His Holiness
Shrimat Sadyojat Shankarasram Swamiji
releasing a CD of 'Pushpalankar' - Weaving of Flowers for Posterity,
on the occasion of 'Guru Pournima',

Smt. Suman Kodial receiving the CD on behalf of Saraswat Mahila Samaj,
Gamdevi, Mumbai
With Blessings from Swamiji

See page 7 (Photos by Brahmanand Kandur)
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Kanara Saraswat Association
CENTENARY PROJECTS
KSA Kala Vibhag
presents
13th Saraswat Sangeet Sammelan
Saturday, October 18, 2008
- 5 p.m. onwards:
Lecture Demonstration of Indian Instruments to
Educate the Music Lovers by G.K. Bhide and Dr. K.A.
Khusgiwale
Sugam Sangeet by:
Sangita Bhat
Samira Kopikar Sharma
Shibani Rao
Sunday, October 19, 2008
Morning Session 10 a.m. onwards:
Hindustani Classical music:
Nihar Kabbinhittal – Flute
Mallika Mudbidri-Kilpadi – vocal
Pooja Gaitonde – Vocal
Evening Session 6 p.m. to 9 p.m.
Vinayak Chittar – Sitar
Aditya Kallianpur – Tabla solo
Vinayak Torvi – Vocal
Accompanists on Tabla: Omkar Gulwady,
Sadanand Naimpalli, Shantanu Shukla, Jayesh Rege
Harmonium: Gurudutt Heblekar, Hemant Hemmadi
Niranjan Lele
On both the days the Sangeet programmes will be
held at Indirabai Kallianpurkar Auditorium, Balak
Vrinda Education Society High School, Off. Talmakiwadi,
Tardeo, Mumbai - 400007.
Entry by Donation Passes:
Please contact KSA Office - 23802263

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KANARA SARASWAT
Vol. LXXXIX, No.9, September 2008
SHRI CHITRAPUR MATH, SHIRALI

SANSKRITI PRACHAAR SHIBIR
PUNE, OCTOBER 2008

A Shibir is being organized at Pune under the guidance of Param Poojya Shrimat Sadyojat Shankarashram Swamiji in the third week of October 2008 for the Chitrapur Saraswat youth in the age group 16 - 25 years.

The Shibir will be conducted in a tented campsite amidst picturesque surroundings. Apart from helping the youth to understand their spiritual and cultural heritage, the programme will include outdoor activities to help them realize their potential and cultivate leadership qualities.

**Venue:** Pune  
**Dates:** 22nd October to 26th October 2008 (Reporting on 21st October noon)  
**How to Apply:** Those desirous of attending the Shibir are required to send their application form either by post or email to:

Smt. Kalpana Chandavarkar,  
2, Vijayshree Apartments, Dabhade Path, Off 15th Lane, Prabhat Road, Pune - 411004,  
Tel. (Res): No. 020-25658647. Cell: 9823188734 Email kalpanac99@yahoo.co.in


Participants will be required to report at the Shri Chitrapur Math, Pune, by 12.00 noon on 21st October 2008. Thereafter, they shall be taken collectively to the Shibir site. Admission to the Shibir will be on a first-come-first-served basis.

APPLICATION FORM

**SANSKRITI PRACHAAR SHIBIR – OCTOBER 2008**

| FULL NAME: |  |  |
| DATE OF BIRTH: |  |  |
| ADDRESS: |  |  |
| PHONE NO.: | E-MAIL: |  |
| EDUCATIONAL QUALIFICATIONS: |  |  |
| HOBBIES: |  |  |
| PREVIOUS SHIBIRS ATTENDED: |  |  |
| HEIGHT: | WEIGHT: | BLOOD GROUP: |  |
| DO YOU HAVE ANY ALLERGIES? |  |  |

Vol. LXXXIX, No.9, September 2008

KANARA SARASWAT
Adieu, Sayonara, Good-bye.
It is TTG (Time to go)! My term as the President of KSA has come to an end. I enjoyed every bit of it and also learnt a great deal.

Let me thank all those who gave me their support to carry out my responsibilities. At the outset, my gratitude to the KSA’s Managing Committee (MC) for nominating me and to the General Body for electing me as its President and for extending my term for the second year. The MC supported me in a few innovations I introduced such as, beginning the meeting with prayers and the celebration of International Women’s Year. Our Vice-President, Col. Manohar Karpe, stood by me throughout the tenure of my office. I was most happy that the members felt free to oppose me when our thoughts differed.

In the first year of my Presidentship, we were not able to achieve much due to several reasons. But in the second year appreciable progress was made as you will read in the annual report. However, two projects had to be deferred, namely, the “Home Alone Project” for senior citizens and the “Youth KSA” (forming an association of youngsters). Most of the current members of the MC are in their fifties and sixties and it is most essential to involve youngsters in the MC. We were informed that the young adults are fully involved in building up their careers and the older teenagers are completely absorbed in their studies. Granted that careers and studies have to be given due importance, our young generation could try either to join the MC and/or involve themselves in nation-building activities. With this view in mind, the KSA deputed a young girl who volunteered to attend the workshop organized by FACSE (Forum Against Child Sexual Exploitation). She is now enthused to do similar social work.

I quote the last two lines of a Hindi shayari:

“Jab kashti doobne lagti hai
Tab bojh utara karten hain”.

In short, the sinking ship has to be unloaded. Hence I repeat, we need youngsters to continue the good work of KSA.

Before I end, let me thank Gurunathmaam Gokarn for his constant guidance, Jyoti Moodbidri for editing my articles, Shrikala Kodikal for translating my Konkani speeches into English, Shobhana Rao for the prompt secretarial assistance, Sujata Masurkar for her ready help, the two very helpful peons, and lastly, the entire Saraswat community in India and abroad for its support.

As my terms ends, I am reminded of a poem by Sir Gartland Rice:

When the Great Scorer comes
To write against your name
He writes not that you’ve won or lost,
But how you played the game!

My prayers and best wishes to KSA and the Saraswat community.

Kalindi S. Muzumdar
The Saraswat Mahila Samaj, Gamdevi
90th Anniversary Celebrations

The Grand Finale

On Sunday, 21st September 2008, at 9.30 A.M.
at Yeshwant Natya Mandir,
(Behind Plaza) Matunga

Chief Guest: Shri Bipin Nadkarni
Winner of National Awards in Production/Direction (Films)

A Marathi Musical Family Drama by 'Natya Sampada'

'AWAGHA RANGA EKACHI ZALA'

'अवघा रंग एकची झाळा'

(in aid of our Charity Funds)

Cast: Prasad Sawkar, Swarangi Marathe (Ram Marathe's grand daughter)
Janhavi Panshikar, Amol Bavdekar
Writer: Dr. Meena Nerurkar  Director: Ashok Samel
Music: Raghunandan Panshikar

Donation-passes are available with:
(Contact: 8 a.m. to 10 a.m. and 8 p.m. to 10 p.m.)
Vidya Kodial - 23878216 / 9967140215; Geeta Bijoor - 23867597 / 9869212022
(Gamdevi) Nita Yadery - 23803864 / 9820449818; Dilip Sashital - 9820014862
(Talmakiwadi); Sharayu Kowshik - 23875418 / 9819400448; Shaila Hemmady -
23873195 / 9820912150 (Anandashram); Geeta Balse - 23803107 / 9930967230; Mira
Savkur - 23802957 / 9967070895 (Sonawala / Ganesh Prasad); Radhika Trasi -
24372452 (Matunga); Shyamala Yennemadi - 66951386 / 9967659386 (Goregaon)
Geeta Yennemadi - 28466243 / 93207910202 (Borivali)

Please be seated by 9.15 a.m.
Donations towards our Charity Funds are also welcome.
Dear Editor: Congratulations for bringing out 'Vaikhari', the Sanskrit Section, in the August 2008 issue and hope you will continue to maintain the standard in future.

Two articles, one on an incident by Shaila Mallapur and the other on Sadhana Shrinkhala by Usha Bijur were excellent both in terms of language and content. But what a surprise of delightful poems! 'Vidya' appearing in the obituary announcement written by Suneeiti D. Koppikar and published in 1937 in 'The Wilsonian', is rich in composition and reiterates the importance of learning. However, 'Bhavpushpanjali', the emotional tribute to Dr. T. Satyendra by Asha Gersappe, though a laudable effort, was a disappointment in terms of grammar and prosody. The Marathi poem 'Moha' by Nirmala Bellare (Bangalore) and the Konkani poem on recipes by Dr Nirmala Bellare (Mumbai) were impressive.

Best wishes to KS to keep its readers contented.

N. S. Shirali, Mulund, Mumbai

Dear Editor: Apropos Bina Karnad's letter on matchmaking (KS, May 2008), it is indeed a distinguished and noble service to our community. There are quite a few such Bureaus for Chitrapur Saraswats. In spite of all efforts, there are a number of unmarried boys/girls and young divorcees between 30 and 40 years of age. The following options may be tried by these Bureaus and members of our community:

1. All Marriage Bureaus with computer facilities should interface with each other to make faster progress;
2. As rightly expressed by well-informed and experienced Ubhaykar Mangeshmam (KS, April 2008), a "manokoot" can go a long way in solving this problem;
3. Bureaus also can promote the idea of "manokoot", and
4. Some institutions like KSA can arrange get-togethers, mass counselling or mass marriages of our community.

Gurudutt Balwalli, Hubli

Dear Editor: The article on "River Saraswati and its relationship with Gujarat" published in the August 2008 issue is much appreciated and has come at an appropriate time in view of the forthcoming Saraswati Yatra. The effort put in by Vivek Hattangadi in researching and compiling this very informative article in a systematic way is also appreciated.

Chaitanya Nadkarni, Goregaon, Mumbai

Dear Editor: I was overwhelmed to read in the August 2008 issue of KS that my alma mater, Balak Vrinda celebrated its 70th Foundation Day on 28th June. I passed out from this prestigious institution in 1951, standing first in the fourth standard. At that time the, school was known as Balak Vrinda Nursery School since it had classes only up to the fourth standard and one needed to change schools for further studies. Students passing out from Balak Vrinda found preferential admissions in reputed schools like Robert Money (which I joined), Queen Mary, Saint Columba, Gokhale etc. Such were the high standards of teaching in this school. And when it came to admitting their wards into a good school, it was THE school for the parents of Talmakiwadi. I still fondly remember Ms. Tillu Bai and Ms. Dhume Bai who lovingly but firmly guided us through basic education as well as good behaviour and culture. I had the privilege of having some of the brightest students of our community with me such as Dr. Arun Heble (ex-Vice Chancellor of Goa University), Prakash Bantwal, Manohar Hattangadi (both well settled and doing very well in US).

My only regret is that the ex-students of the school hardly come to know about such functions and, I am sure, many like me must be sharing my feelings. I do hope that at least at the time of its 75th Foundation Day, the school will remember us.

K. B. Jothady

MATRIMONIAL

Alliance invited for a Chitrapur Saraswat girl 26, B.E. (E.E.) fair, 5’ 8 ½” working as a Captain in the Indian Army E.M.E. Division presently posted in Devlali, Maharashtra (Short Service Commission, period 2005-2010). The boy may be 28-31, 5’ 10” graduate.

PLEASE CONTACT:
Shri D.R. Koppikar
C/O. Capt. N.D. Koppikar
Artillery Static Workshop
Camp: Devlali Nashik – 422 401
Maharashtra
TERCENTENARY COMMEMORATION SCHOLARSHIPS

Shri Chitrapur Math
Shirali 581354 Dist, Uttar Kannada

To commemorate the Tercentenary of our beloved Guru Parampara it has been decided to grant scholarships every year with a view to recognize the scholastic and academic achievements and accomplishments and the financial needs of our youth and to encourage them to reach their full potential. The first set of scholarships will be handed over to the recipients by His Holiness at the concluding ceremonies of the Tercentenary Celebrations in December 2008 at Shirali.

Applications are invited from needy and deserving Chitrapur Saraswat College students who have joined professional courses like Engineering, Medical, M.B.A., etc. of recognized Universities. The applicant should be pursuing studies leading to the graduation or post-graduation in any of the professional courses.

Application forms can be obtained from:

1. The Manager, Shri Chitrapur Math, Shirali
2. Vaivatdar, Shri Chitrapur Math, Bangalore
3. Vaivatdar, Shri Chitrapur Math, Pune
4. The Secretary, Tercentenary Commemoration Scholarships, 5/4, Saraswat Colony, Santacruz West, Mumbai 400054.

Application forms duly completed should accompany with photocopies (duly attested) of mark-list of course completed, proof of admission for academic year the applicant has been admitted and salary certificates of parents.

The completed application form along with the above mentioned requirements should be sent to:

The Secretary, Tercentenary Scholarship Committee,
5/4, Saraswat Colony, Santacruz West, Mumbai 400054

Praveen Kadle
(Chairman)

Somshekar Mudbidri
(Hon. Secretary)
"Bho gomten concept. Karati, karati. Gomten jatlen." (Such a lovely concept. Go ahead. It will be beautiful.) This was the blessing from our beloved Swamiji when we first presented a short video preview of our "Pushpalankar" DVD project to Him.

Since time immemorial, weaving ordinary looking flowers into eye-catching gajaras, chiklis and garlands with bhakti and sevabhav, as an offering during pooja has been a typical Chitrapur Saraswat tradition. We, of the Saraswat Mahila Samaj, Gamdevi, Mumbai, wondered how best this art of "Shodshopchar Pooja" could be presented to our younger generations.

When we were invited to join in the Tercentenary Celebrations of our Math with a project, we did not want to miss the golden opportunity. We proposed to document our ‘flower-weaving’ heritage in a DVD format as an effort to revive this art by depicting its high aesthetic value. The Tercentenary Committee President Lt. Gen. Gokarnmaam’s remarks: ‘Trust Mahila Samaj to suggest such a brilliant idea’, acted as further encouragement. Experts in this art, like Yederi Vijayapachl, Sharma Parvatipachi and a few other members of our Samaj were enthused with many ideas. We organized a video shooting session to film the main methods of flower-weaving for the presentation to Poojya Swamiji.

With bated breath and fluttering hearts, we put up the presentation in the form of a short video clip for HH’s approval and blessings at Karla during the Navratri Utsav in 2006. Swamiji’s total approval fired our enthusiasm. HH pointed out that the documentation of the methods should be elaborate and filmed professionally. He also asked us to add in the film, our age-old tradition of ‘Swalankurut Bhaktas’ visiting our revered Chitrapur Math to pay obeisance at the Holy temples and the Holy Samadhis.

We approached Bipin Nadkami of “Uttarayan” and “Evhadhasa Aabhal” fame. He readily agreed to guide us. To start with, he asked us to prepare a script. Kalindi, my sister-cum-sister-in-law wholeheartedly donned the mantle of our script writer. In our zest to portray the flowers - the colourful bounty of Mother Nature, which from time immemorial is a symbol of warmth, love and affection - we planned to squeeze in the maximum possible information in our film! Bipin, however, pointed out that a good film has to focus on only one subject and in our case it should be the ‘methods of weaving flowers’. This, for us, was Lesson No.1 in film-making! On the technical front also, he saw through our ignorance - pachis who knew nothing of film-making beyond watching films! He offered to conduct a workshop of two sessions on film-making. Those sessions gave us some insight into the complexities of this popular medium.

To augment our project, we also visited various Utsavs and flower markets to collect film footage. Kalindi was also kept busy with rewriting and polishing the script. Though reluctantly, she even stood in as the Program Hostess and flawlessly delivered the format introduction of our film. The pilot DVD of our project was presented before HH in April 2008 at Shirali and was fully approved by Him. As if sensing our thoughts, He commented, “Why have some other Program Hostess? Kalindipachi looks fine here.” During this meeting, Poojya Swamiji also instructed us to get ready for the DVD release on the auspicious day of Guru Pourmina during the Bangalore Chaturmas.

We had to hurry up now! Preparations were in full swing for filming of the methods. Dates were decided, the newly renovated school hall was hired. Even the monsoon downpour could not dampen our visits to the Dadar phool market and sessions with Sharma Parvatipachi, Kopplkar Sumanpachi, Kulkarni Vidyalakshmpachi, Udyavar Ushapachi, Yedery Smitapachi and Bandur Chandripachi along with teenagers Amruta Yedery and Tanvi Gangawally.

The school hall which was converted into a furniture factory on the first day had turned into a swanky studio set complete with cameras, lights and all the film paraphernalia with the adjoining room full of monitors the very next day! A lot of hard work, patience and perseverance till the minutest fault was rectified, as well as a free flow of finance. Some more lessons in film-making for us!
ELECTIONS TO BOARD OF DIRECTORS OF THE SHAMRAO VITHAL COOP. BANK LTD.
on 21st September, 2008 from 10.00 a.m. to 5 p.m.

LT. GEN. (RETD.) PRAKASH GOKARN PVSM, AVSM
As Director General Adjutant General's Branch served on the Board of Governors of Army Central Welfare Fund (for war heroes, battles causalities and war-widows), Army Group Insurance Fund, Army Welfare Housing Organisation, Army Officer's Benevolent Fund, Army Welfare Educational Schemes and several other Army funds worth over Rs.100,000 crores. As Director General, Corps of Signals modernized Indian Army's communication, IT and electronic warfare system budgeted at over Rs.2700 crore. Served as Director on Board of Management of Bharat Electronics Limited (Revenue Rs.4000 crore) ITI Ltd. (Revenue Rs.1800 crore), Electronics Corporation of India, Department of Atomic Energy (Revenue Rs.1000 crore). He served in the Indian High Commission Colombo, Sri Lanka (1986) and represented India at the United Nations Plenipotentiary in USA (1997).
Qualifications: B.Tech, M.Sc., M.Phi, Fellow IETE, Fellow AIMA.
Community activity: * Vice President, Standing Committee, Shri Chitrapur Math * Convenor, Tercentenary Commemoration Committee of Shri Chitrapur Math * Chairman, Projects Committee, Shri Chitrapur Math
* Trustee, Srivalli Trust * Past President, Kanara Saraswat Association

LT. COL. MANOHAR S. KARPE (RETD)
Lt. Col. Manohar S. Karpe (Retd.) served in the Indian Army for over 30 years. He was on the battle front in the 1965 and 1971 Indo-Pak wars. At present he is a member on the Managing Committee of Swami Parijnanashram Educational and Vocational Centre for the Handicapped and a Trustee of NIRADHAR PRATISTHAN a home for the mentally challenged children. He is the Vice-President of Kanara Saraswat Association. He planned, organized and successfully conducted the Amarnath Yatra of our Guru Sadyojat Shankarashram Swamiji in 2006. He promises to look after the interest of our bank, its employees and Shareholders, as Director of The Shamrao Vithal Co-op. Bank Ltd, if elected.

UDAY KUMAR GURKAR
* A Fellow member (FCA) of The Institute of Chartered Accountants of India and an Associate member (ACS) of The Institute of Company Secretaries of India.
* Worked in various industries (mainly multinationals – Castrol Limited, German Remedies Ltd and Aventis Pharma Ltd ) since 1979.
* Held key positions such as Chief Internal Auditor, Senior Management Accountant, Accounts Controller, General Manager Finance & Company Secretary and General Manager – Business Planning & Analysis and General Manager – Finance (FMIS).
* Made presentations at various meetings / workshops (Locally and Internationally) on different subjects and also organised workshop in collaboration with Institute of Internal Auditors Inc.
* Currently, practicing as Chartered Accountant since last three years and also a Director in a Private Limited Company engaged in consultancy in various matter to clients.
Bipin personally supervised the whole show. Pachin waited for their turn tirelessly. But our delicate heroines (the flowers) refused to work overtime under the arc lights and after the nature's clock struck night! Respecting the delicate nature of our 'lead actors', pack up was announced and the shooting schedule for the close-up shots was held again at a later date in the Samaj hall.

The editing of the film was done in Bipin's office and the online high resolution editing in Famous Studios. A high perseverance level to catch the right frame, keeping a cool head to tackle last-minute emergencies and, of course, hours of continuous work at the hi-fi computers was, for us, truly a revelation in film-making! The running around that Bipin and his team did to make the pilot DVD ready by 6th July for Swamiji's approval was just amazing!

It is a happy coincidence that in the 90th year of our Saraswat Mahila Samaj we could do such a project as a Seva for our Math. We are also grateful to all those who contributed their time and effort to this undertaking.

This project would never have seen the light of the day without the grace, blessings and constant encouragement we received from Poojya Swamiji. We are extremely grateful to HH for taking time out of His very busy schedule and guiding us off and on, even during His retreat just prior to Chaturmas.

The DVD of “Pushpalankar” was released by Swamiji, as scheduled, on Gurupurnima day during Bangalore Chaturmas and some of us involved with this project and present during the function, were fortunate enough to be given a complimentary copy of the DVD by H.H. Himself.

We refer to the article 'SSA Pass!' appeared on page 53 in the ‘KS’ issue of August, 2008. Smt. Kanchan Vijay Haldipur, has also contributed a lot by way of teaching the children, as volunteer etc. towards the success of "SSA". However, her name has inadvertently not appeared.

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Attention all Diabetics!

Free diabetic retinopathy camps
at KSA Health Centre

There are 32 million Diabetics in India and this number may escalate to 78 million by the year 2030. In India, diabetes is one of the most common causes of blindness: 21 to 35% of known diabetics have Diabetic Retinopathy, irrespective of the duration of diabetes. After 20 years of suffering from diabetes, all Type 1 Diabetics will have Diabetic Retinopathy. In Type 2 Diabetics, 60% develop Retinopathy. Of these, 2 to 5% develop severe vasculo-proliferative changes, and 50% of them become blind.

Even if a Diabetic has good vision, he may harbor Diabetic Retinopathy which may go undetected and lead to severe visual disturbances.

The above study was conducted in South India, where many people suffer from Diabetes Mellitus. It is, therefore, very important for people above the age of 40, who have been detected as diabetic, or people who are less than 40 but already detected with high blood sugar levels, to get there eyes checked immediately and regularly.

**EARLY DETECTION AND TREATMENT OF RETINOPATHY CAN SAVE VISION IN DIABETICS**

If you are diabetic, please attend the Diabetic Retinopathy Detection Camps conducted by senior Ophthalmologist Dr. Harish Kodial, at the KSA Health Centre every first Thursday of the month, between 3.30 and 4.30 pm.

Prior registration compulsory.

Please contact: Ms Shobhana Rao on 23805655 for appointments
CHITRAPUR RANG-RANJANI

A Festival of Music, Dance, Drama, Discourses and Keertans – Showcasing the talents of the Chitrapur Saraswat Community’s Youth in India and Abroad, against the backdrop of senior artistes

A feast of Music, Dance and Drama awaits you in the holy and hallowed precincts of Shri Chitrapur Math Shirali, from Wednesday 17th to Wednesday 31st December, 2008, in this auspicious Tercentenary Year. The programme will be interspersed with discourses on religious topics and Keertans. The detailed programme will be notified nearer the time through these columns.

A Shibir is also being planned for the Yuva of the community. Details will be announced later.

In short, a MUST VISIT for all of us to our Spiritual Home to enjoy a fortnight of interesting and absorbing festivities.

There will also be several opportunities to visit nearby temples in Murdeshwar, Gokarn, Mallapur, Kollur, Idgunji, Kaikini, Dhareshwar, etc. Information and availability of public and private transport facilities will be given at the Math office.

Those desirous of attending this unique event should register their time and date of arrival in Shirali and requirement of accommodation with the Manager, Shri Chitrapur Math, Shirali, by 15th November, 2008. The telephone number at the Math is: (08385) 258 368 and the e-mail address is: <scmath@sancharnet.in>.

As announced in the July 2008 issue of Kanara Saraswat and Chitrapur Sunbeam, those wishing to participate in the NAGAR CHALO YATRA on 20th and 21st December, 2008, are required to register with the Math Manager by 30th October, 2008.

Voluntary donations to cover the costs of arranging the Chitrapur Rang-Ranjani programmes will be gratefully accepted in cash or by cheque in favour of ‘Shri Chirapur Math, Shirali’.
A nightmare in an easy chair

Sadanand Burde, Anand, Gujarat

The title suggests a topsy-turvy state of mind, but this is an account of the nightmarish feeling of a senior citizen.

In the Ahmedabad edition of The Times of India of November 7, 2007, there is a half-page report about a farmer’s sons selling ancestral land to capitalize on the expansion and industrial plans of cities. Photographs of three such millionaire farmers appear against the backdrop of an imposing bungalow or posh automobile. One of them, an unemployed young man, candidly accepts people joking about his Santro parked next to his shanty. One cannot miss the paradox that a person who possesses lakhs of rupees although landless is still called a farmer by the media. Maybe, the person does not have any other vocation to name. He may become a contractor or a money-lender tomorrow.

Languishing in an easy chair, I could not avoid going down memory lane to recall my childhood 70 years ago, in the hinterland of Eastern Maharashtra (Vidarbha), where a neighbour was my virtual grandfather. He was a rich landlord who thought of me as his grandson. His grandson, a bit younger than me, now lives in a posh flat in Nagpur, enjoying his post retirement benefits as ex-manager of a factory.

In the later part of the 19th century and early 20th century, there were a good number of landlords owning expanses of agricultural land. These were tilled by scores of landless farmers who were employed by them. These labourers were not paid on a monthly basis. The major part of their remuneration was doled out to them after the harvest and a major portion was even in the form of grains produced, a dhobi, saree etc. Often the landlord himself awaited cash returns after the harvest was sold in the market. His house consumed grains, vegetables, milk etc. produced on his own farm and not necessarily purchased from the open market. Thus, thrifty days were seasonal. Festivals and marriage celebrations were also timed accordingly. This was the common trend among most of India’s rural sector.

The next generation continued living similarly, though with the handicap born out of the division of ancestral property among brothers. Family planning had not arrived then. In mid-20th century, the devastating Tenancy Act arrived, professing “one who tills owns”- middle-level farmers acquired a higher status and landlordism almost vanished. But there was a gradual onset of mechanization with water pumps, tractors, harvesters, etc. The grandsons of my virtual grandfather opted for higher education and urban-oriented careers. Then came the industrial boom. The sons of marginal farmers also struggled to qualify for blue-collar jobs in contrast to the half-naked dhobi-clad elders in the family.

In the “Y2K” century, the profile of rustic India is changing. Globalization of the manufacturing and marketing sectors, omnipotent consumerism, automation and press-button technology have fired the aspirations of even a village lad. Much before our former President exhorted them to have a dream, the grandchildren of today have their sights on prospects in the IT sector, the SEZ pattern and multinational tie-ups, not to mention a tendency to migrate. Added to this, is the obsession for the western parameters of development such as resorts, second-home townships, golf courses etc. Consequently, a vast area of good land is usurped for “development”.

Against such a background, the said report in a leading newspaper tormented my diehard patriotic mind which conceived an apprehensive nightmare that I give below. However, one may not be able to do anything more than just think about it. So, be it. “kaale jay namah”.

Grandfather had a large farm
Pairs of bullocks and cows in the barn.
His son snatched quite a bit of it,
Drove tractor on the farm.
The grandson, inherited a modest land share
Lives in a posh flat in nearby SEZ township.
The great-grandson is IT-savvy
Global adventurer
His modern kitchen in future may have
Food warmer and can opener.
This is my nightmare.
Development is a universal obsession
Long-life canned farm products
Could fill the shelves in the kitchen
To be imported from where?
Is my nightmare.
Though, not a carnivore
I won't be alive in that future
Is THAT a consolation?
I don't think so.
What do you......?

Revised Tariff for Holiday Home, Nashik w.e.f August 01, 2008

Unit Tariff has not been revised since more than 10 years and in view of steep increase in Electricity charges, water charges, property tax, gas cylinder and other administrative expenses Tariff for Holiday Home at Nashik had to be revised w.e.f. 1st August 2008

<table>
<thead>
<tr>
<th>Unit No.</th>
<th>Rate per day</th>
<th>Rate per Day</th>
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<tbody>
<tr>
<td>1</td>
<td>350</td>
<td>450</td>
</tr>
<tr>
<td>2 (deluxe)*</td>
<td>400</td>
<td>550</td>
</tr>
<tr>
<td>4 (deluxe)</td>
<td>400</td>
<td>550</td>
</tr>
<tr>
<td>5 (new units)</td>
<td>350</td>
<td>500</td>
</tr>
<tr>
<td>6 ( -do- )</td>
<td>350</td>
<td>500</td>
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<td>7 ( -do- )</td>
<td>350</td>
<td>500</td>
</tr>
<tr>
<td>8 ( -do- )</td>
<td>350</td>
<td>500</td>
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</tbody>
</table>

*Rs. 200/- extra after installation of Airconditioners

- Check out time 12 noon
- 4 persons are allowed in unit no 2 & 4 and in other units 2 persons.
- For extra persons bed charges will be Rs. 100/- each.
- Children above the age of 12 years charged at full rate.
- Children below 12 years no extra bed provided.
- Right of admission is reserved.
- Advance booking cancellation charges will be 30% less the amount paid before 1 week of date of reporting.
- Postponement allowed upto 2 months – date of reporting.
- Others may book maximum 4 units and 4 months in advance.
- Extension of stay upto 2 hours without extra charges will be allowed subject to availability.

For Booking Contact:
Caretaker, KSA Holiday Home
Plot no 41-42, New Pandit Colony, Off. Sharanpur Road, Nashik – 422002
Tel No: 0253-2580575

Kishore Surkund.
Secretary For Holiday Home

Vol. LXXXIX, No.9, September 2008 KANARA SARASWAT
Impossible! Preposterous! These words are often used when people declare certain things to be scientifically absurd. Aliens cannot reach the earth in space-ships, they say, because the distance between stars is too great. Telepathy is impossible since the brain does not emit or receive messages. Teleportation, i.e. movement of matter from one point in time and space to another point simultaneously, is not possible as it violates the well-known law of physics, the Heisenberg Uncertainty principle. However, if we carefully analyse these examples we realize that they are merely impossible today, or in the near future. The real question is: are they impossible with technologies that lie decades, centuries or even millennia beyond ours? So, a better question would be: do these 'impossibilities' violate the known laws of physics? Unless there is a law of physics forbidding a certain technology they are not only possible but sure to be achieved.

A systematic approach to understand the physics of the impossible is to establish a hierarchy. Impossibilities are divided into three categories. In Class I are those that may be possible within a few decades to perhaps a century; Class II impossibilities are those that might take centuries, millennia or more to achieve, and Class III impossibilities are those that violate the known laws of physics, which makes them truly impossible.

Class I impossibilities are those that could be achieved in the foreseeable future but may require sophisticated engineering. These include invisibility, ray guns, starships psycho-kinesis (movement through psychic means) and even certain forms of teleportation and telepathy. For example, students are taught that invisibility is impossible. For an object to be invisible, light would have to wrap around it like water flowing past a boulder. A person standing downstream does not see the boulder. However, in order to bend around an object in this way, light would have to travel faster than the 'speed of light', which is a universal constant. This would be impossible since, according to the laws of physics, nothing can travel faster than this speed. However, two years ago, physicists at Duke University in U.S. and Imperial College, London, showed that a 'meta-material', a metal with tiny impurities, can render an object inside it invisible to microwave radiation. Similarly, last year meta-materials capable of bending red and green laser light were created. Given the astonishing pace of scientific discovery, it is conceivable that within a couple of decades, physicists may render an object totally invisible, at least to a single colour of light.

Another is telepathy, long considered the province of mystics and magicians. Yet, these days, MRI machines are becoming sensitive enough to spot brain activity indicating that the person is telling a lie. In the future, researchers may be able to compile a 'dictionary of thought' – a one-to-one correspondence between brain signals and specific thoughts. This mental information could then, in principle, be transmitted between people.

Class II impossibilities are much more difficult. They may require millennia or even millions of years to achieve, but they remain within the realm of possibility. What makes them so difficult is that they generally require vast amounts of energy. This class includes time travel – faster-than-light travel through 'worm-holes' and entering parallel universes. A careful study of Einstein's equations of the general theory of relativity shows that if one could assemble huge amounts of energy, one could open up a hole in space and time, perhaps connecting the present to the past. Anyone brave enough to enter this 'worm-hole' might find himself emerging before he left! There are, of course, huge obstacles to building such a worm-hole or time-machine, not the least being the need for astronomical amounts of energy. However, this has not stopped physicists from proposing specific designs for time machines.

All this is nothing compared with the grand-dad of them all! the Class III impossibilities, those that genuinely violate the known laws of physics. They are either truly impossible or new laws of physics have to be discovered to make them possible. If a list is made of seemingly outlandish technologies found in science fiction, surprisingly, most belong to Class I or Class II, and only two impossibilities qualify as Class III namely, perpetual motion machines and precognition (foretelling the future). The
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Knowledge is our Strength  
it Keeps Increasing Steadily  
by Sharing with Welding Industry

<table>
<thead>
<tr>
<th>AREA OFFICE</th>
</tr>
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<tbody>
<tr>
<td>AHMEDABAD, BANGALORE, BARODA, BHILAI, DELHI, CHENNAI, FARIDABAD, HYDERABAD, JAMNAGAR, KOLKATA, LUDHIANA, PUNE, VISHAKHAPATNAM.</td>
</tr>
</tbody>
</table>
latter is problematic because it violates the law of causality, the fundamental ordering of cause and effect that is, every effect has a cause. If true precognition were shown to exist – say a telephone line linking the present to the future – it would represent the collapse of the foundations of physics.

As for perpetual motion, it has been the subject of a string of hoaxes going as far back as the 8th century. Perhaps the most celebrated perpetual motion machine was created in 1872 by John Keely, who swindled wealthy investors of $5 million. He would regularly invite investors to his house and dazzle them with his ‘hydro-pneumatic-pulsating-vacuo-engine’ which whizzed around without any apparent power source. He spent some time in jail for swindling but died a wealthy man. After his death his house was broken down, revealing an elaborate network of concealed tubes that secretly supplied compressed air to his machines!

Why don’t perpetual machines work? It is because of the law of conservation of matter and energy in the first place. Simply put, you cannot get something for nothing. You cannot produce matter or energy from nothing; they are conserved. If one analyses the light coming from galaxies that are billions of light years away, one finds that the spectra obtained from the light (by using appropriate spectroscopic techniques) shows the very same spectral lines as can be produced in the laboratory today. In other words, the laws of atomic physics have not changed for billions of years going right back to the ‘Big Bang’. So, energy must have been conserved since the beginning of the universe. This law has been valid for billions of years and its violation by perpetual motion would indicate a collapse of our known laws of physics.

We now see the basic difference between Class III and the other two types of impossibilities. One is tempted to ask whether the fundamental laws of physics themselves could be incomplete. Perhaps; none can say for sure. However, for the present, we will keep our feet firmly planted on the known laws!

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* A simplified and abridged version of an article by Dr. Michio Kaku, Professor of Theoretical Physics at City University of New York, NY, USA, published in *New Scientist*, April 5, 2008.
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Exercise, the magic wand

Vanita K. Kumta, Mumbai

We are a senior citizen couple and wish to share our health experiences with you. It all started with a stress ECG taken for obtaining medical insurance at which both of us (my husband aged 67 and myself, aged 60) were diagnosed with stress-induced ischaemia. Neither of us had a past history of any chronic ailment such as hypertension, diabetes, etc. We were put on Imdur 30 and Combiplat. I also had a knee disorder due to a ligament tear sustained in a rickshaw accident and was advised to refrain from squats by the orthopaedician and often needed a knee support or brace.

We decided to join a local Gym (none of those fancy 5-star types; just a municipal Gym) and slowly but steadily, worked our way up. Thanks to the exercises - cardiovascular and aerobics, weights, stretching, balancing and abdominals, within two months our stress ECG test was negative. We have stopped all the earlier medications since and only take a small Aspirin daily. Ever since, we have persevered to maintain our schedule, six days a week between 6 am and 8 or 8.30 am. My knee supports are also off. We have also become avid readers of articles on fitness, diet and health.

At the Gym, we have a motley crowd of young and old, rich and not-so-rich, men and women - but the camaraderie within the group is mind-blowing. We begin with some light stretching exercises, go on to cardiovascular exercises done, by and large, on exercising equipment (like a treadmill, stationary bike etc), and alternate a few leg and arm exercises on equipments such as chest press, arm press etc. We have a dedicated trainer who introduced us to aerobics - they truly are the works, alternating between slow, medium and fast movements beginning at the head right down to the foot. He spices up the exercises with a few yogasanas namely, sarpasana, bhujangasana, ekpadasana and suryanamaskars. We also do sit-ups, push-ups, and often, a thoroughly invigorating ‘circuit training’ session where we form a large circle and each of us is assigned a particular exercise to be done for a minute, switching after every minute, encompassing movements of the head, arms, legs, back as also those on the aerobic stepper, swift stair ascending and descending, exercises with dumb-bells etc and some asanas. I am proud to say that I even do 100 - 150 skips most of the days.

I also wish to add that with a peak in our endorphin levels, our outlook on life has changed dramatically for the better - we are totally focused; it has helped ward off our depressive thoughts and develop a positive outlook, and, last but not the least, our memory is also peaking. All in all, it is a wonderful feeling - and only experiencing it is believing.

The sole aim in sharing our experience is to lead others to follow a great way of life. The icing on the cake is the increase in strength and stamina, vigour and vitality, the great positivity so generated, the increased flexibility of the body and mind, as an improvement in memory.

Come one and all, let us ‘just move it!’

"Under my nose"

Shravan Bhat (17 years), Bangalore

I scoured the house in search of that which, perched upon my brow, Helped me to see then, but not now. Now they’re gone, out of reach; This episode does, a lesson teach: Forget not, to search beneath your nose, or above in my case. Or that which you seek, you will forever chase. It’s there, it’s always been Beneath your nose, elusive; and to your eye; unseen.

When you seek that which lies off on the horizon Your eyes may be blind, your vision poisoned. Since what you didn’t find far away, May lie close by, under a stone, astray. Look under the rock, beneath your shoe, And what you find could astound you. For what I sought, was always here, Never far, yet apparently too near. I never did grasp that not poetry, nor prose Could show me what’s right under my nose. Why did I bother looking far and wide When what I wanted, I did, myself, hide?
10th Anniversary Remembrance
26-9-1998

Dattatreya Narayan Nilawar
21-1-1919 to 26-9-1998

Once your presence was our greatest pleasure
Now your remembrance is our biggest treasure

Fondly remembered and missed by:

Lila D. Nilawar
Suresh and Nirmala Nilawar
Poulomi-Raj Shoma-Chirag
Rahul

Rita and Kishore Masurkar
Nikhil-Anjula
Namita

Anjani S. Mankikar
Relatives and friends
Yoga makes no bones about it

Geeta Mohan Rao (Nalkur)

This month, Geeta tells us how to prevent and arrest bone-related ailments, particularly joint pain.

We all know that when babies are learning to walk, they fall down several times but never end up with fractured bones whereas if older people slip or trip, they may suffer multiple fractures. These days, even youngsters complain of joint pains much before the onset of old age. Why does this happen? It is very important for everyone to know about the structure of their bones so that they can take care and prevent themselves from easily succumbing to fractures or various other bone ailments.

Aches and pains in the body are another nagging issue in which the connective tissues in the joints of the hands, feet, hips, knees or spine get damaged due to various factors which, if overlooked, can soon be compounded by the early onset of several degenerative diseases like osteoporosis, arthritis etc.

Old age and osteoporosis are often synonymous in which the bones lose their natural elasticity and become weak or brittle. We are born with healthy bones with tremendous elasticity and such bones bend easily and hardly break. However, over time, along with the increasingly sedentary lifestyle, the bones are not used sufficiently and this inactivity results in the loss of calcium which begins to weaken them, causing painful conditions. Soon they lose their natural density and elasticity resulting in ‘atrophy’ (wasting away). This condition ultimately causes failure in the formation of new bone tissue as well.

At times, the bones are over-used as in the case of construction workers, computer experts, domestic workers etc. who usually engage in repetitive work patterns resulting in the ‘wear and tear’ of the cartilage of the joints. Such areas of non-use and over-use end up having poor metabolism that leads to the rapid depletion of bone mass resulting in degenerative diseases. Later, the bone mass becomes porous and brittle, breaking easily.

The most important fact is that the bones are living tissues that expect a daily reward in the form of weight-bearing movements and exercises which stimulate and strengthen them. Healthy bones are attained and sustained only by stressing them. Yoga is one of the surefire exercises that works at the cellular level and helps in the process of active metabolism and bone re-building thus helping to regenerate bone mass in the skeletal system. This, in turn, prevents and arrests the onset of bone-related diseases, particularly osteoporosis.

The principle of yoga postures is demonstrated in some of its simple, yet weight-bearing postures in which our own physical weight is brought to bear upon certain parts of the body as shown in the diagrams below.

For instance, the upper body weight is brought to bear upon the lower body as for instance in: (1) Downward Facing Dog Pose – ‘Adhomukha-Shvanasan;’ (2) Standing Forward-bend Pose – ‘Hasta-padasan;’ (3) Partial or complete Camel Pose – ‘Ushtrasan;’ (4) Cow-head Pose – ‘Gomukhasan’ and (5) Cobra Pose – ‘Bhujangasan’.

Similarly, the lower body weight is brought to bear upon the upper body as for instance, A – The Shoulder-stand Pose – ‘Urdhva Sarvangasan’ and B- the Plough Pose – ‘Halasan’.
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NOW EVEN IN PUNE AND NASHIK!
Recipes for a rainy day

We are happy to resume our Recipes section with our culinary expert, Shaila Panday. And what could be better to cheer you up on a rainy day than some yummy, *garam garam pakodas* to go with your cup of tea or coffee!

**BREAD PAKODAS**

**Ingredients:**
- 12 slices of bread
- 1/2 cup coriander and mint chutney

**Batter:**
- 1/2 cup besan, 1/2 tsp chilli powder, 1/2 tsp ajwain or jeera, 1 tbsp rawa, salt to taste

**Method:** Prepare a medium-thick batter adding water to the batter ingredients. Sandwich slices of bread with chutney. Cut into 4 triangles or squares. Dip in batter and deep fry till golden brown. Serve hot with tomato sauce.

**CHICKEN FRITTERS**

**Ingredients:**
- 1/2 kg boneless chicken cut into small pieces
- *Marinade:* 1 tsp ginger-garlic paste; 1 tsp lime juice; 1 tsp each of dhania, jeera and chilli powders; 1/2 tsp garam masala powder 2 tsp vinegar; 3-4 tbsp curd, salt to taste.

**Batter:**
- Make a batter of 1 egg, 2 tbsp maida, 2 tbsp besan, juice of 1/2 lime juice; 1/2 tsp each of dhania, garam masala and chilli powders and shahjeera, salt to taste.

**Method:** Marinate the chicken pieces in the marinade, overnight. Prepare the batter and add chicken pieces. Keep aside for 1/2 hour. Drop spoonfuls of the mixture in hot oil and fry till golden brown. Serve hot with coriander or mint chutney.

**PANEER FRITTERS**

**Ingredients:**
- 250 gms paneer
- 2 tbsp coriander leaves, chopped
- 2 tbsp curd
- 1/2 tsp garam masala powder
- 1/4 cup besan
- 1/4 tsp hing
- 3-4 green chillies
- Salt to taste

**Method:** Crumble paneer and mix in all the ingredients. Keep aside for 1-2 hrs. Drop spoonfuls in hot oil, deep fry till golden brown. Serve with coriander or mint chutney.

**PRAWN FRITTERS**

**Ingredients:**
- 250 gms shrimps or prawns chopped
- 200 gms maida
- 1/2 tsp each, chilly, jeera and haldi powders
- 3 small onions, minced
- 1 clove garlic and 2 sprigs mint chopped, 1 egg
- Milk for binding
- Salt to taste

**Method:** Beat the egg lightly. Mix all the ingredients, adding enough milk to form a batter with a thick, drooping consistency. Drop spoonfuls in hot oil and fry till golden brown. Serve piping hot with chilli or tomato sauce.

**FISH PAKODA**

**Ingredients:**
- 3/4 kg fish fillet of any large fish, cut in 2" pieces
- *Marinade:* Mix together, juice of 1/2 lime, 1/2 tsp chilli powder, 1/2 tsp amchoor powder; a pinch nutmeg.

**Batter:**
- 6-8 tbsp besan, ½ tsp ginger paste, 1 green chilli chopped, a pinch of ajwain, salt to taste and water to make the batter.

**Method:** Marinate the fish in the marinade for 1 hour. Make a thickish batter adding water to the batter ingredients. Dip fish pieces in batter and deep fry till golden brown. Serve with mint chutney.

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**Rates for Classified Advertisements in Kanara Saraswat w.e.f. 1st August, 2008**

For the first 25 words: Rs. 400/- for KSA Members and Rs. 450/- for Non-members.

For every additional word, thereafter: Rs. 10/-

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All remittances are to be made by D.D. or cheque, in favour of 'Kanara Saraswat Association'.
Our Beloved Mummy

Smt. Meera Pandurang Kagal
28/12/1921 to 15/07/2008

With profound grief, we announce the sad demise of our Mummy (fondly known as Meerapachhi) after a brief illness patiently borne.

: Deeply mourned by:
Dinesh, Prakash (Sons), Vidya, Mangala (Daughter-in-laws)
Nikhil, Alpana, Shibani, Mitali (Grand Children) and their families,
Gangollies, Bagdes', Chandavarkars', Saleturs',
Relatives and Friends
Modern Japanese management

Satish R. Murdeshwar, Pune

The Japanese are very hard working and innovative at their workplace. We are all aware of the famous ‘Kaizen’ and JIT (just-in-time) principles which were first introduced by the Japanese. Likewise, they have now introduced five “S” principles which comprise planning a proper place of work, a proper system in the working environment, and setting up standards for jobs. The five “S” principles have been described briefly in the following paragraphs.

+ **Sein (Sorting):** Different sets of jobs are segregated so that unnecessary things do not get mixed up. Thus, you dispose off obsolete and unwanted machinery and waste material making adequate place for only ‘essential items’ required for manufacturing activities.

+ **Seiton (Set in order):** Appropriate and proper storage of items is essential for any business. Ensuring that the required items are kept in their proper places, avoids wasting time to locate them when they are needed. Each item in its definite place, is the ‘crux’ of the business.

+ **Seiso (Shine):** The place of work should be clean, tidy and pleasant. The Japanese love this principle and take pride in implementing it. All machinery is susceptible to dust and leakage which causes break-down and ultimately reduction in production. Hence, keeping the workplace clean and free from dust helps increase productivity and reasonable profits from its operation.

+ **Seiketsu (Standardisation):** Workers at all levels are taught and imbibe the objective of quality and standardisation of products, most religiously and at all times.

+ **Shitsuke (Sustain):** Maintaining the same standards and quality of a product throughout is the candid principle followed in Japan. Hence, everybody sticks to the set standards religiously, at all times.

The five “S” principles enunciated by the Japanese have been found to increase the morale of workers. Simultaneously, the customers are happy and remain loyal by placing repeat orders with them, thereby enhancing the overall production of the factory. The Japanese, therefore, believe that the five “S” principles are a very effective means of the overall progress of work; as a result, these principles are in vogue and are becoming a part of their lives.
ELECTION TO THE BOARD OF DIRECTORS
OF THE SHAMRAO VITHAL CO-OP BANK LTD.
(SVC BANK).

Sunday 21st Sept. 2008-10am to 5pm.

APPEAL

We truly need a "CHANGE" for "GREATER TRANSPARENCY AND TO REMOVE THE MONOPOLY
OF A FEW" of the present Board.

"Change is the law of life. And those who look only to the past or present are certain to miss the
future."

I, BIJOOR MOHANDAS RAGHUVEER, Professional Banker - with over four decades of a
very successful Banking career – 21 years BANK OF INDIA (Calcutta, Dhanbad, Jharia and
Mumbai) and 25 years as the CHIEF EXECUTIVE OFFICER (CEO) with SVC, National and Kapol
Cooperative Banks, guided them in Administration, Operations and all round growth during my
tenure. Above all, I was a Member of the Managing Committee of the INDIAN BANKS' ASSO-
CIATION (IBA) – the TOPMOST policy making, governing body of the entire banking industry in
India. With my proven track record, particularly in the "Co-operative Banking Sector", I am
confident of bringing about the "Necessary Changes" in the best interest of OUR BELOVED
BANK.

To me success means effectiveness, wherein I am able to put my ideas and values in action for
the benefit of my people – so that I am able to bring about Changes in positive ways.

"He that never changes his opinions, never corrects his mistakes, and will never be wiser
tomorrow than he is today."

I, HUMBLY APPEAL TO ALL YOU RESPECTED SHAREHOLDERS to cast YOUR ONE VOTE OUT OF
THE TWELVE VALUABLE VOTES in my favour for achieving the aforesaid objectives, for which
I will remain ever grateful to you all.

Let the present Elections be free and fair without any pressure tactics at any level by those in
power at present, during the entire process of the elections.

VOTE by your CONSCIENCE, Not by HEAR SAY.

Yours truly,

Mohandas Bijoor
**Examination Results - 2008**

**Secondary School Certificate Examination (SSCE) Maharashtra State**
- Adishri Shyam Amladi - 90.92%
- Aditi Sameer Surkund - 82.61%
- Ankit Ashok Dahanukar - 88.92%
- Aniket Vidyadhar Pednekar (nee Bailur) - 89.64%
- Aparna Satish Udiaver - 90.76%
- Chinmayee Mangesh Pawar (nee Kopparkar) - 84.76%
- Darshana Vijay Aroor - 84.30%
- Manali Milind Bijur - 91.84%
- Mithali Dilip Puthli - 87.07%
- Nikita Nikhil Burde (Goa) - 89.83%
- Pooja Suhas Rao - 83.53%
- Pooja Krishnanand Yederi - 84.30%
- Ruchita Ashwin Balwalli - 92%
- Shibani Shirish Wagle - 74.92%
- Siddharth Nitin Baindur - 82.92%
- Soumya Durgesh Kopparkar - 89.07%
- Soumya Gourang Chikermane - 86.76%
- Varun Anand Wagle - 91.23%

**Secondary School Leaving Certificate Examination (SSLCE) Karnataka State**
- Abhinav Anand Talgeri (Bangalore) - 94.88%
- Deepali Pramod Savur (Bangalore) - 87.36%
- Kartik Prasanna Nayak (Manjeshwar) (Bankikodla, Uttar Kannada) - 94.40%
- Samatha Honavar (Honavar) - 95.36%
- Sandesh Satish Kopparkar (Shirali) - 90%
- Nidhi Devidas Chikramane (Kasarkod, Taluk Honnavar) - 92.64%
- Vaibhavi N. Patil (Konaje), Bangalore - 78.24%

**Indian Certificate of Secondary Education Examination, New Delhi (ICSE)**
- Akshat Prasad Mullerpattan - 96%
- Akaash Aditya Kilpady - 90.29%
- Anuradha Vijayshankar Gangoli - 91.71%
- Pooja Hemant Udyaver - 84.71%
- Rohit S. Hattingdi (Hyderabad) - 94.4%

**Central Board of Secondary Education (CBSE - 10th), Delhi Board**
- Aditya Sandeep Gangolli (Mysore) - 85%
- Natasha Nikhil Udbhayakar (Alwar) - 89.2%
- Priya J. Nadkarni - 93.4%
- Siddarth Kishore Baindur - 95%
- Vinay Sandeep Padbidri (Honavar) - 94.2%

**Higher Secondary Certificate Examination, Mumbai (HSC - 12th)**
- Arti Deepak Chandavarkar (Science) - 81%
- Divya Praveen Kailaje (Arts) - 73.67%
- Kartik Krishnanand Kandloor (Commerce) - 79%
- Krutika Dattanand Guilvady (Science) - 77%
- Kedar Krishnanand Bhat (Commerce) - 85.67%
- Neha Sharad Kamat Khadpe (Shirali) (Commerce) - 80%
- Neha Vinod Rayas (Science) - 80.83%
- Niyati Anil Mavinkurve (Commerce) - 90.17%
- Nitya Jaishankar Nirody (Science) - 88.33% (PCM-93%)
- Rajat Ravindra Udbhayakar - 92.17% (Science)
- Rashmi Arun Kaushik (Commerce) - 80.67%
- Shradddha Sriman Nileshwar (Commerce) - 67.83%

**CBSE (12th)**
- Ankita Eknath Benegal, Gandhinagar (Gujarat) (Commerce) - 91.2%
- Savni Vivek Rao (Commerce) (Surat) - 88%

**Pre-University Education (P.U.C.)**
- Mahima N. Aghanashini, Hubli (Science) - 90%
- Mill Anand Taggarsi (Science) - 87.1%
- Rachaita Madan Raikar (Chandavarkar) (Bangalore) - 92.2%

**B.Sc.**
- Aparna Prakash Lajmi - 77.25% (Life Sciences)
- Yashmita Nitin Ulman - 82.80% (Forestry)

**B.A.**
- Tejpal Ravishankar Heblekar - 61.2%

**B.Com**
- Amrita Subhash Yederi - 78%
- Nimish C. Murdeshwar - 85.57% (9th rank in H.R. College, Mumbai)
- Shivani Gurunath Tallur - 82.57%

**Bachelor of Mass Media and Advertising (B.M.M.)**
- Srikala Anant Nalkoor - 70.58%

**B.Tech - Indian Institute of Technology (IIT), Mumbai**
- Siddarth Gurunath Tallur - CPI 9.15/10 (2nd rank in Elec. Engg. Dept)

**M.Com (Part I)**
- Meghana Kishore Bijur - 61.3%

**M.B.A.**
- Sapna S. Chitnis (Surkund) - Graduated from Auckland University, New Zealand (in Human Resource Development)

**Company Secretary**
- Roopak Ravindra Udbhayakar - 19 Rank (All India) - in the final exam conducted by Institute of Company Secretaries of India in December 2007
Successful Students
Standard 10

Abhinav Talgeri 94.88% (SSLC)
Adishri Amladi 90.92% (SSCE)
Aditi Surkund 82.61% (SSCE)
Akaash Kilpady 90.29% (ICSE)
Akshat Mullerpattan 96% (ICSE)

Aniket Pednekar 89.64% (SSCE)
Ankit Dahanukar 88.92% (SSCE)
Anuradha Gangoli 91.71% (ICSE)
Aparna Udiaver 90.76% (SSCE)
Chinmayee Pawar 84.76% (SSCE)

Darshana Aroor 84.30% (SSCE)
Deepali Savur 87.36% (SSLCE)
Kartik Prasanna Nayak 94.40% (SSCE)
Manali Bijur 91.84% (SSCE)
Mithali Puthli 87.07% (SSCE)

Natasha Ubhayakar 89.2% (CBSE)
Nidhi Chikramane 92.64% (SSLC)
Nikita Burde 89.83% (SSCE)
Pooja Rao 83.53% (SSCE)
Pooja Udyaver 84.71% (ICSE)
Successful Students - Standard 10

- Pooja Yederi 84.30% (SSCE)
- Priya Nadkarni - 93.4% (CBSE)
- Rohit Hattiangdi 94.4% (CBSE)
- Ruchita Balwalli 92% (SSCE)
- Samatha Honavar 95.36% (SSLCE)
- Sandesh Koppikar 90% (SSLC)
- Shibani Wagle 74.92% (SSCE)
- Siddharth Baindur 95% (CBSE)
- Siddharth Baindur 82.92% (SSCE)
- Soumya Koppikar 89.07% (SSCE)
- Soumya Chikermane 86.76% (SSCE)
- Vaibhavi Patil 78.24% (SSLCE)
- Varun Wagle 91.23% (SSCE)
- Vinay Padbidri 94.2% (CBSE)

Successful Students - Standard 12

- Ankita Benegai (Commerce) 91.2%
- Arti Chandavarkar (Science) - 81%
- Kartik Kandloor (Commerce) - 79%
- Kedar Bhat (Commerce) 85.67%
- Krutika Gulvady (Science) 77%
- Siemens X-Ray and USG Equipment
- Fuji Medical X-Ray and Imaging Films.
- Fuji Films for Laser Cameras.
- Fuji Computed Radiography
- Films, Cassettes and Screens for Mammography applications.
- Barium Products from Eskay Fine Chemicals
- Intensifying Screens, Cassettes, Protective Apparel and Ultrasound Jelly from Kiran X-Ray Screens Ltd.
- Dark Room Equipment and X-Ray Accessories
- Lead Protective Equipment.
- ECG Paper and Jelly
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- FUJl Thermal Printer & Rolls
- Ionic & Non-Ionic Contrast
- NovaJet Photo Papers for high-end Colour Dopplers, Sonography and other diagnostic applications requiring sharp, photo-realistic images.

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Delhi : 12/56, Desh Bandhu Gupta Road, 1st Floor, Karol Bagh, New Delhi-110 005. Phone : 2352 1639, 2352 1694, 5154 5570 • Fax : 5154 5571
Successful Students
Standard 12

Mahima Aghanashini (Science) - 90%
Mili Taggarsi (Science) 87.1%
Neha Kamat (Commerce) 80%
Nitya Nirody (Science) 88.33%
Neha Rayas (Science) 80.83%

Niyati Mavinkurve (Commerce) 90.17%
Rachaita Raikar 92.2%
Rajat Ubhayakar (Science) 92.17%
Rashmi Kaushik (Commerce) 80.67%
Savni Rao (Commerce) 88%

Successful Students - Graduates

Amrita Yederi - (B.Com.) 78%
Aparna Lajmi (B.Sc.) 77.25%
Roopak Ubhayakar (CS) 19 Rank (All India)

Shivani Tailur (B.Com) 82.57%
Siddharth Tailur CPI 9.15/10
Srikala Anant Naikoor (BMM) 70.58%
Yashmita Nitin Ulman - 82.80% (Forestry)
**PERSONALIA**

Krishnanand Murlidhar Balwalli, recently took the position of Enterprise Architect with Fiserv Inc, USA, in their core banking division. He has been with Fiserv for the past eight years, making software for the financial services industry. Krishnanand spent his childhood at Guruprasad Society in Vile Parle and completed his BSc. from Parle College. Thereafter, he worked with the SVC Bank, till he went to the US and completed his MS in Computer Science in 1993 from Utah State University. He has since been working in the US software industry.

Having played badminton since his college days, Krishnanand is also an avid sportsman and a ranked badminton player in Florida. He has won several medals including Gold in Sunshine State Games, Largo Open and Orlando Open. More recently, he organized the very first "Orlando Open 2008 Badminton Tournament" which attracted players from all over Florida. Also a badminton instructor at College Park Center in Orlando, he provides instruction and coaches all levels of aspiring players. He has been featured in articles in local Orlando magazines and newspapers.

Krishnanand is also working on a collection of illustrated children’s books based on his daughter Ria’s experiences and hopes to publish them in the near future. He lives in Lake Mary, Florida, with his wife Archana (nee Sirur) and five year-old daughter.

***

Abhinav Talgeri, son of Anupama and Anand Talgeri, Bangalore, has scored an aggregate of 95% marks (Science: 99%; Maths: 96%) in the Karnataka SSLC Board Examination, 2008. An all-rounder, besides a brilliant academic career throughout school, Avinash is good at cricket, badminton, table-tennis and chess and has been active in cultural activities.

Akshat Mullerpattan, son of Arati and Prasad Mullerpattan, secured 96% in ICSE (10th). He has been felicitated by his school for topping in six subjects.

Aniket Pednekar, son of Amita (nee Bailur) and Vidyadhar Pednekar, secured 89.84% in SSCE and ranked 3rd in his school. He had topped in the 2006 Maharashtra Talent Search at the district level when he was in Std. VIII.

Ankita Benegal, daughter of Geetha and Eknath Benegal of Kolkata, obtained 91.2% in 12 C.B.S.E. She is also the recipient of a merit certificate for standing 6th scoring 90% in the Senior category in the United Schools Organisation of India’s UN Information Test Certificate examination.

Deepali Savur, daughter of Uma and Pramod Savur, obtained 87.36% in the SSLC Board Examination, Bangalore. A budding artist, Deepali has won many prizes in drawing/art competitions including the 1st prize in drawing at school and the 2nd prize at the inter-zonal school level.

Manali Bijoor, daughter of Malati and Milind Bijoor of Santacruz, Mumbai, has topped in English (Higher Level, 1st language) in the Maharashtra SSC Board Examinations of March 2008 with a 95% score. Her aggregate in the Examination is 91.84%. Manali was felicitated at the hands of Shri. Dilip Valse Patil, Minister for Higher Education, Maharashtra, and presented a Gold Medal (Saraswati Chandrak) and a Certificate of Merit.

Manali, a student of Parle Tilak Vidyalaya English Medium School, Vile Parle, is fond of languages, English and Sanskrit in particular, and is a voracious reader and an excellent orator. She had the honour of representing her school in various inter-school competitions and has bagged several prizes and certificates in elocution competitions. With an in-born liking for dramatics and acting, she loves to participate and enact in dramas, plays and stage performances. As in academics she is equally active in sports.
Manali wants to pursue Medicine and nurtures an ambition of serving the country preferably by joining the Armed Forces. In addition, she also wants to develop her passion for English and Sanskrit.

Mitali Puthli, daughter of Shobha and Dilip Puthli, passed the SSC Examination with distinction scoring 87.07%. She stood 1st in her school in English with 86%. Mitali is also keenly interested in and is learning classical music, Bharat Natyam and acting.

Nidhi Chickramane, daughter of Swati and Devidas Chickramane, obtained 92.64% in the SSLC Examination (Karnataka Board), from Kasarkod, Honnavar Taluka, and has been awarded the district-level ‘Pratibha Puraskara’.

Nikita Burde, daughter of Lata and Nikhil Burde and grand daughter of K.B. Burde / L.K. Burde and M.A. Hoskote / S.M. Hoskote, has has scored 89.83% in the SSC Examination, Goa Board. A distinction student throughout, Nikita's latest success has won her several prizes including merit prizes from Shree Kavle Math, Ponda; Bharatiya Janata Party, Mapusa, and her school, Saraswat Vidyalaya & Higher Secondary, Mapusa, all in July 2008, in addition to a recently-announced (August) prize from the North Goa Saraswat Samaj.

Niyati Mavinkurve, daughter of Archana and Anil Mavinkurve (Jogeshwari, Mumbai), scored 90.17% in 12th Standard Commerce stream, standing 7th in the Board. She has scored 100/100 in Maths, 98% in Accounts and 96% in French.

Samatha Honavar, daughter of Madhuri and Narendra Nath Honavar, a brilliant student throughout her school days, has obtained 95.36% in the SSLC Examination (Karnataka Board) and stood 4th in Honavar Taluk.

Nikita Burde, daughter of Lata and Nikhil Burde and grand daughter of K.B. Burde / L.K. Burde and M.A. Hoskote / S.M. Hoskote, has has scored 89.83% in the SSC Examination, Goa Board. A distinction student throughout, Nikita's latest success has won her several prizes including merit prizes from Shree Kavle Math, Ponda; Bharatiya Janata Party, Mapusa, and her school, Saraswat Vidyalaya & Higher Secondary, Mapusa, all in July 2008, in addition to a recently-announced (August) prize from the North Goa Saraswat Samaj.

SriKala Anant Nalkoor of St. Xavier's College, Mumbai, secured First class Distinction in B.M.M (Bachelor's of Mass Media, Advertising) Examination of Mumbai University in April 2008. She was a C.R of her class and has won many prizes in dance competitions under the aegis of Natraj Dance Academy, Borivli. At present, she is doing a Certified Animation course.

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- **Watch the rains pour down onto the serene river and the surrounding green hills from the shelter of the unique cloverleaf sit-out. Or let the gurgle of the flowing water and the chirping of colorful birds soothe you. Enjoy the hospitality and delicious, wholesome food.**
- **Situated in the ghats of Mumbai-Goa highway-125 kms from Mumbai.**

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NOTICE OF THE 96TH ANNUAL GENERAL MEETING OF
THE KANARA SARASWAT ASSOCIATION (REGD.)

Notice is hereby given that the 96th Annual General Meeting of the Kanara Saraswat Association will be held on Sunday, 28th September 2008, at 10.00 a.m. in Shrimat Anandashram Hall, Talmakwadi, Javji Dadaji Marg, Mumbai 400 007, to transact the following business:

1. Reading of the notice convening the meeting.
2. Confirmation of the Minutes of the 95th Annual General Meeting.
4. Election of the President and Vice President for the year 2008-2009.
5. Amendment of Rules:
   To approve an amendment of Rules of the Kanara Saraswat Association to include a new class of membership under Rule No. 4 “Couple Life Member and Couple Patron Member”. Additional Rule 4(F) recommends the eligibility of this class of membership to the Life Members, Patrons to add to their spouses as “Couple Life Members” on payment of Rs. 2000/- his/her Life/Patron Membership will continue for the life time of the spouse.
6. KSA Building: To approve the structural repairs to the KSA building including painting, air conditioning of Shrimat Anandashram Hall, POP work and to accord sanction of Rs. 16 lakhs (approx) towards expenditure.
7. To approve and sanction contribution to Auditorium cum Swami Parijnanashram Community Centre, Virar in association with the Saraswat Welfare Association (Regd.), Virar with a view to extending socio-cultural activities of the Kanara Saraswat Association to the extent of Rs. 40 lakhs over a period of 2 years.
8. Health Centre: Upgrading of Health Centre facilities, Pathology Laboratory and Physiotherapy facility - estimated budget Rs. 5 lakhs.
9. Declaration of the result of the elected 5 members on the Managing Committee.
12. Any other business that may be brought forward before the Meeting with the consent of at least 2/3 of the members as laid down in Rule No. 36.

Note: Members desiring to bring forward any questions are requested to give notice of the same in writing to the Hon. Secretary at least 3 days before the Meeting. The Annual Report and Statement of Accounts for the year ended 31st March 2008, will not be published in the Kanara Saraswat in view of the objection raised by the Postal Authorities. Copies of the Report with Statement of Accounts will be available at the time of the Annual General Meeting or earlier from the office of the Association.

By order of the Managing Committee

Santosh K. Sirur
Hon. Secretary

Mumbai 400 007
Dated: 2nd August, 2008
A REQUEST TO ALL SHAREHOLDERS OF
SHAMRAO VITHAL CO-OPERATIVE BANK LTD.

The present Board of Directors of the Bank complete their term of office and fresh elections are scheduled to be held on Sunday, the 21st Sept. 2008. We request all shareholders to actively participate in the election process by voting for the best candidates to carry on with the Management of one of the most prestigious and successful institutions of our community.

The retiring Directors of the Bank, along with two new candidates, have constituted a professional team to contest the elections, with a view to harmoniously carry on the successful work of the last five years into the next five years. While the background of each of the candidate follows, we would like to highlight the performance of SVC Bank under the stewardship of the present Board of Directors over the last five years (2003 to 2008). We are sure this will help you in appreciating our contribution in guiding the Bank, its Management and Staff in achieving such impressive growth and results for the benefit of all the shareholders, depositors and the employees.

- Deposits increased from Rs. 1,449 Cr. to Rs. 3,501 Cr.
- Advances went up from Rs. 932 Cr. to Rs. 2,383 Cr.
- Profits doubled from Rs.16.6 Cr. to Rs. 33.7 Cr. (inspite of introduction of Income Tax on profits)
- Capital and Reserves grew from Rs. 174 Cr. to Rs. 419 Cr.
- Net Non Performing Assets (Bad Loans) dropped from 5.06% to 1.21%
- Number of branches and extension counters went up from 40 to 72
- Number of employees grew from 704 to 1016.
- Consistent Dividend payment over the period
- Continuous “A” classification from Reserve Bank for audit.

In addition to the above excellent performance, other major achievements during the tenure of our stewardship were as follows:

- Acquisition of three Co-operative Banks in Nashik, Kolhapur and Bangalore and successfully merging them with our Bank, thereby adding substantial deposit and business potential in these new locations.
- Obtaining a foreign exchange license from Reserve Bank after sustained efforts, which will improve future profitability of the Bank significantly.
- With the rapid expansion of the Bank, employment and promotional opportunities were created for new as well as existing staff, predominantly from our community.
- The Bank developed into a tech-savvy institution with integrated and computerized operations through in-house developed software “Genius” which facilitated a number of features such as Any Branch Banking (ABB), SMS and Tele Banking, quick fund transfer facility to any of our outlets and a host of new modern banking facilities.
- Impressed with our technological development, Reserve Bank allowed our Bank to sell our software as well as help in technological development of other smaller Co-operative Banks. This move will help earn significant income in future from a large number of other Co-op. Banks.
- The Bank won a large number of prestigious awards from various organizations for the quality of our technology implementation.
- During our tenure we were honoured to participate in the year long Centenary celebrations of our community’s most prestigious and successful institution, which was highly appreciated by all our depositors, customers and employees.

We once again request you to consider the achievements of the Bank over the last five years and earnestly appeal to you reelect the present Board of Directors for one more term to enable us to continue with the good work of guiding the Bank through a highly competitive environment.

KANARA SARASWAT
BIJOOR PRAKASH A.

A Chartered Accountant, Management Accountant as well as a Certified Public Accountant (USA), with over 30 years' experience in financial and commercial management in multinational companies in India and abroad. Presently a financial and management consultant for a NRI group. On the Board of the Bank for the last six years, he has been the Chairman of Audit Committee and a member of various other committees (Loans, Recovery of NPAs, Admin. and IT, Mergers and Acquisitions etc.)

GOKARN RATNAKAR N.

A Chemical Engineer from Mumbai University. Was with Larsen and Toubro for 31 years in various management positions. He has travelled widely in India and abroad. After early retirement, he has devoted his time to voluntary and charitable organisations. He has been on the Managing Committees of all the organisations he has been associated with and Chairman of some of them like The Talmakiwadi CHS Ltd., Kanara Saraswat Association and the Lions Club of Mumbai (Nana Chowk). A Director of the Bank for the past eighteen years and has played an active role in the various committees. He is currently the Chairman of Administrative Committee.

HEMMADY SURESH S.

Chairman of SVC Bank since March 1997. He has made very valuable contributions to the development of the Bank. Holds a post graduate degree in Mechanical Engineering from USA. He is currently the Managing Director of the Thana Electric Supply Co. Ltd., and Chairman, the Institution of Engineers India and on the Board of the Federation of Electricity Undertakings of India. He is a past president of Kanara Saraswat Association.

KUMTA DINESH G.

A civil engineer with vast experience both in industry and as a consultant. He retired as Senior Vice President (Project Engineering Division) of Kirloskar Consultants. In that position he was also responsible for corporate functions like Cost Control, Budgets and Manpower Planning. He was Vice Chairman of the Bank during the period 1994 - 2000 and has contributed substantially in establishing policies in the estates and premises department of the Bank. Since retirement he has taken up assignments in the private industry. He has also provided consultancy services and advice in the Chitrapur Math projects.

KULKARNI RAVI

Graduate in Science and Law (B.Sc., LLM) and Solicitor as a profession. He is member of Bar Council of Maharashtra and Goa and Incorporated Law Society.
He has rich experience in all aspects of Corporate Law, Mergers and Acquisitions - such as due diligence, structuring documents - cross-border transactions in capital market. He has specialised knowledge in Restructuring - such as advice and documentation involving creditors Restructuring, sick companies de-mergers, spin-offs, sale of assets etc. He has also experience in privatisation of government business and companies, Joint Venture and Foreign collaboration, Technology Transfer, Project Financing in respect to advice, documentation, agreements, operation contracts, regulatory approval etc. He advises a range of large India and multinational clients in various business, infrastructure, auto and agro products, information technology sectors etc.

**KUDYADI SATISH NARISING**

Graduate in B.A. (Hons), and LLB Bombay University. He also holds Diploma in Business Management from Bhavan's college. He worked in a nationalised bank in foreign exchange department and in international banking division. He has rich experience in foreign exchange transactions of over 20 years. He changed over to an International Bank particularly in foreign exchange business in managerial capacity. Subsequently, he worked with Soimex International Limited in Hongkong as its financial controller for 14 years. During his tenure in this international company, he set up offices in China, Bangalore (India) and New York (USA).

**NADKARNI ASHWIN S.**

A commerce graduate, has had professional and technical training in the field of Aroma Chemicals conducted by A.O.T.S., Tokyo (Ministry of International Trade and Industry), Govt. of Japan. Has over 35 years' experience in Business management, General Administration, Finance, Marketing, International Business with leading Japanese, USA and European companies. He has travelled abroad extensively for business purposes. He is on the Audit, Loans and Facilities Committees of the Board of SVC Bank.

**NADKARNI ASHOK MANGESH**

Graduate in economics of the Bombay University. He worked in Bank of India in various managerial positions at Branches, Regional and Zonal level. He was Chief of Credit at Corporate Office. He was deputed by the Bank of India on important assignment of acquired Bank's operation in London, worked in New York and San Francisco for inspection and in Istanbul (Turkey) for unpaid dues of substantial figure. On his retirement, he was invited by Asian Electronics to join as President and Executive Director for long period of 11 years and opted to retire. In 2002, he was invited to join as an independent, non-executive Director of Navneet Publications (I) Ltd.

He was President of Rotary Club and Senior of the Home Guards in Pune.
Nalkur Sripad Rao

A veteran in more areas than one, Sripadmaam has proved to be a pillar of strength to the Board of the Bank for over 40 years. He is an ex-chairman of the Bank. He is Chairman Emeritus of Pest Control (I) Ltd and Crop Health Products Ltd. and Founder President of Pest Control Association, Chairman of World Union International. Sripadmaam has won several awards, some of which are: Lifetime Achievement Award of the Rotary Club of Bombay West, Assocham award for Rural Development. National award for in-house R&D efforts in the Agro sector. Has had professional training in the United States and the United Kingdom.

Sashital Dilip Pandurang

Graduate in Science faculty of the Bombay University. He worked with Citibank N.A. for over 29 years and continued as Consultant for further period of 7 years covering wide area of deposit mobilising, reconciliation, audit, public relation, business with financial institutions and Correspondent Banking. He also worked as Manager in Marketing and Sales of Foreign Exchange Travellers cheques all over India. He has extensively travelled in India and also to South East Asia especially in Singapore to develop the bank business. He actively introduced Citibank specialised financial products to nationalised and cooperative banks. He is socially energetic, connected with various Social, Religious and Cooperative Institutions.

Yennemadi Vivek D.

A retired Manager from Bank of India, with 36 years' experience, including stints in Bihar for 5 years. In the last 12 years of his service he has almost exclusively worked in the Advances Dept., handling large advances in various capacities. A sitting Director, he is the Chairman of the Loans Committee and a member of Audit, NPA and Executive Committee. A keen sportsman, he has represented his colleges in Table Tennis and Tennis. He is the KSA Golden Jubilee Year (1962) Champion in Table Tennis. Has represented the PJ Hindu Gymkhana in Billiards and Snooker.

Polling will be held on Sunday 21st September, 2008 simultaneously from 10.00 a.m. to 5.00 p.m. at the polling centres at branches:

कॉकणी, आम्ही समृद्ध मातृभाषा. या मातृभाषेच्या प्रचार आणि प्रसारावर्ती आम्ही कॉकणी भाषाप्रमी महालोकांनी १९५५ सालांतून ‘कॉकणी साहित्य समिती’ची स्थापना केली. १९५५ च्या दोऱ्यानुसार १९८६ तासाच्या अनेक कॉकणी नाटकांना फोटो देत्याने आम्ही मातृभाषेच्या प्रसारात मातृहंगी तरी कॉकणी रंगभूमी अनेक स्थळे आणि लोकिक प्रसार करून विघ्नही होतो.

नाट्यकल्ले आध्यात्मिकाच्या, विद्यार्थ वाळुंबरांच्या, सुरुवात अण्वणीराव, उमानाथ डॉ.भकारेमारीने, वेंकतराव तलगोरी, मधुकर मुंडें, सुरदार उद्धार, सुंदरबाई गोठीकर, देवराव बैंडू अध्यात्म, कृष्णा कारव, दादा मारविकुंवरे, मुरलिधर हंगादी, मुकुंबाई मंगलूर, रामकृष्ण उद्धार, मुरलिधर गंगोळी, एकाध बंगाळूर, शकर बलसे, साविक विजयकर, स्वामी हालाय, सीता करण्ड, सुधीर नाडकर, वसंत नाडकर इत्यादी दिगंबरी कॉकणी रंगभूमी विचारण केली. आजकल कॉकणी रंगभूमी रंगभूमी नाटकाचे फर्चे, प्रॅक्टिशन प्रमाणः कल्याण केली आहे.

हत्ती सर्व आर्यसुरुसूत्र १९८६ उपर्युक्त कॉकणी नाटकांना संगीत नाटक सारां देखील.

नाटक महोत्सवाच्या निमित्ताने लोकांनी दोपोपोंना आती, कॉकणी भाषाप्रमी महासंघाचे आते ते सर्व सुंदर करून, आम्ही मगच्या कॉकणी भाषेच्या आंदोलन सारांनां ह्या सर्व वासन सुगोष्ट करतात. आम्ही गोमती कॉकणी भाषेच्या आंदोलन सारांना सर्वांची जोश वाढवून कॉकणी भाषेच्या संस्कृती सारांना सुधारात देते. ह्या कॉकणी नाटकांना संगीत, अभिनय, संस्कृति सारां अभावात आहेत.

हा संगीत, नाटकांना संगीत प्रमाणः कल्याण केली आहे. आज शेवटच्या आयुष्यात जगात गेलेल्या नाट्यकल्ले वेगळ्याने उघडील करून सर्वांकडून एका नाटकांना संगीत नाटकांना संगीत, अभिनय, संस्कृति सारां अभावात आहेत.

हा संगीत, नाटकांना संगीत प्रमाणः कल्याण केली आहे.
Appeal to Members/Shareholders

This is to bring to your kind notice that we the undersigned are contesting for the elections for the Board of Directors of The Shamrao Vithal Cooperative Bank Ltd. to be held on 21.09.2008 from 10.00 am to 5.00 pm. We are committed towards taking the bank to further highs in all the areas that we are involved in. We request you to please cast your valuable vote in our favour on the above mentioned date.

Please note that you will be required to carry a valid photo ID to the voting centres – select branches of SVC bank. Also you may vote for all three of us.

Profiles of Candidates

Name: Mr. Gurunath Rao Tallur B.A. (Hons)  Age: 58 years
Experience:
- Worked with nationalized bank for 32 years in Junior Management and Middle Management positions.
- Having retired under the VRS Scheme, working with a C.A. firm as concurrent auditor in nationalized, private and Cooperative banks since 7 years with vast experience in advances and audit department.

Name: Mr. Ramesh Dinkar Bhat B.A., LL.B., D.B.M.  Age: 67 years
Experience:
- Worked with nationalized bank in the Personnel department, handling industrial relations.
- Was the AGM of Export Import Bank of India.
- Presently practicing as Advocate in Courts/Tribunal and High Court in labour and service matters.

Social service:
- Collected Vantiga for 10 years for Chitrapur Math for Andheri local sabha.
- Was an office bearer of D. N. Nagar Vibhag-1 Residents Association.

Name: Mr. Mohandas Raghuveer Bijoor B.Com., CAIIB (1)  Age: 64 years
Experience:
- Worked with nationalized bank for 21 years at a Managerial Position.
- Served as CEO of SVC, National and Kapol Cooperative banks for a total of 25 years.
- Member, Managing Committee of Indian Banks Association (IBA).
नातिने मात्र दत्तक धन कर विचार कर पूरी पर वेंव देना। तेजियुके वायुमय शरीर तूना, तो यह विचार पर वेंव प्रकाश होगा। जानती है ह्यु यहु तवा वायुमय धरातल तांती ता वेंवों देना ताकि जानती की तवा अनाथश्रेष्ठा नाम जानती। प्रभुदेव धर्मीय एवं अवस्थापन तांती ता वेंवों देना ताकि जानती की तवा अनाथश्रेष्ठा नाम जानती।

जानती है ह्यु यहु तवा वायुमय धरातल तांती ता वेंवों देना ताकि जानती की तवा अनाथश्रेष्ठा नाम जानती। प्रभुदेव धर्मीय एवं अवस्थापन तांती ता वेंवों देना ताकि जानती की तवा अनाथश्रेष्ठा नाम जानती।

कांस्की को परीक्षण तक अनुभव होगी और तवा लोगों से वहीं भी। कांस्की को परीक्षण तक अनुभव होगी और तवा लोगों से वहीं भी। कांस्की को परीक्षण तक अनुभव होगी और तवा लोगों से वहीं भी। कांस्की को परीक्षण तक अनुभव होगी और तवा लोगों से वहीं भी। कांस्की को परीक्षण तक अनुभव होगी और तवा लोगों से वहीं भी।
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नाटक “शिकार दिह्नी वासं’’. हे नाटक महायात ‘‘सवर्ण वंडोंचा परिवार’’ म्हणून. रावण कोळंगो, तागेली बायल, दोनी चढळे, सूर आनं दोनी नालवंड हा सवगिलो हा नावकांतु सहभाग आशिली साधितीन पणोपणी कोटविक आपले पणच्य जाणीव प्रेक्षकांक जाळी. नाटकाचे कथानक अशी नालालेले. जाल्यांनी, “अच्छा कॉंकणी” भाषा आयुळ्यावर्तक खेळाची. कोणती आघाड, यमक, अनुप्रास इत्यादी भाषे तु. संवादातु अंतर्भांव आशिलो, ताज्य दोनी तास प्रेक्षकांनी आनंद घेतले.

शिकार दिह्नी वासं

नाटकाच्या नावक अंकु विधुर, ताक्य दोनी गोमरी बुद्धवंंच चेन्यं. तागेल्या चांदूं हाहाकार रांजू शिरा. नाटकागेली अंकु लम्ब जाणिनालं भयेण विदेशातू आसता. अंकु दिसू नाटकागेलो रेकरी, मायस्थ बालेल्या तागेल्या यांचा येथा येता. आपल्यांच्या पूर्वांच्यांच्या आनं धुळा गेल्या लम्ब जांवाचक ही तागेली इच्छा. त्या दृष्टीने तालेले प्रयाण सुरु होताती. वरी चढू पोल्यांनु, भापां, पुतळ्यां गेल्या लम्ब कोंड दिसा. आंत धुळवले व्यापारिक म्हणून विदेशांच्या आपेक्षा हातात. ताज्याची सर्वच जादुक्रानी की रांजूंचांचा शिक्षा हो खेळू रांजूंचा नंतर. तोंच भापा गेलणो, जांवाई आनं ताक्य विदेशांचा वें कॉम आसा म्होणा भागागेल्या ह्या आनंदातु नाटक समाप्त जाता.

‘सवर्ण वंडोंचे’ आशिर्वादात आहे नाटकांनी दिसूनासत्ता तागेल्या कुंबलंगांली कथाची विसे. अत्यंत सौंदर्यिक अभिनय सवगिलों. रामूल्यां कोंकणी भाषेच्या प्रभुत्व तागेल्या लेखांच्या आनं वायांच्याच्या भाषेकडून प्रत्यावृत्त केली. विद्यार्थी ही रामूल्यों स्वात्मिक भाषक, तो संपूर्ण नाटकांतू प्रकटाने दिसून आलो. रामूल्यों प्रतिभा तागेल्या चेईवंतू मान नंतरी,
BHASKAR KALYANPURKAR, MSc, LLB
1925-2008

Bhaskar Kalyanpurkar, dearly beloved husband of Leela Rao Kalyanpurkar, and father to Sona, Maya and Arjun Kalyanpur passed away peacefully in his bed at 4.30 am on 28th July in Bangalore, surrounded by his nearest and dearest.

Bhaskar Kalyanpurkar had a long and illustrious career in the Indian Police Service since 1950, being inducted into the prestigious Intelligence Bureau early on. He was posted to Indonesia and China with the Diplomatic Corps (1958-1965) and returned to New Delhi where he lived for the next 30 years, distinguishing himself in the service with his exceptional honesty, integrity and upright character. He rose to the top rank of Director General of Police, winning the President's Police gold medal for Distinguished Service, and reaching the position of Director of the Indian Bureau of Police, Research and Development, until his retirement in November 1984.

He spent the next decade, practicing as an advocate in the Supreme Court Legal Aid Cell, working pro-bono for underprivileged litigants.

In 1996, he moved south with his wife Leela, for her health, to Mysore where his daughter and son-in-law Drs Sona and Krishna Rao, and grandchildren Vikarna and Kabir resided. They quickly became a very popular couple and, over the next 10 years, formed a wide circle of close friends to whom he endeared himself as a considerate and perfect gentleman and keen bridge player.

He relocated to Bangalore in 2006 and enjoyed time with his doting grandchildren Alisha and Adil, son Arjun and daughter-in-law Sunita, before he succumbed to cancer. He lived a good and full life and is greatly missed by family and friends.

"His life was gentle, and the elements.
So mix'd in him that Nature might stand up.
And say to all the world,
'This was a man!"

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KANARA SARASWAT
Vol. LXXXIX, No. 9 - September 2008

Shree Anandashram, Khar Math
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6.00 p.m. to 7.30 p.m.
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Email: vijeraj_asso@yahoo.com
आमचा कलपतरु

सृ. विद्या दिनेश कागल, डेम्टन, अमेरिका

ग्यां परं करीत आमचे विषम उडाले आणि ढांच्या कुशीतुत डोके वा कालण बाहेर पडले. निहळे म्हणजे आम्ही काळ अभावावरोब व्यापार राष्ट्रीयसूचा कोरडे असलेले माझे डोके पाण्यांना दरावे. आजूबाजूळा व्यापारीची काम न करता तेथे आता अलग जीवन यात्रा संपूर्ण या विपणाशसारख्या आर्थिक स्वःच्छत्यापणे उठत असावा असे मला वाटत होते. आमच्या काळावरील्या तो कलपतरु दिसतो का म्हणून मी चौफेर पहाट होते. १९५६ साली ती. मामाव्या (महाजे माझे सायरे) निधानानुसार कल्पनने सर्व प्रकारे दग्ध सोसूप आपल्या मुलांच्या मुख्याकर्त्याचा आनंदाने आपल्या स्वार्थ्यावरांचे पणां ओळंतो होते. आज प्रमाण ८, कल्पनामध्ये प्रभावपूर्वीच्या पहेंडळपऱ्ये जेथे आम्ही मी प्रेमकरण होते तेथे मला स्वतःत आता त्या चार चिन्हावर आला, आमच्या खर्चाळा “कलपत” निघे मी माणया नक्के म्हणून ह्यांना सहन होत नक्के. हे म्हणावे अथवा माणया परिचये असे वाटत होते. आता माझा कारण एकजा गणपतीच्या अळेली घूमत होला... अनुराधा पोडबालचे- “हूं ही जी vx” हे गाणे सर्वस्वी आमच्या मीरापार्वतीच्या लागणार येते. जे माझ्या खास आवडली आहे.

मीरापार्वती ८, कल्पनामध्ये रहावाच्या. पण मला वाटत त्या स्वत:च आमच्या काळांच्या “कलपत”च होला. जे काळी आम्ही इतर त्या राहू त्याची तयारी असावाची. सुस्तून कुंबलकाम म्हणजे त्याचे सर्वस्व होते. काही नाही केलेले त्यांच्या... ती. मामाव्या तर कुंबलकाम म्हणजे सर्व नातल्यांचे हाधारावी होते. कुंबलकामच्या घरी लगे, मंजु अथवा काही कारण असलेले तरी १६, कर्नाटकात विजय ८, कल्पना दरवाजा सदा उपहा आसाच्या. आपल्या खर्च म्हणजे त्याचा फरीच जीव होता. किसन माणे त्या त्यांचा उजवा हात होता. दोयमध्ये बादवाही खुप लाभाची. पण प्रेमी हत सेवेतात. किसन माणे आकली वर्गवास हा मीरापार्वतीच्या जळेला दुसरा मोठा आपला होता.

सामाजिक त्यांचा खूपच आवडावयाचे. “स्वेकुल” करता त्यांची जीवतांग महत्ता घेतली. कुसून सोबत यांचा फोन येताच त्यांची धडदंड सुकून निधान होती. जाण प्रकारे पडत उभासणे त्यांना स्वेकुल खूप पैले गोळा करून दिले. तसेच करणकाळील “मित्रांच्या” ही संध्या सुबूत करून दरवाजे केलेली वेगवेगळ्या प्रकारे कर्यक्रम केले. दुग गणपतीला रू विषयाचा उत्सव, स्वाती आल्यावेच “कर्यक्रम” किंवा सर्वांत मीरापार्वतीचा सहभाग मोठा प्रमाण आसाच्या केंद्रां-कर्नाटकातील लहान मोठा सर्वांच्या अंगांत उत्साहाच जोशा स्वातांत्र्य त्याच नामित आहे.

माझा आणि मीरापार्वतीचा सांगं १९५५ पासून आला. ते जेथे आम्ही केंद्र उसांना मारणे त्याच्या ग्राम थेवाच्या मिळतीले ओळख झाली आणि त्यांचा त्यांच्या अनेक-एक पैल दुर लागले. १९६३ साली माझे लाग ठेवले आणि लांबांतरी मी त्यांच्या मातांना त्यांचा प्रेम वेशेके. केला, तेथे त्यांचा मोठा कुंबलकाम मला जाणव मेहती. ते मी तीन माणसांचे माझे माहे, मला “भाजुलेचा संसार” वाहू लागले. काळानंतर कुंबलकाम रोज पडणुन! कुणाच्या वेळा, भरत्या पोटीच पत्र जाणारा!! किचे केल्या नातल्या न कठोरताच वाचवाने. पण त्याची दकल मीरापार्वतीच्या सर्वांच्या. हात हसत सोरे सुकून होऊन जायचे. मला फण त्याच गोडी वाहू लागली. लांबांतर पत्राचे “चुकोय” आणि “वाणी”च्या निमित्ताने मला त्यांची त्यांचा मॅट्रिक्स, तात्त्यांडून कुंबलकार “भाजुले” म्हणून इतक्या शाकाहारीची फिरविले की माझ्याकडे सर्व मागळा व्हाल आलेले!!! पण त्यांचा उत्साह कामतेच तसाच दांडा होता! अर्थात मी छानपैकी कौतुक करून मेतले हे मात्र खरे. माझी माझी (आका) आईला नेहमी सागराच्या. “कृपणे तुझ्या होशी मुलीला तिच्याहून होशी सांस मिळातील, बच किंवा कौतुक चालं तुझ्या मुलीलं”!!! आणि खाच फारच कौतुक करावयाच त्या दोन्ही सुनांचे. माझे बाटोकाचे प्रर्दशनही त्यांची भरते.
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KANARA SARASWAT
मीरापाची जसा प्रेमद वस्त्रा तिअतलाच जिडीपण होत्या. एकादी गोंग मनात आली की पूर्वपाला नेपारमत त्यांा चेन पड़ताये नाहीं. त्यांा काव्य कुंदलांसारखी खूप अभिमान होता. जीव पल्ला लावयची तसवीर असाची. मल्ला या गोडीचा अनुभव आला ती त्यांच्या सांगकक्ष्या पारंपरिक घरावली.

त्यांच्या हे पर भांडव दिले होते आणि हा भांडव पर लोकांचा तयार नक्त. हा मासला कोट्यांपैकी गेलेला आणि आहमी अमेरिक. आहंकारी मुलांना महळे, जाळ घा ना कशाळा कोट करत्या का तर? पण त्यांचा अभिनवास्मानी इतकच प्रेमात बंधले व मुलांबांना खेळतायवा घरावली आढळली. पण मीराची “श्यामली राणी” झालेली ती पाहिली. केवळ ती ठाऱण, केवळे ते कड़ पण कसलेली दुख त्यांचे हसू पुसू शकले नाहीत. खरेच, अशा बाईवी सून होणे किती विसे भांडवाचे? मी त्यांचा संगवाची, मल्ला तुरुम्बा वासिंगानाचा आणि कणवेपणपणचा आशीर्वाद द्या. मल्ला पण लगतील त्या गोडी... त्यांचा शिक्षणाचे खुप रेड होते. १६व्या वर्षी लग्नी झाल्याने त्यांचे शिक्षण अधुर्द्वा राहिले होते. ते त्यांचा खुप मनाला लागते. सर्व भावंदाचा पदव्या होत्या. पण त्यांचा मात्र पदवी नक्त ते ते प्रामाणयाच्या खेळताय. त्यांचा अभ्यासाची आंकद होती. आभावचा बंदर माहानेही पुर्वी पाठिबा होत. ते त्यांचा अभ्यास मदत देखील करते. मग काय विचारता? दिनेस हा एम.बी.बी.हे.गेट्यावर त्यांंची धोल खोलणे गुणांच्या जाऊन कॉम्वर्क करते. त्यांंची त्यांच्या आर्थी (तांगरची) खुप चंद्र झाली. पण हे सावधान असताना त्यांचे इतकच कार्यक्रम चालूत असायचे. पाहुणचारतही त्यांनी कधी खड़ पडू दिला नाही. नातंत्रे महणजे त्यांंनी जीव की प्राण. त्यांचे सर्वाचे शोधकु ल खुप असायचे. त्यांचे अस्त्राचा लम्बात मुंबईसारखी शंकराते, कडंबोली, सांस्कृतिक सर्व स्वत:च केल्या. उत्साहांनी आचरणामध्ये लंपण पाहिले. शूटटचे मीतालीचे लंपण खुप कौतुकांना पाहिले. खुप नातलगाना भेटल्या. मंदी काहन घेतली. इतकून नव्हे तर डास पहोचून पण गेल्या. जीवन पुर्णपणे जगभराची कला त्यांच्याकडे दिसतला हवी. त्या प्रथम "पणजी" झाल्यावर केवळ आंदोलणा लागला. आभाव अवछालला पहायला धारुण आलेला. सहा महिलांचा गोड समाय कराली. पाठोपाठ गावऱ्या गुंडा! पण त्यांचा मात्र पणतू महणजे "नातवाचा मुंगा" पहायवी तीत्र इच्छा होती. लोकेच आभाव किंण, अनुभव कांवण झाला. चावरोच क्षण झाला जग सिग्नलच्या आंदोलणा. मला पणती वात होईपैकी चेन पडले नाही. ही चार्ची पणती आणि पणतु भायवान निपाली. मीरापश्चिमचा अंगांकांचा खेळणे. आता त्यांची पाचवी पणती सिद्ध ७ महिलाची जाळी आहे. तिला मात्र पहायला मिसालं नाही त्यांचा!! मला महणवयच्या, जमले तर महिलांकारण येईल महणजे! अशा त्या उत्साहमूडी होत्या.

अशा हा आभाव कल्पन १५ जुलै २००८ मध्ये अवसराचे कोलमडळा आणि प्रभावदेवीमधील ८, कल्पनाचे रूपच पालते.

आता उत्तराचा चार भांडव. त्या आता आपासात होत्या. गेल्या ३२ वर्षात गोड कडून अभ्यस्त एकमात्र वांदरणाचा होत्या. आता आहमी पत अमेरिकला जाणार तेथे प्रथम आयुद्धात मला स्वतःला घराळा कुलूप घालवायचे लगताने आहे. कल्पनाचे कार्यकाल नाही. मला मीरपश्चिमची ते न धारणारे बोल्याने आता कामचे मूळ झाले आहे. मला आता कल्पनच नाविधाय गुजगोडी करावय असतील तर त्या माया स्वतःच साक्षा होतील. कागालची ही 'कल्पनाच' काठेवच्ये आम्ही शिरक अमृताची माया पिन्हत \n\nतारांमरे फेर धरून \nपाहुणगी बसू ध्यानी \nमीरा धन्य मम 'कल्पनाच' (Sponsored)
PRANATI SHARAD DIVGI
(15/05/1962 to 30/07/2008)
Passed away at Pune, after illness patiently borne

Deeply mourned by:

Mr. Sharad & Mrs Sushila Divgi
Mr. Jayant & Mrs Jayshree Divgi
Mr. Dilip & Mrs Anuradha Divgi
Mr. Subodh & Mrs Mita Divgi & Shreya
Mr. Ajit & Mrs Aarti Divgi
Mr. Vasant & Mrs Deepa Divgi
Mr. Ashish & Mrs Uma Divgi
Mr. Chaitanya & Mrs Anjali Kalyanpur
Mr. Ashok & Mrs Geeta Gokarn

Mr. Gurunath Gokarn
Mr. Ashok & Mrs Vidya Gokarn
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Mrs. Durgabai S. Shirali
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Mr. Narayan & Mrs Nandini Shirali
Mr. Ravindra & Mrs Vidya Shirali
Mr. Krishna & Mrs Radha Shirali
Mr. Shyam & Mrs Shobha Shirali

FRIENDS & RELATIVES
When Music Heals...

Pranati Divgi left this world a few days ago. True, cancer had wreaked havoc on her frail body. But it could never steal the solace that music had blessed her with. Bhajans were a balm to her through the days of physical pain and distress. Her's was a life that blossomed with music....

Nurtured with immense care and love by Ubhaykar Indupachi (Radhikapachi to some) and Krishnadasmam, who introduced music into her life, the ode written in Marathi below by Shirali Narayanmam brings out the magic that music brought into the precious life of Pranati.

Introducing music into the lives of children and watching them blossom; Indupachi has transformed quite a few. A severely retarded boy, who could not even say OM, was taught with immense patience for many years, till he could sing bhajans! A very senior citizen, who was learning and enjoying music, lost his speaking ability when he was prevented from attending the music session. Only a prolonged session with the Neuro-physician helped the family identify the reason the old man had lost his voice. Cases like these are numerous. And with steadfast faith in the divine power of music, Indupachi continues to spin magic with music.

The tremendous good that the Pune based music couple are doing, deserves applause from our entire community!

That music heals is evident....

Modern science and medicine are now rediscovering the healing powers of music. And music therapy—the specialized use of music in treating persons with special needs in mental and physical health, rehabilitation and special education—is gaining ground.

Music has always been a part of Indian culture and is an integral component of Ayurveda, the holistic science which promotes a happy and healthy lifestyle. In the Vedas too, music has an important place. The ‘Samveda’ is full of music. Great composers of Indian classical music have attempted music therapy down the years.

It is believed that music stimulates the pituitary gland, whose secretions affect the nervous system and the flow of blood. Music helps in creating vibrations, and through these vibrations a diseased person's consciousness can be changed effectively to promote health. Listening to music helps control negative aspects of our personalities like worry, bias and anger. It is believed that classical Indian ragas can benefit a whole host of conditions ranging from insomnia, high and low blood pressure to schizophrenia and epilepsy, and can help fight ageing and pain, too. The healing powers of music are tremendous.

Our beloved Guru, Parama Poojya Sadyojat Shankarashram Swamiji has always been leading us with melodious bhajans. Every Asirvachan ends with a bhajan! And Swamiji's recording through CDs and cassettes fills countless lives from our community and beyond, with joy in the confines of their homes and through illness.

That music weaves its magic and brings in joy in abundance is so true.... And when we have dedicated teachers like Ubhaykar Indupachi and Krishnadasmam, we are doubly blessed!

This article is dedicated with love and reverence, to all music teachers.

Jyothi Bharat Divgi

KANARA SARASWAT Vol. LXXXIX, No.9, September 2008 49
DR. T.M.A. PAI BEST KONKANI BOOK AWARD, 2007

The 2007 Dr. T.M.A. Pai Best Konkani Book Award will go to a Konkani book used during the Ganesh festival in Goa. Edited by Bhusan Bhave, a lecturer of P.E.S Shri Ravi S. Naik College of Arts & Science, Ponda, Goa, the book has been published by Dr.Anil S. Dinge, Principal of the College. The award carries Rs.25,000/- in cash and a citation.

The Dr. T.M.A. Pai Foundation has also selected four books for its Konkani Books Appreciation Awards which carry Rs.5,000/- in cash and a citation. The Awards will go to Ashok Kamat, a retired teacher of Curchorem, Goa, for “Ghanagai Niyatiche”, a novel in Devanagari; Prakash S. Parlekar, a lecturer in the Department of Konkani, Goa University; for his essays, “Davarne” Devanagari; Fr. Eric Crasta, Mangalore, for “Naad”, a collection of editorials in Kannada published in ‘Raknno’; and Dr. Jyotsna Krishnanand Kamat, a retired Director of All India Radio, Bangalore, for “Suragyasar”, a collection of wedding songs in Kannada/Devanagari scripts. The Awards will be presented at a function to be held in Manipal shortly

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**HERE AND THERE**

**Ahmedabad:** On 12th July, the Devi Anusthan was performed which was followed by the Annual General Body Meeting of the Local Sabha. The following were unanimously re-elected as Office-Bearers for 2008-09:

- **Smt. Rekha Nadkarni (President)**
- **Hemant Kaikini (Hon.Secretary)**
- **Mohan Kabad (Hon.Treasurer)**

**Bangalore:** On the eve of Guru Pournima, hundreds of joyous devotees welcomed PP Sadyojat Shankarashram Swamiji and led Him from Pandurangashram CHS to the Bangalore Math in a magnificent procession. This was followed by a formal welcome including a Swagat Geet by Ved. Baddukuli Radhakr1shna Bhat and welcome address by Naimpally Jayavanth Rao, Convenor of the Bangalore Chaturmas Committee.

On July 18, as Guru Pournima dawned, PP Swamiji performed Vyasa Pooja. In the **Dharma Sabha** that evening, Swamiji gave his Ashirvachan and launched video CDs of the **Guru Jyoti Yatra and Pushpalkaran** and unveiled a beautiful painting of Lord Dakshinamurthy by Chetana Kadle. The Bangalore Math commemorated the occasion with a memento of a gold-plated silver coin with images of PP Anandashram Swamiji and PP Parijnanashram Swamiji III embossed on either side.

Cultural and spiritual programmes were held every evening and will continue during Chaturmas, some of which were webcast live to thousands of Chitrapur Saraswats worldwide, thanks to the untiring efforts of Brahmmanand Kandur and team. Among the programmes held so far were beautiful **bhajans** by individuals and bhanjan mandalas; classical music performances by Padmini K Rao (vocal) and Yeshwant Moolky (keyboard), and **Divinity in Dance**, a spellbinding classical presentation by students of the institution run by famous Kathak exponent Maya Rao; and talks and religious discourses by expert speakers.

Children’s programmes woven around religious themes included a dance ballet **Shri Krishna Darshan**, and three skits - **Ganapati Bappa Moraya, Anugraha Dhara and Sandarshan**, and a Hindustani classical vocal recital. Kudos to all the kids for performing with superb poise! Parents of the children performing in **Anugraha Dhara** even treated the entire assemblage at Bangalore Math with delicious home-made chocolates! On August 10, PP Swamiji released **Samarpit**, a CD of **bhajans** in Konkani, Marathi, Hindi and Sanskrit. The music has been composed and rendered by Vasant Hosangady, who was celebrating his 75th birthday that day.

**Dharwad:** After the Sadhana Shrinkhala from April 3-7, the Saraswat Mitra Mandal, the cultural wing of the Sabha, on April 19, organized a three-hour cultural programme comprising a Kathak dance by Sanjukta Wagh of Mumbai and a vocal recital by Pt. Venkatesh Kumar of Dharwad. The proceeds were used to provide 350 steel plates to students of Modern School, Sarawatpur, for their mid-day meal. The Mitra Mandal has been helping the underprivileged children of this school since 2005. On July 19, Chitrapur Gaan-Vrind, a **bhajan** group, was invited to render **sant-vari**.

**Mumbai, Andheri:** On June 5, the Punyatithi of HH Pandurangashram Swamiji was observed fittingly at Kavle Math. The death anniversary of Anand Kumtakar’s father (Anand Kumtakar has been actively associated with the Delhi Sabha as President for a large number of years) was also observed on the day; pooja was followed by **prahar** duly sponsored by the Kumtakars. The event was attended by a large number of people.

Beginning June 7, Guru Poojans was observed at Kavle Math for five days. On June 20, Guru Poojan was organised by the youth wing of the Sabha with considerable zeal and devotion. It was followed by Devi Arushthan by senior members of the Sabha.

**Mumbai, Bandra-Khar:** The Sabha completed the first phase of Sadhana Shrinkhala from July 22-26, with great enthusiasm. Shri Anandashram, Khar, reverberated with the sounds of the holy chants; the large number of participants parted with the resolve to return for the second phase on August 26. At the AGM of the Sabha held on 19th July, 2008, following office bearers were elected.

**New Delhi:** On June 5, the Punyatithi of HH Pandurangashram Swamiji was observed fittingly at Kavle Math. The death anniversary of Anand Kumtakar’s father (Anand Kumtakar has been actively associated with the Delhi Sabha as President for a large number of years) was also observed on the day; pooja was followed by **prahar** duly sponsored by the Kumtakars. The event was attended by a large number of people.

Beginning June 7, Guru Poojan was observed at Kavle Math for five days. On June 20, Guru Poojan was organised by the youth wing of the Sabha with considerable zeal and devotion. It was followed by Devi Arushthan by senior members of the Sabha.

**Reported by Uma Trasi and Amit G. Kilpady**

**Reported by Sanjay Betrabet**

**Reported by Dr. Sunanda Karnad**

**Reported by Manohar Balse**
A Paradise On Earth – “Doctor’s Farm”

“I come from haunts of coot and heron, I make a sudden sally, 
And sparkle out amongst the fern, to bicker down a valley”.  
— “THE BROOK” — By Alfred Lord Tennyson.

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Would you believe it, if you were told, that a mere two and a half hour drive, would bring you to the world of wild pigs, rabbits and deer? A world inhabited by turtles, peacock, jungle fowl, ducks, hawks, egrets, hornbill and surprise of surprises — Migratory ducks from Central Asia?! All of this thriving a mere 100 kms. from Mumbai in rustic, rural Maharashtra.

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Gurunath S. Gokarn - President, Ravi R. Hosangadi - Vice President, Arun Talmaki - Secretary and Satish Hattangadi - Treasurer.

Rug Upakrama was conducted by Ved. Gurunath Bhat Kalbag. Residents from Bandra and Khar participated.

**Reported by R.R. Hosangadi**

**Mumbai, Dadar:** Dadar Sabha held its AGM on 11th July when the following office bearers were elected. President: Dr Chaitanya S Gulvady, Vice Presidents: Shri Gajanan Chandavarkar and Shri Dilip Trasi, Hon Secretary: Shri Vinay Masurkar, Jt Secretary: Smt Sona Tagarsee, Treasurer: Shri Chaitanya Gulvady and Jt Treasurer: Shri Vinay Tagarsee. 3 new young members - Shri Sudeep Kati, Shri Vinay Tagarsee and Shri Ashutosh Baindur were also nominated to the Committee along with other members.

From July 12-16, 65 persons devoutly took part in Sadhana Shrinkhala, which was simultaneously carried out at three locations including Matunga Mitra Mandal. On July 18, Guru Pournima day, amidst 35 people, eight (young and old) actually did Guru Poojan.

After the observance of Nagpanchami, Acharya Ved Murti Sunil Nadkarni completed Rug Upakarma ceremony for 19 sadhakas. On August 7, a 14-member, highly interactive group partook in a vimarsha conducted by Dr. Chaitanya Gulvady, who also persistently encouraged sadhakas.

**Reported by Sudha Bhat**

**Mumbai, Santacruz:** On July 18, a large number of devotees participated in Guru Poojan on Guru Pournima day. 'Prarthana' children enhanced their enthusiasm by singing the bhajans "Guru Sharanam" and "Ved Vyasam Bhaje" melodiously with the gathering. The evening was concluded with Deepnamaskar, mangalaarti and Math concluding prayers. Prasad was served thereafter.

**Reported by Kavita M. Karnad**

**Mumbai, Vile Parle:** Participants from the Sabha who attended the Chitrapur Yuvaladha Sammelan in Karla in April and the Kar Seva Shibir in Shirali in May 2008, verbalized their rich experiences and resolve to serve our Math. The Sabha also actively participated in all the ceremonies of the Saptaprahar Pooja in Karla during Swamiji's visit in June 2008. On July 18, Guru Pournima was observed with samuhik Guru Poojan.

**Reported by Shrikar Talageri**

**Thane:** In Dombivili, Shiv Poojan, Devi Poojan and Guru Poojan were performed five times each in July. Guru Pournima was celebrated by performing Guru Poojan in Maval and Dombivili on July 18. From July 27-31, some devotees of Thane participated in Sadhana Shrinkhala.

**Reported by Nirmala Basrur**

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**OUR INSTITUTIONS**

**Saraswat Association, Chennai:** On June 5, the Punyatithi of HH Pandurangashram Swamiji was observed with great devotion. On June 15, the birthday of HH Parijnanashram Swamiji III was celebrated on a grand scale with prayers, Guru Poojan, chanting, in the renovated Rama Rao Hall, originally inaugurated at the August hands of HH Parijnanashram Swamiji III in 1971. In addition to other regular religious programmes, Guru Pournima was celebrated on July 18 in the traditional way; Shyanani Ekadashi was observed on July 13.

At the General Body Meeting of the Saraswat Mahila Samaj on July 12, the following Office Bearers were elected: Vijaya Karnad (President), Archana Kapnadak (Vice President), Dr. Purnima Rao (Secretary) and Jyothi Betel (Jt. Secretary).

The 76th AGM of the Association held on July 27, elected the following Office Bearers: K. Raghunandan Rao (President), Vombatkere Vivek Row (Vice President), Ramcharan Kapnadak (Secretary), Gulvadi Pradeep M. Rao (Jt. Secretary), Ramdas Gangoli (Treasurer).

**Reported by Arun Hoskote**

**The Santacruz Mahilla Samaj, Mumbai:** On 15 July, the Samaj observed Ekadashi with bhajans rendered soulfully by Soumya Ullal. The Samaj also honoured Durgabai and Gurudutt Sanadi and Taram and Ramdas Soukoor on their Diamond Wedding Anniversary.

**Reported by Shobha Bailur**

**The Saraswat Mahila Samaj, Mumbai:** On July 14, Ashadi Ekadashi was observed with 'Daas Dongari Rahato', a presentation on the life and teachings of Samarth Swami Ramdas. This was the first performance of the programme presented by Saraswati Vrind Gaan. The large gathering thoroughly appreciated the well-researched and lucid commentary penned by Sadhana Kamat and expertly presented by Shaila Nadkarni with bhajans set to melodious tunes by Geeta Yennemadi with competent accompaniment on the harmonium and tabla by Kumud Manglore and Arun Hattangady respectively. Before the event, two minutes silence was observed in memory of Shri Narendra Yennemadi family and Shri and Smt. Vivek Yennemadi proposed the vote of thanks.

Prasad was served in memory of Smt. Varadabai Mulky and Smt. Lalita Yennemadi and refreshments in memory of Smt. Sumita and Shri Krishnamurthy Nadkarni by the Yennemadi family and Shri and Smt. Vivek Yennemadi respectively.

Forthcoming programmes: 17th Sept. Wed.: Annual General Meeting at 3.30 P.M. at the Samaj Hall.

21st Sept. Sun.: 'Awagha Ranga Ekachi Zala', A Marathi Musical (details of the play are on page 4).

**Reported by Suman Kodial**
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PROGRAMME

- Tuesday 2/9/2008 Morning 07.00 a.m. – Gauri Poojan
- Wednesday 3/9/2008 Morning 08.00 a.m. – Gana Homa, Ganesh Sthapana and Ganesh Pooja
- Sunday 7/9/2008 Evening 07.30 p.m. – Rang Pooja and Visarjan Pooja

All are invited for this SAMUHIK GANESHTOSAVA programme at Karla.
Those who would like to participate in the various activities can avail the donation coupons from the counter at Dhyan Mandir.

Following Viniyogas are performed during these 5 days:

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Viniyogas No. 2 to 6 will be performed during Ganesh Pooja in the morning at 8.00 A.M. and Viniyogas No. 3 to 6 only in the evening at 6.30 P.M.
Our normal Viniyogas will continue as usual.

All are requested to attend the function and partake the blessings of Lord Ganesha, Devi Durga Parameshwari and Swami Parijnanashram.

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OBITUARY

Smt. Manjula Raghuv veer Mallapur
88 years, passed away peacefully to her heavenly abode on 25th July, 2008.

Mourned by
Avinash and Sumitra,
Sons-in-law,
daughters Jyoti, Lata,
Geeta, Smita,
grandchildren and other relatives

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You brought joy and light to everyone around you. Your gentleness and magnanimity touched all who came in contact with you. We miss you very much and we will always remember you with love and gratitude.

Meera, Nandita-Nitesh-Aditya, Sucheta-Padmanabha-Pranav, brothers Bhaskar, Dattatreya (Appa) and their families, sisters Geeta, Sunanda and Jaya and their families
Goodbye, my friend

A Tribute to Ajit Dinkar Kalyanpur

Some days dawn bright and sunny but end leaving you completely devastated. Sunday, 20 July, 2008, was one such day. After a prolonged illness borne with courage and fortitude, Ajit breathed his last at about 5.30 that evening – and, the Heavens opened up with a thunderstorm to welcome the great soul.

My friendship with Ajit dates back to 1985 when I was looking for someone equipped with a good lathe to turn stainless-steel components. The business connection was brief, lasting till he closed the shop in Peenya and moved on to something else, but as the days went by our personal relationship became strong and solid. Living in Jayanti Apartments, just around the corner from Maitree, our two families met often, sharing many a joy and sorrow. Our children grew up together, completed their education, and three of the four, got married. Ajit and I shared a passion for food. We would discover a new restaurant every other day. We visited Industrial fairs in Mumbai and Coimbatore, went to Shirali and Goa, toured South Indian temples, enjoyed eating in roadside shacks and dhabas, and did so many things together.

Jyoti and I were in the US when Ajit’s daughter, Anushri, tied the knot in May 2005. We returned at the end of July. Things appeared to be normal for a few months till Ajit found that he was unable to drive. Investigations called it a neurological problem. That was the beginning of a slew of lab tests, medication and treatment. The deterioration was slow but noticeable as his mobility gradually reduced, eventually confining him to a wheelchair at home. It was this phase that I found most remarkable. Ajit’s pain and suffering was borne in silence. His sense of humour never deserted him till the very end. If anyone asked: “How are you, Ajit”, the reply would be “First Class”. Those who came to see him returned feeling more cheerful after spending a few minutes with him. His profound knowledge of spiritual matters saw learned elders engaging him in discussions, which went high above the head of mortals like me.

You would have heard of an entire herd of elephants rallying round an injured one – that’s how those who were close to Ajit responded. Some brought him music, movie discs and books; others cooked the dishes he liked and came over to spend the evening with him. One brought his favourite - a batch of fresh, still warm paav, baked in Mumbai earlier the same afternoon. Others just sat with him without saying much. Among the scores of friends who came regularly to express their love and concern, was his neighbor, friend, philosopher and guide, Kalawar Radhakrishnamam. He was a constant source of support, giving him advice along with regular updates on medical research and developments on Ajit’s particular malady. He persuaded Ajit to do some Yoga and Pranayam exercises. A devoted friend, Asha came in regularly to make things more comfortable for him with Reiki sessions. Anil was another who was always there when needed. I have named just three, but there were so many others who helped silently. As for the family, Ajit’s wife Suchitra was a rock of courage and composure. She ran to doctors, did the family shopping, managed the household, ever attentive and on call 24/7, for all Ajit’s needs, giving no outward indication of her trauma. Anushri, from San Francisco, made two trips to Bangalore and did everything possible sitting thousands of miles away. Anirudh took the reins of the family business on his young shoulders. It was Ajit’s indomitable spirit and faith that defied the doctors’ predictions to outlive their deadline for him. Realising that time was limited, Ajit put all his affairs in order and prepared meticulously for the last journey as if packing for one of his Himalayan treks. Anyone looking at him would find it hard to believe the seriousness of his condition. He had a smile and a joke for everyone till his last few days, when he became very weak. Suchitra and Anirudh were at his side when the Almighty decided to end his suffering.

After his remains were consigned to flames and the household returned to near normal, that evening, three of his close friends sat in their respective homes, alone, and raised three cheers to the memory of a brave heart.

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My Heritage

Parama Poojya Krishnashram Swamiji: Our revered Sadgurus, much above and far removed from the ordinary material world, always listened to our mundane problems and gave us solutions while keeping us on the track of the spiritual path, which is the very essence and goal of human life. Our beloved and revered seventh Guruvarya, Parama Poojya Krishnashram Swamiji, was no exception. After Parama Poojya Vamanashram Swamiji took Mahasamadhi, Poojya Krishnashram Swamiji continued to bestow upon us the Grace of our Guru Parampara. Learned, intensely devout and full of compassion, Poojya Swamiji had great patience and understanding for the agony of His devotee.

The Sadguru’s Sacred Words: In the tiny hamlet of Shrivalli (Shirali), there was a pious Saraswat Brahmin named Durgapayya Nagarkatte who lived in abject poverty. Despite his poverty, his devotion to the Guru and the Math was unconditional and complete. Our compassionate and kind Parama Poojya Krishnashram Swami ji saw and understood his devotee’s distress. What our Guru did for him was much more than just give him the material relief that he needed. Poojya Swamiji taught Durgapayya how to pray and approach the Divine Mother for help, while all along, He bestowed His grace and blessings upon the devotee. Poojya Swamiji one day called Durgapayya and gave him the sacred Granth of the Shree Durga Saptashati, saying to him with compassion, “Take the sacred Granth and read the ‘Saptashati Paaraayan’ with utmost devotion. It will do you good.”

Back home, Durgapayya Nagarkatte did the ‘Saptashati Paaraayan’ daily with devotion and discipline, just as his Guru had directed him. Slowly, the wheel of fortune changed and wealth started flowing in. Durgapayya became a wealthy man. Nevertheless, inspite of all his wealth, Durgapayya never forgot to pray, because His Guru had taught him the essence of life – the tool to achieve lasting joy which was beyond just material possessions.

Importance of Temples and Math: Lord Bhavanishankar is indeed all pervasive and omnipresent but, for us humans, in this bodily form, we do need to sometimes get away from our mundane anxieties and worries and visit places with the right atmosphere to pray and contemplate on the Lord and get peace of mind. Parama Poojya Krishnashram Swamiji taught the people the importance of temples and the Math. He told the people “Maths and temples are auspicious places which bring immense joy and energy”. Thus, when the people of Mulki approached Poojya Swamiji with a wish to build a temple of Uma-Maheshwar, Poojya Swamiji instantly and gladly gave them His blessings. Poojya Swamiji installed the deity of Uma Maheshwar in the temple of the little village of Mulki, with intense faith and love.

Parama Poojya Krishnashram Swamiji once had a divine vision, guided by the Lord Himself, that there was a ‘vigraha’ (idol) under the ground, deep in the jungles at Gersappe. The particular site, when dug, unearthed an exquisite ‘vigraha’ of Lord Maheshwar and his consort Uma, a most beautiful and superbly carved sculpture! The ‘vigraha’ was installed with devotion and all the traditional ceremonies, near the Mahasamadhi of Adi Parijnanashram Swamiji, at the Adi Math in Gokarn. Our Parama Poojya Sadyojat

The Uma Maheshwar ‘vigraha’ at the Adi Math, Gokarn
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Shankarashram Swamiji says, "It always gives us great joy to perform the 'Abhishek' at the Umasheeswara mandir when we stay at the Adi Math".

The Shishya Sweekar: During one of Poojya Swamiji's visit to the Mangalore Math, the devotees prayed and beseeched Poojya Swamiji to accept a Shishya so that our Samaj would continue to receive the blessings of our sacred Parampara. Listening patiently to the devotees, Poojya Swamiji graciously agreed to their request. With the blessings of Lord Bhavanishankara and the Grace of all our Gurus, the right noble person was found. Brilliant and bursting with energy, Kallapayya, son of Nagar Saantapayya was indeed the Lord's choice to be our next Guru. Parama Poojya Krishnashram Swamiji performed the Shishya Sweekar in 1857 on Kartik Shudha Poornima, and 'Pandurangashram', the Shishya Swami, was initiated into the fold of our Parampara, another divine link for us to revere and adore.

Commencement of the Rathotsava: Rathotsava, the traditional annual 'utsav' (festival) which is a very important event at the Shri Chitrapur Math, Shirali, even to this date, was started by our revered Parama Poojya Krishnashram Swamiji. The Shishya Swami Pandurangashram, ever so full of energy and enthusiasm, was very fond of the festival of Rathotsava and yearned to visit the village Vyankataapur to see the Rathotsava. Touched by the young Shishya Swami's eagerness and innocence, Parama Poojya Krishnashram Swamiji initiated the beautiful tradition of the Rathotsava on the Poornima day in Chaitra. Just as a mother would, with all her love for her children, do things to make her children happy, so too did Parama Poojya Krishnashram Swamiji introduce the tradition of Rathotsava for all of us to participate in.

A Lesson Well Learnt: The people of Shrivali (Shirali) enjoyed and looked forward to Palki Utsav on the evening of Kartika Poornima when the Lord of Lords, our Lord Bhavanishankara came out of His shrine and lovingly allowed Himself to be worshipped at the doorsteps of His devotees. The people of Shrivali lit their streets with diyas and adorned the path with rangoli and flowers until one fateful night when the darkness of ignorance clouded their vision. That year, when our Lord came out to visit them, they did not light up the streets with diyas nor were there flowers to welcome Him. Whose loss was this? Our Sadguru, Param Poojya Krishnashram Swamiji, had only this to say, "Lord Bhavanishankara is the Benevolent One who lights us up. He is as resplendent as the Sun!" Indeed, we are the ones who need His light.

Immediately after, there was a fire in the village which started spreading rapidly. Frightened by this, the people of Shrivali realised what had happened. Full of remorse and repentance, they ran to our ever compassionate Sadguru and the Benevolent Lord Bhavanishankara and asked for forgiveness.

A lesson well learnt to be remembered for posterity!

Mahasamadhi: Radiating with energy, festivity, satsang and intense devotion, the Shri Chitrapur Math continued to beckon people from far and near, with the blessings of Poojya Swamiji. However, just as every golden era ends to make way for another to continue, Parama Poojya Krishnashram Swamiji peacefully attained Mahasamadhi in the month of Maargashirsha on the Ashtami day in the year 1863. Yet another divine power to the golden chain of our sacred Guru Parampara!

KANARA RATNA: HONNAVARA

Honnava, a quiet little town, on the banks of the River Sharavati, is steeped in history. It finds mention in the Greek archives of "Periplus of the Erythrean Sea (A.D.247)" as Naour. (The Periplus of the Erythrean Sea is an unsigned travel guide to the southern Arabian Peninsula, written during the 1st century AD. Erythrean refers to the Indian Ocean) Honnavara was a place of trade and a naval base for several armies centuries ago.

Standing on the banks of the mighty Sharavati, this picturesque little town, is filled with houses shaded by coconut, jackfruit, mango, 'bimbal' and other trees in sprawling 'Hithal-s'. Kites - in hundreds fly in the skies above, making their homes in the abundant coconut trees, their piercing whistle breaking the silence of a warm humid day. From atop the hill, one can see River Sharavati meeting the Arabian Sea...and what a magnificent sight that is! The waves of the sea sparkle and dance in joy at this sacred union. The awe inspiring coastline, the swaying coconut trees for miles on end, the soothing blue of the
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river, and the beautiful islands on it —like green motifs on a blue aanchal- is a feast for the soul.

The bridge across the River Sharavati takes us to Kasarkod, one of the most serene and safest beaches, with miles of golden sand and the magnificent Mahasagar. One can soak in this atmosphere and come back highly rejuvenated!

A walk on the ‘bandar’ is a must when one is in this town as also the fort of Basavarajadurga is a must on the sight seeing agenda.

Ramteertha: A perennial cistern – where water gushes out from the face of a rock- is located on the northern side of the town and is known as ‘Ramteertha’. Large numbers of devotees visit this place every year. About fifty rock-cut steps lead to the cistern. At the foot of the steps is a small summer house.

In the days of yore, this cistern was populated with numerous brown fish that had a white stroke from head to tail on either side of the backbone. When any musical instrument was played, the fish came up in such large numbers towards the music that they could be taken away in baskets. However they were regarded as sacred and hence no one meddled with them!

Gopalkrishna Mandir: A two-foot high black marble vigraha of Lord Krishna adorns the Gopalkrishna Mandir in Honnavara. This vigraha, worshipped many years ago, in the village of Karki, was flung into a well by miscreants. A person from the Nilekani family traced it and brought it to Honnavara, where a temple was built. Parama Poojya Krishnashram Swamijji was present during the Pratishtha in 1859. A Rathotsava was also started by Swamijji on the auspicious day. Today, a local committee runs the temple on behalf of the Shri Chitrapur Math. All major festivals are celebrated in this temple.

Rameshwara Mandir: On the street of Durgakeri, the Rameshwara Mandir houses a beautiful Linga and the vigraha of Lord Rama. This temple built by Annapayya Karkal, was blessed by Parama Poojya Pandurangashram Swamijji in 1869 during the Pratishtha. Two stone ‘dwaarpaal’ measuring a whopping ten feet stand sentry at the gates of the temple.

Rathotsava: Honnavara celebrates the Rathotsava (car festival) on Ramanavami. Hundreds of devotees gather to participate in this major event of this town.

Apsarakonda Waterfall: A short drive away from Kasarkod is the Apsarakonda waterfall — a place where tourists head to when in this part of the Kanaras.

The Charm Of Mavinkurve: A short boat ride in the River Sharavati takes us to Mavinkurve, a picturesque place where mangroves and pristine air greets you!

Historic Dhareshwar: A few kilometers away from Honnavara on the highway to Kumta, is the historic Shiva temple at Dhareshwar — where a piece of the Atmalinga flung by Ravana — is worshipped. The seashore and the bounty of nature in its thick greenery and swaying palms is what Dhareshwar is blessed with in abundance!

Hanging Bridge of Karki: A few kilometers away from Honnavara on the way to Kumta, lies the tiny hamlet of Karki. A totally unexpected and delightful sight, when one enters a tiny lane off the Highway, is the Hanging Bridge! Meant for pedestrians, this utterly enchanting bridge is a MUST MUST SEE when one is in the Kanaras. When you walk across this charming bridge, the river flows serenely beneath, while the magic of the Kanaras cast its spell on you!
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Kanara Ratna, Honnavara, Sharavati, Basavarajadurga, Kasarkod, Gopalkrishna, Rameshwara, Ramanavami, Durgakeri, Ramteertha, Mavinkurve, Apsarakonda, Dhukeshwara, Karki, Atmalinga, Ravana,

Milestone:

The Rathotsava became an important event in the history of Shri Chitrapur Math ever since the Guru, Parama Poojya Krishnashram Swamiji, fulfilled the dream of the young Shishya, Parama Poojya Pandurangashram Swamiji.

What is the significance of the Rathotsava?

Our religion caters to different people according to their needs. For the large majority of us, living across the multitude of villages in this sacred country and who have to work hard to make a living, the study of Vedanta is not easy. Not everyone is blessed with a sharp intellect and intensity that such studies entail. Our wise Rishis introduced festivals to bring joy and cheer into our mundane lives and to entwine devotion and love for the Lord through such festivals and utsavs. The Rathotsava is one such Utsav, where we see our Lord Bhavanishankar in all His glory, seated in the decorated Ratha. And blessed are we to see our beloved Swamiji inside the Ratha as we pull it with joyous jayjaykars.

I must see the Ratha as my life, and in my heart, I must seat the Lord and my Guru. As I move ahead in life, as I move my Ratha, in all my thoughts and words and in all my actions too, may my Lord and my Guru guide me at every step. The Rathotsava is a beautiful way of ensuring I place my Guru in my heart all through my life.

During the Rathotsava, an important event is the 'Mrugabet' – when Lord Bhavanishankar goes a-hunting. This is an invitation to the Lord to shoot the negative qualities in me. “My mind that is overflowing with greed, anger and lust, O Lord, shoot them down in the Mrugabet, and free it from the clutches of its foes!”

And when my mind is thus uncluttered and only purity remains, we celebrate it with 'vokkuli' splashing vibrant colours around! Thus every event of the Rathotsava has special significance that we must be aware of.

For hundreds of peasants and farmers who throng to Chitrapur every year on the full moon day of Chaitra, the Shri Chitrapur Rathotsava, is a fountain of joy! That they can see Lord Bhavanishankar at close quarters and offer their devotion and love, atop the beautifully decorated Ratha is a high spot in
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their life. Even as the radiant sun beats down fiercely, hundreds come from far flung places to seek the darshan of their beloved Lord and the Guru.

**TERCENTENARY MESSAGE BOARD:**

* On the auspicious occasion of Guru Poornima, Parama Poojya Sadyojat Shankarashram Swamiji was welcomed to Bangalore by hundreds of joyous devotees.
* During the Dharma Sabha that evening, Parama Poojya Swamiji launched the Video CD of the Guru Jyoti Yatra. A volume of six CD’s with a beautiful commentary and background music, capturing the important events of the Yatra is now available for every amchi home across the globe, to savor every moment of that historic and magnificent Yatra. The short ‘jalak’ or glimpse that was showcased that evening had us yearning for more!
* That simple yet elegant talent of weaving garlands, captured in the CD *Pushpalankar* was also launched by Parama Poojya Swamiji.
* A large and magnificent painting of Lord Dakshinamurthy by Chetana Kadle was unveiled by Parama Poojya Swamiji.
* The launch of the Shri Chitrapur Math website with its new look was another highlight of the evening.
* On 10th August, Parama Poojya Swamiji released *Samarpit*, a CD of bhajans in Konkani, Marathi, Hindi and Sanskrit, composed and rendered by Vasant Hosangady, who was celebrating his 75th birthday that day. The CD also includes *Ichha Sukha Jari Bodhu Ho Ghe Mana*, the famous bhajan penned by Parama Poojya Shrimat Parijnanashram Swamiji III.
* Shri Nandan Nilekanvi spent time with Amchi Youth on the 9th of August, talking about “Success”. Nandan explained to the youth, what a great part his strong Amchi family ties helped him to succeed in life. He also touched upon the pioneering role played by the likes of S S Talmaki, Shamrao Vithal Kaikini and others in starting the co-operative movements in banks and housing colonies in Bombay and Bangalore, the fruits of which are being enjoyed by Amchis today. Adding that we now have a great resurgence in the community under the dynamic leadership and guidance of our Parama Poojya Swamiji, he reiterated that every young Chitrapur Saraswat must take advantage of Swamiji’s guidance and do something worthwhile for the Math and the community!

Compiled and created with love by Kalpana Chandavarkar & Jyothi Bharat Divgi
Photo Credit of Uma-Maheshwara: Jaikisan Kandlur

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Shri Chitrapur Math, Shirali

**TERCENTENARY TRISHATA-SAHASRA GAYATRI JAPA ANUSHTHANA**

Dear Sadhaka,

It is six months since we all fervently embarked upon the momentous Trishata-Sahasra Gayatri Japa Anushtan, a part of the Tercentenary commemoration events of our Shri Chitrapur Math.

On this auspicious day today, Samaradhana [Punyatithi] of Param Pujya Shrimat Parijnanashram Swamiji III, let us once again resolve to complete 300 Malas of Japa of Gayatri Mantra before 14th February 2009.

In the service of our Math and Guru Parampara,

Coordination Committee
Tercentenary Trishata Sahasra Gayatri Japa Anushthan

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**PHOTOGRAPHS IN KS**

We request all our contributors, who send us photographs for printing, to please, if using email, scan the photographs at a minimum resolution of 300 dpi, and send them in .jpeg or .tif format OR to mail professional quality prints of the photographs.

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**ENGAGEMENTS**

Mundkur-Trasi: Vikram, elder son of Dr. Kalpana and Shailesh Mundkur with Preeti, daughter of Arti (Shaku) and Dr Nitin Trasi, on 6th July, 2008 at Brisbane, Australia.

Hattangadi-Gluth: Jona, daughter of Suvama and Ashok Dattatraya Hattangadi of Orlando with Todd, son of Meghan Gluth and Richard Kennedy of San Diego, on July 27, 2008 in Boston, USA.

**PUROHITS**

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Chandavarkar Manohar Bhat, A/13 Vakratunda CHS, Plot No. 190, Behind Pragati School, Gorai-II, Borivalli (W) 400092. Mobile: 9820170537 / 65967959 (R-9313)

Yogesh G. Honnavar, Janam Apartments, 2nd Floor, Room No. 14, Near W.E. Highway and Rajaram Udyar, Jogeshwari (E), Mumbai 400060.

Tel: 09270234716 / 09967874816.

Email: yogesh.honnavar@yahoo.co.in

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**CHANGE IN ADDRESS**

Sanjay Bhavanishankar Gunavanthe, shifted to 406 Krishna Apartments, Juhu Lane (C.D. Barfiwala Marg), Andheri (West), Mumbai 400058. Phone: 26205387.

**DOMESTIC TIDINGS**

**BIRTHS**

June 22: A Son (Neel) to Aishwarya Mavinkurve Karnik and Siddharth Karnik at Pune.

July 23: A daughter(Sahana) to Sheetal and Mahesh Sashital on July 23, 2008 at Houston, USA.

**UPANAYANAM**

July 20: Disha and Ashray Jani (children of Rashmee Karnad and Deval Jani of Markham, Ontario, Canada) in Mumbai.

**MARRIAGES**

July 12: Devika Uday Nileswar with Kunal Shivanand Kundaje at Mumbai.


**OBITUARIES**

May 27: Indira Vithal Chandragiri at Bangalore.

June 17: Meera Shantaram Baindur (74) at Dahisar, Mumbai.

June 18: Tonse Ravindra M. at Bangalore.

July 12: Sharadabai Dinakar Rao-Nileswar (88) at Kasargod.

July 20: Usha Ganapati Heble (nee Garate) (69) at Dadar, Mumbai.

July 23: Amembal Vasant Rambarao at Mumbai.

July 25: Manjula Raghuvir Mallapur (88) at Andheri.

July 26: Basrur Mukta Narayanrao at Bangalore.

July 27: Benegal Ajit Shantaram (59) at Mumbai.

July 28: Kalyanpurkar Bhaskar (83) at Bangalore.

July 30: Pranati Sharad Divgi at Pune.

Aug 2: Sumati Dattatraya Nagarkatti (86) at Manki, Chittar (Uttar Kannada).

Aug 3: Baindur Sharadkumar Laxman (69) at Talmaki Wadi, Mumbai.

Aug 4: Kundaje Ramanand Narayan (66) (of Vile Parle) at Talegaon.

Aug 5: Nirmala Ramesh Kumta (76) at Chinchwad, Pune.

Aug 12: Somavathi. Ramesh Dhareshwar Rao (Kesari) 88 years at Pune.

Aug 19: Chandavarkar Bhaskar S. at Mumbai.

Engagement Cancellation

The engagement of Prasad Haldipur with Swati Nagarmath stands cancelled.
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