

BRAHMA BHARATI

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कर्मण्येवाधिकारस्ते मा फलेषु कदाचन ।

मा कर्मफलहेतुर्भूर्मा ते संगोऽस्त्वकर्मणि ॥

Your right is to work only, but never to the fruits thereof. You should not be the producer of the fruits of your actions, neither you should be attached to inaction. (Gita 2-47)

योगस्थः कुरु कर्माणि संगम् त्यक्त्वा धनंजय ।

सिद्धयसिद्धयोः समो भूत्वा समत्वं योग उच्यते ॥

Being fixed in Yoga, O Dhananjaya, perform actions, renouncing attachments and remaining even-minded in success and failure. This evenness of mind is called Yoga. (Gita 2-48)

2004 CONVENTION REPORT

President's Report

Many of you may have attended the BSNA convention at the National Conference Center of Ramada Inn, East Windsor, NJ on July 3 and 4, 2004 and would agree with me that it was an excellent convention. This was BSNA's tenth and one of the best conventions. There were 101 families from North America and 5 people (2 families) from India at this convention. The convention theme "Challenges for the Youth in 21st Century" was much appreciated by the attendees. The convention coverage was broadcast on TV Asia and ITV and it was published in "India Abroad" in the July 18 issue. We have received a number of Telephone calls appreciating the convention while some people have become members after that.

In many ways this convention was different from the past conventions. This year, for the first time, we did not have a mandatory requirement for the families to stay at the hotel. We did not have a picnic either because it was our observation that only a small percentage of convention registrants attend the picnic. In the new format, the

of the convention. Some of our members donated generously to support the publications of *Brahma-Vani* and *Brahmakulum*. A unique feature of the convention was the excellent facilities of the National Conference Center of Ramada Inn, which included not only a banquet hall but also an auditorium with many conference rooms, spacious foyer for registration and breakfast and an executive boardroom.

Of course, the credit for the success of this convention goes to Dr. Umesh Shukla, the Convention Director, Mr. Deoki Nandan Sharma, the co-Director and their dedicated team, mostly from New Jersey, Pennsylvania and Washington DC Chapters. Food, one of the critical items of the convention, was excellent. It was arranged by Mr. Shri Niwas and Mrs. Sumitra Sharma and their son and daughter-in-law Mr. Yogesh and Mrs. Pratima Sharma. They were busy arranging meals for the delegates, missing other programs as though they were entertaining their personal guests. The convention registration was managed very efficiently by Mr. Deoki Nandan Sharma and Mrs. Kaushal Sharma. Mr. Hari Sharma and Mrs. Mamta Tiwari presented a very

registration fee of \$80 per person was sufficient to support the expenses

Convention report, continued from page 1

entertaining cultural program on July 3rd. Two youth members, Anup Pandey with Shivani Pathak, presented an equally good cultural program on July 4th. Mr. Hari Sharma's creativity in composing poems and songs will always be remembered. Many members of the DC Chapter participated in the cultural programs. I am proud of our younger members - Messers Prasun Mishra, Anup Pandey, Anil Awasthi and others, who worked very hard on different aspects of the convention. Mrs. Ranjana Pathak brought humor and enthusiasm while conducting plenary sessions as the MC. Mr. Himanshu Pathak and Dr. Shri Kant Mishra conducted the Kavi Sammelan adding graciousness and humor to it.

A Brief Overview of the Programs

Prepared by Drs. Shyam Shukla and Umesh Shukla

The convention delegates were invited to the Arsha Bodha Center, Somerset, NJ by its presiding Swami, Swami Tadatmananda at the occasion of Guru Purnima on 2nd July. Swami Ji gave a spiritual talk on Guru Purnima followed by Bhajans by an accomplished blind singer, Manoj from India. The evening concluded with offering of *prasad* (dinner) to all the attendees.

Saturday, July 3, 2004

A meeting of the Executive Committee (EC), the Board of Trustees (BOT), the Chapter Presidents and Committee Members was held from 8:00 to 10:00 AM. Following is a summary of decisions made:

1. Increase the annual and life membership dues to \$35 and \$350, respectively, effective January 1, 2005.
2. Use a three-way approach for establishing Brahmasthanam, that is, use the facility of Arsha Bodha Center, get BSNA members as partners to invest into properties for Brahmasthanam/Brahmapeeth and/or buy a piece of land near a metropolitan city and develop it gradually.
3. The Constitution Committee to submit a draft report by December 2004.
4. Appoint an audit committee to audit the overall BSNA account once each year.

Convention registration started at 9:00 AM and continued until 6:00 PM. Following the welcome session, four parallel sessions were held on selected topics that included (a) "Yoga and Anger Management" conducted by Mrs. Rajyalaxmi and Mr. Dhananjay Kumar, (b) "Unique Features of the Bhagavadgita" by Dr. Shyam Shukla and Mr. K.J. Sharma (c) "Contributions of Ayurveda to Health and Disease

Control and as an Alternative Medicine", conducted by Dr. Shrikant Mishra and Dr. Meena Sharma and (d) "Preservation and Propagation of Brahmanic Values", conducted by Mr. Purushottam Sharma, Dr. Janeshwar Upadhyay, Mrs. Pratibha Paliwal and Mrs. Kshama Kakade.



The opening ceremony started at noon with *Shankha Naad* (pictured above) followed by lighting of lamps and chanting of the Vedic mantras by Messers Girish Shelat, M.G. Prasad, K.L. Shukla, Ashutosh Sharma and K.J. Sharma. Lord Ganesha was invoked with a dance by Kajal Sharma, the 8-year old daughter of Mr. and Mrs. Yogesh and Pratima Sharma.

After lunch Dr. Umesh Shukla outlined the program highlights. The delegates were welcomed by the Board of Trustees Chair Dr. Shri Kant Mishra and President Shyam N. Shukla. This was followed by a plenary session with addresses by New Jersey State Assemblyman Mr. Upendra Chivukula, a youth leader Mr. Nikunj Trivedi, a spiritual leader Mr. B.R. Krishnamoorthy and Prof. M.G. Prasad. After the tea break, there were youth symposia coordinated by Mr. Prasun Mishra and Mr. Anup Pandey. The topics in the youth symposia included education and career planning and an open discussion on marriage. Drs. Virendra Pandey, Raj Tiwari and Om Sharma coordinated the education session, and Dr. Ram Tewari coordinated the marriage session. There were 2 other parallel sessions; the first one being "Balancing Family Life and Career", conducted by Mrs. Nirmala Shukla, Mrs. Kshama Kakade and Mrs. Ranjana Pathak. The second parallel session was on children and was conducted by Mrs. Renu Sharma and Mrs. Shanti Sharma. At 6:00 PM, Mr. and Mr. Prasad gave a talk on how to perform *Sandhya Vandan*.

A lively cultural program started at 7 PM in the Auditorium and lasted till 9. After enjoying sumptuous dinner, adults joined the *Kavi Sammelan* in the main
Continued to page 3

auditorium, and youths joined entertainment program in the ballroom, planned especially for the youth. Both programs were held from 10 PM to midnight.

Sunday, July 4, 2004

The day started at 6:30 AM with a class on how to perform 'Sandhya Vandan' by Mr. Girish Shelat. The breakfast was served from 7 to 9 AM. Concurrently, Uma Shukla and Shanti Sharma sang Bhajans followed by Mr. Manoj, an accomplished Bhajan Singer from India. Swami Tadatmanand conducted a meditation session between 8:30 and 9:30 AM.

At 9:30 AM Swami Tadatmananda delivered the keynote speech on the convention theme "Challenges for the Youth in the 21st Century". Swami ji's advice was that in order to bring the youth in our fold we must speak in their 'mother tongue', English. He mentioned how he has made Gita and other scriptures translated in simple English for their use. He also advised that the youth be taught Hindu religion in formal classes at a young age, unlike in India where the youth learn the religion via "osmosis".

After the keynote speech there was a Cultural Program from 11 AM – 12:30 PM, conducted by Anup Pandey and Shivani Pathak. This was followed by lunch at which Mrs. Pratima Sharma, the Chapter President of NJ Chapter introduced the delegates. That was followed by a session on health, which included talks on cardiovascular diseases, cancer, diabetes and strokes, organized by Drs. Bhudev Sharma and Shrikant Mishra. Three parallel sessions were held simultaneously on "Entrepreneurship" by Messers Nitin Purohit, Anup Pandey and Hans Sharma; on "Opportunities to Contribute to the Homeland" coordinated by Dr. Ram Tewari, Mr. K.J. Sharma and Mr. Sundeep Misra and the last one on "Youth Perspective of Family Roots and Values", coordinated by Dr. Ramesh Paliwal.

A General Body meeting was held following the tea break, at which BSNA officers presented their reports: Dr. Shyam Shukla -The President's Report, Dr. Umesh Shukla -The General Secretary's Report, Dr. Shrigopal Sharma -The Treasurer's Report, and Dr. Shri Kant Mishra -The BOT Chair's Report. Dr. Shyam Shukla also talked about his visit to India last year during which he contacted many Brahman organizations at Navi Mumbai, Ahmedabad, Rajkot and Bhopal. This was followed by the awards ceremony at which many members were honored for their outstanding contributions to BSNA and the community. The convention officially concluded at about 8:00 PM.

Brahma-Vani and Brahmakulum

A copy of Brahma-Vani (the annual souvenir magazine) and Brahmakulum (BSNA Directory) each was given to all families attending the convention. Members not attending the convention will receive the same via mail



Guest Speaker, Honorable Upendra Chivukula

Eleventh BSNA Convention at Washington, DC

The Washington Chapter of BSNA has volunteered to host the next BSNA convention on July 2-4, 2005. There was a chapter meeting on July 7 at the residence of Mrs. Mamta Tiwari. Dr. Shyam Shukla, Dr. Shri Kant Mishra and Dr. Umesh Shukla were present at this meeting. At the meeting, Mrs. Mamta Tiwari and Dr. Gopesh Sharma were unanimously elected Convention Director and Co-Director, respectively. Further details will be communicated via the BSNA homepage (WWW.BSNA.ORG) and Brahma Bharati. Please mark your calendars and attend the BSNA convention next year.

With warmest regards,
Shyam Narayan Shukla, Ph.D.
President, BSNA

Introduction of the Convention Guest Speaker Honorable Upendra J. Chivukula

The newest life member of BSNA, Honorable Upendra Chivukula is the first Asian Indian American elected to the NJ State Assembly and the fourth Indian American in the US to hold state level elected office. He is currently serving his second term in the NJ State Assembly representing the 17th district. He is the Vice Chair of the Commerce and Economic Development Committee, and a member of Telecommunications & Utilities and Transportation committee, and

Continued to page 4, col. 1

Science and Technology, and Commerce and Business Expansion Commissions.

At local level, Mr. Chivukula has served as Franklin Township 5th Ward Councilman, the Mayor of Franklin Township in 2000, and as Deputy Mayor in 1998. He has been a member of the Delegation to the Democratic National Convention in 1996, 2000, and in 2004. He is a Leadership New Jersey Fellow (1998), Fleming Institute Fellow (2003), and the Past President of Franklin Township Lions Club and Zone 2 Chairman in District 16-D.

He is a National Committee Member of the Association of Indians in America, Past Secretary of NJ Chapter of Indian American Forum for Political Education, Past President of Asian American Political Coalition, and a current member of BSNA.

A graduate of Guindy's Engineering College, India with B.E.E. degree, and City College of the City University of New York with a Masters degree in Electrical Engineering, Mr. Chivukula is the Managing Director – Antarctica Group, New York and has drawn extensive technical and business experience working at AT&T Bell Laboratories.

Upendra Chivukula is a longtime resident of Franklin Township. He has been married to Dayci Chivukula for 26 years. Together they have raised two children, a son, Suraj and daughter, Damianty.

BOARD OF TRUSTEE APPOINTMENTS

The BSNA Executive Committee has approved the nominations of two new Board of Trustee members. They are **Dr. Onkar P. Dwivedi** of Guelph, Ontario, Canada and **Mr. Jagar Sharma** of Franklin Square, NY.

Dr. Onkar Dwivedi is a founding member of BSNA and a past member of the first BOT. He delivered the keynote address at 2002 BSNA Convention. Mr. Jagar Sharma is also a founding member of BSNA. In the past, he served BSNA in several capacities including, President of New York City Chapter, Executive Vice President, and member of the Constitution Committee.

2005 CONVENTION PLANNING COMMITTEE

Convention Director	Ms. Mamta Tiwari
Co Directors	Dr. Gopesh Sharma Dr. Parmesh H. Dwivedi Dr. Satish Misra
Treasurer	Dr. Lalji Misra
Co-Treasurer	Mr. Kaushal Upadhyaya

July 2-4, 2005 Washington D. C.

HONORS & AWARDS

The following members were honored at the convention for their outstanding contribution to BSNA and the community:

Brahma Alankaar Puraskaar:

Dr. Suresh Tiwari
Dr. Surendra Nath Pandey
Dr. Uday C. Naval

Brahma Shreshtha Puraskaar

Mrs. Purnima Sharma (DC)
Mrs. Meera Sharma (DC)
Mrs. Sheela Misra (DC)
Mrs. Manisha Tiwari (DC)
Mrs. Vineeta Sharma (DC)
Mr. Om Sharma (DC)
Mr. Snajay Shukla (DC)
Mrs. Pratima Sharma (NJ)
Dr. Bhudev Sharma (NJ)
Mr. Hari Sharma (NJ)
Mr. K. L. Shukla (NJ)
Dr. Om Sharma (NJ)
Mrs. Kaushal Sharma (NJ)
Dr. Virendra Pandey (NJ)
Dr. Ram Tiwari (NJ)
Mrs. Prabha Shukla (NJ)
Mr. Kamal Jivan Sharma (NJ)
Mr. Shri Nivas Sharma (NJ)
Dr. Rajendra Dubey (VA)
Mrs. Nidhi Sharma (PA)
Mrs. Vimlesh Misra (PA)
Mrs. Suman Sharma (PA)
Mr. Anil Awasthi (Mumbai, India)

Nav Prabhat Puraskaar

Mr. Devesh Shukla (NJ)
Mr. Hirsh Shukla (NJ)
Ms. Era Sharma (NJ)

Shreshtha Shaakha Puraskaar

Sacramento Chapter (2003)

Vishishtha Shaakha Puraskaar

New Jersey Chapter (2004)

Community Service Appreciation Award

(Samaaj Sevaa Puraskaar)

Dr. Satish Tripathi (NY)
Dr. Jitendra Prakash Dubey (DC)
Mr. Lila Dhar Mishra (Canada)
Honorable Upendra Chivukula (NJ)
Dr. Pradeep Kumar Pandey (NJ)

Young Scientists Award

Mr. Prasun Kumar Mishra (NJ)

Keynote Speaker

Swami Tadmatmanada (NJ)



Gautam gets mom's hug after a superb performance at BSNA Convention

Submitted by Mrs. Renu Sharma, Vice President

Gautam is an extraordinary child who is born in Brahman kula with great *prarabhda* of his past life who chants Vishnusahahstranamawali every day and can read our scriptures in Sanskrit language correctly. Chanting Hanuman Chalisa is not enough for him. Instead of playing at the age of 3+, he prefers to keep reading in Sanskrit Language.

His parents are at a loss as no school is accepting him because of his extraordinary talent for his age, as he is much ahead of other normal children. His memory and sense of orientation are so much evolved that he directs his parents while they are driving. He visited our house only once and we met him after a long gap but when we asked him the address and the direction to our house from his house, he accurately told us in English. He converses fluently in English language unlike kids his age. He is definitely a blessed soul.

His name is "Gautam Ramesh", mother's name is "Padmaja Ganapathy" who is Ph.D. in Microbiology and father's name is " Ramesh S. Nagarajan " who is an IT engineer. The maternal Grand-father is a journalist in Chennai (Madras), India.

Editor's note: Mrs. Renu Sharma, BSNA Vice President gave the idea of highlighting at least one youth in BB. I liked it so much that I decided to start it immediately, instead of planning and waiting. The child shown here impressed me so much that we inaugurate this column with his biography. Please send similar stories about youth in your family or other Brahman families.

ILLINOIS CHAPTER

The Executive Committee of BSNA has approved the nomination of Mr. Dushyant Sharma as the new President of Illinois Chapter. He takes over as the Chapter President with immediate effect.

Mr. Dushyant Sharma makes history in that he is a second generation Indo-American whose parents, Mr. & Mrs. Mithlesh and Pushpa Sharma (life members of BSNA) immigrated to the USA in the 1970's. Therefore, he is the first 'youth' to take over as a Chapter President of BSNA.

E-mail: dsharm1@uic.edu

Born in New Delhi, India, he is the son of Mr. Mithlesh and Mrs. Pushpa Sharma, and grandson of Mrs. Shanti Devi and Mr. Krishna Sharma. His parents came to US when Dushyant was only 4 years old. He attended Chicago Public Schools and graduated from Kenwood Academy 7-12 College Prep program in 1996. He obtained a Bachelor of Science degree from University of Illinois at Chicago in Bioengineering in 2001. He expects to complete his Master's degree in Bioentrepreneurship by Dec. '04. This combination of science and business opened the door to his current job with Prudential Financial at the time of declining research dollars at the university level. He plans to start some business activities in the field of biotechnology while continue working in the financial services industry.

He resides in Chicago with his new bride, Renuka Gopal Prachand. Both are dedicated to the task of revitalizing the Illinois chapter of BSNA.

MICHIGAN CHAPTER

The Michigan chapter is planning to hold Diwali celebration on 20th November. Please contact the chapter president, Mr. Tilak Raj Sharma for details. E-mail: trs4@daimlerchrysler.com

Congratulations to the newlyweds: Dr. Muneesh Tewari son of Shri Kewal Tewari, and Dr. Suman Misra daughter of Shri Radhey Shyam Misra were married on 22nd August joining two BSNA families together.

NEW JERSEY CHAPTER

The chapter held its meeting on 17th July 2004 at the residence of Mr. and Mrs. Yogesh Sharma to thank everyone for their contribution during the 10th BSNA convention, and to discuss other chapter matters. Twelve families attended the meeting.

After greetings, two new life members Mr. Himanshu K. Pathak and Mr. & Mrs. Anupam
Continued to page 6

Choubey were welcomed. The Convention director, Dr. Umesh Shukla thanked everyone for his/her help and support in organizing the convention. He also shared some suggestions and comments from the convention attendees. Overall, people felt that the convention was a very big success.

At the chapter meeting, a few members proposed to get more youth involved in the BSNA activities by giving the youth some responsibilities. It was suggested that, to increase registrations at the future conventions, we can give discount to life members in comparison to annual members; this will also help in increasing life memberships.

The meeting ended with dinner and expression of thanks to everyone who attended, and to the hosts.

The following attended the meeting: Dr. and Mrs. Umesh Shukla, Mr. and Mrs. Deoki Nandan Sharma, Mr. and Mrs. Anupam Choubey, Mr. and Mrs. Sunit Shukla, Mr. and Mrs. Shri Niwas Sharma, Mr. Hari Sharma, Mr. and Mrs. Vishnu Awasthi, Mr. and Mrs. Ram P. Tewari, Mr. and Mrs. KJ Sharma, Mr. and Mrs. Yogesh Sharma and Mr. Himanshu K. Pathak, and Mr. Prasun J. Mishra.

Submitted by the Chapter President, Mrs. Pratima Sharma. E-mail: pratima_mcc@yahoo.com

BSNA Helps Raise \$5500 for Arsha Bodha Center

A Hasya Kavi Sammelan was organized on the evening of September 5 at Ramada Inn, East Windsor, NJ. BSNA NJ Chapter was one of the sponsoring organizations. Himanshu (Om) Pathak and Umesh Shukla of BSNA along with Rajiv Agarwal were the key organizers of the event for raising funds for the construction of a lecture hall at the Arsha Bodha Center. Hasya poets Surendra Sharma, Arun Gemini and Neeraj Puri from India made people laugh in a capacity packed auditorium. BSNA members who dedicated their time and efforts in making the program a great success are: Anupam and Meena Choubey, Ramendra and Usha Pandey, Sarita Pathak, Anil and Ritu Sharma, Bhudev and Bharti Sharma, Deoki Nandan and Shanta Sharma, Hari and Kaushal Sharma, K.J. and Renu Sharma, Om and Manju Sharma, Shriniwas and Sumitra Sharma, Yogesh and Pratima Sharma, Sunit and Kalpana Shukla, and Prabha Shukla.

Arsha Bodha Center was founded about 4 years ago by [Swami Tadatmananda](#), a disciple of Pujya Swami Dayananda Saraswati (founder of Arsha Vidya Gurukulam in Saylorsburg, PA). Its goal is to give residents of Central New Jersey ready access to the wisdom (bodha) of the sages of ancient India (arsha). Swami Ji, one of few Westerners initiated into a traditional Hindu monastic order, has studied in the U.S. and India under Pujya Swami Dayananda since 1981. A Sanskrit scholar and former computer engineer, Swami Tadatmananda draws upon contemporary scientific and psychological insights

while unfolding sacred Sanskrit scriptures to endow the ancient spiritual teachings of India with a new relevance. His warmth, humor, and informal style make his teachings enjoyable and rewarding for all.

Classes for learning meditation, Sanskrit, Vedanata, Bhagwad Gita, Vedic chanting, Bhajans, etc are offered free of charge. The Ashram runs on donations by the community members and is located at: 84 Cortelyou Lane, Somerset, NJ 08873. Phone: (732) 940-4008; Homepage: www.arshabodha.org

The event helped in raising about \$ 5500 for the Ashram from individual donations and funds remaining after program expenses.

SOUTHERN ONTARIO CHAPTER

Southern Ontario chapter held a picnic on 8th August. About 80 People attended the fun-filled day. The picnic was organized by the Chapter President, Bhawani Prasad Patha (E-mail: bhawanip@CCOHS.ca), and the chapter General Secretary, Mr. Anil Sharma E-mail: anily2k@hotmail.com

CONDOLENCE

With deep sadness, we inform you that the father of Mr. Janak Sidhra (Sacramento Chapter President) passed away in India in the month of June. We express condolences to Mr. Sidhra and his family on behalf of the BSNA family. May the Almighty give eternal peace to the departed soul of late Pandit Sidhra and may He give the Sidhra family strength to bear the loss.

New BSNA Treasurer: Dr. Om P. Sharma

The EC has selected Dr. Om P. Sharma as the new BSNA treasurer replacing Dr. Shri Gopal Sharma who has relocated to India. A life member of BSNA, Dr. O.P. Sharma was awarded *Brahma Shreshtha Puraskaar* for his outstanding contribution in the organization of the 10th annual BSNA convention in NJ.

Dr. Sharma has resided in NJ with his wife Manju since 1993. Their son Himanshu is in high school. Dr. Sharma is the Director of Clinical Development at Ono Pharma in Lawrenceville, NJ. He can be reached at (908) 359-3348, E-mail : OmSharma@patmedia.net

BSNA thanks Dr. Shri Gopal Sharma outgoing treasurer, and Dr. Tej Pandey for his services as intérim and Treasure (2001-03). He will continue to serve as BSNA home page editor.

President's Message:



Dear Fellow
Members of BSNA,

Recently
Brahman Samaj of
North America has
been under attack
by some Indo-
Americans who
carry a bag of
prejudices against

Brahmans right from their childhood in India. They think that through BSNA we are trying to perpetuate superiority complex of Brahmans in this continent too. The truth is that BSNA never discriminates against anybody. On the other hand it stands for brotherhood towards all and respect for all, while maintaining our identity and promoting our values of service, and heritage of spirituality and knowledge. To show that we really practice what we preach, we must be benevolent and well-wishers to all the members of the society, we live in. Our *Rishis* had the motto of "May all be happy" (*Sarve bhavantu sukhinah*), not 'May Brahmans only be happy'. Therefore, it is my earnest request to all BSNA members that in our spare time we should involve ourselves in social projects to serve the communities we live in, while identifying ourselves as BSNA members. Only this way we will gain trust and respect of our fellow citizens.

We need your help in strengthening BSNA. The strength comes from number. Therefore, we need more members in BSNA. I see that many members do not renew their membership until and unless someone approaches them personally. They want to remain members but they do not renew membership because nobody asks them for their checks. I urge all the Chapter Presidents and senior members of BSNA to see that we do not lose members. I request them to increase membership of their chapters every year. I would like to inform you that with effect from January 2005 the membership dues have been raised. The new annual and life membership dues are \$35 and \$350, respectively (raised from \$25 and \$250). I urge you to become life members this year and save \$100.

With warmest regards,
Shyam Narayan Shukla, Ph.D.
President, BSNA

Phone: (510) 770-1218; E-mail: shuklas@comcast.net

From the Editor's desk

Those who attended the 2004 convention held in New Jersey, left with many unforgettable and pleasant memories. It was a grand success in all aspects, especially in terms of variety of programs and the hospitality of the NJ chapter members and those who helped in organizing the convention. I was very impressed with the active involvement of youth who, not only helped in the logistics, they also actively participated in several programs.

I am pleased to bring to your attention the report under the chapter news on the selection of Mr. Dushyant Sharma as the president of Illinois Chapter. It deserves special attention because this is the first time a member of the new generation, son of a BSNA life member, has been chosen to lead the chapter. This signifies that the future of BSNA is secure as more members of the younger generation take over the leadership roles.

The Executive Committee and the Board of Trustees have never been so active since the formation of the BSNA as the current EC and BOT are. Two things are most noteworthy: First, the leadership style of Drs. Shyam Shukla and Shri Mishra, who have conducted BSNA business in an open and democratic way, which has helped in building strong confidence in the EC and BOT, and a sense of belonging and inclusion. Secondly, increase in communication with Brahman organizations around the world has helped BSNA gain a special status among worldwide organizations. The leaders of those organizations have expressed full confidence in BSNA leadership, and look to BSNA to take a lead in uniting Brahmans from all over the world. Personal visits by Drs. Shyam Shukla and Umesh Shukla have produced fruitful result.

All over the world, there is rise in a sense of pride among Brahmans, and an awakening that Brahman heritage and values must be preserved. The Brahman heritage is that of seeking truth and disseminating knowledge. We must continue this tradition. However, we must also be cognizant of the reality that we live in a country where English is the main language, and Hindus make a very small minority. Therefore, to spread knowledge, we need to, not only learn Sanskrit and Hindi, but also engage ourselves in translating our scriptures in English to enlighten the masses of our rich heritage.

I take this opportunity to remind our members of the new column, 'Focus on Youth', debuting in this edition. Please do send me a brief write up of your special youth whom you know as a family member, friend or some one in your chapter.

With warm regards,

Surendra Nath Pandey

E-mail: Surendra.Pandey@asurams.edu
or pandeyns@yahoo.com

YOUR FINANCES

Hans Raj Sharma

Stock markets in the first three quarters of 2004 have been rather flat to slightly down, after spectacular gains in 2003, when Dow was up 21.62%, the S&P 500 up 22.35%, NASDAQ up 43.86%. It appears that market is digesting those gains of 2003. Markets gradually gravitate to the long-term average return. As I had mentioned before that the compounded annual return since 1925 through 2003, for large company stocks has been 10.4% and small company stocks 12.7%, an average for the entire market around 11.5%.

Obviously, the lackluster performance in the first three quarters of this year reflects some of the worries, such as higher oil prices, terrorism and the uncertain situation in Iraq continue to hang over the markets. Inflation has picked up and Federal Reserve has increased the interest rates first time in four years. Rising inflation and interest rates can hurt both stocks and bonds.

But there is some good news too. Many companies are reporting strong earning gains and most economists expect that economic growth will pick up in the fourth quarter of this year. Because of positive economic activity, stocks do not appear to be pricey any more as they were in the recent past, so they are less likely to fall.

When the markets become volatile, as they sometimes do, people who are heavily invested in one segment of the market and are counting on short-term results are often eager to make a change. If you have a long-term strategy and diversified portfolio, you are likely to remain confident and stay the course.

Comprehensive Financial Plan:

Most efficient and least expensive way to plan for retirement, saving for college education for children, or achieve your life goals is to have a comprehensive financial plan, which provides a road map to achieving the financial objectives. It will also help you see, whether you have enough financial resources or assets to achieve all your financial objective, if not then what kind of changes you need to make now to achieve all of your financial goals or how to fine tune your goals. It is an involved process to create a good comprehensive financial plan but it is well worth the time, effort and money to create a good comprehensive financial plan.

Planning for College Education:

The 529 plan is one of the best vehicles to save for college education. The investments in these plans grow tax deferred, and funds can be withdrawn tax free for college education. Should you need additional information, or have a question, please either visit my website www.sharmah.com or contact me.

Investment Portfolios:

In the last few years we have see some abuses in the mutual fund industry. Many mutual fund families had been doing things, which were not in the best interest of their shareholders / investors. My suggestion is to look into exchange traded funds (ETFs) such as Ishares index funds because of the following two main reasons.

1. ETFs or Ishares are very much like mutual funds, but trade like stocks. One can buy or sell these Ishares like stocks and does not have to wait till 4:00 PM to find out the value or price of the fund.
2. An expense ratio of ETFs such as Ishares index funds is much less than the most mutual funds.

Currently, there are around 100 such ETFs are available and one can easily create a well-diversified portfolio utilizing them to represent all asset classes and categories in each asset class.

Estate Planning:

Every person regardless of the size of his or her estate, need to have following basic estate planning documents in place and review & update them periodically or at least once in couple of years or when there is a significant change happens:

Will or pour over will, regular or springing power of attorney, advance medical directive or Living will, Revocable (living) trust (If need exists), Irrevocable life insurance trust (ILIT).

For individuals having net worth of more than five million dollars, Private family foundations, Charitable Remainder or Lead Trusts along with provisions to handle future estate taxes is another important area worth considering. For young professionals, it is important to have a risk protection strategy by having a level premium Term life insurance.

For information on financial planning and other matters discussed, please call Hans Sharma at 610-828-8253 or email: hans@sharmah.com

IMPORTANT REMINDER: Please note that Brahma Bharati is normally mailed only to current members. However, this issue is being sent also to those members who have not renewed their memberships. We request those members to renew their memberships. Membership fee received now will be good through December 31, 2005. Annual renewal fee will increase from US\$ 25 to US\$ 35 and Life membership will increase from US\$ 250 to US\$ 350 beginning January 1, 2005. Please use the form on page 11 or download from www.bsna.org.

RENEW/JOIN NOW AND SAVE

BSNA Income-Expense Report for the period January 1, 2001 through August 31, 2004

Prepared by: Tej Pandey, BSNA Treasurer

The table shows the financial statement of BSNA since the current EC was installed in January 2001. In addition to income/expense statement, it also includes the details of the BSNA investment account that was opened in 1998, and has been managed by Sharma & Associates. A review of the data reveals a large deficit in the 2003 Convention at San Jose. In the past, the Convention Directors were given freedom to manage income/expense for the convention. However, in order to control the run away expenses as it happened at San Jose convention, the convention income/expenses are now managed by the BSNA Treasurer with sufficient freedom to the Convention Director to maintain the quality of the program. The 2004 convention produced a sizeable surplus due to an excellent management by Dr. Umesh Shukla, the convention director.

	Carry over	Yr. 2001	Yr. 2002	Yr. 2003	Yr. 2004 as of 8/31
General Fund Income	12,105.81				
General fund		751.00	1,052.80	1,417.13	20.50
Membership-Life		8,000.00	4,100.00	3,925.00	3,647.00
Membership-Annual		2,100.00	1,080.00	1,514.00	1,046.00
Interest		132.88	53.52	38.68	14.65
Dividend/Capital Gain		1,050.00	550.97	395.00	99.36
Donation--Gujarat Quake		10,606.00	0.00	0.00	0.00
Scholarship fund		0.00	282.60	0.00	0.00
Total General Fund Income		22,639.88	7,119.89	7,289.81	4,827.51
General Fund Expenses					
Donation--earthquake relief		10,238.00			
BB (print+mail)		2,188.00	1,226.97	3,004.78	1,576.52
BK (print only)		0.00	3,935.50	44.82	3,500.00
Supplies		369.67	42.02	405.81	0.00
Postage/Shipping (BK/BV+...)		833.00	1,032.41	612.70	783.92
P-meeting		2,010.42	222.95	1,080.99	0.00
Bank charges (Visa/MC)		0.00	0.00	511.20	99.07
Dividend reinvestment		1,050.00	550.97	395.00	99.36
Other		1,465.00	10.00	1,469.00	718.00
Total General Fund Expense		18,154.09	7,020.82	7,524.30	6,776.87
Convention Income/Expense		Long Beach	Toronto	San Jose	E. Windsor, NJ
Income					
Convention Receipts		45,245.00	36,802.46	33,649.00	18,100.00
Brahma-Vani Donation		18,253.00	5,854.00	11,552.00	11,243.00
Expense					
Conv. Expense		58,505.00	37,662.96	48,999.00	16,910.76
B-V Printing/Publication		3,500.00	3,000.00	3,828.50	3,200.00
Convention Gain/Loss		1,493.00	1,993.50	-7,626.50	9,232.24
Net Yearly Gain/Loss	12,105.81	5,978.79	2,092.57	-7,860.99	7,282.88
Account Balance	12,105.81	18,084.60	20,177.17	12,316.18	19,599.06

BSNA Investment Account at Charles Schwab (Managed by Sharma Associates, Inc.)					
	Principal	12/31/01	12/31/02	12/31/03	8/30/04
Initial Investment (8/26/98)	40,000.00				
Amount Added (5/10/99)	28,158.97				
Dividend Reinvested		1,050.00	550.97	395.00	99.36
Current Market Value	68,158.97	56,731.09	42,018.21	54,503.33	53,256.75

Note: Other expenses include PO Box rental, web address renewal fee, Home page development, filing fee for California SOS registration, postal permit for non-profit status, etc.

Report of the General Secretary's Visit to Brahman Samaj of UK (BSUK)

I visited London on August 30, 2004 to meet with the Executive committee of Brahman Samaj of UK. The purpose of the visit was to:

- (1) Establish a cordial relationship between BSNA and BSUK
- (2) Discuss the preparations for the World Brahman Convention (WBC) in London on August 21-22, 2005 and find out how BSNA can help them with the convention
- (3) Find out how BSNA can assist in the efforts to unite the World Brahman Community

The executive committee of BSUK and their families were delighted with my visit. The meeting took place at Mr. Ram Tiwari's house in London. The following BSUK EC members and their families were present for the meeting Mr. Ram Tiwari, President; Mr. Surendra Kumar Atri, Executive Vice President; Mr. Satish Kumar Sharma, Gen Secretary; Mr. Avinash Tewari, Asst. Treasurer; and Mr. Virendra Tiwari. The following actions were agreed by all at the meeting which lasted all day:

- All possible efforts will be made to make WBC London 2005 a great success.
- We will seek the co-operation of all Regions to further our cause.
- All delegates who attend the convention will be treated with respect.

I was apprised at the progress of BSUK's preparations for the WBC 2005. They have already found a centrally located venue for the convention at a reasonable cost. In addition, BSUK is planning to arrange an optional excursion tour of London, France and Switzerland etc. for visiting delegates at reasonable rates.

I shared the recent Brahma Vani (BV) and Brahmakulum (BK) and other registration material from 2004 BSNA convention with BSUK members who were impressed to see BV and BK. They sought assistance in preparation of the souvenir magazine and other registration items for the WBC 2005.

I promised BSNA's assistance to BSUK for WBC in the following areas:

- Publicizing the WBC London convention in the USA.
- Identifying possible sponsors for the event.

- Encouraging maximum participation in the London Convention by BSNA members.
- Assisting with compiling and editing of the souvenir magazine and contributing articles for the souvenir magazine

It was a pleasure to meet with the BSUK EC, and offered BSNA's assistance. I felt that we had established a very cordial relationship with BSUK EC members in a single visit, and they appreciated the efforts of BSNA in uniting the Brahman community around the world. The BSUK EC members expressed their gratitude to me for BSNA's support and thanked me for the visit.

Umesh Shukla, Ph.D., BSNA General Secretary
shuklafamily@earthlink.net; 908-431-9845

WORLD BRAHMAN CONVENTION

August 21-22, 2005

LONDON, ENGLAND

Hosted by

**Brahman Samaj of United Kingdom
(BSUK)**

Register early and save

£70 per person, £120 per family by Dec. 31, 2004
£90 per person, £140 per family by March 31, 2005
£110 per person, £160 per family by July 31, 2005
£130 per person, £180 per family on site

Family includes self, spouse and children under age 12

Accommodation can be arranged in double room with attached bath at £55 per night for double occupancy, £52 per night for single occupancy.

For more information and registration form, please visit: WWW.Brahmansamajuk.org

BSUK plans to organize a 5-day optional European tour for those interested.

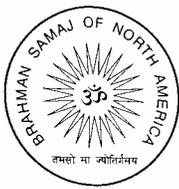
**For further details, please contact:
Mr. Ram Tiwari, President BSUK,
at 011-44-208830283**

Email: ramtiwari41@yahoo.co.uk

In USA:

**Dr Shyam Shukla, BSNA President,
at 510-770-1218**

**Dr. Umesh Shukla, BSNA General Secretary,
at 908-431-9845**



BRAHMAN SAMAJ OF NORTH AMERICA MEMBERSHIP APPLICATION FORM

**Please mail the completed form with your check payable to BSNA to:
Dr. Om Sharma, Treasurer, P.O. Box 716, Belle Mead, NJ 08502**

Name	_____	Last	_____	First
Address	_____			Country
	Street address, City, State, Zip Code			
Telephone #	_____			
	Home	Work	FAX	E-mail

FAMILY INFORMATION

	First & Middle name	Education in India Degree/Univ./Year	Education outside India Degree/Univ./Year	Professional/ Position	Employer	DOB (mo/yr) Optional
You						
Your spouse						

CHILDREN INFORMATION

Son/D Single/M	First & Middle Name	Education Degree/Univ./Yr	Profession Position	Employer	DOB Mo/yr	Seeking marriage

Yes, I (we) want to be a members of BSNA. I understand, the database will be used for the benefit of Brahma community. I absolve BSNA or any one connected with this effort from any wrongdoing. I have the authority to sign the waiver.

Enclosed is a check in US Dollars payable to BSNA: (please circle one)

\$5,000 -Patron, \$1,000 -Benefactor, \$250 -Life Member, \$25 -Annual, \$5 -Foreign student yearly [Canadian: \$350 -Life Member, \$35 -Annual member; other categories, multiply by 1.4]

Mr./Ms. _____ Date _____

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

From:
BSNA
P.O. Box 716
Belle Mead, NJ 08502

TO:

RETURN SERVICE REQUESTED

**ELEVENTH ANNUAL
BSNA CONVENTION
WASHINGTON D.C.
JULY 2-4, 2005**

**For latest information, visit
BSNA home page:
<http://www.bsna.org>**

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: surendra.pandey@asurams.edu

Other correspondence about BSNA should be sent to President Shukla at:

shuklas@comcast.net

or mailed to:

P.O. Box 716, Belle Mead, NJ 08502 U.S.A.

Visit BSNA homepage at

<http://www.bsna.org>

IMPORTANT REMINDER

If your address has changed, please inform Dr. Arvind Sharma, Editor of Brahmukulam (BSNA Directory) immediately. Also, please respond to the update request. This will ensure that you continue to receive all mailings from BSNA. To update your address, please telephone: (610) 667-5294 or E-mail sharma@myself.com