



Newsletter ~ Vallabh Vidya Mandir ~



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An Expression...

As we approach the end of the year and try to look back, I often wonder how fast 2009 has gone! Many a time I hear from my friends, neighbors, and family members that - "I am just too busy". A friend of mine sent me a poem recentlythe gist of the poem was "I am running but don't know where I am going, I have no time to spare for my family, my close friends.... Often I have many wedding invitations but by the time I get to send them the congratulations notes, it is time for the baby shower. I have five digit salary but don't even have 5 minutes for myself. Everyone is tired, but all of us are moving, walking, running...towards what!!!"

What is it, why after so many IT gadgets and time management courses, each one of us is so busy? Are we busy creating wealth, earning money, trying to make a good living?

According to the dictionary, wealth is abundance of valuable material possessions or resources. Famous author Robert Kiyosaki states, that your wealth can be calculated by

how long you can financially survive after you stop working. Writer Deepak Chopra says, "*Material success by itself without significance to the common good ultimately is not fulfilling.*" He contends that true wealth comes from creativity. *In modern society, wealth and money have become equated. Money is not wealth. Wealth in its true sense is success.*"

Wealth is a result of and a reward for faithful living. A person who seeks wisdom and walks with integrity will find true wealth. True wealth cannot be measured by worldly goods but rather by the richness of relationships, the honor given by others, and by intimacy with God. Intimacy with God means a balance of work, spirituality and religion. Often, in the modern world living a balanced life has almost become a fashionable thing. Between work, fitness, intellectual stimulation, entertainment, planned relaxation and healthy eating it seems we have identified the right ingredients for a healthy and balanced life. While doing all "the right things" many of us sometimes wonder why we still don't feel balanced.

Balance isn't about organizing your schedule and planning different events. Instead, the art of finding balance is a mindset that allows one to combine the most important aspects of our lives in harmony. Some important aspects of our lives include taking care of our health, spending valuable time with our families, managing our finances, practicing our spiritual beliefs, investing in our personal growth and making the most of our personal relationships. But the quest for balance also means realizing that sometimes you must make choices and trade-offs to maximize your quality of life.

We must eliminate unimportant items from our lives. We need to do this by deciding those things that are most important. We can accomplish this task by establishing daily routines that are structured and allow for time-outs

No Classes..

**VVM will be closed for
Winter Break**

Sunday Dec 20th & 27th

Have Safe & Relaxing Holidays



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and opportunities to maximize our use of peak performance periods. Time outs should be used for meditation, exercise or eating a healthy meal. Carving a little time for oneself can do wonders!

Silence is the space in which one awakens, and the noisy mind is the space in which one remains asleep. If our mind continues chattering, we are asleep. Sitting silently, if the noise disappears and we can hear the chirping of the birds ...the whistle of the wind, and have a clear head...then awareness wells up in us. It does not come from the outside, it arises in us, and it grows within us.

With awareness comes positive energy. An energy which helps us function better and perform our worldly duties in a successful manner. Swami Chinmayanda writes in Mananam series – “ *With each passing day we must grow in our ability to perform what needs to be done, and it will be accomplished in a sacred spirit of joy. The prized beginnings made each day can become the early dawn for the coming day of achievement. Today belongs to us. Remember: Yesterday was, and*

tomorrow will be, but today is ours. Every day is bursting with opportunities for us to do and to serve, to act and to express, to love and to live. Make use of these lush opportunities, and work diligently to make your life rich, fruitful, and useful for others at all times. With such a team of few courageous and honest servants of God, the nation is made whole, and the world is made safe.”

Phalguni Kikani

The March is On..

Priceless Possessions are Free...

While we are at the threshold of the fifth Year for Vallabh Vidya Mandir there are still some issues needing our attention.

"Everything that's worthwhile in life comes to us free - our minds, our souls, our bodies, our hopes, our dreams, our intelligence, our love of family and friends and country. All of these priceless possessions are free." ~ Earl Nightingale

Think about it. You can lose all of your money and start over. If your house burns down, you can rebuild

it. But things that cost you nothing, you can never replace.

One of the most important keys to self-motivation is to clearly identify your core values in life. You must decide what matters most. Many people think, "I know what's important; I don't need a list to remind me." What they don't fully understand, however, is that those core values will often serve as critical guides for making important decisions. When in doubt, your core values will cut through the fog like a beacon in the night.

We all know there are many distractions along the road of life that will pull us away from our values. Sometimes we are forced to make difficult choices. But a good rule of thumb is that when you have to sacrifice material

Key Board Class..

Key Board Classes will be offered at VVM From January 2010

For details Call
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possessions for one of those "free things" that life has given you...you've made the right choice.

Sureshbhai Patel

..Holiday Toy Drive

*For
Bhutanese & Nepali Refugees*

Pls Donate NEW Toys

**Range - \$10 - \$25
Ages – Infant to 12 years
Before Dec 10th**

For Details Contact–

Phalguni Kikani (281) 565-2996
e-mail - kikanis@earthlink.net

Fighting Soaring College

Costs....Nilus Mattive

(Courtesy – Sureshbhai Patel)

We talk a lot about soaring costs for many of our biggest needs — energy, health care, and food. But if you have kids, you're probably aware of another expenditure that keeps going up no matter how weak the economy is. The price of a college education.

The College Board's latest survey shows that tuition and fees at private 4-year schools rose 4.4 percent in the current school year to \$26,273. Meanwhile, the price of a 4-year public university education spiked more than 6 percent for both in-state and out-of-state students (\$7,020 and \$18,548, respectively).

Lest you think this is a short-term trend, I've got some more numbers to share. The National Association of Independent Colleges and Universities, that surveys 350 private, nonprofit colleges and universities says the average increase in tuition was 4.3 percent in 2009, and it notes that this is the smallest increase since the 1972-1973 school year.

Even worse, the NAICU notes that the average annual increase in tuition and fees has been 6 percent over the last ten years!

Given soaring costs, I think the best way to save for college is clearly the ubiquitous 529 Plan. A 529 plan is a tax-advantaged savings plan designed to help you save for a child's future college costs. They are issued by individual states, either directly or

through brokers. Since they were added to the Internal Revenue Code in 1996 they've become an extremely popular choice.

Essentially, there are two types of 529 plans — prepaid tuition plans and college savings plans.

Prepaid plans lock in today's tuition prices at eligible public and private colleges and universities. Many of these plans are guaranteed or backed by the issuing state, and the owner or beneficiary typically has to reside in the state. The way I see it, prepaid plans are great if you're fairly certain that a beneficiary is going to attend a particular school. They might also be good for "belts and suspenders" types who want rock solid guarantee

..Free Event

Seniors Tea Party

January 9th
Vallabh Hall
(3 pm – 5 pm)

**All Seniors 60 and Up –
Welcome!**

For Details Contact–

Phalguni Kikani (281) 565-2996
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In contrast, regular 529 college savings plans are like tax-deferred retirement accounts. They don't lock-in college costs, but they allow you to sock away large amounts of money (some allow hundreds of thousands in contributions). Typically, you are able to choose from a set menu of investments such as mutual funds.

Here Are Your Three Biggest Considerations When Selecting a 529 Plan.

#1. Fees — It's true of nearly any investment account: The fees you pay are going to greatly affect your portfolio's performance and despite recent crackdowns on egregious fees at some 529 plans, you can still find bad deals. A general rule is that you will likely pay more in fees when you purchase through brokerages than with a similar plan purchased directly.

#2. Investment Options — The quality of mutual funds varies greatly. Not just because of the fees they charge, but also because of their management and focus. In general, I favor low-cost index funds, especially in long-term accounts such as a 529. Please

note that based on recent tuition hikes you'll need an annual return of AT LEAST 6 percent just to keep pace and a few percentage points more if you want to gain any ground. This argues for a more aggressive asset allocation.

#3. Tax Treatment — All 529 plan investment earnings grow tax-deferred and withdrawals for qualified education expenses are tax-free. However, each state has individual rules about how it treats your contributions. Many allow upfront deductions with generous limits, but you will often need to choose your home state's plan. A few states allow deductions no matter what plan you contribute to. And some states don't offer a tax break at all! If you're getting the idea that choosing the right plan is an individual choice, you're right.

But I suggest you get started by investigating your home state's treatment of contributions and the plans it offers. Then, if you're not going to get a tax break, look at other low-cost plans.

Bottom Line: 529 Plans give you powerful savings and flexibility. In the end, there's very little we can

do about soaring college costs other than:

- Using the best saving vehicles available to us and
- Having a real heart-to-heart with children about how the money is best spent.

And between A. and B., you'll rest easier knowing the money in the 529 plan always remains the property of the account owner and NOT the account beneficiary. That means YOU remain in control of releasing the funds for the intended recipient. Most plans will let you transfer money to cover another recipient (family member).

You can use the funds for other purpose. You'd just need to pay income tax and a 10 percent penalty on any earnings.

So, in the end, if there's even a small chance that someone in your family will attend college —a 529 plan is a great way to get started.

Acknowledgment – *This investment advisory is brought to you by Money & Markets – a free investment newsletter from Martin D Weiss. Visit www.moneyandmarkets.com*

