



Strengthening family ties

Just like with any relationship, building a positive relationship between parent and child is one that requires work and effort to make it strong and successful. Parenting is a tough job, and maintaining close relationships and open communications helps to ensure parents and their children stay connected through all ages of their upbringing. Here are 10 simple tips for enhancing the bond between parent and child.

1. Say I Love You

Tell your child you love him every day -- no matter his age. Even on trying days or after a parent-child disagreement, when you don't exactly "like your child" at that moment, it is more important than ever to express your love. A simple "I love you" goes a long way toward developing and then strengthening a relationship.

2. Teach Your Faith

Teach your child about your faith and beliefs. Tell him what you believe and why. Allow time for your child to ask questions and answer them honestly. Reinforce those teachings often.

3. Establish A Special Name Or Code Word

Create a special name for your child that is positive and special or a secret code word that you can use between each other. Use the name as a simple reinforcement of your love. The code word can be established to have special meaning between your child and you that only you two understand. This code word can even be used to extract a child from an uncomfortable situation (such as a sleepover that is not going well) without causing undue embarrassment to the child.

4. Develop And Maintain A Special Bedtime Ritual

For younger children, reading a favorite bedtime book or telling stories is a ritual that will be remembered most likely throughout their life. Older children should not be neglected either. Once children start reading, have them read a page, chapter, or short book to you. Even most teenagers still enjoy the ritual of being told goodnight in a special way by a parent--even if they don't act like it!

5. Let Your Children Help You

Parents sometimes inadvertently miss out on opportunities to forge closer relationships by not allowing their child to help them with various tasks and chores. Unloading groceries after going to the store is a good example of something that children of most ages can and should assist with. Choosing which shoes look better with your dress lets a child know you value her opinion. Of course, if you ask, be prepared to accept and live with the choice made!

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From the C.E.O.'s Desk

Dear Readers,

Warm greetings to all of our invaluable clients!

Our focus is to serve you better year on year and therefore we are primarily focusing on service improvement and getting to the next level in the Insurance & Investments servicing domain.

Essentially for smallest of servicing dissatisfaction ever faced at your end, please feel free to reach out to me at ceo@snsgruop.in

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Shah and Shah Group
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Sawaal Aapke, Jawaab Hitesh ke.



Follow me on 

How Do Top-up Covers Work?

Mr. Paresh Khurana - Borivali

Top-up covers work on the deductible sum insured concept. Deductible amount means the amount which you have to pay first so as to trigger the top-up cover. You can pay this deductible amount from your existing/base health insurance policy, or out of your own pocket.

Here's an **example** to explain this better:

You have a health insurance cover with sum insured X lakh. There is a claim in the policy for X+3 lakh. The base policy provides cover up to X lakh and the sum insured gets exhausted. The remaining 3 lakh of claim amount has to be paid. The top-up cover takes care of this surplus amount and the complete claim of X+3 lakh can be taken care of without you paying a single penny out of your own pocket.

These are some reasons to purchase top-up cover:

- Increase in hospitalization expenses
 - Increase in the frequency for serious hospitalizations
 - Additional cover over and above the existing cover
 - Reasonable premiums as compared to the covered sum insured
 - Waiting periods and exclusions are as per the base policy
- It should be ascertained that when you purchase a top-up cover the deductible amount should match your base policy sum insured otherwise the difference would have to be borne by you.

Why Opt for a Top-up Cover?

Mr. Prakash Singh - Thane

The simplest reason for buying a top-up cover is that your health insurance policy may not always be sufficient when it comes to large medical expenses. Let us take the example of Sonal:

Sonal is a young corporate professional. She has health insurance for Rs.3 lakh. One day, she is diagnosed with a serious illness and is hospitalized for treatment. Within 5 months, her health insurance policy has been exhausted due to the treatment being very expensive. Luckily for Sonal, she had taken a

top-up cover of Rs.10 lakh, with a deductible of Rs.3 lakh. So her medical bills continue to be paid without any trouble.

Top-up covers are also useful if you are a senior citizen, or approaching that age. As you grow older, getting an increase in the sum insured of your base policy will be difficult and expensive. The premium rates will be very high and there will be numerous medical tests to undergo as well. In this case, having a top-up cover means that you can stick with your base policy, while letting the top-up cover take care of any extra expenses that arise. To illustrate this better, let us see the example of Amit and Uday.

Uday and Amit joined the same company together when they were 25 years old and have been working there for 27 years. All these years, their employer had been providing health insurance for them, for Rs.3 lakh each. Now, at the age of 52, they want to change jobs and move to another company. Unfortunately, this company does not provide health insurance for its employees, and they both have to buy their own individual health policies. They both realise that as senior citizens with greater health risks, a Rs.3 lakh policy is no longer sufficient, so must go for a higher sum insured.

Amit had remained content with the health insurance provided by the company. Now, when he goes to buy an individual policy, he finds out that there are numerous medical tests for him to take, and that when he finally takes insurance for Rs.10 lakh, the premium is extremely high.

Uday, however, had taken the precaution of buying a top-up cover for Rs.15 lakh, to go with his employee health insurance. Now, he does not need to buy a policy with a higher sum insured. He simply takes a Rs.3 lakh policy. He knows that though a Rs.3 lakh cover alone is not sufficient, his top-up cover will take care of any extra expenses.

In the end, Uday's precaution of buying a top-up cover many years ago means that now he has to pay far less in premium amount, whereas Amit must pay a very high premium while having less cover than Uday.

For example, if you have a 3 lac health insurance cover from your employer and your medical bill is 10 lakh, then you would use the insurance policy from your employer to pay the first 3 lac of the expenses and then pay the resultant 7 lac using the Extra Care policy.

We spend the first twelve months of our children's lives teaching them to walk and talk and the next twelve telling them to sit down and shut up.

- By Phyllis Diller quotes

Your children will become what you are; so be what you want them to be.

- David Bly

The giving of love is an education in itself."

- Eleanor Roosevelt

Don't worry that children never listen to you; worry that they are always watching you.

- Robert Fulghum

Children have more need of models than of critics.

- Carolyn Coats



Lady: Can the children travel in the bus on half tickets?

Conductor: Yes, provided they are less than 12.

Lady: Thank God, I have only 9

Son: Father, how much am I worth?

Father: Why son, you're worth a million to me.

Son: Then please advance me some of it.

Wife: Wherever we keep the money, our son steals it. I don't know what to do about it.

Husband: Keep it in his textbook. He will never touch it.

"Why is the bride wearing all white?" asks the little child to her mother.

Her mother replies, "White is the color of purity and happiness, and today is the brides happiest day."

The little girl thinks about that for a moment and then asks, "So why is the groom wearing all black."





Yours truly,
Samir Mehta
(CFO)

Dear All,

Who does not hope for "Peace of mind" as a way of living? Being responsible as a finance head I realize the need for mental peace for myself and therefore have made it my aim to share peace of mind for all my touch points in the organizational hierarchy, along with the internal and external customers and vendors.

My focus is to drive and ensure a timely, smooth, proactive and planned budget allocation annually spread across various organizational requirements, thereby leading to an effective financial management system leveraging on the key strengths of a dynamic team to boast about.

With the onset of the New Year my aim gets stronger and I believe and promise to deliver "Peace of mind" to all my stakeholders.

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6. Play With Your Children

The key is to really play with your children. Play with dolls, ball, make believe, checkers, sing songs, or whatever is fun and interesting. It doesn't matter what you play, just enjoy each other! Let kids see your silly side. Older kids enjoy cards, chess, computer games, while younger ones will have fun playing about anything...as long as it involves you!

7. Eat Meals As A Family

You've heard this before, and it really is important! Eating together sets the stage for conversation and sharing. Turn the TV off, and don't rush through a meal. When schedules permit, really talk and enjoy one another. It can become a quality time most remembered by young and old alike.

8. Seek Out One-On-One Opportunities Often

Some parents have special nights or "standing dates" with their children to create that one-on-one opportunity. Whether it is a walk around the neighborhood, a special trip to a playground, or just a movie night with just the two of you, it is important to celebrate each child individually. Although it is more of a challenge the more children in a family, it is really achievable! Think creatively and the opportunities created will be ones that you remember in the future.

9. Respect Their Choices

You don't have to like their mismatched shirt and shorts or love how a child has placed pictures in his room. However, it is important to respect those choices. Children reach out for independence at a young age, and parents can help to foster those decision-making skills by being supportive and even looking the other way on occasion. After all, it really is okay if a child goes to daycare with a striped green shirt and pink shorts.

10. Make Them A Priority In Your Life

Your children need to know that you believe they are a priority in your life. Children can observe excessive stress and notice when they feel you are not paying them attention. Sometimes, part of being a parent is not worrying about the small stuff and enjoying your children. They grow up so fast, and every day is special. Take advantage of your precious time together while you have it!



Corn Husk Doll

Ages

6+

Time it takes

About an hour (not including drying time)

Materials

Husks and silk from three dried cobs of corn

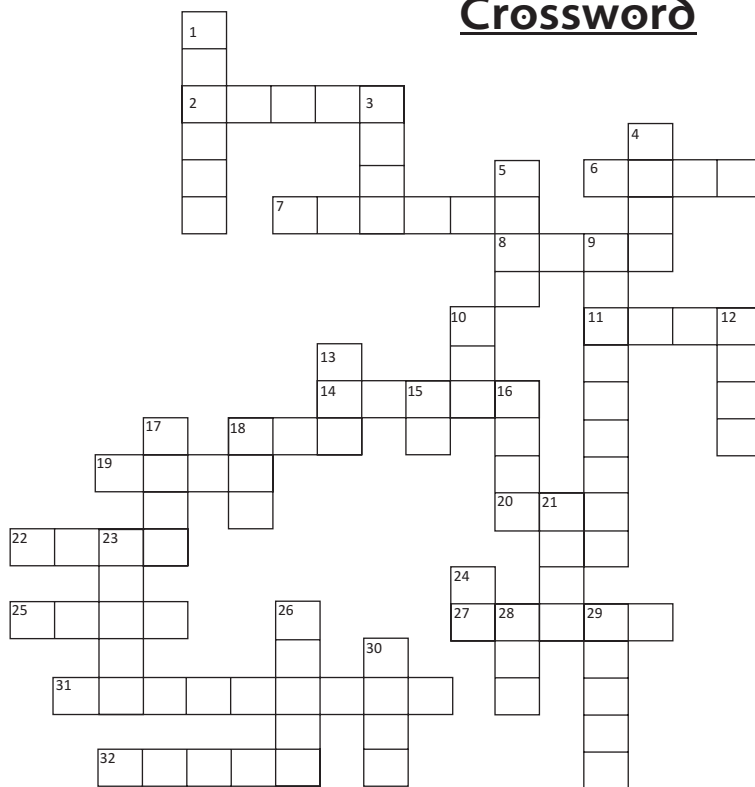
String

Scissors

Steps

1. Cut off the cob and remove the husks and the silks (or corn 'hair'—the hairy fibres that protrude from the end of the husks) from the stem.
2. Bundle the thin end of the leaves around the corn 'hair,' and tie tightly with string.
3. Peel back the leaves so that you can see the hair. Tie another piece of string, about an inch below the hairline, to create the doll's head.
4. Cut or break one 6"-long leaf into three thinner strands. Braid these and secure both ends with string. This will be the doll's arms.
5. Repeat step 4 twice more to create the doll's legs.
6. Insert the arms horizontally under the doll's neck, between the leaves
7. Roll up a leaf and insert it below the arms to create a tummy for the doll. Secure with string below the belly.
8. Attach one end of each leg to the other with string. Secure to the doll by placing them under the belly and tying two leaves together from the front to back. Trim excess.
9. Wrap a strip of a leaf below the belly and around the top of the legs to create thighs. Tie the ends to secure.

Crossword



Across Down

- | | | | |
|------------|------------|-----------|--|
| 2. BACK | 1. AFTER | | |
| 6. SOFT | 3. SHORT | | |
| 7. AWAKE | 4. SLOW | | |
| 8. WEST | 5. CLOSE | | |
| 11. POOR | 9. CURLY | | |
| 14. SMOOTH | 10. SMALL | | |
| 18. NIGHT | 12. THERE | | |
| 19. FAR | 13. LAUGH | | |
| 20. COLD | 15. DOWN | | |
| 22. RUN | 16. LOW | 24. OUT | |
| 25. BAD | 17. STRONG | 26. DULL | |
| 27. SOUTH | 18. WET | 28. NEW | |
| 31. UGLY | 21. UNDER | 29. THIN | |
| 32. LIGHT | 23. TIGHT | 30. EMPTY | |

Important Numbers

- | | |
|---------------------------|--------------|
| Mumbai Police | 100 |
| Fire Stations | 101 |
| Ambulances (Accidents) | 102 |
| Ambulances (Heart Attack) | 105 |
| Insurance and Investments | 022-61396500 |



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