



# Agarwals Based in Canada

25<sup>th</sup>  
ANNIVERSARY

GROWING TOGETHER | 2022

Serving the Industry since 1992

**Pramod Mittal**  
**Madhu Mittal**



*Creative*  
*Gems Inc.*

We Fill Your Life With Colours

**All kinds of Diamonds, Coloured Gemstones and Beads  
for your Custom Jewellery Needs**



27 Queen Street [East], Suite 604 Toronto, Ontario M5C 2M6

Off.: (647)430-8969 Cell : (416)319-3378 FAX.: (647)439-0782

pkmittal101@gmail.com



QUEBEC  
JEWELLERS'  
CORPORATION



[www.mittaljewels.com](http://www.mittaljewels.com)





PRIME MINISTER • PREMIER MINISTRE

2022

Dear Friends:

I am pleased to extend my warmest greetings to everyone as you celebrate Diwali.

Also known as the Festival of Lights, Diwali brings together family and friends across Canada and around the world to celebrate the victory of good over evil, knowledge over ignorance, and light over darkness. This holiday, which embodies our shared values of respect, inclusion and pluralism, also reminds us that diversity is our greatest strength.

I would like to thank the organizers for their dedication to fostering fellowship in the community. You can take pride in your contributions to the vibrant multicultural fabric of our nation.

Please accept my best wishes for a happy Diwali.

Sincerely,

The Rt. Hon. Justin P. J. Trudeau, P.C., M.P.  
Prime Minister of Canada





**Premier of Ontario - Premier ministre de l'Ontario**

November 5, 2022

### **A MESSAGE FROM PREMIER DOUG FORD**

I want to extend warm greetings to everyone taking part in the 25<sup>th</sup> Anniversary Diwali Gala of Agarwals Based In Canada (ABC).

Diwali is one of the biggest Indian festivals, celebrated around the world with lamps, fireworks, colourful clothing and community festivities. It celebrates the power of goodness, hope, prosperity and enlightenment.

Thanks to the amazing team at ABC for hosting this much-awaited gala and for your commitment to building a flourishing Agarwal community in this great province. This festival is an excellent opportunity to celebrate your shared heritage and Vaish values as you mark ABC's silver jubilee.

Ontario is proud to be home to a vibrant Agarwal and Indo Canadian community whose members have helped enrich our culture and energize our economy. I wish you and your families much prosperity and joy on this wonderful occasion.

Congratulations on ABC's 25<sup>th</sup> Anniversary and Happy Diwali!

A handwritten signature in black ink, appearing to read 'Doug Ford'.

**Doug Ford**  
**Premier**

अपूर्वा श्रीवास्तव  
भारत की प्रधान कौंसल  
**Apoorva Srivastava**  
Consul General of India



Consulate General of India  
365 Bloor Street East, 7th Floor  
Toronto, Ontario M4W 3L4  
Tel: +1 (416) 960-0760  
Fax: +1 (416) 960-9812  
E-mail: cg.toronto@mea.gov.in



### Message

I am delighted to know that Agarwals Based In Canada (ABC) is celebrating the Silver Jubilee anniversary of Diwali Gala on 5<sup>th</sup> November, 2022. I would like to convey my greetings to all members of Agarwals in Canada on this special occasion.

Since its founding in 1997, ABC has been at the forefront in promoting socio-economic, cultural and spiritual growth of Agarwals in Canada. As a result of these efforts, Agarwals in Canada have built a prosperous and dynamic community in Canada.

With their strong business acumen and hardworking nature, I am confident that the members of ABC will continue to work towards progress of both India and Canada.

I wish all members of ABC continued success in their future endeavours.

  
(Apoorva Srivastava)



October 17, 2022

### ***Personal Message from Mayor Bonnie Crombie***



As the Mayor of the great City of Mississauga, I am proud to offer my warmest greetings to the volunteers, members and leadership of **Agarwals Based in Canada** as you mark your Silver Jubilee Anniversary. I want to offer my best wishes to the Agarwal community who live in Mississauga and the wider Greater Toronto Area on this joyous and celebrated occasion.

I am proud to be the mayor of a city full of generous and caring organizations like yours. As you celebrate the 25<sup>th</sup> anniversary of your organization, I hope you take the opportunity to reflect on your achievements in our community. The breadth of your work to lift up those around you, from your support of the Mississauga Food Bank to your events supporting the Heart and Stroke Foundation, speak to your dedication to improve the lives of all who live in Mississauga and in the GTA.

Please accept my best wishes for all of the accomplishments that you have had over the past 25 years, and all that lie ahead of you.

Warmest Regards,

A handwritten signature in black ink that reads "Bonnie Crombie".

Bonnie Crombie, MBA, ICD.D  
Mayor, City of Mississauga



# Message From The President

Dear ABC Families and Friends,

A very warm welcome to each and everyone to the **25th Anniversary Diwali Gala** of ABC.

I have been eagerly looking forward to this special celebration which marks a remarkable milestone for the entire Agarwal community. It is my honour and privilege to lead such a great organization that has been truly living its motto of **Growing Together** for the last 25 years. I thank you for being a part of ABC's sustained and continuous growth which would not have been possible without the unwavering support from each of you.

I am very fortunate to be working alongside a dedicated and hard-working Board whose support and contributions are invaluable to the growth and prosperity of this organization. I could not have hoped for a more incredible and dedicated team of directors who tirelessly work throughout the year to put forth the best events for our members. For that, I extend my sincere gratitude to each one of them!

As we head into the festive season of Diwali, let me highlight some of the illuminating achievements we have accomplished together as we complete 25 years of existence as an organization. ABC has raised funds for the Terry Fox Foundation for cancer research, contributed towards Food Bank, performed eco-friendly temple cleaning, organized colorful Holi Milan and wonderful Summer Picnic, arranged Golf event for youth and various other activities for seniors and kids.

While we continue organizing great cultural, social and networking events, we are also committed to revamp the existing website, introduce new membership options, re-design social media platforms, increase volunteer pool and many more initiatives in the coming months. For this purpose, I encourage and request everyone to participate actively in various ABC events and initiatives to increase impact of ABC values and visions on our next generations.

I also take this opportunity to thank all our sponsors including Diamond Sponsor BMO Bank of Montreal; Gold Sponsors Creative Gem Inc. and SBI Canada Bank; and Silver Sponsors ICICI Bank Canada and HSBC Bank Canada. Their continued support is invaluable to us.

Finally, on behalf of the entire ABC Board, I extend heartfelt Diwali greetings and best wishes for the coming year to you and your families. Hope you enjoy the **Silver Anniversary with Glamm and Glitzz**.

Best regards,

Amit Goyal  
President, Agarwals Based in Canada (ABC)





# ABC Values

Agarwals growing socially, culturally, spiritually and economically.

## Growth

- To unite and grow through mutual support and to share skills through networking with other fellow Agarwals and related associations around the world
- exposure and linking with mainstream
- regional 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





# From the Editor's Desk

Dear Readers,

What an incredible journey this has been! Agarwals Based in Canada has completed twenty five magnificent years! The seed of this Organization was planted in 1997 by 4 young couples with a simple objective of bringing Agarwal families together. And today this tiny plant has grown into a mature, strong, deep-rooted tree that embraces over 400 members of all age groups. ABC has given us all a platform to celebrate festivals together, to socialize with like-minded people, to serve the community, and to support each other like a family.

It is my pleasure to present to you the 25th Edition of the ABC Annual Magazine. The Editorial Team thanks our numerous authors who took out the time to write thought-provoking articles on varied subjects. It was a joy to especially receive an influx of articles from our youth. This solidifies our intent to continue to provide a platform to our members to express their views and to showcase their creative skills. Besides capturing the beautiful moments from the events that took place in the last one year, we have also made a humble attempt to capture our growth in all these years via the '25 Year Journey' segment – hope you will enjoy it.

We are forever grateful to our sponsors who continue to support us year after year. Their unwavering support has allowed us to be where we are today!

I would also like to extend a special thanks to Dr Ashok Rastogi and Seema Bagla for all their help for the past several weeks in compiling this milestone edition.

While compiling the magazine, we have made every effort to ensure that there are no errors or omissions however we are not to be held responsible for any inaccuracies. Modification to the content is at the sole discretion of the Editorial Team.

I welcome your feedback and suggestions to enhance our publication further so please do not hesitate to contact me anytime.

ON behalf of the ABC Board, I wish you a sparkling year ahead!

**Aparna Goyal**  
Chair, Publications



**Aparna Goyal**



**Dr. Ashok Rastogi**



**Seema Bagla**

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

Unless otherwise noted, the author or advertising organization is the legal copyright holder of all material and others cannot reprint or publish without their written consent.

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



# ABC Executives & Board of Directors

## Executive Members



**Amit Goyal**  
President  
amitbgoyal@gmail.com



**Sushil Agrawal**  
Vice President  
sushilagr@hotmail.com



**Kamna Garg**  
Treasurer  
gargkamna@yahoo.com



**Amba Singhal**  
Secretary  
ambasinghal@gmail.com

## Board of Directors



**Aparna Goyal**  
aparnaAgoyal@gmail.com



**Dr. Ashok Rastogi**  
ashokras@yahoo.com



**Kanchan Rastogi**  
ashokras@yahoo.com



**Manjusha Tayal**  
newcreations2000@hotmail.com



**Mohit Garg**  
gargmohit@yahoo.com



**Nidhi Singhal**  
nidhi98965@gmail.com



**Prabha Agarwala**  
prabhaagarwal@hotmail.com



**Raj Agarwala**  
rajagarwala9@gmail.com



**Sangita Agrawal**  
sangita\_a\_a@hotmail.com



**Seema Bagla**  
seemabagla@gmail.com



**Dr. Shashi Agarwal**  
shashi-agarwal@hotmail.com



**Siddarth Bagla**  
sidbagla@gmail.com



**Vinesh Agarwal**  
vinesh.agarwal50@gmail.com

## Past Presidents



**Rajender Garg**  
1997-2008



**Mukesh Tayal**  
2009-2010



**Vinesh Agarwal**  
2011-2014



**Vandana Agrawal**  
2015-2018

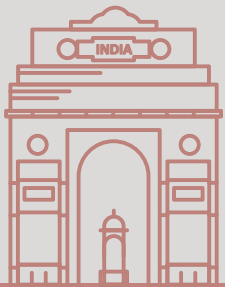


**Sanjay Agarwal**  
2019-2021

# TWO HOMES. ONE BANK.

Now get assistance for  
NRI banking services

**#IndianAtHeart**



**Discover a world of financial solutions with ICICI Bank Canada.**

- Attractive mortgage rates
- Global trade finance services
- Commercial banking services
- Send money instantly\* to or receive money from anyone in India.

## To know more:



[icicibank.ca](http://icicibank.ca)



1-888-424-2422



[customercare.ca@icicibank.com](mailto:customercare.ca@icicibank.com)



Visit our branches

- Ontario: Brampton, Mississauga, Scarborough, Toronto and Malton – iLounge center
- British Columbia: Delta and Surrey – iLounge Center • Alberta: Calgary



Scan the QR code  
to request a call back

# ABC's 25 Year Journey

“Kudos to ABC team and volunteers! You guys put your heart and soul to bring bigger and better events year after year!”



# Notes From The Founding Members

## Rajender Garg and Dr. Swarn Garg



25 years ago, four young Agarwal families met on a friendly delicious dinner at one of the friend's home. Before dinner while sitting in the living room and discussing world politics one of the families on the fly noted that we should form some kind of Agarwals' organization. Idea was that we could have a get together and share likes and dislikes and laugh and enjoy amongst ourselves. There was absolutely no other objective behind this thought at that time.



With that thought} first time (25 years ago), we got together on a picnic in a park in Mississauga (Attendance might have been just 15).

That time none of us was able to imagine that one day we will be celebrating

the 25th anniversary of the organization. But because of the dedication of the members involved, we are where we are today.

Keep up with the good hard work. Our one single objective from now onwards should be that any Agarwal we know should be the participant of this beautiful organization ABC and we shall we all should "GROW TOGETHER".

Happy Diwali to All our extended Family!

## Mukesh and Manjusha Tayal



What a marvelous journey this has been for ABC!

We organize arguably the most enjoyable Diwali in town – spiritual yet elegant and fun! We also organize other very nice events .... Holi, Agrasen Jayanti, picnic, informative seminars. ABC has truly mastered the art and science of organizing events that cater to the interests and tastes of Agarwals and are executed flawlessly.

Thus, ABC has achieved a major element of the founding vision of 25 years ago envisioned by four couples in the room on that "inception day".

Another objective that was articulated on that day was to build a silent "system" that can be activated if necessary

to protect Agarwals should a need arise in case of hostility towards South Asians. There might well be a need to revisit this subject - has the time now come to start building the foundations of an effective and durable "protective structure" for Agarwals? A foundation that can be quickly ramped up if and when needed.

So far, though -- kudos, again, to ABC's members, volunteers, Boards and Executives for building this remarkable organization.

# Notes From The Founding Members

## Vinesh and Dr. Shashi Agarwal



After living in Canada for several years and having 3 children, we realized that there isn't any organization available where we could expose our children to unique Agarwal values and traditions.

In the summer of 1997, four families were gathered in Oakville for a social evening. The above concern was raised by a guest and a suggestion that we form an Agarwal association addressing the need for such organization.

Another guest suggested the name ABC (Agarwals Based in Canada) which was readily accepted by all. An ABC picnic was arranged that summer and that started the formal birth of ABC.

Since then, ABC has been holding various annual events, where attendees enjoy traditional festivals and celebrations, some unique to Agarwal families.



ABC has also been raising funds for mainstream causes such as Cancer research and Food banks.

On a personal note, we feel that our children benefitted tremendously by getting involved in ABC activities, learning our traditions and values and enjoyed the feeling of belonging to a one large extended family. They always looked forward to attending ABC events.

It is commendable how year after year, ABC has grown and celebrated quality events together to reach the big milestone of 25 years in existence.

We wish every success to ABC in future years.

## Pravin and Shama Goel



We are so happy to learn that ABC's Silver Anniversary is being celebrated this year. It gives a feeling of pride, happiness and satisfaction that we were a part of conceiving the idea of its formation. For any Institution to be strong and grow well, its foundation and structure thereon have to be healthy and strong. We feel delighted

by ABC consistently having excellent growth. Congratulations to all the Teams and Members who are its parts since its inception.

Best of Wishes and Warm Regards to all!

# Picnic 1997-2021

*"Being a part of ABC has allowed me to grow alongside the community!"*



# Maharaja Agrasen Jayanti 1997-2021





# Diwali 1997-2021

*"It's amazing how far ABC has come - can't wait to see what's next!"*



1997



2021

*"Thank you ABC for keeping us connected to our culture"*

# Holi 1997-2021

*“So proud to be a member of ABC - Congratulations on completing 25 years!”*



*“Kudos to ABC team and volunteers! You guys put your heart and soul to bring bigger and better events year after year!”*

# The Publication Journey



# Celebrating light and prosperity

banks  
with us

Get up to  
**\$500\***

when you open one of Canada's best chequing accounts.

Whether you're new to Canada, sending money abroad  
or managing your accounts overseas, HSBC is the bank for you.

For more details, visit: [hsbc.ca/welcome](https://www.hsbc.ca/welcome)



**HSBC Bank** | Opening up a world of opportunity

## ABC Celebrates a Sparkling Diwali



By Priya Agarwal

After 25 years of ABC  
 We are putting together a show  
 for you to see  
 The show is full of glam and glitz  
 Made up of with performances and  
 other tidbits  
 From beginning to end you will see  
 All that our association has come to be  
 We've had events for youth and  
 seniors too  
 And all the adults including you  
 We've been supporting the community  
 through Terry Fox Run  
 As we jog together under  
 the blue skies and sun  
 Maharaja Agrasen Jayanti  
 we must celebrate,  
 To teach our children about our king  
 who is great

Diwali is our biggest show,  
 As many of you now may know  
 So we welcome you all on this  
 special night  
 Let's light the diyas as they all  
 shine bright  
 Happy Diwali!!

*Priya is a creative young woman who has a passion for the arts. Her creativity goes beyond just painting with acrylic and watercolor paint. She also likes to sing Bollywood and classical songs.*

*She has been writing magazine articles for ABC for a long time. She loves children and has a niece and nephew who play with her quite often.*

## ABC and its Impact On My Family



By Prabha Agarwala

ABC and its impact on my family  
 I shall explain

We were a young family  
 Hum do hamare do हम दो हमारे दो  
 ABC made it into a Huge one  
 Hum sab aur hamare sab  
 हम सब और हमारे सब  
 We were shy in past  
 We are now showcasing our talents  
 In picnic and in Holi  
 And in grandeur Diwali

May it be Terry fox or Mandir cleaning  
 Or Agrasen Jayanti or Holi  
 We are eager to always be a part

Our kids turned adults now  
 Have fond memories of their part

In events, in food, in manners of all  
 The love of ABC is spread all around

The echoes of ABC founders  
 The modern directors and  
 young members  
 Can be heard in the works of ABC  
 From smallest event to Grand Diwali

Extended family in Canada is  
 what we found  
 Blessed is my family for  
 'ABC' we found

# All About Dogs



By Aadya Goel

The first thing we are going to do is talk about your zodiac sign so that we know which Dog breed suits you the best. In this article I'm going to discuss the top ten breeds of Canada.

1. For a Gemini: The dog that will suit you best is the Labrador Retriever. This breed is the most popular dog of Canada. They are friendly and outgoing. Labs live for about 10-12 years and they weigh around 55-80 pounds. Retrievers are the guard of your lawn, lol
2. For an Aquarius: the Golden Retrievers are your dogs. They are the second most popular breeds. Similar to Labs, Retrievers can live for 10-12 years. G.R's weigh around 55-75 pounds. It is one of the most loyal and affectionate breeds, and lives for 14-16 years. They are gentle, smart and witty like an Aquarius
3. For an Aries, a German Shepherd is what you need. Shepherds live 7-10 years and weigh around 50-90 pounds, they are trustworthy, faithful and gentle.
4. For Scorpio: then you might like a Standard Poodle! They live up to 12-13 years and weigh 50-70 pounds. Poodles are smart, playful and FLUFFY!
5. For Sagittarius: your personality will go well with French Bulldogs, a goofy yet intelligent breed! Frenchy live around 12-13 years and weigh 16-28 pounds. The next top breed is an Australian Shepherd, another breed that is great for Sagittarius. I think you should adopt one because Shepherds are friendly and outgoing. They live 12-15 years and weigh 40-65 pounds.
6. For a Capricorn: you need a Shetland Sheepdog. They live around 12-14 years and weigh 15-65 pounds. Shetlands are super gentle and playful
7. For Taurus: Afghan Hounds are one of the most striking breeds, which should appeal to a Taurus love of beauty. These dogs are incredibly loyal, just like you. Their aloof nature makes them a good fit for a Taurus, who needs to build trust slowly with new people. They have a weight that ranges between 45 to 60 pounds and they have a lifespan of 11 to 13 years
8. For a Virgo: the dashing Briard with his quicksilver gait could be the perfect pairing as Virgo's are inspired by beauty and love. Briards have the high intelligence of a herding breed, which should suit the smart, problem-solving Virgo. They live around 11 - 15 years and weigh 30 - 40 pounds.
9. For a Cancer: Rottweilers —is a great match for Cancerians as they are very loyal and are great protectors of households. Although they can be confident and aloof with outsiders, within their home, Rotties are calm and alert companions. Like you, Rotties form deep attachments to the people they are close to. They live up to 8 to 10 years.
10. For Libras: they love company, so does the Pomeranian that wants nothing more than to provide companionship to his special person. Libra is as highly social with friends as the Pom, and both possess a loyal nature. The Pom also shares Libra's intellect and keen mind, which makes

this breed easy to train. Pomaraians weigh 3-7 pounds and live 10-14 years.

11. For Pisces: Saint Bernards can be pretty big dogs that can look intimidating, but in reality, they are super gentle, relaxed, and calm, just like Pisces. They don't need a ton of activity and they generally are not aggressive. You can just chill together. Saint Bernards live from 10-13 years and weigh around 140-160 pounds.
12. For a Leo: They will love to have a dog around that shows the same affection, is cuddly and

wants their attention. A Leo loves to be admired and loved and will prefer a Pug that will show them that they appreciate them. Just like Leo, they are cheerful and very sociable. Pugs weigh around 14-18 pounds and live up to 13-15 years.

I hope my research is going to help you while adopting a Dog.

*The elder sister by 3 minutes makes sure its known. Aadya is 9 years old and goes to Ingleborough Public School.*



Gemini



Aquarius



Aries



Scorpio



Sagittarius



Capricorn



Taurus



Virgo



Cancer



Libra



Pisces



Leo

# Arvind Betala

CPA-CA, In-depth tax, CFE, CA(India), CFP(UK)



*A Chartered Accountant can Save you Time & Money*

- Preparation & filing of Corporate tax, Personal tax & Trust accounts
- Company Incorporation and registration
- I.T. Sub-contractors and Owner Operators
- Professional Service Businesses – Dentists, Lawyers, Medical and Health Professionals
- Canada, US and other cross border taxation

C: +1 416-732-9684

E: [abetala@cabetala.com](mailto:abetala@cabetala.com)

W: [www.cabetala.com](http://www.cabetala.com)

Unit 209, 5805 Whittle Road, Mississauga ON - L4Z 2J1



Accounting Tax Transaction Advisory

**Arvind Betala**

Chartered Professional Accountants  
Professional Corporation



# Tackling the Labor Shortage and other Workforce Challenges



Avantika Goyal

The current worker shortage crisis is finally creating an urgency for societal changes that should have been implemented decades ago. Currently, as a consequence of the global pandemic and rising inflation, much of the western world is facing a major shift in the blue-collar labor market. Job vacancies outnumber the amount of unemployed workers by almost two to one, a discrepancy that will soon threaten economic growth.

It's well-known that during the height of the pandemic in 2020, many workers either quit their jobs or were furloughed by their employers, a period referred to as "The Great Resignation". But given the efforts made to ensure health safety and return to normalcy, businesses were expecting labor force participation to now match pre-pandemic levels. Unfortunately, this has not been the case.

Over the past two years, there's been a shift in workers' spirit that, unlike the COVID-19 risk, is far more permanent. People are now in search of a better work-life balance and a dependable company culture. This is most evident in the demand for continued remote/hybrid-work options, which is generally limited to traditional white-collar jobs. Thus, people are attempting to upskill themselves to break into higher-paying tech and professional service careers. This leaves many retail, manufacturing, hospitality, and other low-paying industries with a surplus of unfilled job openings. In addition to this, workers are demanding higher wages to help counter the weight of inflation in everyday goods and services.

With all these factors working against employers, workers currently have

incredible negotiating power in the aforementioned industries. But it's too early to count this as a working-class victory. Raising wages to balance inflation leads to a viscous cycle, known as the wage-price spiral, and policymakers will do everything in their power to prevent it. Instead, we need to introduce systemic changes that provide more long-term solutions. Below, I've offered some suggestions. All of which require businesses and the government to work together to implement.

## Reform Immigration

One obvious solution to a labor shortage issue is to increase the amount of labor available. As industries grow and require more labor, it's imperative that there's a seamless process to yield new workers to match that growth. Namely, a more efficient way to grant work visas to qualified immigrants, particularly in low-skill fields. Not only is there severe backlog in granting visas, but none of the current visas available in the US meet the needs of these struggling industries. We need a visa that's more inclusive of varying skills, not seasonal or temporary, and doesn't have a limited quota. In addition to resolving the labor crisis, an appropriate low-skill work visa can work wonders for the illegal immigrant issue. People searching for better opportunities would have a more attainable path towards legal immigration.

## Encourage Workers to Apply

A second approach is to encourage qualified workers to apply to these job openings by making them more attractive. Raising wages isn't the only way to compete for workers, businesses can



also offer better benefits, more paid-time-off, and safer working conditions. It's true that these improvements also come at a price, like higher wages, but it doesn't feed into inflation in the same way.

Similar to improving working conditions, childcare costs act as a major barrier between qualified workers and job vacancies. Many parents choose to stay at home with their kids instead of work because paying over \$15,000 a month for daycare just isn't feasible. Businesses can begin remedying this issue by providing on-site or back-up care, subsidizing childcare, and offering childcare vouchers. Of course, this comes at a cost, but businesses are already paying for this through the employee turnover costs and loss in productivity that results from childcare limitations. Childcare costs have been a serious issue for decades, barring many parents, especially mothers, from pursuing careers, but perhaps with this labor

shortage, businesses will finally see the value in addressing this cause.

The recommendations I've made here are written with the United States in mind, as that's my country of residence, but much of this is applicable to other western countries as well. Immigration remains an issue in the UK and overpriced childcare exists in Canada as well. I admit that these aren't quick fixes but making such fundamental changes will have long-lasting benefits for the workforce. Let's use the current labor shortage crises as a catalyst to address problems that workers have been protesting for years.

*Avantika Goyal is a final year economics student at UC San Diego. She's currently working as a financial assistant on her college campus. In her free time she enjoys listening to podcasts and writing for her blog.*



**T<sub>L</sub> TANEJA LAW**  
PROFESSIONAL CORPORATION  
BARRISTERS, SOLICITORS & NOTARY PUBLIC



**OUR SERVICES:**

- Corporate Commercial & Business Law
- Family Law
  - Divorce & Separation Matters
- Notary & Attestation
- Real Estate Law
  - Residential
  - Commercial
- Assets Purchase & Sale
- Estate Planning
  - Wills & Power of Attorney
  - Estate Administration
- Immigration

**Brampton:**  
Sandeep Taneja (M.A., LL.B)  
1 Bartley Bull Parkway, Suite 19-A  
2nd Floor, Brampton, ON, L6W3T7  
Ph.: 905-796-9900, Fax: 905-796-9906  
Email: sandeep@tanejalaw.ca  
Web: <http://www.tanejalaw.ca>

**Mississauga:**  
Anita Taneja (B.Com, LL.B)  
33 City Centre Drive, Suite 218  
2nd Floor, Mississauga, ON, L5B2N5  
Ph.: 905-896-4000, Fax: 905-896-4002  
Email: anita@tanejalaw.ca  
Web: <http://www.tanejalaw.ca>

# Basic Estate Planning for Business Owners and Others

By Naresh Bansal CPA

All business owners should protect their business legacy and assets while alive or upon death. Estate lawyers and CPAs collectively work on Estate planning. Discuss it with both to understand it from the legal and tax point of view. Estate planning is mostly about financially protecting the family of business owner and other stakeholders in case of inability and untimely death. Without proper planning, the estate will pay more taxes at the expense of beneficiaries' share.

## Estate planning essentials:

1. Power of Attorney for property
2. Power of Attorney for personal care
3. A Will to provide direction to distribute estate assets after death

In the absence of proper planning and above documents, it can take months before the remaining family/spouse have access to business and other assets.

## Other planning tips:

Upon business owner's death, it is considered that their business share and other property were disposed of just before their death (deemed disposition). Capital gain on the deemed disposition is triggered and the estate must pay tax on it before the remaining assets are distributed to the beneficiaries. If the estate is unable to pay the tax then the estate have to sell all or part of the assets.

Following solutions can be considered:

- Many times holding companies and/or remaining shareholders do not have cash available to buy out the interest. Appropriate life insurance can be purchased which meets all conditions.
- Incorporation of business can be helpful to utilize the lifetime capital gain exemption (LCGE, once-in-a-lifetime tax deduction), applicable to qualified small business corporation shares (QSBC) up to \$913,630 (2022) per shareholder. LCGE can be successfully used in a succession planning scenario i.e. share sale vs. asset sale.

- Family members can be shareholders in a business corporation and/or holding corporations, but be aware of TOSI (Tax on split income) rules and carefully analyze pros and cons of this option and tax complications.
- Shares can be transferred to a family member/child who has interest and skill set in exchange for a promissory note before death (discuss the legal enforcement claim of promissory note with your lawyer). Can be subject to division in case of separation.
- How to avoid probate fees or part of it? Discuss it with your CPA and estate lawyer.
- Part appreciation of a Principal residence can be taxable after death in some situations.
- Even if the property is not used for commercial activities.

Surprised! Discuss it with your CPA.

Sometimes parents like to know about the tax consequences of gifting assets to their children or grandchildren while they are alive, others choose to do upon their death.

In Canada (unlike the United States) there is currently no gift tax. Even though there is no gift tax, some specific steps are required for effective tax planning.

A deemed disposition rules apply to gifts in Canada. A parent or grandparent (NOT THE CHILD) will be subject to deemed disposition tax where the transferred asset has appreciated in value. The CRA will tax the capital gain.

*Above tax information for general guidance only. It cannot be relied upon to cover specific situations and you should not act, or refrain from acting, upon the information contained therein without obtaining specific professional advice. Naresh Bansal CPA Professional Corporation, and its employees do not accept or assume any liability or duty of care for any loss arising from any action taken or not taken by anyone in reliance on this information or for any decision based on it.*

*Naresh Bansal CPA (Chartered Professional Accountant) is providing Accounting and Tax services to corporate clients for more than 31 years.*

# Bhagwan Hanuman Ji Ki Mahima



Kedar Nath Gupta

Hanuman ji is a favourite figure all over Southeast Asia and in many parts of the world. He has proven to have the most celebrated quality - devotion to his Master. Accordingly, absolute surrender is the secret to reach the 'Almighty'. Most Hindus and some others worship him as they believe that he can remove any of their ailments and troubles. "Sankat

**kate mite sab pira, jo sumire Hanumat Balbira.** संकट कटै मिटे सब पीरा, जो सुमिरे हनुमत बलबीरा", This is the reason people stand in long lines at Hanuman temples, on Tuesdays and Saturdays to worship him. This is my personal experience and of millions of others.

**H—Humility; A—Admiration; N—Nobility; U—Understanding; M—Mastery over ego.**

**A—Achievements; N—Niskaam (निष्काम) Karma.**

For Hindus, Hanuman ji symbolizes, a pinnacle of self lessness and loving devotion and bravery of a morally upright individual. If one sincerely assesses, there are a large number of attributes to Hanuman ji. He is a self-controlled brahmchari (ब्रह्मचारी) as he has supreme control away from all materialistic objects; He is immortal (अमर ); He is strong Vir, Mahavir (महावीर) ; His ability/agility of bringing medicinal mountain to ailing Laxman; He is beautiful and ugly ; He can shape



His body to very large and extremely small sizes; He is a true (devotee) of Ram and Sita ; He has demonstrated to be virtuous and compassionate ; He is a yogi (योगी) as he has learnt the Vedas ; He is a remover of obstacles; He is a bestower of Siddhis and Ridhis (सिद्धि व रिद्धि) ; He is a healer of sorrows and pains : He is Punch-Mukhi (पंचमुखी), ( East- Purity of mind and success, West- Protection from black magic and poisons, South- Victory and fearlessness and North- sky face and good knowledge.)

It is difficult to find the name of Hanuman ji in Vedic literature, however his birth is authenticated in Valmiki Ramayana by the fact that Anjana Mai gave birth to Hanuman. It is believed that Hanuman ji once had swallowed the Sun while playing, taking it as a fruit. He only released the Sun upon the request of celestial gods, and then it became day again. Hanuman Ji was born on Full Moon or Purnima and Hanuman Jayanti is therefore celebrated on this day. In the epic Mahabharat,

Hanuman ji met Bheem and recognized him, as his spiritual brother. It is said that Hanuman ji's picture was on the flag positioned on Arjun's chariot as a symbol of victory and it is believed therefore Pandav's won the battle over Kauravas.

A common question asked by everyone - why is Hanuman ji painted with Vermillion, "sindoor"? It is believed that Hanuman ji once asked Maa Sita and she put this vermilion on his forehead. Sita ji then explained that this is a sign of Bhagwan Ram's happiness and his long life. Hanuman ji from then on decided to put the vermilion on his whole entire body, to follow Mata Janaki. This is how Hanuman ji's idol is seen everywhere today covered with vermilion.

Hanuman Ji always promptly responds to the sincere calls of his devotees. We see that even today large number of devotees circumambulate Hanuman's idol and get their vows fulfilled. It is suggested with folded hands that devotees should recite Hanuman Chalisa every day.

*Kedar Nath Gupta is a Metallurgical Engineer and a Research Scientist in Iron & Steel field at National Metallurgical Laboratory, Jamshedpur from where he retired as Joint Director. He was awarded India's prestigious NATIONAL METALLURGIST AWARD by Ministry of Steel and Mines in 1974. He has published 128 Technical papers in India and other countries and more than 40 articles on religion, astrology, health and community development in Bhaskar Panchang, Agarwal Patrika and for temples in America and Canada.*



Connected education is here to stay. At **Edusity**, we're co-inventing the future of the LMS.

**System includes these features:**

On Demand Recordings + Polling + Brandable + Screen Sharing + Integrated LMS + Whiteboard + Screensharing + Cloud Hosting & Storage + Virtual Class at Scale Super Secure Encryption + Mobile Support and many more....



**Growing with Knowledge on Edusity's Virtual and Connected Classroom**

103 - 5770, Hurontario St, Mississauga, ON L5R 3G5



647-450-9684



sales@edusity.com



# Climate Change: Fact or Fiction?



By Jahnavi Rastogi

It is August and the heat and humidity is brutal in Hillsborough, New Jersey. To escape the heat, a few friends rush to the local McDonald's on Route 1 to order their favorite Big Mac sandwich and a nice, cold vanilla McFlurry. Down on Millstone River Road, Farmer Yash shakes his head in disappointment, as all his family's hard work planting indigenous crops from heritage seeds have been lost as there has been no rain for six weeks, atypical for this time of year. On the other side of the world, an American teenager takes a once-in-a-lifetime trip to France to see the Alps. She is excited to see the glacier, Mer de Glace, which was formed in the last Ice Age. She walks down 550 steps to reach the ice grotto, which she realizes is melting rapidly right in front of her eyes.<sup>1</sup> The tour guide tells her that the ten hottest years in the past 142 years, have all been after the year 2000.<sup>2</sup> There may not be a glacier when she goes back in twenty years. Three seemingly random events in August, but are they?

Take the Big Mac, for instance. To get the Big Mac to the restaurant table on Route 1, McDonalds needs to order beef from a cow farmer. This farmer may be located across the country. This farmer has thousands of cows that need to be fed grain, grass, and water. To produce one kilogram of beef, it takes seven kilograms of grain.<sup>3</sup> This requires transporting grain and hay across the country, which is using fuel. Eighteen percent of the world's greenhouse gases including nitrous oxide and methane come from meat production.<sup>4</sup> Greenhouse gases definitely play a huge role in global warming.

Now, why did Farmer Yash's crops fail this year? For the past six weeks, there

has been no rain. Typically, it rains in spring and summer. Except starting about twenty years ago in 1998, summers began to be warmer than average.<sup>5</sup> The temperatures are rising because of greenhouse gases caused by meat production, car fuel consumption, and factory air pollution. Almanacs were used to tell farmers when to plant their crops. Now because of climate change, early rain and late rain makes it hard to know when to plant and harvest. Farmers do not produce enough crops because of droughts and unpredictable heavy rainfall, so they do not have money to pay for housing, food, and other needed items.<sup>6</sup> If small scale farmers do not have rain, then there are no crops. When there are no crops then there is no food at the grocery store.<sup>7</sup> This is a big problem for all of us.

How did the teenager get from Princeton, New Jersey to Chamonix, France? She went by car, which uses fuel, to the train, which uses fuel, to the plane, which uses fuel, to a bus, which also uses fuel. These small actions create a large hole in the atmosphere which leads to global warming. Ultimately, hot weather is melting the glacier at a very rapid pace.<sup>8</sup>

What can we do about these large problems? First, at a small level we can try to reduce how much meat we eat by starting Meatless Mondays in schools, homes, and workplaces. Second, we can bring school classes to local farms to teach them about what is happening to indigenous crops due to hotter temperatures and show children where their food comes from. Third, we can find ways to reduce our carbon footprint, including eco-friendly transportation options like carpooling

and staying local. We can also make a conscious effort to daily turn off the lights, take only enough food we can eat, compost the remaining food, brush our teeth with less water and reuse dishwater for our kitchen gardens. As young people, we all have a part in reducing our impact on harming the environment as climate change has become our reality, clearly not fiction. A little step goes a long way.

The words of Swedish climate and environmental activist Greta Thunberg at UN Climate Action Summit in Sept 2019 have been ringing in my mind: “For more than 30 years, the science has been crystal clear. How dare you continue to look away?” Visibly angry, frustrated and holding back her tears she added: “You have stolen my dreams and my childhood with your empty words and yet, I’m one of the lucky ones.”

*Jahnvi Rastogi is a rising seventh grader, who enjoys reading, baking and cooking in her spare time.*

1. <https://www.bloomberg.com/news/features/2015-09-25/climate-change-on-mont-blanc-the-vanishing-mer-de-glance>
2. <https://www.britannica.com/place/Mer-de-Glace>
3. <https://davidsuzuki.org/living-green/food-climate-change/>
4. <https://climateatlas.ca/agriculture-and-climate-change>
5. *Id.*
6. *Id.*
7. <https://www.umrit.org/>
8. <https://www.bloomberg.com/news/features/2015-09-25/climate-change-on-mont-blanc-the-vanishing-mer-de-glance>



Students helping Farmer Yash at Umrit Farm.



Jahnvi visiting Mer de Glace, Chamonix, France.

# Real Estate Investment through Holding Company – Yes/ No?



Sushil Agrawal

Let's begin with simple understanding of what is holding company?

1. Holding company is a corporation (an individual can't act as holding company)
2. It doesn't sell, service, manufacture or conduct any business operation (day to day)
3. It holds the controlling stock in another company/ companies
4. It holds the assets of other companies, however maintains only oversight capacities
5. It oversees the management decision, however not participate in day to day operations

## Pros of having holding company:

1. It is protected from losses of subsidiary
2. If the subsidiary company goes bankrupt, holding company is protected – no claim from creditors of subsidiary
3. Transfer retained earnings from operating company to holding company – tax planning
4. Pay dividend to low income family members from holding company – tax savings
5. Lifetime capital gain exemptions – subject to restrictions e.g. active or passive income
6. Benefit of estate planning and possibility of freezing assets – rules apply e.g. the shareholder structure to be change to preferred share, these shares will be frozen at current market value, new shareholders – common

shares at minimal cost and future profit goes to children/ family members.

7. Create different subsidiary for different activities – e.g. holding a real estate or holding a brand name
8. Relocation of company without relocating its business to tax beneficial provinces or cities
9. Easy to create company or make any changes
10. Low cost of borrowing for subsidiaries – by pledging guarantee on behalf of subsidiaries

## Cons of having holding company:

1. Difficult to understand an actual picture of financial health
2. Unethical practices for moving debt among subsidiaries
3. Exploit subsidiaries – choose particular directors or buy products
4. Possibility of higher costs operating cost for professionals

## In summary:

If you are planning to pass on your assets to your children, holding company is a long term solution.

*Note: The advice above is not legal advice; readers are requested to take professional advice before making any decision. This is based on personal knowledge and study of the subject.*

*Sushil Agrawal is a Real Estate Broker and Chartered Professional Accountant (CPA,CGA) with Your GTA Real Estate Brokerage.*



# AAR PLUMBING & HEATING SUPPLY WHOLESALE & RETAIL

**Call: Anil**    **Tel: (905).791.4773**  
                    **Cell: (647).985.4733**

SINKS & FAUCETS  
TUBS & SHOWERS  
TOILETS & BIDETS  
RANGE HOODS & BATH FANS  
ELECTRICAL WIRE & ACCESSORIES  
POT LIGHT & LED BULBS

**2074 Steeles Ave. East, Unit #6**

Brampton ON. L6T 4Z9

Fax: (905).791.0774

**[www.aarplumbing.ca](http://www.aarplumbing.ca)**

**[aarplumbingsupply@hotmail.com](mailto:aarplumbingsupply@hotmail.com)**



# BM Select

A Division of Butler Mortgage Inc.

FSRA LIC. #12118

Office: 905.569.8326



# My Journey of Gita “Adhyan”



By Suman Gupta

Om, Shri Vaasudevay Namah: .

It was the start of lockdown because of Covid in March 2020. Uncertainty and anxiety ruled the world. Every being in this world was full of fear and worry and then true to His word that when it is really bleak on earth, HE manifests himself...By His Grace a thought came to my mind...

I have been wanting to read and understand the Gita for some time now but have never made the effort till now! This seemed like the perfect opportunity to do that. I floated the idea to a bunch of ladies and lo and behold! We had our “Higher Learning Group”. I am forever thankful to these 10 ladies (Aparna, Kanchan Di, Mini, Manisha di, Nidhi, Prabha, Rashika, Sangita, Shashi di and Vandana) for keeping us all motivated, committed and supported throughout this journey!

Understanding Gita is not easy, it is a complex text and some concepts are really hard to grasp!

There are things that we as a group and I as an individual are still struggling with! It is said in Gita that the best way to understand and decipher is through a capable Guru, however we were forced to rely on various texts and videos as our Guru! We did get some clarifications from Guru Raghu Nath Dasji from India, We are forever indebted to him for that.

It took us close to 10 months of reading 5 days a week for 40 minutes each day to read the entire text. We had quite the system going! We played the Sanskrit Shloka online as most of us do not know how to read Sanskrit with proper pronunciation. Thereafter, we read the English Translation of the Shloka

followed by the synopsis and explanation of the text by the author. We would rejoin the free Zoom session and come back for another 15-20 minutes of discussion among ourselves on what we had read and understood, helping each other to dismantle, absorb and debate the “Song of God” - the “Geet” as delivered by Shri Krishna through Arjun to the world.

There were a few surprises and of course a lot many revelations all through the reading of the text. It is virtually impossible to write about all of the deep concepts, However, I am enumerating a few of these surprises and revelations that I think I can explain in words:

1. There are **qualifications** stated by God as to who the Gita should be preached to and who not to specifically!
2. **The actual sermon starts only with Chapter 2, Verse 2 of the text**, up until then Bhagvan Krishna is just listening to Arjun and his state of mind.
3. **“Swarg” is not the ultimate destination for a man to strive for**, it should be His abode **“Golok Vrindavan”**. From Swarg a man returns to the cycle of death and rebirth, but if you are taken in by Him you will attain **“Moksha”** where you will be with Him forever, liberated from this cycle.
4. **Krishna says that those who worship Devas are actually worshipping him but erroneously**. They are shortsighted and worship the deity/ Deva to attain a temporary, short-lived fulfillment of a desire that is bound to be replaced by another! Or they will attain Swarg

till their pious deeds run out and then return to Mrityulok - Earth. **The Devas do not have the authority to offer anything more.** Instead, if you worship Him and Him alone, you would be worshipping the Devas automatically. It is like when watering a plant, you only need to water the roots and not the branches, the flowers or the fruit individually.

5. **There exist 3 undestroyable, immortal “things” in this universe- Parmatma (God), Jiva (Soul) and Prakriti (Nature).** The first two are self-explanatory, however what about Prakriti? Even though we see around us the decay and destruction constantly, Lord says the sum total of the five “Tattvas” that constitute Prakriti remains the same. The phenomenon we witness as destruction is just the transformation of the “panch tattvas” from one form to another.
6. **Grace of God is paramount in anything getting done in this universe.** No amount of effort or right environment can produce any results, unless His Grace is present. A farmer plants a whole lot of good quality seeds after preparing the right environment for his crop. Each seed


is provided with the same soil, water, fertilizer and sunshine but still only a few of them germinate and not all! **The difference is His Grace,** some seeds have them and others do not.

7. The greatest value of the text is not that it provides mankind with a manual to live life and their purpose on earth but that it **shows them the simplest way to attain God and Moksha- the Pathway of “Bhakti”.** One needs only to offer one’s unvarnished devotion to God and one can surely attain Him.

In Conclusion, I urge all of you that have not yet read the Shrimad Bhagavad Gita to try and read the text. Do it with a group, that is the easiest way. It leads you to a place of self-awareness and introspection which is hard to achieve otherwise.

Jai Shri Krishna!

*Suman is a long standing member of ABC and has been a part of the Board and the Executive. She enjoys cooking, traveling and socializing with friends. Hinduism and her Indian Heritage fascinate her and fans her curiosity, occasionally she writes on these topics to express her understanding and her point of view on them.*



**TRELAWNY HEALTH CENTRE**

**DR. HIMMAT LAL**  
**DR. NAMITA LAL**

3899 TRELAWNY CIRCLE UNIT 7  
MISSISSAUGA, ON

**905-824-2007**

**DR.LAL.THCGMAIL.COM**

CHIROPRACTIC-PHYSICAL THERAPY-MASSAGE-ORTHOTICS-SHOES

# How Far Back Can You Trace European Civilization?



By Mukesh Tayal

Greek civilization predates Roman. But where did the Greek civilization originate? The result may surprise you; read on:

The oldest Greek civilization is reflected in literature such as Homer's Iliad and Odyssey (say circa 700 BCE); in events such as the Trojan War (say circa 1300 BCE – or is it a myth?); and in magnificent ancient buildings of Crete (Greece) whose “Minoan” civilization is believed to have begun circa 3000 BCE.

Historians tell us that before the Greeks, Europe was populated by cave-dwelling “barbarians”. But when I look at ancient Greek buildings and literature, I can't accept that those magnificent buildings and that sublime literature were created by a bunch of barbarians shortly after crawling out of caves. So where did that culture really develop?

On a visit to Budapest, my tour bus stopped at a nice park on the western bank of Danube. The park has exquisite stone statues of seven horsemen – each some 10-ish feet high. An inscription states that the statues represent the *first humans* that settled in that area; that they had arrived from Iran. They are shown “civilized” – riding saddled horses, and wearing fine clothes that look closer to Greek than to prehistoric rags. So at least the Budapest City Council believes that Budapest and its neighborhood received its first humans – and its initial civilization -- from Iranian migrants. And that took my quest to Iran.

Many Iranians consider their civilization to be Aryan. They assert that “Iran” means “Land of Aryans”. Iranians also believe that their Aryan civilization is some 5,000-ish years old. This date is strikingly similar to

the beginning of the “Minoan” civilization in Crete.

Indians also claim to be Aryans, so (a) can a firmer connection be found between the two civilizations, and (b) which Aryan civilization came before the other?

Answers to those questions are connected to still-evolving data and interpretations about migrations of Aryans between and within continents – prompted initially by observations of striking similarities between Sanskrit, Farsi and Latin. **Its initial formulation -- “The Aryan Invasion Theory” -- has now been discredited by many.** Its more modern avatar -- the “Out of India Theory” – includes the newer information below.

We are all familiar with the two original Indus Valley sites -- Harappa and Mohan-Jo-Daro. India's archeologists have now excavated a few dozen additional ancient sites, e.g. Bhirana, Dholavira, Rakhigarhi, Lothal. Their architecture and culture are very similar to Harappa and Mohan-Jo-Daro. Many of the newly excavated “Harappan” sites cluster near the banks of the “lost” Vedic river Sarasvati whose dried-up bed has now been charted by satellite images.

Veds were composed over centuries. Early Veds describe Sarasvati as a mighty river – “an ocean that flows”. Later Veds attribute only small amounts of water to it. Thus, natural events dried up Sarasvati, likely some 5,000-ish years ago.

When Sarasvati dried up, nearby Aryans moved away. Soon afterwards, kings with Aryan-sounding names emerged in Iran, and first civilized people arrived in Europe speaking languages similar to Sanskrit.

Here is another important link in the puzzle: Archeologists from Archeological Survey of India (ASI) and scientists from IIT Kharagpur have now dated many artefacts from India's ancient sites. They have used combinations of radio-carbon dating as well as "optically simulated luminescence". The latter is a newer, better technique to date the numerous shards of pottery that are commonly found at the ancient sites. ASI and IIT have concluded that the ancient sites in the Indian subcontinent reflect a continuous "Harappan" civilization that has evolved since at least 7,000 BCE, i.e., some 9,000 years ago [<sup>1</sup>, <sup>2</sup>].

Thus, Aryan civilization evolved at numerous Harappan sites for some (9,000 - 5,000 =) 4,000 years before the Sarasvati Aryans migrated out of India. That would arguably be sufficient duration for the Aryan civilization to evolve – in India -- to levels reflected in the early, magnificent Greek buildings and literature.

Based on above, I surmise the following:

- Recent archeological evidence suggests that the Aryan civilization has developed indigenously in the Indian subcontinent for some nine-ish thousand years, if not longer.
- Many ancient Aryans lived near the Sarasvati

River in dozens of sites similar to Harappa. Likely about 5,000 or so years ago, Sarasvati dried up. Many Sarasvati Aryans then moved east to the fertile plains of Ganga and Yamuna. Many others moved west – to places such as Iran.

- After staying in Iran for some period, some Aryans – with heritage in India --- moved farther west, some all the way to Europe. And they carried their Aryan culture – originally Indian -- with them to Europe. That planted the initial seeds for the civilization, languages and literature that eventually morphed into today's Europe.

**Now you know where European civilization is likely rooted – in India. उनके बाप हैं हम.**

<sup>1</sup>[] *The Times of India*, May 29, 2016. <https://timesofindia.indiatimes.com/india/Indus-era-8000-years-old-not-5500-ended-because-of-weaker-monsoon/article-show/52485332.cms>

<sup>2</sup>[] *Mint*, April 16, 2015. <https://www.livemint.com/Leisure/dzL05AqapCrYMrqQdGeK/Bhirana-oldest-Harappan-site-Rakhigarhi-largest-ASI-report.html>

*The author is a retired nuclear engineer. Graduate of IIT Kanpur.*



**G.E. LOGISTICS, INC.**  
**G.E. FORWARDERS LTD.**

*Celebrating 30+ years of service*

**PIP**

PARTNERS IN PROTECTION

**Frederick Leung**

**Director of Business Development**

Tel: 1.855.888.3222

Fax: 1.855.888.0330

Cell: 416.277.9777

2797 Thamesgate Drive

Mississauga, Ontario

Canada L4T 1G5

[frederickleung@gelogistics.ca](mailto:frederickleung@gelogistics.ca)

**1-855-888-3222**

**[www.gelogistics.ca](http://www.gelogistics.ca)**

# Cubing and I



I am sure that you have heard a of a Rubik's Cube. Maybe you have even seen one been solved. I am actually one of the six percent of people that can solve one. (But first I want to talk about how the Rubik's cube was made.)



Anay Goyal

Ernő Rubik was born in Budapest, Hungary on July 13<sup>th</sup> 1944. From 1971 to 1979, he was a professor in architecture at the Budapest College of Applied arts. During his time there, he was trying to make a good task for his students. He then created the first working prototype of the Rubik's Cube. It was made of just wooden blocks and elastic bands. The cube was originally called the Magic Cube. In 1979 Ernő licensed the cube to Ideal Toys, a toy company from U.S., and changed the name to Rubik's Cube. To this day, 350 million cubes have been sold worldwide. The cube has become so popular that now there are multiple sizes ranging from 1x1 to 21x21, and multiple types such as the Pyraminx and the Megaminx.

A regular 3x3 cube is made of 27 pieces, 8 corners, 12 edges, 6 centers, and 1 core. Each piece is different and they are all very important to the cube. First let's talk about the core. The core is what holds all the pieces together. The core is connected to the six centers. Inside the centers are springs and screws. The screws are what hold the centers

in the core. The centers each have a different colour on them and are what hold the edges and corners together. The edges have two colours on them and go in between two centers. The corners have three colours and go in between the edges.

Nowadays, cubes are magnetized. There are small little magnets that go inside each edge and corner. The magnets are attracted to each other, meaning that when two of the three layers of the cube are misaligned, the magnets snap them back to place. Very recently cube companies have started incorporating a system called "maglev", or magnetic levitation. You may have heard of this in trains before, but in cubes it's slightly different. Instead of a spring in the center, there are two repelling magnets. This basically creates the same function as a spring, because when you push the two magnets towards each other, they will just bounce back like a spring. Because of that when you are turning the cube fast, there will be less friction, therefore less resistance, allowing you to turn more freely.

Now it's time for some fun facts!

- Did you now that solving a cube blindfolded isn't that hard to learn? All you need is some muscle memory.
- The world record is currently 3.47 seconds!
- The fastest time that a robot has solved a cube is 0.38 seconds.
- There are 43,252,003,274,489,856,000 combinations on a 3x3 cube. That's huge!

- The most expensive cube is \$2,500,000.00.
- There are cubes that you can actually connect to your phone and the phone will track the moves of the cube.

I got into cubing because my cousin was already a cuber. He had given my brother a cube and when I was about six. I scrambled the cube thinking that I could easily solve it. I turned out to be wrong. So for about two years it was laying there unsolved. But finally in summer of 2020, I decided that I would finally solve it. After about a week of watching YouTube tutorials (which is the best way to learn anything about cubing) I finally did it. I was officially a cuber. But cubing is about speed and I was very slow, taking over 3 minutes to do a single solve. But in September

of that year, I bought myself a speedcube. A speedcube is a cube that turns fast and has magnets. The cube I was previously using was super slow. My times instantly dropped to about 1 minute and ever since then I haven't stopped cubing. Right now I average about 25 seconds and my personal best time is 13 seconds. I love cubing and it has become part of my life now.

So if you have a dusty Rubik's Cube laying around, I encourage you to pick it up and try to solve it. You can find an online tutorial or you can find someone in real life to teach you. Whatever the case, I hope that eventually you will be able to solve a Rubik's Cube.

*Anay is 10 years old. He is a student of grade 5 at Sherwood Height school. His hobbies include cubing and skiing.*

## अच्छा लगता है



Peeyush Gupta

अच्छा लगता है किसी की मदद करना  
 अच्छा लगता है किसी के काम आना  
 अच्छा लगता है किसी का सहारा बनना  
 अच्छा लगता है किसी के साथ खड़े होना  
 अच्छा लगता है किसी गिरे हुए को उठाना  
 अच्छा लगता है किसी उठे हुए को गिरने से बचाना  
 अच्छा लगता है किसी दुखिये के दुःख दूर करना  
 अच्छा लगता है किसी दुखिये के साथ सुख बांटना  
 अच्छा लगता है किसी के दुखड़े सुनना  
 अच्छा लगता है किसी के दुखड़े मिटाना  
 अच्छा लगता है किसी का हमसफ़र बनना  
 अच्छा लगता है किसी भले को राह दिखाना  
 अच्छा लगता है किसी अजनबी की असीस लेना  
 अच्छा लगता है रात को सुकून से सोना  
 अच्छा लगता है किसी का होसला बढ़ाना  
 अच्छा लगता है किसी को सही दिशा दिखाना  
 अच्छा लगता है किसी के लिए दुआ करना  
 अच्छा लगता है की हुई दुआ का कबूल होना  
 अच्छा लगता है जब कोई आपसे सलाह मांगे  
 अच्छा लगता है जब वो दी हुई सलाहको माने  
 अच्छा लगता है अच्छा दिखना  
 अच्छा लगता है अच्छा लगना  
 अच्छा लगता है अच्छा लिखना।

*As a first-generation immigrant to Canada, Mr. Peeyush Gupta has successfully established himself and his retail business in the City of Brampton. He not only expanded his own business but has been very involved volunteering and providing leadership to the Downtown Brampton Business Improvement Area (BIA) as well.*

*Peeyush is a member of the Downtown Brampton Business Improvement Area (BIA). He became the Chair of Marketing, then Chair of the board and now is the Vice Chair of the Board. Being the Chair, he has taken many decisions for the betterment of Downtown Brampton by bringing new events as well as sustaining existing ones.*

*He provides mentorship to new immigrants, youth and other businesses by working closely with organisations like local Economic Development Office, community groups, media appearances on community platforms amongst others*

# Gita



By Raj (Rajendra)  
Maheshwari

श्रीमद्भगवद्गीता पाठ करना

जब रात करवटें बदलते बीते  
नींद न आये एक पल को भी  
चिंता करते सिर पीड़ा से भर जाए  
तो उठकर नित्य क्रिया से निवृत्त हो कर  
श्रीमद्भगवद्गीता पाठ करना

जब कोई घर पर उपस्थित न हो  
भोजन बनाने की कला में दक्षता न हो  
पर क्षुधा की तीव्रता अति सता रही हो  
तो मंदिर से भगवत प्रसाद द्वारा अनुग्रहीत हो  
श्रीमद्भगवद्गीता पाठ करना

जब कोई आरोपों की झड़ी लगा दे  
और तुम सोचो कि क्यों हुआ ऐसा  
में तो निर्दोष परन्तु करूँ क्या  
तो खुले में विचरण करने के उपरांत  
श्रीमद्भगवद्गीता पाठ करना

जब फूल देखकर मन प्रफुल्लित न हो  
खिले उद्यान की सुंदरता काटने को दौड़ती हो  
चिड़ियों की चहचहाहट कर्ण भेदक लगती हो  
तो डोल रहे मन की स्थिरता के लिए  
श्रीमद्भगवद्गीता पाठ करना

जब विचारों का झंझावात उठ रहा हो  
निर्णय लेने में असमर्थता से ग्रसित हों  
मन में अशांति का साम्राज्य छाया हो  
तो मन की शांति पाने के लिए  
श्रीमद्भगवद्गीता पाठ करना

जब जानना हो मैं कौन हूँ, क्या नहीं हूँ  
हैं क्या संसार में स्थान मेरा, कर्तव्य क्या  
उत्तर पाने की कोई राह दीखती न हो  
तो बुद्धि-विवेक, धैर्य प्राप्ति के लिए  
श्रीमद्भगवद्गीता पाठ करना

Do Shrimad-Bhagwat-Gita Study

When night passes turning in bed  
Not able to sleep a moment  
Worrying causing pain filled head  
Then after the daily morning chores  
Do Shrimad-Bhagwat-Gita Study

When there is no one at home  
Do not know how to cook a meal  
But intensity of hunger is menacing  
Then be blessed with Mandir Prasad  
Do Shrimad-Bhagwat-Gita Study

When blames stream your way  
You wonder why it happened so  
Innocent I am but what to do  
Then after a walk in open  
Do Shrimad-Bhagwat-Gita Study

When flowers' sight is uninspiring  
Blooming garden hurts the eyes  
Chirping of birds pierces the ears  
Then to stabilize the disturbed mind  
Do Shrimad-Bhagwat-Gita Study

When thoughts are raging in mind  
Be incapable to make decisions  
Mind is being ruled by unrest  
Then to obtain a peaceful mind  
Do Shrimad-Bhagwat-Gita Study

When to know who am I, who not?  
What my place, duty in this world?  
No way clear to find the answers  
Then to get knowledge and patience  
Do Shrimad-Bhagwat-Gita Study

*The author is B.Tech., M.A.Sc. Age: 78 living in Oakville*

*Contributions: Hindi Chetna, Vishwa, Sahitya Kunj, Indusanchetna (Special Talent Issue) Oct-Dec 2016, Kavyotpal (Collection) by Hindi Sahitya Sabha 2009, Sambhaavonaon ki dharti (Prose) and Sapnon ka AKaash (Poetry) 2020 collections by Hindi Writers Guild, Toronto.*

*Regular presentations in Kavi Sammelans in the GTA area.*

# कैनेडा इंडिया का मसला



(श्याम गुप्ता)

कैनेडा में ज़िंदगी का, अजीब है सिलसिला,  
सब होते हुए भी, खोखलेपन की रहती गिला.  
समझो यहाँ कुछ ऐसे हैं हालात, ए मेरे यार  
जैसे शादी कैनेडा से, और इंडिया से प्यार.  
मिलना हो किससे, करो फोन पे अलान,  
अच्छे थे इंडिया के, बिन बुलाये महमान.  
सैंवटीज़ मे वहां मार ते रौब, जिसपे होती कार,  
मारते किस पर रौब यहाँ, भंगी भी रखते कार.  
देखने बर्फ वहां, जाना पडता हिल स्टेशन,  
सर्दियों में इतनी बर्फ यहाँ, हो जाती टैंशन.  
देख कौकरोच यहाँ, बच्चों में हो जाती  
खलबली,  
इनका क्या होगा वहां, देख दिवार पे छिपकली.  
याद आते हैं यहाँ, फालसे, जामुन और शहतूत,

भूलायें कैसे, गन्ने का रस और कुल्हड का दूध.  
इंडिया गया बदल अब, पैसा हुआ भरमार.

घरों में अब वहां भी हो गई, कई कई कार.  
देसी अमेरिका के, कर रहे हर फील्ड में काम,  
कुछ बन कर C.E.O., चमका रहे हमारा नाम.  
यहाँ है सब अपने में मस्त, ज़िंदगी में है  
सुकून,  
सब करते दखल अंदाजी वहां, जैसे हों  
अफ्लातून.

यहाँ वहां सब कहीं, एक बात है खास,  
ज्यादा तर घरों में, बिबियां ही हैं बास.



RBC Royal Bank®

**Raj Agarwala**

Mobile Mortgage specialist

**Tel 647-986-2300**

raj.agarwala@rbc.com

mortgage.rbc.com/raj.agarwala

Royal Bank of Canada





# मेरा बचपन वाला ननिहाल



सीमा बागला

बीते दिनों की खिड़की में जब मैं झाँकती हूँ , तो ननिहाल की मधुर यादें सबसे ऊपर उभर कर आती हैं।

नानी,मामा, मामी और उनके बच्चों से भरा यह कुटुम्ब एक संयुक्त परिवार का बेमिसाल उदाहरण था, और यह मेरा सौभाग्य था कि मैं इस परिवार का हिस्सा रही।

बड़ों के लाड़ प्यार और भाई बहनो के साथ मस्ती में बीते वो दिन, मेरे जीवन के यादगार लम्हों का हिस्सा है और यह पंक्तियाँ मैं अपनी नानी को समर्पित करती हूँ जिनके आदर्श और उच्च विचार आज भी इस परिवार के हर सदस्य में पनप रहे हैं।

स्मृति पटल पर अंकित है,  
आज भी , मेरा प्यारा ननिहाल .  
गर्मी की छुटियों का बस होता था  
यही एकमात्र ख्याल,  
पेटियों में कपड़े, भर मन में उत्साह, न कोई  
फिक्र, न कोई परवाह,  
राजधानी या कोलफील्ड में लदना, और नानी  
के घर धमकना

नानी-  
श्वेत साडी में बड़ी साधारण सी लगती थी,  
मगर बरगद के वृक्ष सा विशाल उनका व्यक्तित्व  
पूरे घर पर छाया रहता था, हवन के मंत्रों से  
करती थी सवेरा  
घरके हेर सदस्य पर रखती थी पहरा,  
नानी, मानो एक धागा थी  
और हम सब मोती,  
जिन्हें पिरो कर वह एक सुन्दर कण्ठहार बना  
रही थी

मेरी मामियाँ -  
हाल में बैठी ,  
कभी कुछ चुगती, कभी कुछ बिनती, कभी कुछ  
चुनती  
सहमी सहमी सी रहती थीं ,  
कुछ संकोच कुछ लज्जा की, घूँघट ओढ़े  
रहती थी,  
छोटी उम्र में ही बड़े दायित्व उठाना सीख  
रही थी  
नानी उनमे, अपनी कार्य कुशलता के बीज बो  
रही थी,  
ये, मानो नानी के उस कंठहार के पाँच हरे

मनके थे,  
जिससे वह इतना बहुमूल्य और सुंदर लगता था ।

मेरी माँ और मासियाँ -  
यहाँ आकर उनमें एक बदलाव आ जाता था,  
जैसे चेहरे पर एक मैके वाला रूतबा छा जाता था,  
यूँ तो अपने भाई भाभियों पर, अपना एकाधिकार  
समझती थीं ,  
परन्तु, अन्य कोई उनके विरुद्ध एक शब्द भी कहे  
तो ,  
शस्त्र और शास्त्रार्थ के साथ तैयार रहती थीं

मेरे मामा-  
कर्मठ और निपुण, अपनी अपनी मस्ती में रहा  
करते थे,  
हम बच्चों के, अजब अनूठे नाम रख देते थे,  
कोई मितभाषी था, तो किसी से हम भयभीत  
रहते थे  
किसी के संग योगा, किसी के संग पिकनिक,  
सब अपने अपने तरीके से हम पर स्नेहवर्षा  
करते थे

मेरे इस परिवार से मैंने बहुत कुछ सीखा ,  
विनम्रता , आतिथ्य , मान सम्मान , एकता  
,सद्भावना ..  
और यह सब धीरे धीरे मेरे आज में समाहित  
होता चला गया ..  
आभारी हूँ, अपने भाग्यविधाता की,  
जिसने लिखा, मेरे बचपन में ,  
एक दुलारा ननिहाल !

सीमा बागला का परिचय  
मेरा जन्म और बी काम की शिक्षा कलकत्ता  
शहर में हुई थी  
प्रारम्भ से हिंदी कविताओं में थोड़ी रुचि बनी  
रही,शुरू में कुछ छोटी कवितायें लिखती थी,जो  
मित्रों और स्वजनो को पसंद आने लगी।  
धीरे धीरे उनसे निजी फैमिली फंक्शंज़ पर कुछ  
लिखने का आग्रह आने लगा और इस तरह एक  
नए शौक का सफ़र शुरू हुआ।  
स्कूल में पढ़ी कविताओं को अब एक नयी  
दिलचस्पी के साथ पढ़ने लगी,और उसमें एक  
अद्भुत रस का आभास होने लगा और हिंदी भाषा  
के प्रति एक गहरा प्रेम पनपने लगा ।

## My trip on the Track



By Nitya Goel

Hey Peeps!! In this article I'm going to share a story that's funny, yet a lifelong lesson for me.

It all started with, when I was little, there was a girl named Alex, she bullied me saying "You'll never get into any sports!" And it motivated me to participate in the track tryout. When I went to tryouts, I saw Alex but ignored her and focused on my performance. We got the results after a few days and YAY, it said I was on the team!!

The race was due on Friday, and I was extremely nervous. There was immense peer pressure, what if I lose? For the full week I had to practice a lot of running to build my stamina.

Finally, it was Friday morning and with my mother's help, I packed my lunch with Nestea, a frozen water bottle to keep me cool and was ready for my big day. The race was held at a nearby school which was about 2 km's walk. The most difficult part was to walk all the way up to the school for the race in baking heat of 40 degree Celsius. There was a legit heat wave warning! Just

for fun my friend and I were carrying each other's bags. Once we reached the school, We FINALLY got to eat, luckily I had some cold Nestea with me!!

My friend had some clay to play with and we borrowed paper from our coach to make signs and cheer people on! At noon, it was my turn to run. Once I did one lap, I had a blackout for a few minutes. Soon I woke up lying beside my friends. Alex my bully, offered to buy me a freezie, but instead I went home.

I did not win any medal that day, yet it is one of the best moments as that day I finally had overcome my fear of participating in sports.

P.S. Moral of the story, not to give up on your dreams, ignore bullies when they say something mean, instead give them another chance and prove them wrong with hard work.

*Caring and Energetic, she is looking to make her mark on the fashion or culinary world, depending on the day. Nitya is 9 years old and goes to Ingleborough Public School*

## Memorable Quotes From Terry Fox

"I don't feel that this is unfair. **That's the thing about cancer.** I'm not the only one, it happens all the time to people. I'm not special. This just intensifies what I did. It gives it more meaning. It'll inspire more people. I just wish people would realize that anything's possible if you try; dreams are made possible if you try."

"I'm not doing the run to become rich or famous."

"I'm not a dreamer, and I'm not saying this will initiate any kind of definitive answer or cure to cancer, but I believe in miracles. I have to."

*From: Globalnews.ca Apr 12, 2012*



Photo Gallery  
of Events





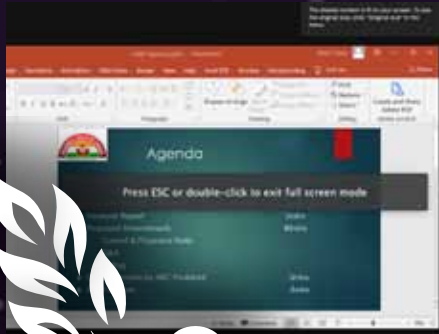
# Diwali 2021

Event Coordinators  
Nidhi & Amba Singhal

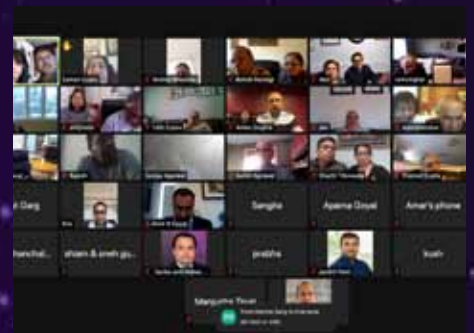








# Member Appreciation Day 2022





# Holi 2022

Event Coordinators  
Perna & Deepak Kamani









# Temple Cleaning 2022

Event Coordinator  
Manjusha Tayal







# Picnic 2022

Event Coordinators  
Seema & Siddharth Bagla









# India's Independence Day 2022





# Youth Golf 2022

Event Coordinators  
Dr. Shashi Agarwal  
Raj Agarwala









# Terry Fox Run 2022

Event Coordinators  
Sangita & Sushil  
Agrawal







# Maharaja Agrasen Jayanti 2022

Event Coordinators  
Shikha and  
Pankaj Gupta





# 2022 Diwali Gala Participant List



## Cute Lil Gems

Aayansh Nevatia  
Arna Jindal  
Jesha Fatehchandka  
Shivi Agrawal  
Somansh Dev  
Tanya Gupta

## Shiny Stars

Aadya Goel  
Anay Goyal  
Arush Singhal  
Myia Dev  
Naisha Fatehchandka  
Nitya Goel

## Glitters

Arjun Garg  
Arnav Goyal  
Devansh Goel  
Mohi Kamani  
Rishika Singhal  
Sakshi Goel  
Vihaan Patel

## Diamond Sparkles

Bharti Gupta  
Kamna Garg  
Nidhi Singhal  
Sarika Agrawal

## Rowdy Rolex

Amba Singhal  
Manish Dev  
Manish Govil  
Mohit Garg  
Sunil Agrawal

## Pot of Gold

Amar Pathak  
Anju Kantoor  
Anu Malhi  
Kiran Agrawal  
Puja Govil

---

Please contact ABC at [info@agarwals.ca](mailto:info@agarwals.ca) to participate or volunteer  
and be a part of growing community of Agarwals!

---



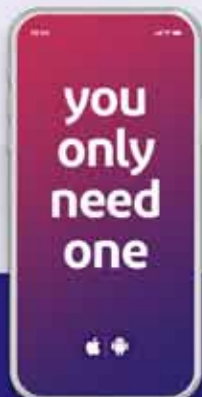
SBI Canada Bank

# Thank You for 40 Years of Trust and Confidence

Banking Experience. Simplified.



Celebrating  
**40** years  
in Canada  
1 9 8 2 - 2 0 2 2



Download **YONO SBICA** app today!



Toll Free number: 1 866 724 2669

Follow us:    

Happy  
Diwali



Wishing you a happy Diwali,  
from your friends at  
BMO Bank of Montreal.