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In this Issue...

Pandharpur Wari

A Journey Towards Inner Peace

Teaming Up with the Architects

Iron Deficiency After 40

Why Every Woman Should
Pay Attention?





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Editorial...



Rediscovering What Was Always Ours...

Every generation is known for changing something. New ideas, new technology, new lifestyles and new ways of looking at the world become its identity. Yet, amidst all this change, something interesting is happening around us.

Young people, often described as the most digitally connected generation, are also searching for moments of peace, belonging and meaning. Whether through the timeless journey of the Pandharpur Wari, community gatherings, or devotional music finding a place in modern playlists, it is evident that traditions are not fading away—they are simply being experienced differently.

Perhaps this reminds us of an important truth. Culture does not survive because it remains unchanged. It survives because every generation embraces it in its own way while preserving its essence.

This month's issue celebrates that spirit. We take you on a journey through the values and inner peace inspired by the Pandharpur Wari, explore how devotional traditions continue to resonate with today's youth, and share stories that reflect trust, teamwork, compassion and community. From an inspiring feature on Anjali Tours & Travels, to insights from the world of architecture, thoughtful reflections on values, a moving environmental initiative, and the latest happenings in Parle in Focus, every article carries a message that is relevant to our everyday lives.

At TownParle.in, we believe every story has the power to inform, inspire and connect people. We hope this issue encourages you to pause for a while, appreciate the values that shape us, and carry them forward in your own way.

Happy Reading!

CHANDA MANTRI

Editor - Townparle.in



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PANDHARPUR WARI

A Journey Towards Inner Peace

– Rashmi Mavlankar



More Than a Pilgrimage

The Pandharpur Wari has continued uninterrupted for over eight centuries. Inspired by the teachings of Sant Dnyaneshwar, Sant Tukaram, Sant Namdev, Sant Eknath and countless saints, this sacred tradition has become one of the world's largest and most disciplined spiritual gatherings. Yet its greatness does not lie in its numbers—it lies in its values.

In the Wari, there are no rich or poor, no powerful or powerless.

- Everyone walks together.
- Everyone eats together.
- Everyone sings together.

"The road to Pandharpur is not merely a path walked by the feet; it is a journey travelled by the heart."

Every year, as monsoon clouds gather over Maharashtra, lakhs of devotees begin walking towards one destination—Pandharpur. Carrying saffron flags, singing timeless Abhangas, and Chanting **"Vitthal Vitthal Jai Hari Vitthal,"** they walk for days, sometimes weeks, through rain, sunshine, fatigue, and uncertainty.

To an outsider, it may appear to be just another pilgrimage.

To a Warkari, however, it is the most beautiful conversation between the soul and the Divine.

- Everyone bows before the same Vitthal.

In a world increasingly divided by status, success and social identity, the Wari quietly reminds us of a profound truth—that before God, we are simply human.

Why Does the Wari Touch Hearts?

Modern life has given us speed, convenience and technology.

Yet it has also gifted us something else—stress.

Our calendars are full, but our minds are restless. We are connected to thousands through our phones, yet often disconnected from ourselves.



This is where the Wari becomes deeply relevant.

Walking for hours each day naturally slows the rhythm of life. The constant chanting of the Lord's name calms the restless mind. The simplicity of food, the absence of luxury, and the shared purpose gradually dissolve anxiety, ego and unnecessary desires.

Psychologists today speak about mindfulness, gratitude, community living and emotional resilience.

The Warkaris have been practising all these principles for centuries—without ever giving them fashionable names.

Vitthal: The God Who Waits

Among the many forms of Lord Vishnu, Vitthal occupies a unique place in the hearts of devotees. Standing patiently on a brick with His hands on His waist, Vitthal is not portrayed as a distant ruler seated upon a heavenly throne.

- He waits.
- He welcomes.

- He belongs to everyone.

The legend of Pundalik beautifully symbolises this relationship. It teaches that sincere service to one's parents and fellow beings is itself a form of worship. God is willing to wait for those whose hearts are filled with compassion.

Perhaps this is why millions feel that Vitthal is less a deity to be feared and more a friend to be embraced.

The Healing Power of Collective Devotion

There is something extraordinary about thousands of voices singing together.

Scientific studies suggest that collective singing and rhythmic walking can reduce stress hormones, improve emotional wellbeing and create a deep sense of belonging. The Wari has demonstrated these benefits long before modern science began explaining them.

As cymbals ring, the mridang echoes and the abhangas fill the air, individual worries slowly fade into a shared spiritual rhythm.

The mind becomes lighter.

The heart becomes quieter.

Peace begins not because problems disappear—but because perspective changes.

Lessons for Everyday Life

One does not have to walk hundreds of kilometres to experience the spirit of the Wari.

The true Wari begins within.

We can practise its essence every day:

- Begin the morning with gratitude instead of anxiety.
- Replace complaints with remembrance.
- Walk a little more and rush a little less.
- Serve someone without expecting recognition.
- Spend a few minutes in silence before beginning the day.
- Chant the Divine Name—not merely with the lips, but with awareness.

These simple practices transform ordinary living into spiritual living.

The Real Destination

People often say that the Wari ends at Pandharpur.

In truth, it does not.

The journey continues



every time a person chooses kindness over anger, humility over ego, faith over fear, and contentment over endless desire.

Ashadhi Ekadashi is therefore not only a festival.

- It is an invitation.
- An invitation to pause.
- To simplify.
- To reconnect with ourselves.
- To remember that the greatest pilgrimage

is not measured in kilometres but in the distance travelled from the restless mind to the peaceful heart.

Perhaps that is why generations continue to walk towards Pandharpur.

Not because Vitthal lives only there.

But because somewhere along that sacred road, they rediscover the Vitthal who has always lived within.



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The Journeys We Never Forget

For Over Three Decades, **Anjali Tours & Travels** has been Helping Generations of Parlekars Turn Travel into Treasured Memories



Some Journeys begin with a Ticket...

The memorable ones begin with trust...

Walk into **Anjali Tours & Travels** on any ordinary afternoon, and the conversations unfolding across the desk are rarely just about flights, hotels or visas.

A young couple is discussing their honeymoon.

A retired couple is planning the pilgrimage they have dreamt of for years.

A family is debating whether Japan in spring is better than Europe in summer.

Someone is travelling abroad for the very first time and is anxious about visas,



Anil Kumar Kailash Gupta
Director

foreign exchange and unfamiliar airports.

Every itinerary carries a story waiting to be lived.

For over three decades, Anjali Tours & Travels has quietly become a part of those stories. Long before online booking engines, comparison websites and

mobile apps changed the way people planned holidays, this Vile Parle-based travel company was already doing something that remains surprisingly rare even today—

Listening First. Booking Later

"We have always believed that travel is much more than visiting a new place. It is about creating memories that stay with you for a lifetime."

The sentence is spoken simply, without flourish. Yet it explains why the company has remained relevant across three decades in an industry that has transformed beyond recognition.

When Every Booking was Personal



There was a time when planning a holiday demanded patience.

- Reservations were made manually.
- Confirmations required endless follow-ups.
- Airline tickets were printed.
- Hotel bookings meant phone calls and faxes.

Every traveller depended almost entirely on the travel agent's experience.

It was during that era that **Anjali Tours & Travels** was founded with a straightforward promise—

- Honest Advice
- Dependable Service
- Complete Transparency

Technology has changed almost everything since then.

Values have not.

"Every customer interaction mattered. Every booking required personal attention. That foundation of trust is what helped us grow."

Three Generations. One Relationship

Perhaps the greatest

measure of that trust is not found in business figures.

It is found in generations.

Families who once travelled as newlyweds now return with their grown-up children.

Those children, now adults, are planning holidays for their own families with the very same travel company.

Few businesses can proudly say they have witnessed three generations creating memories together.

A Profession Chosen with the Heart

Ask what inspired a career in tourism, and the answer has little to do with destinations.

"I have always enjoyed meeting people and understanding different cultures."

Travel became the natural bridge between curiosity and service.

Knowing that a carefully planned itinerary has become part of someone's happiest recollections is, as the founder puts it,

"One of the most

rewarding aspects of the profession."

More than Bookings

Modern travellers often assume that booking a holiday simply means choosing flights and hotels.

The reality is very different.

Behind every successful vacation lies planning, coordination, documentation, timing and countless small details.

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- Cruises
- Foreign Exchange

Guidance

Yet the company's greatest strength is not the length of its service list.

It is its willingness to understand the traveller before recommending the journey.

"We don't believe every traveller fits into the same itinerary. Every family has different expectations, budgets and travel styles. Travel should feel personal."

When the World Stopped Travelling

Every business faces moments that test its character.

For the travel industry, the pandemic became that defining chapter.

- Airports fell silent.
- Borders closed.
- Vacations disappeared overnight.

During those difficult months, Anjali Tours & Travels focused on what mattered most—

- Helping customers with refunds.
- Managing rebookings.
- Keeping communication open.
- Providing reassurance.

"Maintaining our

customers' trust was far more important than immediate business."

Support beyond the Booking

Anyone can issue a ticket.

Real service begins after the journey starts.

Flights change.

Weather disrupts schedules.

Visa queries arise.

Travellers occasionally need help from thousands of kilometres away.

Many long-time customers say what they value most is knowing someone is always just a phone call away.

Changing Destinations. Changing Dreams

While destinations such as Kashmir, Kerala, Rajasthan, Himachal Pradesh, Ladakh and India's North-East continue to attract travellers, international tourism has expanded dramatically.

Today's Favourite Destinations:

- Japan
- Europe
- Dubai

- Singapore
- Vietnam
- Bali
- New Zealand
- South Africa

Today's travellers seek

- Experiences
- Local Culture
- Personalised Itineraries
- Slow Travel
- Meaningful Moments

Personalisation has become the new luxury.

One Family. Three Generations. One Journey.

Among countless stories gathered over three decades, one remains especially meaningful.

A young couple once walked into the office to plan their honeymoon.

Years later, the company organised holidays for their children.

Recently, that same family returned once again—this time planning an international vacation for three generations travelling together.





"We realised we weren't simply booking holidays anymore. We had become part of their family's journey through life."

The Parle Connection

Every neighbourhood develops its own personality.

According to the founder, Parlekars are thoughtful travellers.

They ask questions.

They compare options.

They value transparency.

They make informed decisions.

Most importantly—

Once they find someone they trust, they remain loyal.

Much of the company's growth has therefore come through recommendations rather than advertising.

"The support of the Vile Parle community has been invaluable. Families have recommended us to relatives, friends, neighbours and colleagues. That kind of trust cannot be bought—it has to be earned."

Looking Ahead without Forgetting where it Began



Travel continues to evolve.
Artificial Intelligence.
Digital Platforms.
Personalised Experiences.
Higher Customer Expectations.

Anjali Tours & Travels is embracing every new change while holding firmly to one promise—

Every traveller will continue to receive the same warmth, honesty and personal attention that defined the company from its earliest days.

Travel for the Memories

Before the conversation concludes, the founder offers a thought that feels less like travel advice and more like a gentle reminder.

"Don't postpone your

dreams of travelling. Choose destinations that truly reflect your interests, not simply what is trending. Work with people you trust. And most importantly, travel to create memories—not just photographs."

Long after boarding passes are discarded and passports returned to drawers, what remains are shared meals in unfamiliar cities, laughter on winding roads and conversations that begin years later with,

"Do you remember that trip?"

Perhaps that is why, after more than thirty years, Anjali Tours & Travels continues to hold a special place in the hearts of so many Parle families.

Because while destinations change, memories never do.

And for thousands of travellers,

Some of life's most cherished memories began with a simple conversation at Anjali Tours & Travels.



TEAMING UP WITH THE ARCHITECTS...



Role of an Architect invariably stretches beyond the designing tables. From bringing about the designs, get approvals, building a creation, making on site decisions, supervising it and be thoroughly accountable for its existence is an assiduous task in itself. In addition to this is a more daunting task of collaborating with numerous people across diverse professional sectors.

Every manifold project opens up a set of new of

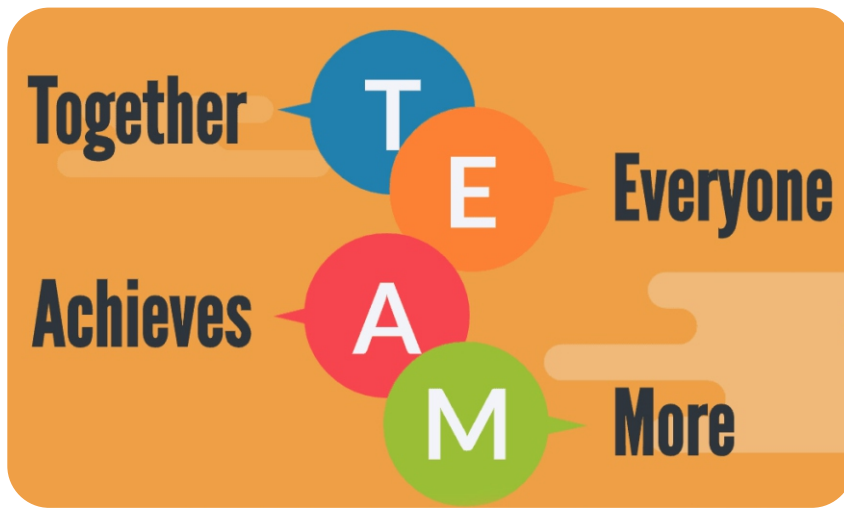
individuals responsive for that particular project. The team is hardly the same. As projects vary, so do the groups of persons and so do his adaptability of human psychology.

Depending on the project versatility say an educational institute, or a medical center, redevelopment; sports complex etc, a lot of nuances are necessary in bringing about a design to buildable stage. Plenty of interactions are required from people



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

associated with similar genres so that the structure that is visualized is fully available in form and function keeping the future development and progress in mind. So apart from keeping up with the presentations, he has to develop a psyche for the category of people he is



about to convene with. Some may be a stickler for time, some for capital, some may be juggling work places, and some may even want minute interactions. A day in an Architect's life can range anywhere between a peaceful designing session to scrambling up for back to back presentations.

The chief person who he has to orient himself, who is financing his creation is of course his client. As an architect it is crucial to align with the client who believes in his innovation, and will be funding the economies for showcasing his perception. Here again after conceptualizing the blueprint with his design team, he has to further coordinate with his team of professionals with the likes of structural engineers, mechanical engineers, environmental engineers, quality check managers etc. All of whom will aid in



accomplishing the scheme. With so many experts collaborating together, and so much of technical expertise, the most sacrosanct conditions to carry forward the plans would be to concur conjointly into a single aim, single purpose and uniform steadfastness.



But he isn't alone. A well-founded administration, dependable front office squad escorted by a volley of team members is essential to support him enough to navigate through this process and deliver a vision that he and his proprietor have envisaged.

An Architects impression by and large would generate an identity for the customary

users, and symbolize a landmark for the locality, for years to come.

Thus his horizon of ideas is limitless and

his spectrum and variables to align with different professionals, to understand the psyche of the user in thought and action and again transform it on paper seems unmatched. Nonetheless, what remains analogous is his perseverance to fulfill the demands of all the professional, clients, finding solutions and implementing to make any plans buildable.

In this scenario, next time if you find an Architect delay in any of his work, we should presume that he is dealing with the enumerable persons at one time or adjusting to varied psychologies interests.

When the Beat Meets Bhakti

Why Gen Z is Falling in Love with

अभंग रिपोस्ट

Bhajan Clubbing and India's New Spiritual Soundscape

– Aarti M



The Rise of a Quiet Revolution

Over the last few years, India has witnessed the emergence of a fascinating cultural movement. Shows such as Abhang Repost, immersive bhajan evenings, kirtan festivals, devotional jam sessions and even what many call "Bhajan Clubbing" have begun attracting audiences that are predominantly in their twenties and thirties.

At first glance, it seems paradoxical.

Generation Z is often described as the generation of short attention spans, artificial intelligence, gaming, social media and constant digital stimulation. Yet it is this very generation that is filling auditoriums to sing verses written by Sant Tukaram, Sant Dnyaneshwar, Sant Namdev and other saint-poets.

The irony is beautiful.

There was a time when abhangs were heard only during the Wari to Pandharpur, in temple courtyards, or at family bhajan gatherings. Today, they are echoing through concert venues, cafés, university campuses, headphones, Instagram Reels and Spotify playlists. Thousands of young people are voluntarily gathering to sing centuries-old devotional poetry with the same enthusiasm once reserved for music festivals.

What changed?

Perhaps the more interesting question is—not what changed in the music, but what changed in us.



The youngest generation, often considered the most disconnected from tradition, is rediscovering it in its own language.

What Exactly is Abhang Repost?

Abhang Repost is not simply another musical performance.

It represents a thoughtful reimagining of Maharashtra's devotional heritage for contemporary audiences. Traditional abhangs retain their poetic depth while being presented with modern musical arrangements, thoughtful production, acoustic instruments, subtle contemporary rhythms and storytelling that resonates with today's listeners.

The essence remains untouched.

Only the presentation evolves.



Instead of asking young people to travel back in time, these performances gently bring timeless wisdom into the present.

The result is a concert that feels both ancient and modern.

More Than Music—It is an Experience

Those who attend such performances often describe something difficult to explain.

People arrive expecting entertainment.

They leave carrying peace.

Unlike many concerts where audiences remain passive spectators, devotional music naturally invites participation. Strangers sing together. Phones slowly disappear into pockets. Applause gives way to collective chanting. The atmosphere shifts from performance to participation.

Psychologists have long observed that collective singing synchronises breathing patterns and heart rhythms among participants.

Group singing also encourages the release of endorphins and oxytocin—chemicals associated with emotional well-being, trust and social connection. While these gatherings are not a substitute for professional mental health care, they can create moments of belonging and emotional calm that many people find deeply restorative.

In an age of increasing loneliness, that shared experience carries remarkable power.

Why is Gen Z Drawn Towards It?

The reasons are more profound than nostalgia.

• Digital Fatigue

This generation has grown up online.

Every notification demands attention. Every platform encourages comparison. Every scroll offers another distraction.

Many young adults now consciously seek experiences

that slow the mind instead of stimulating it further.

Devotional music offers exactly that.

For two hours, there is nowhere else to be.

• Authenticity Over Perfection

Social media celebrates polished lives.

Abhangs celebrate imperfect human beings searching for truth.

The poetry of Sant Tukaram speaks openly about doubt, struggle, failure, surrender and hope. That honesty feels surprisingly contemporary.

Young listeners recognise themselves in words written hundreds of years ago.

• Community Without Competition

Many social gatherings today revolve around appearance, networking or performance.

Bhajan gatherings create a different kind of space.

Nobody asks what phone you own.

Nobody measures success.

Everyone becomes part of the same voice.

That equality is refreshing.

• Spirituality Without Preaching

Interestingly, many young attendees do not describe themselves as deeply religious.

They are simply curious.

They are searching for stillness, meaning and emotional balance.

These performances rarely force belief. Instead, they invite reflection.

That distinction matters.

The Emergence of "Bhajan Clubbing"

One of the most talked-about cultural trends is the phenomenon popularly referred to as Bhajan Clubbing.

The phrase may sound contradictory.

Yet it captures an important shift.

Instead of dancing to electronic beats until midnight, young people are gathering to sing devotional compositions with live musicians, percussion, harmoniums, guitars, flutes and folk instruments. The atmosphere is energetic, joyful and immersive—but the emotional destination is entirely different.

- There is rhythm.
- There is celebration.
- There is music.
- But there is also mindfulness.
- The objective is not escape.
- It is connection.

Tradition is Learning a New Language

Every generation reinvents culture.



Previous generations preserved devotional music through temples, families and pilgrimages.

Today's generation is preserving it through concerts, podcasts, streaming platforms and social media.

Instagram clips introduce an abhang.

Spotify extends the listening.

A live performance deepens the experience.

Eventually, many listeners become curious enough to explore the original works of the saints themselves.

Technology, often criticised for distancing people from tradition, is unexpectedly becoming one of its strongest allies.

The Mental Wellness Connection

India is witnessing growing conversations around anxiety, burnout and emotional well-being.

Alongside therapy, mindfulness and yoga, many

people are also rediscovering the calming influence of devotional practices.

Listening to or singing abhangs can encourage slower breathing, focused attention and emotional expression.

For countless listeners, however, devotional music has become part of a healthier emotional routine—something they turn to after demanding workdays or during periods of inner restlessness.

Maharashtra's Timeless Gift

The poetry of Sant Dnyaneshwar, Sant Tukaram, Sant Namdev, Sant Eknath, Janabai, Chokhamela and other saint-poets has survived for centuries because it speaks to universal human emotions.

- Joy.
- Loss.
- Faith.
- Compassion.
- Gratitude.
- Hope.

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These themes never become outdated.

Only their audience changes.

Today's young listener may first encounter an abhang through an Instagram Reel rather than a temple loudspeaker.

But if that journey ultimately leads to a deeper appreciation of Maharashtra's rich spiritual and literary heritage, perhaps the medium is less important

than the message.

A Melody That Bridges Generations

Perhaps the greatest achievement of platforms like Abhang Repost and the growing movement of devotional musical experiences is that they are dissolving an old misconception—that spirituality belongs only to the elderly.

Attend one such evening and you'll see grandparents singing beside teenagers,

parents beside college students, children beside professionals.

For a few precious hours, age, occupation and social labels fade into the background.

Only the music remains.

And in that shared rhythm, Maharashtra's centuries-old devotional tradition finds a new generation of



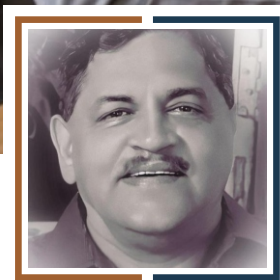
custodians—not because they were told to preserve it, but because they genuinely discovered its beauty for themselves.

Perhaps that is the real miracle.

Not that ancient music has become modern.

But that modern hearts have once again become open to ancient wisdom.





Prakash Joshi

(Ex-Banker & Freelance Educator)

CORE THEME

July teaches the daughters that everything has a price, but not everything has value. Price is a number. Value is the impact on your life. Wise people learn to see value first and price later.

BRIEF INTRODUCTION

July in Mumbai means full monsoon mood: loud skies, flooded corners, traffic moving slower than government files, and the irresistible smell of roasted

JULY-VALUE

UNDERSTANDING WORTH BEYOND PRICE

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

PURPOSE THREAD
 TEACHING DAUGHTERS TO DIFFERENTIATE
 BETWEEN PRICE AND VALUE

bhutta on street corners.

Umbrellas flip inside out, trains are late, slippers slip, and every second person begins conversations with, "Kitni baarish ho rahi hai na!"

Inside the Joshi home in Vile Parle (East), July 2026 brought a different kind of storm — the storm of Price vs Value.

Chitra (21) had started

earning from internships and freelance work and felt, for the first time, "rich". Sneha (16) was in love with trends — shoes, bags, pretty stationery, café outings, and anything that came with a "limited edition" tag. Both were spending with confidence, and that combination — money + confidence without full wisdom — made. Prakash



and Seema alert.

The girls had already learned about awareness, emotions, discipline, savings, and goals.

But one vital filter was still missing in their decision-making:

How to recognize true value.

That lesson arrived through a pair of shoes, a dead umbrella, a kind old lady, and the world's most overpriced milkshake.

MAIN STORY

THE MONSOON MONTH THAT UNLOCKED TRUE VALUE

● Sneha's ₹2,950 Shoes

On July 3rd, Sneha stormed into the house, dripping rainwater but glowing with excitement.

"Mummy! Look at these shoes! Trendy, waterproof, super stylish! Guess how much?"

Seema turned them over, checking the sole and

stitching. "Good quality?"

Sneha shrugged. "No idea. But the brand is all over Instagram."

Prakash lowered his newspaper. "And the price?"

Sneha lifted her chin. "Only ₹2,950."

Chitra choked. "ONLY? That's not a price, that's a mild heart attack."

"You people don't understand Gen-Z fashion," Sneha declared and walked away proudly with her new purchase.

Three days later, on July 6th, Sneha trudged into the hall with a tragic expression.

"Mummy... these shoes smell like wet dog."

Prakash didn't even look up this time. "And thus, July's topic has officially started."

● Chitra's "Fancy Café" Reality Check

On July 9th, Chitra went to an "Instagrammable café" in Bandra with friends. The place had fairy lights, hanging

plants, soft music, and photogenic corners. She ordered a milkshake that came in a mason jar with chocolate drips and a sparkler-like decoration.

That night at home, she narrated the experience.

"Papa, the milkshake was ₹580. And it tasted exactly like what we make at home with Amul, cocoa and mixer."

Sneha's jaw dropped. "₹580? For milk and sugar?"

Chitra continued, "And they added ₹70 on the bill for 'ambient seating'. I don't know if I paid for the drink or for sitting under fairy lights."

Prakash smiled. "You paid for the ambiance, the branding, the experience. Price high, value... questionable."

Seema added gently, "This is where price and value part ways."

● The Umbrella Tragedy

On July 12th, in a hurry near the station, Prakash bought a cheap umbrella for ₹150 from a roadside stall. It looked fine — until the first strong gust of wind. By evening, the umbrella had turned inside out and died dramatically on Vile Parle platform.

Sneha and Chitra laughed so much they had tears in their eyes.

"Papa, your umbrella surrendered to the monsoon!"

Prakash shook his head. "Cheap things can become expensive when they fail at the wrong time."

Seema added, "And expensive things become foolish when they give no real value."

That evening, Prakash finally said the magic sentence:

"Tonight, we talk about Value."

JULY 13 **THE FAMILY "VALUE BOX"** **SESSION**

After dinner, the family gathered around the dining table. Prakash brought a small box and placed a few items on the table:

- The broken cheap umbrella
 - A sturdy steel dabba from Seema's kitchen
 - Sneha's now-smelly "fashion shoes"
 - Chitra's ₹580 café bill
 - A 10-year-old wristwatch gifted to Prakash by his father
- Sneha's eyes lit up. "Are we doing some kind of magic trick?"

Prakash smiled. "Yes — revealing the magic of value."

STEP 1 **PRICE vs VALUE**

Prakash picked up the steel dabba. "This cost ₹300 nearly ten years ago. It's still working



perfectly. Non-reactive, sturdy, reliable."

Chitra said, "High value."

Sneha added, "And it carries food that tastes like mummy's love, so bonus points."

They laughed.

Next, he held up the broken umbrella.

"₹150. Used for half a day. Then dead. Value?"

"Zero," said Sneha.

"Actually negative," Chitra corrected. "Because now you have to buy another one."

Then came Sneha's shoes.

"Cost?" asked Prakash.

Sneha muttered, "₹2,950."

"Value?"

Sneha sighed. "2 out of 10. They look nice, smell terrible, and are slippery."

Finally, he lifted his old wristwatch. "This cost ₹1,000 years ago. Today, it costs nothing.

But what is its value?"

Sneha replied softly, "High

emotional value."

Chitra added, "Plus, reliability — it always works."

Prakash nodded. "Exactly. Sometimes low-price items have high value. Sometimes high-price items have low or zero value. And sometimes, value has nothing to do with money — it has to do with meaning."

He then wrote a question on a paper and placed it in the center:

"Does this purchase add to or reduce my long-term life quality?"

Sneha stared at it. "That is... deep."

Chitra nodded. "Price is the number I pay. Value is what stays with me."

Seema whispered to Prakash, "They're getting it."

REAL-LIFE VALUE TESTS

Sneha's Stationery Temptation

On July 15th, Sneha went



with friends to a fancy stationery shop in Juhu. Pastel notebooks, glitter pens, aesthetic to-do lists – everything whispered, “Buy me, I’ll change your life.”

She picked up a glitter pen worth ₹180. Her mind said, “Cute!” Her heart said, “Must-have!”

Then July’s question floated into her head: Will this add to my long-term life quality?

She imagined using it twice and then losing it in her drawer. She put the pen back.

Her friend asked, half-shocked, “You’re not buying anything?”

Sneha smiled, “No. Today I’m choosing value over vanity.”

That evening, she happily reported this at home. Seema hugged her.

Chitra laughed, “Look at you, philosopher of stationery.”

Chitra’s Online Course

Dilemma On July 19th, Chitra saw an online course ad: “₹6,500 – Limited Seats – Career-Changing Certification!”

Old Chitra would have panicked and begged for money. New Chitra paused and applied the value filter.

She researched the course, checked the faculty, looked up reviews, compared the syllabus with free and cheaper resources. She discovered that most of the content was available online for a fraction of the price – and this course was mostly packaging.

“High price, low value,” she concluded and skipped it.

When she told the family, Prakash said with pride, “Spending money is easy. Evaluating value is maturity.”

A LESSON FROM AN OLD LADY WITH UMBRELLAS

On July 21st, during a heavy downpour near Vile Parle station, the Joshi family took

shelter under a shop shade. An elderly lady walked past, soaked, carrying a bundle of umbrellas.

She smiled and said, “Strong umbrella, beta? Good quality. Will last many rains.”

Prakash checked one. It felt solid, the stitching was strong, the frame firm. Price: ₹350.

There were cheaper umbrellas at nearby stalls for ₹200.

Sneha whispered, “Papa, this is more expensive.”

Prakash replied, “Sometimes value is also in the workmanship... and in the person behind the product.”

He bought the umbrella from her. As she left with a grateful smile, Seema said quietly, “Today you paid for quality and also supported someone’s honest effort. That too is value.”

Sneha watched the old lady walk away and understood that value isn’t only in objects – sometimes it’s about dignity, effort, and fairness.



THE MICROWAVE DECISION FAMILY VALUE TEST

On July 25th, their nine-year-old microwave stopped heating properly. The technician inspected it. "Repair ₹900. But it's old. Might give trouble again. New one ₹6,000."

Instead of deciding alone, Prakash asked the family, "Alright, MoneySmart team — what's the value decision here?"

Sneha surprised everyone. "Repair once. If it fails again, then we can think of buying new."

No need to jump to replacement just because it feels fancy."

Chitra nodded. "Exactly. Replace when value is clearly gone, not just because 'new' feels exciting."

Seema grinned. "This is what value-based thinking looks like."

Prakash felt quietly proud. His daughters were no longer

impressed only by tags and prices — they were thinking in terms of usefulness, longevity, and timing.

JULY'S LAST EVENING RAIN & REALIZATIONS

On July 31st, the rain softened to a gentle drizzle. The Joshi family sat together with hot bhajiyas and chai. As always, Prakash asked, "What did this month teach us?"

Sneha spoke first:

"Price is what I pay. Value is what I get."

Chitra added, "Trends fade. Value stays."

Seema said, "Cheap things can become costly if they fail quickly."

And costly things can be completely useless if they add nothing to life."

Prakash concluded, "Learning to see value is one of the foundations of becoming truly wise with money."

Sneha thought for a moment and added, "And when we focus on value, money feels... respected, not wasted."

FTWC FROM THIS WE CONCLUDE

July teaches a fundamental truth:

- PRICE is what your eyes see.
- VALUE is what your wisdom sees.
- Knowing price helps us avoid overpaying.
- Knowing value helps us avoid regretting.

Chitra and Sneha discovered that value is not written on labels. It hides in durability, usefulness, meaning, impact, and in the quiet question:

"Will this make my life better in the long run?"

Learning to see value early ensures a lifetime of better choices — financial, emotional, and personal. And step by step, the Joshi daughters are becoming MONEYSMART, thoughtful women who don't just chase what looks good... they choose what truly matters.



More than Planting Trees

A Journey that Touched My Heart

- Vidya Thorat Kale ("Viju")

Living in Vile Parle, we are fortunate to be surrounded by educational institutions, cultural organisations and social groups that constantly inspire us to contribute to society. Throughout the year, several organisations from our suburb quietly undertake initiatives that make a meaningful difference to people's lives. One such experience came my way on 5 July 2026, and it left a lasting impression on my heart.

Like most Mumbaikars, I eagerly wait for the arrival of the monsoon. The rains make us want to escape into the lush green countryside, breathe fresh air and enjoy nature's beauty. So when I was invited to join a tree plantation drive at Murbicha Pada, a tribal village in Wada Taluka, I happily agreed.

However, there was one question constantly on my mind.

Why are we travelling all the way to a place already surrounded by forests just to plant trees?

I smiled at my own thought, believing this would simply be another plantation drive. Little did I know that the day would teach me lessons that had nothing to do with trees alone.

The program me was organised

by Keshav Srushti Gram Vikas Yojana, led by Mr. Digambar Kale and Mrs. Charulata Kale of Vile Parle, along with Aasan Yoga School. Early in the morning, around seventy volunteers gathered at Utkarsh Mandal and boarded two buses filled with excitement. The journey itself was memorable—songs, laughter, conversations, breakfast shared among strangers who soon became friends, and the familiar chant of Ganpati Bappa Morya echoing through the buses.

As we travelled, the organisers shared the story behind the initiative, and my perception slowly began to change.

This was not merely about planting saplings.

The organisation has adopted Murbicha Pada and has been





working consistently for the village's overall development. Along with tree plantation, they support education, organise yoga sessions, distribute educational material to students, donate musical instruments for cultural activities, and encourage holistic rural development. Their vision is not limited to one-day events; it is about building relationships that last for years.

That was the moment I realised we were not going to plant trees.

We were going to nurture hope.

The warmth that welcomed us in the village is something I will never forget. The villagers greeted every volunteer with traditional aarti, turmeric and vermilion, and warm smiles that instantly made us feel like members of their own family. There was a simplicity in their hospitality that no luxury could ever replace.

Watching children receive educational kits with sparkling eyes, seeing the villagers happily accept a harmonium

for their bhajans, and working together to plant saplings with local residents made me realise that every small effort has the power to create lasting change.

Planting the saplings was, of course, meaningful. But what touched me even more was learning how much importance the organisation gives to caring for every tree after it is planted. Growing a tree requires commitment, just as building a community does.

The delicious homemade lunch lovingly prepared by the villagers reflected their gratitude far more than words ever could. The food was simple, but it carried a richness that only affection can add.

On our way back to Mumbai, I found myself quietly reflecting on the day.

In the morning, I had thought I was participating in a tree plantation drive.

By evening, I realised I had witnessed something much bigger.

I had seen how a group of dedicated people from Vile Parle had built a beautiful

bridge between an urban community and a rural village. They were not just planting trees; they were planting trust, friendship, opportunity and hope.

It made me feel proud that our suburb is home to so many individuals and organisations who work selflessly for causes beyond city limits. While many of us know Vile Parle for its schools, businesses and cultural heritage, there is another side that often goes unnoticed—the countless volunteers and institutions that quietly devote their time, resources and energy to serving society.

That day, I planted a few saplings in Murbicha Pada.

But unknowingly, something much more precious took root within me—a deeper understanding of humanity and a stronger desire to contribute, however little I can.

Some journeys end when you return home.

Others stay with you forever.

This was one of them.



Iron Deficiency After 40

Why Every Woman Should Pay Attention

One of the most common concerns I hear from women above the age of 40 is, "I feel tired all the time." Many also complain of hair fall, dizziness, muscle weakness, headaches, or feeling breathless even after climbing a single flight of stairs.

Most women assume these changes are simply a part of ageing, stress, menopause, or a hectic lifestyle. While these factors can certainly play a role, another common and often overlooked cause is iron deficiency, which, if left untreated, may eventually lead to low haemoglobin levels (iron deficiency anaemia).

The good news is that iron deficiency can often be detected with a simple blood test and, with the right treatment and nutrition, corrected effectively.

Why is Haemoglobin So Important?

Haemoglobin is the iron-containing protein inside red blood cells (RBCs) that carries oxygen from your lungs to every organ in your body—including your heart, brain, liver, kidneys, muscles, and intestines. It also carries carbon dioxide back to the lungs, where it is exhaled.

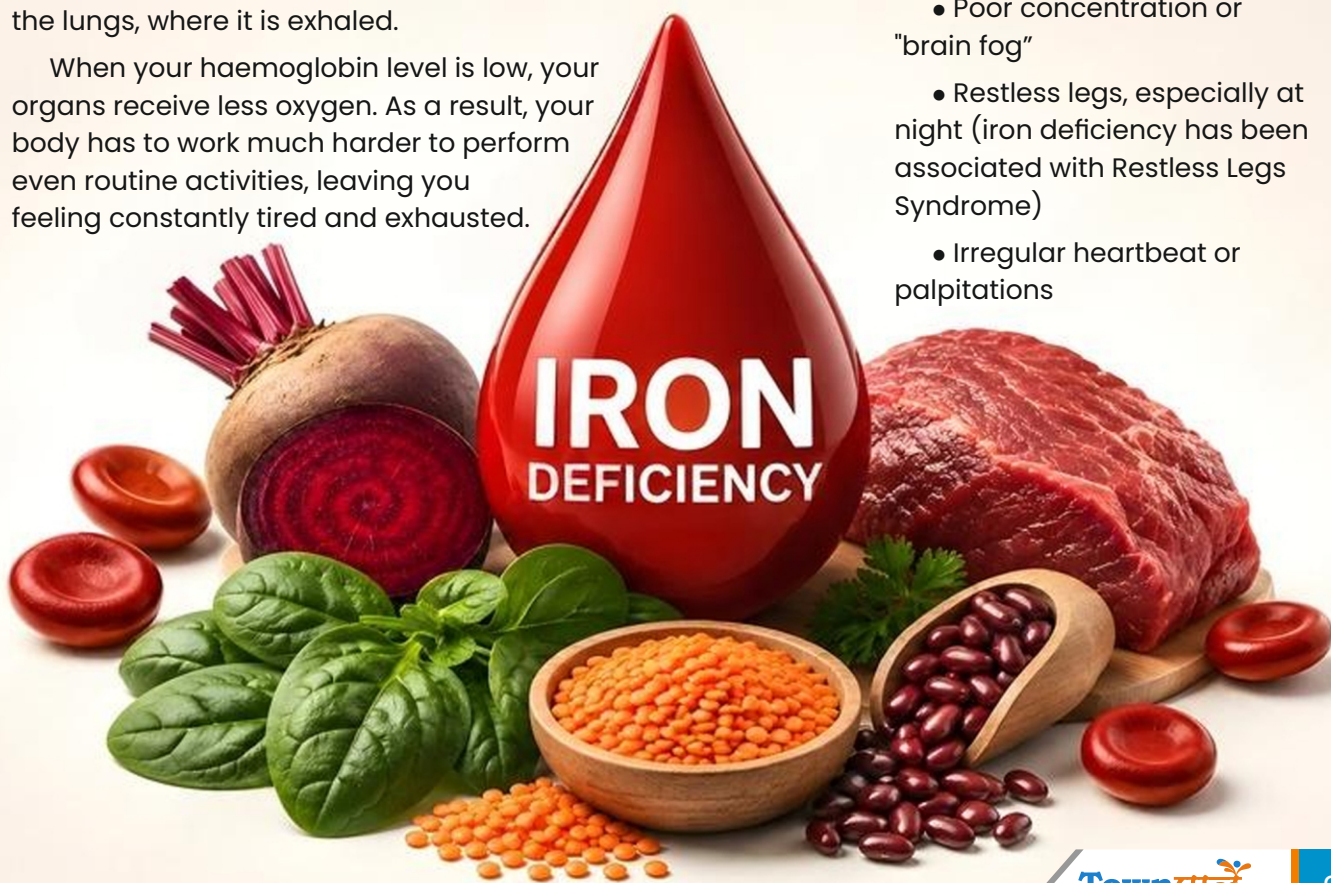
When your haemoglobin level is low, your organs receive less oxygen. As a result, your body has to work much harder to perform even routine activities, leaving you feeling constantly tired and exhausted.

– Koulmal Suuba

Signs You Shouldn't Ignore

Iron deficiency or iron deficiency anaemia can cause a wide range of symptoms, including:

- Constant fatigue or low energy
- Muscle weakness
- Dizziness or light-headedness
- Frequent headaches
- Shortness of breath during routine activities
- Hair fall
- Pale skin or pale gums
- Brittle nails
- Poor concentration or "brain fog"
- Restless legs, especially at night (iron deficiency has been associated with Restless Legs Syndrome)
- Irregular heartbeat or palpitations





If you notice several of these symptoms together, it is advisable to consult your doctor rather than taking iron supplements on your own.

Which Tests Should You Ask For?

A proper evaluation helps identify whether your symptoms are due to iron deficiency or another nutritional problem.

Your doctor may recommend:

- **Complete Blood Count (CBC):** to assess haemoglobin levels and red blood cell indices.
- **Serum Ferritin:** One of the most important tests to assess your body's iron stores. Ferritin levels often become low before haemoglobin levels decrease.
- **Serum Iron**
- **Total Iron Binding Capacity (TIBC)**
- **Transferrin Saturation**
- **Vitamin B12:** deficiency can also contribute to fatigue, weakness, numbness, and neurological symptoms.

• **Vitamin D:** low levels may contribute to muscle weakness and fatigue.

If you have heavy menstrual bleeding, digestive problems, or persistent low haemoglobin despite treatment, your doctor may recommend additional investigations to identify the underlying cause.

Building Healthy Haemoglobin Naturally

A balanced diet plays a significant role in maintaining healthy haemoglobin levels.

Iron-Rich Foods

Include a variety of these foods regularly:

- *Garden cress seeds (Halim/Aliv)*
- *Lentils and dals*
- *Kidney beans (Rajma)*
- *Black-eyed peas (Chawli)*
- *Green gram (Moong)*
- *Soybeans*
- *Chickpeas*
- *Lean meat*
- *Fish*
- *Eggs*

Green Leafy Vegetables

These provide iron along with many other important nutrients.

- Spinach
- Methi
- Broccoli
- Kale
- Lettuce
- Collard greens

Tip: Iron from plant foods (non-heme iron) is absorbed less efficiently than iron from animal sources. Pairing these foods with Vitamin C-rich foods can significantly improve iron absorption.

Folate-Rich Foods

Folate is essential for the production of healthy red blood cells.

Include:

- Green leafy vegetables
- Lentils and beans
- Chickpeas
- Peas
- Asparagus
- Avocado
- Citrus fruits
- Whole grains

Vitamin A & Beta-Carotene Rich Foods

Vitamin A supports healthy iron metabolism and normal red blood cell production.

Include:

- Carrots
- Pumpkin
- Sweet potato
- Mango

- Cantaloupe (Muskmelon)
- Apricots

Vitamin C – Your Iron Absorption Booster

Vitamin C significantly improves the absorption of iron from plant-based foods.

Include:

- Amla
- Oranges
- Sweet lime
- Lemons
- Guava
- Tomatoes
- Capsicum

Healthy Snack Choices

Instead of processed snacks, choose:

- Dates
- Figs (Anjeer)
- Raisins
- Peanuts
- Peanut butter

A Few Simple Tips That Make a Big Difference

- Include an iron-rich food in at least one or two meals every day.
- Pair iron-rich foods with Vitamin C-rich foods for better absorption.
- Avoid tea or coffee for at least one hour before or after meals, as they can reduce iron absorption.
- If your doctor prescribes iron supplements, take them exactly as advised.
- Avoid taking iron supplements without



appropriate medical evaluation, as excess iron can also be harmful.

Can Ayurveda Help?

Some women may benefit from Ayurvedic formulations that support healthy haemoglobin levels. However, these should always be taken under the guidance of a qualified Ayurvedic physician and should complement—not replace—proper medical evaluation, appropriate blood tests, and a balanced diet.

After 40, Make This a Habit

As women approach perimenopause and menopause, nutritional deficiencies may become more noticeable. If you experience persistent fatigue, dizziness, hair fall, or unexplained weakness, speak to your doctor about getting a Complete Blood Count (CBC) and Serum Ferritin test as part of your health evaluation.

Women who continue to have heavy menstrual bleeding during perimenopause may remain at risk of iron deficiency. After

menopause, however, persistent iron deficiency or anaemia should always be medically evaluated to identify possible underlying causes, particularly conditions affecting the digestive tract.

A Dietitian's Advice

Don't ignore persistent tiredness by assuming it's "just age." Your body often gives subtle signals long before a health problem becomes serious. Early diagnosis, appropriate blood tests, a balanced diet, and timely treatment can restore healthy iron levels, improve your energy, and help you continue enjoying an active and fulfilling life.

Disclaimer: This article is intended for general health awareness only. Individual nutritional needs vary from person to person. Always consult your physician or a registered dietitian before starting any supplements or making significant dietary changes.



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Dr. Milind N. Joshi's Four New Books Released at a Literary Gathering



Dr. Milind N. Joshi with Distinguished Guests during the release of his Four New Books.

A simple yet graceful book launch ceremony of four new books authored by noted writer **Dr. Milind N. Joshi** was held on **4th July 2026** in the presence of eminent literary personalities and invited guests.

The books were formally released by renowned author **Shri Ashok Bendkhale**, while former **Maharashtra Times** Editor **Shri Ashok Panvalkar**

attended as the Chief Guest. The event was graced by a select gathering of writers, editors, publishers and literature enthusiasts.

During the programme, Shri Ashok Bendkhale, along with the books' preface writers **Shri Ashok Panvalkar**, **Shri Ramdas Kamat**, and **Shri Prasad Kulkarni**, shared their thoughts and appreciated Dr. Joshi's literary contribution.

The event was gracefully anchored by **Mrs. Mansi Joshi**. The four newly released books cover diverse subjects, reflecting Dr. Joshi's wide-ranging literary interests and commitment to enriching Marathi literature.

On the occasion, the author announced a special introductory offer, under which the complete set of all four books, carrying a printed price of **₹640**, will be available at a discounted price of **₹500** for a limited period. Individual books are also being offered at special prices.

The event concluded with an interactive session among authors and readers, celebrating the spirit of literature and meaningful dialogue.

Parle Tilak Vidyalaya (ICSE) Student Shines at National Abacus Competition

Vile Parle: Parle Tilak Vidyalaya (ICSE) has added another feather to its cap with the outstanding achievement of **Hridaya Parekh**, a student of **Grade IV A**, at the **14th PAMA Global Abacus & Mental Arithmetic National Competition** organized by **APPL**.

The prestigious national competition saw participation from **over 3,500 students** representing various parts of



the country. Demonstrating exceptional mental agility, speed, and accuracy, Hridaya secured the **2nd Runner-Up** position in the **C2 Category**.

Competing against **550 participants** in her category, Hridaya impressed the judges with her remarkable concentration, determination, and mathematical skills, earning recognition at the national level.

Parle Tilak Vidyalaya Student Excels at State-Level Swimming Championship

Vile Parle: Parle Tilak Vidyalaya English Medium (Secondary Section) is celebrating the remarkable achievement of its student **Durvish Devrukhkar** of **Class VIII-B**, who delivered an outstanding performance at the **GMAAA Annual Age Group Swimming Competitions 2026**.

The prestigious championship was held on **26th and 27th June 2026** at **Somaiya College, Vidyavihar**, where Durvish showcased exceptional talent and determination by winning a total of **five medals** across various events.



His impressive medal tally includes:

- **Gold Medal:** 100m Breaststroke
- **Silver Medal:** 50m Freestyle
- **Silver Medal:** 100m Butterfly
- **Bronze Medal:** 50m Breaststroke
- **Bronze Medal:** 200m Breaststroke

The school management, teachers, and fellow students congratulated Durvish on his outstanding accomplishment, describing it as a proud moment for the institution.



Sathaye College NCC Cadet Commissioned as Flying Officer in the Indian Air Force

Vile Parle: Sathaye College has added another proud milestone to its legacy as **Cadet Sonali Jadhav** of the college's **NCC Unit** has been commissioned as a **Flying Officer in the Indian Air Force**.

Her achievement is the result of years of dedication, discipline, perseverance, and commitment to excellence. Being commissioned into the Indian Air Force is a prestigious honour and reflects the high standards of training and leadership fostered by the NCC.



The management, faculty, NCC officers, and students of Sathaye College congratulated Flying Officer Sonali Jadhav on this

remarkable accomplishment, expressing immense pride in her success and wishing her a distinguished career in the service of the nation.



PTVA Teacher's Research Work Earns State Recognition

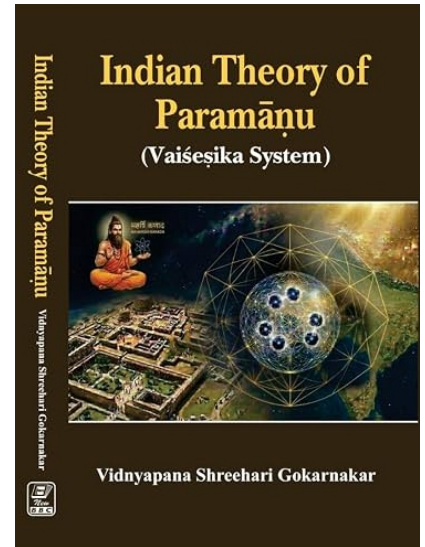


Dr. Vidnyapana Shreehari Gokarnakar, a teacher at **Parle Tilak Vidyalaya English Medium School (Secondary Section)**, has achieved a remarkable academic milestone with the publication of her research book, **Indian Theory of Paramāṇu (Vaiśeṣika System)**.

The book presents an in-depth study of the concept of

Paramāṇu in **Maharshi Kanāda's Vaiśeṣika** philosophy, drawing from the **Vaiśeṣika Sūtra** and twenty-seven traditional commentaries while offering comparisons with Buddhist, **Nyāya, Āyurvedic** and modern scientific perspectives.

Adding to this achievement, a lesson based on **Dr. Gokarnakar's research** has been included in the Maharashtra State Board's Standard X Sanskrit textbook, bringing pride to the school and the Vile Parle community. The management, staff and students of Parle Tilak



Vidyalaya have congratulated her and wished her continued success in her academic pursuits.



Galaxy Coating Industry's Amruta Joshi Honoured with Yashasvi Udyojak 2026 Award

Smt. Amruta Joshi of **Galaxy Coating Industry** has been conferred the prestigious **Yashasvi Udyojak 2026** Award in recognition of her outstanding contribution as a woman entrepreneur.

The award was presented at the **Udyog Bhushan and Yashasvi Udyojak Awards Ceremony**, organised by **Laghu Udyog Bharati, Vasai Unit**, on **12th June 2026**. The honour recognises excellence in entrepreneurship, innovation, and dedication to the growth of the small-scale



industry sector.

The recognition is a proud achievement for **Galaxy Coating Industry** and serves as an inspiration for aspiring entrepreneurs, particularly women, to pursue excellence

and innovation in business.

TownParle.in congratulates Smt. Amruta Joshi on this well-deserved recognition and wishes her continued success in all her future endeavours.



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