



THE TIMES OF KHADAYATA

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PICNIC (JAN'23)		<h2>50+ Members</h2> <p>Visited and had a good picnic at Casaurina - The Beach Resort. Socials are an integral part of any networking group which helps in building strong bonds paving their way for a more fruitful and strong relationships.</p>	
SEMINAR (APR'23)		<h2>100+ Members</h2> <p>Attended the Business Seminar held at Sai Palace, Malad West. It was well appreciated & acknowledged by all of them. The Speakers were excellent and was a really insightful seminar.</p>	
JOB FAIR (JUL'23)			<h2>200+ Interviews</h2> <p>carried out at the First Ever Khadayata Job Fair held at Hotel Suba International, Andheri East with active participation from 12 Corporates, 150 Openings, 175 Registrations.</p>
TRADE FAIR (OCT'23)		<h2>75 Stalls</h2> <p>at the 5th KCBF Trade Fair organized at Balaji Banquets, Kandivali West. More than 3000 visitors and approx 50 lakhs of business done by the Stall Owners.</p>	

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SLIGHT DIP IN COLLECTIBLE COIN MARKETS??

SANDEEP SHAH

The scarce-to-rare market continues to perform well, this performance being particularly visible through the seemingly endless parade of high-profile auctions.

What is generally assumed to be "the coin market" is actually a group of specialized areas that often go in their own separate directions. The scarce-to-rare market continues to perform well, this performance being particularly visible through the seemingly endless parade of high-profile auctions. This is also the side of coin collecting the non-collecting public typically gets to see.

The market for somewhat more available but collectible coins is where the majority of collectors spend their time. This segment is currently showing some signs of slowing as

some people become more economically challenged than perhaps those who bid at auctions to do their buying and selling. This market sector continues to perform well, but there is a difference from where it was a few months earlier. Some of this is likely due to less discretionary money being available, and some of it is likely due to higher interest rates should the collector plan to buy using credit.

Sales of new coin products being released directly by the Mint to collectors have not slowed however, the secondary market for these, especially for mint and proof sets, is not performing well. A surprisingly challenging area to collect right now is modern non-circulating legal tender commemorative gold & silver coins, many of which are very difficult to find. Despite the recent decline in the spot price of gold, many of these coins have increased in price due to

a lack of supply to satisfy the demand.

Much of where the coin market goes from here will be determined by outside forces, including interest rates, inflation, and the performance of equity markets. Don't misread this. Coin collecting remains a strong and popular hobby.

Once you get beyond these rarities, the market for collectible but reasonably available coins continues to do well, but there are soft spots.

Sandeep V Shah

MA : Numismatics and Archaeology

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HARMONY HAVEN: WOMEN EMPOWERING WOMEN

DR. PURRVI PATEL

In a world pulsating with connections, the profound ties between women illuminate a unique path of strength and solidarity.

As Maya Angelou eloquently puts it, "A woman in harmony with her spirit is like a river flowing." This exploration delves into nurturing interpersonal bonds among women, unlocking a reservoir of shared wisdom and empowerment.

Just as rivers flow through diverse landscapes, our connections navigate the terrain of trust, celebrate the richness of diversity, and empower us to stand tall. Let's embark on a journey through three key facets that define the essence of these empowering connections.

Building Trust and Understanding:

Trust is the cornerstone, and in the words of Bell Hooks, "The capacity to give one's attention to a sufferer is a very rare and difficult thing; it is almost a miracle." Genuine understanding becomes the bridge, connecting hearts and forging unspoken bonds.

Benefits:

1. **Cultivates Deep Bonds:** Unity Rhythms create a space for genuine connections, fostering trust and understanding among women.
2. **Shared Wisdom:** Through open communication, a reservoir of shared wisdom emerges, strengthening the foundation of relationships.
3. **Mutual Support:** Trust becomes the cornerstone, paving the way for women to support one another in times of need.

Navigating Differences:

Celebrating diversity becomes the catalyst for enriching connections, as Audre Lorde beautifully articulates, "Our strength lies in our ability to recognize, accept, and celebrate those differences." Together, diverse

perspectives create a tapestry of strength.

Benefits:

1. **Celebrates Diversity:** Unity Rhythms embrace differences, turning them into a source of strength and resilience.
2. **Enriching Perspectives:** Diverse viewpoints within the circle create a tapestry of insights, enhancing personal growth.
3. **Bridge to Understanding:** Through celebration rather than division, differences become a bridge, connecting hearts and experiences.

Embracing Empowerment:

Guided by Audre Lorde's insight, "When I dare to be powerful, to use my strength in the service of my vision, it becomes less important whether I am afraid." The collective strength, understanding, and diversity in women's connections become a beacon of empowerment, encouraging every woman to stand tall.

Benefits:

1. **Collective Strength:** Unity Rhythms empower women collectively, amplifying their impact and influence.
2. **Courageous Growth:** Women within these circles find the courage to be powerful, leveraging their strength for personal and shared visions.
3. **Unwavering Support:** The tapestry of empowerment woven in Unity Rhythms encourages every woman to stand tall with unwavering support from her sisters.

Building Trust and Understanding, celebrating Diversity, and Embracing Empowerment are the pillars of strength within Harmony Haven. As we traverse the landscape of these empowering principles, weaving a tapestry of trust, unity, and shared courage, the path ahead becomes clear. Now, let's gather the threads of these benefits and conclude our journey through Harmony Haven, where

women empower women.

"In the sanctuary of Harmony Haven, where women empower women, Helen Keller's wisdom echoes: 'Alone, we can do so little; together, we can do so much.' Let our shared strength and unity be the anthem that resonates, shaping a world where the power of sisterhood knows no bounds."

Dr. Purrv Patel

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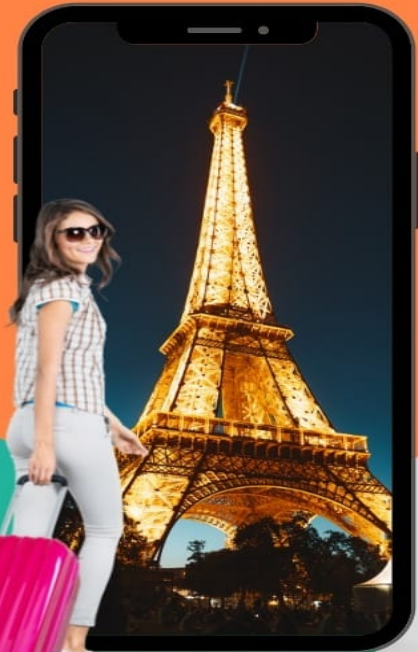
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APPLICATION OF KNOWLEDGE

KOMAL SHAH

KNOWLEDGE IS POWER

We have all heard this multiple times while growing up, haven't we? Is it true?

We all know many things. Does "knowing", just by itself, enable us to be better or happy or successful?

Let's take an example - We all know that we need to drink enough water as needed by the body, for it to function smoothly (There are different parameters of what is enough - either in glasses or litres or other indication. That is outside the context of this article.) The point is, how many of us drink enough water everyday?

More examples?

Those who ride a 2-wheeler, know that the helmet is compulsory by the law, yet how many of us wear it, whenever we are riding. How many of us follow the traffic signals when driving? Or file taxes for all our incomes? Or eat healthy food? Or use our Multiple Intelligence knowledge (refer to my last 2 articles) to be a better parent, spouse or child? And the list goes on..

So, knowing is no longer power! This is the "Information Age" - the age of the computer, internet, connectivity and overload of information. No, dear reader, The real POWER is in APPLYING the knowledge.

I believe, it's far better to apply the little knowledge we have acquired, than to keep acquiring oceans of knowledge and brag about it, without using it to better something in life.

The whole purpose of knowing is to apply it - in a way that will make this world a better place to be.

Very easy for you to say, some may be thinking - it's not as simple and straightforward.. Well, I agree - the good

aspects of life usually involve a lot of practice, failure, learning, persistence, sacrifice, repetition, discipline, compromise, etc. No instant gratification here!

The human brain, on the other hand, prefers whatever makes it feel good NOW. So, it looks for minimum or no effort and instant pleasure for self. Examples: watching TV (instead of other important priorities), eating tasty (even if unhealthy) street food, smoking, driving recklessly (breaking rules), evading taxes, scolding our child reactively, etc.

When we have to give advice to others, we somehow know and remember all the benefits of doing things in a way that is beneficial to all involved - telling our children or grandchildren or family members - how to behave with others, to live a simple and honest life, to keep emotions in check and be calm and peaceful, to eat the right food, to treat others with respect, to forgive and let go, to be grateful, to have faith, etc.

Though when it comes to ourselves, we seem to not remember (or notice)!

Change anyone?

Did you know that we can all easily notice the shortcomings in others, though we can hardly see our own.

Have you noticed that even though our noses are just an inch on top of our mouths and we can sense the slightest of fragrance from a distance, we cannot notice the smell emitted from our mouth, unless someone has brought it to our notice and made us aware.

Just like we need a reflective surface to see our external appearances, we need a reflective medium to help us be aware of our inner shortcomings.

Though remember only the one willing to look in the mirror, can see their reflection!

There are a few experiences which led me to start off on my journey of
- becoming more aware of myself, especially my shadow areas,
- accepting myself with all my shortcomings and
- being receptive to the idea of changing.

*As a Life coach, I have realised the most important aspects for **change** are AWARENESS and WILLINGNESS.*

It took me a lot of time to accept, be willing and be receptive, even when there was awareness. I see the same with others I regularly interact with and my clients.

Our subconscious bias to safety, leads us to resist change, without realising it. Change seems to threaten our comfort zone and thus a lot of resistances.

Recently, I came across a video of Gaur Gopaldas, a very popular and wise monk, who had a huge fan following and he simplified what I had been struggling to articulate well. He says, "Wisdom, like makeup, works only when Applied"

So, using his guidance, am sharing a few of key aspects to integrate into our lives:

1. Keep regularly consuming what you want to apply in your life, with all your senses - reading, listening, watching, experiencing. There are so many things happening and so much to handle in life, that without constant reminders, it won't even be there on your mind. Remember, Only those things which are constantly on your mind, due to repeated exposure, are amongst the ones that will be acted upon. And Only those things which are regularly acted upon, have a possibility of becoming a natural response.

2. What you think, believe, say and do are very crucial aspects of your life, best kept in harmony. When you are applying knowledge,

to change something in your life, it's best to take small, baby steps. Start with doable micro changes and get used to it - overcome the resistance, then move to the next step. Avoid making big changes, all of a sudden - it will not be sustainable. Slow pace, may seem like slower results, though those results are lasting and sure. Instant changes / fixes usually don't last for long periods and sometimes make things worse than what they were, before the quick fix. We have all heard of gym memberships enthusiastically paid up for long durations and then not availed for more than a week, if at all. Or fad-diets which don't last long and just cause more urges, hunger pangs, bingeing and imbalances in the body.

3. Reward yourself for small successes, along the way. Every significant progress towards your goal to change - means knowledge has been applied - a victory in itself. Remember, the human brain wants to feel good and get pleasure. These small pleasures will keep you going - motivate you to continue, when you

don't feel like it.

4. There will be times when you will slip, you will fail, you will fall, you will miss it, you will not respond with the change already implemented, in whatever goal you have set. AND IT'S OKAY! It's life testing you and you will ace it, by getting up back again everytime you fall and continue. Do not let yourself feel low or depressed, do not give up or let that failure get to you. Do not get discouraged or beat yourself up. Remember, it's bound to happen - that's the nature of Life! There is no constant success or constant failure, there are always ups and downs. Overcoming these obstacles, these challenges, these failures, is what will help you grow, become stronger and better as a life. That's when you will suddenly one day notice, you have changed, with constant practice.

5. Then there will be times, when you will just feel weak and low and helpless. This happens to many, we feel empty from within - feel like

we are not going to be able to pull through, can't continue anymore, don't want to go on like this. The days when you don't feel the strength, remember to borrow it from somebody to get you through this phase. And the days when they don't feel that strength, remember to lend that strength to them.

6. Have Faith, only the best will happen. There is no strength greater than that of the Creator. Connect to that powerhouse and borrow its strength - it will pull you through the low times and low moments - it makes the knowledge applicable and change into transformation.

**Awareness is EMPOWERING,
Application is Transforming!**

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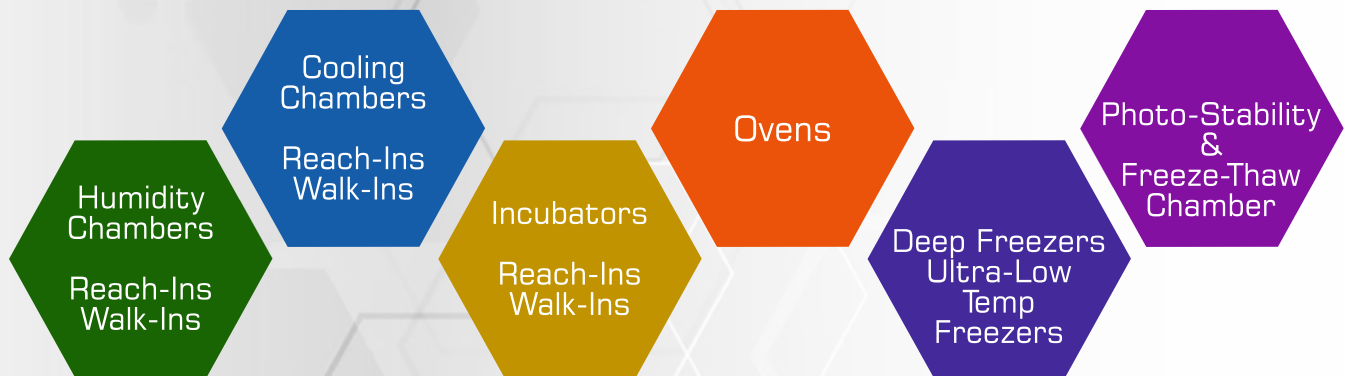
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COMMON COLD

DR BIJAL SHAH

The name itself is self suggestive. One of the commonest illnesses seen in a person is the common cold. It can be extremely trivial or may be so severe as to hamper the day to day routine of a person! The presentation also varies greatly. An old uncle came to me for treatment. He used to have dripping from nose especially when he looked down or bent forward. Just recently a lady came to me saying that she gets cold very often. There is a thick yellow discharge and in the next 1-2 days throat irritation starts if left untreated. Another young man came to me saying that he would start sneezing as soon as he woke up. He used to have 100 to 150 sneezings per day!!

I can go on and on with different presenting symptoms! No wonder we Homeopaths are called 'cold cough doctors' ! Although they may have meant it as a sarcasm; the fact is that no other system treats it better than us!

CAUSES

There can be a variety of reasons for a cold to appear. Occasional cold happens to almost everyone. If it is mild, simple rest and home remedies help the person to recover completely. Let's see what triggers the cold.

- Change in season.
- Sudden change of body temperature - it can be due to drinking very cold water in a heated environment, going in and coming out of AC rooms very often, after doing a heavy strenuous work and perspiring sitting directly under a fan to cool off.
- Exposure to sun, rain etc. also triggers colds in some people.
- Although the presentation of cold may be the same, viral diseases and colds with fever do not come under the tag of common cold. We have experienced COVID and widespread information is available to everyone. So I am not including mode of spread of disease.

PRESENTING SYMPTOMS

Sneezing; Running nose; Irritation in nose, eyes, ears; Headache; Throat irritation; Fever; Bodyache;

All the symptoms are not present in one person. One or more symptoms may be there.

PREVENTION OF COLD

When cold is already present, we advise patient to

- Take steam
- Rest
- Take light food with no or less spices to avoid

irritation in throat.

- If throat irritation is there then warm salt water gargle helps in soothing the throat.
- If the person does not feel like eating, it is ok to avoid food. Do not force feed.

As far as long term management of cold is concerned, there two extreme views. I come across a lot of families that take a lot of care in general. They avoid fridge water, do not eat curd, they take extra care not to expose themselves to extreme temperatures. Common sense says that whatever causes the disease should be avoided.

While writing this article I am reminded of my love for mountaineering. I wanted to go for the Manali camp. The camp that gave a proper training had almost 1 week of acclimatisation program. They would make all the students stand in cold night without any woollens. They also made them take bath with cold water. Similarly, much more intense training is given to soldiers.

This is very scientific. When body is exposed to extreme conditions it begins to adapt. This is especially true for colds.

HOMOEOPATHIC TREATMENT

In case of recurrent colds , more intense colds, the ones that disturb work or day to day activity it is better to treat these cold issues.

Like all other diseases we take into consideration all the symptoms along with individualising features of that person and prescribe a medicine that relieves the person in general as well as the cold. In case of chronic problem we continue to give medicines even during symptom- free phase. Initially we ask the patient to stop all the things that cause or worsens the problem. Once the frequency and intensity comes down we ask them to expose themselves to one one factor at a time.

We also need to observe the effect of environmental factors like seasons, sun, rain etc. Once the patient begins to tolerate these factors with medicines, we gradually begin to taper the medicines. If the patient is symptom-free then we can stop the medicine. We advise patient to visit us back if symptoms repeat themselves. It may happen few times before the tendency to cold completely goes away. If the patient is treated this way taking all the

precautions the disease can be labelled as cured completely.

DURATION OF TREATMENT

The duration varies from case to case. In case of children who are completely healthy otherwise, generally require 3-6 months of treatment. If the child gets fever or has thick discharge from nose or throat then it is considered higher pathology and it means it may take longer.

Common cold is not a medical terminology. So it includes various pathologies. Allergic colds may be a little more sticky.

Adolescents also generally have good immunity but they may have issues of their own due to hormonal changes.

In case of adults in general all pathologies take longer to cure than children. Obviously as you grow, body begins to develop some or the other deep rooted diseases. Mostly they improve by 60- 70 % rapidly but the other 30% may take longer. Body immunity has to build up and that takes time. A lot of them lose patience after 2-3 months and then they want to try another doctor or maybe another system of medicine or they lose heart completely. The key is to keep the faith and continue the treatment if it has given result initially.

I am not saying that all doctors are perfect or there are no failures in treatment but frequent changing of doctors proves counter-productive for your own health.

DR. BIJAL SHAH

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COUGH AND COLD TREATMENT AT HOME

DR. ROMIL MEHTA

Getting plenty of rest while you're sick can help your body direct its resources toward fighting off the infection. Staying warm and eating soothing foods like chicken soup can also help. Drinking water, juice, tea, and broth helps keep you hydrated and loosens congestion.

Topical ointments with menthol, camphor, and eucalyptus oil can relieve coughing. Be sure to wash your hands frequently and wipe surfaces often to prevent the spread of germs.

Cough and cold cure

A cough is a normal reflex that protects the lungs from debris, such as dust, chemicals, or germs. It can also help clear mucus from the lungs. But many people have a hard time controlling their cough and need to take medication to ease the problem.

The best cough and cold remedies are simple, safe, and inexpensive. But over-the-counter medicines aren't recommended for children under age 4. And some have serious side effects.

Drinking warm fluids can soothe a sore throat and thin the mucus in the nose and airways, making it easier to cough up. Try sipping chicken soup, tea, or warm apple juice. You can also add ginger to the mixture, which is a natural anti-inflammatory and has antioxidant properties. Another home remedy is to gargle with salt water. Mix a teaspoon of salt

with 8 ounces of warm water and repeat several times per day.

Cough and cold best medicine

Coughing is a natural reflex that protects the body from unwanted pathogens. It can be either a wet cough that produces mucus or phlegm, or a dry non-productive cough. Both can cause discomfort, but there are home remedies that can help ease symptoms like a runny nose, sore throat, headache, and fatigue.

The simplest and most effective remedy for a cough is to gargle salt water. Mix one teaspoon of salt with warm water and stir until it dissolves completely. Repeat this several times a day for symptom relief.

Some home remedies can also help prevent a cold, such as vitamin C. However, it is important to note that vitamin C cannot cure a cold. It may just reduce the duration of the illness. In addition, it is recommended that you avoid giving children over-the-counter medications to treat their cough and cold as these can have serious side effects. You should always speak to a doctor before using any herbal remedies.

Cough and cold antibiotic

Coughing is a reflex action that protects our bodies from pathogens. It can be a wet cough that produces mucus and phlegm or a dry non-

productive cough. In addition, coughing can be caused by postnasal drip.

The simplest way to relieve a cold or the flu is by drinking plenty of fluids. It can also help to use a humidifier in the home. This can keep the mucus thin and prevent a stuffy nose. You can also try using a saline solution in the nasal passage to get rid of excess mucus.

If your child's symptoms are mild, they may not need any treatment. Many children with a cold or the flu are happy, play normally, and sleep well. If the symptoms are bothersome, you can treat them with acetaminophen or ibuprofen. The cold and the flu are caused by viruses, and there are no vaccines for them. However, antiviral medicines can help reduce the severity of the virus.

Dr Romil Mehta is a general practitioner who has a clinic called Era Clinic which is close to Panchsheel Housing Society

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BANGANGA

YOGESH K SHAH

Imagine what Bombay's Malabar Hill looked like many centuries ago. The densely wooded hillock, stood on the Western shores of Bombay archipelago. The other six sparsely populated Islands were Colaba, Al Omani or old woman's Island, Varli or Worli, Parel, Mazgaon and Mahikavati or Mahim.

BanGanga Tank is perhaps the oldest and largest centre of Hindu pilgrimage on the island city of Bombay, dating back atleast to the 12th century. A story is told in the Skandapurana about Parshuram, the sixth Avatar of Vishnu, who killed Kshatriya race, donated all lands to the sage Kashyap Muni. After that he persuaded Sagara, the ocean, to recede some distance and a long belt of land was thus created. The Skandapurana asserts that in this new region, the most sacred Tirth Sthan or centre of pilgrimage was ValuKesho MahaShreshtho Banganga Saraswati. This tank is perhaps the oldest and largest surviving Hindu tirth

sthan of the island city. What is even more astonishing is the fact that the myths and legends associate this tank with the Epic Ramayana which is believe to have been written about three centuries before the birth of Christ. So we can say at present, this place is around 5000 years old. The stepped tank is surrounded by temples, samadhis, matths, dharmashalas and residencies. It is close to the Government house estate at Malabar Point. Over the years, this historic centre is engulfed by haphazard highrise development the surroundings.

The Koli fisher folks, the original inhabitants of Bombay Island, worshipped Lord Shiva. From the early years of 9th century until the mid 13th century the Silhrara dynasty ruled the region. They were also worshipers of Lord shiva and built this rich temple. Because of that, the area acquired sanctity and become place of pilgrimage. After the Shilhara dynasty, the Island came into the hands of Raja Bhimdev, Solanki ruler from Anahilwad-Patan

in Gujarat. His rule was followed by Muslim sultan's from Gujarat. In 1534, the Sultans of Gujarat seeded Bassein and Bombay islands to Portuguese, in return for military protection against the Mughal power. Portugese demolished many hindu temples alongwith this one also. British acquired the islands from Portuguese in 1661 as a part of marriage treaty of king Charles II. The demolished Walkeshwar temple was rebuilt around 1715 on the same place when the land was gifted by British authority to Ramaji Kamathi Lotlikar, a prominent citizen of Gaud Saraswat Brahmin Community. Even today GSB maintains the tank and surroundings.

To know more surprising facts about Banganga and about Parikrama of temples around it, you are welcome to join Heritage Walk organised by Khadayata Samaj-Bombay in later half of December month. Details will follow. Pl keep in touch. Thank you very much.

WHY KHADAYATA RATNA ?

KCBF – Konnect eBulletin Team has introduced the column of “Khadayata Ratna” since last almost a year. During this period the eBulletin Team has tried to bring before its readers the highlights of prominent Khadayatas who have contributed substantially during their life span – in their respective profession, society and to Khadayata community in particular. The objective is clear – to highlight our own community people who can act as the “Role Model” for current as well as future generation/s.

There are almost eight billion humans (7.9) on our planet. They are spread over different continents and countries. E.g., in India we have 1.3 billion people. They further get divided in to states – like Maharashtra, Gujarat, Uttar Pradesh etc. further into Districts like Sabarkantha, Aravalli etc. Within

this further classification into different communities – like Khadayatas, Kshatriyas, Brahmins etc.

If you observe, in order to acknowledge the people for their contribution to the SOCIETY they serve they are acknowledged from time to time. E.g., **Internationally it's NOBEL PRIZE** – in all different categories. **Bharat Ratna, Padma Bhushan, Padma Vibhushan at National level.** Similarly, there are different awards in other fields like Film Industry, Literature, Army, Sports, Police etc. the objective being not just to acknowledge their contribution but to also provide the present and future generations to take lead from their life and to act as role model. E.g. Sachin Tendulkar – could be a role model for many budding cricketers. Lata Mangeshkar, Akshay Kumar in film industry, Swami Vivekanand, Swami Chinmayanand in spirituality etc.

It is with this objective we decided to provide brief profile, achievements and contributions of the prominent Khadayatas in our monthly bulletin. The name/s are approved by the majority consensus. One of the objectives of the KCBF is to also try and hold our community together at a time when the social structures and joint family systems are getting disintegrated and replaced by nucleus family units – whereas Western countries are increasingly appreciating and turning to Indian culture.

We would be glad to receive the names and write-ups of such prominent Khadayatas for coverage in forthcoming issues.

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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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