EDITORIAL: RING OUT THE OLD AND RING IN THE NEW

By Ram Chugh

Namaste,

New Year’s Day marks the start of a new year in the Gregorian calendar. Most countries declare NY Day as a public holiday. People start celebrating the arrival of the New Year with New Year’s Eve parties and fireworks. It does not matter where and in what country and in what time zone one lives; the arrival of the New Year is celebrated as a new beginning.

The NY Day offers a unique opportunity for people to reflect on the past and to look forward to the future. Televisions and newspapers carry special shows and articles highlighting the major happenings of the previous year and expression of hopes and aspirations for a new beginning in the New Year. Individuals are said to make resolutions to accomplish certain goals during the year to come.

Alfred Tennyson best reflects the hopes for a better and brighter future, during the New Year, in his famous poem, Ring out Wild Bells.

Below are two stanzas from that poem. Let us take time to reflect on these lines as we enter 2016.

Ring out the old, ring in the new,
Ring, happy bells, across the snow:
The year is going, let him go;
Ring out the false, ring in the true.
Ring out the grief that saps the mind,
For those that here we see no more,
Ring out the feud of rich and poor,
Ring in redress to all mankind.

With the publication of this issue, Reflections celebrates the completion of its first year. It enters the New Year with the determination to do an even better job in bringing articles and stories of interest to our community.

Reflections is a Newsletter for the community, by the community, and of the community. The four issues published thus far contained nearly 23 articles written mostly by members of our community on a variety of subjects.

Reflections, in particular, takes pride in encouraging the young students of Indian origin to write short essays on subjects relating to our Indian heritage.

As we enter the second year of publication, we wish to thank the HCC Board for sponsoring Reflections and to the individuals who took time to write articles. Dr. Sastry Sreepada and Dr. Richa Kaushik deserve deep gratitude for their guidance in compiling this newsletter.

We are always looking for ways to improve the Newsletter and we welcome suggestions. Please send your comments and ideas for articles to me at reflections.hcc@gmail.com. Thank you.

Happy New Year to our readers and our Community

WISDOM FROM ANCIENT SAGES IN INDIA

By Jai N. Misir

Sanatana Dharma relates to human life the way natural laws relate to the physical facts. As the facts of gravitation existed before it was discovered, the spiritual laws of life are eternal laws which existed before they were discovered by the ancient sages for the present age. This eternal religion declares that something cannot come out of nothing; hence, the universe itself expresses the divine being. Because Sanatana Dharma refers to the self-evident divine laws, this term relates to something eternal and changeless. Since gravity is a natural law of nature not open to change whether one believes in the law of gravity or not, likewise, the laws of God rise higher than all the followers’ uncertainties.

Patanjali, one of the world’s greatest sages, organized his information of yoga in The Yoga Sutra of Patanjali which presents an instruction manual for the study and practice of raja yoga, the path of concentration and meditation. The classic Sutras or thought-threads, about four thousand years old, cover the yogic teachings on moral values of nonviolence, truthfulness, no stealing, desire, or greed. They state, “Posture is
mastered by freeing the body and mind from tension and restlessness and meditating on the infinite.” Furthermore, the Sutras explain uninterrupted meditation without an object. Concentration shows the way to the state of meditation and oneness with the universe. In addition, they bring up absolute happiness, the meditation in which people and the universe become one.

Hindu philosophy emphasizes that bodies come and go, but the self stays. Shri Krishna tells Arjuna in the Bhagavad Gita that humans will always be here: “There is no time when they were not, and there is no time when they will not be.” The sages through scientific investigation into the deep aspect of human nature beyond the sense organs discovered the self in human beings behind this body. They understood that death is only the death of the body, not the self. The self makes another body for itself to continue its search for the true self, forgetting what happened in the previous life.

*Jai N. Misir, Professor Emeritus/Hindu Priest* He taught at Hudson Valley Community College.

**WOMEN OF A DIFFERENT WORLD**

By Annu Subramaniam*

When I was asked to write an article to commemorate International Women’s Day sometime back, I thought of Harriet Beecher Stowe’s empowering statement: “Women are the real architects of society.” Once a year, we recognize women’s contributions to families, societies, governments, and many other areas. Recognize...regardless of divisions in nationality, ethnicity, politics, culture, and beliefs. A day is spent to contemplate the past when struggles were suffered hopelessly, strengths were celebrated silently, until a few voices resolutely wished to be heard. Defying the obstacles, these voices decided to speak of their dreams.

But this celebration was not easily bought.

The journeys these women explored were treacherous. However, such journeys continue to begin and end, generation after generation. The unruly tides were part of the past when women were tethered to ineffective traditions, and they would be part of the future when women try to rise. “I’ve wondered... What gives some of the women the strength to risk the high tides while others hesitate?

Sahi was sixteen when the first of many men visited her home to assess her for a matrimonial match. She had everything going for her—a respectable family, her father’s financial stability, and a considerable dowry. But every man rejected her for one reason: she was as dark as the kohl women apply under their eyelids. Somewhere in the middle of the fifth or sixth year of rejections, she decided that her dignity mattered more than finding a husband. She started attending a college and spent the rest of her life as the head of a girl’s school. In addition to managing the daily affairs of the young women, she made an effort to empower their minds, encouraging them to be mindful of self-respect and dignity.

And there is Sonali. When she was widowed at thirty-five, with two young children, her life in in a small town in Northern India was over. But she would not give up. She managed to emigrate to the United States, finding several odd jobs to feed her children. She now mentors and empowers other young women.

These women are the architects of society as they make an extraordinary impact in our daily lives, turning our world a little more beautiful every day.

The problem arises when our society discusses the rationale behind the freedom a woman is entitled to. Is it a matter of feminism or freedom of choice? To me, there is no fine line between the two, and there is no need to discuss this rationality. Anyway, feminism has been under so much scrutiny that it has become an unpleasant term. All it means is that a woman is liberated, as she should be. Liberated? That’s another word which is frowned upon. Being liberated boils down to this realization: a woman is strong, intellectually and emotionally, so she can face life’s challenges with confidence—side-by-side with a man—not necessarily in front of him or behind him. And this society could either let her stand by herself, if she chooses, or criticize her for being independent. But the society’s decision is not her burden as she marches forward with her goals.

Let us educate, enrich, and empower the girls of today, so they may become the torchbearers of tomorrow, leading their world.

Let us give our thanks to those women who were not afraid to voice their dreams, and let us remember to continue to dream.

Let this be the day when we proudly celebrate the women in our lives; The Architects of Society!

* Annu Subramaniam is a human-rights advocate who lives in Albany, New York. She is the author of the following novels: ANOTHER HEAVEN and WAITING FOR THE PERFECT DAWN. She is a writing/editing consultant and directs The Writing Center at Brown School in Schenectady, New York.

**HOMAGE TO PUYA SWAMI DAYANANDA SARASWATI**

By Vidyashankar Kaushik*

While going to grad school in 1985, I had the most fortunate occasion to attend a discourse by Swami Dayananda Saraswati on the topic of Vedanta. His words had a lifelong-changing effect on me. I had not known until then what Vedanta was nor its importance. Swamiji laid out in clear words what the human problem is, and why Vedanta is the solution.
Pujya Swamiji was an extraordinary teacher of the Vedanta tradition. His teaching style reflects an unfolding of the vision of the Upanishads that takes the listener step-by-step towards the truth of Oneness. He would usually anticipate and answer the questions that would arise in the listener’s mind. He mentioned once that he wants his students to appreciate the depth (gAmbhIryam) of the shastras. In his discourses, one could clearly experience his love for the Vedantic vision, his love of teaching, his love and compassion for his students and his respect for the audience to whom he always spoke as if one-to-one.

In 1986, Swamiji established the Arsha Vidya Gurukulam (AVG) in Saylorsburg PA where residential Vedanta courses were taught. The lectures are available in the Bhagavad-Gita Home Study program, used by our Gita-Vichara group in Albany. In 2012 at Swamiji’s invitation, our group had an hour-long exclusive Satsang with him. He answered all our questions patiently in his inimitable teaching style. That was a special day for all of us, for just to be in his presence was inspirational.

Swamiji established in 2000 the All India Movement (AIM) for Seva to bring value-based education and healthcare to the least privileged sections of society. It has reached out to 10 million people in 15 Indian states. He also founded the Hindu Dharma Acharya Sabha to bring together the heads of Hindu religious organizations under one umbrella. In his capacity as a thinker, writer and master of Vedanta, Swami Dayananda has spoken at various international forums, including the U.N. Millennium Summit of World Religions.

In one satsang, answering a question on Vedanta and the meaning of life, Pujya Swamiji said “I would say that the meaning of Life is just to live. Living implies a life of meaning, a life of Truth, a life wherein realities are confronted. In order for me to be alive to these realities, the ends that I seek must be examined and properly understood. I would say that Vedanta is the solution to the problem of taking myself to be a mortal, imperfect, and subject to various limitations. These are the conclusions of every individual. Vedanta is the teaching which solves this problem. In its vision, you are the solution to the very problem from which you suffer. “I am Brahman, the whole” is Vedanta. Therefore Vedanta is the solution”. This sums up his Vision.

On September 23 2015, Pujya Swami Dayananda attained Mahasamadhi at Rishikesh. His contributions to global society have been immeasurable. The lamp of knowledge lit by him continues to shine brilliantly through his students, books/recordings and the organizations he established.

- Vidya has been a student of Pujya Swamiji and Vedanta since 1986. He lives in Guilderland can be reached by email at vskaushtik01@gmail.com.

MESSAGE FROM DR. SWATANTRA MITTA, CHAIR, HCC BOARD

It gives me immense pride in knowing that the HCC Newsletter, Reflections is completing its first year. On behalf of the HCC Board, I wish to express my sincere thanks to Ram Chugh for spearheading this Newsletter and to several individuals who took time to write articles. Their contributions have made Reflections a widely read Newsletter. I also wish to thank Rasik Shah and Vijay Orunganti for their valuable service to this project.

As Ram’s editorial indicates, we always look for ways to improve the contents of Reflections. We welcome suggestions to accomplish this goal.

Please send your comments and story ideas to Dr. Ram Chugh at: reflections.hcc@gmail.com

The newsletter is being sent out electronically using the email lists accessible to the HCC. Some of you might get duplicate copies because you may be on several e-mail lists. You may delete any duplicates. Let us know if you do not wish to receive this Newsletter.

Happy New Year to All!

FINANCIAL ADEQUACY IN RETIREMENT

By Gopal Dorai, Ph.D*

One of the major concerns for persons contemplating retirement, or those who may have recently retired, is whether their financial resources will last as long as they live. This is especially true of those who, for one reason or another, have not put away ‘sufficient funds’ for their golden years.

There are many ways to deal with this issue fruitfully. To do so, I will divide potential retirees into 2 distinct groups: First, those who are still employed, and plan to quit the labor force within the next 5-10 years; second, those who have already retired.

If you belong to the first group, you still have considerable control over your future financial life. Here are some steps you can take now, to ease into eventual retirement:

(1) Create a preliminary “retirement budget”. Experts usually suggest 75-80% of your current expenses as a starting point. This will show how much money you will need for 20+ years, with an inflation adjustment.

(2) Determine how much your accumulated funds will grow to, by the time you are ready to retire: (there are many excellent financial calculators to help you do this, such as those available on Rowe Price/Vanguard web sites; or talk to your Human Resources/Retirement funds Custodian).

(3) Increase your pre-tax retirement contributions to the maximum possible limit—(cut your current spending, as needed, to accomplish this). Build up your funds, by delaying retirement, as long as possible.

(4) Shift a part of your investments to asset-classes which have good potential to grow (rather than stick to very conservative, slow-growth investments). This will undoubtedly involve some ‘risk taking; but will provide that extra growth which will produce the income you need later).
THE GREAT WARRIOR -
BAJIRAO

By Sudhir Kulkarni*

Bajirao was appointed as the Prime Minister (Peshva) by the fourth Maratha king Shahu Maharaj in 1720, when he was only 20 years old. After Aurangzeb’s death in 1707, the Mughal Empire became weaker and started to disintegrate. This was the period when Bajirao assumed responsibility of the Peshva. Legend has it that standing before Shahu Maharaj and his court this new and young Bajirao thundered, “If you want to cut the tree, strike at the trunk and the branches will fall off themselves.” He applied that principle to defeat the Mughals represented by the tree. In this endeavor, he was assisted by his young and dashing Sardars: the Scindias, the Holkars, the Gaikawads and the Pawars. Among Bajirao’s close circle his nickname was “Rau.”

Despite belonging to the Brahmin caste, Bajirao became a valiant warrior. He was an expert swordsman, outstanding rider, master strategist, and leader by example. Bajirao mainly used his cavalry, which was lightly armed and didn’t use heavy artillery like the Mughals. As a result his army could move 40 miles per day, which was the highest speed of any army during his time. Encircling the enemy quickly, raiding at night time, keeping the enemy in surprise by attacking from behind, and deciding the battlefield on his own terms was Bajirao’s principle to defeat the Mughals which was the highest speed of any army during his time. Encircling the enemy quickly, raiding at night time, keeping the enemy in surprise by attacking from behind, and deciding the battlefield on his own terms was Bajirao’s principle to defeat the Mughals. Despite belonging to the Brahmin caste, Bajirao became a valiant warrior. He was an expert swordsman, outstanding rider, master strategist, and leader by example. Bajirao mainly used his cavalry, which was lightly armed and didn’t use heavy artillery like the Mughals. As a result his army could move 40 miles per day, which was the highest speed of any army during his time. Encircling the enemy quickly, raiding at night time, keeping the enemy in surprise by attacking from behind, and deciding the battlefield on his own terms was Bajirao’s principle to defeat the Mughals.

The surviving structures are now maintained as a tourist site with a sound and light show at night. Because of stiff opposition from his family members, he was forced to make separate living quarters for Mastani in the nearby village of Kothrud. That palace was called “Mastani Mahal.” Reconstructed remains of the original palace can be seen at the Kelkar museum in Pune.

Bajirao died in 1740 near Indore, on the way to Delhi. During his tenure, he expanded the Maratha Kingdom, especially in the north and the west into an empire. This great warrior Bajirao paved the way for his three sons to take the Maratha Empire to its zenith in the 20 years after his death. The famous historian Sir Jadunath Sarkar aptly wrote, “Bajirao was a heaven-born cavalry leader. In the long and distinguished galaxy of the Peshvas, Bajirao was unequaled for the daring and originality of genius and the volume and value of his achievements.”

*He has lived in the Capitall District since 1968. He is one of the Founder Member of Hindu Temple Society. He worked for NY State DOT for 35 years.

Gopal Dorai is a retired Professor of Economics and lives in Maryland.


(5) Planning is the key: you can shape your financial future the way you want—within limits—all you need is discipline and commitment. Time is on your side!

Now let me turn to the folks who have already retired.

Depending on your current age, you can do a few things to stretch and strengthen your retirement income. Here is the strategy.

(1) Defer taking social security, until age 70. This will provide the maximum possible social security benefit payments. Suppose you are 65, and can wait until 70 to take SS$: for every year you delay withdrawing, your monthly payment will grow by 8%! This is a fantastic rate of return.

(2) Enroll in Medicare as soon as you are 65, even if you are NOT taking SS$ now.

(3) Try to divide your Retirement Kitty into 2 parts: (A) will provide a fixed payment of x$ to meet monthly “fixed expenditures”; (B) will generate variable payments for discretionary spending—travel, vacation, gifts, charitable contributions, etc. To accomplish this, you may shift funds to an “Immediate Annuity”= (A) which will provide guaranteed monthly income as long as you live. Consult ‘Immediate Annuities.com’ or Vanguard Funds—which provide excellent value for the money. Pick a reputable Annuity provider; also consult: AM Best for additional information.

(4) The Variable Portion of your Retirement Funds (B) can be invested in a low-cost ETF (exchange traded fund)—such as SDY—which periodically increases dividend payments. Or, again, go to the Vanguard website to pick a suitable ETF that fits your needs.

(5) Those who are in a position to utilize their human capital—knowledge, knowhow, experience, problem-solving abilities—can also supplement their incomes by finding rewarding part time work.

as a Bridge Design Engineer. Since his retirement, he written 6 books in Marathi, 3 of which are on bridges. Writing, Travel, & Playing Duplicate Bridge are his hobbies.

**MY PARENTS: MY GUIDE AND INSPIRATION**

By Dr. Nilakantan Nagarajan

Sri. Nilakanta Iyer, my father hailed from a village, near Kanchipuram, famous for majestic temples and abode of one of Sankaracharyas.

(Picture: With grandson James)

My grandfather served as the village munsif till he became blind. His daughter cared for him when my father and uncle moved to Madras for career prospects.

Smt. Jayalakshmi, my mother had four brothers, but lost their parents at their young age, and fostered by their relatives. My uncles came up in life with college degrees and promising careers. One of them joined the leading newspaper "The Hindu" as a reporter, and was recognized by leaders like Mahatma Gandhi and Jawaharlal Nehru for his reports on their trips.

My mother got married at a young age. My father worked for a private textile firm in Madras at a low salary, which was adequate in the forties. But when the family grew larger with 2 boys and 3 girls, two of my uncles who also lived in Madras helped us, when in need. My mother eked out frugally to the admiration of all. She taught us Sanskrit slokas and Tamil songs. We used to sit with our parents in performing pooja on other festive events. We enjoyed festivals at temples close to our home, like the fire-walking by devotees at a Durga shrine.

All of us fared well in our studies. I came up with top score in the Madras State at the Secondary School final examinations, winning gold medals. I offered to take up a job to meet the financial needs of our family, but my mother insisted that I should join the college for better future prospects. I stayed with my uncles' families during my college life as a full-free scholar.

My mother took seriously ill with asthma and passed away in 1952, when my youngest sister was only three years old. I finished my MA in Math. In 1954 and joined the Accountant-General's office in Madras. Later, I passed the All-India Auditor-General examinations and was awaiting promotion. I made fun of a colleague who read my palm and predicted that I would soon go abroad to accept a job with brighter future prospects.

In Nov, 1961, I received a job offer from Aden Govt. Education Dept. for a faculty position. I could not believe that my colleague’s forecast became true! I accepted the position and flew by Air India Boeing 737 on its premier flight from Mumbai to Nairobi via Aden.

In 1963, Miss Meena Sambasivan came to Aden to join the Girls' College's Math. Faculty. I got to know her well and helped her in car driving. As time went by, we fell in love and were married in 1964 in Madras on our summer vacation. When political problems arose in Aden, we decided to move to United Kingdom for future career progress, as I earned my fellowship of the UK Institute of Management Accountants.

In 1969, I had a job offer from PRD Electronics in Long Island, NY. So we left for US in December '69. Meena worked in Manhattan as a Statistician. In 1972, I joined Teachers College (Columbia University, NY) to set up their MIS. I earned my MBA and Doctorate from Columbia ‘varsity. From 1980 onwards, I held faculty positions in universities in NY, DE, CT and MD. Our daughter Lakshmi, was born on 26th August, 1974.

In a medical check-up, Meena was diagnosed with breast cancer. She recovered from the malady with treatment for about 10 years, but succumbed to its relapse in 1994. Our daughter Lakshmi got her B.Sc. and MBA at Univ. of CT and got married in 2001.

On my trip to CT for Thanksgiving Holiday in 2008, I fell ill and had surgery for heart attack. After that event, I have been living with my daughter, her husband Jamie, and their two kids, James and Michael ever since in Albany, NY.

I am indebted to my parents for their encouragement to my advance in education and career, against all odds in life. They inculcated in us a sense of responsibility, commitment, and dedication to aspire for and accomplish success in life. Hard work blessed with Divine Grace will help our dreams come true. In retrospect, all events in my life seemed STRANGER THAN FICTION! •

Nagarajan’s parents

**MY TRAVEL TO INDIA**

By Ruchika Kilaparty

We did many exciting things there and visited many interesting places.

One place I went to was my grand parents village, which is located on a hilltop in the state of Andhra Pradesh. When we got there, first we met many of our relatives after a long time. I met my mother’s parents, sister and their family and my mother’s younger brother and their family, and many other cousins.

A couple days later, there was a yearly village festival called the “Gangamma Jatara” festival, a festival where the village honors the goddess Gangamma (an avatar of Durga Devi) for a good harvest season. The entire village had bright lamps to the temple to pray to the goddess. We celebrated this festival for three days.

After this, we visited the Venkateswara temple in Tirumala, Andhra Pradesh. There are seven hill in this region, and the temple was...
located on the seventh hill, which is known as Venkatadri. Seeing the God idol itself was a magnificent sight. It was very big and was entirely covered in gold. We waited in line for about four hours just to receive the Darshan of the deity. The idol is completely covered in jewels from the top to bottom except for a little bit on the face. Another thing we did was getting my brothers head shaved and three hair strands cut from my mom's hair and my hair.

We also traveled to Shirdi, which is located in the western state of Maharashtra. We traveled there on a train. First, we went to our hotel to drop off our luggage andfreshen up. After that we went to the temple. We only had to wait for two hours. We were able to see many things such as the idol of Sai Baba and many of the items he owned, such as his cane. We only stayed in Shirdi for one day.

My trip to India was very memorable. By going there, I learned many things about my religion and culture. I also met my relatives who I haven’t seen in a long time. My trip was unforgettable! I am going to India again this summer and I am really looking forward to it!

* Ruchika goes to Shaker Junior High School and is in 8th grade.

**HINDU FESTIVAL TIHAR IN NEPAL**

By Mohan Thapa*

A friend from the Albany Hindu temple asked me to describe some of the Hindu practices in Nepal. The Nepali ways may not be particularly familiar to you because we live here in the US, but there are about 250 Nepali people here in the Albany area and many of them come here to the Hindu temple.

Since the beginning of the Satya Yuga, the Himalayas and Nepal have been an important place. Siva and Bishnu stayed in the Himalayas most of the time. Siva’s home, Kailash Parbat, is in the Himalaya (currently in Tibet). Lord Bishnu meditated in Muktinath, a place in Himalaya northern Nepal in the Manag District. There are so many places in Nepal that are directly related to traditions and practices of early Hinduism. Janakpur and Kathmandu have very important temples. Buddha’s life also started in Lumbini Nepal.

The Hindu traditions and rituals in Nepal are a way of life for most people, like they are in India. The development of these traditions, rituals and places has been a continuous one since the beginnings of Hinduism itself and therefore, the totality of it is very vast.

So I will tell you about one festival, which you may call Diwali or Deepawali. In most of Nepal, we call this festival Tihar. A second biggest festival is dashara (Dusain)in Nepal. We begin Tihar on the 13th day of waning moon in the month of Kartik. The first day is called Kaag Tihar, which is the crow’s day as the messenger of death to be honored with food, prayer and more. The second day, Kukur Tihar, honors dogs as Yama’s gatekeeper. The dogs are offered bread, tika, marigold garlands and special foods. The third day is Laxmi puja, upon which we honor cows and worship Laxmi, the goddess of wealth. The cows are given marigold garlands and later in the evening, every household celebrating does their own Laxmi puja. Big, bright lights, prasad, fruits and sel roti are common. On the fourth day, Goverdam Puja, we honor oxen with garland prasad and food given to oxen and symbols of oxen. Lord Krishna lifting a goverdan hill to save people, cows and oxen from floods is also an important image and tradition to honor. Some people may also do self-puja on this day, honoring one’s self and praying for good things in the future. On the fifth day, Bhai tika allows us to honor our brothers. The sisters do special puja for their brothers and pray for long life and security from Yama. This day is very special and the sisters often prepare for long times beforehand. The puja takes a long time to do and the brothers give presents back to the sisters for their blessings and hard work. The sisters give makhamali phool mala, which is a globe amaranth garland and the purple color doesn’t fade - even when dry.

During this festival, many communities will have groups that do special dances and bless households, asking for donations for community work. Nepals will donate greatly during this festival.

* Mohan Thapa is from Nepal and has lived in Albany for over 25 years. He is a regular visitor to the Albany Hindu Temple.

**SOME QUOTES**

- The best way to find yourself is to lose yourself in the service of others. **Mahatma Gandhi**
- People often kill their happiness and their success in life by their tongues. They explode; say a mean thing, write a sharp letter, and the evil is done. And, sadly, the real victim is not the other person but oneself. **Norman Vincent Peale**
- You will not be punished for your anger; you will be punished by your anger. **Buddha**
- A mind that is fast is sick. A mind that is slow is sound. A mind that is still is divine. **Meher Baba**
- The most beautiful discovery true friends make is that they can grow separately without growing apart. **Elizabeth Foley**

**SUGGESTIONS**

Please send your comments and story ideas to Dr. Ram Chugh at: reflections.hcc@gmail.com