

In Feng Shui, faceted crystal balls are used extensively as delightful light catchers as well as chi energisers. Hang them near a light source whereby the crystal ball will sparkle magically as they catch and reflect light in enchanting patterns and colours. The crystal which represents the metal element enhances clarity of thought and efficiency, absorbs negative chi.

SIGNIFICANCE AND USAGE
Many Feng Shui consultants effectively make use of the hanging faceted crystal balls in the following ways:

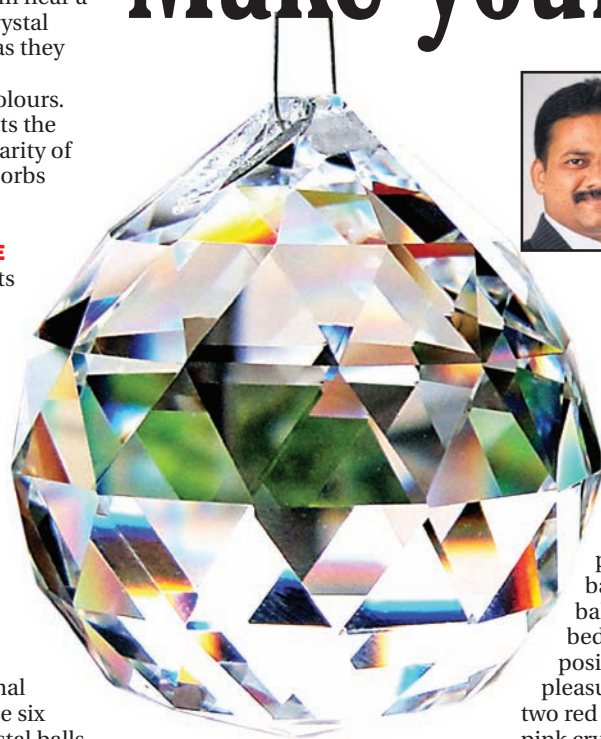
CAREER LUCK
To boost career luck and business luck, place one blue crystal ball along with one black crystal ball in the north of your office cabin or home/ living room.

INTERNAL OFFICE POLITICS PROBLEM
To dissipate negative internal office politics, hang or place six pink or yellow or white crystal balls (a combination of two pink, two yellow and two white is also good) in the North West.

GROWTH AND SUCCESS LUCK
In Feng Shui, wood is always associated with growth and success. Out of the five Elements, wood is the only element that has life. The green crystal ball harmonises the energies of wood and earth elements, which happens when numbers 3 and 8 come together - 3 and 8 create the special HoTu combination that manifests luck of growth and success- 3 is wood, and 8 is Earth. To benefit from this auspicious combination, place eight green crystal balls where the Flying Star # 8 is located during the year.

WEALTH AND MONEY LUCK
To bring in cash flow and prosperity, hang or place four green crystal balls in the South East.

Make your luck sparkle



Placing or hanging faceted crystal balls in your home as per Feng Shui can change your luck for better. **Dr Tushar Yashwant Savdavar** gives you a clear picture

HEALTH LUCK

To promote health luck, hang or place three green crystal ball in the proper place.

MARITAL HARMONY

To enhance harmony between couple, hang or place two yellow crystal balls and two pink crystal balls in the South West of your bedroom. To kick-start a positive sexual life into a more pleasurable one, hang or place two red crystal balls along with two pink crystal balls.

MYSTIC KNOT

The mystic knot is a symbol for endless love. It represents long life, free from separations and heartbreak. It is combination of six times the infinity symbol. Direction: South West of the bedroom.

CREATIVITY LUCK

To instigate creativity, hang or place seven yellow or pink or white crystal balls in the West of your bedroom.

RECOGNITION LUCK

To trigger recognition, fame and prestige, place nine red crystal balls in the South.

FRIENDSHIP LUCK

To gain more mentors and guides or seed loyal friendship in life, hang or place six pink or yellow or white crystal balls (a combination of two pink, two yellow, and two white can also work) in the North West.

MARRIAGE LUCK

To enhance marriage luck, hang or place two yellow balls and two pink crystal balls in proper place in your bedroom.



DOUBLE EIGHT SYMBOL (88)

In Feng Shui, some of the cures applied seem at times to have decidedly esoteric nature in the background. The figure 8 is also known as the simple of Infinity. Putting these two together, you have endless prosperity. i.e. the prosperity that goes on forever. Place it in your wealth area (far back left hand corner or the South East) of the office or shop for accelerated abundance but the best position would be your success direction.

PINE TREES FOR STRENGTH

In Feng Shui, pine trees are associated with inner strength, health, longevity, friendship, fidelity, faithfulness and wealth. Hang a painting or real photo (not copy) of pine trees in your front lobby to welcome these into your life.

THE ENERGY OCTAGON

The energy octagon is a powerful tool to absorb negative vibrations. It is made of a special alloy of seven metals, and the molecules are aligned to work on an affected area, balancing the field of energy. It has the ability to clean people after a visit to a haunted house or a violent place.

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PROPERTY RATES SOUTH MUMBAI

Location	INR (Per Sq. Ft.)
Colaba	35000-55000
Cuffe Parade	55000-80000
Churchgate	50000-75000
Malabar Hill	65000-75000
Walkeshwar	50000-80000
Peddar Road	43000-55000
Altamount Road	63000-130000
Mumbai Central	28000-45000
Mahalaxmi	35000-65000
Worli	25500-65000
Lower Parel	25000-40000
Prabhadevi	30000-50000

WESTERN SUBURBS

Bandra (East)	25000-38000
Bandra (West)	35000-50000
Khar (West)	23000-29500
Santacruz (East)	18000-28000
Santacruz (West)	27000-36500
Vile Parle (East)	19500-30000
Vile Parle (West)	25000-32000
Andheri (East)	10000-23000
Andheri (West)	15000-22500
Goregaon (East)	10500-18200
Goregaon (West)	11000-18000
Malad (East)	8500-15500
Malad (West)	10500-16000
Kandivali (East)	10000-12000
Kandivali (West)	9000-16500
Marol	10000-15000

CENTRAL SUBURBS

Wadala	13500-20500
Dadar (East)	25000-30000
Dadar (West)	25000-40000
Sewri	20000-30000
Parel	18000-31500
Chembur	14000-28000

NAVI MUMBAI

Belapur	8500-11000
CBD Belapur	8500-11000
Kharghar	6000-9500
Nerul	9500-16500
Panvel (East)	2700-6500
Panvel (West)	3000-8000
Sanpada	9500-10500
Vashi	11000-15000

Source: JLL India Research
Note: 1) Above rates are in INR per sq. ft. on saleable area. 2) The rates may vary depending on market condition.



The move to demonetise high denomination notes has taken the country by surprise. Real estate experts however tell **Suraj Uchil** that the 'modi-fied' decision will only have a positive impact on the sector

The bright realty of demonetisation

Prime Minister Narendra Modi's sudden announcement to demonetise higher currency notes has sent ripples throughout the nation. The real estate market too will be impacted by this move, albeit in an optimistic manner. Many believe this move will facilitate the already ongoing process of bringing reforms and regulations in the real estate sector and will also change the attitude of the common many towards it.

Ashwin Nair, a resident of Sion, and a marketing professional since past five years, feels that this move will receive wide acceptance from the potential homebuyer segment. "There is a general tendency of people being afraid to even look at properties these days due to the developers demanding atleast 30 of the asking price in cash, which effectively makes that black income. With this one swift move, all such cash transactions will tend to cease and it will encourage the market to go all clean and white. Thus, people like us, will be assured that the whole payment will be a clean transaction," he explains.



"The government crackdown on the money was step one. The next step is the crackdown on the Benami transactions, which would be crucial. If done correctly, it will bring out lots of private flats and plots that are being hoarded at present by many people for their personal gain. If people learn anything from this episode, they would transact only in white and with legal channels henceforth, which will be a great boost to the property sector. Overall, the prices can also be expected to come down."
— Uday Wavikar, Advocate

BLACK & WHITE
Ashwinder Raj Singh, CEO, Residential Services, JLL India, sheds some light on the impact of this move on the real estate market. "The real estate sector will definitely be affected by the demonetisation exercise, as it has traditionally seen a very high involvement of black money and cash transactions. However, almost all such incidences have been in the secondary sales market, where cash components have traditionally been a veritable 'must'," he explains.

Due to the reforms and regulations already being implemented in the real estate market, many feel that the market was almost operating on clean transactions. Manohar Shroff, Vice President, MCHI Navi Mumbai Unit explains, "Almost everybody

in the market today deals in white only. All payments are done in cheque and transactions are pretty transparent. So the market won't suffer that much. The rates of premium segment houses might come down a bit, but it won't make much of a difference to the affordable segment."

According to advocate Uday Wavikar, demonetisation will completely overhaul the way people look at the real estate scenario in the country. If the government decides to crack down on the Benami transactions next, a lot of people involved in hoarding of properties will have no choice but to liquidate their assets. "The government crackdown on the money was step one. The next step is the crackdown on the Benami transactions, which would be crucial. If done correctly, it will

bring out lots of private flats and plots that are being hoarded at present by many people for their personal gain. If people learn anything from this episode, they would transact only in white and with legal channels henceforth, which will be a great boost to the property sector. Overall, the prices can also be expected to come down."

FEEL THE PINCH, BUT FOR GOOD

Though the general reception post demonetisation has largely been positive, there are still some segment of people who feel its execution could have been much better since a lot of common people are seen suffering in the transition period. Rajan Bandelkar MD, Raunak group and Vice President -

NARDECO, highlights the positives in such times. "Every change that occurs comes with some amount of distress to a certain section of people. Even a sudden change in climate affects people. This transition will have some effects as well. The middle-class section will feel the pinch for some time. But, for the greater good that this move is going to bring in the country, the people are ready to face some inconveniences."

He also adds that people will try to liquidate their assets to generate money thus opening up more supply in the market. "The move has got people declaring their money to the government and making huge deposits in the banks, which will lead to the banks having surplus amount of money with them, which will eventually help in getting the interest rates for home loans down."

The demonetisation move is expected to bring positive changes in the real estate market. While people initially involved in land hoarding and black money transactions have a lot of worry about, developers and investors as well as those who have conducted their dealings transparently and legally should have no reason to panic at all.

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You can make your life simpler and less stressful just by decluttering. The more the clutter, the more out of control life can appear. Here's how to set things straight

By Property Team
If you learn to follow the old adage "a place for everything, everything in its place", it will not only save time but stress as well. You be ruthless. The aim here isn't to just reorganise your belongings but to reduce them. Be prepared to cut the old ties that bind you to things that you don't use or need any longer.



START SMALL

Choose one area that needs to be organised. For example, your sock drawer. Empty it out completely and clean it. Once you finish tackling this bit, treat yourself, perhaps a chocolate cookie to perk you up. Then move on to the next task. Perhaps the underwear drawer? It's really that simple.

Throw or donate any clothes that have not been worn in the last six months to a year. Yes, the styles may come back sometime in the next 30 years, but you can't hope for it. As you scrutinise each garment, ask yourself if it is in style. Does it fit? Do you feel good in it? And whether you've worn it during its last appropriate season. Also, discard any item of clothing your children have outgrown. Especially so if you've young kids and have no immediate plans to procreate further. Ask your family and friends if they can use the clothes and if not, we are a country where charity is much needed.



YOU'VE GOT MAIL

Open and sort your mail as soon as you receive it. Put all incoming bills and correspondence to be answered in an inbox drawer. Throw out all junk mail. If you like to browse through catalogs, keep only those that seem most interesting, and allow yourself no more than three days to store them before the first viewing. Allow yourself one week to read a magazine. If you don't open a magazine within seven days, chances are you won't get to it before the next one arrives. If you stand next to the bin as you sort mail, you can put all mail that you don't want, such as catalogs, directly into the bins.

Fix a standing monthly 'date' with the 'kabadiwalla'. This will force you to consider what can be kept and what can be thrown on a monthly basis. Have large plastic boxes for papers, cans, bottles and plastics. Sorting your rubbish as you go will drastically reduce your clutter.

