



KONNECT

THE TIMES OF KHADAYATA

410, Yusuf Building, Veer Nariman Point Road, Fort, Mumbai 400001. • Tel.: (022) 2287 5333

From the Treasurer's Desk



कर्मण्यवाधिकारस्ते मा फलेषु कदाचना

You have a right to perform your prescribed duty, but you are not entitled to the fruits of the action." When the thought of creating KBN (Khadayata Business Network in September 2010) NOW KCBF (Khadayata Community Business Forum 2018 onwards legally constituted) came in my mind, I had this action planned. As I think if you have an idea that you genuinely think is good, don't let some take you out of it. We at KCBF have tried to live upto it.

As we are amidst the completion of 2nd dreadful pandemic wave, I would like to send my heartfelt condolences to the families who have lost their beloved ones.

UN General Secretary : Antonio Guterres :-
"Advancing an equitable global response & recovery from the pandemic is putting multilateralism to test. So far, it's a test we have failed." As the country confronts with the worst humanitarian crisis in recent years, it urgently needs a policy measures to support it's citizens. Employment recovery has stagnated below pandemic levels, Poverty has went up, Quality of employment has deteriorated, Poor has suffered more due to fear of infections & decline in mobility.

"To be the best you must be able to handle the worst." As small & financial entities at grass root level are bearing the biggest brunt, government should try to take the following steps for the Micro Small & Medium Scale Business Enterprises.

1) Setting up of online receivables discounting

system (TREDS) as MSME Samadhan has not been very effective.

- 2) Micro insurance that help, as delayed payments leads to persistent crunch.
- 3) Resurrect viable credit providers.
- 4) Create more credit products. The silver lining is that India is going to see a normal monsoon this year too. At around 98% of long period average (LPA)

Would like to share with you all few facts & figures about KCBF

- 1) KCBF is a legally constituted Forum with legal registration requirements under Company's Act. It is having its own PAN Card & Bank account at HDFC.
- 2) KCBF is a samasta khadayata forum having registered life members across the globe who transact & interact with each other daily.
- 3) KCBF till date has 275 Life Members situated across the globe.
- 4) KCBF has its own website, registered logo with trademark & portal. It has its presence on Facebook & WhatsApp
- 5) KCBF with its life members participation has donated 121000/- to PM Cares Fund for the ongoing Pandemic.
- 6) KCBF has Bank FD's of 500000/- & balance of 140000/- in its HDFC Bank account.
- 7) KCBF is blessed with inhouse Legal Adviser, Company Secretary, Chartered Accountant, Web Designer & Coordinators.
- 8) KCBF has 15 Administrators who are well versed.
- 9) KCBF till date have not received any major complaints, legal disputes, quarrels, bad mouthing & suspension of members except 2 to 3 skirmishes.
- 10) KCBF members have met for 28 times for their 4th Saturday Business Meet at different venues across Mumbai.
- 11) KCBF under its banner held 4 Trade Fairs at Khadayata Bhuvan : Vile Parle East. 1 Trade Fair was collaborated with Khadayata Mitra Mandal.
- 12) KCBF has held regular Health Check Up, Seminars, Webinars, Conferences & Expert Advice Programs

for its members at regular interval with lunch or dinner on various platforms.

- 13) KCBF has recognised 50 distinguished teachers across India & have invited, honoured and distributed prizes, certificates & gifts to them.
- 14) During Pandemic KCBF held 18 every Saturday webinars on different subjects.
- 15) KCBF has always supported business activities, interactions & developments. A new chapter "KCBF Women's Entrepreneur" was formed whereby women across globe can transact with each other.
- 16) KCBF approximately has crossed a turn over of 100000000/- though we are not able to garner or collect figures of last 15 months.
- 17) KCBF has re conceptualized goal by adding new dimensions & new directions. Its aim is to GROW TOGETHER, GROW HIGHER & GROW MORE.
- 18) KCBF has held its AGM, Audited its accounts, Paid all government fees, Paid all professional fees till date.
- 19) KCBF has incorporated "TIMES OF KHADAYATA" which is a E News Bulletin which publishes, advertises & accomplishes Khadayata's requirements, queries & achievements.
- 20) KCBF has formed in last few years many Vertical WhatsApp groups which directly or indirectly help each business, its associates & is working smoothly. To name few of them : KCBF Stock Market, Educationist, Real Estate, Chartered Accountant, Doctors & Only Women's entrepreneur group.

Friends, during this testing times we have to remain disciplined, cautious, supportive & agile. Government still is working on 3rd wave (If it happens) so lets continue to wear masks, practice social distancing, get vaccinated & follow stringent rules set by the government. We at KCBF are constantly thinking, germinating new ideas, venturing new concepts. As you have supported us we will come up to you with such NEW VENTURE which will help us all for the future.

Sandeep V Shah, Treasurer : KCBF
 9820318422, solomancoins@gmail.com
 MA in Numismatics & Archaeology

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1-2% for surface disinfectant.
 2-3% for fumigation.



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Khadayata Ratna

SHRI CHANDULAL SHIVLAL SHAH (SARKAR)



With dedication even the most difficult work can be carried out easily

Shri Chandulal Shivilal Shah popularly known as “Sarakar” was born on 5th June 1917. He was the second son of Shri Shivilal Leelachand Shah and Shrimati Chanchadbaa Shivilal Shah. His parents were of high religious value and believed in serving the society. He was married to Shrimati Lalitaben Chandulal Shah who was a constant support system for him. His family consisted of 3 sons and 2 daughter.

He attained his primary education from Malpur, Gujarat and secondary education at Modasa, Gujarat. Despite getting admission in a college in Surat he had to leave his education post SSC due to poor financial condition. During his academics he was highly influenced by the morals of Shri Poonamchand Doshi and Shri Bhaichandbhai Shah. He joined his father's mortgage business after leaving his studies. He accepted job at Maneklal Jethalal Library, Ahmedabad as a librarian in 1941. **He joined in the fight against the Britishers by pasting posters in the year 1942 and became a freedom fighter of our nation.**

Education played a vital role in his life, he believed in the power of education and **to promote the same he established library and bal mandir (play school) at Malpur, Gujarat. Further, in the year 1952 he made Higher Secondary School in Malpur, Gujarat.** He highly believed in educating females and constantly put in efforts to educate more and more girls in his village. He dedicated 25 years

of his life to serve as an honorary secretary and for his commendable work he was awarded with a sum of Rs. 25,000/- by the institution, village and taluka. He was also awarded with a certificate for his dedicated work. He being a man who always wanted to serve the society felt honored by this and added Rs. 25,000/- of his own and donated a sum of Rs. 50,000/- for the betterment of institution, village and taluka.

He got the opportunity to serve as a ‘Sarpanch’ in **Malpur Village, Gujarat.** He served the village with **complete dedication for 15 years and won the heart of the entire village.** He served in an exemplary manner and did various works for the upliftment of the village. He created waterworks, built stone roads and panchayat ghar. **Malpur attained the status of Taluka because of his efforts.** It was his contribution and efforts that resulted in the **starting of bus route in between Malpur to Modasa and Lunavada in Gujarat.**

There was a lack of medical facilities in Malpur taluka and so he constantly kept requesting the State government for improving these facilities in the Taluka. **As a result of his constant requests, then health minister Shri Vallabhbhai Patel introduced him to the pioneer donor Shri Deepchand Gardi.** With the support of the donor and his dedicated service a **15 bed hospital was built in Malpur taluka for which he raised a fund of 30 lacs.** Currently, this hospital is working with 40 beds and an operation theater in Malpur taluka. This hospital was indeed a blessing for the people of Malpur taluka.

He always wished that Malpur becomes an ideal village. He took the barren land from the government and **created ‘Aushadhi Van’ (medical farm).** More than **4,000 medicinal plants were planted** for this and he introduced the drip irrigation system for these plants to save water.

He was influenced by the life-style of Mahatma Gandhi and thus lived a life with simplicity. Prayers were a part of his daily routine. He used to wear khadi clothes and eat simple and healthy food. He was a person who strongly believed in addition free life-style and was highly against the concept of untouchable. To stand by the thoughts of an addiction free life he used to go and raid the illegal spots of addiction. He used to preach the people to live a

life without addiction. **To promote eradication of discrimination against ‘harijan’ (untouchable) he used to go to the places of these people and sing the bhajan (religious songs) by Narsinh Mehta.** By this act he gave out the message of these untouchables being equal to others and there should be no discrimination against them.

Great personalities like Ravishankar Maharaj and Vinoba Bhave came to his place. He was a man who believed in the concept that serving humans is serving God, but despite this ideology **he contributed for the development of temple in Malpur and also created a garden in the temple. He also conducted ‘sodas granth katha’ in Malpur.**

There was a dam on Vatrak river because of which water didn't reach the people on higher level. **He created the lift irrigation project and as a result water was supplied to the people on higher level.**

He served as a president in Shri Modasa Ekda Visha Khadayta Modi Panch. He served as a committee member and donor in Khadayta Kedvani Mandal and J B Shah Tabibi Sahay Society.

While doing selfless service to society, he have been highly responsible towards his family. He has been a very helpful husband, Very supportive father and a teacher to grandchildren.

He departed this life on 20th January 2001 after staying sick for a short duration of 6 days. It was a moment of great loss and sorrow for the family. Though, it was his dedicated service that not just the family but entire village felt the pain and sorrow of his death. The people of the village loved him so much that the entire village came together on his death. To pay tribute to his work and love for the village, the villagers with band and decorations paid homage to his departed soul. Women in large number were a part of his funeral ceremony and his corpse were kept in the school he made for everyone for ‘antim darshan’.

He was a man of his work and so even after years of his demise he is still remembered. Though, he is no longer there but the fragrance of his good deeds is still prevalent.



Dharmesh Shah

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Please send in your article / content before the 25th of the preceding month to be published in the ebuletin

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Note: We, at KCBF, have decided to publish profile of each life members and hence requested them to share details about their Business / Professional / Service etc including family in their own words (150/175). We also thought to introduce a renowned Khadayata under "Khadayata Ratna" - A person of eminence from Khadayata community who can be Businessman / Professional or Service at highest position from any field. It's a prerogative of KCBF Admin Committee from the name suggested and/or forwarded to KCBF. The honour given is based on individual's contribution to profession, community and society at large. The award carries no material/monetary medal or certificate but the basic objective is to bring to light our own people as role model for current and future generation of our community.

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Life Members Profile



Mr. Ashish C. Shah



With nearly 26 years of an experience in Strategic Business Planning, Treasury Operations Experienced in spearheading a wide spectrum of Finance & Accounts activities encompassing finalization of accounts, cash flow management, taxation and auditing. Strong analytical & organizational abilities with adaptness in formulating systems and preparing strategy for better results Expertise in planning & executing process Instrumental in streamlining the working procedures, formulating cost effective solutions for enhancing the accounting and taxation operations

Yes, you read it right... its a pure financial analytics By stated above, his dream project for having a holiday company which started in 2017 Company is having rich experienced staff from the industry to give best of their knowledge to have better customer experience.



Ms. Deena Shah



From housewife to working woman since last 3 years Her role to identify new business opportunities in order to generate revenue, improve profitability and help the business grow. In back office side she manages Planning and coordinating administrative procedures and systems and devising ways to streamline processes

IMPORTANT NOTE FOR THE READER

This is a dynamic PDF with editable links. The reader can directly connect with the writer or life member or any member of the editorial team. Links are available on articles, references, mobile numbers, emails etc...

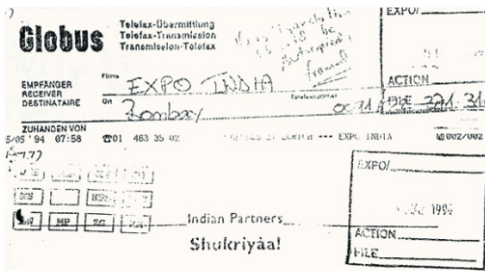
WATCH OUT FOR ICONS



Dr. Purvi Shah



Dr. Purvi Shah is a dedicated physiotherapist in the field of Advanced Child Development and Rehabilitation since 20 years. She has the CNDT (Certified Neuro-Development Technique) degree certificate from the USA and has special interest in Child rehabilitation therapy concept. She has also specialized in Sensory Integration and has a certification from University of Southern California. She has undergone special training in Prechtl General Movement Assessment course for NICU HIGH RISK baby and early intervention treatment protocol. She has continuously upgraded her skills in the field of Behaviour management and Play Therapy for Child development by undergoing many international workshops and seminars. Another latest achievement is the Certification in the field of Aqua-therapy which is the latest and most advanced concept in child rehabilitation and development. We have recently started a new clinic with in-house indoor temperature controlled chlorine free pool where we provide Aquatherapy services. Dr. Purvi, consulted for her proficiency in complete Neuro- paediatric rehabilitation, Child Development and Aqua-therapy treatments.



"Shukriyaa" means "Thank you" in Hindi and we would herewith like to thank our Indian Partners. Especially we'd like to thank the brothers Shah, who are, since the Seventies, our confidants in India. The Shahs keep up the contacts with the suppliers for us and make sure that the goods arrive at Globus in time.

No simple task because in India the unexpected is part of the daily life. The Indian writer Kushwant Singh warns foreigners: "If someone assures you that there will be 'no problem', it is quite sure that your problems have started at this moment". Either Singh is exaggerating or he has never met the brothers Shah...

Special Day - 50 Years

With immense gratitude, today I mark 50 years in the textile and lifestyle product export business, a career that has taken me all over the world, brought incredible people into my life, and showcased Indian crafts and fabrics around the world.

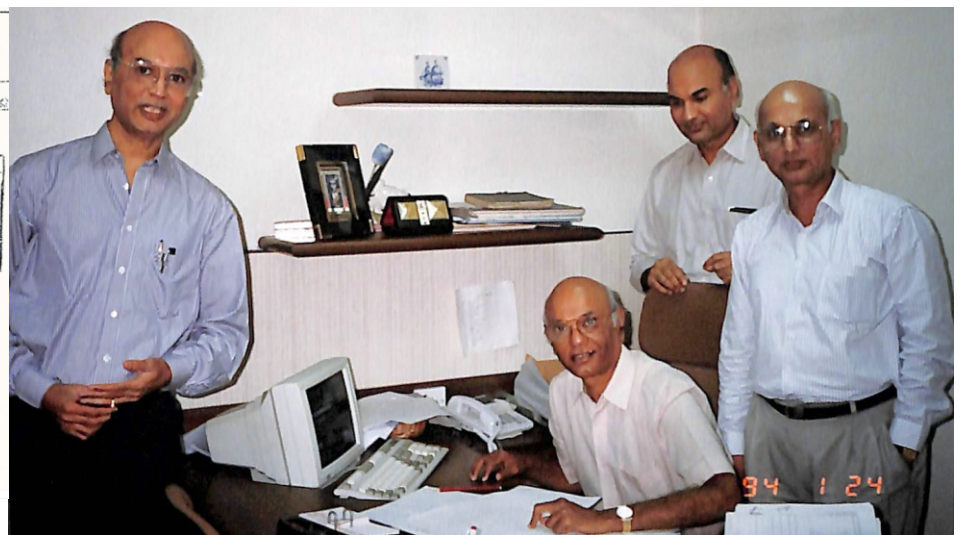
It's hard to sum up a 50-year career in a single post, but it all starts with my older brother Pravin, who founded Expo India in 1971. Though I was a fresh graduate, Pravinbhai invited me to run the business with him, and mentored me every step of the way. He was my guru and my guide, and taught me everything I needed to succeed in this business.



The early years were not easy. We lived and worked in a small flat in Warden Court, our work desk in the same room where we were sleeping. By day, I would post letters to prospective clients, send telegrams, and do the business's paperwork. Every day ended with me taking a bus to Dhobi Talao to drop our stenographer at her home, and another bus ride back home.

In the early days, we worked hard, learned a lot, and relied on friends to lend us office space for meetings. We pinched pennies as we travelled to Europe on just £15 a day. And where email and Whatsapp make communication easy today, imagine how tough it was to do business by Telex! **These challenges made our successes sweeter.**

One of our earliest achievements was to become the first Indian company to export



children's garments—thanks to our Swedish agent Mrs Barbro Norgaard, of Cordinata.



From then on, our list of clients grew to include Danish brand ILVA, who happened to be planning to expand their buying in India when we met them. From picking them up at the airport to taking them to various exporters to helping place orders, we organised a seamless buying experience for them, and would go on to do so for many other clients like John Lewis - UK, Bijenkorf - Holland, Jomo - Holland, Globus - Switzerland, Pfister - Switzerland over the years.

The list of textile and lifestyle products we have helped showcase to the rest of the world is wide-ranging: children's garments, rag rugs, table runners, scarves, lamps, bedlinen, leather bags, and more. But no matter the product, one thing that was always constant was the quality of the products we offered buyers, and the excellent value for money.

But beyond the transactions, what I treasure most is the relationships I've cultivated over the past 50 years. Among the many wonderful memories, one that stands out is a catalogue produced by the Globus team in 1994; on its last page was a write-up with the title 'Shukriya', with a story about how Pravinbhai and I had been the company's trusted partners since the 70s, maintaining supplier contacts and ensuring timely product delivery. They ended the write-up by mentioning the Khushwant Singh quote that "In India, if someone says no problem, your problem starts

from there." But, they added: Either Khushwant Singh was wrong, or he had never met the Shah brothers!

Another of our friends, Louki Boin of Avenue Magazine in Holland, fondly recalls a time when a photoshoot we were conducting at the Jagdish temple in Udaipur attracted so many on-lookers that the police demanded we stop—but to ensure they could get the pictures they needed, I negotiated with the police to let them finish their photoshoot. On a more humorous note, Han Niekerk—a buyer at Bijenkorf department store in Holland—also remembers the secret signal I developed—pulling at my socks—to warn them if food or drink served at suppliers or restaurants was likely to make them ill.

These, and many other buyers have become treasured lifelong friends over the years, even after they retired.

Closer to home, the love and support of my family, headed by my two brothers Hasmukh and Priyavadan (Piyo) and friends has sustained and nurtured me over the past 50 years.

Most importantly, in addition to Pravinbhai, who was my guru and guide, I couldn't have made this journey without my wife Gita, who tolerated my long trips even when our children Chetan and Chandani were toddlers. My friends Hemant and Anju changed my approach to life. I also deeply appreciate the incredible staff, partners and suppliers who have been part of this journey with me.

Looking ahead, the future looks bright. Here's to a wonderful 50 years, and more to come.



Life Members Profile



Mr. Jayesh H Shah



I started my career in 1984 in Printing industry & thereafter having my own printing press.

Having incurred losses, in 2000, I joined Lata in LIC & started full time as an Insurance & Investment Advisor.

We are in service industry so having our own office and staff helps us to provide better services to our clients. We have agency under :

1. United India Insurance Co.
2. Star Health Insurance
3. HDFC ERGO Health Insurance
4. Religare Health Insurance
5. Associated with Edelweiss Security

There's a need to create awareness regarding Importance of Health & Savings in and after current Pandemic situation.

NOTE:

KCBF intends to publish profiles of all their Life Members and hence requests everyone to share their profile (150-175 words) with their photo, email and contact number.

E: info@khadayatabusinessnetwork.com
OR WhatsApp to any admin members.



Ms. Lata Jayesh Shah



Born & brought up in Mumbai. I reside in Charkop. I am Admin of KCBF.

From last 21 years, Jayesh and I are working as an Insurance Advisor at Life Insurance Corporation of India. We have team of 3 employees in our office in charkop.

- In past 21 years, we have achieved
- MDRT for 18 years & Double Shatakveer
 - Serving 7500+ policies
 - Served more than 1000+ families
 - Serving Chairman's club member

We helped our clients to create assets of more than 200 crore cumulatively.

Specialisation :

- Specialised in Human Life Value
- Retirement
- Non-attachable Trust
- Employer Employee Benefit through Insurance
- Top up Insurance at Zero cost
- 100% claim settlement in Maturity and Death claim.

I served as President for 3 years at Lions Club of Bombay Borivali East (Social Service) and member for 11 years.



Ms. Rima Parikh



Rima Parikh, is a Certified Financial Planner (CFP) (USA) and a Fellow of the Insurance Institute of India.

She proudly shares that she is the 4th Generation in the field of Insurance. She completes 22 years in this practice on June 10, 2021. While completing Graduation, she started working with her father, learnt the Insurance Advisory and started helping existing clients and their family. Passionate about providing financial security to families, she pursued CFP to learn how holistically one can advise a family on complete financial planning and not just Insurance. She helps families manage their financial needs and goals, alongwith providing them a adequate cover (both life and health) so that incase of any unfortunate event the family's future is well protected. Alongwith advising clients, and two decades of experience in Insurance Industry, she is also a Mentor to Life Insurance Advisors who seek to excel in the field.

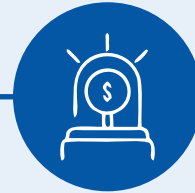
Tip to all reading this is - Organise your Financial Documents well and with that request that you Educate your family especially your spouse about all your investments, assets, Insurance etc you have, from time to time and keep him/her updated!

FOR A FINANCIAL PLAN

For your family, I will focus on 5 Aspects



Audit of
Existing Investment



Emergency
Fund



Health
Insurance



Life
Insurance



Planning for
Future Goals

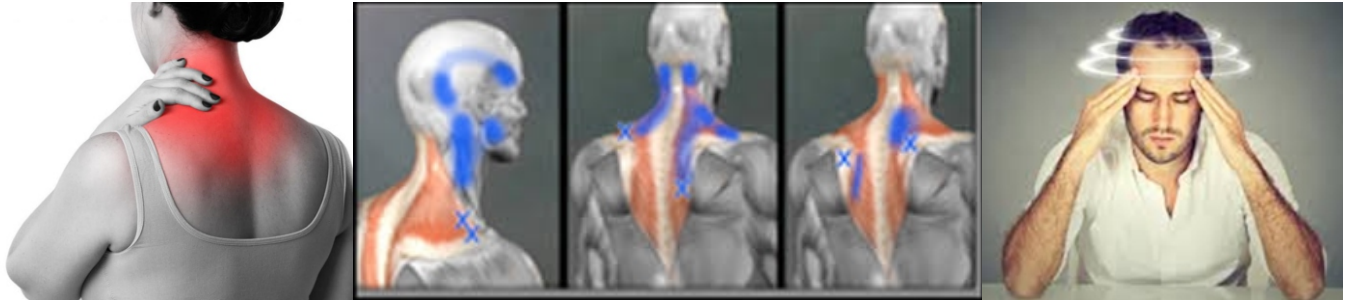
RIMA PARIKH

CERTIFIED FINANCIAL PLANNER

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Medical Updates - Neck Pain & Gadget Use

DR. UTPAL SHETH



THE PROBLEM:

- Neck pain central or lateral is a common complaint in students, desk job workers, housewives and retired or aging personnel.
- Some patients who complaint of headache especially of the posterior aspect and going to the front of the head all the way to the eyes and giddiness or vertigo.
- The above can be attributed to the poor head posture that the above class of people adopt while undertaking their activities.
- The prolonged habitual propensity to hold the neck in the poor posture leads to
 - overstretching of the ligaments and the nerves on the back of the neck
 - weakness of the muscles at the back of the neck
 - stiffness in the neck muscles with feeling of heaviness and tightness associated with reduction in movements at the neck.

- To prevent slouching and the stresses, the person may sit with his or her legs kept straight on the sofa, but the forward bending still produces the stresses.
- Some students are in a habit of reading or using their mobiles continuously while sleeping. They tend to use a thick pillow behind the neck and then work in a forward bend position putting stresses on the neck.

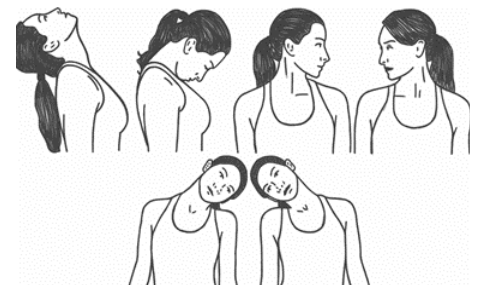


PREVENTION OR CARE:

- The aim should be to keep the object at near as eye level as possible so that the need to bend or flex the neck is minimal and thus encouraging good posture.
- Keep a pillow or two depending on the height of the person in the lap and then keep the object of activity on the pillows.

pillows in the lap must be till the elbow level when kept at ninety degrees with the arm by the side of the body.

- While sitting on a chair and table take the chair completely inside the table and then rest your elbows on the table (add a pillow below the elbows if height rise is required).
- Perform regular range of motion exercises at the neck and postural correction exercises intermittently and take frequent breaks from the sitting surface every 30-40 minutes and do stretching exercises.

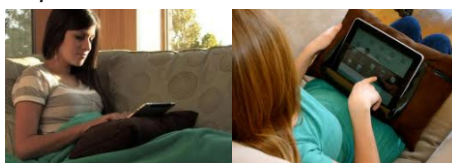


WHY?

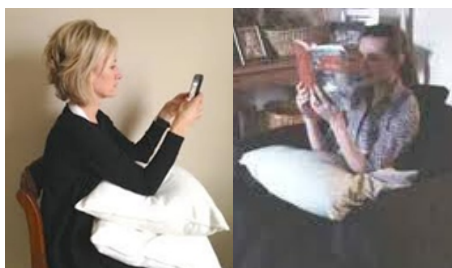
How texting could damage your spine

Forces on the neck increase the more we tilt our heads, causing spine curvature					
Force on neck	10-12lb	27lb	40lb	49lb	60lb
Neck tilt	0 degrees	15 degrees	30 degrees	45 degrees	60 degrees

- Exhaustive use of handheld gadgets like books, mobile phones, iPad or working with things in the lap can put too much stress on the neck muscles.
- The taller the person the greater the forward bending he or she has to undertake while performing these activities, putting more stresses on the spinal column. This also encourages the development of the rounded shoulders thus producing the added disadvantage in the shoulders.



- To further protect the spine, after keeping the pillows in the lap, hold the object at eye level by supporting the elbow on the pillow. The height of the



Dr. Utpal Sheth is an Orthopaedic Consultant practising non-invasive Pain Management to achieve Musculoskeletal Wellness. The focus is on identifying the risk factors & address them with lifestyle changes & restoring muscular health. Focus is on providing pain control & getting the patient back into the society. His special interests are Repetitive Stress Injuries in office workers, knee pain, back pain, muscular pain.
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With inputs from the KCBF Medical Team of **Dr Utpal Sheth & Dr. Rajendra L. Bhalavat.**

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SANDEEP:

Sandeep is managing and guiding 2 companies – Solomon Hobby Collections & R S Hobby Collections in Mumbai. He is qualified as a Masters in Numismatics & Archeology from Mumbai University. He is a Coin Grader, Decipher, Cataloguer, Writer & Exhibitor. He is a distinguished Life Member of Mumbai Coin Society & Gujarat Coin Society. Sandeep is associated with few Auction Houses, Corporates, Film Personalities, HNI's & Strategic Investors. He has just completed 33 years in the field of Numismatics which he started as a hobby. Sandeep is one of the leading executive of the Group and at present is giving his services as a Treasurer.

MONICA:

She is associated with Solomon Coins & Antiques. She deals in Collectible Art, Idols & Antiques.

solomancoins@gmail.com

સોળ સંસ્કારમાં ઉત્તમ સંસ્કાર "ગર્ભાધાન સંસ્કાર"

શાસ્ત્રી ચેતનભાઈ

પ્રસ્તાવના : સામાજિક રીતી-ઋઢી / રિવાજોની વિભાગ હેઠળ લખેલ લેખ આપ સૌને ગમ્યો હશે, અભિપ્રાય જરૂર આપશો. શરીર માટે સારા અને મોહક દેખાવા કપડા/વસ્ત્રની જરૂર હોય છે (એક નુર આદમી હજાર નુર કપડા) તેમજ સમાજમાં એકબીજાની સાથે હળીમળીને રહેવા જીવને (જીવનને) કેળવવાની જરૂર છે. એને કેળવવા માટે જે કપડા/આભૂષણોની જરૂર પડે તેને શાસ્ત્ર / શાસ્ત્રીની ભાષામાં સંસ્કાર કહેવાય છે. વૈદિક વિજ્ઞાનમાં (ઉપનિષદમાં - હજારો વર્ષોથી જાણીતું) જનમથી (તેના પહેલેથી- ગર્ભાધાનથી) મરણ (પછી પણ- ગરુડપુરાણ) વચ્ચેના પ્રસંગોને સમજાવતા નિયમોનું ગઠન મળે છે. જેને સોળ સંસ્કારમાં વિભાજન કરેલ છે. **શાસ્ત્રી ચેતનભાઈ ગર્ભાધાનથી શરૂ કરી સોળ સંસ્કારની ઝાંખી કરાવશે અને તેની જીવનમાં જરૂરિયાત વિષે સાદી ભાષામાં સમજાવવાના વિચારો લખશે. આપ સૌ આપને સતાવતા, મનમાં રહેલી શંકા, શંકાનું નિવારણ અને સવાલો પૂછશો તેનો જવાબ આપવાની કોશિશ કરશે.** વાયક ભાઈબહેનોને વિનંતી છે કે તમારા સવાલો KCBF એડમીન ટીમને મોકલશો જેનો ઉચિત ઉત્તર/જવાબ શાસ્ત્રીજી પછીના અંકમાં આપશે.

માનવનો જન્મ અને સોળ સંસ્કારોનું પ્રાધાન્યતા મનુષ્યના જન્મ પહેલાથી અને મૃત્યુ સુધી વેદ ઉપનિષદ દરેકમાં સોળ સંસ્કારોનું નિર્માણ કરેલ છે.

જે મનુષ્યના જીવનને ખૂબ જ સરળ જ્ઞાની રોગોથી મુક્ત નીર્ભય, સ્વસ્થ સાથે માનસિક વિકાસ અને બાળકોનો બંધારણ એ આપણા સંસ્કારો ઉપર આધાર છે

જન્મ પહેલા ગર્ભાધાન સંસ્કાર એ સોળ સંસ્કારોમાં સર્વશ્રેષ્ઠ ગણવામાં આવે છે. જે સમયે ગર્ભ રહે છે. માતા-પિતાના જેવા વિચારો હોય છે. એકબીજા પ્રત્યેના કેટલા પ્રેમ લાગણી અને ધર્મિષ્ઠ હોય છે એ અનુસાર ગર્ભનું બંધારણ અને નિરૂપણ થાય છે.

વૈદિક વિજ્ઞાનમાં ગર્ભાધાન સંસ્કાર ને ગર્ભવિજ્ઞાન ગર્ભ સંસ્કાર કહેવામાં આવે છે. અને હજારો વર્ષોથી પ્રચલિત છે.

ઉત્તમ અને શ્રેષ્ઠ સંતાનની પ્રાપ્તિ થાય એ માટે નું વિજ્ઞાન છે. પણ કાળક્રમે આપણે એને ભૂલી ગયા છે મનુષ્ય બુદ્ધિશાળી જીવ ગણાય છે. પોતાનું દરેક કાર્ય યોજનાપૂર્વક કરે છે. બાળકોના ભવિષ્ય માટે ભણતર માટે વર્ષો સુધી મહેનત કરે છે. ઘર બનાવવા જમીન સિમેન્ટ થી માંડી નકશો પણ ચીવટપૂર્વક બનાવે છે અને જૂતા ચંપલ ની ખરીદી પણ કાળજીપૂર્વક કરે છે તો ગર્ભમાં રહેલા બાળક નીરોગી રહે સંસ્કારી થાય જ્ઞાની થાય એ વાતની જાણ આપણે રાખતા નથી અને ગર્ભાધાનનો વિશેષ મહત્વ ભૂલી ગયા છીએ.

લગ્નજીવનને પ્રેમના સંબંધોના ગણતા, વાસના સ્વાર્થ અને નિર્જીવતા આપણે જોઈ રહ્યા છે. આજની પેઢી ભૂલી ગઈ છે કે સૌ પહેલા આપણું શયનખંડ એમાં રહેલી પવિત્રતા તેમાં રહેલા સારા વિચારો એકબીજા પ્રત્યેનો સમર્પણ ભાવ તેજ સુંદર જ્ઞાની વિદ્વાન એવા બાળકોની પ્રાપ્તિ કરાવે છે.

ગર્ભસંસ્કાર એટલે નામ પ્રમાણે ગર્ભ ને સંસ્કારી કરવો અથવા કેળવવો, આવનાર સંતાન માનસિક શારીરિક શ્રેષ્ઠતા આપવાની પાયા ની વિધિ એટલે ગર્ભસંસ્કાર ગર્ભાધાનથી લઈ સંતાનના જન્મ સુધીના નવ માસ સુધીના સમય નો કેવી રીતે ઉપયોગ કરવો આ સમય દરમિયાન ખાનપાન થી માંડી પહેરવેશ આચાર વિચાર માતા-પિતા અને કુટુંબનું વાતાવરણ માનસિક શારીરિક તંદુરસ્તી થી અને સજ્જતા ગર્ભની શરીરની

મનની કેળવણી કરવી અને તેના દ્વારા સંતાન ની શ્રેષ્ઠતા વધે તે માહિતીનું વિજ્ઞાન એટલે ગર્ભસંસ્કાર.

ગર્ભાવસ્થામાં બાળક અને માતા વચ્ચે બહુ ગાઢ સંબંધ હોય છે માતાના આહાર-વિહાર અને વિચારોની ગર્ભસ્થ બાળક સુધી પહોંચી ને સંસ્કારી થાય છે .માતાના ઉદરમાં નવ માસ દરમિયાન બાળકને એક અતિ કોમળ નાળ દ્વારા માતાના શ્વાસ થી શ્વાસ ભોજનથી પોષણ અને વિચારોથી નૈતિકતા અને સંસ્કાર મળે છે.

આપણા ગ્રંથોમાં પ્રહલાદ દ્યુવ, અષ્ટાવક્ર, વેદ વ્યાસ શિવાજી, અભિમન્યુ, શ્રવણ, શુકદેવજી જેવા અનેક મહાપુરુષોના દ્રષ્ટાંતો છે. જેમણે ગર્ભાવસ્થામાં સંસ્કાર મેળવ્યા હતા બાળક ગર્ભાવસ્થાથી જ શીખવાની શરૂઆત કરી દેશે શબ્દોનું જ્ઞાન, માતૃભાષા, સંગીત ,હાલરડા અને માતાના મન નો ભાવ ઘરનું વાતાવરણ એ બાળકના મન ઉપર ઊંડો પ્રભાવ પાડે છે.

જે મહિલાઓ સગર્ભાવસ્થામાં ટીવી સિરિયલો ફિલ્મો જુએ છે. અરલીલ ગીતો સાંભળે છે. કંકાસયુક્ત વાતાવરણમાં રહે છે. અપરાધિક ભાવનાઓ, ડર, શંકા ,સ્વાર્થ પોતાના મનમાં આવે છે એમના શિશુ માં એ સંસ્કાર ગર્ભમાં જ ઊંડા પડી જાય છે અને મોટા થયા પછી તેમનો સ્વભાવ અને ભાવના અપરાધિક કામુક ચંચળ સ્વાર્થી બદલાની ભાવના વાળો થાય છે. અને શારીરિક રીતે પણ રોગગ્રસ્ત અને નિર્બળ બને છે જે પાચોજનબળો હશે તો ઈમારત નબળી બનશે માટે વાત સનાતન સત્ય છે. એ બાળક જીવ પ્રજાપ્રેમી, કુટુંબપ્રેમી, માતાપિતાનો પ્રેમી થાય ધર્મિષ્ઠ અને જ્ઞાની અને સમગ્ર માનવજાત માટે લાભદાયી બને માટે ગર્ભાવસ્થા માં બને ત્યાં સુધી આ વ્યવહાર આચરણ ના કરવા. નહીતો નિર્બળ અને આસુરી વિચારો વાળા પ્રજા એ કુટુંબ સમાજ દેશ અને સમગ્ર માનવજાત માટે નુકસાનકારક છે. માટે ગર્ભસંસ્કાર ની પુનઃ જાગૃતિ લાવી આચરણ માં મૂકી, દૈવી, વીર, નિર્વ્યસની નીરોગી અને ઉત્તમ પ્રજા માટે પ્રયત્નશીલ થવું પડશે આજની આ તમામ સમસ્યાઓનો એક જ ઉપાય છે ગર્ભસંસ્કાર.

માતા-પિતા ધંધો નોકરી બેંક બેલેન્સ insurance બધાનો આયોજન કરી અને ઘડપણમાં ભક્તિ કરી પુણ્યનું ભાણું બાંધવા નો પણ પ્રયત્ન કર્યો, પણ એક સંતાન માટે જ આયોજન ના કર્યું આપણા પૂર્વજોએ

હજારો લાખો વર્ષ સંશોધિત કરેલા ગર્ભવિજ્ઞાનને જ ભૂલી ગયા છે સંતાન આજ્ઞામાં ના રહે, રોગી તથા વ્યસની બને તો વાંક કોનો!!

"જગદગુરુ શ્રીમદ્ વલ્લભાચાર્ય"

જગદગુરુ શ્રીમદ્ વલ્લભાચાર્ય નું અવતરણ એ નજીકના ઇતિહાસનો ગર્ભસંસ્કાર અને ઈચ્છિત સંતાન માટેના પ્રયત્નોનું જાણીતું શ્રેષ્ઠ ઉદાહરણ છે.

700 વર્ષ પૂર્વે મુસ્લિમ આક્રમણખોરોના સમયમાં દેશમાં જ્યારે અંધાદૂંધી હતી, ધર્મ વ્યવસ્થા અને મૂલ્યોનું પતન થઈ રહ્યું હતું ત્યારે વલ્લભાચાર્યના પૂર્વજ "યજ્ઞ નારાયણ ભટ્ટજીએ" દિવ્ય આત્મા ના અવતરણ માટે સંકલ્પ કર્યો. દેવી આત્મા અવતરે અને ભારતવર્ષનો ઉદ્ધાર કરે તેવા શુભ આશયથી તેમણે સો સોમયજ્ઞ નો સંકલ્પ કર્યો. શાસ્ત્રોક્ત રીતે યજ્ઞ કરવા તે પણ એક વિજ્ઞાન જ છે.

"યજ્ઞનારાયણ ભટ્ટજી"એ તેમના જીવનકાળ દરમિયાન બત્રીસ સોમયજ્ઞ કર્યા તેમના પુત્ર" ગંગાધર ભટ્ટજીએ "28 સોમયજ્ઞ કર્યા ગંગાધર ભટ્ટના પુત્ર "ગણપતિ ભટ્ટજી "અને તેમના પુત્ર "લક્ષ્મણ ભટ્ટજી" એ પણ સોમયજ્ઞ કર્યા હતા આમ પાચ- પાચ પેઢીએ સતત પ્રયત્નો થકી દેવી જીવના અવતરણ માટે ના સો સોમયજ્ઞ પૂર્ણ કર્યા. સો સોમયજ્ઞ પૂરા થતા તેમના કુળ માં જે દૈવી જીવને અવતરણ થયું તે જ "શ્રીમદ વલ્લભાચાર્ય" તેમણે પુષ્ટિમાર્ગની સ્થાપના કરી અને દેશ-દેશાવરમાં ફરી ધર્મ ને મજબૂત કર્યો તો શું આપણે પણ શ્રેષ્ઠ સંતાન માટે થોડો સમય આપી ન શકીએ.

ગર્ભાવસ્થા દરમિયાન કરવાના કાર્યો

સંતાન યોગી આત્મજ્ઞાની બનાવવાની ઈચ્છા હોય તો શ્રીમદ્ ભાગવત્ ગીતા, શ્રીમદ્ ભાગવત્ પુરાણ. વાંચન કરવું ભક્તિયોગ આત્મજ્ઞાનની ચર્ચા વિચારણા કરવી. સંતાન અને વીર બળવાન બનાવવા હોય તો, હનુમાનજી, અર્જુન, ભીમ, શિવાજી ,મહારાણા પ્રતાપ અને દેશભક્તોના ચરિત્ર વાંચવા જે ક્ષેત્રમાં કારકિર્દી બનાવવા માંગતા હોય તેને લગતા પુસ્તકો વાંચવા ઉપરાંત સતત ગ્રંથોનો પ્રેરણાત્મક સકારાત્મક પુસ્તકોનો સમય મળે જરૂરથી વાંચન કરવું.

ધ્યાન, ભક્તિ, ભજન, યોગ, પ્રાણાયામ કરવા સત્યપુરુષનો વડીલોનો સહવાસ કરવો.

શ્રી રામ, શ્રી કૃષ્ણનું ચરિત્ર હંમેશા વાંચવું જેને જે પણ

ગુરુ ભગવાનમાં શ્રદ્ધા હોય તેમનું સતત ધ્યાન સ્મરણ કરવું. અશ્લીલ ફોટા ના જોવા, ફિલ્મ ટીવી જોવા નહીં છાપામાં આવતા કૌભાંડ ખૂન અકસ્માત વગેરેના સમાચારો ને અવગણના કરવી, કદાચ કોઈ સાથે વાદવિવાદ થાય ખોટું કામ થઈ જાય નકારાત્મક વિચારો આવે નાની-મોટી બીમારી આ સમયમાં આવે તો તેનો સકારાત્મક અને ઉપાય કરવો. બહાર ના ઝગડા વાદવિવાદ ઘંઘાની વાતો ઘરમાં કરવી નહીં. કોઈની નિંદા ફૂથલી કરવી નહીં, ખરાબ સ્વપ્ન દ્રશ્ય જોવામાં આવે તો ભૂલી ભગવાનમાં મન લગાવું. ગર્ભાવસ્થા દરમિયાન કપડા બાબતે પણ ધ્યાન રાખવું જીન્સ પહેરવા નહીં ટાઈટ કપડા પહેરવા નહીં. ઊઠવા બેસવામાં અનુકૂળતા હોય તેવા ખુલતા સુતરાઉ કપડાં પહેરવા. કપડા ના રંગનું પણ એક વિજ્ઞાન છે વ્યક્તિના મનનો પ્રતિબિંબ પાડે છે. રંગની વ્યક્તિના મન પર વિચારો પર અવળી અસર પડે છે આછા ગુલાબી રંગના કપડા પહેરવા થી બાળક સર્વગુણ સંપન્ન અને

તેજસ્વી જન્મે છે. લીલા રંગના કપડાં થી મધ્ય ગુણવાળો બાળક જન્મે છે. સગર્ભા સ્ત્રી જો કાળા કપડા પહેરે તો બાળક રોગી ચિંતાતુર અને નકારાત્મક વિચારો વાળા જન્મે છે. ઘરમાં કાંટાવાળા છોડ હોય, યુદ્ધ ના દ્રશ્યો જેવા ફોટા હોય, મોડર્ન આર્ટના ચિત્ર-વિચિત્ર એ દ્રશ્ય દરેકને કાઢી કુદરતી દ્રશ્યો અને ભગવાનના સ્વરૂપ ના ફોટા લગાવો. ખોરાક સાદો અને સાત્ત્વિક ઘી-દૂધનો ખાસ ઉપયોગ કરવો. શરીરને બળ મળે તેવો ખોરાક લો. શાકભાજીનો ઉપયોગ કરવો ગર્ભાધાન પૂર્વે લીસ્ટ એવું બનાવો જેમાં બધું આવી જાય સારા સંતાનોની પ્રાપ્તિ માટે સંતાન ગોપાલ મંત્ર નો પાઠ કરવો.

"ગર્ભાધાન માટે યોગ્ય સમય કયો"

"ચરક સંહિતા" મુજબ સંધ્યાકાળ, મધ્ય રાત્રિ અને બપોરના સમયે સમાગમ કરવો નહીં. રજોદર્શન થી ગણતા અગીયાર અને તેરમા દિવસે સમાગમ કરવો નહીં.

આ ઉપરાંત અમાસ, પૂનમ, પ્રતિપદા, આઠમ, ચૌદસ ગ્રહણ, આરાધનાના દિવસો, સંક્રાંતિ, નવરાત્રી, શિવરાત્રિ, હોળી, જન્માષ્ટમી, પર્વના દિવસો તથા માતા-પિતાના પુણ્યતિથિ આ બધા દિવસો એ સમાગમ કદાપિ ન કરવો.

દિવસે સમાગમ કરવાથી બળનિ હાનિ થાય છે. સંધ્યા સમયે સમાગમ કરવો નહીં. આ સમયે સંધિકાળ હોવાથી અને સૂર્ય, ચંદ્ર દૂર હોવાથી મન આત્મા તત્ત્વ ક્ષીણ થવા થી હલકી પ્રજા વિચારોવાળી પ્રજા સંતાન ઉત્પન્ન થાય છે.

"સ્કંદ પુરાણ" "બ્રહ્મ વૈવર્ત પુરાણ" આયુર્વેદ સંહિતા" તમામ ગ્રંથો દિવસે અને સંધ્યા સમયે સ્ત્રી સંગ કરવો નિષેધ કરે છે.

આજના સમય માં સિઝેરિયન માટે સમય જુએ છે પણ ગર્ભાધાન માટે સમય જોતા નથી.

પરંતુ શ્રેષ્ઠ અને દેવી સંતાનો માટે ગર્ભાધાનના સમયે પસંદગી જરૂરી છે.

"અસ્તુ"

Market Updates

KAVISH BHALAVAT

In times of acute crisis like today the pandemic outbreak has affected the financial markets severely which also includes the stock market.

With many people investing in the market as a resort to earn income Covid 19 disrupted this steady flow of income for many people.

Recent findings reveal that the negative impact of the virus on stock market has gradually fallen and begun to taper off by mid June.

With a fall in the number of cases getting registered everyday it is suspected that the market would be at an all time high with focused areas being PSU Banks, Cement sectors and IT sectors.

With the economy rising back good returns are expected from the above sectors.

Week Ahead:-

- India to release GDP figures on 31st May
- RBI monetary policy on June 4th
- US jobs report and worldwide manufacturing

and services PMIs

- US stock markets will be closed on Monday for the Memorial Day holiday

However being an incentive to invest right now it's no compulsion that every one is going to benefit from the market.

Investment would be beneficial even after the correction so I would recommend investing right now for short term gains but if you aim high and long then definitely waiting would be the right option as of now.

Start preparing yourself for Bull Run 2.0!

Focus on these sectors:

- A- PSU BANKS
- B- INFORMATION TECHNOLOGY
- C- INFRASTRUCTURE
- D- POWER AND TRANSMISSION (UNDERRATED)
- E- CHEMICALS
- F- AVIATION (HIGH RISKS)

ANALYZE, PLAN & EXECUTE!

I, Mr. KAVISH BHALAVAT have been very keen towards the Share Market and am working since a very long time and with a little bit of passion lots of hard work and a good amount of obsession I am glad to announce myself as the representative of the financial market here to help you with my knowledge.

I am here to offer my knowledge and services for Futures and Options (FNO) Commodity Trading Equity and Mutual Funds.

With handling clients and also building my own portfolio I having a good amount of experience and expertise in this field would help you build your future in the most certain way in this uncertain market.

Mobile: 7045688232

Email: bhalavatkavish25@gmail.com

સમયની સાથે બદલાઈ જાવ અથવા સમયને બદલતા શીખો.
ક્યા સુધી મજબૂરીઓ ગણાવતા રહેશો, ક્યારેક તો સામા પવને દોડતા શીખો.

ના કે.સી.બી.એફ. મારી છે ના એ તમારી છે, હા પણ એ આપણી છે જો કરીશુ કામ ભેગા મળીને.
હેત અને મનની આ પહેલ છે સહિયારી, ખડાયતા ભાઈબહેનની આ પહેલ છે સહિયારી.
સભ્યોની આ આકાંક્ષા પણ છે સહિયારી.
કે.સી.બી.એફ. આપણી છે, જવાબદારી પણ આપણી છે.