



...inside...

- ✍ BDMA Programs held in NOV'13 - MAR' 14.
- ✍ Awards & Recognition
- ✍ The Top 10 Things Amazing Leaders Do
- ✍ The Next Great Market Opportunity
- ✍ India's Mandatory CSR Rule Becomes a Reality
- ✍ Health Corner : 20 Tips to avoid Dementia after 40s
- ✍Ponder.....



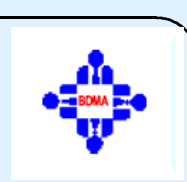
BDMA PROGRAMS HELD DURING NOV'2013 TO MARCH 2014

DATE	PROGRAMME	TOPIC	FACULTY/SPEAKERS
10.11.13	Lecture Series "Shrimad Bhagwad Gita"	Swamini Shraddhanandji Saraswati, Param Praman Darshanalaya Ashram, Pardi, Valsad.	
15.11.13	MDP	"Chhu Lo Aasmaan" Mr. Bhavesh Dave, Manthan Institute of Management, Vadodara.	
21.11.13	219 th Book lovers Meet "Weave Model"	Ms. Khushbu Pandya, Published by Strategic Group Consulting,/ Texas (USA)	
24.11.13	Lecture Series "Shrimad Bhagwad Gita"	Swamini Shraddhanandji Saraswati, Param Praman Darshanalaya Ashram, Pardi, Valsad.	
25.11.13	CEO Think Tank Forum	"Right To Information (RTI) Act and its impact" Mr. Harish Joshi, Director, Channel Narmada. Collector , Smt. Avantika Singh Aulakh (IAS).	
28.11.13	MDP "Enhancing Teaming and Collaboration"	Mrs. Nanda N Dave, Director, The Mentors Trainers & Management Consultants Baroda.	
30.11.13	Evening Talk "Elements of INTELLIGENCE"	Dr. Pravin Bhatia, Squadron Leader (Retd).	
08.12.13	Lecture Series "Shrimad Bhagwad Gita"	Swamini Shraddhanandji Saraswati, Param Praman Darshanalaya Ashram, Pardi, Valsad.	
17.12.13	MDP "Sparshi Lo Gagan Ne"	The first-ever MDP conducted entirely in Gujarati Manthan Institute of Management, Vadodara.	
19.12.13	220 th Book lovers Meet "Second Childhood"	Dr. Manish Patel, U.S.A.	
20.12.13	Lecture Series "Shrimad Bhagwad Gita"	Swamini Shraddhanandji Saraswati, Param Praman Darshanalaya Ashram, Pardi, Valsad.	
02.01.14	Eve Talk "The Talent War"	Mr. Rohan Lele, Manager General Motors India Pvt. Ltd	
09.01.14	"A Japanese Problem-solving Approach To Improve Quality Of Life Through Team Work"	Mr. Shyam Talawadekar, International Corporate Educator and Industrial Engineering Researcher.	



65 CEOs, Unit Heads, VPs, BDMA Committee Members attended the Industry Meet on 24th Feb.2014 on the topic, "Managing business; a green way". This was part of the Management Week (Feb18th - 24th) celebrations.

- 12.01.14 Lecture Series "Shrimad Bhagwad Gita" Swamini Shraddhanandji Saraswati, Param Praman Darshanalaya Ashram, Pardi, Valsad.
- 16.01.14 MDP "Emotional Intelligence" Mr. ShetalGonsai (B.E., MBA), Manthan Institute of Management, Vadodara.
- 17.01.14 Management + Core Committees' Meeting review of current activities CSR activities in our District and BDMA's role and Committee Members and Executive Head of BDMA.
- 19.01.14 Lecture Series "Shrimad Bhagwad Gita" Swamini Shraddhanandji Saraswati,Param Praman Darshanalaya Ashram, Pardi, Valsad.
- 20.01.14 Eve Talk "I have done it....My New Dream" Ms. Arunima Sinha, First female amputee to climb Mount Everest Foreword: Swami Nikhileshwaranand, Ramkrishna Mission.
- 23.01.14 221th Book Lovers Meet Life-sketch of Bharuch-born famous novelist KanhaiyalalMunshi on 25th birth anniversary Mr. Ajay Pathak, Member Sahitya Parishad
- 29.01.14 MDP "Behaviour Based Safety Management System" (BBSMS) Mr. BhagirathChandak, Safety Advisor & Trainer, Bharuch.
- 31.01.14 CEO Forum "Leadership in the Police Force" Mr.Bipin Ahire, IPS Superintendent of Police, Bharuch
- 04.-05.02.14 Two- Day MDP on Communication Skills Verbal Communication - "Tell, Well" and Written Communication - "Write, Right" Mr. Mehul Kuwadia, Chief Executive of Grey Cells



- 05.02.14 Special Program for Ladies “Jina Isika Naam” Ms. Meenakshi Bhatnagar
Govt-certified trainer of “Gujarat Knowledge Society”.
- 11.&12.02.14 Two-Day Technical Training Prog “Vibration Monitoring and Analysis”
Mr. M P Srivastava CEO & Consultant, Institute for
Excellence in Engineering and Management, Mumbai.
- 12.02.14 Eve Talk “HARMONY IN RELATIONSHIPS” E. V. SWAMINATHAN
A Management Faculty at ITM, Kharghar
- 20.02.14 222th Book Lovers’ Meet “Shyam Pankhi Av Aav” – a compilation of poems Dr.Usha Upadhayay,
Poetess and Professor
- 21.02.14 Young Mind Competition -2014 to celebrate the Management Week (Feb 18th – 24th),
Panel I: 15 participants presented in Category of Young Professionals
Panel II: 12 Participants presented in the Student Category
- 23.02.14 Lecture Series “Shrimad Bhagwad Gita” Swamini Shraddhanandji Saraswati,
Param Praman Darshanalaya Ashram, Pardi, Valsad.
- 24.02.14 Industry Meet as part of Management Week celebrations (Feb 18th – 24th)
“Managing business; a green way” Mr. K. U. Mistry, Chairman of the Gujarat Pollution
Control Board of the Government of Gujarat.

[CEO Think Tank Forum of November 25th, 2013](#) was organised in the gracious presence of the

DM & Collector, Ms. Avantika Singh Aulakh (IAS) (centre) who addressed to the gathering 3 main points – (1) CSR Activities: 2) BAUDA (Bharuch Ankleshwar Urban Development Authority) can be supported to explore avenues for the overall development of the District.(3)Disaster Management Plan.

Representatives of about 50 Industries of the District of Bharuch took part in this Forum.





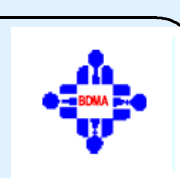
- 06.03.14 MDP "Time Intelligence" Ms. Megha Hindocha, Manager (Learning & Development), TeamResults Corporate Solutions Pvt. Ltd, Vadodara.
- 16.03.14 Lecture Series "Shrimad Bhagwad Gita" Swamini Shraddhanandji Saraswati, Param Praman Darshanalaya Ashram, Pardi, Valsad.
- 13.03.14 Eve Talk "Bharat nu Aaram Rajaya ; Paschim nu Ram Rajaya" Mr. Jay Vasavada, Journalist, Author, TV (Gujarati) Anchor, Orator.
- 20.03.04 223rd BLM "Story of a Bollywood Song" Shri Vijay Ranchan - IAS (Retd).
- 27.03.14 Eve Talk "Eve teasing at work place –prevention / prohibition / redressal" Anand Majmudar, Advocates & Notary, Vadodara
- 28.03.14 MDP "From Good to Great (Self-Motivation)" Ms. Kavita Maiyani, Associate Vice President, Team Results Corporate Solutions Pvt. Ltd, Mumbai.
- 30.03.14 Lecture Series "Shrimad Bhagwad Gita" Swamini Shraddhanandji Saraswati, Param Praman Darshanalaya Ashram, Pardi, Valsad.



Faculty Ms. Megha Hindocha with engrossed participants - MDP on "Time Intelligence" at BDMA Auditorium on March 6th, 2014

Evening Talk on January 20th ,2014, "I have done it....My New Dream" by Arunima Sinha, First female amputee to climb Mount Everest. Foreword by Swami Nikhileshwaranandji





~Awards & Recognition ~



GNFC has won the prestigious FAI (Fertiliser Association of India) Award for the best production Performance in Complex Fertilizer NP/NPK category for the year 2012-13. This award is given to the unit based on performance in production, specific energy consumption, P2O5 efficiency. Total 14 units had participated for the award. The award ceremony was held at Hotel Ashoka, New Delhi on 11th December 2013. In this ceremony, there were 1200 Delegates from 27 countries all over the world including India, which included 125 foreign delegates and 50 senior officials from Government of India graced the occasion. **On behalf of GNFC, this award was received by Dr. Rajiv kumar Gupta, IAS, Managing Director, Gujarat Narmada Valley**

Fertilizers & Chemicals Limited at the hands of senior ministers of Government of India Shri Sharad Pawar (Minister of Agriculture) and Shri Shrikant Jena (Minister of State for Chemicals & Fertilizers).

The Ministry of Power, Government of India launched a scheme to give national recognition through awards for special efforts to reduce energy consumption. Ministry of Power (MOP) gives Awards for Energy Conservation to Industrial units as well other entities every year. Fertilizer is one of the industrial sectors. This award is given for achievements in energy saving. **GNFC has been awarded First Prize for National Energy Conservation Award 2013**, in Fertilizer sector. The award was given to Managing Director – GNFC, **Dr. Rajiv Kumar Gupta, IAS at the hands of Honourable President of India Dr. Pranab Mukherjee** during award ceremony on 16th December 2013 at Vigyan Bhavan in New Delhi. Shri Jyotiraditya Scindia, Minister of State, Ministry of Power graced the occasion. Presence of leaders from Business Houses and PSUs along with senior govt. officials made the function a glittering success. GNFC has achieved reduction of 0.45 MKCal/MT in specific energy of Ammonia, 0.35 MKCal/MT in specific energy of Urea, with Investment of Rs. 57 crore and annual saving of Rs. 19.63 crore. GNFC has won this prestigious award for the second consecutive year.

It's matter of great pride for BDMA that **Shri Devang Thakor**, Chairman of Evening Talk Forum has been **appointed as the CHAIRMAN - TEACHER SUPPORT Committee (South Asia) of the Rotary International South Asia Total Literacy T-E-A-C-H Mission.** This massive initiative targets 100% Literacy in South Asia (India, Pakistan, Afghanistan, Nepal, Bhutan, Bangladesh & Sri Lanka) by 2017.



The Top 10 Things Amazing Leaders Do

By Robin Sharma

To help you Lead Without a Title, I've distilled 10 of the most valuable and practical insights on leadership that I've taught to our global corporate clients like Starbucks, IBM, Nike, GE and FedEx. These ideas have helped them do some great things. My deep wish is that they deliver the same results for you.

#1. THE JOB OF A LEADER IS TO GROW MORE LEADERS.

I'll be blunt: if you're not building more leaders, then you're not leading, you're following. Your job (regardless of whether or not you have a title) is to help people do work they never dreamed they could do. Your job is to inspire people to own their talents, express their gifts and do the best work of their lives. That's part of what it truly means to lead.

#2. NOTHING HAPPENS UNTIL YOU MOVE.

Start small, dream huge but begin today. Nothing happens until you take massive action. The sad reality is that procrastination is nothing more than the defense mechanism of choice used by scared people. Here's what I mean: if we actually did our goals and acted on our visions, we'd become ultra-successful. And spectacular success brings responsibility. That frightens most among us. And so we put off getting great things done. And blame the world for any mediocrity that infuses our lives.

#3. YOUR BEHAVIOR REVEALS YOUR BELIEFS.

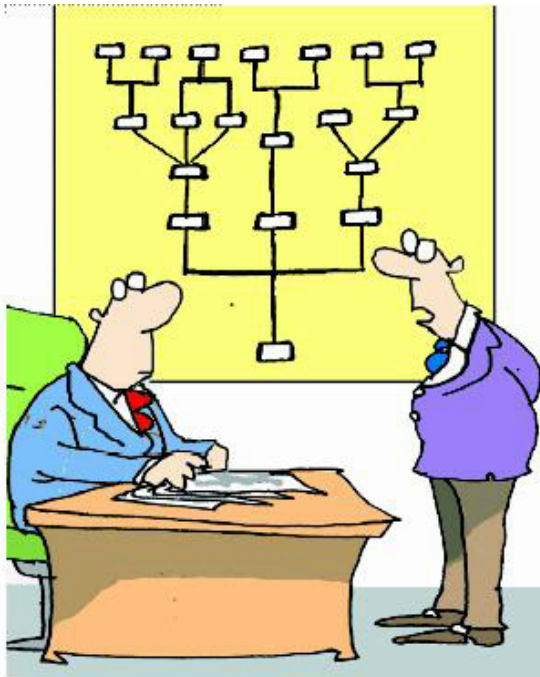
You tell the world what you believe via how you behave. Complain all day long and you reveal a deeply ingrained set of beliefs that you are powerless and apathetic. Present work that has typos and poor wording and you express a belief that average is cool with you. Mistreat others and you reveal that you're selfish—and disconnected from the beautiful humanity that surrounds you. The good news is that as you wire in the beliefs of leadership (versus victimhood), your behavior changes automatically.

#4. IDEAS ARE WORTHLESS WITHOUT EXECUTION.

I'd rather have an average idea that my team and I flawlessly execute on than a genius-level idea with poor execution. The best Leaders Without Titles and the organizations that win big are all about "less talk and more do". Less meetings and more delivery. Less analysis and more rolling up of sleeves and getting amazing projects done.

#5. WHEN YOU LEARN MORE YOU GET TO ACHIEVE MORE.

To double your income, triple your rate of learning. Few things have served my professional career—and the careers of the billionaires, Titans and CEOs I privately coach than this idea. Please simply remember that genius is much less about natural talent and much more about out-studying, out-preparing, out-practising and out-learning everyone around you. Almost nothing yields the return on investment that investing in workshops, conferences, online course, audiobooks/books and coaching does..



No, Sir, this chart is not upside down...
it's just that we're top-heavy...

#6. TAKE CARE OF THE RELATIONSHIP AND THE MONEY TAKES CARE OF ITSELF.

Leadership is about relationships. The smartest, fastest and most effective leaders all get that the whole game is about people—developing teammates + serving customers + making the world a whole lot better by the way you show up in it. Learn to listen like a master. Commit to being more inspirational. Keep your promises. Do nice things for people. Be the most generous person you know. Staggeringly great opportunities will come your way. Trust me.

#7. RESPECT IS NOT GRANTED BUT EARNED.

A title, position and a large office do not guarantee people will respect you. Nope. You've got to earn that gift. And the quickest way to earn respect is to give it. No need to say much more.

#8. DONT CONFUSE MOVEMENT WITH PROGRESS.

Yes, we live in The Age of Dramatic Distraction. According to The Financial Times we collectively spend 100,000,000 minutes a day playing Angry Birds on our

smartphones. Most people in business are spending the absolute best hours of their days being busy being busy. Leaders Without Titles are completely different. I teach my clients a whole system of tactics to 20X productivity but a few to apply are these: start your day at 5 am/set 5 daily goals and get them done before leaving the office (that's 1850 "small wins" in 12 months)/use your first 90 minutes at work to fuel your most important project/get good at saying no.

#9. VICTIMS DON'T DO GIANT THINGS.: Victims make excuses while leaders drive exceptional results. You can spot a victim a mile away: they blame and complain and are negative and cynical. They've given away their power to achieve amazing things to other people and outer conditions for so long they've actually conditioned themselves to think they have none. You are not a victim. This day—and every one that follows for the rest of your life—offers a platform of possibility. And the great thing about using your power to make things better is that the more you use it, the more powerful you become.

#10. LIFE IS SHORT SO BE OF USE.: My Dad is awesome. He often said, "Robin, when you were born, you cried while the world rejoiced. Son, live your life in such a way that when you die, the world cries while you rejoice." I've always remembered my Dad's striking advice. And carried it with me in all that I do. To truly be a leader has nothing to do with ego-stroking, applause and fame. No, to be a leader is to make phenomenal contributions that make the world better and cause a lasting difference. To lead is to serve. And to be of use.



The Next Great Market Opportunity

...Sanitation for India's Poor...

Bill Gates

If you're inclined to take your toilet for granted, consider this. Half of all patients in hospitals in developing countries are there because of problems with water and sanitation. **It's a staggering health crisis that demands new ideas and new approaches.** Last week we saw an encouraging sign that the sanitation issue is starting to get the traction it deserves: Delhi, India, hosted its first Reinvent the Toilet fair.

One problem is that flush toilets are impractical for billions of people. They require vast amounts of water and connections to expensive infrastructure, like sewer systems. Unfortunately, the current-day toilet works just well enough for rich people that no one seems to see the market for a new-and-improved toilet. That's why we have been working with innovators from dozens of countries to reinvent the toilet so that it works for poor people.

Last year, I went to New Delhi to talk to government leaders about this toilet initiative. They were very interested. **More Indians have access to cell phones than to toilets that are clean and private.** One consequence is a terrible diarrhea epidemic, which contributes to India's huge burden of malnutrition and 200,000 deaths every year.

The Department of Biotechnology and other government agencies worked with us to put on the fair and showcase next-generation sanitation solutions. Solutions like toilets that need no water and convert fecal waste into electricity—or waste processing plants not much bigger than a shipping container that can turn thousands of gallons of fecal sludge into fertilizer.

It's great to see India at the cutting edge on sanitation. When I joined Prannoy Roy [last year](#) for a taping of his TV show, he said people laughed at him 20 years ago for saying that one of the most important things India could do to be a better country is provide better toilets for women. Nobody's laughing anymore. **According to a recent World Bank report, inadequate sanitation costs India nearly \$54 billion a year – equivalent to 6.4% of India's GDP. Some smart people are starting to realize that on the flip side of this economic penalty is a big economic opportunity. As the World Bank report notes, improving India's sanitation infrastructure could be a \$152 billion market.**

Just like any other sector, there is a value chain in sanitation. And all across this value chain—from the design of next-generation toilets that don't require a sewer connection to the development of new markets for the collection and treatment of waste—there is amazing business potential.



India's Mandatory CSR Rule Becomes a Reality

India's new CSR law, which requires a mandatory spend of two percent of net profits went into effect this week. It is estimated that \$3 billion of capital will be generated annually through the money spent by 16,000 companies on CSR. The Companies Act mandates CSR activities for both Indian companies and foreign companies registered in India. In addition, the new rule also requires involvement of senior level staff as well as mandatory disclosure of these activities and the creation of:

- A CSR Committee;
- Reporting details of all CSR initiatives undertaken by the company; and,
- A CSR Policy that details which activities will be undertaken by the company and what budget will be spent on them.

Some key provisions under the new rule:

1. **CSR expenditure to exclude those incurred in normal course of business.** Under the new rule, CSR expenditure companies would need to clearly distinguish those activities which are undertaken specifically in pursuance of normal course of business and those that are done incrementally as part of the CSR initiatives. Expenses incurred in the normal course of business do not classify as CSR expenses – even though the expenditure is for CSR related purposes. The rules also lay down some specific areas where CSR budgets can be spent.

2. **Areas where the CSR Budget can be spent.** Eradicating hunger, poverty and malnutrition, promoting preventative health care and sanitation and making available safe drinking water;

Promoting education including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects; Promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centers and other such facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups; Ensuring environmental sustainability, ecological balance, protections of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water; Protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional arts and handicrafts; Measures for the benefit of armed forces veterans, war widows and their dependents; Training to promote rural sports, regionally recognized sports, Paralympics sports; Contribution to the Prime Minister's National Relief Fund or any other fund set up by the Central Government for socio-economic development and relief and welfare of the Scheduled Castes, the Scheduled Tribes, other backward classes, minorities and women; Contributions or funds provided by technology incubators located within academic institutions which are approved by the Central Government; and, Rural development projects.

3. **Foreign companies are covered under CSR provisions.** Foreign companies are expected to contribute to CSR based on the profits of their Indian business operations.

4. **Reporting** As per the new guidelines, an annual filing/return detailing project-wise spend needs to be submitted. The government does not intend to audit CSR spends, relying instead on consumers, media and civil society to provide the necessary checks on corporate activities and the disclosure of spending details. But corporations would need to assess and audit their projects either on their own or through qualified third party assessors/auditors appointed by the company.



5. Pooling together of resources to reach scale.. The rules have given legitimacy to this idea and pooling of resources enabling companies to enhance their spend capacity to take bigger CSR project is now a provision under the rules. Companies belonging to the same group can set up a trust or not for profit company to undertake CSR. Companies can also join hands with other companies to undertake CSR projects jointly.

6. Surplus from CSR activities not business profits of company .Surpluses arising from CSR activities are not to be considered as business profits of the company and may therefore need to be ploughed back into CSR activities.

Implications of the New CSR Rules Corporate India has a role to play in the global stage and in their contribution to society. In a connected globalized world, intent and action counts. And this new bill is an opportunity. The task, now, is to convert the opportunity to tangible outcomes that not only comply with the law but also highlight the larger vision of the organization.

Scarcity of Talent For many corporates this strategic shift is difficult and is compounded by the scarcity of CSR talent to create scalable long-term strategy and implement it. While several thousand jobs will be created because of this Bill, several CSR jobs at all levels lie vacant. The big questions in these nascent CSR departments include what causes to support, how to scale efforts and how to implement without losing focus?

Rise of the CSR Agency With CSR spends expected to be large and trained resources scarce, growing the CSR department will be a slow process at most companies initially. Many are predicting the rise of the CSR agency, an intermediary firm, which will serve as the middleman - taking the funds and distributing them to NGOs – and ensuring efforts are consistent, being accounted for and scalable. The agency could also help companies with other aspects like training, verification, impact assessment and ongoing audits.

Reporting and Disclosure The realization that CSR projects can no longer be charitable contributions but need to be accountable for impact is slowly hitting home. The fact that they can have a significant impact on brand and corporate reputation is worrying for many. Our study of sustainability reports indicates that the quality of reporting leaves much to be desired. With information flowing from both internal as well as external sources (e.g., CSR agencies) ensuring high quality reportage will be complex. This may lead to the growth of specialized agencies (e.g., CSR auditors) to ensure high quality reporting and minimize the information asymmetry that currently exists – much like the American ecosystem, which has mushroomed a marketplace of organizations and agencies to support corporations' efforts in CSR reporting, verification, etc.

This is an exciting time for India and CSR. The future is uncertain but there is also hope – that corporations will finally do more of the right things and tell more!

*About the Authors: **Dr. Utkarsh Majmudar** has worked with IIM Lucknow, IIM Udaipur and IIM Bangalore. His interest areas include corporate finance and CSR.*

***Namrata Rana** is a Director at Futurescape. Masters in Sustainability from Cambridge and an MBA degree from IIM Ahmedabad.*

(Courtesy: Ms. Sheela Mistry, Insight associates, Ankleshwar)

In our every deliberation, we must consider the impact of our decisions
on the next seven generations.

-Iroquois Nation Maxim.



Health Corner : 20 Tips to avoid Dementia after 40s

Most of us start worrying about dementia after retirement - and that may be too little, too late. Experts say that if you really want to ward off dementia, you need to start taking care of your brain in your 30s and 40s - or even earlier. "More and more research is suggesting that lifestyle is very important to your brain's health, If you want to live a long, healthy life, then many of us need to start as early as we can."

1. **Join clubs or organizations that need volunteers.** If you start volunteering now, you won't feel lost and unneeded after you retire.
2. **Develop a hobby or two.** Hobbies help you develop a robust brain because you're trying something new and complex.
3. **Practise writing** with your non-dominant hand several minutes everyday. This will exercise the opposite side of your brain and fire up those neurons.
4. **Take dance lessons.** In a study of nearly 500 people, dancing was the only regular physical activity associated with a significant decrease in the incidence of dementia, including Alzheimer's disease. The people who danced three or four times a week showed 76 percent less incidence of dementia than those who danced only once a week or not at all.
5. Need a hobby? **Start gardening.** Researchers in New Zealand found that, of 1,000 people, those who gardened regularly were less likely to suffer from dementia! Not only does gardening reduce stress, but gardeners use their brains to plan gardens; they use visual and spatial reasoning to lay out a garden.
6. Buy a pedometer and **walk 10,000 steps a day.** Walking daily can reduce the risk of dementia because cardiovascular health is important to maintain blood flow to the brain.
7. **Read and write daily.** Reading stimulates a wide variety of brain areas that process and store information. Likewise, writing (not copying) stimulates many areas of the brain as well.
8. **Start knitting.** Using both hands works both sides of your brain.. And it's a stress reducer.
9. **Learn a new language.** Whether it's a foreign language or sign language, you are working your brain by making it go back and forth between one language and the other. A researcher in England found that being bilingual seemed to delay symptoms of Alzheimer's disease for four years. And some research suggests that the earlier a child learns sign language, the higher his IQ - and people with high IQs are less likely to have dementia. So start them early.
10. **Play board games such as Scrabble and Monopoly.** Not only are you taxing your brain, you're socializing too. Playing solo games, such as solitaire or online computer brain games can be helpful, but Nussbaum prefers games that encourage you to socialize too.



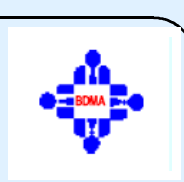
Blinkers Off ■ Salam



Your performance was stellar... but I'm downgrading you because of your constant whining about low salary...

study of London taxi drivers found experienced drivers had larger brains because they have to store lots of information about locations and how to navigate there.

11. **Take classes throughout your lifetime. Learning produces structural and chemical changes in the brain, and education appears to help people live longer.** Brain researchers have found that people with advanced degrees live longer - and if they do have Alzheimer's, it often becomes apparent only in the very later stages of the disease.
12. **Listen to classical music.** A growing volume of research suggests that music may hard wire the brain, building links between the two hemispheres. Any kind of music may work, but there's some research that shows positive effects for classical music, though researchers don't understand why.
13. **Learn a musical instrument.** It may be harder than it was when you were a kid, but you'll be developing a dormant part of your brain.
14. **Travel.** When you travel (whether it's to a distant vacation spot or on a different route across town), you're forcing your brain to navigate a new and complex environment. A study of London taxi drivers found experienced drivers had larger brains because they have to store lots of information about locations and how to navigate there.
15. **Pray.** Daily prayer appears to help your immune system. And people who attend a formal worship service regularly live longer and report happier, healthier lives.
16. **Learn to meditate.** It's important for your brain that you learn to shut out the stresses of everyday life.
17. **Get enough sleep.** Studies have shown a link between interrupted sleep and dementia.
18. **Eat more foods containing Omega-3 fatty acids:** Salmon, sardines, tuna, ocean trout, mackerel or herring, plus walnuts (which are higher in omega 3s than salmon) and flaxseed. Flaxseed oil, cod liver oil and walnut oil are good sources too.
19. **Eat more fruits and vegetables.** Antioxidants in fruits and vegetables mop up some of the damage caused by free radicals, one of the leading killers of brain cells.
20. **Eat at least one meal a day with family and friends.** You'll slow down, socialize, and research shows you'll eat healthier food than if you ate alone or on the go.



.....Ponder.....

Life cannot be classified in terms of a simple neurological ladder,
with human beings at the top;
it is more accurate to talk of different forms of intelligence,
each with its strengths and weaknesses.

This point was well demonstrated in the minutes before Tsunami,
when tourists grabbed their digital cameras and ran after the ebbing surf,
and all the 'dumb' animals made for the hills.

-B.R. Myers, author (b. 1963)

Few people are capable of expressing with equanimity opinions
which differ from that of their social environment.

-Albert Einstein, physicist, Nobel laureate (1879-1955)

Never, never be afraid to do what's right,
especially if the well-being of a person or animal is at stake.
Society's punishments are small compared to the wounds
we inflict on our soul when we look the other way.

-Martin Luther King Jr., civil-rights leader (1929-1968)

Time is the coin of your life. It is the only coin you have,
and only you can determine how it will be spent.
Be careful lest you let other people spend it for you.

-Carl Sandburg, poet (1878-1967)

Insanity in individuals is something rare
-- but in groups, parties, nations, and epochs, it is the rule.

-Friedrich Nietzsche, philosopher (1844-1900)

Photo courtesy: Jayen Mehta Page 1 and Page 16.



BDMA brings you a unique platform to showcase your presence.

As you are aware, Bharuch District Management Association (BDMA) is the only Management-based Association dedicated to Management Development, Training & Skill-up gradation in the entire District of Bharuch from Ankleshwar, Jhaghdia, Panoli on one side to Dahej on the other.

A flagship product and a unique endeavor of BDMA is its monthly e-magazine called ePanorama. This popular, much-appreciated, knowledge store-house is eagerly awaited by not just the management fraternity of Bharuch but also members of other Local Management Associations (LMAs). It is regularly uploaded on the BDMA website, www.bdma.in. We bring to you a unique opportunity to Advertise in ePanorama, our unique vehicle. Our coverage through the electronic media with such a wide reach can help you / your organization.

Rates are as follows:

- a. Rs 2000/ only for all pages (excluding page no.2 and 2nd last page)**
- b. Rs 3000/ for page no.2 and 2nd last page**
- c. Discount of 25% if advertisement is given for 4 issues (4 issues / year)
by paying for 3 issues 4th will be complimentary**
- d. For Educational institutes & NGOs, flat 25% discount on above rate/s.**

Note :

The advertisements should be in jpg format with max. 500 KB in size and minimum resolution 96 dpi...

There will be maximum 2 to 3 advertisements, depending upon availability of space & bookings.

Please send Payment and Advertisement details, to BDMA office.

601/602, Radhey Building, Vaikunth Mega Township,
Opposite Polytechnic College, Bharuch.

Phone: 02642 - 228190 , e-mail: bdmainfo@gmail.com

BDMA has rights to accept / reject any advertisement, without assigning reasons



::Editorial Committee ::

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Ms. Sheela Mistry, Insight Associates

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To send your feedback, suggestions and inputs

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