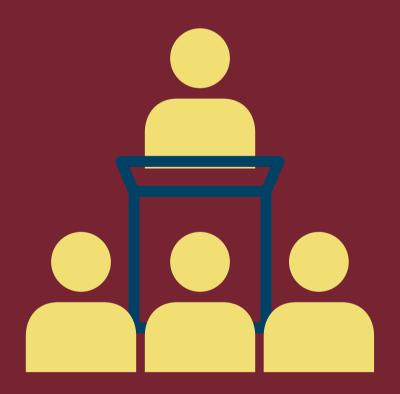


# TALKMAGIC TOASTMASTERS CLUB

NEWSLETTER VOL. 09, ISSUE 2, JULY-DECEMBER 2021

# RENDEZ-VOUS



DISTRICT 92, DIVISION H, AREA 4, CLUB #2870184

# Contents

• Editor in Chief	1
President's Address	2
About Toastmasters International	3
• DCP Report	4
Executive Committee	5
Members Corner	6
Gavel Club	18
Club Events	19
• Achievements	20
New Talkmagicians	21
• Testimonials	22
Club Details	23

# Editor-in-Chief

Dear Readers,

I am delighted to present you our second newsletter of the year. What an amazing term we've had here at Talkmagic. A Saturday rendez vous with all the fun and learning we could possibly get. As the club's VP Public Relations, it has been a fantastic journey for me on learning and becoming better during the last six months. A shout-out to my associates TM Chetna and TM Bharath for their help throughout the term and big thank you to all of you Talkmagicians for your contributions.

Before I let you dive into this publication, I'd like to share a few insights that I have learned being a Toastmaster.

### Consistency

When you do things that you have never done before, stepping out of your comfort zone, this is where the magic happens. We all have been novices at some point in our lives. When you first started, were you at your best? No way. We become better with time and consistent efforts. You might not get it right the first time, you might even take 17 times to get it right. Is it necessary to keep trying that much? No! there is a shortcut and that is called consistency. Being consistent in your efforts helps you to build momentum that will speed up the achievement of what you want.

Consistency is a champion's secret weapon.

Talking about champion, the perfect example is Cristiano Ronaldo- A sensational comeback to play in the toughest football league in the world at the age of 36. If that's not an example of consistency, then I'll have to believe that he might be an alien!

### Communication

During my interactions,

I have observed that there are three types of individuals:

- 1. Those who communicate and walk the talk.
- 2. Those who communicate but don't mean it.
- 3. Those who don't communicate or don't care.



# "Integrity is everything"

The bottom line is this:

If you want to be respected in life, always be the first individual - walk the talk.

Because at the end of the day,

it all comes down to one of the core values of being a Toastmaster: Integrity.

### Leadership

A leader can be defined in a variety of ways.

I've heard a lot of different perspectives regarding that. For me, it comes down to this: Take Charge.

To be a leader, you don't have to be an authoritative figure, a CEO or in a higher position.

Be a leader to yourself first, take ownership of whatever comes your way, you will soon find yourself leading others by example.

Do not wait until you attain a certain status. Start now, wherever you are, with whatever you have. Take charge.

An interesting medley of educational, motivational, personal, and humourous content now awaits you. Greetings for the festive season.
Happy Reading Talkmagicians!

TM Gary Veeramundar
Vice President Public Relations

## President's Address

Dear Talkmagicians,

It gives me great pleasure to present this newsletter along with the PR Team as we put the Year 2021 behind us and get ready to welcome the Year 2022.

2021 was a dramatic year.

With more and more people getting vaccinated, there were hopes of returning to the physical Toastmasters meeting once again. But the second wave of Corona and the subsequent challenges it brought forth put an end to all those ideas.

There were many of our members, including some from the Ex-com Team and their families who were affected, and a lot of them fought on bravely.

Kudos to everyone who fought with their heart and soul and my heartfelt condolences to all the members who lost a loved one during this pandemic.

In spite of meetings being completely virtual, a lot of the members showed fabulous enthusiasm.

We had our dear members Thejovathi & Sunil Raghavan who went on to represent our club in contests at higher levels. Congratulations to both of them.

Before I conclude, let me share a short parable that illustrates my journey at Talkmagic, and maybe some of you can relate:

Just like any plant, we must first plant a seed in fertile soil and continually water it. After a few days, you'll start to see the plant growing and becoming stronger. However the Chinese Bamboo Tree is slightly different.

In the first year of watering the plant every day, you won't see any signs of activity and growth.

In the second year of watering, you still won't see any signs of activity and growth.

In the third and even fourth year of watering every day, you still won't see any signs of activity and growth above the soil.



Around this time, this is where most people would give up. They may dig up the soil to check the roots only to destroy the plant. They may even stop watering the soil thus killing the plant.

However, if you were to keep going and water the soil for another year, on the fifth year, the Chinese Bamboo Tree would grow up to 80 feet in just six weeks!



Many people expect overnight success in their communication and leadership skills. They join for a few meetings, participate actively and then drop off - because they don't see any visible sign of progress.

And then there are others that take up roles actively or play well with their leadership roles, but constantly feel frustrated that they aren't appreciated enough.

But remember, the ones who are participating are watering the bamboo tree. You may feel frustrated, and want to dig up the tree to see any signs of active growth.

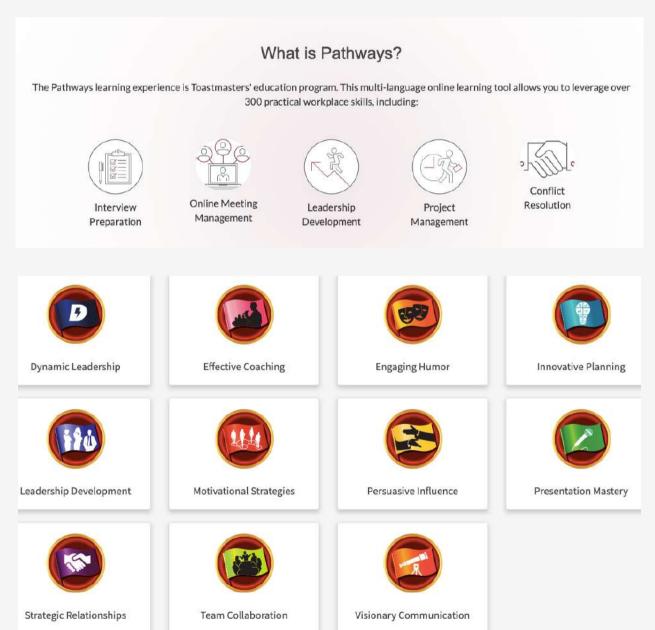
But wait - just push on. Soon, your time will come and you'll shoot up like a bamboo tree, turning into a completely different person than you were earlier.

TM Harry Ramsay President

# **Toastmasters International**



We provide a supportive and positive learning experience in which members are empowered to develop communication and leadership skills, resulting in greater self-confidence and personal growth.



# Distinguish Club Performance Report

### Club Status as of 11th December







Chartered 11/21/2012

		Goals to Achieve	Goal	To Date	Status
		Education			
1	Level 1 awards	All Pathways education awards must be submitted in both Base Camp and Club Central.	4	6	✓
2	Level 2 awards	All Pathways education awards must be submitted in both Base Camp and Club Central.	2	2	✓
3	More Level 2 awards	All Pathways education awards must be submitted in both Base Camp and Club Central.	2	2	✓
4	Level 3 awards	All Pathways education awards must be submitted in both Base Camp and Club Central.	2	0	2 Level 3s needed
5	Level 4, Level 5, or DTM award	All Pathways education awards must be submitted in both Base Camp and Club Central.	11	1	✓
6	One more Level 4, Level 5, or DTM award	All Pathways education awards must be submitted in both Base Camp and Club Central.	1	0	1 more Level 4, Level 5, or DTM needed
		Membership			
7	New members		4	4	✓
8	More new members		4	10	✓
	THE STATE OF THE S	Training		50 S	
	Club officers trained June-August		4	7	First Training Period Achieved
9	Club officers trained November-February		4	0	Second Training Period 4 needed
		Administration			
10	Membership-renewal dues on time		Υ	1	
	Club officer list on time		Υ	1	<b>Y</b>

# Club Officers - July to December 2021

President



TM Harry Ramsay TM Anjali Rawat

**VP Education** 



**VP Membership** 



TM Vidya Shenoy

**VP Public Relations** 



**TM Gary** Veeramundar

Secretary



**TM Vadivel** Arumugam

**Treasurer** 



TM N.Balakrishnan

Sergeant at Arms



**TM Boniface Anthony** 

# **Associate Club Officers**

Associate VP Education



DTM Geetha Prasanna

**Associate VP Membership** 



TM Nixon Almeida



TM Amlan Kumar

Associate VP PR



TM Chetna Setia TM Bharath Varma

**Associate Secretary** 



TM K.Varsha



TM Mohanram B

### The Race

As this newsletter goes for print, the Formula One (F1) racing season is coming to its close and Max Verstappen of Red Bull is leading Mercedes's Lewis Hamilton by just 8 points. With just 2 races left - in Saudi Arabia and Abu Dhabi – the championship could go either way. Will write more about that when that happens. Stay tuned.

In the meantime, let me take you back in time to another F1 great – Niki Lauda. It was Aug 1976 in Nurburgring, Germany. As Lauda made a turn at high speed, he lost control and hit the wall and his Ferrari exploded into flames.



Lauda was trapped in his car and his face and scalp were severely burned. Seeing him in the hospital, his wife fainted.

Fast Forward 6 weeks later, he put on his racing helmet again.

With bloody bandages covering his damaged scalp he competed at the Italian Grand Prix and placed fourth.

Lauda later became an aviation entrepreneur and successful businessman.

He always wore a red cap to cover his scars; however, what remained uncovered was his indomitable spirit.

The events are beautifully captured in the movie 'Rush'. Check it out. ©

What I learnt from Niki Lauda.

#1. Attitude trumps everything else.

It's not what happens, it's what you do when met with tragedies that matter.

One is born with inner strength and personal toughness;

however they never see the light of day unless one goes through tough conditions.

Niki Lauda went through a near-death experience and it was that incident that allowed him to express his inner strength and personal toughness. It's all about lifting ourselves, in life's knock-out situations.

#2. Staying down is optional. Getting Back is a choice.

Imagine getting back into the car again in just 6 weeks – all bandaged and bruised.

Lauda admitted he was frightened to race again. Looking back, it was the height of insanity; yet Lauda, fighting all odds and paying no need to the advise of his well-wishers, got behind the wheels. Instead of lying low and wallowing in self-pity; Niki Lauda stepped on his big stage again and slayed the demons dancing in his head.

#3. Racing doesn't end on the F1 race track.

Lauda kept on racing-even after he left the track.

After retirement, he started two airlines. He wrote a book and he continued his winning streak. Lauda was a work-in-progress throughout his life – dreaming, exploring, and discovering. Not only did he leave a mark in the hearts of all F1 enthusiasts, he left lessons for all of us to imbibe in our daily lives.

As we get set to step into 2022, I hope we maintain a positive attitude in all situations, get up right back when life throws punches, and never stop in our learning and growing.

- Mathew Verghese, DTM

### The science behind stage fright

I recently had the opportunity to deliver my icebreaker speech in person at the 447th meeting of Talkmagic at Hennur cosmopolitan club. As the moment approached for me to get on stage, I felt that ever so familiar feeling often characterized by butterflies in the stomach and slight dizziness. These symptoms, accompanied by hyperventilation, sweating, trembling and nausea are characteristic of the phenomenon known as stage fright. As a beginner, I could not control my anxiety throughout the speech even though I was well prepared. My experience got me thinking about the science behind stage



fright. Not surprisingly, stage fright is an extensively studied topic in the fields of psychology and communication. Several surveys have empirically shown that public speaking is one of the most common fears, even surpassing the fear of death. Psychologists have expounded many theories as to the origin of glossophobia, the medical term for fear of public speaking. In this article, I would like to explore some convincing theories that attempt to provide physiological and social explanations for this sensation. It must be mentioned that these theories are neither conclusive nor mutually exclusive in their attempts to explain glossophobia.

#### Fight or flight/hyperarousal theory

Fight or flight is a physiological response to high degrees of stress. When confronted by a dangerous situation, our body secretes hormones like cortisol. High levels of cortisol increase blood pressure and temporarily pause regular bodily functions like metabolism. Proponents of the hyperarousal theory believe that stage fright results from our mind misattributing the attention we receive from being on stage with a threat and erroneously triggering the fight or flight response. It's interesting to note that the physiological symptoms of hyperarousal like increased blood pressure, muscle tension and reduced metabolism rate bear remarkable similarities with what we experience on stage. The "butterflies in stomach" feeling is caused by a reduction of blood flow to the stomach due to the slowed down metabolism.

#### Social anxiety theory

The social anxiety theory attempts to offer an evolutionary reason for the genesis of stage fright. In a paper titled "New theoretical conceptions of social anxiety and social phobia", Peter Trower and Paul Gilbert argue that social anxiety evolved as a defence mechanism to protect one's social status in a dominance hierarchy. Since humans are social animals, we tend to naturally form social hierarchies. Hence the way we are perceived by our societal peers is of paramount importance.

If an individual continuously transgresses the social norms of a group, they risk being shunned or excommunicated. It follows that social anxiety acts as a checking mechanism which reinforces correct behaviour in the eyes of society. Trowel argues that the driving force behind social anxiety is the fear of negative evaluation from others. If the speaker perceives the crowd as hostile or judgmental, an anxiety and embarrassment response is induced in order to prevent further damage to the individual's social reputation.

#### Remedies

While glossophobia is a well studied topic in science, the method to overcome it is not. Thankfully, many experts on public speaking have offered their suggestions online. Here are three recurring suggestions which I noticed.

- 1) Practice the speech beforehand- Rehearsing the speech beforehand is a powerful technique. It ensures that we are comfortable with the script. Several experts recommend memorizing key points of the script beforehand and improvising on the exact delivery to not sound robotic.
- 2) Pre-speech ritual- On Nov 20th, expert speaker Fursey Goutaco gave a speech at Talkmagic Toastmasters club. Mr. Fursey described a set of exercises-physical and vocal which he used to relax his body before speaking. Studies have shown that such relaxation techniques help to calm us down and reduce anxiety.
- 3) Join a club of like-minded people- The only sure-fire way of overcoming our fear of public speaking is to keep practicing. Toastmasters provides a safe environment where aspiring public speakers and leaders can hone their skills without the fear of being judged. Toastmasters offers a structured curriculum and a community of expert peers who offer relevant feedback.

The science behind social anxiety and stage fright are by no means conclusive, but they can certainly offer us some insight. It is important to note that though we can turn to science for an analytical lens, public speaking is primarily an art form which needs to be practiced in order to be mastered. I hope that this article has provided some insight into the same.

-TM Anandh Rajan

### Criticism

We've all heard of constructive and destructive criticism before.

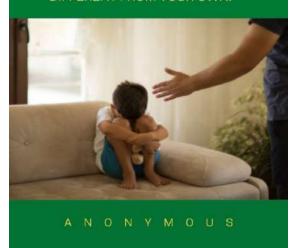
To help us deal with criticism of either kind we might receive, it's crucial we distinguish the difference between the two. Whether it is constructive or destructive, to deal with criticism positively, we need a good sense of self-esteem plus some skills in assertiveness.

It's human nature to react in a negative manner when our thoughts or actions are challenged or criticized by another person. The way in which we choose to handle criticism has a knock-on effect on the various aspects of our lives. To benefit from criticism, we perhaps need to identify ways in which we can use it to our own advantage.



The difference between constructive criticism and destructive criticism is the way in which feedback is delivered. Both forms challenge our ideas, our character and our abilities. Destructive criticism can hurt one's pride, self-esteem and confidence. It's often just the thoughtlessness of the person providing the feedback. But sometimes it can also be deliberately malicious and hurtful.

CRITICISM IS THE DISAPPROVAL OF PEOPLE, NOT FOR HAVING FAULTS, BUT HAVING FAULTS DIFFERENT FROM YOUR OWN.



Constructive criticism, on the other hand, is designed not only to point out your mistakes, *but also show you where and how improvements can be made.* 

Constructive criticism should be viewed as useful feedback that can help you improve.

When criticism is constructive, it is usually easier to accept it even if it still hurts a little.
Criticism might not make sense all the time although

there is usually some truth in the feedback. It's for us to use criticism wisely.

For the *person providing* constructive criticism, it's best to remember that before dishing out feedback, ask if the other party wants to receive it. Be clear that you believe in their potential and care about their success. Be as candid as possible in what you say and as thoughtful as possible in how you say it. "I'm just being honest" is a poor excuse for being rude. Candor is being forthcoming in what you say. Respect is being considerate in how you say it. Being direct with the content of your feedback shouldn't prevent you from being thoughtful about the best way you deliver it.

For the *person receiving* constructive feedback, there's nothing wrong with taking feedback personally. Taking it personally shows you're taking the feedback seriously. Getting upset isn't a sign of weakness or defensiveness. It's a sign that you care.

The key is to make sure your ego doesn't stand in the way of your learning.

- TM Suresh Madhavan

### Winning Real-life Projects

"You can take an Indian out of India, but not India out of an Indian", is a common saying to underline the unbelievable strength of the Indian diaspora across the globe.

And for a toastmaster, the equivalent adage could be "You can take a Toastmaster out of club meetings, but not the Toastmaster out of the member."

I could barely attend any of the TalkMagic club meetings in the last six months, due to multiple professional and personal commitments that kept me occupied all this while.

But I have always been a sincere Toastmaster, and firmly believed in applying the Toastmasters philosophy earnestly in real-life situations. In this process, I had forgotten the golden words of American author Elbert Hubbard – "Don't take life too seriously, you will never get out of it alive."

I was fighting a legal battle against a builder of a property that I had purchased in 2016.

During the pandemic, the physical court hearings got replaced by virtual hearings.

In one such hearing, the complainant (I) and the defendant (the Builder) got 5 mins each to present our side of the argument.

I had delivered a good number of prepared speeches in club meetings;

hence I was an epitome of confidence when my turn came during the hearing.

I wanted to stir emotions in the heart of the grim-faced ex-Supreme Court judge who was presiding over the hearing, by using a powerful quote to start my speech. "Justice is sweet and musical, but injustice is harsh and discordant".

The judge raised his eyebrows, and I thought I got his attention to my soul-stirring oration that was about to follow.

"This is National Consumer Disputes Redressal Commission and NOT National School of Drama", he chose not to hide his displeasure.

This reaction was unanticipated, but Toastmasters has trained me well to course correct in the middle of my speech.

"My lord, human beings and pigeons have one thing in common – both live in pigeon-holes". This hard-hitting statement was meant to highlight the plight of the common man who regularly gets duped by the false promises made by builders.

The judge wore a cloudy expression on his face. "Was I unclear about my lack of penchant for anything dramatic?" – he sounded peeved.

Humor often came to my rescue when the content of my Toastmasters speech used to be below par.

"My lord, if anyone wishes to purchase a property from my builder, I like to present to him a book that I authored over the past few months – "Dummy's Guide to not get swindled by a builder". The judge, however, was unmoved by my clever use of humor. "An attempted humor, I presume. My verdict – misplaced." He snapped at me.

The case was adjourned for 2 weeks citing a lack of preparation from the complainant's side.

The two weeks gave me time for self-reflection. I went back to basics. Good content, logical flow, proper structure, and strong conclusion – these are the key ingredients of a compelling speech. Choosing substance over style, structure over unnecessary drama, I appeared in my next hearing fully prepared. It took me another three sessions to completely turn the case in my favor. This was no pathway project, but I realized how the projects had prepared me for real-life battles.

Be part of Toastmasters, not just to win club titles, but also to conquer the unexpected battles in life. Evaluation can be a lot more unforgiving in real-life situations, but you will have the ammunition to convince even the harshest of critics.

- TM Ranajay

### WFH - Work from Heaven, A Heavenly Home

Yes, you read it right. For the past 24 months, I have been working my life off, from a sweet heaven called Home. To tell you all a little bit about myself:
I enjoy my company way too much and a little extension of my social circle limits to my tiny group of friends and TalkMagic Squads, which makes me a socially challenged human, more so specifically at workspace. I am clearly not a fan of converting colleagues into friends, which cascades to my space, my peace zone.



Prior to lockdown, I was on a hunt for a job that allows either flexi hours or a few days of work from home. Unfortunately, the domain that I work in doesn't allow that, due to highly confidential client's data. So, I was intending to take up a freelance or career change, to put my life and work in order, respectively.

But what does work-life balance mean to me you may ask? Let me tell you what work-life balance is not. Waking up at 6 in the morning, rushing through the house chores, running to the office shuttle that picks up 2 to 3 hours before the login time, sit through the traffic for that entire time thinking how to change this arrangement. And after completing a 10-hour shift, just when you log out with a happy face and thinking that you are now heading back home, you realise the cab takes you for a night city ride and drops all the cab mates and then gets you home just after everyone is asleep. But one can only wish and work hard for things to change and favor you.

However, in 2020 when the government announced the lockdown and companies to get their staff to work from home, it was nothing less than a dream come true. Though it came along with its extra work hours, more deliverables, cut down on allowances, added stress etc., it also allowed spending quality family time, clean and healthy food, fresh air, work hour Netflix shows etc.

All in all, it was a sweet pain, but as they say, all good things may have to take a pause. For some, it is life getting back to normal, but for me, life is going back to **Ordinary** from **Luxury**.

- TM Lakshmi Shankar



### A nation second to None.

I aspire to build a nation, so progressive and utopian Where there's no room for prejudice or discrimination. A home for all irrespective of race and tongue, caste and creed, Dwelling in harmony, assisting one another in need.

A society at peace, directed solely towards growth, With its citizens regardless of strata, devoted to its service. A nation free of bigotry with nothing to fret, and no one to loathe, But to rejoice together in harmony and assist the others in crises.

A resourceful land replete with invaluable treasures, Priceless is its youth possessing potential beyond measure. At the helm they toil, unfazed by relentless ebbs and flows, Displaying their brilliance, ensuring we tirelessly grow.

I desire to see a country, free of sins and incidents of crimes, Where no woman is subjected to any violence or acts of brutality. Where the old folks are backed by the children in their prime, For joys to spread from this moment in time until eternity.

A blissful place where fear, jealously, deception is a thing of the past, Where our lives are destined by hopes and driven by trust.

Oh Lord, bless our countrymen with wisdom and morality,
For our nation to evolve and become the epitome of humanity

- TM Amlan Kumar Bhowmick

### THE REAL RICH

Years ago, when Bill Gates was not the synonym for 'rich', he did not have change to buy newspaper at the airport.

Then the newspaper vendor gave him newspaper for free.

Coincidently, the same incident happened a couple of times between them.



After 19 years, when Bill Gates became 'The Richest Person', he remembered the newspaper vendor and thought of repaying him by any other means. Surprisingly, the vendor said that Gates can never match for what he has done.

When Gates wondered why, the vendor said, "I gave you when I was poor and you are offering me when you became rich, How will it match?".

That day Gates realised that the real rich do not wait for the right time to help someone. When Gates was asked "Is there anyone richer than you in the world?", he mentioned the vendor.

Another rich heart that moved me recently was Harekala Hajabba, a fruit seller with no schooling, built a primary school with his bare minimal hard earnings. He never waited to pile up profits and contribute to a noble cause.

The real rich are those who possess a rich heart than lots of money.

Like the rich newspaper vendor and fruit seller, apparently at Toastmasters, members do not wait to become perfect to share, express their ideas with their speeches and positively help fellow members by offering feedback.

The right feedback given at the right time makes the club and its members' experience rich.

So, let's strive to be 'the real rich', continue to grow and help others to grow.

#### - TM K.S.THEJOVATHI

### Bring your worst to get your Best

Day in and day out, all we are trying is to please people, to be good in society, to be good to people. In the process of doing so, we hide a lot of our own emotions and qualities such as arrogance, attitude, selfishness, being straightforward etc.. only so that the people around us are not hurt or do not feel bad.



This process where you feel that by bringing out these worst qualities will erupt chaos around you, you feel you can suppress them and move forward. However by suppressing them, you are actually killing yourself, your true self, you are killing your potential. You end up being someone you are not but someone who has moulded yourself to survive.

You also strive hard to behave the way you would like the world to perceive you as likable.

This is wrong, Totally wrong!! You get one chance in this world, so LIVE it.

Don't slave yourself to mankind but rather unleash the BEAST within you, speak your mind, do whatever you want, say whatever you want to say, bring out your anger and you will see your potential unfold, live your life and have no regrets.

Once the mind is free from stress, the stress that you had suppressed within you, you will see change and it will help bring out ideas and you will grow and blossom to your full extent.

TM Boniface Anthony

### Working together and leading from the front

One of the most important skills we learn at Toastmasters is working together in teams and collaborating with others. Easier said than done. The real struggle is not in getting the job done, but in inspiring people around us to be motivated to participate and perform. In my experience of 12 years with Toastmasters and holding several leadership roles, I have observed three major styles of managing teams.



#### 1. I will do it all

This is typically a working style performed by an individual who wants things done perfectly and almost always ends up doing everything The excuse: Nobody volunteers. Everyone is busy. There is no response from anyone. Someone has to do it! Well, yes. But our role in managing teams is also to influence others and make them see the 'what's in it for me' part. Doing everything oneself not just deprives the team of their own learning and development, but also in us feeling overburdened and frustrated.

#### 2.Let them do it all

This style of leading teams is when the leader is delegating and not following through or motivating enough. This individual may come across as less impactful. The excuse: People know what to do, it's their job to do it. May not really be so. Delegating means handing over a task and ownership but at the same time, following up and assuring that we are here to support.

Building a team that is well aware of the responsibilities and ownership lies with the leader.

#### 3.Let's do this together

Surely, the idea of collaboration, where information is shared, decisions are taken and having everyone participate enthusiastically is an ideal scenario.

The primary purpose of a leader is to build people and help them realize their potential. This needs one to lead by example and coach the others. Give them the big picture. Value their contribution. Mutual respect and empathy go a long way in ensuring we can work together.

Most conflicts and lack of interest in teams arise because people don't feel valued- about themselves and/or about the work they do. More often than not, they do not see the impact they have on others' lives. This is so much more visible and relevant at Toastmasters where every single role at a meeting or as a club officer is contributing to building better individuals.

On observing my role models at Toastmasters, I realize that they have a unique ability to identify and coach people for leadership roles. The three values that come out strongly in them- Pause, Look for goodness and Abundance.

**Pause**. Giving the person the benefit of doubt makes us more accepting of people who are different from us. Instead of disconnecting, can we explore the best way to work with them? At Toastmasters, constant nudging our club members will help them move to action- be it giving speeches or participating in club activities. Let's pause and think before we judge.

**Look for goodness**. Each one of us is unique and this makes us and the others around us special. Knowing what motivates others and being able to speak their language can help us work together. Focusing on goodness also makes it so much simpler to work with each other.

**Believe in abundance**. Every single one of us has unlimited potential. Every interaction with an individual is an opportunity to unlock potential for the individual and ourselves. It becomes each of our responsibility to provide enough opportunities to allow club members to use Toastmasters for what it truly is- a place to learn and grow.

My life has transformed due to Toastmasters. I have experienced unconditional support and selfless contribution from so many of my mentors and members. This place can give us more than we can imagine, if we are only willing to participate. Imagine the magic we can create at Talkmagic and around us, by allowing everyone to be better versions of themselves.

-Geetha Prasanna, DTM

### Cryptocurrency

Facebook has recently rebranded itself as Meta and is planning on creating a metaverse. It will be a 3-D virtual environment where you can be any character and experience an alternate world. You can vacation in exotic locations or have a sprawling bungalow and spend your time playing cricket. The fancier life you want can be bought using Facebook's cryptocurrency 'Diem'.



#### So what is a cryptocurrency?

Cryptocurrencies are systems that allow for secure payments online which are denominated in terms of virtual "tokens." The term "cryptocurrency" is a combination of cryptography and currency. It means cryptocurrency makes extensive use of cryptographic techniques to secure transactions. It is based on blockchain. A blockchain contains information in packets that are called "blocks" and connected in a chain. While banks maintain a central ledger, a blockchain's ledger is decentralized. This chain of blocks, cannot be edited or changed, making the ledger extremely secure. Bitcoin is by far the most popular cryptocurrency, followed by other cryptocurrencies such as Etherum, Litecoin, and Cardano.

#### How are cryptocurrencies made?

The first cryptocurrency- Bitcoin, was created in 2009. Units of a cryptocurrency are made through a process called mining. It involves he computation of complex mathematical algorithms to create a virtual coin. The miner who solves the problem first adds the transaction details to the blockchain. The process rewards the miner with coins and records his transaction in the blockchain. Subsequent transactions are appended to the existing one.

#### What is the reason for the popularity of cryptocurrency?

Digital currencies are volatile in nature. The astronomical returns being promised by them have created a buzz. The value of 1 bitcoin is 44 Lakh rupees. Imagine if you had bought just one of them! Recently, for Ethereum meta, an investment of 1000 jumped to 2.37 crore in a day. Such crazy price fluctuations are the result of pump and dump. Maximum tokens belong to 1 person who is the founder. So they can manipulate the prices by releasing more money into the market. A collage by American artist Beeple has become the most expensive digital image ever, with the artwork fetched 513 crores.

It is simply a massive jpeg file with 5,000 images and a blockchain code.

Unlike investing in traditional currencies, bitcoin is not issued by a central bank or backed by a government. Therefore, the monetary policy, inflation rates, and economic growth measurements that typically influence the value of currency do not apply to bitcoin. Their prices are influenced by factors such as the supply, demand, and the cost of mining. Bitcoin mining consists of miners competing to solve a complex math problem – the first miner to do so wins a reward of newly-minted bitcoins. Solving the problem requires brute force in the form of considerable processing power. This consumes a lot of electricity which accounts for 90% of the overall cost. Electricity consumption for the bitcoin mining process is equal to that of entire countries! The cost of bitcoin mining is the difficulty level of its algorithm - the varying difficulty levels can hasten or slow down the rate of bitcoin production and affect its overall supply, thereby affecting its price.

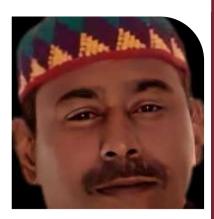
The Indian government is planning to pass a bill to ban many of the cryptocurrencies. This is because an unregulated market for digital currency has the potential of becoming avenues for money laundering, terror financing, and drugs. In the future, cryptocurrency may pose a threat to Indian Rupee. If a large no. of investors may start investing in digital currencies like bitcoin instead of rupee-based schemes like PF or mutual funds, the demand for the latter would fall. Since cryptocurrencies are unregulated and difficult to trace, the government will find it difficult to tax the amount. But this is a promising sector. Many experts see blockchain technology as having serious potential for uses like online voting and crowdfunding. They can also streamline payment processing. They are a form of payment that can be exchanged for goods, services, and other commodities. Due to the booming popularity, the government has announced that it will soon launch its own cryptocurrency. Cryptocurrency is here to stay.

-TM Ayushi Jha

### **OPEN MIND**

You might have read the story about the debate in ancient India between Adi Shankara and Mandana Mishra on two religious philosophies. Adi Shankara won the debate and Mandana Mishra "converted" to Adi Shankara's Advaita philosophy and became his disciple.

This is a striking story because converting to another point of view is so very difficult. We watch so many debates on television and social media on everything from politics, economics, abortion to LGBT rights. We hardly find any instance of anybody getting converted to another point of view. By the end of any debate, you're faced with the same stalemate you had at the beginning.



Why are we so rigid in our positions? We are willing to listen to arguments, are open to learn about what the other side has to say but why do we find it difficult to concede or change?

Psychologists say that deep change is hard because we are asking people to go against what they have learned their entire lives. To abandon their principles and values may bring sadness related to loss or an anxiety related to adapting a new and unfamiliar territory. Research also suggests that once our minds are made up on important matters, changing them can be as difficult as stopping a train hurtling at full speed even where there is danger straight ahead.

This phenomenon is only amplified by social media algorithms that constantly feed us stories that strengthen our deeply entrenched beliefs. It is said that in all countries, governments and societies are guided by an invisible deep state. It is equally true that we are guided by a deep state of mind which refuses to change even when facts are stacked against us.

Another reason is the urge to associate and belong. We are social animals instinctively reliant on our tribe for safety and protection. Defection, in short, feels as terrifying as stepping off a window ledge—and to a certain extent, this fear is justified. When you think and behave in ways that separate you from members of your close community, you're likely to experience at least some level of exclusion.

When we claim that we are open-minded, it is time to sit back and reflect. Are we really? Actually what we mean is that we are open-eared. Open-mindedness is willing to concede an argument and agree that the other person is right - like Mandana Mishra did.

- TM Balakrishnan N



### Stop...

War is something evil Which makes mankind feeble So, let's stop this fire rain And then reattain.

People start crying Soldiers keep fighting Keep the tears away Be strong for the day.

Months go by You keep yourself high And finally, there is peace And your mind is at ease.

And everything is misplaced Your loved ones are erased But now is a new start So play your part.

-TM Anjali Rawat

### My Credit Card and I - A Horror Story

When my brother-in-law and his family from the US visited us in Muscat several years ago, I took them out to a fancy and expensive restaurant for dinner. We had a rollicking time and after much eating, drinking and merriment, though not strictly in that order, the head waiter at last presented us with the bill. My brother-in-law and I lunged forward to pick up the bill from the table with loud protests of "I'll take that – I'll take that – no, no, this is on me".



It was a short and sharp battle and according to me, it was only because of my inherently good and accommodating nature did my brother-in- law win the contest for the bill. My critics present at the scene however say that I gave in rather easily.

Anyway, my brother-in-law pulled out a credit card holder which must have held at least about forty cards in all. His primary concern now, it seemed, was which one of those forty cards to use. I couldn't help but compare and contrast my modus operandi whenever I used my one and only exhausted looking card carrying a laughably low credit limit.

Each time I use my card, my heart rate increases and my mouth goes dry because I'm not to "the manner born" when it comes to splurging I always half expect someone to grab me by my shoulder and take me away in handcuffs. All because my card is made of plastic and not of gold or platinum.

Recently, after having shopped at a fashion retail shop, I rifled through my skinny wallet and handed my card over to the woman at the cash register. I waited for the operation to start in the manner of an anxious patient waiting to get an MRI scan. The woman holds my card as if it was a dead rat or something and then, with great deliberation, she swiped the damn thing while I experienced heart palpitations and waited uneasily. At long last, she declared her verdict – "Nimma cardu decline aagide saar." In other words, "your card has been declined, sir." I thought there was a rather unnecessary emphasis when she pronounced the word "saarr" (sic) sir. But it could have been my imagination.

After mustering enough courage, I ask her a profoundly deep question which might have given philosophers an inferiority complex had I put the question to them. "What do you mean declined?" I asked. The woman shrugs and with a sneer and says, "Gothilla saar". She doesn't know and she doesn't care.

By now, a handful of people are restlessly shuffling about behind me, waiting for this ghastly drama to unfold. Discourteously, as if she knew the answer already, she swipes my card a second time. The crowd behind me and I waited in suspense for the result. The machine spits out a little piece of paper and I heaved a sigh of relief. But it is a rejection slip. The woman gleefully announces my card payment has been declined again. My dignity is lying there on the floor like a crushed cockroach. I need to retrieve it and retrieve it soon and so I idiotically say that that's impossible. There must be something wrong with her stupid machine.

Try it again, I say with all the authoritativeness I can manage.

"Sorry saar, again declined aagidhe" she says maliciously. Not working. I realized now the time had come to explain to the janatha behind not that the credit card company is going to get hell for this. Then, with an indignation born out of sheer honesty, I pulled out a couple of crumpled 2K notes to settle the issue once and for all. She takes the notes between thumb and forefinger and holds them up against the light, one by one. This final insult was the proverbial last straw that broke the camel's back.

I resolved then and there that I was going to apply for at least half a dozen cards to safeguard me against such public embarrassments. I was confident I could service all those credit cards. How? Because I knew that was just one step away from getting rich.

All I need now is some money.

- TM Suresh Madhavan

### Book review - CFO NITI

As a finance professional,

I wanted broad guidelines to understand how I go to the top position in finance,

however, I was not able to find a good book to guide me on the same.

Many of us in finance profession,

want to be CFOs at some point of time in our careers.

There were hardly any books available in the market to refer to and walk in the path.

Fortunately, now we got an excellent book "CFO NITI".

This book brings you a never-before-seen view of the CFO's office &

people running India's biggest Finance units and provides us some practical advice on key skills needed to succeed in our finance careers.

onal growth stories,

This book brings detailed stores of the CFOs of India's largest corporates – their personal growth stories, insights into how CFOs office functions and their perspectives on the rapid evolution of the CFO's office in the past decade. You will hear from CFOs of Maruti Suzuki, Tata Steel, Amazon India, Larsen & Toubro, Hindustan Unilever & Aditya Birla Group.

Good management comes from good judgement, and good judgement is acquired through lived experiences. This book provides readers with lived experiences.

CFO Niti breaks a lot of stereotypes associated with finance leaders.

Traditionally seen as serious, introverted bean counters, you will be surprised to see the unconventional ways in which these leaders shaped their careers and the role they played in the exponential growth of their organizations when the CFO role has evolved from being just a finance custodian or controller to a value creator.

### Few insights from CFOs:

- Take the initiative, look at the big picture and bring out-of-the-box ideas to grow the business.
- Choose what you are good at, even if it demands getting out of your comfort zone. If you don't do that, you may forge ahead, but you will not be very successful in the long run.
- You don't need rocket science, **just stick to the basics**, put in a lot of hard work with integrity and fairness, and enjoy the experience of your professional life.
- Professional life is a journey of experiences and **one can never be trained for all situations**, hence it is important to ensure that we approach all experiences to the best of our abilities, be honest to the cause, and exercise our judgement in the best of the situation.
- Failures are important life lessons and there is learning in every experience in life. Those who learn lessons well through
  self-reflection sustain themselves better and are happy. The point is not that you failed, the question is, how do you respond
  to failure and setbacks?
- **Overprepare and bend your back** results do come! When you go out to hunt a deer, prepare as though you are going for a tiger hunt.

- The only **opportunity you have is the one in front of you**, and all you can do is to make the most of it. It is very easy to think of greener pastures and walk away, it is more difficult to stay and say "What can I do with what I have, and build a better future?"
- On new job/role: First three months in a job are going to be miserable because you must reset yourself. You start from a space you don't know well. If you have a mindset affirming that you will learn from anyone and everyone, you are in good place. Be comfortable and let everyone know you are willing to learn. Then, it all falls into place.
- If there is bad news, always try to get it first. Encourage a culture where people are not afraid of giving bad news as it gives you a slightly longer time to resolve the problem.
- Trust can be either zero or 100 percent (it cannot be in between)

Most of the CFOs are early raisers, at around 5 am and from middle-class families. They progressed due to their commitment, hard work, self-belief, perseverance, and a positive mindset.

Their advice for young professionals is to take a long-term view of life and make those initial sacrifices, stop making compromises and unreasonable demands on themselves. *The ability to look at a glass as half full* is so crucial in making our professional lives worthwhile.

They look at hiring people with the ability to influence people, being articulative, being able to disagree with dignity and possessing problem-solving skills.

And finally, their view on life: work is very important, but so are a lot of other things. Have a full life.

With best wishes

- TM Shashidhar Hegde



# Talking Titans Gavel Club

### The Boney Hand

Once upon a time, there lived a family. They lived in an abandoned apartment.

A long time later, they finally had a new neighbour. Their parents could not wait to see them.

They thought that it would be rude to welcome them while they were getting the things In.

So, they waited until they settled in, and then the day finally came, and they went in to welcome them.

The two boys, Andrew and Shawn, were left alone in the house.

So They decided to play a game of hide and seek. Shawn started counting while Andrew was hiding. Andrew was finding it hard to search for a good spot to hide,

he found a room that their parents told them not to go into.

He thought for a while, and then went into the room. At first, he did not find anything suspicious. Then he was pulled by a cold Bony hand. He was terrified and wanted to shout for help. But his mouth was covered by the hand.

When Shawn started finding Andrew, he thought, "WOW! He has hidden well." However, he was unable to find him. Hours passed by, and Shawn was worried. He Shouted, "Andrew, come on out, you win, I lose," but there was still no response.

Later, Their parents came back. Shawn despairingly looked at his parents and explained everything. His parents immediately knew where he had gone.

A long time ago when they started building the house, they built the house in a graveyard because they were too poor to buy a good piece of land. The ghost was a lady who was dead at a very young age and wanted to live once again so she took Andrew's body so she could live once again. Shawn was astonished by what they said and was scared for his brother.

His parents on the other hand thought that it was the worst day for this to happen because they just had a new neighbour. Even then they had a kid to save! So they got to work. They went into the room with zero noise. But they couldn't find him. They searched in the Balcony and it wasn't too late to stop her. So they took her body and burnt it to give her peace for her afterlife. Luckily Andrew was saved and they could meet their neighbours whenever they wanted

- Gavelier Kavini Rawat







Pencil drawings by Aditi. J

Thank you, YouTube for helping me to draw these art. - Aditi J



- Gavelier Aditi Jayaprakash

### Yummy miniature sweets and fruits

Don't take it and eat it. I know these are yummy and delicious, but they are made with playdough for Diwali...

Making miniature things keeps me happy Please do come home for real sweets and savories.

Thanks, Aditi J





Everyday is children's day.

Drawing done for children's day celebration.

Let's celebrate the child in each one of us . ©

Aditi. J

# Club's Events

Educational sessions, Workshops, Special Events, Celebrations, Physical meetings and so much more..



Zoom Meeting

15th September at 7PM

# **Achievements**

Our Awards, Contest Winners and Level Breakers.











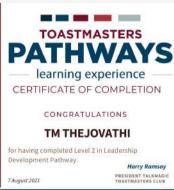


learning experience

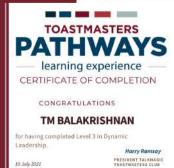












# **New Members**

### Our new Talkmagicians



## **Testimonials**

"Talkmagic Toastmasters gave me a friendly atmosphere, its support helped me grow fearlessly."

"The motivation from fellow toastmasters and constructive feedback is the best part of it, which carves out the best in each of us."

Dr Zahar, Talkmagician for less than a year.



"Talkmagic toastmasters club is a great platform to improve our communication, public speaking and listening skills.

The team gives the opportunity and encourage the guests to interact and take up table topic speeches which gives confidence and positive vibes for the guests to improve and develop

One can easily overcome the fear of communicating with strangers or addressing the crowd with the help of this club."

Sasanna, Guest

"Toastmasters has introduced me to the structure and grammar of communication and the levers available to create an impactful speech."



"Talkmagic has good diversity in membership which has given me an opportunity to listen and learn from a wide range of topics and perspectives."

Balakrishnan, Talkmagician for more than a year.

"Talkmagic Toastmasters is a great forum to set oneself for success.

A panel of experienced members mentor, groom and guide people to become a better version of themselves"

Gracy, Guest

"I am more open to listening to ideas, perspectives and thoughts from others."



"Talkmagicians are very encouraging, fun loving and supportive in their approach. I feel that I belong to TalkMagic club."

Chetna, Talkmagician since 1.5 years

"Toastmasters helped in shaping my career growth."



"Talkmagic gave me the opportunity to mingle with experts from different domains.

This helped in broadening my vision"

Babula, Talkmagician since 5 years

"Toastmasters helped me to self-discover and provided an unbiased platform to try and explore new things"

"Talkmagic has abundant strength in its members. Perfect place to learn in the moments of fun."

Thejovathi, Talkmagician since 6 years



# About us

Talkmagic Toastmasters Club is a friendly, community Toastmasters club based in Banaswadi / Kalyan Nagar. Founded in 2012, we have currently 55 active members from diverse backgrounds.



### **Meeting Details:**

Every Saturday from 3 PM to 5 PM. Our physical location is at St Vincent Palloti PU College in Kalyan Nagar, Bengaluru.





+91 96202 74491



talkmagictoastmasters



talkmagictoastmasters



https://talkmagictoastmasters.com/

