



UCOBANK RETIREES' ASSOCIATION KARNATAKA (Regd)

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Registrar of Societies, Karnataka)

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To All Members of our Unit.

Dear Comrades,

NEW YEAR GREETINGS

The New year 2018 of the Georgian calendar is few hours away. Every New year we wish and greet each other wishing each one the best in the coming year. We should greet each other for future happiness and surely it should be so.

However, every year also brings with it some unknown fears, apprehensions and doubts about the future. No one really knows what is in store for us in the future. All of us know that every new year is a mixed bag of happiness and sadness. We need to understand that Nature is all about Change.

We need to accept things as they are, not as you wish they were at this moment. There is a hidden meaning behind all events and this hidden meaning is serving our own evolution unknown to us.

Every human has a basic and fundamental need for survival like food, shelter, emotional warmth: to be protected, nurtured, communicated with, to be looked at, listened to, touched without judgement, to have choices about contact, to express oneself. All these give a sense of belonging making a contribution towards actualisation of the meaning of life. Every soul is born with something to give, something to experience and something to learn.

In this life during many moments we feel that we are alone. The problems we face in our world are fundamentally created by a loss of connection to one another and our values. Nothing exists except in relation to something else. Everything we do, everything we are, depends upon the responses to other people and the events and their responses to us.

It is in these moments that we discover how much we belong to each other and how it is possible to do things together what we cannot do alone. It is increasingly found that social support makes a significant difference in the healing of many diseases, such as heart diseases, arthritis, cancer and that it boosts the immune system, reduces pain and depression.

One needs to reflect on how fortunate we are in this world where many people are struggling to simply survive. Think about the people that you have worked with that have made our life better as well as the experience that have defined us. Life is short. Do not forget the most important thing in our life: living for people and doing good deeds for them. Be loving and compassionate to all those around you. The real love begins where nothing is expected in return. Commit yourself to doing good deed(s) to others.

There are always hungry people to feed, naked people to clothe, sick people to comfort and make well. While we cannot save the entire world, we need to share the happiness of all those you call as friends, engage who spread joy and remove from your life those who offer you despair and disrespect. The smallest of our actions is always better than the noblest of intentions. Happiness for us as a human being comes from living our life from a frame of reference where we are devoted to helping other people and to have a loving relationship with those who surround us.

Conditions do not overcome people, it is people who overcome conditions. One must change the way we are living our life. These changes are made in small steps, but they require great strength of heart. It takes time to complete the steps and takes time for the results to show up. In the last stage of our journey we should not look for answers. We have to be the answer. We need to be the example.



A Unit of All India UCOBank Pensioners' Federation, Kolkata
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For Hindus, daana (giving) is an important part of one's **dharma**. Each person has a **dharma** towards family, society, the world and all living things. The wealth a person acquires is not for him/herself but for the welfare of the extended family and others. One has a responsibility towards those members of one's family who cannot maintain themselves. In some circumstances an individual may have no option but to give up or compromise his/her personal goals for the sake of the family. In short, 'giving' begins at home but extends beyond home. Charity is more than merely giving; it involves the sharing of resources with others, be it wealth, food or other things. Our elders emphasize the need to devote some time to seva or serving humanity in a selfless manner.

The *Bhagavata Purana* states that we have no right to claim more than what is required for our basic purposes. The *Mahabharata* recommends that one third of our wealth is used for philanthropic purposes.

Nothing is static. Blood coagulates if it stops flowing. Similarly we must **give to receive** in order to keep wealth and affluence. In case we hold back and hoard our money, we will stop its circulation back into our lives as well. The more you give, the more you will receive. Anything you value in life in fact only multiplies when it is given. The return is directly proportional to the giving.

Hinduism believes that **Time** is regarded as an aspect of creation. It exists only so long as we are bound to the things of this world through our senses. Time is a mental concept created by the movement of our senses, the celestial objects and our perceptions. It is part of the illusion in which we live and which we take for real. In God's consciousness there are no divisions of time. There is only the present moment, one continuous, indivisible and indistinguishable state of existence. The world is run under a series of timeless and immutable natural laws. We need to align ourselves with these laws. Going against these laws can throw our life into chaos. The Universe operates through dynamic exchange.

It is in this context that we had envisaged the formation of our Welfare Trust. While it is not possible for all of us to seek areas of our assistance, we needed to create an organisation that will help the needy amongst ourselves. We felt that self-help is the best help. Charity begins at home. It is not possible for many of us to help society in all the possible ways it requires.

Members are aware that our Welfare Trust has partially fulfilled the need of our members in a certain way. We the members of our Association wish to expand the activities. However, the task seems to be difficult but not impossible. We require the cooperation of all our members to build the funds for the same. Let us pledge that during 2018 the funds of our Welfare Trust increase exponentially. It only requires a large heartedness from our members.

In this context it would be pertinent to remember a song from the film "Naya Daur" penned by Sahir Ludhyanvi that is as follows:

Saathi Haath Badhana: Ek Akela thak jayega milkar bojh uthana

Hum Mehnat walon ne jab bhi milkar kadam badhaya,

Saagar ne raasta choda, parbat shish jhukaaya

Fouladi hai seene apne: fouladi apne Bahen:

Ham chaahe toh paida karde chattano may rahen

Mehnat apni lekh ki rekha, mehnat se kya darna: Kal gairon ki khatir ki, Aaj apni khatir karna

Apna sukh bhi ek hai saathi, apna dukh bhi ek: Apni Manzil nek hai manzil, apna raasta nek

Ek say Ek mil jaata hai to katra ban jaata hai daria: Ek se ek mile to zarra ban jaata hai sehra

El say Ek mile toh rai ban sakti hai parbat: Ek say Ek milay to insaan, apne bas may kar lay kismet

Saathi haath badhana Saathi Re

Meaning:

Friends help each other out, Lift the weight together

One person alone one will get tired: Whenever hard workers like us have walked together

The oceans have given way and mountains bowed their heads

We are strong in our heart and strong in our arms

Till yesterday we did for others, from today we will do for our sake

Happiness and Sadness are our companions: Truth is our destination and honesty our path

Drop by drop together forms a Sea: Particle by particle together forms a desert

Stone by Stone forms a mountain:

If humans get together then they can even define their fate

Friends help each other out: Lift the weight together: Friends help each other out

Let us pledge that during 2018 we should consolidate our Association's membership. We are 282 strong as on date. If we all determine we can become 350 members in a short period of time. Many of our friends and colleagues have decided not to be with us for some reason or other. Each one of members should make it a mission to bring back these friends and make them member of our Association so that we can become a formidable Retirees organisation. After all, our aims and objectives are the same. So called past hurts and issues of no consequences should not come in the way of our consolidation. More so when we are all retired and sailing in the same boat. Unity is the strength of any organisation and the organisation is weak without it.

During the New year 2018, consciously determine and decide to celebrate the small pleasures of life. The present moment shall pass and be lost for ever. Enjoy life together with family and friends. Make new friends and pledge to help a needy person. Contentment is the highest gain, Good Company the highest course, Enquiry the highest wisdom, and Peace the highest enjoyment.

At the end of our lives we will realise that small pleasures were actually the largest ones and that we cherish as long as we live. We cannot expect to live for ever. We must look beyond our own lives and see the Big picture and the importance of passing on our riches to those coming after us.

The show has to go on.

**WITH ALL THE BEST WISHES FOR A FRUITFUL AND HAPPY NEW YEAR
TO YOU AND YOUR FAMILY.**

Regards

Yours faithfully,



Ravindra Krishna
Honorary Secretary