaired in time, this opportunity would have just... disappeared."

Seema replied softly, "That is what savings do. They protect not just emergencies — they protect opportunities."



Chitra nodded. "I always thought savings were boring. Today I realized savings saved my chance."

Something had shifted permanently.

THE MOST BEAUTIFUL MOMENT OF JUNE

On June 27th, Sneha walked up to Seema with a small envelope. "Mummy... I counted. I saved ₹1,450 this month."

Seema's eyes filled with tears. She hugged her tightly. "I am so, so proud of you."

Chitra joined them, laughing. "You've saved more in one month than I did in three."

Sneha said with shy pride, "I didn't think I could do it. But saving feels like... winning against myself."

Prakash added warmly, "That's exactly what saving is."

THE LAST EVENING OF JUNE

On June 30th, as rain tapped gently on the window, the family gathered for their now-regular month-end reflection.

"What did June teach us?" Prakash asked.

Sneha said first, "Saving is not small or boring. It's quiet, but powerful."

Chitra added, "Savings don't just protect you from emergencies — they protect your dreams."

Seema said, "A little planning creates a lot of security."

Prakash concluded, "Paying yourself first is the greatest financial habit anyone can build."

The daughters looked more confident, more grounded. Something in their relationship with money had shifted from casual to conscious.

FTWC FROM THIS WE CONCLUDE

June teaches a simple, lifelong truth:

- Savings = Freedom
- Savings = Confidence
- Savings = Independence
- Savings = Self-Respect

When you save first and spend later, everything else becomes easier — decisions, emergencies, opportunities, and long-term dreams.

The Joshi daughters realized that savings is not "whatever remains after spending." It is the first priority, a quiet promise to their future selves. And as they grow into women, this one habit will keep them standing steady — MoneySmart, independent, and emotionally secure — no matter how unpredictable life becomes.



WHY SUNSCREEN IS ESSENTIAL FOR HEALTHY SKIN

A Daily Habit that Protects Your Skin Year-Round

As Mumbai prepares for the monsoon season, many people put away their sunscreen, assuming that cloudy skies mean less exposure to harmful sun rays. However, dermatologists consistently emphasize that sunscreen is not just a summer essential—it is a year-round necessity for maintaining healthy skin.

Whether you're commuting to work, attending college, running errands, or simply spending time outdoors, your skin remains exposed to ultraviolet (UV) radiation that can cause long-term damage. Making sunscreen a part of your daily skincare routine is one of the simplest and most effective ways to protect your skin.

Understanding Sun Damage

Sunlight contains ultraviolet rays, primarily UVA and UVB rays, both of which can negatively affect the skin.

UVA rays penetrate deeper into the skin and are largely responsible for premature ageing, wrinkles, loss of elasticity, and pigmentation.

UVB rays affect the outer layers of the skin and can cause sunburn, redness, and direct skin damage.

Even on cloudy or rainy days, a significant percentage of these UV rays can penetrate through the clouds and reach the skin.

What Does SPF Mean?

When choosing a sunscreen, you will often see the term SPF (Sun Protection



- Aarti M.

Factor). SPF measures a sunscreen's ability to protect the skin from UVB rays.

- SPF 15 blocks approximately 93% of UVB rays
- SPF 30 blocks approximately 97%
- SPF 50 blocks approximately 98%

For everyday use, dermatologists generally recommend a broad-spectrum sunscreen with at least SPF 30. Individuals who spend extended periods outdoors may benefit from SPF 50 protection.

Why Sunscreen Matters During the Monsoon

One of the biggest misconceptions is that sunscreen is unnecessary during rainy weather. In reality, UV radiation remains present throughout the year, regardless of whether the sun is visible.

During the monsoon:

- UV rays continue to penetrate cloud cover.
- Reflected sunlight from wet roads and surfaces can increase exposure.



- Outdoor activities and commuting still expose the skin to harmful radiation.

As a result, neglecting sunscreen during this season can contribute to tanning, uneven skin tone, pigmentation, and accelerated skin ageing.

The Benefits of Daily Sunscreen Use

Prevents Premature Ageing

Regular sunscreen use helps reduce the appearance of fine lines, wrinkles, and age spots caused by prolonged sun exposure.

Minimizes Pigmentation and Dark Spots

Protection from UV rays can help prevent hyperpigmentation and uneven skin tone, which are common concerns among urban residents.

Reduces Tanning

Sunscreen acts as a protective barrier, limiting the skin's tendency to darken when exposed to sunlight.

Supports Overall Skin Health

By shielding the skin from environmental stressors, sunscreen helps maintain a

healthier, more youthful appearance over time.

Lowers the Risk of Serious Skin Damage

Long-term UV exposure can contribute to various skin disorders. Consistent protection significantly reduces this risk.

How to Apply Sunscreen Correctly

Using sunscreen properly is just as important as choosing the right product.

- Apply sunscreen 15–20 minutes before stepping outdoors.
- Cover all exposed areas, including the face, neck, ears, and hands.
- Reapply every two to three hours if spending prolonged periods outside.
- Reapply after excessive sweating or getting wet.

For daily use in Mumbai's humid climate, lightweight, non-greasy formulations are often the most comfortable option.

Choosing the Right Sunscreen

When purchasing sunscreen, look for:

- Broad-Spectrum Protection (UVA + UVB)
- SPF 30 or higher
- Water-resistant formulations for outdoor use
- Products suited to your skin type

People with oily skin may prefer gel-based sunscreens, while those with dry skin may benefit from moisturizing formulations.

Expert Insight

"Many people associate sunscreen only with beach vacations or peak summer months. In reality, daily sun protection is one of the most important investments you can make in your skin's long-term health. Consistent use throughout the year helps prevent avoidable skin damage and supports healthier ageing."

Final Word

Sunscreen is no longer just a cosmetic product—it is an essential part of preventive skincare. Rainy skies may provide relief from the heat, but they do not eliminate the effects of ultraviolet radiation. By applying sunscreen every day, residents can protect their skin from damage, maintain an even complexion, and promote healthier skin for years to come.

As the monsoon arrives in Mumbai, remember to carry not only your umbrella and raincoat—but also your sunscreen.

For a healthier tomorrow, protect your skin today.





Embracing **Rainy** Days

with Chic and Practical Outfits

– **Karishma**

Invest in Waterproof Essentials

a. Raincoat or Waterproof Jacket: Opt for a trendy raincoat or a lightweight waterproof jacket to protect yourself from unexpected showers. Choose bright colors or prints to add a touch of fun to your outfit.

b. Umbrella: Carry a compact, sturdy umbrella that complements your style. Choose a vibrant hue or a unique pattern to make a fashion statement even on rainy days.

c. Waterproof Footwear:

Invest in waterproof shoes like rain boots or waterproof sneakers to keep your feet dry and comfortable. Choose stylish options that can elevate your overall look.

Choose Fabrics Wisely

a. Avoid Absorbent Fabrics: Opt for fabrics that dry quickly and are less likely to get ruined by rainwater. Avoid materials like silk and suede, which can be easily damaged. Instead, choose polyester, nylon, or treated cotton fabrics.

b. Layer with Light Fabrics: On days with unpredictable

weather, layer your outfit with lightweight fabrics like chiffon, georgette, or light knitwear. This way, you can adjust your clothing according to the changing weather conditions.

Embrace Colors and Prints

a. Brighten Up with Colors: Don't let the gloomy weather dull your style. Incorporate vibrant colors into your outfits to uplift your mood and stand out in the rain. Experiment with shades like yellow, red, teal, or coral.

b. Playful Prints: Opt for playful prints like florals or abstract patterns to add a touch of whimsy to your rainy day outfits. Prints can bring life to your ensemble and make you look stylish even when it's pouring outside.



Carry Stylish Waterproof Bags

Invest in waterproof or water-resistant bags to protect your belongings from rain. Choose fashionable options like tote bags or backpacks made from materials that can withstand wet conditions. Look for bags



Stylish Accessories

a. Scarves and Hats:

Accessorize your outfits with scarves and hats that not only protect you from rain but also add a fashionable element to your look. Opt for waterproof materials or quick-drying fabrics.

b. Statement Umbrella:

Consider a statement umbrella with unique patterns or a trendy handle. It can serve as both a functional and fashionable accessory, enhancing your overall style.



with compartments to keep your essentials organized.

Rainy days need not dampen your fashion spirits. By incorporating these tips

into your wardrobe choices, you can dress appropriately and stay stylish even during the monsoon season. Remember to prioritize comfort, invest in waterproof essentials, and experiment with vibrant colors and playful prints. With a little creativity and attention to detail, you can navigate the rainy season with fashion-forward outfits that reflect your personal style. Embrace the rain while showcasing your impeccable fashion sense!



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Parle Tilak Vidyalaya (ICSE) Students Shine in Karate and Mental Math Competitions



Students of Parle Tilak Vidyalaya (ICSE) have once again brought laurels to the school with outstanding performances in state, international and academic competitions.

Grade IX student **Payal Parekh** won the **Gold Medal** in the Cadet Girls' (-54 kg) category at the KAM State Karate Championship and has qualified for the upcoming KIO National Karate

Championship in Dehradun.

Adding to the school's sporting success, students **Aahan Girap** and **Varnam Gada** delivered exceptional performances at the **International Sub Junior Open Karate Championship in Sri Lanka**, winning multiple **Gold and Silver medals** along with the prestigious **Best Fighter Moment Award**.

In academics, 168 students from Grades I to IX

participated in the **Global Mental Math Olympiad (GMMO) 2026 – Mumbai Edition**, securing several top rankings. A notable achievement was that **67 students qualified for the Grand Finale of the 5th Online Mental Math World Cup 2026**, showcasing their strong mathematical abilities and dedication.

The achievements reflect the school's commitment to excellence in academics as well as sports. The management, teachers and parents have congratulated all the students and wished them continued success in future competitions.



Vile Parle's Anoushka Patil Creates History, Secures National No. 1 Rank in Artistic Gymnastics

Anoushka Patil, a student of **M. L. Dahanukar College of Commerce (Autonomous)**, has brought immense pride to Vile Parle and the institution by securing **Rank 1 in India** at the **Senior Women's Artistic Gymnastics National Championships 2026-27** held at the **Kalinga Stadium, Bhubaneswar**.

Currently studying in **S.Y.J.C.**, Anoushka delivered



an outstanding performance at the prestigious national championship, emerging as the top-ranked gymnast in the country. Her achievement marks a historic milestone, as she becomes the **first athlete in the history of M. L. Dahanukar College** to secure the top position at the highest-level gymnastics competition in India.



Parle Tilak Vidyalaya (ICSE) Achieves 100% Success in ICSE Grade X Board Examinations



commendable scores. The results reflect the dedication of the students, the guidance of the teachers, and the support of parents.

Vidyalaya (ICSE)'s commitment to academic excellence and holistic development. The school management congratulated all students, teachers and parents on this remarkable achievement and wished the students continued success in their future academic pursuits.

Parle Tilak Vidyalaya (ICSE) has once again upheld its legacy of academic excellence by achieving a **100% pass result** in the ICSE Grade X Board Examinations for the academic year 2025-26.

Among the successful candidates, **70 students secured between 90% and 98.80%, while 37 students scored between 80% and 89.99%**. Additionally, **5 students achieved between 75% and 79.99%, and 2 students scored between 64.6% and 74.99%**.

A total of **114 students** appeared for the examination, and all successfully cleared the board exams with

The outstanding performance once again highlights Parle Tilak

Result Highlights:

- Total Students Appeared: **114**
- Pass Percentage: **100%**
- Students scoring 90% and above: **70**
- Students scoring 80% to 89.99%: **37**
- Highest Score: **98.80%**



PTV English Medium School Achieves 100% SSC Result; 167 Students Secure Distinction

Parle Tilak Vidyalaya English Medium School (Secondary Section), Vile Parle, has once again delivered an outstanding performance in the SSC Board Examination 2025-26, achieving a remarkable 100% pass result.

All 219 students who appeared for the examination passed successfully. Of these, 167 students secured Distinction, 46 achieved Grade I, and 6



obtained Grade II.

The school topper, Ketaki Upendra Anagha Joshi, scored an impressive 490 out of 500 (98%). She was followed by Nishad Shailesh Kanchan Wagle and Bhargav Devendra Leena Umarale, who secured 489 marks

(97.80%). Atharva Amit Gayatri Deshpande, Ojasvi Shailesh Ruchita Limaye and Sae Samir Smita Wadekar jointly secured the third rank with 488 marks (97.60%).

The excellent results reflect the hard work and dedication of the students, the guidance of teachers, and the unwavering support of parents. The school management congratulated all successful students and wished them a bright and successful future.



VPMS Orion ICSE School Achieves 100% Results; 47 Students Score above 90%

VPMS Orion ICSE School, Vile Parle had a stellar run in the 2026 ICSE Class 10 exams – a perfect 100% pass rate. The batch didn't just clear it; they raised the bar. The school topper scored 99.4%, and the numbers speak for themselves: 47 students crossed 90%, with 25 of them scoring 95% and above. Several students also topped individual subjects, setting new benchmarks for the school.



**Vile Parle Mahila Sangh's
ORION SCHOOL (CISCE)**

ICSE 2026 - Grade X Examination Result

"Education is the most powerful weapon which you can use to change the world"
- Nelson Mandela.

Appeared : 75 & Passed : 75 **100%**


Overall Toppers

Rank	Name of the Student	Total (500)	Percentage (Best 5)
1	Harsh Ketan Adesara	497	99.4
2	Vihaan Ajit Sawant	492	98.4
3	Yugmayi Bhupal Samant	491	98.2
3	Vihaan Bharat Pawar	491	98.2
3	Dheer Vikram Rasanias	491	98.2
3	Om Suhas Patil	491	98.2
4	Ishaan Gurudatta Kulkarni	489	97.8
5	Avani Amol Ranade	487	97.4
5	Sampada Sandeep Barve	487	97.4


CONGRATULATIONS

**Vile Parle Mahila Sangh's
ORION SCHOOL (CISCE)**


ICSE 2026 - Grade X Result




99.4%
Master Harsh Adesara




98.4%
Master Vihaan Sawant




98.2%
Miss. Yugmayi Samant




98.2%
Master Vihaan Pawar




98.2%
Master Dheer Rasanias




98.2%
Master Om Patil



97.8%
Master Ishaan Kulkarni



97.4%
Miss. Avani Ranade



97.4%
Miss. Sampada Barve

25 students scored above 95%, 22 students scored above 90%, 22 students scored above 80% and 6 students scored above 70%



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