



AGARWALS BASED IN CANADA

2016 *Growing Together!*
MAGAZINE

Happy
Diwali

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PRIME MINISTER · PREMIER MINISTRE

November 4, 2016

Dear Friends:

I am pleased to extend my warmest greetings to everyone attending this evening's annual Diwali Gala, hosted by the Agarwals Based in Canada.



Known as the Festival of Lights, Diwali commemorates the triumph of good over evil. The festival is also a celebration of the power of higher knowledge and light over darkness and ignorance. As friends and families come together for this joyous occasion, we must take a moment to recognize the tremendous contributions Canadians of the Hindu faith have made to our country in all fields of endeavour.

Diversity is our greatest strength. This holiday enriches our country's multicultural fabric and highlights our commitment to freedom, respect and equality. It is a reminder that Canada is a nation made stronger not in spite of our differences, but because of them.

On behalf of the Government of Canada, I wish you a very happy Diwali.

Sincerely,

The Rt. Hon. Justin P.J. Trudeau, P.C., M.P.
Prime Minister of Canada



Premier of Ontario - Première ministre de l'Ontario



November 4, 2016

A PERSONAL MESSAGE FROM THE PREMIER

On behalf of the Government of Ontario, I am delighted to extend warm greetings to everyone attending the 19th Annual Diwali Gala, hosted by Agarwals Based in Canada (ABC).

Diwali is a joyous occasion, one that signifies a reaffirmation of hope, a shared commitment to friendship and goodwill, and a celebration of life. It is also a time to feel grateful for the many blessings we enjoy, and to share some of our abundance with those who have less.

These values are reflected in ABC's dedication to giving back to the community. Through initiatives that include raising funds to support various charities, helping newcomers to integrate into Canadian society, and promoting the vibrancy of Vaish culture, you are making many enduring contributions to the life of our province and our country, for which I am very grateful.

May the many blessings of Diwali strengthen your families, your friendships and your community. Please accept my sincere best wishes for a meaningful and joyous celebration.

A handwritten signature in black ink that reads 'Kathleen Wynne'.

Kathleen Wynne
Premier

Dinesh Bhatia
Consul General of India
दिनेश भाटिया
भारत का प्रधान कौंसल



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MESSAGE

I am delighted to learn that the Agarwals based in Canada (ABC) Group is bringing out its 2016 annual community magazine on the auspicious occasion of Diwali. I understand that since its inception in 1997, ABC Group's activities revolve around charity as well as social, cultural, recreational and spiritual activities.

2. ABC has been providing an important platform for promotion and projection of the rich cultural and philosophical traditions of India and its values of unity in diversity and the spirit of peace and tolerance. ABC has also been actively working to foster understanding, goodwill and harmonious cooperation among the multi-cultural and diverse communities of the Greater Toronto.

3. Diwali, the Festival of Lights, is one of the most important festivals of India. It signifies the victory of good over evil, light over darkness and knowledge over ignorance. The spirit of Diwali remains the same throughout India and across the globe, wherever it is celebrated.

4. I take this opportunity to congratulate the ABC Group and extend my warm Diwali greetings to all the members of the ABC Group and their families. I also wish that this Festival of Lights brings happiness and prosperity in their lives.

(Dinesh Bhatia)



October 2016

Personal Message from Mississauga Mayor Bonnie Crombie



On behalf of the City of Mississauga and Members of Council, I would like to offer my sincerest best wishes to the volunteers, members and leadership from Agarwals Based in Canada, on the joyous and celebrated occasion of Diwali and the organization's Annual gala celebration.

Agarwals Based in Canada has an important place in Mississauga and in communities throughout the Greater Toronto Area. Thank you to this organization for giving its time, talent and treasure to support so many worth charitable causes that touch the lives of those in need of additional care and support.

I would like to further recognize Agarwals Based in Canada for bringing people together to mark the occasion of Diwali. In Mississauga we celebrate the diversity of our citizens, their cultural backgrounds, and faiths. Diversity is one of our biggest and most dynamic strengths as a world-class city. It links us culturally and economically with global communities.

Diwali festivities include the lighting of oil lamps to signify the triumph of good over evil. This five-day festival celebrates the virtues of education, tolerance and inclusiveness. Let us remember that Diwali is among one of the many opportunities where we in Mississauga, and all of Canada, can celebrate the shared values that flourish throughout our City and nation.

I would like to once again offer my very best wishes to the committed team from Agarwals Based in Canada; may you continue to enjoy many more years of continued and enriching success in service to the residents and families of Mississauga and the GTA.

Warmest Regards,

A handwritten signature in black ink that reads "Bonnie Crombie".

Bonnie Crombie, MBA, ICD.D
Mayor, City of Mississauga

Message From the President



Dear ABC Members and Friends,

It is almost hard to believe that this is the second year for this Board and Executive Team. Time seems to have just flown by while we continue to work as a team and strive towards fulfilling our common goal to keep growing our organization and taking it to greater new heights.

We would like to express our immense gratitude for the continuous support and trust that has been shown to us by all of our members, sponsors, partner organizations thus far. Hope to continue seeing that in the future as well.

I am glad to see more and more new members joining the organization throughout the year and coming forward to volunteer and participate with the various fun events and activities we plan throughout the year. We look at this as a positive expression of interest to serve and be a part of this great organization. It also gives me great pleasure to announce that ABC is going into its 20th year of existence as a community organization in 2017 and it is indeed an honour for me to lead it into its next BIG milestone year. Watch out for special celebrations throughout next year!!!!

As always we have a FUN FILLED Diwali planned for you this year under the guidance of our coordinators Arun & Shashi Agarwal. They along with their sub committee leads have worked tirelessly to put up a GRAND show for you. Our very own talented contingent of 45 + ABC member - kids, youth & adults are ready to ROCK the stage again!!!

We are very Thankful to our Special guests,

Hon. Dinesh Bhatia, Counsel General of India in Toronto, Hon. Patrick Brown, Leader of the Opposition in Ontario, Hon. Dipika Damerla, MPP Mississauga East - Cooksville and Minister of Seniors affairs for accepting the invitation and attending our Annual gala event tonight.



A Big Thanks to our SPONSORS especially our Gold Sponsor - Bank of Montreal and Silver sponsor - Raymond James along with many other Sponsors whose continued support is invaluable to us and we look forward for their partnership and encouragement in the future also.

I would also like to encourage our member families to join us in our annual community fundraising effort for Terry Fox Foundation for cancer research a great and noble cause and donation to Food Bank. As ABC Board we do not just rest on our laurels, we recognize the need for continuous improvement in all aspects of our functioning, so come join hands with us today!!

Finally, on behalf of the ABC Board and myself I wish you and your families a Very Happy and Joyous Diwali. May your home and Life sparkle with Peace & Prosperity today & Always!!!!

Best Wishes,

Vandana Agarwal,
President,
Agarwals Based in Canada (ABC)

ABC Vision



Agarwals growing socially, culturally, spiritually and economically.

Growth

- To unite and grow through mutual support and to share skills through networking with other fellow Agarwals and related associations around the world
- exposure and linking with mainstream
- regional and national growth of ABC
- recognition; role models
- sharing information
- communicating opinions through the media
- participation in political process
- counseling

Cultural Events

- To organize cultural events on festive occasions like Diwali, Holi, etc, thus nurturing the community's musical and artistic talents amongst families and youth

Cultural History

- promoting arts and culture
- history in making: talk about the history of Agarwals, collection of Agarwal-related information and books (e.g. in a central library). Also, books by Agarwals on even unrelated topics such as history, because they would reflect an Agarwal viewpoint on the subject.
- newsletter - sharing information

Social

- get-togethers
- planning meetings
- camping; youth activities
- senior citizens' activities
- set up ties with other Agarwal associations
- motivational speakers
- informal skill consultation: learning from each other

Spiritual

- satsang
- havan, pooja
- Agrasen jayanti
- yoga

Economical

- patronizing each other's business
- establishing a fund
- extending a helping hand: Canada, India
- establishing scholarships
- supporting community
- senior citizen's center
- working towards donation for a room or a wing in a hospital
- provide temporary shelter, or provide relevant information

Editor's Note



Dear Members,



Aparna Goyal

Year after year, the Editorial Team of Agarwals Based in Canada showcases the accomplishments of the past year and gives you a sneak-peak of the year to come. We also offer a platform for our members to share their thoughts and talent. For that reason, we are here to present before you the 19th Edition of our Annual Magazine.



Dr. Ashok Rastogi

The Annual Magazine is an endeavour of the members, for the members and by the members. It is impossible to have a magazine without the contribution of our authors so we applaud them for their hard work. We truly appreciate the unwavering support of our Sponsors and can't thank them enough. I also take this opportunity to personally thank our Publisher RG Digital Printing for their patience and flexibility especially during the process of compiling the contents. And above all, I profusely thank my colleagues Dr. Ashok Rastogi and Prabha Agarwala for their exemplary support all along.



Prabha Agarwala

We have made every effort to ensure that there are no errors or omissions in publishing the Magazine, however the ABC Board Members are not to be held responsible for the same, if any. Modifications in the content are at the sole discretion of the Editorial Team.

We thrive on your feedback and encouragement, and would request you to continue sharing your thoughts and ideas to help us enhance our Magazine even further.

Next year would be a milestone year for our Organization as we celebrate our 20th Anniversary so stay tuned for some fabulous surprises!

I wish you and your family a Happy Diwali and Prosperous New Year!

Aparna Goyal
Chair, ABC Publications

ABC Executives & Board of Directors



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Calendar of Events 2017



Event	Date	Event	Date
Appreciation Day	February 5, 2017	Independence Day	August 13, 2017
Holi	March 26, 2017	Terry Fox Day	September 17, 2017
Temple Cleaning	May 7, 2017	Agrasen Jayanti	October 1, 2017
Picnic	June 25, 2017	Diwali	October 27, 2017

Note: The above information is subject to change. Kindly visit website agarwals.ca for latest information



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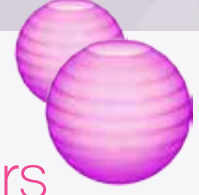
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Humanitarian Contributions Medico Social Life Changing Endeavours



By (Padma Shri) Dr. Ashok Gupta

The link between “karma” as supported by sacred Indian texts and initiatives attaching responsible citizens has been amply evident in India since early days. The essence of altruism is self-sacrifice; an individual committing a selfless act with no selfish motive. It corresponds to that being narrated in Bhagvad Gita: Chapter 2, Verse 47.

कर्मण्येवाधिकारस्ते मा फलेषु कदाचन | मा
॥ कर्मफलहेतुर्भूर्मा ते सङ्गोऽस्त्वकर्मणि

Karmanye Vadhikaraste, Ma phaleshou kada chana,. Ma Karma Phala Hetur Bhurmatey Sangostva Akarmani.

Shri Krishna said: You have a right to perform your prescribed duty, but you are not entitled to the fruits of action. Never consider yourself the cause of the results of your activities, and never be attached to not doing your duty.

According to various Ayurvedic literatures, Brahma (the creator) was the divine source of this science. The knowledge of Ayurveda was recalled by Lord Brahma. He transfers his noble knowledge of Ayurveda to God Daksha Prajapati who, in turn, passed it totally to twin brothers (Ashvini kumars) who were physicians of the Gods.

Atreya was a famous rishi who taught in the famous Takshashila University during the Buddhist era, however, he also travelled extensively and held symposia in different parts of the country. Charak Samhita, Sushruta

Samhita and Vagbhata Samhita are considered as the most important samhita of Kritayuga, Dwaparyuga and Kaliyuga respectively.



The origin of the plastic surgery can be traced back to the Indus River Civilization, dating back to circa 2000 BC in India. The mythico-religious shlokas (hymns) associated with this civilization were compiled in Sanskrit language between 3000 and 1000 B.C. in the form of Vedas.

As per the 4 Vedas (ancient Indian texts): Vaidyas (Physicians) are devoted to Atharva Veda, because it has dealt with the subject of medicine. ‘Sushruta Samhita’ is believed to be a part of it.

“Although a country’s progress depends on its growing economy, at the same time, the caregivers should have an ethical value system. That’s where philanthropy and altruism comes into play”. As stated at the beginning, the essence of altruism is self-sacrifice; an individual committing a selfless act with no selfish motive. Every individual, with the few resources possessed, has an obligation to help his/ her fellow countrymen by reaching out and transforming lives of others who deserve it most.

Sushruta took surgery in medieval India to admirable heights and that era was later re-

garded as The Golden Age of Surgery. On account of his numerous seminal contributions to the science and art of surgery in India, he is regarded as the 'Father of Indian Surgery' and the 'Father of Indian Plastic Surgery'.

India, the 2nd largest populated country of the world, has a large population having Congenital Defects, Deformities caused by accidents, disease, burn injuries etc. Unfortunately most belong to economically deprived class, which cannot afford the expensive medical facilities.

Many doctors and NGOs have taken an initiative in this direction including myself. There is a large tribal population in various states of India, particularly those residing in remote hamlets. Belonging to economically backward class, they find it difficult to live a hand to mouth survival, leaving access to healthcare a mere aspiration. Thus, in cases where reconstructive surgery is needed, approaching a specialist doctor is beyond their means and imagination.

When the serial bombs exploded and shook the whole of Mumbai in 1993, I promptly responded to the call for humanitarian service and operated upon the victims free of charge. When the post Babri Masjid episode riots shook the whole of nation, especially Mumbai in 1996, I'd again provided whole-hearted generous service to victims at no charge. The same benevolent act was repeated when the catastrophe struck Bhuj, Gujarat on January 26, 2001 and another earthquake hit Nepal exactly fourteen years after that. I had been at the service of the victims of serial bomb-blasts that shook Mumbai in the years 2003, 2004 and 2008 as well, these too charging no single penny.



Dr. Ashok Gupta receiving the PADMA Award

“Ability to see through the invisible is the key to success” and I thought there can't be any better phrase than this for re-constructive micro-surgery. I am eternally grateful to my teachers who had trained me on the best facilities, shared with me their skill, thoughts and encouraged me to keep rising to new heights.

Dr. Ashok Gupta M.S., M. Ch., DNB, FRCS, F.N.A.M.S. D.Sc.,M.Phil. (Hospital & Health System Management) has a Post Graduate Degree in Human Rights.

He is recipient of “Padma Shri” 2009, and recipient of “Sheikh Hamdan International Award” 2010

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Let me be “ME”



By Ridhima Gupta

I'm a lucky girl. Contrary to what the cliché movies would have you believe, my South Asian family never held me back. I had a wonderful childhood - my parents always encouraged me to try new things, be the best version of myself, and put very little holds on the types of activities I could do (unless it would be a danger to my health of course!). All in all, as I grew up, my relationship with my family turned into a very open one. I told them when I had my first drink. I felt comfortable telling them about my friends. And in due time, there was no flinching in conversations when the topic turned to boys (Wow! Right?). I always thought that every Indian family must function this way; our values preach tolerance and acceptance. So I concluded that every child must be just as lucky as me, and feel just as empowered as I did, to be the truest version of themselves.

I was in grade five when I met Steph. She was fun, cool, and we became fast friends. About two years later, she told me she was a lesbian and that she liked girls. My first remark back to her was “oh, okay - as long as you don't like me that's alright!” We laughed about it and I told her that it didn't matter, she could love whomever she wanted and we would continue to be friends. However, the whole interaction left me wondering why we never discussed what it meant to be gay, or bi-sexual in my household, at school, or in our South Asian community. There were no Bollywood movies that featured gay couples, and our

songs always told tales of love between men and women.

In South Asian culture, the dialogue around sexuality is virtually non-existent. Coming out is generally not something to be celebrated - in fact, it's kept 'hush hush' and parents and families worry about what their community will think. Brave individuals like Rishi are few and far between; they carry the fear of being made a pariah. Fewer still, are brave individuals Vijay and Sushma Agarwal. When their son came out to them, they could have taken the route that some families do - they could have closed their minds to their son. However, uncle and aunty did something far more commendable - they navigated these unknown territories with love for their son in mind. They educated themselves and engaged in the dialogue around sexual orientation to accept and love their son.

Under their leadership, the South Asian chapter of PFLAG Peel will similarly empower South Asian families to cherish their children as they are. This organization will create an ecosystem of support and dialogue that is needed to help LGBT South Asian children grow and become the best versions of themselves. It genuinely embodies all of the values I recognize in all South Asian families: an educated and compassionate acceptance. For my friends in the LGBT community, this step is a big one. Let's



all recognize that our society has not completely embraced these individuals - this makes it even more critical for our families to do so. These children, who may be bullied at school, or may feel lost in this world, will look to their parents and family members to love them. I am so proud of our community for taking this step forward. As they say, it takes a village to raise a child, and our village and its children have become much stronger thanks to this bold step.

As I said, I'm a lucky girl. I always felt supported by my family - I attribute all of my successes to that support. And now I'm a proud girl too, as I get to say that we are a

step closer to supporting my LGBT friends in the same way.

Ridhima Gupta has her Honors in Business Administration from Richard Ivey School of Business. She is currently working as a Management Consultant in Toronto. She has been an active ABC participant both as a youth leader and a professional and continues to be engaged with the beloved Organization. In her free time, Ridhima can be found attending kickboxing classes or watching tv and eating junk food with her family.

टॅकनालौजी एक दोस्त या एक कोफ़त

By Shiam Gupta

देकख्ते देकख्ते टॅकनालौजी, सब जगंह गई घुस
सोचते अब अपनाले इसे, या अभी करते रहें पुश

हमें याद है बारा डालर वाली, इन्डिया से जल्दी जल्दी
,बात
वटसैप से हो गये फ़ोन फ्री, अब होती फिजूल बातें
.दिन रात

अब तो फोन पे बातें भी हो गई कम, होते टैक्स्ट पे
,टैक्स्ट
टाइम नहीं दिलों की बातों का, टॅकनालौजी ने डाला
.ऐसा नैट

मस्त थे, बस था सिर्फ एक फोन, लगता बीस डालर
,महिना
अब इतने हैं अडंगे, दोसो डालर का खर्चा छुडवा रहा
पसिना

,स्मार्ट फोनो का क्या कमाल, कहीं से भी हो जाते सारे काम
.मगर ये है ऐसी मुसीबत, छोटे बडे सब हो गये इसके गुलाम

बिचारे काम करने वाले, बन्ध गये फोनो से, दिन पूरे

,सात
बास खडका देता फोन कभी
.भी, चाहे दिन हो या रात

वाइबर, वटसैप, ट्विटर, सब
,ये, सम्भाले नहीं सम्भलता
और अब उम्र हो चाहें जो भी,
.झमेला ये, टाले नहीं टलता

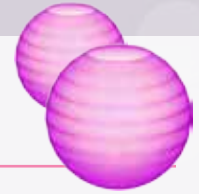
वटसैप सारे दिन, जोक्स पे
,जोक्स, इधर से उधर घुमाये
सीरियस लोग भी अब, पढ पढ वटसैप के जोक्स
.सुनाये

.संसार की हो कोई भी बात, है गूगल को सबका ज्ञान
.लगता है गूगल ही है बस, हमारे जमाने का भगवान

,अब बीबी और गूगल का भी हो गया एक ही हिसाब
.पूछो एक सवाल, मिलते दस जबाब



Canada Revenue Agency Scam



By Arun Agrawal

There are many Fraud types including new ones invented daily. Taxpayers should be super vigilant when they receive communications either by telephone, mail, text message or email, that claims to be from the Canada Revenue Agency (CRA) requesting personal information such as a SIN, credit card number, bank account number, or passport number.

These scams may insist that this personal information is needed so that the taxpayer can receive a refund or a benefit payment. Cases of fraudulent communication could also involve threatening or coercive language to scare individuals into paying fictitious debt to the CRA. Other communications urge taxpayers to visit a fake CRA website where the taxpayer is then asked to verify their identity by entering personal information. These are scams and taxpayers should never respond to these fraudulent communications or click on any of the links provided.

To identify communications not from the CRA, be aware of these guidelines.

If you receive a call saying you owe money to the CRA, you can call us or check My Account to be sure.

If you have signed up for Online mail (available through My Account, My Business Account, and Represent a Client), the CRA will do the following:

- send a registration confirmation email to the address you provided for online mail

service for an individual or a business; and

- send an email to the address you provided to notify you when new online mail is available to view in the CRA's secure on-line services portal.



The CRA will not send email with a link and ask you to divulge personal or financial information;

Exception: If you call the CRA to request a form or a link for specific information, a CRA agent will forward the information you are requesting to your email during the telephone call. This is the only circumstance in which the CRA will send an email containing links.

- ask for personal information of any kind by email or text message.
- request payments by prepaid credit cards.
- give taxpayer information to another person, unless formal authorization is provided by the taxpayer.
- leave personal information on an answering machine.

How to protect yourself from identity theft

- Never provide personal information through the Internet or by email. The CRA does not ask you to provide personal information by email.
- Immediately report lost or stolen credit or

- debit cards and Carry only the ID you need.
- Do not write down any passwords or carry them with you.
- Ask a trusted neighbour to pick up your mail when you are away or ask that a hold be placed on delivery.
- Be suspicious if you are ever asked to pay taxes or fees to the CRA on lottery or sweepstakes winnings. You do not have to pay taxes or fees on these types of winnings. These requests are scams.
- Keep your access codes, user ID, passwords, and PINs secret.
- Keep your address current with all government departments and agencies.
- Choose your tax preparer carefully! Make sure you choose someone you trust and check their references. Always review your return, agree with the content before filing, and follow up to make sure you receive your notice of assessment, since it contains important financial and personal information that belongs to you.
- Be careful before you click on links in any email you receive. Some criminals may be using a technique known as phishing to steal your personal information when you click on the link.
- Protect your SIN. Don't use it as a piece of ID and never reveal it to anyone unless you are certain the person asking for it is legally entitled to that information. If an organization asks for your SIN, ask if it is legally required to collect it, and if not, offer other forms of ID.
- Pay attention to your billing cycle and ask about any missing account statements or suspicious transactions.

- Shred unwanted documents or store them in a secure place. Make sure that documents with your name and SIN are secure.

When in doubt, ask yourself the following:

- Did I sign up to receive online mail through My Account, My Business Account, or Represent a Client?
- Did I provide my email address on my income tax and benefit return to receive mail online?
- Am I expecting more money from the CRA?
- Does this sound too good to be true?
- Is the requester asking for information I would not provide in my tax return?

Have you been a victim?

You should report deceptive telemarketing to the Canadian Anti-Fraud Centre online or by calling 1-888-495-8501.

If you suspect you may be the victim of fraud or have been tricked into giving personal or financial information, contact your local police service.

Hope this helps Everyone! Be Vigilant!

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Arun Agarwal, President - SAA Accounting and tax consultant

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To get more help, you can contact me at arun_ag04@yahoo.com

My Thoughts on Life



By Ashok Rastogi, Ph.D.

1. In day to day activities, we are controlled by our thoughts. Real freedom lies when we pause conscious thinking. This is when our real self (our subconscious and superconscious power) springs into action and when we act according to our conscience.
2. By associating with people and things in this World, our happiness becomes conditioned and dependent upon them and we have a sense of withdrawal (grief) if we don't have them later. It is possible to get a sense of detachment from them by thinking they do not belong to us (imagine all belong to God) and those people are being loaned to us as a consumer or trustee. This belief can be slowly reinforced by staying in a state of thoughtlessness for a few minutes every day: sit with eyes closed and chant any mantra.
3. We should do our duty towards those who love us or have loved us and those who need our help. Doing an unselfish act silences our restless mind and increases our stamina to face life's challenges. It results in Grace. Grace is like an insurance which helps us in hours of need.
4. Ritualistic worship is a tested way to bring peace to the mind which gets restless due to continuously multiplying activities and desires. In actual fact, real peace and wisdom lies underneath us, in our heart. There is a quick and easy way to bring upon inner peace and bliss. It is through a few minutes of meditation or chanting a mantra or simply repeating a favorite line from a Bhajan or song. The science of how this works can be compared to how the constant rubbing of a magnet on an iron metal eventually magnetizes it.
5. At some stage in life, it's helpful to keep a journal of the new things that we learn each day. Specifically, if these learnings are significant enough that we don't want to forget them.
6. Keep an open mind for all possibilities in the future, even though we may have made an opinion based on the past--that experience was our teacher.
7. Share love with those you know but also with people that you don't know so well. You may even feel better appreciated as a bonus!
8. Anticipating possible reactions to what you are about to say or do is a sign of mature forward thinking.
9. Do what is important. If you plan ahead, you will not spend so much time on what becomes urgent.
10. People ask what is beyond this human life. When we die, so do our 5 senses. Hence any answer to this question cannot be understood based on the five senses of perception. Yet, there is a clue. Remain thoughtless for a few minutes but continue to ask 'who am I'. You might 'feel' the answer!
11. People ask what is God, who created this



Universe, what is our purpose. The most unforgettable thing about the experience of World is love. When someone has found and experienced love then the curiosity to know who God is fades. This suggests either that the question was meaningless or that we may have just found the answer (which is indescribable) in that experience! As others have rightly said: the highest symbol of God is love!

12. Man invented the word 'God' (Parmaatma). We have an imperishable self (called atma or soul) which when seen through the lens (limited powers) of the mind is named as Parmatma.

Atma + Mind = Parmaatma

As we reach a state of thoughtlessness (i.e. the mind becomes empty) there re-

mains no difference between Atma and Parmaatma. At the highest state of consciousness we realize this: all is one.

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Dr. Ashok Rastogi is a Science Talent Search Scholar (1964, NCERT India), M.Sc. from IIT Kanpur and Ph.D from Boston. While at IIT he learned about meditation. He worked at NCR, U of Waterloo and retired from Nortel. He taught at Northeastern University, Conestoga College and U of Guelph-Humber. Having been inspired by Vivekananda, Sai Baba, Sri Sri Ravi Shankar and Brahma-kumaris, he attributes learning values of honesty and righteousness from his father, Shri D.P. Rastogi Retired Dy Chief Engineer, PWD- Rajasthan.

A partner you can trust.



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Should be a vegetarian or a non-vegetarian?



By Kedar Nath Gupta

This has been a very controversial topic in the past, it is so at present and shall remain in future. People consuming any animal product are called non-vegetarian, whilst some vegetarians do not even consume milk or milk products. Some vegetarians use eggs. It is difficult to adhere to any specific limits on usage of animal products. Choosing to be vegan is a matter of lifestyle, religious beliefs, disease prevention or becoming environmental friendly. However, there are many arguments in favor of vegetarianism.

Environmental and natural resources

Plants and produce by human beings are first fed to animals to grow, develop before slaughtered to eat. Instead if the plants foods are directly consumed, it will solve massive hunger problems. The large acres could be utilised for all grains and food stuffs. 80% of the corn and 95% of the oats grown in USA is consumed by livestock. An acre of good farmland can be better utilized to produce about 20 tons of potatoes rather than only 120 kg of beef.

Lower risk of Cancer

It is said that those who are non-vegetarians are far more likely to develop cancer than vegetarians. The risk is 4 times greater for women taking meat daily. The risk is 3 times greater for women who eat egg daily. The risk of fatal ovarian cancer is 3 times greater in women and risk of prostate cancer is 3.6

times greater in men, for those who are non-vegetarians daily. Similar is the risk for breast cancer in women who eat meat daily.



Lower risk for cardiovascular health issues

Consuming meat or high fat dairy products create cardiovascular problems in human beings. Some people even after consuming these remain healthy because they follow a strict regime in exercising or maintaining their health by other means. In general it can be said that instead we should consume more of nuts or whole grains or fruits or vegetables to meet our body needs.

Lowering cholesterol and blood pressure

Numerous studies have concluded that changing from non-vegetarian diet to vegetarian diet has played a key role in lowering the blood pressure in number of cases. Plant based diets with lots of fruits and vegetables decrease cholesterol, as the plant foods contain very little cholesterol, thus making it good for human heart.

Antibiotic impact

It is a common knowledge that most livestock are given high amounts of antibiotic to control various diseases especially staph-

Staphylococci disease or staph infections. In USA alone 55% of various antibiotics are fed to livestock. This ultimately goes to human bodies which make them immune to antibiotics, so people require even stronger antibiotics to control diseases. EEC has banned importation of US meat because of this.

Impact of pesticide

It is well known that meat in number of countries and especially in USA contains dangerously high quantities of pesticide and this ultimately finds way in non-vegetarian's body. It is surprising to find this pesticide in mother's milk in those who eat meat. Meat eating mothers have 35 times more chlorinated hydrocarbon pesticide than non-meat eating mothers.

Improved complexion

It has been commonly observed that many non-vegetarians suffer from problems of acne and other skin problems. They got completely cured when they switched to vegetarian diets. The inputs of vitamins A and E and various nuts play a key role in making this to happen. Dr. Tushar Mehta, a physician and founder of Run for Earth has been propagating the idea for quite some time, for leaving animal foods and change to vegetarian diets. One can take beans, lentils, nuts, cereals, soy products and various whole grains. These can meet most of the iron and vitamin needs.

Ethics and Physiology

A large number of people in the world are turning to vegetarianism after watching the type of torture the animals suffer during slaughtering. The animals suffer because of forced confinement, manipulation and violent death. Their pain and terror is beyond imagination and calculation. In USA alone nearly 1.14 million animals are killed for meat every hour. These animals secrete large quantities of hydrochloric acid to help dissolve bones. Truly speaking humans are physiologically not suited to consume a carnivorous diet.

On the other hand, if you use mock meat it tastes about the same and more so when spiced vegetables are eaten.

Kedar Nath Gupta is a Metallurgical Engineer and Research Scientist by profession. He retired as a Joint Director, National Metallurgical Laboratory, Jamshedpur (CSIR under the Ministry of Science & Technology, Government Of India). He was awarded 'National Metallurgist of Year- 1974' by Ministry of Steel and Mines, Dr.VA Altekar award and several other awards. Has published 121 Scientific and Technical papers in National and International Journals, 128 Scientific and Technical reports, more than 43 articles on Astrology, Religion, physiognomy, Herbs and Socio-community topics in Hindi and English and more than 12 patents.

Life of a boy with Eczema



By Arjun Garg

Hello my name is Arjun Garg I'm 8 years old and I have eczema. Today I will share with you how it is like to have eczema and how to take care of eczema and other interesting facts that you need to know.

1. What is eczema?

Eczema is generally a skin condition, where you get dry skin, with patches that are red and itchy. These patches of eczema may ooze, become scaly, crusted, or hardened.

2. How do you get eczema?

You get eczema if you have really dry skin but you usually get it if you have other allergies.

3. What are the negative things about eczema?

The negative things about eczema are, if you get it on your hands like me, then it will make you worse at writing. Another bad thing about eczema is that it itches alot and eczema hurts while playing the piano other hand sports.

4. How to treat eczema?

To treat eczema, you should buy a cream called Argan oil based cream, you should also get sensitive skin soap and go to a doc-

tor or a natural therapist to get your eczema treated. Also avoid soap in the school.

5. Positive things about eczema?

Some positive things about Eczema are your fingers get more flexible. Also, you can make excuses to your mum for playing outside and excuses to your teacher about homework.

6. What causes eczema?

The exact cause of eczema is not known, however, your DNA or environmental factors play a role. Eczema can come and go, and can move around the body.

My life with eczema is hard some days and I wished I didn't have eczema and could lead a life with normal skin. But after all, we all have something.

Arjun Garg is Grade 3 student who loves to talk and eat "laddoos"



CRA Tightens Tax Free Saving Route



By Ashok Agrawal

Life has changed over the past 35 years since 1982 when Canada Revenue Agency, last revised the law regarding tax treatment of life insurance policies. Longer life expectancy combined with interest rates and inflation conditions have led the government to review the tax benefits of insurance policies.

Canada's Department of Finance and CRA are updating these rules on January 1, 2017. It will, negatively impact the use of permanent insurance products as tax-free investment vehicles. Federal Finance and CRA don't want life insurance used as an investment. The new tax rules tighten up the rules written into the 1982 legislation which govern policy funding, currently.

Important Changes:

- Reduction in Maximum Cash Value - Adversely impacts permanent insurance
- Reduction in Capital Dividend Account Credits - Impacts a corporation receiving life insurance proceeds to fund a shareholder buy sell, tax liabilities or estate inheritances
- Increase in Minimum Premiums for Term 100/LCOI Policies - Impacts permanent insurance, with minimum lifetime premiums
- Increase in Funding Duration - Impacts those looking to fund a policy as quickly as possible (over fund policy premiums) to take advantage of the tax sheltered growth. Currently, a policy can be fund-

ed with a premium duration as low as 1 year (3 - 4 years is more typical)

- Buying prescribed annuity- more income will be taxable, thereby reducing the net yield



- Will have a significant impact on estate planning using life insurance

Following are reasons to buy today before the hit:

- More Tax-Free Growth - If bought today, permanent insurance products will have more room for tax-free growth
- Lower Premiums - Minimum premiums will increase with the new rules; especially for Universal Life policies.
- Deposit Freedom - There will be less freedom to deposit lump sums of money to pay for premiums as a new 8-year minimums are enforced with the new changes

Conclusion:

Tax benefits for clients who have procured policies prior to January 1, 2017, will remain intact. Now is the best time for buying insurance cum saving plans for yourself and children.

Ashok Agarwal is a Chartered Accountant from India and is currently working as a Financial Advisor with Sun Life Financial in Richmond Hill financial centre.

देसी रियासतें और आकाशवाणी प्रसारण



बी एन गोयल

नवम्बर 1970 की बात है. आकाशवाणी अहमदाबाद- 5 वड़ोदरा ने सदा की भान्ति इस बार भी खां साहब की बरसी पर वड़ोदरा में संगीत सभा आयोजित की थी. इस में निमंत्रित कलाकार थे खां साब के प्रिय एवं पुराने शागिर्द सरदार सोहन सिंह जी. गायन में सोहन सिंह जी का उन दिनों नाम था. रेडियो परंपरा के अनुसार कंसर्ट ठीक सात बजे प्रारम्भ हुई और 9 बजे समाप्त हुई. सोहन सिंह जी के गायन पर श्रोताओं की प्रतिक्रिया थी 'यदि आज आप मंच पर एक भारी पर्दा लगा देते और परदे के पीछे से सिंह साहब अपना गायन प्रस्तुत करते तो हमें लगता जैसे कि आज हम खां साहब को ही सुन रहे हों'. सिंह साहब अपने गायन की तुलना अपने उस्ताद की गायकी से सुन कर संकोच से गड़े जा रहे थे. लेकिन बड़ोदावासियों का खां साब के प्रति यह विशेष अनुराग था. मेरे लिए भी शास्त्रीय संगीत की कन्सर्ट में इतनी अधिक भीड़ देखना एक विचित्रता ही थी. हर वर्ष 5 नवम्बर को वड़ोदरा में आफताबे मुसिकी उस्ताद फैयाज़ खां साब की बरसी पर एक कन्सर्ट आयोजित की जाती थी. संगीत सभा में श्रोताओं की भीड़ इस की लोकप्रियता का एक जीवंत उदाहरण होता था

वड़ोदरा (मराठी और हिंदी में बडोदा, अंग्रेजी में बरोडा) देसी रियासतों में एक अनूठी रियासत रही है. यह महाराजा सैय्याजीराव गायकवाड की रियासत थी. महाराजा सैय्याजी राव गायकवाड जिस ने 1911 के दिल्ली दरबार में ब्रिटिश सम्राट किंग जॉर्ज पंचम और क्वीन मैरी के राज्याभिषेक के समय उन के सामने झुकने से मना कर दिया था. यह शहर है आफताबे मुसिकी उस्ताद फैयाज़ खां साहब का जिन ने इसे अपना पूरा जीवन दे दिया . यह नगरी है प्रसिद्ध पेंटर राजा रवि वर्मा की जो यहाँ 14 वर्ष रहे

साठ के दशक में मुझे आकाशवाणी के अहमदाबाद/ वड़ोदरा केंद्र में काम करने का अवसर मिला. यहाँ के शासक महाराजा सैय्याजी राव गायकवाड के बारे में पढ़ा, सुना और महसूस किया. एक कुशल प्रशासक, शिक्षाविद, न्यायविद, कला पारखी, संगीत पारखी महाराजा होते हुए भी इन्होंने अपने राज्य में प्रजातांत्रिक प्रणाली लागू कर रखी थी. स्वतंत्रता से पूर्व रियासत का अपना रेडियो केंद्र था. इस का नाम था बड़ोदा ब्राडकास्टिंग सर्विस. महाराजा ने वड़ोदरा केंद्र 16 दिसंबर 1948 को बिना किसी के कहे आल इंडिया रेडियो में मिला दिया

स्वतंत्रता प्राप्ति के बाद ही रियासती रेडियो केंद्र भारत

सरकार के प्रसारण तंत्र का भाग बन गया

महाराजा साहब रात में रेडियो से खां साहब का गायन सुन कर ही सोने जाते थे और उस के बाद ही रेडियो केंद्र की रात्रि सभा समाप्त होती थी. खां साहब का निधन 5 नवम्बर 1950 के दिन हुआ. उन्हें अपने जीवन में गायन के कारण बहुत अधिक मान सम्मान मिले. जीवन में मिले सोने चाँदी के मेडलों से भरा एक काफी बड़ा बक्सा मैंने स्वयं वड़ोदरा में इन के घर में देखा था. हम बात कर रहे हैं भारत की देसी रियासतों में आकाशवाणी केंद्र की. उस समय देश में बड़ी रियासतों तक देश में लगभग 562 देसी रियासतें थी. इनके अपने अपने शासक राव, उमराव, राजा, महाराजा, नवाब आदि थे. इन में बड़ोदा, मैसूर, त्रावणकोर आदि कुछ रियासतों के शासक अपनी प्रजा के कल्याण के लिए प्रसिद्ध थे



प्रायः प्रश्न उठा है कि वड़ोदरा केंद्र का नाम अमदाबाद के साथ ही क्यों जुड़ा है. 1 मई 1960 में राज्यों का पुनर्गठन हुआ और इस से अमदाबाद गुजरात की राजधानी बन गया. यहाँ 1949 में आकाशवाणी केंद्र खुल गया था और 1 मई 1960 से इसे गुजरात राज्य का मुख्य केंद्र का स्तर मिल गया. वड़ोदरा केंद्र अपने स्वतंत्र अस्तित्व के कारण उस समय के महाराजा की इच्छा से 16 दिसम्बर 1948 के दिन आल इंडिया रेडियो में शामिल हो गया. इस प्रकार अमदाबाद और वड़ोदरा को मिला कर एक संयुक्त रेडियो स्टेशन मिल गया

मैं चूँकि वड़ोदरा रह चुका हूँ. मैंने इस रियासत के इतिहास को, उतर चढ़ाव को, प्रगति अवनति को, बहुत ही नज़दीक से पढ़ा और सुना. कितने लोगों को मालूम है कि वड़ोदरा के महाराजा सैय्याजी राव जयपुर की प्रसिद्ध महारानी गायत्री देवी के नाना थे. इन्हीं महाराजा साहब ने भारत के प्रथम कानून और न्याय मंत्री डॉ. बी आर आंबेडकर को छात्रवृत्ति देकर विदेश पढ़ने भेजा और लौटकर आने पर अपने राज्य का कानून मंत्री बनाया था

एक बार जब ये दो महान विभूतियाँ (डॉ. बी आर आंबेडकर और महारानी गायत्री देवी) आमने सामने हुईं

-तो डॉ. बी आर आंबेडकर ने उन से कहा

whatever I am today that is all due to your'

.'grandfather

Yes I know. thanks "उन का उत्तर था"-

पैलेस के दूसरी तरफ कला वीथिका में केरल के प्रसिद्ध पेंटर राजा रवि वर्मा की कलाकृतियाँ लगी हैं. राजा रवि वर्मा एक बार महाराजा साब को अपनी कलाकृतियाँ दिखाने आये थे तो वे यहीं के हो गए. महाराजा साब ने प्रजा के कल्याण के लिए अनेक कार्य किये जैसे शिक्षा का प्रसार, दलितोद्धार के काम, कृषि सम्बन्धी सुधार, सामाजिक सुधार, अपने क्षेत्र में रेलवे का जाल बिछाना, कपडा उद्योग का विस्तार, बाल विवाह पर रोक, अस्पृश्यता पर रोक, संस्कृत भाषा का विकास, अपने क्षेत्र में गणराज्य की स्थापना. वे भारत के सब से पहले ऐसे शासक थे जिन ने ब्रिटिश भारत में 1906 में ही मुफ्त में शिक्षा अनिवार्य कर दी थी

महाराजा साहब संगीत प्रेमी भी थे. एक बार वड़ोदरा में एक अखिल भारतीय संगीत कांफ्रेंस का आयोजन हुआ जिस में लगभग 400 संगीतकारों ने भाग लिया. इन में फैयाज़ खां साहब भी थे. खां साब ने श्रोताओं को इतना मंत्र मुग्ध कर दिया कि उसी सभा में इन्हें 33,000 रूपये (उस समय की अतुलित धन राशि) की थैली भेंट की गयी और इन्हें वड़ोदरा में ही रोक लिया गया

साठ के दशक में जब मैंने यहाँ ज्वाइन किया तब रेडियो स्टेशन रेलवे स्टेशन के पास यश कमल बिल्डिंग की चौथी मंजिल पर था. मकरपुरा पैलेस में नए स्टूडियो बन जाने पर वहाँ नए एफ़ एम् ट्रांसमीटर से ही विज्ञापन सेवा प्रारम्भ की गई

देसी रियासतों में रेडियो स्टेशन खोलने में पहला श्रेय कमाया हैदराबाद के शासक निज़ाम ने. इन्होंने अपनी रियासत में हैदराबाद और औरंगाबाद में दो रेडियो स्टेशन शुरू करा दिए. हैदराबाद की शुरुआत 3 फ़रवरी 1935 को हुई और कुछ ही दिनों बाद औरंगाबाद की. वड़ोदरा केंद्र के विलय के लिए तत्कालीन महाराजा साब ने दिसंबर 1948 में स्वयं ही विलय की घोषणा कर दी

जनवरी 1936 में दिल्ली केंद्र के शुरू होने पर से कुछ और राजाओं ने अपने निजी रेडियो केंद्र खोलने का निश्चय किया. इन में एक थे त्रावणकोर के महाराजा.

12 मार्च 1943 के दिन 5 किलोवाट का मीडियम वेव का ट्रांसमीटर त्रावणकोर से प्रारम्भ हो गया

बड़ोदा की तरह मैसूर भी एक श्रेष्ठ रियासत थी. इस के शासक जयचमराजा वोडेयार भी देश के अन्य राजाओं - महाराजाओं से अलग थे. जयचमराजा वोडेयार ने 10 सितम्बर 1935 से मैसूर राज्य का आकाशवाणी नाम से प्रसारण केंद्र शुरू किया. इसी आकाशवाणी नाम को तत्कालीन सू० प्र० मंत्री सरदार पटेल ने आल इंडिया रेडियो के हिंदी वैकल्पिक नाम के रूप में स्वीकार कर लिया

इस प्रकार स्वतंत्रता प्राप्ति के समय देश में 9 सरकारी केंद्र थे जिन में से विभाजन के कारण लाहौर, पेशावर और ढाका के केंद्र उस समय के नवनिर्मित देश पाकिस्तान में चले गए. (ढाका 1971 के युद्ध के बाद बंगला देश बन जाने के कारण वहाँ का प्रमुख केंद्र बन गया). पांच केंद्र देसी रियासतों के थे - मैसूर, वड़ोदरा, हैदराबाद, औरंगाबाद (ये दोनों निज़ाम के थे) और थिरुअनन्तपुरम. इन सब ने रेडियो केंद्र के माध्यम से अपनी जनता को शिक्षित और जागृत करने का कार्य किया. ये सब भी धीरे धीरे रियासतों के भारत में विलय के कारण देश की प्रसारण सेवा का अंग बन गए. भारत की प्रसारण व्यवस्था में इन देसी रियासतों का बहुत बड़ा योगदान है.०००००

Mr. B N Goyal has served the Government of India in various capacities and roles (Ministry of Information and Broadcasting; External Affairs; and Defence). He retired as Director of Programmes from All India Radio. He travelled extensively both within India and abroad. Academically he obtained Master's degree in five subjects from different universities of India. He is a voracious reader and has authored several books for National Book Trust, a Govt. of India enterprise. Besides writing full articles on art and literature, his analysis on general political and social issues appear regularly in the newspapers both in India and Canada.

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Kyle is frequently asked to motivate and educate other advisors, and has been a featured keynote speaker at Investors Group meetings and conferences nationwide. He has held over 200 client seminars and has provided insight and guidance to over 2,000 advisors.

Kyle is known for his ability to explain everything from financial products to augmented tax deductions with strength and clarity. His focus and drive are not diminished after working hours are over, as Kyle is happily married and the father of three.



ANDREW FEINDEL,

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Andrew Feindel, a Chartered Financial Analyst, Certified Financial Planner professional and Chartered professional in strategic wealth, joined Investors Group in 2004. Andrew provides holistic financial planning and customized strategies which allow clients to build and retain wealth for present and future generations. He has been awarded the designation of Fellow of the Canadian Securities Institute (FCSI) – a prestigious designation in the Canadian investment industry based on education, ethics and experience.

He graduated with honours in Business Administration at the Richard Ivey School of Business and the Stockholm School of Economics after attending Upper Canada College. He has completed the following programs: Certified Financial Planner designation, Chartered Professional in Strategic Wealth, Building High-Net Worth, Managing High-Net Worth, Canadian Investment Manager, Portfolio Management Techniques, Advanced Taxation, Investment Management Techniques, Financial Management Advisor, Wealth Management Techniques, and Certified Senior Advisor.

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Giving Back to Community - ABC Food Donation Drive collected 160 pounds of non-perishable food.

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Should we really ride a hover board?



By Aaditya Garg

A Hoverboard a self- balancing, electronic two-wheel device. Hoverboards are a huge trend all around the world. Many people including myself ride them every day for fun. The question is “Should we really ride a hoverboard? Today I will tell you a bit about the hoverboards, the disadvantages, my personal experience, and the advantages.

A Hoverboard is practically a portable, self- balancing, 2-wheel rechargeable battery-powered scooter. There is 8 inches, 10 inches, and 6.5 Inch hoverboard. Main companies that sell hoverboards are Swagway and Ninebot. In 2015 and 2014 there were incidents in which hoverboards exploded. The reason they exploded is because they were overcharged. When a hoverboard is done charging it has a cut-off mechanism which cuts off further charging but defects in the cut-off mechanism can lead to an explosion. To prevent this buy a hoverboard from a certified company and get a case to prevent it from getting scratches and system failures. I will list a couple of safe and certified hoverboards at the bottom of this page.

Everything in life has a disadvantage, so does a hoverboard. Firstly, when people come over they always want to try it but the thing is they don't have the training or experience to ride it. This results in damage to your hoverboard (except if you have a case) and the person getting hurt. Personally, I only give it to people I trust. Secondly, if the person who is riding it is the type in which they ride it for the first two days and get bored of it lat-

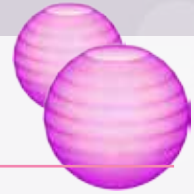
er. Then there is no point spending so much money in buying it. Lastly, it takes a long while to charge between two to three hours and while it's charging you have to keep a constant check to see if it is charged. Like I said, everything in life has disadvantages.

With disadvantages come some advantages. A hoverboard has many advantages which I will be explaining. Firstly, instead of walking while playing Pokémon Go you can ride your hoverboard making your eggs hatch without wasting any energy. Secondly, you can take it on trips where you walk a lot. For example: when I went to downtown Chicago I took my hoverboard so I didn't have to walk. Another major advantage is that you have fun. Once you get the hang of a hoverboard you can do turns, spins and even try going on it on 1 foot. Lastly, you can stay on it for a while (2-3 hours), though it takes a while to charge. These are the advantages of a hoverboard.

My personal experience with my hoverboard was amazing. The hoverboard I bought was a Firefly that was 6.5-inch model and it was UL 2272 certified which meant that it was safe to use. I bought it from a company called Smart Wheel. It was fast and you got the hang of it in about 5-20 minutes depending how good you are at balancing. Some safe and certified hoverboards you can buy are Swagtron T1, Firefly, Skque 10-inch wheel, Wonfast, Future Foot, and IO Hawk.

In conclusion, a hoverboard has many disadvantages, advantages, and a good history but in my opinion, I think that a hoverboard is worth buying.

Why become or stay Vegetarian ?



By Gyanesh Paliwal

Vaish (Agarwal) culture is defined primarily by a "Saatvic" lifestyle that embraces simplicity, discipline, truthfulness and vegetarianism.

Who is Vegetarian? A person who does not eat or does not believe in eating meat, fish, fowl, or, in some cases, any food derived from animals, such as eggs or cheese. A vegetarian subsists on vegetables, fruits, nuts, grain, etc.

Why become or stay Vegetarian?

- Because there are many scientific evidences that suggest that the human body and its systems are not made for eating animals & non-vegetarian products
 - Because Vegetarianism has been proven to lead to a healthier and longer life
 - Because there are studies that suggest that if the vegetarian way of life style if adopted by the majority, we can save the world from some of its biggest problems, such as hunger from lack of food, paucity of water and global warming
1. **Improve your health:** The medical evidence is clear, consistent and overwhelming. Meat contains 14 times the amount of pesticides as plant foods
 2. **Help End World Hunger:** One acre of land can grow 20,000 pounds of potatoes. That same land, when used to grow cattle feed, can produce less than 165 pounds of edible cow flesh. It takes 5 to 20 kilograms of feed and 15,400 litres of water to produce just 1 kilogram of beef, and 2 kilograms of feed and 4,300 litres of water

for only 1 kilogram of chicken. Animal and meat consumption is a big reason for food scarcity for human.



3. **Reduce Global Warming:** Livestock generate more greenhouse gases than all the cars and trucks in the world combined. Greenhouse-gas emissions per kilogram of beef around the world vary from 58 kilograms to more than 1,000, according to a 2013 study published in the Proceedings of the National Academy of Sciences.
4. **Help reduce famine:** About 70 percent of all grain produced in the United States is fed to animals raised for slaughter. The 7 billion livestock animals in the United States consume five times as much grain as is consumed directly by the American population.
5. **Compassion for Animals:** Many people try not to think of the torturous experiences of the animals whose flesh ends up in their hamburger or on their dinner table. But if it is distasteful to think about, consider what it is like to experience.

Let us make a difference in our life and make this world a better place to live. We owe it to ourselves and to our future generations. One great way to SAVE The WORLD from many problems and live a longer and healthier life is to Go Vegetarian - Go Vegan.

I invite you to join the movement, do your part, take the leadership: Take a basic membership for just \$25.00 for a year, or be-

come a Vegucator by donating an amount of \$5, 7, 9, 12, 25, 50, 100 monthly. Your TVA membership donation qualifies for tax deduction, and helps us achieve our mission - to inspire people like you to choose a healthier, greener, more compassionate lifestyle through plant-based eating.

The author / compiler of this article Gyanesh Paliwal, is a RE/MAX Real Estate Agent by profession and a board member and Vegucator at Toronto Vegetarian Association (TVA). Visit: www.Veg.ca to join TVA and to get more information.

Funny Interview



नौकरी पहले ही बास के साले के लिये पक्की हो चुकी थी, लेकिन दिखावे के लिये इंटरव्यू तो लेना ही था, इसलिये ऐसे सवाल पूछे जा रहे थे, जिनका कोई जवाब संभव नहीं था, एक के बाद एक कैंडीडेट आ रहे थे, जा !....रहे थे

!!....फिर मिश्राजी की बारी आयी

इंटरव्यू लेने वाला:--- आप नदी के बीच एक बोट पर हैं, और आपके पास दो सिगरेट के अलावा कुछ भी नहीं !!!....है

??...आपको एक सिगरेट जलानी है, कैसे जलाओगे

!.....मिश्राजी बड़े सीरियसली सोचने के बाद बोले

!!.....सर इसके तीन-चार सोल्युशन हो सकते हैं

इंटरव्यू लेने वाले को बहुत आश्चर्य हुआ कि जिस सवाल का एक भी जवाब नहीं हो सकता, उसके तीन-!!....चार जवाब कहां से आ गये.....उसने बोला बताओ

---:मिश्राजी का पहला अनोखा जवाब

एक सिगरेट लो और उसे पानी में फेंक दो, then boat will become lighter, और इस "lighter" से आप !....दूसरी सिगरेट जला सकते हैं

?.....(इंटरव्यू लेने वाला(Shocked

---:मिश्राजी का दुसरा खतरनाक जवाब

Throw a cigarette up and catch it, «Catches win the Matches», using the one match that !!.....you win, you can light the cigarette

??.....Interviewer was speechless

!.....सर अभी तो एक उपाय और है

Take some water in your hand and drop it, !!....drop-by-drop...Tip..Tip-Tip..Tip

???.....Interviewer:--- उससे क्या होगा

सर आपने वो गाना नहीं सुना "टिप-टिप बरसा पानी, !!!.....पानी में लगी आग

!.....इस आग से आप अपनी सिगरेट जला सकते हैं

सर यदि ये काफी नहीं हैं तो अभी भी मेरे पास एक ---:और उपाय है, वह भी सुन लीजिए

आप एक सिगरेट से प्यार करने लगीये, दूसरी अपने !!.....आप जलने लगेगी

इंटरव्यू लेने वाला चकित हो गया और चिल्ला कर ---:बोला

साले".....को मारो गोली, नौकरी तो मिश्राजी को ही" !!!.....मिलेगी

Do you want to become a landlord



By Sushil Agrawal

If you are thinking of fixing your basement apartment or buying a multiplex to lease some of the unit, and use some part of to make good chunk of money, you need to know few important things before you make that call.

Property you plan to buy- will it make some money

When you decide to buy a rental property, first ask yourself two important questions 1. How much will it cost me? 2. What will it rent for? Ask a realtor's help to get a realistic assessment of current rental rates and don't skimp when estimating expenses. The major expenses include the mortgage, maintenance, insurance and taxes. If you find that your total expenses will consume all your rental income, forget it. "I wouldn't settle for a property where I'm just paying down the mortgage", says one of the investors, who owns over 40 rental units in Ontario. He says "I need to get paid to survive; I do not want to work for free."

Check the Landlord and Tenant Board's website

There are many small landlords who consider them to be passive investors rather than business owners, says former president of Landlord Solutions paralegal service. "You need to understand the law and it can be very complex," he says. Prospective landlords must take the time to understand all their legal obligations and ensure the property is legal to rent and prepare a solid lease (<http://www.sjto.gov.on.ca/ltb>). I would also suggest a

good place to start is by joining an association such as the Landlord's Self-Help Centre in Ontario (<http://www.landlordselfhelp.com>) which provides free services to its members, you can ask questions and they will provide answers based on Ontario Law.



Find the right tenants

First, the good news: Advertising for tenants is getting cheaper and cheaper. Some landlords stopped paying for newspaper ads and now use technology such as Kijiji.com, viewit.ca and so on... However you need to remember three important checks to go over before taking on potential tenants: 1. A credit report 2. Employment verification and 3. Call to their previous landlords. Few landlords who had bad experience with the tenants suggests to avoid calling their current landlords, as they might stretch the truth to rid themselves of a difficult renter. "Anyone who is not making all three checks is out of their mind." Some information for this article was taken from money sense.

Keep your tenants happy

Few landlords with the experience they have suggest budgeting at least \$800 a year in routine maintenance for every unit you own. When something breaks, you need to use your reserve and repair the unit quickly. "Be responsive because if a good tenant moves out,

it costs you a lot of time and money to replace them.” Cutting down a tenant turnover is one of the secret weapons as a landlord. Whenever a unit becomes vacant, you should try and repaint and from time to time also replace the carpets. “If you keep the place maintained, you will get a better quality of tenants.”

Take prompt action on bad tenants

For small landlords with only one or two units, a single bad tenant can be devastating. Experienced landlords say a quick and aggressive response is necessary to limit the damage if a tenant stops paying rent or damages the property. “You can’t wait three months and hope the problem goes away on its own.

While tenancy law varies across Canada, some savvy tenants know how to game the system for extended rent-free stays. This can mean substantial extra expenses for landlords, as well as loss of income to you as a landlord.

Start with one or two units for a year, if you will feel comfortable and has equity to add more units, slowly multiply your number of properties.

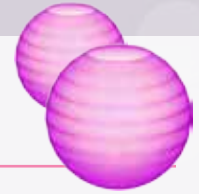
Sushil Agrawal is a realtor and can help you to become a landlord, please call Sushil at 416-803-3609 or send an email sushilagr@hotmail.com

Funny Quotes



1. The difference between in-laws and outlaws? Outlaws are wanted!
2. Alcohol is a perfect solvent: It dissolves marriages, families, and careers!
3. A fine is a tax for doing wrong. A tax is a fine for doing well!
4. Archeologist: someone whose career lies in ruins. An archaeologist is the best husband any woman can have: The older she gets, the more interested he becomes in her!
5. There are two kinds of people who don't say much: Those who are quiet and those who talk a lot.
6. They say that alcohol kills slowly. Who's hurry?
7. Alcohol and calculus don't mix. Never drink and derive!
8. One nice thing about egotists: They don't talk about other people!
9. There was a man who said, “I never knew what happiness was until I got married... By then it was too late!
10. Before marriage, a man yearns for the woman he loves. After marriage, the ‘Y’ becomes silent!

Astrology: Managing Time In Life



By Gopal Krishna Goel

We all know that the rays of the moon have a strong effect on water which causes spring and neap tides of the sea waves. When full moon showers its rays upon the sea water then sea water goes up but when there is new moon on Amavasya it remain low. Since a human body consists of 70% of water, it causes the moon to have its own effect upon human body.

When moon affects negatively, person's mind become imbalanced hence the person concerned is called lunatic or mad. Similarly, Sun, Mars, Mercury, Jupiter, Venus and Saturn also have their negative and positive effects upon the life of human beings.

A knowledge of the effects of planets on human beings is called Astrology and the person who knows it is called Astrologer.

The planets have the strongest effect on humans at the time of the birth of a child. This is why we build the Birth Chart of a child based on date, time and place of birth, commonly known as a Horoscope. The horoscope allows the parents to get some insight into the traits, interests, personality, success areas of the child, including aspects of job, business, marriage and other highlights of a normal human life.

The biggest advantage to good horoscope reading is determining the favourable and

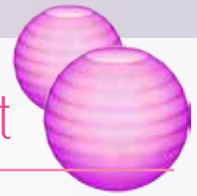
not so favourable times in one's life. It is said, a rising tide lifts all boats". Though it is a person's duty to take action in life, action during favourable times is even more fruitful than during unfavourable times. This knowledge in advance allows for some peace of mind and planning if one wishes to use the information as such.

Horoscope analysis can make us aware of upcoming possible health issues and encourage us to be proactive in seeking doctor's guidance and taking actions to mitigate the negative impact on health.

The horoscope of a person has all the answers to the questions and curiosity most people have about their future. Just as a good teacher can make a child really curious and interested in a subject, as good astrologer can do better justice to horoscope reading than an astrologer of average skills. So it important to seek guidance from accomplished astrologer with good references rather than lose faith in the science by going to a not so qualified astrologer.

The author is a class-I-retired government officer who has been practicing Astrology for the last 44 years. His goal is to help people navigate life with good astrological guidance. He practices in Delhi/NOIDA area and can be reached at 886 012 1970, with references in Canada and India.

Sun Salutation – The Perfect Yoga Workout



By Aarush Agarwal

A set of 12 powerful yoga asanas workout in the form of Surya Namaskar. Sun salutation, these postures are a good way to keep the body in shape, calm the mind and keep it healthy. Surya Namaskar is best done early morning on an empty stomach. Let's begin with these simple yet effective Sun Salutation steps on our way to good health. These 12 yoga poses complete one set of Surya Namaskar. You might find several versions of doing Sun Salutation. However, it is best to stick to one particular sequence and practice it regularly for the best results. As you can see, Surya Namaskar teaches you how to keep your body healthy and fit. But, did you know that it also improves your inner organ "The Lung "and outside breathing. By breathing in and out on a specific time improves the lungs.

Step 1: Pranamasana (Prayer pose)

Stand at the edge of your mat, keep your feet together and balance your weight equally on both the feet.

Expand your chest and relax your shoulders. As you breathe in, lift both arms up from the sides and as you exhale, bring your palms together in front of the chest in prayer position.

Step 2: Hastauttanasana (Raised Arms pose)

Breathing in, lift the arms up and back, keeping the biceps close to the ears. In this pose, the effort is to stretch the whole body

up from the heels to the tips of the fingers.

Step 3: Hasta Padasana (Hand to Foot pose)

Breathing out, bend forward from the waist, keeping the spine straight. As you exhale completely, bring the hands down to the floor, beside the feet.



Step 4: Ashwa Sanchalanasana (Equestrian pose)

Breathing in, push your right leg back, as far back as possible. Bring the right knee to the floor and look up.

Step 5: Dandasana (Stick pose)

As you breathe out, looking down, take the left leg back and bring the whole body in a straight line.

Step 6: Ashtanga Namaskara (Salute with Eight Parts or Points)

Gently bring your knees down to the floor and hold your breath. Take the hips back slightly, slide forward, rest your chest and chin on the floor. Raise your posterior a little bit.

The two hands, two feet, two knees, chest and chin (eight parts of the body touch the floor). Keep your stomach up.

Step 7: Bhujangasana (Cobra pose)

Slide forward and raise the chest up into the Cobra posture. You may keep your elbows bent in this pose, the shoulders away from the ears. Look up. Breathe in.

Step 8: Parvatasana (Mountain pose)

Breathing out, lift the hips and the tail bone up, chest downwards in an 'inverted V' (/\) posture.

Step 9: Ashwa Sanchalanasana (Equestrian pose)

Breathing in, bring the right foot forward in between the two hands, left knee down to the floor, press the hips down and look up.

Step 10: Hasta Padasana (Hand to Foot pose)

Breathing out, bring the left foot forward. Keep the palms on the floor. You may bend the knees, if necessary.

Step 11: Hastauttanasana (Raised Arms pose)

Breathing in, roll the spine up, hands go up and bend backwards a little bit, pushing the hips slightly outward.

Step 12: Tadasana (Prayer Pose)

As you exhale, first straighten the body, then bring the arms down. Relax in this position, observe the sensations in your body and relax.

So my dear uncle and aunties, kids and youths, start doing Sun salutation (Surya Namaskar) right way daily in front of the sun early morning and it will give you the benefits of a healthy and fit body faster than anything in the world.

Aarush Agarwal (11 years) (Aarush is a part of the Hindu Swayamsewak Sang . He just attended the weeklong Camp. He does Surya Namaskar along with his friends every morning before he goes to school.

Layman's Thinking



By Ritu Chadha

An engineer in a car manufacturing company designed a world class car. The owner was impressed with the outcome and praised him a lot.

While trying to bring out the car from the manufacturing area to the office they realized that the car was a few inches taller than the entrance. The engineer felt bad that he didn't notice this before creating the car.

The owner was worried sick about how to take it outside of the manufacturing area. The painter said that they can bring out the car but there will be few scratches on top of the car that he will do the tinkering later on. The engineer said that they can break the entrance and after taking the car out, they can cement it. The owner was not convinced with any ideas and felt like it is a bad sign to have to break or to scratch.

The watchman was watching all this drama and slowly approached the owner. He wanted to give an idea if they have no problem hearing him. They thought what this guy would tell them that the experts could not think of. Watchman said that the car is only few inches taller than the entrance so if they release the AIR in the tire, the height of the car will be adjusted and it can be easily taken out.

Everyone clapped!!

Lesson:

Don't tackle problems from an expert point of view. There is always a common sense point of view that will give the best solution in a given point of time.

Life's issues are also similar. Many a time a friend's entrance door fall short by few inches, we feel taller!!

Release some air (ego) and adjust the height.

Think simple...

Do simple...

& Live simple.

Grow Silently

A seed grows with no sound, but a tree falls with huge noise.

Destruction has noise,
but creation is quiet.

This is the power of silence.
"Grow Silently"

Famous Quotes of Dr. A.P.J. Abdul Kalam – Ex President of India



Excellence is a continuous process and not an accident.

Life is a difficult game. You can win it only by retaining your birthright to be a person.

Great dreams of great dreamers are always transcended.

We will be remembered only if we give to our younger generation a prosperous and safe India, resulting out of economic prosperity coupled with civilization heritage.

Those who cannot work with their hearts achieve but a hollow, half-hearted success that breeds bitterness all around.

Educationists should build the capacities of the spirit of inquiry, creativity, entrepreneurial and moral leadership among students and become their role model.

Look at the sky. We are not alone. The whole universe is friendly to us and conspires only to give the best to those who dream and work.

If a country is to be corruption free and become a nation of beautiful minds, I strongly feel there are three key societal members who can make a difference. They are the father, the mother and the teacher.

My message, especially to young people is to have courage to think differently, courage to invent, to travel the unexplored path, courage to discover the impossible and to conquer the problems and succeed. These are great qualities that they must work towards. This is my message to the young people.

If there is righteousness in the heart, there will be beauty in the character.

If there is beauty in the character, there will be harmony in the home.

When there is harmony in the home, there will be order in the nation.

When there is order in the nation, there will be peace in the world.

Man needs his difficulties because they are necessary to enjoy success.

Difficulties in your life do not come to destroy you, but to help you realize your hidden potential and power, let difficulties know that you too are difficult.

This is my belief: that through difficulties and problems God gives us the opportunity to grow. So when your hopes and dreams and goals are dashed, search among the wreckage, you may find a golden opportunity hidden in the ruins.

Don't read success stories you will, get only message... Read failure stories, you will get some ideas to get success!!

Want to feel good? Speak 5 lines to YOURSELF Every Morning

1. I am the Best.
2. I can do it.
3. God is always with me.
4. I am a winner.
5. Today is my day.

What is Recession?

Interviewer: What is RECESSION?

Candidate: When wine gets replaced by water and girlfriends get replaced by wife, that critical phase of life is called recession!!

What is the difference:

Between Liability & Asset?

A drunk friend is a liability

BUT - A drunk girlfriend is an Asset.

A kid was scolded by his Mom.

Dad came and asked - what happened son?

Kid said-I can't adjust with your wife anymore. I want my own.

Girl: When we get married, I want to share all your worries, troubles and lighten your burden.

Boy: It's very kind of you, darling, But I don't have any worries or troubles.

Girl: Well that is because we aren't married yet.

Difference between talent and God's gift:

A man can give lecture for 2 hours on any subject.

-This is talent.

A woman can give lecture for 2 hours without any subject.

-This is God's gift.

Listening To your Wife...is like:

Reading terms & conditions of a website?

You understand nothing but still have to click on "I AGREE".

A newly married man asked his wife, "Would you have married me if my father hadn't left me a fortune?"

"Honey," the woman replied Sweetly, "I'd have married you NO MATTER WHO LEFT YOU A FORTUNE"

ऐ जिन्दगी

आगे सफर था और पीछे हमसफर था..
रुकते तो सफर छूट जाता और चलते तो हमसफर छूट जाता..

मंजिल की भी हसरत थी और उनसे भी मोहब्बत थी.
ए दिल तू ही बता,उस वक्त मैं कहाँ जाता...
मुद्दत का सफर भी था और बरसों का हमसफर भी था
रुकते तो बिछड़ जाते और चलते तो बिखर जाते....

यूँ समझ लो,
प्यास लगी थी गजब की...
मगर पानी में जहर था...
पीते तो मर जाते और ना पीते तो भी मर जाते.

बस यही दो मसले, जिंदगीभर ना हल हुए!!!

ना नींद पूरी हुई, ना खवाब मुकम्मल हुए!!!

वक्त ने कहा.....काश थोड़ा और सब्र होता!!!
सब्र ने कहा....काश थोड़ा और वक्त होता!!

सुबह सुबह उठना पड़ता है कमाने के लिए
साहेब...।
आराम कमाने निकलता हूँ आराम छोड़कर।।
"हुनर" सड़कों पर तमाशा करता है और "किस्मत"
मंहेलों में राज करती है!!

"शिकायते तो बहुत हैं तुझसे ऐ जिन्दगी,
पर चुप इसलिये हूँ कि, जो दिया तूने,
वो भी बहुतो को नसीब नहीं होता"...

The Difference Between Lateral And Logical Thinking



Many years ago in a small Indian village, a farmer had the misfortune of owing a large sum of money to a village moneylender.

The Moneylender, who was old and ugly, fancied the farmer's beautiful daughter. So he proposed a bargain. He said he would forgive the farmer's debt if he could marry his daughter. Both the farmer and his daughter were horrified by the proposal.

So the cunning money-lender suggested that they let luck decide the matter.

He told them that he would put a black pebble and a white pebble into an empty money bag. Then the girl would have to pick one pebble from the bag.

1. If she picked the black pebble, she would become his wife and her father's debt would be forgiven.
2. If she picked the white pebble she need not marry him and her father's debt would still be forgiven.
3. But if she refused to pick a pebble, her father would be thrown into Jail.

They were standing on a pebble strewn path in the farmer's field. As they talked, the moneylender bent over to pick up two pebbles. As he picked them up, the sharp-eyed girl noticed that he had picked up two black pebbles and put them into the bag.

He then asked the girl to pick a pebble from the bag.

Careful analysis would produce 3 possibilities:

4. The girl should refuse to take a pebble.
5. The girl should show that there were two black pebbles in the bag and expose the money-lender as a cheat.
6. The girl should pick a black pebble and sacrifice herself in order to save her father from his debt and imprisonment.

Take a moment to ponder over the story. The above story is used with the hope that it will make us appreciate the difference between lateral and logical thinking.

The girl's dilemma cannot be solved with traditional logical thinking. Think of the consequences if she chooses the above logical answers. Well, here is what she did:

The girl put her hand into the moneybag and drew out a pebble. Without looking at it, she fumbled and let it fall onto the pebble-strewn path where it immediately became lost among all the other pebbles.

"Oh, how clumsy of me," she said. "But never mind, if you look into the bag for the one that is left, you will be able to tell which pebble I picked."

Since the remaining pebble is black, it must be assumed that she had picked the white one. And since the money-lender dared not admit his dishonesty, the girl changed what seemed an impossible situation into an extremely advantageous one.

MORAL OF THE STORY:

Most complex problems do have a simple solution.

It is only that we don't ATTEMPT to think.

Teasing the Teacher



TEACHER: Maria, go to the map and find North America.

MARIA: Here it is.

TEACHER: Correct. Now class, who discovered America?

CLASS: Maria.

TEACHER: John, why are you doing your math multiplication on the floor?

JOHN: You told me to do it without using tables.

TEACHER: Glenn, how do you spell 'crocodile'?

GLENN: K-R-O-K-O-D-I-A-L'

TEACHER: No, that's wrong

GLENN: Maybe it is wrong, but you asked me how I spell it.
(I Love this kid)

TEACHER: Donald, what is the chemical formula for water?

DONALD: H I J K L M N O.

TEACHER: What are you talking about?

DONALD: Yesterday you said it's H to O.

TEACHER: Winnie, name one important thing we have today that we didn't have ten years ago.

WINNIE: Me!

TEACHER: Glen, why do you always get so dirty?

GLEN: Well, I'm a lot closer to the ground than you are.

TEACHER: Millie, give me a sentence starting with 'I.'

MILLIE: I is..

TEACHER: No, Millie..... Always say, 'I am.'

MILLIE: All right... 'I am the ninth letter of the alphabet.'

TEACHER: George Washington not only chopped down his father's cherry tree, but also admitted it. Now, Louie, do you know why his father didn't punish him?

LOUIS: Because George still had the axe in his hand.

TEACHER: Now, Simon, tell me frankly, do you say prayers before eating?

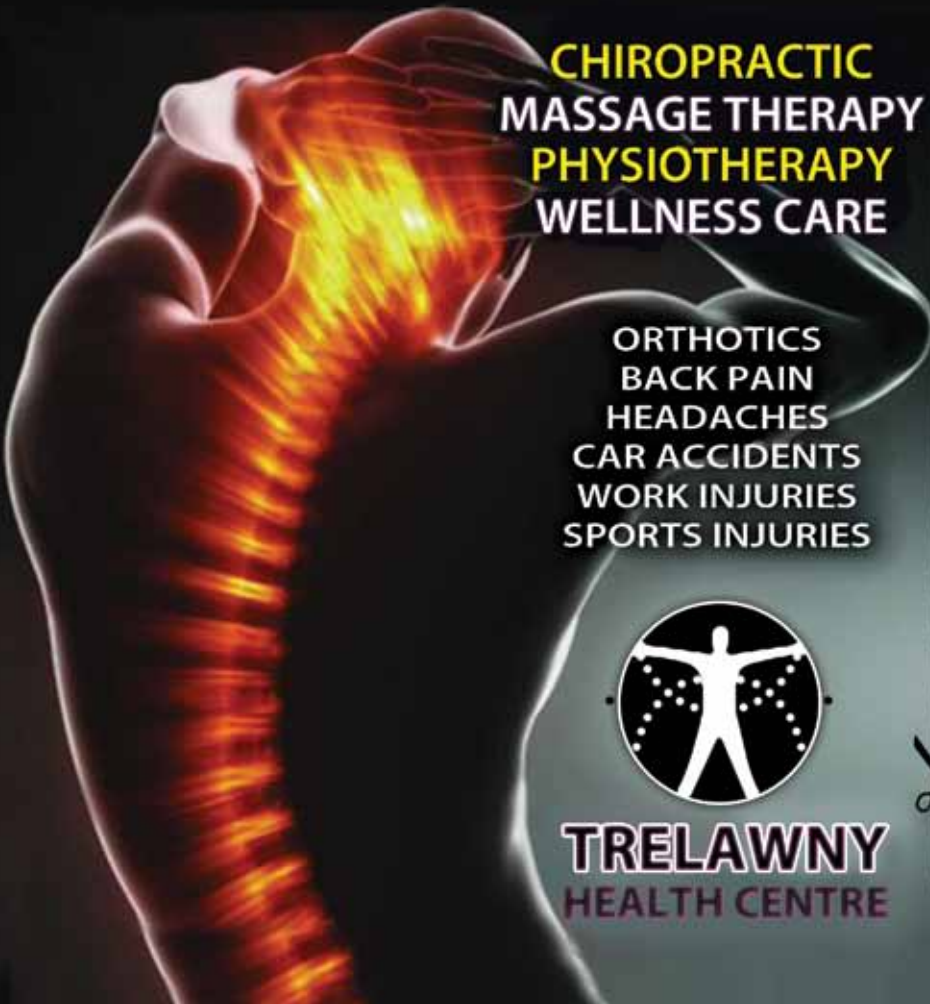
SIMON: No sir, I don't have to, my Mom is a good cook.

TEACHER: Clyde, your composition on 'My Dog' is exactly the same as your brother's. Did you copy his?

CLYDE: No, sir. It's the same dog.

TEACHER: Harold, what do you call a person who keeps on talking when people are no longer interested?

HAROLD: A teacher.



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Various Quotes



Stephen R. Covey — ‘Most of us spend too much time on what is urgent and not enough time on what is important.’

.....
The Dalai Lama, when asked what surprised him most about humanity, answered “Man.... Because he sacrifices his health in order to make

money. Then he sacrifices money to recuperate his health. And then he is so anxious about the future that he does not enjoy the present; the result being that he does not live in the present or the future; he lives as if he is never going to die, and then dies having never really lived.”

2016 Annual Gala Participant List



ABC would like to applaud the following participants for their hard work and enthusiasm while preparing for the Annual Gala Cultural Performances.

- *Aaditya Garg*
- *Aarush Agarwal*
- *Amar - Prashant Pathak*
- *Anika Agarwal*
- *Anoushka Singhal*
- *Ansh Patel*
- *Anshuman Shah*
- *Arjun Garg*
- *Arnav Govil*
- *Arnav Goyal*
- *Ayona Shah*
- *Devansh Goel*
- *Jhanvi Gupta*
- *Jhanvi Pathak*
- *Kaavya Pathak*
- *Kashish Pathak*
- *Kasvi Agarwal*
- *Khushi Adukia*
- *Khushneer Vachher*
- *Leela Madhok*
- *Madhuri Thakur*
- *Manish - Puja Govil*
- *Megha Thakur*
- *Muskan Agarwal*
- *Myia Dev*
- *Nupur Agrawal*
- *Pooja Jalan*
- *Prabha - Raj Agarwala*
- *Prapthi Agarwal*
- *Pratham Agarwal*
- *Pratham Agrawal*
- *Prisha Chadha*
- *Rinshu Garg*
- *Rishika Singhal*
- *Sakshi Goel*
- *Sangita Agrawal*
- *Sapna - Jayshil Patel*
- *Sarika - Abhay Agarwal*
- *Seema Shah*
- *Shashi - Arun Agarwal*
- *Shreya Garg*
- *Shrija Govil*
- *Sohum Goel*
- *Suman Gupta*
- *Tarasha Pathak*
- *Uditti Jalan*
- *Vihaan Patel*
- *Vrishtti Jalan*

Agarwals Based in Canada: Information for Members



The Association's objective is to promote social, cultural, spiritual and economic growth of Agarwals in Canada. "Agarwal" is a generic term that refers to people whose beliefs and life-style generally conform to "Vaish" values which are: non-injury, honesty, compassion, justice and family values.

Benefits of ABC Membership

- Networking - building relationships with hundreds of member families
- Voting rights & voice in setting the direction for the organization
- Invitation to Members Appreciation Day with Guest speaker (free lunch for two)
- Subsidized rates for members and their families for all events
- Leveraging, collaborating and support of the community

Criteria for ABC's Membership

(a) The family should be supportive of vegetarianism and of Vaish values, namely: non-injury, honesty, compassion, justice and family values.

(b) The family's behaviour at ABC events must not be rowdy, disruptive, or abusive.

(c) The motive should be to support the Vaish community selflessly. The family should not have any personal vested interest. During ABC activities, ABC's interest would supersede personal interests.

(d) The family should not have any known history of misconduct, including no police history nor criminal record.

(e) At least one member of the family must be an Agrawal/Vaish; or if the family has no Agrawal/Vaish, two current ABC members in good standing must co-sign the form. "Good standing" means that the member has paid membership dues for the current year.

(f) ABC Board reserves the right to accept or revoke membership.

Membership Cycle

Membership runs from January to December and can be renewed at any time during the year.

Family membership includes member's spouse, children and parents; all must live at the same address.

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(C) 416-627-3257

Agarwals Based in Canada: Membership Form



www.agarwals.ca

Date:

Names:
(Use additional sheets if needed)

Agarwal/Vaish?

Member: Yes No

Spouse: Yes No

Other: Yes No

Other: Yes No

Other: Yes No

Address:

E-mail: Phone Number:

Endorsements if required:

If neither of above is an Agarwal or Vaish, two current ABC members in good standing need to endorse this form:

Are you a descendant of an Agarwal or Vaish? Yes No

If yes, name of Agarwal ancestor:

Your relationship:

If no, endorsements by two current ABC members in good standing:

Name	Signature
.....
.....

Membership Fee:

Cash/Cheque	1 Year:	Single: \$25	Family: \$50	Senior Couple: \$30
	2 Years:	Single: \$45	Family: \$80	Senior Couple: \$55

I have read the membership criteria and meet them.

Signature Date:



*Our heartfelt
gratitude to our sponsors
for their generous support!*