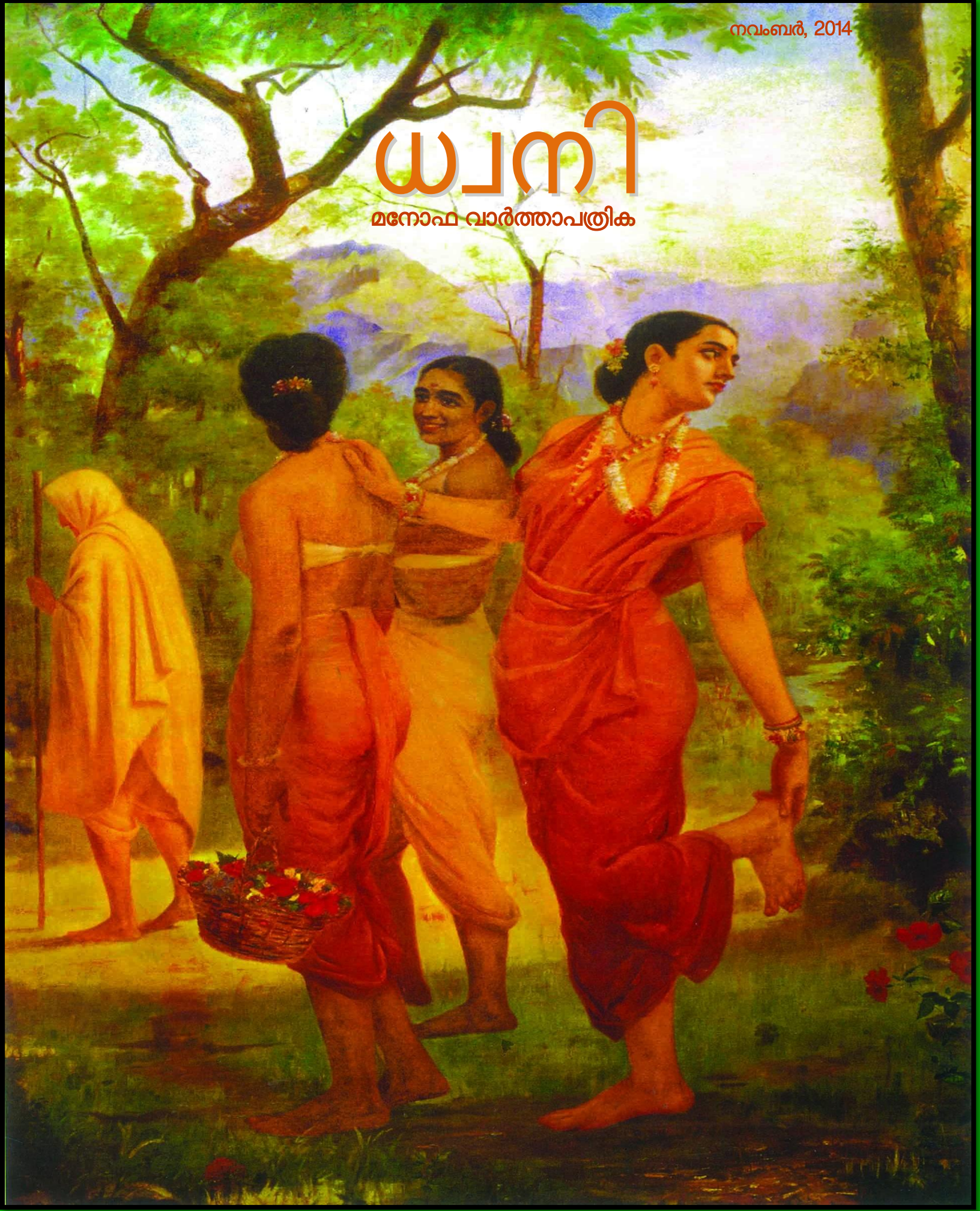


നവംബർ, 2014

ധ്വനി

മനോഹര വാർത്താപത്രിക



WINTER CAMP

By Prachee Arts & Studios

Location - Mandarin Studio

Address - 12276 San Jose Blvd, Suite 313, Jacksonville, FL 32223

Timing - 1st Session - Dec 22-24, 2014; Time 8:15 - 5:30 pm

2nd Session - Dec 29-31st 2014; Time 8:15-5:30 pm

Cost - Each Session cost is \$120 first child and \$110 second child.

Each Session includes activities like Light Yoga, Painting, Movies; Instruction based lego's, Field Trip, Indoor Games, Christmas Carols Competition and gifts under the tree.

Each day in our three day session is theme based days.

Dec 22 - Goodbye Fall

Dec 29 - Winter Wonders

Dec 23 - Winter Lights

Dec 30th - Pajama day

Dec 24th Jingle Bell Jingle Bell!!

Dec 31st - Season Greetings

Dec 23rd is the Field Trip to California Pizza Kitchen in St Johns Town Center. We will provide the lunch that day. Snacks and drinks from home. We will provide afternoon snacks to kids.

Please register at www.pracheearts.com/classes.html. You get 5 % referral discount on your total if your friends join the camp. If you register and pay for both sessions before December 15th, you get \$15 discount. Each kid will receive a gift under the tree to participate in the camp.

Prachee Agrawal

904-866-9901

Facebook Page: pracheeartsandstudios

Website: www.pracheearts.com



Editor's Desk



തണുത്ത പ്രഭാതങ്ങളും വേഗം ഇരുളു മൂടുന്ന സാധാഹ്നങ്ങളുമായി ഒരു നവംബർ മാസം കൂടി കടന്നു വരുന്നു... ഒപ്പം പുതിയൊരു ധ്വനി കൂടി.

പ്രതീക്ഷകളാണ് നമ്മുടെ ഇതാതെ മുന്നോട്ടു നയിക്കുന്നത്. ഏതു തീരാദുഃഖത്തിലും എല്ലാം ശരിയാകുന്ന ഒരു ദിവസത്തെ കുറിച്ചുള്ള പ്രതീക്ഷകളാണ് നമ്മുടെ ആശ്വാസം.

ഒരു സംഘടന എന്ന നിലയിൽ മനോഹയ്ക്കും വരാൻ പോകുന്ന നാളെയെ കുറിച്ചു പ്രതീക്ഷകളുണ്ട്. നമ്മുടെ യുവജനങ്ങളിലാണ് മനോഹയുടെ നാളെയെക്കുറിച്ചുള്ള പ്രതീക്ഷകൾ പ്രതിഫലിക്കുന്നത്. അതുകൊണ്ടു തന്നെ മനോഹയുടെ ഈ വർഷത്തെ പ്രവർത്തനപരിപാടികളെല്ലാം തന്നെ കേന്ദ്രീകൃതമായിരിക്കുന്നതും യൂത്ത് വിംഗ് പ്രവർത്തനങ്ങളിൽ തന്നെയാണ്.

ഈ തവണ ധ്വനിയുടെ പതിപ്പും പ്രധാനമായും പ്രതിപാദിച്ചിരിക്കുന്നത് നമ്മുടെ യുവജനതയുടെ പ്രവർത്തനങ്ങളെയും നമ്മുടെ സ്പോർട്സ് പരിപാടികളെയുമാണ്.

മുൻപുള്ള തവണകളിലെ പോലെ ഈ ധ്വനിയെയും നിങ്ങൾ സ്വീകരിക്കുമെന്നു പ്രതീക്ഷയാണ് ഞങ്ങളുടെയും ഊർജ്ജം.

വീണ്ടും ഓർമ്മിപ്പിക്കുകയാണ്, നിങ്ങളുടെ ചിന്തകളും കഴിവുകളും ഒരു കടലാസ്സിലേക്കു പകർത്തി അയച്ചുതരിക...

ഞങ്ങളുടെ വിലാസം : - newsletter@manofa.org

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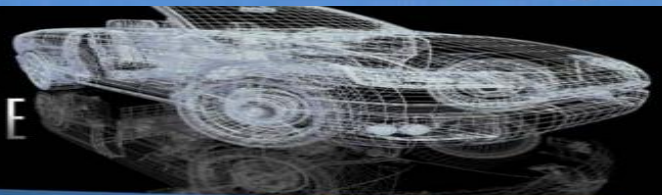
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ഉൾത്താളുകളിൽ...

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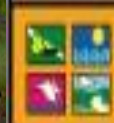


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പൊന്നോണപ്പൂവിളി മനോഹ ഓണാഘോഷം - 2014



MONEY MATTERS (MM)

We all know our SSN. It never changes. Similar to the SSN, we have a 3 digit number known as our FICO score which always changes. FICO Scores is a complex calculation. However the data for the score falls into five categories. The percentages given below are important in determining your FICO score.

What makes up a FICO credit score?

Payment History	35%	New Credit Accounts	10%
Amounts Owned	30%	Types of Credit Used	10%
Length of Credit History	15%		

For those who have moved to the US recently, and for those who do not have a credit file it is important to start building your scores. How do we achieve that? Once you have a job go to some of the major retail stores and open an account. Be sure to make your payments on time. These days everything can be tracked on-line. Schedule your Outlook Calendar and make all payments on time.

Never try to max out any of your credit cards. Try to keep credit use to less than 30% of your credit limits the lower the better. This will help you get the best possible credit scores. In turn this should help keep you from getting drowned in debt.

You don't need to carry a balance on a credit card. Paying your bills in full each month keeps your financial score at the best. Some may disagree with me on this issue, but to me paying off your debt is better than accumulating debt. There is very possibility that a regular credit card may be denied to new comers and those with a bad score. In such cases, apply for the secured version. This requires you to deposit money with the card company and you will notice that your credit limit is usually equal to the deposit.

I would request all my credit card companies to make my payment date to a day of the month I am comfortable making payments. Imagine a date like 18th or 19th when you know there is sufficient money in your account. This means you can pay all your bills in one sitting.

How to get a free credit report? (**Absolutely free**). We all like the word free. Usually there are strings attached to free things. How to monitoring your credit report every quarter? **AnnualCreditReport.com** is the ONLY authorized source for the free annual credit report that's yours by law. Go to the above site. Create your user account. Remember your username and passwords. You will need this always. Pull only one report at a time. Imagine you begin with Experian in January, pull TranUnion in April/May and pull Equifax in Sept/Oct. Now come January pull from Experian. Follow the cycle and **you are checking your credit absolutely free year round!!!**

Jacob Varghese Sr. Loan Officer at C2 Financial Corp.

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Youth Of Manofa

Manofa Youth Committee would like to proudly announce that our youth volunteers have completed their first field service project.

Congratulations to the individuals who participated in the initiative undertaken by the youth of Manofa. The staff at City Rescue Mission were very appreciative of and impressed by their work.

Needless to say, Manofa is proud of its youth. A big **'Thank You'** to -Rohan Madathil, Kevin Jesin, Noel Jesin, Ketan Kartha, Abin Luka, Vanessa Zachariah, Anthony Paul, Jason Puthusserill, Jacob George, Febin John, Daniel George, Abel Thomas, Nikitha Raju, Gokul Madathil

Everyone arrived on time and after putting on the Manofa T-shirts, assembled in the Thrift store. Valerie, the CRM service project guide welcomed the group and gave an overview of the CRM, the importance and need for volunteering. Soon afterwards, we split into two groups, one group was tasked with sorting footwear and hangers the other was tasked with sorting children's clothes. Ajumon, Lucy and I were with the group throughout the project. After completing the work, we re-grouped and headed to Wendy's for lunch. In short, we had a great time. Though many of us have volunteered elsewhere, to volunteer as a group of Malayalee youth was a totally different and rewarding experience. The experience also gave us insight into some of the problems and challenges of today's society and what its solutions are. It made us think of how blessed we are and how thankful we need to be.

The money that CRM gets from the sales at the Thrift store is used to fund its various programs such as Emergency shelter service, LifeBuilders addiction recovery (to help homeless and poor people trying to overcome an addiction), New Day Work Force program (to help homeless and poor people identify their skills and talents, get trained and find jobs)

Also we would like to specially thank all parents for their support and encouragement and Ajumon, Lucy and Regin for their efforts, active support, advice and guidance in making this endeavor a success



Sebastian Joseph



Manofa Picnic



There was a lot of planning and preparation done to make our Annual picnic a grand one. The picnic was held at Palencia Park in St Johns County. The park was picturesque with a very nice soccer court, a basketball court and we also had setup a badminton court for our members to play. The weather on Oct 4 at 3pm was a crispy 75 degrees with a nice breeze. The main attraction of the picnic was the menu and games that were held. As part of the menu we had our traditional Kappa and fish curry, burgers and hot dogs as our main items and fruits and vegetables on the side with a thirst refresher of our traditional Sambharam. Our own Committee members and families helped prepare and cook all the items on the menu.



It was a nice time for the families to get together and make this happen. Everyone enjoyed the food as they came in and the games were held later in the day. As part of the games, our Sports directors arranged for a variety of naadan games like Kabbadi for men, Kho-Kho for women and track events for the adults and kids. There was also a game of cards that was played, at the corner, on the soccer field.

After the track events, the men played a game of soccer and moved some of the muscles that have not been engaged for a very long time. It was a nice day at the park for everyone that attended the picnic and few of the members stayed back to help with the cleanup in the end. We thank all our members that showed up for the picnic and also thank everyone that was involved in making this a grand one.



Regin Ravindran



Kerala Piravi - 2014

We had our annual throwball and volleyball tournament at the Jacksonville Ice and Sports Arena on Emerson Street. It was held on Kerala Piravi Dinam on Nov 1. The significance of the day was observed during the games as well by separating the teams based on the regions, our members were from, in Kerala. The teams were split based on the erstwhile provinces of Kerala, Malabar, Kochi and Travancore. Due to the overwhelming response for Men's Volleyball, there had to be two teams for the province of Travancore. Women's throwball had participation from Kochi and Travancore provinces.

While the games were played by the adults, a movie was screened for the kids with some snacks and drinks to go along with the movie.

Kochi team won the Women's throwball and Travancore 1 won the Men's volleyball.

We thank all our members who participated in the tournament as players and spectators



Jithesh Pallikkara



Jacob Varghese B.Sc.

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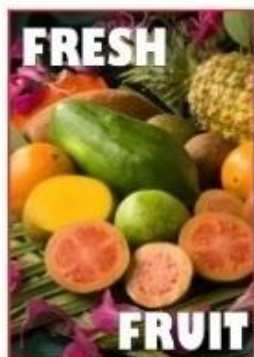
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