

# BRAHMA BHARATI

A Quarterly Newsletter of the Brahman Samaj of North America

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Editor: Surendra Nath Pandey, Ph.D.



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## **PRESIDENT'S MESSAGE:**



Dear Fellow Brahmans,

This year we are late in announcing the details of Convention 2003. Dr. Chandra Dwivedi, the Convention Director faced some unexpected problems. The Airport Westin and the Airport Clarion hotels of San Francisco did not honor their verbal agreements and we found that terms agreed upon verbally were changed in the written contracts. This happened twice, one after the other,

and we lost a lot of time in this process. Now I am glad that Dr. Dwivedi has been successful in signing a good contract. It will be a two-night-three-day convention on July 4-6, 2003. I am sure, you will all enjoy the next convention in the San Francisco Bay Area.

I have been communicating by email with many members about the need to do some philanthropic work collectively on behalf of the BSNA. We must help our fellow citizens in our adopted countries and the needy people in India, who are struggling for a better life. Many Kashmiri Brahmans are refugees in their own country and are living a hard life in tents. Their widows and children need support financially and emotionally. Some members also advise me that we should institute scholarships for youths studying Hindu religion, support Brahman scholars for visiting assignments and publish some material for guiding Brahmans in Vedic studies. The EC will need support of the members in such projects.

Another subject I would like to talk about is a BSNA Youth Directory, which will be a priced publication with limited circulation among the BSNA youths. The Directory will give short biography of every youth (with his/her consent and that of the parents). It will give his/her photograph, name, parents' name (optional), address, e-mail address, phone number, educational and professional qualifications and hobbies. The directory will be mainly used by the youths for networking and finding future life partners.

Many members have suggested that the youth should hold a special get together or a convention of their own every two years or so, where they introduce themselves and spend some time with the persons they like. This can be combined with the annual BSNA convention or may be arranged separately.

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*President's message, continued from page 1*

Another item I have proposed is that if parents agree, the BSNA can arrange *yajnopaveet* or *upanayan sanskaar* for our young Brahman boys periodically.

The above are my thoughts that I wanted to share with you. If there is a consensus on these matters I will propose them to the BSNA Executive Committee for approval and implementation.

I am glad to inform you that I attended a convention of the American Association of Telugu Brahmins (AATB) at Los Angeles on November 30, 2002. This was made possible due to efforts of Mr. Nitin Purohit whose friend Mr. Ramarao Cherukuri is a member of AATB. They both had been working to bring BSNA and AATB closer together. I had a talk with the President of AATB who seemed to be ready to collaborate with BSNA. He gave me an opportunity to address the convention and talk about BSNA and its objectives.

Last but not least I would like to urge you to develop a habit of glancing through the BSNA home page ([www.bsna.org](http://www.bsna.org)) once in a while, to see what is happening in the BSNA. Recently Dr. Tej Pandey, Dr. Surendra Pandey and Dr. Umesh Shukla have devoted some time to update it and make it user friendly.

With warm regards,  
Shyam Narayan Shukla, Ph.D.  
President  
Phone: (510) 770-1218  
E-mail: [shuklas@attbi.com](mailto:shuklas@attbi.com)

**Brahman Samaj of North America  
9<sup>TH</sup> ANNUAL CONVENTION  
July 4-6, 2003  
The Hyatt Hotel Airport  
San Jose, California, U.S.A.**

**Early bird registration deadline:  
February 28, 2003**

**Special rate for extended stay: Hyatt  
Hotel is offering a special rate for up to  
three days before or after the convention**

**Registration Form and Other  
Details on Pages 10 & 11**



## **The Golden Gate Can't Wait!**

### **A Message From The Convention Director**

It's still fresh in my memory when Dr. Shyam Shukla, our President, proposed (while attending 2001 BSNA Convention in Long Beach, CA) that we should hold the 2003 BSNA Convention in the Bay Area. Though his suggestion was only for the Bay Area Chapter (BAC) to consider, I was perplexed when he stared at me after his recommendation. At the time, we were just gearing up to revive the chapter and had only about 10 members in the BAC (we have over 50 members now). All the fun I was having at the memorable 2001 Convention turned immediately into nervousness and confusion. I told Dr. Shukla right away that, " your proposal is very ambitious and I do not see us holding the 2003 BSNA Convention in the Bay Area". After returning from 2001 Convention at Long Beach, CA, I disclosed this news to the BAC members in our next meeting. To my surprise and disbelief, they were thrilled, and welcomed the opportunity whole-heartedly. That calmed me down a bit, but I still remained anxious for almost a year. It was not until I attended the Sacramento Chapter meeting later in 2001, when they assured me that I had nothing to worry about, that I really started thinking seriously about the possibility of having 2003 BSNA Convention in the Bay Area. But, that's all history now.

Today, it's the greatest pleasure and honor to the BAC that the Bay Area was selected as the site for the 2003 BSNA Convention after the grand 2002 Convention at Toronto. We are excited about the opportunity and are now ready to make the 2003 BSNA Convention the best ever.

It gives me a great pleasure to announce that the 2003 BSNA Convention will be held at the Hyatt Hotel at San Jose Airport, San Jose, CA, from July 4-6, 2003. I am even more excited about the proposed theme of the Convention "Contributions of Women to Hindu Culture". It's crucial for us to recognize contributions of our women to Hinduism, world's richest culture and religion.

Convention Director, continued from page 2  
 Dr. Chandra M. Dwivedi



Besides the excellent theme for the Convention, a three-day fun-filled extravaganza for the whole family awaits your arrival in the Bay Area. The engaging and exciting program includes: Youth Programs, Family Introductions, Cultural Program, Sangeet Gosthi/ Kavi Sammelan, Sham -e-Gazal/ Mushaira, Dancing-DJ, Yoga/Meditation, Bhajan/Keertan, Panel Discussions, Keynote Address, Breakout Sessions, EC-BOT Meetings, General Body Meeting, Awards & Recognition, Picnic/ Sports, and Antakshari. The extensive program being planned is expected to keep children of all ages spellbound and mesmerized, yet provide opportunities to contribute in all aspects of the convention. To summarize, I would say that the 2003 BSNA Convention can't be missed, especially for our youth who have the responsibility of continuing our great culture, heritage, traditions, and customs. Today, the whole world is focused on Hindu Culture and our youth are the best ambassadors of our heritage. We have the opportunity to educate and train our children to take this important responsibility with pride, great care, and humility. The BSNA Conventions provide the best platform to prepare our youth to embark on this responsibility with confidence.

Another reason to come to the 2003 BSNA Convention is that the State of California is known to be one of the most popular tourist destinations on earth. The San Francisco Bay Area offers innumerable places for vacation for the entire family. The famous sites in the Bay Area include: Golden Gate Bridge, Golden Gate Park, Bay Bridge, Fisherman's Wharf, the San Francisco Trolleys, Lombard (or crooked) street, other famous San Francisco streets, and Muir Woods (Tall Trees). Nearby attractions include: UC Berkeley, Stanford University, Carmel, Monterey, Wine Country (Napa/Sonoma), Lake Tahoe, Reno, Yosemite, and Sequoia/Redwood National Parks. I humbly welcome all BSNA members to the 2003 BSNA Convention in the San Francisco Bay Area. I urge each and every one of you to register immediately for this great event. You simply can't afford to miss this great convention of the BSNA.

Chandra M. Dwivedi, Ph.D.  
 Convention Director

**MICHIGAN CHAPTER**

The chapter meeting was held on September 28, 2002 at the residence of Brij & Kanak Giri. 12 families attended the meeting, which started with started with BSNA Vandna, followed by introductions. After greeting members, the Chapter President informed them of the 2003 Convention, and opened the floor for discussion on the following topics:

**Activities For 2003:** In addition to regular meetings and following activities will be added:

1. **Establish Youth Group:** The members were requested to start a thought process.
2. **Lead Role for Ladies in Michigan Chapter:** This topic will be discussed in the next chapter meeting.
3. **Informational Seminars:** An informational talk will be planned for every chapter meeting. Religion, Current Happenings, Health, Education, etc will be the subject of discussion.
4. **Increase membership**

Chapter members welcomed Shri Sameer Bhargava and his family of Canton as the new member of BSNA. Members congratulated Shri Gopal & Smt. Sneha Sharma who were blessed with two grand sons, their son, Sameer and daughter, Renu were blessed with sons, and Shri Purushottam Sharma and Smt. Kusum Sharma who were blessed with a grand son; their son, Vikas was blessed with a son.

Shri Gopal Sharma talked about Hinduism as a scientific religion. Many prominent people (present and past) from all over the world have admired, talked and written about Shrimad Bhagwat Gita. He also shared a picture (Taken by NASA) of a bridge between India and Sri Lanka built during Rama era. Members enjoyed the talk and thanked Shri Gopal Sharma.

The program also included a variety of entertainment activities in which all members participated and enjoyed. The meeting ended with a delicious dinner.

Members thanked the host family, Brij & Kanak Giri for their hospitality and delicious snacks and sweets. Thanks were also extended to all ladies for a gourmet dinner.

It was announced that the next chapter meeting will be held in January 2003 at the residence of Mr. & Mrs. Sharda in Windsor, Canada.

*Continued to page 4, col. 1*

*Michigan Chapter, continued from page 3*

Following members and their children attended the meeting:

Mr. & Mrs. Purushottam Sharma, Mr. & Mrs. Gopal Sharma, Mr. & Mrs. Chakardhar Sharma, Mr. & Mrs. Kamal Sharma, Mr. & Mrs. Tilak Sharma, Mrs. Nitin Purohit & Dr. Girish Vyas, Mr. & Mrs. Sameer Bhargava (New Member) and His Parents Mr. & Mrs. Rana Choubey, Mr. & Mrs. Subhash Upadhyaya, Mr. & Mrs. Santosh Tewari and his brother and nephew, Mr. & Mrs. Ram Mohan Sharda, Mr. & Mrs. Brij Giri

## **NEW YORK CHAPTER**

### **Chapter President Elected:**

The Executive Committee has approved the appointment of Mr. Anil Dubey as the President of **New York City Chapter**. Mr. Dubey, who has been very active in BSNA for many years, has held this position in the past also. He may be contact at: anildubey101@aol.com

The Chapter held two activities during fall:

### **PICNIC**

New York chapter of BSNA held a Picnic on September 8, 2002, Sunday from 11:00 a.m. to 6:00 p.m. at the Alley Pond Park Douglaston, Queens New York. The picnic consisted of games, sports, cultural program, *antakshri*, food and fun under the sun, and of course awards for performers. The program started with breakfast of *samosas*, chips, cookies and juice, followed by introduction of families.

Dr. Uday Naval, Chairman BOT and Mr. Jagar Sharma, Executive Vice President were among 56 people who participated in the picnic. Weather-wise it was great day as every one enjoyed the occasion basking in the sun and socializing with one another. Raj Bhog restaurant had supplied superb food, however, lot of food was wasted because many people, who had committed, did not showed up.

At the end organizers thanked those who participated and requested them to come for the Diwali celebration of the chapter.

### **DIWALI CELEBRATION**

The New York chapter of BSNA organized a grand Diwali Celebration on November 1, 2002 at the Malabar palace, in Queens, New York from 6:00 p.m. to 11:30 p.m. About 110 people participated in the festivities. After the socializing hour, the program started with BSNA Vandana followed by

the Chapter President, Mr. Anil Dubey's welcome address. He talked about the significance of Diwali and its importance since it is the biggest festival of Hindus. He introduced Mr. Jagar Sharma, Executive Vice President who provided information about BSNA. Mr. Jagar Sharma apprised the audience with the activities of the organization and also updated them about the 2003 Convention. He advised that a registration form was included in the package given to them at the front desk and requested all to register for the next convention

Mrs. Ranjana Pathak, BSNA's Cultural Director was the Master of the Ceremony for the evening. Mrs. Pathak and Neetu Sharma had arranged an awesome cultural program that started with a superb performance of a dance based on Ganesh Vandana. The Cultural program consisted of a variety of items including solo dances, group dances, one-man acts, poetry and instrumental playing and finally D.J. dancing for all.

A seven-course dinner fit for a grand occasion culminated the celebration. The program concluded at 11:30 p.m. with remarks of thanks and appreciation for the participants and organizers.

Attendees were informed that the Holi celebration will be held in March 2003.

## **YOUTH CONVENTION**

Mr. Dinesh Sharma, President of BSNA Los Angeles Chapter is organizing a youth convention in a hotel in LA area sometime before Holi. For further information, please contact Mr. Sharma at: (562) 404-0412  
E-mail: [dsharma@lausd.k12.ca.us](mailto:dsharma@lausd.k12.ca.us)

## **SOUTHERN ONTARIO CHAPTER**

'*Diwali Milan*' was held on Saturday, November 9, 2002 at Indian Food Restaurant, Oakville, Ontario. Seventy-six families participated in the celebration.

The function was started with Ishwar Vandana, led by Mrs. Sarla Dwivedi, Sheila Malaviya, Pushpa Mishra, Anita Panday, Mamata Pandey, Neerja Sharma, and Ranjana Shukla.

The Chapter President, Mr. Lila Dhar Mishra welcomed everyone, gave a brief overview of the chapter activities, and recognized the sponsors of the event, Mr. Hari Panday, from HSBC Bank of Canada and Mr. Anil Sharma, from Freedom 55 Financial. Mr. Mishra felicitated Mr. Banke Lal Shukla and Mr. Girija Kishore Pandey, the two

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*Southern Ontario, continued from page 4*

eminent and very eldest among the Brahman families in this Region, popularly known as Baboo and Baboo Ji respectively, for their participation. These two elders performed the Lakshmi-Ganesh Samoohik Pooja under the guidance of Dr. Bhawani Prasad Pathak. All the attendees also joined in the Lakshmi-Ganeash Ashtak recitations and *aarti*. Children and youth lighted sparklers. Mr. Hari Krishna Panday introduced the attending families and recognized the convention 2002 volunteers. Attending families were given a gift packet of sweets and sparklers to children and youth.

The entertainment program included wide range of songs, poetry, jokes, and dance performances. Those providing the entertainment are: Mr. Ram Gaur, Miss Vartika Sharma, Miss Ankita Shukla, Mrs. Neerja Sharma, Mr. Santosh Malaviya, Mr. Rakesh Sharma and Miss Nidhi Gaur. People were quite thrilled with the performances. Mr. Lila Dhar Mishra and Mr. Anil Sharma conducted a bingo with many cash prizes.

The event Emcees were Mr. Akash Bhatt and Mr. Ram Gaur, Program Coordinator. Mr. Ashok Bhatt along with Mr. Manish Pathak managed front desk, registration and collections. Mr. Anil Sharma, Joint Secretary, coordinated membership drive. Mr. Vimal Sharma acted as DJ and managed sound system. Dr. Vinod Sharma upgraded his status to Life Member.

Participants praised Mr. Shri K. Sharma, a BSNA Life member and owner of Indian Food Restaurant for the delicious food and hospitality.

## **VIRGINIA CHAPTER**

### **Diwali Celebration And Chapter Meeting**

Nine families attended Diwali celebration and chapter meeting held at the residence of Dr. and Mrs. Janeshwar Upadhyay. After greetings and introductions, members participated in prayer, which was followed by a delicious meal.

Lively discussion took place during dinner focusing on four main topics: 1. Definition of a Brahman; 2. Old goals of BSNA and its accomplishments; 3. New/proposed goals; and 4. How to accomplish these new goals.

Dr. Upadhyay explained the nine *gunas* of a Brahmans (Gita, chapter 18) that include the knowledge of Brahma (The Supreme), Bhakti (Devotion), Prem (Love) and Puja (Worship) and selfless service to the humanity.

Other topics discussed were: youth marriages, Ganga cleaning project and Brahman school building in India. Mr. Upendra Pandey, Dr.

Ram Tripathi and Mr. Ravi Sharma and Dr. Mohinder Tewari expressed their concerns on the lack of success in achieving those goals. They commended Dr. Upadhyay for his efforts in arranging the youth marriages, the scholarship project for Sanskrit students in India, and his service to the community.

The next topic of discussion was how to achieve *unity* and *equality*. Dr. Upadhyay suggested that we should unite the intellectuals for spreading Gyan, Bhakti, unity, and equality to all people regardless of caste, race and religion, and helping those in need without any expectation of reward. The BSNA members should educate all people to stop divisive forces in society. Talking to individuals-especially to politicians, and writing books, and newspaper articles on these topics can help achieve these long-term goals.

Members expressed their appreciation to Mrs. Upadhyay for her hospitality and the delicious food.

### **Gita Gyan Satsang**

The Virginia Chapter holds *Gita Gyan Satsang* on the first Sunday every month from 4:00 to 5:30 P.M. Activities include readings verses from Gita, discussion on its meaning and application in every day life (*Tatvagyan*), understanding of the Self, God, body, mind and karma, and promoting peace and happiness in ourselves and in others. Each session concludes with Bhajan and Kirtan. Everyone is welcome to join the *Satsang*. There is no membership fee and no food is served.

These sessions are held at the residence of Dr. Janeshwar Upadhyaya at 1170 Cumberland Drive, Colonial Heights, VA. Phone: (804) 520-2043

## **MEETING OF BRAHMANS IN THE GREATER PHOENIX AREA**

A meeting was held on December 6, 2002, Friday, in Scottsdale area to explore the possibility of establishing a Chapter of Brahman Samaj of North America (BSNA) in Arizona.

Thanks to Mrs. Nirmala Chibber for coordinating the first meeting. She took upon herself to compile a list of Brahman families in Phoenix area, and invited them to this meeting.

Mr. Bajpai provided a package of BSNA related documents -- Vandana, goals, major activities, organizational structure, and the membership registration forms.

The meeting started with the Vandana led by Munnu Bajpai and Vidya Bakshi. After introductions, the following items were discussed: Purpose of the meeting, BSNA, Impressions of

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Arizona, continued from page 5

BSNA Convention, BSNA Membership Benefits, Concerns, and future directions.

It was unanimously decided to establish a BSNA Chapter in the greater Phoenix area, and to invite Dr. Shyam Narayan Shukla, BSNA President, at a future meeting. Concern was expressed about youth participation in the Chapter activities. Prem Bhardwaja, who has attended most of the past BSNA conventions, provided information about the youth programs and other activities at the conventions.

The future plan of action:

1. Share the attendees' phone #, email with everyone who attended.
2. Develop the Vision and Mission statements. Vidya Bakshi to lead the effort and make a presentation at the next meeting.
3. Each attendee to bring at least one family to the next meeting.
4. Non-BSNA member to bring completed Membership form with dues at the next meeting.
5. Future meetings to be held on first Friday of Even months. Thus the next meeting will be held on February 7, 2003 at 8.00 PM.
6. Place of Next Meeting –to be decided.

All attendees thanked Nirmal Chibber, Anu Bakshi Ansuya Upadhyaya and Anu Dwivedi for arranging the refreshments after the meeting.

The following individuals/families attended: Dinmanishankar and Ansuya Upadhyaya, Manju and Hara Misra, Anu and Vidya Bakshi, Renu Sharma, Nirmala and Kulbhushan Chibber, Snigdha and Ravinder Sharma, Kailash and Prem Bhardwaja, Shushma Bakshi, Munnu Bajpai, and Anuradha and Ram Dwivedi.

For further information, please contact Mr. Munnu Bajpai at 602-938-4757, E-mail: punditbajpai@hotmail.com

### **REPORT OF BSNA PRESIDENT'S VISIT TO AUSTRALIA, NEWZEALAND AND FIJI**

Dear Fellow Brahmans,

My wife Nirmala and I visited Australia, New Zealand and Fiji from August 31 through September 24, 2002. We returned home only yesterday, where a large number of e-mails, voice-mails and postal mails were waiting for us. I had seen my e-mails twice, once in Melbourne, Australia and the next time in Christchurch, New Zealand during our travel.

At Melbourne I met an Australian ex-classmate of mine (from graduate school at Ohio State University), who is now Vice Chanellor (President) of Monash University, the largest

university of Australia (with 45,000 student population). He took time out to visit us at our hotel room on his way from his home to the University. At Sydney I met Mr. Ram Pandey, who also came to see us at our hotel in spite of the fact that he had bad cold and a slight fever. At Auckland I met Mr. Rajiv Pandey. He had invited us for dinner at his home. In Fiji we wanted to meet Mr. Vivekanand Sharma but then we found out that Suva, where he lives, is about 3 hours away by road from Nadi, where our hotel was. Since his son from Australia was coming that day he could not come to see us. We had a long talk on phone, however. You may recall that the names of the last three gentlemen are listed in the BSNA Global Network, on the last page of Brahmakulum.

On the possibility of starting Brahman Associations in Australia and New Zealand, Mr. Ram Pandey thought that they could start an organization soon. On the other hand Mr. Rajiv Pandey thought that because there are not many industries in New Zealand to provide jobs that attract Brahmans, there are not enough Brahmans in New Zealand to start an organization. After talking to a few people with Brahman last names at Nadi I got an impression that they would not like to start a Brahman Association in Fiji because of two reasons. Firstly, it will not be politically right to have a Brahman Association when they are fighting for their survival in Fiji. They want to remain united with the rest of the Hindus of Fiji. Secondly, there is practically no caste system amongst Fiji Indians. They have been intermarrying among non-Brahmans, and in some cases with non-Hindus, for the last three-four generations. They have been carrying only the Brahman last names, though some of them practice as priests. I can understand their position and appreciate that they have been tenaciously preserving the Hindu religion and culture even though they have been so far away from India for more than a century. The situation in South Africa is almost the same. Therefore, we should not be disappointed if they do not form Brahman Associations.

With kind regards,  
Shyam N. Shukla

### **World Bhojpuri Convention**

February 21-23, 2003

Mahajati Sadan, Kolkata, India

For details, please contact: Mr. Satish Tripathi, Principal Secretary, Maharashtra Govt. Home Department, and President, Bhojpuri

Convention. at:

[homeseey\\_apl@mantraonline.com](mailto:homeseey_apl@mantraonline.com)

? **Mr. Joginder Modi** of San Jose, CA and a member of San Francisco Bay Area Chapter of the BSNA has been elected Vice President of Akhil Bharatiya Brahman Mahashbha, which has its headquarters in New Delhi.

Mr. Modi was born in Jalandhar, Punjab, and is a graduate of Hindu College, Amritsar. He is married to Mrs. Sarla Modi. They have three children who are swimmers of international caliber.



Mr. Modi worked for Jalandhar City Corporation for many years and retired from there. He was General

Secretary, Municipal Employees Association, Secretary, INTUC from 1967 to 1971 and Secretary Punjab INTUC from 1972 to 1978.

He was President of Shri Brahman Pratinidhi Sabha, Punjab from 1990 to 2002. Mr. Modi has received several community service awards. He was instrumental in getting Shri Parashuram Jayanti sanctioned as a holiday by the Punjab Government.

? **Mr. Rajesh Pandey** of Plantation, Florida published his first novel. South Georgia's regional newspaper, Albany Herald published a full-page article on the making of this young author who grew up in Albany, Georgia.

He has B.S. and M.S. degrees in biomedical engineering and is a licensed Professional Engineer. He is currently working as a Project Engineer in a medical instrumentation company based in Florida. He has pursued writing as a hobby in his spare time. For a senior high school project, he made a documentary of cult religious practices in the South Georgia region. The local TV station broadcast the documentary. He has also published an article in BSNA's Brahma-Vani.

The book, *Howl of the Gods* is a science fiction novel that includes a touch of Hindu philosophy. As per the article, "The author has tackled such tough topics as duality of human nature, making choices, chaos versus order, and the philosophical view of death, etc." The book can be found at Barnes and Noble web site (<http://www.barnesandnoble.com/>) or Amazon.com (<http://www.Amazon.com/>) –search by author (Rajesh Pandey) under the tab Books or Bookstore.

## PERSONAL FINANCE:

We are 30 months into one of the longest period of declining equity market values since the end of World War II. While external events can dramatically impact markets in the short run, at the end of the day the two most important factors influencing the equity markets are corporate earning and interest rates. Here it would appear that there is light at the end of the tunnel, and it is not another oncoming train. Growth in the economy appears to be emerging, albeit slowly, and we can look forward to more pleasant market conditions over the next two to three years.

While faith in our system may have been shaken, I do believe at the core it remains intact. We can expect market volatility to continue to be dominant influence. Market conditions have created a great opportunity to implement a dollar cost averaging strategy and diversification is critically important for investment success.

With stock prices down for the third straight year, no one knows when the slide will stop. What we do know about the bear markets is that they always end, usually when no one is looking. And most of the gains happen in the first twelve months of the bull market.

Day to day, the emotions of investors affect prices, but over the long term, a good economy always means a good stock market. If you think the US economy is sound in the long term, then you can expect stocks to continue to produce the same annual returns, on average, that they have throughout history, doubling roughly every six or seven years, that means an average annual return between 10 and 11 %.

Many investors want to sell their stocks and move their money to bonds or other fixed income products. These investors could be breaking the cardinal rule about buying low and selling high. They will be selling stocks low and buying bonds high. Usually investors do not realize the risk of bonds. If interest rates move up, that is going to reduce the market value of their investments. Bond prices move in the opposite direction from interest rates. As the economy and business continue to improve, interest rates eventually will rise.

One should think before reallocating a large portion of the portfolios into bonds. It is not that bonds are bad investments; rather one should not change the financial plan because of the market conditions. Hence, stocks or bond prices will rise and fall, but your plan should endure. The best approach is asset allocation and diversification. Here is an example of how one might allocate assets at different points in life.

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## From the Editor's Desk

The idea that the Minnesota Chapter floated around at its Chapter meeting for granting membership to non-Brahmans who share the same values and are willing to subscribe to and make valuable contributions toward the enhancement of BSNA elicited a lively and scholarly discussion on the question, 'Who is a Brahman'.

I read comments from our esteemed fellow members written in most scholarly manner with numerous citations from our scriptures and historical accounts. In my limited capacity to understand this complicated question and its implications thereof, I am going to refrain from giving my opinion on this complex matter. However, I am summarizing below my reflections:

- ? This is not a new question. Since ancient times, it has been asked and addressed over and over by our learned *Maharishis*
- ? We still don't have a definite answer because both sides—ones who believe in *Brahman by birth* and the others who believe in *Brahman by Karma*—have been able to present persuasive arguments in support of their side.

So where do we go from here? I would like to go back to the question raised by MN chapter. That question addresses Brahman as in Brahman Samaj, not in absolute terms. Who can become a member of BSNA? More appropriately, the question can be rephrased to whether we (BSNA) should be *exclusive* or *inclusive*.

If BSNA is an exclusive club then we are subscribing to the *Brahman by birth*. That may lend validity to the charge that BSNA members are a group of elitists, and worse yet, they are contributing to the perpetuation of the caste system. This is bound to hurt the image of BSNA and create a big hurdle for the growth of BSNA.

If BSNA is to be inclusive, then we are subscribing--to a certain extent--to the *Brahman by Karma*. In reality, however, this applies primarily to the non-Brahman spouses, relatives and friends of BSNA members. This will help in growth of BSNA.

On other matter, you must have read about the next Convention to be held in San Francisco. I encourage everyone to not only to plan to attend the convention but also to register early.

Surendra Nath Pandey

*Personal Finance, continued from page 7*

The example assumes that you are saving for retirement only. For all ages keep emergency cash reserve large enough to cover your regular expenses for six months. Between age 30 and 50, approximately 80 to 90% should be in equities or equity mutual funds and rest in fixed income products. Between age 50 to 55, around 70 to 80 % in equities, and gradually reduce the equity percentage to 50 % by age 65 and at that rest of the funds should be in fixed income products.

Economy appears to be on the mend and this is time to get into the market. Most of the gains happen in the first twelve months of the bull market. Historically, growth and value investments have often moved in different cycles, but have had similar returns. Since we never know which investment style will perform better at any given time, combining both growth and value investments styles can be an efficient way to enhance long term investment returns.

To further minimize the risk, it is important to diversify growth and value into large cap, mid cap and small cap mutual funds. Use this strategy to create a portfolio based on personal investment profile for risk tolerance, time horizon, investment objectives and monitor and rebalance the portfolio for any divergence.

An investment in an after tax dollars portfolio, it is important to minimize any short-term capital gains or income. All short term capital gains or income is taxable in the end of the year at regular tax rate. Such portfolio needs to be created with low turnover mutual funds or Exchange traded funds.

As you know in today's busy lifestyle, one should look for ways to simplify life and consolidate your investments with one advisor. The main advantage of having one advisor is that all your investments are on one statement and you will have to deal with just one advisor for all your financial information needs, this will also help to reduce your management fee. But it is also very important that you feel comfortable and trust your advisor.

Should you have a question or need additional information, please send me an email at [hans@sharmah.com](mailto:hans@sharmah.com). Or call 610-828-8253

With regards,

Hans R. Sharma, MBA, CFP

## CONDOLENCES

**Mrs. Bhanu Ben Bhatt**, mother of Mr. Akashdeep Bhatt of Union City, California, passed away on December 13, 2002, after some illness. The funeral ceremony was completed on 14<sup>th</sup> December in South Carolina.

**Dr. Basant Lal Tiwari** of Sterling Heights, Michigan passed away on 13<sup>th</sup> December battling cancer of the mouth. Dr. Tiwari was a life member of BSNA and the past president of UPAD (Uttar Pradesh Association of Detroit). He received a B.Sc. in engineering degree from Banaras Hindu University, and a Ph.D. degree from Colombia University in USA. He was employed by General Motors as a Staff Research Engineer. Dr. Tiwari was an active member of Indian community in Detroit area and will be missed dearly. His wife Mrs. Mamta, his daughters, Abha and Varsha and son, Devesh in USA and his parents in India, survive him.

President Shukla and members of BSNA family express their heartfelt condolences and deepest sympathy to the families, and pray to Lord Vishnu to grant eternal peace to the departed souls.

## A PILGRIMAGE

Dr. Umesh and Mrs. Prabha Shukla completed pilgrimage (*Dharm Yatra*) to various places in India during October 6-16, 2002. With a group of 12 people (6 from USA/Canada and 6 from India), they visited Haridwar, Rishikesh, Lakshman Jhula Yamunotri, Uttar Kashi, Gangotri, Kedarnath and Badrinath. The twelve-day journey was completed by bus, walking and climbing uphill.

The primary purpose of the trip was a pilgrimage to Yamunotri, Gangotri, Kedarnath and Badrinath, called *Char Dham Yatra*. The pilgrimage turned out to be wonderful and went as planned.

*Complete account of the twelve-day pilgrimage will be published in the next issue of Brahma- Vani*

### Selected dates to remember Year 2003

January 15	Makara Sankranti
January. 26	Republic Day of India
February 10	Madhwa Navami
March 1	Maha Shivaratri
March 17	Holi
April 11	Shri Rama Navami

*Full/revised list will appear in the next issue*

## European Tour

July 19 – August 1, 2003

*Especially Organized For  
BSNA Members*

Paris, Lucerne, Innsbruck, Salzburg, Venice, Florence, Rome, and other nearby attractions.

Complete travel arrangement includes transportation, lodging, meals and sightseeing. For detailed itinerary, cost and features, please contact

**Mr. Girish Divecha**

**248-649-2900 Fax: 248-649-2948**

**Outside Michigan 1-800-634-8747**

**E-mail: [travnetroy@msn.com](mailto:travnetroy@msn.com)**

**First Deposit Due: January 31, 2003.**

**This exclusive BSNA tour is  
limited to 48 members.**

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 published quarterly and mailed to its members free of charge. It is also posted on the BSNA home page. Readers may send their comments to the editor at: [spandey@asurams.edu](mailto:spandey@asurams.edu) (preferred) Or mail at: 2303 West Alberson Dr. Albany, GA 31721-2043, U.S.A.

Other correspondence about BSNA should be sent to President Shukla at: [shuklas@attbi.com](mailto:shuklas@attbi.com)

For membership form, announcements and other information, please visit BSNA homepage at

<http://www.bsna.org>

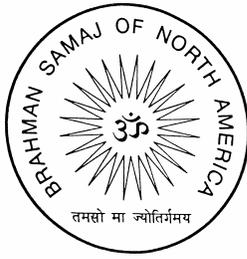
or contact:

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P.O. Box 660933

Sacramento, CA 95866-0933, U.S.A.

Phone: (916) 657-4301, E-mail: [Tpandey@aol.com](mailto:Tpandey@aol.com)



# Ninth Annual Convention

July 4, 5, and 6, 2003

San Jose Airport Hyatt Hotel

San Jose, California, U.S.A.

A three-day fun-filled extravaganza for the whole family

**Please Register Today**

(Visit [www.BSNA.org](http://www.BSNA.org) for More Information and Updates)

- July 4<sup>th</sup>: Youth Programs / Family Introductions/ EC-BOT Meetings/ Cultural Program/ Sangeet Gosthi/ Kavi Sammelan/ Dancing- DJ
- July 5<sup>th</sup>: Yoga/Meditation/Bhajan-Keertan/Panel Discussions/ Keynote Address/ Breakout Sessions/ Cultural Program/ Dancing- DJ/ Sham-e-Gazal/ Mushaira
- July 6<sup>th</sup>: Yoga/Meditation/Bhajan-Keertan/ General Body Meetings/Award & Recognition/ Picnic/ Sports/ Antakshari

## **Registration Fee (in US \$, Canadian Members should Multiply the Amount by 1.5 ):**

<b>Early Registration by 2/28/03</b>	<b>\$349/person*</b>	<b>\$499/family**</b>
<b>Register after 2/28//03</b> (but before 3/31/03)	<b>\$399/person*</b>	<b>\$549/family**</b>
<b>Register after 3/31/03</b> (but before 5/31/03)	<b>\$449/person*</b>	<b>\$599/family**</b>
<b>Register after 5/31/03</b>	<b>\$499/person*</b>	<b>\$699/family**</b>

\* Based on two persons sharing a room.

\*\* Family is defined as member, spouse, and all children under 18 years of age, or two unmarried children under 25 years of age. For every additional adult in the family add extra \$100/person.

- ? Each room has two double beds and can accommodate up to 5 family members (**member/spouse/unmarried children**). Parents, married children, brothers or sisters or in-laws can be accommodated in the same room. Registration includes two night's accommodation (July 4 and 5) at the hotel, meals and entertainment.
- ? One-night registration fee is the same as the two-night or full convention fee.
- ? Only Indian vegetarian food and non-alcoholic beverages are served or allowed.
- ? On July 4<sup>th</sup>, the General Program starts at 1:30 PM; EC/BOT Meeting starts at 9:00 AM; Lunch starts at Noon.
- ? On July 5<sup>th</sup> and July 6<sup>th</sup>, the General Program starts at 9:00 AM.
- ? Cancellation Policy: Refund 50% if notified in writing at least 60 days in advance or Refund 25% if notified in writing at least 30 days in advance. Full credit will be given for the next convention to life members only.

A **General Body Meeting** will be held on **July 6<sup>th</sup>** at the Convention Center. It will be open to all members registered for the convention at **no cost**. However, there will be a **US \$50/person & US \$100/family** fee for those who are not registered for the convention, but wish to register for the General Body Meeting and Picnic.

## **For Additional Information Please Contact (Call or E-mail)**

**CONVENTION DIRECTOR: Dr. Chandra Dwivedi**

**Phone:** 925-838-1649, E-mail: [dvidi@aol.com](mailto:dvidi@aol.com)

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Mrs. Ranjana Pathak; [pathak.ranjana@endo.com](mailto:pathak.ranjana@endo.com)

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Dr. Tej Pandey @ 916-489-5916; [tpandey@aol.com](mailto:tpandey@aol.com)

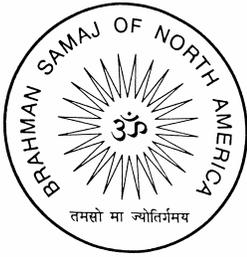
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Mr. Hans Raj Sharma @610-828-5155; [hansr@att.net](mailto:hansr@att.net)



# BSNA 9<sup>th</sup> ANNUAL CONVENTION

JULY 4, 5 and 6, 2003

**San Jose Airport Hyatt Hotel  
San Jose, California, U.S.A.**

(Visit [www.BSNA.org](http://www.BSNA.org) for More Information and Updates)

MEMBER'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

Home Phone: \_\_\_\_\_ EMAIL: \_\_\_\_\_

RELATIONSHIP (H/W/S/D/IN-LAW/F/M etc.)

NAME	Relationship to the member	Date of birth (month/yr) of single children or youth members	Programs attending 1. July 4 <sup>th</sup> - July 6 <sup>th</sup> 2. July 6 <sup>th</sup> GB meeting and picnic only.	Interested in performing in cultural programs	Interested in helping out at the convention
	Member				
	Spouse				
5 <sup>th</sup> or additional person					

**FEE:** Family or Single ( \_\_\_\_\_ ) \$ \_\_\_\_\_  
 Additional persons, \_\_\_\_\_ X \$100/person \$ \_\_\_\_\_  
 Additional rooms, \_\_\_\_\_ Dates \_\_\_\_\_ @ \$70/night \$ \_\_\_\_\_  
 Membership Dues (If renewing Membership or a New Member)\*\* \$ \_\_\_\_\_  
 Donation for the convention\*\*\*\* \$ \_\_\_\_\_  
**TOTAL** \$ \_\_\_\_\_

Please enclose a check for the amount ABOVE or Charge it to your Credit Card

Name on the Credit Card \_\_\_\_\_ Type of Credit Card \_\_\_\_\_

**Credit Card Number** \_\_\_\_\_ **Expiry Date** \_\_\_\_\_

\*\*Membership Registration Rate in US Dollars: \$25 yearly; \$250 life; \$1000 Benefactor; \$5000 Patron; \$5 foreign student; Ass. Membership @ twice the regular rate.

For Canada Residents Membership Rate in Can Dollars: CAN\$35 yearly; CAN\$350 life

\*\*\*\* The convention fee is subsidized. Voluntary donation is requested to offset the deficit.

PLEASE WRITE CHECKS TO BSNA, AND MAIL TO:  
**Dr. Chandra Dwivedi, 2054 Pebble Drive, Alamo, CA 94507-2016**

COMMENT \_\_\_\_\_

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_