

REFLECTIONS



A Hindu Cultural Center of Albany Hindu Temple Society's Newsletter devoted to the Capital District's Indian-American community particularly its seniors

Editorial: The Ancestor Effect

By Ram Chugh



Do our ancestors really matter? What role do they play in our life? Most of us value our ancestors because they were our elders. Some of

the traits we exhibit may have come to us through them.

Learning about our ancestors, such as the kinds of lives they led and how they responded to life's ebbs and flows, can be a huge benefit. Listening to the stories of our parents, uncles, grandparents, great-grandparents, and other family elders can help us understand our heritage and ancestry and draw inspiration from their experiences.

How our ancestors influence us has been a subject of study among scholars. Among the findings:

- Individuals who remain connected with their ancestors and family roots do much better in dealing with life. They display greater self-confidence and decision-making abilities. The authors call this **"the ancestor effect."** (Fischer, et al)
- Death is a fact of life. We all die. Yet, we all live on in our children, our nieces and nephews, our blood kin that succeed. We live on in their

memories and stories, in their quirky habits and crooked smiles. We are honored not just through their remembrance of us, but also through the living of their lives. We are a part of their soul memory, housed in the tiny structures that form the building blocks of life. We are always part of them (whether they know it or not). (Michelle Skye)

• Keep your ancestors close at hand. Every day, think about the people who are responsible for putting you on the planet. Consider their hard work throughout the ages, their resilience in tough times, and their ingenuity. (Ryan Hurd)

• An Indian-born actor living in NYC was asked to whom or what he felt most responsible for his success. He replied, "To my ancestors, to my parents and to my community, the Indian community... I represent my whole background and my grandfather, and all the struggles that my grandfathers and great-grandfathers all have gone through. I'm the result of their struggles, so I'm the result of all the good and all the bad they've done." (Laura Horn)

These findings may not come as a surprise to most of us. Our scriptures and our sages were likely very aware of the importance of ancestors in one's life. Thinking about them, challenges, and adversities they faced gives us strength

That may be the reason behind the performance of the Mahalaya Amavasya ritual every September. Through this ancient ritual, one offers respect and gratitude and performs Shradha in the memory of departed grandparents, parents and forefathers.

I believe these time-honored traditions reveal the vital role played by the ones who came before us and, in the process, help us harness the powers of **"the ancestor effect."** ■

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Wishing you and your family a very happy and prosperous Diwali



Essential Financial Education for Women

By Gopal Dorai*, Ph.D.



As the title of this article suggests, Money is a central part of everyone's life. Basic knowledge about financial matters is absolutely

essential to function in today's society, no matter who you are, or where you live. Unfortunately, many women, especially a significant number of Indian women living in the United States, are not well versed about family finances. Although there are thousands of Indian women in America, working in various professions such as Medicine, Law, Accounting, Academia, Investment Banking, and even owning and

operating many small Businesses, many of them are dependent on their spouses to make important financial decisions. Indian men, as heads of households and the major breadwinners of the immigrant family, usually make most financial decisions. The wife may or may not be participating in these decisions, depending on each family's traditions and circumstances. Some women habitually choose to leave all

such decisions to their husbands. They are either not interested in the subject, or typically, the average Indian homemakers keep busy with their traditional household chores/duties, such as raising and educating children, shopping, household management, social responsibilities, volunteering activities and so on. Some of them neither evince any interest, nor have the time or inclination, to learn about money matters.

For the purpose of this article, we may divide Indian women in 3 distinct groups:

1 Heads of households:

These are financially independent women working in various professions, or self-employed, who happen to be single, divorced, widowed, or living with their children. Recent college graduates, especially some of those just embarking on their new careers, as well as young IT (start-up) entrepreneurs, belong to this category.

2 Financially Savvy:

Some Indian housewives, who are well versed in matters of personal finance, are indeed good stewards of their family income and assets. Either singlehandedly, or in consultation with their spouses, they take care of all money matters.

3 Spouse-dependent:

The third category –those who are not participating in family financial decisions, for whatever reason, may need some education and hand-holding on this important subject. Their indifference (shall we use the term willful 'ignorance'?) can often lead to many unfortunate consequences in the end.

Knowledge is Power, especially when it comes to Finance

First, a basic knowledge of financial topics such as: mortgages, loans, interest rates, income taxes, savings instruments, investments, insurance, social security and retirement planning, are essential to conduct most household money decisions. These should constitute part and parcel of everyone's financial vocabulary. Absent this essential knowledge, it is difficult to make good financial choices.

Second, women who leave all financial decisions to their spouses or

another person in the household, run the risk of being left in the lurch at the most inopportune moment. Unfortunately, this has happened to quite a few Indian wives, who were completely dependent on their husbands for financial sustenance. When the husband dies suddenly due to a heart attack, or has a severe stroke, or gets into an automobile accident, or is mentally incapacitated in some way, the wife is suddenly called upon to fill the resulting vacuum. She could be totally unprepared for this role. Her previous apathy suddenly turns into fear, confusion and panic. This is exactly what happened to a friend of mine—indeed, quite a few people I know personally, in recent years.

The resulting psychological trauma these women undergo become difficult to manage. In addition, when the wife is completely at a loss about most household money matters—their Bank Accounts, Insurance, Retirement funds, social security, income/real estate taxes, mortgages, loans, etc., what is she to do? Where should she turn for help and guidance?

Fortunately for Asha and Sharon, our family friends, I was there to reassure and coach them at a very critical time. It was a challenging and humbling responsibility for me. Without any hesitation, I stepped in, to provide the needed support, advice and assistance. My experience has reinforced the view that adequate preparation is the key to managing one's financial life.

Here is a simple, but effective blueprint for action, suitable and relevant, for everyone, for all occasions.

Steps to Take

1 Periodic discussions about all aspects of family money management should be routine, between spouses. This should be done at least 2 times a year (how about Birthdays/Marriage Anniversary as helpful reminders?)

2 Each spouse's financial priorities, personal needs, and special interests should be reflected in such discussions, and subsequent decision making.

3 It is a good idea for the principal decision maker to hand over responsibility for 'routine financial maintenance' to the spouse, to enhance this learning experience.

4 Assemble, collect, sort out and review all financial documents quarterly. This should include pay checks, tax returns, social security benefit statements, retirement accounts, mortgage/loan statements, credit card bills, insurance, investments and other Assets/Liabilities. Examining and familiarizing oneself with these documents/statements will enhance understanding of money matters.

5 Try to educate and inform yourself about periodic Cash Flows, Income & Net Worth statements, Social Security Benefits, Tax Returns and other essential financial statements.

Establish separate and independent credit in each spouse's name and become familiar with the FICO credit scores. A joint credit card is sometimes insufficient or can be blocked at a critical time.

6 There are some excellent Financial Literacy websites at your service, which can be accessed, viz, [usa.gov/topics/money/personal-finance](https://www.usa.gov/topics/money/personal-finance). **They contain valuable data & guidance.** Become familiar with them, and refer to them often.

7 Buy or Borrow Library books on personal finance. Or consult a Financial Advisor when you need guidance on critical matters such as Insurance, Investments, Retirement Planning, Taxes, Pensions and Estate Planning. A trustworthy, knowledgeable Financial Planner can do wonders for your financial peace of mind!

8 If possible, join or even start a 'Personal Finance Club' – just like a traditional Book Club --where people with similar interests can learn from each other, and exchange notes about money matters.

9 There is really no excuse for staying away from joint decision making (with your spouse or significant other) when it comes to important money matters. This should become part and parcel of your financial life.

10 In conclusion, I hope that readers will find these simple, generic ideas and suggestions helpful to promote both marital harmony and peace of mind. ■

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Gems from Scriptures

By Sidheswar Prasad*, Ph.D.



I had heard frequently from elders that I should perform only meritorious actions (punya karmas) that would help me

to cross the "Bhavasagar." Sometimes they referred to crossing a river named Vaitarani with the help of a cow to reach the Heaven if I performed Godan (giving cows in charity to the Priest).

I thought about these teachings of the elders long and hard. After lifetime of learning and contemplation, I came to the conclusion that I didn't want to go to the Heaven; for even the stay in Heaven is temporary and one has to come back to the planet of mortals again after the punya in the account are exhausted. I analyzed the word "Bhavasagar," and it came out to be the "ocean of becoming."

None of us are happy with our present condition. If I am short, I like to be tall; if I am fat, I wish to be thin; if I am poor, I want to be rich; if I am of dark complexion, I want to be of fair complexion; and the list continues. I always feel lacking of something. Only alternative possibility to this lack is that I am already full to begin with.

In this search, I pursued the path of Self-study (Swadhyay) of Hindu scriptures. For I have heard that what was "Shastra" (contact arm like sword), to protect the nomadic tribes in the forest at the dawn of civilization, is "Shaastra" (scripture) today to remove our ignorance in the modern time. There is a couplet in Vishnu Sharma's Panchtantra: Anek samshyochhedhi paroksharthasya darshakam,

Sarvasya lochanam shaastram yasya nasti andh eve sah.

The role of scripture is to remove many doubts in our minds. It is capable of showing us that which is beyond our eyes. The real blind person is he who does not have access to scripture.

I decided to present here at least one nugget from our different scriptures of Jnanakand such as Upanishads, Puranas, and Itihasa (Ramayan and Mahabharat).

A gem from Brihad Aranyak Upanishad (BU)

In his book, The Waste Land, chapter 5, the American poet, T.S. Elliot borrowed the entire idea from BU 5.2 and made presentation under the heading, "What the Thunder Said". The storyline goes as follows: Once the three kinds of Prajapati's children- devas (gods), manavas (humans) and danavas (demons) lived with Prajapati as vedic students.

At the conclusion of the study period, gods went to him and requested for his last thought. Thereupon, Prajapati gave them the syllable "Da." The gods understood that they were asked to control (damayat) themselves since the festivities go on continuously day and night in their abode (Heaven).

Thereafter the humans went to Prajapati and asked for the last lesson. Again Prajapati gave them the syllable "Da." The humans interpreted it to share the bounty with others (datta) since they have tendency to accumulate for themselves. Lastly the demons approached him for the last teaching. Prajapati gave them the same syllable "Da." The demons figured out that they were asked to show compassion (dayadhvam) since they were cruel and intolerant to others.

Thunder, the Divine sound, repeats the very same syllable "Da! Da! Da!" - damayat, datta, dayadhvam. If one develops the attitude of self-control, sharing with others, and compassion for all fellow beings, one will no longer fear birth and death. ■

*Sid Prasad grew up in rural Nalanda District of Bihar State with only exposure to Ramacharitmanas. He is thankful to the Albany Hindu Temple for exposing him to various guest speakers well versed in Scriptures and for running a weekly Gita Study Satsang.

Power of Meditation*

Meditation is the regular, systematic training of attention to turn inward and dwell continuously on a single focus within consciousness. With practice, we can become so absorbed in the object of our contemplation that while we are meditating, we forget ourselves completely. In that moment, when we may be said to be empty of ourselves, we are utterly full of what we are dwelling on. This is the central principle of meditation: we become what we meditate on.

Eventually, meditation will make our mind calm, clear, and as concentrated as a laser, which we can focus at, will. This capacity of one-pointed attention is the essence of genius. When we have this mastery over attention in everything we do, we have a genius for life itself: unshakable security, clear judgment, and deep personal relationships.

*From Eknath Easwaran's **Words to Live By (2015)**

"Earth provides enough to satisfy every man's needs, but not every man's greed." — **Mahatma Gandhi**

"When I despair, I remember that all through history the way of truth and love have always won. There have been tyrants and murderers, and for a time, they can seem invincible, but in the end, they always fall. Think of it—always." — **Mahatma Gandhi**

Transformation of Indian Technology and the MIT connection

By Rasik Shah *

India has claimed its worldwide technical prominence in the 21st century through its tremendous strides in many technological, engineering, and scientific fields.



The successful launching of the Mars Orbital Mission (MOM) is a testimony of the advances India has made. This space probe orbiting Mars since September 2014 was launched on November 2013.

Among MOM's noteworthy achievements: India's first interplanetary mission, ISRO as the fourth space agency to reach Mars, first Asian nation to reach Mars orbit, first nation in the world to do so in its first attempt, the least-expensive Mars mission to date at a total cost of ₹450 Crore (US\$73 million). Previously, India's first supercomputer, unveiled in 1991, was built indigenously, placing India second after USA in the field. Such advances put India on par with the most advanced countries.

But when one looks back to India at the time of Independence and the progress it has made since then, the pace is astonishing and a source of pride. In 1947 India had rudimentary engineering institutions. With the Independence, Indian leaders and educators realized that India must develop strong technology.

In fact, this realization goes even farther back to mid-1800s. A recently-published book, "The Technological Indian" by Ross Bassett, provides a remarkable historical analysis of India's quest for technical education, and the fascination of Indian leaders with the technology leadership of USA in general, and of Massachusetts Institute of Technology (MIT) in particular.

Below are some of the facts from this book largely unknown to most of us.

In colonial India, the British rulers maintained that India only needed classical and literary education, not technological, and that Britain offered the best universities in the world. In spite of this view, a small group of English-language-educated Indians in 19th century sought to prepare India technologically for the world which they perceived would be increasingly dominated by machines, and they looked to the MIT as a model. MIT was known to few Indians; the first Indian attended MIT in 1882.

The first suggestion that MIT had something to offer to India came in 1884 from the nationalist Lokmanya Tilak. Tilak, in his newspapers Kesari (Marathi) and Maharashtra (English), published a three-part series titled "Model Institute of Technology", to illustrate that MIT was "the best conducted institute in the world" offering broad education to lead the society. The British rulers of colonial India strongly opposed the view that USA was technologically superior to Britain.

They established Roorkee College (now IIT-Roorkee) in 1847, and by 1860s established engineering colleges in Bengal, Madras, and Poona; these colleges were designed to produce engineers for public works project, not to produce trained men capable of starting businesses and industries as Tilak proposed.

JN Tata, a long-term strategic thinker, worked throughout the late nineteenth century to integrate India into the world of global capitalism. Through his many international travels, Tata continually examined the global technology developments and considered the business possibilities for applying them in the Indian environment.

When Mahatma Gandhi arrived in India in 1914 and started the nationalist movement, his primary focus was on gaining independence. In order to generate mass appeal, Mahatma focused on such means as Swadeshi movement, and on the adaptation of spinning wheel, not on a broader technological movement.

There were other nationalist leaders with different views of India's future needs. For example, Mahatma's close friend, Devchand Parekh from Bhavnagar (Gujarat), had a vision to renew India by sending Indians to MIT for training and then come back and start industries. Between 1927 and 1940, six of his family members went to MIT, and he convinced the Maharaja of Bhavnagar to sponsor six more students from his princely state to MIT.

USA was a major attraction for foreign students for higher technical education. In 1912, there were 5,000 foreign students in American universities; 549 from China, 415 from Japan, and 148 from India and Ceylon together. By 1944, foreign students, largely non-Westerners, made up half the population of the MIT's graduate school.

At the end of World War II, US views of its technical education beneficiaries began to change. A 1944 study at MIT recommended that MIT education is a scarce commodity, and people from Europe would be favored over people from other places, thus effectively removing its welcome mat for students from Asian countries.

India continued efforts to have MIT involved in setting up higher education system, without success. Indian students and Business families (Birla, Tata, Kirloskar, Kasturbhai, Godrej) continued to go to MIT. During Prime Minister Nehru's first visit to USA in 1949, he told MIT's eighty to ninety Indian students that technology was fundamental not just to India's identity, but to its very existence.

The first Indian Institute of Technology (IIT) opened its door at Kharagpur in 1951. India restructured other IITs to add a level of foreign competition: Soviet Union sponsored IIT Bombay, West Germany sponsored IIT Madras, US sponsored IIT Kanpur, and British sponsored IIT Delhi; each institute was to showcase the technology of its patron. Later, all of these IIT's were converted to the IIT Kanpur/MIT model.

Despite challenges, India's focus remained on promoting advanced technology centers. Outcome is that India is now included among the most advanced countries; IITs graduate are the most valued asset wherever they may be. The impact of IIT graduates in Silicon Valley is legendary. ■

* Rasik Shah got his masters in engineering from MIT and has been in Albany for nearly 40 years. He is very active in the HCC/HTS.

Why do bad things happen to good people? – A Hindu View

By Dr. M.G. Prasad*



Introduction

It is observed in life that when good things happen to people then they experience joy in their lives. However when bad things happen then unhappiness or pain results and life can become miserable.

However another important question that commonly arises is "why do bad things happen to good people?" Many thinkers have discussed this question including the basis of religion. It is the purpose of this brief article to express a Hindu view on this important question.

Characteristics of a human being

It is well known that in the universe the human beings are endowed by the Supreme Being or Ishwara with faculties such as highest intelligence, critical thinking ability, freewill, freedom to choose, discrimination of good and bad, emotions and feelings, morality etc., as compared to plants and animals in nature.

Also the nature of plants and animals are well defined. For example, when one is asked what is the nature of fire? Then the answer would be "to burn". Also the answer for the question, how would a snake react when provoked, is that snake will bite. However it is very difficult to define the nature of a human being. This is because of the complexity in

understanding and defining a human being.

In the Vedic Hindu literature, a human being is seen as an integration of three levels of bodies namely gross, subtle and causal. The physical body is the gross level. The subtle body is comprised of vital forces, senses of action and perception with mind and intelligence.

The causal body is the internal intrinsic desires that gets attached to the soul and propels it for rebirth. Also it is recommended that for an individual to achieve bliss and freedom from fetters of life, one should pursue the four-fold goals namely dharma (righteous knowledge, wisdom), artha (righteously earned wealth), kama (righteous desires) and moksha (freedom or bliss).

It is important to know and to practice that artha and kama should never be pursued without dharma.

Karma, Freewill and Fate

Karma refers to actions carried out by human beings. The actions can be carried out in three domains namely thought, speech and physical. So every action is like a cause, which results in an effect (fate) in time and space.

Again the resulting effect becomes a cause that leads to another effect. Also all actions out carried out by a human being in the three domains are stored in memory as layers within the subtle body. The term "punya karma" refers to good action, which is carried out according to dharma and the term "papa karma" refers to bad action, which is carried out not according to dharma.

Thus as expected punya karma results in good things and papa karma results in bad things. Thus human beings are entangled in punya and papa karmas. Given the transmigration and rebirth of a soul according to the Vedic Hinduism, one has to experience (without escape) all the results of punya and papa karmas carried out in the past not only in this life but also in one's previous lives.

However it is important to remember that when an individual in the current birth is enjoying good things due to past, that individual could be doing papa karmas which would result in bad things in future lives. Thus freewill when misused by not following dharma results in fate comprised of bad things.

So the answer to the question "why bad things happen to good people?" is that in the current birth good people refers to the people who are making efforts to correct their mistakes done in previous births by following dharma and the bad things that they are experiencing in the current birth are due to the results of the papa karmas carried out in their previous lives.

When good people experience bad things they are put into test whether they can withstand temptations for doing papa karmas. If the good people succeed in keeping dharma then they are making their future lives advance towards bliss and freedom.

Role of Supreme Being (Ishwara)

According to Vedic Hinduism, the Supreme Being as Ishwara has formulated the laws of karma to govern all the life forms. It is the Ishwara, who has gifted the human beings the power of freewill and intelligence, which are associated with responsibilities.

Ishwara is all-powerful, perfect and compassionate. Ishwara does bless and help those who sincerely seek help and guidance to lead the life in the path of dharma that ultimately leads to moksha (bliss and freedom).

Concluding remarks

Thus it is seen that given the characteristics of human beings and the life being a mystery, the law of karma does give a universal framework of justice administered by Ishwara. May Ishwara bless all to follow the path of dharma. ■

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Start the Day with a Prayer

Always start the day with a prayer. It is the greatest of all mind conditioners. Even if you do not have time, pray. It is that important. Always begin the day with the thought of God. His love and care, with the thought of your responsibility for serving Him. An old friend of mine said it well: "Fill the mind full of God and the whole day be full of happiness, even if the going gets hard." - (Vincent Peale)

Advances in Medicine and Decline in Mortality

By Sudershan Bhatia*, MD, Ph.D.



This article was inspired by the observation of Prof. Ram Chugh of a NY Times publication "A Medical Mystery of

the Best Kind: Major Diseases Are in Decline" by Gina Kolata, July 8, 2016.

Interestingly, global statistical data trends reveal a consistent decline in death rates from many conditions including infections, heart disease and cancer. It appears to be a revolution against diseases.

Apart from the role of the physician, the credit goes to scientists involved in continuous research, biomedical specialists, epidemiologists, environmentalists, public health workers, and many yet unrecognized factors.

Infectious diseases:

The first infectious disease to be eliminated was small pox which was a major cause of morbidity and mortality.

Tuberculosis used to be a leading killer in 19th century. At one time, one out of every 170 Americans lived in a tuberculosis sanitarium. Then, even before the development of effective drugs, TB started to decline in the West. Possible factors include improvements in public health and sanitation and changes in medical care.

Polio was a dreaded disease in the 1950's. Rich and poor kids alike were

left paralyzed. The growing number of polio cases changed the way Americans looked at public health and disability. Then there was the development of two potent vaccines against polio. In 1955, the U.S. began widespread vaccinations. By 1979, polio had been completely eliminated across the country. Now, polio is on the verge of being eliminated from the world!

Malaria cases have also dropped by 37% in the last 15 years. Africa in particular had a 60 percent decline in malaria mortality since 2000, that's 6.2 million lives saved!

HIV is another more recent example of declining mortality rates from a previous 'killer disease'. More than 15 million people living with HIV are now receiving antiretroviral therapy to keep it under control.

Heart Disease and related conditions:

While heart disease is still the leading cause of death in the US, killing more than 600,000 people a year, deaths have fallen 70 percent from their peak. It is falling from the No. 1 killer, to be replaced by cancer, which itself has a falling death rate. Better treatment, better prevention with drugs like statins and drugs for blood pressure, and less smoking, are helping drive the trend. But they are not enough to account fully for the decades-long decline.

Also, the death rate from strokes has fallen about 34 percent and the number of stroke deaths has dropped about 18% in the last 10 years. As mini-strokes and other cardiovascular factors are implicated in dementia, this has also resulted in the decline of dementia rates.

The improved control of blood pressure and cholesterol levels and better education have been linked to a lower risk of Alzheimer's disease. Since 1977, reports show a 20 percent decline in dementia incidence per decade.

With more older people in the population every year, there may be more cases in total, but an individual's chance of getting dementia has gotten lower.

Cancer:

Colon cancer is seeing an overall decrease in cancer death rate since the early 1990s. The rate has fallen by nearly 50 percent since its peak in the 1980s.

Screening and better treatments do not fully explain the decrease in cancer deaths.

Until the late 1930s, stomach cancer was the leading cancer death in the United States. Now just 1.8 percent of American cancer deaths are the result of it. No one really knows why it declined in US — perhaps, because people stopped eating food preserved by smoking or salting.

The cancer death rate has dropped by 23% since 1991, translating to more than 1.7 million deaths averted through 2012.

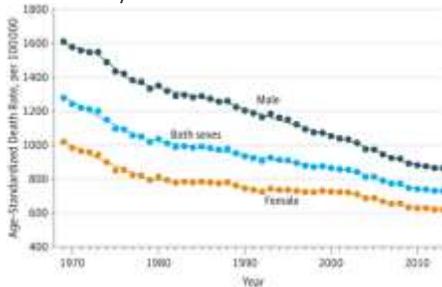
Despite this progress, death rates are increasing for cancers of the liver, pancreas, and uterus, and cancer is now the leading cause of death in 21 states, primarily due to exceptionally large reductions in death from heart disease. Among children and adolescents (aged birth-19 years), brain cancer has surpassed leukemia as the leading cause of cancer death because of the dramatic therapeutic advances against leukemia.

Summary:

The overall risk of death decreased 60 percent over a 75-year period. The 29 percent decline in age-adjusted mortality in the earlier period from 1935 to 1954 was probably influenced by the introduction of various drugs such as antibiotics against infectious diseases. In contrast, in the period 1955 to 1968, age-adjusted death rates decreased by only 2 percent, influenced in part by increase in diseases linked to tobacco use such as cancer and chronic lower respiratory disease.

Year-to-year changes in death rates are often small; one might not appreciate the full extent of progress in reducing mortality. Between 1969 and 2013, the age-standardized death rate per 100 000 decreased from 1278.8 to 729.8 for all causes (42.9% reduction), from 156.8 to 36.0 for stroke (77.0% reduction),

from 520.4 to 169.1 for heart disease (67.5% reduction), from 198.6 to 163.1 for cancer (17.9% reduction), and from 25.3 to 21.1 for diabetes (16.5% reduction).



Age-Standardized Death Rate From All Causes in the United States, 1969-2013

The health profile has changed; it's moved from looking at health from a drain on resources to an investment that builds stable, prosperous and equitable societies.

We have entered an ambitious new era for health development. We have a solid foundation of success to build on.

The leading killers are still the leading killers — cancer, heart disease, stroke — but they are occurring later in life, and people in general are living longer in good health.

Data analysis indicates optimism in our preventive and therapeutic efforts.

Mysteries are gradually being unveiled. Medical science is evolving. Our approach to diseases is changing. We all need to be constantly on the guard and help promote healthy habits and preventive strategies against ailments for a joyful journey of life with purity of body, mind and spirit. ■

* Dr. Bhatia is a radiation-oncologist and practices at the VA Hospital. in Albany.

Health is the greatest gift, contentment the greatest wealth, faithfulness the best relationship.
Buddha

MESSAGE FROM DR. SHASHI PATEL, CHAIR, HCC BOARD

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 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.

Old friends pass away, new friends appear. It is just like the days. An old day passes, a new day arrives. The important thing is to make it meaningful: a meaningful friend - or a meaningful day. **Dalai Lama**

The best and most beautiful things in the world cannot be seen or even touched - they must be felt with the heart. **Helen Keller**

Life as a Journey*

"In the Katha Upanishad, Yama had told Naciketa: Life is a journey to fulfillment, every human being has been properly equipped for this journey. What do you want for a journey? You want a chariot, you want horses, you want reins, you want a driver. Then you can have a beautiful journey. Nature has given you all these equipments. Body is the chariot, sensory system are the horses, motive power of the journey is in the horses - not in the chariot. So, here is a sensory system, full of energy. Then, to control the sensory systems the *manas*, like the reins to control the horses. And the reins are held by the charioteer, the driver, that is *buddhi*. *Buddhim tu sarathim viddhi*, know *buddhi* to be the driver of the chariot', Yama said there.

And Yama warns us that if this journey is to take us to the destination, we must take one particular wisdom with us: Let not the journey be controlled by the sensory system, namely, the horses; nor by the reins, the *manas*. The journey must be controlled by the *buddhi*, the driver, the charioteer. These are all energies to be controlled and directed by the *buddhi*. But if each one of them becomes infected, *buddhi* also becomes infected, then you never reach the end of the journey. You will suffer 'shipwreck' in your journey. Yama said this in the Katha Upanishad"

***From: page 327, Bhagavad Gita by Swami Ranganathanada (2002)**

The moment I have realized God sitting in the temple of every human body, the moment I stand in reverence before every human being and see God in him - that moment I am free from bondage, everything that binds vanishes, and I am free.
Swami Vivekananda

The Grandparents Day Supplement

Editors Note: The Grandparents Day could not be held this year for some serious logistical reasons. This is very much regretted. We look forward to having the Grandparents Day next year. This supplement includes short articles written by grandparents and grandchildren. All grandparents and grandchildren living in our community are requested to consider writing similar short articles for publication in the newsletter and submit them to Ram Chugh at reflections.hcc@gmail.com. Thank you.

books to them. It is fun to watch them play with each other.

This photograph was taken in her other granddaughter's wedding in Chennai. She is enjoying the occasion with the three great granddaughters who are, as we can see, of different temperaments.

I know that when Manasa, Arya, and Diya grow they will fondly recollect and narrate these rich multigenerational interactions.

Our Four Generations

By Radha Ram

I consider myself to be blessed and fortunate that four generations in our family are able to spend precious and memorable moments together every so often. I live in Latham with my daughter, Deepa Bala and her husband Guha Bala, who are blessed with three lovely girls. Manasa is the eldest and, Arya and Diya are identical twins. My mother Padmavathi Nagarajan visits us almost every summer.



In the picture: Deepa Bala, Radha Ram, Padmavathi Nagarajan, Arya, Manasa, Diya

The confluence of four generations happened first when my mom first visited the USA in 2005 when Manasa was born. My mom was excited to hold and cuddle with her first great granddaughter. It was delightful for all of us. My mom visited again in 2012 when Arya and Diya were born, leading to another big celebration.

It is indeed a rare treat and blessing to have four generations together under one roof. My mom loves it, and cannot get enough of playing with her three great grandchildren. My grandkids fondly call my mother "Thampa patti" and treat her as their own playmate.

In turn, my mother relishes every moment with them, and derives tremendous joy. She tells them stories, and reads

Joys of Being Grandparents

By Usha Bakhru*, MD

On October 21, 2015 a princess was born. Her name is Shivani Bakhru. Her proud grandparents are Hassa and Usha Bakhru.

A few minutes after Shivani was born I got to hold her in my arms. As the nurse approached me in the hallway outside of the delivery room, everything I was holding at that moment - my purse, phone, and coat - just fell to the floor. Nothing else seemed relevant anymore.

The experience of holding my granddaughter in my arms for the first time was very spiritual and tranquilizing. I felt the existence of a higher power and pleasure of the highest order! That feeling, that love in my arms, was so very pure, so genuine and yet so indescribable! I then realized that you do not really experience true love until you have a grandchild.

Shivani has been the center of our world ever since. She is our sunshine in our sunset years.

Being a grandparent is a new life status. We have two children, Sasha (Shivani's father) and a daughter, Astha. Our children got married within seven months of each other. We thought we were DONE! We felt very blessed and content (santusht)! Then came Shivani and we are totally UNDONE! She has a magical way of stealing our hearts.

As grandparents you get to build a new bridge with your children. Grandchildren bring you and your children closer. You truly enjoy an adult relationship with them. Your children see you in a different light.

When we look into Shivani's eyes we see ourselves completing the circle of life. Grandchildren are a link to our future and we will be a link to their past. Of course this would not have been possible without the help of our daughter (in-law), Seema. We have no words, just absolute gratitude. ■

* Usha Bakhru is a practicing physician at Albany Med with speciality in OB/Gyn.

Joys of Being Grandparents

By Ashok Gupta*

"What a bargain grandchildren are! I give them my loose change, and they give me a million dollars' worth of pleasure."

"A grandchild reaches for your hand and touches your heart."



Sidharth

On November 25th 2015, a day before Thanksgiving, God blessed me and my wife with our grandson from our younger son Rohit and his wife Isha.

We were so overjoyed to see and greet the little one, the best creation of the almighty. When we brought him home after about 3 days of hospital stay, we named him Sidharth. Sidharth's actions, gestures and emotions gave us all an exceptional delight and humor. While playing and conversing with him in his infant-like jargon, we were realizing a different and distinct divine-aura in our home.

Our mythology says that a child is the incarnation of God himself and we were experiencing that to be exactly true. Reflecting back on myself, I was realizing, that

God has given me a second opportunity to raise this kid with any or all amends, I could not effect while raising my kids. I felt like imparting my all knowledge, experience and wisdom to this little angel right away.

I recall some wise persons commenting that all material or emotional pleasures look insignificant before the joy of having a grandkid; and the grandparents do experience the highest degree of self-fulfillment from their grandkids. I recall my own grandparents showering their all love and affection on me unconditionally. I also recall my parents sharing their most affectionate and the kindest feelings with my kids.

I wish I knew at that time how much joy my grandparents were getting from me; and how much joy my parents were getting from my kids. God bless all the grandchildren ■

*Ashok Gupta is a qualified and experienced Financial Professional, currently working with NYS Department of Financial Services as a Financial Examiner. He is a long time resident of Albany

Joys of Being Grandparents

By Shelly Gupta*

No words can explain the thrill and joy of being a grandparent until you become one! Four years ago, our daughter, Priya, put Malini into our arms and that moment I won't forget. I was in a different world, the world I never entered before! Then Neha blessed us with our second granddaughter, Sahana. Now, we are the proud grandparents of five, and my heart is overflowing with love. If I ever need reassurance that life is beautiful, meaningful and worth living, I can just look into any of their eyes. When I held each grandchild for the very first time, my tears of joy were dampening their receiving blanket, while Pradeep's laughter was filling the room, when he held them. It's funny that I cry and he laughs – different



Vihaan (with Pradeep), Arya (in Shelly's lap) Standing from L-R- Sanjana, Sahana, Malini

reactions to the same feeling of extreme happiness.

I have always had a soft spot for children--their innocent faces attract me towards them. However, I've realized that with your own grandchildren, it's even better – a lot better! Our faces glow when they call us Nani and Nana--a title that they gifted us. The best part? We are

not burdened by the responsibilities of being a parent. We can just enjoy them, whether in person or on Skype. We sing, dance, play, pretend to cook... Never would I have thought that pretend soup will taste so good. We feel pride in covering our walls with their pictures, and their mom and dad have taken the back seat in our picture frames.

If I ever needed a reason to ask God to add more healthy days to our lives, now we have five. Malini, Sahana, Sanjana, Vihaan and Arya. Each one with a different personality, but each with equal space in my heart. And this Nani's heart has never been so full. ■

* Shelly is a long time resident of Albany and active in the Temple.

Happiness is not what we want or strive to be. Happiness is what we are: Love living itself into the Universe. -Jim Young

A Tribute to Our Grandfather

Here are brief tributes from Shyam Mohanka's four grandchildren on the occasion of his 80th birthday (Sept. 17, 2016) compiled by his son, Niraj Mohanka. Only two grandkids were able to attend his birthday party recently in Albany, NY – Vick and Jay. Shriya and Arya were out of town (Shriya working in San Francisco and Arya teaching on a Fulbright Scholarship in South Korea). I've listed their paragraphs in chronological order (boy, girl, girl, boy – ages 25, 24, 23 and 21 respectively):



Dr. Shyam Mohanka

1) Vickash Mohanka: I remember watching tennis, wrestling, eating snacks and sitting on your lap. You taught me how to be an adult through your example and your sacrifice. When I was a freshman in High School I wrote a biography of your life, and looking back on the experience, I am extremely grateful that I was able to learn more

about your experiences. I had the privilege of learning about you, that I had an amazing role model, and that our family has such a caring and loving patriarch who only wants the best for each and every one of us. You have a large heart, and I hope you never forget that your whole family knows and appreciates it every single day.

2) Shriya Nevatia I realize how unique and inspiring he is and I'm struck by how open-minded he truly is. There are times when it's clear that our political perspectives between generations don't align, but the most important thing in my life and our relationship as Nanaji and granddaughter is that he never decreased his expectations of me because of my gender. He has very high expectations and dreams for all of us, and for that, I'm incredibly thankful. Nanaji grew up in a society, place, and generation in which it would have been very easy for him to have a perspective on the world that today we would call 'sexist' and yet he did not; he truly believed in me and in us.

3) Arya Mohanka: It has been obvious for my entire life that my grandfather has cared for me. I know that he doesn't always understand the decisions that I make for my life, but nevertheless supports me. I am extremely grateful and appreciative of this help and support. The greatest lesson I learned from him has been the art of simplicity. Wise management of money, household, and plans has created a comfortable and stable life for my grandparents, and I have already molded my life to this way of thinking. They have kept to the wisdom of simplicity, and I plan to live my life inspired by theirs.

4) Jayent Mohanka: Recently at my Dadaji's 80th birthday lunch, he asked me if I wanted to say a few words about him and our relationship over the years and I was at a loss for words. When I think of my Dadaji I think of a man who has spent his entire life building a future for his family because there is nothing more important to him than his family's happiness. I have never seen him happier than when he is taking care of his grandchildren, he smiles ear-to-ear and moves like a much younger man whenever he has the opportunity to change our lives for the better. ■

We decided that the best birthday gift we could give you is time with your wonderful grandchildren.

So, what time should we drop them off?

someecards
user card



Grandmas
HOLD OUR TINY HANDS FOR
JUST A LITTLE WHILE,
BUT OUR HEARTS forever

SUGGESTIONS

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

Grandpas
Are Dads
Without
RULES