

# BRAHMA BHARATI

A Quarterly Publication of Brahman Samaj of North America

Volume 9 Number 3

Editor: Surendra Nath Pandey, Ph.D.



## EXECUTIVE COMMITTEE

### President

Mr. Purushottam Sharma

### Executive Vice President

Dr. Umesh Shukla

### Vice Presidents

Mrs. Rita Pandey

Mr. Bharat Mohla

### General Secretary

Dr. Om Sharma (NJ)

### Treasurer

Mr. Anupam Choubey

### Assistant Treasurer &

Editor, *Brahmakulum*

Dr. Ajay Pandey

### Editor, *Brahma-Vani*

Dr. Surendra N. Pandey

### Editor, *Brahma Bharati*

Dr. Surendra N. Pandey

### Editor, *Homepage*

Dr. Tej Pandey

### Convention Director (2008)

Mr. Bharat Mohla

## BOARD OF TRUSTEES

Mr. Mahendra Pal Misra, *Chairman*

Dr. Shiva Bajpai

Dr. Onkar P. Dwivedi

Mr. Lila Dhar Mishra

Dr. Shri Kant Mishra

Mr. Kanwal Prashar

Mr. Nitin Purohit

Dr. Dharam P. Salwan

Mr. Jagar Sharma

Dr. Naresh Sharma

Mrs. Mamta Tiwari

Dr. Janeshwar Upadhyay

## President's Message

Dear Fellow Members

Nameste!

We had a very productive and successful World Brahman Convention in May 2007 in Washington, DC area. At this convention the representatives of various Brahman Organizations elected Dr. Sangam Mishra of Akhil Bhartiya Brahman Sabha, India as the new President of World Brahman Organization. The next WBC would be held in Jaipur, India in years 2008 – 2009.

The BSNA Executive Committee has approved three ad hoc committees to work on different issues. These committees are:

- Membership drive committee
- Religious and Cultural committee
- Data update for our directory Brahmakulum committee.

These committees will need your support and cooperation to complete the task.

BSNA has committed to sponsor twenty-five Ekal Vidyalayas (one teacher school) through out India in this year. We already have twenty sponsors through BSNA. I request you all to please sponsor one Ekal Vidyalay for only Dollar a day i.e. \$365.00 a year. Your support will educate 25 to 30 poor children in remote villages of India.

Once again, BSNA and World Brahman Federation (WBF) were engaged in 'unity talks' via e-mail and teleconference. For this purpose, each Organization had nominated two members to carry out the discussions.



Dr. Umesh Shukla and Mr. Bharat Mohla represented BSNA. All four members met in early September in Sacramento but nothing could be resolved. WBF just wanted us to join them but not follow any democratic protocol or communicate with World Brahman Organization (WBO), which is a democratic organization and has about twenty-five worldwide Brahman organizations affiliated with it, including BSNA. Apparently, some conflicts exist between WBF and WBO. However, that's something WBF must take up with WBO leaders, not with BSNA. Although the discussions failed to produce the 'unity', it was agreed by both sides that they should not publicly attack each other. The final report of the members of this committee appears following this message.

I am very pleased to inform you that the Executive Committee has finalized the venue for the 14<sup>th</sup> Annual BSNA Convention. This Convention will be in Sacramento, CA on July 4-6, 2008. I am very much indebted to Mr. Bharat Mohla, Mr. Pradeep Sharma and their entire team in Sacramento for taking this responsibility. Those of you who attended the 1998 Annual convention in Sacramento will remember the hospitality of this chapter. I request all BSNA

*President's report, continued from page 1*

members to please mark your calendar and make every effort to attend the BSNA Annual convention next year.

I have been visiting various chapters to encourage them to become more active. I have also visited areas where the number of Brahman families is sufficient to start a new BSNA chapter.

With best regards,  
Purushottam Sharma, President

## BSNA-WBF Conflict Resolution Committee Report No Agreement Reached

At the insistence of a few BSNA members, we decided once again to hold a discussion with WBF in an effort to resolve the issue for Brahman unity. A committee was formed with representatives from both Organizations. The Committee consisted of two representatives from each of the two organizations –Brahman Samaj of North America (BSNA) and World Brahman Federation (WBF). Appointed by their respective presidents, Dr. Umesh Shukla, Executive Vice President and Mr. Bharat Mohla, Vice President represented BSNA while Dr. Vinod Tewary, Member of the President's Counsel and Mr. Madan Lal Sharma represented WBF. The main objective of the committee was to resolve any conflicts between the two organizations so that Brahman unity may be achieved.

The two sides exchanged a few e-mails prior to a teleconference on September 11, 2007. The discussion almost ended as soon as it started since each side made proposals that were termed as "non-starter" by the other side. The WBF representative Dr. Tewary proposed prior to the teleconference that BSNA must join WBF, a demand termed as "non-starter" by BSNA representatives. On behalf of BSNA, Dr. Umesh Shukla proposed that WBF must stop recruiting individual members (termed Nuclear members by WBF) in North America because WBF's stated objective was to have Brahman organizations as members. Dr. Tewary termed that proposal as "non-starter". In addition, BSNA made it clear that it will not join any organization that is not following democratic principles. Dr. Tewary stated that WBF is supposed to be democratic but he has been slow in writing the constitution to prove that fact. It should be noted that although WBF was established more than seven years ago, it has not held any elections.

BSNA's position is that:

1. By recruiting individual members and trying to establish chapters in North America, WBF is directly competing with BSNA.

2. Even after more than seven years of existence WBF does not have democratically elected office bearers, and its constitution has no provisions for election. (Those interested to know more may go to WBF web site and read their constitution.)
3. BSNA is already affiliated with World Brahman Organization (WBO) which is founded on democratic principles, elects its officials every two years, and does not compete with any of its affiliate member organizations.

It's quite ironical that in communicating with BSNA representatives, Dr. Tewary has frequently used the word democracy. For instance, in an e-mail to Dr. Umesh Shukla, Dr. Tewary wrote, "*Our only start proposal to BSNA, or any other organization is, that come with us. We are not competing with each other, so we need to collaborate for a common cause of the welfare of the community. Of course we have some primary but simple conditions like each organization must follow the normal rules of democracy and represent the community through fair and representative elections. But those are normal things.*"

Anyone who knows anything about WBF and its constitution can clearly see how disingenuous Dr. Tewary has been in using the words 'democracy', 'election' and statements like 'WBF is not competing with BSNA'.

Since WBF is not a democratic organization (it does not have any elected officials), and insists on competing with BSNA by recruiting individual members and establishing WBF chapters in North America, the BSNA representatives have concluded that WBF is not a collaborator but a competitor of BSNA. They believe that any further discussion with WBF is unnecessary and non-productive; hence this matter should be closed since nothing constructive can be achieved by continuing discussions with WBF. The EC has unanimously agreed to do so.

Dr. Tewary has asked that the two organizations should not engage in public criticism of each other. BSNA agrees to do so as long as WBF does not initiate any criticism of BSNA or WBO, to which BSNA is officially affiliated

*(Editor's note: The above report along with some details about WBF and BSNA concerns are given here for the benefit of BSNA members who are often given misinformation about BSNA.)*

**BSNA's 14<sup>th</sup> Annual Convention**  
**July 4 - 6, 2008**  
**Radisson Hotel & Resort, Sacramento, CA**  
For updates: <http://www.bsna.org>

# CHAPTER NEWS

## NEW JERSEY CHAPTER

### PENNSYLVANIA CHAPTER

At a meeting held on October 6, the Pennsylvania chapter elected Mrs. Vimlesh Misra as its new president.

Mrs. Misra is a graduate of Delhi University (India), and is employed as a Service Representative at Bank of America. She has been actively involved with BSNA from its beginning, and helped in organizing BSNA conventions held in PA. For her dedicated service to BSNA she was awarded Brahma Shreshtha Puraskaar.



She is married to Mr. Mahendra Misra (Chairman of BSNA Board of Trustees). They have two sons and three grand children. Elder son is interventional radiologist and works for the Mayo Clinic and younger son is software consultant and works for Accenture. She has three brothers residing in USA -Chakradhar, Praveen, and Devendra Sharma, all of whom are BSNA Life Members, and are strong supporters of BSNA.

The meeting was held jointly with the NJ chapter at the residence of Mr. & Mrs. Misra on 6<sup>th</sup> October. Thirty people attended the meeting. Three new members (one LM and two Annual) joined BSNA at the meeting.

### MICHIGAN CHAPTER

Michigan Chapter had its annual picnic on August 26<sup>th</sup> at Stony Creek Metro Park. The weather was picture perfect. The Chapter President Kamal Sharma and family made the arrangements for picnic and the families prepared a sumptuous meal. Twenty-three families attended the picnic. Every one was in a relaxed mood and very little of business was discussed.

Purushottam Sharma updated the members on the 2008 BSNA convention and also requested those present to sponsor one Ekal Vidyalaya each family. There were games for the youths and golf and untakhri for adults.

At the picnic we made Dr. Muneesh and Suman Tewari and little Vivek as life member of BSNA.

It was decided that the next meeting would be a Diwali Celebration on November 17<sup>th</sup> at Tilak and Shashi Sharma's residence.

*Brahma Bharati, 2 (3), October 2007*

BSNA NJ Chapter meeting was held on July 28, 2007 at the residence of Mrs. Manju and Dr. Om Sharma. Meeting started with prayers conducted by Chapter President Mr. Hari Sharma. A two-minute silence was observed to pay respect to Late Shri Chander Singh Sharma, recently departed father of Mr. Shrinivas Sharma.

Following usual socialization, members gave feedback on the WBC-2007 held in Washington, DC. Generally, people felt the convention was very exciting and successful. The participation of a large number of foreign delegates made it especially useful since it provided US delegates an opportunity to meet and interact with them. Members also shared helpful suggestions for future conventions to be communicated to the next convention director.

Dr. Umesh Shukla reported that the effort to merge WBF and BSNA has not made any progress. He sent several e-mails to WBF representative of BSNA-WBF joint committee. There is little or no effort by WBF representative to talk or schedule a meeting to resolve the issues. Dr. Ram Tewari suggested that efforts to resolve any issues between WBF and WBO should continue, and membership should be kept informed of any progress or lack of it. Dr. Akka Raju Sarma made suggestion to form smaller committee/focus groups specifically to reach out other Brahman communities to unite with BSNA. There are Telagu, Andhra, Kannada and other smaller Brahman organizations that may like to form alliances with BSNA. We must cross the language barrier and give them opportunity to present their culture and programs at conventions, e.g. breakout sessions to meet, socialize and speak same regional language. Mr. Hans Raj Sharma, President of PA chapter suggested to have joint meeting of NJ and PA chapters at least twice a year. It was decided to hold next joint chapter meeting in Pennsylvania in the first week of October 2007.

Rest of the evening was spent with cultural programs followed by the delicious dinner.

Anupam Kumar Choubey  
General Secretary, BSNA NJ Chapter



Michigan Chapter picnic & celebration

About 35 families attended the BSNA Bay Area Chapter meeting held at the residence of Dr. Naresh and Mrs. Neeru Sharma of Fremont, CA on Sunday, September 23, 2007. The meeting started at 11.00 AM with tea, snacks and socializing. Dr. Shyam N. Shukla, who also delivered a talk on 'Karmayoga' of the Gita, performed the Puja of Lord Ganesha, Lord Vishnu, Goddess Lakshmi and Navagraha followed by havan. After prasad distribution there were some announcements made by Mr. Kuldeep Sharma, Chapter President. He informed about the preliminary meeting we had on September 8 at Davis, CA organized by Sacramento Chapter, about the next BSNA convention in July of 2008 at Sacramento. Mr. Sharma urged all to participate in the convention because it is in California this time. He also informed that the next chapter meeting is on Sunday, October 21, 2008 at the residence of Mr. Rajinder and Mrs. Sita Sharma of Fremont.

The meeting adjourned after lunch.

### MISCELLANEOUS NEWS

Several chapters conduct regular monthly activities. The San Francisco Bay Area chapter holds monthly meetings at which some aspect of Sanatan Dharma is discussed; this includes discourse on Gita, Ramayana and other scriptures. For information on future activities, please contact Dr. Shyam Shukla at: [shuklas@comcast.com](mailto:shuklas@comcast.com)

Virginia chapter holds monthly Gita Satsang. This is organized by Dr. Janeshwar Upadhyay at his residence or at the residence of another member. For information about the Satsang and other activities, please contact Dr. Upadhaya at: [drjupadhyay@yahoo.com](mailto:drjupadhyay@yahoo.com)

Sacramento chapter has been holding regular meetings and organized picnic to bring the members together and plan for the 2008 BSNA annual convention. For further information, please contact: Mr. Bharat Mohla at [mohla01@aol.com](mailto:mohla01@aol.com)

### BSNA WELCOMES NEW MEMBERS

- ❖ Mr. Rama Kant & Mrs. Tara Chaturvedi, Allentown, PA.
- ❖ Dr. Om Prakash Mishra, Royersford, PA (Life Member)
- ❖ Mr. Manish Pathak, Princeton, NJ
- ❖ Mr. Parveen & Mrs. Sushma Sharma, Manalapan, NJ
- ❖ Drs. Muneesh & Suman Tewari, Seattle, WA (Life Members)

**Ms. Charu Chaturvedi**, daughter of Rama Kant and Tara Chaturvedi (Allentown, PA) is running the Istanbul Marathon in Turkey this October. She is running on behalf of an organization that is truly making a difference in the lives of the poor youth of India - Lend a Hand India ([www.lend-a-hand-india.org](http://www.lend-a-hand-india.org)).



Lend a Hand's mission is to help the 440 Million people living in poverty in India today by enabling youth to obtain a better life that would otherwise be unreachable to them. The organization focuses on providing vocational training, career guidance services, and provision of microenterprise loans. Ultimately, Lend a Hand India helps these individuals build skills to develop sustainable livelihoods and create better lives for their future.

Charu is participating in Run for a Dream program ([www.runforadream.org](http://www.runforadream.org)) where she will run the Istanbul Marathon on behalf of Lend a Hand India. As her marathon date inches closer, we encourage you to support her in this endeavor. Any donation you are willing to make will really make a difference. Even though India continues to receive the global recognition it deserves, and has achieved many positive economic changes; far too many people continue to be affected by poverty.

To make a donation, please send a check payable to Lend a Hand India and mail it to Charu Chaturvedi at: 330 Third Ave, Apt. 15J NY, NY 10010

Charu Chaturvedi is a Marketing Director at American Express and focuses on launching new products domestically and internationally. She received her MBA from Columbia University and BS in Chemical Engineering from Pennsylvania State University. In addition to running the Istanbul marathon on Oct. 28th, she is also the Director of the Marathon Training program for Lend a Hand India that includes about 40 runners this year.

If you would like to contact Charu to learn more, her email address is: [charu\\_chaturvedi@yahoo.com](mailto:charu_chaturvedi@yahoo.com)

**For BSNA's latest news and contact  
information please visit:  
<http://www.bsna.org>**

## World Brahman Convention–2007

(Sponsored by BSNA and WBO)

### BALANCE SHEET

Reported by Dr. Om Sharma

*General Secretary, BSNA*

*Chair, Finance Committee, WBC-2007*

Secretary, World Brahman Organization

## World Brahman Convention–2007

### LIST OF DONORS

BSNA is thankful for the generosity of the following members who financially supported the WBC-2007.

Dear Members:

I hope you all enjoyed the WBC-2007 in Washington, DC. We have received the feedback from many members indicating that the convention was a grand success. I would like to congratulate the Washington, DC area BSNA Chapter, many Organizing Committees, and Convention Director and Co-Directors who put tireless efforts in making this convention a success.

On behalf of BSNA and WBO I would like to express my sincere gratitude to all the donors who generously supported the convention and publication of souvenir magazine, *Brahma Vani*.

I am pleased to report the accounting of the convention expenses and income showing that the convention was self-supported.

#### WBC - 2007 Convention Balance Sheet

Description	Expenses	Income
Hotel Guest Rooms and Facility	\$19,374.75	
Catering Service Charges	\$12,000.00	
Food - All Meals	\$14,666.20	
Tips for Services	\$500.00	
Photography Services	\$100.00	
Sound System Rental	\$938.00	
Convention Materials from India (2005, 2006 & 2007)	\$1,700.00	
Convention Bags	\$483.00	
Trophies	\$1,260.00	
Publicity (TV & Print Media)	\$350.00	
Publication - BV and BK (\$114.40)	\$3,659.09	
Miscellaneous - Gifts, web hosting, stationary, decorations, tolls, copying, postage, etc.	\$713.48	
Donation to AVM (\$501) & Gift to Mrs. Pragna Shah for Singing Bhajans (\$501)	\$1,002.00	
Donations		\$12,503.00
Registrations		\$44,067.50
<b>Total</b>	<b>\$56,746.52</b>	<b>\$56,570.50</b>
	<b>Balance</b>	<b>(\$176.02)</b>

#### WBC-2007 Donors

Bhatt	Dinesh & Pallavi	MI
Choubey	Anupam & Meena	NJ
Divecha	Girish (Aero International Inc., Travel Network)	MI
Dr. Dwivedi	J.P. & Bina	NY
Dr. Mishra	Shri Kant & Archana	CA
Dr. Misra	Satish & Sheela	MD
Dr. Pandey	Surendra & Pramila	GA
Dr. Pandey	Virendra	NJ
Dr. Sharma	Devender and Alka	CA
Dr. Sharma	Gopesh	VA
Dr. Sharma	Naresh & Karuna	NJ
Dr. Sharma	Om & Manju	NJ
Dr. Sharma	Rajendar	NJ
Dr. Shukla	Shyam & Nirmala	CA
Dr. Shukla	Umesh & Prabha	NJ
Bhargava	Bhargava Foundation	MI
Dwivedi	Parmesh & Prem Lata	MD
Misra	Mahendra & Vimlesh	PA
Pathak	Arvind & Bhama	VA
Pathak	Madan & Pushpa	MD
Purohit	Nitin	MI
Salwan	Dharam	CA
Sharma	Brahm Om	NJ
Sharma	Hans Raj & Suman	PA
Sharma	Hari & Kaushal	NJ
Sharma	KJ & Renu	NJ
Sharma	Praveen	CA
Sharma	Purnima & Sarla	MD
Sharma	Purushottam & Kusum	MI
Tewari	Manisha & Suresh	MD
Tewari	Mohinder	VA
Tiwari	Chandra	GA
Tiwari	Mamta & Family	MD
Vats	Ashutosh & Suman	VA

Submitted by

Dr. Om Sharma

*Chair, Finance Committee*

*Chair, Registration Committee, WBC-2007*

## FALL HINDU FESTIVALS

### Navaratri Vijaya Dashami

(October 12-21, 2007)

The festival of "Nine Nights," Navaratri, honoring the Goddess, begins on the first lunar day of the bright half of the month Ashvina, (September/October). Three days



are devoted each to Durga (Goddess of valor), Lakshmi (Goddess of wealth) and Saraswati (Goddess of knowledge). In eastern India the festival is known as Durga Puja. There, images of the Goddess are created, worshiped for ten days, then immersed in the sea. In southern India, houses are decorated with displays of dolls, toys and images of the

Gods. In western India, the traditional *garba* dance is performed nightly. On the fifth day (Lalita Panchami), all books of a household are gathered, sacred lamps lit reverently by their side and the blessings of Saraswati invoked. Artisans give their tools a "day of rest," worship and seek blessings for them.

Day ten, variously known as Vijaya Dashami, Dashahara or Dussehra, marks the commencement of learning. The name Vijay Dashami signifies the victory of Lord Rama over the demon Ravana on the tenth day of the month. In many localities, especially in northern India, "Ramlila" – a replay of the life of Sri Rama is performed on the first nine days of the month. On the tenth day, huge effigies of Ravana are burnt to celebrate Rama's conquest. The day is filled with massive celebrations, sumptuous food, and visitations among friends and families to exchange greetings and good wishes.



Vijay Dashami signifies the victory of goodness over evil.

### Deepavali (Diwali)

(November 9, 2007)

The festival of lights, Deepavali (Diwali in Hindi), takes place on the fifteenth lunar day (new moon) of the dark half of the month of Karttika (October/November), with related festivities on adjacent days. It is the most widely celebrated Hindu festival in the world, and possibly related to the European Celtic festival of Samhain,

observed at the same time of the year with huge bonfires set on hilltops. This is the day that Lord Rama returned to Ayodhya after spending 14 years of vanvasa or forest dwelling, though many other reasons for the day are cited. The business communities treat Diwali as the start of the new business year, although officially, the new Vikrama Year starts on the first day of Shukla paksha of Chaitra. In all circles, however, the year (number) is the same—2064 at present.



In preparation for Diwali celebration, people clean, paint and decorate their homes. Everyone takes a special bath in the early morning and puts on new cloths. Goddess Lakshmi is invoked for prosperity, and Her presence is felt in every home. Businesses close out their books for the past year and open new ones, even conducting a mock first business deal of the year. In the evening, every house, store, temple and wall is decorated with thousands of small lamps, while fireworks are set off overhead and firecrackers by the hundreds of thousands below. Family bonds are renewed, especially between brothers and sisters, and forgiveness is requested from friends for any misunderstandings during the previous year. Of all festivals, Deepavali holds a special place, and is the premier international one, holding official holiday status in nine countries India, Nepal, Fiji, Mauritius, Guyana, Malaysia, Sri Lanka, Trinidad and Singapore, with attempts being made to add more countries where Hindus live.

It should be noted that the birthday of Lord Rama is celebrated as "Rama Navami" on the ninth (navami) lunar day of the bright half of Meena, or Pisces, or the month of Chaitra, which falls in March/April

*REF: Hinduism Today, and various websites.*

### Karva Chauth

(October 29, 2007)

This is a fast undertaken by married Hindu women who offer prayers seeking the welfare, prosperity and longevity of their husbands. It is the most important fast observed by the women in North India. This is a tough fast to observe as it starts before sunrise and ends after the moon is visible in the sky. It is celebrated about 10 days before Deepavali (Kartik, Krishna Paksha, Chouth –fourth day after the full moon). In the modern culture, sometimes an unmarried woman keeps the fast for the welfare of her fiancé, and a husband to express his love for his wife.

# Financial Matters

## Hans Raj Sharma, M.B.A., C.F.P.

Another area of interest to consider is ex-US real estate market that is also doing extremely well.

### U S Economy continues to expand.

Fall is finally here, and many in the financial world are breathing a long sigh of relief. The summer began with record breaking stock markets and ended with screaming headlines about defaulting mortgages, teetering hedge funds, market blowups, and multibillion dollars losses. These news reports left many investors asking some worried questions:

How will all this affect my portfolio and my retirement?  
What about the value of my home?  
Are we on the brink of some kind of financial collapse?

A half a point interest rate cut by the Federal Reserve on 18<sup>th</sup> September fanned the buying activity in the stock market. Financial markets are beginning to recover after turbulent third quarter, when stock market plummeted in July and August. After the rate cut in September, markets have recovered most of the losses and then some. All this did not impact the investors, who did not panic during the markets upheavals. A lesson from all this is that a well diversified portfolio of higher quality companies is going to be able to endure tougher economic times much better. For the third quarter S&P 500 was up by 1.5%.

In my opinion, conditions simply are not as dire as the headlines make them. There is lot of anxiety in the financial markets today, but it is largely unrelated to economic reality. It is important to remember that generally economies expand around 85% of the time and contract around 15% of the time. To time the market is not easy, the best course of action is to stay invested in a well-diversified portfolio.

Currently over \$4 trillion foreign currency reserves accumulated by nations, which sell their goods, services and natural resources, like oil etc to America. Those nations like, China, Abu Dhabi, Dubai, Singapore, Norway, Canada to name a few prominent ones, will spend it here to buy American assets and companies. This time foreign interests are supporting private equity purchases of what we think are attractively priced and well managed growing businesses. To many of these nations and their citizens, America must seem like it is "ON SALE" relative to the prices paid for similar assets and business in their own countries. All this means that stock price of higher quality growth companies most likely will better.

At the present time all indications are that in the foreseeable future, international and emerging markets will do better than US domestic markets. Based on this, it is good idea to increase international participation in investment portfolio in the range of 25% to 35% to take advantage of growth in the international markets.

When the markets experience a period of significant volatility, there is a tendency for increased fear and uncertainty among investors. A variable annuity with guaranteed income benefit could help to mitigate such concerns by helping to grow and protect investments. Additional cost of variable annuities is like a protective insurance on an investment portfolio. It is a good idea to consider variable annuities for at least 20% to 25% of your invest able assets.

### Investment Portfolio

I create customized investment portfolios, utilizing exchange traded funds (ETFs), because of their dominant characteristics including liquidity, instant diversification, price efficiency, tax efficiency, cost efficiency, and relative transparency. These important characteristics make them extremely powerful tool for portfolio creation and management. I create, monitor and manage investment portfolios on fee basis, to avoid any conflict of interest.

It is very important to keep in mind that, Money is a means to the end and not the end. Money is wonderful servant and a very bad master. Make sure that it stays as a servant and does not become a master.

### Planning for College Education (529 Plans)

529 plans is one of the best vehicles to save for college education. Many parents and grandparents are still not using 529 college saving plans to save for colleges. Savings in 529 plans grows tax deferred, and withdrawals are tax-free when used for education. Parents and Grand Parents can open 529 college saving accounts for their children and grand children and transfer as much as \$24,000 per child or grandchild per year without any concern of gift tax. Should you need additional information, or have a question, please either contact me or visit my website [www.sharmah.com](http://www.sharmah.com).

If you have questions or need additional information, please feel free to call or email me. I am usually at my desk from 8:30 PM to 10:30 PM doing the paperwork. This is the best time catch me. During the day you can always get hold of me at my cell phone: 610-613-1924.

With regards,

Hans R. Sharma, MBA, CFP

[hrrs1947@gmail.com](mailto:hrrs1947@gmail.com)

Sharma Associates, Inc.

124 Sacrlet Dr.

Conshohocken, PA 19428

Phone: 610-828-8253

ORGANIZATIONS AFFILIATED WITH  
WORLD BRAHMAN ORGANIZATION  
(WBO)

**AUSTRALIA**

1. Brahman Samaj of Australia

**INDIA**

2. Akhil Bharratiy Brahman Mahasabha
3. All India Kanyakubja Board
4. Brahman International
5. Gujarat Brahman Samaj
6. Chhattisgarh Brahman Samaj
7. Sarayuparin Brahman Sabha of Bhopal
8. Hyderabad Brahman Samaj
9. Shri Samast Brahman Samaj of Navi Mumbai
10. Kanyakubja Brahman Mahasabha of Madhya Pradesh
11. Dharwad Hubli Brahman Kshemabhivruddhi Sangh, Karnataka

**MALAYSIA**

12. Brahmin Samajam of Malaysia

**MAURITIUS**

13. Shri Sanatan Dharmiya Brahman Mahasabha
14. Akhil Sanatan Dharmic Brahman Mandal

**NEPAL**

15. Brahman Samaj of Nepal

**THE NETHERLANDS**

16. Brahman Samaj of Holland
17. Brahman Mahasabha of Holland

**NEW ZEALAND**

18. Shree Sanatan Dharm Purohit Brahman Mahasabha of New Zealand, Inc.

**NORTH AMERICA (USA AND CANADA)**

19. Brahman Samaj of North America

**UNITED ARAB EMIRATES**

20. Brahman Samaj of United Arab Emirates

**UNITED KINGDOM**

21. Brahman Samaj of United Kingdom

Additionally, several Brahman organizations within a state (province) have joined together to form WBO Provincial Units. These include the states of Gujarat, Rajasthan, Harayana, U.P., M.P., Chhattisgarh, Andhra Pradesh, and Karnataka.

WORLD BRAHMAN ORGANIZATION NEWS

**A Wonderful Event at Shri Brahma Maanasa Sarva Sidhi Kshetram**

Dr P V Sessa Sai, Vice President  
World Brahman Organization  
E-mail: [shodasisai@hotmail.com](mailto:shodasisai@hotmail.com)

Andhra Pradesh, India

Dassehara Navarathri Utsav went on well in Shri Brahma Maanasa Sarva Sidhi Kshetram – perhaps the only temple for Lord Brahma and Goddess Saraswathi together along with Lord Vishnu, and Lord Shiva. On 20<sup>th</sup> October, World Brahman organization successfully organized a procession at which the local Brahman leaders Shri Vemuri Anand Surya, Shri Annadaanam Satyanarayana Murthy, Shri V Venkata Naarayana took the lead along with me and other friends while carrying ALL THE FOUR VEDAAS, BRAHMA SUTRAAS, UPANISHADS in different languages and presented the same to the Unique temple for preservation. On 21<sup>st</sup> October, Honorable Shri Jana Reddy, Home Minister of Andhra Pradesh was present at the temple, and expressed his appreciation for the efforts of World Brahman Organization for preserving the sacred documents and making them available for library. He also witnessed the Purnahuti function for the ten-day long Havan Program during the Dassehara Utsav.

**Other news**

Dr. Sessa Sai is planning a mini-convention of Brahmans of Andhra Pradesh under the umbrella of World Brahman Organization. The convention will be held on 2<sup>nd</sup> December at Hyderabad. Several WBO leaders are expected to attend the convention. This includes Dr. Sangam Mishra, President; Mr. R. D. Dixit and Dr. P. V. Suttur from India; and Dr. Shyam Narayan Shukla, Patron; and Dr. Surendra Nath Pandey, Vice President for International Affairs from USA.

Dr. Prakash Narayan Shukla is planning to hold a mini-convention of the Chhattisgarh Provincial Unit of WBO. Tentatively it is scheduled for 29<sup>th</sup> December at Raipur. Brahmans from Chhattisgarh and Madhya Pradesh are expected to attend this meeting.

Dr. Sangam Mishra, President of WBO is planning to hold a meeting of Brahman leaders on December 1, 2007. The meeting will be held in the New Delhi metropolitan area. Leaders from all over India are expected to attend. Three WBO officers from USA who plan to attend this meeting are: Dr. Shri Kant Mishra, Chairman of Board of Trustees; Dr. Shyam Narayan Shukla, Patron; and Dr. Surendra Nath Pandey, Vice President for International Affairs.

**Ekal Vidyalays supported by  
BSNA Members  
2007**

**From the Editor's Desk**

Names of Donors	State	No. of Vidyalays sponsored
Umesh and Prabha Shukla	NJ	2
Anupam and Meena Choubey	NJ	1
Om and Manju Sharma	NJ	1
Naresh and Karuna Sharma	NJ	1
Pratima and Yougesh Sharma Shriniwas and Sumitra Sharma	NJ	1
Purushottam and Kusum Sharma	MI	1
Vikas and Manisha Sharma	Toronto, Canada	1
Nitin Purohit	MI	1
Rai and Vinita Bhargava	MI	2
Girish and Geeta Divecha	MI	1
Vijay and Kamlesh Sahore	MI	1
Santosh and Meena Rastogi	MI	1
Kewal and Vijaya Tewari	MI	1
Raga and Kamlesh Misra	CA	1
Shyam and Nirmala Shukla	CA	1
Tej and Ragini Pandey	CA	1
Mahendra and Vimlesh Misra	PA	1
Surendra and Pramila Pandey	GA	1
<b>TOTAL</b>		<b>20</b>

This year has been quite a productive one for BSNA. During the first part of the year, BSNA, in collaboration with WBO, hosted a successful World Brahman Convention in Washington DC area. It gave participants an opportunity to meet, greet and build a kinship with foreign delegates.



After the convention, several members of the Executive Committee and Board of Trustees visited various chapters to revive those chapters, increase their activities, and in some cases, explore the possibilities of starting new chapters. This initiative has produced encouraging results. We commend all those who took part in this endeavor, with special thanks to Mr. Purushottam Sharma, Mr. Nitin Purohit, Dr. Umesh Shukla and Mr. Bharat Mohla.

The Executive Committee meets once a month via teleconference to tend to necessary BSNA business, plan future course of actions and monitor the progress. One of the initiatives taken by the EC is quite commendable and must be mentioned here. The EC has decided to sponsor at least 25 Ekal Vidyalayas within a year. It has been a successful campaign with the goal within reach. Please see the details at left. It is quite a noble cause since it gives an opportunity to all of us to serve our land of origin, and repay our debt to the society. Most of us have become successful in this continent because the Indian soil gave us, our parents or grandparents the strong foundation needed to establish ourselves successfully in a foreign land –our adopted county. By making donations to this and other worthy causes, we share only a small portion of our fortune but make a huge difference in the lives of those who are helped by these foundations.

I also feel quite proud to belong to BSNA that shares the values very dear to all of us –democratic principles that allow us to select our leaders freely and express our opinions for the betterment of the organization and the whole society. It must be noted and repeated that under the leadership of the former president Dr. Shyam Narayan Shukla and the current president, Mr. Purushottam Sharma, all decision are made by consensus. The differences are resolved by discussion with mutual respect for each other's views, and eventually reaching a consensus opinion that everyone supports. As far as I can remember, I can say without any doubt that all decisions made have been supported unanimously. BSNA is affiliated with World Brahman Organization (WBO) that too has been conducting its business in a democratic manner.

I take this opportunity to extend the heartiest greetings and best wishes during our holiday season.

*Surendra Nath Pandey*

**Ekal Vidyalay**

[http://ekalindia.org/ekal\\_new/index.php](http://ekalindia.org/ekal_new/index.php)

The Ekal Vidyalaya Foundation is a charitable trust that initiates, supports, and runs non-formal one-teacher schools (popularly known as Ekal Vidyalayas) all over the India. With the support from individuals, non-profit trusts and organizations, this program has now become the greatest non-governmental education movement in the country.

The Ekal Vidyalaya movement aims to help eradicate illiteracy from rural and tribal India by 2011. To date, there are over 23,189 teachers, 5,000 volunteers, 20 field organizations and 8 support agencies serving over 695,670 students. With this tremendous human force, the Ekal Vidyalaya movement strives to create a network of non-formal schools that will educate and empower children in rural and tribal India. To sponsor Ekal Vidyalay, please visit the home page listed above.

## “ ब्राह्मण एकता ”

दुनिया भर के ब्राह्मणों अब भी समझ जाओ  
भूल पिछले भेद भाव एक धागे में बन्ध जाओ

कल कल था जो वीत चुका क्यों उसे दोहराना  
ढली रात को भूल कर नई सुबह को अपनाना  
जो सोवत है सो खोवत है जागत है वो पावत है  
एकता घृणा व नफरत से नहीं प्यार से आवत है  
निकाल द्वेष की भावना प्यार की भावना जगाओ

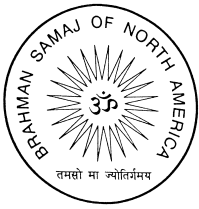
बंटता हुआ है जैसे भारत हम को नहीं है बंटना  
ब्राह्मण धर्म बचाना है तो मिल कर आगे बढ़ना  
मिलोगे नहीं तो रहोगे पीछे सब आगे बढ़ जायेंगे  
छूट गया जब समय हाथ से फिर बैठे पछतायेंगे  
खो गई जो अपनी इज्जत फिर वापिस ले आओ

बुरा हाल ब्राह्मणों का भारत में छपते निज दिन किस्से  
यादवों के राज में बेरोजगारी आई ब्राह्मणों के हिस्से  
ब्राह्मण आज दलित हो गया हंसी उड़ाये सारे  
लगता है छिप गया ब्राह्मण कहीं शर्म के मारे  
बदलना है इस हालात को हिम्मत से सामने आओ

शिक्षा हम जो देते सब को उस शिक्षा को भूल गये  
विद्या थी ताकत हमारी इस्तेमाल करना भूल गये  
विज्ञान की इस दुनिया में क्यों न विज्ञान को अपनायें  
इस्तेमाल कर विज्ञान का फिर से आगे निकल जायें  
पुराने तौर तरीके छोड़ो भाई नई राह अपनाओ

चलो एक प्रतिज्ञा ले लें एक ब्राह्मण को अपनायेंगे  
पूरी मदद और सहयोग से उंचा उसे उठायेंगे  
“ तिलक ” नफरत की नहीं प्यार की राह दिखायेंगे  
कोशिश करके हम सब ब्राह्मण भाग्य जगायेंगे  
अपने अपने इलाकों में ब्राह्मणों से सम्बंध बढ़ाओ

दुनिया भर के ब्राह्मणों अब भी समझ जाओ  
भूल पिछले भेद भाव एक धागे में बन्ध जाओ



**BRAHMAN SAMAJ OF NORTH AMERICA**  
**MEMBERSHIP APPLICATION & INFORMATION UPDATE FORM**  
 For membership renewal or new membership, please include a check payable to BSNA  
 Mail to: The BSNA Treasurer, P.O. Box 716, Belle Mead, NJ 08502 U.S.A.

<b>Name</b> _____			
Last		First	
<b>Address</b> _____			
Street address, City, State, Zip Code			Country
<b>Telephone #</b> _____			
Home	Work	FAX	Cell
<b>E-mail:</b> _____			

**FAMILY INFORMATION**

	First & Middle name	Education Degree/Univ./Year	Professional/ Position	Employer
You				
Your spouse				

**CHILDREN INFORMATION**

Son/Daughter Single/Married	First & Middle Name	Education Degree/Univ./Yr	Profession Position	Employer	DOB Mo/yr

Enclosed a check in US Dollars payable to BSNA: (please circle one)  
 \$5,000 –Patron; \$1,000 –Benefactor; \$350 –Life Member; \$35 –Annual; \$5 –Foreign Student Annual

*I understand that the database will be used for the benefit of the members of BSNA & its affiliate organizations. I absolve BSNA or any one connected with this effort from any wrongdoing. I have the authority to sign the waiver. Additionally, I declare that I have respect for the Brahma culture & values; believe in, and have faith in Vedic Hindu philosophy of life or Sanatan Dharma; subscribe to, and willing to contribute to the achievement of the objectives of the BSNA.*

Signature(s): \_\_\_\_\_ Date \_\_\_\_\_

*For additional children, comments and other information, please add a page with your name written at the top.*

*BSNA is a Not-For-Profit organization registered in the State of New York. Donations to BSNA are tax-deductible in USA.*

FROM: BSNA  
P.O. Box 716  
Belle Mead, NJ 08502  
<http://www.bsna.org>

**TO:**

**RETURN SERVICE REQUESTED**

**BSNA's 14<sup>th</sup> Annual Convention**

**July 4 - 6, 2008**

**Radisson Hotel & Resort, Sacramento, California**

Further details in the next issue of Brahma Bharati and BSNA homepage ([www.bsna.org](http://www.bsna.org)).

Contact information: Mr. Bharat Mohla (916-933-6339), Mr. Pardeep Sharma (530-6846264)

Brahma Bharati is a publication of Brahman Samaj of North America (BSNA), a not-for-profit organization registered in the state of New York. It is sent to its members free of charge. It is also posted on the BSNA home page (<http://www.bsna.org>). Members may send articles for publication (with a brief bio and photo) and/or comments to the editor at: [pandeyn@yahoo.com](mailto:pandeyn@yahoo.com). Please send **change of address** information to:  
Dr. Ajay Pandey, Brahmakulum (Directory) editor at: [ajaykp@yahoo.com](mailto:ajaykp@yahoo.com) (phone: 248-656-4144)  
Other correspondence about BSNA should be sent to Mr. Purushottam Sharma, BSNA President at: [psharma@mail.com](mailto:psharma@mail.com) (phone: 248-853-4076) or mailed to: BSNA, P.O. Box 716, Belle Mead, NJ 08502