



THE RAMKEYS



MAY ALL YOUR DREAMS
COME TRUE IN 2021

Our wishes for 2021

This is easy...can we pls move our discussions to the vaccine from the virus!! Can we pls get back to the old ways?

Local elections in my state of TN will be interesting as it will be the first one without the big names! And yeah, goodbye Trump!

Can the stock markets in the USA & India beat its past year performance? Can the "oldies" in sports retain their mojo? Will India continue to dominate in Cricket?

Will we get to travel - so many places to see!! It is also both our Masters' 20th year reunion.

Will kids start going back to school? More [baking](#) for Lakshmi while Ramkey is hoping to further his [Coaching & Wealth Management](#) businesses.

We wish that all of us remain healthier in a peaceful world in 2021!!



GUJARAT JAN 2020



BOYS' UPANAYANAM



FAMILY WEDDING

More of what we didn't do ...than we did!!

2020 was a strange year - a pandemic of sorts not seen in a century resulted in massive lockdowns, panic and concerns. About 1.92 million people died with 1.5L of those in India; more are hospitalized worldwide!! Most, if not all, are surely glad to bid adieu to this Rat Leap Year.

In this background, to even write about our lives sounds frivolous but life moves on and it is also important that we are able to look at things that did go well!

Lets start with everything **we didn't** do:

1. We didn't travel to any other country, for the first time in decades!
2. Even within, we didn't drive more than 8K kms!
3. Kids didnt '**go**' to school; parents don't go to work anyways!!
4. We didn't do the usual things - eat out, meet friends & family, go to a movie...

And yet, if there is **ONE** word to describe 2020, it is **GRATEFUL!!**

LAKSHMI LOST 10 KGS
RAMKEY LOST 25 KGS!
THANKFULLY KIDS GAINED!!

HEALTH

We are extremely grateful that we remained healthy. Lockdowns did different things to people. For us, it meant - GET FIT! Even the kids join us in our workouts.

So many things we needed to unlearn about nutrition, fasting and workouts but it was great to see it all come together.

Ramkey's new mantra - FITTY!

FAMILY & FRIENDS

In February, we performed the "Yagnopaveetham" or "Poonal" function for the boys. A great occasion where we spent quality time with family and friends. We were grateful to spend so much time with Ramkey's mom, who turned 70.

LEARNING

Strange year for the kids as they stayed home as their classes moved online. The kids are thrilled to learn both Hindi & Tamil with their "paattee".

Ramkey did get to read a lot more and finished 25 books in 2020. Along with Lakshmi they listened to many podcasts and watched TV series galore!!

SOME PICS



RAINBOW CAKE



COORG



GOA



AMMA TURNED 70



NEW COMPANION



2020....

WORK

Markets began the year well only for it to drop 40% in March and incredibly closed the year up 80%!! A crazy year matched by crazy markets!

It was great to see investing business doing well while Ramkey was able to help people with his Coaching. Lakshmi did a lot of Baking and has taken to gardening. Ramkey's dad would be very proud!

Ramkey also started Vlogging on both [Investing](#) and [Leadership](#).

WE BID ADIEU TO OUR 7 YEAR COMPANION - XUV WAS REPLACED BY AN X3!

TRAVEL

This one is easy. We did start the year in Gujarat and closed it with trips to Goa & Coorg but stayed indoors, physically distanced for most part!! We lost a dear friend, a doyen in roadtrips who introduced Ramkey to rallies in India - Ejji. Rallies will never be the same again.

RETURNING

Rasikapriya completed 5 years in Feb. We had a fabulous Arts Festival with 2 great performances and workshops. The lockdown didn't stop us as we moved our programs online and closed the year with a Global Arts Festival.

Thanks to our friends and families support, we were able to support the education of 300 girls. The Pandemic might keep us distanced from each other but humanity wins...ALWAYS!!

We are truly grateful for all that the last decade has given us, especially reiterated by events of 2020.

Goodbye 2020

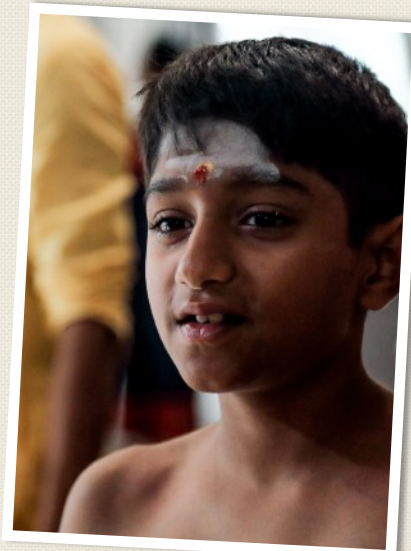
Welcome 2021!



ANIKETH (14)

ANIKETH HIT A GROWTH SPURT AND IS ALMOST AS TALL AS LAKSHMI AND HE NOW WEARS RAMKEY'S SHOES!!

HE IS MORE SWITCHED ON AND HAS ADAPTED TO ONLINE EDUCATION!! HE IS LEARNING CARNATIC MUSIC AND LOVES HIS 'BANTER' WITH HIS MOM!



ESHAAN (11)

ESHAAN DOESN'T ENJOY BEING STUCK AT HOME. HE MISSES HIS SCHOOL, FRIENDS AND FOOTBALL.

HE IS IN GRADE 6 AND CONTINUES TO ENJOY BEING CHALLENGED IN MATHS & SCIENCE. HE IS LEARNING TO PLAY THE GUITAR AND CAN'T WAIT TO GET BACK TO FOOTBALL!!



THRAYEE (8)

OUR YOUNGEST ROWDY IS IN GRADE 3 AND IS A CHATTERBOX.

THRAYEE ALWAYS ENJOYS GOING TO SCHOOL AND DOESN'T LIKE THIS ONLINE VERSION!! SHE IS LEARNING BHARATNATYAM AND GYMNASTICS!!

LOOKBACK AT THE DECADE....



15 NEW COUNTRIES ADDED
MANY MORE VISITED.....



FROM NEW BORN TO TEENS...



3 IS COMPANY!
THRAYER IS BORN 2012



THAILAND - INDIA
RUSSIA - IRAN



150,000+ KMS DRIVEN WITHIN INDIA



HONG KONG 2010 - 2013

5 UNKNOWNNS 2021

- I. Will we get back to the old ways - work, travel?
- II. How will education change?
- III. Will Ramkey get to 75...both in countries and golf score?
- IV. What does a post-Trump world look like?
- V. Will we conquer Covid?

DO COME AND VISIT
US IN 2021...

POST-COVID!!



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