



BTCC Summer Newsletter

July 2010

President's Report

Dear Friends,

So far this year is going great. Participation is increasing at all levels. Our Temple is running very smoothly, thanks to religious committee oversight and our priest Narasimha Narasaraja. They are totally dedicated to make Temple better in term of satisfying members need and organizing more religious pujas and events. Initiative is being considered right now to do Pranpratistha of Temple Deities sometime next year. Details will be forwarded in due time.

With help of Dr. Viji we were fortunate enough to to invite President Dr. Kalam to give us very inspiring lecture on "Relevance of Faith, Religion & Spirituality in 21st. Century & Beyond" on first visit and to plant trees and bushes with children on second visit.

Also during second visit Dr. Kalam helped inaugurate Playground built by generous donation from Bharat and Saroj Dubal family. More closets and bench/storage was added in Temple area thanks to Dubal family once again. In addition all of Temple and most of auditorium was painted. With Biacs we organized fund drive to help people of Haiti when devastating earthquake struck there.

Right now we are looking at alternative way to help handicap and/or older people to visit Temple via traveling chair or lift. Plans also being considered to add basketball court adjacent to existing concrete pad. It is wish of this executive committee to make facility more useful and encourage even more participation. But like any organization we need financial support. We encourage to become member if you already not. It costs only \$10.00 a month. We also need more volunteers.

Please contact any of committee members for more details. Remember this is our Our home away from home and it is our combined duty and responsibility to keep this facility clean, safe, secure and financially viable. God bless you

Ranchhod Patel

BTCC Treasurer's Report

Treasurer's Report will be available in our next issue

Talent Show 2010

Are you the best in Lexington?

Show us your jalwa!

Maybe you could be judged the best in Lexington

As part of the BTCC 5th Anniversary Celebration there will be a talent contest and all BTCC members are invited to enter

August 14th, 2010

Rules:

- 3 categories for participation.
 - o Dance - under 12 years old,
 - o Dance - over 12 years old,
 - o Vocal or musical performance - any age group.
- Individual or groups may compete
- Any genre of dance, or music is allowed, ie. bollywood, classical, fusion etc.
- Age limit qualification based on oldest person in the group who will be on stage. Groups may have adults help with choreography, music etc and still compete in the under 12 category.
- Entries must include names and ages of all participants. incomplete or late entries will not be accepted
- **All participants must be paid members of BTCC**
- Performance for preliminary rounds will be judged on basis of points given for each of the following criteria for a maximum of 20 points total
 - o Originality (10 pts)
 - o performance quality (10 pts)
- All points and judging results will be decided privately by the judges who will announce only their decision not the scores
- Props, costumes etc can be considered for the originality score but can only account for a maximum of 4 points out of the originality score. points awarded for creative use of props and costumes rather than quantity or amount of \$'s spent.
- Each group has maximum 5 minutes to set-up AND take down props for their item
- Each item cannot exceed 8 minutes in duration. After 8 minutes the sound system will be cut off and curtain will close.
- All judging decisions are final. Judges will select top 8 teams in each category who will advance to the final round on August 14th and the final round will be judged based on audience reaction. Request for Information & Email Entrys to:

Bhupendra Parekh @ 859-699-9241 email: parekh@caer.uky.edu

Rishi Gogate @ 859-263-7337 email: rishigogate@gmail.com

Message from Religious Committee

Dear Devotees and Volunteers,

The monthly Sathyanarayana puja has been going very well and wanted to take this opportunity to thank people who are sponsoring the puja and prasad. Please continue your support to all religious and cultural activities at the temple. We have also started ANAKASHTAMI VRATHAM, this year every month and it is performed on 8th day (Ashtami) every month following the full moon day (POURNAMI). Our temple is the only unique temple in this region that has Murthy of Dattareya who is the incarnation of divine trinity Brahma, Vishnu and Shiva.

We celebrated Rama Navami, Mahavir Jayanthi, Ugadi, Tamil New years day during the last quarter and all of these functions are well attended and supported.

We are planning to celebrate the 5th Anniversary on August 13th and 14th with HAVAN on 14th.

Please continue to support your temple for the upcoming anniversary program and other functions.

We are planning for the 2010 temple anniversary program and following is the tentative schedule for the anniversary Puja activities. We need the community support and help to make this a successful event.

Please volunteer your time for the temple anniversary activities.

2010 Temple Anniversary Religious Activities Bharatiya Temple and Cultural Center 2010 Anniversary Puja Schedule

Date	Time	Event	Place
August 13, 2010	5:30 p.m. - 8:00 p.m.	Kalash Sthapana Aarthi and Prasad	Temple
August 14, 2010	9:30 a.m. to Noon	Ganapati Havan	Outside Shelter
		Navagraha Havan	
		Rama Taraka Havan	
		Purnahuti	
		Kalasa Udvasana Proksana	
	12:30 p.m.	Lunch	Outside Shelter
August 14, 2010	5 p.m. to 7 p.m.	Talent Show	Majmundar Auditorium

Sponsorship for the Havan and Abhishekam is \$51.00 per family

For further information regarding pujas, please contact Muthukrishnan Srinivasan at (859) 296-9520 or Natubhai Patel at (859)223-4597

Thanks
Muthu Srinivasan

Lord Dattatreya and Sri Anaghastami Puja

Dr. Ram Murty

Jaya Guru Datta

Sri Guru Datta

Lord Dattatreya and Sri Anaghastami Puja

[Abstracted from the works of Sri Sri Sri Ganapathi Sachchidananda Swamiji of Avadhoota Datta Peetham, Sri Ganapathi Sachchidananda Ashrama, Dattanagar, Mysore 570025, India]

Sri Ganesaya Namah I Sri Saraswatyai Namah I Sripada Vallabha Narasimha Saraswati I Sri Guru Dattatreya Namah II Sri Sadgurubhyo Namah II

Gurubrahma Guruvishnu Gurudevo Maheswarah I Guru Shakshat Parabhama Tasmai Sri Gurave Namah II

Lord Dattatreya: Lord Dattatreya is the true form of the "Trinity" --"Brahma, Vishnu, and Maheswara", Dattatreya is the first Guru (Adiguru) in this entire world, For the welfare of the universe, the trinity of gods incarnated as "Dattatreya" for the protection of the righteousness and destruction of evil, All the Avatars of the Lord Vishnu completed their stay on the earth at the end of the fulfilment of the mission, But the Avatars of Datta is it is taken for the sole purpose of destroying the man's worst enemy: "ignorance" and lighting the "Light of Knowledge" He is the deity of worship for those who belong to the six mathas established by "Sri Sankara" viz., Shaiva(Shiva), Vaishnava(Vishnu), Ganapatya (Ganapati), Soum (Sun God), Shakta (Shakti), and Shanmukha (son of Lord Shiva)"

Pleased by the Tapas of "Maharshi Atri", Lord Parameswara agreed to give his own "Atma." As a result of that Blessing, Anasuya Devi gave birth to Dattatreya. Datta in Sanskrit means, "To give" As the Lord gave his own Atman to Atri, the child born is "Dattatreya" Datta is also known as "Atreya" meaning, "Born to Atri!" There is another explanation to the word "Dattatreya" which follows: Atri means "no three" the one who is beyond the experience of the three "Tapatrayas" is "Atri" "Anasuya" means "Jealousy" The one who does not possess is "Anasuya" Khasi Khanda, Ivalarkandeya Purana, Skanda Purana, and Bhagawata, describe the life history of Dattatreya.

Sri Anaghastami Puja (Anaghastami Puja)

Introduction: Incarnations are never ending. Hence one cannot comprehend all incarnations. That is why the Puranas mention only a few. Lord Datta's incarnations is a unique one. The incarnations of Sri Pada Vallabha (Pithapuram, Andhra Pradesh) and Narasimha Saraswati ((~anagapur, Karnataka) have been popular. Humble prayers are extended to Sri Swamiji in bestowing the strength and spiritual knowledge for crossing the ocean of Samsara, Sri Swamiji Blessed the Lexington community with a resplendent Datta Idol to be installed at the temple during His visit in the year 2003, Since the installation Datta idol, continuous prayers have been in the daily worships for all of us in learning the path of "Dharma," Anaghastami Worship is one of such Divine rituals in the Datta Tradition.

Sri Datta incarnated as the spiritual Master to bestow salvation not only to scholars, but also to laymen. However, due to the effect of this age Kali, the significance and the grandeur of His incarnation is lost in the memory of mankind in general. A few serious Sadhakas are an exception. Lord Datta, being the ocean of mercy again and again takes different incarnations - revealing His significance to one and all and uplifting the down-trodden. The philosophy of Sadguru Datta is beyond the reach of the commoner's imagination. Even great scholars do not realize that Datta -widely known as an Avadhuta(roving monk) has another form of a householder, Among the several forms of Datta takes frequently in His divine play (leela), the name of his householder's form is Anaghastvami. His consort is Anagha Devi, an incarnation of Lakshmi (Goddess of Prosperity) Herself. This divine couple leading pious lives of penance, shower blessings of physical and spiritual boons on the devotees. Astha Siddhis (the eight supernatural powers) are born as sons to this unique divine couple. Sadguru Datta Himself gave the initiation of this Anagha Puja to his dear devotee Kartaviryarjuna. way back in Krita Yuga. These details are described in detail by the sage Vyasa. Emperor Kartavir}arjuna thoroughly propagated this Anagha Puja throughout his vast empire. This meritorious worship was performed individually and collectively by one and all. As a result, the prolonged period of Kartavirya's reign was really a golden age.

Lord Dattatreya and Sri Anaghastami Puja

Continues..

In the next age Treta Yuga, King Dasaratha and Sri Rama also performed this Puja as asserted in our epics. Though people lost sight of this worship to some extent in the third age, Dwapara Yuga, Lord Krishna caused wide participation in the performance of this puja by the people by initiating the same to Dharmaraja.

In the present age Kali Yuga this worship went out of popular practice gradually. It is due to the grace of Sadguru Datta and the good fortune of devotees that this famous worship is now being popularized extensively. Now, Swamiji entrusts this method of worship in a further simplified form to devotees. An easy method of worship is detailed below. **In** our homes, we can draw a lotus with eight petals on the dias. One can use rice flour, turmeric and kumkum for the drawing. In each of the petals, we place a kalasa (vessel), a betel leaf or a Tulasi leaf and invoke the deities. Further, prepare twines of yellow, red and white colors. Each twine may be about eight inches long. Tie a knot in the middle of the twines. Keep the twines in the center of the lotus at the feet of Anagha couple. At the end of the worship, wear the twine around your right wrist accompanied by the prayers thus:

"Brahma Vishnu Mahesana rupin triguna nayaka; Trai varnika namastubhyam Tara Deva Anaghatmaka"

Meaning: Oh! Anagha Deva ! you are Brahma, Vishnu, and Shiva -the three in one. You excel the three qualities Tamas, Rajas and Sattva symbolized the three colors. We can offer fruits, Pancha Karjaya or even the nonmal food as offering to Anaghaswami (vegetarian only)

Youth who are aspiring for a decent match, men and women pestered by domestic problems and any distressed persons -are sure to get quick beneficial results by worshipping Anagha Devi with firm faith and deep devotion. All can perform the puja. The most important day for this worship is the Margasira Bahula Asthami _ the eight day of the dark fortnight it may be done in the other fortnight, or any day of the month. Bahula Asthami day of each month is also selected. It is compulsory that one must perform the puja at least once in a year.

Anagha means sin. We commit sins very often by thought word and deed. Only these sins stand in the way of our progress. The celestial couple, the perennial parents of the Universe -Datta and Anagha remove our sins. Hence they are called Anagha couple. By performing Anagha Puja, one can get relief from all sins. Due to the grace of Guru Datta, progress in the physical and spiritual aspects of life are achieved.

Puja Details: Achamana, Sankalpa, Ganapathi puja and Kalasa Puja, traditional Dhyan Avahana Shodashopachara Puja Anga Puja, Astottara Namavali, Dhupam, Deepam, Naivedyam, Tambulam, Niraanjanam, Mantra Pushpam. Pradakshina, Prardhanam, Samarparna (dedication). The story, as narrated by Sage Vyasa is divided in three chapters (i) Defeat of demon Jambhasura to restore celestial kingdom, (ii) Blessings of Datta who granted supreme spiritual knowledge to King Kartaviryarjuna, and (iii) Sri Krishna narrated to Dharmaraja how Anaghastami vrata is effective in removing sins.

Our Temple Priest has been following the Dattapeetham Publication for this Divine Service on every Bahula Asthami day.

May Lord Dattatreya shower His choicest Blessings!!

Prasad Distribution on Saturdays at BTCC

Message from Rayudu Polisetty

Dear BTCC Members and Devotees,

As most of you are aware we already started serving prasadam at temple on Saturdays. We like to do this for following reasons:

1. It is nice for devotees who come to temple to have some prasadam. It is popular at many other temples and has been thoroughly appreciated.
2. Added incentive to attract more devotees to temple on weekends.
3. Convenience for devotees coming from out of town as well as for students, singles etc. They have some Indian food before searching for an Indian restaurant.
4. Another opportunity to meet and socialize at nominal expense.
5. A nice way for devotees to serve God and community by sponsoring this.

Ways to Sponsor:

Prasadam suggestions - 20 servings of food to be brought by a family at 11.00 a.m to pooja room. Food - lemon rice, tamarind rice, yogurt rice, veg pulav, sheera, Obuttu -puran poli, rava or boondi ladoos, Meeti pooris. Halwa (Sheera) or any Prasadam. Please remember Garlic or Onion should be omitted during food preparation.

Serving suggestion - The prasadam should be placed on the table in individual bag/box in the pooja room with \$1 suggestion note and a box to collect donations. At 1.30 p.m the collected money be put in an envelope and deposited in the Hundi.

1. By preparing and pre packing in a ziploc bag or styrofoam boxes and bring to temple. Initial need is for about 20 people. Be available 11:30 - 1.30 pm to serve- at a nominal charge of \$1.00 a packet
2. To make contribution of \$51 per Saturday & BTCC will find a volunteer to prepare and serve food.

We like to hear your thoughts and suggestions. We like sponsors to tell us how many Saturdays they like to commit.

For your convenience you can email to BTCC bulletin board or contact our Prasadam Distribution Coordinators, Devi Podapati at 859-223-9282 & Rama Aroon. At 859-223-2048.

This Prasadam distribution was started on 1st Saturday, June 6th, 2009 at BTCC. Please tell your friends and family members about this program and urge you to actively participate.

We would like to thank all Volunteers so far in making Prasadam. We really appreciate your cooperation and helping us in this on-going program.

BTCC

Message from Cultural Committee

Greetings BTCC members. I'm happy to report that BTCC continues to have a variety of cultural activities and events which are being well attended and supported by the community. We continue to ask for volunteers to be a part of the cultural committee to help organize these wonderful events. If you are interested please contact any executive committee member.

We started off the year with a Ugadi celebration organized by the Kannadiga Community on April 24th.. This year we had a special treat with a performance of Yakshgana, which is a traditional form of dance theater. The organisers worked hard to bring a talented group to Lexington which was very well received, and they actually were able to raise a significant amount of money to help preserve and promote this art form. Dr. Sashidhar gave a very interesting talk about Ugadi and the significance of this festival. Lastly the food that was provided by the Kannada community was wonderful and they did a great job to serve the large crowd that was in attendance.

On May 2nd we also had a classical vocal performance by Mrs. Ashwini Bhide-Deshpande. At least 100 people were there to enjoy the enchanting performance. It was a particularly rainy and stormy day and the performance seemed to perfectly capture that mood. Vishwanath Shirodkar on Tabla and Seema Shirodkar on harmonium provided the musical accompaniment for the performance. We are grateful to Dr. Sathaye and Mr. Dubal for their generous contributions in making this concert a reality. There is a small but dedicated group of classical music lovers and we are fortunate to have such a high caliber of performances at BTCC. This performance also was the debut of our new stage risers (sponsored by Dr. Majmundar) which gave the audience an un-obstructed view and created a nice visual presentation for the performance.

Rishi Gogate
Cultural Committee

Mark your Calendar:

BTCC Anniversary

August 13th and 14th 2010

Ganesh Chaturthi Celebration

September 19th 2010

Karva Chauth

October 25th 2010

Grand Diwali Celebration

November 6th 2010

For further information, Please contact EC Members or email
info@btcky.org

Kroger Reward Program Committee

DONATE BY SHOPPING SHOP AT KROGER

There is an easy way of donating to BTCC and not even feel the pinch in you wallet. When you shop at Kroger, start using the Kroger Rewards Card. Kroger will then contribute a portion of every dollar you spend to our annual maintenance fund. The more you spend, the more that will be donated to BTCC. Use the Kroger Rewards Card from BTCC. For more details contact: Mahesh Naik at 859-268-9155 or email mnaik@insightbb.com

Advantage of Kroger Program

We receive 4% when the total purchase reaches \$5000.00 = \$ 250.00.

We receive this amount about every 3 months or so.

We have about 23 members using it regularly.

Members do need to know that the card they buyif the balance is zero for > 60 days.....it becomes inactive.

Members need to keep recharging it.

CELL PHONES and INK CARTRIDGES

Let the members know that we are also recycling used cell phones and ink cartridges.

Members can bring them to the temple and leave them there in the appropriate collection boxes.

We get some money from recycling.

Last year we received about \$27.00 for old cell phones and about \$31.00 for the ink cartridges.

Not much BUT we are **helping keep our earth GREEN** and collecting some money for the temple by recycling.

Building Committee Report

Building Committee has recently completed construction of '**Shri Hiralal Gajkaran Playground**' at a cost of approximately \$30K. This project was funded by Shri Bharat Dubal.

We have prepared proposal and collected construction cost estimate for a full size basketball court. The estimated project cost is \$30K. Dr. Polishetty has agreed to match the fund collected for this project, so we only need to raise \$15K to make this project a reality. We hereby urge all readers to respond to this challenge by pledging whatever they can by calling any of the committee members by July 15th.



Filter the Noise; Sharpen Your Focus - Part II

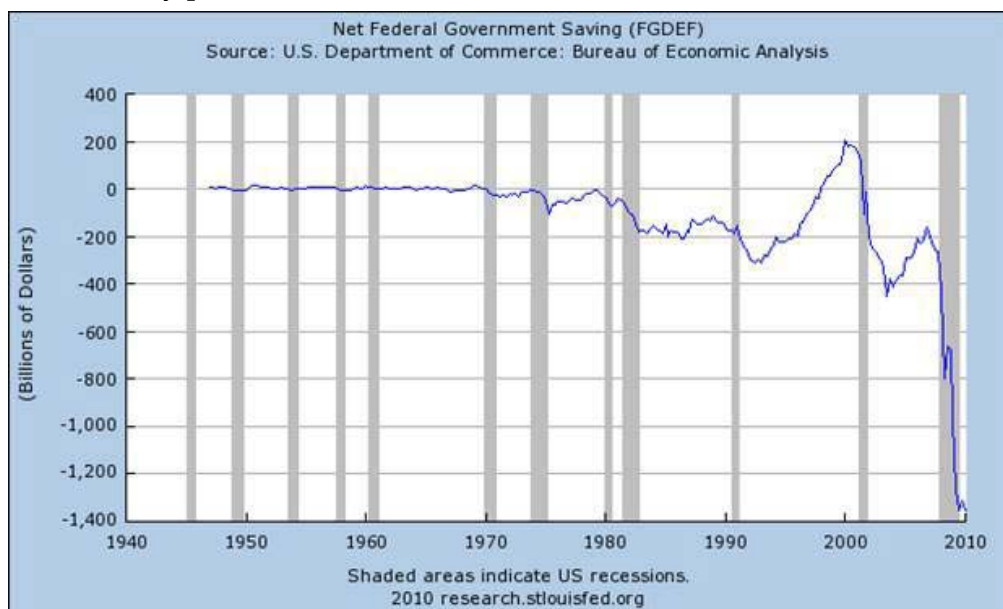
Mohua Das, CFP®

Dear Friends,

There is something about sunshine – it makes you feel good and forget your cares, well most of them. I love the summer, even though it brings out the nasty poison ivy that I react to so strongly. May is here, the sun is shining brightly, the air is ripe with the fragrance of blooming peonies, lilacs, roses, gardenias and I have already had one bad reaction to poison oak. This is going to be one long, hot, itchy summer. The situation of the global economic framework seems to be no different.

Whatever happened to the maxim, “nothing much happens in the summer”? I guess that was true before we hit the decades of “Buy what you want today; worry about the bills later”. An economy can be described in terms of three sectors: the government sector, the private sector and the consumers. Through the decade of late-1980s, 1990s and much of 2000s, the private sector and the consumers built their load of debt with rapid speed. Then, in 2008 came the (hopefully) once-in-a-lifetime 100 year flood. We witnessed the bursting of three asset bubbles at the same time – the stock market, the commodities market and the housing market - all three became a simultaneously collapsing house of cards. The famed and then iniquitous bailouts did little to change the composition of debt across the economy. Earlier, the consumers and the private sector had borrowed far beyond what they could truly afford. All the bailouts did was transfer this unsustainable debt from the consumers and private sector to the government sector; debt that is far larger than the cash-flows that it can find to service that debt. Well, the government’s debt is essentially our debt, which will eventually come back to bite us as higher taxes and lower government spending.

Dr. Hussman has put it very succinctly in his weekly column, “I’ll reiterate that from our perspective, the essential difficulty of the market here is not Greece, it is not the Euro, it is not Hungary, and it is really not even the slow pace of job growth in the latest report. The fundamental problem is that we have not, as a global economy, accepted the word “restructuring” into our dialogue. Instead, we have allowed our policy makers to borrow and print extraordinarily large band-aids to temporarily cover an open wound that will not heal until we close the gap. That gap is the difference between the face value of debt securities and the actual cash flows available to service them. The way to close the gap is to restructure the debt. This will require those who made the bad loans to accept the associated losses. By failing to do that, we have failed to address the essential problem faced by the world, which is that we have created more debt than we are able to service”. Well said, Dr. Hussman! Perhaps it is time to whisper some words of wisdom into the ostrich heads of many politicians.



The graph here shows the net federal government (U.S.) savings over the last 50 years and the shaded areas indicate previous recessions. Don't look - the picture is scary! Net savings of the U.S. government has fallen off the cliff.

Perhaps, it is time to face reality. It would be surprising if the global deleveraging takes years, instead of months, to unfold. Mentally, I am prepared for another 7-8 years of enhanced market turmoil and heartburn. Hang on to that Tums. However, have faith – it is not a story of all gloom-and-doom; Phoenix rises from the ashes. When it seemed impossible, America survived the turmoil of the savings and loans crisis in the 1980s and emerged stronger. Industry and commerce will find ways to give birth to its young Phoenix, once the dust has settled.

In the meantime, let's talk briefly about what most people say, "What should I do? How can I protect myself and my family?" Fair question, now let's get to the long answer because there is no one-line answer. First and foremost, review your personal debt. If you have debt, honestly answer the question whether your debt is at sustainable levels. What kind of debt is it? Is it good debt that is essentially going to pay off in the future or is it bad debt, the kind of debt that will eventually hit you squarely between the eyes and keep you down on the mat for a long time to come. If, in the frenzy of easy-home loans, you bought a house that is larger than what you can actually afford, then it might be time to re-visit that decision. If you are closer to retirement, evaluate carefully if you would benefit from owning your home free and clear versus having a mortgage and receiving some tax benefits from it, knowing that most likely your income will decrease in retirement. Pay yourself by paying down your credit card debt. Secondly, tighten your belt and increase your savings. People in Greece and Spain are being forced to do so by the global capital markets and their governments. The current level of deficit in America is unsustainable in the long-run. It would not surprise me at all, if in the future, we saw some combination of higher taxes, higher retirement age to receive social security and a decrease in different forms of health care benefits, especially in Medicare. You can kick the can only so far down the road. Thirdly, expect high level of volatility in the stock markets. When training for athletic events coaches are fond of saying, "No pain, no gain." Likewise, investors should expect to endure the "pain" of market declines in order to potentially benefit from the "gain" of bull markets. But, in order to withstand these market declines, it's helpful to know how much pain is "historically normal."

A History of Declines in the Dow Jones Industrial Average (1900 - Dec 2009) Decline	Average Frequency⁽¹⁾	Average Length⁽²⁾
- 5% or more	About 3 times a year	48 days
- 10% or more	About once a year	115 days
- 15% or more	About once every 2 years	217 days
- 20% or more	About once every 3 1/2 years	338 days

Source: Capital Research and Management Company; (1) Assumes 50% recovery rate; (2) Measures market high to market low

Although past performance is no guarantee of future results, the chart gives some historical perspective. The last period of consolidation in the market, 1966-1982, also witnessed high swings and, in my opinion, there is no reason to think why this period of consolidation, which started in 2000, should be any different. Our conversations ends here for now, but I hope I have left you with some food for thought. Until we meet again – have a wonderful life, take time to smell the flowers, laugh with family and friends, do good work and keep in touch.

Mohua Das is a Certified Financial Planner™, with a doctorate in Economics. She is a Wealth Advisor with Keystone Financial Group; an independent financial consulting firm based in Lexington, KY. 859-554-5090; mohua.das@keystoneky.com

Disclaimer: Financial Planning and Securities are offered through LPL Financial. Member FINRA/SIPC. This article represents the author's views and is for educational purposes only. It should not be construed as an offering of advisory services or a solicitation to buy/sell any securities or related financial instruments in any jurisdiction. Investing involves risk including loss of principal. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and cannot be invested in directly. Please talk to your financial advisor about your situation prior to investing

Not a member yet?

Please fill out the attached from and mail to the below mailing address.

**Priest -
Sri. Vijaya
Narasimha Bhattar**

Physical address:
3050 N. Cleveland Rd.
Lexington, KY 40516
P - (859) 294 4277

Mailing Address:
PO Box 23965
Lexington, KY 40523-3965
E-MAIL:
info@btcky.org

Membership/Donation

BTCC Membership/Donation form

Tax ID: # 31-1557332

\$20,001 or greater towards Diamond Life Membership
 \$10,001 to \$20,000 towards Golden Life Membership
 \$5,001 to \$10,000 towards Pioneer Life Membership
 \$2,001 to \$5,000 towards Patron Life Membership
 \$120 towards the Annual Membership
 Other Amount \$ _____

Name: _____

Address: _____

Phone _____ Email: _____

Please make your tax-deductible check payable to BTCC and mail it to the above address. You will receive receipt and confirmation of donation and be added to the BTCC member database.

BHARATIYA TEMPLE AND CULTURAL CENTER

PO Box 23965
Lexington, KY 40523-3965

Non-Profit Org.
US Postage Paid
Permit No. 525
Lexington, KY