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I am pleased to congratulate the members of

AGARWALS BASED IN CANADA

on the occasion of this organization's

27th Anniversary

Over the years, the commitment of the members of ABC has helped to make your community and our province a better place.

Congratulations again, and I wish you many more years of success.

Legislative Building, Toronto November 16, 2024

Ontario

Doug Ford Premier



ABC VALUES

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 & 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

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

MESSAGE FROM THE



PRESIDENT

Dear ABC Families and Friends,

It brings me great joy to welcome everyone to ABC's 27th Annual Diwali Gala. It is truly amazing to reflect on how ABC has been engaged in building this community for the past 27 years. None of these achievements would have been possible without the enthusiasm, hard work, and dedication of our incredible volunteers and the board members. Your hard work, enthusiasm, and commitment have been the backbone of our success, and I am deeply grateful for all that you do.

As we continue to host multiple events throughout the year such as Diwali, Holi, Picnic, Agrasen Jayanti, Senior's event, Mandir cleaning, Terry Fox Run, and Trillium Fund Raiser.....each gathering strengthened our bonds and created lasting memories. This year ABC and its members have collectively donated \$1500 to the Terry Fox Run, raised \$2900 at Trillium Health Partners (THP) fund raiser event, and made donation to the food bank. These contributions reflect our commitment to health and care for those in need. Thank you to all our members who made this possible through your active participation and generosity.



As many of you know that ABC has pledged \$25,000 to THP to be contributed over a period of 10 years to the construction of a new hospital in Mississauga, Ontario. So far, we have made a total donation of \$7400 within the last 2 years and aiming to fulfill this commitment within the next 3 to 4 years. We invite you to contribute to this great cause by donating through the link on our website and be a part of giving back to the community.

On the technology side: one of our major milestones has been the launch of our modern, user-friendly website last year, designed to be an accessible hub for all essential information, event updates, and resources including membership purchase & renewal. Our website not only reflects our evolving digital landscape but also strengthens our commitment to staying informed and engaged.

To further enhance communication, this year we've launched a Community WhatsApp group—Business, Social, Youth & Career, Seniors, and Matrimonial— tailored to meet the unique needs and interests within our community. Each group has become a lively space where members can exchange knowledge, support each other, and foster connections that go beyond the geographic boundaries.

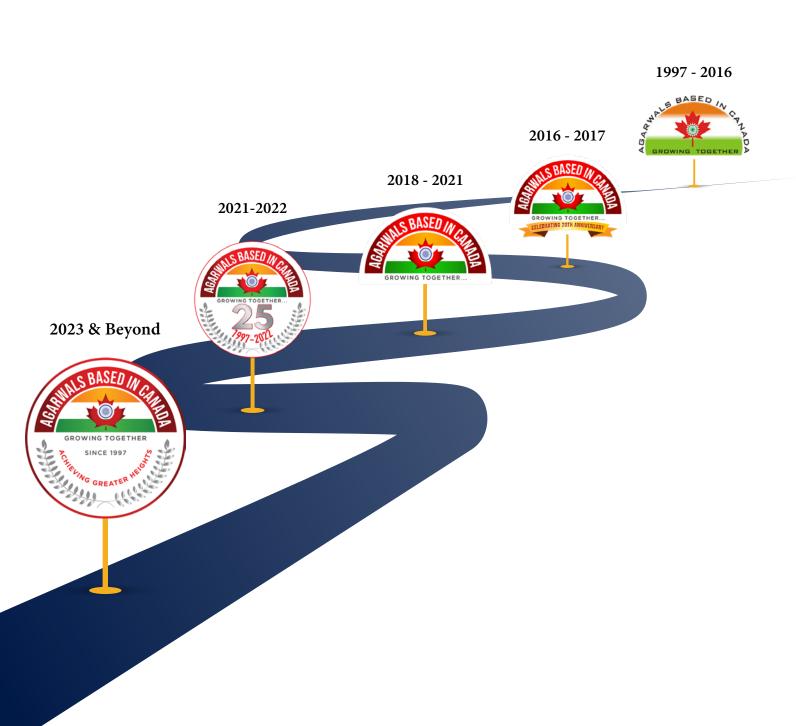
These digital platforms are part of our mission to keep our community close-knit, empowered, and ready for the future. We encourage everyone to explore these resources and get involved.

Together, let's make this year another remarkable chapter in our shared journey, and here's to another wonderful year of growth, cheerfulness, and community spirit. Wishing everyone a joyous and prosperous Diwali!

Warm regards,

Raj Agarwala (President, ABC)

EVOLUTION OF ABC LOGO





FROM THE EDITOR'S DESK

Dear Readers,

We are proud to unveil the 27th edition of ABC's Annual Magazine! This magazine helps members to showcase their talents, promote businesses and support each other to grow together as a community. Each year, we strive to present before you an edition that has a unique look and theme. We hope you enjoy this edition as much as we enjoyed compiling it for you.

ABC invites its members to write articles on various subjects. This magazine serves as a forum to express views, share knowledge and experience and to encourage youth to get involved. It is gratifying to see the enthusiasm from our authors who took the time to pen down their thoughts for fellow members.

This magazine also acts as an archive to revisit the memories of various events, organized in the year gone by, through the picture gallery. It also talks about ABC's accomplishments during the year and various initiatives undertaken to support the community.



Aparna Goyal



Dr. Ashok Rastogi

Most importantly, this magazine is a platform to acknowledge the contribution of all the valued sponsors. It is primarily because of their unwavering support year over year that ABC has been successful in achieving newer and greater heights.

I want to take this opportunity to applaud the ABC Board of Directors for volunteering and investing numerous hours of their personal time for the benefit of the Organization and its members. Last but not least, I extend my gratitude to our dear members, for their encouragement and appreciation for our efforts.

Please continue to share your ideas and suggestions as your feedback helps us innovate and grow further. I wish you good health, happiness and prosperity in the coming year!

, Spama

Aparna Goyal Lead, Publication

The opinion expressed in each article is the opinion of its author and does not reflect the opinion of Editorial team or ABC BOD. The information contained in an article or an advertisement has been provided by individuals to us and is published as such. We assume no liability or responsibility for any inaccurate, delayed or incomplete information, nor for any actions taken in reliance thereon.

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In case no author's name is indicated, it was not possible to know it's source but we have included it in the magazine for general benefit.



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shashi-agarwal@hotmail.com



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Sidharth Bagla Treasurer sidbagla@gmail.com

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Amit Goyal amitbgoyal@gmail.com



Aparna Goyal aparnaagoyal@gmail.com



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Kanchan Rastog ashokras@yahoo.com



Nidhi Singhal nidhi98965@gmail.com



Prabha Agarwala prabhaagarwal@hotmail.com



Rajan Singhal singhalrajan@hotmail.com

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Seema Bagla seemabagla@gmail.com



Shilpi Singhal singhalrajan@hotmail.com

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Vandana Agrawal 2015-2018 vandanaagrawal@gmail.com



Sanjay Agarwal 2019-2021 sanjayincanada@gmail.com



Amit Goyal 2022-2023 amitbgoyal@gmail.com

A PROGRESSIVE PRINCESS FOR THE PEOPLE: HER HIGHNESS MAHARANI SAHIBA ROHINI KUMARI



August 2024, Jaipur: After a transatlantic flight, I am escorted to Jaipur to meet with Her Highness Maharani Sahiba Rohini Kumari of Karauli at her estate. We will discuss the obstacles to the growth of Rajasthan's higher education sector. To my joyful surprise, HH Maharani Sahiba, in addition to being fully aware of these challenges, has consistently championed and vocally advocated for these development issues and progress in Karauli and throughout Rajasthan.

Located in Rajasthan's Braj region, Karauli is the capital of a princely state with great religious significance. Over 5,000 years ago, Lord Krishna made his appearance in Braj. The Karauli Royal Family traces their ancestry back to the last of Lord Krishna's Yadu dynasty. Fascinatingly, these ancient Chandravansh monarchs of Brajbhoomi, are descendants of Vajra Nabh, the last surviving great-grandson of Lord Krishna after Dwarka, the western Yadu kingdom, was destroyed. By chance, he happened to be in Mathura on a pilgrimage when Dwarka sank beneath the ocean. After Vajra Nabh became ruler of Mathura, he had Madan Mohan Ji carved out of sacred Braj stone. Under the supervision of Queen Uttara, this Deity was carved as one of sixteen Deities, a hundred years after Lord Krishna's departure. It is this Deity that the Karauli people and the Yaduvansh Dynasty continue to revere fervently. This distinguished royal family, of which Maharani Sahiba Rohini Kumari is a member, is known for their relentless labor to preserve and protect the temple and other local holy places.



HH Maharani Sahiba's advocacy initiatives demonstrate her unwavering commitment to upholding the ideals of the Royal Family and serving her people. She accepts her responsibility to the community and her philanthropic role with pride. The Royal Family has been carrying out their royal responsibility of the holy Braj land, working nonstop to improve the agricultural region's irrigation system, elevate the level of skill possessed by the region's craftsmen, and introduce cutting-edge medical and educational facilities.



Notably, Karauli's female literacy rate is 41%, which is lower than the 59% Indian national average. HH Maharaja Krishna Chandra Pal and HH Maharani Sahiba established The Kailadevi Senior Secondary School in a dynamic attempt

to close the education gap for girls living in rural areas. Moreover, HH Maharani Sahiba underlined the importance of women's activism in her region during my visit to Karauli. She described a scenario in which her local hospital did not have enough beds, and four women were giving birth at the same time. She brought this case and other difficulties to the Prime Minister to push for increased funding for health and medical services in this rich yet underdeveloped spiritual area.

HH Maharani Sahiba spent much time, as a former MLA in 2008 and in her royal capacity, working to advance the region through international collaborations. Together with Rutgers University School of Social Work students, she and her family installed solar electric suitcases in the deaf and mute children's school in Karauli. To ensure that Karauli lives up to its spiritual history and endures the test of time, HH Maharani Sahiba and the Karauli Royal Family have demonstrated servant leadership of the exact kind needed to combine antiquity and tradition with progressive modernity.

⁻ Roli Rastogi is an immigration attorney based in Princeton, New Jersey. She enjoys working on education and development projects in India.



POWER OF BEING A FINANCIALLY ORGANIZED FAMILY

Nitin Garg

Diligently working each day to fulfill our family's aspirations, the most significant asset we aim to build is our INCOME. Each month, a substantial portion of our earnings is allocated to taxes, utilities, and a variety of other bills. Often, we prioritize spending and only consider saving, what remains after indulging in non-essential and luxury purchases. This pattern is indicative of a financially unorganized person or family. In contrast, those who are financially organized adopt a different approach: they earmark 10% of their monthly income for the purpose of enhancing their family's financial stability. For such families, setting aside this 10% is as imperative and routine as any other fixed monthly obligation.

A tree can only flourish from a planted seed, not one that is kept in storage. So, for the fruit to appear, the seed must disappear. A financially organized family understands this philosophy very well. Hence, by saving 10% of monthly earning, they target to achieve 3 goals which are essential for a sustained earning and wealth creation:

Income Protection: Financially organized family maintains cognizance of risks and unplanned circumstances which could impact their steady income such as Critical illness, Disability or Death as we call LIFE HAPPENS. They undertake appropriate measures to protect the stream of monthly income from unforeseen circumstances.

Income replacement: A financially organized family does not rely solely on government's retirement benefits. They plan for their retirement and timely contribute to develop a consistent stream of income even during retirement, so that they can stay independent, free of monetary stress, tax free and can fully enjoy their retirement period.

Generational Wealth: In the world where every other person is under debt, a financially organized family not only thinks about their future but also about the future generations. Hence, by carefully growing their 10% of monthly earnings, they aim to create wealth for

generations following them.

Many families which are not financially organized witness challenges in case of unforeseen circumstances, face unbearable tax consequences and potentially end up with huge debt. However, with discipline, consistency and patience, every family can transition to a financially organized family where they are prepared and have build strong assets and income sources, with tax consequences well managed.

In Canadian financial eco-system, there are numerous solutions and strategies available from banking and insurance companies. Every family should identify their short term and long-term financial goals. Accordingly, they should consider discussing with their financial advisor to chart out their family's financial strategy to optimize their 10% saving toward continuous growth, ensuring safety and providing income protection, in most tax advantageous ways.

As descendants of Maharaj Agarsen ji, financial wisdom, prosperity and wealth creation is a big part of our value system. His philosophy of "one rupee, one brick" was a very thoughtfully crafted way to promote community welfare and equitable society, with a minimal and manageable contribution from all. In the same way, a simple 10% monthly saving is a minimal and manageable contribution that a family can make to itself towards financial security and sustainability for itself and generations to come

- Nitin Garg is from Ambala City, Haryana India and is settled in Canada with his family since past 6 years. Nitin is the owner and founder of NZT Financial Solutions which has a motto of making financial management stress free and seamless for all through its services like Funds Transfer (Remittance) Asset Liquidation, Estate Planning, Corporate Planning, Personal Life Insurance, Business financing and Investments.



DISTINGUISHED CODE OF ARMS GRANTED

BY THE HERALDIC SOCIETY OF CANADA TO SURESH AGARWAL





Suresh Kumar Agarwal

In February 2023, I was granted a coat of arms, flag, and badge by the Canadian Heraldic Authority. My sons Ranjan and Rahool applied for this honour to mark my 70th birthday in 2020. As these emblems draw on the lore of Maharaja (King) Agrasen, I thought it would interest the members of the Agarwals Based in Canada organization.

The Canadian Heraldic Authority

The Canadian Heraldic Authority is the government service that creates coats of arms, flags, and badges. The CHA was created in 1988 when the governor general of Canada was authorized by Letters Patent to exercise the Sovereign's powers related to heraldry in Canada. The governor general is the head of the CHA, and appoints its officers, who are called heralds. The work of the Canadian Heraldic Authority is done by officers known as heralds of arms.

The Emblems

The coat of arms is a unique and personal emblem that can be passed down to future generations. It uses colours and symbols significant to me, and celebrates our family, our values, and our achievements. The CHA also helped us create a flag, which showcases the heraldic emblems in a different form, and a badge, which is like a lapel pin.

The Creation Process

Over two years, we worked with a heard to determine the design of the emblems. We provided her some information about our family and our values. She made a written proposal, which included all the design elements and their significant. We then collaborated with an artist, who painted the heraldic emblems, and a calligrapher, who added text. The Chief Herald of Canada approved the concept.

The Arms

The Public Register describes the arms as follows:

The colours refer to those of the Indian flag. The discs, reminiscent of coins, allude to Mr. Agarwal's lifelong career in business, as well as to his wife Anjali Agarwal's career in banking. Evoking the Rotary Club emblem, they also represent Mr. Agarwal's philanthropy and his wife's volunteer work. The green band with the inverted shields alludes to the Agrasen ki Baoli in Delhi, India, an ancient stepwell reputedly built by the mythical King Agrasen from whom family lore says the Agarwals descend. The stepwell, a public structure providing access to water for the entire community, symbolizes Mr. Agarwal's core belief in justice. The shields represent Mr. and Mrs. Agarwal and their two children.



Crest: The Sun symbolizes India, since King Agrasen was a member of the Solar Dynasty, as well as British Columbia, where Mr. Agarwal and his wife first settled in Canada. The traditional Indian plough additionally represents the important agricultural dimensions of both the Punjab, the Indian state where Mr. and Mrs. Agarwal are from, and Alberta, where they spent a large portion of their adult lives.

Motto: These three words mean "Family, community, fairness" in Hindi, English and Punjabi.

Conclusion

This process was an exciting and educational way to work with my family on an ever-lasting memory and symbol. In doing so, we were honoured to introduce Canadians to some of the history and symbolism of the Agarwal family.

Suresh Agarwal was born in Punjab, India. He migrated to Prince George, B.C., in 1973. He and his wife Anjali lived throughout B.C. and Alberta before raising their family in Edmonton. They relocated to Toronto in 2021 to be with their extended family. Suresh had an extensive career in retail and as an entrepreneur, before retiring earlier this year as a financial and business consultant. Anjali was a financial professional before her second career as an educator. Suresh's sons work in law. His daughters-in-law work in education and medicine. His four grandchildren keep him youthful.



"May the divine light of Diwali bring peace, prosperity, and happiness to your life.

Happy Diwali!"



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SUSTAINING. THIRD-GENERATION TIES TO OUR MOTHERLAND

On September 22, 2024, I sat in the front row at Nassau Coliseum, New York, deeply inspired by Prime Minister Narendra Modi's message to the second and third generations of the Indian Diaspora. He emphasized that Indians in America should serve as the country's strongest brand ambassadors abroad. Modi ji repeated, "India today is a land of opportunities. We do not wait for opportunities; we create them." This quote reminded me of my visit in August 2024 to two NGOs in Anupshahr and Vrindavan, Uttar Pradesh, where I aimed to understand my role in developing India's future.

I first visited **the Pardada Pardadi Educational Society** (PPES), which began as NRI Sam Singh's dream to promote rural development through the education, employment, and empowerment of girls and women. In rural North India, girls often face significant disadvantages in accessing education, as families may choose to marry them off at a young age instead of sending them to school.

The NGO addresses this issue at all levels by educating girls from kindergarten through 12th grade, mentoring them through college, and assisting in their job transitions. Additionally, it provides guidance on health and hygiene while empowering their mothers through livelihood generation. These young women return to their communities as teachers, social workers, and technologists, serving as role models for the next generation.

During my visit, the girls were preparing lunch. At PPES, the staff prepares fresh meals daily for breakfast and lunch to ensure the girls receive proper nutrition. After lunch, the high school students were eager to showcase their STEM inventions, including a battery-powered alarm walking stick designed for the blind to detect objects in their path. The girls spoke passionately about how their projects could benefit society as a whole. I felt a strong connection with them-through sharing



Bharatnatyam or mentoring them in English to prepare for interviews. I am excited to see where our partnership will take us!

I was also deeply moved by a project in Vrindavan called GIVE for Braj, which focuses on uplifting the Brajvasis—people who have preserved the sacred land of Braj for generations. This organization works on rehabilitating widows in Vrindavan, providing access to education for girls, ensuring clean water, distributing fresh food, and, most importantly, restoring our ancient temples. I witnessed firsthand the restoration of the Bhajan Kutir of Rupa Goswami.



On my trip, I was saddened to see the pollution in the Yamuna River. I learned that this has resulted in a shortage of suitable drinking water for nearly 500 villages in Braj. GIVE Braj is deeply dedicated to building tube wells and planting trees for Braj's forest rehabilitation. My family and I have committed to supporting this project, as providing access to clean water and restoring forests is our way of actively combating climate change. After visiting both field projects, I felt rejuvenated to connect with and serve my motherland through knowledge-sharing, fundraising, and amplifying these remarkable causes. Please see https://pardadapardadi.org/ and https://giveforbraj.org.in/ for more information.

जननी जन्मभूम स्वर्ग से महान है, जिसके वास्ते ये तन है मन है और प्राण है!

⁻ Jahnavi Rastogi is a 9th grader from Princeton, NJ who loves astronomy, cooking, and crocheting.

HOW TO BECOME AN ENTREPRENEUR



By Badal Bansal

Entrepreneurship often starts with a feeling—an itch that there's something more out there. For me, it began with wanting more control over my time and the ability to create something from scratch. The idea of building a business, shaping it with my hands, and watching it grow fascinated me. It wasn't about the fame or the title; it was about the freedom to shape my own path.

But let me warn you—this path isn't all sunshine and success. Early on, I realized that being an entrepreneur is like diving headfirst into an ocean with no clear idea of what's beneath. The waters are exciting, but they're also choppy, and sometimes you don't know if you're swimming in the right direction. My first lesson was this: you need to brace yourself for challenges before you take the plunge.

Recognizing a Problem and Building a Solution: The first step to building any business is identifying a problem. You've got to ask yourself: What's broken, and how can I fix it? In most cases, the best ideas come from problems you experience in your own life. **You don't need to invent something new; you just need to make something better.**

For instance, I realized that parking was a hassle for many people, and it became the starting point for my business. But in general terms, entrepreneurship is about finding that pain point and asking, "How can I make this easier for people?" Once you've got your problem, the next challenge is crafting a solution that's practical and solves it effectively. The key here is to focus on simplicity—good solutions aren't always complicated. They just need to work well.

The Importance of Passion and Grit: Passion will push you to start, but grit will keep you going when things get tough. Entrepreneurship is not for the faint-hearted; it's for those who can push through when the going gets rough.

I remember one particularly challenging period when our app wasn't working as planned. The temptation to give up was real, but the lesson I learned was clear: every entrepreneur faces setbacks, but those who succeed are the ones who persist. The journey is full of hurdles, but grit helps you jump over each one, no matter how daunting they seem.

Building a Strong Support Network: No entrepreneur is an island. If there's one thing I've learned, it's that *having the right people around you is as important as the business idea itself.* Mentors, advisors, and peers can offer perspectives that help you see past the blind spots you might have. Sometimes, all it takes is someone who's been through the trenches to give you that crucial piece of advice.

Personally, I've leaned on my network many times during tough moments—whether it was seeking advice from a mentor when I was unsure about a big decision or bouncing ideas off peers who could relate to the challenges I was facing. Building a team that shares your vision and passion is equally essential. You'll need people who believe in what you're doing, even when the road gets rough. Surrounding yourself with the right support system is like having a safety net—you can take bigger leaps knowing you won't fall alone.

Embracing Risk and Failure: If you're going to be an entrepreneur, you've got to get comfortable with risk. It's part of the job description. Every decision feels like a gamble, and the truth is, not all of them



will pay off. But here's the thing—failure isn't the end. It's a teacher. In fact, failure often gives you the kind of insight that success can't.

I remember launching a project that I thought was foolproof. I had everything planned out, but when it hit the market, it flopped. It was a blow to my confidence, but looking back, that failure was one of the best things that could've happened. It forced me to rethink my approach, reassess what people actually wanted, and come back stronger. As an entrepreneur, you learn that failure isn't fatal—it's feedback.

Learning to Pivot

One of the most important skills you'll need as an entrepreneur is the ability to pivot. Business plans rarely go according to, well, plan. Markets shift, customer needs evolve, and sometimes, the strategy you start with isn't the one you'll end up using. Flexibility is key.

You've got to be ready to change course if things aren't working.

In one of my earlier ventures, I realized that the product we were offering didn't resonate with our target audience. Rather than clinging to the original idea, I decided to pivot based on customer feedback. It was a hard decision, but

ultimately, it led to a more successful business model. My advice: don't be afraid to pivot. Adaptability is what keeps businesses alive in an ever-changing market.

Final Thoughts: The Entrepreneurial Mindset

If there's one thing I'd tell anyone thinking about becoming an entrepreneur, it's this:

Ever tried. Ever failed. No matter. Try again. Fail again. Fail better. The world is yours: Samuel Beckett's

Take the plunge. It's a wild ride, but it's one of the most rewarding experiences you'll ever have. Entrepreneurship is about more than just starting a business—it's about embracing the mindset of perseverance and resilience. You will face obstacles, and you will have moments of doubt, but the key is to keep going.

Badal Bansal an **Entrepreneur** | **Business Strategist** | **Innovator,** is son of Shri Shyam Sunder Bansal Advocate, hails from Bhilai, Chhattisgarh, India, and currently resides in Brampton, Canada. He is a passionate entrepreneur with extensive experience in launching and scaling businesses across diverse sectors. Building on his family legacy, Badal has developed a strong foundation in strategic planning and market analysis, creating sustainable business models that drive growth.



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- SERVICE TO HUMANITY

SAI DHAM FOOD BANK

Jan 06th, 2024

To, Agarwal Association,

Subject: Sai Dham Food Bank Thanks you for your support!

On behalf of our team, I would like to thank Aggarwal Association for their generous donation of non-perishable items weighing 313 lbs received on 07th Dec, 2023.

Owing to the pandemic, the need for food items has gone up substantially, and so have food prices, so we are always in need of food and monetary donations. We would need your help to spread the word in our communities about our culturally appropriate services and other programs as seniors and disabled grocery program, Senior's Wellness program, Children's breakfast program, Homeless Sewa program, and International Students Grocery Support program. You can forward this to your friends and family members to spread the awareness, and help us serve better to those in need.

We assure you that the donation we receive is purely for charitable purposes; to serve the needy and vulnerable in our communities, and is not used for any personal consumption, sale, or barter!

Sai Dham Food Bank relies on the generosity of donors such as yourself and is very grateful for your support.

Once again, thank you for your generous donation and hope that you will think of us again when you have more to donate. We can jointly serve the needy and vulnerable in our cities and communities and make a difference.

Sincerely,

VISHAL KHANNA Co-founder and

Director

SUBHRA MUKHERJEE

Co-founder and Director

Tishal Shanna



SOCCER MANIA

BY PRAHLADA RASTOGI

July 2024: This summer I participated in the Marcet Academy Football Camp in Barcelona, Spain. It was sweet as Spain won the Euro Cup while I was there. The entire city of Barcelona erupted in celebration with every goal!

The training camp was extremely rigorous and intense, bringing together students worldwide. My teammates hailed from Japan, Peru, Poland, Senegal, and France. Our coaches were multilingual, speaking Spanish, French, and English. Our days started at 9 AM and ended at 5:30 PM six days a week. We focused on agility drills, technique, and mindset goals. I vividly recall the coaches assessing our mental toughness on the pitch, particularly when we suffered a 9-0 defeat.





August 2024: After Spain, I traveled to Delhi, India. I had a terrific opportunity to further my skills with two coaches from Delhi FC, focusing on footwork and quick drills. While cricket dominates in North India, I think that with the rise of football mania in South India, my generation will put football on the national map. I could see it when I spent my most cherished moments playing street soccer with the neighborhood kids in Jaipur, Rajasthan. I later discovered that Indian footballers, Deepender Negi and Muhammad Nemil also trained at the Marcet Academy in Barcelona.

Football does not need a ball or cleats, so it is accessible to all children. I highly recommend training with Delhi FC on your next visit to India - it can elevate the status of football in India and globally.

I liked this quote by Swami Vivekananda: "First of all, our young men must be strong. Religion will come afterwards. Be strong, my young friends; that is my advice to you. You will be nearer to Heaven through football than through the study of the Gita. These are bold words; but I have to say them, for I love you. I know where the shoe pinches. I have gained a little experience. You will understand the Gita better with your biceps, your muscles, a little stronger."

⁻ **Prahlada Rastogi** is a fifth grader who enjoys soccer, knitting, and math.



वालिवुड में प्यार के नुस्के

कोई भी हो कैसी भी हो, गर बनानी हो मीत, ये बालिवुड के नुस्के, दिलवा ही देगें जीत.

घनी ज़ुलफ़ों वाली पट जायेगी, सुनकर ये बात, गर खोल दो जुल्फ़ें तुम, हो जायेगी दिन में रात.

आशिक गर दिखा रहा हो नखरे, जैसे कोई लल्लू, हो जाता वो लहू, जब हंसीना खिसका देती पल्लू.

माशुका जब जा रही हो मिलकर, देखो दूर तलक, प्यार समझो पक्का, गर वो मुड़ कर देदे झलक.

लड़का लड़की टकरायें, किताबें गिर जायें, मेरे यार, लड जायें नैना उठाते किताब, तो शुरू समझो प्यार.

लड्की को हो पटाना, प्यार में जरा हो खुलना, उसकी खूबसूर्ती की, चांद से करदो तुलना.

लड़की पर बेकार जाये, खिलाना, पिलाना, घुमाना, काम कर जाता, सहेली की तारीफ से उसे जलाना.

बहुत नखरे वाली हो कुडी तो, चलना पड़ता उल्टा, अंदर से प्यार बाहर से नखरे, कर देगा सीधा पल्टा.

वो चाहतीं लड़का, तगडा, अक्लमंद, भारी कमाई, अगर चाहिये लड़की तो, ऐसा ही बनना पडेगा भाई.

VEGETARIANISM?

BY NAV JAIN



Vegetarianism is generally considered the practice of abstaining from consuming meat and fish and sometimes eggs. There is obviously more and I will give you a brief explanation. Ovo-Vegetarianism Eating Eggs but not milk, meat or fish. Lacto-Vegetarianism-Consuming milk but abstaining from consuming egg, meat or fish. Veganism-Rejecting use of animal products.

Is **vegetarianism** good? Well according to me, yes. I may have a bit of bias being a **vegetarian** myself but I can back it. First of all, It is good for us. Most meat, fish and eggs are treated with so many chemicals which is actually bad for you. These also cause so many health issues such as high cholesterol and heart disease.

Secondly, it's bad for the environment as is shown by countless studies. Forests are destroyed to make space for massive meat farms. Most animal farms produce so much greenhouse gases. The fishing industry takes away the food from so many other animals which often causes extinction of species. Thirdly, it kills so many animals that are kept in inhumane conditions. The industry is horrible in the way it treats the animals. Most of them grow up in tightly packed cages with next to no access to any sun. Then they are killed so that someone can have temporary enjoyment.

These are just a drop in the ocean and there is so much more to it. There are already so many bad things about meat and fish why not just quit it. No pressure but, it should give you a realisation about the evils of meat and fish and why people embrace **vegetarianism**. Vegetarianism was also being practiced and enforced by Maharaja Agrasen.

So being a vegetarian is good.

- My name is Nav Jain and I am a 13-year-old student. I reside in Mississauga. I enjoy learning about Hindu beliefs and culture and why do certain practices exist and the reasons for which they were practiced.

This is just a little bit about me.

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QUOTES OF SHRI RAMAKRISHNA PARAMHANS (GURU OF VIVEKANAND)

-The nearer you approach to God, the more you feel His love. As the river approaches the ocean it increasingly feels the flow of the tides.

Why then do I take care of the body? It is to enjoy God, to sing His name and glories, and to go about visiting His jnanis and bhaktas.

- -It is a joy to merge the mind in the Indivisible Brahman through contemplation. And it is a joy to keep the mind on the Lila, the Relative, without dissolving it in the Absolute.
- -The joy of worldly enjoyment is the joy of 'woman and gold', which people always enjoy.

He who has surrendered his mind, heart, and soul to God is a spiritual seeker. He who has given up lust and gold is a spiritual seeker. He looks upon women as his mother and accordingly worships them. A sadhu always thinks of God and serves all, knowing that God is in everything.

- -The Gyaani (knowledgeable) experiences God-Consciousness within himself. To him the whole universe is illusory, like a dream, he is always established in Reality of Self.
- -Never fight in the name of religion. All of these are true. There is complete harmony in their soul. All of them are based on certain noble principles. The religions are complementary and not supplementary, different paths leading to the same goal.
- -Do all your duties but keep your mind on God.
- -You should remember that the heart of the devotee is the abode of God. He dwells, no doubt, in all beings, but He especially manifests Himself in the heart of the devotee.
- -The Gyannis accept both God with form and the Formless, both the Personal God and the Impersonal. ... But to tell you the truth, He who is formless is also endowed with form.

To His bhaktas [loving devotees of God] He reveals Himself as having a form. It is like a great ocean, an infinite expanse of water, without any trace of shore. Here and there some of the water has been frozen. Intense cold has turned it into ice. Just so, under the cooling influence, so to speak, of the bhakta's love, the Infinite appears to take a form.

Again, the ice melts when the sun rises; it becomes water as before. Just so, one who follows the path of knowledge — the

path of discrimination — does not see the form of God any more. To him everything is formless. The ice melts into formless water with the rise of the Sun of Knowledge.

But mark this: form and formlessness belong to one and the same Reality. ... Then one doesn't feel any more that God is a Person, nor does one see God's forms. What He is cannot be described. Who will describe Him? He who would do so disappears. He cannot find his 'I' any more.

- -At a certain stage in the path of devotion the religious man finds satisfaction in the Divinity with a form, at another stage in the formless Impersonal.
- -A man living in society should make a show of anger to protect himself from evil-minded people. But he should not harm anybody in anticipation of harm likely to be done to him.
- -God laughs twice: Once when two brothers divide a piece of land by a line telling this much is mine, that one yours. God laughs to think that after all the land belongs to me. Second time God laughs when a doctor assures the mother of a sick child that he will save it. The doctor forgets that life and death are in the hands of God.
- -The magnetic needle always points to the North, and hence it is that the sailing vessel does not lose her direction. So long as the heart of man is directed towards God, he cannot be lost in the ocean of worldliness.
- -Know that there must be manifestation of God in places where countless people have practiced austerity. From time immemorial numberless devotees and men of realization have come to these holy places to have the vision of God. Therefore, God, though equally present everywhere, manifests Himself especially in these places.
- -God cannot be seen so long as there is the slightest taint of desire; therefore have thy small desires satisfied, and renounce the big desires by right reasoning and discrimination.
- -The point is to love God even as the mother loves her child, the chaste wife her husband, and the worldly man his wealth. Add together these three forces of love, these three powers of attraction, and give it all to God. Then you will certainly see Him.

The nearer you approach to God, the more you feel His love. As the river approaches the ocean it increasingly feels the flow of the tides.

-God alone does everything, He is the Operator and man the machine. Vedanta philosophy gives an illustration.

Suppose you are cooking rice in a pot, with potato, eggplant, and other vegetables. After a while they begin to jump about in

the pot. They seem to say with pride: 'We are moving! We are jumping!' The children see it and may think same. But, they jump not of themselves, but because of the fire under the pot.

Refrence:

Sri Ramakrishna Quotes - A collection of 108 Quotes of Sri Ramakrishna Paramahamsa | Hindu Blog (hindu-blog.com)

JOKE OF THE DAY!

An Indian Doctor can't find a job in a Hospital in US so he opens a clinic and puts a sign outside 'GET TREATMENT FOR \$20 - IF NOT CURED GET BACK \$100

An American lawyer thinks this is a great opportunity to earn \$100 and goes to the clinic...

Lawyer: "I have lost my sense of taste"

Indian doctor: "Nurse, bring medicine from box no. 22 and put 3 drops in patient's mouth"

Lawyer: "Ugh..this is kerosene"

Indian doctor: "Congrats, your sense of taste is restored. Give me \$20"

The annoyed lawyer goes back after a few days to recover his money...

Lawyer: "I have lost my memory. I cannot remember anything"

Indian doctor: "Nurse, bring medicine from box no. 22 and put 3 drops in his mouth"

Lawyer (annoyed) : "This is kerosene. You gave this to me last time for restoring my taste"

Indian doctor: "Congrats. You got your memory back. Give me \$20"

The fuming lawyer pays him, and then comes back a week later determined to get back \$100.

Lawyer: "My eyesight has become very weak I can't see at all"

Indian doctor: "Well, I don't have any medicine for that, so take this \$100"

Lawyer (staring at the note): "But this is \$20, not \$100"

Indian doctor: "Congrats, your eyesight is restored. Give me \$20"

WORKING WOMAN, WORKING WORLD

BY NAYSA GARG



When we go to a workplace of any kind, we see all sorts of people. Men and women alike work hard to make the world a better place by applying their skills in a job. In return for their labor, they get income, which they may spend or invest to their liking. This is the way of our world today. It is filled with opportunities for everyone. However, it hasn't always been like this. For the longest time, society divided men and women into 2 separate roles: men as the earners and women as the homemakers. It was rare to see women in workplaces or even men staying home and caring for the household and the children. This system was normal, and for the longest time, no one dared to speak against it.

However, all changed when World War 2 was declared. Men went off to war by the millions and women stepped into their roles. They were recruited for jobs such as bus conductors and bank clerks, window cleaners and gas fitters, and joined the police and fire services. It was hard at first because working women endured harassment, miserable working conditions, and low pay because they were looked down upon for doing "manly jobs". However, as time passed, a routine was slowly built, and women were slowly being accepted at their workplaces.

Unfortunately, once the war was over it was assumed that all the now working women would go back to their old lifestyle. However, they had enjoyed and even thrived on a taste of financial and personal freedom—and many wanted more. Over the next couple of decades, they fought for equal pay and equal rights in their work environment, and beyond that too. They were empowered because they knew that men couldn't claim superiority over them anymore, as they had put in selfless efforts during the war. After many well-fought and rightfully won battles, there were multiple laws and acts introduced to minimize the salary gap and optimize work conditions in workplaces worldwide.

Those women's efforts last even today because now there is no such thing as a manly job. Women are accepted and respected. Furthermore, we have broken all generational barriers. Women are climbing the social and financial ladder, and changing the world in many positive ways. We have hundreds, thousands of fantastic female leaders. Women of all ages are contributing to society in millions of new ways, and bringing in new ideas that shape the world around us. Understanding concepts such as feminism and the empowerment of women is crucial to move forward. Women help families, communities, and countries. They can reach their full potential when they live safe, fulfilled, and productive lives. In today's world, we have collaborative and inclusive women, all qualities that lead to success, and we must keep promoting that.

As a modern-day teenager and feminist, learning about the evolution of women over time and the changes feminism has caused is very motivational. I see both men and women at the same level, and it reassures me that when I eventually join the workforce, I don't have to worry about unfair treatment getting in the way of my success. I get the opportunity to live in an environment where all it takes is hard work and effort to achieve my dreams, and for that, I am forever grateful.

As G.D. Anderson once said, "Feminism isn't about making women stronger. Women are already strong, it's about changing the way the world perceives that strength."

⁻ Naysa Garg is an ambitious high-school student who excels in mathematics and public speaking. She is an aspiring activist and leader who wants to make positive changes in the world. In her free time, she enjoys cooking and binge reading books. In the future, she dreams of giving a TED Talk and being wealthy.



Building a new kind of health care

The relationship between a hospital and its community is crucial. Hospitals are built to support the needs of the community it serves, and a hospital cannot thrive and evolve without the support and partnership of its community.

Over the next 20 years, no hospital in Ontario will experience more demand for its services than THP. Our community is changing and growing, and so are we.

We are excited for the next step to build a new kind of health care for a healthier community. Trillium HealthWorks is our vision for the future and the largest health infrastructure renewal project in Canada's history. This project includes building the country's largest hospital, The Peter Gilgan Mississauga Hospital, which will also be home to the Shah Family Hospital for Women and Children, a first of its kind in Ontario. The expansion of the Queensway Health Centre will transform it into The Gilgan Family Queensway Health Centre, specializing in rehabilitative and complex care.

This means more beds, shorter wait times, and world-class care delivered right here at home. It means more doctors, nurses, and support staff who will work closely together to connect your care through every step of your journey, no matter which Trillium Health Partners' door you walk through. But it's much more than that.

At THP, we think beyond the traditional idea of a hospital. Health care should be organized around your needs and easier to navigate. With our partners, we are focusing on preventing illness and avoiding hospitalization. Our goal is easier access to the right care, in the right place, at the right time.

None of this would be possible without the support of our community and partners. We are grateful for the continued support from members of Agarwals Based in Canada, as together, we build the future of health care right here in our community.

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UNVEILING THE MYSTERIES:

TAROT AND CRYSTAL HEALING IN MODERN SPIRITUALITY

Many turn to ancient practices for guidance and healing in our fast-paced world. Two such practices that have gained popularity in recent years are tarot reading and crystal healing. Often misunderstood, these spiritual tools offer unique personal growth and well-being perspectives. Let's explore how these practices work and their potential benefits.

TAROT: BEYOND FORTUNE-TELLING

Contrary to popular belief, tarot is not about predicting the future or practicing sorcery. Instead, it's a powerful tool for self-reflection and personal guidance.

The Essence of Tarot

With their rich imagery and symbolism, tarot cards mirror our subconscious. Each card represents universal archetypes and life experiences that we all encounter. When we draw cards, we're not glimpsing the future but gaining insight into our present circumstances and internal states.

The tarot deck consists of 78 cards, divided into the Major Arcana (22 cards representing life's karmic and spiritual lessons) and the Minor Arcana (56 cards reflecting the trials and tribulations that we experience daily). Each card's meaning is not fixed but instead interpreted in the context of the question asked and the surrounding cards.

A Tool for Introspection

A tarot reading is less about divination and more about introspection. The cards prompt us to consider different perspectives on our situations, much like a Rorschach test in psychology. They encourage us to tap into our intuition and examine our thoughts, feelings, and behaviours more closely.

Personal Growth and Decision-Making

Many use tarot as a tool for personal development and decision-making. By reflecting on the cards' meanings about their lives, individuals can gain clarity on complex issues, explore potential outcomes of different choices, and understand their motivations better.

Regular tarot practice can enhance self-awareness, stimulate creativity, and provide a framework for processing emotions and experiences. It's not about letting the cards decide for you but instead using them as a starting point for deeper self-reflection and intuitive decision-making.



By Amitha Todi

CRYSTAL HEALING: HARNESSING EARTH'S ENERGY

Crystal healing is based on the belief that specific stones and minerals possess unique energetic properties that can influence our energy fields.

The Basics of Crystal Healing

Practitioners believe crystals can absorb, focus, and emit energy, promoting physical, emotional, and spiritual healing. Different crystals are associated with various properties—for example, amethyst is often used to promote calmness, while rose quartz is associated with love and emotional healing.

Methods of Use:

There are various ways to use crystals for healing:

- **Meditation:** Holding or focusing on a crystal during meditation
- **Placement:** Putting crystals on specific parts of the body, often corresponding to chakra points
- Carrying: Keeping a crystal as a talisman throughout the day
- Environment: Placing crystals in living or working spaces to influence the area's energy
- Elixirs: Some practitioners create crystal-infused water or oils (taking care to use only non-toxic crystals)

A Holistic Approach

Crystal healing is often part of a broader holistic health approach. It's frequently used alongside other practices like meditation, yoga, or energy healing techniques. While scientific evidence for crystal healing's effectiveness is limited, many report feeling a sense of calm, clarity, or renewed energy after working with crystals.

THE POWER OF BELIEF AND MINDFULNESS

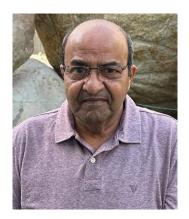
Both tarot and crystal healing share a common thread—they **encourage mindfulness and self-awareness.** Drawing tarot cards or selecting a crystal requires us to pause, reflect, and connect with ourselves. This

mindfulness alone can be beneficial, reducing stress and promoting a sense of calm and clarity.

Moreover, these practices often work through the power of belief and intention. We open ourselves to positive change when we believe in the potential for healing or guidance. This doesn't diminish the value of these practices; instead, it highlights the incredible power of the human mind in our journey toward well-being.

Whether you're a skeptic or a believer, these practices invite us to pause, reflect, and open ourselves to new perspectives on our lives and our potential for growth and healing. They provide introspection, mindfulness, and personal empowerment tools in a chaotic and disconnected world.





By Suresh Kumar Gupta

"दोस्तों के नाम, दिल से पैग़ाम"

दोस्तों इतना तो हक़ है
मुझे तुम्हारे काँधो पर,
अपना सर रख कर
सो सकूँ सुकून की नीन्द
और भीगा सकूँ इन्हें
अपने आंसूओं से ।
बस ज़रा मेरे बालों में
प्यार भरी उँगलियाँ फिरा देना
और सूखे हुए गालों को
थपथपा देना!
चलो अच्छा है एक नहीं है
हमारा लहू,
लहू का एक होना है

उम्र भर रेंगने की सजा
पहले प्यार जताना
अंजाम लहू का लहू को जलाना!
तुम तो बस मुझे अपने दिल में
बसाये रखना,
ना होने देना मेरी रूह को
शर्मिंदां,
मेरे जाने के बाद भी
मुझे ज़िंदा रखना!
दोस्तों इतना तो हक़ है
तुम्हारी दोस्ती पर।

The author is a seasoned businessman with an impressive 45+ years of experience in the pharmacy & retail industry. His career has been defined by his deep commitment to healthcare, ensuring the delivery of wholesale pharmaceutical products to his community and beyond.

His leadership style emphasizes integrity, quality, and customer satisfaction, which has earned him trust and loyalty from clients and partners alike. He continues to inspire the younger generation of entrepreneurs and remains actively involved in mentoring aspiring professionals in the field.

In addition to his business endeavors, he is passionate about Hindi poem writing, literature and Urdu ghazals among his family and friends.

THAT'S AFFIRMATIVE!

BY PRIYA AGARWAL



• What do you believe in?

Are the affirmations we recite helpful for us? If we practice some positive daily affirmations' each day we would definitely be better off.

But what is an affirmation?

A positive affirmation means to assert or state is a positive manner. Without using these affirmations our live could be very different. It is up to us to decide whether or not we use them.

Several years ago I was part of a group for women called She Has a Voice. In this group we would frequently meet and discuss our feelings and with the help of certain guest speakers learn about how to gain and project positive vibes in our and into the lives of those around us. Hers an affirmative poem I wrote which involves some words of gratitude.

- Inspirations and Affirmations with a Touch of Gratitude
- Self fulfillment is no easy task
- Look around at your friends and then you may ask
- Who am I and who would I like to become
- If you ask me right now I would like to be number one
- I know this message is wrong and it may seem unfair
- But it tells me that I am unique and never to compare

- Priya Agarwal is an artist who loves painting with acrylic on canvas and she also has tried her hand at watercolour painting. She loves music and has taken on the task of becoming a music curator using the ever popular Spottily app. Her music abilities also extend far beyond acting as a curator as she has been singing since the age of four years old. She is well verses in classical Bollywood and Carnatic music. Her educational background is teaching as an Early Childhood Educator and she loves to interact with children youth and seniors. Her proudest accomplishment helping Agarwals Based in Canada for 27 years as they work to achieve greater heights.

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MY PERSONAL EXPERIENCE WITH VASTU SHASTRA

BY SIDHARTH BAGLA



Most of us who are from India are somewhat familiar with "Vastu" being an ancient Indian belief connected with homes and structures. Those living in Canada and US are more familiar with the Chinese term Feng Shui which has similar tenets, but has gained more awareness here because of modern internet and social media marketing. Vastu as a concept has largely

remained within the Indian community, practiced by priests and experts.

For the uninitiated, the word Vastu literally means means 'Object', and 'Shastra' means science. This can be briefly described as the ancient science of the design of dwellings and structures and placement of objects and materials, primarily to maintain harmony of the dwelling or structure with the natural elements and surroundings. The acceptance of this belief and its efficacy in modern buildings varies dramatically. Many swear by Vastu and consult a specialist whenever they buy or build a house or do renovations. Yet there are plenty who dismiss it as just a superstition.

Earlier, I often oscillated between these two extremes and struggled with Vastu prescriptions and proscriptions, the details and terminologies. I nevertheless followed its basic principles when I constructed my house in Bangalore and I came to realize that Vastu principles do make sense and need to be appreciated in conjunction with nature. By outright rejecting these as superstition, we lose out on some of the knowledge of our ancient Sanatani wisdom regarding our natural surroundings.

Fundamentally, Vastu Shastra seeks to harness, harmonize and promote the effect of the five elements of nature: earth, water, fire, air and space. Our environment, our bodies, even our homes are comprised of these five elements in different measure. Vastu Shastra strives to positively harness and harmonize these five natural elements in a structure, for better health and happiness of the individuals who live or work there.

Going back to when I was constructing our Bangalore home, I noted that some tenets of Vastu and the movement of the Sun (which gives heat hence part of the fire element) are intricately linked. As per the recommendations of Vastu, the land on which one is making the house should preferably be sloping in the north and east and should be higher in the south and west. If there are tall trees on the property they should be towards the south and west and not near the northern and eastern walls. There should not be any tall structures in the northern and eastern side of the property. As for the house, it should be constructed towards the southwest of the property, and more space should be left in the north and eastern side of the plot. During the designing stage itself more windows and balconies should be given on the north and eastern side. The walls of the south and west should be higher and thicker.

To see the logic of these recommendations one has to only note the movement of the Sun, whose benevolent morning rays will be blocked if there are tall trees and other structures in the east. More windows and balconies in the east will welcome the morning rays for all round health benefit. It has been scientifically proven that the late afternoon sun rays emit UV rays which are harmful for health. Here if you have a taller building or trees in the south or west of your house, that will block the rays and along with that the UV radiation. Thicker walls and less windows also are recommended for the same reason. While it seems simple, these recommendations go a long way in maintaining ambient temperature in a home in a natural way, without using air conditioners or heaters which use scarce environmental fossil resources.

This is only one small example connected with this immense science and wisdom. The movement of the sun being visible to all is simple that can be understood easily. However, there are many other aspects of this ancient science that is beyond the understanding of the ordinary person. It is up to the pundits and expert practitioners to explain the logic and its connection with nature, so more people are able to appreciate the wisdom of this ancient science and apply it fruitfully in their modern homes and lives.

- Sidharth Bagla is an avid history buff, with a special interest towards Bharatiya sanskriti and traditions. He is a realtor by profession. The above article is a result of the personal interest of the author in this subject and his continuous reading and research of various related articles on the internet.



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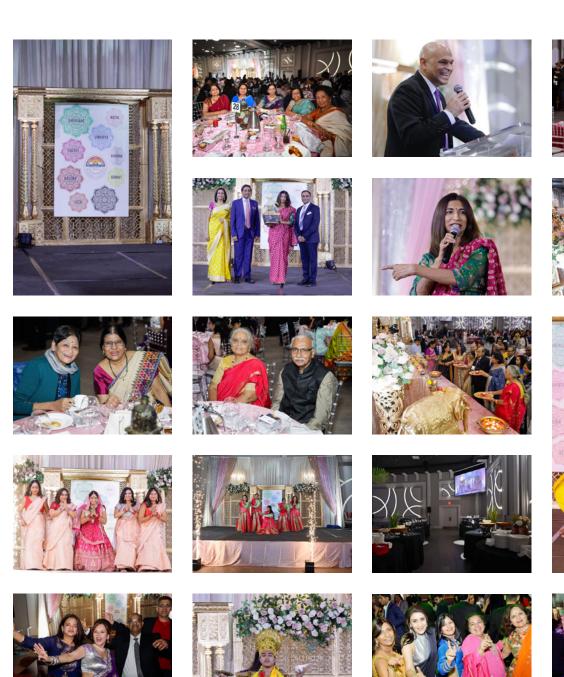






























































"If you want to be happy, make someone else happy. If you want to see change in the world, become the change you want to see."
- Deepak Chopra

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"What you have is all His Gift to you. What you do with what you have is your Gift to Him" - Swami Chinmayanand



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"Accept what is, Let go of what was, and have faith in what will be"
- BK Shivani

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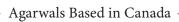














































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"Two men please God—one who serves Him with all his heart because he knows Him; and one who seeks Him with all his heart because he knows Him not."

- Nikita Ivanovich Panin, Russian author



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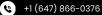


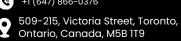
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Amit Goyal













"The greatness is not what we do but it is always in how we do what we do."
- Swami Chinmayanand

PICNIC 2024







































"Being happy doesn't mean that everything is perfect. It means you have decided to look beyond imperfections."
- BK Shivani

TERRY FOX RUN 2024



Coordinator



Rajesh Deora











"You alone are the judge of your worth and your goal is to discover infinite worth in yourself, no matter what anyone else thinks."

- Deepak Chopra

Coordinator

TRILLIUM FUNDRAISING EVENT 2024







Dr. Shashi Agarwal



























"The Dalai Lama, Fwhen 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."



MAHARAJA AGRASEN JAYANTI 2024







Coordinators



Venika & Nitin Garg





































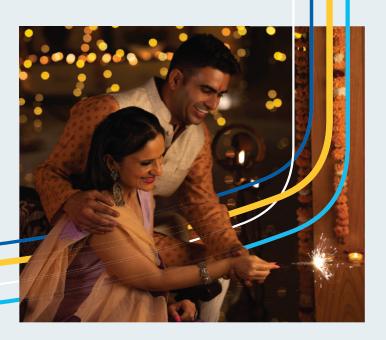






"Meditation is making research into yourself, and into the subtler fields of activity. Day after day we culture our minds with the deep silence of our own Being. This is not the silence of a stone, but creative silence. We have to find it for ourselves. We decrease activity until silence becomes creative, and we sit in creative silence and close the gates of perception for insight into the content of life."

- Maharishi Mahesh Yogi



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CPA, CGA

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- Myra Singh
- Ria Singhal
- Samika Fitkariwala
- Shanaya Tayal
- Shivi Agrawal
- Tanya Gupta



GROUP 2

- Aanya Garg
- Anay Goyal
- Anay Singla
- Aneek Singla
- Arush Singhal
- Mira Dayalani
- Nitya Goel
- Prisha Gupta
- Trijal Bajpai



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- Ranu Singh
- Shama Garg
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