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Growing Together



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November 25, 2023

A MESSAGE FROM PREMIER DOUG FORD

Warm greetings to everyone taking part in Agarwals Based in Canada (ABC)'s Annual Diwali Gala.

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 values.

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.

Best wishes for a memorable event, and Happy Diwali!

2A

Doug Ford Premier

Agarwals Based in Canada - 3





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Message

I am happy to know that Agarwals Based in Canada (ABC) is celebrating the " 26^{th} Annual Diwali Gala" event on the 25^{th} November, 2023 at Palacio Event Centre, Mississauga.

Festivals like Diwali bring the community together to celebrate their traditions and stay connected to their Indian heritage.

I wish all the members of Agarwals Based in Canada (ABC) all the best for a successful event and wish them success in their future endeavours.

SDall_

(Siddhartha Nath)



November 25, 2023

Namaskar,

I am pleased to extend my warmest greetings to everyone attending the 2023 ABC Annual Diwali Gala.

Diwali is a time to reflect on the triumph of light over darkness and good over evil. It's a joyous occasion that brings communities together in the spirit of unity and hope. We Hindus are a growing community in Canada reaching about one million. Hindus have come to our wonderful country Canada from across the world. From every country in South Asia, several countries in Africa, Caribbean, Southeast Asia and other parts of the world. Hindu-Canadians can be proud of their achievements. We have worked hard and continue to do so for the socio-economic development of Canada.

This event is an opportunity to recognize, acknowledge and applaud the immense contribution of Hindu-Canadians to our country.

It is an occasion to appreciate the Hindu culture and heritage which has richly added to the multicultural fabric of Canada.

This is also an occasion to recognize we Hindus don't have enough representation as elected officials. We need more Hindus at all levels of government.

From school board trustees to municipal governments. From provincial legislatures to federal level, we need more Hindus to be represented. Only then we can address the serious issues facing the Hindu-Canadian community.

My warmest greetings to everyone attending the 2023 ABC Annual Diwali Gala and wish you all a pleasant evening.

Dhanyavad

Sincerely,

Chandra Arya

Chandra Arya Member of Parliament / Député – Nepean



MPP - Mississauga-Streetsville



Working for you!

November 25, 2023

I extend my warmest Diwali greetings to all as we gather to celebrate the Festival of Lights and congratulations to the Agarwals Based in Canada (ABC) on their 26th Annual Gala. May this auspicious occasion illuminate our lives with happiness, prosperity, and unity.

The ABC's 26th Annual Diwali Gala provides a unique opportunity to formally recognize, acknowledge, and commend the substantial contributions made by Hindu-Canadians to our great country. It is an occasion to honor achievements, resilience, and the positive impact on various facets of Canadian life.

Your efforts in recognizing Canadian-Hindus and their positive contributions to Canadian society through awards are nothing short of inspiring. This event serves as a testament to your dedication to strengthening the bonds within the Canadian Hindu community and promoting a sense of unity among influential individuals from various industries and sectors.

I look forward to commemorating this special occasion and acknowledging the remarkable contributions of Hindu-Canadians to the flourishing multicultural landscape.

Sincerely,

Nina Tangri Member of Provincial Parliament Mississauga-Streetsville



Message From The President



Dear ABC Families and Friends,

I am delighted to welcome you to ABC's **26th Annual Diwali Gala**, a celebration of the festival of lights with fellow Agarwals. As we reflect on the past year, it is evident that our organization has reached remarkable milestones, driven by collective dedication to our vision and values.

In the past 12 months, ABC hosted more than 12 events including two new events (fundraising for Trillium Health Partners and Golf for all age groups) which will now be an annual feature along with other events namely Terry Fox Run, eco-friendly Temple Cleaning, group Havan on Maharaja Agrasen Jayanti, colorful Holi Milan, Summer Picnic, donation to local Food Bank, Sponsors and Members Appreciation Day.

It is heartening to note that we raised more than \$4,000 in our first kick-off fundraising event for Trillium Health Partners even though we signed-up to raise only \$2,500. Donation of \$25,000 over the next 10 years will get ABC a plaque outside one of the rooms in the Missis-sauga hospital, the first skyscraper hospital in Canada.



Further, I am excited to share the launch of our new website which has been in works for many months and has been in ABC vision for many years. The new website incorporates many new features like unique membership ID for each member, secure login access, ability to connect member-to-member, ticket booking for paid events, RSVP form for free events, automatic membership renewal reminder, etc.

This is just a beginning; we are continuously working to enhance the experience for members and will be introducing more options like business membership and life membership in the near future. We are also looking to revamp our social media platforms to connect with the next generation while continuing to carry forward our heritage and ancestral values.

I am very proud to inform you that 2023 has been so far the best year for membership as well. We have welcomed more than 20% new members and have reached the highest ever active member base in the history of ABC.

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 26 years. I extend my sincere gratitude to our sponsors, members, volunteers and Board of Directors for their unwavering support. It is your dedication that propels ABC toward **Achieving Greater Heights.**

Finally, I convey my heartfelt Diwali greetings and best wishes and hope that you will enjoy the evening based on NAVRAS, nine emotions of humans.

Warm regards,

Amit Goyal President Agarwals Based in Canada (ABC) www.agarwals.ca

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

माँस और मदिरा से रहते, बचपन से ही दूर सदा ! हमको अपनी विरासत में, पूर्वजों से संस्कार मिला !! अनजाने भी पहली नजर में, गुणवान कहते हैं ! आगे रहने वालों को ही, अग्रवाल कहते हैं !!

From the Editor's Desk



Dear Members,

With immense joy and pride, I present before you the 26th edition of Annual Magazine. The theme this year is 'Navras – A Kaleidoscope of Human Emotions'. Throughout the magazine, you will notice an array of colours and shades that are associated with these primary emotions.

As always, ABC continues to provide a platform to our members to express their views and to showcase their writing talent. The Editorial Team feels rewarded as an array of articles from our creative writers poured in this year as well. Their enthusiasm is truly motivating and the time and effort invested by them is much appreciated.

The annual magazine is a testament of all our accomplishments and initiatives that we partake during the entire year as an Organization. The picture gallery will remind you of all the beautiful memories that we created together in the past twelve months.

We could not have achieved these heights without the support of our sponsors. They entrust us with their funds that allow us to organize numerous events and plan activities throughout the year. We are grateful to them and hope to continue thriving with their encouragement.

Most importantly, we are where we are because of YOU, our valued members. Today we stand in solidarity and flourish as one big family with you as the backbone of the Organization.

I hope you enjoy this year's edition. Your feedback and suggestions are valuable so please continue to share your thoughts.

On behalf of the ABC Board, I wish you peace, prosperity and good health!



Aparna Goyal



Dr. Ashok Rastogi

Aparna Goyal Lead, Publication www.agarwals.ca

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

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अग्रसेन के वंशज हैं हम, आगे ही बढ़ते जायेंगे ! अग्रसेन की सेवा में हम, सब मिलकर हाथ बटायेंगे !!

Mental Health – A Cause for Concern in Some of the Younger Generation



Amitha Fitkariwala

Mental health is a critical aspect of our overall well-being, yet it is often overlooked and stigmatized in the society. In recent years, there has been a significant increase in prevalence of mental health issues, particularly among some of the younger generation. Thus, it is vital to understand the various factors triggering it, find ways and means to alleviate its impact on those suffering, educate people not to be in denial if one feels lost in carrying on their normal activities and seek help. Set up counselling centres in educational institutions, hold seminars to discuss strategies to combat it.



For generation Z, who are growing up with internet and social media, which are a boon no doubt, has adverse impact on young minds if not properly used. Constant and unrestricted exposure to make believe incidents, gory violence, illusory world exhibited on TV all the time lead young minds to be out of touch with reality. Also, toxic material available on social media, unsavory chats, trolls one experiences impacts not so matured mind. We can observe that there is an increase in levels of anxiety, depression and suicide among youngsters who are unable to distinguish between real and virtual world, cope up with studies, domestic issues, demands of work etc. Some of the ways combating the Mental Health Crisis in Younger Generations can be:



Raising Awareness and Education

- The need for comprehensive mental health education in schools
- Promoting awareness campaigns and reducing stigma
- Accessible Resources and Support Systems
- Support systems in schools and communities

Building Resilience and Coping Strategies

 Teaching resilience and emotional intelligence skills

• Encouraging healthy coping mechanisms

Arts in Fostering Mental Well-being

Participating in Sports for Better Mental Health

Physical exercise and its positive impact on mental well-being

Team sports as a support network and confidence booster

Engaging in Arts for Emotional Expression

• Art therapy and its benefits on mental health

- Creative outlets for emotional expression and stress reduction
- 4.3 Examples of Successful Initiatives

Case studies of programs integrating sports and arts to promote mental well-being

Identifying best practices for replication and expansion



Conclusion

Mental health crisis in younger generations must be urgently addressed to ensure the well-being and future success of individuals. By understanding the prevalence and impact of mental health issues, promoting awareness, and establishing accessible support systems, society can combat this crisis more effectively. Integrating sports and arts into mental health initiatives has shown promise in fostering resilience and providing valuable coping mechanisms. Through collective effort and an empathetic approach, we can protect and nurture the mental health of younger generations, ultimately creating a healthier and more peaceful society as a whole.

Amitha is one of our new ABC members . She is a Clinical researcher and enjoys orienting newcomers and aspiring healthcare professionals. She enjoys expressing herself through various topics concerning the youth and is a mom of 2 lovely daughters

Navras

In Sanskrit Nava means nine and Rasa is essence, juice, or nectar. Here in this context Rasa is used to denote an "emotional state." The nine Rasas were (and are) the backbone of Indian aesthetics ever since they were codified in the Natyasastra, written almost two millennia ago by Bharat Muni. This formed the foundation from which the traditions of dance, music, theatre, art and literature evolved. Performances and artwork were created solely with the aim of evoking the Rasas in the audience.

Rasa is in everything, or better yet, everything "has" Rasa. Though some things have a higher vibrational essence, others are lower and some even appear as dead, Rasa remains the invisible substance that gives life its meaning.

Each Rasa is a repository of energy drawn from our Prana or life force. By unlocking this powerful energy and then mastering it, we can effectively achieve emotional balance, and also use this energy to realize our true potential.

Everybody experiences these nine basic emotions in their course of life. The nine emotions are hasya (joy), adbhut (wonder), shanti (peace), raudra (anger), veer (courage), shringar (love), karuna (distress), bhayanak (fear), vibhatsa (disgust).

All great works of art, evoke and appeal to these emotions because life after is all an amalgamation of navras.

Embracing Entrepreneurship: Lessons from Maharaja Agrasen



Akshay Gupta

Introduction

In this journey, I will be sharing lessons from remarkable individuals and inspiring ideas that have shaped my entrepreneurial path. The Agarwal community in Canada, much like their forebears in India, **possesses a unique entrepreneurial spirit that has been nurtured across generations.** We can learn valuable lessons from our ancestral roots, particularly from the legacy of Maharaja Agrasen, who embodied the ideals of entrepreneurship, egalitarianism, and social responsibility.

Maharaja Agrasen's Legacy: An Egalitarian Approach to Prosperity

Maharaja Agrasen, a revered figure in our community's history, was not merely a king; he was a visionary who understood that prosperity should not be the privilege of the few but the birthright of all. He implemented an innovative rule in his kingdom of Agroha, where **anyone settling permanently in the city received one rupee and one brick from each resident.** With these resources, newcomers could build homes and establish businesses. This approach promoted self-reliance, ensuring that everyone had an opportunity to prosper through entrepreneurship.

Karma and Debt in Hinduism: The Foundation of Responsibility

Hinduism, our ancient spiritual tradition, emphasizes the concept of karma and debt. Unlike some other belief systems, Hinduism does not involve a judgment day after death, where a divine judge decides our fate. Instead, it highlights the law of cause and effect, where our actions carry consequences. **In Hinduism, the role of God is not that of a judge;** and we are responsible for our actions and their impact on others.

In Hinduism, the role of God is not that of a judge; rather, it revolves around the idea of life as a meticulously maintained balance sheet. Every transaction, every act of giving and taking, is diligently recorded by Chitragupta, the God of bureaucrats and accountants. Yamraj, the God of Death, is even associated with accounting, underscoring the integral role of bookkeeping in Indian traditions. Therefore, the responsibility to repay these debts, both material and spiritual, becomes an essential facet of one's journey.

The Importance of Entrepreneurship in Our Cultural Tapestry

Entrepreneurship is not just an abstract concept but a living and breathing component of the Agarwal community's cultural tapestry. In our diverse and dynamic society, we have consistently been at the forefront of commerce, trade, and entrepreneurial activities. **Our rich history is replete with the inspiring stories of Agarwal entrepreneurs** who have not only significantly shaped our community but have also made substantial contributions to the global business landscape.

Embracing Entrepreneurship: Taking the Leap of Faith

As someone deeply rooted in the Agarwal community, with a lineage that intertwines

with Marwari heritage, I have had the privilege of being immersed in an entrepreneurial environment from a young age. A year ago, I took the bold leap into entrepreneurship myself. Through my work, I empower fellow entrepreneurs to pursue their dreams. I take pride in sharing that members of the ABC have been a constant source of support and guidance as I continue to grow on my entrepreneurial journey. Together, we navigate the challenges, celebrate the victories, and encourage one another to relentlessly pursue our passions.

Fostering an Entrepreneurial Spirit

Drawing from the teachings of Maharaja Agrasen, Hinduism's principles of karma and debt, and the entrepreneurial legacy within our community, we can collectively cultivate an entrepreneurial spirit. We can support newcomers by offering guidance, mentorship, and resources to help them establish their businesses, much like Maharaja Agrasen's principles in Agroha.

The spirit of karma and debt underscores the profound **importance of giving back to society** through our entrepreneurial endeavors. We view entrepreneurship not merely as a means for personal gain but as a platform for fulfilling our responsibilities to the community. By embracing innovation, courageously taking risks, and nurturing a strong sense of social responsibility, we can all thrive in today's modern world.

Conclusion

The Agarwal community in Canada carries a rich cultural heritage that encompasses entrepreneurship, responsibility, and social justice. By embracing the teachings of Maharaja Agrasen, the timeless principles of karma and debt in Hinduism, and our deep-rooted entrepreneurial spirit, we can leave a lasting legacy of prosperity and equality for future generations.

As we celebrate Diwali, let us remember that the festival of lights symbolizes the victory of light over darkness. It is a time to kindle the entrepreneurial spirit within us, illuminate our paths with innovation, and radiate the warmth of social responsibility. May this Diwali bring success, prosperity, and an unwavering entrepreneurial spirit to the Agarwal community in Canada. Happy Diwali!

Akshay Gupta, son of Padma Shri Dr. Ashok Gupta and Dr. Mrs. Kanchan Gupta, is an MBA graduate from the Rotman School of Management, University of Toronto. His interests span across mythology, philosophy, and business, and professionally, he is the founder of DOC Capital, a business and real estate capital advisory firm and a commercial real estate mortgage agent.

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Lessons Learned Along My Arangetram Margam



Jahnavi Rastogi

I had just gotten home from the Sri Venketeshwara Temple, in Bridgewater, NJ where I had just finished a tedious 5-hour long rehearsal with a live orchestra who flew in from Chennai, India. Work-

ing with musicians who may have not heard the repertoire before required patience, persistence, and determination. My legs were about to give out but the yoga asanas I had been practicing for the past year really helped to keep my core strong and my stamina up.

I finally reached home to a flurry of well wishes and activity, so many boxes labeled for stage decorations, make-up boxes and catering supplies. With so much commotion in the house, I knew I needed to find a quiet spot of solitude to collect my thoughts, review my repertoire and refresh my spirit. I woke up to a beautiful morning, did my yoga asanas and stretching, ate a filling breakfast and made sure I had all the dance items packed in the car. I reached the Venketeshwara Temple bright and early on the auspicious Guru Purnima Day and took blessings from Lord Venkeshwara, who held all my dance, my passion and my dreams all in place. Then off to the Green Room, where my wonderful and calm make-up artist would turn me into a muse! After eight years of hard work, toil and tears, I was able to ascend the stage in my debut performance.

An *Arangetram* (to ascend the stage) is conducted as prescribed by *Arangetra-Kathai*, a canto in Silapathikaram, of the Tamil epic written 2000 years ago. The Guru is quite instrumental in the formation of our self-image, our attention to detail and our understanding of dance theory and presentation. My Guru, Ms. Calai Chandrasekhran, had dedicated the last ten years to her dance school and I had the honor and privilege to perform on the 10th Anniversary of Calai Chandra School of Bharatanatyam.

Back on stage, I knew that I had been working up to this day for eight years and I could not let my hard work go to waste, so I kept rerunning the parts in my head that were challenging to nail. The Margam is the repertoire in an Arangetram. According to the dancer's main elements and impact on the body, the Margam is arranged. My Margam consisted of seven dances to perform, one costume change and a short break after each dance. This required sheer physical stamina, mental fitness, and pure exhilaration. And tons of water.

Youtube link to Jahanvi's Arangetram:

https://www.youtube.com/live/dCkS-Vzj_ m4?feature=share

Looking back on that day, here are some lessons I learned along the way.

1. To fall in love with anything requires time and commitment.

I had to give Bharatnatyam a chance before I could fall in love with the process. In the first couple of years, there were many times I felt tired, lost focus or did not understand the minute details of the dance step we were learning. Slowly, after several years of applying myself, learning from my dance friends, and consistently showing up, I saw that I was getting the hang of it and actually enjoying the process! It is easy to be discouraged if we do not see quick results. However, **much of dance actually happens in the head and heart level.** Even though at times I felt



My teacher Ms. Calai Chandrasekhran presenting my Arangetram Graduation Certificate (July 2023)

discouraged and thought "Why am I doing this?" I eventually pushed through and now I feel a complete sense of fulfillment after having done my *arangetram*.

2. Be confident to think on your feet.

It is OK to fail at things, to not get a step right or to miss a beat. The key is to get back up. I trained intensely for the *arangetram margam* for a whole year prior. However, in the last week it all had to come together with the footwork, hand gestures, understanding the cues of the live orchestra and keeping the beat of the Guru's Nattuvangam. I had to learn to improvise on the spot, to adapt to the situation and task at hand and it was going to help me to be flexible and have an open mind when receiving feedback. I remember in one of the pieces dedicated to Mother Sivakami, the orchestra may have forgotten a line or two, but thankfully I knew the music so well that I took over the music!

3. What great (wo)men do, common (wo)men follow. - Bhagavad Gita 3.21

One great insight I learned is that we are stewards of this tradition and what actions we take echoes in eternity. I distinctly remember being on stage and looking at the sea of young children, including my

4-year-old cousin in the audience. I realized that my commitment and passion for dance became a way for them to connect to their roots and their aspirations. I felt so proud to be able to share my heritage and skills with them. With the *Arangetram* under my belt, I can continue to inspire young hearts through dance as well.

Jahnavi is an 8th grader in Princeton, NJ. She enjoys baking, crocheting and reading spy books. She takes inspiration for dance from her grandparents who keep her connected to her heritage.



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Can the Western (Gregorian) Calendar Possibly be Related to Sanskrit?



By Mukesh Tayal

I know what you are thinking: come on, isn't that stretching it a bit too far! But read on:

Let's start with "September" and break it down into its two parts – "sept" and "ember". "Sept" means seven, so it can legitimately be a part of the name of the seventh month.

But what does "ember" have anything to do with a calendar? Also, September is the ninth month, not the seventh.

Both the queries above have explanations. Let's start by exploring the first query above.

September's Hindi equivalent is "सप्त अम्बर". Its first part, "सप्त", is, again, "seven". And the second part – "अम्बर" – is a Hindi/Sanskrit word for "sky" – see Footnote #.

So "सप्त अम्बर" – the Seventh Sky -- is a perfectly rational and meaningful name for a month.

Similarly, "October" = "अष्ट अम्बर" = Eighth Sky.

"November" = "नव अम्बर" = Ninth Sky.

And "December" = "दश अम्बर" = Tenth Sky.

So, to summarize: In English, "September" to "December" don't form fully meaningful names of months. But each corresponding Hindi/Sanskrit word -- "सप्त अम्बर" to "दश अम्बर" -- does.

This suggests possible Sanskrit origins for the names of the above months.

Moving on to the second paradox -- that "September" is the ninth month, not the seventh:

That, too, has an explanation; continue reading:

It turns out that in the classical Greek and early Roman periods, the calendar began with March. Starting with March, each consecutive month was assigned 31 or 30 days in a consistent, alternating pattern. The leftover days were assigned to the last month – February. That is why February contains those strange number of days – 28 (sometimes 29).

When the calendar's first month was March, September was indeed the seventh month.

Then, ancient Romans started renaming some of the months to honor their heroes/ gods. Thus, the month before September was renamed "August" to honor Caeser Augustus. The month before that was renamed "July" to honor Julius Caeser, and so on. In that process, the month after December was renamed "January" to honor the Roman god Janus.

Then somebody remembered that Janus was the god of auspicious beginnings – very similar to our own Ganesh Ji. Therefore, it only made sense to start the calendar with January -- the month that honors the god of auspicious beginnings. Thus, all the months were renumbered -- with January becoming month #1.

That is how "September" became the ninth month!

As an aside: One can also find additional interesting parallels between Janus and Ganesh Ji:

• In Roman rituals/prayers, Janus was invoked as the "First God" (see Encyclopedia Brittanica).

Footnote 1: Regarding "अम्बर" = "Sky": As but one illustrative example, consider the popular Bollywood song: "दीवाना मुझ सा नहीं, इस अम्बर के नीचे". In it, "अम्बर" means "sky".

• Because Janus signified an auspicious beginning, he was frequently placed at important entrances.

The above attributes are also much like our own Ganesh Ji's. The word "Janus" even sounds quite similar to "Ganesh". Therefore, I suspect that over centuries and across continents, Ganesh Ji was morphed into Janus by the European Aryans that had originally migrated from India. (For evidence of that "Out of India" migration, see ABC's Diwali Patrika of 2022; article entitled "Is European Civilization Rooted in India?"). But I digress.

Isn't the above reasonably persuasive rationale that the Western (Gregorian) calendar likely has Sanskrit roots?

Mukesh is a retired nuclear engineer. His wife thinks that he could not have possibly graduated as an engineer. He now wastes most of his time following India's politics.

I am Hopeful



By Ishvin Garg (4th Grade)

I am Hopeful because I think future has many possibilities. We can always plan for certain things, but the future always unfolds in many ways. So, I am always open to accepting a new and bright future.

The pandemic was challenging for everyone since it was scary and dangerous. We could not meet with our friends, could not travel anywhere, studying remotely, and just the uncertainty for future was terrifying, but there was always hope in me. We had to adapt to new conditions and come out of our comfort zone. It impacted our mental and physical health, emotions, and finances. However, I was always hopeful that this would end one day. It had to. Hope is the belief that things will get better, even when things seem hopeless. It can give us the strength to continue through difficult times.

I remember the day when I heard about it for the first time and was terrified. The schools were closed, and I was not allowed to meet my friends in the neighborhood. I didn't know how to react to the situation and what can we do to help each other. I was determined to follow every instruction, guideline or restriction asked from me since this situation was life threatening. I truly realized the value of life and what it means to us. I was hopeful that it is just a matter of time and medical science across the world would be able to find a solution. There were many different sources of hope during a pandemic, such as the progress that we were making in combating the virus and the human spirit of strength and community support.

Hope was important during pandemic because it can help us to cope with stress and anxiety, maintain our motivation and wellbeing, and work together to create a better future. I can't even begin to imagine the contributions made by everyone during such times, especially medical staff, teachers, and frontline workers. We emerged as a stronger community after the pandemic. Many people died across the world, and some are still struggling with the aftereffects of pandemic, but we gained appreciation for life and humanity. While the worst is behind us, the effects always remain to remind us of how far we have come. I have promised myself not to give up hope in any situation, no matter how hard things are or become. Hope is my motivational driver to push me beyond my boundaries.

This is what I did to cultivate hope during difficult times:

- Focus on the positive
- Connect with others
- Set goals
- Take care of yourself
- Ask for help, if needed

Remember, there is always hope. The sun always rises stronger and brighter after sun sets.

The author was born in New Delhi, India in 2013 and moved to Atlanta, US in 2017. He is in Grade-4 and his favorite subjects are Math and Reading. During his free time, he loves playing games, reading, watching movies, and swimming.

Basic Real Estate tax rules

Naresh Bansal, CPA

Capital Gains vs. Regular Income (Recapture of CCA)

You can optionally claim capital cost allowance (also commonly called depreciation for accounting purposes) to reduce taxable rental income and tax payable. At disposition, if the property is sold for more than its adjusted cost base (ACB), CCA may have to be recaptured which will result in taxable regular income not capital gains. CCA can erode the depreciable property's book value and reduce its adjusted cost base.

Pay attention to CCA (depreciation) claimed on a rental property.

Many times, taxpayers only concentrate on to pay the lowest amount of tax without realizing the long-term tax implications.

Income tax payable at the time of disposition (either sale or deemed disposition i.e., transferred to next generation etc.) can be substantial part of the total proceeds. In some cases, it can be as much as more-than-half of the total proceeds.

"Short-term gain vs Long-term pain"

Replacement Property Rules

If a business property is disposed of for more than its adjusted cost base, it will produce capital gain and/or recapture of depreciation which will result in taxes owing.

A property may qualify for the replacement property rules which will result in tax deferral as long as it meets all replacement property conditions.

- The acquired replacement business property must replace the former property.
- The use of the replaced property must be same or similar as the former property. (other conditions may apply).

A voluntarily disposed of business property may qualify for replacement rules if it is a real property and it is not rented for earning rental income.

If the property is disposed of involuntarily (fire, theft, or expropriation) then all forms of real property including rental property may qualify for tax deferral.

Generally speaking, voluntarily dispositions have to be replaced within 12 months after the taxation year end and involuntarily disposed of properties within 24 months (other conditions apply).

Above tax information is 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 made based on it.

The author, Naresh Bansal CPA (Chartered Professional Accountant) is providing Accounting and Tax services to corporate clients for more than 32 years.

अग्रवंश के गौरव हैं हम, जिगर शेर का रखते हैं ! सेवा और सहयोग की भावना, दिल में हमेशा रखते हैं ! यूँ ही नहीं सब लोग हमें, धनवान कहते हैं ! आगे रहने वालों को ही, अग्रवाल कहते हैं !!





By Shiam Gupta

<u>नजरिया अपना अपना</u> (श्याम गुप्ता)

दिल आया गधी पे, तो परी से क्या वास्ता, नजरिया अपने अपने की, है कुछ एसी दास्तां

> गोरे करते सन्नटैनिगं, होने को थोडा काला, कुछ काले जपते रहते, गोरा होने की माला.

गैरों का रोये बच्चा, तो लोग हो जाते तगं, अपना रोये तो, कराते चुप खेल उसके सगं

> दूसरों की बीवी की, बातें सब लगे सही, अपनी की वही बातें, जरा भी पचे नहीं.

जो करते होड, भूल जाते अपने कर्म निभाने, क्योंकि दूर के ढोल तो, सबको लगे स्हाने.

> जो है वो तो है ही, इंसान चाहे वो, जो है नहीं, भगवान कहते, खुद ही ढूंड, तभी मिलेगा कहीं

भगत सिगं, सुखदेव हुऎ शहीद, थे शान हमारी, अंग्रेजों के लिये थे वो, आतंकवादी बह्त भारी,

> असूलों को भूलकर, जो बदलते रंग देख रुप्या, एसे सब लोग ही तो बनपाते, राजनेता भय्या.

गुलामी वाली धूसखोरी में, फंसे हैं लोग अभी, आज़ाद होंगें तब, देश को आगे रखेगें सभी.

Ram in Hinduism, Christianity, and Islam



By Dr. Shyam Sunder Gupta

There are three most popular religions, Christianity, Islam, and Hinduism, which account for more than two-thirds of the world's population. Ram is a popular name in Hindu scriptures, but interestingly enough, **Ram is also found in the Bible and Quran.**

Ram in Hinduism

Ram is a prevalent name among Hindus. This is because Ram is the hero of popular religious books namely Ramayana authored by Maharshi Valmiki and Ramcharitmanas authored by Goswami Tulsidas. In Ramcaritmanas, Muni Vashishth gave the eldest son of King Dasrath, the name of Ram as he represents the "Sea of Bliss" one of the key attributes of God.

जो आनंद सधिु सुखरासी। सीकर तें त्रैलोक सुपासी ॥ सो सुख धाम राम अस नामा। अखलि लोक दायक बश्रिामा ॥ (Ramcharitmanas, Balkand 44.3).

Sea of BLISS. With just one particle of his energy all three lokas, experience happiness.

There are a large number of temples and religious festivals to celebrate heroism and moral values demonstrated by Ram. Ram is considered one of the Incarnations of Lord Vishnu. Ram is one, on whom Yogis meditate "ramante yoginah asmin iti Ramah".Ram, as a name has been in use since eternity as seen from the following examples:

1. The name of one incarnation earlier to Ram is Parashuram

2. Vibhishan in Srilanka was worshipping Ram

3. Shabari was collecting berries for Ram

Ram in Christianity

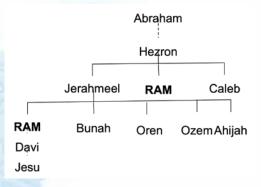
The Bible is the scripture of Christianity and

in the Bible, there are many examples of the name Ram and names derived from Ram. As per the Genealogy, of Jesus Christ, two of the ancestors of Jesus Christ had the name Ram (1 Chronicles 2.9 and 2.25).

1. God revealed the Ten Commandments to Moses which form the foundation of the Bible. Moses's father's name was Amram (Exodus: 6.20).

2. There are many other names of persons and places in the Bible which have been derived from the name of RAM:

- a. Abiram (Numbers 16:1 2)
- b. King Hiram (1 Kings 5:1)
- c. Kings Joram and Jehoram (2 Kings 8.25)
- d. Adoniram (2 Chronicles 10.18)
- e. Ramiah (Ezra 10.25)
- f. Amram (Ezra 10.34 37)
- g. Raamah (Nehemiah 7.26 & 38)
- h. Raamah (Genesis 10.7)
- i. Town of Ramah (1 Samuel 1.1)
- j. Town of Ramath (1 Kings 22.6)



Abraham is considered **the most respected prophet in the Bible** - a model for mankind. His original name was ABRAM (Genesis: 17.5) 3. God revealed the Ten Commandments to Moses which form the foundation of the Bible. **Moses's father's name was Amram** (Exodus: 6.20).

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- h. Raamah (Genesis 10.7)
- i. Town of Ramah (1 Samuel 1.1)
- j. Town of Ramath (1 Kings 22.6)

Ram in Islam

The Quran is the scripture of Islam and in the Quran, there are examples of the use of the name Ram For example, **Rama-dan** (Q.2.185) is the holiest month in which the Quran was revealed.

In Palestine, there is a city Ramallah which is the administrative Capital. Ramallah is composed of "Ram", an Aramaic word, that means "high" and "Allah" is God, which means "God is Great".

We can summarize that RAM, one of the most popular names in Hinduism, is also used in other major religions like Christianity and Islam.

Dr. Shyam Sunder Gupta is former Professor of Birla Institute of Technology & Science, Pilani, Rajasthan. He lives in Brampton.

Common Sense Makes Sense!



Priya Agarwal

What do we know about ourselves? We know that we all have five senses. Not everyone though is always able to use all the five senses. Some people may be deaf, blind or even mute. We may lose our sense of smell or lose our ability to feel things if our sense of touch disappears.

But one thing we all have and it works at any age is having common sense. As we age, we have more common sense but when we are growing up we learn what having common sense is all about. As this sense is not physically known to humans it's just a sense we use when we are deciding upon what we need to do as we go about out daily routine.

As we follow our values and learn what is required to live better, we learn and grow and

then we know where we want to get better. We put forth our efforts and slowly but surely life takes us on a better path.

Use common sense often because it just makes sense!

Priya Agarwal is a well-loved author and youth member of Agarwals Based in Canada. She has many talents including singing, painting watercolour and acrylic on canvas. She has taken lessons from various places to obtain her talents. She also enjoys yoga, fitness, and various forms of exercise. Her other passions include working with kids and adults as she and the Agarwal community grow together.

Hindi & English - A Common Ancestry



Sidharth Bagla

My curiosity regarding the many similarities in some words in Hindi and English started with a trip to Italy when I was still a student. Waiting in the hotel lobby to be allotted a room by the receptionist while she was assisting another guest, I heard the word 'kamera' come up a few times. Upon clarifying I was greatly surprised to know that 'kamera' in Italian means room, the same as in Hindi. The same word metamorphosed into 'chambre' in French and into 'chamber' in English, synonyms for room. Interesting...isn't it !!

I knew that as a vestige of the British Raj, many English words are commonly used while speaking in Hindi and many Hindi words were coopted in the English language by the Brits. Guru, Chai, Jungle, Sepahi were borrowed by the West and we in India liberally use many English words like road, telephone, lunch, dinner etc in our everyday conversation. However, these words of recent vintage were not of my interest. What was intriguing for me was the stark similarity in many many words that were in existence prior to the British Raj. I was amazed how two distinct cultures thousands of miles apart could have such striking similarity in its language. Is there some common connection that we are unaware of? Look at some of these Hindi words with Sanskrit roots in use for thousands of years, yet strikingly similar in speech and meaning to it's oft used English counterpart-

English
Behaviou
Cruel
Median
Mid
Create
Nano
Name
Cow
Door
Mate
Storey
Padre

Hindi Vyavhar Kroor Madhyan Madhya Krit Nanha Nam Gow Dwar Mitra Star Pita

Brother	Bhrata
Mother	Mata
New	Nav
Navy	Nav
House	Awas
Man	Manushya

The above are just a few among the many more words with similarity that cannot be ignored. There are also words that are less similar and harder to discern, but with similar pronunciation, nonetheless. The trick is in looking not at the differences but the similarities. Like add 'cha' to 'rath' and you have 'chariot'. Add 'Ay' to 'Heart' and you have 'Hraday'. Join 'Pra'- a common Hindi prefix - to Hour and you get 'Prahar'. I could go on and on, but I am sure you know where this is going.

If I have succeeded in arousing your interest, look at the numbers and how some of them sound. Two and Do (in Hindi) sound very much the same, as do Aatth and Eight. Sau in Hindi is spoken the same way in French, although spelt 'Cent". Do Sau in Hindi and French are spoken exactly the same!! Saat in Hindi and Siete in Spanish both are the number seven and are too similar to be a coincidence. Do you think Monsieur and Mahashay have a similar ring...? The French word for teeth is dent, same as Hindi. All these similarities cannot be mere matters of chance.

Surely the Europeans linguists noted these similarities when they landed on the Indian shores. They must have realized at some point that this was a homecoming of sorts, and the Indians were the same people they had possibly separated from many many centuries ago. However, English and Hindi have limited similarities because they belong to separate branches within the vast Indo-European language family. It would not have been possible to establish the existence of Indo European languages if the scholars had not compared the systematically recurring resemblances among European languages and Sanskrit. Indo-European is a family of languages that first spread throughout Europe and many parts of South Asia, and later to every corner of the globe as a result of colonization. The term Indo-European is essentially geographical since it refers to the easternmost extension of the family from the Indian subcontinent to its westernmost reach in Europe. The family includes most of the languages of Europe, as well as many languages of Southwest, Central and South Asia. The Indo-European language family has the largest number of speakers of all language families as well as the widest dispersion around the world. So in your future travels, if you hear words that sound familiar, be proud and appreciate the all inclusive Sanatan Hindu Philosophy of Vasudev Kutumbakam. The World is One, the common heritage and link being our own Sanskrit Language.

Sidharth Bagla - is an avid history buff, with a special interest towards Bharatiya sanskriti and traditions. He is a realtor by profession. The above article is a result of personal interest of the author on this subject and his continuous reading and research of various articles on the internet.

A boring November? ABC puts on a firework show with the Diwali Gala



Ayaansh Sharma (12 years old)

A freezing and boring November with nothing to do is approaching, but ABC bursts fireworks into November with the Diwali Gala!

Agarwals based in Canada (ABC) celebrates its 26th year of success by inviting us to the largest celebration of the year: the Diwali Gala! On the 25th of November 2023 at the grand Palacio event centre in Mississauga, people from all around the GTA will gather to celebrate Diwali!

In this article we will be covering the expectations and the making of the Diwali Gala of 2023. The Gala offers us several Indian dishes and delicacies, along with 3 bars, a stage (for entertainment purposes only), a temple and a drinking stand for tea only. There will be 40 luxury tables, 20 on either side, in 5 rows of 4 tables. The Gala offers prices from \$70-80 per person, \$60 per child and free for infants.

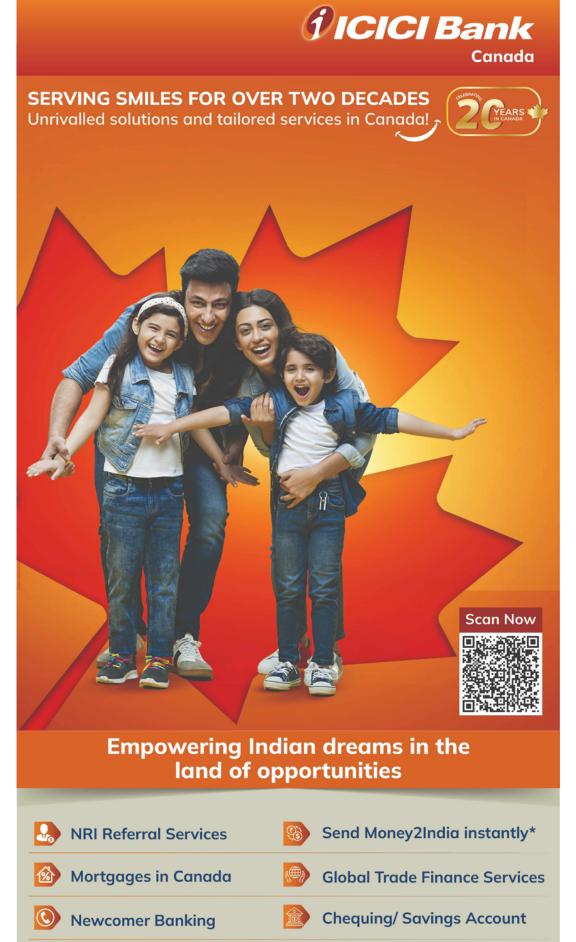
The Gala also offers us live entertainment. This year all our performances will be based on human emotions. They will be expressed by classic Indian dance styles to the western dance styles. I, being one of the dancers, will show you how we will make the Gala even more entertaining. For my dance, we go to a temple in Mississauga for our weekly practice. We will be dancing on 2 songs, one with Hindi lyrics, the other having no lyrics at all. We have a professional dancer teach us some rhythmic dances using Modern and Free dance styles. She has excellent talent and has poured it out on us too. While making us work hard, she always has a bright attitude and loves to praise her students. We will also be expressing human emotions in our dance.

Can you guess the story we will be dancing? Try to guess it during our performance!!

Taking a look inside our hall, the Palacio Event Centre has done a beautiful job decorating the hall, the main theme leading to a white shade. A lot of lighting has been placed on the walls, illuminating the hall. The hall has a marble effect on the floor, the table set luxuriously with a white tablecloth and a golden chair to finish the divine product Palacio Event Centre has offered us for the Diwali Gala.

The Gala's purpose is for us to socialize with people and watch the night sky finally fade away as the fireworks illuminate the sky with neon colors. It is to forget about the loneliness of winter and enjoy, to remember the moment Ram ji returned to Ayodhya after being exiled to the forest for 14 years, to thank the lord to bringing us to this priceless position. That is all the expectations and the making of the Diwali Gala!!

My name is Ayaansh Sharma, I am 12 years old, and I adore writing, dogs, the colors pink and black and my family. I love playing cricket, basketball, badminton, and tennis. I assure you a great article, having taken writing classes to express my article in such a way that meets your expectations. Thank you for reading my article!!



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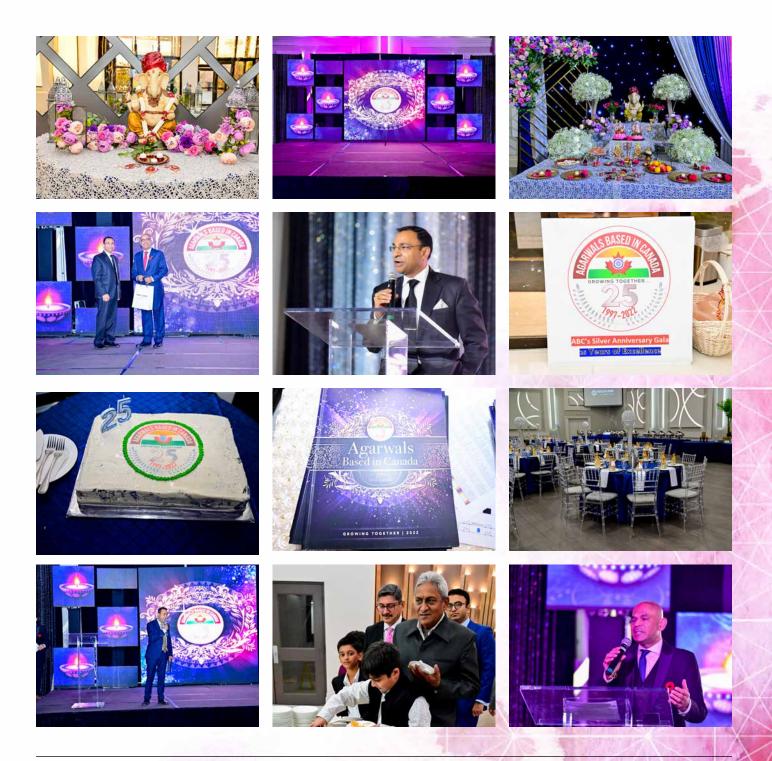
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Small Business Loans

Diwali 2022

Coordinators: ABC Board

























































































Kids & Youth Activity Performer Appreciation 2022

Coordinators: Aparna Goyal Dr. Shashi Agarwal











































Republic Day 2023

Coordinator: Bharti Gupta



















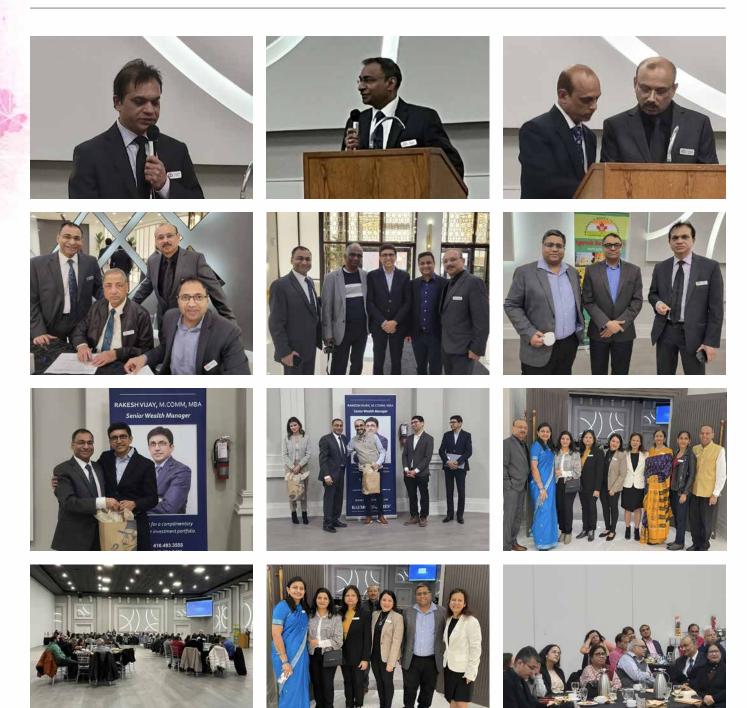






Members' Appreciation & AGM 2023

Coordinators: ABC Executives



Holi 2023

Coordinators: Anu & Neeraj Singhal







































































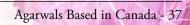












Temple Cleaning 2023

Coordinator: Manjusha Tayal















































Sponsors' Appreciation Dinner 2023

Coordinator: Vinesh Agarwal

























Picnic 2023

Coordinators: Reena & Pradeep Goel





















































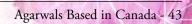












Golf Event 2023

Coordinators: Sunita & Naresh Bansal



























Terry Fox Run 2023

Coordinators: Sangita & Sushil Agrawal



Agarwals Based in Canada - 45

Trillium Fundraiser 2023

Coordinators: Dr Shashi & Vinesh Agarwal













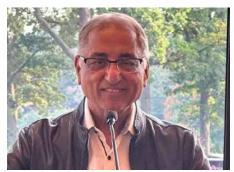












Volunteer Awards 2023

Coordinator: Nidhi Singhal



"Perfect Order"

The 3rd grade teacher had to leave her classroom for a few minutes. On returning, she found the children in perfect order. Everybody was sitting absolutely quiet.

She was shocked and absolutely stunned. She said "I've never seen anything like it before. This is wonderful. But, please tell me, what came over all of you? Why are you so well behaved and quiet?"

Finally, after much urging, little Julie spoke up and said, "Well, one time you said that if you ever came back and found us quiet, you would drop dead."

Maharaja Agrasen Jayanti 2023

Coordinators: Amitha & Ashish Fitkariwala

































































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Mom



Saanvi Fitkariwala

In gentle embrace, Nurturer of life's journey, Mom's love knows no end.

A beacon of light, Showing the right path, Mom's love shines bright.

Their sacrifice vast, Determined devotion flows, An immeasurable river. Through laughter and tears, She weaves memories with love, Mom, our precious gift. Their presence, a gift, An Infinite beauty.

Bio: Saanvi Fitkariwala is a grade 7 student at the Lisgar Middle School pursuing her IBT regional program in PDSB

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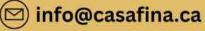
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EDUCATION:

RESPs & Grants College Planning Wealth Accounts (Saving & Spending)

ESTATE PLANNING:

Tax Strategies Wealth Transfer Funeral Planning Wills & Health Care Directives

HEALTH INSURACHE:

Travel and Super Visa Tax Shelters Health & Dental (Individual & Group) Mutual Funds

INVESTMENTS:

Tax Shelters Mutual Funds Annuities and IRP TFSA, RRSP, RDSP Segregated Funds

Manoj and Sandhya Garg

wish all fellow members of Agarwals Based in Canada (ABC)

a Very Happy Diwali



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Quotes

Stephen R. Covey — 'Most of us spend too much time on what is urgent and not enough time on what is important.'

Rabindranath Tagore: Let us not pray to be sheltered from dangers but to be fearless when facing them.

Nisargadatta Maharaj: When I look inside and see I am nothing, that is wisdom. When I look outside and see I am everything, that is love.

Swami Chinmayananda: Love, love, love—that is what life is about. Study, pray, meditate, but love, love, love— that is what life is about. All scriptures sing of love. All saints roar of love. All the known prophets continuously demonstrate love.

Dayanand Saraswati: Enlighten- It cannot be an event. All that is here is non-duality. How will it happen? It is clarity.

Ramakrishna Paramhans: God is everywhere but He is most manifest in man. So serve man as God. That is as good as worshipping God.

"When the mind is attuned to the cosmic law, all the laws of nature are in perfect harmony with the aspirations of the mind." -- Maharishi Mahesh Yogi.



2023 Diwali Gala: Participants List

Shanti Ras

- Ayansh Tayal
- Samika Fitkariwala
- Shanaya Tayal

Vibhatsa Ras

- Advika Sharma
- Anay Goyal
- Arna Jindal
- Arush Singhal
- Ayaansh Sharma
- Myra Singh
- Shivi Agrawal
- Tanya Gupta

Shringar Ras

- Amar Pathak
- Himanshi Khurana
- Nidhi Singhal
- Prabha Agarwala
- Sangita Agrawal

Karuna Ras

- Aneri Gupta
- Maithili Sharma
- Mona Tayal
- Reena Goel
- Shama Garg

Hasya Ras

- Amba Singhal
- Amit Tayal
- Nihar Jindal
- Sushil Agrawal
- Vishal Gupta

रजवाड़ों का खून है, और रजवाड़ों सी शान है ! हमको अपने कुल गोत्र पर, सदियों से अभिमान है !! बिन कुर्सी के, लोग हमें सरकार कहते हैं ! आगे रहने वालों को ही, अग्रवाल कहते हैं !!

Please contact ABC at info@agarwals.ca to participate or volunteer and be a part of growing community of Agarwals!



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Happy Diwali



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