



# AGARWALS BASED IN CANADA

...GROWING TOGETHER



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*I am pleased to extend my warmest greetings to the Agarwals Based in Canada and to everyone celebrating Diwali, the Festival of Lights.*

*Diwali —an ancient celebration that highlights the triumph of good over evil— provides families and friends with a chance to gather in the spirit of peace, harmony, and gift-giving. The festival, marked each year by millions of people around the world, is a joyous tribute to self-renewal and improvement. The occasion is also ideal to recognize the many ways in which Canadians of South Asian origin have enriched our great country.*

*I would like to commend the members of the Agarwals Based in Canada for preserving Hindu faith and traditions in Canada, supporting charitable causes, and promoting cross-cultural understanding in the community at large.*

*Please accept my best wishes for good health and prosperity, now and in the years to come.*

*The Rt. Hon. Stephen Harper, P.C., M.P.*

OTTAWA  
2014



Premier of Ontario - Première ministre de l'Ontario



November 1, 2014

### **A PERSONAL MESSAGE FROM THE PREMIER**

On behalf of the Government of Ontario, I am delighted to extend warm greetings to Agarwals Based in Canada (ABC) as you mark Diwali, the Festival of Lights.

The Festival of Lights is a reaffirmation of hope, a shared commitment to friendship and goodwill, and a celebration of life. It is also an ideal occasion to reflect upon the many blessings we enjoy in Ontario — and to be thankful for the abundance we have, as we share with those who have less.

I wish to commend ABC for supporting a dynamic and vibrant Hindu community in Ontario. You are an integral part of the multicultural landscape that we are proud to foster in our province.

May the warmth, hospitality and happiness you experience during Diwali strengthen your families, your friendships and your community.

Please accept my best wishes for a meaningful and joyous celebration.

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

**Kathleen Wynne**  
**Premier**



**14 October 2014**

**MESSAGE**

On the auspicious occasion of Diwali, the Festival of Lights, I would like to extend my warm Diwali greetings to all Indians, Indian-Canadians and all those celebrating and participating in the festival.

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

May this Diwali bring joy, happiness, peace and prosperity for all.

  
**(Akhilesh Mishra)**  
**Consul General**

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## MESSAGE FROM THE PRESIDENT



Dear ABC Members and Friends,

As ABC President, it is my pleasure and privilege to share a few words with all of you once again and thank you for being an integral part of our organization and a part of our larger family where we celebrate our successes, failures, achievements and joys together.

2014 has been yet another successful year at ABC. A year filled with ABC's growth both as individuals and as an organization overall. It was wonderful to see over 50+ ABC members, kids and adults alike perform at the 'Diwali 2013 Gala' after being trained under the guidance of a professional instructor. The show displayed teamwork, professionalism, hard work and full on entertainment for everyone present there. A novel idea that was extremely successful and well appreciated by all.

Alongside, we continue to build ourselves as a community organization and have received resounding support from our member base by large attendances at our core events like Holi, Maharaja Agrasen Jayanti, Terry Fox Run, Diwali etc. Once again this year, as in the past, ABC has participated and raised funds for the Terry Fox Foundation for cancer research and contributed over \$1400. I urge all ABC members to become involved and aware in political matters at all levels and become active in the democratic process.

The 2014 Diwali coordinators this year are Mrs. Suman and Mr. Sandeep Gupta, who along with their sub-committee have worked very hard in making superb arrangements for this evening, which are truly appreciated.

The quality of this organization that makes me so very proud as we in ABC have maintained our core belief and family values, culture and tradition. I encourage you to continue teaching the 'good' of our



heritage to our children, not only through ABC but also on a day to day basis.

I am very thankful to Mayor Hazel McCallion, Hon. Brad Butt, MP and Hon. Dipika Damerla, MPP, for graciously accepting our invitation to be our distinguished 'Special Guests' for the 2014 ABC Diwali event. We have a long list of Sponsors this year which includes our Gold Sponsor, Mr. Vikas Saida of Raymond James and Silver Sponsor: Agrawal Optical. We sincerely thank all our sponsors for their continued support and encouragement.

Finally, let me once again take this opportunity on behalf of the entire ABC Board, to extend a heartfelt Diwali greetings to all of you and your families.

*"May this festival of lights be a festival of joy for you and your family"*

Best Wishes,

Vinesh Agarwal,



# ABC VISION



## AGARWALS GROWING SOCIALLY, CULTURALLY, SPIRITUALLY AND ECONOMICALLY

### GROWTH

- To unite and grow through mutual support and to share skills through networking with other fellow Agarwals and related associations around the world
- Exposure and linking with mainstream
- Regional and national growth of abc
- Recognition; role models
- Sharing information
- Communicating opinions through the media
- Participation in political process
- Counseling

### CULTURAL EVENTS

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

### CULTURAL HISTORY

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

### SOCIAL

- Get-togethers
- Planning meetings
- Camping; youth activities
- Senior citizens' activities
- Set up ties with other Agarwal associations
- Motivational speakers
- Informal skill consultation: learning from each other

### SPIRITUAL

- Satsang
- Havan, Pooja
- Agrasen Jayanti
- Yoga

### ECONOMICAL

- Patronizing each other's business
- Establishing a fund
- Extending a helping hand: Canada, India
- Establishing scholarships
- Supporting community
- Senior citizen's center
- Working towards donation for a room or a wing in a hospital
- Provide temporary shelter, or provide relevant information



## EDITOR'S NOTE



**Aparna Goyal**  
Chief Editor



**Dr. Ashok Rastogi**  
Editor



**Shashi Agarwal**  
Editor

Dear Members,

With immense pleasure, we bring to you another edition of the ABC (Agarwals Based in Canada) Annual Magazine for 2014. Since the theme of the Annual Gala this year is 'Raj Darbar', we have made an attempt to incorporate the same in our magazine.

We are ever so grateful to our sponsors for their continuous support to ABC. We also thank all the members who send us interesting articles and poems regularly. Most importantly, we are indebted to our publishers RG Digital Printing and their efficient team for translating our vision into reality.

We thank you for your interest and suggestions that help us immensely in our endeavor to present before you a well-rounded product. We welcome you to send your feedback to the Editorial Team or any other Board member. This would assist us in enhancing the Magazine even further.

Although every attempt has been made to ensure that there are no mistakes in publishing the Magazine, however the Executives and the Board Members of ABC are not to be held responsible for any errors. Modifications in the contents of the Magazine are at the discretion of the Editorial Team.

We wish you and your family a Sparkling Diwali and A Prosperous New Year!

Editorial Team,

ABC Annual Magazine





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# Happy Diwali

Shimmering diyas. Dancing fireworks. Welcoming rangoli.  
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Laughter of children. Gathering of friends. The festival of delights.  
The Festival of Lights. **Happy Diwali from all of us at RBC.**

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## RAMAYAN - NOT A MYTH... BUT REALITY

B.N Goyal



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

Our modern generation finds it difficult to accept the antiquity of Indian culture, system and traditions because most of ancient scriptures and classics, while describing important events, places and persons, do not mention their date and time. The modern youth finds themselves in a quagmire to differentiate between history and mythology. We have recorded history of certain regimes and rulers like Gupta period, Maurya period and period of Ashok etc. But there are other important events, timings of which are not yet clear. We have scriptures like Ved, Puran, Upnishad etc. dating back to antiquity. In olden times, there were kings like Raja Harish Chan-

dra, Raja Bhoj, etc., historical/ religious places like Vijayanagram, Dhara Nagri, etc., great sages like Valmiki, Patanjali, physicians like Charak and Sushurat, mathematicians and scientists like Aryabhata, Brahmgupta and Bhaskar. There were renowned scholars like Kalidas, Bhas etc., galaxy of female scholars like Gargi, Maiterayee and Bharti, great Savitri who could bring her dead husband Satyavan to life. There were even famous teenaged scholars like Nachiketa, Aaruni, etc. But there is no chronology available for any of these places or persons. Their period of happenings is mostly quoted according to Vedic calendar. For the modern day scholars, their period is shrouded in mystery. Efforts have been going on to determine the time and period of their being on this earth as per Gregorian calendar.

Some scholars have tried to place great epics like Ramayan and Mahabharat in historical contexts but task is still not complete. The epics have references about the timings of events and happenings. Debates have been going on among the historians, archaeologists, astrologers and astronomers to interpret the celestial data provided in the epics. Some scholars have determined the Gregorian dates of various events of Ramayan on the basis of astrology and astronomy. One such scholar is Saurabh Kwatra. In his article published in The Speaking Tree – Times of India of 18th April 2001, he gave such dates to the events.

Recently we came across a lady scholar Dr. Saroj Bala. She has also given Gregorian dates to the events mentioned in Ramayan. She is an IRS (Income Tax Officer) in Delhi.

Saurabh Kwatra in his article gave Gregorian dates based on the positions of various planets' as mentioned by Maharishi Valmiki in Ramayan.

Kwatra wrote, "... the ancient Indians had an accurate method of time measurement. They regularly and systematically recorded the tithis (days) marked according to the phases of the Moon, the months, the seasons, solstices (The two occasions each year when the position of the sun at a given time of the day does not seem to change the direction), equinoxes (twice a year, 20/21 March and 22/23 Sept, when day and night fall into perfect balance, when the Earth's axis is tilted neither toward nor away from the sun) and the positions of astrologically relevant luminaries like the Sun, the Jupiter and the Venus and so on. Thus the timings of events were recorded in the astronomical formats. To convert this ... on heavenly positions into a simple calendrical timeline, all that is needed is a database of ephemeris" and a good interpreter too. Let us take this case of dates in Ramayan.

Great sage Valmiki belonged to the Ramayan age (Treta Yug). He was witness to the life of Lord Ram and had had firsthand knowledge of all the events and characters. The twins of Lord Ram, Lov and Kush, were born in his ashram. Valmiki, through his Ramayan presented all events of and about Ram that he was born in Utrayan, in the month of Chaitra, in Shukla Paksha, on Naumi day, in Punarvasu Nakshatra, on Monday and in Karka lagna to mother queen Kaushalya of Ayodhya. He clearly mentioned the positions of various planets at that time. He wrote that 'five of the nine planets were in their highest degrees (Exalted) like Sun was in Mesh, Mars in Vrishchik (seventh house with exalted Mars), Jupiter and Moon ascendant in Kark (lagna), Saturn in Tula, and Venus in Meen. He wrote that "Queen Kausalya gave birth to a son with all the divine attributes like lotus-red eyes, lengthy arms, roseate lips, voice like drumbeat, and who took birth to delight the Ikshwaku dynasty."

This placements of planets, says Kwatra, helps us to fix the birthdate of Ram, as 4th December 7323 BC. Due to the slow yet continuous precession of Earth, Ram's birthday anniversary, celebrated as Ram Navmi, has shifted by about 4 months over a period of 7000 years. Based on this technique, dates of other events of Ramayan have also been calculated as:

Ram's marriage with Sita –  
7th April 7307 BC, - Age 16 years

Ram's exile –  
29th November 7306 BC, – 17 years

Hanuman's entry in Lanka –  
1st September 7292 BC, – 31 years

Hanuman's meeting with Sita –  
2nd September 7292 BC,

Construction of Sethu (bridge)  
26-30th October 7292 BC,

Beginning of War –  
3rd November 7292 BC,

Kumbhakaran death –  
7th Nov 7292 BC,

Ravan's Killing by Ram –  
15th Nov 7292 BC,

Ram's return to Ayodhya –  
6th Dec 7292 BC.

Here we have not given any interpretation of the horoscope. One may feel a bit of contradiction that just on Ram's return to Ayodhya, there was great festivity later to be known and celebrated as Diwali. Since Diwali festival normally falls in the month of October, again we see time difference of around 3 months. It is due to same phenomenon - precession of earth.

This is one explanation to prove the real existence of Ram. There are many other clarifications to establish the fact. It was not a simple mythological story. In fact, It was Tulsi Das, a great devotee of Ram who immortalised Ram Katha in common man's dialect.

राम कथा सुन्दर करतारी। संशय विहग उड़ावन हारी॥  
श्री रामचन्द्र रघुपुंगव राजवर्य  
राजेंद्र नाम रघुनायक राघवेश |  
राजाधिराज रघुनन्दन रामचन्द्र  
दासोऽहमद्य भवतः शरणम् गतोऽस्मि ॥





# THE CLIMB ABOVE DEATH

*Pratham Agrawal, 11 yrs*



It was a cold rainy Thursday afternoon at Camp Couchiching. The bell rang, and my cabin members and I ran to the flagpole. Joey, the group instructor, announced,

“Group 1 rock climbing.”

My group cheered and then headed off to the rock climbing wall with our camp councillor.

I was so excited because it was my first time rock climbing.

I asked the councillor if I could go first.

“Yes.” he replied.

First, he explained everything so we wouldn't die. He told us that the wall was divided into 2 parts: the big cheese and the flat section. The big cheese is basically like cheese or a ramp. That sounds pretty easy but the back of the ramp is facing down. I chose the big cheese. After, he gave me a harness and found a helmet that actually fit my rather small head. He clipped me to the rope. Though I was nervous, I tried to look confident. We spoke the commands that we were taught.

“Belayers ready?” I and another girl that were climbing asked.

“Ready.” The group replied.

“Climbing?”

“Climb away.” They said.

The first part was really easy since it was flat. I climbed up the flat part and saw the obstacle blocking my way to victory. The big cheese. It looked very deadly from there. First, I got my hand to the rock at the back of the ramp and swung my other hand to the top of the ramp. I missed.

I was so frustrated, hanging there from 1 hand, dangling to my doom. After a few swings my hand started to get tired and I couldn't hang anymore, so I took my free hand and grabbed a lower rock. I then let go of the hand at the back of the cheese and held on to a



lower rock. I attempted it again and managed to get both of my hands on the top of the big cheese. From there I did a pull up and got my whole body to the top of the big cheese. There was nowhere to stand on. I was going to fall.

Then I spotted a narrow metal strip about 1/2 a cm thick. I put my feet on that and let go of hands because I needed to grab higher rocks. So there I was on top of the big cheese standing on a narrow strip of metal. I heard someone call me Spiderman. That gave me the boost of energy that I needed. I quickly grabbed higher rocks and started climbing again. I easily climbed to the top.

I turned, looked down and danced, I felt so accomplished! It was a great view and a great feeling, everyone was cheering for me. I saw that the girl doing the flat side hadn't even reached halfway.

I sat back and my group let me down. When I came down, this girl told me that I did all of that in 1min 30 sec and pointed to her watch. That was weird that she timed me. In defiance of the cold and slipperiness, I made it to the top. It turns out I was the second fastest climber out of the grade 6's, 7's and 8's. I think I did pretty good for my first time.





# COMING TO CANADA - ACROSS THE CANADA-U.S. BORDER? BIG BROTHER IS WATCHING!



*Arun Agarwal*



On June 30, 2014, officials with the Canada Border Services Agency and the U.S. Department of Homeland Security commenced a cross-border information exchange initiative, whereby they confirmed that certain information on individuals crossing the border

will now be shared between the countries' border officials. Included in this shared information will be biographical data and the number of days spent in each country, which may be used by each country's governmental departments to ensure compliance with, among other things, income tax, and immigration and health care regulations.

With respect to income tax rules impacting U.S. individuals and businesses working and/or operating in Canada, it stands to reason that the shared border-crossing information may be used by the Canada Revenue Agency (CRA) to ensure compliance with the relevant withholding tax obligations which are discussed as below.

## 1. REGULATION 105

Under Regulation 105 of the Income Tax Act (Canada), anyone paying an amount to U.S. persons (individual or corporate) for the rendering of services in Canada is required to withhold and remit 15 per cent of that amount to the CRA. If the services were rendered in the province of Quebec, an additional 9 per cent must be withheld and remitted to the Minister of Revenue of Quebec.

The requisite withholding discussed above represents a payment on account of the U.S. person's Canadian income tax liability. Where the U.S. person can demonstrate that their actual Canadian income tax liability is less than the amount withheld (such as by claiming protection under the Canada-U.S. Tax Treaty), they may obtain a reduction of the withholdings by filing for a waiver. Otherwise, a refund of withholding taxes may be obtained by filing a treaty-based tax return.

Due to the new cross-border information exchange initiative, the CRA may be able to track the movements of U.S. persons entering Canada to render services and verify if the 15 per cent withholding under Regulation 105 has been completed. The CRA may assess penalties and interest to the Canadian payer when its obligations under Regulation 105 have not been met.

## 2. REGULATION 102

If a U.S. employer has U.S. employees working in Canada, Regulation 102 of the Income Tax Act requires them to withhold payroll source deductions from the employees' paycheques with respect to their time spent working in Canada unless a waiver is obtained from the CRA. The requisite withholdings are the same deductions that the U.S. employer must address for its Canadian resident employees: income taxes, Canada Pension Plan contributions and Employment Insurance premiums (though the latter two may be eliminated altogether, depending upon the specific facts, in the case of U.S. employees).

The cross-border information exchange initiative may allow the CRA to track the number of days that U.S. employees spend in Canada working and, therefore, track the employer's obligations under Regulation 102. In addition to the employer burden, each U.S. resident employee may be required to file a Ca-

nadian individual income tax return, depending on the circumstances.

If applicable, and if you have not met the rules under Regulations 102 and/or 105 for prior years (including filing the requisite tax returns), you may be able to catch up on late filings under the CRA's Voluntary Disclosures Program (VDP). Provided certain conditions are satisfied, the VDP allows taxpayers to meet their obligations for up to the 10 most recent fiscal years while avoiding the associated penalties.

If you purchase non-resident services rendered in Canada, or you are a non-resident operating in Canada, we strongly recommend that you can consult Mr. Arun Agarwal from SAA Accounting & Tax Consultant at 416- 627 -3257 (arun\_ag04@yahoo.com) to ensure compliance with these rules. You can also consult Mr. Arun Agarwal for any type of Accounting, Book Keeping and Taxation services.



## AGARWALS - THEIR DIFFERENT NAMES

*Kedar Nath Gupta*



In last year's 'Agarwal Patrika' 2013, I had analysed the origin of word Agarwal and I had mentioned that people use several other last names instead of Agarwal. People use Vaish, Gupta, Mahajan, Shah, Seth, Maheshwari, Khandelwal, Paliwal, Modi, Poddar, Ba-

jaj, Singhanian, Goyanka or their Gotras like Bansal, Singhal, Kansal, Tayal, Goyal etc. etc. I would like to further classify in categories and their origins of the coined words. These can be basically categorized into Vaish, Vanik or Bania, Gupta, Mahajan, Shah, Seth and Marwari.

### Vaish

As per 'Manu Smriti' our social system has been divided into four divisions. Brahmins who are intellectuals with skill for religious rituals, Kshatriyas

who are strong and warriors, Vaish who are business people and also agriculture and Shudras who did not study much but can do all types of jobs. Vaish word has been used in Rigved, tenth sukta:-

*"Brahmano mukhmaseed babu rajanya kratah, uru tadasya yadvaishya padbhayo shudro ajayat."*

Ved thus has called Vaish as the belly and thigh of human body, meaning Vaish are those who nurtures the society. Therefore, Vaish normally are engaged in business, agriculture, cow protection which are the main facets of the human survival. Perhaps that is the reason, why Maa Laxmi always blesses Vaish. Slowly the entire sect of people engaged in these activities or profession are called Vaish. Till that time they were not further classified into Agarwal, Maheshwari, Khandelwal, Varanwal, Paliwal etc. Some people retained their title as Vaish and use this as their surname. It may be mentioned here that all Agarwals are Vaish but all vaish may not be Agarwals. Perhaps after the Muslim rule many of 'Wals' have come into being.

## Vanik or Baniya

Many people use the words Vanik or Baniya for the people who are engaged in shops selling different home use articles. People use Bania as a slang. Large number of historians have called these Baniyas as the most important persons of the society as their business sense is superb and have relieved number of kings from huge debts and at the time of wars with princely states.

There is an anecdote about Late Kamalnayan Bajaj who has defended the word baniya by saying that Baniya is one who can manage everyone and can become one with everyone. Baniya is one who can do all acts very well. Baniyas are also called Mahajan that means he is better than many.

## Gupta or Gupt

It has been used as a general word for all vaish. Gupt word has become Gupta as an English translation. Many Agarwals write Gupta just to generalize and hide their real identity. Many Khandelwals, Varanawals, Mathur Vaish, Maheshwaris, Rastogi use the sir name as Gupta.

## Shah

In many parts of our country Vaish use the word Shah which means big, rich or like a king. In Gujarat, Rajasthan and some parts of Madhya Pradesh, it is very common to write their sir name as Shah. Some use it as the person of special importance. In good olden days lot of kings used to take loan from these Shah hence, they had special name.

## Seth

Some Vaish and Agarwals were of high calibre and they were called 'Shreshti'. This in due course became Seth. Some people even use this before their names like Seth Govardhan Das. In south India Settis, Chettiyars are the same Seth and is commonly used.

## Other Names

Large number of other names are in use. In our country and abroad Marwaris have played a big role in the economy of our country? They were originally from Marwar but also from other places of Rajasthan. They write, Todi, Modi, Poddar, Seksaria, Bidasaria, Kanoi, Bajaj, Singhanian, Kanodia, Jhunjhunwala, Jaipuria., Dalmia, Goyanka etc. Other names from Vaish and Agarwals are Oswal, Jaiswal, Shrimal, Porwal, Paliwal, Agrahari, Gahoi Vaish, Rajvanshi etc. Many Vaish use only their Gotra (18 in number) like Bansal, Kansal, Tayal, Goyal etc. The whole subject so big that a book can be written on the subject. Here in short, it has been attempted.

The way in which the modern trend is slowly percolating for using sir names, in our communities, it is difficult to visualize the situation during this century due to inter cast, inter country, international and inter communities marriages. Many young men now hate to write their sir names.





## SIGNIFICANCE OF AUM

---

*Dr. K. K. Agarwal*



Energy of mind is the essence of life. What is this energy? It is Atma/Soul/Spirit which the human body but entire gamut of its activities such as psychic, emotional and physiological. Mind provides life to the mind to become active and functional. The mind and the physical brain

not only control is responsible for ceaseless streams of thought either divine/devilish. As a man thinks so he becomes. The choice is yours. Mind needs constant fodder. You replace the fodder of thoughts by chanting AUM. Why AUM? What is AUM?

AUM is monosyllable – the most sacred sound – a divine name which will help you to control your mind. Chanting of AUM silently at mental level all the time brings about indescribable contentment, relaxation of body, peace of mind, harmony in action and thoughts and freedom from effects of pairs of opposite like pleasure and pain, loss and gain, life and death etc.

My own experience is that when mind is occupied and focussed on AUM, almost all undesirable and negative thoughts are prevented from cropping up. You become master of your mind and not a slave. For stability (stithi pragya) of mind one need to develop dispassion and constant practice of chanting AUM.

What is the scientific basis of AUM? It is a truth that if you have faith in AUM sound, you are nearer to God and imbibe godly qualities. Shree Krishna (epitome of

godhood) in Bhagwat Gita says “Of all utterances I am AUM (10/25). My name is AUM, my home is heart, life is my game and I am always the same.” AUM is the causal tune of the universe and it signifies the omnipresence of God. This syllable represents “BHRAM” – stands for manifested world (saakar roop) as well as for un-manifested (nirakaar). Whatever transcends the three division of time that too is “AUM”. There is no person who cannot achieve enlightenment by meditating on AUM (given below). Constant silent chanting of AUM with devotion with each breath helps one to meditate with ease. The mind experiences delirious joy and bliss for being becoming one with the Lord – your master or creator. One should meditate uninterruptedly on AUM. This OM KAR is the greatest support and the ultimate bridge between JIVA and ATMA – both reside in the temple of your body.

The sound AUM is a standalone mini mantra, described in Vedic texts as one of the basic “BIJA” or seed mantra to be chanted for peace, tranquillity and blissful life.

There is nothing Hindu/Muslim/Christian about AUM. Though chanting of AUM has been traditionally associated with HINDUISM, but Christians and Jews use it as “AMEN”; Muslim use it as “AAMIN”; Buddhist as “OM MANI PADME HUM” and Sikhism use it as “EK OM KAR” or one AUM. Thus AUM is beyond all religions or cultural divisions and is for the entire humanity, just as air, water, sunlight, love of mother and compassion for other fellow beings.

The scientific principle behind chanting of AUM relates to the genesis of sounds. As we all know, the Hindi alphabets have vowels (swara) and consonants (vyanjan). The last consonant in every line is a nasal consonant.

AUM is nothing but a combination of vowel along with the nasal consonant. The vowel here is “O” or “AU” and the nasal consonant is “M”. It is a well known fact that whenever we have pain we automatically produce a vowel sound like “eee” or “ah”. Medical research has shown that chanting of vowel produces “interleukin-2” in the body which has an action similar to Aspirin/pain killer. Thus chanting of vowel produces endogenous analgesic is a scientific fact.

When we weep or make a weeping sound a nasal consonant becomes prominent. This results into production of a kind of delta activity in brain EEG (Electro encephalogram) which is similar to that observed after administration of tranquilizer. Thus chanting AUM with prolonged “O” and prolonged “M” in equal cycles we produce more pain killers and more of tranquilizers in the brain.

When we are agitated, mind is upset the respiratory rate is increased. It is decreased in the relaxed state. In pranayam we practice slow and deep breathing leading to a lower respiratory rate. It shifts ones awareness away from the sympathetic mode of wear and tear to the parasympathetic mode which is healing and relaxing and makes the person more calm and composed.

AUM can also be chanted as a part of pranayam called “AUM pranayam”. In this condition the respiratory rate is reduced and a balance between the sympathetic and parasympathetic moods is attained. The AUM pranayam is therefore one of the easiest ways to attain spiritual health. It provides dual benefits of pranayam as well as those of AUM leading to relaxed state of mind and body. Chanting AUM acts like a drug which has a combined action of an analgesic and a tranquilizer.

I earnestly request you to inculcate the habit of chanting AUM silently at mental level at least four times a day – early morning, lunch time, evening and bed time. You will surely reap the fruits in gaining positivity and increase productivity and creativity in your life apart from spiritual benefits.

FROM  
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(NOTE: the seeker/reader may contact me to know a deeper and scriptural significance of AUM in detail).



## THE RIDE

*Janhavi Gupta, 11 yrs*



I am just an average girl named Janhavi, in an average school named Munden Park Public School. Well, that is what I thought it was until my friend and I, Maria was talking to our teacher, Ms. Vulic (Ms. Vule – eech) “Ms. Vulic is there anything we can do

to make this school... more fun?” Maria asked. Maria is a one of a kind friend. She will ask anything from anyone. “We have a basement, but you CAN-NOT tell anyone about this. I will show you where it is, but you have to promise you will not tell anyone!” We promised, and Ms. Vulic showed us to the basement.

It was amazing! There was a small rollercoaster. And connecting to that roller coaster was a big tube filled with water! “This tube is about the size of 2 people high and 2 people wide.” I said like

a genius. Ms. Vulic let us stay there to explore a bit. Maria had an idea! “Janhavi, why don’t we fix this place up and have an actual water ride!” “Yeah! It will be so fun! But it will have to run after school.” “And be FREE!” “But we have to ask Ms. Vulic before we do anything!” I finished off saying.

The next day I woke up at 6:00 a.m., even though our bus comes at 8:30 a.m. I was really excited, because Ms. Vulic is really nice and she would love to see kids happy... and wet! When we got to school, Maria and I ran to Ms. Vulic. We told her our idea. She loved it. But she put some conditions to it. “You will have to test run it and make any adjustments, you cannot tell anything to Ms. Darroch (our Principal), blah, blah, blah, blah! Maria and I totally ignored the rest and got to work (FYI, the rest is all happening after school)! “First, we have to do a test run.” I told Maria. So Maria went to our classroom and got a big bucket. It was about an apple tall and 6 feet long. Maria and I both put the bucket on top of the rail. I told Maria that we would always have to be on the ride, she would be in the front, trying to avoid hitting a wall, and I would have to be in the back, saying instructions and being the safety instructor, because I can swim and Maria can’t. But to get the cart (the bucket) moving, I would have to run and push the cart till it was fast enough to keep on going till the end of the ride. I ran as fast as I could and we took off! As soon as the cart started to leave my hands I jumped on and enjoyed the ride. The ride was all smooth till I felt a little bump, then another bump. I looked at the rail and saw many bumps. “MARIA, THERE ARE LITTLE BUMPS ON THE TRACK, ITS EFFECTING THE RIDE! WE WILL FIX IT TOMORROW!” I shouted because the ride was really loud. “OK” She replied. The ride continued, and Maria and I were having a blast, literally, because at that very moment she said “OK” we shot to the air and fell on to water. We were in the tube. The further we got, the darker it got. But I didn’t want to say anything, because Maria is afraid of the dark. So I made a mental note to add lights! And when we were getting close to the end, and we could see a bit, we met a fork. Not the eating fork but 2 exits. The flowing water led us to the left tunnel, and suddenly we meet a

small waterfall. So I made another mental note to go through the right tunnel. When we got off the cart, first we were soaked, we had lots of improvements to do, and we didn’t know how to get back. So we just continued to the path ahead of us. It led us to our classroom. You can’t notice from our classroom because there’s just a little hole, but we knew that inside out, so we figured we would break a hole in the wall so we can make a direct path from our classroom to the ride. To make the long story short, we did all necessary work that was needed. By the last week of school, the ride was ready!

I asked Ms. Vulic if we can use just one day to use test the ride. “Can we?” “Yes, you can start now, choose who you want to take first, but I suggest that you take best friends.” She whispered. Maria chose first. She chose Anthony L., and I chose Trevawn. These 2 are best, best, best friends. We showed them to the ride. Their first reaction was “WHOA! THIS IS SO COOL!!!” They both said at the same time. I told them to sit facing the water. And I told them that I will help them if they fell off. “Ready guys?” Maria asked. They nodded. When I sat in the cart they experienced exactly what Maria and I experienced: EXCITEMENT, AND FEAR! But when they entered the tube, they screamed because the water was swishing us to the right, then to the left, then to the right again! When we got off, they were so wet, but they had lots of fun. Then we called up the next batch: Anthony, Noah, and George (George was short so he could fit anywhere), they experienced the same thing as Anthony L. and Trevawn. Then the third pair, fourth pair and so on. By the middle of the day, we were done our class, so we invited the other grade 5 students. They also enjoyed the ride. But it was a sunny day, so Ms. Vulic took us outside to dry and play. By the end of the day, Maria and I were the most popular kids in the grade 5 community.

Then I felt a huge shock of cold reach inside of me and freeze everything! With a big frostbite in my head, I fainted. When I came to... I was in my bedroom, in the middle of winter, and the TV on. Then I remembered that I was watching “Renovating A Schools Basement” last night!





**KYLE RICHIE, BA Economics, Senior Executive Consultant**

Kyle Richie is an experienced and respected financial advisor known throughout the financial industry for his knowledge of True Wealth Management Strategies. Kyle was Investors Group's #1 advisor in 2008, 2009 and 2010 in New Business Credits. Kyle is known for his ability to explain everything from financial products to augmented tax deductions with strength and clarity. Kyle consistently maintains the highest ethical standards, and has been the multi-recipient of Investors Group's prestigious President's Elite, President's Club and Chairman's Club Awards.



**ANDREW FEINDEL, CFA CFP CLU CIM FMA CSA FCSI CSWP HBA (Ivey)**

Andrew Feindel, is a Chartered Financial Analyst, Certified Financial Planner, and Chartered Professional in Strategic Wealth. Andrew provides holistic financial planning and customized strategies which allow clients to build and retain wealth for present and future generations. He has been awarded the designation of Fellow of the Canadian Securities Institute (FCSI) - a prestigious designation in the Canadian investment industry based education, ethics and experience. He achieved an honours degree in Business Administration at the Richard Ivey School of Business and the Stockholm School of Economics after attending Upper Canada College.





# THE CREATOR AND SCIENCE

*Shri Prakash Agarwal B.E. (Hons.)*



*Mr. Agarwal is a graduate in electrical engineering with expertise in the areas of Planning, Engineering and Commissioning of power plants. He retired as General Manager, Tata Power Co. Mumbai.*

*His current interests include promoting science among students.*

*He is related to Mini and Amit Gupta.*

## INTRODUCTION

It was just a coincidence that I came to know that Sudhanshu Maharaj is giving his discourse in Singapore at a temple very close to where we stay.

I had been hearing his one-liner on the TV and was quite impressed by it. He said: 'Rachnatmak hone ke liye Srajanatmak soch jaroori hai'.

This could be translated as: "To be creative, you need to think positively".

What a powerful thought !!!

I was therefore looking forward to listen to him.

## THE DISCOURSE

Sudhanshu Maharaja's discourse was impressive and without too much paraphernalia. He spoke in a simple tone, more conversational. What he preaches also is simple methods by which you can live in peace and harmony with your family, neighbors and surroundings. He strongly recommended a place for personal meditation or 'manan'. The session starts with a relaxing 'Dhyan' exercise and culminates with a question answer session. Even the Q-A session is very simple with people asking ques-

tions related to family, health and children.

## THE QUESTION

However it was the last question that made me write this blog.

A person spoke about the current scientific theory of creation of the universe, known as 'Big bang' and wanted to know if it contradicts the belief of 'God as creator of the universe'.

Maharajji tried to downplay the role of science and held on to the religious belief of GOD as the creator.

I have really no problem with this. Everybody is entitled to his belief. But my own opinion in this regard is little different.

## Role of God and Science

I have been brought up with deep faith in religion and God and my education has taught me to be scientific in my thoughts. I do not find any problem with these two to co-exist. In fact there roles are quite different. The following shloka from Gita is one of my favorites:

The first five parts of earth, water, fire, air and sky represent the physical parts of the universe whereas Heart, Mind and Ego represent the consciousness.

What science does is to investigate the true nature of the physical aspects of our universe whereas the religion and spirituality guide our consciousness.

## SCIENTIFIC ERA

As I delved into the scientific discoveries of Galileo, Newton, Einstein and so many others, there is no doubt that scientific discoveries are one of the greatest endeavors of human mind. I am awed at the intellect, perseverance

भूमिरायोऽनलो वायुः खं मनो बुद्धिरेव च।  
अहंकार इतीयं मे भिन्ना प्रकृतिरष्टधा ॥४॥  
पृथ्वी, जल, अग्नि, वायु और आकाश तथा मन, बुद्धि और अहंकार  
यह आठ प्रकार से विभक्त हुई मेरी प्रकृति है ॥४॥



and dedication with which these scientists worked to unravel the laws of nature and created better societies for us.

Their task was not simple. They had to work against the existing beliefs, even getting executed in the process. But as Newton said, they kept on standing over the shoulders of their predecessors to see far beyond. Today we know that various natural phenomenon. Like thunder, lightning, solar-moon eclipses, comets etc. are not 'acts of God' but are normal physical phenomenon governed by laws of Physics.

## EARLY SCIENTISTS

When we talk of our scriptures and mythological stories, this was also an attempt by the early humans who were trying to find why these things happen. His early mind assigned these to 'acts of God' and created many mythological tales. These tales, though without any scientific basis, helped the human mind to find an answer to natural phenomenon.

As time passed, he would have seen a certain pattern in these activities and started wondering if there were some natural laws that made these events happen. This helped him build up a logical reasoning. These were the first scientists who worked with minimum of tools but explored lots of possibilities. Their life would not have been easy, as they had to work against the existing beliefs. But it was their perseverance that enabled science to progress. All the older civilizations can boast of such early scientists.

When we analyze our own 'Dus-Avatars', it is evident that our ancestors in these 'Dus-Avatars' have encoded 'the theory of evolution'. It starts from the simplest form of 'Fish' and keeps gradually developing into more complex forms till we reach forms of 'Narsimha – half man, half lion' and then on to Ram, Krishna, Buddha. In our own time, we know everything is moving at a faster speed – cars, boats, trains, planes, rockets, radio, wireless communication, internet and so on. This all represents 'speed' and what can be better icon for all this then 'Horse' which incidentally happens to be the carrier for next avatar 'Kalki'.

## THE CREATOR

Dr Raghuvir in his essay 'Taj' wrote 'Manushya Ishwar ki sarvottam kriti hai – Man is God's best creation'.

Sometimes I look at this differently and is tempted to believe that it might be more appropriate to say "God is the best creation of human mind".

Humans as they would have progressed from an 'Adi-manav' to a more intelligent being as compared to other animals, would experience many natural and personal phenomena for which he had no visible explanation. This would lead him to create a super-being who makes all these inexplicable things happen around him and also in his personal life. In moments of despair, he would look to support from a higher super-being which soon translated into belief in God.

And what a belief it was as to perpetuate for all times to come and became a source of great inspirations to humans as they started worshipping to please him. The paintings, the sculptures, the dance forms, the poetries, the decorations, the architecture of temples and churches and also all the wars and invasions, they all became a part of this creation. It became a source of great strength and a means to follow a value system for the good of the humankind. We can only salute this 'Creation'.

## CONCLUSION

ॐ सहनाववतु । सह नौ भुनक्तु । सहवीर्यां कर्वावहे ।  
तेजस्विनावधीतमस्तु । मा विद्विषावहे ।  
ॐ शान्तिः शान्तिः शान्तिः ॥

May Brahman(the supreme Lord) protect both of us together. May He nourish us both together. May we both work together with great energy. May our study be vigorous and effective. May we not think ill of one another. May peace(physical mental and spiritual) be on us for ever.

In conclusion I will like to say that the discovery of 'Big bang' and 'theory of evolution' are such events which we all, as a human race can be proud of. Our own beliefs in God and religion will continue to guide our consciousness.

So let us salute Edwin Hubble, Charles Darwin and others while we hope God to guide us to live happily. The following shloka conveys this belief so beautifully:

I also take this opportunity to invite all the readers to view my website on science which is dedicated particularly to the students and science teachers and includes such topics as Big Bang theory, Dark Energy, Neutrinos and currently 'The Best experiments in Physics'.

<http://s4scienceforstudents.wordpress.com/>

With Best Wishes to the ABC family.





## बीबी जब गई मायके

(श्याम गुप्ता)



हो गये खुश, मिल गई आजादी, अब करे चाहें जो,  
कहने सुनने वाली अब, चली गई मायके वो.

सिन्गल होने का लिया मजा, मस्ती खूब मारी,  
मगर दो चार दिन में ही, ठंडी हो गई चीजें सारी.

किसी भी चीज में अब, आता नहीं था मजा खास,  
होने लगा हर समय उनकी, गैर मौजूदगी का अहसास.

खाते जो भी, फ्रोजन, आर्डर आऊट या फिर रैस्टोरन्ट जाना,  
मगर मिस होने लगा, देना उनका, टेबल पे गरम गरम खाना.

खूब करा कम्प्युटर, देखा टी वी, या जो भी बचा था बाकी,  
मगर मिस होने लगी उनकी, प्यारी प्यारी सी टोका टाकी.

मजा बहुत आया जब, चीजों को जहां मर्जी ठूंसा,  
मगर मिस होने लगा उनका, मीठा मीठा सा गुस्सा.

चैन तो जरूर था, ना थी नोक झोक, ना कोई लडाई,  
मगर मिस होने लगी उनकी, रातों रात की गरमाई.

खट्टे मीठे बीबी के इस संग में, कुछ बात है ऐसी खास,  
बीबी जब हो पास तो चाहें दूर, गर हो दूर तो चाहें पास.





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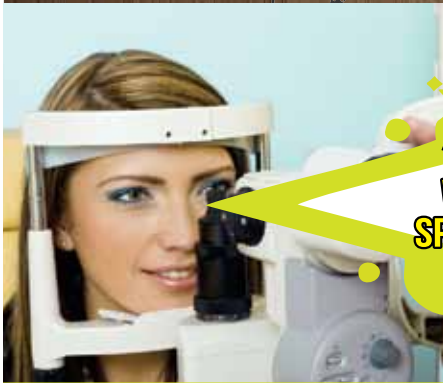
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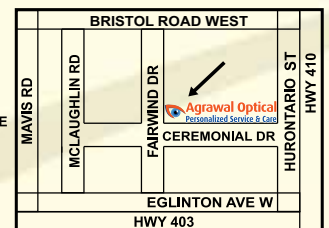
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# ANNUAL DIWALI GALA 2013







**The Diwali Gala in 2013 was lots of fun to organize. It was a super hit along with great food, decor and an enjoyable evening.** The banquet hall was decorated with crimson, gold and orange colors that lent themselves beautifully to the crisp fall evening. The Mandir looked royal and elegant and served as the starting point of all festivities. A

Grand entertainment show was put up by our own members and Sanskriti Arts Ensemble. A large contingent of the ABC members performed to the theme of "One World". We got excellent reviews not just on the feedback done but also high praise from the Dignitaries we had invited.

Kanchan and Dr. Ashok and Rastogi





# ANNUAL GENERAL MEETING & APPRECIATION DAY 2014









# HOLI 2014





Wow what an experience it was to coordinate the Holi 2014 for ABC members. We had a great time with our mentor coordinator's help & the subcommittee shared a lot of responsibility for the event. I would encourage all members to try out event coordination

at ABC as it's a valuable experience and loads of fun at the same time.

Thanks ABC for the opportunity.  
Pooja & Rajesh Jalan





# TEMPLE CLEANING 2014





# PICNIC 2014





Firstly, I would like to thank Shashi ji & Vinesh ji for handing out such a great opportunity of organizing 2014 picnic for our wonderful ABC community. Not to forget the wonderful sponsors for the event.

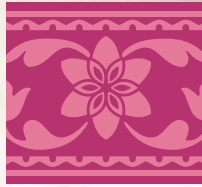
This year's picnic theme was "village theme" which was very well supported by all our members who came dressed up like villagers. The delicacies were authentic Indian village food com-

prising kadhi, khichdi, tomato sev, dal batti, and much more. There were many competitions & games not to forget the fabulous fashion show.

Thanks for coming, and supporting us in this wonderful picnic, and I hope to see you next year!!!

Regards  
Ritika and Amit





# INDEPENDENCE DAY 2014



Independence Day is a pleasure as an organizer day when people in India pay homage to their leaders and those who fought for India's freedom in the past. The kids in Canada and people from Indian origin celebrated the 67th Independence day at Markham. It is a great

to be part of this historic event. We hope our generations will follow the tradition, even though we are far away from home land!

Happy Independence Day.  
Sushil and Sangeeta  
Agrawal





# TERRY FOX RUN 2014







Terry Fox is a real Canadian hero and an inspiration to many across the world. The annual run bearing his name and held since 1981 has raised over 650 million dollars for cancer research. It has been a great force behind many leading edge innovations in cancer treatment and increasing survival rates significantly. ABC has been proudly participating in the Terry Fox Run for over 15 years. This year we had more

than 40 participants and raised over 1400 dollars. We are truly appreciative of the ABC members, both young and seniors, for their donations, camaraderie and enthusiastic participation. We look forward to have many more of you join us in the coming years...

Krishna and Anshul Bhoutika





# MAHARAJA AGRASEN JAYANTI 2014





Agarwal's Based in Canada (ABC) celebrated the 5185th birthday of our king, Maharaja Agrasen with great joy, reverence and devotion on October 5th, 2014 at Hindu Heritage Centre, Mississauga.

There was a large attendance of the ABC members, along with new member families, adults, seniors and kids. Everyone enjoyed the nice Pooja/Hawan ceremony, melodious bhajans and the amazing dances performed by the kids of ABC. It was also amazing to see kids come up to speak on variety of topics given to them with great confidence.

The food was delicious and enjoyed by all. This was possible because of our kind sponsors for the event: Arun Agarwal & Shashi Tibrewala, Vinesh & Dr. Shashi Agarwal, Shiam & Sneha Gupta, Sanjay & Rashika Agarwal, Satya Narain Goel. A Great big Thank You to all of you!!!!

Finally, it was an honour to organize this event along with the help and support of rest of the ABC Board... Thank You All!

Vandana & Atul Agrawal





# YOUTH ACTIVITIES 2014





Yes, we have been playing Pied Piper to your youth and have enjoyed the experience immensely since we started around Christmas 2013.

We all agree that it is important for the next generation to develop it's own bonds. While the children are young, they accompany their parents to all gatherings and get to meet other children of their own age. But somehow as they start to grow into their teen years, their availability to attend family gatherings starts to diminish and before you know it, the contact between the youth trickles down to the rare event which only adds further to their awkwardness and reduced desire to join their parents.

The Youth Group allows the youth to

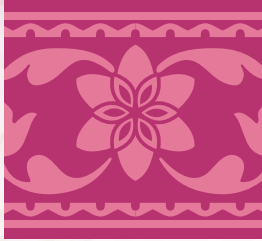
interact in their own way, over activities of their interest and with little to no parental involvement. Yes, all they want (and all WE want) is your money!

But seriously...the activities so far have been great experiences for the youth. The activities have been fun and the socialization expands their circle at their own terms.

We hope to see more of the youth come out at future events which will start up again this Fall.

Prabha Agarwal  
Namarata Maheshwari





## ABC YOUTH GROUP

*Ritika Gupta, 16 years*



One afternoon my mom told me not to make plans on Saturday; her only explanation was that she had made them for me! Great, how could she? I very reluctantly woke up that Saturday and got into the car, driving to what I thought was going to be the most

boring afternoon of my life. Being a teenage girl, I had more important things I had to be doing on my Saturday. Which other day was I supposed to paint my nails? I dragged myself out of the car, and walked towards the bowling alley, adamant on having a bad time, simply to prove my point. As I entered, only way I could describe the atmosphere of the room was that it was electric and intoxicating. Before I knew it, I had strapped on a pair of bowling shoes and made my way into the line, waiting for my turn. Although some of my old friends were there, I found myself talking to those who I'd never spoken to before, simply because their enthusiasm was contagious. The time went by in the blink of an eye, and I was on my way home, realizing what an amazing time I had. "Maybe I should let my mom make my plans more often", I thought for all of a brief second! I told myself not to get carried away, but the feeling of excitement lingered. There was also something else too; anticipation. I was already messaging on the Facebook group asking where and when the next meeting was.

The Agarwals Based in Canada Youth Group is a platform which allows the youth of our organization to have an amazing time, while getting to know each other. The coordinators of this group have organized some incredible activities for us including bowling, laser tag, and my personal favourite, trampoline at Skyzone. After the activity, we typically gather at a food court and grab a snack, while catching up with one another. As a member of the Youth Group, one aspect which I find incredible is the inclusiveness. Our youth is filled with leaders who make it a point to include every person, forming what can only be described as a family. The Youth Group meetings have become something that I look forward to and thoroughly enjoy. I urge anyone who is a part of the ABC family to join, as the Youth Group does not disappoint. I am fortunate to be a part of such a positive, friendly environment, spearheaded by Namarata aunty and Prabha aunty. I can firmly say that switching my nail painting day to Sunday was one of my better decisions!

If you have any questions about the Youth Group or would like to join, find us on Facebook (Youth Group) or contact:

Namarata Maheshwari:  
Cell: 647-294-7198  
Email: nam.maheshwari@yahoo.ca

Prabha Agarwal:  
Cell: 416-854-9960  
Email: prabha.agwarwal@hotmail.com





## चित्रकार

*Indu Gupta - Ajax*



दीये की आत्म कथा:  
जब दीया था तो बाती न मिली। बाती मिली तो तेल न मिला। सब साधन जुटा के दीया जला, तो नीचे अंधेरा मिला।

बीती हुई समस्याओं का समाधान आसान है। बीती हुई घटनाओं की आलोचना आसान है। जिस तरह बीती हुई सुखद घटनाओं की स्मृति से खुश होना स्वाभाविक है।

उसी तरह से दुखद घटनाओं से दुखी होना भी उतना ही स्वाभाविक है।

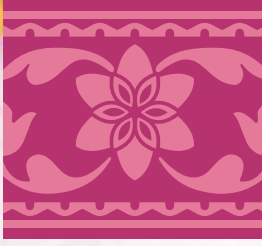
अतीत ही उसका धरोहर है। भविष्य के गर्त में क्या छिपा है, उसे मालूम नहीं है, केवल अनुमान लगाया जा सकता है। उसका अनुमान बहते हुए रंगों की तरह कहीं भी किसी समय उसका भविष्य कहीं रंगीला और कहीं भद्दा बना सकता है। वह अपने भविष्य का रचयिता होते हुए भी अपनी इच्छानुसार रंग नहीं लगा सकता। इसे नियति ने अपने हाथ में रखा है। इस सजावट में उसके अधिकार या उसकी स्वेच्छा का स्थान नहीं है। फिर भी वह अपने जीवन रूपी नाटक का नायक है।

और अपने भविष्य का चित्रकार है। मनोवांछित रंग लगाने की सम्भावना कम है, पर चित्र तो बनाना ही है। उसे पूरी सूझ बूझ से अपने कर्तव्य का पालन करना है।

केवल वर्तमान ही ऐसा है जहाँ वह अपनी चतुरता से इसे संवार सकता है। उसे अनेक बाधाओं का सामना करना पड़ता है, जैसे धन, परिवार और स्वास्थ्य। यदा कदा परिस्थितिवश उसको अरुचिकर कार्य करना पड़ जाता है। फिर भी वह अपनी चतुराई से, अपने समयानुकूल वर्तमान से, एक ही समय में बहुमुखी लाभान्वित हो कर सफलता की चरम सीमा पर पहुँचता है। उसकी प्राप्ति से जिस संतुष्टि का अनुभव होता, है उसका हर क्षण अनमोल है।

अपने अतीत की स्मृति लिये भविष्य के सपनों में खोया मानव वर्तमान में खेल रहा है। अपनी दैनिक घटनाओं से सुखी या दुखी होता रहता है। वह अपने में मग्न, अपने भविष्य का रचयिता बना जीवन यात्रा का ब्यौरा तय कर रहा है। आज का हर कदम उसके भविष्य का पहला चरण है। उसकी आँखों के सामने से गुजरता हर पल उस से कह रहा कि मैं वापस नहीं आऊँगा। यह कैसी उलझन है, जिसे हम अपना समझते हैं, अपना कहते हैं। वह अपना नहीं है। अपना कुछ न होते हुए भी अपना है। सार्थक ही निरर्थक है।





## दीपोत्सव



डा. सरोज अग्रवाल  
डेटन ओहायो

आओ दीपावली के दीप जलायें  
हिल-मिल दीपों का पर्व मनायें  
कैसी जगमग ज्योति जली है  
अनान्त गगन को चूम चली है,  
कैसा प्यारा समां बंधा है,  
भेद भाव से विलग रहा है,  
आज न देता दीन दिखाई ,  
उपहारों की है होड़ लगाई,  
दिखता जो क्या वह सब सच है, ?  
आर्त का न कहीं कोई स्वर है?  
मन की अन्तर्गुहा में झांको,  
कहीं प्रकाश की किरण मिली है?  
यह सच कितना सुन्दर होता,  
दीन-दुखी के यदि नाम न होते,  
कदम कदम पर बिछे काँटों से,  
उनके पैर न घायल होते,  
अहं घृणा की तीव्र ज्वाला से,  
आज विश्व विकम्पित हो रहा,  
दूर करो इस विगलित कम्पन को,  
मधुरिमा का संचार करा दो,  
सूने हृदय में नव आशा की,

नई उमंग का संचार दो,  
हर पीड़ित के आंसू पोंछ कर,  
जग में नव आलोक भरा दो,  
ऊर्ध्वगामी दीप शिखा नित,  
योगी सी हो अविचल अविरल,  
आलोकित करती तम हरती,  
जीवन में नित नव संकल्प है भर दे,  
भेद भाव का नाम न उसमें,  
जड़ता का न कहीं सूनापन,  
तिल-तिल जल स्वयं को कर क्षय ,  
औरों का पथ आलोकित करती,  
अडिग अचल अमृत सा पिये,  
मूक किन्तु बहुत कुछ कह जाती,  
अमृत रस कानों में घोल कर ,  
प्रेम धारा को सदा बहाती,  
आओ हिल-मिल दीप जलायें,  
जलते दीपों का संदेश सुनायें,  
त्रास वेदना से पीड़ित जग में,  
सब मिल दीप से दीप जलायें,

डा. सरोज अग्रवाल, एम.ए.पी.एच.डी.(हिन्दी) एवं पी  
जी.डिप्लोमा भाषा विज्ञान उस्मानिया  
वि.वि.हैदराबाद.

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एवं रिसर्च अनुसन्धान संस्थान हैदराबाद एवं  
चेन्नई .लेखन एवं पठन पाठन में रुचि । पिछले  
१७ वर्षों से अमेरिका में निवसित।







## KHUD VICHAAR KAR KE DEKHIYE!, THINK FOR YOURSELF!

*Suman Gupta*



This tag line has stayed with me even though the run of the epic TV show “Mahabharata” on Star Plus, has come to an end. The serial had become a part of my daily routine. At a lunch gathering, when I was lamenting about how much I missed watching it, a distinguished

guest asked me having been such an avid viewer, what had I actually learned from it? A lively conversation ensued and soon enough not only the two of us, but all present joined in with their viewpoints.


Many proclaimed that the message was what was widely known from The Bhagwad Gita, “Karm kiye jaa phal ki iccha mat kar,” or “keep toiling without worrying about the result”. God will ultimately take care of it. Some others said that the message was that one should keep God in their heart and carry out their obligations to the best of their abilities. Others felt that it was an announcement by God that He will manifest himself in every age to cleanse the society and quoted the famous shloka from The Bhagwad Gita again, “Yada Yada Hi Dharmasya Glanirva Bhavathi Bharatha, Abhyuthanam Adharmasya Tadatmanam Srijami Aham”. (Chapter IV-7) “Whenever there is decay of righteousness O! Bharatha And a rise of unrighteousness then I manifest Myself! “Praritranyaya Sadhunam Vinashaya Cha Dushkritam Dharamasansthapnaya Sambhavami Yuge-Yuge.” (Chapter IV-8) “For the protection of the good, for the destruction of the wicked and for the establishment of righteousness, I am born in every age.”

I have to say that I agreed with all of them but felt that there was something missing still. All were talk-

ing about Karma and Dharma but no one had really tried to explain what these terms actually meant for the common people in their everyday lives. Another thought that constantly perplexed me in this epic was, that many a great people who had God in their hearts, knowledge as their weapons and the desire to do the right thing on their mind, had still ended up on the wrong side of the equation! How could that happen?

I do not profess to have understood the full import of this great battle, the message of The Gita or the deep concepts of Karma and Dharma. However, I am sharing my learning and thoughts in the hope that it will further aid me in clearing my thought process and help start a conversation between all that read this article. Here, I am also assuming that most of us are familiar with the story and the characters.

From this narration of Mahabharata in particular, I have gleaned that man must continuously engage in **Karma (action)** which in turn should be guided by **Dharma or what is right**. Krishna has made an important distinction here, He has used the term Dharma to denote Righteousness and not personal duty. Personal duty has been referred by him as **Niji Dharma**. Many people have wrongly used these two terms interchangeably throughout in Mahabharata. Elaborating on what indeed is right and which action is justified, Krishna has said that Dharma is not following any traditions blindly. Neither does it imply practising any set of prevalent customs nor pledging of oaths and abiding by them through your entire life. (ep 70 StarPlus Mahabharata) He went on to elucidate that **actions carried out in order to establish a just, fair and prosperous society alone could be constituted as Dharma**. All actions or Karma should be intended for the greater good of the so-



ciety and that this consideration should trump all. Accordingly, Niji Dharma i.e. any personal obligation or responsibility towards a person, a kingdom or a relationship are **secondary** to what needs to be done in the interest of the society. It was further mentioned by Krishna in a conversation with Arjun that no sacrifice was great enough to achieve the state of Righteousness (killing of Ghatotkach episode). He explained that any decision, pledge, or oath that was not undertaken with the paramount consideration of the greater good always ended up inhibiting or preventing a person from carrying out his Karma and following the path of Dharma. Such decisions even if noble in intent were always wrought with undesirable consequences and lead to spreading of **Adharma**, the exact opposite of Dharma.

Bheeshm's oath of celibacy and his pledge to protect the throne of Hastinapur under all circumstances, restricted him from taking any actions to counter the wrongs of Dhritrashtra and Duryodhan. His pledge had made him **Nishkriya** (one with no action) thus disengaging him from Karma and consequently preventing him from following Dharma. Similarly, a sense of duty to their spoken word and to their personal relationships had rendered all the Pandavas impotent and incapable of taking any action during the disrobing of their wife Draupadi. With their flawed definition of Dharma they let a woman be molested and watched mutely from the sidelines! Not only did they fail to stand up and uphold the honour of their spouse but they also set a terrible example for the society at large. Similar other examples can be found in abundance in this story. Learned and brave men like Guru Dron and Karn ended up on the wrong side of history because

they put personal obligations and desires ahead of what was right for the nation and society as a whole.

I had read somewhere that Hinduism was one of the only religions in the world that taught its followers to pray not only for their own wellbeing and peace but that of the entire universe, the environment and the society. It is apparent from this chant in the Vedas: "*Om Dyau Shanthi Rantariksha Gwam Shanthi, Prithaivi Shanthi Rapah Shanthi, Roshadhayah Shanthi, Vanas Patayah Shanthi, VishveDevah Shanthi, Brahma Shanthi, Sarvagwam Shanthi, Shanthi Reva Shanthi Sa Ma Shanthi Redhi. Om Shanthi Shanthi Shanthi*". This poignant prayer is a prayer for peace in the entire universe and for everything in the universe: space, earth, water, vegetation, all learned people, all Gods and even peace itself so that all else is conducive for peace. Finally after asking for peace and wellbeing for all, the chanter has asked for peace for himself.

The message to me is loud and clear whether it be through a televised serial called Mahabharata or in a chant from the Vedas or in the teachings of The Bhagwad Gita that man should first and foremost think of doing good for the society and others and then think about himself. That is his **Dharma (duty)** and that is how **Dharma (righteousness)** is established. This has been my learning and conclusion. I am hoping that I have been able to sow the seed of introspection and reflection in you as well. On this auspicious occasion of Diwali, ***Khud Vichhaar kar ke dekhiye! Think for yourself!***

Jai Shri Krishna and Shubh Deepavali to all.





# TIPS TO CHOOSING “SMART” HOME RENOVATIONS

*Sushil Agrawal*



When you buy a house, first thing that comes in your mind is what should you do to increase the value of the house? The “smart” renovations which will generate good return on your investment. Although there are many variables that affect the value of your home, the Appraisal Institute of Canada (AIC) offers these general tips to Canadian Home Owners.

## 1. Improvements with long life expectancy:

There are few options which improves the life expectancy of your home e.g. roofing, energy-efficient heating and cooling systems, and windows can provide homeowners worry-free home improvements for as long as 10 to 15 years. But remember...regular maintenance is as important as the initial investment.

## 2. Modern updates in high-traffic areas.

Most buyers get attention to few areas (including you when you were a buyer). Update the core rooms of your home such as the kitchen and bathroom. This can be as simple as changing door knobs, resurfacing cabinets, or replacing fixtures and countertops.

## 3. Don't underestimate the value of inexpensive updates.

A fresh coat of paint, modern lighting fixtures, light landscaping or gardening, or upgraded door handles can give your home an updated look and feel – and it doesn't have to cost a lot of money!

## 4. Consider energy-efficient renovations that have a high return relative to cost.

Energy-efficient renovations are considered one of the highest paybacks relative to cost. Energy efficiency translates into reduced operating costs over time. The smart buyer will think of those upgrades from long term perspective.

## 5. Be careful about over-improvement.

Consider your neighborhood and the expectations of buyers in your area when planning your next renovation project. Investing in an expensive project may be an over-improvement for a home in particular market, and the investment may only be partially recognized by homebuyers. E.g. If you invest in improvement in an area where neighbourhood houses are selling for \$500K and you expect to get \$750 for your house based on improvements, you may lose money on your investment.

## 6. Think about your personal needs.

How much you spend on improvements will depend on how long you plan to live in your home. If you're thinking shorter-term, smaller and less –expensive improvements may be your best bet to recover your investment. If you are planning to stay in a home for 5 years, start investing in second year, you need to enjoy your improvements!

## 7. Be sure to get a building/renovation permit.

Take the time to obtain the proper building permits from your municipality or appropriate authority. This is a good step to ensuring that the renovation work complies with the building codes.

## 8. Hire a designer, architect, or contractor.

Talk to a professional when you start planning your

renovation project. They can help you draw up a plan, provide renovation advice, or assist in the construction. This will add to the quality of the renovation and go a long way in preventing cost overruns.

### 9. Consider unique features with care.

Unique designs or improvements that are uncommon for a particular market may impact the salability of a home. This is where the expert advice of a real property appraiser can provide an objective perspective on the marketability of the property.

According to AIC, the home renovations that result in the greatest return on investments (ROI) are:

- Kitchens and bathrooms = ROI of 75% to 100%
- Interior paint job = ROI of 50% to 100%
- Finished basement = ROI of 50% to 75%
- In-ground pools and skylights = ROI of 50% to 75%

According to survey released by BMO Bank of Mon-

tre in 2011 top 10 home renovations projects among homeowners were:

- Kitchen: 48%
- Landscaping: 39%
- Basement: 38%
- Exterior (roof, window): 36%
- Bedroom: 25%
- Family room: 21%
- Dining room: 11%
- Additions on the home: 7%
- In-ground pool: 2%

If you need any assistance please call Sushil Agrawal (416-803-3609) or email [sushilagr@hotmail.com](mailto:sushilagr@hotmail.com).

*Sushil Agrawal is a real estate agent ([www.pickyourhome.ca](http://www.pickyourhome.ca)) and offers professional services.*



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# BALAGOKULAM CAMP

*Aarush Agarwal, 10 years*



Namaste ! Last July I was relaxing at home after I came back from my Summer camp all day tired and exhausted. My dad went to his laptop and found something. He called me Aarush, Aarush come here fast. I was like – What happened dad? He said see what is starting in our building from

next week – Balagokulam. I was like – Dad, what is this? I haven't even heard of it. Dad said it is all about Hindu Values. I was excited to know more. So I told Papa I would like to join it. So he registered me for the Camp.

The following weekend I was to meet all my Balagokulam students at my building library. I was so excited I reached there 15 minutes early. Slowly slowly around 15-20 kids gathered there. Half of them already knew what Balagokulam is. We patiently waited for our teacher – Harsh Uncle. What a loving, patient and soft spoken teacher he is!

He started the camp by asking us to repeat a prayer and introduce all of us to each other. After that he told us that Balagokulam is all about Hindu Values. We as Hindus have common values which we all follow, It does not matter where we live in the world.

Harsh Uncle told us that the values are as follows:

## Respect for mother and mother earth:

The first value that a child learns from his or her family is respect for the mother. In Hindu families it is a common custom to bow down to touch the feet of elders and parents. The concept of Mother worship is deeply inbuilt in the Hindu way of life and the mother is considered as the first Guru of the child. For example rivers are worshipped as mother. The cow, provider of milk, is worshipped as mother. Similarly the earth is treated as mother and is respected.

## Respect for father and ancestors:

In Hindu families, respect for parents and elders is important. Hindus believe that bringing up children is a religious act-the Dharma of every parent. For children, the parents are therefore divine. Hindus consider the service of one's parents to be a pious and divine duty and preventing any one from carrying that duty is considered to be a sinful act.

## Respect for Teachers:

The Hindu scriptures say that, like parents, the Guru is also worthy of worship. A guru is not simply a teacher. A guru not only gives education, but also gives inspiration and passes on experience and knowledge. For a Hindu, a Guru can be a person, a symbol or a book.

## Truth:

Hindu scriptures declare: 'Satyameva Jayate' (Truth alone triumphs). This saying also appears in the national emblem of India.

## Forgiveness and Fearlessness:

There are numerous stories in Hindu scriptures which convey the message that development of qualities like non-violence and forgiveness.

## Service to humankind:

Hindus consider that the service to other is a virtue; giving pain to other is a sin. Giving and sharing is one of the values preached relentlessly in Hindu scriptures.

I am so happy, I learnt so much and I am trying to use them in my everyday life. Hope this all Values are important to each and every one who is reading this.

Happy Diwali!!  
Thank you  
Aarush Agarwal



# DHILLON LAW

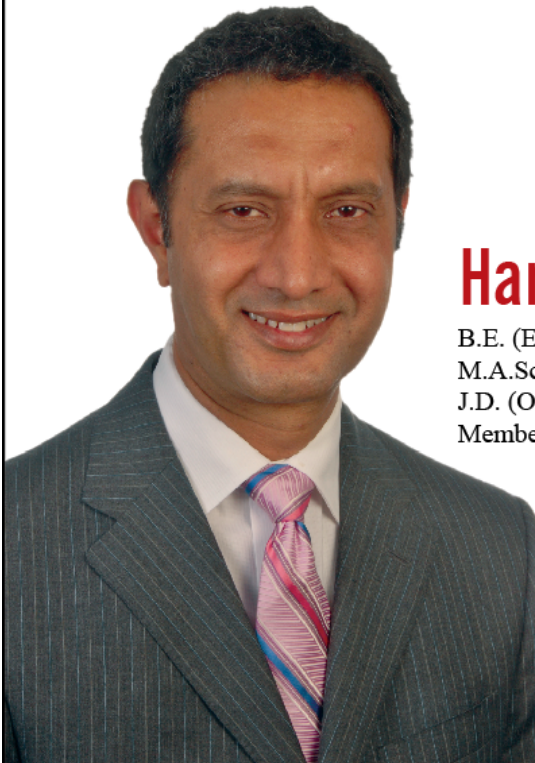
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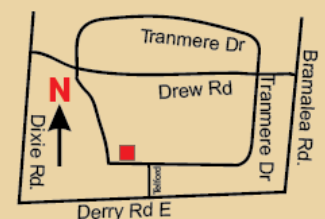
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***and***

***A Prosperous New Year***

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## EMPOWER YOUR PERSONAL BELIEFS

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Ved Gupta



*“Your potential is unlimited. Aspire to a high place. Believe in your abilities, in your tastes, in your own judgement. Imagine and perceive that which you wish to be. Back your image with enthusiasm and courage. Feel the reality of your “new” self; live in the expectancy of greater things and your subconscious will actualize them.”*

--Brian Adams

Our personal beliefs form the texture of our lives. When nourished with energy and action, our self-beliefs act as powerful forces for achieving our goals and dreams. They access resources deep within us and direct these resources to support and achieve desired outcomes.

Those who go about their day-to-day lives without positive personal belief systems resemble airplanes with no flight crews and no autopilots. They flounder with no goals or destinations and so end up with life’s “leftovers.”

Those who believe they are on the path to compelling futures, and feel confident in their abilities, find their paths consistently strewn with opportunities.

When you establish a belief about yourself, the process is an internal one; each belief, consciously or unconsciously, begins with a choice. After that choice is made, be it positive or negative, it filters communica-

tions with the outside world and colors your perceptions with certain attitudes. The more ingrained those beliefs become, the more difficult they are to change.

Beliefs are the most powerful force in the world. On a global scale, diverse belief systems cause cultures to draw boundaries, ideologies to clash, and wars to be fought. On a personal level, what we believe to be true about ourselves appears in our lives as our lives.

What do you believe about yourself? Do you see yourself as a strong and capable person who will succeed in attaining the vision you hold for yourself? Or do you see yourself as ineffective and overwhelmed? Either way, you’ll be right. Your beliefs will dictate the circumstances in your life--your reality.

Much as an electrician rewires circuits in a faulty electrical system, if we want to succeed and achieve our highest potential, we must replace any negative beliefs we hold about ourselves with positive ones. Once attained, that foundation of powerful beliefs will help us on our path to success and fulfillment!

There are many empowering beliefs worth having that can enhance your quality of life. You can find them by considering what you would have to believe in order to be, or do what you want in life. Here is a list of empowering beliefs that contains some useful generalizations or assumptions. They may not always be “true”, but by convincing yourself that they are and acting as if you believe them, you will begin to see the world from a more resourceful perspective.

- There is no failure, only feedback. We learn from every experience and every response is only informa-



tion that tells you whether you are being effective or not.

- There are no problems, only challenges. Every obstacle is actually a stepping stone towards success to help you learn and grow.
- There is no fear, only excitement. Let your fears motivate you to overcome them instead of holding you back.
- If what I am doing is not working I will try something else. Be flexible and do not resist change. For something new to happen you have to try something different.
- No matter what happens, I can handle it. Become confident that you can deal with anything that may happen in your life.

- My past does not equal my future. At any point in time you can change any part of your life.
- I am destined for success. Become absolutely convinced that you are a success in the making.
- Everyone is secretly helping me to succeed. The concept of *pronoia* – assume the best of intentions of everyone around you.
- Anyone can do anything and anything is possible. If one person in the world can do it anybody can by figuring out how they are doing it.
- I am free to choose my own destiny. Accept that you are in control of your own life, decisions and actions.



## BHAKTI OR PREM YOGA OF DEVOTION: EXPLAINED BY SWAMI VIVEKANANDA



When the highest ideal of love is reached, philosophy is thrown away, who will then care for it? Freedom, salvation, Nirvana all are thrown away, who cares to become free while in the enjoyment of divine love?

The idea of a Personal God has obtained in almost every religion, except a very few. With the exception of the Buddhist and the Jain, perhaps all the religions of the world have the idea of a Personal God, and with it comes the idea of devotion and worship.

We always begin as dualists. God is a separate Being, and I am a separate being. Love comes between, and man begins to approach God, and God, as it were, begins to approach man. Man takes up all the various relationships of life, as father, mother, friend, or lover; and the last point is reached when he becomes one with the object of worship. "I am you, and you are I; and worshipping you, I worship myself; and in worshipping myself, I worship you." There we find the highest culmination of that with which man begins. At the beginning it was love for the self, but the claims of the little self, made love selfish.

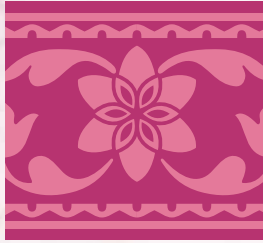
At the last comes the full blaze of light, in which this

little self seems to have become one with the Infinite. Man himself is transfigured in the presence of this Light of love. He realizes at the last the beautiful and inspiring truth that Love, Lover, and Beloved are One.

Sumaadhi, (highest) state of self-realization, is the ocean to which all saadhana (spiritual practice) flows. Every trace of name and form disappears in that ocean. The one who serves and the one who receives the service (and the act of doing service) become one; the one who meditates and the one who is meditated upon (and the process of meditation) become one. All such manifestations of duality is dispelled and destroyed. One will not experience even the experience. This is to say, one will not be aware that he/she is experiencing! This is the fruit of the highest meditation, the dearest moment of all those who yearn for God. It is the sign that the Grace of the Lord is fully upon that individual.

Struggle to realize Atma to visualize God; even failure in this struggle is nobler than the success in other worldly affairs.





# THE WORLD WOULD BE A BETTER PLACE IF...

*Avantika Goyal*



The world would be a better place if.....

If we stop the anger  
And fight for world peace  
Love one another  
Hate will decrease

If we believe we're equals  
We just lessen our pride  
We all bleed the same blood  
Just different colors on the outside

If all wealth came from work  
No dishonesty, no thieving  
Place in a bit of effort  
All fortune was earning

If we had all pleasure with morality  
If our happiness didn't depend on others misery  
We need to smile only with another smile  
Not laugh when other person cries

If we treated our land preciously  
Time to see how we're damaging our Earth  
Stop the gas that chokes the clear sky  
Time to realize what it all was truly worth

If we took time to listen  
The birds chirping in the dawn  
To listen to our friends  
Before the memories are gone

If we had better leaders  
Who knew how to lead  
We need people who care  
And not those who cared about greed



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## YOUNG ABC ACHIEVER AMIT GOYAL

*Compiled by Dr. Ashok Rastogi*



It is a joyous occasion for Agarwals Based in Canada (ABC) that Amit Goyal, Director and Treasurer of ABC, who is an accomplished senior finance executive, has been unanimously appointed Chairman of Toronto Chapter of the Institute of Chartered Accountant of India

(ICAI) for the year 2014-15.

The Toronto Chapter of ICAI, the first North American Chapter, is a not-for-profit organization in Toronto, Ontario for the alumni of the ICAI. The primary objective of the Chapter is to provide networking forum and professional development opportunities to its members. The Chapter has helped in developing excellent relationship between the accounting fraternities of India and Canada. Currently the Chapter has more than 600 members with more than 300 active members. Amit is the founder member of Toronto Chapter and was instrumental in its establishment in 2006. In his association with the Chapter for the last 8 years, Amit has contributed in various capacities.

Currently Amit is working as the Senior Vice President and Chief Financial Officer with State Bank of India (SBI), Canada. Prior to SBI Canada, he worked with many international banks including Citco Bank, Dundee Bank (Scotia Bank Group), ICICI Bank

Canada and Deutsche Bank. In his professional career of more than 20 years, he has occupied progressively senior positions both in Canada and India. Amit is a Chartered Accountant (CA) and Cost & Management Accountant (CMA) from India. He is also a qualified accountant from Canada (CPA, CA) as well as from USA (CPA).

Amit immigrated to Canada in 2003. Since then he has been an active member of ABC and consistently demonstrates his passion to give back to the community. ABC congratulates this Young Achiever who has carved a niche for himself in a short duration and has made every Agarwal and every Indo-Canadian proud!





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Wishing you and your family a peaceful, healthy & happy Deepavali and a prosperous new year!

*Best wishes,*

Shobha & Mahesh Agarwal

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Hoping this Deepavali brings your family lots of joy and good fortune!

*Best wishes,*

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## EXTRACTS FROM SRI RAMANA MAHARSHI'S DISCOURSE ON REINCARNATION

Reincarnation exists only so long as there is ignorance. There is really no reincarnation at all, either now or before. Nor will there be any hereafter. This is the truth... Birth and rebirth pertain to the body. You are identifying the Self with the body. It is a wrong identification. You believe that the body has been born and will die, and confound the phenomena relating to the body with the Self. Know your real being and these questions will not arise.

Births and rebirths are mentioned only to make you investigate the question and find out that there are neither births nor rebirths. They relate to the body and not to the Self. Know the Self and don't be perturbed by doubts.

Most religions have constructed elaborate theories which purport to explain what happens to the individual soul after the death of the body. Some claim that the soul goes to heaven or hell while others claim that it is reincarnated in a new body.

Sri Ramana Maharshi taught that all such theories are based on the false assumption that the individual self or individual soul is real; once this illusion is seen through, the whole superstructure of after-life theories collapses. From the standpoint of the Self, there is no birth or death, no heaven or hell, and no reincarnation.

As a concession to those who were unable to assimilate the implications of this truth, Sri Ramana would sometimes admit that reincarnation existed. In replying to such people he would say that if one imagined that the individual self was real, then that imaginary self would persist after death and that eventually it would identify with a new body and a new life. The whole process, he said, is sustained by the tendency of the mind to identify itself with a body. Once the limiting illusion of mind is transcended, identification with the body ceases, and all theories about death and reincarnation are found to be inapplicable.]

*Happy Diwali from Anita, Sheela and Amy Agrawal*

***Best Wishes to ABC***  
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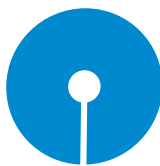
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PLEASE REMOVE ALL YOUR CLOTHES  
WHEN THE LIGHT GOES OUT

### IN A LONDON DEPARTMENT STORE:

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### IN AN OFFICE:

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THE STEP LADDER YESTERDAY PLEASE  
BRING IT BACK OR FURTHER STEPS  
WILL BE TAKEN

### IN AN OFFICE:

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TY THE TEAPOT AND STAND UPSIDE  
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# AGARWALS BASED IN CANADA MEMBERSHIP FORM



Date: .....

Names: ..... Agarwal/Vaish?  
(Use additional sheets if needed)

Member: ..... Yes No

Spouse: ..... Yes No

Other: ..... Yes No

Other: ..... Yes No

Other: ..... Yes No

Other: ..... Yes No

Address: .....

E-mail: ..... Phone Number: .....

## Endorsements if required:

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

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

If yes, name of Agarwal ancestor: .....

Your relationship: .....

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

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

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

I have read the membership criteria and meet them.

Signature ..... Date: .....



# AGARWALS BASED IN CANADA: INFORMATION FOR MEMBERS



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

## BENEFITS OF ABC MEMBERSHIP

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

## CRITERIA FOR ABC'S MEMBERSHIP

- (a) The family should be supportive of vegetarianism and of Vaish values, namely: non-injury, honesty, compassion, justice and family values.
- (b) The family's behaviour at ABC events must not be rowdy, disruptive, or abusive.
- (c) The motive should be to support the Vaish community selflessly. The family should not have any personal vested interest. During ABC activities, ABC's interest would supersede personal interests.
- (d) The family should not have any known history of misconduct, including no police history nor criminal record.

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

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

## MEMBERSHIP CYCLE

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

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

Cheque Payable to: Agarwals Based in Canada

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