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(K.Raman)

# Jayaram &Co came and conquered

Agroup of classy Kerala artists of India. Do you agree? film and allied fields came with tinsel great Jayaram to present a show on yesterday (10.6.17) at Panthers. What a great show it turned out to be. They arrived here around mid-day for the show to begin at 6.30 pm on the same day and they were exiting Sydney on the next day. May I say it was all 'HUSTLE-BUSTLE', of course it was all an energetic 'non' confusiontype? I tried my best to interview at least the elite

P: We have great traditions. From days back Chakyars went berserktargeting audience, and the viewers enjoyed, that tradition, that now continues in mimicry and stand up comedy too.

R: You generally go after top human activity, try to exploit the s i d e c o m i c characteristics, disposition in talk, walk expressions etc. Do you enjoy or consider the

desire and positiveness, I always your progress so far? had hopes I will attain my goal.

R:Asian International school at Ruwais was not the ideal place to learn and sharpen your Malayalam language and enhance it, but you succeeded, what was the recipe?

J: I put God's blessing on top, people in various spheres of blessings and encouragements of Gurus, parents, well-wishers and elders helped me as a supporting supplementary force to achieve my objective. Music is a vast ocean, and I am still in the earlier stages of

J: I am happy, I am getting a steady stream of work, above all I like to sing, and nothing else can override that. Music is my life, others come only after that.

R; Being such a down to earth individual with no malice or ill will to others, you will succeed with the blessings of the good God.

#### **Stephen Devassy:**

It was a pleasure and honour to meet and interview the celebrated class and dexterity? Is it not technically different to play them?

Devassy: Basic principles are same, but the players have to adjust to the potential scope the Key Board instruments offer; Piano offers more challenges and scopes, while Harmonium or Piano Accordion have scopes of a different kind and level. In short each instrument is very much different to tackle.

R: Did your mastery over these hard to coax instruments come





factor put me into strife.Apart from Jayaram, I interviewed Pisharody, Devassy and Jyotsna and that was the cup full, the best I could do within the allotted time. They were at ease, forthcoming and gave me time to do a decent interview, of each of themon an individual basis. I reserve the long Jayaraman interview to be presented later on separately'.

#### Ramesh Pisharody:

He is the Artistic Director, arranger and collaborator of this tour. Which means apart from fine tuning his own acts, he had to put together other items of the show? Having seen the show, I commend him for his wonderful effort. The 34 years old stand-up comedian, actor, TV host, show anchor, and tours organiser is a good package of skills, His education was from Kendriya school near Print Nagar, then Karikkode Government school and graduated from Devaswam Board college, Thalayolapparambu. A stint as a comedy team member of Salim Kumar's 'Cochin stallions' led him to roles in Nasrani, positive, to Noorang with love, Kappal Muthalali, celluloid, Left right and Left, Immanuel, Peruchazhi, Amar Akbar Anthony, Achayan, Aadu puli attam etc.; all films came out with moderate to high success

Raman: What is comedy?

Pisharody: Comedy is a form of highly absorbing entertainment circus; the guiding feature is "URULKKU UPPERI"

R: Malayalee's enjoy comedy whole heartedly with no malice, unlike people of other states of

members of the team, but the time embarrassment meted out to the one being made fun of?

> P. We never ridicule them or in the process cross the line of decency.For example doing a mimic on Achu Maman, we drag his utterances at snail's pace; of course a bit exaggerated, that is the slowest possible word delivery (too much gap between words), holding shoulders rigid, lifted up at an upward and outward angle. Words have good and bad meanings in a literal sense, but not have too much importance in Mimicry scenario. It is just a funny act that brings waves of laughter in the audience.

R: Do you love to do any particular impersonation?

A; No, whoever comes to my mind while on stage, I mimic them! I can do decent impersonanations of a number of personalities.

R; I love your presentation style with no overt exaggeration and the perfect way you project the characteristic of the one being imitated. Wish you all luck.

#### RADHAKRISHNAN.

Raman: Jyotsna, I have some particular liking for you. We come from the same place, Trissore, and share the same date of birth (Sep 5) and the 'finicky'Virgo star sign. Proud to meet and know you.

Born in Kuwait, lived in Abu Dhabi, for long, was it not a far cry for you to reach the singing stardom?

Jyotsna: Having learned both genres of Indian classical music from Indian musical gurus in Arab land, rigorous and persistent regular riaz, and a mind full of

trying to advance and avoid sinking.

R: However humble you try to be, I am sure you are highly gifted, and did you encounter forces that restricted your progress in a small way at least?

J: Nothing is easy to achieve. Talented singers vie and excel each other; they try to stick to influential camps. Once you earn a name, things will start working progressively to your advantage. That is my experience so far.

R: What is your opinion on singers like Shreya Ghoshal, Sadhna Sargam etc taking a big chunk of the singing market? Some singers even voiced concern on these so called unfair encroachments, any comments? Actually it was a repeat of Andhra singers Susheela and Janaki who monopolised the South Indian music kingdom for decades on their own? Music makers like M Jayachandran, Illayaraja and others who preferred singers like Shreya, paying huge singing fees.

J: It is their prerogative. Film music is an open market business, the lucky, best and highly popular will ride over the waves. It is the law of the world. I have no adverse opinion on that. Just as the great Yesudas Uncle used to say:

"Dane dane pe likha hai khane wale ka naam aur Gane Gane per likha hai Gane wale ka naam"

(Somethinglikes that); destiny makes you sing the song God allotted to you. I believe in thatwhole heartedly. Being a cut throat business, I wish singers could be a bit fairer to each other!

R: 130 movies 200 album contribution, are you happy on musical genius and keyboard master. The 36 year old Palghat born is a Trinity College of Music 'High Merit' certificate holder, in fact the holder of the honour of scoring the highest 'marks score' in Asia region in Piano music conducted by Trinity College of Music. He had his school education from Ottappalam. Just at 16 years of age, he passedthe Grade 8 piano examination with flying colours. John Sagarika spotted great musical gift in Devassy and assigned him to do the orchestration of his album 'Ishtamanu'; Devassy was 18 then. From then on it was a procession of success to Devassy. As a Keyboard specialist he toured Europe with Hariharan, our well known Ghazal singing great. In a similar role he toured with Dr. L. Subramanian with resounding success particularly in Global Music Festival. Just at 19 years of age he formed a Hindi Music Band 'Seven'. He did the music score s of Maja, Thampi, and Nammal. Azakiya Thamiz Makan, Waqt Par Bolna, Hariharan Pilla happy yanu etc. . His band scored music of 'Different vibes' which was a good successful hit. To him life goes on merrilyencircled by music! Once while I was chatting to MS Viswanathan, he told me that Devassy is a genius and is bound to scale great heights in music. It

His motto of life is: "With God all things are possible". He firmly believes "I can do all things through Christ who strengthens

happened.

Raman: you play all keyboard instruments available with equal naturally or by rigerous practice?

D: May be a combination of all those plus the big contribution of luck and God's blessings...

R: watching Ray Charles, Steve Wonder, Ronnie Millsap and others, I am amazed and wonder stuck how they excelled with the obvious big handicap of total blindness?

D: They are special creations of God; more over their improvisation and spur of the moment modification of the musical flow is amazing. They are very special.

R: Playing Piano is extremely challenging. The handicap of blindness added to it, the process becomes unsurmountable. So how do you rate these super greats?

D: Only handful of them is created by Jesus to make others realise where do they stand?

R: Were they gifted special powers to overcome the handicap?

D: By just the touch of the Piano Keys, they feel music, besides being able to distinguish what is pleasant to the listeners'

R: Prior to a concert do you prepare your presentation plan and practice it hard and stick to it prudently?

D: Not really; my mental set up and thought of that moment guides my playing. It is the product of Manodharma, experience and a major portion of God's grace.

You have a big following in this country, and may I claim I am on the top of that imposing list?

I thanked them and the resultant mental elation and ecstasyof meeting and talking to them was something supreme.

Author - Justin K Rickard B.A, LL.B, M.A (Syd.), M.M.I.A

#### **6 MIGRATION STRATEGIES TO EXTEND AUSTRALIAN RESIDENCE FOLLOWING 457 VISA & AUSTRALIAN CITIZENSHIP CHANGES:**

The Australian Prime Minister made a shock announcement just a month ago that the Immigration department (DIBP) is abolishing the Temporary Work (Skilled) 457 visa (457 visa) and replacing it with the completely new Temporary Skills Shortage (TSS) visa in March 2018. Within 2 days the Australian Government then announced changes to Australian citizenship requirements, which are effective 20 April 2017. The citizenship changes will require: That applicants hold their Australian permanent residence for longer. Formal English language testing. A revised Citizenship TestEvidence to show applicants have integrated into Australian society. This article explains the 457 changes and gives guidance for people affected by the changes.

WHY ARE THESE CHANGES BEING MADE? Migration is driven by politics, however according to DIBP "these (457) measures will sharpen the focus of Australia's employer sponsored skilled migration programs to ensure they better meet Australia's skills needs, increase the quality and economic contribution of skilled migrants and address public concerns about the displacement of Australian workers."

WHO IS AFFECTED? Current 457 visa applicants and holders, prospective applicants, businesses sponsoring skilled migrants and

industry. Existing 457 visas will continue to remain in effect. 457 visa applicants that had lodged their application on or before 18 April 2017, and whose application had not yet been decided, with an occupation that has been removed from the STSOL, may be eligible for a refund of their visa application fee. Nominating businesses for these applications may also be eligible for a refund of related fees. Implementation of these reforms began immediately and will be completed by March 2018. PHASE 1: IMMEDIATE CHANGES TO OCCUPATION LISTS The first phase of many intended changes to the approved occupation list for the 457 programs has already been implemented. As of 19 April 2017, the lists have been re-named and are already available on DIBP website: https://www.border. gv.au/Trav/Work/Work/Skillsassessment-and-assessing authorities/skilled-occupationslists: ? the Skilled Occupation List (SOL) as the Medium and Longterm Strategic Skills List (MLTSSL); and the Consolidated Sponsored Occupation List (CSOL) as the Short-term Skilled Occupation List (STSOL). A total of 216 occupations have been removed from the list of 457 eligible occupations; and caveats added to 59 other occupations. **VISA VALIDITY CHANGES 457** 

visas were generally granted for four years. 457 visas granted on or after 19 April 2017, under DIBP policy, the maximum four year visa period will, however, only be available where the primary applicant's occupation is on the MLTSSL.

For all other applicants where their occupation is not on the MLTSSL, a maximum visa period of two years will be available. This includes primary visa applications, lodged, which are still pending a decision on 19 April 2017. Note: Subsequent entrants (i.e. secondary visa applicants) wanting to join a primary 457 visa holder will not be impacted by this new policy. That is, subsequent entrants can still have their 457 visas 'match' the visa period of the primary visa holder – even if this is longer than two years (unless member of family unit extension limits apply). FURTHER CHANGES AND KEY DATES Further changes will occur on 1 July & 31 December 2017 and 1 March 2018 WHAT IS CHANGING FOR 1 JULY 2017? Further changes to the 457 programs are planned for 1 July 2017.

These include: 1. possibly even more adjustments to eligible occupation lists; 2. an expansion of client cohorts for whom mandatory skills assessments are required; 3. minor changes to the training benchmarks for 457 sponsors; and

4. 457 programs no longer excluded from standard policy around penal checks – with police certificates required to be provided from countries a visa applicant has lived in as per current policy for other visa subclasses 5. In a little over 4 weeks, from 1 July 2017 some expect there will be revisions to: ? the occupation lists (DIBP has stated as much already on this point), more difficult changes to English language requirements of IELTS (or equivalent test) score of 6.0 in each component and age limit decrease to 45 years old at the time of application for applicants in the 186 (ENS) and 187 (RSMS) Direct Entry stream.

CHANGES BY DECEMBER 2017, Before 31 December 2017, for the existing 457 visas: DIBP will commence the collection of Tax File Numbers for 457 visa holders (and other employer sponsored migrants), and data will be matched with the Australian Tax Office's records to ensure that visa holders are not paid less than their nominated salary. DIBP will commence the publication of details relating to sponsors sanctioned for failing to meet their obligations under the Migration Regulation 1994 and related legislation.

**CHANGES FROM MARCH 2018** INCLUDING PATHWAY TO PERMANENT RESIDENCY It appears the age requirement of 50

will continue in the Temporary Residence Transition stream for the short-term. However, from as soon as 1 March 2018 it has been advised that additional changes will be made affecting all Employer Nomination Sponsorship Permanent Residence (PR) Visa and RSMS applications, including:

That only the occupations on the

MLTSSL will be eligible. That an Age limit of 45 years will apply for all applications. This change would have a significant impact on older applicants. The Short-Term stream will include the following criteria: Renewal: Capacity for visa renewal onshore once only. Occupations: For non-regional Australia, the STSOL will apply. For regional Australia, the STSOL will apply, with additional occupations available to support regional employers. English language requirements: A requirement of an International English Language Testing System (IELTS) (or equivalent test) score of 5, with a minimum of 4.5 in each test component. Genuine entry:

A genuine temporary entrant requirement. The Medium-Term stream will include the following criteria: Renewal: Capacity for visa renewal onshore and a permanent residence pathway after three years (not 2 as currently exists).

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#### **NSW State Government support to first home buyers**

The NSW State Government has announced a raft of initiatives to support first home buyers, which will come into effect on 1 July 2017. These changes include:

·the removal of stamp duty on all new and existing homes up to \$650,000

·a reduction in stamp duty premiums for homes up to \$800,000

the abolition of insurance duty which was previously payable on Lenders Mortgage Insurance

·a Grant of \$10,000 for first home buyers purchasing a new property up to \$600,000 or building a new property up to \$750,000, where eligibility criteria is met

Note: Contracts dated prior to the commencement of these reforms will continue to be eligible for the same grants, concessions, and conditions for which they would have been eligible had these changes not occurred.

The current policy provides a stamp duty exemption to firsthome buyers who purchase new homes with a price tag under \$550,000. The new policy has substantially broader scope, according to Lawless, as it provides exemption for both new

and established housing with a price tag under \$650,000 and sliding discounts up to \$800,000.

"To put these limits into context, over the past twelve months, 45.4% of dwellings sold across New South Wales had a price tag of \$650,000 or less and 58% of dwelling sales had a price tag \$800,000 or less. The proportion of properties that meet the exemption criteria falls away sharply if the analysis is confined only to the Sydney metropolitan area where 25.8% of dwelling sales over the past twelve months were at a price of \$650,000 or less," Lawless said.

With investor demand likely to slow down due to higher mortgage rates, tighter credit policies, and lower yields, there is also the potential that an increase in first-home buyer demand could fill the "hole" left by fewer investors in the market, as well as offset the recent slowdown in the pace of capital

First-home buyers still need to contend with the challenge of raising a deposit, which has been cited as a major barrier to market entry. Nevertheless, "those buyers who can't stump up a 20% deposit have been given another leg up, with stamp duty

for lenders mortgage insurance also abolished," Lawless said.

Stamp duty on lenders' mortgage insurance (LMI) is charged at 9% of the premium. Hence, a first-home buyer with a 5% deposit on a \$650,000 property is likely to save themselves around \$2,250 (based on a premium of \$25,000)

#### Need more info?

Visit the NSW Office of State Revenue website or contact us for assistance on 040380 3470.

#### Risks of interestonly home loans

Interest-only home loans seem more affordable because their repayments are initially lower than principal and interest home loans, but they will cost you much more in the long run.

#### The extra interest you'll pay on an interest-only loan

During the interest-only period, you do not reduce the amount of money you owe, which means you'll end up paying a lot more interest over the life of the loan,

compared to a principal and interest loan. For example, with a \$500,000, 25-year loan, with an interest rate of 5%, a person would pay \$40,062 more in interest with an interest-only loan compared to a comparable principal and interest loan.

#### Increase in repayments after the interest-only period ends

Once the interest-only period ends you need to start repaying both interest and the principal, and you'll have less time to do it in. This means the repayments after the interest-only period will be significantly larger

#### TOP5 RENOV-**ATION TIPS**

- 1. What you renovate depends on your budget. If you've got the cash, do your bathrooms and kitchen, as they sell houses.
- 2. If your budget is tight, stick to a coat of fresh paint, repairs and a general tidy and clean.
- 3. Styling a home for sale is an easy way to make maximum impact. I style my houses myself; I hire some key furniture



and use some of my own furniture. It doesn't have to be expensive.

- 4. The outside is important too. Tidy the gardens, replace fences, and style your entertaining areas. If you've got a pool, present it nicely too.
- 5. Don't spend more than you planned. Do what needs to be done to capitalise on the property, and do it well, but remember every dollar you spend cuts into your end profit

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# **Halitosis**

Dr. Benley George Vice Principal, Pushpagiri College of Dental Sciences, Tiruvalla, Kerala



#### Halitosis

Bad breath or Halitosis is a major problem affecting a large group of people in the world. It is the third frequent reason after dental decay and gingivitis for people to seek dental care. Many people are in fact not aware that they are suffering from this problem. Bad breath was found to be one of the reasons for divorce among the community. There are many intra oral and extra oral reasons for the occurrence of bad breath;

- 1. Tooth decay
- 2.Deposits of food debris over teeth/tongue
- 3.Gum disease
- 4.Smoking
- 5. Chewing tobacco
- 6.Alcohol
- 7. Sinusitis
- 8. Gastric problems
- 9.Liver disorders
- 10.Kidney disorders
- 11. Consuming diet containing garlic and onion
- 12.Lung infections
- 13.Diabetes
- 14.Oral infections
- 15. Poor maintenance of removable dentures
- 16. Dry mouth

#### How do you know that you are suffering from bad breath?

1.If you find that any of your friends or relatives are moving away from your during a conversation with them suggests that your bad breath was the reason for them to avoid you.

- 2. Take an unwaxed, unscented dental floss and floss your upper or lower back teeth and wait for 30 seconds. Smell the floss and if you feel it has a bad odour it may indicate that you are 6. suffering from bad breath.
- 3.Lick the back part of your hand(not the palm side) for food deposits within the about 5 seconds. Wait for 30 seconds. If it smells bad then it indicates that you could be suffering from bad breath.
- 4. Halimeter is a devise which has been used for detection of bad breath through the detection of volatile sulphur compounds in the oral cavity. A dentist can identify bad breath through this devise.
- 5.Recently a new devise Oral

chromatograph has been in use for the detection of bad breath. This devise helps in eliminate bad breath.

Quit smoking and

Chroma, a portable gas and sinusitis so as to tobacco to be free of bad 10. breath and to have a health chewing oral cavity.

Use

containing xylitol to freshen your breath.

Clean your removable dentures daily using denture cleansing brush and tooth paste to remove food particles and bacteria present over it.

#### **Conclusion:**

Bad breath can affect a person very badly. Bad breath can decrease the selfconfidence of a person, and make others ignore him. Just as our physical appearance is important similarly our breath has great importance. Bad breath is curable and the cause should be identified and treated accordingly to be rid of this problem.



distinguishing between intra-oral halitosis and extra-oral halitosis.

#### Treatment and **Prevention**

It is very important to identify the cause of bad breath. The treatment depends upon the cause of the problem which should be rectified at the earliest.

- Consult your 1. dentist once in 6 months. Undergo a scaling of teeth once in 6 months.
- Brush your teeth using fluoride toothpaste twice a day.
- Never forget to clean your tongue with tongue scraper after brushing your teeth.
- Floss your teeth atleast once a day.
- Use Chlorhexidine /Listerine mouth rinse to freshen your
- Decayed teeth should be restored to prevent accumulation of
- Gum disease /periodontal problems should be treated at the earliest to eliminate bad breath.
- Treatment should be obtained for systemic problems like diabetes, liver disorders, kidney disorders, gastric disorders, lung infections



#### Call for a forced election after just two years of governing of Liberal

Malcolm Turnbull may be forced to call an election after just two years of the Coalition's current threeyear term, political hardheads believe. Senior figures in the Liberal and Labor parties confirmed to Fairfax Media on Monday they are working to be "campaign ready" by June or July of next year, with an August or

Australian Prime Minister a federal poll, and NSW Premier Gladys Berejiklian will campaign from late February to an election on March 23, 2019. The latest possible date for a House of Representatives election is November 2, 2019, but the half-term for the Senate expires on June 30, with the latest date for a simultaneous House of Representatives and Senate election being May 18. Given the



September election firming as the most likely window for the next national poll. The problem for Mr Turnbull is a logiam of fixed-date state elections in 2018 and early 2019, and a constitutional requirement for senators who were elected to half-terms at last year's double dissolution election to face voters again.

The election campaign of Victoria will run from late October 2018 up to election day on November 24. South Australia, Tasmania and Queensland are also due to hold elections in 2018. The 2018-19 Christmas holiday season rules out need for a minimum 33 day campaign, Mr Turnbull and Opposition Leader Bill Shorten would be forced to campaign through Easter and Anzac Day if that date was to be used and that is thought to be unlikely.

Mr Turnbull's office declined to comment, but a senior NSW Liberal involved in campaigns said the crowded schedule meant the party must be on a "war footing" earlier than voters expect.

"My money would be on everything being ready to go in a year from now. You want the option to go early," he said.

#### **Peter Dutton calls for stronger** powers to block citizenship applications

Australian Legislation to tighten citizenship requirements is due to be introduced this week, which requires greater English language skills and demonstration of a commitment to Australian values for prospective citizens.Mr

Dutton already has the power to overrule some decisions of the Administrative Appeals Tribunal (AAT), but wants to extend that."It's an anomaly where a minister can cancel a visa, have that decision overturned by the AAT, and then substitute a decision in place of the AAT decision," Mr Dutton said.

"But you can't do that in relation to the granting of citizenship. And that anomaly is going to be fixed."Mr Dutton has criticised the decisions of the AAT recently, including its ruling to overturn an Immigration Department decision to cancel the visas of six Iranians.

"And the minister — in this case me — has the ability to substitute those AAT decisions, that is with a re-cancellation of the visa, which is what I did in relation to those six cases," he said." And this is really just aligning it with that existing arrangement."The Prime Minister



says Australia's new citizenship test will be even more stringent than it already is. Try your luck with some of the questions in the current test. The Federal Opposition said it would look at the detail of Mr Dutton's proposal."But I think Peter Dutton is largely interested in his own power plays and less interested in details of legislation," shadow assistant treasurer Andrew Leigh told Sky News.

"If he wasn't, he'd be public about the consultations and he would have given Labor a copy of the legislation weeks ago."There has been concern among some Labor MPs as to the new citizenship requirements.Greens senator Nick McKim described Mr Dutton's latest move as a "draconian measure"."Time and again we have seen Peter Dutton grabbing more power for himself, as he tries to make himself judge, jury and jailor," Senator McKim said.

#### **Rasika Dance Academy** 15th Year Anniversary Celebration

At the forefront of the new year, Manjula generation of Bharatanatyam dancers, "Natyakishori" (Awarded Queen of Dance by Government of Karnataka, India) Manjula Viswanath represents the future of the ancient art form. Since the age of 5, Manjula has been passionate about communicating through dance. Her unique dance style is a sincere result of her undying passion, selfmotivation and dedication towards Bharatanatyam. Her refreshing approach to Bharatanatyam has won her many accolades and praise from dance lovers around the world. Being a firm believer in maintaining the integrity of tradition, Manjula explores her creativity without compromising on the classicism of the dance form.

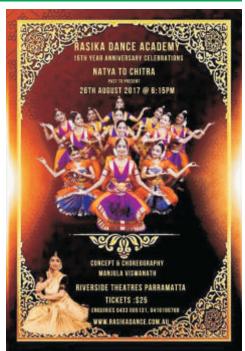
Manjula's journey in Bharatanatyam commenced at the age of five under the tutelage of Padmini Ravi, Bangalore, India.

Manjula is the founder of Rasika Dance Academy, a not-for-profit organization dedicated to the promotion protection of Indian classical arts and help Charity Organisations using Dance a s a platform. Every

organizes Dance Productions which presents some of the leading younger dancers from her academy in the indian classical dance scene. One of Manjula's passions is supporting charity organizations and has donated over 100 thousand dollars helping the helpless. Through an annual dance event Manjula raises funds to support various deserving organizations.

As a teacher, Manjula devotes time and energy into developing a new generation of dancers who are dedicated to Bharatanatyam.

So, this year in 2017 Manjula and her dance academy completed 15 years of sheer passion. Hard work and dance. Fifteen years of, competitions and trophies, costumes and choreography. Fifteen years of watching kids make their dreams come true in classrooms every day. Fifteen years of watching hard work pay off. Fifteen years of tiny dancers in big tutus experiencing the first



day of dance, then falling in love. Fifteen years of tears at graduation. Fifteen years of teamwork that last a lifetime. Fifteen years of dance moms & dads watching their kids' amazing accomplishments. Fifteen years of entrepreneurship and striving to make the school the best it can be. Fifteen years of concerts and a year's worth of teaching on display. Fifteen years of sharing the art and passion for dance with countless kids, building confidence with each step. It has been an amazing 15 years and the best is yet to come!





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#### Metro on Modi mode as PM to take inaugural ride on Saturday

Kochi: It is one final preparatory heave for Kochi Metro as the prime minster is scheduled to ride the urban mass transit system on Saturday, ahead of its

Palarivattom and travel till Pathadippalam and come back to Palarivattom along with the dignitaries," KMRL official said here.

Kochi Metro will be the

first phase of the metro, to be operated from Aluva to Palarivattom. Kochi Metro Rail Limited has also employed 23 persons from the transgender community



inauguration.

The PM will be in Kochi to inaugurate KMRL's commercial services on the 13-km Aluva-Palarivattom section of the 27-km Line-1. The formal inauguration will be at 11 am.

"Before the inaugural function, the prime minister will board the train from

modern urban transport system in the country which breaks new ground in gender justice by opening up employment opportunities to not only hundreds of women, but also the transgender community.

Over 600 trained women from the 'Kudumbasree Mission' have been employed to ensure smooth run of the

for jobs ranging from handling the ticket counter to housekeeping work.

The decision to employ transgenders was taken following the new transgender policy adopted by the Kerala government envisaging ending the social stigma towards the group and ensure non-discriminatory

#### **Comparison sites let Australians to Compare Home Loans & Save Big Money**

Financial experts warn that many Australians are overpaying for home loans, spending thousands more in interest than they should be paying. For most Australians, their home purchase is the biggest investment they make. Overpaying for interest on a home mortgage can be detrimental to building wealth and achieving long-term financial security.

A new service makes it possible for home purchasers LoansAustralia.com has seen their interest rates and their homes. already been used by monthly payments drop Consumers interested in consumers throughout significantly. Australia to save big money on their home mortgages. By using this online site to comparison shop, homeowners and home buyers can find not just the lowest interest rates but the best overall loans for their needs.

HomeLoansAustralia.com has made it simple and easy for consumers to make informed choices. Site users can compare 100s of different loan products offered by more than 25 lenders. In-house



Expert advice provided faceto-face or over the phone is available from Home LoansAustralia.com, and financial professionals working for HomeLoansAustraliacan negotiate loan terms and complete paperwork for consumers. This allows for savvy shoppers to save both time and money.

Making a decision on a home loan does not have to be complex any more. The

financial experts have valuable new service provided estimated that many by HomeLoansAustralia is and home owners to avoid the homeowners who have taken revolutionizing the way in pitfall of overpaying for home advantage of comparison which homeowners find H o m e shopping opportunities have mortgage loans or refinance

> becoming one of the thousands who save big money using HomeLoansAustralia should visit the site or contact an inhouse financial professional at HomeLoansAustralia.com today to begin taking advantage of the important money-saving service provided. There are no obligations and use of the service is 100 percent cost free, even when consulting with financial professionals for personalized one-on-one assistance.

#### PM Modi to hold talks with **Donald Trump on June 26**

New Delhi: In his first visit to the US after the new administration took over, prime minister Narendra Modi will hold talks with president Donald Trump on June 26 on a range of issues,

talks with president Trump on June 26. Their discussions will provide a new direction for deeper bilateral engagement on issues of mutual interest and consolidation of multi-dimensional



including India's concerns over possible changes in H1B visas.

Announcing the visit from June 25, the external affairs ministry Monday said the Modi-Trump discussions will provide a new direction for deeper bilateral engagement.

This will be the first meeting between the two leaders, the ministry added.

"Prime minister will hold official

strategic partnership between India and the US," the ministry said.

During her annual press conference last week, external affairs minister Sushma Swaraj had said Modi will raise the issue with Trump.

Regional security situation including Pakistan-sponsored terrorism and other international issues are expected to figure prominently during the meeting between the two leaders.



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