

Preface

The uninterrupted time available in home under the lockdown conditions of COVID-19 enabled me to self-publish my first eBook in August 2020. Then I launched a website for hosting my writings, in September 2020. When I was sharing some interesting episodes about those activities with my children, they suggested to write and publish those experiences as another eBook. Accordingly, I started writing this eBook since October 2020. Then as unlock conditions of COVID-19 started improving towards normalcy, I had to return to my original activities. As the eBook was yet to be completed, I packed it up for the time being with a note on pending works in December 2020. I had left it then as a 28 pages eBook covering mainly the COVID-19 lockdown period between March 20 and September 2020 and two earlier chapters including 'Introduction'. I could return back to the eBook only in September 2022 due to various activities in between, which included my passing the Professional examinations of Company Secretary course and becoming an Associate member of ICSI. The fun about the pass was that it happened in my senior citizen age. The original title I had given to the eBook was "Alternate Uses of Time", mainly intended to speak about the activities in the pandemic period. Now I wanted to include my experiences in continuous education. Then I thought that it will be interesting if I explain how my family life and education run hand-in-hand. In the process it included some excerpts about my earlier service in IOB. The various updates I was making in the eBook kept changing the title and the 'Introduction' chapter! The current title was selected after I finalised what and all I wanted to write in the eBook. In the bargain, the earlier 'In the Background' chapter of two pages had to be expanded proportionately. New chapters appeared around the core chapters to make the article comprehensive with respect to its new title and the eBook is of 65 pages now.

My first eBook, 'வாழ்க்கைச் சித்திரங்கள் - அப்பா கொடுத்த கல்வி', had been published as the first part of my proposed four-part memoirs. The steadfastness of my father in giving me the education I desired was the highlight of that eBook. I propose to publish memoirs of my household life and my IOB-life as second and third parts respectively in Tamil, in the near future. This eBook may be considered as a sort of English version of the fourth and final part of my memoirs and is aimed at tracing my aspirations towards the process of liberation.

Chennai-24

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Lalitha Sitaraman

Introduction

Education helps us to learn, unlearn and relearn at all ages. They had accompanied me in youth, middle age and post-retirement. This eBook is about how studies sustain me in my post-retirement periods. People can engage themselves in many productive ways in senior citizen age – dedicating time to grandchildren, jobs, travels, cookeries, education, investments, entertainments, fine arts, fitness activities, social service, literary or religious discourses etc. However, there are special times when a healthy senior citizen's free movements are clipped. We hear many parents visiting their children in USA saying that time passing is difficult during their stays there. Also, there were times of immobility during prolonged lockdowns and restricted movements in the years 2020 and 2021 due to COVID-19. Even people who are used to being hooked to Television feel bored beyond a point in such times. This article gives an account of how continuous education keeps me busy and positive at all times. Studies have been accompanying me whether I was busy and hard pressed for times or when I had sufficient time to while away. Since my personal life and studies are interwoven, narrating about my studies is essentially autobiographic. Reading, writing, travel and listening to music and discourses are my pastimes. My studies range from learning Rama Charita Manas and Bhagavad Gita to learning Python and Machine Learning. So, one could look forward to narrations concerning those activities in this eBook. I have given an account of my baby steps in self-publishing in Amazon and in launching my own website using WordPress. I have narrated the trial and error steps as they were, to give a picture of the real baby steps to the readers. I hope the readers will find them interesting for their originality. Prayer and devotion are among my core routines but I have covered them modularly in an exclusive chapter titled, 'Devotion Times'. Readers may find the portions relating to the divinity vis-a-vis the beauty of the language in that chapter thought provoking. Incidentally the eBook throws some light on my way of maintaining home where the things are preserved with an awareness and are easily accessed when required.

In the Background

I was born as the eldest among the six children of a school teacher father and was brought up in Kumbakonam, Tamilnadu. My parents ensured that my marriage took place simultaneously along with my passing M.Sc. degree in June 1976. They didn't want their daughter, and that too eldest daughter, to take up a job, as girls coming out for work had not picked up in large scale by then. My husband was working in Blue Star Ltd in Chennai at the time of marriage. Chennai has been our place of residence ever since.

After a brief stint in TNSC Bank for about eleven months since 1st September 1979, I joined Indian Overseas Bank (IOB), in their Central Office, in July 1980. IOB had been like a university for me.

When I joined IOB, our elder daughter was about two and a half years old and our younger daughter was born in the probation period. Our son was born three years later. My in-laws dedicated their times to taking care of our children during their childhood and thus endeared themselves to their grandchildren. Till the children were very young, somebody had to be at home when they arrived from school. When my in-laws had to travel on other works, we requested my grandmother and she supported us in such stop-gap arrangements.

Our children mostly studied in Padma Seshadri Bala Bhavan Senior Secondary School but for one or two years outside. I used to keep track of their educational progress. I used to impress upon them that knowing the basics well and having a strong foundation were more important than getting higher marks. Their second language in school was Tamil as I wanted them to be able to do letter correspondence with their grandparents in their mother tongue. On ordinary days I could not set aside any dedicated time for assisting in their studies. If they approached me for any clarification, I would assist them. Doing the homework and studying in home were done by themselves without any assistance. In the years of public examinations only, each of them took the assistance of tuition classes just for one or two subjects. Also, during those years, I used to create some time to sit with them to hone their mathematical skills. I would not solve any mathematical problem myself to the extent possible. By analysing, comparing, contrasting or analogising I would try to extract the steps from them. I used to insist and ensure that they work out every Mathematics test or examination paper at the earliest

available free time after coming home, for me to evaluate. I was pleasantly surprised when one of my friends recollected that insistence of mine long after our children finished their schooling.

Though I am basically a Mathematics postgraduate, Commerce subjects had become familiar to me when I passed CAIIB (Certified Associate of Indian Institute of Bankers) examinations for which Bank gives salary increments. I passed those examinations between the years 1981 and 1984. IOB introduced a Promotion Policy in the late 1980s which encouraged clerks to get immediate promotion on passing certain professional examinations of which Cost and Works Accountancy (CWA) course was one. Inspired by the Promotion Policy, I enrolled myself in the Institute of Cost and Works Accountants of India in the year 1987. The institute has since been renamed as The Institute of Cost Accountants of India. I successfully completed the CWA course and got promoted to Supervisory cadre in the year 1993.

I was working in Computer Policy and Planning Department (CPPD) since the year 1995, which was later renamed as Information Technology Department (ITD). IOB had the unique distinction of developing of all banking software, including ATM and Core Banking Solutions software, in-house. (Our legacy software was catering to all up to date requirements until the year 2016 when it had to give way to vendor software to fall in line with other banks.) I had registered myself in MCA (Master of Computer Applications) course of IGNOU along with some of my department colleagues in the year 1995. I prepared for the course in what little time I could find late in the night and in the weekends. I was the first to pass MCA course in our department in the year 2000 and a few direct recruit MCAs joined our department later in that year.

I passed the international certification examinations of Certified Quality Analyst (CQA) and Certified Information Security Auditor (CISA) in the years 2000 and 2008 respectively. IOB reimbursed the examination fees paid for them.

My father was a good Hindi teacher too. With his effective teaching I had a good foundation in Hindi and had passed the initial level examinations of Dakshin Bharat Hindi Prachar Sabha (DBHPS) before marriage. IOB encourages Hindi learning by giving up to three incentives to a staff member for passing various Hindi examinations. So I passed the remaining levels of those DBHPS examinations and got all the three incentives. This Hindi background ensured me prizes in many years in annual Hindi Day intrabank and interbank competitions.

Our Bank nourished my writing skills too by giving me opportunities to write in our House Magazine, IOBian.

There is a prayer in Srimad Bhagavatam known as 'Kunti Stuthi' where Kunti prays to Lord Krishna. She thanks him for all the help He has done to her family and requests Krishna to give her a certain amount of hardship always so that she does not forget to pray to Him. Gandhiji also told once that he saw God among the distressed people. Our family's quota of hardship and distress made their appearances in the form of my husband's entrepreneurial ventures and his subsequent major road accident which confined him to bed for nearly ten months with multiple fractures in knee. Shortly after the recuperation period he met with a minor road accident and got hit in the same knee. When we inched through the period with prayers, we felt the presence of God near us. Simplicity and tolerance were the needs of the hour and our children cooperated wholeheartedly in the midst of their prime period of education. After five years, good things started happening one by one with God's abundant Grace.

Our elder daughter had passed CA(Inter) and CS (Inter) after her BCom and was working in a Housing Finance Bank. Her marriage took place in May 2002. Our son-in-law was working as a Manager in Reserve Bank of India. We rejoiced at God's windfall Grace on us. Our elder daughter completed her CS later. Our younger daughter, who was doing her M.Sc. (Mathematics) in IIT, Madras, was placed in Cognizant Technology Solutions (CTS) in campus recruitment. Immediately after passing M.Sc., she joined CTS in July 2002. Her timely job was instrumental in starting the application process for our son for MS in USA.

The year 2004, especially the middle four months, had been extraordinarily busy for me. Celebration of Valaikappu-Seemantham (baby shower) function for our elder daughter took place in May. In June, our younger daughter's marriage took place. Our younger son-in-law was working in Tata Consultancy Services then. In July, our elder daughter's first child – our first grandchild - was born. One of my friends exclaimed that I was both the first MCA and first grandmother of the department. In August, our son, who had just passed his BE, departed for USA on F1 Visa for his MS studies in Louisiana State University.

For our son, God's Grace came in the form of fee waiver and assistantship from the second semester onwards. He passed his MS in August 2006 and started working for a company in Boston since November 2006.

Around the same time my husband started a consultancy services agency in Chennai and is engaging himself busy till date. He is energetic, lively and can easily lighten up the mood anywhere.

Our second granddaughter is through our younger daughter and she was born in the year 2007 in USA. My husband and I along with our younger daughter and her new born arrived in India in the last week of May 2007. Within a week of our arrival, we visited our elder daughter's home in Mumbai as she was expecting her second baby shortly. We brought her and her elder child to our home. She delivered her second child - our grandson - in about a month. As I had nil balance of leave, I managed the busy situation at home with some unpaid leave.

Our son was married in February 2010. Our daughter-in-law had passed MS from VIT in the year 2009 and had her campus job in TCS too. But she hadn't joined there and went to USA with our son after marriage. Later she got her work visa there and started working.

After my voluntary retirement from IOB as a Senior Manager in the year 2010, after a service of thirty years, it has been a typical modern retired life for me with reasonable time, money and energy at my disposal. Now, our children are living far away with their families - elder daughter in Mumbai and younger daughter and son in USA with their respective families. Now, in Chennai, we are three of us at home - my husband, me and my mother or sometimes just the two of us when my mother stays at the home of one of my sisters.

My cooking interests are driven by commitments towards duty, health and culture. Traditional varieties guide my daily menu and I strive to cook a tasty and nutritious food. I follow the track of our elders and celebrate all pujas and festivals with the customary special foods, sweets and savouries. Family, relatives and friends, old or young, generally appreciate the taste in my limited range of cooking. This time-tested cooking framework saves me some time for other activities.

That said about my cooking, I have to mention about the cooking interests of others in the family. If my husband happens to be in Chennai when I am in USA, he cooks his own food on all days. The youngsters in our family are interested in cooking new varieties of food by referring to internet. Both the daughters, daughter-in-law and younger son-in-law enjoy experimenting new dishes and would bring them out in such style and taste as if they have come out from five-star hotels. Both our teenaged granddaughters have started demonstrating

their culinary skills. Our teenaged grandson too peeps into kitchen to help his mother when needed.

My first eBook written in Tamil and self-published in Amazon in the year 2020 turned out as the first part of my proposed four-part memoirs. The steadfastness of my father in giving me the education I desired was the highlight of that book. The drafting of that eBook has been narrated later in this eBook. I propose to publish memoirs of my household life and my IOB-life as second and third parts respectively in Tamil, in the near future. This eBook may be considered as a sort of English version of the fourth and final part of my memoirs and is aimed at tracing my aspirations towards the process of liberation.

Retirement and New Phase

Buddha's doctrine of 'Desire is the root cause of all hardships' had made a lasting impression on me since my school days. Then as I grew, when I came to know through Hindu scriptures that all our desires will be fulfilled, if not in this birth at least in successive births, I became wary of nurturing any desires and restricted them at source! Nevertheless, as any helpless human being, I do possess a perennial set of desires and consequent to-do-list!

My schedules need not have been tight at all in post-retirement period, but as I am keen on closing the brackets which I had started earlier, they continue to be tight even now! Some of my close relatives and friends used to ask me eagerly as to how I spend a day normally. Apart from the normal household duties of cooking and maintaining the home, my routines include going to temple, reading newspaper, watching programmes of interest on TV and engaging in some studies. My studies include some writing too. I would not normally elaborate much on the studying and writing parts to relatives and friends as some of my engagements will appear crazy even for my own self! Now that I chose to write about how I put the time to alternative uses, I have to touch upon my original crazy schedules and what were the brackets I started earlier but struggling to close!

I could feel the breeze of free time only after one full year since my voluntary retirement on the last day of July 2010. That was when we returned to India from USA in July 2011 after our younger daughter's second childbirth. I didn't have any particular plan to start with. I just made some job applications but didn't pursue anything seriously. Our younger daughter's family relocated to Chennai by then. For some time, I was regularly visiting them on weekdays to be with the grandchildren during daytime.

Thirty years of busy household and office life had accumulated volumes of paper loads and miscellaneous things in our home. Thanks to my free time in post-retirement, I had taken up a massive cleaning exercise in home. It was a time consuming and long drawn exercise and was carried out step by step. The exercise started with almirahs and cupboards. Boxes below the cots were pulled out. Things stored in the loft and conveniently forgotten over the years were brought down. A glimpse of the accumulated things is given below:

- Many inland letters, postal covers and occasional postal cards received from my parents, grandparents, parent-in-laws and sisters over the years were intact in many cloth bags in lofts and almirahs. One has to remember that I am referring to the period of snail mail days prior to modern communication facilities!
- Letters given to me by bank on my loan sanctions, promotions, transfers, additional qualifications earned, reimbursements, etc, and salary slips and old passbooks.
- Certificates received by children in their schools and colleges. These were residual papers after their main academic files were handed over to them.
- Certificates won by me in annual intrabank and interbank Hindi competitions.
- All Mathematics question papers of the children right from first standard to twelfth standard!
- Greeting cards given by children to us for our birthdays and wedding anniversaries - printed cards and beautiful handmade cards with their own messages, at times, in poetic forms.
- Scores of small photo albums covering family functions and tours around India that we had enjoyed with Bank's Leave Fare/Travel concessions.
- Jewellery bills spanning over a period of twenty years, of typical middleclass jewellery purchases for daughters' weddings. I can write a brief account of the price movement of gold with those bills!
- Invitations of not only our own family functions but also those of siblings and their children from both the sides.
- Greetings and letters received from relatives and friends at the time of our children's weddings.
- Basketfuls of big shoppers and other cloth bags, thanks to the purchases made during our children's weddings.
- Gift items in kind given by relatives and friends on the occasion of wedding of our son. Those received during our daughters' weddings had been taken care of earlier.

Retaining a few important letters, other correspondence papers were destroyed. Salary slips were bound in two volumes. Old passbooks were serially numbered and put in a cover. All routine old bills and receipts accumulated over the years were destroyed. Empty bags, gift

articles and other things were sorted out for things to be preserved and to be disposed of. Mathematics question papers were preserved! After reorganisation, the house appeared thinner! Boxes at the bottom of the cots could be shifted to lofts. Lofts still had lots of empty space.

New files with transparent folders were got. For ease of reference and quick access, papers were classified and inserted into respective files in chronological order.

The following was the gist of some of the important new files:

1. Connection details – Indane gas, landline and broadband - and latest cards for EB readings, Property Tax and water Tax and Charges
2. Copies of id and address proofs
3. Academic files
4. Greetings from children and close relatives, warm and remarkable memories and events - As on date this file is growing with greeting cards from our grandchildren with their beautiful drawings and writings.
5. Jewellery Bills
6. Papers related to IOB career – monetary aspects and important events
7. My celebrations in IOB – Hindi prize certificates, photos and IOBians containing my articles
8. Income Tax Returns of self
9. Children's alliance correspondence, engagement celebrations, wedding invitation printing and pujas and prayers.
10. Invitations (Extended family)
11. Details of earlier share investments and disposal with a summary on profit and loss
12. Tips from my mother in her beautiful handwriting on procedural aspects of family functions

Starting from the year 1979, I maintain the accounts of household expenses in diaries. I labelled all the diaries now and wrote the years as the year engravings on the cover had faded away.

Family photos taken over the years were segregated into four sets and inserted in new big albums, one set to be retained by us and other sets to be given to children in due course. Periodically I print important photos and add in the albums. Thus, they are documentations of

important moments of not only our family but also of rare moments and get together pictures of extended family members too. Though our children tease me for printing the photos in these digital days, albums are compact to access, see conveniently and show to others. Nevertheless, the printing numbers had tapered over the period and I may wind up that job one day.

I had earlier learnt the basics of Sanskrit language from the institution of Sanskrita Bharati and passed the first level of examinations. In the years 2011 and 2012 I learnt the basics of Italian language from the institution of Indo-Italian Chambers and passed the first two levels of examinations. The commonness or similarities of some root words among the languages fascinate me so much.

I read the autobiography of great Tamil scholar U.Ve. Swaminatha Iyer titled 'En charitram'. His simple life and his tireless efforts by traveling the length and breadth of Tamilnadu for tracing the rare palm leaf manuscripts of ancient Tamil literature and bringing them to print greatly inspired me. Then I enjoyed reading the book on Ramayana titled 'Chakravarthi Thirumagan' written in Tamil by great scholar and statesman C. Rajagopalacahari (fondly called Rajaji). In both the books, the authors had recorded their sadness about how the life of females had always been difficult.

My original stint with share market started in the peak of financial meltdown of 2008. Our Bank had just then introduced a clean loan for staff members. I availed a portion of the eligibility and with a certain self-stipulated guidelines I invested in shares. At that time, I was placing my orders for purchase and sale through an investment firm, albeit as per my own observations and understandings. In the sixteen months' period between October 2008 and February 2010, I could almost double my investment. I sold enough shares to close my ever-accumulating loan against LIC policies and then forgot the trading for some time. My next stint of trading in shares was between the years 2010 and 2013 and it was online. It so happened that my investments in this stint were done in the boom period and correction and fluctuation periods followed subsequently. I could understand that I was neither prepared to lose significant money nor comfortable in making windfall gains. I concluded that it was not worth spending time there and wanted to wind up. I had incurred some loss in the current period which had wiped out a portion of my earlier gains of the year 2009. I closed my trading account and breathed free in the month of May 2013.

Thus, three years rolled away since my retirement. I realised that I hadn't done much creatively other than cleaning, sorting, segregating and taking stock of things in home and reading some books. I thought it was high time to start doing things which I wanted to finish.

While in service in IOB, I had registered myself in two courses viz. MA Hindi in Panjab University in the year 1991 and Company Secretary (CS) course in the year 1996 but had to abandon them midway due to paucity of time. Now MA Hindi course was available in the Distance Education program of University of Madras. Enrolling in a nearby university would be a motivation to attend the contact classes, I thought. With the grit that I had to complete the tasks I had started, I obtained Migration Certificate from Panjab University and registered myself in MA Hindi course in University of Madras in October 2013 in their Distance Education program. The study materials I received then were much thinner those of Panjab University's. Some of the previous materials were still in the loft and I brought them down. Since studying literature is essentially studying ancient, medieval and modern poetries, modern stories, authors and the evolution of language, the syllabus was more or less the same between the two Universities. So, while reading the current materials, I went through the corresponding old materials too. On the one hand the supplemental information served as a buffer against memory loss while writing the examinations and on the other had I had a satisfaction that those books were also read. Sensing that MA Hindi is going to be completed soon, I had registered myself in CS course in January 2015. MA Hindi was successfully wrapped up with December 2015.

The year 2016 was very busy for us with plenty of travels. Our son had arranged for our travel to Singapore and Malaysia. My brother-in-law's children took care of us fondly in Singapore. Then in the middle of the year we visited our children in USA for about two months. Subsequently our son came on a trip to India and utilised the visit to take us on a religious yatra to Varanasi and Rameswaram.

When the policy of 'Make in India' since September 2014 and the event of 'Demonetisation' in November 2016 made impacts on me, the articles 'Make in India – Need for an Integrated Approach' and 'Demonetisation – As an Exercise in Change Management' blossomed from me. The Institute of Cost Accountants of India published them in their magazine Management Accountant in May 2016 and March 2017 respectively.

We had the opportunity to visit Chandigarh in late 2017 / early 2018 as our elder daughter's family had moved there sometime back on our son-in-law's transfer. My husband

visited them first and brought our grandchildren for a holiday in Chennai in the last week of December 2017. After enjoying with the grandchildren for a fortnight, I accompanied them to Chandigarh on their return journey in the first week of January 2018. Their home was beautiful with gardens at the front and back. Our son-in-law had arranged for sightseeing in beautiful parks, lakes and other places of interest apart from worship at Manasa Devi Temple.

It was here, in Chandigarh, that our eldest granddaughter had started demonstrating her oratory skills. Her school gave her many opportunities for that and she started delivering expressive speeches with apt modulation. She and her younger brother, though they had joined the Kendriya Vidyalaya there only that year, had established themselves well in the new place. Both of them keep a tab on the current affairs and can engage in a conversation on many topics. Our grandson follows the economic topics closely and can discuss about inflation, exchange rate etc. As they did not have the opportunity to learn Tamil in schools, our daughter had taught them the language and they could read and write in Tamil. Of course, Tamil is their spoken language in home.

Our daughter was riding their Activa scooter confidently in the new place for all her local commuting needs. She learnt tailoring and embroidery during their stay in Chandigarh.

When the results of December 2017 examinations were declared in February 2018, thank God, they carried the happy news of my passing the Executive stage. I enrolled in CS Professional stage immediately. I dedicated myself to the preparations as if I was doing an *Aaradana* (worship). Since the course demanded dedicated preparation times, I studied for it only when I was in Chennai. I appeared for the examinations in December 2018. I couldn't pass in the first attempt as I had aimed and successive appearances followed. I negotiated with our children to keep our stay in USA for only two months in the year 2019 so that I got considerable time to prepare for the examinations.

My household activities included managing our son's savings in India on his behalf. As Bank deposit interest rates had nosedived then, I thought of investing a portion of his money in shares. As IOB had online trading through a stock market broker, I opened a trading account through that platform in April 2019. I handpicked certain shares after some study and invested some amount every month.

After I jumped into the fray only, the macro factors influencing the market became clearer. The BS IV emission standards and the imminent possibility of launch of Electric

Vehicles in large scale ailed the automobile and allied industry. NPAs and bank frauds ailed banking industry. The proposal to increase the minimum public shareholding in listed companies to 35 per cent from 25 per cent were pushing down the prices in the secondary market, as many multinational and information technology companies with high promoter holdings were expected to come out with FPOs. The low performance of Chinese economy and the tension between China and USA added to the volatilities of the market.

The Sensex and Nifty indices were oscillating by more than ten percent in a short period of time. When indices lost by a percentage and regained by the same percentage a few days later, my shares hadn't rebounded to the original prices and most of the times they took a haircut! It seemed that the market was playing a sort of round robin among certain shares and it made me wonder whether that was the result of some algorithmic trades. I hadn't relished the investment remaining significantly diminished in value from their original outlay for long periods of time frequently as I was not sure of what would be their value when the money is required to be withdrawn. Also, as I was dealing with our son's hard earned money, I wanted to play doubly safe. I discontinued the monthly investments after four months. I started focussing on making good the losses. I made some trades taking advantage of the fluctuating prices and tried to bring down the loss. At last, I could dispose of them all which effectively worked out to a ten percent return per annum, including the dividends received. I transferred all the money from the trading account to the SB account in February 2020 and requested the broker company to close my trading account. Thus, my final stint in share markets came to a close within a year of entering as I realised once again that portfolio investment does not suit my outlooks. I am happily holding only my IOB shares, proposing to hold them for life, with God's Grace.

Indian Institute of Banking and Finance published my article on Financial Inclusion titled 'Financial Inclusion is Only a Gateway to the Economic Journey' in their journal Bank Quest in its October-December 2019 issue.

I wrote the December 2019 examinations of CS Professional stage and was waiting for results.

Then the unexpected COVID-19 times came and situation became topsy-turvy. Travels were curtailed since February / March 2020 and immobility crept in.

Pre Lockdown

Formal information about Novel Coronavirus called COVID-19 was said to have been given to World Health Organisation by China in the last week of December 2019. India's first COVID-19 case was reported in Kerala on 30th January 2020 and the affected person was said to be having a travel history to Wuhan city of China. The first case in Italy was reported on 31st January 2020 which was traced to Wuhan travel histories again. As late as second week of February 2020 we had been by and large inclined to believe it as a pandemic confined to China, at worst passing on to other countries via travels. We continued to carry on our routines as usual with occasional prayers for the global health. Government of India started giving travel advisories from the second week of March 2020. Then also we were imagining it as applicable for brief periods in the immediate future. Then the story unfolded to unimaginable proportions and by the last week of March 2020 the effect of globalisation was felt at once, all over the world in one stroke!

World over, the Governments took elaborate precautionary measures to safeguard their people. People were asked to remain indoors. Health workers and public service staff toiled in service of people, risking their own lives. The virus affected considerable number of people. Ministry of Health and Family Welfare of Government of India started releasing daily and cumulative and All-India and State-wise data on active, discharged and toll of COVID-19 afflictions, since the early periods of onset of the pandemic in India. The practice is continuing till date even after two and a half years. After coming to terms with the frightening potential of the virus, people realised that a lot of unhindered personal time was at their disposal. I am sharing in this eBook about my original schedules before the onset of pandemic and how the time was actually spent in the wake of lockdowns.

A television programme in the third week of March 2020, in which two doctors were discussing about the care and precaution needed to be taken by people, threw some light on the severity of COVID-19 infection. We were watching the program because my husband's friend's wife Dr Janani Shankar, a renowned child specialist, was participating in the program. In the course of discussion, she told in an unbelieving tone, implying somewhat like,

‘Government closed so many shops in T.Nagar. But still the traffic had not reduced! On my way to the TV station, I was surprised to see so many people on the road!’. The tone and surprise were enough for me to understand the gravity of the situation. That made 18th March as my last day of outing in the pre lockdown period. As I had understood the burden of contact tracing for Government and on the facilities of health services, I minimised my interactions with the outside world.

I had not earlier enrolled for June 2020 Company Secretary Professional stage examinations in anticipation of my travel to USA. When our son was rebooking our flight tickets after the Airline cancelled our earlier tickets, I requested him that the dates could be decided such that I could appear for at least a few of the CS examinations in June, 2020. He accommodated my request and booked the tickets for two months starting from second week of June. So, I enrolled myself for examinations in the first two groups.

The Janata Curfew was announced by Prime Minister of India for a 14-hour curfew on 22nd March. As our household maid was coming to work by travelling in an electric train, I instructed her not to come for some days starting from the day of Janata curfew till things were clearer. Thus, even before Government announced the lockdown on 24th March, I had already braced for it.

My major to-do-list as on January 1st 2020 included completing the Company Secretary course, getting admission to a Ph.D course and writing my memoirs. But the uncertainties of the times made me sober. I wanted to pack off the items in my agenda neatly either by accomplishing them early or by telling God earnestly that it is OK even if they hadn’t materialised.

Start of Lockdown

The first lockdown was announced nationwide for 21 days from 24th March 2020. Going out for buying vegetables and other essential items was allowed during the prescribed hours. Vegetable shop visits were among my routines in the pre lockdown period, but now my husband offered to get vegetables along with his morning walks and I agreed. He also started cutting them when I was cleaning utensils and mopping the floors.

Since outdoor works were not there in the lockdown period, there was unhindered time after the morning chores and lunch. In a way, I was waiting for this slice of time for consecutive ten days, to make use of the ten day online free trial period of the book 'Hands-on Machine Learning with Scikit-Learn, Keras and Tensorflow' by author Aurélien Geron, published by O'Reilly. I had read the first chapter of the book in our younger daughter's home in USA in the previous year and had acquainted myself with basic types, purposes and approaches of Machine Learning (ML) projects.

The period of ten days starting from 21st March came in handy to avail the free trial period. I studied it with pen and notebook in my hand, took notes of key words and made best use of the offer. The second chapter of the book titled, 'End to End Machine Learning Project' acquainted me with the steps involved in a Regression type ML project. I worked hands on with the various steps in the lesson and was elated to see the results as shown in the book. I attempted some exercises too. Then I went through the third chapter titled, 'Classification' and acquainted myself with the terminology in that type of ML project. At the end of the ten-day trial period, I wrote an email thanking the publisher heartily for their trial offer and telling how it was useful for me to learn the basics. It was a pleasant surprise for me to receive an email from them the next day about the extension of the free trial period by twenty more days as a courtesy! I continued with the book and went through up to eleven out of the nineteen chapters of the book.

I learnt the steps involved in regression and classification projects including data preparation, correlation of features with target, model selection, training, regularisation, dimensionality reduction, fine tuning the model with respect to parameters and hyperparameters, cross validation and evaluation, aided by Scikit tools. Also got introductory

knowledge in Deep Neural Networks covering Keras API (using Tensorflow-Keras), sequential, deep and wide and subclassed networks and the issues involved in selecting appropriate optimiser, activating function, initialisation and learning rate. My extended trial period for O'Reilly's Machine Learning Book ended with 20th April. By that time, lockdown 2.0 was in force covering the period between 15th and 30th April 2020.

Writing my Memoirs

Since it was obvious that CS examinations could not be conducted in June 2020 during lockdown, I organised things for writing my memoirs and started the keying in, right from the second week of May.

I also utilised the spare time to read a long pending book, titled ‘Vaazhkkaik Kurippukal’, the autobiography of Tamil Thendral Thiru.Vi.Kalyanasundaranar, a great Tamil scholar and a multifaceted personality. Before starting the actual reading, I noticed a family tree of the great author’s lineage in a tabular form in the last pages. I took a notebook and pen to understand the table and noted down the names of his ancestors, his siblings and cousins and his descendants. I couldn’t keep the book down after I started reading it. His simple life throughout and his simple narration, amidst so much of accomplishments, were soul stirring. After finishing the book too, the memories from the book were lingering in my mind and I could understand why the book is called one of the best autobiographies in Tamil.

Lockdown 3.0 was in force in India between 1st and 17th May 2020. Subsequently, lockdown 4.0 was announced for the two weeks period from 18th May to 31st May. Lockdown 5.0 was announced for the period between 1st June and 30th June, but it was also termed as unlock 1.0 as it announced phased reopening of activities. Though as per national guidelines, malls, hotels, restaurants and places of worship could open from 8th June as part of phase I of the “unlockdown”, States exercised their discretion depending on the local conditions. Temples were not opened in Tamilnadu for public. There were no hints about reopening the international flights in the near future. Our son’s new home’s Grihapravesam (house warming function) in USA was scheduled to be celebrated on 8th June. I availed of the freedom to move out in unlock 1.0 and stepped out on 7th June for praying at our local temple from outside. That was my first stepping out since my last outing on 18th March in the pre lockdown period. After the worship, I withdrew money from ATM. I was happy that my routine expenses have been so much digitalised that I could pull on in the two and a half months’ period in between with the nominal cash balance I had, without a need to visit a bank or ATM. I had the same feeling of relief and fulfilment earlier during the Demonetisation exercise too, after exchanging the single digit number of demonetised notes in my possession and then not having the necessity to visit a bank

or ATM till normalcy restored. I had darshan from outside the temple on 8th June, being our son's Grihapravesa day and then on 9th to thank God for the smooth happening of the celebration.

The Examinations of Company Secretary course were first postponed from June to July and then to August and then they were merged with December 2020 examinations. Thus, the Professional examinations of ICSI ceased to demand my attention and time for the time being.

After full three months of my getting used to do the household cleaning chores, the engagement of a local domestic help released at least two more hours for me daily. In the absence of any distractions, I could focus on writing.

I had got acquainted with Tamil editor software in the year 1995, pursuant to my reporting in Computer Policy and Planning Department of our Indian Overseas Bank. Shri Era. Murukan, an acclaimed writer in our house magazine IOBian, was a senior colleague there. He introduced me to the Murasu Anjal editor software. He wrote in the year 1996 a book 'Korikka konjam computer chips' in Tamil, meaning 'Some computer chips to munch' explaining some basic computer terms in layman's language. That immediately made me recollect the book of 'Computerin kathai' by renowned Tamil writer Sujatha, meaning 'Computer's story' which was published in the year 1983. Shri Murukan's expertise in both technology and language prompted me to see him as a parallel for writer Sujatha. Yes, my visualisation was right! Later, he went on to become the dialogue writer for Kamal haasan's movie, 'Unnai pol oruvan' released in the year 2009.

The Murasu Anjal editor was working in tandem with Inaimathi font in Word for quite some time. The document written in that font could be made readable in computers not having the font by saving it with the option of embedded fonts in Word. But later versions of Word didn't support Inaimathi font. Then various other phonetic fonts like Mylaisri, Newkannan etc were in use for some time, the key usage varying time and again. Also, the old documents were rendered unreadable. When our son gifted me a laptop in the year 2012, I was weary of using any new phonetic Tamil font again. I downloaded the Unicode Tamil fonts from Microsoft Language setup. That solved my Tamil Keyboard requirement once and for all.

I decided to write the memoirs in four parts and finished the first part in the third week of June 2020 with 66 pages and shared the pdf format with near and dear for their feedback.

Their feedback was encouraging. I started writing the second part immediately, but in the process, I felt the need to add some more portions in the first part.

In Unlock Phase II called unlock 2.0, beginning from 1st July 2020 to be effective till the end of the month, national guidelines announced some more relaxations. More activities were opened as part of Unlock 3.0, which came into effect on 1st August to be effective till the end of the month. Some restrictions continued and some relaxations were announced but only outside the containment zones. Places of worship were not yet opened for public in Tamilnadu.

While I was writing the second part of my memoirs, it occurred to me that drawing family trees will be useful for children in future. I spent some time in drawing family trees in tabular forms for my parents' side and parent-in-laws' side.

I created a 9 x 8 table to serve as a compact one-page template to hold five generations of people separated by four rows of arrows, the top most row representing eight couples of great-great-grandparents of me and the bottom most row representing our generation.

My mother was so much happy in helping me to fill up my parents' side tree. She was in fact helping me remotely from my sister's home! One of her maternal cousins helped with a few names in their side of the family. Her paternal uncle was helpful in recollecting an ancestor's name. When my parents' side tree took shape, it pleased my mother and sisters. My youngest sister said that the tree had so much clarity that she could immediately follow the design and construct a family tree of her parent-in-laws' side. My mother's cousin, who helped me with a few names in the tree, told that he had earlier tried to draw his family tree but had to abandon it later as it was cumbersome but now he would restart the work with my design in the tabular form. One of my cousins said that I had done a productive work and that the tree revived in him his childhood memories of our grandparents' home.

My husband helped a lot in filling up his side's family tree. When I shared both the family trees with our children, they quipped that family trees are not drawn in that way and that they should be drawn as blocks in tree form, though they appreciated the clarity in my depiction. I told them that then I would call them as family tables instead of family trees!

From the table, our children can know up to third cousins of their parents, up to second cousins of their grandparents, up to direct cousins of their great grandparents, up to siblings of

their grand great grandparents and finally the 16 names of their great grand great grandparents. Rows represented direct ancestors and suitable columns were drawn by the side of ancestors from the second row onwards to represent siblings and cousins. Names of direct ancestors were written in horizontal texts and those of siblings and cousins were written in vertical texts. This needed so much customisation in the width and length of columns to accommodate all siblings and cousins. Arrows from parents to their children helped to trace the lineage. My parent side's table represented the relations and names of about 120 members belonging to five generations of the family. My parent-in-law side's table contained about 70 names.

After finalising the family trees/tables, I continued with scripting my memoirs. As on 21st August 2020 I had 73 pages of part one and 81 pages of part two. Right from the day one of my starting to write the eBook I was backing it up in pen drive and email daily.

While part one of the memoirs took shape fast and was going through the final stages, part two seemed to have become unwieldy even before taking a shape. I wanted to change its format from the beginning and make it concise. So, I decided to give it a cooling period to have a total relook later.

At this time the idea of self-publishing the first part of my memoirs, in which I had put in two months of toil, as an eBook in Amazon struck me. As the pandemic was reminding the mortality of human beings a lot, I wanted to do something tangible in the available time! Also, the idea of launching my own website took roots in me for hosting all my writings in one place for our children, in case they want to read them later.

Unlock 4.0 came into effect on 1st September 2020 with several relaxations. The most welcome relaxation for me was reopening of places of worship for devotees in Tamilnadu. I celebrated it by visiting two temples on that day with my husband. But there were boards in big temples prohibiting entry of people of sixty five years of age and above inside the temple to avoid infection for aged people in crowds.

Newspapers carried the news of libraries reopening for public with certain restrictions. I wryly noticed that I would not be let inside. As the books I borrowed earlier had remained with me for months together, I wanted to return them. Earlier I was a free bird to go in a public transport. But on 5th September, I travelled with my husband in his car to return the borrowed books to Connemara Public Library, Chennai. I was politely asked to wait outside after being asked of my age. While I was waiting at the entrance to the library, outside the reception area,

the official helped me to return the books and asked me courteously whether I wanted to borrow any book. At the outset, COVID-19 had deprived some privileges of people aged sixty five years and above.

To make sure that I don't lose my road sense, I took back the work of vegetable purchase from my husband. I settled down for occasional temple visits in the place of daily temple visits in the pre lockdown period.

Self-publishing in Amazon

The idea of self-publishing diverted my focus away from writing. I suspended my writing for the time being and began to think in terms of publishing the book. That led to learning newer things even from MS Word. Even though some of those learnings were later proved unnecessary from the angle of e-publishing, it was nevertheless a nice experience.

I noticed that Word has a provision for inserting a cover page under the Insert tab. When I settled for a cover page from their built-ins and inserted it, I was pleasantly surprised that it came to life with automatic display of title of the book and author name! Now I realised that the title which I gave to the book could only be a sub-title as it was the first part of my memoirs of four parts. Hence, I arrived at a suitable super title to depict the whole of memoirs. After designating Title and Subtitle, I removed the current cover page and inserted a new cover page which promptly included title, sub title and author name. Suggestions in the internet insisted that the Front cover of the book has to draw the attention of the prospective buyers and that a suitable abstract about the book will be helpful. So, I prepared a crisp abstract and selected a new cover page from MS Word's built-ins which had provision for an abstract. Now the cover page of book displayed a nice picture, title, sub title, an abstract and author name.

As there is no provision for inserting ready made Back cover in MS Word, I took tips from internet that it usually contains author's biography, her other publications and an in-detail paragraph which serves as the marketing tool of the book. I prepared a Back cover for my book based on those tips. To make it look like a cover page, I took the help of Page Borders available under Design tab.

Our elder daughter suggested to include a suitable image representing the sub title of the book and forwarded me some shutterbug images. I settled for one image which was very apt and inserted it after the cover page. Here there was an oversight which escaped our attention and that would be dealt with later!

Then I wrote a preface for my book.

I tried to create an index page for my book. I created a table of my chapter headings and subheadings. Then I learnt from MS office about creating hyperlinks. I created hyperlinks linking the items of table to chapter headings or subheadings.

Now, as I had already numbered the pages, the first chapter of the book started from page number 5, because of the earlier pages of Preface, ToC etc. I wanted it to start with page number 1. I learnt from internet as to how to start numbering from a different page. It was done as follows:

- Inserted a section break at the end of the page before my proposed first page, by selecting Layout, Breaks and Next Page for starting a new section on the next page.
- Clicked in the footer area of my proposed first page. Header & Footer Tools appeared on the menu bar.
- Selected the check box Different First Page and deselected Link to Previous.
- Clicked Page number tab and selected the position where I wanted the page number to appear.
- Selected Format Page Numbers option and selected the button Start at and selected 1. Now 1 was inserted in my proposed first page in the position I wanted.
- In the subsequent page, clicked in the footer area, deselected Different First Page, deselected Link to Previous, clicked Page number tab and selected the position where I wanted the page number to appear. Now all pages are numbered exactly as I wanted.

Afterwards, I had to learn about removing an unwanted section break! That was done by selecting hidden marks option in the home tab, which showed all hidden marks including section breaks, and then deleting the unwanted section break. Actually, the different page number exercise was unnecessary as I learnt later that eBooks follow a reflowable format and so page numbers are irrelevant.

I suddenly remembered that I had written a six-line prayer in the previous year to be used as the opening lines of my memoirs. I felt as if God Himself reminded that to me now. I accessed the poem. I gave finishing touches to it and included it under the heading ‘Kadavul vaazhthum and Guru vandanamum’ which can be said as ‘Prayer to God and Salute to Guru’ in English.

Then I wanted to insert some pictures in my book to make it colourful. I used the insert pictures provision in Word to insert as many pictures from my own collection as I wanted. Since my book was about my memoirs, references came in the book about our town’s special

celebrations and I was tempted to use the pictures in the internet regarding those festivals. But my broad knowledge about copyright issues discouraged me from using the pictures in the media. After much contemplation, I utilised the pictures from the official websites of two temples of our town and the official websites of my colleges convincing myself that I utilise those pictures only to depict their owners, viz the temples and their festivals and the colleges.

I created one internal reference in the book by way of a hyperlink to refer to a chapter heading which comes later. But I didn't know how to make the reader to go back to the original place after reading those details. After much breaking of my head and with useful guidance from internet, I learnt about proper usage of links. I understood that I had to create Bookmarks through Insert tab at my places of reference and then create links between the bookmarks. The return hyperlink takes back to the bookmark at the original place.

I went through the book from the angle of proof reading many a times. As it was a Tamil Book, spell check provisions were not sufficient and so I had to be doubly careful. Now my word document of 118 pages had all the features of a book! Towards the end, I felt like as if God was sitting next to me and prompting me to do this and that.

Then I searched in internet regarding the self-publishing steps. I learnt about Kindle Create and downloaded the app in my desktop. I opened my manuscript doc in kindle Create and I was very happy that my word document imported and converted into a kindle document without any issue. It took only three minutes for the process. I noticed that the border I had arranged in the back cover was not available after conversion. Though my doc had many tables and hyperlinks, the conversion hadn't encountered any problems like breaking of tables or non-working of hyperlinks as have been warned in the internet as common issues. I noticed only two shortcomings. One was, though my index table appeared neatly and its hyperlinks for chapter headings worked fine, it was not recognised as Table of Contents (ToC). And another was, a few paragraphs appeared cluttered. The app asked me whether to Save and I proceeded to save. A folder with a name which is _KC suffixed to name of document was created in my desktop and inside, inter alia, the kindle format file with a _KC suffix was available. That was my first encounter with Kindle Create.

After searching the internet a lot as to why my index table was not recognised as the ToC, I came to know that there is a provision for creation of automatic ToC in Word. I learnt regarding the proper usage of styles, Heading 1 and Heading 2.

A style for Heading 1 is created when we highlight a chapter heading, select Styles from the horizontal frame which appears, select the bottom most choice Apply Styles and then select Heading1 from the dropdown menu. The appearance of Heading 1 can be modified in the way we want. In the same way, if there are any subheadings for chapters, a style for Heading 2 can be created for applying to subheadings. After assigning styles to all the chapter headings and sub headings, if we place the mouse pointer in the place where we want to create ToC, select References tab, click Table of Contents option and select one of the automatic ToC choices there, an automatic ToC is inserted. Then I learnt that as an eBook follows a reflowable format, page numbers must not appear in the ToC. MS Word has a facility for that too. After creating the automatic ToC, if I select the option Custom ToC in the bottom of ToC dialogue and deselect 'Show Page numbers', the reflowable format is ready. For any subsequent reorder or addition or deletion in Chapters, we can update the ToC by just clicking on the text 'Update Table' in ToC tab under References option in MS word.

Assigning styles also result in getting a display of Chapter headings and subheadings with proper indentation in the left side margin during Search Navigation under Headings.

The time I spent the previous day for creating a table of indices of about thirty items with manually created hyperlinks to link the indices with chapter headings or subheadings was purely an unnecessary work! If we use uniform styles for chapter headings, automatic ToC is available in a click!

Then I came to understand that paragraph starts are better recognised in Kindle app by indentation rather than by enter key strike. Hence inside the paragraph dialogue I set indentation for First line.

I had used Tamil latha font - size 9 in my doc. As the letters appeared very big in the kindle format, I looked for suggestion for suitable fonts in the internet. One amazon self-publisher had shared his experience that latha-10 font works fine for him and so I was convinced about my font. In the process I also came to know about the Kindle Previewer 3 app. Then I came to understand that Kindle Create app may be useful if we have to do some formatting for the book. For my purpose Kindle Previewer 3 app was enough as I had already created the book and I needed to check only its successful conversion.

I was wondering why the same fonts and same paragraph formatting gave a different look in different portions. I spent a lot of time to overcome the cluttering look by making the

paragraphs smaller and giving suitable spacing in the cluttering places. Though it reduced the cluttering looks in original places, after every conversion some new cluttering appearance happened elsewhere. At one stage I gave up my effort for further formatting. Actually, after the actual publishing, I noticed that the appearance was uniform throughout. So, it turned out that I needn't have spent so much time wondering about the cluttered appearances and nonuniform sizes of fonts in the previews of Kindle format file!

Now I wanted to include the family tree template as an Annexure. I wanted to ensure that the big 9 x 8 table is Kindle compliant. When I ran the template through Kindle Create (KC) app, I was given an error message even in the import stage that the source file was invalid. Then I tried through Kindle Previewer 3 app which did convert the doc file successfully but displayed only five out of the eight columns of the table. Preview in actual KDP too displayed same five out of eight columns. No amount of reducing the sizes of rows and columns of the table could display the table fully. Then when I tried row by row, the conversion to Kindle format was successful. So, I settled down for display of the table format as a set of 9 (1 x 8) tables, in December 2020.

Later, when I returned to the eBook in October 2022, things had improved and when I ran the 9 x 8 table through the latest version of Kindle Previewer 3, the table converted without any error message and also gave me an assurance message saying, "This book has large tables that might appear blurry when viewed using Kindle Previewer on low-resolution display screens. You can safely ignore this as customers reading on a Kindle device or application will not see this issue". So the Annexure now contains the single page template for a Family Tree in tabular form.

In my many visits inside Kindle Create (KC), I noticed about the general nine components in Frontmatter and seven components in Backmatter of the book. Regarding Frontmatter, I had already created Title Page, Preface and Table of Contents. I thought that for my miniscule venture in self-publishing, these three items would suffice for Frontmatter. The Backmatter in my manuscript included details of 'Other written works by the Author' in the place of 'Other Books by the Author'. And it had 'About the Author' portion too. For the item 'Books in this series', I mentioned that this is the first part of my proposed four parts. Then came 'Praise for Author'. I included a crisp collection of complimentary words which my readers had attributed to my hitherto written works. Then came 'Epilogue' which was supposed

to be a closure to the work or a conclusion to what had happened and that was naturally available in my manuscript. It was followed by the item 'Afterword' in the list of KC's Backmatter. I was intrigued as to what should appear therein. I learnt from the internet it is the portion where the author steps in and speaks with readers about later developments. I was not quite sure what to write there. But in my many readings given to the book in the later stages to check for flow, I added some more words in the conclusion and that resulted in a brief outline of what I proposed to cover in subsequent parts. Then in the next reading I realised that I had actually written an 'Afterword'! Then came Acknowledgement. I acknowledged the encouragements from my family and friends. Thus, though I hadn't used KC for formatting, it did teach me certain things.

I had to import and convert many times for my trial runs but I encountered two issues in subsequent runs which were not in earlier runs. Both are regarding the cover page. As my front cover page had been made of various frames, a frame broke into a second page instead of appearing together in a single page. Then a few Tamil fonts in the subtitle started appearing weird. I changed the fonts and sizes many times and ran the conversions each time but the result was not favourable. At last, I hit at the solution by chance when I made the fonts of the subtitle as Bold. The other issue of breaking of frame was fixed somewhat by dragging the corners and resizing but the appearance was not as seamless as I would have liked. Actually, the entire cover page exercise with MS word was unnecessary as Amazon's KDP publishing has a feature to create a cover page where an attractive customised cover page comes popping out instantly.

Now I needed an Amazon account with all necessary details before I could self-publish. I had an Amazon account earlier with bare minimum details. I had to update my profile, upload my photo and provide my bank account details and Permanent Account Number (PAN). I had to sign the form containing my PAN details either electronically or by affixing my signature in the downloaded form and sending it by snail mail. There was a general warning in the site about delays in mail deliveries and database updates amidst COVID-19's remote working situations. So, I intended signing the form digitally. On searching for the nearby DSC service providers in the internet, I came to understand that it could be obtained online. I selected a firm and applied for online DSC. It asked me about the type of DSC I wanted and I indicated my need as signing the form. A brief application process took me though verification of my unique ID, Aadar and through an automated personal video interview. The process was thrilling and quick. At the end of the process, I was informed of issue of DSC and confirmation was received

my email too. The email conveyed that my soft token would be despatched to me by courier and that I could download my DSC upon receiving the soft token. As soon as I purchased DSC, I revisited my profile page in Amazon curiously and experimentally to see what cell is there to capture my DSC. But I was pleasantly surprised to see the pending PAN page becoming e-verified at once, the moment I revisited the page. As my PAN had become e-KYC enabled now, Amazon informed me that I was eligible for self-publishing. I need not even wait till receipt of soft token and downloading of DSC. That was on 19th September 2020 and the DSC process costed me Rs.1592. The validity of that DSC was for two years.

I paid some attention to the pricing of the eBook by discussing it with the eBooks savvy younger generation in my home. I intended to publish the eBook for a price, because I thought that my memoirs must be accessible to only committed readers. I arrived at a price of ₹120 for Amazon.in and USD 3 for Amazon.com.

I was now ready to proceed with self-publishing. It was a three-stage process involving eBook details, eBook contents and eBook pricing in Kindle Direct Publishing (KDP) of Amazon.

In the first stage of eBook details, apart from basic details such as language, title, author etc, I had to fill up some other details too. I had to bestow some attention for the columns of Description, Keywords and Categories. Amazon hinted me that a well-written description piques readers' interest and assures them that the book is of high quality. Internet also suggested that Amazon's description of the book appears in their sales page and is meant for captivating the attention of prospective buyers. It took me almost a day to draft a description of the book in three short paragraphs. My description consisted of only 2065 characters as against the maximum allowance of 4000 characters. Then came the Keywords. There were some guidelines for that. As my memoirs contained quotations from the autobiographies of great personalities of Mahatma Gandhi, U.Ve.Swaminatha Iyer and Thiru Vi.Ka, I was tempted to use their names in my Keywords. Thank God I went through the guidelines for Keywords before that and understood that names of writers not related to the book shall not be used in Keywords! As I understood that Keywords help efficient Search Engine Operations (SEO) and increase the chances of book being returned in SEOs, I assigned suitable and relevant Keywords for the book. Then I was asked to select two suitable Categories for the book. I chose Memoirs and General under the major heading 'Biographies and Autobiographies'. It was then saving and proceeding to the next stage.

In the second stage dealing with contents of the eBook, I was asked to upload the manuscript. Doc is one of the accepted forms for manuscript. KDP advised me to upload the manuscript without the Front Cover and upload the later separately or to design one from its online Cover Creator. I uploaded the manuscript without Front Cover successfully. Then as my Front Cover designed in MS Word earlier had some frame breaking issues in the previews of Kindle Create, I wanted to experiment creating Front Cover through Cover Creator of KDP. I had to tell about my subject and its category and various subject specific choices were displayed and there were some general cover suggestions too. I selected one general cover suggestion and thus an attractive Front Cover was ready in a couple of minutes. I saved the cover and I returned to the main page of KDP and filled up other details. Actually, saving the cover only was not enough. I should have previewed the Front cover too for its successful uploading. As I had omitted that step by oversight, I had to rectify it later after I saw that the book had been published without a cover page.

I proceeded to the third stage of eBook pricing. For market place of Amazon.in the minimum price indicated was ₹69 and for Amazon.com it was USD2.99. I stuck to my proposed prices. Against my prices there were two columns as Delivery and Royalty and amounts were indicated against them. I didn't understand what was 'Delivery' and referred to internet. I was given to understand that it was the fee stipulated by Amazon KDP for delivering the eBook to purchaser's email or phone. Author's royalty fee is counted after subtracting the delivery fee. Then there were price bands for 35% royalties and 70% royalties. As I was a novice in self-publishing space, nothing seemed to hurt me and all experiences seemed to be worthwhile! The setup for publishing was over with third stage.

Finally a completion message that my publishing has been done and that it was 'under process ..' in their domain was displayed. I was given to understand that the process shall be over in a few hours. Within a few hours I got an email from Amazon that my book was available in Kindle. That was on 21st September 2020. I was elated and rushed to Amazon KDP to look at my book. The book was there but without the cover! Also, I noticed that my name appeared twice as author. While I visited the Launch Cover page, I realised that I just saved the cover page but not previewed it which only uploads the cover. Author name appeared twice because I had filled up the contributor column also which was not necessary if there was not a co-contributor. After making these two rectifications, I republished the book. Again, it was going to take about four hours to bring the updates to effect. I shared my excitement of publishing with my husband and children. They were excited too and vied with one another to

get the book. My request to wait for a few hours to purchase it with cover page didn't fall in the ears of our younger daughter and son and they got in Amazon.com in USD without Front Cover. The book with a pleasing green Front Cover was published in a few hours. My husband and elder daughter purchased the book in Amazon.in.

As soon as our son got the book, he pointed out at the father-daughter shutterbug image and observed that it would have copyright implications. Though I had been careful in not taking images from internet, I hadn't thought about it for the tiny father-daughter shutterbug image. Since the image carried the inscription of 'Shutterbug' on the face of it, I had somehow believed that I could use it, as acknowledgement is obviously given. Our son told it was not so and since more particularly I was selling my book for a price, it would not be proper for me to use the image. So, I immediately removed the image from the eBook and republished it. I could get a photo of my father and me and wanted to insert in the place after the Front Cover where the image decorated earlier. But our children felt that a pencil drawing of the photo would be more apt. No sooner had the idea originated, than our younger daughter sent the pencil drawing in WhatsApp media. The pencil drawing image was inserted and eBook republished.

Before informing my close relatives and friends about by e-publishing, I wanted to reconsider the price aspect. The price at ₹120 appeared a little excessive and so I refixed the price at ₹99 in Amazon.in. Also, I updated the price at Amazon.com at USD2.99 to keep it on par with the minimum suggested price for that market and republished the book again. The royalties for these selling prices were indicated as ₹33 and USD 1.05 respectively.

My siblings and our daughter-in-law's parents purchased the eBook immediately. Some people who were interested in reading the book were not tech-savvy to purchase the eBook and some youngsters told they are looking for an English version of the book! A handful of people had read it from Kindle Lending Library. Our children had mentioned about the eBook in their social media pages. It was a pleasant surprise for me on one fine morning when one reader by name Aishwarya called me saying that she read the book after coming to know of it from our son's social media page and that she got my contact number from him. Later on, she visited our home too and told how much she felt close with the narration in the book about middle class life in Kumbakonam in the 1970s as her late mother was of same age like me and belonged to the same place.

Launching my own Website through WordPress

The idea of creating a website of my own and self-publishing my first eBook in Amazon struck me on 21st August, 2020. Both those jobs were going on simultaneously since then. My proposed route map for the accomplishment of the two goals was:

1. Launching own website containing my writings so far which included my earlier writings in the house magazine of my former employer, viz. Indian Overseas Bank, links to my writings in professional magazines and other works which I had created but not published anywhere earlier.
2. Self-publishing the eBook in amazon with a mention about my website in the back cover of the book.
3. Mentioning about the eBook in my website and providing a link from the website to the eBook.

Regarding launching the website, our son and elder daughter suggested that I could create one through WordPress. Though initially I thought of requesting for our children's assistance for part of the website creation works, assistance from remote locations for the modification intensive design work appeared impractical, given the busy schedules of youngsters. Hence, I decided to proceed on my own.

After creating a login account with WordPress, I downloaded their desktop app for proceeding with website creation. Theme selection was the first screen and I spent a lot of time to see which theme would go into my plan of personal blogs. As nothing was befitting my scheme, I selected one theme reluctantly. And then as I could not proceed further, I had to grope in the dark a lot to abandon that theme. It took me a while to understand that I could proceed with creating menus without selecting any theme. Our elder daughter suggested to me to proceed with creating Main Menu and other menus through Design and Customise.

Another time consuming issue was choice of language. When the WordPress app asked about the primary language of my blogs, I told Tamil. That's all, the app made all the screen appearance in Tamil and started interacting fully in Tamil! For common English words like Menu, Design and Post, I had to encounter very technical Tamil equivalents. The flow was not

smooth. This was solved by setting interface language in my profile as English. But still the language of communication with the reader continued to be Tamil. Finally, I switched to English as primary language too as I could accommodate more menu items in the Header. My comfort level with the app increased. Whenever I had to write Tamil blogs, I toggled to Tamil Unicode keyboard provided.

WordPress impressed upon me the need for an attractive Site Title and Tagline and I finalised them accordingly. With the structured framework of WordPress, creating Main Menu, Sub Menus, Posts and Pages were intuitive and easy. Website started taking shape from the fourth day.

Next, I had to spend considerable time to understand that only two levels of menu are available in default in WordPress. For example, I had envisaged three items in the Main Menu which appeared in the Header and Footer as IOBian, Professional and Others. Each of these items can have a Sub Menu in the form of dropdown list. I tried to further segregate the items of IOBian and Others according to language as Tamil or English or according to format as Article, Short Story or Poem. Internet advised me that by default only two levels of menu are available in WordPress and that if I wanted to have more, I had to do a little bit of css coding. I decided to be contented with the default two level menu. But my purpose was served in a different way. I learnt creating Categories through Manage, Settings and Writing. I created two Categories, one for language and other for format and assigned them to my articles. Then I created a Category based Widget through WP-admin, Appearance and Categories. The Widget which appeared at the bottom of the site served as a language wise or format wise menu and served my purpose.

I learnt to create urls from Media files and paste it to the blog post. Thus, I was able to upload pdf pages and images through Media to the website. Formatting of Menus were done. When the site was about to be ready, due to one wrong navigation I made in the Create mode, the file hanged and then could not be retrieved. I had to recreate afresh the entire work starting from scratch. It was a nice recap and I could do it in a small fraction of the original time. With the expansion of the site, my concern regarding security and backup also increased.

I upgraded to Personal Plan by paying Rs.1920 and with that free domain name for one year also came as a bonanza. The moment my site address was updated with the public domain name, my site was launched! It was on 16th September 2020. I shared the thrilling news with

our children in WhatsApp. They were thrilled too. Our younger daughter posted a screen shot of my website in our WhatsApp group in a few seconds.

Back cover of the book was updated with my website address. In the Home page of my website, I mentioned about my eBook, gave a few lines of excerpts from it and provided a link to my book in amazon.in. Thus, my eBook and website have cross references about each other.

Our son took the responsibility for automatic annual renewal of Plan as well as domain name.

Prolonged Pandemic Period

The pandemic had crippled normal life throughout the world, students being the worst sufferers. Though schools and teachers embraced technology quickly and settled down for online classes, from the angle of students online classes had been generally only poor substitutes for the physical classroom teaching.

Our elder son-in-law had been transferred back from Chandigarh to Mumbai and the family had to do the shifting amidst semi lockdown conditions in July 2020. Our elder daughter and all her family members including her mother-in-law were afflicted with the COVID-19 virus at a time in the month of November 2020. The Deepavali period of 2020 was hospitalisation period for them. The subsequent passing away of her mother-in-law was a very sad event for us. It was she, as our eldest sambandhi mami, who was instrumental for my new roles of sambandhi and mother-in-law in the year 2002. I have an everlasting gratitude to her for having elevated our status by giving a lifting hand. That I had conveyed this to her a few years back was a matter of consolation for me. Our son-in-law advised us not to travel to Mumbai as the pandemic was doing its worst rounds there. The normal courtesies of being with people in their sad times had to be given a go by in the pandemic times. We visited them four months later to take part in their grief and console them.

Our elder daughter put the restricted movement period of the pandemic to productive use by joining online Sanskrit classes of Samskrita Bharati and emerging successfully in three levels in successive examination schedules.

The idea of writing this eBook arose when my children suggested to write my experiences on eBook publishing and website launching when I was sharing some interesting episodes with them. I had immediately penned (keyed in!) but not published because I had to wind up the work and return to CS Professional examinations. I couldn't give the finishing touches. So, I made some notes in my reference diary about some updates to be made.

Keeping notes of works to be done, as bullet points, had become my practice ever since I realised about the setting of forgetfulness when I was around forty five years of age. Ticking the bullet point after finishing the work, if necessary with some notes, serves as a reference of finished work for me. I started following the practice in my office as well as home. About a dozen reference notebooks had accumulated in my office table over a period of ten years. They

were really useful for subsequent references in my works of software development and maintenance.

The June 2020 CS examinations had been first postponed to July, then to August and finally they had been merged with December 2020 examinations, due to lockdowns and precautions in COVID-19 situation. It started becoming obvious by the first week of December 2020 that December CS examinations would be conducted for sure as per the timetable. I returned to CS examinations preparation and wrote the examinations. But I had missed the pass by a narrow margin. I paid the examination fee for June 2021 examinations for all the three groups and started preparing for the course right from the day of fee payment.

Our nation was successful in making our own vaccine against the COVID-19 virus. Though vaccination for the virus was available since January 2021, initially there was resistance from people. Came April 2021, coronavirus cases started rising again. The second wave of the virus was much pronounced in May. The worst aspect of the second wave was that people had panicked and there was restlessness everywhere. Hospitals were full to the brim and were struggling with reduced oxygen stocks. There were serpentine queues for Remdesivir medicine (whose effectiveness against the virus was not yet conclusive!) before Government's sales counters where people were prepared to wait overnight coming from outstations. The good aspect was that countries like USA and Germany were quick to rush oxygen and other equipment.

The uncertainties about CS examinations started since April 2021. The original schedule of June 2021 examinations was postponed and it was announced that new schedule would be announced later, giving at least 30 days gap prior to the examinations. Had the examinations been conducted as per original June 2021 schedule, I could not have appeared for them as my mother, husband and I were all down with coronavirus since the last week of May. The health assistant from Corporation of Chennai gave us the kits containing medicines. Daily phone calls in the morning from Dr Janani (a family friend mentioned in the Chapter on Pre Lockdown) amidst her busy schedules were morale boosters for us and she guided us to recovery with least medication. My mother was brave in the situation and cooperated well. Thanks to our earlier vaccinations, we recovered without need for hospitalisation. Our quarantine periods ended in second week of June. Three weeks later, my mother went to my sister's place for recuperation.

Normalcy Restored!

Daily new cases of COVID-19 started to fall and the curing rates started to improve in our country since the last week of May 2021. The institute had announced the revised schedule of June 2021 CS Professional examinations to be held between 10th and 20th August 2021. My mother It was not easy for me to resume preparations after recovering from COVID-19. The ultimatum that syllabus change was fast approaching was the only force which enabled me to focus on studies. My husband dropped me in the examination centre on all the days in his car.

On the third day of the examination, I got down from the car and walked to the notice board of room allotment. I tried to see my room number but it was blurred! Reason? I had forgotten to wear my glasses after washing the face! I had my previous glasses in my handbag as a standby. Wearing it I could see the room number but I realised that it was not very comfortable and that writing would not be easy with the glasses as it needed a lot of angle adjustments. As cell phone was not supposed to be carried to the examination hall, I had not brought it at all. I looked around and saw a young candidate with a cell phone. I requested him for his cell phone and made a call to my husband. I went to the room and had to start writing the examination with standby glasses. My husband sent my glasses through his driver in about fifteen minutes. It was a narrow escape on that day.

I wrote the examinations reasonably well and left the rest to God. It was a nice break to receive our elder daughter and her children for a brief holiday in our home after a gap of more than 2 years. On 13th October 2021, my accessing the internet for results through my laptop coincided with our son calling us from USA in the cell phone. I was thrilled to see three 'Pass'es in the laptop screen and exclaimed the results instantly to my husband and son who were in the video call. The joyous news was immediately shared with our daughters through Whatsapp. The joys of family members knew no bounds. I thanked God for making that rare event of passing all the three groups together a reality for me!

Our trip to USA materialised in February 2022 and we returned in June 2022 after spending time with both the children's families there. They also made it a point to visit India

as they were doing so after a long gap. Then our elder daughter's family visited us for a few days.

I had come to know about SWAYAM platform for free online education launched by Government of India in the year 2017 from an article in one of the journals of Management Accountant. SWAYAM is abbreviation for Study Webs for Active-learning of Young Aspiring Minds and it is our Government's version of Massive Open Online Courses (MOOC), an initiative started internationally since 2012, as per the article in the Management Accountant. SWAYAM's courses are credit based and the credit can be taken to any University degree course. When I accessed SWAYAM platform in December 2021, registration was going on for a four month course for a paper on 'Research Methodology and Statistical Analysis'. It was one of the papers for IGNOU's M.Com. As passing this paper could be a merit for selection for Ph.D. admission, I registered in that paper. They made available online study materials and video lessons every week in the four months between February and May 2022. It so happened that those four months exactly coincided with our stay in USA. But being a very easy paper doing it was burdenless. Attending the course is entirely free and if one wants to write examination, then examination fee has to be paid. National Testing Agency (NTA) conducts the examinations on behalf of SWAYAM. I wrote the examination in August 2022.

Institute of Company Secretaries of India arranged for online Corporate Leadership Development Program (CLDP) program for one month in August 2022. After completing the program successfully, I applied for CS membership and got it.

SWAYAM-NTA declared their results in the third week of October 2022 and I passed the 'Research Methodology and Statistical Analysis' paper with 76 percentage of marks.

The statistical data in MS word, under View tab and in Properties Info, tells that I had started writing this eBook on 9th October 2020, that it is presently (21.10.2022) of 65 pages with about 24400 words. The info on my total editing time at about 13450 minutes is a little mind boggling! But in terms of hours, at about 224 hours, it looks practical! I had spent two months between October and December 2020 and one month between September and October 2022, thus adding up to three months. I had to spend that much time in editing for it to emerge satisfactorily for me.

Story Times with Grandchildren

I used to tell our devotional stories to my grandchildren. Gajendra Moksham, Prahlada charitram, Dhruva charitram, Valli Kalyanam, Kuchelopakyaanam, Pundalika-Vittal charitram, Pittukku mann sumantha (Tamil title) charitram and some Krishna Leela stories are my masterpieces, since I had grown listening to these stories in spiritual discourses. I used to tell the Tamil literature stories of Avvaiyaar, Paari vallal and Began too. The reaction of each grandchild used to be different.

My first granddaughter took instant interest in them and could reproduce them in the same way as I told her, even when she was just three years old. I got the opportunity to tell the stories to my grandson only when he was about ten years old. That was when they had come from Chandigarh to Chennai for their holidays in December 2017. After telling him two or three Tamil stories, I asked him to repeat them. He stunned me by delivering them in Hindi verbatim with the same modulation and inspiration. After a fortnight stay with us, they were proceeding to their home and I was accompanying them. While going towards Chennai airport, I realised that he had neither talked nor smiled since the previous night. I knew the reason. We had gone to a drama titled 'Perumale', enacted by Ms. Maduvanthi and her troupe, the previous evening. At the end of the play, when they kept a contest for the audience, his elder sister got a prize but he didn't get any. The anger and fight started then and it hadn't yet ended. I offered to tell him a story and he nodded. I started telling Kuchelopakyaanam. I narrated, "There were twenty seven children for the couple Sudama-Suseela. There was so much shortage in home. Then, if one child won a prize all the other children cried. When there are just two children even such a situation is difficult, then how could they have managed for twenty seven children?". I stopped for a second and looked at him from the corner of my eye. He burst into laughter and that served my purpose!

When I was in USA in the year 2011 to be with our younger daughter for her second child's birth, I tried to tell the stories to the four year old elder child. Initially the stories were not as interesting to her as the English stories going on in television. I persisted and could succeed in imparting interest to her in the stories. Once she was interested, she wanted to listen to more and more of those stories. When she was in India a few months later and I had a minor

incision procedure in my neck, she sat near me and told me those stories voluntarily, intending to be soothing to me in my pains. Her sister, when she listened to my stories at the age of four, was a tough master and asked me, “Why ummachi (God) stories are so violent?” when I told her Gajendra Moksham and Prahalada charitram. I replied her that it is for the development of understanding and for picturising that God will come rushing to save his true devotees in times of dangers. I pointed it out to her that even her fairy tales are sometimes violent. She used to like the kind and playful Krishna Leela stories a lot.

My next turn to tell stories was to my granddaughter in Boston, our son’s elder daughter. It was tough to sell the stories to her too and once she decided to listen, she completely absorbed them. As she has some imaginative and creative skills, she used to put back the stories as enactments and give me a role too to play. I am yet to establish my story telling skills convincingly before our youngest granddaughter, though I started the experiment in my last visit.

Times of Stay with Children in USA

My first visit to USA was in December 2006 to Hartford, Connecticut. The journey was all alone and was comfortable throughout. Arrows guided me to navigate in the transit airport. The purpose of visit was to be with our younger daughter during her first child's birth. Children had briefed me and prepared me well for all the precautions I had to take in the extreme cold conditions. Soon after my arrival there, our son took me to attend his graduation ceremony for his MS degree in Louisiana State University. The Valaikappu-Seemantham (baby shower) function for our daughter, childbirth and the naming function of the grandchild all happened in the extreme winter months of East Coast. Our son, who was working in Boston then, used to visit us during weekends. My regular newspaper The Hindu must have introduced its e-paper version only recently then as it was available for free for some time initially. Afterwards I had to subscribe to the e-paper. I finished reading two novels and a book on Vivekananda before our daughter's childbirth. "Digital Fortress" by Dan Brown and "Eye of the Needle" by Ken Follett were the two novels. My husband came there later, only for a short duration. Our daughter's family took us to places of interest in and around Hartford and son took us on various trips to places of interest in Boston, New York and New Jersey.

After my voluntary retirement in July 2010, I visited our children in USA briefly for a few months. In one of the extended weekends we went on a picnic to the nearby picturesque State of Maine. I returned back to India in November 2010. Again, I visited USA in the year 2011 to be with our younger daughter for her second child's birth. In my 2010 and 2011 trips I could by-heart two Sahasranama shlokas which had been detailed in the Chapter titled "Devotion Times". I read the novels, "Angels and Demos" by Dan Brown and "Pillars of the Earth" by Ken Follette. After the arrival of new born, there was very little free time. Learning and uttering shlokas were very reassuring and providing me a lot of mental strength. Being a regular newspaper reader, I used to subscribe to e-newspaper whenever I go abroad. I prefer subscribing to e-newspaper which gives the news in the same physical format I am used to, for a feeling of fulfilment, rather than going for free online news. We had the opportunity to participate in our son's MBA convocation in UMass Lowell. Our daughter's family used to take us to nearby places of interest in weekends. In the last month of our stay, our son and daughter-in-law took us on various long trips to Baton Rouge in Louisiana, Grand Canyon in Arizona, San Diego and San Francisco in California, Washington DC and Virginia.

Our next visit to USA was in the year 2012 to spend a few months with our son and daughter-in-law. We celebrated the house warming function of their new home and the Valaikappu-Seemantham (baby shower) function of our daughter-in-law. Before the firming up of our trip for USA, I had joined in Level 2 of Italian classes in Chennai. Some of those classes then spilled over to USA! The teacher used to send the lessons and assignments to me by email and I used to submit the finished assignments to her back. With that arrangement I could finish that level successfully. I read Stephen R. Covey's book titled "Seven habits of highly effective people". We visited our son's family again in the year 2013 to celebrate their first child's arrival. As this visit in May 2013 was of a duration of one month only, we had taken our six year old granddaughter with us as she was keen to meet her old friends in USA. Our son took us to various places of interest in and around Boston in weekends. We returned back to Chennai before her school reopened.

We visited our son's family again in the year 2014. This time our younger daughter's family, who was relocating to USA, accompanied us. They established their home in Avon in Connecticut. Our son took my husband and me to Canada. We went by flight to Toronto and stayed there for three days and visited places. My husband had planned his stay in USA for two months only. I stayed then for five months, mainly with our son's family. Our granddaughter was one year old then and I used to engage her and have fun when she was around. I was still having surplus time. My work in kitchen in USA is generally confined to making breakfast and lunch. Evening times in USA are free for me as our daughter or daughter-in-law takes over dinner routines, as the case may be. Our son got me some Ananda Vikatan (a Tamil weekly) issues through his friends and I was attracted to writer Shri Raju Murugan's serial write up, 'Vattiyum mudalum'. The author went on to direct films later, including the award winning Tamil movie 'Joker'.

I came to know that our elder daughter in Mumbai was badly suffering from Malaria and I longed to see her. She picked up in health later. It was a pleasant surprise by God's Grace that, in just a month since I wanted to see her, she came to USA with her family on a short tour.

Second year of MA Hindi was about to start. Study materials had not been issued before I started for USA. I saw from the University website that syllabus contained a portion of Ayodhya Kand of Rama Charita Manas by Sant Tulsidas. Reading Rama Charita Manas had been my passion for a long time and so I decided to utilise the opportunity to read the whole of the book. How I read it and enjoyed it had been covered in the chapter, "Devotion Times".

Our next visit to our children in USA was for about two months in the year 2016. In our son's home, I read Steve Jobs' biography by Walter Isaacson. I was awe struck by the contents and narrative style of the book. Our children took us to picturesque New Hampshire on a holiday. In the year 2017, there happened to be two visits. In the earlier part of the year, I visited our younger daughter's family to be of some help to her who was suffering from severe neck and back pains amidst her tight schedules with two kids and work. Then in September 2017 my husband and I visited USA again to be present in the naming function of our son's second new born and to spend some time with them. We had the opportunity to attend our son-in-law's convocation of MS in UConn. That time too we visited many places in New Jersey and New York States of which Swaminarayan Akshardham in New Jersey and National September 11 Memorial and Museum in New York were most memorable.

In the year 2018, our son had relocated to Fremont in California from Boston. We visited his new home and participated in our youngest grandchild's first year birthday celebrations. Our son took us to many places in and around his new State of CA of which Golden Gate and Disney California Adventure Park are green in memory. Then we spent some time with our daughter's family.

When we visited our son's family in the year 2019, it was summer vacation time for children. Our son had brought our daughter's children living in Connecticut also to his home for holidays. Spending time with four grandchildren together for a full month - watching their plays and pranks and their fights and unities - was an engaging and memorable experience. Also, I was helping our Connecticut granddaughter to go through her Tamil books for appearing for a skip test in her Tamil Classes. She was learning Tamil from a Tamil school. Passing that skip test would save her one year. Teaching is a passion for me. I think I inherited it from my school teacher father. I was just a witness for her going through the books, intervening only when necessary. Where necessary I would supplement the details in the book with the historic background and the current trends. The child would listen keenly.

After staying for a month in our son's home with four grandchildren together, we proceeded with our daughter's children to their home in Connecticut. Tamil time with our granddaughter continued in the second month. Our granddaughter emerged through the skip test in flying colours and brought me laurels too from her teachers. The highlight of her performance was her impromptu answer for the question about the name a story she had read and her favourite point in the story. I used to get short Tamil story books from the book fair in

Chennai and take there. Either I would read the stories to her or ask her to read herself if she could. The story she had read herself in the previous month came in handy for her to answer the question.

The Tamil school affiliated to California Tamil Academy is a wonderful arrangement where parents act as volunteers and teach and do the administration work. Classes are held in Friday evenings. There are eight levels of classes. Our daughter started teaching there after enrolling her children in the classes. It is not only weekly classes but also they give a lot project works to the children which increases the understanding of our literature, especially Thirukural, and our culture and festivals like Pongal.

As the elder child had studied Tamil as second language up to second standard in Chennai, she was finishing the levels in a fast forward mode as the Academy allows each child to write up to three skip tests. Impressed with my Tamil time with the elder child, the younger one also wanted to write skip tests. The eight year old told that it would be easy to write the skip tests in earlier levels instead of writing in higher levels like her sister. I promised her that I would do that next year for her.

Two books in the book almirah in our daughter's home attracted me very much. One was Python in Easy Steps, authored by Mr Mike McGrath. Another was on Machine Learning (ML). It's O'Reilly book 'Hands on Machine Learning with Scikit - ..' by Mr Aurélien Géron. I first took the ML book. I read the first chapter which didn't need any hands-on exercise and acquainted myself with the basic technical jargon of ML. The book told that from the second chapter onwards working knowledge of Python was necessary.

Our daughter's family took us to Pennsylvania State by a long green drive. We spent about a week there visiting many attractions. Back home weekends were busy with picnics to lakes and steamer ride to Rhode island.

In week days, after cooking lunch, e-paper (a subscription to the digital The Hindu) reading and the Tamil time with our granddaughter, I utilised the balance time to read one chapter of Python Book daily. My software background in IOB helped me to navigate the book easily. Right from the first chapter, by saying, 'Hello World' to the last chapter I did all the exercise hands on. There were some proofreading errors. I noted them all in the diary. Most important among them was regarding freezing the program and packing it. The book had used the syntax 'MEIPASS' in one function call which gave runtime error. After identifying the

location of runtime error, I searched for the syntax MEIPASS in internet. It always appeared as `_MEIPASS` in its usage. So, I replaced the syntax in my program. The program ran successfully and it neatly packed. I sent the frozen and packed program to our children through Whatsapp. Our son sent back the output of the executed program immediately, congratulating me.

We reached back Chennai on 10th September, 2019. I sent an email to the publisher thanking them for the compact Python book and listing out the supposedly proofreading errors, referring to my diary noting. The publisher promptly replied by email within a week, forwarding point-war responses of the author. The author acknowledged two of my points as already known typos and three of my other points as new information. They thanked me for pointing them out and attached corrected e-pages. It was very satisfying for me to know that the runtime error I corrected was a new information for them. The correction would have been very useful to future readers as they need not be intrigued by the runtime error.

As we couldn't go to USA next year due to the onset of COVID-19 pandemic, I couldn't keep up my promise to our granddaughter that I would help her in skip test. But the consolation was that our younger daughter herself had helped both her children with their skip tests amidst her tight office and household schedules and that both of them emerged successfully. The elder of them finished all the levels in just three years and the teenager became a volunteer in the school as a junior teacher. The Tamil school was running online in the pandemic period. All their teachings, projects and even cultural celebrations were going on in online mode smoothly.

When the flights were restored after a long gap, our son booked tickets for us in Business Class, hoping for less risks and more comforts in the pandemic period. We enjoyed the smooth travel and landed in his home on February 8th, 2022. The neighbourhood was serene with hills around. There was a vast green garden in the home, thanks to our daughter-in-law's interest in gardening.

Within two days of our reaching there, my denture fell in the wash basin after morning brushing and broke into two pieces. I immediately contacted our dentist in Chennai to explore whether she would send a new set using the previous measures. The dentist laughed and told that old measures can't be used. I wore a mask so that children won't feel uncomfortable while I spoke. Our son came and encouraged me to remove the mask. Our daughter-in-law also reassured me that mask was not necessary. Our son browsed and came to know of a permanent repair kit for denture and got it from Walgreens Pharmacy. Our daughter-in-law fixed the

denture neatly and seamlessly with an artistic touch. My problem was solved within two hours. Our dentist in Chennai was kind enough to message me after a few hours telling that if I sent the broken denture she would repair it and send. I thanked her and told that for the time being the problem was solved and I would come back to her if necessary.

My husband used to have his daily walks in morning times and myself in evening times. Walking in the vast open air with hills at a distance was a refreshing experience. Our son had registered us all for a marathon walk organised by Shamrock and all of us enjoyed the 5 KM walk. The nine year old elder granddaughter walked the entire distance with enthusiasm. Then our son took us on an extended weekend trip to Yosemite National Park and Lake Tahoe.

My teaching Tamil letters to the elder granddaughter was the highlight of the trip. Though she couldn't spare much time amidst her extracurricular classes and playtimes, in just five or six sittings of one hour each she could learn three columns of consonants, thus learning 54 letters of Tamil's 247 letters. She could read and write lots of words using those 54 letters. The younger five year old granddaughter who used to be around picked up some letters and words herself. One day she offered to write two letters ('ma' and 'm') and correctly wrote and read them! She also remembers words like 'padam' and 'pattam' with meanings. The two kids are very adept in individual role playing and in inter roles coordination. They played the roles of a doctor and an assistant in a hospital and engaged me for two full hours doing master health check-up for me and giving me medical opinions and prescriptions which made me feel like as if I am coming out of a corporate hospital!

Then one day the two little girls distributed us some pieces of paper saying that they were passes for a puppet show they were going to run. Venue and time were written in the pieces of paper! When we assembled at the venue in the stipulated time the puppet show started. There was a covered table, the elder one was telling the narration and playing background effects from behind while the younger one was making some movements under the table!

Then we went to stay in our daughter's home in Avon. Her place has many long walking trails. Our son-in-law used to take us for walks to different walking trails. Our daughter and her younger daughter caught COVID-19 during our stay there. My earlier promise to the younger one of helping her in her Tamil skip test was partly fulfilled that time. I helped the little one by asking questions and giving dictations. In fact, she would devise the framework in which I had to assist her! It was amusing to note that it was the same level for which I had

assisted the elder one three years earlier. She emerged successfully in the skip test. Attending the Tamil School's Anniversary Day there was an enjoyable and memorable experience.

During our period of stay there, The Institute of Cost Accountants of India had invited articles for the souvenir of their Cost Convention to be held at Lucknow, from their Authors' pool. I wrote an article on Self Reliance which was the theme of the convention and emailed it to them. The title of the article was, 'Self Reliance is the Present Mantra for Growth'. The article was published in the souvenir.

We returned to India on 13th June 2022.

Devotion Times

Prayer and devotion are in the core part of my routines. While in service my day started with just having a glimpse of the pictures of Gods in the Swami Almirah, in retired life I start the day with uttering some small shlokas. They are:

1. Vandu Stuti by Adi Shankara, learnt while reading a part of the book, 'Deivathin kural'
2. Rama Dasakam starting with the famous line 'Aapathaam apartharam'
3. Krishnashtakam starting with 'Vasudeva sutham'
4. Panchaayudha Stotram praying and surrendering to the 5 aayudaas of Vishnu

The later 3 shlokas were taught to me by a senior lady devotee in our apartment complex from whom I learnt Vishnu Sahasranamam.

While I was in service, I had read Sundarakandam, which is recommended for peace of mind, a few times. After retirement, I make it a point to read at least one or two pages daily when I am in India. Sometimes I used to take the book to USA too.

I spend my free times during my stays with our children in USA in memorising and recollecting shlokas. My diaries come in handy for the purpose. I memorised the following Shlokas in the process:

1. Shiva Ashtotram,
2. Vishnu Sahasranamam,
3. Lalitha Sahasranamam,
4. Lakshmi Ashtotram,
5. Mukundamala,
6. Kanakadara stotram and
7. Hanuman Chalisa.

I learnt Shiva Ashtotram from a Telugu pamphlet distributed in the free classes of World Telugu Federation where I learnt Telugu letters in the year 2010. I learnt and by-hearted most of the above shlokas in the year 2010 and 2011 during my stay in our younger daughter's home in USA.

The following earlier known Shlokas have been recollected many times in my diaries in the last decade :

1. Vinayakar Agaval,
2. Skanda Shashti Kavacham,
3. Kolaru Thirupathikam and
4. Aaditya Hridayam

When I was by-hearting the Lalitha Sahasranamam stotram, I observed that there were lots of bunches in between which were easy to remember as a pattern. Especially in one place the pattern was obvious at even first sight. It was in the middle portion starting with the word ‘Vishudichkara nilaya ...’ and went on for four lines and then ended with ‘.... Daakineeshwari’. Then the next four lines stated with ‘Anahadaabja nilaya ...’ and ended with ‘.... Rakniyamba swaroopini’. Both the sets of four lines told about

1. Ambal’s seating chakra
2. Complexion,
3. Weapon She holds
4. Number of faces
5. The food She is fond of
6. Where She resides in the body
7. Which angels surround Her and
8. Her name

I became curious immediately and turned the page to find up to which number of faces the narration goes. It went up to six faces of Ambal and then referred to her as ‘sarvathomukhi’, narrating her as sitting in thousand petalled lotus having faces in all directions. The narrations up to first four faces ran for four lines each and for five, six and everywhere faced Ambals, the narrations ran for three lines. All the seven sets of lines followed more or less the same pattern to narrate Ambal.

Also, the pattern on where She resides in the body looked like an answer to a sixth standard’s Science class question of ‘Draw a picture of the skin and name its parts’!

It ran like this :

No of faces of Ambal	Where She resides in the body
1	skin
2	blood
3	flesh
4	fat
5	bone
6	bone marrow

Thus I was able to realise and feel the presence of Ambal everywhere through my skin. When we know the meaning, it helps us to admire and enjoy the beauty of the shlokas.

Though I had by-hearted the Sahasranama shlokas well in the year 2011, recollecting them was difficult for me in the year 2012 and the process took many hours. It took me years to be able to recite them fully from memory in half an hour.

I got the opportunity to read Rama Charita Manas in the year 2014 for my MA Hindi. Though I had only a small portion of it for the syllabus, I downloaded the entire text of seven kands from the internet, thanks to the website www.swargarohan.org. There were totally 470 pages in pdf format. When I started reading, I could not comprehend much beyond the initial prayer verses. Fortunately, I came across the meanings of the verses in a publishing of Gorakhpur Press, which was available in the net. I referred to the meanings without downloading as my purpose was for just understanding the verses. I started writing the meanings of new words and phrases in my diary and thus my 2014 diary became my workbook for going through Rama Charita Manas. Whenever I was overwhelmed by the poetic beauty, I shared my inspiration with our children. I studied up to six kands in our son's home and I was particular about finishing with Ramar Pattabhishekam there. On the day of my return travel, I was sitting with my laptop before swami almirah with an oil lamp lit, up to a few hours before starting for airport and finished with Ramar Pattabhishekam. After returning to India and settling down, I finished the final kand of Uttar Kand before the end of the year 2014.

The sight of the phrase Gorakhpur Press was reminding me that our son had gifted me a bulky book on Bhagavad Gita published by Gitapress, Gorakhpur in the year 2010 and that I

was yet to open it. So, I started reading that book in the year 2015. The idea of reading a book of 1240 pages in Hindi at one stretch was mind boggling for me and so I decided to read the verses and their meaning only for the time being, reserving the elaboration portions for later years. To make sure that my mind stood on the verses for a few minutes, I went through only two or three verses and their meanings daily and wrote the verses in the diary pages. I finished going through all the 700 verses between February and November. Thus, my 2015 diary had the fortune of carrying the verses of Bhagavad Gita.

My grandfather had taken me to lots of spiritual discourses right from the days of my elementary school. My grandmother used to accompany us sometimes. The stories I tell our grandchildren now are the legacies of those times. I have a collection of Ramayanam and Bhagavatam CDs. Whenever I go to USA to visit our children, I used to take the CD collection to listen to them there in free times.

‘Nall thorum naalaayiram’, in which great scholar Dr. M.A.Venkatakrishnan had been narrating the meanings of each of the Naalayira Divya Prabandam verses (about 4000 verses) was a 15 minutes program being telecast by Pothigai TV in the mornings since July 2014. I happened to watch it only since January 2015. It was a subtly divine program bringing a lot of relaxation to mind. It was continuing for years. I used to make some notes in the diary about a few important and valuable statements. I once wrote an email to him requesting for a clarification on the number of verses in Mudalaayiram (First 1000’s of the 4000 verses). I attached an excel sheet with the email containing title wise number of verses as per my diary. He promptly replied that my extract was right and appreciated me for my careful listening. Lockdown put a break on the program since April 2020, due to the obvious reasons of practical difficulties in recording. Unlock 1.0 restored the program in June 2020.

All the verses of Naalayira Divya Prabandam generally and the verses of Nammazhwar’s Thiruvaimozhi particularly were adorable. On the one side, Dr. M.A.Venkatakrishnan Ji’s thorough elaboration of the meanings of the verses made me forget myself in total surrender to God. On the other side, the verses on the screen made me immerse myself in the beauty of Tamil language. The flow of Thiruvaimozhi held me in awe. I was ratified when I came to know later that this religious vis-a-vis language appeal had been analysed and compared and contrasted by great Tamil author Thiru.Vi.ka. too. He had mentioned in his autobiography that when he studied Sekkizhar’s Peria Puranam for the first

time in his younger days he read it with a religious fervour but when he read it again later he loved the epic for its language.

The programme was followed by another new literary programme titled, 'Kannanin Aaramuthu', on Bhagavad Gita, by another great scholar Shri Velukkudi Krishnan Ji. I eagerly look forward to the programme daily. I listen aptly and take brief notes in my diary. The scholar explains the meanings and implications of the Gita so dedicatedly and patiently to us that Arjuna and Krishna are brought before our eyes. He keeps himself in our shoes and explains the things from our perspectives. The ambience created is that of a class room. He reassures us that it is possible to start practising, better late than never, to reach the lofty goal of realisation of God.

Speaking about Podhigai TV's morning hours' spiritual-cum-literary programmes, I have to refer to two such earlier programmes which had made a lasting impression on me. One was 'Nalam tharum Narayaneeyam' by the scholar Shri Damal Ramakrishnan which apart from imparting moral lessons used to be musical too with occasional singing of the verses by the scholar. Another was the unforgettable 'Arule Anandame' programme by scholar Dr. Era.Selvaganapathy on Peria Puranam and Thiruvilayadal Puranam where the scholar illustrated Shaivite principles, the acts of Shiva and the lives of his devotees in adorable language followed by the singing of the verses, in soul stirring Tamil music form called pann, by Oduvamurthi Shri Palani K.Venkatesan accompanied by a troupe of instrument players.

In the evenings of lockdown times, Sri Sankara TV was telecasting a special prayer program named, 'Prarthana Live' for liberation from coronavirus, conducted by Vidwan Shri K.L Srinivasan. I could listen to a variety of soul stirring shlokas in that programme.

Having said about the parallel appeals of devotion and language in spiritual texts in an earlier paragraph, as an aside, I would like to point out one occasion when I experienced divinity in the sheer beauty of the language when some verses from the spiritual texts of Peria Puranam and Kamba Ramayanam were recited in a context much away from spirituality. My husband was listening to a programme by renowned Tamil orator Thiru Dindugal Leoni, known for his atheist leanings, wherein the orator was comparing the two languages of Tamil and Sanskrit, his purpose being to glorify Tamil and to despise Sanskrit. He recited the first verse of Peria Puranam starting as 'Ulakelam unarnthu otharkariyavan...' depicting the glory of Lord Shiva and the verse from Kamba Ramayanam starting as 'Veyyon oli ..', depicting the handsome appearance of Rama. Those recitals, nonetheless, enabled me to experience divinity

and visualise the might of Lord Shiva and beauty of Lord Rama. Then he went on to recite, ‘Shuklam bhāratharam..’, the prayer to Lord Ganapati in Sanskrit, in a very jeering tone and laughed derisively and asked how nice was the Tamil poems and how mediocre was the Sanskrit verse. I wanted to tell him, ‘Mr. Leoni! you uttered the Tamil verses with dedication and love of language, irrespective of your spiritual orientations, and that’s why there was soul in them. Had you learned Sanskrit and uttered the verse with the same commitment to the language, the Sanskrit verse would also have been lofty’.

Daily worship at temple, unless I was away from home, had been a part of my routine now for more than a decade. Our in-laws had inspired me in this regard by their daily temple worships even in their advanced ages. Also, I have a few role models in our neighbourhood who go to temples daily in their eighties. I used to aspire that my daily visits to temple must be intact as long as I can move around. Still, I used to excuse myself in times of additional work and would plead with God to condone my absence! That daily temple visits had come to an abrupt end during lockdowns was very shocking and made me pensive and introspective. So, whatever shloka recitals I used to do during the three going rounds inside the temple, I started reciting them in that order standing before our swami almirah. I made it a point to recite Aditya Hridayam in mornings and Skanda Shashti Kavacham in evenings, praying for global health.

Simultaneously, I started learning to by-heart the Subhramanya Bhujangam stotram written by Adi Sankarar, as a refuge in the difficult COVID-19 times. It contains thirty three verses and the availability of a book in home with meanings for the verses was helpful. Since then I am reciting at least one verse daily. Then I brushed up with Mahishasura mardini Shloka too which I had by-heart as a young girl and forgot later. As the pandemic period prolonged, I learnt the shlokas of Ganesa Pancharatnam and Vaidyanatha Ashtakam!

Devotion times lighten my mind and prepare me towards aspiring for liberation. I remind myself often what renowned Carnatic music critic late Shri Subbudu wrote once that we should not worry after entrusting the things to God. My simple prayer to God nowadays is that ‘May the children realise Your presence around them always’. I also pray that they live a righteous life so that they are protected by the Dharma as per the saying ‘Dharmo rakshati rakshita:’, that is Dharma protects those who protect it.

The Merits and Demerits of my Time Management

Friends and relatives, who know me to a certain extent, used to ask me, 'How do you find so much time?'. Being a home maker (in its literal sense) and a working woman, without willing to compromise between the two roles in their core aspects, and further aspiring for personal development meant that I had to put my time to optimum use each day. My interpretation of not compromising in my career does not mean that I broke the glass ceiling, as the question is often asked nowadays about working women. I took leave from my Bank in the middle management level after thirty years of service. My insistence is about the quality and effectiveness with which I strived to accomplish the jobs which fell on my hands.

There were certain core commitments in my routines. Reading newspaper daily and maintaining an account of household expenses were among them. Being in regular letter correspondence with my parents when they were in our native place till the year 2001 and visiting them periodically when they moved to Chennai was also another commitment. There would be no excuse from me that I didn't write letter because I was busy. In normal times, the day ends for me generally when I finish the work scheduled for the day.

My day is not complete without reading newspaper. I think this statement of mine makes a positive impact on keen listeners and reverberate in their minds because some friends had recollected that to me much later. The reading time may vary between going through it in detail for one and a half hours which happens most of the days or giving it a brief glance for half an hour which happens during my extremely busy periods. During abnormally busy periods I used to accumulate the newspapers and give them a quick glance (for any news of strategic importance) when normal periods restore! My close relatives used to tease me for that! I imbibed the newspaper reading habit in my teenage from my father and it is one of the foremost reasons for my confidence.

I am maintaining the accounts of household expenses for more than forty years now. I was greatly influenced by my parents and grandparents in this regard. Most of the times the recording would be done daily or at most within a week. Sometimes I would have missed to record the withdrawals / receipts in the lefthand side. Those things would be set right with the help of passbooks or online account views. In some other times, some regular expenses would have missed in the righthand expenses side. I used to tally the physical balance of cash with

the account balance periodically. If the cash balance does not tally, after ensuring that the lefthand receipts side is complete, an entry as ‘miscellaneous expenses’ for the difference amount would be added to the righthand expenses side. The miscellaneous expenses figure in a period would not exceed one or two percent of the total expenses of the period. Apart from recording the daily details, at the times of special expenses, my diaries used to contain a source and application statement too to ensure proper channelisation and utilisation of money. Each diary used to contain a yearly summary at the end page to understand the nature of expenses as follows:

Month	Total expenses	Nonroutine expenses	Routine expenses

In the year 2012, I observed that monthly totalling and yearly summary had not been made in some abnormally-busy-years’ diaries. Those things were done then leisurely! Maintaining the accounts gives an awareness about our financial situation and helps to prioritise or defer our expenses.

In the year 1991, there was one Personal Effectiveness training program in our staff college in IOB. I was working in an administrative department then. The principal late Shri S. Ganesan took us many classes. In one of his classes, he asked us to give a brief self-assessment summary about ourselves outlining our strengths and weaknesses so that further discussions could suggest some improvements. I summarised myself like, “I can’t leave a work abruptly. I want to bring it to a logical conclusion before I leave it. For example, if the kitchen in my home is too much haphazard, I can’t detach and come out. I will set it right to some extent before I lock the home and in the process land in the office 10 minutes late. But within the next 10 minutes of my occupying the seat, I would have done more work than one is supposed to have done in half an hour. That is because I had wound up the previous day’s office work with an awareness and I clearly knew where I had to start the next day. Another aspect is that people do not feel very easy in my presence. Even my youngest sister had once told me about that.”. The principal drew a horizontal line on the top of the black board and told that my standards were there. He attributed it to the lofty values with which a girl in a middle class family is brought up and suggested that I could be a little easier in my approaches.

I schedule my works such that the total time spent on a bunch of works is minimal. To the extent possible, I avoid unproductive time gaps between successive works. Like the file

management system manages storage spaces in computers, I try to compress and compact my works in the available Time space. This does result in overtrading of time at times! Just as overtrading leads to cash crunch in business, my overtrading in time has time crunch and has its adverse effect on my punctuality. That had been an embarrassment to not only myself but also to my superiors who were in charge of attendance during my service. When flexi hours were introduced in our Information Technology Department, it was a boon for me!

While I schedule the works it would appear as if they can be accomplished comfortably. But practically, new, ad hoc or unforeseen works come in waves and many of them have to be attended on priority basis. The quickness with which I restore to the original schedules after finishing the new works is the key to finishing the scheduled works, at least with delay.

There would be health disorders too in between as I am suffering from hypo thyroid, osteoarthritis and cholesterol issues for almost two decades now. The two things which I was proud of keeping at bay so far, viz. hypertension and diabetes are standing at the thresholds now! Here also studies sometimes act as sedatives for me and I try to return to scheduled works after each interruption at the earliest.

Over the years my sleep in nights had stabilised at a maximum of five hours per day and I do not need an afternoon nap in the post-retirement period too. This is where I get the chunks of times for my personal development. In earlier years I could remain wake up and study or write up to the wee hours without showing any sleepy eyes the next day but that had changed now. If I do not sleep satisfactorily (read 4 or 5 hours) in night that tells upon my face the next day, of late. Once, when my eye doctor was examining my eyes, he had an intuition and advised me to take a scan. Age Related Macular Degeneration (ARMD) was confirmed in the scan as he had guessed. He advised that I should sleep for eight hours a day which was not possible for me even if I wished. I would plan many a days that I should retire for bed at 10 pm and should not do the reading or writing work at nights. But this doesn't work due to two reasons:

- On some days I will be simply lying down and eyes would refuse to even shut! It would appear as if sitting and doing some useful work would be better.
- Due to the noise and interruptions in the day time the peaceful night times would be tempting and compelling to read or write.

So, my resolve alternates between not keeping awake in nights and finishing the works at the earliest. But from what I hear from friends and relatives, I infer that inadequate sleep has been the general problem for many.

In the course of his spiritual discourse, Shri Vaelukkudi Krishnan Ji was telling once that eight hours of sleep includes the two hours of going into sleep, four hours of sound sleep and the two hours of coming out of sleep. So literally the four hours of sound sleep is enough, he derived. Since that suited me practically, I was very happy to have listened to it!

In post-retirement period, when my routines have become thinner, my time sense regarding punctuality has improved and I give lesser tense moments to my husband while starting with him.

Towards Liberation

I read Mahatma Gandhiji's autobiography, "My Experiments with Truth" as a teenager and was greatly impressed with it. Some sentences from the book got engraved in my mind. One such sentence was like, "As long as a man does not put himself at the end of his fellow human beings, there is no salvation for him". I tried to practise it. Being a timid girl by nature and practising that philosophy meant, by the age of twenty five I had become totally dumb! As that hurt my self-respect very much, I decided to speak up when necessary thenceforth. In later years, when I heard Tamil actor Kamal haasan saying once that, " If straightforward people don't even have some ego, the world will gulp them in", I thought he was echoing my opinion.

The transition from silence to speech was not very smooth and my words hurt others at times as they were direct and unambiguous. My husband remarked once in an embarrassing tone that I was either silent to the core or spoke so sharply as cutting in two with a single stroke. I modified and modified over the years with prior rehearsals before making important points. Still some traces remained and revealed themselves in my impromptu reactions. After twenty five years, a well-wisher colleague had to tell me, "Your words are true. But you hit in such a way that opponent doesn't have any escape route. That's not good for your future prospects". But one good thing about my anger is that it vanishes very soon. Also, when I am in the receiving end, I give importance to only what is said and not to how it is said or who said it. Angers are only issue based for me and I approach the same person with an open mind in our next meet. Close family people like my mother-in-law and our eldest sambandhi mami had openly acknowledged that my anger was like that of a child, straightforward and short lived.

In the middle age, I had felt that having a clear and far vision about things is not very people friendly. It is rather a burden than a luxury to the person who is able to understand the situation better much ahead of others, I used to think. Here also Kamal haasan comes in handy to describe the situation. When the interviewer asked him in the year 2022, " When you spoke a few years back about releasing movies in OTT platform, there was severe opposition. But now everybody releases movies in OTT. What do you say about that?", he

laughed and replied, “Who am I? Director Balachander and Balu Mahendra were my mentors. I am sitting on their shoulders and that is why I am able to see far ahead.”.

I owe my present position also to my mentors. Apart from my parents, grandparents and teachers, Dr.M.S.Udayamoorthy played the role of a mentor in my teenage days through his self-improvement serial article titled “Unnal mudiyum, thambi” which translates to “You can do, brother”, which was being published in a renowned Tamil weekly. I had practised those advices many a times and reaped benefits like textbook examples. After my marriage, parent-in-laws became my mentors in the new life. My husband has been a mentor to me in his inborn qualities of friendship, compassion and care. Many dedicated and enlightened superiors in Indian Overseas Bank mentored me in official life. Srimad Bhagavatam speaks about twenty four worldly Gurus and Narayaneeyam adds ‘human body’ to the list and speaks about twenty five Gurus. Listening to them from great discourse givers is an experience by itself. Late Brahmashri Anantharama deekshitar in earlier years and Shri Vaelukkudi U.Ve. Krishnan Swamigal in later years are among my foremost mentors through their soul stirring spiritual discourses. Last but not the least, Hanuman is my eternal Guru who imparts me on-the-job training daily through the Sundarakandam pages I read.

I bought Shiv Khera’s book ‘You can Win’, in early 2000’s. He tells in the preface that his book is not for people who simply accepts whatever fate brings them and have neither the determination to succeed nor the willingness to devote the time and effort necessary to achieve success. I wondered whether anyone would be like that even. I was so much impressed with the book and I felt refreshed and refreshed as I went on reading. But in due course, it also occurred to me that there was no point in sharpening the brains always and that I had to blunt it for some time for peace of mind. Brief unplugging of brains does help! As life progressed, I started understanding that all are not made alike and all cannot be alike.

In the book “Deivathin Kural” containing the golden words of spiritual Guru Sankaracharya, hailed as ‘Maha Periava’, he says, “It is normal for parents to get involved in life till children grow big. But remaining mired in worries for ever is not good”.

Of late, it occurs to me that, in my youth and to a certain extent in middle age, ego had been necessary for me to maintain my self-respect, to excel in my work and to win accolades. While praise from others was necessary during the growth period, I felt saturated at a point. In

due course praise appeared to be fluid and relative. More importantly, I realised about my miniscule role in the world and thus my ego started to fade away automatically. Now I am less decisive about plans. Things appear to be tentative and open now without the earlier firm views. I am contented with the immediate clear vision and do not try look far ahead. The grip and grit have started loosening and a feeling of tentative groping has set in. I am happy with this transformation. I am grateful that my family, friends and books lit my path.

Conclusion

My self-publishing and website launching works were accomplished in a trial and error manner and in an amateurish way. Google was handy to get answers even for my silly questions in the learning process. The eBook was enlarged from the initial proposal to tell about self-publishing and website launching to narrate predominantly about twelve years of my retired life and it includes a crisp summary of the earlier period too. On the whole, this eBook gives me a satisfaction that I shared some of my interesting experiences and thoughts.

Tamil Cinema lyricist and poet Vaali, who was in his eighties, was sharing his rich experiences in an interview and said, “There is no point in making a superficial attempt. You have to go to the roots to learn and do anything. That will give good results definitely. Even if it does not give good results, we will have the satisfaction that we did it”. That had been my motto too always. That involvement in work on hand will lead to liberation in due course, I believe.

I am thankful to my family, employer, relatives, friends, nation and the Universe for all the support given to me over the years. I pray to God for the wellbeing of all.



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About the Author :

Lalitha Sitaraman is a former senior manager of Indian Overseas Bank. Her subjects of interest and training include Mathematics, Banking, Cost Accountancy, Computer Applications and Languages.

She is specially indebted to her father, a school teacher, for his steadfast support for her higher studies which led to her postgraduation in Mathematics. She is indebted to her mother, who makes it a point to go through her writings, for her blessings.

She is grateful a lot to her parents-in-law who fondly supported her educational pursuits.

She is immensely grateful to her husband, who takes a father's pride in her studies and writings, for his supportive nature. She is heartened about their three children's values, education, initiatives and accomplishments. She is thankful to her children and children-in-law for their words of encouragement for her writings.

She worked in Indian Overseas Bank for thirty years of which fifteen years of service was in Information Technology Department. She took voluntary retirement from IOB after thirty years of service. Her latest self-learnings include Python and Machine Learning. She became an Associate of Company Secretary recently. The fulfilment she derives from continuous education drives her less towards materialism and more towards liberation.

Literary Works by the Author:

'வாழ்க்கைச் சித்திரங்கள் - அப்பா கொடுத்த கல்வி' self-published in Amazon is the author's first Book.

Her other literary works are available in her website lalithasitaraman.in.

Praise for the Author's Works:

'Informative', 'inspirational', 'intellectual', 'excellently researched', 'neatly presented', 'professionally written', 'thought provoking', 'coherent and lucid' and 'unbiased' are some of the readers' observations for her writings.

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