

THE TIMES OF KHADAYATA

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

From the Vice President's Desk



ur monthly bulletins have been a success and we have received great reviews from our members and many of our members are eager to receive monthly bulletin.

Our President had during the start of the year had indicated that we should start zoom meeting on a monthly basis, we have begun in right earnest and we have regular zoom meetings wherein lot of members are benefitting. Our health awareness zoom meeting was appreciated by many of our members and have made a request to the managing committee that we should regularly hold such meetings. I would sincerely request all members to participate in zoom meetings which will help increase awareness and also trading within our community members.

We sincerely offer our condolences to our member/s if any of them have lost their loved ones in this pandemic, these are unprecedented times.

We are at the end of second wave of COVID 19 and hope and pray that there is no third wave. On the brighter side, our economy is picking up and stock market is at an all time high.

Indian Prime Minister Narendra Modi has set an "aspirational target" of \$400 billion exports this financial year. And going by early trends, the aspirational is actually quite achievable — with some sweat.

What's more, exports could emerge as a critical engine of growth for a country that, like much of the world, is still struggling to cope with the economic and social disruptions caused by the raging COVID 19 pandemic. As the many supply side measures taken by the government over a period of time begin to start paying dividends, the big picture suddenly looks bright once more.

The numbers so far look encouraging. India exported goods and services worth \$95 billion in the first quarter (April-June) of the current financial year. That leaves a target of \$305 billion, or an average of a little less than \$102 billion per quarter, for the remaining three quarters of 2021-22. The first cut of the second quarter's figures looks equally good. Exports hit a record \$35.2 billion in July and \$7.4 billion in the first week of August.

And given that a number of labour intensive sectors such as gems and jewellery, engineering and agricultural commodities are at the forefront of this surge, exports could truly become the engine that pulls India out of the Covid-induced economic slowdown.

Government working overtime to push exports

Chandrajit Banerjee, Director General of Cll recently said: "The PM has set an aspirational, but very much attainable target of \$400 billion in exports for the year. At the current juncture when global value chains are in flux, the multifold strategies to promote exports coupled with a whole-of-government approach make this a moment for India to seize. The draft National Logistics Policy, boost for project exports and enhancing export insurance cover offer significant encouragement to catalyse exports to new peaks."

The Ministry of Commerce, headed by Piyush Goyal, has been working overtime to push exports. It has conducted a detailed analysis of Indian exports of 31 commodities to more than 200 countries to identify opportunities to explore and gaps to fill.

Last but not the least, the threat of COVID 19 has not gone yet, we should follow social distancing and SOP's suggested by the government for our own benefit.

- Adv. Akshay Vani

(Akshay is the managing partner of MLS's Mumbai office. He is dual qualified as a Solicitor in England & Wales and an Advocate of the Supreme Court of India with over 28 years of experience. Akshay is also a solicitor at the Bombay Incorporated Law Society.)

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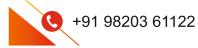
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Khadayata Ratna

DR. V. V. SHAH



r. V. V. Shah (Vallabhdas Vithaldas Shah) was born on July, 15, 1914, in the village Gabat, District Sabarkantha, Gujarat. He was one of the seven siblings. After his early education in the village, he left at the age of 14, for higher education. With the help of his father and elder brother, he could pursue his goal of achieving medical degree. However, his vision was to excel in the medical

field. He truly believed and followed life of "Simple living and high thinking" all his life. In spite, of severe financial constraints he went to England and became first Cardiologist of India. On return, he established the first department of Cardiology in India, at Bombay University. Since than he never looked back in his life as a Medical Professional – career spanning over four decades.

He is known and remembered for his pioneering work in the field of Preventive Cardiology. He was Head of Department of Cardiology at BYL Nair Hospital and T.N. Medical College. He served as personal Physician to President of India and Governor of Maharashtra. He travelled world over for giving lectures and seminars on the subject. As early as 1955, he was the first Dr. to caution about coronary risk factors in India.

He delivered first presidential address in 1960, on Prevention of Heart Disease in presence of Shri Jawaharlal Nehru. He was



awarded Padma Bhushan in 1969 at the hands of President of India. Later he founded the Society for Prevention of Heart Disease, which continues till date. In spite of hectic schedule – he had been connected with number of medical institutions in India as well as all over the world.

He also took active participation in the development of Khadayatas — who were moving out of Gujarat in 1940s. He would also provide medical help and assistance to all community members.

During later part of his life, he was closely connected with Shri Pandurang Athawale and used to attend his discourses regularly on Sunday mornings. He died at the age of 94 in USA—he was quite healthy till his last days. His family consisted of his wife, Mrs. Maniben V. Shah and three sons (all are settled in USA)—Dr. Chandrakantbhai & Dr. Anil are Cardiologists and Rameshbhai is an Industrialist.

Life Members Profile



Mr. Raj Vijay Shah

erial Entrepreneur and Start-Up Mentor

MBA and BTech from NMIMS, Mumbai. Have worked with Reliance Industries, SIEMENS and L&T Hydrocarbon in corporate profile until 2015.

Established COSMO Group in 2015. COSMO Group currently has variety of products; Stevia Extracts and Formulations, Cold Pressed Oils, Dietary Supplements, Prickly Pear Fruit Nectar (A Patented Product that helps to Naturally Increase Haemoglobin), Nutri Bars and variety of food products.

Expert Faculty, Centre For Entrepreneurship Development, Government of Gujarat. Strategic Advisor at WeHear - A Revolutionary Audio Tech Patented Product that helps you Hear without Ears!

Glad to support young Khadayata members in domain of Startup Setup and Growth as well as any one who needs support in Food Product Business.

www.pricklypearindia.com www.wehear.in



Ms. Neha Mehta Desai





eha was born in Mumbai, raised in Surat earned her Bachelors of Dental Surgery degree from Baroda in 2005. Soon after that she briefly practiced at Surat general hospital as a dentist. And immigrated to UK after marrying, my now husband, Saurabh Desai. Neha has been settled in Canton. Michigan with her husband and two young bright kids.

Soon after migrating to US, she earned her second degree in dentistry - Doctor of Dental Surgery, from prestigious University of Michigan in 2011. She right now runs her own private dental practice in beautiful town of Ann Arbor, Michigan with support of 6 employees. Since opening the doors for patients in September 2019, despite the unfortunate circumstances with COVID 19 pandemic, she has been growing and successfully caring for patients with a focus on excellent customer care and providing most dental procedures under one roof. She is passionate about Invisalign and thinks "a beautiful smile makes one a confident person who can achieve any goals in life".

More can be known about her practice at www.mvwestgatedental.com



Mr. Saurabh Desai





tarting my journey from a small village town in Gujarat and younger child of teacher duo, I am currently a successful physical therapist at a prestigious hospital in USA. After earning bachelors in physiotherapy, I worked at Bhatia hospital for about 2 years before immigrating to UK to pursue MS degree in Musculoskeletal injuries. After a brief practice in an orthopaedic hospital associated with BMI group in UK, I immigrated to US. We chose state of Michigan as our 'karmabhoomi' and have been practicing here since 2008. I am associated with Trinity health as a post joint replacement rehabilitations therapist. Apart from that, I also run an online art store at www.globalartsuppliers.com

KCBF intends to publish profiles of all their share their profile (150-175 words) with their E: info@khadayatabusinessnetwork.com OR WhatsApp to any admin members.

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.

WATCH OUT FOR ICONS 📞 🔀







FOR A FINANCIAL PLAN



Audit of Existing Investment

Gather all important documents at one place

Check

- Status of Investments/Policies
- · Bank Account Details
- Holding pattern for Investments and Bank Accounts Joint or Single
- Nominations



Emergency Fund

- Minimum of 6 Months Expenses should be kept in Liquid Investments (available to you maximum in 24 hrs).
- Helps incase of loss of job or Temporary Disability and Loss of Income

Note all your expenses to get the right amount of your Emergency Fund



Health Insurance

Basic + Super Top up

Family Cover

Understand policy features in depth

- Waiting periods (pre existing diseases and certain ailments)
- Capping (Room and Diseases)
- Cashless Network Hospitals

Educate each family member about the policy you have.



Life Insurance

Protection for your loved ones in your absence

- Maximize the Cover Available to you at your age and as per your earnings. Should be enough to meet your family's needs and goals as planned by you, even in your absence
- Term Insurance. Earlier the better Buy it early in life and keep reviewing at change in each life stage (single, married, child birth etc)
- Declare all facts specially about health correctly at all times.



Planning for Future Goals

Long Term & Short Term Goals

- Buying a House / Car
- Planning for Trips
- Child Education / Marriage
- Retirement

RIMA PARIKH

CERTIFIED FINANCIAL PLANNER

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Life Members Profile



Mr. Kalpesh Bhalavat

am seasoned entrepreneur with more than 35 years of experience in the field of printing and packaging. From childhood, I was motivated to start my own business. I was introduced to the world of printing in 1986 and in 1991, I started my own sole proprietorship firm, Care Pack. My core principles are 1. Build long term, trustworthy relationships with everyone, be it customers or partners, 2. Nothing is impossible, there is always an innovative solution to solve any problem, you just have to find it.

Care Pack specializes in printing stickers, labels, cartons, and other packaging materials. We have clients across industries - Plastic, Furniture, Stationery, Automobile, Garment, Pharma, and many more. Some of our prestigious customers, across India and US, are - Aristo, Durian Furnitures, Faber Castell, Family Plastic and Thermoware, Milan plastic, Premier Cosmetic, Shringar Ltd, Voxture Bio Pharma Ltd.

I am also actively involved in various activities aimed at betterment of the community and the society.

Office Location: Andheri (East), Mumbai



Mrs. Gopi P. Parikh

rs. Gopi Parikh is a home maker as well as a business owner of the brand TRENDS.

Since last 6 years, she successfully runs this brand by designing clutches that can be customized. She also makes homemade perfumes with more than 30 fragrances. Her brand also has a number of special collection of clothes delivering all over India. She is also into making torans for different celebrations and events.

She is creative and also likes to try new things. Cooking new recipes, travelling, dancing, singing and recycling from the waste are some of the activities she enjoys.

She is Mr. Premal Parikh's wife who is a business owner, a Life Insurance agent and is well known amongst our Khadayata family.

Her life mantra that keeps her going and keeps her motivated is 'Never give up'.



Mr Kiran Desai

r. Kiran Desai is an Engineer with M.S. (USA) in Industrial & Systems Engineering and B.E. in Mechanical Engineering from SPCE. Mumbai. Has more than 35 years of experience in running a paint manufacturing company. He is specializing in the Factory Floor related activities, and is a software technologist and a full stack IOT developer. His manufacturing operations were running under his own developed manufacturing ERP software for last 30 years. M/s. Destine Technologies, founded 4 years ago, is a Software & IOT services company with focus on Industry 4.0 approach for manufacturing companies. Provides a complete integration of production management with features like monitoring of temperature, humidity, vibration, current and predictive analytics for machine health. Destine Technologies with its Indian and International tie-ups has ready solution for Batch type of Manufacturing companies like Food, Pharma, Chemicals, Paint etc. and offers independent temperature and humidity monitoring for Food, Pharma and cold storage. Their esteemed customer Morsun Coating Systems, owned by our own Khadayata, have recently appreciated their manufacturing ERP software, adding that work from home was possible in covid Era due to the cloud based solution.

Origins & Coinages of the Republic India

CANDEED V CHAH

ndian Civilization is since 2500 BC,
Agriculture & Commerce was developed by
the inhabitants of Indus Valley. In 1500 BC
the Origins of this civilization declined & the
Aryans conquered & developed a Brahaminic
Civilization, they introduced Caste Systems.
Many Empires flourished in India over the
Centuries in which prominence were Mauryans,
Guptas & Mughals. Portuguese were first
Europeans to arrive off Calicut in 1498, followed
by East India Company. By 1757 the British
firmly established and acquired dominion over
most of India by intrigue and force and ruled
directly or through puppet Princely States.

In World War I India sent 6 million troops to fight at the side of the allies, thus Indian Nationalism was sparked and intensified. National Congress under the leadership of Mohandas Karamchand Gandhi revolted against the British Authority. As Britain wanted India to participate in war against Germany in Sept 1939, the Congress demanded Independence as a condition for co-operation. India became Independent on August 15th 1947 and was separate by the majority Muslim State of Pakistan which became independent on 14th August 1947. However, coins of British India dated 1947 were struck until 1950. With Independence it was not possible to put a sudden break to this currency as it could have resulted in chaos in the economy. So till the country was formally declared as a Republic, no new coins were minted and currency notes of the British in the denomination of Rs 1, 2 and 5 which were already printed but were not issued to public were released in the independent country to run the economy smoothly. RED Serial number notes were used, that was the note of Republic India

Between 1947 to 1949.

India became Republic on 26h January 1950, On the occasion of the 3rd anniversary of the independence, new coins were introduced. These coins followed the earlier British coin in respect of their value, weight, metal and fabric, but the designs were drastically changed to do away with the vestiges of foreign domination. The new designs introduced represented India's glory and the hopes and aspirations of the future. On Obverse of all the coins, right from Rupee to Pice, the effigy of the British Monarch was replaced by the representation of the Lion Capital of the Great Ashoka Maurya's pillar at

Samath near Varanasi in UP. The pillar represents non-violence and peace, which the Republic of India has adopted as its insignia. The name of the king was replaced by the super inscription GOVERNMENT OF INDIA. On the reverse of the coins of Rupee, 1/2 Rupee and I/4 Rupee, a new motif, a pair of ears of wheat, was placed on the two sides of the English numerals showing the value. The value was written in Hindi, year of the issue in English. The Rupee coins were security -edged, while the 1/2 and 1/4 Rupee coins were milled edge. Other lower denomination coins .viz 2 anna. 1 anna & 1/2 anna adopted the figure of a bull on the reverse which was taken from the base of the Lion Capital of Ashoka. On the coins if I pice, a horse was placed on the reverse which too was again adopted from the base of the Lion-Capital. All these coins were issued in continuation of the earlier standard called the Anna Series. Anna Series (1947-1957) & Decimal Currency (1957 onwards.) Anna Series: Also called as Standard Coinage. This represented the currency during the transition phase(1957 to 1964) till

Coinage. This represented the currency during the transition phase(1957 to 1964) till the establishment of the Indian Republic. In 1947 only 30 % of Indian population was literate. Herein, One Rupee was divided into 64 pice or 192 pies or into 16 annas. 1 Anna was equal to 4 pice, 8 Anna was equal to 32 pice and 1 pice was equal to 3 pies.

Decimal Series: In September, 1955 the Indian Coinage Act was ammended and the Country adopted the Metric System of Coinage. 8 Anna is equal to 1/2 rupee is equal to 50 paise 4Anna is equal to 1/4 rupee is equal to 25 paise and 2 Anna is equal to 1/8 rupee.

The Anna Series: This series was first introduced on 15th August, 1950 and it represented the first coinage of the Republic of India. The King's Portrait was replaced by the Lion Capital of the Ashoka Pillar. A corn Sheaf replaced the Tiger on the One Rupee Coin. In some ways it symbolised the shift into progress and prosperity. Indian motifs were incorporated on the coins. The monetary system was largely retained with One rupee consisting of 16 Annas.

Sandeep V Shah *MA in Numismatics & Archaeology*

SNIPPETS - MARKET UPDATES

With the current situation surrounding the Taliban and Afghanistan the global market being at it's all time high has developed fear in the minds of traders. The Sensex and Nifty 50 having crossed an all time high it is advisable to wait a little bit for correction in the market and to buy on dip only after correction in the market

Stocks to look out for NIFTY IT, NIFTY PHARMA, NIFTY FMCG

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Law of Succession in India

SUNNY SHAH



hen a person dies, the distribution of his properties takes place in either of the following two ways:
(i) testamentary succession i.e., when a person dies leaving behind a valid and enforceable Will; or (ii) intestate succession i.e., when a person dies without leaving behind such a Will.

It is to be clarified here that nomination does not confer title over any property to the nominee, after the death of the deceased. It only means that till the properties of the deceased are transferred in any of the above two ways, the property over which a person is named the nominee, shall remain in possession of the nominee.

Testamentary Succession:

When a person dies leaving behind a valid and enforceable Will, his properties are distributed in accordance with the contents of the Will. Provisions of the Indian Succession Act, 1925 govern the law of testamentary succession.

Who can make a Will?

Any person, who is of sound mind and who is not a minor, can make a Will. A Will has to be made without any fraud or coercion by any person.

What constitutes a valid and enforceable Will?

For a Will to be valid and enforceable, it has to be: (a) In writing; (b) It has to be signed or should have the mark (thumb impression) of the testator at a place where it would appear that he intended to give effect to the Will; (c) It also has to be signed or should have the mark of two or more witnesses, who has seen the testator sign/ affixed his mark, and the witnesses also have to sign in the

presence of the testator.

It is clarified that the Will does not have to be on a stamp paper or registered for it to be valid and enforceable. It is, however, advisable, to register the Will as the courts/ concerned authorities readily accept a registered Will as opposed to an unregistered Will. In the event, the testator expects his legal heirs to dispute the validity of the Will after this death, it is also advisable that the testator obtains a doctor's certificate, who certifies that the testator is of sound mind as on date of execution of the Will, and the testator may also take a video of his execution of the Will.

A person can revoke or alter his Will at any time before this death, as long as he is of sound mind and competent to dispose of his property by Will.

Probate:

In certain jurisdictions, such as in Mumbai, Kolkata and Chennai, it is mandatory to obtain a probate of the Will from the High Court, which basically establishes the validity of the Will. In the event, the Will mentions the name of person as the executor of the Will, it is the executor who has to apply for the probate of the Will. In the event, no executor is named, any of the legal heirs/ beneficiaries may apply to the High Court for Letters of Administration of the Will.

Intestate Succession:

When a person dies without leaving behind a Will, or if the Will is not valid or enforceable, the properties of the deceased are distributed in accordance with the law of intestate succession, which are basically the personal laws applicable to the deceased. In case of Hindus, the law of intestate succession is codified in the Hindu Succession Act. 1956.

Devolution of properties belonging to a Male Hindu:

If a Male Hindu dies intestate, his properties devolve in the order, such that Class I heirs get preference over the Class II heirs, who get preference over Agnates, who get preference over Cognates. Thus, if the deceased dies leaving behind any Class I heir, then the Class II heirs, Agnates and Cognates do not get anything. Similarly, if the deceased dies without any Class I heirs, but a Class II heir, then the Agnates and Cognates do not get anything, and so on.



Class I Heirs:

Following are the Class I heirs as per the Hindu Succession Act, 1956:

'Son; daughter; widow; mother; son of a pre-deceased son; son of a pre-deceased daughter; daughter of a pre-deceased daughter; daughter of a pre-deceased daughter; widow of a pre-deceased son; son of a pre-deceased son of a pre-deceased son; daughter of a pre-deceased son of a pre-deceased son of a pre-deceased son of a pre-deceased son; son of a pre-deceased son of a pre-deceased daughter of a pre-deceased daughter; daughter of a pre-deceased daughter; daughter of a pre-deceased son of a pre-deceased daughter; daughter of a pre-deceased daughter; daughter of a pre-deceased son'.

Among the Class I heirs, the intestate's widow, surviving sons and daughters and the intestate's mother each take one share, i.e., each of them is entitled to equal share in the properties of the deceased. In case of a pre-deceased son or daughter, the heirs belonging to the branch of the pre-deceased son or daughter, take one share among them.

Class II Heirs:

Following are the Class II heirs as per the Hindu Succession Act. 1956:

- I. Father.
- II. (1) Son's daughter's son, (2) son's daughter's daughter, (3) brother, (4) sister.
- III. (1) Daughter's son's son, (2) daughter's son's daughter, (3) daughter's daughter's son, (4) daughter's daughter.
- IV. (1) Brother's son, (2) sister's son, (3)

brother's daughter, (4) sister's daughter.

- V. Father's father; father's mother.
- VI. Father's widow: brother's widow.
- VII. Father's brother; father's sister.
- VIII. Mother's father; mother's mother
- IX. Mother's brother; mother's sister.
 Unlike Class I heirs, in case of any surviving Class II heirs, the other Class II heirs whose entry is below the other heir, does not get anything. For instance, if there are no Class I heirs, but the deceased died before his father, then the other Class II heirs do not get anything. Among the Class II heirs who belong to the same entry, such as brother and sister, then they get equal share among themselves.

Agnates and Cognates:

A person is said to be an "agnate" of another if the two are related by blood or adoption wholly through males. A person is said to be a "cognate" of another if the two are related by blood or adoption but not wholly through males. If the deceased dies without any Class I heir or Class II heir, then his property devolves upon a person who is the agnate of the deceased, and if the Class I heir dies without leaving an agnate as well, his property devolves upon a person who is the cognate of the deceased.

Devolution of properties belonging to a Female Hindu:

If a Female Hindu dies intestate, her properties devolve in the following order:



It however has certain exceptions. If any property is inherited from her father or mother, it shall devolve, in the absence of any son or daughter of the deceased (including the children of any pre-deceased son or daughter), upon the heirs of the father; and if any property inherited from her husband or from her father-in-law, it shall devolve, in the absence of any son or daughter of the deceased (including the children of any predeceased son or daughter), upon the heirs of the husband.

Sunny Shah

B.Sc. LL.B. (Hons); LL.M. (Cornell Law School, USA) Office: 7th Floor, Oricon House, K Dubash Marg, Kala Ghoda, Mumbai 400 015 +91 9930378505 sunny.shah9@gmail.com

NOTEWORTHY

શ્રી ખડાયતા પરિષદ દક્ષિણ વિભાગ તરફથી - આપણા ખડાયતા વ્યવસાયિક બંધુઓ ના લાભાર્થે કાયૅકમ **રવિવાર** તારીખ રહ/oc/ર૦૨૧ ના રોજ ઝુમ પર અને યુ ટ્યુબ પર આયોજન માટે કર્યો હતા. આ પ્રોગ્રામ નો મુખ્ય હેતુ કોરોના અને લોકડાઉન પછી ઉદભવેલી ઘંધાકીય પરિસ્થિતિ નો કંઈ રીતે સામનો કરી આગળ વધવા માટે નું માર્ગેદશૅન એને વ્યવહારિક માગૅદશૅન મેળવવા નો મુખ્ય હેતુ હતો. સૌપ્રથમ શ્રી હરેશભાઈ ચંપકલાલ શાહે સૌનું સ્વાગત કર્યું, તેમજ ધારાબેન રાજપરા વ્યવસાયિક માટે અને સંદિપભાઈ શાહ KCBF માટે ની ઓળખાણ આપવામાં આવી હતી. બાદમાં ખડાયતા પરિષદ દક્ષિણ વિભાગ ના પ્રમુખ શ્રી યોગેશયંદ્ર રમણલાલ શાહે સર્વે મહાનુભાવો નું સ્વાગત કર્યું હતું. ત્યાર બાદ કાર્યેક્મ ની શરૂઆત કરવામાં આવી હતી.

દાારાબેન રાજપરા એ વ્યવસાયિક ની આંટીદૂંટી અને **સંદિપભાઈ** શાહે KCBF it's business activities & New business ventures Post Covid ના વ્યવસાય ની સરલ ગુજરાતી ભાષામાં માહિતી આપી હતી.

આ કાર્યેક્મનુ સફળતા પુર્વક સંચાલન શ્રી હરેશભાઈ ચંપકલાલ શાહે કર્યું હતું, બાદમાં પ્રશ્નોતરી નો સમય ફાળવવા હાજર રહેલ સભ્યો એ સવાલો પુછી પોતાની સમસ્યા નું સમાધાન મેળવ્યું હતું. બાદમાં મંત્રીશ્રી અશોકકુમાર કનૈયાલાલ શાહ અને મંત્રીશ્રી નલિનભાઈ ચીમનલાલ શાહે. આભાર વિધિ માં સભાના સફળ સંચાલન બદલ શ્રી હરેશભાઈ ચંપકલાલ શાહ ની તેમજ સરળ ભાષામાં સૌને સમજાય તે ભાષામાં સમજાવવા બદલ ધારાબેન રાજપરા અને સંદિપભાઈ શાહ. શ્રી ખડાયતા પરિષદ મહારાષ્ટ્ર વિભાગ ના પ્રમુખ શ્રી યોગેશચંદ્ર રમણલાલ શાહ તેમજ તેમના હોદ્દેદારો.તથા હાજર રહેલ સવે સભ્યો નો આભાર માન્યો હતો. બાદમાં સભાને આનંદમય વાતાવરણ માં સભા પુણે જાહેર કરવામાં આવી હતી.



Medical Updates - Organ Donation

DR. MITA SHAH



hy organ donation?

There are millions of people suffering from end stage organ failure. Transplant is the only hope for their survival. Unfortunately, a very small percentage of patients needing transplant can get transplanted. This is because of unavailability of donors. If all of us were to pledge our organs after death all the people with end stage organ failure can be transplanted. Unfortunately, many are not even aware of organ donation.

Donating Organs after death is a Service to Humanity which is done without spending anything. One donor can donate kidneys (2), liver, lungs (2), heart, pancreas, and intestines. With advances in medical science, now even the hands and face can be donated. Indeed, recently hand transplant (both hands) was performed in Mumbai. Thus, one donor can save 8 lives and improve quality of life of 58 people by

donating tissues. Tissues that can be donated include cornea, skin, ligaments, tendons, bone, heart valves etc.

Who can donate?

Not all can donate after death. For most people, a person is dead when heart stops beating. Not many are aware that person is dead even when brain is dead. When heart stops beating, all parts of the body cease to get blood supply and they too die. When brain dies, heart will stop beating very soon. So, if a person is at home and develops brain death, his heart will soon stop. But if a brain-dead person is in intensive care unit (ICU) of the hospital, the heart and respiration can be supported for few hours or days. During this period, if family consents (which is likely if the person had expressed his desire to donate organs after death), all the organs and tissues of the body can be donated. Tissues such as cornea (Eye) and Skin can be donated even after heart death (even at home).

Unfortunately, organ donation does not happen as it should in our country and many people with end stage organ failure die and many needing tissues do not get them in our country. The donation rate is < 1 per million in our country while it is close to 50 per million in Spain.

How to donate?

Pledging to donate is extremely simple. All that is required is to sign an organ donor card. Signing an organ donor card would document your desire to donate your organs after your demise. This must also be signed by your nearest relative who would know of your desire and so would help in completing the formalities once need arises. All that you need to do is to keep the donor card in your wallet / purse along with other ID cards. You do not need to register anywhere.

Kindly spread this message of signing an organ donor card to your friends and relatives. If all of us get about 10 people to sign-up for donor card, we would soon conquer the need for organs and would have no one waiting for organ. Let us sign the organ donor card today.

For more information about organ donation, visit narmadakidney.org

Dr Mita Shah,

Chief Diabetologist, Institute of Renal Sciences, Global Hospital, Mumbai Trustee, Narmada Kidney Foundation

in association with the KCBF Medical Team of **Dr Utpal Sheth & Dr. Rajendra L. Bhalavat.**



	# A .	
S/O, D/O, W/O		
Resident of		
E-mail	Tel.	
would like to donate any suita		he event of my death
I confirm, I have had a discus	sion with my family	
Signature of Donor		Date
Name of family member		Tel.
Signature of family member		Date
Family member E-mail		Tel.
Narmada Kidney Foundation www.narmadakidney.org	 35, Dr. E Borges Road, Hospital Avenue, Opp Shirodkar High School, Parel, Mumbai-400012 	
2 :022 2836 8634	O 022 6767 0101	 gleneaglesglobalhospitals.com

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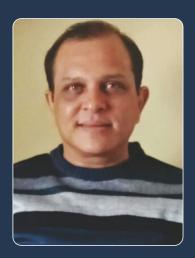
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SANDEEP:

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 is services as a Treasurer.

MONICA:

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

solomancoins@gmail.com

જાતકમઁ સંસ્કાર - ૪

શાસ્ત્રી ચેતનભાઇ

જાતકમું સંસ્કાર-૪

શાસ્ત્રી ચેતનભાઈ આ વિભાગમાં ગભંદ્યાનથી શરુ કરી, સોળ સંસ્કારની (એક પછી એક એમ) ઝાંખી કરશે અને તેની જીવનમાં જરરિયાત વિષે સાદી સરળ ભાષામાં સમજાવવાનો વિચાર લખશે. આ પુર્વ લખેલ ગભાંદ્યાન, પુંસવાન અને સીમંતોનયન સંસ્કાર વિષયની માહિતી વિષે વાંચ્યું હશે. આ અંકમાં જાતકમં સંસ્કાર વિષયના ઉપર વિચારો જણાવશે. જાતકર્મ સંસ્કાર એટલે બાળકના જન્મ પછી તુરંત કરવામાં આવતા હિન્દુ ધર્મના સંસ્કારો પૈકીનો આ એક સંસ્કાર છે. આ સંસ્કારને જનમોતસવ તરીકે પણ ઓળખાવ્યા છે.

આપ સૌ આપને સતાવતા સવાલ (શંકા-કુશંકા) પૂછશો (પુછી શકો છો) તેને જવાબ આપવાની કોશિશ કરવામાં આવશે. વાચક ભાઈબહેનોને વિનંતી છે કે તમારા સવાલો KCBF એડમીનટીમને મોકલશો, તેનો ઉચિત ઉતર/જવાબ પછીના અંકમાં આપવામા આવશે.



બાળકના જન્મ પછી તુરંત કરવામાં આવતા હિન્દુ ધર્મના સોળ સંસ્કારો પૈકીનો આ એક સંસ્કાર છે. તેને જન્મ મહોત્સવ, જન્મોત્સવ પણ કહી શકાય. હાલ આ સંસ્કાર નુ વૈદિક પાસુ લુપ્તપ્રાય: થઈ ગયું છે .વર્તમાનકાળમાં રૂઢી પ્રમાણે આ સંસ્કાર ની સ્થૂળ ક્રિયાઓ થતી જોવા મળે છે. પુત્ર જન્મ થી કે પ્રથમ સંતાન વખતે લોકો પેંડા, પતાસા, સાકર વગેરે મીઠાઈ વહેંચે છે. એટલું જ નહીં કેટલાક લોકો તો દર વર્ષે જન્મતિથિ ઉજવતા જોવા મળે છે. મહાપુરુષોના જન્મોત્સવ પણ લોકો દર વર્ષે ધામધૂમથી ઉજવે છે. આ સંસ્કાર આ વખતે નવજાત શિશુને સહેજ ગરમ જળથી સ્નાન કરાવી નાળ છેદન, તેના શરીરના તમામ અંગોને બરાબર સાફ કરવા, દૂધ પીવડાવવું, સ્તનપાન કરાવવું, વગેરે કરાવવામાં આવે છે. પછીથી વૈદિક મંત્ર બોલીને બાળકના આરોગ્ય ની શુભકામના કરવામાં આવે છે.

""अग्नरिायुष्मान्स वनस्पतिभिरिायुष्मांस्तेन त्वाऽऽयुष्मानां करोमि""

અર્થાત્ જેવી રીતે અગ્નિ, વનસ્પતિઓ દ્વારા આયુષ્માન (આયુષ્યવાળો) છે તેમ તેના અનુગ્રહથી ઠું તને દીર્ઘાયુષી બનાવું છું. આવા ૮ થી ૧૦ મંત્રો દ્વારા બાળક માટે વિવિદ્ય દેવ-દેવીઓ આગળ પુત્રના કે પુત્રી ના દીર્ઘાયુષ્ય માટે વિવિધ અંગોનો સ્પર્શ કરીને માતા મંગળ કામના કરે છે. શ્રદ્ધાથી કરેલી પ્રાર્થનાથી દેવો ની ફપાદ્રષ્ટિ બાળક ઉપર ઉતરે છે. તેથી તેને બળ, બુદ્ધિ અને આરોગ્ય પ્રાપ્તિ થાય છે. વળી આ મંગળ ગાનથી નવજાત શિશુના હૃદય મન ઉપર શુભ સંસ્કારો પડે છે. વીર પુત્ર ને જન્મ આપનારી માતા ની પણ તેમાં પ્રશંસા કરવામાં આવે છે. જેથી પુત્ર જન્મ ની પીડા માં જનની ને રાહત મળે છે. પોતાનો પુત્ર, પુત્રી તેજસ્વી, વીર અને આયુષ્યમાન બને એવી આશાથી તે પ્રસવની પીડા વિસરી જાય છે. અને તેનું મન પ્રફલ્લિત બને છે. આ સંસ્કાર વખતે બાળકને માતાનું ઘાવણ (સ્તનપાન)કરાવવામાં આવે છે. હાલ ઘણા લોકો માતાના દૂધને બદલે બાળકને પાવડરનુ દૂધ પાય છે .માતા ના દૂધ સિવાયના દૂધ થી કદાચ પોષણ મળી શકે, પરંતુ તેનાથી બાળકમાં પ્રેમભાવના વગેરેનુ બીજારોપણ થઈ શકતું નથી. બાળકના તન-મનની તંદુરસ્તી અને ભાવાત્મક વિકાસ માટે માતાનું દૂધ જ સર્વોત્તમ છે. માતા રસોઈ બનાવે અને કોઈ નોકર રસોઈ બનાવે બંને ના પદાર્થોમાં ફેર નથી પડતો પરંતુ ભાવનામાં અવશ્ય ફેર પડે છે. દરેક સ્ત્રીના દૂધમાં અમુક વારસાઈ ગુણો હોય છે. જેમ કે બ્રાહ્મણી ના

દૂધમાં બુદ્ધિ ,જ્ઞાન ક્ષમા વગેરે ગુણો હોય છે. ક્ષત્રિયાણી ના દૂધમાં વીરતા, પરાક્રમ ખુમારી વગેરે ગુણો રહ્યા છે. વારસાઈ લોહીના ગુણો દૂધમાં આવે છે ડબ્બાના દૂધથી તે મળતા નથી. એટલે જ આપણે ત્યાં "કોનું દૂધ છે" એવું પૂછવામાં આવે છે. સિંહણ અને હરણીના દૂધ ને એક ગણી શકાય નહીં. વારસાઈ ગુણો બાળકમાં ઊતરે તે માટે તેને માતાનું દૂધ આપવો જોઈએ છે. એ હિતાવહ છે .પછી બાળકને સુવર્ણના પાત્રમાં ઘસીને ઘી અને મધ ચટાડવામાં આવે છે. આયુર્વેદ પ્રમાણે સુવર્ણ એ વાયુ વગેરે દોષો નું ઉપશમન શાંતિ કરનાર, મૂત્રાશયને સાફ કરનાર, રક્ત લોઠીની ઉર્ધ્વગતિ ને શાંત કરનાર છે. ઘી. શરીરની ગરમી મટાડનાર છે બળવર્ધક અને વિરેચન આને (સાફ જાડો) કરનાર છે. મધ થી લાડ રસમાં વૃદ્ધિ થાય છે. અને પાયનશક્તિ વધે છે. આમ, ધી અને મધ વિસમ (અસમાન) માત્રામાં લઈને તેને સુવર્ણનાં પાત્રમાં ઘસીને પાવાથી બાળકને આજના તૈયાર ટોનિક કરતાં વધુ શક્તિ મળે છે.

(નોંધ: દવા વગેરેમાં પણ ઘી અને મધ ક્યારેય સરખી માત્રામાં ન લેવા કારણ કે આ બંને સરખા ભાગે ભેળવવાથી તે જેર રૂપ થઈ જાય છે.)

લગભગ દરેક દેશ અને ધર્મના લોકો આ સંસ્કાર અવિધિ પૂર્વક કરતા જોવા મળે છે. જો તે શાસ્ત્રીય વિધિ પ્રમાણે કરવામાં આવે તો તેના થી ઈકલોક પારલૌકિક (શ્રેય અને પ્રેય બંને ની) ફળની પ્રાપ્તિ થાય છે.

Editorial Team: Mr. Premal Parikh | Mr. Nainesh Shah | Dr. Jignesh Bhalavat | CA Jigar Shah | Ms. Pratibha Shah **Release Date:** First Week of Every Month; **Frequency:** Monthly

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