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True Wealth Lies in Blessings !!!

Being a great human costs nothing yet buys, even earns everything. It's not measured in material wealth but in the smiles you spark, the prayers you earn, and the blessings you gather.

Believing you're a good person and actually being one are worlds apart!!!

Goodness isn't just about acts of kindness—it's about embodying a character that uplifts and inspires.

Don't let opportunists or gold diggers dim your light!!!

Goodness has a ripple effect—it inspires, heals, and spreads. In a world often driven by competition, true humanity shines brightest when it shares.

It is not what you give, it is how you give it!!!

The difference between being rich and being truly fortunate lies in how you give. Wealth may fill pockets, but blessings fill hearts.

When you give with sincerity, even the smallest act becomes abundant. Without that blessing, even the greatest empires feel hollow.

Aspire to earn prayers and smiles, for they turn scarcity into plenty. That's where the real treasure lies—in being a source of goodness, not just for yourself, but for the world.

Being a good human and a truly great personality is about embodying authenticity and integrity. It's the essence of real, genuine leadership—unshaken by the allure of control, authority, wealth, power, appearance, or fame.

True leadership isn't about commanding attention; it's about inspiring trust, respect, and personality growth through character, not status.

THE unsinkable STORY: TITANIC

When the Titanic sank, it carried millionaire John Jacob Astor IV. The money in his bank account was enough to build 30 Titanics.

However, faced with mortal danger, he chose what he deemed morally right and gave up his spot in a lifeboat to save two frightened children.

Millionaire Isidor Straus, co-owner of the largest American chain of department stores, "Macy's", who was also on the Titanic, said: "I will never enter a lifeboat before other men."

His wife, Ida Straus, also refused to board the lifeboat, giving her spot to her newly appointed maid, Ellen Bird. She decided to spend her last moments of life with her husband.

These wealthy individuals preferred to part with their wealth, and even their lives, rather than compromise their moral principles. Their choice in favor of moral values highlighted the brilliance of human civilization and human nature.

Humanity exists ! We have to nourish and flourish it!

It should not become extinct!



Which river is associated with Harappan Civilization?

INDUS

Who is considered the "Father of History"? HERODOTUS

Which ancient civilization built the city of Machu Picchu?

Invention of wheel is credited to which ancient civilization?

SUMERIANS

Which civilization is known for creation of the first alphabet?

PHOENICIAN

What was the main language of the Roman Empire?

Who was the founder of the Maurya Empire in India?

CHANDRAGUPTA

Epic of Gilgamesh' is associated with which civilization?

MESOPOTAMIAN

Which Greek city was known for its military-oriented society? SPARTA

Term for large tomb structures used by the ancient Egyptians is?

PYRAMID

The Great Pyramid of Giza was built for which pharaoh? KHUFU

Rosetta Stone helped scholars to decipher which ancient script?

The ancient city of Carthage was located in which country?

TUNISIA

Who was the last Pharaoh of Ancient Egypt? CLEOPATRA VII

Hanging Gardens, wonder of the ancient world, is located in? BABYLON

Confucius lived during which Chinese dynasty?

ZHOU

INFORMATION ABOUT FAMOUS DESERTS IN WORLD

The world's largest desert Sahara is in Africa.

The name of the second largest desert in the world is Arctic Desert.

The driest desert in the world is Atacama Desert.

The continent which

has no desert is

Europe.

The largest cold desert in the world is in Antarctica.

The hottest desert in the world is Sahara Desert.

The highest cold desert in the world is Katpana Desert in Pakistan.

The sea referred to as an Oceanic Desert is

Sargasso Sea.

The only fertile desert in the world is Great Thar Desert.

Dasht-E-Lut desert is in

Iran.

Northwest India and East Pakistan.

Gobi Desert is in Mongolia and China.

The world's oldest desert and the country named after it is the

Namib.

Arabian Desert is in Egypt.

Kalahari Desert is in South Africa.

Namib desert is in South-West Africa.

Karakum Desert is in **Turkmenistan**.

German field marshal Erwin Rommel.

The person who was called 'Desert Fox' was

The world's biggest desert lake is Lake Turkana.

The Rub' al Khali desert is in Saudi Arabia.

The Atacama Desert is in North Chile, South America.

Great Victoria Desert & Simpson Desert is in Australia.

Gibson Desert is in Australia.

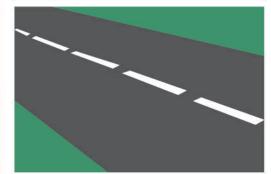
Dasht-e Kavir Desert is in

Iran.

Great Sandy Desert is in Australia.

TYPES OF ROAD MARKINGS

Broken line means you can overtake



Continuous line means do not overtake Double line means do not overtake under any circumstances



A LIFE IN REVOLUTION: BHAGAT SINGH

Born on September 28, 1907, in Punjab's Banga town, Shaheed Bhagat Singhthe legendary revolutionary continues to inspire the young in India. "Love always elevates the character of man. It never lowers him, provided love be love."—Bhagat Singh.

Bhagat Singh's life was a whirlwind of revolutionary activity. He embraced a path of struggle against British rule, culminating in his ultimate sacrifice at the early age of twenty-three.

It is common knowledge that Bhagat Singh left home for Kanpur when his parents tried to get him married, saying that if he married in an India that was enslaved by the Britishers, "my bride shall only be my death" and joined Hindustan Socialist Republican Association.

Here are a few lesser-known aspects of the Indian revolutionary.

Had no formal education: Bhagat Singh's education was curtailed at the age of thirteen due to the Jallianwala Bagh massacre and British repressive measures. Nevertheless, he continued his learning journey independently and was able to communicate in Urdu, Punjabi, Hindi & English, and was familiar with Sanskrit.

Was an avid reader: He devoured books and newspapers in multiple languages, which enriched his knowledge and worldview with a profound interest in literature. He immersed himself in the works of thinkers like Karl Marx and Friedrich Engels and even penned articles discussing capitalism and socialism.

Wrote under pen name: Bhagat Singh adopted various pen names while contributing to newspapers such as "Shaheed-e-Azam," "Balwant," and "Rajguru," reflecting his passion for anonymity.

Loved Poetry: Beyond his revolutionary spirit, Bhagat Singh held a deep affection for poetry, drawing inspiration from poets like Allama Iqbal and Ram Prasad Bismil.

An advocate of non-violence: Before resorting to violence, Bhagat Singh and his comrades explored non-violent avenues such as signing petitions and organising peaceful demonstrations.

Hunger Strikes: While incarcerated, Bhagat Singh and his fellow inmates resorted to hunger strikes to demand improved conditions and rights for political prisoners.

Proponent of religious harmony & unity: Despite his Sikh heritage, Bhagat Singh was a proponent of religious harmony. He would fast during the Hindu festival of Navratri while imprisoned. Bhagat Singh's life and sacrifice served as a unifying force, bridging political and religious divides in India during the struggle for independence.

Belief in Socialist Ideals: Beyond political freedom, Bhagat Singh championed socialist ideals of equality and justice, envisioning a society free from class distinctions.

Pioneering Use of Propaganda: Bhagat Singh was at the forefront of using propaganda to disseminate the message of freedom by using leaflets, pamphlets, and newspapers as powerful tools to reach the masses.

Posthumous Influence: Bhagat Singh's legacy endures as an inspiration for Indians and freedom fighters worldwide.

Bhagat Singh emerged as a spark but left behind an everlasting brightness. He proved that it is not living a long life that matters but leading a meaningful one. Bhagat Singh was not just a martyr but also a young revolutionary ideologue who left behind an intellectual legacy. We salute him and offer our humble tribute to one of the bravest sons of India, for the freedom we enjoy today.

MAN OF THE MOMENT: **SIR JOHN HUBERT MARSHALL** – THE MAN WHO 'AGED' INDIA

Imagine a 25-year-old taking over as the Director-General of the Archaeological Survey of India (ASI)!Well, the year was 1902 Marshall and rose as one of the subcontinent's pioneering archaeologists.

John Hubert Marshall (1876 – 1958) arrived in India, to conserve the subcontinent's ancient heritage. Marshall headed the ASI from 1902 to 1928 and during the 26 years, he went on to excavate some of the most significant sites in India. John Marshall's hunches, insights and perseverance yielded results in the uncovering of the glorious Indus civilisation.

On September 20,1924, he announced the discovery of the Indus Valley Civilisation (IVC) through the Illustrated London News. The 'discovery' of Harappa and the Harappan Civilisation in the first quarter of the 20th

century was a pivotal moment in Marshall's career. The world was amazed to hear about a 5,000-year-old Bronze Age civilisation at Mohenjadaro. His work reset the clock by 2,500 years, taking Indian civilisation back much further than had earlier been imagined.

"The two sites where these somewhat startling remains have been discovered are some 400 miles apart – the one being at Harappa in the Montgomery District of the Panjab, and the other at Mohenjo-daro in the Larkana District of Sindh. At both these places there is a vast expanse of artificial mounds evidently covering the remains of once flourishing cities, which... must have been in existence for many hundreds of years."

In his essay 'First light on a long-forgotten civilisation: New discoveries of an unknown prehistoric past', Marshall said, " The Indus valley civilisation was pre-Aryan, and the Indus language or languages must have been pre-

Aryan also. Possibly one or other of them (if, as seems likely, there was more than one) was Dravidic. Marshall also proposed "a cult of the Great Mother Goddess evidenced by figurines", a great Male God, Pasupati or the Proto-Siva and presented an extraordinary report on an archaeological site, especially if judged against the standards of its day.

Some recent scholars endorse the view that IVC belongs to the Dravidians, while some others have argued that it is an Indo-Aryan civilisation. Hundreds of years have passed since its discovery, and yet, IVC remains an enigma, as the reasons for its decline are still not known.

Marshall modernised the approach to archaeology, introducing a programme of cataloguing and conservation of ancient monuments and artefacts. Upon direct excavation at Mohenjo-daro in the 1925-26 field season, he and his team of 1,200 uncovered inscribed seals, pottery, structures of baked brick, large housing areas, effective drainage systems, and a web of streets.

He has also been referred to as a 'bit of a Sherlock Holmes' who did not miss the opportunity to take cognisance of a culture that was distinct from anything previously known. Marshall roped in

many Indians to train as archaeologists and supervise excavations.

What makes Marshall's discovery exceptional is that it was articulated in an era when it was quite the fashion to see the stimulus of all high culture in ancient India as emanating from the West. Marshall retired from his post in 1934 and then departed India.







INSURANCE OMBUDSMAN

Insurance

Policy

1. INTRODUCTION:

The Offices of Insurance Ombudsman are under the administrative control of Council for Insurance Ombudsmen (CIO). It is the one stop grievance resolution if your complaint is not resolved by your insurer/insurance broker. Unlike courts, approaching the Insurance Ombudsman is a simpler process that does not require legal representation and is a quick and cost-effective way to seek justice.

2. HOW TO APPROACH:

Any aggrieved policyholder who has been issued a policy, may register a complaint with the Office of Insurance Ombudsman either online or through e-mail or letter.

3. WHERE TO REGISTER :

The complaint can be made by the insured himself or by his legal heirs, nominee, or assignee either through a written complaint duly signed by him sent to the address below: Council for Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.

Tel: 022-69038800/69038812 OR through electronic mail to inscoun@cioins.co.in OR Online through the link https://cioins.co.in/complaint/online

If you or anyone you know is facing difficulties with an insurance claim, do not hesitate to explore the Insurance Ombudsman as a way.

Protect your rights and ensure that your insurance provider meets their obligations.

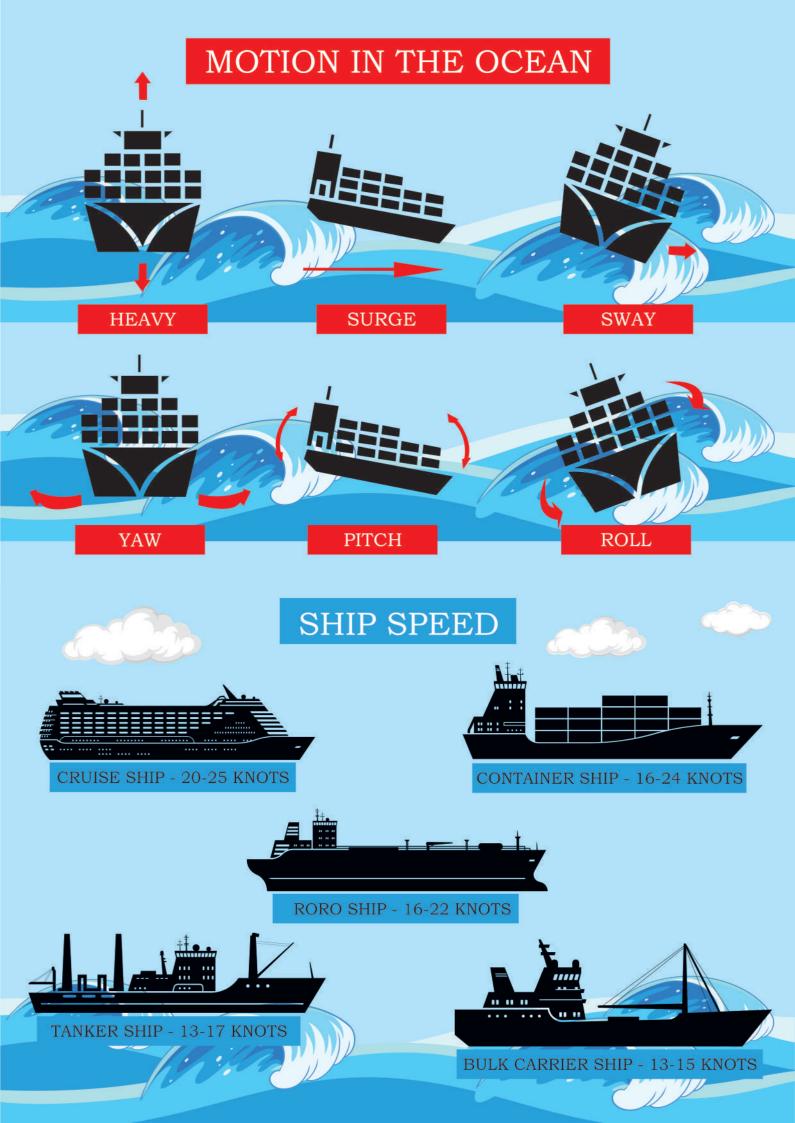
WE GRIEVE THE PASSING AWAY OF





Dhanwanti Bharatbhai Dewani mother of **Ms. Ritu Dewani** (Mundra) on 24/11/2024

Mubarak Hussain Inamdar father of **Mr. Dilawar Inamdar** (Mumbai) on 07/11/2024







BIRTHDAYS

02nd	Sheen Ajith Thomas	Intl. Division
05th	Vidhi Nair	Corporate
07th	Arun Choudhary	Delhi
10th	Akshay Joshi	Intl. Division
10th	Dewanshu Mishra	Intl. Division
11th	Sunil Joshi	Ahmedabad
15th	Nikhil Parmar	Ahmedabad
16th	Sanjay Sawant	Mumbai
17th	Anil Zende	PCL
19th	Sakshi Bendre	Mumbai
24th	Sagar Bhor	Intl. Division.
25th	Suman Mitra	Baroda
27th	Manu Mohanan	Corporate
28th	Ajit Bhave	Pune

WEDDING ANNIVERSARIES

01st	Nirav Mehta	Hazira
02nd	Sujatha Nadar	Mumbai
06th	Ramesh Parmar	Ahmedabad
06th	Sankareshwari Esakki	Intl. Division
06th	Haridas Ikare	Mumbai
16th	Ameya Randive	Mumbai
16th	Uday Marchande	Corporate
21st	Bhiva Khandekar	Mumbai
27th	Laxman Chavan	Mumbai
30th	Lalit Monde	Corporate
30th	Jitesh Patel	Corporate
31st	Stebin Davis	Corporate

NEW ADDITIONS TO THE FEI FAMILY

Rakesh Pandey Mallesh Enuga K K Thomas Amit Ghosh Avijit Ghosh Sanjib Sil Ramesh Nellai Vikas Nawale Vinod Gangurde Ponselvam S Corporate Hyderabad Kochi Kolkata Kolkata Mumbai Mumbai Mumbai Tuticorin

CELEBRATIONS FOR THE MONTH

Date	Celebrating	
14th (Saturday)	Second Saturday	
25th (Wednesday)	Christmas	

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