



KIDS SPECIAL!!!

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From the C.E.O.'s Desk

Dear Readers,

Raising children is one of the toughest and most fulfilling jobs in the world and the one for which we all are least prepared.

For me it has been learning, challenging and adventurous all the way.

This special kids edition is for all the wonderful children.

May they excel in all that they do.

Best regards,

Hitesh Shah, C.E.O.
Shah and Shah Group
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Interesting Career Options...

Career planning is one of the most crucial factors in a student's life. It is important for two major reasons. First, whether you opt for a career in jobs or prefer to be on your own, you must appreciate that there is fierce competition for getting a space in the world of work. Second, in view of new developments primarily triggered off by the information technology (IT) and globalization of the economy, there are now more options than ever before. Some emerging career options are:

Gemology: Gemology is the scientific study of gemstones. It is a branch of mineralogy that is concerned with the study of gem materials, including identification and testing methods, cutting and polishing of synthetically manufactured gems, precious metals and alloys, their sources and origins and grading and appraising.

Nutritionist: Dietetics is the science of managing food and nutrition to promote health. A relatively new profession, this field has gained importance with the realization that inappropriate eating habits can lead to many major diseases and that quality of life depends on the quality of food we eat.

Toy Making: Growing popularity of playful learning has increased the demand for toy designers especially for educational toys. With the right mix of creativity, passion and marketing, toy making can be an extremely lucrative career for prospective aspirants.

Event Management: Event management, the most profound form of advertising and marketing, is a glamorous and thrilling profession. It provides an opportunity for unleashing one's creative potential to a very high degree. It demands a lot of hard work and effort but at the same time offers enormous scope.

Librarian: With the upsurge in the number of institutes in the field of learning and the intensification of research activities, the importance of libraries is also growing. This has made the librarianship attain the status of a separate discipline in the universe of knowledge.



Emerging Market Experts

70%+* of assets for this Asset manager come from emerging markets spanning Asia Pacific, Emerging Europe and Latin America.

*Source: Bloomberg 2010

Venus is the hottest planet in our solar system with a surface temperature of over 450 degrees Celsius.

Sawaal Aapke, Jawaab Hitesh Ke.



Follow me on 

Should I purchase a life insurance policy for a child?

Mrs. Nidhi Verma - Fort

The idea of buying life insurance for your own child might seem distasteful at first--no one wants to consider the unthinkable. But purchasing a policy for a child or grandchild isn't about protecting your financial interests; it's about ensuring the child's financial future.

Depending on the type of life insurance you buy and how well the insurance company's investments perform, the policy could help pay college expenses or provide the child or grandchild reaches retirement.

LIC has recently launched JEEVAN ANKUR keeping in mind the benefits for the child. In case of Proposer's (Parent) death the Child gets the Sum Assured immediately, the premium gets waved off, 10% of Sum Assured is paid every year till maturity and Sum Assured along with loyalty additions as Maturity to the child.

When should I buy life insurance?

Mr. Vivek Parekh - Kandiwali

When to buy life insurance depends more on your individual circumstances and your personality than on any hard-and-fast rules. There are good arguments on both sides of the issue. Buy now Life insurance premiums increase dramatically as you get older. If you buy permanent life insurance while you're younger and (presumably) healthy, you can take advantage of lower rates. Your premium costs may increase, but these increases are strictly regulated. Cash value life insurance also offers a type of "forced savings," and the policy accumulates tax-deferred over time. Buying while you are younger provides the added advantage of extra time in which the cash value can grow. Buying life insurance while you are younger can be especially important if you are in a high-risk group for any disease or medical condition that might make you uninsurable. In addition, it would be unwise to delay purchasing any life insurance if you have children or other dependents who would suffer financially as a result of your premature death.

Chatpatti Recipe for Shararati Bacche - Chat-Pati Frankies!!!

Ingredients:

4 Chappaties
2 Boiled potatoes
½ cup grated paneer (cottage cheese)
1 Carrot, grated
2 Tsp chaat masala
1 Tbsp lemon juice
1 Tomato, cut into strips
1 Capsicum, cut into strips
2 Tbsp butter
Salt to taste

Procedure:

Step 1: Peel & grate the boiled potatoes and place in the mixing bowl.

Step 2: Add paneer, carrot, cheese, chat masala, lemon juice & salt and mix well.

Step 3: Divide the mixture into 4 equal parts and roll each part into along roll of the size of chapattis & keep aside.

Step 4: Warm the chapattis with little butter & place on serving plate.

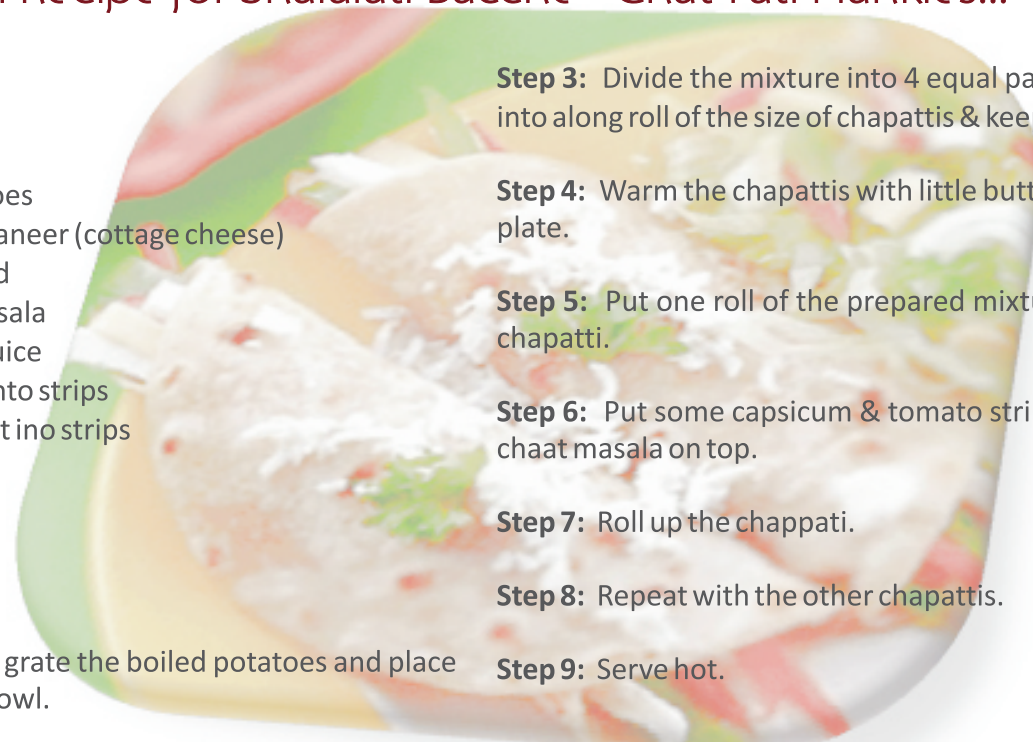
Step 5: Put one roll of the prepared mixture in the center of a chapatti.

Step 6: Put some capsicum & tomato strips and sprinkle some chaat masala on top.

Step 7: Roll up the chappati.

Step 8: Repeat with the other chapattis.

Step 9: Serve hot.



Important Numbers

Mumbai Police	100
Fire Stations	101
Ambulances (Accidents)	102
Ambulances (Heart Attack)	105
Insurance and Investments	022-61396500



An Equity Markets Goliath

This Asset Manager enjoys 31%* market share in the equity mutual funds segment, a number higher than the combined share of next 4 players

*Source: Asset Management Association of Korea. Data as on June 2010



Yours truly,
Dhiraj Das Guru
(Manager- Mutual Funds)

Investment in Mutual funds is an alternative to the traditional investment option available in Banks, post Office, FD, RD, Saving Account, Current Account etc. It fetches you higher return as compared to traditional options as it depends on market performance. It facilitates diversified investment in various asset classes as Equity, Debt, Gold, real estate etc.

I have been associated with mutual fund industry since 2004. As a manager in mutual fund department my role is to take care of the Back Office operations and your investments as well as advise you to achieve your financial goal.

I have been associated with Shah & Shah since seven months, the company has excellent working environment and has well qualified dedicated employees who are continuously putting their effort to provide you financial peace of mind & better services.

You can e-mail me at dhiraj@snsgroup.in for any query and advice related to mutual fund.

Magic Trick for Baccha Party ...

Here's a trick that's as much a craft project, you show an empty tube and then magically produce items such as ribbons or silk handkerchiefs.

Materials Required: Two sheets of paper - standard 8.5" by 11" is fine, Clear adhesive tape, Small objects to produce such as ribbons or silk handkerchiefs & Scissors.

Follow the Steps:

Step 1: Roll one sheet of paper into a cylinder. Roll the second sheet of paper into shape of a cone, as shown in the picture. One end of the cone should be of the same diameter of the cylinder while the other end smaller.

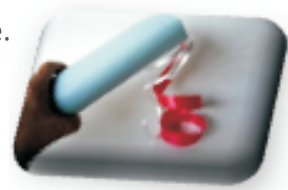
Step 2: Insert the cone into the cylinder and trim off the extra edges of the cone that stick out. From the outside, you'll have something that looks like a normal cylinder made of paper.

Step 3: Here's the secret. When your audience looks down one end of the tube, the one with the smaller end of the cone, they see a normal cylinder. From your side, when you look down the cylinder, you'll see a small, secret compartment that can hide things and you can pull objects out of.

Step 4: Before hand, load some objects into the secret compartment. Here, I've loaded it with ribbons.

To perform the trick, show the closed end of the tube to your audience and let them see that you have an empty tube. If you like, you can hold the tube up to your eye just as you would a telescope and allow the audience to see your eye and the "empty" tube.

Step 5: After showing the tube empty, pull out the ribbons to the spectator's surprise.



An Asian player rising out of the Western clutter

This Investment Manager has its origins in Asia unlike most other asset managers who come from the Western countries. As such, it's investment principles are quite different from its western counterparts.



Follow us on



Cut Here



Multiplication table on your tips...!!!

X	0	1	2	3	4	5	6	7	8	9	10	11	12
0	0	0	0	0	0	0	0	0	0	0	0	0	0
1	0	1	2	3	4	5	6	7	8	9	10	11	12
2	0	2	4	6	8	10	12	14	16	18	20	22	24
3	0	3	6	9	12	15	18	21	24	27	30	33	36
4	0	4	8	12	16	20	24	28	32	36	40	44	48
5	0	5	10	15	20	25	30	35	40	45	50	55	60
6	0	6	12	18	24	30	36	42	48	54	60	66	72
7	0	7	14	21	28	35	42	49	56	63	70	77	84
8	0	8	16	24	32	40	48	56	64	72	80	88	96
9	0	9	18	27	36	45	54	63	72	81	90	99	108
10	0	10	20	30	40	50	60	70	80	90	100	110	120
11	0	11	22	33	44	55	66	77	88	99	110	121	132
12	0	12	24	36	48	60	72	84	96	108	120	132	144

How to use this multiplication table, example:

Pick a number from the top row (in bold), let's choose 6. Pick another number, this time from the left column (also in bold), let's choose 4. From 4, move right until you find the box that lines up with the 6 in the top row. That box has 24 in it; this is the answer since $6 \times 4 = 24$.

Measurement Formulas!!!

Shape	Formula	Shape	Formula
	Rectangle: Area = Length X Width $A = lw$		Circle $d = 2r$ $c = \pi d = 2 \pi r$ $A = \pi r^2$ $(\pi = 3.14)$
	Parallelogram: Area = Base X Height $a = bh$		Rectangular Solid Volume = Length X Width X Height $V = lwh$ Surface = $2lw + 2lh + 2wh$
	Triangle: Area = $1/2$ of the base X the height $a = 1/2 bh$ Perimeter = $a + b + c$		Cylinder Volume = $\pi r^2 \times \text{height}$ $V = \pi r^2 h$ Surface = $2\pi \text{ radius} \times \text{height}$ $S = 2\pi rh + 2\pi r^2$

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