

AGARWALS BASED IN CANADA



...Growing
Together

DESIGNED BY: APARNA GOYAL

ANNUAL MAGAZINE 2015



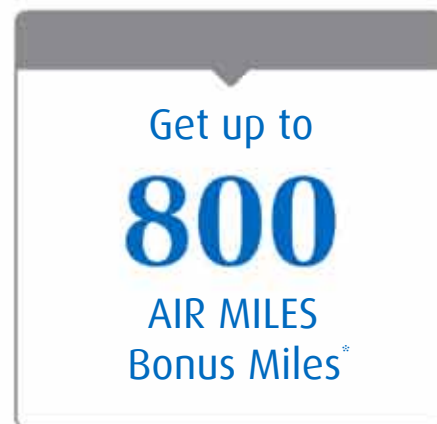
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Premier of Ontario - Première ministre de l'Ontario



November 20, 2015

A PERSONAL MESSAGE FROM THE PREMIER

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

This festival is a reaffirmation of hope, a commitment to goodwill and a celebration of life's many blessings.

Our province is proud to be home to an active and engaged Agarwal community — a community whose Vaish culture enshrines the ideals of compassion, nonviolence and social justice. These ideals resonate with the values of inclusiveness, diversity and social justice — values we cherish as Ontarians. I want to commend Agarwals Based in Canada for its commitment to giving back to the broader community. In doing so, you are helping to build a strong Agarwal community within our multicultural society.

May the many blessings of Diwali strengthen your families, your friendships and your community. I offer my best wishes for a joyous celebration.

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

Kathleen Wynne
Premier



सत्यमेव जयते

भारत का प्रधान कौंसल

टोरंटो

CONSUL GENERAL OF INDIA
TORONTO



July 14, 2015

MESSAGE

I am delighted to learn that the Agarwals based in Canada (ABC) Group is bringing out its 2015 annual community magazine on the occasion of Diwali.

India is a land of many cultures, traditions and diversity. Diwali, the Festival of Lights, is one of the major festivals of India. It signifies the victory of good over evil, light over darkness and knowledge over ignorance. Celebrating festivals and other activities together with the community creates a better understanding of India's rich cultural heritage and provides an opportunity for the members of the community, especially the younger generation, to stay connected with their roots.

I take this opportunity to congratulate ABC and extend my warm Diwali greetings to all ABC members and their families on my personal behalf as well as on behalf of all members of the Consulate and our families. May the festival of lights bring joy, happiness and prosperity in your lives.


(Akhilesh Mishra)
Consul General

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November 2015

PERSONAL MESSAGE FROM MISSISSAUGA MAYOR BONNIE CROMBIE

On behalf of the City of Mississauga and Members of Council, I would like to offer my sincerest best wishes to the volunteers, members and leadership from Agarwals Based in Canada, on the joyous and celebrated occasion of Diwali and this organization's Annual Gala.

Agarwals Based in Canada has an important place in Mississauga and in communities throughout the Greater Toronto Area. Thank you to this organization for giving its time, talent and treasure to support so many worth charitable causes that touch the lives of those in need of additional care and support.

I would like to further recognize Agarwals Based in Canada for bringing people together to mark the occasion of Diwali. In Mississauga we celebrate the diversity of our citizens, their cultural backgrounds, and faiths. Diversity is one of our biggest and most dynamic strengths as a world-class city. It links us culturally and economically with global communities.

Diwali festivities include the lighting of oil lamps to signify the triumph of good over evil. This five-day festival celebrates the virtues of education, tolerance and inclusiveness. Let us remember that Diwali is among one of the many opportunities where we in Mississauga, and all of Canada, can celebrate the shared values that flourish throughout our City and nation.

I would like to once again offer my very best wishes to the committed team from Agarwals Based in Canada; may you continue to enjoy many more years of continued and enriching success in service to the residents and families of Mississauga and the GTA.

Warmest Regards,

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

MESSAGE FROM THE PRESIDENT



Dear ABC Members and Friends,

I am honoured and grateful to have been elected as the President of the Agarwals Based in Canada organization. I am well aware of the trust that has been placed in me to lead our Association forward to meet and overcome any challenges during the next two years.

As with all great community organizations, they are built on the hard work, dedication and tireless efforts of so many. I am very fortunate to have an excellent Board (team) who are all of that and more. Together we will work towards building on the wonderful accomplishments of my predecessor, with a continued focus on being able to provide you the members with the best of service. We will continue to organize great cultural, social and networking events, provide forums for professional development and fun opportunities for the kids & youth that will enhance them into well rounded individuals and much more.

Over the years we have seen our Organization change and grow tremendously. We have drawn on the expertise of our Board members and solicited your feedback periodically to help us improve our events and grow our organization to the next level. Hope to continue receiving your unwavering support in the future as well!

There have been many successes for our organization in 2015, we saw our own ABC kids and youth groups participate in North America's first ever dance reality show "Naach Meri Jaan" held in Toronto and judged by none other than the esteemed actor/choreographer Javed Jaffrey. Our little kids and youth made it to the semi finals and finals respectively earning high praises and mak-

ing us truly PROUD! In addition we had the largest member participation and fundraising effort (\$1800) for Terry Fox Foundation for cancer research a



great and noble cause. Our new interactive website was recently launched which now enables members to purchase event ticket online, contribute actively to community blogs, stay current with our events dates and so much more. With just over 6 months as a new Board, we've made significant strides!!!

The 2015 Diwali coordinators this year are Mr. Mohit and Mrs. Kamna Garg, who along with their sub-committee have worked very hard in making superb arrangements for this evening, which are truly appreciated. A Big Thanks also to all our SPONSORS whose support is invaluable to us. A Big Thanks to our special guests Mayor Bonnie Crombie and Hon. Dipika Damerla for accepting our invitation and for gracing our event.

Finally, on behalf of the ABC Board and myself I wish all of you and your families a Very Happy and Joyous Diwali. Do get involved, have lots of fun and maintain good balance throughout the year

Best Wishes,

Vandana Agarwal,
President, Agarwals Based in Canada
(ABC)



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



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Dr. Ashok Rastogi
ashokras@yahoo.com

Dear Members,

Agarwals Based in Canada is proud to present the 18th edition of its Annual Magazine. We are humbled by your positive reviews and your unwavering support that has motivated us to continue our efforts year after year.

We have received overwhelming response from our member base. We thank our numerous authors who took out time to write interesting articles that adds variety to our Magazine. Likewise our sponsors have displayed their continued confidence in us and we are truly indebted to them.

This edition would not have been possible without the contribution of many. I want to thank my co-editor Dr. Ashok Rastogi for his contribution as well as for his guidance throughout the development of this Magazine. Also our gratitude goes out to our publisher RG Digital Printing and their team for working day and night to deliver this memorable product.

Although every effort has been made to ensure that there are no mistakes in publishing the Magazine, however the ABC Board is not to be held responsible for errors, if any. Modifications in the content are at the discretion of the Editorial Team.

As always, we welcome your feedback and suggestions that would help us enhance our Magazine even further.

We wish you a Happy, Healthy and Prosperous New Year!

A handwritten signature in black ink that reads 'Aparna' in a cursive style, with a horizontal line underneath.

Aparna Goyal
Chair, ABC Publications



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CALENDAR OF EVENTS 2016



Event	Date	Venue
Appreciation Day	January 31, 2016	Hindu Heritage Centre
Holi	April 3, 2016	Hindu Heritage Centre
Temple Cleaning	May 15, 2016	Vaishno Devi Temple
Family Picnic	June 26, 2016	Terracotta Conservation Area
Independence Day	August 21, 2016	To Be Communicated
Terry Fox Run	September 18, 2016	Meadowale Town Centre
Agrasen Jayanti	October 16, 2016	Hindu Heritage Centre
Diwali Gala	November 11, 2016	To Be Communicated

Note: The above information is subject to change. Kindly visit website agarwals.ca for latest information

ABC WEBSITE LAUNCH



I am very happy to announce the **“launch of our new website”** built on the popular Wordpress platform using Responsive Design, which basically helps you view the site on any device. Some of the key features of this website, that will keep you engaged with the community are:

- **Online Ticketing:** This is one of the main features which enabled us to organize ticket sale in real-time. As you have experienced with Diwali 2015, you can now choose your seats and buy tickets online.
- **Events, Community Blog and Gallery:** Stay up to date with the community, share news or any other information online without cluttering your mailbox

with emails. Also for all the events, you can check the photos online.

- **Forums:** Enables the member base to participate in various discussions in a private community environment. Once you are registered and logged in, you can join these forums. Very soon we will be creating more forums of your interest.
- **Newsletters:** You can subscribe to our monthly newsletters online. Starting next, 2016, we will begin sending newsletters monthly.
- **Membership Management:** Helps you review your membership online, as well as connects you with other members of the community.

I would like to thank everyone in the Board and Sub-committee for making this a successful launch.

If you have any suggestions and feedback to make our website more interesting, please contact us at gargmohit@yahoo.com.

ABC Website coordinator
Mohit Garg





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RRSP EXCESS CONTRIBUTIONS

Arun Kumar Agarwal

Know your RRSP Limits. RRSP over Contributions can lead to Tax Trouble.

If you think there is no Limit to your RRSP saving potential, now is a GOOD TIME to learn ALL about Over Contributing. In order for Canadian to not abuse the RRSP benefits, Limits have been placed as to how much you can contribute in a year.

If you IGNORE the above, you can land up with a Tax Penalty.

PUSHING THE LIMIT- What is the Price of Over Contribution?

\$2000 (How much can you Contribute before there's Penalty)

1% - Your Monthly Penalty tax for over \$2000 contributions

FEBRUARY 27, 2016

Every New Year brings New Contribution Space - You don't have to withdraw extra RRSP's.

You don't have to pay TAX, if your Over Contributions were made before this date.

Advice: Stay Out of the Penalty Box - Stop your Tax Owing from Shooting Up.

Useful tips:

T1- OVP - This forms helps you calculate the Tax you owe for Over Contributing.

After yearend, 90 Days is the when you have to submit a T1-OVP or risk penalties.



TAX OR NO TAX

The Question of RRSP Withdrawals

Example: If you over contributed in 2014, you can withdraw the excess without being taxed, until the end of 2016, but 1% penalty tax still applies for the period of over contributions.

When you choose to withdraw excess RRSP contributions, you may be able to offset the income with a deduction:

1. If You withdraw in the year you over-contributed or in the following year
2. If You withdraw in the year (or year after) a Notice Of Assessment or Reassessment.

If you are not sure what your RRSP Contribution limit is?

You can contact me at arun_ag04@yahoo.com or 416-627-3257 (Cell)

Or log in to my website: www.saatax.ca

Arun Kumar Agarwal is a CPA and CA from India and is the President of SAA Accounting & Tax Consultant in GTA with over 15 years of experience in Personal Income tax, Corporate Tax and Financial Planning.



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AMBITIOUS AGARWALS



Kedar Nath Gupta

Agarwals and all Vaishis have been the for-bearer of Bhartiya culture, civilization, business acumen, enterprising risks, simplicity, nobility, religious nature and have been philanthropic to the brim. All this has been inborn right from the times of Maharaja Agrasen. Even today all of these specialities are well exhibited in all spheres of life by them.

Agarwals form only 1% of India's total population yet they have been contributing over 24% of the total income tax collected in India, contribute 62% of the total donations to various institutions, 46% of share brokers market is in the hands of Agarwals, 20% of India's GDP is contributed by Agarwals; 29% of India's total properties are owned by Agarwals, nearly 35% are CA'S, 8% Engineers, 10% are Doctors, 21% are Cost accountants, 7% MBA's, 3% Lawyers and Judges. Majority of the key industries are owned by them e.g. Jindal Steels, Mittal Arselor steel, Bharti Airtel, Jet Airways, Vedanta starlight, Zee group, Grasim, Essar Steels, Ambuj Cement, Dalmiyas, Ultratech Cement, Dalmiyas Cements, JK Cement, Bajaj Autos, TOI, HT, Dainik Jagran, Flipcart, Snapdeal etc. etc.

SPECIAL CHARACTERISTICS OF AGARWALS:

Special skill in trade and Industry

Agarwals have the speciality of trade and industry in their blood and this has been

passed on for generations. They normally start on a smaller scale and slowly expand to larger industries and business houses. They are very sensitive to low profit, business suaveness, noble behaviour, skill to judge the pulse of the customer, a key trait to help flourish in most businesses. They are foresighted people and fully know when and where to invest. This is the reason why they have been holding the finance portfolios since ancient times to present governments.



Simplicity, honesty and frugality

Agarwals are simple in their living, thinking and behaviour. They are honest, frugal and have value for money in all spheres. Even with a small vault they can flourish business worth billions without difficulty. They save money wherever possible but are in no case misers. When there is a need they donate large sums of money for philanthropic causes, certainly for natural calamities with all their heart and possible means. They have contributed their best in the development of our country and have established many industries globally as well.

Courageousness and capability to take calculated risks

Another speciality of Agarwals is their courage and patience with which they

take risks in their enterprises, not only in trade but also in industry. Even in the earlier days where the means of transportation were meagre, they would take risks to take goods from one place to the other places of profit. This is one of the primary reasons why Agarwals moved from Agroha to Assam, Manipur, Ladhakh and other remote places through forests and villages. Once they made the transition, they never looked back.

Religious and munificence tendency

Agarwals by nature are religious and donate their might for benevolent, society and community causes, irrespective of the place. The number of community institutions, pilgrimage houses, hospitals, crèches, orphanages, widow houses, and motherly houses they have established are numerous. They believe that they earn from the masses and therefore must give back equally as well. There are large number of trusts and institutions which are working for the society for their benefit and improvement.

One may see the special traits of Agarwals, their accomplishment and the contribution to the community, society and our country overall.

AVT (Aggarwal Vikas Trust), Panchkula has said:.

न छुरि रखता हूँ, न पिस्तौल रखता हूँ, अगारवाल का बेटा हूँ दिल में जिगर रखता हूँ.

इरादों में तेज धार रखता हूँ, इसलिए अकेला ही निकलता हूँ.

बंगले गाड़ी तो अगारवाल के घर घर की कहानी है, तभी तो दुनिया अगारवाल की दीवानी है.

अरे मिट गये अगारवाल को मिटाने वाले, क्योंकि आग में तपती अगारवाल की जवानी है.

ये आवाज़ नहीं कि शेर की दहाड़ है, हम खड़े होजाएँ तो पहर हैं.

हम इतिहास के वो सुनहरे पन्ने हैं, जो भगवान राम ने ही चुने हैं, दिलदार हैं, दमदार हैं.

यारी करें तो यारों के यार हैं अगारवाल, और दुश्मनों के लिए तूफान हैं अगारवाल.

तभी तो दुनिया कहती है, लाखों के बीच हैं अगारवाल पहचाने जाते हैं.

.....
Kedar Nath Gupta is a Metallurgical Engineer and Research Scientist by profession. He retired as a Joint Director, National Metallurgical Laboratory, Jamshedpur (CSIR under the Ministry of Science & Technology, Government Of India). He was awarded 'National Metallurgist of Year- 1974' by Ministry of Steel and Mines, Dr.VA Altekar award and several other awards. Has published 121 Scientific and Technical papers in National and International Journals, 128 Scientific and Technical reports, more than 43 articles on Astrology, Religion, physiognomy, Herbs and Socio-community topics in Hindi and English and more than 12 patents.

PILGRIMAGE WITH A DIFFERENCE



(KALADY – THE BIRTH PLACE OF ADI SHANKARACHARYA)

B N Goyal

Once I got an opportunity to visit Kalady, a tiny, picturesque village, situated on the bank of River Purna or Periyar near Thrissur in Kerala. Years ago it was a sleepy village but now it is a vibrant Centre of Hinduism. It is the birth place of Adi Shankaracharya.

Adi Shankaracharya was born nearly 2500 years ago. Normally it is accepted that Shankaracharya was born in 788 AD. Even the famous magazine of Shringeri Peetham – Tattvaloka accepts 788 AD. But Encyclopedia of Authentic Hinduism has negated this. The Encyclopedia has established his date of birth as 5th April, 509 BC, 2500 years ago (midnight 11.27 local time). To quote - "Thus, according to the records of Kanchi Kamkoti Math, Adi Shankaracharya was born on 2593 Kali era and left this earth planet on 2625 Kali era which comes to (3102 – 2593) 509 BC and (3102 – 2625) 477 BC. The same dates are mentioned in the records of Dwarika Sharda Math except that they are written in Yudhishtir era".

Like his birth date and year, there was ignorance about the place of his birth as well. The Acharyas of Shringeri Matth claim that due to their efforts, the village Kalady could be found out. It has now become a symbol of spiritual renaissance in India. It is just 45 km away from main city of Thrissur.

For long time the exact location of Kalady was not known to any one until 33rd Jagatguru Shri Satchidanand Narsimha Bharati Ma-



haswami ji, after great efforts (1817 – 1879), identified the actual place of birth. The famous sacred river Purna or Periyar flows by the side of the house of Shankar.

There is the famous story that when Shankar was eight years old, the crocodile caught his toe. Instead of saving himself, he started begging his mother to allow him to become an ascetic. As soon as his mother gave permission, the crocodile left his toe. The place is known now as Crocodile Ghat.

Shankar promised his mother that whenever she would need his services, he would be there by her side within no time. He fulfilled his promise by reaching on time when his mother Aryambha, remembered him at the time of her death. Shankar cremated her in the open area of his house. Her Samadhi was built there as well. An age old stone lamp Akhand Jyoti is lighted there till this day.

There are a few miracles associated with Adi Shankar. Shankar, the only child of Sivaguru and Aryamba, he was born after a long penance to Lord. His father died when he was only three years old. He entered the Brahmcharya Ashram at this age.



When he went out to the village as Brahmchari for alms and knocked the door of a house, he was dismayed to see the poverty of the house. The house lady could not afford any alms to Shankar. He started chanting Kanakdhara Stotra and prayed to Goddess Lakshmi to bestow wealth on the family. It is said that the house was gifted with grain and other things. Another famous miracle was that of changing the course of his village river - Poorna. His mother faced trouble in going to the river daily for bathe. He prayed to the river to change her course of flow and it did.

The village has one Sanskrit university besides other colleges and institutions. Kalady, as birth place of Adi Shankaracharya, is an important place for all the followers of Sanatan Dharm. He was born at such a time when Sanatan Dharm was at its lowest ebb. He toured the whole country and established 4 Matths in the four corners of the country. His seventeen days long continuous discussion (Shastrarth) with Mandan Mishra is quite famous. Mandan

Mishra became his disciple and he was entrusted the work of Shrengri Math.

It is a great pilgrimage to visit Kalady. One does feel a new orientation towards daivat and advaitvaad. His books like Bhaj Govindam, Tatva Bodh, Atma Bodh and Vivek Chudamani are the treasures of any person of Sanatan Dharm.

.....
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.

THE CHALLENGE: BUSINESS CONTINUATION AND EXECUTIVE PLANNING BENEFIT



Ashok Agarwal

Meet Ajay and Krish

Ajay and Krish own Yourbusiness.ca. This very successful company owes a large part of its success to the efforts of Maria, vice-president sales & marketing.

Owning a business has its advantages, but keeping valued employees in a competitive job market is a constant challenge. And it's always your best people you have to worry about.

Maria, age 45, has become a key person on the Yourbusiness.ca team. As the vice-president, sales & marketing of Yourbusiness.ca, she has established important relationships with customers, suppliers and the bank, and she is largely responsible for the company's rapid growth.

If Yourbusiness.ca were to lose Maria as a key person, the company could suffer not only lost revenue, but also the costs associated with getting the company back on track.

SHARED OWNERSHIP

With Critical Illness Insurance

Ajay and Krish realize that losing Maria's expertise would represent about a \$250,000 loss due to reduced profit, decreased revenue and increased expenses - including the additional costs to find his

replacement. If Yourbusiness.ca cannot absorb these costs, its value could be seriously reduced and its existence may be threatened. Ajay and Krish need a financial strategy to protect Yourbusiness.ca against these risks.



They decide to have Yourbusiness.ca purchase critical illness insurance on Maria to protect the company from the financial loss it could sustain if Maria suffered a critical illness.

Since Ajay and Krish also want to retain Maria as a valued employee, they offer her an opportunity to share in the benefits that critical illness insurance offers through a shared ownership agreement.

THE SOLUTION

Shared ownership with Sun Critical Illness Insurance

Portions of a Sun Critical Illness Insurance policy can be shared by different owners.

Yourbusiness.ca and Maria enter into a shared ownership agreement to share the costs and benefits of a Sun Critical Illness Insurance policy. This agreement is a private contract between the two parties.

Yourbusiness.ca and Maria apply for a Sun Critical Illness Insurance 10-year term policy with a return of premium on cancellation or expiry benefit on the life of Maria. Unless cancelled at an earlier date, coverage ends on the policy anniversary nearest Maria's 75th birthday.

Under the terms of the shared ownership agreement, Yourbusiness.ca and Maria jointly own the critical illness insurance policy. Yourbusiness.ca pays for the basic benefit of the critical illness insurance policy – providing the protection it needs, while Maria pays for the return of premium benefit. If Maria does not suffer a critical illness during the term of the agreement, remains with Yourbusiness.ca until retirement, and pays her premiums, she can get a return of premium benefit equal to the cumulative premiums she and the company have paid.

THE RESULT

Yourbusiness.ca gets the protection it needs and Maria gets an opportunity to share in the benefits offered by a Sun Critical Illness Insurance policy.

- If Maria is diagnosed with a covered critical illness during the term of the

agreement, and satisfies the survival period, Yourbusiness.ca will receive a tax-free benefit of \$250,000.* Yourbusiness.ca can use the money for its own purposes and/or to make a taxable payment to Maria, subject to the terms of the agreement.

- If Maria is not diagnosed with a critical illness and both parties agree to cancel the policy when he retires at age 65, Maria will receive a benefit of \$153,450, representing the combined premiums paid by Maria and Yourbusiness.ca.

Choosing the return of premium benefit is a smart way to encourage key persons to stay with a company, since they are only able to exercise this benefit after the policy has been in force for at least 15 years.

* Currently, there are no specific tax laws pertaining to critical illness insurance plans.

Ashok Agarwal is a Chartered Accountant from India and is currently working as a Financial Advisor with Sun Life Financial in Richmond Hill financial centre.

FAQ'S CANADA TO US IMMIGRATION FOR PROFESSIONALS



*Roli Khare Rastogi, Esq.,
Basso & Khare LLC*

1. I am a Canadian citizen/ Canadian Landed Immigrant. What are my visa options as a professional?

You certainly should examine whether TN Visa at the border, L-1 visa at the border or permanent Canadian commuter status are options for you.

TN Visa: a.k.a. "Professionals under the North American Free Trade Agreement" is available only to citizens of Canada and Mexico, under the terms of the (NAFTA).

L1 visa is a non-immigrant visa which allows companies operating both in the US and abroad to transfer certain classes of employee from its foreign operations to the USA operations.

Canadian citizens do not need a passport visa, a stamp from the U.S. Consulate, for most work permits. However, Canadian Landed Immigrants do need passport visas for work permits, including the options above. All employees still need the appropriate work permit on the Form I-94.

2. Can I be a dual-citizen of both US and Canada?

Yes, according to US law, you can hold second citizenship with another country. Then check whether your own country allows dual citizenship. Canada and UK do, India does not.

3. I want to work on a short-term (few months) contract in the US. What are my visa options?

It depends what type of work you will be performing in the US.

The B-1 visa is not a work permit but allows a Canadian professional to conduct a large variety of business related activity, including negotiating contracts and seeking business investment opportunities. However, one must prove the temporary nature of the trips for a non-US employer and demonstrate that there is no abandonment of Canadian residence.

If you need a work permit, TN visa at the border is your best bet if your profession is on the NAFTA-TN list, otherwise H-1B visa will be your remaining solution, which requires US Department of Labor Certification before petition can be submitted.

The H-1B visa is a non-immigrant visa that allows US companies to employ foreign workers in specialty occupations that require theoretical or technical expertise in specialized fields such as in architecture, engineering, mathematics, science, and medicine.

4. Can my spouse work if I am on a TN visa or L-1 visa?

L-1 visa dependents are on L-2 visas and have the ability to work in the US. TN de-



pendents on TN visas do not generally have the ability to work. Some options for TN visa holders are to file for their independent TN visa, study in the US or perform very limited type of volunteer work that does not displace US worker wages or is indirectly reimbursed. If all options fail, the spouse could continue to work in a Canadian border community and commute to the US. Best option is to file for a green card as soon as permissible.

5. How long can a Canadian visit the US for in a given year?

On any particular visit, a Canadian can stay in the United States for no longer than six months, or about 182 days, in a twelve-month period. These days could be part of one trip or the total of several shorter trips. However, a Canadian can possibly stay in the U.S. for longer than six months cumulative time in any given calendar year, provided they are not try-

ing to live there permanently. Evidence to document the same is required.

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Roli Khare Rastogi, Esq. (email: roli@bassokhare.com) is co-founder at Basso & Khare LLC and a U.S.-based immigration attorney at Basso & Khare LLC whose website is www.bassokhare.com. Roli gained professional training in immigration, family and public benefits law as a Staff Attorney for Legal Services of New Jersey. She holds a J.D. from Temple University Beasley School of Law and a M.Sc. from The London School of Economics. She is an active member of the American Immigration Lawyers Association (AILA) and the Association for India's Development (AID-NYC). She is a board member of the South Asian Bar Association of New York (SABANY).

Please note that nothing in this article constitutes legal advice or gives rise to an attorney/client relationship.

STICKLER: FORK IN THE ROAD



In this place: there are knights, who always tell the truth, or knaves, who always lie.

John and Bill are standing at a fork in the road. John is standing in front of the left road, and Bill is standing in front of the right road. One of them is a knight and the other a knave, but you don't know which.

You also know that one road leads to Death, and the other leads to Freedom.

By asking only one question and to only one of them (you decide whom and what to ask), and hearing the answer can you determine the road to Freedom?

10-STEP GUIDE TO SELLING YOUR HOME



Sushil Agrawal

- Step 1: Decide When to Sell
- Step 2: Find a REALTOR Who is Right for You
- Step 3: Sign a Listing Agreement
- Step 4: Determine Your Home's Asking Price
- Step 5: Add a Lawyer to Your Team
- Step 6: Prepare Your Home for Sale
- Step 7: Let Your REALTOR Market Your Home
- Step 8: Prepare Your Finances
- Step 9: Receive an Offer
- Step 10: Close the Deal

Step 1: Decide When to Sell.

In real estate, timing is not everything but it does influence your home's selling price. Let's see if your realtor can make timing work for you.

- Status report. Is it a buyer's or a seller's market?
- How quickly do you need to sell your home?
- Seasonality. Do home sales get frostbite?
- If you're also buying a home.
- Buy first or sell first? The eternal question.
- If you find your new dream home before you've even started to sell your old one.

Step 2: Find a Realtor Who is Right for You.

There are many reasons why a realtor is essential when selling your home but which realtor is best for you?

Step 3: Sign a Listing Agreement.

The "Listing Agreement" authorizes your realtor and their brokerage to market and sell your home. This agreement serves three purposes.



- It defines your relationship. Every detail of your work together, including the limits of your realtor authority, will be clearly defined.
- It provides detailed information about the home. This information can then be placed on the board's Multiple Listing Service, to help potential buyers find you.
- It forms the basis for drafting offers on your home. Any formal offer on your home starts with the Listing Agreement.

Step 4: Determine Your Home's Asking Price.

Lots of people out there want to buy your home. The right asking price will attract buyers' attention, and pay you a maximum return.

- You don't want to set your price too low or too high.
- Your goal is fair market value.

"Market Value" is a term that simply means the maximum amount of money that interested buyers are willing to pay for your property. Remember, buyers comparison shop, especially for something as expensive as a home.

- Realtor knows the general factors affecting your market.
- Realtor then calculates your home's value within your market.
- Yes, first impressions matter.

Step 5: Add a Lawyer to Your Team

Step 6: Prepare Your Home for Sale

Break out the mop and the paintbrush. It's time to give your home a mini-makeover. Here are all the little things you can do to attract the big offers.

- Time to see your home through a buyer's eyes.
- Get rid of the clutter.
- Clean everything.
- Repair as much as you can, within reason.
- Depersonalize your home.
- Never underestimate the power of paint.
- Add some beautifying touches.

Weighing the cost of improvements vs. the potential return.

Don't get so carried away with prepping your home that you forget why you're doing this, to get more money! You need to consider two things before making any improvements.

1. Will this increase the value of my home more than it costs me to do it?
2. Your hidden problems.

Step 7: Let Your Realtor Market Your Home.

Step 8: Prepare Your Finances.

Before the offers start rolling in, you should prepare for the massive amounts of money that will pass through your hands.

Step 9: Receive an Offer.

All of your hard work has paid off, but you won't know exactly how much it's paid off until you see the offer. This is an exciting, often emotional time, so be prepared.

- Your realtor will walk you through the process. You'll see every offer.
- The buyer's realtor will probably be there too.
- Your eyes will be immediately drawn to the price!
- You'll probably ask the buyer's realtor to leave the room.

Step 10: Close the Deal.

Your negotiations were successful and you have a legally binding agreement. But, is the house truly sold? Not quite yet. It's time for the vital final steps known as "closing".

- Your realtor and lawyer will do most of the work.
- Prepare your closing check list
- Contact With Your Lawyer

Congratulations!

You should be pleased that all your hard work paid off. We hope these ten steps helped make it easier. You've probably already used the proceeds from your sale to purchase your next property. A very wise move indeed, because as you know, home ownership is one of the best long-term investments you'll ever make.

If you need additional information or explanation on any of the above descriptions please contact sushilagr@hotmail.com or 416-803-3609

HAWAN OR YAGYA



Gyanesh Paliwal

Hawan or Yagya (also known as Homa, Yagna or Agnihotra) is an important Hindu religious practice of offerings into a consecrated (sacred) fire (or agni in Sanskrit) along with chanting of mantras from the Vedas. Yagya is part of most Hindu Samskaar ceremonies. It is not the worship of fire.

The consecrated fire is the central element of every Yagya ritual; the procedure and items offered to the fire vary by the occasion, or by the benefit expected from the ritual. Procedures involve:

- the kindling of the sacrificial fire;
- the invocation of one or more divinities; and,
- the making of offerings (whether real or visualized) to them with the fire as via media, amid the recitation of prescribed prayers and mantras.

Agni is deemed to be sacred, and has a tendency to flow only upward, which symbolizes, or inspires us to progress in, the upward and right direction. We are inspired to lead bright, radiant, active lives like fire (Agni), full of wisdom and brilliance.

The physical world has two basic energy systems: Heat and Sound. In performing Yagya, these two energies, namely, the heat from Havan's fire and the sound of the Vedic Mantras, are combined to generate physical, psychological and spiritual benefits.

The fumigation of specific substances in the

Yagya-fire is a scientific method of conversion of matter into energy and expanding its potential and positive effects in the surrounding atmosphere. The electromagnetic waves generated help in transmitting, at cosmic level, the desired sonic signals 'stored' in the Mantras, which are chanted during the process of sacrificing the special materials in the fire.

The practice of performing Yagya really amounts to:

- Thanking the life giver, the nature and the universe,
- Training our mind and intellect to stay on the righteous path and to do good Karma (Actions), and
- Sacrificing our ego for the sake of all living beings.

Significance of the different components of Yagya:

- Lighting a fire and offering wood, ghee and herbs is a symbolic act of giving, and teaches one not to be selfish;
- Recitation of prayers in a group teaches one to live happily by sharing with others; and
- The smoke generated protects the environment we all have to live in.

Explanation of some of the Yagya steps:

Achman (Sipping of water)

At the start of the Yagya ceremony, water is sipped three times: first, for the water received from the sky (rain); second, for the underground water (wells); and third, for the surface water (lakes and rivers).

This step signifies that God gives shelter from above, provides the ground (base) to support life, and irrigates from below the ground.

Ang Sparsh (Prayer for physical health)

The mantras recited in this step recognize the five senses and the different parts of the body needed to carry out work. We touch different parts of the body with water to pray for physical health and strength of each body part.

Agnya Dhan (Lighting the fire)

As the sacred fire is lit, the prayer reminds us that we cannot live without consuming and digesting the things offered by nature. In this mantra, the role of nature is acknowledged for giving things to sustain all life.

Samidha Dhan (Placing the firewood into the Agnikunda)

By placing the wood, the fire is ignited. It signifies that work has to be done to achieve one's goal. Without work, one cannot meet one's objectives.

Ghrit Ahuti (Offering of ghee)

The main thought behind the offering of ghee is that just as fuel (ghee) is needed to keep the fire going, so faith is needed to keep us alive and working.

Jal Sinchan (Sprinkling of water)

Water is sprinkled around the sacred fire, and prayers are made for obtaining unbeatable strength, tolerance and intelligence. This ritual conveys the message about the importance of strength with tolerance and intelligence along with a sweet tongue.

Special prayers for morning and evening

These mantras teach selflessness. Offerings are made to the air, sun and fire, the gifts from God without which no one can live. We are also reminded not to misuse and plunder the resources of nature.

Ajyahuti (Offering without selfishness)

Several offerings to the fire are followed by an affirmation Idanna mum (It is not for me). In these affirmations, we pray for protection from anger, and ask for more light and less darkness. This also means more knowledge and less ignorance, more happiness and less misery for everyone.

Poornahuti (Final offering)

The final mantra means, "God is perfect. God is infinite." The Vedas say that God is infinite and perfect because He will never run out of energy. The prayer is for everything to be perfect and complete.

There is a scientific basis for the Yagya ceremony. The aromatic oils and herbs offered to the sacred fire burn to create chemical substances such as ketones and aldehydes, which produce disinfectants like Formaldehyde. It is a kind of fumigation process, which cleanses the air of harmful germs. Many Hindus perform Yagya in their homes for purification.

Making offerings with chants like "It is not for me" is believed to be a kind of psychological training in performing a selfless act. It serves as a reminder of obligations towards God, nature and all living beings. Yagya is performed at all Hindu weddings and sacraments (Samskara). Yagya emphasizes feelings of mutual obligation and reminds those who have forgotten about them.

This article includes knowledge & content taken from various sources including Extract from 'Explaining Hindu Dharma. A guide for Teachers' edited by Dr. Naval K. Prinja . The writer, compiler is part of a Mississauga, based "Havan Youth Group." You may Contact: Gyanesh Paliwal @ 416 823 1248 or gyaneshp@gmail.com



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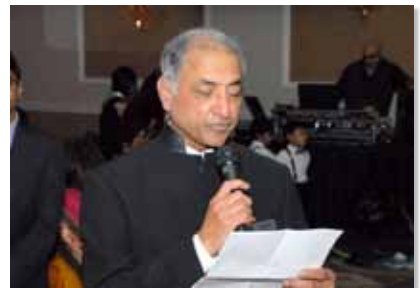
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प्रभु से तकरार



डा० सरोज अग्रवाल

आया मन में इक विचार, क्यों न करूँ प्रभु से प्यार,
बड़े बड़े साधक जन हारे ,कर प्रयास गए स्वर्ग सिधारे
ध्यान धारणा सब कुछ साधे, सफल हुए न फिर भी
बेचारे
में कैसे पाऊँ प्रभु प्यारे, पड़ा हुआ था मन को मारे
पर फिर भी मन था संकल्पित, रहा नहीं कुछ भी
अकल्पित
मन को लेशमात्र भी चैन नहीं था ,प्रभु पाने को
मचल उठा था
हाय कहाँ से साधन लाऊँ ,कैसे अपनी शक्ति जगाऊँ,
ज्ञानी ज्ञान से भक्त भक्ति से,वे सब प्रभु की शरण
हो गये,
' शबरी'औ ' रेदास' जैसे भी, अपने प्रेम से प्रभुमय
हो गए ,
उतर धरा पर दयानिधि आया,आकर उनको गले
लगाया,
सोचा , मैं कैसे पीछे रह जाऊँ,क्यों कर न मैं प्रभु
को पाऊँ,
इन भक्तों ने कर सर्वस्व समर्पण,निज चेतना को
कर भीतर,
प्रेमाश्रु बहा बहाकर, पा गए परमेश्वर का उपहार,
ये साधन अब हुए पुराने ,नई रीत है नये जमाने.
बस फिर क्या था, ? बजा बजा कर कर करताल,
और पहनाकर अश्रुमाल, विवश किया प्रभु को झुकने
को
चकित प्रभु समक्ष खड़े थे, खड़े खड़े कुछ सोच रहे थे
कैसा भक्त का यह अनुराग, बिना किसी आकर्षक
साधन के ,
क्यों झर झर उठा मम प्रेम पराग,
देखते रहे प्रभु आवक त्यों, मानो निमि हुए निर्निमेश
ज्यों
चकित प्रभु का प्रश्न उभराया, मैं भी नहीं तनिक
सकुचाया
तान सीना खड़ा हुआ, घबराया ना चकराया ,
प्रभु का प्रश्न--
बड़े बड़े ज्ञानी जन हारे ,कर कर साधन और
अभ्यास,
फिर भी जान न पाते मुझको, यह कैसा तेरा प्रयास ,
बोल उठा प्रभु ले लो परीक्षा,जैसे भी हो कर पाऊँ

समीक्षा,

प्रभु ने पूछा --
साधन क्या क्या बने
तुम्हारे, मैं झट बोल उठ
प्रभु प्यारे
किस किस को साधन से
तारा,मैं तो केवल भक्त
तुम्हारा
चकराये प्रभु भू भंग तरेरे,
कहाँ पड़ा यह पल्ले मेरे
पूछा कौन कर्तव्य कर्म तुम्हारा, दीन दुखी का कभी
बने सहारा,
मैं भी तमक उठा बोला प्रभु, अब भेजना मत कभी
दोबारा
सांस थाम थे प्रभु चकराये , हम भी न कुछ कम
इतराये,
प्रभु बोले -हुआ परेशां में तेरी बहस से, मैं बोला कहो
प्रभु तू जीता मैं हारा,
आवाक प्रभु ने फिर पूछा,
मुझे पाने का कौन जरिया तुम्हारा ? मैं बोला
अविलम्ब बिन लड़खड़ाये,
लड़ना बराबर रोना मुफ्त में, यही है मेरा इक सशक्त
सहारा,
माथा ठोक प्रभु मुस्काये, लगा गले निज चरण
बिठाये



डा० सरोज अग्रवाल, एम.ए.पी.एच.डी.(हिन्दी) एवं पी
जी.डिप्लोमा भाषा विज्ञान उस्मानिया वि.वि.हैदराबाद.
कार्य क्षेत्र- अवकाश प्राप्त -अध्यक्ष पोस्ट ग्रेजुएट
एवं रिसर्च अनुसन्धान संस्थान हैदराबाद एवं चेन्नई
.लेखन
एवं पठन पाठन में रुचि । पिछले १८ वर्षों से डेटन
ओहायो अमेरिका में निवसित ।

दिल है के मानता ही नहीं



श्याम गुप्ता

उम्र साठ के बाद की भी, धीरे-धीरे है खिसकती जा रही,
सोचते भूलादे जवानी अब, मगर दिल है के मानता ही नहीं

जवानी के भरे बाल, वो पतला बदन, आ ही जाता है याद कभी,
करके योगा लोटालें जवानी जरा, मगर दिल है के मानता ही नहीं

फिट रहो, खाओ पीयो कम, कहते समझदार सभी,
सोचते, खायेगें पार्टीयों में कम, मगर दिल है के मानता ही नहीं

इन्टरनेट सम्भाले या बीबी, मुश्किल सदा रहती यही,
सोचते नालें बीबी से पगां, मगर दिल है के मानता ही नहीं

लगे अपनी बीबी में हजार कमी, दूसरों की लगें सुन्दर और सही
करदें बन्द नुकता चीनी अब, मगर दिल है के मानता ही नहीं

और मुसीबत, देख सुन्दर लड्की आखें रुक जाती वहीं
सम्झाते खुद को बहुत, मगर दिल है के मानता ही नहीं

दिमाग और दिल की रहती मुठ भेड, क्या गलत क्या सही,
सम्झाते दोनो को बहुत, मगर दिल है के मानता ही नहीं

और अब, मन भरके करलें पूरे शोक, जिन्दगी जितनी बाकी रही,
भुलादें अब सेविगंस की आदत, मगर दिल है के मानता ही नहीं

प्यार लो, प्यार दो, श्याम जिन्दगी की खुशहाली का राज है यही,
चलो छोड़दें परवा दुनियादारी की, मगर दिल है के मानता ही नहीं



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HAPPY DIWALI FROM MISS TEENAGE PEEL 2015



Isha Gupta

I am 15 year old girl living in the city of Mississauga. I immigrated to Canada in 2009 and in these past 6 years Canada has offered me so much, one of them being the title of Miss Teenage Peel 2015. On August 9, 2015, I was finalist among 82 girls from all parts of Canada. Miss Teenage Canada 2015 final was held at Queen Elizabeth Theatre, Toronto. I was awarded Miss Teen People's Choice Award. As miss teenage peel, I am representing the peel region where over 1.8 million people live. My platform during my reign is about bullying and depression, these are the biggest struggles that teenagers of this generation face including me. This is why I am trying to provide hope to never give up to all those people facing struggles such as bullying and depression.

Below is some information about me which I hope to be inspiring and encouraging for our teenagers. I would like to thank all of you for your kind support.

What are your duties and responsibilities that come in the package with the title Miss Teenage Peel?

My duties and responsibilities as Miss Teenage Peel are to inspire young girls in my community to be strong and confident in who they are and what they believe in, it is to raise awareness about my platform that is so dear to my heart, as a victim of bullying and depression. Miss

Teenage Peel gives me a platform to spread the awareness and solutions to this problem.

What prompted you to enter the contest? What preparation was required?

My father and his dreams inspired me to enter this pageant. The preparation was quite a lot of fun; from shopping to getting pampered to just preparing for the paperwork it was all such an adventure.

What is the title all about? In what ways has the title changed your perspective?

This title is about being inspired and inspiring; it is about making a difference in today's society, to make this world a better place for everyone to live in. This title has changed my perspective of life, through this pageant I have learnt so much about the world and the people living in this world, it has changed me to become optimistic and be thankful for all that I have.

How does it feel to be in the Top 20 in the Miss Teenage Canada and then further being awarded as Miss Teen People's Choice Award?

It feels like an honor, for me it is a huge deal to be the chosen top 20 out so many of my friends, 82 to be exact. When I was



called out it felt like all my hard work and my parents' hard work paid off. There were so many people all over the world who kept voting and were supporting me continuously; winning the title of Miss Teen People's Choice is a reflection of everyone's support.

What is your most favorite moment of the entire event?

My favorite moment was when I and my friend were called out for the top 20, I remember backstage both of us were going crazy because we both couldn't believe what was happening, and we were jumping laughing it was a great moment that I will never forget.

What are some of things kids today are facing? What is your advice to them?

Some of the biggest things that kids in

today's society are facing would be bullying and depression. Bullying has become such a big problem in our communities, it is such a common word but an action that can make a kid lead to depression and depression is not something our young kids should be facing.

Five favorite things.

My five favorite things are reading, dancing, eating, watching Netflix and walking in high heels. :)

What is your next plan of action? Where do you go from here?

My next plan of action is to raise awareness at an international level. I have been qualified for a few of the international competitions and ready to make a bigger difference.

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HOW TO HELP YOUR CHILD ADOPT TECHNOLOGY IN A SAFE WAY?



Mohit Garg

There are lot of kids in our community who are using technology as a mean of learning platform. They have their phones, iPad and laptops. But we wonder if they need it all? Or if kids are using them for the right pur-

pose without putting themselves at risk.

We as a Parent like them to be tech savvy, but be safe at the same time. Here are



safebook

YOU **THINK** — Think before you post

FRIENDS — Only connect with friends

KIND — Be kind to others

PASSWORD — Don't share your password

PRIVACY — Keep your settings private

HURT — Don't be hurtful towards others

PARENTS & TEACHERS (Warning icon)

- Join Facebook
- Understand how it works
- Teach safety and responsibility
- Privacy - check their settings

FRIENDS (People icon)

- DON'T:** Stay silent
- DO:** Help your friend, Report the bully, Tell your parents, Tell your teacher

THE BULLY (No phone icon)

- DON'T:** Respond
- DO:** Save what they say, Unfriend the person, Block them, Tell a Friend, Tell your Parents, Report the person

TELL • UNFRIEND • BLOCK • REPORT

few tricks I learned and thought to share with all.

1. Have a dialogue: Talk to the kids about the social media adoption. "Yes, Instagram is cool, but follow only the people you know or are celebrity". "A friend of friend is not your friend." A habit of ongoing dialogue with your kids will make it easier to understand what they are trying to do (or what they have done) when they use devices.

2. Educate yourself: To set the boundaries, you need to understand technology enough to decide what's

acceptable and what's not. You don't need to know every social platform out there but you need to know the big ones. Talk to the teacher, school administrators and other parents to know what's new and how it is being adopted.

3. Be a Role model: If you are with kids, try to stay away from electronics. Study after study have shown that kids learn a significant percentage of behaviour from observing par-

ents. Yes, we need to check important emails but we also need to set the limits for ourselves. They observe how we consume technology and how much time we spend on Facebook, WhatsApp and emails.

4. To keep kids safe use apps like Sygic Family, Life 360 or mamaBear. Talk to your kids about the importance and benefit of this app. If you like to know where they are, they will also know where you are as well :)

Happy Diwali to all Agarwals!

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PEACE



Arnav Goyal - 9 Years, Grade 4

What is Peace? As per the dictionary, Peace means not involving violence or employing force to achieve victory.

Why should we have peace you ask? Well let's start with animals! Animals kill each other to survive. Well they have no education to help them think logically. They act on instinct. If humans kill each other as well, what is the difference between us and them?

Imagine on one hand living in a world of wars, fights, bloodshed and cruelty. On the other hand, imagine living in a world where everyone loves and cares for everyone else. Which world would you want to live in?

A world I would like to see is where people are not greedy, jealous, and mean and where people help each other and don't fight.

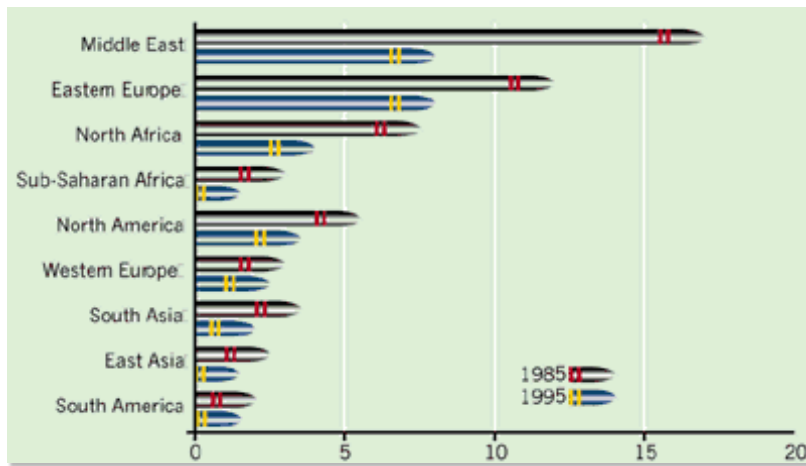
In the map below, the “peacefulness” of nations is based on levels of safety and security in society, the extent of domestic and international conflict and the degree of militarisation.



Overall, the report found that the world has become less peaceful over the course of the last eight years, with the gap between the most and least violent widening. Fifteen of the world's 20 most peaceful countries are located in Europe while the majority of the most violent are located in the Middle East and Africa.

“Satyagraha is a philosophy and practice of nonviolent resistance” developed by Mohandas Karam Chand Gandhi. Gandhi ji





Military expenditure as percentage of GDP

Finally, the graph on the left indicates the percentage of military expenditure for various regions of the world. It can be seen that the maximum expenditure on military has been incurred by Middle Eastern countries in the world. Don't you think, that if there is peace, we can utilize this money to help people live a better life?

was the primary leader of India's independence movement who proved that we can get what we want even without fighting.

I hope you will agree with me that we should all strive to make the world a better, happy and safe place to live!

“THINK OUT OF THE BOX”



Question:

You are driving along in your car on a wild, stormy night, it's raining heavily, when suddenly you pass by a bus stop, and you see three people waiting for a bus:

- An old lady who looks as if she is about to die.
- An old friend who once saved your life.
- The perfect partner you have been dreaming about.

Which one would you choose to offer a ride to, knowing very well that there could only be one passenger in your car?

This is a moral/ethical dilemma that was once actually used as part of a job application.

- You could pick up the old lady, because

she is going to die, and thus you should save her first;

- or you could take the old friend because he once saved your life, and this would be the perfect chance to pay him back.
- However, you may never be able to find your perfect mate again.

The candidate who was hired (out of 200 applicants) had no trouble coming up with his answer. Guess what was his answer?

He simply answered: "I would give the car keys to my old friend and let him take the lady to the hospital. I would stay behind and wait for the bus with the partner of my dreams."

Sometimes, we gain more if we are able to give up our stubborn thought limitations. Never forget to "Think Outside of the Box."

POOJA GHAR (पूजा घर) AT HOME



Dr. Jayant Mehta

A small designated corner or special room for Pooja- worship is a unique feature of every Hindu home. When I was growing up in India we had a small replica of a temple; about 14” x16” and about 6” deep. This was the place where my parents kept few images of gods and the whole family used this corner for individual or group prayer. Framed pictures and small images of the gods were washed, red powder-kum kum- and rice was offered and a lamp was lighted. Milk or a sweet food item was offered to the gods of this mini temple every day.

Over the years, family members kept on adding new idols and photographs. At one time number of “Gods” became so large that no one in our family was willing to take the job of daily ritual of washing these images. Seven different moorties and 20 pictures framed with a glass cover had to be washed daily. Then one had to place a red dot on each god. Offering rice, flower, doing Arti- the entire ritual was becoming lengthy and tedious. The whole process took about half an hour every morning. REM sleep in the early morning and keeping the school time was more important. We, brothers and sisters used to try our best to escape this daily task. We recited verses very quickly so we could finish fast!

One day my grandfather found a very practical solution. After reciting a “

visarjan (वसिर्जन)” verse he discarded most of the pictures and idols. He made a rule that there will be no more than five images in the temple and the Pooja ritual will be brief. Wash-



ing brass statues and other rituals will be offered weekly. This simplicity was most welcome. Forty five years ago, I restarted this tradition in my house in the USA. Number of images was kept to a minimum five. If a calendar or a gift of a new god’s image arrived, we will offer a brief prayer and asked the “God” to merge with the five deities in our Mandir at home. Then, we did not feel guilty about throwing away the new or old images. I am glad we still have a small Mandir at our home. Devotional music and fragrance sticks were used but ritual was short and simple. My family members keep on adding new images but I try to limit the number. I love my grandfather’s idea of simplicity during prayers. Clean and clutter free Pooja Ghar can facilitate meditation and devotional service with good concentration. In our Pooja ghar, I explained the essentials of Hindu Dharma to our US born children. Whenever I am in dilemma or I have to make a long trip, I sit near the Pooja Ghar for few minutes. This helps me relax my mind.

I share this experience because I admire this ancient idea of daily Pooja at home.

When I visit some of the big community temples, I see lots of images, as if it is a museum. This and a noisy environment dilute our concentration at these out of home temples. I attend religious and social programs but spirituality is rarely felt in presence of a large crowd. I realize that the tiny Pooja Ghar is no substitute for a large temple for the community. I like my Pooja Ghar for meditation. I think Pooja Ghar- a place of worship at home- is the corner stone of daily Hindu worship. It is simple and effective. Family that prays together stays together.

Simple rules are:

1. Keep it simple and free from clutter.
2. You need not sit on the floor, use a chair if you like.
- 3. Limit the images to 4-5** and do not be afraid to throw away the old ones. Select the images that make you happy and are aesthetically pleasing to you.
4. Keep the Pooja or meditation time fixed if possible. Purpose is to train our mind. Doing it regularly at same place

even compounds positive vibrations within you.

5. Face East or North during the Pooja.
6. If you light a candle be careful, prevent fire.
7. Use music if you like. Few Sanskrit verses are helpful but God knows all the languages. So your prayer does not have to be in Sanskrit.
- 8. Different images or pictures are many manifestations of ONE GOD**, so slowly concentrate on only one God - your chosen one- ईष्ट देवता. Ultimately our heart is the best (मन+अंदर=) मन्दिर- house of God.

To summarize, simple rituals, silent meditation and स्वाध्याय - self study- bring faith in our family and day to day life. Honesty and kindness in our thought, speech and action is the essence of Dharma. Om Shanti (ओम शान्ति).

.....
Dr. Jayant B Mehta MD, FCCP is Professor of Medicine and Program Director PMCC at East Tennessee State University James H. Quillen College of Medicine.



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Compiled by Shiam Gupta

Interviewer: What is RECESSION?

Candidate: When wine gets replaced by water and girlfriends get replaced by wife, that critical phase of life is called recession!!

What is the difference: Between Liability & Asset? A drunk friend is a liability BUT - A drunk girlfriend is an Asset.

A kid was scolded by his Mom.

Dad came and asked - what happened son?

Kid said-I can't adjust with your wife anymore. I want my own.

Girl: When we get married, I want to share all your worries, troubles and lighten your burden.

Boy: It's very kind of you, darling, But I don't have any worries or troubles.

Girl: Well that is because we aren't married yet.

Difference between talent and God's gift:

A man can give lecture for 2 hours on any subject.
-This is talent.

A woman can give lecture for 2 hours without any subject.
-This is God's gift.

Listening To your Wife...is like:

Reading terms & conditions of a website? You understand nothing but still have to click on "I AGREE".

A newly **married man** asked his wife, "Would you have married me if my father hadn't left me a fortune?"

"Honey," the woman replied Sweetly, "I'd have married you NO MATTER WHO LEFT YOU A FORTUNE"



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मेरी कवितायें



सुप्रभा गुप्ता

१- दीपावली
जगमग जगमग आई दिवाली
जन जन सब उल्लासित है
करते घर आँगन को
दीपमालिका से प्रकाशित है
स्वयं से पूछो आज प्राणीजन
क्या अंतरमन भी उज्ज्वलित है
पावन जीवन जीने का प्रण
प्रभु के प्रति सबसे बड़ा समर्पण है ॥

२- केवट
लिये कठौती हाँथ में केवट
विनती करते सुन ले "राम "
पहले पाँव पखारुंगा मैं
फिर चढ़ने दूँगा तुम्हें नाँव
राम हरे राम जय राम श्री राम।
मन ही मन मुस्काये रामा
कर दिये आगे दोनों पाँव
ले केवट पग धोले पहले
फिर मैं चढ़ूँगा तेरी नाँव
राम हरे राम जय राम श्री राम ।
प्रेम मगन हो लगे पखारन
केवट अपने प्रभु के पाँव
पीकर चनणामृत हरि का
जागे केवट के तो भाग
राम हरे राम जय राम श्री राम ।
धन्य धन्य तू धन्य है केवट
पाया जिसने प्रभु का धाम
राम नाम जप ले तु प्राणी
हो जायेगा भवसागर पार
राम हरे राम जय राम श्री राम ॥

३-जीवन

हर जीवन की अपनी कहानी
है
दुनिया में आनी जानी है ।
जिसने भेजा इस धरती पर
उसको कभी देखा नहीं
पर नहीं लगता क्या कि
उससे बड़ा मूर्तिकार नहीं ।
शायद ही कहीं कभी किसी ने
एक जैसी सूरत देखी हो
कितने प्यार से वह रचता है
इस पृथ्वी की हर मूर्त को ।
हर रूप रंग में वह दिखता है
प्रकृति कि हर रचना में सुन्दरता है
रंग बिकेंगे फूलों में, रस पीते भँवरों में
उसकी मन भावन सुगंध में
मधुर हवा के झाँकों में
मैंने मधुर संगीत सुना है ।
हिमगिर के पीछे से झाँकते
सूरज की सतरंगी किरणों में
"उसके " रूप को देखा है
इसीलिये कहते हैं
यह जग तो एक मेला है
आज यहाँ कल उसके पास
अंतहीन यह खेला है ॥



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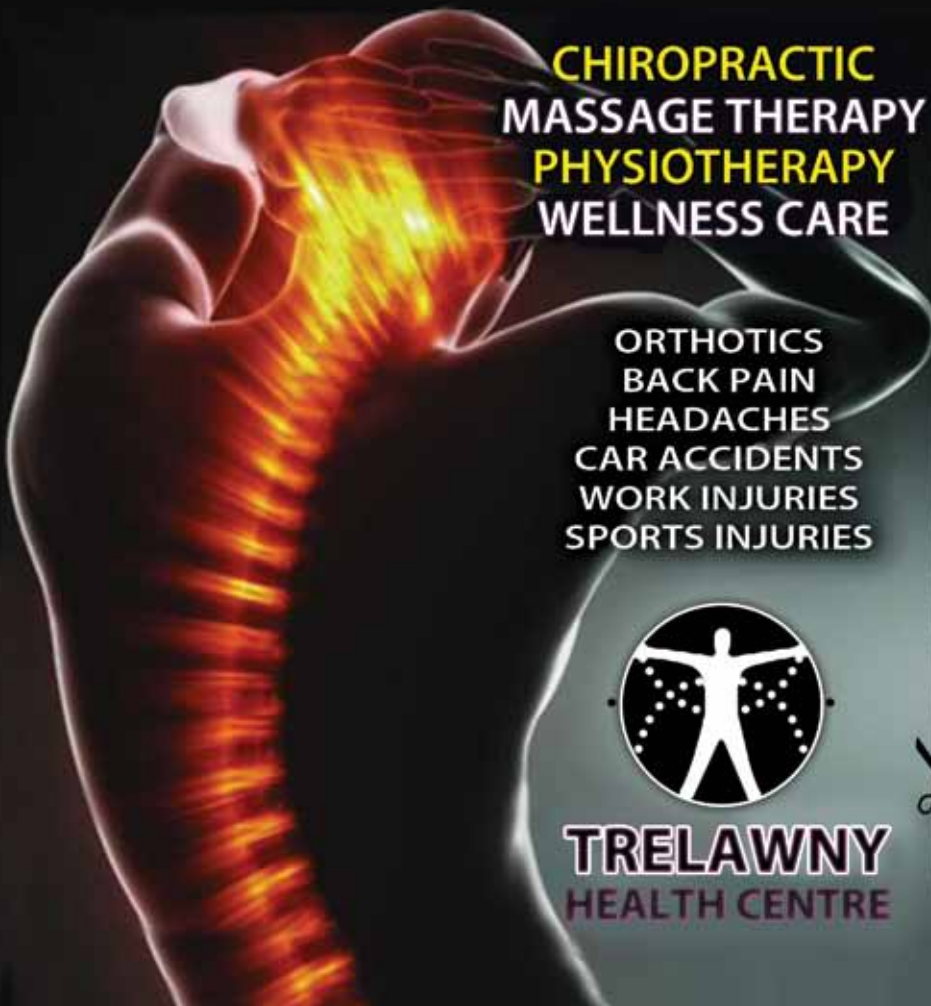


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BEST WISHES TO ABC
(AGARWALS BASED IN CANADA)
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AGARWALS BASED IN CANADA: INFORMATION FOR MEMBERS



www.agarwals.ca

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

Please send completed form and cheque to:

Email: info@agarwals.ca
Surface mail: Arun Agarwal
1503-155 Hillcrest Avenue,
Mississauga. L5B 3Z2
(R) 647-477-3592
(C) 416-627-3257

AGARWALS BASED IN CANADA MEMBERSHIP FORM



www.agarwals.ca

Date:

Names:
(Use additional sheets if needed)

Agarwal/Vaish?

Member: Yes No

Spouse: 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:



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