લોહાણા સંદેશ

(લોહાણા એસોસીએશન સંચાલીત) www.lagc.us

वर्ध : उ०

અંક : ૧૮૪

સંવત : ૨૦૭૪

ઓકટોબર ૧૫, ૨૦૧૮

Editorial Board

Jayantibhai Thakkar

Arvindbhai Thakkar

Dr. Bharat Thakkar

Ketan Thakkar

Dr. Jayashree Raju

Kajal Thakkar

All THINGS in LIFE are
TEMPORARY. If they
are GOING WELL,
ENJOY them, they
WILL NOT LAST
FOREVER. If they are
going wrong, don't
WORRY, THEY CAN'T
LAST LONG EITHER.

યશ્માં પહેર્યા છતાયે બધું ધૂંધળું દેખાય છે હોઠે સ્મિત તોયે આંખેથી ઉદાસી દેખાય છે

'વિરાટનો આત્મા' બનવા

સૂરજ....

એને ઝંખના જાગી.

પૃથ્વી પર પ્રકાશ, પાણી અને પ્રાણવાયુનો પુરવઠો વધારી મૂકું. ગગનમાં યાત્રા આરંભી. વાયુમંડળમાં ઘૂમી વળ્યો. ખારા સમુદ્રમાંથી અમી વાદળીઓ લઈ લીધી....ને વરસાદ વરસાવ્યાનો યશ એશે વાદળાંને આપ્યો.

ગરમીથી અનાજ પકવ્યું. પ્રકાશથી તિમિરને હશી આરોગ્ય બક્ષ્યું. પ્રાણવાયુ સીંચી જગત અને જીવનને ઊજમાળું બનાવ્યું. પ્રકાશનો એ પુંજ પગ વાળીને બેઠો પણ નહીં. દુનિયાએ પૂછ્યું એને થાકે નહીં લાગતો હોય....બસ ઘૂમ્યા જ કરે છે! ને જગતે માટે જ એને 'વિરાટનો આત્મા' કહી બીરદાવ્યો. અખંડ પ્રકાશ.

ધગધગતો ગોળો.

આમ ધારે તો ક્ષણમાં સઘળું સળગાવી મૂકે. પણ એશે એની શક્તિ અવળા રસ્તે ન વાળી. એની શક્તિનું ઊજમાળું પરિણામ જગતે જોયું....જગત પણ એવું નગુશું નહોતું. જગતના માનવીઓએ સવારના પહોરમાં ઊઠીને એ જ સૂરજને નમીને વંદન કર્યું-"પ્રભુ ઊગ્યા છો....ને ઉગાડજો."

પોતે ઊગવું ને બીજાને ઉગાડવા.

પ્રકાશ પાયરવો ને પ્રાણવાયુ પૂરવો.

એ સિવાય પૂજાવાની મનમાં ઝંખના રાખવી એનો કશો અર્થ ખરો?

'વિરાટનો આત્મા' તો ઉગાડનારો જ બની શકે.

પા.શ્રી નટુભાઈ આર. ઠકકર



Dr. Nita Patel Dentist 630-539-9999



- **✓** Cosmetic Dentistry
- √ Crowns & Bridges
- √ Filling & Bonding
- ✓ Intra Oral Camera
- **✓ School Exams**

- **√** Root Canals
- ✓ Partial & Complete Dentures
- **✓** Extractions
- **√** Gum Treatment
- √ Preventive dentistry

MOST INSURANCE PLAN ACCEPTED



Ketan Jobanputra

MD, FACOG, FACS
Reproductive Endocrinology
& Infertility, Board Certified in
Obstetrics and Gynecology



Alexian Brothers Hospital 800 Biesterfield Road Eberle Building, Suite 645 Elk Grove Village, IL 60007 P: 847.545.4733 | F: 847.545.4738

Orland Park, IL 60462

P: 708.226.0556 | F: 708.226.0553

chicagoinfertility@gmail.com www.chicagoinfertility.org





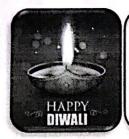


From the Desk of President

Dear LAGC Members,

Behalf of LAGC Committee Members, I would like to wish you all a very happy blessed Diwali and New Year, in advance.

LAGC "Garba" event on Saturday, 10/13 and 10/20 turned out to be a very successful event of the year! I would like to appreciate and thank all the donors and supporters for this event. As well as the 43nd Health Fair managed by Jayantibhai Thakkar served more than 500+ people. This is a pure example of selfless service and dedication to help our community.



As we are approaching closer to our auspicious days of Diwali and New Year, LAGC would like to invite you all to an upcoming last event of the year, "Diwali Party".

Day/Date/Time: Saturday, December 1st, 2018 from 6:00 PM to 11:00 PM

Place: Heritage Ball Room, 100 Symphony Way, Elgin, IL 60120

Ticket: \$10/Person

Due to limited seat capacity of the banquets, please reserve or buy your ticket by contacting one of our committee member or by navigating through our website www.lagc.us. Also, during Diwali celebration, one hour will be allocated for LAGC members to either sing or perform dance or play instrument. Due to time constraint, participant request will be accepted as first come first basis. Please contact Vaibhav (630.856.5050) to register your participation before 11/24.

LAGC Souvenir book will be published and distributed during Diwali Celebration. Please contact us to update your phone#, address or email address to reflect updates in the souvenir book, before 10/20. You can publish your compliments for Quarter Page (\$25), Half Page (\$50), or Full Page (\$100) by contacting a committee member.

Please visit website (www.lagc.us) to obtain up to date information about our community upcoming program.

Annual Members are requested to please pay your pending membership (if any) through QuickPay, People Pay or any online payment services using LAGC email – ourlagc@gmail.com or by mailing your check to our treasurer Mr. Pratik Raval, 205 Springside Dr., Elgin, IL 60124. Annual membership is \$20 per person and Lifetime Membership is \$200 per person.

If you are interested in sponsoring ANY upcoming LAGC events (Picnic, Basketball Tournament, Picnic, Kite Flying, Garaba 1, Garaba 2 or the Diwali); please contact me at (630) 440-7481 / tusharmt@att.net or to any committee members. Please remember, your contribution is tax exempt.

Thank you for your time, trust, and all your support in making our LAGC, a strong and fun filled organization.

Sincerely,

Tushar Thakkar

Se Habla Español - Dentista General Para Toda la Familia y Hacemos Frenos

Do You Have Dental Insurance?

Dear Patient,

Toward the end of the year, we like to remindeach of our patients to get the most out of their insurance benefits, before the new year begins with a new deductible. If you have any unused benefits call us to schedule an appointment.

Tiene Usted Seguro Dental?

Hacia el final del año, nos gusta recordar a cada uno de nuestros pacientes a obtener el máximo provecho de sus beneficios de seguro, antes de que el nuevo año comienze con un nuevo deducible. Si usted tiene algunos beneficios que no ha utilizado, llámenos para



Don't Wait No Espere Que Until It Hurts Le Duela

Exam, X-rays & 5 Emergency

Examen, Rayos-X, Y Tratamiento de **Emergencia Para Dolor**

*Call Office for Details. *Llame a la oficina para mas detalles.

ECRWSS U.S. POSTAGE PAID FDDM RETAIL

Local Postal Customer

NEW PATIENTS WELCOME

CALL 847-310-0100 or 630-634-7070

2071 W. Irving Park Rd, Hanover Park IL

A-1 Dental Care

www.aonedentalcare.com

2nd Office: 359 N. Farmsworth Ave., Aurora, IL 630-898-0405 or 630-844-3368



Dr. Sarah Adatia & Dr. Mike Adatia

As as a member of of Lohana Association of Greater Chicago, you could receive exclusive savings on auto and home insurance from Liberty Mutual





Along with valuable savings, you'll enjoy access to benefits like 24-Hour Claims Assistance.

Contact me for a no-obligation quote.

Tushar Vyas 2815 Forbs Ave Suite 107 Hoffman Estates, IL, 60192 630-849-9101 info@kwikinsureu.com

Discounts and savings are available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify Coverage provided and underwritten by Liberty Mutual insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116. Personal lines products are underwritten; not all applicants may qualify Coverage provided and underwritten by Liberty Mutual insurance Company and its subsidiaries and affiliates, 175 Berkeley Street, Boston, MA Prudential Insurance Agency, LLC, Newark, NJ, is an authorized distributor of these products. Liberty Mutual is not affiliated with Prudential Insurance Agency, LLC, and its affiliates. Liberty Mutual is an Equal Housing Insurer. ©2017 Liberty Mutual Insurance

0287354-00001-00

અભિનંદને.

- બહેનશ્રી કૈલાસબેન હસમુખભાઇ ઠકકરને, તેમની ૭૦મી બર્થ ડે પ્રસંગે
- ભાઇશ્રી સમીરભાઇ અને મીલીબેન ને ત્યાં તેમના પુત્ર નોવા હેન્ક ના જન્મ પ્રસંગે.

આભાર

બહેનશ્રી કૈલાસબેન હસમુખભાઇ ઠકકરનો, તેમના પુત્ર ભાઇશ્રી સમીરભાઇ અને મીલીબેનને ત્યાં તેમના પુત્ર નોવા હેન્ક ના જન્મ પ્રસંગે લોહાણા એશોશીએશનને ૫૧ડોલરનુ ડોનેશન આપવા બદલ.

શ્રધાંજલિ

- ભાઇશ્રી બાલકૃષ્ણભાઇ તુલસીદાસ ઠકકરના પત્નીશ્રી અને કેયુરભાઇ (જાગૃતીબેન), મીતાબેન (કૃતેશભાઇ), અને ડીમ્પલબેન (જયદેવભાઇ) ઠકકર ના માતૃશ્રી, તથા ભારતીબેન(ભગવાનદાસ) ઠકકરના ભાભી પુજયશ્રી ભાનુમતિબેન બાલકૃષ્ણભાઇ ઠકકરના દુખદ અવસાન બદલ. પરમાત્મા પુજયશ્રીના આત્માને શાંતિ અને સદ્ગતિ આપો એવી પ્રભુને પ્રાર્થના.
- *......હસ ને યાર......*
- કેમ તું લાગે ગુમસુમ ને યુપ,,
- છોડી ચિતા, હસ ને યાર..
- જીવન છે તો યાલ્યા કરશે..
- બધુ ભુલીને, હસ ને યાર..
- થોડું ઘણું પણ જતું કરીને,,

- _સુખ ને હસ્તે, કર ને યાર.
- તડકા છાંયા, યાલ્યા રાખે,,
 હળી મળી ને, હસ ને યાર..
- હરીફરી લે મોજ કરી ને..
- *_અંતરમાં પણ, જોજે યાર.._*

- સાયવજે તન મનને સરખા,,
 મહેફીલ માણી, હસ ને યાર..
- સતત વરસતી મહેર ખુદાની,, _આયમની તું, ભરી લે યાર..
- મોંધો માનવ દેહ મળ્યો છે,, જ વિયારી, હસ ને યાર..

VISA for November 2018

F1 June22, 2011

F2A September 15, 2016

F2B January 1, 2012

F3 July 8, 2006

F4 June 1, 2004

Staying healthy this Season... by Jayashree Raju

As we move into the dreaded winter season in Chicago, we all want to avoid the cough, fever, flu. There are steps we all can take to stay healthy this holiday season. Of course, dressing warm for the weather with proper coats, shoes and hats is essential. Because of the cold weather, we all tend to stay indoors, and this is the primary problem for a number of reasons. When we stay indoors in close spaces, it is easier to spread germs if appropriate precautions are not taken. So, wash your hands often! Make sure to stay well rested, hydrated, and eat properly. Eating processed carbs makes you more vulnerable to illness. When you are burning the candle at both ends, your immune system is weaker, so you get sicker much faster. And of course, drinking plenty of fluids helps your organs stay healthy, as well, as flushing out any bad bugs in the body.

I like to recommend Emergen C if you are feeling slightly run down. It is a boost to the immune system, good to fight fatigue, and has electrolytes to balance your chemistry. Mucinex over the counter helps loosen phlegm so you can actually cough it out. Try to avoid antibiotics as much as possible, unless needed, because the do bother the gut.

There are also all of the desi remedies, which are all very good. Starting the morning with hot water with cinnamon, ginger, lemon, honey, is excellent. Turmeric is a natural anti-inflammatory, so hot water with turmeric and black pepper is good for fevers. Eating fresh greens such as kale and spinach, cooked or raw is nourishing and also anti-inflammatory.

Probably the most important though, is to keep moving. Sitting under a blanket on the sofa with the fireplace on, is so much just what we want when it's snowing or really cold. But not moving, slows our metabolism and makes us feel even colder and stiff. Most of you know this, but new reports call

"Sitting is the new smoking". This means sitting all day is just as bad as what everyone knows about smoking being bad for health. If you take a straw that you are drinking from and bend it somewhere in the middle, you understand that the flow will be obstructed and you will not be able to drink from the straw. This is what happens when we sit for long periods. We are obstructing blood flow to and from the heart/brain to the lower body. That's why standing is important, but, obviously, walking is the best. Walking up to five miles in a day is what our bodies were meant to do.

Enjoy the holidays, and stay warm and healthy!!

October, 2018

How to Get Started Investing!

Beyond the basics of opening and funding a brokerage account, how do you decide what to do, how to do? I'm no expert at this but clearly first is to decide why you want to get started investing.

The topic is fascinating to consider that you can own part of a business without starting the business yourself. You don't have to figure out how to make the next best restaurant, clothing line, tech gadget, car or other item. You can find the companies which are innovating and making new products and sharing how their sales are doing, and then decide to want ownership in their success.

Before you make any stock purchase, you'll want to do plenty of reading and luckily, there are tens of thousands of books on the topic. I can recommend some of my favorites to anyone that's interested.

Historically, there has never been a 20 year period where the stock market has not been positive so you want to start by thinking long term – rest of your life. That's where the power of compounding comes into your favor. Let me share an example to highlight the power of compounding. Imagine you have a 30-day period where you have two options. Option one is you can start with a penny and double its value every day. So day one, one penny, day two, two pennies, day three, four pennies and so on for 30 days. Or option two is receiving \$100,000 each day for 30 days. So which one do you think would be worth more on day 30?

With option two, with \$100,000 a day after 30 days we have \$3 million. But with the penny doubling, compounding each day for 30 days, that's worth \$5.4 million.

The most powerful idea in investing is how money compounds and money grows. Compounding can work for you on the upside in the stock market or it can work for you on the downside with credit card debt. If you invest over a long period of time and get a sustained return year after year, that money grows exponentially and not linearly.

The first key is to get started and second is to approach investing as a business owner. Think of this not as a headline or a hot stock tip of the day, which can double your money in six months. Instead view it as a company you believe has a great product which will succeed in the long term.

The third is to understand that the market goes down (like this October) from time to time – averaging a 10% correction every year and a bear market (20% drop) every three years. And it goes down faster than it goes up – taking the stairs up and elevator down. But it goes up more days then it goes down and over the longer term, that averages 8-10% per year.

Next time, I'll give some of my personal stories about investing and I invite all of you to share either a question or a story to my email and I'll share in the next article.

By Ketan J Thakkar. Email me at ketanthakkar@yahoo.com.

Dear Lohana Youth, Bharat S. Thakkar. 10/02/2018.

Most of you were born after 1947, in independent India. The independence came as a result of untiring efforts and will of Mahatma Gandhi. It will be a good gesture on your part to study Mahatma Gandhi, history of independence struggle, and find out how relevant Mahatma's teachings are even today.

Important day, October 2, 2018 in the history of India, century and half ago, Mahatma Gandhi was born.

Time for reflection and think of one man Mahatma Gandhi making a difference in the life of millions around the globe and for ages to come.

I hope all your dreams come true, a wish from me on this auspicious day, October 02, 2018 (150th Gandhi's Birthday)

Gandhi Jayanti Quotes: 20 inspiring quotes by Mahatma Gandhi (from Times of India) opener.

- "A man is but a product of his thoughts. What he thinks he becomes."
- "The weak can never forgive. Forgiveness is an attribute of the strong."
- "Strength does not come from physical capacity. It comes from an indomitable will."
- "An ounce of patience is worth more than tons of preaching."
- "Glory lies in the attempt to reach one's goal and not in reaching it."
- "Whatever you do will be insignificant. But it is very important that you do it."
- "The difference between what we do and what we are capable of doing would suffice to solve most of the world's problem."
- "The greatness of a nation and its moral progress can be judged by the way its animals are treated."
- "A coward is incapable of exhibiting love; it is the prerogative of the brave."
- "It is health that is real wealth and not pieces of gold and silver."
- "There is more to life than simply increasing its speed."
- "I will not let anyone walk through my mind with their dirty feet."
- "Nobody can hurt me without my permission." "An eye for an eye will make the whole world blind."
- "Happiness is when what you think, what you say, and what you do are in harmony."
- "In a gentle way, you can shake the world." "The future depends on what you do today."
- "Live as if you were to die tomorrow. Learn as if you were to live forever."
- "Service which is rendered without joy helps neither the servant nor the served."
- "If you want real peace in the world, start with children."
- "Whenever you are confronted with an opponent, conquer him with love."

A Life of Dreams - Kajal Thakkar

India is full of rich culture and religious traditions that many of us partake in each and every day. But do we know the scientific significance behind these rituals? Usually, we don't. The youth of Indian American communities are finally speaking up and voicing their questions, forcing us to take a step back and ask ourselves "why?" Faith without science is often said to be blind faith. Whether we believe that or not is up to the individual, but I do find a strong value in learning the science. It's both interesting to know and it makes us more likely to find significance in that tradition, when we know its scientific value. Some common practices and their scientific meaning:

Palms together when greeting someone:

In the Hindu culture, we often greet one another by joining palms, known as "Namashkar", the general reason being respect. However, scientifically speaking, joining the hands keeps the tips of all our fingers together which are denoted to the pressure points of the eyes, ears, and brain. Pressing the fingers together is said to activate these pressure points, helping us to remember that person for a long time.

Applying chanlo or tilak to forehead:

People often apply kanku or kum kum to the forehead during a puja, or at the mandir. Scientifically, we know the space between the two eyebrows to be a major nerve point in the human body. The red dot we make is said to retain energy in the human body and control our concentration. The pressure on the head also facilitates the blood supply to the face muscles. Additionally, kanku has mercury in it which acts as acupressure to the nerve joint and cools the entire nervous system.

Starting with spicy and ending with sweet:

The culture of eating spicy first and sweets last has been ongoing for centuries. The significance of this eating practice is that while spicy foods activate the acids in the digestive tract, sweets will pull down the process, as sweets are simple sugars (carbohydrates). Hence, sweets are taken last.

Applying mehndi to hands and feet:

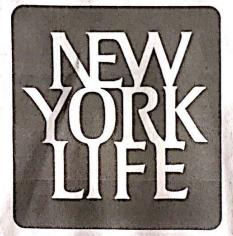
Besides the beautiful design and color, mehndi is a powerful medicinal herb. Weddings can often be stressful and cause headaches. As the big day approaches, the nervous anticipation and excitement can take a toll on the bride and groom, and their families. Mehndi can prevent this by keep the nerves from becoming too tense. Because the nerve endings in our bodies are at the hands and feet, this is the scientific reasoning behind applying mehndi to those parts during wedding season!

Why we touch the feet of our elders:

Usually, we do "charan sparsh" to an elder of our family to pay respects to them. Scientifically, this is important because their acceptance of that respect emits positive thoughts and energy from them to you. The completed circuit between their feet and your fingers enables a flow of energy between the two hearts and minds. The same is achieved through hugs and handshakes. Nerve endings at our hands and feet allow us to receive the positive energy from those elders.

Hope you learned something new today about the significance behind the practices of Indian culture!

R april susoft क्रवज्ञपथ पर साथ आया संस्वा आल्या Bail wald ou calmy ou Als Brings MY CHENT HI LE WILL CHENTE MENT MICHEL हु तो बाह्म का विश्वार की वारों मां रहेशी आ ना मुजरी जाहरा वहती करवा, वरमता गाल्या आ की कोंध ध्रुषी मुन्डाल, एट्टर का काडिल रही मां मामने बोला बोला पटा ध्यावान बिम्पदी यादार आ तक क्याहिता ह का कांग्रेट टाइराटा माट्टर MACIS HA MANIAI KININ EIRL ते मधुर मवार को पड्यो छोडी, द्रया माध्या g Bungier de cidadi mi क्षांत्राही महरी के मालवा क्षणत्त्रं, कार्ड वर हो मार्थ माल्या मा STREM MAINES, MIN DE MAIN JE MEIS) SAN SUI MEET क्षांक कारी जिल्ला वाय हे जांदर कारी करहा वा वा का المام مام معاما ما العام من المام من المام ما المام من ال man state of some of some of माने मोडलो पन्या छोड़ द्यार माहरार मार्शिय वरमावता मार्थ ग्राह्म व्या मोवाता मार्थि المعامل عاد من المحامل عمارها عمار SHELLE & SHE SHERENSING HOUSE mount a some site was a some me me anech MARKINE NE, W523012 35 211 your sales and your sisters her and some your हरेड क्टन पर मानदा नहें श्रीजवा मार्टकर आहि हो है आज प्रांति त्यारी द्वा से लाहनाई हे जा mindin miscell aland the all abaquest en si ani esteral Amial and a success were shorted on an amount on a success of an HIST AND S NOW ST MILES ON IN our of suis and set ancer m मूल पालकी टीर्ज वाटी, जाडी व्यक्ती संबर्ध मा CHAICEI FROM BELL THE ELL



The Company You Keep®

Protecting what matters most to you and your family

New York Life Insurance Company

Licensed Agent



Jayshree D Thakkar, LUTCF
Financial Services Professional
CA Ins. Lic # 0G40151 • AZ Ins. Lic # 1016703
Cell: 630.802.2555

We help you plan for the Future Including life, disability 2, long-term care insurance, retirement solutions, estate and business planning.

Registered Representative for NYLIFE Securities LLC (Member FINRA/SIPC), A Licensed Insurance Agency. (80 Martin Lane, Elk Grove Village, IL 60007. (847) 585-4900 and Agent, New York Life Insurance Company.

Products available through one or more carriers not affiliated with New York Life Insurance Company; dependent on carrier authorization and product availability in your state or locality.

Call: 630.802.2555

Jayanti Thakkar

17 Clover Circle

Streamwood, IL 60107