Editorial: Festivals of India
By Ram Chugh

Reflections is encouraging young students from families of Indian origin in the Albany area to write short essays on various festivals in India for publication here. These short essays will, hopefully, create a better understanding among their fellow students about the importance of Indian festivals and reasons for their celebration.

India is a multi-religious, multi-cultural, and multi-lingual country. There are numerous religious festivals devoted to celebrate the Hindu Gods and Goddesses and similar festivals in other religions of Buddhism, Jainism, Sikhism, Christianity, and Islam. There are also festivals to welcome different seasons like, Baisakhi, Pongal, Onam, Ugadi, Basant Panchami and Holi. India is referred to as a land of festivals where one can find a festival almost every day.

Religious festivals give devotees a chance to worship God (in many forms) and express gratitude for the blessings they enjoy and pray for a better future for their families, friends and the community. All religious and non-religious festivals bring people together for celebration and to enjoy special feasts prepared for the festivities. Festivals promote social cohesion and harmony and maintain the rich religious, cultural, and social traditions and customs.

Our Indian community here is fortunate in having several religious and cultural centers where individuals can get together to celebrate these festivals. A list of festivals with dates is generally available at every center. Most regional associations celebrate their own regional festivals and the dates are often available on their web pages.

Living Lessons from Ramu's Childhood Death
By C S Rao*

The tragedy happened fifty 50 years back. I was in my first job, far away from my family. I got a postcard from my father that my brother ’Ramu’ aged 10, drowned in the nearby lake. Ramu was a darling of our family, exceptionally good in behavior and studies. I remembered his sewing on the machine and helping mother in domestic chores. I was in a turmoil. One question constantly haunted me. ‘Why did God take away such a wonderful brother prematurely at 10? Why? Why? I could not work, eat or sleep like I used to.

Later, we learned that Ramu met a fortune teller whose parrot picked a card forecasting life risk from water.

Dr. Sastry Sreepada kindly agreed to encourage young students of Indian origin to write short essays on the nature and importance of various festivals. He has offered to provide guidance to students interested in writing such essays. He has already received several short essays. Once a reasonably good number of essays have been submitted, we would then publish a supplement to the Reflections newsletter. It will be titled, “Essays on Festivals of India” written by our young students.

Our plan is to publish this supplement in May, 2016. We thank Sastry, Ji for coordinating this effort. Anyone interested in writing such essays should contact Dr. Sreepada at: sastrysreepada@hotmail.com for details. Thank you for your cooperation.

We look forward to our young readers’ essays! 

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over 10 long years.

As these thoughts repeatedly circulated in my mind, I regained my peace of mind. Later, when faced with some disappointments in life, another thought arose. If there is no certainty about the full disc called life, how can there be any certainty about any segment of it, like education, employment, marriage, children etc.? If I could be at peace about my sweet brother Ramu’s death in childhood, I might as well be at peace about the other losses and disappointments of life. Once I accept this uncertainty, I can deal with it.

The uncertainty about every aspect of life need not paralyze me into inaction. The probability of succeeding in achieving my goals is as real as that of failing and no one knows the percentages of the two probabilities. We tend to blow up the probability of failure because of the negative mode in which we were brought up as children. It is foolish to not try with all my mind and heart and miss my potential for some degree of success. Such a healthy attitude would enable me put in my best efforts. Whatever I achieve becomes a gift, small or big, to be accepted gratefully.

My brother Ramu’s death as a child taught me some precious lessons for living: embrace the uncertainties; resist blowing up potential failures; constantly nurture the potential for success by putting in my best efforts and be grateful for whatever life offers.

* The author 73, a retired Mechanical Engineer, offers seminars and classes to relieve stress and consequent mind, body and relationship problems. Other articles of the author can be seen in his website: http://countingbreaths.com/resource/s/my-articles/

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The Heart of the Matter
By Richa Kaushik MD*
The heart is the size of

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MESSAGE FROM DR. SHASHI PATEL, 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 of Directors (BOD), 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. In addition to providing articles on topics of special interest to our seniors, Reflections is striving to cater to the whole family; please note the announcement of publishing a special issue containing articles by children on Festivals.

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

I also wish to thank Rasik Shah, Sastri Sreepada, Richa Kaushik, and Vijay Oruganti for their valuable service to this project.

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.

the body in two circulations- one involving the lungs to oxygenate the blood (pulmonary circulation) and the other to the rest of the body to deliver that oxygen to the tissues (systemic circulation).

Heart disease (which includes Coronary artery disease, Stroke and other Cardiovascular Diseases) continues to be the number one cause of death in both males and females in the USA. More people die of heart disease than from all kinds of cancer combined.

Risk factors include smoking, family history, high blood pressure and sedentary lifestyle. There has been noted an increased risk of Coronary Artery Disease in South Asian immigrants in developed countries. This is also seen in urban populations in South Asia. Though there may be a genetic susceptibility it is thought that the culprit is a toxic environment of reduced energy expenditure and increased caloric consumption.

Warning signs- chest pain (generally crushing and severe), Left arm/shoulder/jaw pain, shortness of breath. Women classically will have atypical signs like nausea/vomiting, fatigue, back/belly pain.

Keep in mind that prompt action and medical attention saves lives in heart conditions.

Lifestyle choices are vital in preventing and treating heart disease. A diet rich in fruits and vegetables, and avoiding fried and processed foods is a good guide in selecting a heart healthy diet. A low salt intake is recommended. Smoking is a major risk factor and needs sacrifice to keep our heart healthy. Alcohol in small quantities has been found to be helpful but is disastrous in larger quantities. Daily exercise is also very important and can encompass something as simple as walking and gentle yoga. Stress reduction is another facet and may include practicing meditation or engaging in “fun” activities like music/gardening/volunteering. It is also critical to comply with medications and keep diseases like diabetes and high blood pressure well controlled. Do not stop medications abruptly without talking with your doctor first.

It is imperative to follow the advice of your doctor regarding physical activity, diet and nutrition supplements. He may refer you to a cardiologist (a heart specialist) for further recommendations. Testing for heart function and perfusion includes blood tests, EKG, exercise stress test (treadmill test), nuclear stress tests, echo (ultrasound of the heart), etc. An interventional cardiologist is one who can do certain procedures on your heart like angiography and may treat blockages with ballooning or placement of stents. A cardiac surgeon is one who can operate on
the heart for procedures like bypass surgery or valve replacements.

So, love your heart and live a long fruitful life! ■

* Dr. Kauishk is a family physician and gerontologist and works at VA Hospital in Albany.

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**Bharatnatyam: Past and Present**

By Angana Patel*

The origins of dance can be traced back through mythological stories. It is believed that Brahma the creator, was requested by the gods, led by Indra, to create something that was both visually and aurally pleasing—an amusement accessible to all the classes of society, which could also be used to instruct. Brahma went into deep meditation and created the fifth veda called the natyaveda, out of the four existing Vedas. Natyaveda is the scripture of drama containing moral and spiritual instructions. The first drama created by Brahma was said to be Amritamanthana (the episode of churning the ocean for nectar that ended in the victory of the Gods against demons) in which splendid dance sequences were introduced and revealed to Bharata. Brahma handed the natyaveda to Bharata, who in turn sought help of lord Shiva for instruction in Dance, thus creating the treatise natyashasra. Bharatnatyam, one of the most popular ancient, Indian classical dance forms originated in the temples of Tamil Nadu. It was primarily performed by Devadasis, thus known as Dasitalam. The dance was brought out from the precincts of the temple, revived and popularized by E. Krishna Iyer and Smt Rukminidevi Arundale to its present day form known as Bharatnatyam. The name can be attributed to Bharatas Natyashastra. Additionally, it also signifies Bha for Bhava, Ra for Raga and Ta for Tal, the three most important elements of Bharatnatyam. Bharatnatyam is the dance form which combines a sense of spirituality with artistic expressions using precise hand gestures, body movements and facial expressions. What makes this dance form different than other dance forms is that it is based on sutras, has definite rules and regulations and requires mental and physical discipline. It requires regular and rigorous hours of training and practice. Bharatnatyam is said to be the embodiment of music in visual form, a ceremony and an act of devotion. It is deeply rooted in Bhakti and is grounded in Guru-Shishya paramparaa. Bharatnatyam, is the dance of mind and soul. It uplifts the dancer and the beholder to a higher level of consciousness.

It has been a privilege for me to teach Bharatnatyam to the children born and raised in this country with very limited exposure to our history, culture and language. Mostly, they are enrolled in the class by their parents who see value in exposing their children to this art. As a teacher, it then becomes my moral responsibility to create, instill and grow the love for learning this art, in children. The support of dedicated parents, obedient students and a very wonderful and supportive community play an integral role in helping me keep the children/students positively committed to learning this art, leading them to the completion of their initial training culminating into a beautiful and sacred event called Arangetram. So far more than a dozen arangetrams have been conducted by my dance school and nearly 20 students have reached their goals of doing their arangetrams. It is truly a great accomplishment for students, gratifying event for parents and a very fulfilling experience for me.

I was once asked by a parent, how I managed to teach kids of all different ages, talent and backgrounds, keep them united and make them perform together as a team. My instant answer was Gods Grace. I feel truly blessed and believe that there is a higher truth in keeping diverse talent united by fostering a sense of comraderie and equanimity. My students learn from each other, share their ideas and talents and complement each other in a non-competitive setting yet setting their own goals and blossoming at their own pace by competing within themselves to bring out their very best.

Dance in general is a tool rich and powerful which one can use in any way one wants to. Dance is a form of non-verbal communication and it is this creative exploration that helps a better communication of ones expression. It is a bridge between both cultures, ancient and modern which explores a unique style of living poetry for the stage. I truly believe in preserving and retaining this ancient art in contemporary form to retain the past, enhance the present and inspire the future. ■

* Angana Patel has been a dancer, choreographer and Director of Nrityangana Dance Academy for over two decades. Teaching Bharatnatyam has been her passion.

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**My Stamp Collection Hobby**

By Prakash Joshi*

My stamp collection hobby started right from my childhood. My older brother who is a Scientist used to receive requests for sending copies (reprints) of his published research work to other scientists from all over the World through “request for reprints” postcards. During those days we had no Internet or photocopying facilities, so exchange of scientific information was only possible via mail. Realizing the need, publishers of the scientific Journals used to provide enough copies of reprints to the authors for distribution. Whether it was a domestic or an international mail, each postcard used to contain a minimum of one stamp and after my brother was done with the mailing, my job was to moisten the stamps, dry them out, categorize according to the countries and finally paste them into my stamp album. Over the years, I established “Pen Friendship” to not only exchange duplicate stamps but also establish long distance friendship with them. Stamp collection has had a direct impact in improving my knowledge of the whereabouts of different countries whether small or larger, their
population, geographical location, national and military flags, language, culture, music and other habitats like birds and animals. For example, Sam Marino a tiny European country (Area 24 sq. miles and population 32,000 only), prints one of the most colorful stamps in my opinion. Printing of stamps also carries special significance to offer the highest honor to remember officially and give respect to a great person (like Mahatma Gandhi) or an event (like the Olympic games). The Indian Government has honored hundreds of dignitaries from around the world with special commemorative stamps in their name. I suggest children reading this article identify some of these famous people and read more about their contribution and sacrifices by searching online. Stamp collection is a wonderful hobby to pass on to your next generation. I always send colorful Disney and Super Heroes stamps in my greeting cards to my relatives in India. The children of my nephew and niece love it and have started collecting stamps themselves, so I have slowly started to spread my collection to them, but I still maintain my original album.

Twenty first century has witnessed changes in our communication system beyond our imagination. Practically almost all information is available online. There is no need of “requests for reprints” cards, and except for special occasions we hardly write letters. The question is: what is the future of postage stamps? In my opinion, the future of postage stamps, while it might seem like an endangered species, is scary but not too disappointing. In spite of rapid changes in our communication system, the number of new stamps printed by USA, India, UK, Japan and other countries continues to remain appreciable. USA has introduced first class “forever” stamps, which one can use any time without worrying about future price hikes. The good news is that forever stamps also come in a variety of prints, which is great for stamp collectors like myself.

It is also great to see that institutions like the “Smithsonian National Postal Museum”, which I visited in Washington DC, are dedicated to the study and presentation of postal history and stamps. Besides having some elaborate exhibitions on famous stamps and their history, they also give away free stamps to the visitors to promote the hobby of stamp collecting. You can even print your own fake stamps with your own picture looking just like real stamps. It was truly a unique educational experience for a stamp collector like myself.

*Prakash Joshi is a scientist at RPI. He earned his Ph.D from Agra University and carried out higher studies at the John’s Hopkins University and Harvard Medical School.

Advance Planning --- for the Sake of Your Family
By David Siegfeld*

As an estate planner, I often see the hesitation on my client’s faces when faced with the daunting task of planning for a potential disability or their inevitable passing. This type of planning should not be seen as a morbid task, but rather an important undertaking to ensure that your intent is crystal clear and reduce the burden upon your family and friends by ensuring they understand your wishes.

While the preparation of testamentary documents (i.e., a Will and/or Trust) are important to ensure your asset pass to your intended beneficiaries, there are other important estate planning documents and information that should be prepared during your good health and competency, to avoid the expense and emotional costs associated with failing to have such documents in place.

Avoid Unnecessary Court Proceedings During Your Lifetime

If you become unable to make decisions for your personal needs and/or financial affairs, without incorporating a few relatively basic estate planning documents, your family or friends will be faced with the need to commence an expensive and emotionally draining proceeding to be appointed as a Guardian of the person and property, so that someone will have the legal authority to make such decisions on your behalf. The following are the three basic documents:

1. The Health Care Proxy is a document that appoints one or more individuals to make health care decisions for you in the event you are unable to make such decisions yourself. A health care proxy is an important way to ensure that you have appointed someone that you desire to make those decisions for you, rather than relying upon a statutory provision or infighting between family members with equal rights. You should have a frank conversation with your appointed health care agent as to the type of care you want to receive so that your agent is fully aware of your intent….and you are comfortable that your agent will comply with your desires.

2. The Living Will is a statement of an individual’s desire as to the degree and amount of care, or withholding of that care, which you might desire if you were in an incurable or irreversible mental or physical condition with no reasonable expectation of recovery, and there is...
a likelihood of death or prolonged life based upon artificial means. This document will help guide your doctors, health care agents, family members and potentially the Courts, as to your intentions regarding these matters.

3. Lastly, a Power Of Attorney appoints another person to make business or other personal financial decisions on your behalf, which can survive or become effective upon the disability/incompetency of the individual who executed the document.

Avoid Unnecessary Delays and Expenses by Identifying You Family

It is important to identity your potential distributees (i.e., those individuals that would benefit from your estate if there was no Will) by preparing a detailed family tree (names, addresses, relationship, and contact information). This exercise could save your estate thousands of dollars in avoidable administration expenses and substantially reduce the amount of time your fiduciaries (i.e., executor, trustee, etc.) and their legal counsel spend in trying to locate such individuals in order to proceed with your estate administration.

In order for a Court to probate a Will (i.e., give it legal effect) is to obtain jurisdiction over your distributees. Also absent a Will, your distributees would be entitled to share in the estate itself and act as the fiduciary. In both cases, if the distributees or their whereabouts are unknown, the estate is required to conduct sufficient due diligence to locate such distributees. Additionally, the Court is then required to appoint an attorney to represent such potential distributees to ensure that proper efforts have been undertaken to locate the identity and whereabouts of the distributees. These extra expenses could be avoided or minimized by taking the time to outline this information for your fiduciaries and your attorney, who may advise a trust-based plan to avoid the need to contact your distributees, especially when family members reside overseas and trying to locate them or obtain their signatures could become burdensome.

Give your Fiduciary a Helping Hand

You need to ensure that your fiduciaries have the ability to access information that will assist them in marshaling and managing your assets. While many attorneys and fiduciaries can rely upon some age-old techniques to assist in discovering where an individual’s assets are located (reviewing checkbook registries, tax returns, monthly statements), the technology age makes this process more difficult. Many people no longer maintain paper check registries nor receive paper financial statements. As such, it is important to leave your fiduciary sufficient information to assist in this process, such as:

- Location of documents the executor will need immediately, such as burial instructions and the deed to your cemetery plot.
- Contact information of all of your advisers: your attorney, stockbroker, accountant and insurance broker.
- An investment inventory, including stocks, bonds, C.D.s, bank accounts, insurance policies, jewelry and any valuables.
- A description of pension rights, death benefits or survivor rights to which you might be entitled.
- The location of your important papers, like tax returns.
- Location of important physical assets. This includes knowing where the keys are to safe deposit boxes, the combination to any safes in the home, if there are secret hiding places for jewelry.
- Listing your Digital Assets/Accounts with Passwords. Nowadays, we have online accounts for everything from financial resources to social media, music and pictures. Ensure that your fiduciaries can access these accounts especially to gain access to your financial resources. Your estate planning advisor should have a worksheet to assist in organizing your various accounts and passwords for your fiduciary, which could avoid unnecessary delays and expenses to gain access.

Taking action now to ensure that these few matters are timely addressed will assist in reducing stress and uncertainty during times when grief and anxiety are prevalent.

The concept of God in Hinduism

By Dr. Jai Misir

Hindus believe in one Absolute Being, the Supreme Consciousness, and speak out that God is one. The Rig Veda, the most ancient Hindu scripture, says, “Truth is one; sages call it by various names.” The Chandogya Upanishad states, “In the beginning, all this was nothing but sat or existence alone. It is one without a second, Brahm.” Therefore, Hindus call God by whatever name they like and worship him in any form they choose because it all goes back to God.

Through these different godly names and forms, Hindus worship only the one absolute God. Whatever names and forms they use to worship God do not change the eternal, single, pure consciousness of God. Hence, love given to any of these names and forms of God leads to God. For example, a father of a family may be a manager in a company. At home, he is not looked upon as a manager but becomes a dad to his children and a husband to his wife. If his father and mother live with him, he becomes a son to his parents. If his parents have other children in addition to him, he will be treated as a brother. Only one person acts different roles as manager, dad, husband, son, and brother. Similarly, as this man plays various roles, God replies whether people call him Ahur Mazda, Allah, Arhat, Buddha, Christ, Father in heaven, Krishna, or Tao once their call is sincere.

Hindus understand that all these diverse Gods and Goddesses become various expressions of that one God given the name Brahma from the word Brahat meaning the biggest object ever imaginable by human beings. For that reason, it is described as having no qualities.
which means it goes beyond the understanding of the limited human intelligence. As people started to picture that unthinkable, they began to take for granted forms and qualities to go with their highly strung necessities and likings of their minds.

As a result, Ishvar came with qualities and became active dropping Brahman, the motionless and without qualities. In this progression, the nirguna, without qualities, has been trimmed down to saguna, with qualities. Then, the motionless Brahman became the active Iswara in whom was granted the creation, Brahma, preservation, Vishnu, and constructive destruction of the universe, Shiva.

Therefore, the idea of the personal gods, their qualities, and requirements moved them into their relevant activities. Hence, Saraswati, Lakshmi, and Parvati came as the energy matching parts of these personal formations. As knowledge of the object to be created becomes necessary before creating it, Brahma’s matching part became Saraswati, the Goddess of knowledge. As preservation of the object already created needs materials for sustenance, Vishnu’s matching part became Lakshmi, the Goddess of wealth. As the constructive destruction calls for energy, Shiva’s matching part became Parvati, the Goddess of energy. Consequently, the supreme God has climbed down a step to please the thoughts of people.

Religions emphasize the self beating within. Jesus said, “The kingdom of God lies within.” When Moses asked God what he should tell people about Him, God said, “Tell them I am that I am.” A great Sufi saint Bistami said, “Since the heart was created, God has never left it.” The self is God’s presence throughout the Hindu scriptures. In the Bhagavad Gita, Krishna explains to Arjuna the religion of the self as the “sovereign knowledge and the sovereign secret, supremely purifying.” Krishna describes this knowledge: “All this universe is pervaded by me through my unseen form. All beings live in me.” Whatever human beings see in this universe, whether living or nonliving, whether moving or nonmoving, has come out from God and lives in him. God gives birth to the world through his divine energy and gathers it back into his being. When people understand this, it becomes true knowledge.

* Jai N. Misir, Professor Emeritus/Hindu Priest

**Devastation in Chennai**

By Harinisri Conji

On Nov 18, 2015, I went to Chennai, India with my brother Haritharan and Dad. It was my cousin’s wedding and moreover it was the first time our whole family went to attend the wedding. The wedding was awesome! The first day was the Sangeet (Mehandhi, Dance party) where the Bride and Groom’s family members were invited. Everyone danced and danced so much. It was awesome!

The second day was the Reception (Meet and Greet) where almost every person the Bride and Groom know came. About 3500-4000 people came to the reception. There was a buffet of Indian food and a live band with top singers in India. Then the last day was the actual wedding part. Everyone shed a few happy tears. Then after the wedding everyone went back home.

On December 1st, 2015, my family drove to the Chennai Airport. This was probably one of my most adventurous drive and also scariest. During this week, the weather was bad, it was pouring heavy rain and flooding all over. As we were driving, the rain was pounding on the windows, making it feel like the window was going to break. The floods were as high as your shoulder in some places and in other places the water was so high even the car could sink in. So, after we take the long ride to the airport, the flights were cancelled! Then, we went back to our cousin’s house at midnight with our sad faces.

The next few days we didn’t have any power or running water. So, we pumped water and just stuck around playing a few games indoor.

* Harinisri Conji, 11 yrs, 5th Grade Red Mill Elementary School, East Greenbush, NY

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**SUGGESTIONS**

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