At KSA's International Women's Day (IWD) programme (l to r): Lt. Col. (Retd.) Manohar Karpe, Vice President, KSA; Dr. Vrinda Trikannad, the Chief Guest, and Prof. Kalindi Muzumdar, President, KSA

Women honoured at the IWD function with Dr. Trikannad and 'Prof. Muzumdar (4th and 5th respectively from left).

To Dr. Trikannad's right (l to r): Shobhana Kalbag, Nalini Basrur, Sushila A. Nadkarni. To Prof. Muzumdar's left (l to r): Nirmala Karpe, Kusum Vithalkar, Kumud Hattangadi

The US postal stamp, a Tercentenary commemoration initiative of the Chitrapur Heritage Foundation, USA Inc. and the First Day Cover post-marked February 15, 2008, addressed to Param Poojya Swamiji

The Prime Minister, Hon. Shri Manmohan Singh, being felicitated inside the Kashi Vishwanath Temple by Nitin R. Gokarn, IAS (extreme left), Divisional Commissioner, Varanasi, and Chairman, Shri Kashi Vishwanath Temple Trust
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FOUR GENERATIONS

Front row-sitting: The great grandparents 'Pijjos' and 'Pijjies' with their great grand-daughter
(1 to r) Madiman Mangesh and Shanta (holding 'Pranati' Saadhya), Sujir Shantha and Mangesh (Cheddu)

Standing - Aajjo Mohan Madiman, Papamaa Lalita, Baappusu Manmay Madiman, Aavsu Seema and Aamamaa Leela Menon

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A Musical Tribute to
ACHARYA S.C.R. BHAT

The Musical Tribute to Pt. Acharya S.C.R. Bhat organized by the Kala Vibhag of Kanara Saraswat Association received a tremendous response from his disciples, admirers, artists, and lovers of music. We express our gratitude to all those who actively participated in the programme. We are also grateful to those who supported us financially. A review of the programme will be published in the June 2008 issue of Kanara Saraswat.

- Letters or articles of a controversial nature will not be published.
- The opinions expressed in the articles are those of the authors and not necessarily of KSA.
- 'Letters to the Editor' and articles are welcome. Letters should be brief, and articles should be about 800-1000 words preferably. Both will be edited for clarity and space.
- Unsolicited articles will not be returned.
- All matter meant for publication should be addressed only to the Editor c/o KSA Office/e-mail id given above.
- The deadline for letters, articles, reports for the "Here and There" section, and other original contributions is the 12th of every month; and for advertisements, classifieds and other paid insertions, it is the 16th of every month. Matter received after these dates will be published in the following month.
ELECTION NOTICE

Nominations are invited for 5 vacancies on the Managing Committee arising due to the following vacancies caused by retirement under Rule 13:
1. Murdeshwar Shivshankar Dattatreya
2. Sashital Dilip Pandurang
3. Balsekar Shyam Chaitanya

Vacancies caused by retirement under Rule 16:
1. Padukone Ganpati V.
2. Mavinkurve Yatin Shantmurti

Nomination papers containing the candidate's name in full and his full consent to contest the election, and subscribed by not less than two members of at least one year's standing as proposed and seconded, should reach the Hon. Secretary at the KSA Office on or before June 15, 2008, before 19.00 hours.

By order of the Managing Committee

April 12, 2008

Mumbai

SANGEET. NRITYA & NATYA SEYA
DURING THE TERCENTENARY YEAR

We, Chitrapur Saraswats, are blessed with numerous talented members who have excelled in the performing arts and made a name for themselves both within the country and abroad.

Many artistes have expressed their desire to perform and showcase their talents as Seva to the Math during this auspicious Tercentenary Year. It is envisaged that there will be two opportunities to perform: one, in Bangalore, during Chaturmas and the other, at the end of the calendar year 2008, in Shirali.

Current indications are that there will be many more artistes wishing to offer their Seva than the time available for performances. Some selection is going to be necessary. It is important, therefore, that we know about all those who are interested in performing this Seva, well in advance.

Those artistes who wish to participate are requested to send their names, the nature of the performance they wish to give and the approximate duration of the performance, to Shri N. Jayavanth Rao, Vice President of the Standing Committee. His contact details are:

E-mail ID: njrao3@yahoo.com
Phone number: +91(0)80. 23 46 47 66
Postal Address: “Gitanjali”, 22, 10th Main Road, Malleswaram, Bangalore - 560 003.

The time allotted to each artiste may have to be curtailed.

Please register your interest before 31 May, 2008.

Lt. Gen. (Retd.) Prakash Gokarn
Convenor,
Tercentenary Commemoration Committee
Newspapers these days are replete with cases of accidents, especially those of motorbikes. A close look at these cases indicates that in many accidental deaths, the drivers were teenagers. The police, however, have stated that women riders are more careful than men.

What are the causal factors for the increasing rate of accidents in India? As a citizen, I would like to point out a few:

1. Driving a car or riding a motorbike has become a status symbol and an act of bravado! It seems as if boys who want to flaunt a macho image use these vehicles to achieve their goals.

2. The older generation has never had such facilities offered to them on a silver platter. The affluent and upper middle classes pay for their teenagers’ education till they are launched in their careers. In the US and UK, and generally in the West, students have to earn and learn once they reach college level.

3. Additionally, the amount of pocket money has increased and keeps on increasing. Unfortunately, very little effort is made to enable youngsters to understand the value of money. Restaurants and beer bars seem to be crowded with youngsters and drinking goes on till the bars close at the stipulated time.

4. In most cases of accident, the young driver does not pass the alcohol breath test. Some have been caught driving without a licence and/or are underage.

5. A few role models in the film industry have also been involved in accidents causing the death of pavement dwellers. However, court cases take a long time and, in some incidents, witnesses are either not to be found or turn hostile!

6. Brand ambassadors for certain cars are shown on TV, driving at a reckless speed and emerging as heroes. Of course, there is a warning given at the bottom of the advertisement but it is in such small letters that it, in itself, signifies that it is not important.

7. Most importantly, gut level communication between the youngsters and their parents is sadly lacking.

Our Swamiji has beautifully brought together the Saraswat youths and motivated them towards the path of spiritual development. But, the Saraswat Samaj has yet to win the hearts of the younger generation and dialogue with them for social development.

There is no hard divide between spiritual and social development. Yet, no community can forge ahead towards success without the active involvement of its youngsters.

Kalindi S. Muzumdar
DIAMOND WEDDING

Ramdas Savkur
married
Tara Baiindur (Taram)
60 years ago
on 7th May 1948
in Mumbai

Wishing you both good health, happiness, and a long life
- Savkurs, Baiindurs, Bijurs, Ragdes, Kilpadys, relatives & friends

Hearty Congratulations on your
Golden Wedding Anniversary
Shivdas and Mangala Chandavarkar (nee Hemalata Kulkarni)
8th May 2008
May Gold turn to Diamond

We pray to Lord Bhavanishankar and the Holy Guru Parampara
to grant them good health, long life and happiness
With love and respects from:
Satish and Vinaya
All Brothers, Sisters, Relatives and Friends
Letters to the Editor

Dear Editor: This is with reference to ‘From the President’s Desk’ of the March 2008 issue of KS. Prof. Kalindi Muzumdar, President, KSA, has written about ‘Taare Zameen Par’ – a touching movie on the life of a child with dyslexia, a learning disability. She has very rightly pointed out as to how having a child with disability affects the entire family and has offered a few guidelines for the parents of children with dyslexia.

I would like to inform everyone that I have a website – www.childraise.com - committed to the welfare of Special Children. R stands for Rehabilitation, A for Awareness, I for Information, S for Support, and E for Education of a child with disability. It is a comprehensive website providing basic information on various disabilities. You will find disability wise lists of special schools, sheltered workshops, rehabilitation services like counsellors, life-care centres, support groups etc. in Mumbai, Pune, and other metros.

The site also provides information on the latest disability events, inspiring articles, important web-links etc. It is a Free Service. Many parents and special educators have benefitted from this web service. Please inform those who need this service and help create awareness.

Kavita D. Shanbhag (nee Chandaver), Mumbai

Dear Editor: I am simply amazed that thirteen year-old Anchal Padukone should have written an article like “Inspiring” (KS, April 2008). This is exactly what education should do namely, in the words of our former President Prof. A.P.J. Abdul Kalam, “ignite the minds” of students.

Hearty congratulations to Anchal’s parents and teachers for launching her on the right trajectory in her journey through life!

Bravo Anchal!

Kamal Bijur, Santa Cruz, Mumbai

Dear Editor: I have been a part of Shiamak’s Institute for the past five years. And yes, I have seen Rohan on stage with Instructor Vijay Ganguly and the great Shiamak Davar himself (in the concert, “I Believe”). They usually used to address Rohan by his first name. So, when I read the April issue of KS, I felt really proud, from the bottom of my heart, to know that Rohan is an Amchigalo! I thank Jairammaam for writing about Rohan and his extra special quality!

Rohan is indeed talented in his own special way and I wish him all the very best.

Divya Vinekar, Mahim, Mumbai

Dear Editor: I refer to the letter by Smt. Bharati B. Karpe from Pune, in the April 2008 issue of KS, recounting and commending the social work (matrimonial service) that my late husband Shri Bhasker S Karnad and I had been rendering to our Chitrapur Saraswat community since long, and hoping that I would continue the good service. I was moved by her gesture and thank her for the same.

I have received similar requests from many of our friends and relatives. This was also the last wish of my late husband. In view of this, I have humbly decided to continue the matrimonial service and request all concerned to contact me at:

9, Juhu Jyoti, Dadabhai Cross Road, Shastri Nagar, Santa Cruz (W), Mumbai 400054
Tel No.: 022-66779175, Mob No.: 09223905727, email : binabhasker@hotmail.com

Bina B. Karnad, Mumbai

Dear Editor: It is indeed very pleasant to see the re-appearance of ‘Konkani Sourabh’. I thank you for your efforts to keep this alive and congratulate your team!

Long live KSA! Long live Konkani!

Chaitanya Nadkarnt, Goregaon (W), Mumbai

Dear Editor: We liked the article by Mangeshmam Ubbayakar (KS, April 2008) very much. We appreciate the deep concern he has expressed for our community based on his own experience in matchmaking, covering all matrimonial aspects. We respect his views and appreciate his suggestions for the good of our community. We feel that everyone should read the article, think about the issues discussed, and practice his suggestions.

Shraddha and Chaitanya Ubbayakar, Goa

Dear Editor: People like me who are 80 years and above as well as those who could not take part in the Guru Jyoti Yatra cannot express their gratitude, happiness and respect in words to our Poojya Swamiji.
SHREE GOPALAKRISHNA MATH TRUST (REGD.)
SHREE GOPALAKRISHNA MATH, HATTIANGADI - 576282
KUNDAPUR TALUK, UDUPI DISTRICT

AN APPEAL

Shri Gopalakrishna Math in Hattiangadi Village, situated on the bank of River Varahi, is 8 km. from Kundapur. The idol of Lord Gopalakrishna carved in black stone and with a height of 3-1/2 feet, was consecrated in the Math more than 300 years ago by our ancestors. There are also holy Samadhis of two sants namely, Sadguru Gangadhardas Gosavi which is just outside the Garbhagudi, and the other of Sadguru Gopaldas Gosavi in the Math compound. While Param Poojya Anandashram Swamiji and Param Poojya Parijnanashram Swamiji III had visited the Math in the past, our present Mathadipathi, Param Poojya Sadyojat Shankarashram Swamiji paid a visit to the Math in May 2006.

Besides the daily rituals, all important Hindu festivals are also celebrated in the Math. The Math has no regular source of income except a small piece of land with a few coconut trees. The Math building which is more than 80 years old is in a very dilapidated condition and requires renovation/reconstruction which can be accomplished only with financial support from our community and others. It is with this intention that we have formed a trust namely, "SHREE GOPALAKRISHNA MATH TRUST" and intend setting up a corpus to enable the reconstruction of the Math building in a phased manner as also to take care of the expenditure on day-to-day rituals and maintenance.

We request all Bhanaps in general, and Hattiangadikars in particular, to extend their helping hand by contributing generously to the Corpus Fund. Donations may be sent by crossed cheques or Bank Drafts drawn in favour of 'Shree Gopalakrishna Math Trust - Building Reconstruction Fund' to Shri Balakrishna A. Hattiangady, Managing Trustee, or Shri Sathish N Mallapur, Trustee and Treasurer of the Trust, at the addresses given below.

It has been decided to put a plaque prominently in the Math indicating the names of the donors/suggested names contributing Rs.10,000/- or more. All donors will be sent receipts for the donations along with the holy prasad of Lord Gopalakrishna and of the Samadhis.

May Lord Gopalakrishna shower blessings on one and all for the good health, happiness and overall welfare of their families.

Balakrishna A. Hattiangady
Shree Gopalakrishna Math
Hattiangadi-576282
Kundapur Taluk
Udupi District
Tel: 08254-264252/278111

Sathish N. Mallapur
Flat No. D/45,Yashodhan
Bank of India Staff Housing Society
Irla Bridge, Andheri (West)
Mumbai 400056
Tel: 26282981
February 7-15, 2008, was a glorious period in our lives as we witnessed the Guru Jyoti Yatra on the Chitrapur website and were thrilled to see more than 1000 people taking part. We felt as though we were also participating in the Yatra with Swamiji. Hearing melodious prayers, stotras, poojas and bhajans of Swamiji on CDs and tapes, we find immense happiness. Programmes like Datta Jayanti Utsav at Talakmakiwadi and other Sabhas are memorable too. The description of the glorious Digvijay of Swamiji, Palki Utsav, Rathotsava, the Kailas and Amarnath Yatras a few years ago and now, the Guru Jyoti Yatra reported in Kanara Saraswat and Sunbeam with colorful pictures, add to our joy.

The release of a commemorative Tercentenary Stamp and First Day Cover in USA is commendable. I am sure the Tercentenary projects and commemoration activities of our Math will be etched in golden letters in Chitrapur Saraswat history.

Gurumathu aamgeli maata; Devu divo tikka sashwatata
Tana mana dhana arpan kornu; Ammi dhanya javya
Ayurarogyadi sampada kirti sadaguronka di Deva
Shri Bhavanishankar Deva, heechi aamgelli prarthana.

Shantha M. Sujir, Gamdevi, Mumbai

Dear Editor: In a short span of 6 to 8 hours (3 to 4 practical sessions), Dr. Jagdish Vinekar of Borivali, trained ten of us to administer acupuncture to the Yatris during the recent Guru Jyoti Yatra. He had told us that the Sankalpitas need this service much more than the Ayojakas.

Accordingly, we rendered this service to as many Yatris as we could, to the best of our and their satisfaction, I hope. To top it all, Vinekarmaam facilitated the ten of us with a grand memento at a function on April 5, 2008. What was heartening was the tag on the memento - “Jai Parijnan Acupressure Service”. This is a lifelong remembrance for which we will remain ever thankful.

Sudha Bhat, Prabhadevi, Mumbai

Dear Editor: The write-up “Guruprasad Cooperative Housing Society” in the March 2008 issue of KS has many inaccuracies. I do not know from where Shri Shrikar Talgeri collected his information.

No Paranjape was involved in the scheme. Who is this Rao Bahdur Paranjape? Baburao Paranjape had floated many cooperative societies in Vile Parle. I had personally known him. He had a lion's share in the progress of Parle Tilak Vidyalaya and the establishment of colleges in Vile Parle (E). But he was in no way connected with Guruprasad.

L.V. Rao was certainly in the lead in the formation of the Society and thereafter, for some years. But he was not Laxmanmam; L. V. stood for Labhadaya Venkat.

The first managing committee members were my father, L.V. Rao, Umeshmam Manglur and some others. But none of the persons named in the writeup were in the first committee.

The major portion of the land of the 2nd scheme buildings in the rear of the new building belonged to us, the S.N. Kalbag Trust, of which I and my two younger brothers were Trustees. My father agreed to sell the land to the proposed Society at Rs.5/- per sq. yd. when the adjoining plots were sold at Rs.90/- or thereabouts. However, the land was finally transferred to the Society at the rate of Rs.10/- per sq. yd.

I do not know why Shri Talgeri did not go through the old records of Guruprasad or refer to my brother Vasant who stays very close to Guruprasad before sending the write-up for publication.

T.S.Kalbag, Virar, Mumbai

Dear Editor: The article, “Chitrapur Saraswats on Currency Notes and Postage Stamps” published in the December 2007 issue of Kanara Saraswat was written by us for readers to evince interest in postage stamps, prior to the release in the United States of the Chitrapur Math Tercentenary Postage Stamp.

The biographical texts in the article were a verbatim reproduction of the philatelic material released by the Government of India (Department of Posts). We implied in that article that the life sketch of Kamaladevi Chattopadhyaya written by Shri M.S. Kilpady had been published in an earlier issue of Kanara Saraswat. However, it has been brought to our notice by Shri M.S. Kilpady that the said article was not published in Kanara Saraswat. We regret the error.

Lt. Gen. (Retd.) Prakash Gokarn & Mahesh D Kalyanpur, Mumbai

We regret the error too. KS is indeed privileged to have worthy contributors and keen readers.

- Editor
Golden Wedding Anniversary

Hearty Congratulations
on Golden Wedding Anniversary of
Ramesh and Mira Burde
10th May, 2008

May Gold turn to Diamond
We pray to Lord Bhavanishankar,
Lord Ananteshwar and
Holy Guru Parampara
to grant them good health, long life
and happiness.

With love and regards from:
Arvind, Aruna, Nilesh, Vaishali Sthalekar
and Anay & Mamta Burde.

Ruby Wedding Anniversary

Hearty Congratulations
on Ruby Wedding Anniversary of
Arvind and Aruna Sthalekar
13th May, 2008

May Ruby turn to Gold
We pray to Lord Bhavanishankar,
Lord Ananteshwar and
Holy Guru Parampara
to grant them good health, long life
and happiness.

With love and regards from:
Nilesh, Vaishali Sthalekar,
Anay & Mamta Burde and family
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E-mail: maha_softec@yahoo.com

(* Conditions apply)
KSA observes International Women’s Day

The Kanara Saraswat Association marked International Women’s Day (IWD) by honouring seven Chitrapur Saraswat women achievers at a function held at Talmakiwadi on March 15, 2008.

Welcoming the gathering, Prof. Kalindi Muzumdar, President, KSA, who presided over the function, explained how 8th March came to be observed worldwide as IWD every year. On this day in 1918, women workers in a factory in the USA took to the streets to fight for their rights when their pleas to the authorities went unheeded. They were protesting against poor pay, long hours of work and poor working conditions, to add to which, a fire in the factory had claimed the lives of some of their co-workers. Their campaign had a global effect. The rights of women became a major issue for women across the world and remains so to this day.

Prof. Muzumdar then thanked Dr. Vrinda Trikannad, for willingly agreeing to be the Chief Guest since Ms Chitkala Zutshi was unable to be present due to certain commitments. She referred to a saying in French - “cherchez la femme” - which implies that there is a woman at the bottom of every problem. “In India,” she said, “We can use the phrase in another context - we can proudly say that where the atmosphere is peaceful and happy, where work gets done at jet speed and where there is no corruption, there is bound to be a woman at the root of it.” “Currently,” she pointed out, “We have five IAS ladies holding high positions in Mantralaya - Ms. Sharvari Gokhale, Ms. Chandra Iyengar, Ms. Neela Satyanarayan, Ms. Joyce Shankaran and Ms. Chitkalia Zutshi. Additionally, we have a woman Sheriff of Mumbai, a woman Mayor of Mumbai, and a woman President of India.”

“The seven ladies who will be honoured today by KSA and Dr. Trikannad are ‘Saraswat stars’,” she continued. “It is said that stars are never hidden. Watch closely and you will find them in your proximity. There is a beautiful and touching movie which is currently the talk of the town - ‘Taare zameen par’. All of us must see this movie; it awakens us to the fact that there are stars all around us. We need to look for them and appreciate them.”

Introducing Dr. Trikannad, Prof. Muzumdar said that Dr. Trikannad had excelled at school and in college, and attained a doctoral degree in Immunology from the Netherlands. In 1976, on invitation from the Jaslok Hospital, she set up a Department of Immunology which she heads, and is also a Hon. Consultant Immunologist. She guides postgraduate students of the University of Mumbai and has 60 research papers to her credit.

Dr. Trikannad then gave a stirring speech on “Why women should be empowered”. Defining empowerment broadly as a many dimensional social process helping one to gain control over one’s life, she said that empowerment of women would therefore mean “providing them the necessary rights and responsibilities in order to make them self-reliant or swayamsiddha and be aware of their power or strength, their swayamshakti or streeshakti, to enable them to fully utilize their creative potential.”

Describing an empowered women, she said, “We often recite a prayer to God which begins with "Twameva Mata"... where God is first, lovingly referred to as ‘Mother’ ... We also have “Matru Devo Bhava”. Another famous quote is, “The hand that rocks the cradle rules the world”. However, despite these sentiments and women’s significant role, women have suffered deprivation and a lower status in the so-called civilized world. The very fact that they need empowerment shows that society has given women, who comprise nearly half of our population, a raw deal. Thus, truly empowered women are those gentle ladies who have good self-esteem and who would not tolerate any kind of injustice. They would assert themselves without being unduly aggressive. They are gentle yet firm.

Continuing, Dr. Trikannad said, “A woman plays the role of a typical “gruhini” or housewife who caters to the needs of the entire household. She dons the role of an ideal mother in bringing up her children. If she is educated, she will be a greater asset to her children, the society and the country at large. “Education” is not just being literate or having a long string of degrees. It should help the woman to inculcate the right social and spiritual values in her children. For us, Saraswats, it would start from a “Swami Dayya Paampa” to reciting the
Suresh Devidas Mankikar and Sujata Suresh Mankikar (nee Benegal)

Hearty Congratulations and best wishes on your

Ruby Wedding Anniversary

15th May 2008

We pray to Kuldevata, Lord Bhavanishankar and Holy Guru Parampara for their blessings upon Pappa and Mamma for a long life of togetherness with good health, peace and happiness.

May Ruby turn to Gold

With love,

Mankikar Suraj, Sakshi and Soukhyaw

Relatives and Friends

---

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"Deepanamaskar" at dusk when the lights are lit at home. Imparting such education for generations to come, she is truly an empowered woman!

“During her childhood, she would certainly have imbibed these qualities from her own mother. She would have been a good daughter to her parents. Moving on in life after education, she would enter the institution of marriage and strive to be a good wife and a good daughter-in-law. Hoping to get adequate support from her new family, laced generously with affection and support, she would then strive to make a career of her choice or even pursue higher studies. She would strike an even balance with the management of home and profession. This is a truly empowered woman!”

The Indian Constitution grants equality to women, Dr. Trikannad continued, and empowers the state to adopt the necessary measures to this end. We have a National Commission for Women to safeguard their rights and a National Policy for the Empowerment of Women since 2001. The 73rd and 74th amendments to our Constitution also provide reservation of seats for women in local bodies to ensure their participation in decision-making.

Speaking about the supportive steps needed for empowering women, Dr. Trikannad said that women’s educational, social, health, economic, nutritional and political status should be well cared for, and cited examples of empowered women from newspaper reports. “The participation of both women and men in productive and reproductive life is essential including the sharing of all responsibilities and upbringing of their offspring. Social and educational empowerment hence, would mean equal access to education for women and girls and special measures to eliminate discrimination, universalize education and eradicate illiteracy in addition to creating a gender-sensitive educational system with scope for vocational training, and training in agriculture and allied branches like horticulture, livestock etc for rural women.”

“Girls in India continue to trail behind their male counterparts,” she continued. “The great news, however, is that Board examination results reveal ever so often that girls top all streams of education. Divya, well-known for her melodious bhajans, is one such brilliant student. She not only stood first in her school in the SSC examination, but also in the Certificate examination for Physiotherapy. Visual impairment has not deterred this young girl in her academic progress and she is now studying for a degree course in Physiotherapy. She has been greatly supported by her gentle and dynamic mother Dr. Sujal Bijur, an anesthetist in her own right. Truly empowered mother and daughter!”

As regards health and nutrition, she said, “There should be no gender discrimination within the family. Health issues should ensure the full immunization of children. Further, women should have the right to decide the number and spacing of children without being influenced by gender concerns, as also to get full information about sexually transmitted diseases including HIV.”

Women have played important roles in the development of industry and should be given adequate and comprehensive support by way of labour legislation, social security, and other support systems, she added. “Many small-scale food processing units have been pioneered by small groups of empowered women. One such is the famous papad-making unit, now recognized as an industry in its own right. Our Saraswat Mahila Samaj was established in 1917. The founder members were empowered women indeed! They helped many women to become self-sufficient. We are indeed very fortunate to have such elders.

“It is unfortunate, however, that in spite of the constructive policies and support systems to empower women, a wide gap exists between the goal and reality.” Dr. Trikannad continued, “A large number of women are as yet ill-equipped or not in a position to propel themselves out of abominable socioeconomic conditions. Gender disparity raises its ugly head every now and then, the most obvious being the declining female ratio due to foeticide and even infanticide. The Judiciary also has to be more sensitive to women’s needs; justice should be quick and the offenders duly punished. The political empowerment of women is much-talked about, but the Bill for Women’s Reservation for seats in Parliament remains to be passed.

“The empowerment of women is certainly a major way to place women on an equal footing with men. However, the need of the hour is a change in the social attitude toward women and preventing atrocities such as dowry demands, bride burning, female foeticide and infanticide, to name some.”

Dr. Trikannad then spoke about the selfless ser-
vice of some of the Saraswat ladies who had made a difference in the lives of those around them and had touched her life since her childhood.

In conclusion, she said that Prof. Kalindi Muzumdar, a former Vice Principal of Nirmala Niketan, is a truly empowered woman. Speaking about her work in Sakhya, an organization she had founded in 1987 to tackle dowry issues, she said that Kalindiakka used to visit police stations with her team of young social workers to counsel offenders booked for committing various atrocities on women including dowry issues. Despite being taunted by the police about their ability to reform the offenders, she had continued undeterred, requesting her team gently, yet firmly, to ignore such remarks. The result of their patient counseling was amazing yet predictable - none of the offenders were booked again. Furthermore, those who had scorned her began to respect her; police constables now seek her help!

Finally, Dr. Trikannad expressed her gratitude to the Lord - for being born as a Chitrapur Saraswat and thereby, being one of the 100 percent educated women of our community. Yatra narayastu prujayante ramante tatra devata.
REVIEW OF THE RULES & REGULATIONS

GENERAL ELIGIBILITY CRITERIA (APPLICABLE TO ALL INDIVIDUAL MEMBERS)

(a) A member who as completed 5 full years of membership of the Bank as a shareholder automatically becomes a member of the Members Welfare Association (eg. a Member who has joined on or before March 31, 2003 is automatically eligible for benefits from April 01, 2008, and so on).

(b) For age limits, "age nearer birthday" will be the criterion.

(c) The benefits shall be applied for within 3 months after the event, i.e. after discharge/cure in the case of illness or the results in the case of public examinations.

(d) In joint shareholding, only the FIRST NAMED member is ELIGIBLE, EXCEPT for Awards

RULES, BENEFITS AND RELATED ELIGIBILITY CRITERIA

1. MEDICAL/SURGICAL:

(a) A member shall apply not more than once in three months. The cost of non-prescription medicines, like aspirin, paracetamol, pain balms etc., shall not be reimbursed. Vitamins, tonics will be considered only if prescribed with full mention of the nature of ailment. (General weakness will not be considered as an ailment).

2. REIMBURSEMENT OF MEDICAL EXPENSES (Revised)

Reimbursement of 40% of the cost of prescribed medicines and/or hospitalisation expenses with an upper limit of

(a) Rs. 7,000/- to Rs. 7,500/- every year for members over 75 years of age.
(b) Rs. 4,000/- to Rs. 4,500/- every year for members over 65 years of age.
(c) Rs. 3,000/- to Rs. 3,500/- every year for members over 55 years of age.
(d) Rs. 2,000/- to Rs. 2,500/- every year for members below 55 years of age.
(e) MERIT SCHOLARSHIP Rs. 1,000/-
(f) Rs. 10,000/- : Angiography
(g) Rs. 15,000/- : Angioplasty / Prostate / Liver / Other Major Surgery
(h) Rs. 25,000/- : Cardiac Bypass Surgery / Cancer / Orthopedic / Neurosurgery
(i) Rs 10,000/- : Above 75 years of age, Hearing Aid Instruments

==============================================================================

Effective from 1st April 2008

3. MEDICAL CHECK-UP: Reimbursement has been discontinued with effect from 1st April, 2008.

4. ELIGIBILITY: THE SHAREHOLDER SHOULD BE A SAVINGS BANK ACCOUNT HOLDER AT ANY OF THE BANK’S BRANCHES

NOTE: CLAIMS FOR REIMBURSEMENT TO BE MADE ON PLAIN PAPER WITHIN 3 MONTHS.

S.S. Mudbidri  R.N. Gokarn  K.P. Kandloor
(President) (Hon. Secretary) (Hon. Treasurer)

THE SHAMRAO VITHAL CO-OPERATIVE BANK LTD
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1969 साली त्यांनी B. Ed. कॅले. आपण 1970 साली AFAC English शाळेत सायक शिक्षकांची नोकरी पाठवली. 1995 साली सहाय्यक मुख्याध्यापिका म्हणून त्या सेवानिवृत्त झाली.

आपल्या कर्त्यावर्धन त्यांना मिळालेल्या ही तरीही निवासातील त्या आदरणीय होता.

सेवानिवृत्तीनांना त्या परतीचं म्हणून विरासतात स्थापन झाला. आपण समाजातील भीती त्यांनी स्वीकारले. त्या श्री दुस्सूच्छा परिसरानाम शाळेत विकलांग आणि मानवीय शिक्षकता नियमित करता. एका अंदांक भंडारणाने बऱ्यांची परीक्षा वेधारांदी संसारी Accountancy पुनर्त्यागात करून त्यांनी मर्यादा केलेली आहे. "संघ" या NGO मध्ये त्यांनी गरजून आर्थिक रूपांतर करून केलेली आहे.

काही वर्षांपासून विरासतात समविचार विद्यांचा ध्येय त्यांनी संजीवनी हॉस्पिटलमध्ये कंटेनी चालवले. यामागाल उड्डान हेतू आदर्शाचा होता की गरजू महिलांना नियमित रोजगार मिळावणारा; परंतु काही कारणाच्या दरम्यान त्यांच्या बंद करावी लागले. परंतु बिरूद्ध नसून त्यांनी जीवनातील नजराकडून "श्रीमती होलीमांजी काकड" सुरु केले. याचे श्रेर त्या डा. मोहन मंडकर यांना देतात.

हे केंद्र विरासतात कंटेनीचे कार्य करून गरजू महिला रोजगार उपलब्ध करून देते.

श्रीमती शोभा नंदन कलबाग

शोभातात म्हणे त्याने विद्यालय लोकप्रिय वनस्पतिशाख, तसेच उद्यान-कृषी सलगार श्री नंदन कलबाग यांच्या पतली वाट होत. विरासती नवीन ज्ञानसंग्रह Swami Parijnananashram Vocational and Educational Centre for Handicapped या संस्थेंच्या गेल्या एक हदाख्ती अर्थक कार्य कार्य करत आहेत. या
Sangita Shikshakarya Samiti and the Shikshakarya Committee of the Sangita Shikshakarya Samiti are discussing the role of music in education. They believe that music education is essential for students to develop their creative and emotional abilities. The committee advocates for the integration of music education into the curriculum of all schools.

Children's Aid Society, Children's Home, Mentally Retarded Home, Civil Defence, Saraswat Mahila Samaj, and Gamdevi, Chembur, Mumbai: Shikshakarya Committee.

Vol. LXXXIX, No. 5 - May 2008 KANARA SARASWAT
Consumer Guidance society of India मध्ये प्रवेश केले. मानद सहस्रचं महणून आपि १९६६-८८ या कालानुसार या कार्याच्या होत्या. १९८७ साली माध्यम वेब येथे झालेल्या जगातील ग्राहक मार्गदर्शन संमेलनात CGSI यांच्याच्या प्रभावशाली केले.

२००९-०२ या कालांतून शासिलंतीत सी.जी. एस. आयोजक या अध्यक्ष असताना त्यांचा ग्राहकंच्या तक्रारी अन्यथा कुशलतेने हातफात्त्या. या विषयात वाचवणे इत्यादी.

प्रदर्शन आपि प्रत्यक्षीकरण आयोजन केले की जेणेकरून ग्राहक आपल्या हकार-विहकार जगातील असल्या पहिले.

त्याच्यात अभ्यासाचे जनावदारीचे जाणीव असलेले पाहिजे.

सिगारेट कंपन्यांच्या जाहीरातीचे बंद करण्यासाठी, शासिलंतीतीची Group Against Smoking मध्ये भाग घेतला आपि गाण्यांमध्ये भरलेल्या आंतरराष्ट्रीय संमेलनात CGSI यांच्याच्या प्रभावशाली केले.

१९८८ नंतर ल्यांची Low Income Education च्या अध्यक्ष महणून झोपडपडीतील तसेच कामगार वर्गातील ग्राहकांसह अनेक प्रकार राबवले.

आज शासिलंतीत येथे उपस्थित राहू शकल्याचा नाहीत. मी श्रीमती शैला पाळेकर वंशा विनंती करतो की त्यांची शासिलंतीच्या वर्तनी स्मृतिचिंतनाचा स्वीकार करतो.
**ULTIMATE -18 MET**
SFA 5.5 AWS E 7018-G  
IS:814-1991 EB 5629H3JX  
DIN EN499: E 425 B 42 H 5  

An Outstanding electrode, approved by Indomag Steel Technology, for special application for steel plant. **ULTIMATE -18 MET** displays remarkable weld metal properties:  
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- Resistance to ageing.  
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**CRYOMATE - 3**
AWS A 5.11 ENiCrFe3  
DIN 1736 EL-NiCr5FeMn  
Nickel base alloy electrode gives outstanding performance in welding Inconel-600, Nimonic 75, Monel 400. Has high degree of resistance to hot cracking.  
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**OUR MARKETING ACTIVITIES**

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<table>
<thead>
<tr>
<th>AREA</th>
<th>OFFICE</th>
</tr>
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<tbody>
<tr>
<td>Ahmedabad</td>
<td>Bangalore, Baroda, Bhilai, Delhi, Chennai, Faridabad, Hyderabad, Jamnagar, Kolkata, Ludhiana, Pune, Vishakhapatnam.</td>
</tr>
</tbody>
</table>
**CHF marks Tercentenary Year**

**COMMEMORATIVE U.S. POSTAL STAMP RELEASED**

On 15 February, 2008, shortly after receiving blessings from Param Poojya Sadyojat Shankarashram Swamiji, at Shirali, the Los Altos post office, California, USA, released a US Postal Service stamp with a facsimile of Shri Chitrapur Math and a First Day Cover, commemorating 300 glorious years of our Guru Parampara. The stamp which is 2.5" by 1.5" (large) is valued at 41 US cents.

A beautiful frame consisting of the very first First Day Cover addressed to Poojya Swamiji and mint-condition stamps were presented to Poojya Swamiji - an infinitesimal token of gratitude for His spiritual leadership; His ever-benevolent, protective and merciful Grace, and sustained blessings for the welfare of our community.

With this, the release of the world’s first Chitrapur Saraswat stamp, the Chitrapur Heritage Foundation (CHF), USA, which initiated this venture, has marked the culmination of the historic Guru Jyoti Yatra, in a most fitting manner. The resolute efforts of the CHF team which worked with the US Postal Service to make the release possible on this auspicious day are indeed laudable. Needless to say, they have made all Chitrapur Saraswats proud. Kudos to CHF and our brothers and sisters in the US!

Founded in June 2006, the CHF, a not-for-profit organization registered in the state of New Jersey, USA, has a two-fold mission: in the immediate term, to mobilize the community, especially the youth, to actively participate and raise funds for the Master Plan projects of our Math vis-à-vis the 2008 Tercentenary Celebrations; and in the longer term, to contribute towards the preservation of our rich cultural heritage and sustainable community development in Chitrapur.

Recently, CHF published an Inaugural Tercentenary Celebrations Issue of ‘CHF SAMACHAR’ to mark the start of the Tercentenary Year, and to keep its readers informed about its work, including Tercentenary-related activities.

**CHF Recognition Awards**

Commemorating the Tercentenary of our sacred Guru Parampara, the CHF also instituted recognition awards - Tercentenary Commemoration Awards - to honour four leading individuals of our community for their dedicated service to Lord Bhavanishankar, the Shri Chitrapur Math, our Guru Parampara and our community.

The recipients of the Awards are Vinod Yennemadi, President, Standing Committee of Shri Chitrapur Math, and Tercentenary Commemoration Committee; and Mohan Hemmadi, N. Jayavanth Rao and Lt. Gen. Prakash Gokarn (Retd.), Vice Presidents of the Standing Committee and Tercentenary Commemoration Committee.

The Award consists of a nicely framed commemorative US Postal stamp and a First Day Cover postmarked 15 February, 2008, addressed to the recipient, and a Certificate.

---

Shri Chitrapur Math, Shirali
Tercentenary Trishata Sahasra Gayatri Japa Anushthana

Dear Sadhaka,

Congratulations on your commencing the sacred Gayatri Japa Anushthana in right earnest on February 15th, 2008, the most memorable day when Param Poojya Parijnanashram III Swamiji’s Holy Padukas were consecrated in our Chitrapur Math, Shirali.

The Samudayika Sankalpa, taken then in the Holy Sannidhi, will undoubtedly transform into benign blessings of our illustrious Guru Parampara on the entire Chitrapur Saraswat Samaj.

Keep up the shraddha and devotion throughout the Tercentenary Commemoration Year with the daily Anushthana.

In the service of the Math & the Guru Parampara,
Coordination Committee
Tercentenary Trishata Gayatri Japa Anushthana

KANARA SARASWAT Vol. LXXXIX, No.5, May 2008 21
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Union Bank of India
The Kashi Vishwanath Temple

PRIME MINISTER PAYS VISIT

In its historical sense, the current Kashi Vishwanath Temple is the fourth known structure built in 1777-1780 by Maharani Ahilyabai Holkar in the Naagara architectural style. It is in the southernmost part of the Avimukteshvara Kshetra adjoining the Gyanvapi tank from where Hindus have performed sankalpa for their yatras since time immemorial. This style, about 1000 years old, reached its zenith during this period, with the Kashi Vishwanath Temple and the Tarakeshwar Temple at Manikarnika Ghat being its most exquisite examples. The gold spires were given in 1835 by Maharaja Ranjit Singh of Lahore who gave about 22 mands (1 mand = 40 kgs) of gold. The current expansion is historical in the sense that it is the first ever expansion of the Temple since its construction in 1780.

The current expansion replicates the Chunar sandstone open-to-air style architecture of the old Temple using the same lotus motifs and Naagara style architecture in an era when Benares does not have any maistrees with temple-building skills. About 60 maistrees led by Shri Chotelal from Rajasthan with local architects (Jain and Associates) have been engaged to look after the general designing. An expert temple architect, Shri Sompura, has been engaged to give detail design aspects for the Temple and the gates. Students of the Fine Arts from the Kashi Vidyapeeth University are providing drawings for the marble relief work depicting various events linking Lord Shiva with Kashi, from the 'Kashi Khand' of the Puranas.

In order to undertake this project, Nitin Gokarn, IAS, Divisional Commissioner, Varanasi, and Chairman of the Kashi Vishwanath Temple Trust, read up all published works on Varanasi in English from that written by James Prinsep in 1820 to the 2006 work by Niels Gustchow as also the four volumes of 'Kashi Khand' of the 'Skand Puranas', and Sanskrit and Hindi works by Pandit Kubernath Shukla and others to develop the concepts for designing the temple expansion and finalizing the concepts for the marble relief work.

The Temple Trust launched its website www.shrikashivishwanath.org in August 2007 and offers online services for devotees to perform poojas and receive prasad by post. It is among the few temples in India which show "live darshan" of the Lord on its website as well as "active darshan" on Tata Sky which was inaugurated in February 2008.

More recently, in March this year, the Prime Minister, Hon. Shri Manmohan Singh, along with his wife visited the Temple and performed rudrabhishek lasting about 25 minutes. As Chairman of the Temple Trust, Nitin Gokarn, had the rare privilege of felicitating the Hon. Prime Minister. As a child, the Prime Minister had visited Benares along with his father and had darshan of the Temple but had fallen ill at the Dashashwamedh Ghat. A sadhu at the ghat took care of him till he got well and returned to his village with fond memories of the Temple and the culture of the Ghats with its aartis, and was able to revisit the place after several decades as the Prime Minister of the country. He was extremely happy to have performed the poojas and had the darshan of the Temple's gold spires donated by Maharaja Ranjit Singhji and expressed this during his felicitation at the Temple. He is the third Prime Minister to visit the Temple after Shri Lal Bahadur Shastri who studied in Varanasi and Smt. Indira Gandhi.

On a personal note, Gokarn says, "In my 20 years of service while I consider this work to be the most fulfilling, it is also the most typical and most difficult project to carry out as it is located right in the highest security Red Zone area where every person gets frisked twice before entering and, from the terrorists' perspective, is among the top three high security areas in the country along with Ayodhya and Mathura."

ERRATUM

The caption below the photograph on the top left of the cover of the April 2008 issue of KS should be read with the photograph on the top right of the cover and vice versa. The interchange of captions is deeply regretted.

- Editor
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Makers of

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The ORS of the millennium

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- Diarrhoea
- Vomiting
- Burns
- Heat Exhaustion

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142-48, S.V. Road, Jogeshwari (W), Mumbai 400 102
Kashi or Benares is the oldest living city in the world dating more than 3,500 years and having a unique cultural, spiritual, and geographical environment. As M.A Sherring, a mid-nineteenth century Christian missionary in Benares, in his book “The Sacred City of the Hindus” eloquently writes, “Twenty five centuries ago at least it was famous. When Babylon was struggling with Nineveh for supremacy, when Tyre was planting her colonies, when Athens was growing in strength, before Rome had become known, or Greece had contended with Persia or Cyrus had added lustre to the Persian monarchy or Nebuchadnezzar had captured Jerusalem and the inhabitants of Judea carried into captivity, she had already risen to greatness if not glory.”

On the ancient character of Benares, Mark Twain has famously written, “Benares is older than history, older than tradition, older than even legend, and looks twice as old as all of them put together”.

Kashi for the Hindus is the Luminous or the Sacred City of Light. It is easy to comprehend why the old saying here is “Subah-e-Benares” once one stands at the Dashashwamedh Ghat - the most popular and famous amongst the Ghats - as the early morning sun rises in the East on the riverfront of the Ganges against the backdrop of ancient temples with their chanting of morning prayers and the clang of temple bells.

Kashi is one of the few places where the Ganga is “Uttara vahini” or North flowing against her general trend of flowing initially South till she enters the plains from the Himalayas and then Eastwards towards the Bay of Bengal. At Kashi, not only is the Ganga “Uttara vahini” but also in the shape of “ardha chandraakar” or half-moon crescent resembling the Moon depicted on Lord Shiva’s “jata” or hair locks clearly visible from the Malaviya bridge at Rajghat. Kashi is situated on an elevation on the Western banks of the Ganga enabling the sunlight at dawn to reflect light off the riverfront and give additional luminosity to the sacred riverfront’s numerous temples, palaces, soaring platforms and its famous “gallies” and complex stairways.

Kashi is situated on an elevation on the Western banks of the Ganga enabling the sunlight at dawn to reflect light off the riverfront and give additional luminosity to the sacred riverfront’s numerous temples, palaces, soaring platforms and its famous “gallies” and complex stairways.

Kashi - India’s sacred microcosmic mandala
Nitin R. Gokarn, IAS

‘Benares’ is the Pali form of Varanasi (or as Ustad Bismillah Khan used to say “jahaan ras hamesha bana rehata hai”), which is literally the city between the Varuna and the Assi rivers as they meet the western side of the Ganga. According to legend, the two rivers were created by the Gods to guard the city against evil with river Assi as the ‘sword’ and Varuna as the ‘avertor’. Kashi “kshetra” is this seven-kilometer riverfront along the Ganges between the Varuna and the Assi. In the “Vamana Purana”, these two rivers are said to originate from the body of Purusha at the beginning of time with the Varuna emanating from the right foot and the Assi from the left - the best place of pilgrimage in all the three worlds having the potency to destroy all sins. In the “Jabala Upanishad”, Kashi is likened to the mystical veins of the body with the Varuna as the obstructor, “varayati ‚ of sins and Assi as “nashi” or “nashyati “ or destroyer of sins with Varanasi having the place of the eye of wisdom, the highest of the six chakras in yogic anatomy. Yogic or tantric texts also term the Varuna and the Assi as the “ida” and the “pingala” with Vishweshwara located at the centre as the “anjanya chakra”.

Kashi, the city of Lord Shiva, is also the city of 330 million Hindu Gods and is likened to a “Mandala” or a sacred circle representing the microcosm of the entire Universe, its powers, interrelations and center. The radius of this sacred circle is of five “kroshas” (about 10 miles) with a multitude of guardian deities on its borders and 108 sacred places on the circumference. Within this outermost circle, are smaller concentric circles having Shiva represented by Lord Vishwanath Temple as the city’s sanctum sanctorum with eight directional deities representing its orientation. Kashi is the origin as well as the microcosm of the Universe; it stands outside space and time but contains all space within it.

Kashi is a “teertha kshetra” or a ford or a crossing place where the physical world meets the spiritual world giving a doorway between this shore and the far shore, where the prayers and rites of hu-
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Vol. LXXXIX, No.5, May 2008
KANARA SARASWAT
This sacred place has, throughout the ages, at the hands of the Hindus, performed these teertha yatras, but amongst all the teerthas, Kashi is unique because it is the microcosm of India's sacred geography - not only are all the teerthas present here in Kashi, but Kashi is present in all the teerthas - right from Uttra Kashi in the North to Sivakasi in the South.

Kashi has 64 Yoginis, the Sun in the form of twelve Adiyas, Lord Brahma at Dashshwamedha, all of Shiva's Ganas - Shankhukarna (Spkle Ears), Mahakala (Great Death), Mahodara (Great Belly), Ghantakarna (Bell Ears), including the chief of all the Ganas: Ganesha who resides here in a cosmic mandala at 56 places in seven concentric circles in all the eight directions with Dhundhiraja Ganesha at the entrance to Lord Vishwanath Temple at the center of this mandala; 45 Vishnu Peethas of Lord Vishnu, 72 Devi Peethas, Nav Durgas, Nav Chandis, Nav Shaktis, Nav Gauris, Sapta Matrikas, Lakshmi, Saraswati, Annapurna, Shitala, Vishalakshi, Kamakhya, Sankatha Devi, Ashta Bhairavs, Kala Bhairav and Danandani.

All the sages, all the teerthas of India and all the Gods of India have positions within this sacred circle. This sacred place has, throughout the ages, attracted sages from Vyas, Buddha, Mahavira, Adi Shankara, Ramananda, Kabir, Goswami Tulsidas, Kinnarrama Baba, Chaitanya, Ramakrishna and great scholars who came here to study the Vedas. Among Chitrapur Saraswats, even today, the "Kashi yatra" is an integral part of the marriage ceremony where the groom is stopped from proceeding for further studies to Kashi and urged to settle down as a "grihasta" by the father-in-law. This probably indicates that Chitrapur Saraswats would have had linkages across the ages for scholastic and spiritual studies with Kashi, not just from the times of our first Guru, HH Parijnanashram Swamiji, who had come from Kashi to Gokarn. Amongst our recent Mathadhipatis, HH Keshavashram Swamiji, HH Pandurangashram Swamiji, HH Anandashram Swamiji, HH Parijnanashram Swamiji III and HH Sadyojat Shankarashram Swamiji have all spent time in Kashi for spiritual studies.

Among the twelve Jyotirlingas (self-manifested lingams) of Lord Shiva, Kashi is the only Jyotirlinga situated on the river Ganga and is known as "Rudravasa" or the dwelling place of Shiva where Lord Shiva along with Parvati has up taken permanent residence. Lord Shiva is quoted in one of the Mahatmyas as saying, "Because I never forsake it, nor do I let it go, this great place is therefore known as Avimukta" or never-forsaken. Even in the time of Universal destruction, Shiva does not let go of this place but holds it up on His "trishul" or trident and hence Kashi is said to be not a part of this Earth but resting on the holy trident of Shiva.

Kashi is also the only "Mahashmashana" or the Great Cremation Ground - the final resting place of the entire Universe at the end of its vast cycle of life. While in all cities in the country, cremation grounds are located at the southernmost area depicted as the direction of Yama, the Lord of Death, in Kashi, Yama does not have any entry as his duties are discharged by Kala Bhairav who is the manifestation of Shiva's terrible aspect; Lord Shiva himself is said to have appointed Kala Bhairav as the city's kotwal (police) and the Chief Officer of Justice of Kashi. Hence, the usual practice for police and administration officials posted to Varanasi is to first visit Kala Bhairav and only then assume official charge. It is Kala Bhairav's duty to scrutinize the activities of people and administer justice to those who die who must first experience "Bhairav Yatna" instead of "Yama Yatna" for their accumulated karma. It is said that without the "aaradhana" of Kala Bhairav while in Kashi, even darshan of Vishweshwara will not remove obstacles.

The two burning ghats here are Manikarnika and Harishchandra and Lord Shiva is said to be ever present at the Manikarnika Ghat to say the "Taraka" mantra in the right ear of the dead to assist them to reach salvation. From time immemorial, these Ghats have had an unending queue of dead bodies that are burnt throughout the day and night in a 24-by-7-by-365-day continuous operation overseen by the Dom Raja whose family has, till date, the sacred duty of giving the "mukhaagni" to the dead bodies. Since funeral pyres burn continuously here, creation is continuously at play, the way it was at the...
beginning of time, and hence Manikarnika, located at Kashi's center, is always in Satya Yuga.

Skanda explains to Sage Agastya in “Ganga Mahatmya” of ‘Kashi Khand’ of “Skanda Purana” that Ganga is really Power or Supreme Shakti of the Eternal Shiva taken in the form of water sent out for the salvation of the world by Shiva, the Lord of Lords. Hence, Ganga, in herself, is a "purna" or complete teertha. Between the Varuna and the Assi, the Puranas describe 98 teerthas linked to Shivayatan or Deva Mukti. The “Avimukta Mahatmya” of the Matsya Purana mentions the Panchteerthas of Kashi as Dashashwamedha, Lolarka (Assi Ghat), Keshava (Adi Keshav Ghat), Bindhu Madhav (Panch Ganga Ghat) and Manikarnika. As the Garuda Purana mentions, Kashi is Brahma (the Light of All) - it not only illuminates the World without, it dwells inside the citadel of the five kroshas (the senses), the World within.

As the Great Adi Shankara in his “Five Verses on Kashi” has said,

In Kashi, the Light shines,
That Light illuminates everything,
Whoever knows that Light truly reaches Kashi.
Heralding Tweenage

Dr. Kishore M Nadkarni, Killa Pardi, Gujarat

Whilst the world is acclimatizing to the universal phenomenon of “change” which is happening so rapidly at all levels, human beings are also evolving quite dramatically.

Take for example,
- Infants below one year of age fiddle with cell phones, press buttons and hold the mobile phone to their ears, perhaps by observation, as a reflex action.
- Preschool children are comfortable using keyboards and computers from a very young age.
- More and more school children are driving scooties and two-wheelers, and the number of underage car drivers is increasing.
- Precocious puberty is on the rise among both males and females.

The reason for the above occurrences is that young people are adapting to the changing world faster and better than adults.

The information explosion, satellite revolution, media exposure through the television, computer addiction, video games, the internet, Orkut, a variety of electronic gadgets and appliances, mobile phones, downloads, SMS messaging, FM channels, CDs and DVDs, and an unending interaction with gizmos of all kinds – is the hallmark of the new emerging world and sets it apart from the beautiful old world that now no longer exists.

In the western world so obsessed with technology, observers said that children were maturing prematurely and did things in their teens which normally people did in their twenties. They felt that childhood was short-lived and people fast-forwarded into the twenties making teenage redundant. Teenage was being replaced by tweenage. Sexual activity in the western world starts by thirteen and we are not lagging far behind.

In such circumstances, would it not be in the fitness of things that we reset the biological clock and thrust more responsibility on teenagers. Could we not give driving licenses at the age of 15 after testing emotional maturity? I think a 16 year-old could possess far better driving skills than a 58 year-old male nearing retirement who has diminished vision due to cataracts and whose reflexes are slowing down considerably.

While cricket and Olympic teams are introducing young blood (teenagers) to give fresh legs and energy to the game, why not empower our teenagers to get driving licenses early, vote early, marry and bear children early and settle down in their late teens itself? Physiology tells us that a woman’s fertility is best between the age of 18 and 23. Late marriages account for an increasing incidence of infertility. The ‘testosterone fury’ is maximum at puberty (13-15 years) and a man waits until 28-30 years to get married. There is a good chance he may go astray, develop perverted sexual attitudes and indulge in violent behavior due to deprivation. Would it not be proper if he gets the right things at the right time?

The point I am trying to make is that in this era of info-excess, maturity can set in early. At some point of time in the near future, we may have to reset and modify our education and social patterns to give more importance to youth so that they start early in life, and also hang their boots early and enjoy the real meanings of life after retirement, whilst still young and healthy. We are already witnessing menopause, andropause and burnouts in the late thirties. In this altered scenario, we would find 16 year-old teenagers heading companies, becoming CEOs, teachers, bank managers, sports icons and superstars.

The flip side of giving youth early responsibility is that of emotional control, overcoming hormone-driven arrogance and aggressiveness for which we should be able to find effective solutions.

To conclude, I think futurology is an emerging science – a polar opposite of history, a study of the future, both predictive and analytical. Tweenage could well be the first chapter of this new era.

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KSA Health Centre
Talmakiwadi, Tardeo, Mumbai – 400 007

We are happy to inform our members that Dr. Sunil Vinekar, General Physician, who used to attend the Health Centre some years ago, has rejoined the Health Centre. He will be available on Tuesdays and Fridays from 6 pm to 8 pm.
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Phone: 2352 1639, 2352 1694, 5154 5570 Fax: 5154 5571
Having identified strange behaviour, what next? In the first part of this article (KS, April 2008, page 29), we have seen how certain specific changes in the behaviour of a person could be early indicators of the onset of a mental disorder. You may also have been able to identify some individual with such behavioural changes. Therefore, you would be keen to know what needs to be done next.

Whether the observed strange behaviour is neurotic (of psychological origin) or not can be ascertained only with the help of an experienced family physician, a trained counselor or an established clinical psychologist. If the diagnosis detects just a psychological problem, counseling sessions without medication would be sufficient to help the person regain his balance and coping skills. If, however, relief is considered possible only through medication then seeking the help of a psychiatrist is inevitable. This much information also would enable you to save a family from an impending catastrophe if the symptoms have gone unattended by them or mistaken for temporary problems of adolescence.

Beware of myths and misconceptions: You can check your beliefs against the following statements, right away. The reason is simple - your ability to reach out to an affected family is dependent on your understanding and beliefs about this major illness. So, verifying your beliefs is essential for your own capacity-building.

- Mental illness is incurable.
- Mental illness is caused by sins committed by a person in his/her past life.
- Mental illness is hereditary.
- Mental illness is the outcome of parental neglect/wrong upbringing.
- Mental illness is contagious.
- Mental illness and mental retardation are the same.
- For mental illness, shock treatment, though risky, is the best option.
- Only intellectually brilliant individuals are prone to mental illness.
- Mental illness is more widespread now than ever before.

• Mantrik, tantrik or religio-cultist rituals can cure mental illness.
• In mental illness, medical support is more important than the support of lay family members.
• Mentally ill persons are dangerous.
• Mentally ill persons should not marry and rear children.
• Mentally ill persons are better located in asylums away from the city or town.
• Any one, literally, any of us is vulnerable to mental illness.
• Mentally ill persons are incapable of doing anything worthwhile.
• Mentally ill persons are stubborn, arrogant, gluttonous and lazy.

Factualy, one's social status, education, urban/rural background etc. hardly matter when it comes to harbouring such myths and misconceptions about mental illness and about persons affected by it.

Gathering authentic information: Read articles and news items on mental health and related topics from newspapers and magazines. On TV channels too you can find informative discussions on mental health issues. Standard bookshops generally have books meant for lay readers. Further, keep watching the newspaper columns announcing awareness programmes and workshops in your city on mental health restoration and related topics. You can also check with an acquaintance who is engaged in the field. If you are an internet user, you will also discover quite a few educative websites. Please check the boxed item at the end of this article for resources recommended for further information.

Medical intervention useful, but: invariably, the affected person and his family find it difficult to accept the diagnosis. Consulting a psychiatrist for treatment of this major psychosocial disability (mental disorder), however, is a must. Symptoms such as hallucinations, delusions etc. are controllable only by medication. With treatment, the person may gradually become free from these symptoms and also, much stable. Yet, control of symptoms is just a part of the process before the patient is able to develop an insight into his present condition, reconcile
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with the loss/weakening of earlier social skills, and still continue to take the initiative for his/her overall improvement.

How does this person deal with the deep sense of hurt, shock, shame, fear of stigma, social withdrawal and an intense feeling of hopelessness? The life of the entire family is shattered by the turn of events. It is at this juncture that the entire family has a crucial role to play. From the following paragraphs, you will understand how the professional and the family become partners in the management of this challenge.

**Family support too is equally important:** Psychiatrists, who are so scarce in India (about 3500 for a billion population), hardly have any time for explaining to and educating the members of the affected person’s family. The professional’s task is all the more difficult when the family is in denial of the diagnosis. The problem gets compounded by the traumatized relatives being overwhelmed by shame, guilt and harmful ‘why me?’ feeling. The fear of stigma drives the family into a shell, thereby denying itself the opportunity of finding out more about mental illness and its management. The suffering thus continues unabated.

Mostly, the head of the household, that is either of the parents, takes the responsibility of caring for the affected person. Ignorance and loss of will invariably make the job all the more challenging. Studies, career or the marital and social life of the entire family would have received a major jolt. The patient and the caregiver begin to believe that their journey of life now on is through an endless dark tunnel.

The caregiver spends most of the time with the patient. So, the professional heavily depends on the caregiver for compliance by the patient of his expert advice. The doctor is also guided in his treatment by the caregiver’s meticulous feedback about the patient. You can easily see the value of the interdependence between the professional and the caregiver and its impact on the patient’s recovery and rehabilitation.

**Solace and strength from support groups:** Mental health NGOs like the Schizophrenia Awareness Association (SAA) focus on informing, educating, training and empowering patients and their caregivers. This is achieved by organizing support groups which act as forums for ventilating members’ anxieties, sharing experiences without any fear of criticism, learning from each others’ inspiring experiments and so on.

To render more comprehensive services, the NGOs have occupational and vocational training centers. The patients acquire skills, regain self-esteem and confidence and are able to earn through self or paid employment. Some strugglers-turned-survivors deem it their duty to generously reach out to other needy families by actively involving themselves in the NGO’s awareness programmes.

In developed and enlightened countries, persons with mental disability are also provided sheltered employment, either free or subsidized medicines, halfway homes, legal remedy against any kind of discrimination, the right to own property, the right to vote, the human right to even refuse consent for treatment etc.

**What to do for affected Chitrapur Saraswats:**
- The first and foremost need is to locate all Chitrapur Saraswats who are affected and yet have not mustered the courage to seek help for fear of stigma. Even if a column in a census survey form were to be provided to give such information, one would rather not share such data. Can we not convince our people in advance of the advantage of parting with such personal information? Of course, this data will have to be kept confidential and used responsibly.
- Our families need the benefit of sustained awareness programmes to help them get over their misconceptions, to overcome fear of stigma and to seek help, including medical intervention, facilities of day-care-cum-rehabilitation centres, half-way homes, sheltered employment etc.
- We need to create a cadre of trained volunteers for conducting such awareness programmes in pockets with substantial populations of Chitrapur Saraswats. Moreover, we need to ensure that caregivers are also included in such training programmes because the first-hand and authentic experiences of the caregivers are invaluable for others in the batch.
- Preferably, Chitrapur Saraswat family physicians, psychiatrists, clinical psychologists, counselors, social workers, nurses and lay volunteers could come forward and offer their support for conducting short-term orientation/training of caregivers to enable them to manage the mental health issue.
- We need to muster sponsorship of individuals
THE CO-ORDINATION COMMITTEE OF INSTITUTIONS GRANTING EDUCATIONAL AID, DISTRESS/MEDICAL RELIEF.
F-1 (A), Saraswat Colony, Santacruz (West), Mumbai 400054

DISBURSEMENT OF AID MADE BY CO-ORDINATING INSTITUTIONS DURING 2007-2008
(The figures in brackets indicate the number of applicants receiving the assistance)

<table>
<thead>
<tr>
<th>Sr #</th>
<th>Institution</th>
<th>Educational Aid (Rs.)</th>
<th>Distress Relief (Rs.)</th>
<th>Medical Relief (Rs.)</th>
<th>Total (Rs.)</th>
<th>% of Total</th>
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<td>3,14,000 (82)</td>
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<td>1,81,000 (70)</td>
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<td>32,000 (2)</td>
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<td>32,000 (2)</td>
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<td>PARIJNAN III</td>
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<td>==</td>
<td>==</td>
<td>19,500 (10)</td>
<td>1.23</td>
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<td>TOTAL</td>
<td>8,21,500 (185)</td>
<td>5,25,500 (229)</td>
<td>2,40,500 (91)</td>
<td>15,87,500 (505)</td>
<td>100.00</td>
</tr>
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</table>

C.S.E.R. = Chitrapur Saraswat Education & Relief Society (Regd.), Santacruz.
S.E.P.C. = Saraswat Educational & Provident Co-op. Society, Grant Road.
K.S.A. = Kañara Saraswat Association, Talmakiwadi, Tardeo.
S.M.S. = Saraswat Mahila Samaj, Gamdevi.
ANAND = Shrimat Anandashram Ordination Golden Jubilee Fund, Shri Chitrapur Math, Shirali
PARIJNAN III = Swami Parijnanashram III Education & Charitable Trust, Virar.

Gurunath Gokarn
Chairman

S.S. Mudbidri
Hon. Secretary
and institutions for conducting caregiver training, holding periodic support group meetings, publishing literature, organizing informative exhibitions on mental health restoration, holding occupational/vocational training for affected persons and ongoing promotion of the sale of their products and services.

- It is necessary to devise and implement specific measures to help traumatized Chitrapur Saraswat families to get over the fear of stigma. We need to specifically encourage their participation in all our activities. Such families should be freed from their islands of isolation. This can be a truly liberating experience both for the affected families as also for others.

Yes, you are right! The task is indeed, huge. Therefore, we need to take up this challenge in phases, one issue at a time. Meanwhile, you too can and should give a push to the Chitrapur Saraswat movement of mental health restoration in your own ways. To begin with, let our aim be to pour out and pool ideas, suggestions and valuable comments on this neglected medico-social issue. You could write to the Kanara Saraswat Association and awaken a large number of Chitrapur Saraswats into action.

**Recommended Books, Movies and Websites on Mental Health Restoration and Related Topics**

**Books:**
- Schizophrenia Ek Navi Janev (Marathi) by Kalyani Gadgil, SAA, Pune;
- Schizophrenia A New Perspective (English) by Kalyani Gadgil, SAA, Pune;
- Divided Mind (English). Edited by Dr. Ulhas Lukte, SAA, Pune;
- Manovikarancha Magova (Marathi) by Dr. Shrikant Joshi, Majestic Prakashan

**Movies:**
- Devrai (Marathi) [DVD with English sub-titles available];
- Majhi Goshta (Marathi); 15th Park Avenue (English/Hindi); Kadaachit (Marathi); A Beautiful Mind (English);
- Nobody's Child (English); Iqbal (Hindi); Black (Hindi)

**Websites:**
- www.schizophrenia.org
- www.recovery-inc.com
- www.helpothers.org
- www.motivation-abc.com
- www.psych.org
- www.psychnet.org
- www.mentalhealth.org.uk
- www.karmayog.org

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**BE PROUD TO BE AN AMCHI!!!**

To celebrate the success of the GURU JYOTI YATRA, a limited number of round-necked T Shirts in sizes XXL (46"), XL (44"), L(42"), and M(40") are being made available at a special price of Rs. 150/- to all Yatris. Others may purchase the same for Rs. 200/- each.

These attractive lemon yellow shirts have the words:

"PROUD TO BE AN AMCHI" (in front) and "SHRI CHITRAPUR MATH – 300 YEARS" (at the back).

The proceeds will be utilised to cover the expenses of Tercentenary events.

Local Sabhas wishing to place bulk orders may do so at the earliest.

Those who wish to buy the T Shirts may please contact:

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- Smt. Archana Savnal: archanasavnal@gmail.com Cell No:9821484707
- Manager: Shri Chitrapur Math, Shirali schealth@ricmail.com : 08385 258368

Tercentenary Secretariat
Shri Chitrapur Math

KANARA SARASWAT Vol. LXXXIX, No.5, May 2008
AN APPEAL

To: All concerned Aroor/Arur families and families connected to Shree Kailaje Umamaheshwar of Karkala

This refers to the Nagakatte situated in the forest area facing the Kailaje Umamaheshwar Temple, Post Attur (North), Nittegram, Karkala. This is our Aadisthan and from time immemorial, the Nagashilas established at this holy site were a place of worship and considered by our ancestors as a symbol of fertility and well-being of the Aroor/Arur families as well as families connected to Shree Kailaje Umamaheshwar of Karkala. Therefore, this site carries great importance and significance in our daily lives. It also goes without saying that one should visit this place and perform pooja at least once a year.

Shri Devisharma of Karkala, a jothishi and Vastu expert of repute, and highly respected by our Math and community, advised that all concerned Aroor/Arur families as well as families connected to Shree Kailaje Umamaheshwar of Karkala and (families as contained in the book on Saraswat Families by S.S. Talmiki and P.N. Nadkarni) should come together and perform Nagapratishthan at this holy site, which at this stage is in a neglected state.

It is therefore proposed to perform Nagapunarpratishtan at the above-mentioned site with full rituals on an auspicious day which will be announced shortly.

This is an earnest appeal to all members of Aroor/Arur families and families connected to Shree Kailaje Umamaheshwar of Karkala to come forward and contribute generously for this noble cause and also participate in the festivities.

For further details, please contact Shri Vijay M Aroor at the following address:

Address: A-17, Mercantile Bank Employees Co-Op Hsg Sty. Ltd, 5th Road, Natwaramagar, Jogeshwari-East, Mumbai-400 060.

Telephone No.: 022-28383727

Shri N.S. Rao
Dr. Prabhakar V. Arur of Mumbai
Kailaje Raghunath Bhat of Karkala
Shri Shivshankar Bhat Kailaje, Archak of Shri Kailaje Umamaheshwar Temple, Karkala
Arvind M. Kamad, Trustee of Shri Kailaje Umamaheshwar Temple, Karkala
Writing about someone who, even in his eighty-ninth year, was working seven days a week round the year, one hesitates to use the word 'late'. Bhatsaheb, to the musical world, he was known as Nandmam to most of us. His official full name Shukla Chandrashekhar Ramakrishna Bhat seems to have no relationship to these nor the surname Shirali... But that is another story.

Born in a family of priests attached to the Chitrapur Math at Shirali, Nandmam's music might have remained restricted to mhanatis or aaratis at the Math, had it not been for a chain of fortuitous circumstances. Honavar Krishna Bhat, a professional music teacher from Bombay, who was a disciple of Ustad Kale Khan of the Patiala Gharana, was perturbed by an astrological prediction that he would face criminal charges for no fault of his. The only remedy for his protection from this unlucky configuration was to spend this ill-starred period at the Guru's place.

The need to be with the Swamiji brought Krishna Bhat to Shirali. Nandmam was just about ten at that time. One day, when he was trying to put one of his nieces to sleep by singing a lullaby, Krishna Bhat happened to pass by and listen to this melodious voice. He was happy to find a prospective disciple and tried to coach young Nandu on the sly. They would pretend to go out to the fields for the natural function and start training sessions using a handmade tanpura as a drone. Soon, they were able to convince Nandu's elder brother about the benefits of learning music as an alternative to Vaidic rituals at the Math. Nandu accompanied Krishna Bhat to Bombay.

Nandmam was just about ten at that time. One day, when he was trying to put one of his nieces to sleep by singing a lullaby, Krishna Bhat happened to pass by and listen to this melodious voice. He was happy to find a prospective disciple and tried to coach young Nandu on the sly. They would pretend to go out to the fields for the natural function and start training sessions using a handmade tanpura as a drone. Soon, they were able to convince Nandu's elder brother about the benefits of learning music as an alternative to Vaidic rituals at the Math. Nandu accompanied Krishna Bhat to Bombay.

Krishna Bhat gave Nandu the initial training in swar jnana and taal jnana. The strict discipline that the Guru instilled in him became the strength of Nandbhat's solid foundation in his later career as a musician.

Nandu started assisting his aging Guru in his tuitions. Krishna Bhat had realized that his chela's further training had to be with some ustad and tried to persuade Ustad Vilayat Hussein Khan to accept Nandu as his disciple. But, in those days, the Gharana was still considered as a family-based institution and Khansaheb could not find time for a new disciple.

Srikrishna Narayan Ratanjankar, a former pupil of Krishna Bhat, who had later matured under the training of Pandit Vishnu Narayan Bhatkhande and Ustad Faiyaz Khan, had taken over as the Principal of the Marris College at Lucknow. He was visiting Bombay during the vacation. A chance meeting with Annasaheb Ratanjankar led to Nandu's being admitted to the Lucknow institution straight away in the third year class. The very next year, Nandbhat was given the duty of teaching the junior classes even as he was studying in the final year. Now in his late teens, Nandbhat stipulated that Annasaheb himself supervise his classes to ensure that his teaching methods adhered to his high standards. Teaching seemed to be Nandbhat's passion as also his destiny.

Marris College was a combination of the old 'Gurushishya parampara' system and the new classroom group teaching method. Nandbhat would find many ways of extracting the best from his Guru during late night hours as the students' hostel was next to the Principal's quarters. One of his devices was to deliberately make a mistake while practicing within his Guru's hearing and Annasaheb would promptly rush to their room to bring his disciples on the right track. Nandbhat would have riyaz for long hours and would insist on his fellow students like Krishna (known as Chhotu) Ginde and Dinkar Kaikini joining him. They were younger in age and his juniors in college.

Nandbhat's other method of adding to his musical knowledge and prowess was to seek every opportunity to give vocal support to visiting stalwarts. Lucknow was an important center of music education and because it was an important broadcasting station of All India Radio, musicians from all over the country frequently visited the city. The college had on its staff Rajabhaiyya Poochwale and G.N. Natu in addition to important instrumentalists. It also gave its senior students an opportunity to participate in different music conferences. Nandbhat often provided tanpura accompaniment to stalwarts such as Ustad Faiyaz Khan and Pandit Omkarnath Thakur. He was eager to gather as much knowledge as possible from this galaxy of musicians. Several among his students in Lucknow rose to eminence, chief among them being the playback singer Talat...
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Vol. LXXXIX, No.5, May 2008
KANARA SARASWAT
Mahmood and the musicologist Kumar Mukherjee. His education at the Lucknow college was made possible because of a loan scholarship that he had secured and it was imperative that he start earning as early as possible after his graduation. Therefore, he had to discontinue this idyllic stay at Lucknow and accept the position of a music teacher at Banasthali in Rajputana.

While Banasthali gave a formal start to his long teaching career, this job was neither challenging nor satisfying and he soon made his way to Bombay. Here, he started taking tuitions till the setting up of Bharatiya Sangit Shikshapeeth in 1946 by Bharatiya Vidya Bhavan. Annasheb Ratanjankar was advisor to K.M. Munshi and his wife Lilavati of the Bhavan, and he charged his star disciples Chidanand Nagarkar and S.C.R. Bhat to set up the new music school. This was a golden opportunity and it enabled them to train generations of young students to develop their skills and to inspire them to greater heights. Right from the beginning, the Shiksha peeth could boast of outstanding students such as M.S. Shete, V.S. Kamat, V.R. Panshikar and Gurudatt Heble among men and Sushila Nadkarni, Vatsala Nadkarni, Vasanti Kodical and Shashikala Samshi among women. The staff, at one time or other, included Ustad Allarakha and Pandit Taranath for tabla and K.G. Ginde and C.R. Vyas for vocal music.

After a decade and a half, K.G. Ginde and Nandbhat moved to Shree Vallabh Sangitalaya started in Sion, Mumbai, by Swami Vallabhdas, a disciple of Ustad Faiyaz Khan. Ginde and Nandbhat served this institution till their last breath and groomed a large number of students. Annasheb Ratanjankar’s disciples developed in various directions as suited their genius. If Ginde was accepted as an acknowledged authority on musicology and a repository of innumerable bandishes, Dinkar Kaikini of his ‘ustadi’ style. Nandbhat was acknowledged as a Guru, a teacher capable of guiding not just novices to the world of swar and tal, but even senior musicians groping for new musical ideas.

Bhatsaheb believed that the basis of khayal gayan was shringar or adornment of a bandish. To do it within the matrix of the chosen Raga requires full knowledge of the musical combinations possible with the use of imagination. He could find innumerable ways by which a Raga could be embellished. His deep knowledge of Raga structure drew to him many artists for further training. Even instrumentalists found his guidance important for their musical development. Sarod player Zarine Daruwala Sharma and her disciples Apte sisters, Aparna Deodhar (sitar) and Aboli Sulakhe (sarod) and the flutist Sunilkant Gupta regularly sought his guidance. Among vocalists, Swami Chaitanya Swaroop, Sudhindra Bhowmick and Indudhar Nirody distinguished themselves on the strength of what this Guru imbied in them. Narendra Padukone, Suniti Gangolli, Raja Upasani and Meera Bhagwat carry his skills as a teacher to the new generation, while Prasad Upasani and Deepthi Upasani Kaval carry his torch in the United States. Among his youngest disciples is Pooja Gaitonde.

While Krishna Bhat had given him these foundations that he would pass on to his disciples, Ratanjankar was a true pandit when it came to the essence of a Raga and its development. Bhatsaheb was a depository of this knowledge and was a source of reference to all musicians. His modesty and humility never tired of adding to his knowledge even from his juniors. He acknowledged the strength of his juniors Ginde and Kaikini and made it a point to attend their concerts so that he may learn from them.

His greatest asset was the techniques that he developed in instilling in his students a perfect understanding of swar sthaan. An approximation to a soor or a harmonium note would never satisfy him. He would insist on placing the soor to its exact point. He would also make the student aware of the variations in the same soor as required by a particular Raga or even in a Raga in a particular context. I recall learning with him a rarely sung Raga, a creation of Ratanjankar, ‘Devangandhari Todii’, that required different shades of each soor in different contexts. He had neither learnt this Raga from his Guru nor heard anyone sing this melody. On the strength of his taalim, I even made bold to present this Raga at a concert attended by many stalwarts.

An accurate tuning of the tanpura was his first step before he started each teaching session and, observing him tune the tanpura (particularly a jodi) was in itself a great training for his students. That was a living demonstration of his patience and desire for perfection.

While preoccupation with teaching prevented him from building a career as a concert singer, he did establish with K.G. Ginde an enviable reputation as an exponent of Dhrupad-Dhamar gayaki as also of khayal gayan. This peculiar combination and their exposure to various Gharanas through the Gurus.
led to a performing style of their own. This combination of Gwalior and Agra, I call the ‘Bhatkhande Gharana’. The theoretical base was founded on the principles laid down in Bhatkhande’s Theory or ‘Paddhati’ and their repertoire consisted of the bandishes collated and published by Bhatkhande supplemented by those composed by his disciple Ratanjankar.

Bhatsaheb’s contribution to music is enormous. But those who came in close touch with him know him for his human qualities. He considered work as worship and though belonging to a priest family, he worshipped through his teaching. I do not know of any other, who at the age of 89, insisted on working all seven days of the week and all 52 weeks of the year. While we have heard horror stories of how a shishya was made to serve his Guru in a servile manner, Nandmam was always at the service of even his pupils. His concern for others was phenomenal. It is not easy to determine what makes for a great human being. Service before self, humility, god-fearing nature, modesty, simplicity, loving nature... if one is confused while listing the qualities that make a good human being, it is best to recall what Nandmam was.

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V. P. NADKARNI – A CREATIVE GENIUS SILENCED
A Friend’s Tribute

The world of Konkani literature lost a giant in the passing away in March of Vasant Nadkarni, popularly known as VP, and to his many fans in India and the US, as Vasantmam. As an author in a wide variety of subjects from satirical to the sublime, artist, playwright, philosopher and director, Vasantmam contributed prodigiously to the enrichment of Konkani and Marathi repertoire. Just as remarkably, he constantly shared his talent by teaching his skills and his creative attributes to both young and old.

He will be missed by not only his family but so many of us who were entertained, educated and mentored by this brilliant artist.

Vasantmam lived a full and rich life. He touched and enriched so many others; I thought I would share a personal anecdote about some of the wonderful qualities of this great man.

Among the many close bonds he formed, the Konkanis of Chicago area, of which I am one, have a special affinity to Vasantmam.

Vasantmam was introduced to the US and, in particular, to Chicago area Konkanis via his daughter, Sucheta and his son-in-law, Sanjay, both local luminaries in theatre, acting and the creative arts. During his rare visits, Vasantmam enthusiastically helped out in cultural initiatives of the Chicago area Konkanis and elevated the cultural standing of Chicago with his entertaining stage plays, direction, valuable tips for writers and young artists and his sunny disposition that livened up any conversation. In fact, it is fair to say he introduced the beauty and grandeur of Konkani literature to the Konkanis of Chicago and through them, to a wider audience in the US.

Vasantmam wrote and directed a number of skits and plays while in Chicago. I was one of the fortunate Konkanis who participated in a full-length play staged in Chicago during the 2000 Konkani Sammelan which he wrote and directed as a feature item – “Chaliyai Pollonchak Adityantee”. It was a highly entertaining but a long, demanding and an intricately woven plot and, to top it all, a musical, no legs. We had to perform before an audience of nearly 1,300. Most of us were but casual (if that) thespians and most of us had day jobs (some, in the medical profession, had night jobs as well). So, rehearsals, like night classes, were reserved for evenings and weekends.

As if this was not complicated enough, the play had two ballet sequences performed by children, ages 5-12. Even after so many years, we in Chicago still marvel at how Vasantmam whipped a motley bunch of us into stage actors and actresses. It was definitely not much fun for us, at first. I am sure most of us felt like the vagrant Eliza Doolittle to Prof. Henry Higgins in “My Fair Lady” – here was a brilliant director trying to teach a bunch of wannabe actors and actresses the finer nuances of professional acting, step by step, glance by glance, posture by painstaking posture. How did it feel at first?

A bit like a dentist’s drill! I wish we had videos of our early rehearsals – it was the Konkani version of Laurel and Hardy sequences! Doing things wrong on stage was so natural to most of us that we were quite brilliant at it – flubbing our parts, standing awkwardly, mumbling, making the exit off the wrong wing, making unnecessary hand or head motions and interrupting each other’s lines left and right! Every time we rehearsed it was torture. And, of course, we had to put up with Vasantmam, ever the perfectionist, catching every piece of shoddy acting, yelling instructions at us. The sly, ebullient sprite that Vasantmam was, he was very gentle around children, but did not spare adults from his tongue-lashing.

Then, after a few weeks of grueling rehearsals, a strange thing happened. It was as if a light bulb suddenly came on. We realized two things as a group. That our hard-as-nails coach was used to having his way and would not let up on us. And, more importantly, as dysfunctional as we were on stage, Vasantmam was not going to lower his standards for anyone, even for those of us who only had one or two lines in the play. Because - and this was a revelatory moment for all of us - he had confidence in us. In fact, a lot more than we had in ourselves! And he was determined to get the best out of each one of us.

I think this revelation, more than anything else turned the corner for us. Suddenly we were rededicated, committed and we were all pulling with each other and pulling for Vasantmam. To make a long story short, we went on to put on stellar performances both individually and collectively. The play received huge kudos.

It is quite usual for us, each time we do something creative together in Chicago to feel that Vasantmam is there to guide us, exhorting us to excel, to reach for the stars, no matter how large or small a part each of us has in the performance.

An icon among the Konkanis in Chicago, Vasantmam may be gone, but his spirit is ever present among us.
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First Death Anniversary

Smt. Shaila Srikar Nagarkatti
(nee Hattangadi)
8th September, 1942 – 24th April, 2007
Lovingly Cherished and Fondly Remembered
by:
Srikar
Shreeti - Sachin Mavinkurve
Grandson - Samvit
 Relatives & Friends

15-5-1937 to 20-3-2008

Dr. Kishore P. Taggarse, M.S., son of Prabhakar Manjunath Taggarse (Forest Dept.) and Varada (nee Murdeshwar), studied in Dharwar, Mumbai, Nagpur and Chandigarh and settled in Hyderabad. With the laudable support of wife Dr. Sudha (Panje), he started a clinic which flourished into the full-fledged Sudha Kishore Hospital.

With a smile on his face and compassion in his heart, he saw God’s image in the helpless patients who came to him, and they went home after a successful surgery with a smile of satisfaction. He was very understanding and courteous to his staff: Deeply interested in sports, he had won many tennis trophies. He exhaled his last breath seeking the ecstatic sight of the Lord.

Wife Sudha, children Arati, Anjana, Dr. Amit-Anupama, brother Sharad and sister Leena, join in the prayers for his solace.

His dear sister, Sunita P. Bagde
No dearth for variety in Konkani savory. Enjoy the spice in our Konkani language too.

I. Word play (शब्द संधन)
(6) तण्डुल - (a) tank (b) nuptial bed (c) leaf
(7) उपार्ण - (a) vessel (b) water (c) shawl
(8) रावण - (a) palatial (b) Rahu temple (c) bathroom
(9) चगाती - (a) go fast (b) cultivation (c) to make garland

II. Riddles (हँडमणिः)
(5) एहें गोरोख जिल्ली लंबी काठी।
(6) गंगा आस्म मातेना, हात आस्म पावना।
(7) भिंती परमतु, भायर कांठो, भांगरा वेगांतु रूळा घाँठो।

III. Proverbs (आर्थर्गति)
(4) कपूरा बॉय्यारा उंचेची शेंध - suicidal/self-destructive
(5) आर्थर घेतत्यारा उण्य - तीर्थ घेतत्यारा सैत्य - very sensitive health
(6) पुंकक राज ना - निदेक मर्याद ना - unavoidable/natural

IV. Expressions (महणण)
(1) तूसवांतूले उजो - reappear anytime
(2) उडाळ सोडवे - write off
(3) हातु माक्षी घेंच्छो - withdraw

V. Spoonerisms (उल्टित भाषा)
(1) फुरूण हासता - हागुण फसता
(2) साते माडुह - माते सडुह
(3) मागी क्लर - क्वगी मर

VI. Limmerick (हास्य कविता)
“माक्षा भिसाडब्बां नाडका कल्चर?” महणारल ती ताकाका
“साहहुने राब्बूनु तयाँ आशिश लूक जाच्यांक माक्था”
“हैजे? तेंतू खंचेच गाडब्बाक माणा घाल्यात्याळ्याळ्याळ्याली तुंडे”
ती महणारल “आतं केल्यं तंतं हैजे हांजे”

(Poem by V.R. Shibad)
A Tribute to my Ajja, late Shri Bhaskar S. Karnad

Many in the community may have already learned of the sad passing away of my grandfather, Bhaskar S. Karnad on 15th February, 2008, and I hope you will join me in mourning the loss of one of the most celebrated and respected members of the Samaj.

To me, he was the best example of how life should be lived. He was an entertainer, an adventurer, and a man of faith and love.

He once told me, “He and he, why not I?”, a philosophy told to him years ago by his school teacher; a philosophy which still spurs me on in times when it feels like all hope is lost, and urges me to excel wherever possible. He instilled a love of performance, dramatics, music and art upon two generations of my family with his comedies, dramas and musical pieces which were a popular spectacle at functions and gatherings in India, the UK and USA.

He, along with my grandmother, Bina Karnad, also served a key role in the community through the matrimonial social service bureau they ran for over 40 years. Here, he showed his dedication and love for the community through this meticulously managed service. Marriages may be made in heaven but my Ajja and Papamma linked up more than 1000 couples.

My fondest memories of him, however, will be on the many journeys we used to undertake in India and the UK, where his tireless, adventurous spirit and curiosity put people even at my age to shame. I will forever remember his jokes and good humour making even the longest and most arduous of trips seem short and pleasant. After having seen almost all of India in the 20th century, he set his sites upon the world in the start of the 21st, having visited Europe, the US, Singapore and a seemingly endless list of countries that furthered his interest and curiosity in the world around him, bringing his trademark humour and lust for life to people around the world.

As he journeys beyond into his final adventure, he leaves behind for us not only fond, irreplaceable memories, but also a legacy of bringing joy, happiness and a lust for life to the people around him. He leaves us a spirit of adventure and curiosity that not only transcends the age of any individual, but of generations to come. To me, he shall always remain an inspiration to be emulated; an example of how life should be lived.

Arun Ravikiran Karnad
"ಪ್ರೀತ ಸಾಹಿತ್ಯ"

ಮಗಲಿ ಮೋಂಗಾಡಿ ಪ್ರೀತ ಸಾಹಿತ್ಯ ಬರೀ
ಕಾಂಪೆಂಟ್ ಮೆಂನಿ ಆರೀ ಇಂಗ್ಲಿಷ್‌ ತುಳುಬಿಡಿ
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ಅಂದೇಯಿತ್ಯ: ಪ್ರಾಣಮಾಂಸೆಯ ಪ್ರಾಣಮಾಂಸೆಯ ಚಿಕ್ಕು ಅಧಿಕ: ಪ್ರಸಿದ್ಧಿ: ತಾರ
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ತಾರ ಪ್ರಾಣಮಾಂಸೆಯ ಭಾರದ ಕಂತೆಯಲ್ಲಿ ಕೃತಿ:
ಅಧಿಕ ದೇನಬುದ್ಧಿಯು ಪ್ರಾಣಮಾಂಸೆಯನ್ನು.
Our Beloved AKKA

Smt. Sharada Pandurang Naimpally
(Ex- Sachivalaya)
20/01/1920 to 01/04/2008

With profound grief, we announce the sad demise of our AKKA after a brief illness patiently borne.

Deeply mourned by:
Nayampallys, Rao (nee Kerakatte), Hattangadis, Hemmadys, Bijoors,
Relatives and Friends

13/09/72 – 14/03/08

For our Darling Trupti,
Ten and one years ago you crossed our threshold,
Roshni and Anannya you then added to our fold,
Untimely, shockingly, now away from us you've been snatched.
Positively though the scars cannot be erased,
Time and again to the Almighty do we pray,
In dire need to show us the way.
With lots of love from,
All of us

46 Vol. LXXXIX, No.5, May 2008 KANARA SARASWAT
Rates for Classified Advertisements

For the first 25 words: Rs. 380/- KSA Members and Rs. 420/- for Non-members.

For every additional word: Rs. 5/-

Postal charges for Kanara Saraswat:

Rs. 1000/- p.a. for overseas Members. Overseas Members are requested to make payments in Rupees only owing to exchange difficulties.

All remittances are to be made by D.D. or cheque, in favour of ‘Kanara Saraswat Association’.
FINANCIAL HIGHLIGHTS

The following audited financial results of the Bank for the year 2007-2008 were taken on record by the Board of Directors in the Meeting held on 16th April 2008, and they are subject to approval in AGM:

(Rs. in crores)

<table>
<thead>
<tr>
<th></th>
<th>2006-2007</th>
<th>2007-2008</th>
<th>Percentage Increase /(Decrease)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits</td>
<td>2993.22</td>
<td>3501.39</td>
<td>16.98%</td>
</tr>
<tr>
<td>Advances</td>
<td>2058.37</td>
<td>2382.57</td>
<td>15.75%</td>
</tr>
<tr>
<td>Net Profit</td>
<td>21.30</td>
<td>33.72</td>
<td>58.31%</td>
</tr>
<tr>
<td>Gross NPAs (%)</td>
<td>10.54%</td>
<td>6.79%</td>
<td>(35.58%)</td>
</tr>
<tr>
<td>Net NPAs (%)</td>
<td>3.02%</td>
<td>1.21%</td>
<td>(59.93%)</td>
</tr>
<tr>
<td>No. of Branches + Extension Counters</td>
<td>59 + 11</td>
<td>66 + 6</td>
<td>-</td>
</tr>
<tr>
<td>Capital</td>
<td>52.84</td>
<td>74.17</td>
<td>40.37%</td>
</tr>
<tr>
<td>CRAR</td>
<td>11.64%</td>
<td>12.67%</td>
<td>8.85%</td>
</tr>
</tbody>
</table>

During the F.Y. 2007-2008 the Bank received its Foreign Exchange AD-I License. However, full-fledged operations would start in the current financial year 2008-2009.

For and on behalf of the Board of Directors

Sd/-
Chairman
Minutes of the
Annual General Body Meeting of the Kanara Saraswat Association
held on 30th September, 2007

The 96th Annual General Body Meeting of the Kanara Saraswat Association was held on Sunday, 30th September 2007, at Shrimat Anandashram Hall, Talmakiwadi, at 9.30 a.m. when 52 members were present. Prof. Smt. Kalindi Muzumdar, President of the Association, presided over the Meeting.

Manoj Kulkarni, Hon. Secretary, confirmed that there was a quorum and the Meeting was called to order. He then read the notice convening the Meeting for confirmation of the Minutes of the last General Body Meeting.

Shivshankar D. Murdeshwar, Chairman of the Managing Committee, moved the following resolution:

"Resolved that the Minutes of the 95th Annual General Meeting held on 24th October, 2006, published and circulated in the September 2007 issue of Kanara Saraswat, be and hereby read and confirmed."

The Chairperson of the Meeting invited comments from the members and stated that there had been many obstacles while working which they had tried to overcome.

Regarding the Audited Statement of Accounts for the year ended 31st March 2007, the Chairperson regretted that it would not be possible to present it at the Meeting and expressed regrets. However, queries would be answered, she said.

Raja Pandit, Jt. Treasurer, said that the Accounts could not be submitted due to the internal accounting procedure. There was some difference in the sub-ledgers, particularly pertaining to insurance and other procedural matters.

Gautam Amladi pointed out that Accounts seemed to be a perennial problem with KSA since many years and could have been presented at the AGM itself. He further said that we close our year in March and should not find any excuse; our vision should include administrative efficiency.

Dr. Prakash Mavinkurve wanted to know from the Treasurer how long it would take to rectify the problem pertaining to the Accounts.

In reply, Raja Pandit said, "In fact, we have already identified the problem. We have corrected it also. So, I think our Chairperson will announce this in the next meeting on 18th November. We will be filing our income tax returns by October 31st. The other thing I want to convey is that the Accounts of KSA are very complicated - there are so many entries; there are more record heads than sub-heads." Gautam Amladi said that he was not disputing the authenticity, or the accuracy and contents of the Accounts.

Gautam Amladi further opined that all the events that had happened had not been put to print. He said, "About the project of Bhanap entrepreneurs and executives in industry, we find no mention. I had also mentioned about putting the Magazine on the website; it has disappeared ... there is no explanation. Somebody remarked that these people don’t pay a subscription; they read the Magazine on the web. There was a suggestion that only members who pay for it could log in; this also does not find any mention at all in the Minutes. Madhukar Mudur had inquired why the names of the candidates had not been presented. He had also raised a point as to what the election procedure was. The reply to that has not been featured here. So, the ‘Minutes’ in its present form, cannot be accepted.

Ratnakar N Gokarn, commenting on the points raised by Gautam Amladi, said that those preparing the Minutes had taken the help of recorded tapes of the Minutes, and some problem had occurred during recording.

The Chairperson said that the changes or amendments would be taken up at the adjourned General Body Meeting to be held on 18th November, 2007.

The next item on the agenda was taken.

**Item No. 4: Election of the President and Vice President for the year 2007-2008.**

Smt. Sadhana Kamat proposed:

"Resolved that Smt. Kalindi Muzumdar be and is hereby elected as President of KSA for the second term for the year 2007-2008." Dr. Prakash Mavinkurve seconded. The proposal was put to vote and was passed unanimously.

Proposing Smt. Kalindi Muzumdar as the President of KSA for the second term, Smt. Sadhana Kamat said, "I am very happy to propose Kalindi Muzumdar as President of the KSA for the second
Vipul Shah  
B.E. (Civil)  
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(From 0.5 T to 30 T)  
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• Electric Wire Rope Hoists  
• Flame Proof Hoists

Cranes:  
(From 1 T to 50 T)  
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Fax: 020 - 24273172, 24270246  
E-mail: chpl@vsnl.com  
Website: www.consolidatedhoists.com
term. We all know about her invaluable contribution to social service. She has been awarded 'The Lifetime Achievement Award' for her social work. During floods, earthquakes or communal riots, Kalindi has always been there to help the victims. And she is a quiet worker. Or rather, she has never heard her talking about her activities. We are very fortunate to have had her as President for the first term. She had organized a felicitation for social workers on International Women's Day. I am sure she will have many more plans for the next year too and will carry them out most efficiently. I wish her all the best."

Dr. Prakash Mavinkurve while seconding said, "I thought there was no need for me to talk but still... Everybody has known Kalindipachi's work elsewhere and in the KSA and, as Sadhanapachi has said, there is a lot more to come from her. We'll all be very happy to work with her and support her in whatever projects she may have for next year. I wholeheartedly second the proposal for the second term. Thank you."

**Item No. 5: Election of Vice President for 2007-2008.**

Dr. Mohan Mankekar, while proposing Lt. Col. Manohar Karpe as the Vice President of KSA for the second term said, "Lt. Col. Karpe is a disciplined social worker of Virar and also of Mumbai. He is a Trustee of Nirdhar Pratishtha which is a 'Home', a permanent home for the mentally retarded. He is also a Trustee of the Shree Trust and Shri Parijnan Vocational Center, Virar. He is a Vice President of the Virar Sabha, of Saraswat Welfare Association. I call it a brother of KSA because all the enthusiasm and the building up of the organization was done by KSA people only. I would especially like to mention Ratnakar Gokarn, the ex-president of KSA, and Gurunath Gokarn, and others who encouraged us to start the Saraswat Welfare Association Virar. I am sure as Vice President of KSA last year he tried to work basically as a social worker and to bring in some amount of discipline in the organization.

"Resolved that Lt. Col. Manohar Karpe be and is hereby elected as Vice President of the KSA for the second term for the year 2007-2008." Shivanand D. Hemmady seconded. The proposal was put to vote and was passed unanimously.

**Item No. 6: Declaration of the Results of the Election of six members to the Managing Committee for the year 2007-2008.**

At the close of the year 2006-2007, the following three members retired as per rule 13: Kulkarni Manoj Anant, Mankikar Uday Anand and Nadkarni Ravindra Sharangdhar. Vacancies caused by retirement under rule 16 were of Nadkarni Anand Ramchandra, Dr. Shirur Subodh Premanand and Ullal Sunil Gopal. Thirteen nominations were received from the following: Balvali Sudhir R, Kallianpur Mahesh D, Kulkarni Manoj A, Mankikar Uday A, Dr. Mavinkurve Prakash S, Murdeshwar Umesh G, Nadkarni Bipin V, Nadkarni Ravindra S, Padukone Ganpati V, Shirur Santosh K, Trasi Avinash G, Ullal Sunil G, and Upponi Shyam A. The election was held by ballot. The ballot paper was published in the July 2007 issue of Kanara Saraswat.

Gautam Amladi spoke saying that he had initially corresponded with the President by e-mail to the address given in Kanara Saraswat. He said that last year the elections had been conducted in a particular format. This year, they were conducted in a different format. Any election cannot be conducted in two different ways, he continued, and so he had questioned ... asked for some advice as regards the validity of one of the two elections since both elections could not be valid. "It is one process, one managing committee; a similar process has to be followed every year. Previously, possibly because of the number of vacancies matching the number of contestants, the need for elections was not felt. But last year... That's what I was referring to about the Minutes - when Madhukar Mudur asked about the procedure, the answer apparently was not very clear. The Returning Officer stated very categorically that this year also the elections have been conducted as per rules by which one automatically comes to the conclusion that the elections held last year were not as per rules. Now, elections which are not as per the rules cannot be condoned by the AGM also, unless the rules themselves are changed."

Ratnakar Gokarn, intervening, said, "Amladi cannot raise points referring to last year. And for that I request Col. Karpe to answer the queries as he was the Returning Officer, and explain the process that was followed."

Lt. Col. Karpe stated, "The process that we followed this year for the elections was exactly what has been given in the Rules. I have not deviated at
Shri Vasant Pandurang Nadkarni

30 June, 1934 - 27 March, 2008

IN LOVING MEMORY

From
Wife Nirmala,
Family, relatives and friends
Shivshankar Murdeshwar then requested the Returning Officer, Lt. Col. Manohar Karpe, to hand over the results to the President. The President was then requested to declare the results.

Smt. Kalindi Muzumdar: “I have great pleasure in announcing the names of the winners, the elected members. I am reading in the order of the number of votes they have received: Dr. Prakash Mavinkurve received 283 votes, Uday Mankikar 279, Avinash Trasi 244, Sunil Ullal 242, Santosh Shirur 235, and Umesh Murdeshwar 170. I declare the six of them elected. Let’s give them a big hand.”

Ratnakar Gokarn, former President, handed a floral bouquet to Smt. Kalindi Muzumdar for being elected President for the second term. Dr. Mohan Mankekar handed a floral bouquet to Lt. Col. Manohar Karpe for being elected Vice President for the second term.

Prof. Kalindi Muzumdar and Lt. Col. Karpe thanked the General Body for electing them as President and Vice President respectively for the second term.

Item No. 7: Election of Hon. Auditor for the year 2007-2008
S.S. Mudbidri proposed:
“Resolved that Shri Hattangady Premanand Bhat be and is hereby appointed as Hon. Auditor for the KSA for the year 2007-2008.” Dilip Sashital seconded. The proposal was put to vote and was passed unanimously.

Item No. 8: Election of Statutory Auditors for the year 2007-2008
Shri Sunil Ullal proposed the appointment of the Statutory Auditor for the year 2007-2008:
“Resolved that Ms. Saraf Gurkar Associates, Chartered Accountants, be and are hereby appointed as Statutory Auditors for the KSA for the year 2007-2008. Kishore Surkund seconded. The proposal was put to vote and was passed unanimously.

The Chairperson then asked the members to express their views.

Ratnakar Gokarn said, “KSA is not in good shape. As on 31st March 2006, we had only 14 lacs, our own reserves. A 96 year-old organization has only 14 lacs. The interest we earn on the deposits is dwindling; at one time, we used to get 13%. Our revenue from the Hall is coming down. We have been publishing the KS magazine without any interruption, which is a big achievement for KSA. This magazine is costing us about Rs.20/ per issue; just imagine, Rs.20/ or Rs. 240/- per year. Our members who were admitted as Life Members, Benefactors and Patrons have contributed as per the tariff prevailing then. The magazine is heavily subsidized. Money has to come from somewhere. Fortunately, our well-wishers are advertising, we are getting money. The Library is in shambles; it is a deserted place. At one time, we had about 13 to 14 doctors in the Health Centre. Today, we hardly have 3-4 doctors. The Holiday Home is used more for commercial purposes by outsiders than our community people. We organize sports, hardly one or two students come for table tennis. The glory is tarnished. KSA is only known for its magazine. Our social and health aspects and wider objectives for the community have been forgotten. In spite of all this, we have got almost 4000 members, including 300 who are overseas. But if you ask anybody, what is KSA they will immediately say KS magazine. What is ailing KSA? I think this is an issue that members should ponder over. We have not repaired the building for 40 years. Wiring has not been done for 40 years. We have to do the structural audit. I see unhygienic conditions behind this building. It is the lack of interest of our members. What is happening today is the delay of Accounts in spite of giving one year for it. There is lack of commitment.

“What is wrong with our KSA? Let us collectively have the wisdom to think about what is ailing KSA. We are going to enter the Centenary Year in 2011. We have got another four years to think about it. We had a Centenary Committee meeting of the Presidents and Vice Presidents and the KS magazine has published 24 suggestions. I wonder how many have read this. It is your institution. They are the aspirations of the community. Are we meeting the aspirations of our own people?”

Chairperson: “Thank you, Ratnakarnam. We had a meeting of Past Presidents; Past Vice Presidents and Committee members on 15th August, 2007, and all the suggestions have been published. What are our strengths, what are our weaknesses, what are the opportunities that we have and what is threatening us? I think Shivdas Balsekar will help us out in that. He also says that we should evaluate on-going projects. Now in KSA meetings we started a system of evaluating a programme when it is over. So, we have started the evaluation of every programme, on a small scale. There was a sugges-
tion about the documentation of the social history of KSA. Gen. Prakash Gokarn suggested that we have a Centenary Plan, the whole plan for the year and we should not stop after having certain programmes. He also talked about raising funds through large donors and sponsors. And that everything should be self-financing. She gave a gist of all the suggestions and said that all the suggestions have been published in the Kanara Saraswat.

Lt. Col. Karpe said he has written an article in the Kanara Saraswat about the Centenary celebrations, inaugurating the Centenary Year and the activities we could conduct. In response, he has got two letters giving suggestions as to how we can go about it.

In summing up, the Chairperson said that Arvind Nadkarni should be approached again for writing a theme song. "Arvind Nadkarni and Shivdas Balsekar have offered their services to put everything in order, according to the principles of management," she continued. "I think this would be an excellent opportunity because I have been working with NGOs for the last 55 years. And wherever I go I find that we lack skills in management. We do a lot of work; a lot of selfless work is being done, but not according to management principles. We should take advantage of his offer."

The Chairperson mentioned some letters from the members.

One was from S.N. Surkund that the financial statement and report should be presented at least one week before the AGM. The Chairperson said that as the complete Accounts were not available, auditing had been postponed.

A second letter was a joint letter by some people regarding Item 5 of the Agenda, amendment of rules. The Chairperson said that the Meeting had been postponed, this also would be made known to the members well in advance. Lastly, there was a letter from Sunil Manglur who said

1. Tenants, if approached for repairs, will agree and cooperate.
2. In the kitchen, 6-7 gas cylinders are used. This is risky.
3. The urinals are stinking. Measures should be taken to keep them clean.
4. The Hall and the adjoining space is used as a Contractor's godown.
5. The upper tanks have not been cleaned for the last eight years.

He requested that the building should be considered as their own and step-motherly treatment should not be given.

Shyam Balsekar, Jt. Hon. Secretary for the Building, said, "Regarding the structural audit, we have spoken to a few structural engineers. The cost for a structural audit is around Rs.15,000/- to 20,000/-; KSA is very short of funds; there is no question of having funds for extensive repairs at the moment. What the tenants must realize is that to carry out extensive repairs to the building will cost at least 50-60 lacs; where is the money going to come from? There is always a perennial shortage of funds in KSA. So, structural repairs is a long-term project which has to be taken up. We have to decide how to go about it as a team with the tenants and the committee. It will probably be addressed in the AGM." He agreed that inside and outside, the building was being used as a godown. We said that the contractor had been informed and had already removed a lot of his material."

Ratnakar Gokarn supporting Shyam Balsekar said, "Now, suppose the structural engineer comes, the structural audit is done, and the structural engineer says, this building needs immediate repairs, are we going to stay like that only because there is no money? What else can we do? We don't want this building to be repaired by MHADA. If we don't have money at the moment, how can we raise it? I again ask our tenant members."

"There are a number of issues which ultimately call for money. I expect the members to come forward. Money is required for two distinct activities - one is for on-going expenses, the other is for our Centenary celebrations. For that we still have three years to collect money. And what Shyam Balsekar says - Rs. 50/60 lacs - is a big amount and we don't have that money."

Shivanand Padukone said that it is not shortage of money but the attitude which has to be changed. "Creating money is creating our own resources. It is not a question which people have not attended to. When you analyse all these things, I am sure a bank like the Shamrao Vithal Co-operative bank can come to its rescue. Even there, the Statutory Auditor can take a calculated risk when he authorizes or authenticates the financial statements. Let us have a perfect attitude whether it is discipline or attitudinal issues or it is working as a charitable institution. Let us have a clean chit right from the beginning."
Shyam Balsekar said, “Now that we have not done any repairs to the building due to the restriction of funds, we’ll be doing it on an emergency basis. Some time back, we repaired the leakages, we had the urinal at the back cleaned and re-tiled. The pump-room needed repairs very badly, so, we had waterproofing and certain other piping jobs done. So, it’s not that we have not been doing any repairs at all; it’s just that we have been doing it in two phases.

Gautam Amladi said, “A small correction... Shivanand Padukone said that auditors take a calculated risk and incidentally, I happen to be an Auditor for the SVC Bank. We don’t take risks. Auditors are not supposed to take calculated risks. Our position is to go into the statements and give an opinion on the accounts presented as true and fair.”

Amladi further said that he could offer any help that is needed. “But if a person who is willing to come and offer services whether he is on the MC or outside is asked, “You stay at Goregaon, are you willing to come? Do you have the time to come?”; it would put off the person.” Further, he said that programmes could be held elsewhere other than in Talmakiwadi. “Why not have them in the suburbs?” he continued, “We can be asked to do co-sponsorship of programmes there also. There are members in the suburbs who cannot come all the way to Wadi and they can participate.”

Sunil Ullal said that he would first take up Sunil Manglur’s points about the safety tank and basic tanks overhead etc. “We have our Society - Talmakiwadi, and we have our tenants who are willing to come forward and assist. So, why not have a combined meeting of the tenants, the Society, and KSA, since we are in the same campus? Why not we think of having this particular organization which takes care of the cleaning of tanks and all?” Sunil Manglur’s next point is fire extinguishers, he said. Many people must have seen fire extinguishers come in just now, he explained; they had not been ordered now but had been refilled and were being properly located. Also, some people including the contractors; people would have to be trained to use them. On the suggestion to hold programmes in suburbs, he said he had asked many societies if the senior citizen’s programme held in Talmakiwadi could be held in Goregaon ... in Virar? We could have it anywhere, he opined, as many people around that area could then participate. About the Holiday Home not being used by our community people, he said that it was important to improve the existing facilities to attract them because what people need is better facilities, care and concern. Unless and until we get the right type of people, we would find it difficult to improvise.

He continued, “Coming to the sports side, when Suressh Chandavarkar was there, he gave everything to this Wadi. We used to organize one tournament particularly because it also fetched revenue for the Association. Today, a tremendous amount of entertainment is available (TV, computer games etc). We should again start having exhibition matches by top people whom any of us may know. After a couple of years, we will be touching our Centenary Year. All of you have mentioned that the most important thing is planning.” Continuing, he said, “My first request to Sunil is: suppose the structural audit calls for some funds, will you be in a position to share a little bit? In case the amount is a little higher and will not be within the capacity of KSA, somebody would have to make a beginning. That’s why I said Shyam Balsekar has already informed us here now. The first meeting is organized.”

Dr. Mohan Manekkar said, “A very important point to be noted is that since the last many years Chitrapur Saraswats are migrating from South Bombay towards the North. There are a number of people in Bandra, Andheri, Borivali and Virar who are stabilizing themselves. So, this clause of KSA to have branches in rural areas should be implemented as early as possible. And for that, certain rules and regulations are a must. So, KSA should first decide whether it wants to expand its activities to the suburbs or not, and, if it wants to, what will be the rules and regulations for starting branches in rural areas, where to locate them, what are the requirements. I was told by Ratnakarmam again today to search for a place in Virar for an auditorium of KSA. So, I am in search of a place and I hope we will be able to get a place for an auditorium. But my request is: please formulate the policies for starting franchise branches in rural areas so that we can develop KSA by 2011, the Centenary Year.

Next, Kishore Kowshik said that he had been listening very quietly to the proceedings for the last almost two hours. One thing that had struck him was the word ‘should’ occurring over and over again: “People should do this, you should do this, I should do this... it’s all ‘should’. ‘Should’ is what you expect of others or expect of yourself. Expectation when
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Soak in Nature's bounty — A stunningly beautiful view of the river and 5 natural waterfalls to relax under, during the monsoons. Hiking, Trekking and a Nature Trail, could be a pleasant exercise within the 15 acre farm. Try swimming, boating, or fishing, in the unbelievably peaceful river. Let the children run amok in the Children's Play Park, with slides, swings and see-saws. Cool off in the swimming pool, kiddies pool, water-slide, and the artificial waterfall. For the energetic, there is a 6000 sq. ft. open ground, for games like Cricket, Football or Badminton. For those with a lesser propensity for calorie burning, there is Carrom, Chess, Scrabble and Darts. For the absolutely lazy, there are hammocks by the river side, to lie back and seriously contemplate the birds and the bees going about their daily chores.

Office groups or extended families, could stay in the twin Geodesic Domes, scientifically constructed, to ensure you stay warm in winter and cool in summer. For couples and small families, there are 4 separate rooms with attached bathrooms. And for the absolutely 'Bindaas' bachelor groups there is a large bamboo cottage, with dormitory style accommodation. Apart from the bathrooms attached to the above mentioned bedrooms, there are an additional 4 toilets and 3 bathrooms, with hot and cold shower facilities to cater to large crowds. Totally, 40 persons could be accommodated on beds, and upto 100 persons on beddings and mattresses.

For further details or bookings, call Dr. S. V. Mirajkar or Mrs. Sheetal Mirajkar on :- 23671643, 23723986, 56002470 or mobile :- 32744510. Or visit us at :- www.doctorsfarm.com

Vinay V Gangavali
Phone: 2380 0460
Mobile: 9892407934

GURU JEWELLERS
Manufacturers of
Gold and Diamond Ornaments
Diamond Setting A Speciality!!
Proprietor
Gururaya K. Shet (Guru)

Shifted from
251, Tardeo Court, Shop No. 3, Near Bhatia Hospital,
J.D. Marg, Mumbai - 400 007.

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2/6, B, Talmakiwadi, J.D. Marg, Tardeo,
Mumbai-400007
Mob.: 98213 63431 Phone: 2380 6918
Resi: 2380 6988
Sunday Closed
(Note: On call we take orders at your place)
unfulfilled leads to frustration. It doesn’t solve the problem. It doesn’t solve the problem by saying people should do this because then you are expecting somebody to do that, it doesn’t happen and then you are frustrated. And you vent your frustration at a forum like this which again, does not serve the purpose. Applying the words of the late John F Kennedy to our context, all I have to say is, “Think of what you can do for KSA rather than what KSA can do for you,” because each one of us is a part and parcel of this organization. So, unless we think we are going to do something, “I am going to do something”, nothing is going to happen. Because I will say, “OK, somebody else will do it.” Somebody else will say somebody else will do it and nothing happens. Which leads me to the question that is troubling me.... I don’t want an answer to this.... but either in terms of the annual report as well as the accounts, I fail to realize why even after one year we are not able to get the report in time. Both the Hon. Secretary and the Treasurer have had enough time to work on it. Lack of time is not an excuse. Having taken the oath of Secretary and Treasurer, the responsibility is to fulfill, perform. If they needed any help and had no time, they should have asked for it. But, by hook or by crook, the report should have been ready. Unnecessarily now, we have to have an adjournment of the Meeting, we have a quorum. A quorum is not a matter of falling short, but the lack of organization, lack of commitment on the part of the people concerned. It should really cause concern to each one of us. If I can do something, I am prepared to help. I don’t expect the MC to come and ask me; what I can do for KSA rather than what KSA can do for me.”

Sameer Haladi said, “Today, our activities are not in tune with what is happening and we are not able to feel the pulse of the people. When I was in the committee we had actually totally revamped the Divali programme and all that. Most of the activities were under my purview and everybody has seen that the overall enthui level of youth etc had increased. And as Sunil Mam has correctly said, we have to perform in such a way that people are attracted enough to come out, leaving the TV programmes to watch our programmes. We called the Divali programme as Nakshtra etc, and all those concepts were great hits. Unfortunately, after I moved out of the committee, these concepts have not been continued.”

Chairperson Smt. Kalindi Muzumdar said that she had some information to convey. Smt. Geeta Rao Nalkur, who stays in Oman, and her husband Mohan had volunteered to give funds for a project that they had worked out. She said it is called ‘A Helpline’ but a helpline in a different manner - not of people in distress but a helpline for people who want jobs, who want training, who want to learn music, who want to learn dancing.... Anybody who has the skill to teach dancing, to teach music., they could have a list of them and get these two people together - those who want to learn and those who are willing to teach.

Thanking those who had helped, Smt. Muzumdar said, “Kennedy said: ‘Don’t ask what the nation can do for you, ask what you can do for the nation.’ And, Kishore Kowshik said, ‘Don’t ask what KSA can do for you, ask what you can do for KSA;’ What I want to say is: don’t ask what KSA can do for you, ask what is for lunch.”

At the conclusion of the meeting, Dilip Sashital proposed a vote of thanks.

(Transcribed by Shrikala Kodikal)
## Receipts and Payments Account for the year 2006-2007

<table>
<thead>
<tr>
<th>2006-2007 Receipts</th>
<th>Receipts</th>
<th>Sch. No</th>
<th>Rs.</th>
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<td>96,293.00</td>
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<tr>
<td><strong>B</strong> Donations, Kanika, etc.</td>
<td>To Donation to Building Repair, Renovation and Property Development</td>
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<td></td>
<td>To Donations &amp; Contributions towards Shashti Nagapanchami &amp; other festivals</td>
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<td></td>
<td>To Casual Seva Receipts</td>
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<td>To Seva Collection</td>
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<td></td>
<td>To Hundials and Kanika</td>
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<td>To Shri Paduka Puja and Bhiksha Receipts</td>
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<td>16,950.00</td>
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<tr>
<td></td>
<td>To Income from Kalyan Mantapa</td>
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<td>95,000.00</td>
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<td></td>
<td>To Rent from House Property</td>
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<td>300.00</td>
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<td></td>
<td>To Annuity from Government</td>
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<td>12,924.00</td>
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<td></td>
<td>To Generator Maintenance Received</td>
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<td>23,250.00</td>
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<td></td>
<td>To Contribution from Display of Banners</td>
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<td>30,000.00</td>
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<td><strong>D</strong> Others</td>
<td>To Investments Matured &amp; Reinvested</td>
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<tr>
<td></td>
<td>To Short Term Deposits Encashed</td>
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<td>1,580,000.00</td>
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<td></td>
<td>To Short Term Deposits Matured and Reinvested</td>
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<td>900,000.00</td>
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<tr>
<td></td>
<td>To Reserve Fund Contribution</td>
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<td>1,183.00</td>
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</tbody>
</table>

**TOTAL** 8,999,000.00

For Shrimath Anantheshwar Temple,

Sd
Kandlur Radhakrishna Bhat (Managing Trustee)
Sd
Jayant S. Padbidri (Trustee)
Sd
Kandlur Brahmanand Rao (Trustee)

Place: Vittal
Date: 13.04.2008
1st April 2007 to 31st March 2008

<table>
<thead>
<tr>
<th>Payments</th>
<th>Sch. No.</th>
<th>Rs.</th>
<th>2007-2008 Payments</th>
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<tr>
<td>By Seva Expenses</td>
<td>5</td>
<td>730,908.00</td>
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</tr>
<tr>
<td>By Pooja / Dittam Expenses</td>
<td>6</td>
<td>120,073.00</td>
<td></td>
</tr>
<tr>
<td>By Festival &amp; Santarpana Expenses</td>
<td>7</td>
<td>1,202,276.00</td>
<td>2,053,257.00</td>
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<td>B Administrative Expenses</td>
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<tr>
<td>By Administrative Expenses</td>
<td>8</td>
<td>275,666.00</td>
<td>504,838.00</td>
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<td>By Establishment / Salary &amp; Wages</td>
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<td>229,172.00</td>
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</tr>
<tr>
<td>C Maintenance Expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D Capital Purchases / Expenditure</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E Other Payments</td>
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<td></td>
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</tr>
<tr>
<td>F By Tax Deducted At Source</td>
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<td></td>
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</tr>
<tr>
<td>G Investments and Deposits</td>
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<td></td>
<td></td>
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<tr>
<td>By Investments in Fixed Deposits</td>
<td>13</td>
<td>948,163.00</td>
<td>5,599,564.00</td>
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<tr>
<td>By Investments Matured &amp; Reinvested</td>
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<tr>
<td>By Investments in Short Term Deposits</td>
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<td>1,820,000.00</td>
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<tr>
<td>By Short Term Deposits Matured and Reinvested</td>
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<tr>
<td>H Closing Balance</td>
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<td>42,760.00</td>
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TOTAL 8,999,000.00

Sd
P. Narendra Pai, B.COM., F.C.A.
(Charters Accountant)

Sd
H. Premanand Bhat
Sirur Ramadas Rao
/Internal Auditors
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<tr>
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<td><strong>Cash And Bank Balances:</strong></td>
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<td>S V C Bank, M'lore SB A/c No 250</td>
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<td>Syndicate Bank, Vittal SB A/c No.220/44055</td>
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<td><strong>Total</strong></td>
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<td><strong>Donations &amp; Contribution:</strong></td>
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<td>Don. Towards Shashil &amp; Nagarpanchami</td>
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<td>Don. Towards Santaranpana</td>
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<td>Don. Towards Utsav, Palki / Lalki decoration</td>
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<td>Don. Towards Naga Gudi Construction</td>
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<td>Don. Towards Cooking Vessels / Steel Plates / Cupboards / Wooden Furnitures</td>
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<td>Don. Towards Mantap / Small Palki</td>
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<td>Staff Benefit Fund Collection</td>
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<td><strong>Total</strong></td>
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<td>729,889.00</td>
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<td><strong>Interest Earned:</strong></td>
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<td>Stabilization Fund</td>
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<td>Savings Bank Accounts with Banks</td>
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<td>Short Term Deposit with Banks</td>
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<td>Building &amp; Property Dev. Fund</td>
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<td>Permanent Sevas</td>
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<td><strong>Pooja and Dittam Expenses:</strong></td>
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<td>Bhoota Kola Expenses</td>
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<td>7 Festival &amp; Santarpana Expenses:</td>
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<td>9 Establishment / Salaries &amp; Wages:</td>
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<td>68,834.00</td>
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<td>Parijnan Hall</td>
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<td><strong>Total</strong></td>
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Schedules to the Receipts and Payments Account for the year
1st April 2007 to 31st March 2008

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<tbody>
<tr>
<td></td>
<td><strong>Capital Purchases / Expenditure:</strong></td>
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<td></td>
<td>Cost of construction of compound wall at Archak quarters</td>
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<td>11</td>
<td>Cost of construction of Naga gudi and Raktheswari gudi with compound wall</td>
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<td>321,169.00</td>
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<td></td>
<td>Cost of Construction of Bathrooms / Urinals</td>
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<td>Cost of Construction of Compound wall at</td>
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<td>Kumar Bana and Vanijya Sankeerma</td>
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<td></td>
<td>Cost of Swamiji's wooden peetha</td>
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<td>Cost of New Mantapa / Small Palki</td>
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<td>Purchase of Cooking Vessels / Steel plates / Steel &amp; Iron Items</td>
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<td>Purchase of Electric Grinder / Fan</td>
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<td>Purchase of New Silver Prabhavali &amp; other Silver Items</td>
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<td><strong>Other Payments:</strong></td>
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<td>Gold / Silver melting charges</td>
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<td>Cost of Sign Board</td>
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<td>Cost of Naga Shila</td>
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<td>Cost of Fixing Railings in the Hall &amp; Temple</td>
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<td><strong>FOR SHRIMATH ANANTHESHWAR TEMPLE,</strong></td>
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<td></td>
<td>Kandlur Radhakrishna Bhat</td>
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<td></td>
<td>(Managing Trustee)</td>
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<td></td>
<td>Jayant S. Padbidri</td>
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<td></td>
<td>(Trustee)</td>
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<td>Kandlur Brahmanand Rao</td>
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<td>H. Premanand Bhat</td>
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<td>Sirur Ramadas Rao</td>
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<td></td>
<td>(Internal Auditors)</td>
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<td>P. Narendra Pai, B.COM., F.C.A.</td>
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<td>(Chartered Accountant)</td>
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<td>Sl. No.</td>
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<td>Stabilisation Fund</td>
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<td>Syndicate Bank, Vittal</td>
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<td>Karnataka Bank, Bejai, Mangalore</td>
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<td>14,976.00</td>
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<td><strong>TOTAL</strong></td>
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<td><strong>2,052,885.00</strong></td>
<td><strong>2,665,016.00</strong></td>
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<td>Opening Balance as on 1st April 2007</td>
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<td>1,462,360.00</td>
<td>2,538,352.00</td>
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<td><strong>Add:</strong> Investment during the year</td>
<td>(1-4-2007 to 31-3-2008)</td>
<td>590,525.00</td>
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<td><strong>TOTAL</strong></td>
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<td><strong>2,052,885.00</strong></td>
<td><strong>2,665,016.00</strong></td>
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For Shrimath Anantheshwar Temple,

Sd Kandlur Radhakrishna Bhat
(Managing Trustee)

Sd Jayant S. Padbidri
(Trustee)

Sd Kandlur Brahmanand Rao
(Trustee)

Place: Vittal
Date: 13-04-2008
A darshan of Kamakhya Devi, Guwahati

Vivek Hattangadi, Ahmedabad

In Guwahati, the name Kamakhya Temple invokes awe, respect and reverence. Although I have been to Guwahati more than 30 times in the past 20 years of my professional life, I could not visit the hallowed Kamakhya Temple. As my friend, client and host Amitabh Sarma (who is also a member of the priestly family of the Kamakhya Temple) puts it, "Ab tak aapko devi ka bulava na h in aaya tha" (You had not received an invitation from Shakti so far). While Amitabh himself is authorized to carry out pooja in the sanctum sanctorum, he works for a pharmaceutical company. He left it to his uncle, the Chief Priest, to take me around the Temple as a very special guest.

Kamakhya Temple is located on a hill - Nilachal Parvat or Kamagiri near the city of Guwahati. Shakti, residing on the Kamagiri Hills is known as Kamakhya, the granter of wishes, requests and desires. The Kalika Purana, an ancient work in Sanskrit, describes Kamakhya in three modes - as the yielder of all wishes, the young bride of Shiva, and the giver of salvation.

This Temple is uphill on a diversion from Guwahati Airport-Guwahati City road. Although it is motorable, the salubrious December weather inspired us to walk up the 3 km path to the Temple. As we walked, we watched the silver fog roll down the hills. Some day, I would once again like to be with the earth and sky, trees and rocks on this Nilachal Parvat. It took us about an hour or so to reach the Temple.

The Kamakhya Temple is one of the most venerated Shakti shrines in India and is regarded as one of the Shakti Peethams associated with the legend of Shiva and Daksha Yagna. The Temple was destroyed by Muslim invaders in the early 16th century, and rebuilt in 1665 by King Nara Narayan of Cooch Behar. Its origins, however, are much older than that. I was told that this was an ancient Khasi sacrificial site (Khasi - a tribe from neighboring Meghalaya State, but very much a part of the old Kamrup Desh). Sacrifices are still very much a part of worship here. I saw at least a dozen devotees arriving with goats to offer to Shakti. The Temple of today has a shikhara, which looks like a beehive. There are images of Ganesha, Chamundeshwari and some dancing figurines.

The Temple has no idol of Shakti but a peetha. In a corner of the cave in the Temple precincts, there is a sculptured image of the Yoni of the Goddess, which is the object of reverence. A natural spring keeps the stone moist.

A festival unique to the Kamakhya Temple is the Ambuvaci (Ameti) fertility festival. People believe that the Goddess (Mother Earth) undergoes her menstrual period. The Temple is closed during this three-day period and on the fourth day it is reopened with great festivity. In the North-East, it is considered inauspicious to till the ground or to plant seeds during this three-day period. (The Chengannur Bhagawati Temple on the Ernakulam-Kottayam road in Kerala has a similar custom).

Unlike other Devi temples where Tuesdays and Fridays are days of worship, at Kamakhya Temple, it is Saturday. I was fortunate enough to be there on a Saturday – December 29, 2007, to be precise. People from all over the North-East had flocked to the Temple. The serpentine queue was over a kilometer long and for an average devotee, it would have meant around 4-5 hours to take darshan. But fortunately, I was the privileged guest of the Chief Priest and it took me just under 10 minutes; internally I was feeling guilty and embarrassed to jump the queue. The security was tight with over 500 security personnel with sten guns. Although, the members of terrorist organizations like ULFA and SULFA hold Shakti in great reverence, the organization has a lot of infiltrators from neighboring Bangladesh.

I carried a coconut, a chunari (khun in Konkani) and a marigold garland as offering. The peetha is situated inside a cave. A small pond emerges from the springs. I was asked to dip both my hands in this sacred pond, meditate on Shakti and ask for a wish – the wish would be granted. A packet containing dry fruits and sakhar phutanas was given to me as prasad. I was then asked to take a pradakshina of the Temple and then taken to the other minor deities within the Temple premises.

When I moved out, my spirits lifted. My mind was calm, serene and tranquil. I thought I had been cleansed of all my sins. One should plan a visit to the Kamakhya Temple at least once in a lifetime. One may however have to await the Devi's bulava.
**Personalia**

Raj Nagarkatti, son of Arun and Suman Nagarkatti, graduated in Accounting and Finance with honours from Manchester University. At the age of 12, he was selected to play for Hampshire, and at 16, he was given the honour of leading his county as captain. He represented the west of England under-15s, was awarded ‘best bowler of the tournament’ and won a place at the prestigious coaching school at Lord’s Cricket Ground.

Raj has always shown leadership qualities. In Sixth Form college, as Head Boy, his responsibilities included chairing the Sixth Form Council (a student-teacher committee) and interviewing potential applicants for the Deputy Headmaster position. This role culminated in a scintillating speech delivered at the school’s prize-giving ceremony.

More recently, in 2007, Raj achieved the CIMA chartered accountancy qualification with flying colours. He works as Senior Accountant in the Space Division at QinetiQ.

Raj has also made a guest appearance on BBC Radio Five Live, a national radio station with five million listeners, where he was asked to comment on the day’s news. He continues to play cricket in a team which he formed and has also been a regular performer at our annual Diwali event.

Samyukta Ramakrishna, daughter of Sheela (nee Masurkar) Ramakrishna, grand-daughter of Lalitha and Dr. Arvind Masurkar, has won a Gold Medal for Architecture from the Visveswariah Technological University, Karnataka. She was also awarded the Pidilite Award for excellence in Architectural studies.

Samyukta has participated in many basketball tournaments, and won prizes in painting, drawing and flower-arrangement competitions. A good singer, she also plays the keyboard with ease.

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**SHREE SEETHARAMA TEMPLE**

BANTWAL - 574 211

DAKSHINA KANNADA, KARNATAKA

Dear Devotees,

Invoking the blessings of Lord Shri Seetharam and His Holiness Param Poojya Shrimad Sadyojat Shankarashram Swamiji, this year’s Punarprathishta Vardhanti Utsav and 153rd Ramanavami Rathotsvava was celebrated from 09-04-2008 to 15-04-2008.

We are pleased to inform all the devotees that the renovation of the structures in the front and Parikrama has been completed. The renovation of the Agrashala and living quarters of the Archak in the rear has been started. The estimated cost is Rs. 13 lakhs (approx). We, therefore, once again appeal to all the devotees to donate and help the Board of Trustees to complete the above project.

We appeal to all the devotees to send their contributions for the sevas by MO, DD, or cheques to the Temple Office directly, along with the details in order to speedily dispatch the Holy Prasad. Donations for the renovation work may kindly be made in favour of ‘Shri Seetharama Temple Renovation Committee’.

Humbly, we remain, in the service of Shri Seetharam and Param Poojya Shrimad Sadyojat Shankarashram Swamiji.

Ajoy Kombrabail, Managing Trustee
Jayaram V. Sherbet, Trustee
Dr. B. Vasanth Baliga, Trustee
Here and There

Ahmedabad: Samuhik Anushthan Pooja and Lalita Sahasranama were performed followed by Yugadi celebrations and Panchang vachan on April 6, 2008, at GSB Samaj Bhavan. A large number of Chitrapur Saraswat and Gaud Saraswat members attended. Bhajan singing enhanced the festive atmosphere. The programme ended with serving the traditional panak-pachadi.

Reported by Shubhangi S. Kabad

Bangalore: The first Bangalore leg of Sadhana Shrinkhala was held in the Math from March 24-28, 2008. After the initial praarthana, Bangalore Sabha President Basrur Vivekanand Rao took the sankalpa on behalf of the Sabha. Led by the coordinators, the sadhakas performed Navratri Nityapath, Devi Anushthan and the Tercentenary signature tune. This was followed by Deepanamaskar and samuhik poojan. Each evening's programme ended with samuhik chanting of Shri Parijnan Trayodashi. On March 27, the sadhakas participated in the weekly chanting of an adhyaya of Guruparampara Charitra, and on the final two evenings, the poojan was replaced by samuhik chanting of Lalita Sahasranama, Chapters XII and XV of the Bhagavad Gita, and Shivamanas Puja.

On the evening of March 29, the Sabha hosted a get-together of Guru Jyoti yatris. The meet received an overwhelming response and many shared their experiences of the historic event. Ranging from the hilarious to the hair-raisingly touching, the yatris' personal experiences and anecdotes provided varied glimpses of the Yatra. Senior sadhaka Aroor Bhaskerman read out a beautiful poem he had composed on the Guru Jyoti Yatra. Considering that he had not been able to participate in the Yatra, it was amazing to see that he had covered every aspect just by watching the webcast!

On the morning of March 30, grihasthas and brahmacharis gathered at the Math in large numbers for Sahasra Gayatri Japa chanting. At the monthly Konkani Sammilan session that evening, Saraswati Mahila Samaj ladies presented 'Don Ghadi Hasoon Kaadi,' a hilarious drama scripted and directed by Jyothi Madiman. Bhajan seva was offered by Uma Bolangady of Mumbai.

Reported by Amit G. Kilpady

Hyderabad: In January and February, in addition to the regular satsangs, sadhakas prepared for Sadhana Shrinkhala by learning to perform Guru Poojan. On March 6, Shiv Poojan was performed and a satsang was held. From March 9-13, the Tercentenary Sadhana Shrinkhala was conducted with sadhakas using the opportunity to perform Guru Poojan, Devi Anushthan and chanting of Navaratra Nityapath, Lalita Sahasranama, Chapters XII and XV of the Bhagavad Gita and Shivamanas Pooja stotra. Prayers were offered to Lord Bhavanishankar, Mata Shri Durga Parameshwari, and our Guru Parampara.

Reported by Gowri Arur

Mumbai, Andheri: On April 6, 2008, the Sabha celebrated Yugadi with a Satyanarayan Mahapooja followed by Panchang vachan and panak panvar. Later, a video of PP Sadyojat Swamiji's recent visit to Andheri from January 2-9, 2008, was screened. The function was attended by a large number of members.

Reported by Manohar Balse

Mumbai, Borivali: To coincide with the culmination of the Guru Jyoti Yatra at Shirali on February 15, 2008, the members of the Sabha performed bhajans. During the Ordination Day celebrations of PP Sadyojat Shankarashram Swamiji in Santacruz, children of Dahisar, Kandivali and Borivali performed a Konkani and a Marathi skit; the former was written by late Gajanan Heranjalmaam. Shiv Poojan was performed on March 6, Mahashivratri, followed by the reading of Shiv kavach and bhajans sung by the lady members of the Sabha.

Anand Dhareshwar

Mumbai, Dadar: When hundreds of people participated in the Guru Jyoti Yatra (February 13 to 15), the five-day Sadhana Shrinkhala Anushthana was performed by sadhakas of Dadar Sabha. Guru Poojan was performed on three days along with other activities such as Devi Anushthan, Navaratri Nityapath and recitation of Chapters XII and XV of the Bhagavad Gita, Lalita Sahasranama and Shivamanas Pooja.

On April 5, Gudi Padwa was celebrated on the terrace of Kanara House with Panchang vachan. Rajagopal Bhatmam's lecture series on Chapters XII and XV of the Gita also commenced on the same day for a period of seven days. Rajagopal in his lucid talk also elaborated on the importance of the new Sarvadhaari Samvatsara.
Vimarsha continues to be conducted by Dr. Chaitanya Gulvady on the first Thursday of the month. Vachanamrita (Sanskrit conversation) classes are being held on Fridays along with other Sanskrit teaching classes namely, Aradhana, Sadhana and Dharana on other days. Prartha classes for children are another regular activity.

**Reported by Sudha Bhat**

**Sagar: In view of Project Nagar Chalo, in commemoration of the Tercentenary celebrations of Shri Chitrapur Math, a preliminary survey was conducted in Nagar, Ikkeri and Keladi areas on March 30, 2008. Arrangements for the stay of participants for the drama events and other programmes were discussed with the Ramachandrapur Math Samsthan and local GSB Samaj.**

Samuhik Satyanarayan Pooja was performed at Shivagopalakrishna Temple, and in the evening, Panchang Shravan was held on Yugadi day. Chitrapur Saraswats from Sagar, Sirsi, Sorab, Siddapur and other areas participated in day-long programme.

On April 6, a condolence meeting was held to pay homage to late Divgi Meerapachi and late Kaikini Seetabapachi.

**Reported by Praveen Kumar Basrur**

**Shirali, Shri Chitrapur Math: The Shrimat Pandurangasram Vaidik Pathashala at the Math, sent three vidyarthis to the Vedpath Spardha held on March 20, 2008. The spardha was organised by Shri Shreedharanashrama, Shri Kshetra Varadapura, near Sagar as part of Shri Shreedhara Swami Jannashatamanotsava.**

In this contest, two of our vidyarthis, Sai Prasad Gokarri of Purohit Varg 3rd year and Shanthag Gajan of Purohit Varg 4th year, were awarded the 2nd and 3rd prizes respectively in the Purusha Sookta Vibhaag. In the Rudra Vibhaag, Natesh Hattangady of Purohit Varg 3rd year was awarded the composition prize for pronunciation, accent and delivery.

The Mukhyadhyapat of our Pathshala, Ved. Ulman Gurunath Bhat, accompanied the vidyarthis and was honoured on the occasion.

**Reported by B.G. Kaliaje**

**Thane: On March 1, 2008, the Sabha presented two Konkani skits (Sukhacho Mul Mantra and Navidha Bhakti) on PP Swamiji’s 11th Ordination Day celebrations at Santacruz. Both the skits were highly appreciated.**

On March 6, Mahashivratri was celebrated at Dombivli and Vashi by performing Shiv Poojan. In Dombivli, several abhyasika sessions were conducted. The Sadhana Shrinkhala module was carried out 19-23 March; 16 devotees participated. Devi Anushtan was performed and Navratri Nityapath, Lalita Sahasranam, Chapters XII and XV of the Bhagavad Gita and Shivamanas Pooja stotra were chanted on all five days; Guru Poojan was performed on three days.

**Reported by Nirmala Basrur**

**Our Institutions**

**Saraswat Association, Chennai: On March 8, 2008, the Punyathiti of HH Shankarashram Swami was observed. Earlier, on February 26, the Ordination Day of Poojya Swami was observed with Guru Poojan, bhajans, aarti and prasad.**

On March 4, the Sadhana Shrinkhala relay commenced with the Math’s opening prayers, followed by the Chennai Sabha President Kallianpur Raghunandan Rao and later, the participants, taking the sankalp. The morning session began with Navaratri Nityapath, Devi Anushtan, Rajarajeshwari Ashtak and the Signature song. The afternoon session comprised Guru Poojan, and the chanting of Guru Paduka stotra and Parijnanashram Trayodashi, concluding with Guru Bhajan stotra and the Math closing prayers, except on March 7 and 8, when Guru Poojan and Devi Anushtan were performed and Chapters XII and XV of the Bhagavad Gita, Shivamanas Pooja stotra, Guru Paduka stotra and Parijnanashram Trayodashi were chanted.

The response was very good with 30 sadhakas attending the Shrinkala. It has been decided that these sadhakas will meet every month and continue the abhyasika.

**Reported by Arun Hoskote**

**The Saraswat Mahila Samaj, Gamdevi, Mumbai: International Women’s Day was celebrated on March 8, 2008, with three young sportspersons specially invited to share their experiences with the audience. Vidya Kodial, Suman Kodial and Sharayu Kowshik introduced the speakers. Collegian Preeti Chandavarkar, an upcoming athlete, was too shy to talk much about herself. She represents her college and is training for the state athletics team.**
Tejashree Divgi, the second guest speaker is a well-known, international long distance swimmer. In her early teens, she swam from the Gateway of India to Dharmatard and back. She has also crossed the English Channel solo and participated in national and international events. Tejashree attributed her success to her parents’ support and good training from her coach.

Vandana Shirur played cricket as a wicketkeeper in the senior nationals for a long time before joining the Indian Railways as a sportsperson. She is actively involved in various types of adventure sports. She narrated some of her unforgettable experiences during parasailing and trekking in the Himalayas.

The audience urged the mothers of these young girls to tell them more about their training and learnt that it is hard work, self discipline, self control, regular and long hours of training and a very positive attitude that shapes a sportsperson.

Shalini Chirputkar of Gamdevi was also felicitated for her successful participation in the senior citizens’ 6 km. run organised during the Mumbai Marathon. This cheerful 90-year young, popular lady known as ‘Chir Taruni’ attributed her good health to a disciplined lifestyle and positive attitude. Sunanda Gangolli introduced Shalini. Prema Kalambi gave a vote of thanks. Snacks were sponsored by the managing committee members.

Suman Taggarse was awarded the 10th Lekhan Puraskar of the Samaj at a function held in the Talmakiwadi Hall on March 26. Vimla Patil, well known journalist and media person was the chief guest. “Rasachandrika Darshan”, an interesting slide show, was held in honour of late Smt. Kalyanibai Samsi, a founder member of the Samaj. The contributory lunch was a typical amchi menu.

The Samaj is grateful to Nirmala Sadanand Bhakal for her donation of Rs. 5,000/- towards the Lekhan Puraskar Fund, Rs. 10,000/- for the Medical Fund in memory of Smt. Lilabai Shantaram Gulwady and Rs.10,000/- for the Distress Relief Fund in fond memory of Smt. Mitrabai Ganpat Rao Bhakal.

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<td><strong>MEDICAL RELIEF FUND</strong></td>
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<td>Ramcharan Hattiangdi</td>
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<tr>
<td>(In memory of Smt. Vidya Hattiangdi)</td>
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<td><strong>DISTRESS RELIEF FUND</strong></td>
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<td>Ramcharan Hattiangdi</td>
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<tr>
<td>(In memory of Dr. Gopal Hattiangdi)</td>
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In loving memory of Smt. Sushila Laxman Hemmady

16th March, 1915 to 27th March, 2008

She passed away peacefully on 27th March, 2008 at 4:25 am in her house at G/7 Anandashram.

Deeply mourned by:
Hemmadys, Bailurs, Kilpadys,
Betrabets, Gangolis, Shiralis, Gersappes, Chandavarkars, Basrurs, Hattangdis,
Kalbags, Nadkarnis and many other relatives & friends.
MY HERITAGE

Param Poojya Parijnanashram Swamiji II: As we have seen so far, our revered Guru Parampara has so much to teach us! Over the last 300 years, our Gurus have inculcated in us spiritual values which are a part of every Chitrapur Saraswat today. Apart from the teaching and guidance, the Parampara has some lessons for us to learn, some hard lessons which if understood in their right perspective, would help us a great deal. The lesson is that for every action there is a reaction and for every action done with an intention to willfully harm the Guru or the Peetha (the Math) there is swift retribution and the Lord's Law of Justice takes over.

When Param Poojya Shankarashram Swamiji attained Mahasamadhi in 1757, after 37 years of guiding us, without taking a shishya, our community was once again in a state of despair. This time, having tasted the nectar of having our very own Guru, the pain was greater. They felt rudderless in the vast ocean of life. Adding pain to injury, the King of Nagar ordered his men to seize the assets of our Math since there was no reigning Mathadhipati. The King's men began to create trouble. They tried to destroy the Linga on the Sacred Samadhi of Shankarashram Swamiji. This is when the Guru's ever-benevolent protective Grace was seen. The Linga which was made of clay remained undamaged despite all their efforts - it could not be washed away by torrents of water poured over it nor broken by the axes and sledge hammers which they resorted to next. Eventually, when their energy was spent, they had to give up. The Linga stood as regal as ever, a strong proof of our Guru's protective Grace. But what happened to the men who had dared to do such an evil act? There was swift retribution - they had committed a violent act and violence was what they received - they threw up blood and died a violent death that night. The Guru's Grace is benevolent and merciful but when an act is intended to willfully damage what is sacred, the repercussions of the act inevitably follow as per the Lord's Law of Justice.

Despite all odds being against them, the Chitrapur Saraswats did not lose hope. They had the blessings of our Gurus. They knew what to do. Once again, they prayed intensely with utmost sincerity. Their prayers bore fruit. They came to hear of a noble soul, from the Shirali Pandit family, in Kollur who had been initiated into sanyas by Param Poojya Shankarashram Swamiji. They rushed to Kollur and pleaded with Him to adorn our Chitrapur Peetha and guide us in this hour of need. He graciously gave His consent and was ordained as Param Poojya Parijnanashram Swamiji II. The devotees received Poojya Swamiji with great reverence and love. The King of Nagar took back the order. The community was joyous. Deeply immersed in spiritual pursuit, Poojya Parijnanashram Swamiji II, continued the glorious Parampara. The Shri Chitrapur Math once again reverberated with spiritual splendour.

In the town of Kumta, there lived a businessman whose wife was very sick and weak. No medicine seemed to cure her. Chances of her recovery looked bleak. In the nick of time, a Saraswat friend advised the businessman to seek the blessings of our Guru. The businessman did so with humility and faith. Poojya Swamiji blessed him with 'phalamantrakshat' (fruit and whole, unbroken rice grains) and said, "May Lord Bhavanishankar protect you." The man offered the phalamantrakshat to his wife and she soon recovered. Later, the wife narrated that a sanyasi had come into her dream and assured her that she would recover. When the couple went to seek the blessings of Poojya Swamiji, the lady was joyously surprised to find that this was the same sanyasi who had come into her dream! Such is the love of our Gurus who reach out to us in so many ways, unknown to us, to help us through difficult times.

The very presence of Poojya Parijnanashram Swamiji II was so divine and powerful that many a reluctant visitor to the Math was swept away with His sheer Grace. There is an incident of a wealthy...
Saraswat who resided in Bhatkal, near Shirali. He had no faith in our Sadguru and our Guru Parampara, until one day he gave in to his friend’s persuasion and went to the Math. So powerful was the Divine Touch that the first darshan of Poojya Parijnanashram Swamiji itself brought about a total transformation in him. He prostrated and surrendered at the lotus feet of our Sadguru. Wonderful are the ways by which our Guru draws us towards Him!

Devotees flocked to hear Poojya Swamiji teach, using simple language, ever so gentle and inspiring, for the entire community to understand, Years flew by blissfully. The members of our community appealed to our Sadguru to take a shishya. Poojya Swamiji graciously agreed and a youth from the Shukla Bhat family from Mallapur, was chosen. Poojya Swamiji performed the Shishya Sweekar at Mallapur and ordained the shishya as 'Shankarashram Swamiji'. Under the tutelage of our Sadguru, Poojya Shankarashram Swamiji II learnt the scriptures and subtleties of spirituality, as also how to lead the community.

Time moved on.... Param Poojya Parijnanashram Swamiji II, our beloved Guru, became weak and ill. One day, in the Hindu year of Vikrut, in 1770, in the month of Bhadrapad on Ekadashi Day, Poojya Swamiji called the Shishya Swamiji to His side and gently told Him that He would now have to lead and guide the community, be spiritual, and to counsel them gently as a mother would. "The Soul is eternal and imperishable though the functions of the body cease..." So saying, Param Poojya Parijnanashram Swamiji II attained Mahasamadhi and the Sacred Samadhi was installed in the Chitrapur Math, Shirali.

"As gently as a mother would......" is the manner in which our Sadgurus have ingrained in us spiritual values and the way to live a dharmic life. This tradition is evident even now in Shri Chitrapur Math, Shirali. A visit to the Math always makes one feel that we have come to our 'kular' (our mother’s place); all visitors to the Math are pampered and looked after, just as in our mother’s home, in keeping with the tradition handed down by our Sadgurus.

Glory to Lord Bhavanishankar! Glory to our Guru Parampara!

KANARA RATNA: UDUPI

History: An interesting legend dwells in the very name of "Udupi", said to be derived from the Moon. Cursed by Daksha Prajapati, the moon performed penance in a forest to ward off the curse. Lord Shiva was pleased and appeared before the moon. Since then, this place is known as Chandramauleswar and an ancient temple by this name stands testimony to the legend. The actual spot where the penance was performed is known as 'Abjaranya'. There is a sacred tank Chandra-Pushkarani by its side. In Sanskrit, 'Udu' means stars; 'pa' means lord of. Hence 'Udupa' means lord of the stars, that is, the moon. Thus, the place where the moon did penance and obtained grace is known as Udupi.

Sri Madhvacharya, the great Sanskrit philosopher of the 13th century, installed the vigraha of Sri Krishna. Legend goes that Viswakarma sculpted the idol out of Saligrama stone. To heed the request of Rukmini, Sri Krishna asked Viswakarma to sculpt an idol of Balakrishna with a churn in his right hand and a cord in the other. This idol was worshipped by Rukmini. Over the years, the idol got completely covered by gopichandana. A sailor from Dwaraka loaded this heavy lump in his boat as ballast, on one of his trips. Sri Madhvacharya, sensing this by divine gnana, awaited the arrival of this precious ballast at Vadabhandeshwar, a seashore spot near Udupi. When the boat approached the coastline, it was caught in a severe storm and was about to sink. The captain of the boat, seeing a holy man on the seashore entreated him to save him from disaster. Sri Madhvacharya waved his 'upamiya' (upper clothing) and calmed the storm. The grateful captain offered all the riches in his boat to the Acharya who accepted only the lump of gopichandana. On breaking this, Sri Acharya found the beautiful and perfect idol of Sri Krishna. He carried the idol to Udupi, a distance of four miles, singing in ecstasy, the praise of Lord Narayana. These hymns consisting of twelve chapters are called “Dwadasa Stotra”. The idol was installed in the temple and Sri Madhvacharya started worshipping it. These poojas are performed even to this day in unbroken continuity.

Today, Udupi is known for this Sri Krishna Temple. The main attraction of this temple is the ‘Kanakana Kindi’, a small window through which Krishna gave darshan to his ardent devotee, Kanakadasa.
Malpe: About 10 kms from Udupi is Malpe. An ideal picturesque virgin beach with an endless stretch of golden sand, swaying palm trees, clear blue sky, and the gorgeous Mahasagar. A must see!

St. Mary's Island, another delightful getaway, is only a boat-ride away from Malpe. Here, one can find a unique formation of volcanic rocks, which are vertical and hexagonal in shape and in different sizes!

Karkala: The serene town of Karkala is located about 38 kilometres from Udupi. The name Karkala has been derived from the Kannada word karikallu, meaning black stones. A town of historical importance and a famous pilgrim centre for Jains, the magnificent single stone 13 metre statue of Lord Gomateshwara is located here and is the second tallest in Karnataka.

FUN-TIME
Jumbled words for you to unscramble. Happy time ahead!!!
1. Aranka Narta
2. Puidi
3. Rish Rishkan
4. Nakanaka dinki
5. Pelma
6. Lakarak
7. Darchan Karpishanu
8. Yanarajba
9. Wogarmatesh

TERCENTENARY MESSAGE BOARD
Celebrations Galore!
✓ Param Poojya Swamiji was welcomed to Mumbai with joy and energetic lezims by children for the double celebration of ‘Ekadashama Peetharohana’ of our Swami and the inaugural function of the Tercentennial Year of our Shri Chitrapur Math. During the eleven-day programme at Saraswat Colony, Santacruz,
+ Eleven Sabhas of Mumbai presented Yoga sessions, Anusthans, bhajans, vimarsha and cultural programmes.
+ On 25th and 26th February, Saraswati Homa and Rudra Trishati Homa were performed for the benefit of our Samaj.
+ A “Digvijay Utsav” was held on 26th February to celebrate the Eleventh Ordination Day. Param Poojya Swami was taken in a procession on a flower-bedecked silver Ratha while devotees sang bhajans!
+ The Palkhi Utsav on 1st March, marking the Anniversary of the Shishya Sweekar of Shrimad Parijnanashram SwamiJI 111, was as joyous as ever! As the Palkhi carrying the beautiful portrait of Guru SwamiJI wended through Saraswat Colony accompanied by children dancing to lezim and bhajans filled the air, Gurumata Shukla Shantipacchi watched the devotees offering pooja and aartis to Guru Swami.

Sadhana Shrinkhala:
✓ The first link in this spiritual chain, which will reinforce our Sadhana and continue through the Tercentenary Year, began at Shri Devi Durga Parameshwari Temple, Karla, on 3rd February 2008. Param Poojya Sadyojat Shankarashram Swami was present at Karla on the 7th, when the Guru Jyoti was lit.
✓ The second link of the sacred chain was taken up by the devotees of Mulund, followed by Dadar Sabha, Pune Sabha was fourth. Going across to Gujarat, Ahmedabad continued the Shrinkhala and then, to commemorate the 1st March occasion, the venue was Karla again.
✓ Zigzagging to the south, Chennai followed. The lamp of the Shrinkhala glowed in Hyderabad next, and then in the palm-fringed, coastal town of Honnavar, from where it winged across the seven seas to Australia! Dombivli Sabha simultaneously undertook the programme.
✓ From one Sabha to another, the spiritual link continues to glow and grow ... reaching out to various places, lighting the lamp of devotion as it wends its way through the Tercentenary Year!

Compiled and created with love by Kalpana Chandavarkar & Jyothi Bharat Divgi

KANARA SARASWAT
Vol. LXXXIX, No.5, May 2008
Classifieds

MATRIMONIALS

Alliance invited for Saraswat girl 28, 5'6" widow (no encumbrances) working as an Insurance Executive in (Prudential U.K.) MNC, Mumbai Office. Please reply to Box CL-2642, Kanara Saraswat, Mumbai 400007. (R-8943)

Alliance invited for boy 29/5.5" charming, polite, BE working as Business analyst in MNC, girl should be practical, affectionate. Contact : 08225722122, 08023671823, 9844329138.

Alliance invited for Mumbai-based Bhanap boy, 26, 5'10", B.Com, M.C.J. Journalist in national newspaper, from girls graduate/post graduate, working, good natured, cultured, 5'3"-5'6" CSB/GBS. Please reply with horoscope/photograph to Box CL-2647, Kanara Saraswat, Mumbai 400007. (R-8967)

ENGAGEMENT


BIRTHS


Son (Pratham) to Devdatt and Urvashi Kulkarni at Pune on 3rd January, grandson to Shrikrishna and Anasuya Kulkarni, Ajit and Anjali Rao; great grandson to Premala Kulkarni, Nirmala Rao and Mohan and Veena Nadkarni. (R-8918)

ACKNOWLEDGEMENT

Shashi and Sneha Karopady and Shyam and Neeta Nadkarni thank all their relatives and friends for their gracious presence, blessings and gifts on the occasion of the wedding and reception of Pooja and Ankush Nadkarni on 6th April 2008, at Mumbai.

OBITUARY ACKNOWLEDGEMENT

Kodikal and Bijur families thank all those who gave their condolences on the untimely passing away of Trupti Nitin Kodikal, mother of Roshni and Anannya. As we regret our inability to thank individually kindly treat this as a personal acknowledgement.

PUROHIT

H. Prashant Bhat B-17, Deepanjali CHS, BAF-Hira Nagar, Marve Road, Malad (West), Mumbai - 400095. Mobile No. 9820920671/9892614433.

CHANGE IN PERMANENT RESIDENTIAL ADDRESS


Domestic Tidings

BIRTHS

Feb 23: A daughter (Anika) to Priyamvada (nee Adur) and Sanat Amladi at Los Angeles California, USA.

Mar 31: A daughter, Ahaana to Aditya and Sveta Kilpady.

THREAD CEREMONY

Mar 16: Aditya, son of Prakash and Shubhada Bellare at Badlapur.

MARRIAGES

Apr 6: Pooja Shashidhar Karopady with Ankush Shyam Nadkarni.

OBITUARIES

Mar 2: Vimal Nagesh Gulwadi (nee Koppikar) (95) at Goregaon, Mumbai.

Mar 20: Sqn.Ldr. (Retd.) Chaitan Ramanand Kodical (64), Talegaon, Pune.

Mar 20: Dr. Taggarse Kishore P. of Hyderabad.

Mar 27: Nadkarni Vasant Pandurang at Talmakiwadi, Mumbai.

Mar 27: Sushila Laxman Hemmady at Mumbai.

Mar 27: Shanta Bhaskar Nair (nee Heble) (84) of Pune, at Vashi, Navi Mumbai.

Apr 1: Sharada Pandurang Naipally at Mumbai.

Apr 3: Vimal Sadanand Lajami (88) at Santacruz, Mumbai.

Apr 8: Soumitra B. Sashital (81) at Deonar, Mumbai.

Apr 15: Dr. Koppikar Shankar Rao Pandurang (93) at Chennai.
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