

CENTENARY YEAR



2010-2011

A MONTHLY MAGAZINE OF KANARA SARASWAT ASSOCIATION

Kanara Saraswat

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Special Issue On



Rao Bahadur Shripad Subrao Talmaki

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Kanara Saraswat

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FOUR GENERATIONS



(From left) Mrs. Suniti Bhavanishankar Kulkarni
(Great grandmother), Mrs. Kumud Dilip Kulkarni
(Grandmother), Mrs. Aparna Jayesh Kulkarni
(Mother) with Baby Prisha Jayesh Kulkarni

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This special issue is dedicated to **Rao Bahadur Shripad Subrao Talmaki**. The community looks up to him as a pioneering member and will ever remain grateful to him. Covering his efforts in Co-operative movement and his research into the history of Chitrapur Saraswats and their families we thought it would be appropriate to bring out this special issue. We have republished some of the articles which appeared in previous issues of Kanara Saraswat for the benefit of those who might have not seen them. We acknowledge with gratitude, useful suggestions made by Sadanand Bhatkal, Ramesh V. Nadkarni (Pune) grandson of Talmaki and Ratnakar N. Gokarn.

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From the President's Desk

The Kanara Saraswat Association (KSA) has stepped into its 100th year and that too, on a splendid note, amidst gala celebrations befitting its proud status in the community. My thoughts predictably wing back in time to its founders — a band of thirteen enthusiastic young men led by Rao Bahadur Shripad Subrao Talmaki. Seeded in July 1911 as the “Friends’ Social Club”, it blossomed into the Kanara Saraswat Association on 26th November that year, with Rao Bahadur Talmaki as its first President. Over the years, the Association, has earned a reputation for its exemplary social work as much as for its enriching cultural endeavours, and stands tall, a glorious tribute to the noble ideals of its founders — of fostering a spirit of brotherhood and cooperation among Chitrapur Saraswats, and bettering their academic and economic conditions, twin objectives of KSA that successive generations of volunteers have striven to fulfill. I, therefore, feel that in our Centenary Year, it is but opportune to express our heartfelt gratitude to these thirteen pioneers, in particular to Rao Bahadur Talmaki, and of course, to all those who have unstintingly given their time, knowledge, skills and labour to help the Association grow to its present stature.

A Centenary is also a time to celebrate our achievements. Traversing a near-century in time, KSA's social projects have touched thousands of families by way of expert medical care through its Health Centre; medical assistance and distress relief; scholarships for deserving students, matrimonial services, a community hall, and even a holiday home for vacationing! On the cultural front, excellent music concerts and drama, major festivals like Diwali marked by sports and other activities, have helped link members of the community to each other and to their culture. In recent years, we can also boast of a remodeled hall and office, an upgraded Health Centre, and KSA's own website. The glue that has kept our far-flung community bound, however, is the Association's popular monthly magazine, Kanara Saraswat which has served for over nine decades as a forum for the exchange of ideas and a resource base.

Let us rejoice, in the knowledge that a Chitrapur Saraswat, Rao Bahadur Talmaki, the guru of the co-operative movement in India, established Asia's first cooperative housing society, and along with a few community stalwarts, one of India's first co-operative banks which he dedicated to his mentor, Shamrao Vithal Kaikini — the 104-year-old SVC Bank, a longstanding friend and supporter of the Association. With KSA in the social work domain and the SVC Bank in the realm of banking, ours is perhaps the only community with two great institutions that have marked their centennial; eloquent testimony of its vigour and spirit of social betterment. Let us honour this spirit of volunteering that left us this lasting, beneficial legacy.

Finally, our Centenary Year is a time to look to the future. They say that the past inspires us to take on the challenges that lie ahead. Some that come to mind and call for persistent effort are:

- Take forward the recent initiative of spreading our wings to involve Chitrapur

- Saraswats in other places so as to give the Association a truly representative character;
- Decimate poverty and make our community economically successful (8% still live below the poverty line);
 - Raise a corpus whose interest will help perpetuate aid to meet unexpected medical needs and scholarships/loans for higher education;
 - Concentrate on social and cultural activities in keeping with the Association's objectives, and
 - Nurture and strengthen the foundations by encouraging commitment to community service among members, particularly our wonderful youth who have values, talent and, above all, the confidence, to contribute to the Association's goals.

In our Centenary Year, therefore, young or old, let us take pride in our journey so far and look ahead with confidence, determination and enthusiasm. May our Founders' dedicated spirit to work collectively and untiringly for a better life for all Chitrapur Saraswats continue to be a hallmark of the Association.

Suresh S. Hemmady

Report in the Times of India, 14th Nov 2010:

- i) Mumbai Leads India's Diabetes Map ii) Diabetes detected in much lower age groups in recent times
iii) Incidence of Diabetes fast increasing in female population iv) Diabetes affects all systems in the body and cause multiple health problems. v) Diabetes can be treated by Diet, Exercise, Medication and Yoga.

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in association with the

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at the Shrimat Anandashram Sabhagriha, Talmakiwadi, Javji Dadaji Marg, Mumbai 400007
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Programme:

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9.00 to 9.30 am Lecture - 1 : Overview of Diabetes
9.30 to 10.00 am Lecture - 2 : Myths about Diabetes
10.00 to 10.30 am Lecture - 3 : Medical Treatment of Diabetes
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Hon Secretary, KSA Health Centre

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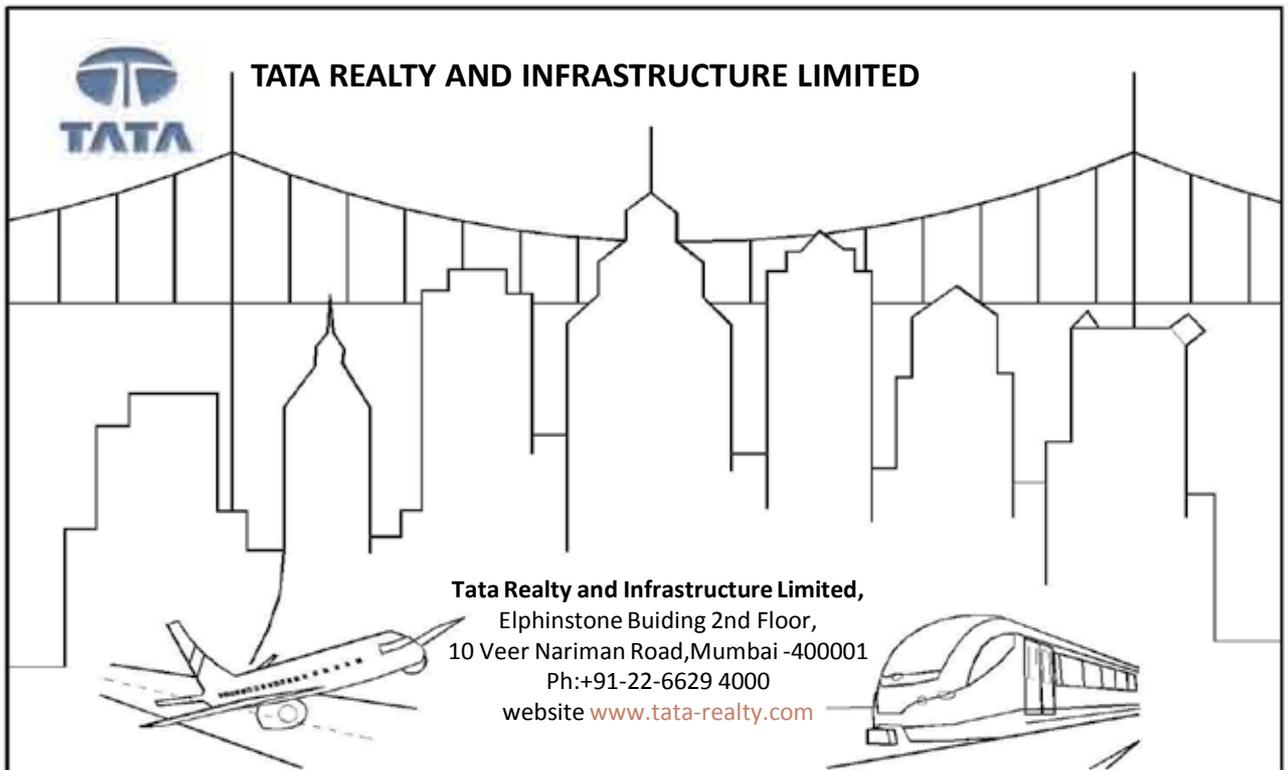
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The illustration features a stylized city skyline with various building shapes. In the bottom left, there is a drawing of an airplane in flight. In the bottom right, there is a drawing of a modern high-speed train.



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Letters to the Editor

Dear Editor: The “Deepavali” Edition of KS (Nov. 2010 issue) turned out to be quite impressive and rewarding reading experience, while retaining its high quality and standard. In particular, the presentation, lay-out and contents deserve attention and compliments. Kudos to Shri Gurunathmam Gokarn and his dedicated Editorial team.

The article ‘A Retrospect’ (from Archives of KS) by one of the most eminent and highly respected Bhanaps, late Shri Sundermaam Dongerkery, was quite a revelation to those of us, who have not read it earlier and gives a ‘ball-by-ball’ (Year by year) description of the struggle undergone by that generation in trying to establish themselves in Bombay and KSA, under very difficult conditions.

That they were able to overcome the initial, critical phase of KSA, nurse it through the decades and bring it to the present level of activity and community involvement, is a success story, a tribute to their hard work and tenacity and speaks volumes for their patience and perseverance.

KSA is on the anvil of reaching a phenomenal land-mark, entering into Centenary Year on 26th November, 2010. Apart from our Holy institution of Shree Chitrapur Math, hallowed Guruparampara and beloved Sadguru and ‘Chitrapur Sunbeam’, KSA as a social institution and KS, the magazine, provide a close link to members of our community, all over. I take this opportunity to congratulate and salute KSA on its magnificent ‘Century’ and pray the esteemed Institution reaches many more milestones in the years to come.

Satyanarayan Pandit, Andheri, Mumbai.

Donations Received

Kanara Saraswat Association is grateful to the following donors:

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Vithal S. Tavanandi	(In memory of mother Uma S. Tavanandi)	15,000
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of Shri Vasant Annaji Hattangadi
and
Sow Kumud Vasant Hattangadi
(nee Karpe)*

*We pray to the Almighty and our Guruparampara to bless the couple
with a long, healthy and peaceful life.*

May Gold turn to Platinum!

From Karpes, Hattangadis, relatives and friends

Golden Wedding Anniversary



Hearty Congratulations!

Mohan and Sharda Amladi

on your

Golden Wedding Anniversary

December 9th 2010

With love,

Shivdutt, Ameeta, Prashant, Sangita,
Amod, Sanat, Shounak, Pranav,
Relatives and Friends

Rao Bahadur Shripad Subrao Talmaki

- Biographical Introduction*

- N. S. KOWSHIK

There can be no more fitting introduction to the posthumous volume of Saraswat genealogies prepared by the late Rao Bahadur Talmaki than a brief sketch of his life and activities. The institutions he helped to found and foster and his self-denying activities in numerous untrodden fields have made history; and it is in the hope that a short account of them may prove an inspiration to his successors in those and similar spheres, and evoke and encourage unabated enthusiasm and effort that this is being written.

Lineage

Shripad Talmaki belonged to a branch of the Mankikar Family. In the partition of the family property, the sea-side land of Manki, known as Talmaki, was assigned to Shamayya, who thereafter resided at Talmaki, and in consequence acquired the surname of Talmaki, by which his descendants also came to be known. Shamayya had three sons; of these, Santayya alone had children - two daughters and a son named Manjayya, who was born in 1799. Manjayya lost his father in early childhood, and was bred and brought up by his maternal uncle, Dhareshwar Venkappayya. In course of time, he passed the Munsiff's Examination and was appointed Munsiff of North Kanara. The Talmaki land now passed into his possession and he added to it, by purchase, some land at Bailur and also at Kembre. He had one daughter by his first wife, and two sons and two daughters by his second. Of the sons, Santayya died in boyhood; the other, Subraya had three sons and two daughters; the eldest was Shripad (the subject of this sketch) born on 25th December, 1868; his two brothers were Ramkrishna and Durgadas alias Shantaram; the two sisters were named Girija and Shanta.

Shripad finished his vernacular four standards in Honawar and his English four standards, under the care of his maternal uncle Udiawar Lakshmanrao,

who was Mamlatdar there. Padbidri Santappa, husband of Shripad's mother's cousin sister, then took him to Karwar where his father, Padbidri Venkatrao, was Daftardar to the District Collector. Shripad was admitted to the fifth standard in the High School, but with Kannada as his second language. He passed the Matriculation in November, 1887. The same year he was married to Ambabai, the eldest daughter of Bhatkal Ramrao. At the beginning of 1889, he was admitted to Wilson College; he passed the First Year in Arts that year. Shripad went to Poona and joined the Engineering College in 1892. To add to his financial worries, due to sale of family property at Kembre towards liquidation of his father's debts, his wife Ambabai was brought to bed of a daughter and died a week later on 18th September, 1892. Shripad's sister's husband, Ramchandra Nadkarni, came to his financial aid, and Shripad appeared for and passed that year both the First Examination in Engineering and the First B.A. He returned to the Wilson College and passed the B.A. in 1893. In 1894, he married Kalyanibai, daughter of Nadkarni Anandrao. He worked as a part-time teacher in Wilson High School and also secured a private tuition to meet his expenses while studying for the L.L.B. examination. He passed the First L.L.B. examination in 1895 and his Second L.L.B., in 1897, when he began practising as an advocate at Kumta. Soon after, Shripad's father died on 2nd June, 1898.

Life in Bombay

Shripad, however, felt life at Kumta too circumscribed, dull, depressing and even irksome. In the latter half of 1902, Mr. V.V. Tilak, the then Deputy Registrar of the High Court, who as Sub-Judge of Kumta, knew Shripad well, offered him the post of Assistant Shirastedar. Shripad readily accepted it and joined his duties on 10th September, 1902. Bombay



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Rajaram Raghunath Savkoor and Mrudula Rajaram Savkoor

(nee Mrudula Shankar Nadkarni)

We wish you both a very happy GOLDEN WEDDING anniversary and may GOLD turn to Platinum. We Pray to Lord Bhavanishankar, Shri Ram, Holy Guruparampara to bless them with good health and long happy life.

With love and respects from:

Daughters:

Dr. Sangeeta, Dr. Vivek Nadkarni,
Kavish Tejaswitha,
Sharmila, Dilip Kandlur,
Rohan, Meghna,
Meenal, Ganpathi Mudur,
Nayantara
Deepali, Sharan Karekatte,
Rishabh, Nishadh

Son:

Nilesh, Manjula Savkoor

Brother:

Jayant, Aruna Savkoor
Ajay, Pooja, Aparna

Best wishes from:

SAVKOORS, SHEREBETS, NADKARNIS
and other relatives and friends



GOLDEN WEDDING ANNIVERSARY



HEARTY CONGRATULATIONS TO OUR LOVING PARENTS

**Shri. Umesh & Smt. Usha Bajekal who are celebrating their
50th Wedding Anniversary
on December 13, 2010**



With Love

**Trupti & Dhiren Naimpally Milind & Sangeeta Bajekal
Ishika & Ishani (grandchildren)**

MAY GOLD TURN TO PLATINUM!

Bajekals, Bagdes, Naimpallys, Tungikars



offered him a vast field for varied activities for his pent-up energy. He was a devoted admirer of the late Mr. Shamrao Vithal, who was well known as a liberal supporter of learning and fine arts and had given many unmistakable proofs of his great practical concern for the educational and economic advancement of our community; but could not carry out his schemes for want of workers, or lack of enthusiasm amongst them.

Talmaki, however, was fortunate in this respect. Mr. Shamrao Vithal was the founder and patron of a social institution in our community in Bombay in the nineties; it was located in Dr. Bhalchandra's Chawl at Grant Road and known as the Chitrapur Club. His plan was to collect and publish information about the religious, social, economic, educational and literary history of our community. The scheme was submitted to our late Swamiji (H.H. Shrimat Pandurangashram Swamiji) in a letter addressed to Him in 1894, Mr. Shamrao being anxious that the work should be commenced and kept up-to-date under the auspices of the Swamiji. The information was to be revised and published in a Saraswat Annual. The Agency suggested were the Local Committees appointed by the Math and in existence at various places who were to submit an Annual Report on the subjects enumerated, reviewing the general condition of our people at their respective places, especially about poor students and persons rendered destitute or helpless by unavoidable circumstances, or calamities of life, and the measures of relief adopted. These Reports were to be reviewed in the Annual Directory to be published. The scheme, however, did not find favour with the Math, as being prohibitive in cost in view of the staff required on a permanent basis. But Mr. Shamrao had set his heart on it and entrusted the work to a Committee of over a dozen members of the Chitrapur Club. A beginning was made by taking a Census of our people wherever they were known to be and could be found to ascertain the numerical strength, the proportion of the sexes and their civil condition; 25 per cent of the schedules distributed were not returned. The results were published in

April, 1896, in "Chitrapur Panchang" with a photograph of the Swamiji as frontispiece. The Panchang also contained a list of our temples and festivals held at each of them; biographical notes on eleven of our saints and poets; a list of holy places of Hindu pilgrimage, with estimates of probable cost of journey both ways; a list of Hindu holidays and of auspicious days and muhurtas for munj and marriage ceremonies; a list of graduates of Bombay and Madras Universities since 1872. The publication was thus to be a fairly reliable manual of communal history and a calendar. But the outbreak of plague, disorganized life and scattered the members of the Club in all directions. The Club did not survive the shock, and with it perished the hope of publishing the future issues of the Directory. A copy of this publication was religiously treasured by Talmaki and supplied the impulse and inspiration of the elaborate Census of our community organized by him in 1912.

Co-operative Work

Talmaki's mind was disciplined but not subdued by the routine of official duties. Such a single-track routine was repugnant to him, and to break its tiresome evenness, any useful outside work was welcome. The Co-operative Societies Act was passed towards the close of 1904 and came into operation in 1905. He was the first amongst us to visualise the potentialities of co-operative effort and thought of making it the lever to improve the social and economic condition of our people. He got together eight friends to join him in registering the Shamrao Vithal Urban Co-operative Credit Society on 27th December, 1907. This is our Co-operative Bank of today, which perpetuates the name of Mr. Shamrao Vithal as a great lover and leader of our community. Gradually, the circle extended, the horizon enlarged. For some years before the Society was started, Talmaki used to collect small monthly contributions from members of our community, with the object of building up a fund to impart vocation or technical training to our young men. Progress was slight. He, therefore, had a meeting called. Mr. Shamrao Vithal presided. Over 200 circular letters inviting contributions were sent.

But soon after, Mr. Shamrao died and the scheme fell through. Talmaki, however, never lost sight of the idea. At the 5th Annual General Meeting of the Co-operative Credit Society, sanction was obtained to the creation of an Education Fund by setting apart 5% of the net profits of the Society. Thus were laid the foundations of the Saraswat Education and Provident Co-operative Society, registered as a separate Society under the Co-operative Societies Act in 1923.

As is well known, the Friends Social Club, started by the late Mr. G.V. Sirur, and Messrs. S.N. and R.N. Kalbag and others, blossomed into the Kanara Saraswat Association, receiving the name at Talmaki's suggestion, at a meeting convened to determine the scope and future work of the Club. Talmaki was elected the first President of the Association, and he commended his idea of taking a Census of the community to the General Meeting of the Association on the 10th January, 1912. The history and results of the first and subsequent Censuses are well known.

Talmaki now plunged into the co-operative movement with insatiable appetite. He obtained all the literature he could get and began preaching the co-operative gospel with proselytizing zeal, and was able to convert a few friends to his fervent faith. The genesis of our own Co-operative Housing Society at Gamdevi was a paper read by Talmaki to a meeting of the Kanara Saraswat Association held at Hirabaug on 24th January, 1914, under the presidency of Mr. B.W. Kissan., I.C.S., Special Officer, Salsette. Mr. Kissan said: "The Census which you took, I consider a triumph of organisation, carried out, as it was, without coercive powers such as Government finds it necessary to use when it takes a Census. I say if anyone could make a Co-operative Housing Society, you ought to be able to do it." The Saraswat Co-operative Housing Society at Gamdevi thus came into being and was registered on 28th March, 1915. Three buildings with two upper floors, with two four room tenements on each floor, were constructed and occupied on the 1st January, 1916. Sir Prabhashankar Pattani, Member of the Governor's Executive Council, and President of the Bombay Co-operative Housing Association,

had announced a loan of Rs. 24,000/- at 4 per cent interest for ten years to the first Co-operative Housing Society to be registered in India, and our Society got the loan as the first such Society. Two more buildings comprising 24 tenements of three rooms each were then constructed and were occupied in February, 1917. The Shamrao Vithal Co-operative Credit Society gave material help in the construction of all these buildings with loans at specially reduced rates of interest. Talmaki thus gave a much-needed lead to the country and made history.

Although his honesty of purpose and transparent sincerity were beyond question, his was a formidable task, as he had to dispel ignorance, overcome prejudice, answer criticism and pacify opposition. But he succeeded by reason of his patient persuasive methods, his determination and persistence. He nursed no bitterness, cherished no grievance towards those who differed from him, but sought by discussion to win them over. He remained firm while others wavered and succeeded in imposing his will by his personal qualities. After the buildings at Gamdevi were occupied, our people realized the immense benefits of Co-operative Housing. Then followed the Co-operative Housing Society at Santacruz in 1918-1919 with Talmaki's lead and active guidance; next, our friends at Dharwar started the Co-operative Building Society with the late Rao Bahadur Sheshgirirao Koppikar's initiative and efforts, guided by Talmaki. Both the Societies at Santacruz and at Dharwar received financial help from the Shamrao Vithal Co-operative Credit Society. Then came a long pause until the Anandashram Colony sprang up at Proctor Road in 1938. The opening ceremony was performed by H.H. Shri Anandashram Swamiji. A few months later, another building was added, with the ground floor for accommodating the Shamrao Vithal Bank and the Anandashram Co-operative Housing Society and three upper floors for residence. But the most interesting and no less important event was that Talmaki laid the foundation stone of three buildings on 15th April, 1938, at Dubhashwadi, Tardeo Road, which being the Society's freehold estate, was renamed Talmakiwadi,

as a tribute to the great work of Talmaki. More buildings were added in course of time.

Other Co-operative Activities

Talmaki's work, to begin with, was restricted to his own community, to whom he was known and who would be more ready to trust him and follow his lead; and also because, in the unexplored field of co-operation, he would not undertake more than he could manage efficiently. But Talmaki was cosmopolitan in sympathies and outlook, and readily and ungrudgingly gave his advice and guidance to all and sundry. He organised, among others, the Hindu Co-operative Housing Society and was its Honorary Secretary for a long time. He was one of the founders of the Provincial Co-operative Institute, Bombay, and worked as its Honorary Secretary for 14 years and a member of the Editorial Board of the "Bombay Co-operative Quarterly". He prepared a scheme of co-operative housing for the industrial workers of Bombay, and some years ago when the Mahars of Bandra thought of starting a Housing Society, they sought out Talmaki from his retirement to preside over and guide their deliberations. He was greatly interested in rural reconstruction, and with co-operation of Sir Chunilal V. Mehta, Mr. A. V. Thakkar and Dr. Harold Mann, started a Rural Reconstruction Association which did useful work at its two centres, namely, Balasa in the Panch Mahals and Waki in Sholapur District.

To give to the public at large the benefit of his accumulated knowledge and experience, he crystallised them into a practical guide, entitled "Co-operation in India and Abroad" which was published in 1931. In recognition of his signal services to the Co-operative Movement, Government conferred on him the title of "Rao Sahib" in 1914 and of "Rao Bahadur" in 1916.

Other Social Work

Talmaki retired from service as Assistant Registrar, High Court, on 1st August, 1930. In 1931, when he had a nervous breakdown, he went to Deolali for rest and recuperation, and returned after two months much improved. But he was an indefatigable worker. He was for years collecting information from every available source about Saraswat families

and the Konkani dialect. The practice common in performing shradha ceremonies of substituting the names of deities and rivers, where those of grand and great-grand parents were not known or remembered, is said to have struck Talmaki as crude and impelled him to collect information about Saraswat families; he checked it by reference to the oldest living relatives and friends of such families. These genealogies tell us much that is very old but perfectly true, which had lain hidden or obscured by mists of antiquity and is now revealed, so as to make any questions about them futile or needless. He published Saraswat genealogies - from the Founder of the House to the most recent descendant - in parts: Part I in December, 1935, Part II in February, 1939. A collection of Konkani Proverbs (and paradoxical sayings) with explanations of their origin as throwing light on our social evolution, was published in two parts: Part I in 1932, and Part II in February, 1936. These publications were his exclusive work and will remain a monument to his spirit of inquiry and research as well as his matchless industry. He remained in Bombay till April 1942 and went to Belgaum during World War II. In June 1944, he shifted to Dharwar. Here his last days were clouded by suffering - his own and his wife's. He suffered from prostate gland trouble, and she from physical breakdown. After a brief illness, he died at Dharwar on 28th January, 1948. Some time before his death, the Santacruz Housing Society decided to return the share capital of members who were not its tenants. Talmaki, who had become a member in the initial stage of the Society, as an encouragement to others, suggested that his share money be diverted to some charitable purpose, preferably, education; and the Committee of Management wisely enough, made it the nucleus of an Education Fund, which they named after Talmaki's mother who died at Santacruz in October, 1927.

Conclusion

Talmaki was called to his rest long after his life-work was completed, though he had a couple of irons in the fire. He was known to be working hard to compile a Konkani-English Dictionary and a History

of Saraswats. The enduring work by which he will live enshrined in the affection and gratitude of our people is, doubtless, in connection with the housing of our middle class population in the city. All the Saraswat Colonies will be a perpetual reminder of his farsightedness and sagacity as well as his quenchless zeal for the social and economic uplift of his fellow men. Such response as his to the vital needs of city life is not evoked by worldly leisure, but by a compelling inward impulse coupled with steadiness of purpose and unyielding determination. And as we look back, our appreciation of the benefits accruing is enhanced beyond words; when we think of the present difficult times with their acute shortage of housing accommodation and the frantic legislation that has followed in its wake, we value beyond words the cheap, convenient and comfortable modern type tenements; and generations of our people who will reside in them will bless Talmaki for this great gift. He thought not in terms of the individual, but of the community of which he was one. He wanted nothing for himself that others might not share in common with him. He thus taught us to live our life in the light of the whole to which we belong, and live it from the point of view of its significance to life in general.

Appreciation

Talmaki's life was simplicity itself; rather, simplicity verging on austerity. The idea of luxury was alien to his nature. He was entirely unfashionable in his tastes and his sole recreation was a long walk. He was slow-thinking, but prudent, resourceful, conservative in habits of mind, patient under misrepresentation and strong enough to resist the temptation to retaliate. There was about him something comforting and humane. He always led a busy life, reading or writing, orderly in all that he did, distributing his time with rigorous economy. His hand was operative in all our institutions, wherever it was not visible. He had to rub shoulders with plenty of pettiness on every scale and in every hue, but he always kept his eyes well above it. He not only pulled us out of ourselves, but lifted us above ourselves. In the stress and turmoil of actual existence, we are often unable to see beyond

the moment or think beyond the day. But he taught us to take a long view of life. He thus made us hopeful about ourselves and about our outlook.

It is said that great ideals and great qualities abide, even after those that exhibited the qualities and cherished the ideals pass away. It is a justifiable hope that Talmaki's shining example will continue to inspire generations of his successors to emulate him. For he sowed the seed and those who are with us and those who will come after us will continue to reap the harvest. Our hearts should therefore blossom with thankfulness to God who gave him to us, as well as to those who lead us along the path chalked out by him. As we review Talmaki's activities, our hearts thrill with involuntary admiration. For his work was lit with life and his life was made sweet with work; his work endeared the present and made the future bright; and we mutter to ourselves "Blessed be his memory and may his kind increase!"

- Source KS Issue January, 2006

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Rao Bahadur Shripad Subrao Talmaki - Maharshi of Co-operation

In India the seed of the co-operative movement was sown by SHRIPAD SUBRAO TALMAKI, the man and the spirit behind the co-operative movement. Talmaki was a pioneer in the field of co-operatives- Urban Credit, Housing and Education.

In the early 20th Century, the concept of cooperative was indeed path-breaking. In the Socio-Economic sphere, everything was owned and controlled by either the state or private individuals. The fact that common people could join hands for their mutual benefit escaped the intellectuals and social reformers of the time. Into this kind of scenario stepped in Talmaki with his revolutionary idea and sowed the earliest seeds of co-operative movement in Asia.

Talmaki had presented papers on various topics connected with the Co-operative Movement, which were read in different Conferences and meetings. A list of these and extracts from some of them are produced below:

1. "Co-operative Housing"— Paper contributed to the Bombay Provincial Co-operative Conference — 11th August 1913.

2. "Possibilities of Starting Co-operative Housing Societies Among Hindus" — 1st August 1915.

3. "Stray Thoughts on Town Planning" Part I — 1st June 1915

It now became generally recognised that the best way of effecting housing reforms is to build more houses, making them common and abundant. If this could not be effected within the boundaries of the old city, as is generally the case, extend its boundaries. Bring the suburbs within its reach; develop the communications; induce people to spread out; and encourage industries to move out. But let all the work of extension be preceded by a definite plan.

What are then the requisites of an ideal Town Plan? They may be summarised in the following few words: Locate industries in appropriate quarters in an orderly style. House people in localities best suited to them, keeping residential places separate from working places. Leave ample vacant spaces for

common parks and recreation grounds. Let houses be not congested or be towered up into the sky. Let every living room have ample access to light and air, and give a garden to every house. Let the streets be laid out in the best possible direction for the convenience of traffic and the residents, and make provision in good time for sewerage and sewage disposal. Preserve old trees and other natural beauties and sceneries and objects of historical interest. And above all leave ample margin near each locality in anticipation of future expansion.

'Thus Town Planning requires the careful collaboration and sympathetic comprehension of all the interests of a town or city, whether concerning its trade or industry, the railway or the dock, public or private concerns, hygiene or housing, without allowing any one of them to dominate the situation at the cost of others. Health, convenience, beauty and real economy have all to be taken into account. Town Planning is moreover a social process and a civic endeavour, allowing to every individual living within the town or city, whatever condition of life he may be in, equal opportunities and the full share of his rights and privileges as a citizen. In other words the aim of Town Planning is to bring the relations between a city and its citizens closer and closer together and make their interests completely identical.'

4. "Stray Thoughts on Town Planning" Part-II— 29th June 1915

"The housing of the milch cattle has in Bombay developed into another problem of considerable magnitude. One of the ways of tackling it is by building public sheds and model houses by the Municipality, where private owners could keep their cattle. Owners of animals must also gradually be induced and encouraged to move out into the suburbs by the creation of special facilities in their

favour. This is essential not only in the interest of the milk-trade itself, but in that of the health of the City and also for making more residential areas available.”

5. “The Saraswat Co-operative Housing Society, Its History and Working System” — 9th March 1916

6, “State Aid For Housing” Part I & II — 6th June

1916, Parts III & IV — 4th July 1916; Part V — 9th January 1917

7. “Cheap Houses for the Middle Class Chawls” — in 2 Parts 30th June 1919

8. “Cheap Houses for the Middle Class: Flats and Cottages” 1st July 1919.

Important Events in Talmaki's Life

1868, December 25 : Birth at Honavar

1889-1893: Passed B.A. Examination in 1893.

1897: 2nd LL.B. passed.

1898, March: Began practice as pleader at Kumta. Appointed as Assistant Shirestedar in the High Court, Bombay.

1906: Started the Hindu Co-operative Credit Society , Assisted in starting a Co-operative Library in the Servants of India Society's Home in Bombay, and a journal “Bombay Co-operative Quarterly”.

1907: Registration of the Shamrao Vithal Urban Co-operative Credit Society, Ltd.

1909: Joined hands with friends to convert the 'Friends Social Club' into the Kanara Saraswat Association.

1910: Actively participated with the Samyukta Gowda Saraswat Brahman Ekikaran Parishad, for which he was ex-communicated.

1911-1912: First President of the Kanara Saraswat Association—took a leading part in taking the Census of Chitrapur Saraswat community.

1913 Sept: Read a paper on “Co-operative Housing” at the Co-operative Conference at Pune, resulting in the starting of the Bombay Co-operative Housing Association.

1914: Received the Title of 'Rao Saheb'.

1915, March 28: Saraswat Co-operative Housing Society, Gamdevi registered

1916: Received the Title of 'Rao Bahadur'

1918: Worked for the establishment of the Bombay Provincial Co-operative Institute (Hon. Secretary of the Institute for 14 years—Actively connected with Bombay Provincial Co-operative Bank, the Agricultural Sale Society, the Bombay Provincial Land Mortgage Bank and the Bombay Co-operative Insurance Society.) Initiation of the Shamrao Vithal Memorial Scholarship Fund of which he was a Trustee till his death.

1919: Saraswat Suburban Co-operative Housing Society, Santacruz registered.

1923: Took active part in the establishment of the Saraswat Education and Provident Co-operative Society, Ltd.

1928: Appointed as Assistant Registrar, High Court, Bombay.

1930, August 1: Retired from Government Service.

1930-31: President of the Kanara Saraswat Association—a second time.

1931: Published Co-operation in India and Abroad.

1932: Published Konkani Proverbs, Part I.

1933, February: Study tour of North India.

1934-35: Study tour of South India. , Published Saraswat Families, Part I.

1936: Worked for the establishment of the Modern Education Society at Dharwad. Published Konkani Proverbs, Part II.

1938, April 15: Laid the Foundation Stone of the buildings of the Co-operative Housing Society at Dubhashwadi, Tardeo, since renamed “Talmakiwadi”.

1939, February: Published Saraswat Families, Part II.

1942, April: Left Bombay for Belgaum —failing health prevented his return to the City. Completed the manuscripts for the Third and Final part of the Saraswat Families and Konkani-English Dictionary.

1944, June: Shifted from Belgaum to Dharwad.

1948, January 28: Passed away at Dharwad at the age of 79.

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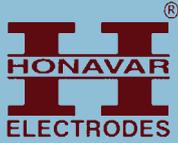
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Rao Bahadur S. S. Talmaki - A Giant among Men

Sadanand Bhatkal, a senior member of our community, a former president of the KSA and also ex-chairman of the Shamrao Vithal Co-op. Bank has spent a number of years working in the social sphere in general. In his younger days he has been in close contact with Rao Bahadur Talmaki. He shares some thoughts on Talmaki with our editorial committee member Shruti Gokarn.

Undoubtedly the bhanap community looks up to S.S Talmaki as a pioneering member of the community for numerous reasons. According to you which are the two most prominent reasons why we as a community will remain ever grateful to this magnanimous man?

Before answering your question I would like to tell you that our community is fortunate enough to have not one but two great pioneers. The first one is of course Shamrao Vithal Kaikini. He was one of the first bhanap migrants to Bombay. He helped people to get jobs, he offered financial help to students to complete their education. He thus laid a foundation in Bombay for our community to flourish. But there are two misconceptions that are prevalent and I take this opportunity to clear them. It is widely believed that Shamrao Vithal Kaikini started the two institutions which have become symbols of our identity as a community viz. the Kanara Saraswat Association and the Shamrao Vithal Co-operative bank. These two institutions were in fact started by S.S Talmaki. I don't have to elaborate further on the importance that these two organizations have assumed for us today.

Besides these two institutions his most important contribution to society in general lies in the field of co-operative housing.

Tell us about your personal association with him.

His grandson Ramesh Nadkarni and I were schoolmates. So I would visit their place in my childhood. I came in contact with him for barely a period of four to five years, but those were the most impressionable years, the formative years of my life, from the time I was around 11 to 12 years old till I turned 15. He contributed immensely to the moulding of my personality.

From him I learnt the value of social service. He inspired us to start the Saraswat Students' League. At that time people like Dr. Kalle, R.M. Haldipur, the Mugve brothers, Madhu Heble were all members of this League. He also inspired us to go mainstream and merge with KSA.

What were his most striking personality traits?

There was an aura about his personality which immediately struck you. He came across as a person who was genuinely compassionate, helpful, a person who was truly concerned about social issues. He was research oriented and had a scientific approach towards the causes that he took up.

What made him an invaluable asset to organizations like the KSA and the bank was, he was an excellent troubleshooter. Whenever there was a crisis at these organizations he was there to handle it and to smooth things over. In fact whenever there was trouble looming ahead Talmaki would be called to handle the situation. For instance when he became the Chairperson of KSA the second time around, it was with the express purpose of dealing with some trouble that was brewing there.

You mentioned that he was a research oriented person. Could you throw more light on this aspect of his personality?

The Co-operative Societies Act was passed in 1904 and came into operation in 1905. He ordered literature from England about co-operation. He studied it and presented papers about it all over the country. He wrote articles on how houses should be built for the Low Income Group and the High Income Group. He had prepared a model of how a co-operative society should be built and explained things to people with the help of this model.

He realized that if houses were to be built for people, a good estimate of the number of people who would occupy those houses was required. So he carried out a census of the bhanap community in the year 1912. This itself is an example of the scientific method of thinking that he had.

Which are the institutions which owe their existence to S.S. Talmaki?

He was the founder of eight institutions one of which is the Kanara Saraswat Association. He founded the Co-operative Credit Society as the bank was known till 1931. Other than this he started the Co-operative Housing Association in 1913 in Bombay. He established housing colonies at Grant Road, Santacruz and at Dharwad.

What are the most prominent features of his work?

There are two important features that I would like to discuss. The first one is, his approach to his work. He had a truly universal approach towards his work. When he did his work in the field of co-operation he did not restrict himself to the bhanap community only. For him co-operative housing was a universal tool to solve housing problems of all people. In fact initially when he wanted to build houses for the Low Income Group, he wasn't thinking only of the bhanaps. But he did not get a good response from people in general. So the then Collector of Bombay suggested that he take the idea to people of his own community since he already knew so many of them. So that is how bhanaps came to occupy the co-operative housing societies that he built. But he wanted non-bhanaps also to benefit from his ideas. He participated in conferences all over the country and disseminated information to as many people as possible. I want to specially emphasize on this feature of his work i.e his universal and liberal approach because we as a community and as a society are becoming more and more narrow-minded in our approach.

He was innovative in the true sense of the word. He was a fountainhead of new ideas. He found out about the Rockdell ideal housing society in Scotland

and prepared a model of an ideal housing society and taught people with the help of the model. He travelled right up to Karachi in order to popularize co-operation. It is sad that what he stood for, what he taught is not seen today. The true spirit of co-operation is not seen even in so called co-operatives.

S.S Talmaki was a pioneer, a leader of a unique movement. Which quality of his inspired confidence in people and encouraged them to follow the lead shown by him?

He was such an inspiring leader because he never dominated over people. In fact he preferred to stay in the shadows and encouraged them to go ahead. It is because of this attitude of his that he received support from people in his pioneering work. A real leader remains behind the scenes and knows how to delegate work and has the ability to get it done from people. That was the kind of leader S.S Talmaki was.

S.S Talmaki did what we call in today's lingo 'multi-tasking'. He held a job, fulfilled his domestic responsibilities and at the same time dedicated his time and energy to social causes. How did he manage all this?

The secret of this lies in the three D's of dedication, devotion and discipline. He led his life in a disciplined manner and this enabled him to multi-task. And the most important thing was that he had the courage of his convictions. He truly believed in the cause of co-operation. He had a great passion for his work which fuelled him on and on. These are the qualities that our youth should aspire to emulate.

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Late H. Shankar Rau, eminent thinker and author says "Carlyle defined genius as the transcendent capacity of taking trouble first of all. Rao Bahadur S. S. Talmaki was a person who took great trouble in several useful spheres from first to last, and was a genius if ever there was one. In his research into the history of Chitrapur Saraswats and their families, as in his peerless work in the fields of Co-operation and Konkani, he strove hard over a period of some 35 years to leave something really worthwhile to his contemporaries and to posterity."

Life and Work of Rao Bahadur S.S. Talmaki

Heartfelt and sincere tributes of a grateful community were offered to the late Rao Bahadur S. S. Talmaki on March 14, at Talmakiwadi, Tardeo, when representatives of various Saraswat institutions spoke on the "Life and Work of Rao Bahadur Talmaki". The meeting was held under the auspices of the Kanara Saraswat Association and was presided over by Rao Saheb R. N. Naimpally.

The President at the outset narrated the circumstances under which the condolence meeting held on February 11, came to an abrupt termination before the many speakers whose names had been announced had had their say. He regretted he had few occasions to come in contact with the late Rao Bahadur to appreciate his real worth, but he could unhesitatingly say that it was really left to very few persons to have a standing memorial like having a colony named after them during their life-time. Mr. Naimpally recalled how during one of his visits to a reputed doctor of the Deccan Brahmin community, the Doctor spoke to the large circle of friends sitting around him about the achievements of our small community settled in Bombay and said that it was the community to which Mr. S. S. Talmaki belonged.

Briefly tracing the early life and career of Rao Bahadur S. S. Talmaki, Mr. N. S. Kowshik, his close associate, pointed out how the Rao Bahadur drew inspiration for the future course of his activities from a scheme submitted by the late Mr. Shamrao Vithal Kaikini to H. H. Shrimat Pandurangashram Swamiji in 1894, suggesting the compilation of a Directory of our people; the heads under which information was to be collected were: our Gurus; our temples and other religious institutions and the festivals observed; our poets, saints and, other noted men; Families of our Priests and their geographical distribution; heads of families at different places; charities of our people; Holders of University Degrees; the Car Festival at the Math and the contributions received; all this was to be preceded by a census of the community. But the Swamiji did not favour the scheme, as

requiring a permanent staff and as being prohibitive in cost. But Mr. Shamrao had set his heart on it and to carry out the plan, he appointed a Committee of a dozen people in Bombay. The results of the census, a list of our temples and festivals, notes on eleven of our saints and poets, a list of holy places of Hindu pilgrimage, with estimates of cost of journey both ways, a list of Hindu holidays and Muhurtas for Thread Ceremonies and Marriage in the year; and a list of our graduates of Bombay and Madras Universities since 1872 were published in April, 1896, with a photograph of the Swamiji as the front piece. This was named the Chitrapur Panchang and was to be an annual publication, but the outbreak of Plague scattered the members of the Chitrapur Club in all directions and no more issues of the Panchang appeared. Rao Bahadur Talmaki treasured a copy of this publication and it inspired his elaborate census of our community in 1912, as well of his publication of the geneologies of Saraswat Families, Konkani Proverbs and his unfinished Dictionary of our language. But the enduring work by which he will live in the memory of succeeding generations was done in the sphere of Co-operative Banking and Co-operative Housing. The Co-operative Societies Act was passed in 1904 and came into operation in 1905. He founded our Co-operative Credit Society, as the Bank was known until 1931 and named it after the late Mr. Shamrao Vithal Kaikini. In 1913, he read a paper on "Co-operative Housing" before the Provincial Co-operative Conference in Poona. This led to the formation of the Co-operative Housing Association in Bombay. His paper on the same subject, read before a meeting of our people at Hirabaug on 24th January, 1914, led to the formation of our Co-operative Housing Society—which being the first of its kind in India made history and secured a loan of Rs. 24,000 offered by the late Sir Prabhashankar Pattani—the loan to be for four years bearing interest at 4 per cent. Our Housing Society gave a much needed lead to the whole country. Being



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Registration No. 188/PRO/10A/872 Dated 02 January 2002

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Further to our appeal published last month, we are happy to announce that we have made following changes to serve our Elders in our community more effectively, the condition of Age requirement of 70 Years has been reduced to 65 years, therefore any Chitrapur Saraswat Brahmin who is 65 years and above as on 1st January 2010 can now become our Member

As we have already received good response especially from Karnataka therefore we have decided that in first Phase we will make only 250 Members on First Come Basis.

We would like to bring to kind notice of every one that ours is a Private Trust and not affiliated with Chitrapur Math or any Saraswat Institutions in India or Abroad and would like to further confirm that we are not looking for or will take any Donations from any Chitrapur Saraswat individual or Institutions from India or Abroad, we only need assistance from every Saraswat to help us to achieve our goal to serve our Elders.

As we are giving these amounts to our Members only as respect to their Age, even if they are getting any assistance from any Institutions in India or Abroad on any other conditions, will not hinder them from becoming our Members

For AJINKYATARA FOUNDATION

Arun Bhasker Savur
Trustee

the Chairman of our Bank, he refused even to work on the Committee of the Housing Society as he held the view that the Chairman of a lending Society should not be connected with the management of a borrowing Society as our Housing Society was to a large extent financed by our Bank. Our colonies at Anandashram and Talmakiwadi are extensions of his scheme, as well as the Housing Society at Santa Cruz which had his lead and active guidance, and the Housing Society at Dharwar, both of which had financial aid from our Bank. Our colonies are a memorial to his sagacity and far-sightedness and the benefits conferred by them are multiplied in these days of acute shortage of housing accommodation. He thus carried out his idea of people living in the congenial atmosphere of convenient and comfortable colonies and working harmoniously for common ends and for common benefit.

As to his private life, it was one of simplicity verging on austerity. The idea of luxury was alien to him. As the Hon'ble Mr. Vaikunth Mehta told our people some days ago, Rao Bahadur Talmaki never used an envelope as long as a Post Card could serve his purpose. His frugality in the matter of clothes was a good humoured joke with his friends. He was conservative in his habits of mind, prudent, patient under misrepresentation and strong enough to resist the temptation to retaliate-as was proved when a number of pamphlets were printed and distributed discrediting him in several ways, in connection with our Santa Cruz Society.

Mr. Kowshik wound up by saying that great ideals and great qualities abide, though those who exhibited the qualities and cherished those ideals pass away. As we review the Rao Bahadur's activities and achievements, our hearts thrill with involuntary admiration. With his last breath he must have wished us all well and said "God bless you all!" To him therefore we pay our tribute of affectionate gratitude and we bless his memory; and our prayer should be "May his kind ever increase!"

Mrs. Sitabai Padbidri, speaking on behalf of the Saraswat Mahila Samaj, said that it was at Shri

Talmaki's instance that the Samaj came into being, so as to enable the ladies of the community to devote some of their spare time to some concrete useful work. Ever since then the Samaj had the benefit of his guidance on all important matters, notably in the opening of the Industrial Section and the Balak Vrinda Nursery School. Even from his sick bed he had offered to give them useful direction at the time of the construction of the proposed building of the Samaj, but unfortunately he was taken away so suddenly.

The most fitting tribute that any one could give to the departed soul was to carry out the legacy of hard, solid and constructive work in real co-operative spirit. In this task the Samaj would no doubt, she assured, play its part. She pleaded for full co-operation in so doing from sister institutions of the community.

Mr. N. L. Kodikal, speaking on behalf of the S.V.C. Bank, said that he first came in contact with the Rao Bahadur when working as Secretary of the K. S. Association. The financial position of the institution was then in a very unfortunate state and the Committee was at the end of their wits to find out ways and means to collect more funds and stabilise their position. Mr. Kodikal said that he received much useful guidance from the Rao Bahadur in this direction.

One of his most admirable qualities was his dogged persistence in whatever task he undertook, no matter how difficult it was. It was the same perseverance which enabled him to collect and publish Konkani proverbs and similes, a task which, to say the least, was tedious and involved a mountain of labour.

Mr. G. R. Mankikar, who followed, said the late Mr. Talmaki was ready to offer his guidance to all institutions whether he was connected with that institution or not. It was more the spirit of co-operation exhibited rather than any concrete assistance that attracted men to him. It was he who taught us that even with little or no capital poor men could stand on their legs with the help of co-operative institutions and that they were themselves their capital. He added that it was not for the Saraswat community alone that the Rao Bahadur worked, but

for all. While spending a vacation with the Rao Bahadur at Mysore, he found numerous local leaders flocking round Mr. Talmaki to discuss our problems with him.

Stating that his relations with Mr. Talmaki were like that of 'Chela' to his Guru, Mr. H. Ramakrishan Rao, Secretary of the Saraswat Housing Society, stated that Mr. Talmaki loved to work hard and assiduously, shunning all publicity. Many of the co-operators in the Saraswat community owed their training to him.

Mr. Reuben, a member of the Jewish community,

who was present on the occasion, said that he had the privilege of attending classes on 'Co-operation' conducted by Mr. Talmaki years ago, and thanks to this training he had been a co-operator since then.

The meeting terminated with a reference by Mr. S. G. Hosangady, Hon. Secretary of the K. S. Association, to the guidance the institution had received even after Mr. Talmaki had gone to Dharwar for reasons of health.

Source: From KS March 1948

<<<<>>>>



1930: Talmaki with Shrimat Anandashram Swamiji on the occasion of Diamond Jubilee celebrations of Ganapathy High School, Mangalore, South Kanara



1942: Rare free hours in busy life – Talmaki with wife Kalyanibai



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Sumati Ramdas Nadkarny
(4th February, 1924 - 12th October, 2010)



Missed by:
Nadkarny: Uday, Kanchan, Nikhil and Neeta
Naimpalli: Aruna, Sadanand, Sameer, Swati, Swaraa, Shweta

An Ode to Sumati

*Sumatipaachi, mummy, amamma, anamma, baby and panjamma too
These were some names we who loved her called her and miss her, we always do*

*Understated and quietly competent , she managed her household all her life
A loving mother and grandmother she was , a doting great grandmother and a very good wife*

*Missed will be her laughter, her subtle dry humour
Her delicious cooking put us in good humour*

All of us will savor the memory of her quite smiles and love for her family

Today her empty seats are forever branded as her TV chair and her puzzle solving chair

I and all the others will treasure in our hearts the amazing woman who once sat there

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Rao Bahadur S.S.Talmaki - Trail Blazer of A New Way of Life Cooperative Housing Movement

The Success Story of Saraswat Co-op. Housing Society, Gamdevi

COMPILED BY: A.A. KULKARNI & K. S. KODIAL-RAO

In Marathi there is a saying that “*Lagna pahava karun va ghar bagava bandhun*”. Rao Bahadur Talmaki went through the latter part of the saying and built the first cooperative housing society in Gamdevi, Mumbai. We give below some of the obstacles he faced and overcame to make it a success.

1. The Chitrapur Saraswat Brahmins who as a community were well educated and settled in North Kanara (which was in Bombay Presidency and South Kanara which was in Madras Presidency), started migrating to Bombay (Now Mumbai) in search of employment during the late 19th Century. Most of them were employed in banks, insurance companies, cotton mills, railways and judiciary services etc. They were staying in chawls or with locals as tenants on a rental basis.

2. The KSA undertook a census in 1912 which showed that the community in the city had increased from 226 in 1896 to 1252. The total house rent paid by them per month amounted to Rs. 4,124 which came to nearly Rs.50,000 per year.

3. This was the genesis of co-operative action for the purpose of co-operative housing for the community.

4. The Provisional co-operative conference held in Pune in 1913 gave direct impetus to the idea. A paper on cooperative housing discussed at the conference resulted in the appointment of a provisional committee with Hon'ble J.P. Orr, C.S.I., I.C.S., as its Chairman for starting cooperative housing movement in Mumbai with the express object among others of organizing housing societies on cooperative lines.

5. At this time, the Kanara Saraswat Community held a public meeting of their members at Hirabaug Hall on 24th January, 1914 under the President-ship of B. W. Kissan I.C.S., Special Officer, Salsette. A

paper on forming cooperative housing was read out at the meeting by Rao Bahadur S.S. Talmaki. In the same meeting a provisional committee was appointed to take necessary steps for starting the society. In the course of his Presidential speech, Mr. Kissan after referring to previous activities of Chitrapur Saraswat community referred earlier made prophetic remarks that “if any one could make a cooperative housing society, they (Chitrapur Saraswats) should be able to do it”. Though the members present felt much flattered by these words, they scarcely anticipated that they were destined to realize it soon.

6. The provisional committee did a good deal of spade work by holding monthly meetings and discussed the possibility of a housing society from various points of views and to educate opinion on the subject. A sub-committee was formed which framed the set of Bye-Laws for the proposed society. It issued prospectus explaining the aims and objectives of the Society, inviting funds for its operations.

7. In the mean time, in spite of vigorous propaganda and strenuous efforts of over 9 months the collections did not reach even a couple of thousand rupees. It was natural in those circumstances that the monthly progress reports of the provisional committee's secretary were a tale of pessimism regarding the future prospects of the scheme. The out break of The First World War in August 1914 brought about a further shrinkage in monthly collection. The members therefore, seemed to lose all heart and the movement threatened to breakdown.

8. The first difficulty was solved after the announcement by Hon'ble Mr. Orr in one of the Bombay Cooperative housing meetings that a friend of his was prepared to advance a sum of Rs. 24,000 at 4 % interest per annum to the first cooperative housing society that might be started in Bombay.

Nostalgic Memories



On 21st Oct 2010 Surendra Balsavar (Gopi), popularly and universally known as 'Gopmam' or 'Gopidada', passed away. He went as quietly as he lived.

In 1949 he joined Ambica Airlines and later Cambata Airways as a trainee mechanic. In 1952 he joined Air India as a Flight Engineer. Flying was his passion, and since he could not afford to be a pilot this was the next best thing.

He retired from Air India in 1975 and joined Kuwait Airways where he worked for five years. He decided to hand up his cap and epaulettes and spend some much delayed time with his family.

I was married to him for 54 glorious years, and during that time I have never known him to raise his voice or lose his temper. The only sign of displeasure he would show is raising one eyebrow the children used to joke – "Beware Papa's eyebrow has gone up".

We have three wonderful children, and three even more wonderful grandchildren. He never imposed his will or ideas on them. He gave advice only when asked.

He was an uncompromising do-it-yourself person. He could dismantle a car and put it back together as good as new. All his friends came to him for help and guidance. At home he did all the minor repairs, and to date we have needed the services of a plumber or electrician. Lately he had taken to gardening, vermi-culture and making compost. He was ever ready to learn anything new. He practiced Reiki, and done Pranic healing. He was an enthusiastic Natural History member and with his cousin Umanath Bailur was members of the BNHS and went on many treks. They were both very disappointed when they were discouraged to go on those treks when they turned 75, though they both were more sprightly and active than many younger members !! He was 87 years old bur still walked ramrod straight.

It is unbelievable the number of people who called, emailed and wrote to me from all over the world to offer their condolences, not forgetting my family and friends who called on me personally. My children and I thank one and all and regret our inability to so personally.

Our house "Armaan" used to be the hub of all family gatherings for young and old. Now it will not be the same without his benign presence; but to me he is still alive and guiding me silently.

Goodbye to a gentle soul and a thorough gentleman.

Shalini Balsavar

If the society constructed the buildings on the Improvement Trust Estate, the trouble of raising additional capital for purchase of the land could be saved since the Trust holds out the option of paying by the way of rent at 4.5 % of the price of the land. The second difficulty was got over by launching the scheme for construction of independent tenement blocks instead of a chawl. Even the idea of moving to the suburbs as for instance, Matunga estate of the Improvement Trust was temporarily shelved in favour of general inclination to have the first instalment of the buildings in the city.

9. Accordingly, plot no 35 on the Gamdevi Estate of Improvement Trust was selected for erecting three buildings with a ground plus two upper floors with only two independent tenements on each floor. The accommodation offered in each tenement consisted of two bed rooms, a hall, a kitchen and an independent bath room and W.C.

10. This scheme having been found acceptable, it only remained to remove all lingering doubts as to whether it would succeed financially. With this object in view, a paper was read at a large gathering of community members on November 1, 1914 explaining financial soundness of the scheme with the help of plans and estimates, their soundness being vouched by specialists in the line. Each building was estimated to cost Rs. 24,000 including all incidentals. The average rent for each tenement was approximated at Rs. 33 (Thirty three) per month to cover all outgoings including repairs leaving a margin of 5 % net for interest on capital. Each tenant was required to contribute 1/3rd cost of his residence to be paid in lump sum or by installments according to his convenience. 18 tenants had therefore, to make a contribution of Rs. 1300 (Thirteen hundred) each while the balance would be raised through loans.

11. The presentation in the above meeting proved quite a success. By the end of 1914, the requisite number of members came forward promising definitely to take up the tenements and to contribute the share capital. The progress of the scheme was smooth thereafter. In 1915, the Bye-laws were recast with the help of the draft prepared by Bombay cooperative housing

association and sent to the Registrar, Cooperative Societies for approval.

12. In 1915, Hon'ble Mr. Orr having satisfied himself about the earnestness of members who had joined the scheme, obtained the loan of Rs. 24,000 as promised earlier through his friend Sir Prabha Shankar Pattani. In March 1915, formal application for registration of the society, under the cooperative societies act was forwarded and the society was registered on March 28, 1915. On the same day the new society commenced to work by formally adopting registered Bye-laws and appointing Managing Committee.

13. On 20th April 1915 application was made to The Bombay Improvement Trust for lease of plot no 35 on Gamdevi Estate for a period of 999 years. It was granted on 13th of May 1915. The possession of the land was taken on 17th May 1915 and the work of digging the foundation commenced on 20th of May 1915. Exactly seven months thereafter, the buildings were completed and the Completion Certificate issued by Improvement Trust on 21 / 12 / 1915. The buildings were formally inaugurated by Hon'ble Mr. Orr and the tenements were occupied by all 18 members on 1st January 1916. This is how mother cooperative housing society came into existence for the first time not only in India but also in Asia.

14. The society there after, obtained a plot no 116 in Gamdevi estate from Bombay Improvements Trust (B.I.T.) which was adjoining to the existing plot. Two more similar buildings with 12 flats each of 1 BHK having ground plus two floors were constructed and occupation took place in February 1917.

15. In stark contrast to utilizing around 80 to 90 % of the plot area for construction, this society at that time had 47 % built up area and 53 % open space for garden and recreation purposes.

16. The founder members were 1) Rao Bahadur S.S. Talmaki 2) Adv. G.P. Murdeshwar 3) N.S. Kowshik 4) H. Shankar Rao 5) S.S. Balsekar 6) S.N. Kalbag 7) M.A. Mundkur 8) M. Vithal Rao.

17. G.P. Murdeshwar guided the society as its Chairman from its inception in 1916 to 1949, for a record period of 39 years. He set the society on



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In Remembrance



Shantaram V. Mankekar

Born on 9.4.1904
Died on 6.11.1986



Vimlabai S. Mankekar

Born on 10.4.1914
Died on 1.9.2003

Fondly remembered by:

Dr. Mohan S. Mankekar and Smt. Anuradha M. Mankekar and family
Late (Smt.) Uma and Late Shri Bhaskar Trikannad and family
Smt. Premalata and Shri Vasant M. Mangalore and family
Shri and Smt Vijay and Poornima Mankekar and family

firm footing and laid down proper guidelines. This has set an example in discipline and selfless service to follow for other members of the society till date. To honour the stalwarts in the Cooperative Housing scheme, the community named the Tardeo Housing Society Complex established in 1939 after Rao Bahadur S.S.Talmaki (The Talmakiwadi Co-operative Housing Society Ltd.). The Brihanmumbai Municipal Corporation (BMC) also acknowledged his services by naming the junction of Javji Dadaji marg (Tardeo road) and Gamadia Colony Road as Rao Bahadur S.S. Talmaki Chowk. Later the Housing complex established behind Talmakiwadi and Sonawala buildings was named after G.P.Murdeswar as Ganesh Prasad Co-Operative Housing Society Ltd., for his valuable contribution to the success in Cooperative Housing.

18. On 25 / 02 / 1916 Lord Wellington who was then the Governor of Bombay paid a surprise visit to the buildings of the society accompanied by Mr. Orr, Mr. J. Crerar and hon'ble Iningo-Freeman Thomas. After paying a visit to the buildings the Governor Lord Wellington noted in the visitors book "I visited with Mr. Orr this new effort in the cooperative movement and was pleased to see comfortable homes well built and at reasonable rents, giving every prospect of its proving a successful enterprise. I wish it all success and shall look forward to its development with much interest".

19. At the time of formation of society, the committee deliberated on various types of housing societies. Out of the four options available at that time, it was preferred to go in for tenant co-partnership society instead of the other types.

20. In the co-partnership system, the society is started by the Tenants, for the tenants and is governed by the tenants. The houses built by the society are owned jointly by all of them and not individually by any one of them.

21. The present Managing Committee(M.C.) expressed with great satisfaction and pride that in the past 95 years the entire gamut of work related to the society was done by them (including earlier members) on honorary basis and that no outsider like

manager or accounts clerk have been employed. The day to day working is carried out by M.C. members by devoting their time and energy. They also observed that no adverse remarks have ever been observed by either internal or external auditors. The condition of the buildings even at this age of 95 years is fairly good. However, the members feel that they should start thinking of Redevelopment/ Re-construction in the near future since the load bearing beams & pillars are showing signs of decay. Though they are maintained well, the wooden material has its own life. The annual repairs cost heavily and increase year after year. The two major stumbling blocks foreseen by the members when they contemplate re-development are alternate accommodation and finance besides higher out goings.

22. Co-operative Housing movement has saved both the State and Central Governments from taking care of old private buildings under the cess system. Recently, the Government has agreed to allow additional FSI for reconstruction of cessed buildings.

It is high time some facility is extended to very old cooperative tenant co-Partnership societies built prior to 1940 like ours.

The society buildings were designed, constructed and supervised by following persons:

1. Motilal Gandhi, Architect and Engineer of M/s Simon and Motilal
2. F.G.B. Hawkins, Architect and Officiating Engineer, Improvements Board, drew the original plans.
3. K.H.Printer of M/s Printer and Co., executed the sanitary and plumbing work.
4. Kanzi Zaver was the Contractor.
5. S. K. Talgeri, a tenant member monitored the construction work.

Note: This brief write up is compiled by A.A. Kulkarni and Rao Kodial K.S., from the Article written by: Rao Bahadur S.S.Talmaki in March 1916.

Please see the picture of the colony on page 75.

Acknowledgement : Mrs.Anasuya P. Pandit

<<<<<<>>>>>>

Tale of a Fly

- Saguna R Udiaver

There was I, hovering
Over the sand and mud,
Knowing not wither was I wandering
Moving like a real dud.

Tired was I, going round and round,
Hark! Liltng to my ear was the sound,
Ah! I saw the majestic gait
That made me wait
awhile, for me to rest
The Holy Feet were the BEST!

There is a photo of H.H. Swamiji with me
where in ther is a small fly resting on the 4th
toe of His left Holy Foot. Oh! the lucky fly!

Some of the Marathi and Konkani articles,
'Here and There' and 'Our Institutions' could not
be accommodated in the current issue for want
of space. These will be published in the forth
coming issues.

Our Wadi .. Talmaki Wadi..

Our wadi, Talmakiwadi, is named after Rao Bahadur S. S. Talmaki, who pioneered its construction way back in the 1930s. The location of our Wadi is really unique – just a few steps away is the Railway station , Bus-stops connecting us to all parts of Mumbai and outstation, a Hospital and many food-joints. Many famous heritage buildings of Mumbai, the Chowpatty beach etc. are close to us. But the Wadi itself is special. Its whole and soul are the 'AMCHI' people which gives us all a feeling of togetherness. The KSA organizes various festivals and cultural activities. We, the children, are always hanging around in the Sirur Square and the garden. We look forward to and participate in all festivals like Datta Jayanti, Diwali (Laxmi Poojan, Sports, Cultural events) and Gokulashtami. These are celebrated with joy and pleasure giving us a feeling of unity. We really feel lucky and proud to be Wadiites! Thank you Talmaki Shripadmam !!

Contributed by the children from Talmaki Wadi

Rao Bahadur S. S. Talmaki authored several books. These were Co-operation in India and Abroad, Konkani Proverbs parts 1 and 2, Saraswat Families parts 1, 2 and 3 and a Konkani-English Dictionary. He also assisted in the publishing of a quarterly "Bombay Co-operative Quarterly".

We reproduce here the FOREWORD to the book SARASWAT FAMILIES written by H. Shankar Rau.

Over twenty years ago, I often noticed, at our communal gatherings, an agile, middle-aged gentleman who always seemed to be on the lookout for grey-haired visitors and used to ply them with all manner of questions about their great-great-grandfathers. And I wondered what business he had with the departed ancients. I did not know then that he had been behaving in this way for years already, nor did I imagine that he would persist in carrying on likewise for years thereafter, but I just concluded that he was a needlessly inquisitive person. That person was Mr. (now Rao Bahadur) Talmaki who is 67 at the moment, but is not yet tired of the game.

I must confess that I did not realise the value of his great and patient work of nearly a life-time until I myself was in the throes of The Chitrapur Saraswat Directory in 1933. It then dawned on me that if the community was to have the benefit of his laborious collection, it was essential that he should himself put it into shape and also into print before he should be called upon to make his exit from our midst. This was the genesis of The Chitrapur Saraswat Series of publications of which the Directory, being a general survey of conditions in the community, is the first, and this volume, relating to Saraswat families, is a peerless second.

Every page of the volume contains something that is new to most of us, and its publication should lead to the printing of more genealogical trees and facilitate the eventual construction of a reliable communal history. The Introduction, in particular, is very interesting, while the Index of Families is invaluable.

Amongst other things, it acquaints each and every family with its progenitor and dayadis, so that one need not travel far to know these estimable people. The entire volume has been so planned that it will, like the ubiquitous priest, prove indispensable on most occasions, grave or gay. It is a work of which every Saraswat should be proud and every Saraswat household will do well to possess a copy.

H. Shankar Rau

19th December, 1935

अशिश आशिशलो मगेलो बाप्पा

रमेश नाडकर्णी

श्रीपाद सुब्राय ताळमक्की बाकी लोकांक “राव बहादूर” म्हणु परिचित आशिशलो तरी माक्का तो “बाप्पा”चि आशिशलो. तागेल्या सार्वजनिक कार्याचो भरु विसाव्या शतकाच्या पैले तेत्तीस वर्स आशिशलो, आनि मगेलो जन्मु त्याची काळांतु, म्हळ्यारी १९२१ तुं जाल्लो. मगेल्या बापसूक सरकारी नौकरी निमित्ताने एक गांवांतुं थावनु आनेक गांवांतुं वर्गु जांवचो, तशिश कोर्नु मगेल्या शिक्षणाक अड्डी येवनये म्हणु माक्का बाप्पाने आपणागेरीचि राब्बोवनु घेत्लो. तात्रे १९४२ तुं मुबै सोण्णु बेळगांव राब्बूक वचवरेकयि हांव कायम तागेल्या घाराचि आशिशलो. जाल्यारि तान्ने सार्वजनिक कार्यांतु थावनु निवृत्त जाल्ना (१९३२-३३) हांवें मगेलें चेर्डपण दांटूयनेशिल्लें. तशिश कोर्नु तान्ने केळ्ळेल्या कार्याचें खरें महत्त्व तान्ने तें कार्य कर्तना माक्का कळनाशिल्लें. तें माक्का सुमार कालानें दुसऱ्यांनी म्हळ्ळेलें आयकुनू आनी ताज्जे विषयी वाचूनूचि कळ्ळें.

आतं माक्का मगेल्या सानपणांतुलो उगडासु केल्यारि दिस्ता की मगेल्या बाप्पागेलें नांव तान्ने केळ्ळेल्या कार्याचें निमितीं देशभरि प्रसिद्ध जाल्लें आनी सरकाराने ताक्का पदव्यो दिल्ल्यो; लोकांनीं ताक्का होडपण दिल्लें तरी तो तागेल्या मनाने आनि वागणुकीने अगदी साधो आशिशिल्लो.

बाप्पागेली राहाणि साधि आनि अनावश्यक खर्चु कर्ना जांवचि तागेली वृत्ति. ताज्जें एक उदाहरण मगेल्या मनांतु घट्टि बसल्यां. चवति परबेक आमगेरि गणपती मूर्ती हाडतालीं. ती तो नळबाजारांतु तयार मेळची खरेदी कोर्नु विकटोरियाचेरि (घोड्या गाड्येरी) घेवनु येत्तालो. गांवदेवी आमगेल्या शेजारायि गणपती मूर्ती हाडतालीं. तांगेरी हाडचि मूर्ती गिरगांव एक मूर्तीकारालागी “स्पेशल ऑर्डर” दीवनु कोरोवनु टॅक्सीरि हाडतालीं. ती मूर्ती आमगेरि हाडचे मूर्तीकयि होडी आनी चड मोल्लाचि आस्ताल्लि. तें कळतचि माक्का आमगेरि सानि, रेडिमेड, सवरग मूर्ती म्हणु एक नमून्याचें उणेपण दिस्ताल्लें. तशिश कोर्नु एक वरस हांवें चवती एकळाक बाप्पालागि म्हळ्ळेंकी आमगेरियि स्पेशल ऑर्डर दीवनु होडि मूर्ती हाड्यां म्हणु. ताव्वळी तो म्हणालो, “आरे मूर्ती होडि आस्सो, सानि आस्सो, सवरग अस्सो, म्हारग आस्सो, रुप एकचि न्हेवे? पूजा एकचि नमून्याचि न्हेवे? आनि विसर्जन जातचि चौपाटीरि समुद्रांतु पावोवचि न्हेवें? मूर्तीचेरि चडू खर्चु केळ्ळो म्हणु पुण्य चड मेळना.” हीं तागेलीं उत्रं आनि त्या उत्रांतुले ते तागले विचार मगेल्या मनांतु कायम वल्यारि. मस्त तत्त्वज्ञान वाचूनू, आयकूनू, नित्यजीवनांतु कस्लेयि परिवर्तन जात्ता की ना म्हणु माक्का गोत्तु ना. कारण हांवें अजुनि तत्त्वज्ञान श्रद्धेने वाचने

जावो आयकने. जाल्यारि बाप्पागेल्या ह्या उत्रांनी आनि विचारांनीं मगेल्या जीवनाक योग्य वळण लायलें अशशी हांव कृतज्ञतापूर्वक लेकतां.

बाप्पागेल्या कसकशीचे वृत्तीनिमित्तिं मस्त जाणं ताक्का कंजूस म्हणताले खंयि म्हणु हांवें आयकल्यां. जाल्यारि घर खर्चा तुं अनावश्यक खर्चु अगदी कटाक्षाने करनातिले तरी गरजेच्या खर्चाक तान्ने केदनायि ना म्हण्णेशील्ले. आनि कोणाकयि अडचणी आशिशले ताव्वळी ते आमगेल्या संबंदिका पैकी आस्सोति, जातीचि आस्सोति, परजातीचि आस्सोति तांकां तान्ने सडलु हाताने, अनमान करनास्तना मदत केळ्ळेली हांवें पळयिल्या. ताज्जेनंता खंचेयि सार्वजनिक कार्याक विशेषतः शैक्षणिक कार्याक तान्ने अगदी उदार मनाने सहाय्य केल्यां.

बाप्पाने जोडूक सुरू कर्तना विल्सन हायस्कूलांतुं शिक्षक म्हणु थोडे दिवस काम केळ्ळें खंयि. उपरांते तान्ने शिक्षकागेलो व्यवसायु सोळ्ळेले तरी शिक्षकागेली वृत्ती ताज्जांतुं वरलेली. ताक्का आपणा गेल्या सार्वजनिक कार्यांतु प्रभावी भाषणं कोरची कला आपणाच्यांतु ना अशिश दिशिल्लें खंयि. माक्का होडु जातचि त्या नमुन्याचि अड्डी जावनये म्हणु माक्का अगदी सानपणी धोर्नु चार चौगांडूर भीनास्तना उलोवचो अभ्यासु जावंका म्हणु एका नवीन कल्पनेचो तान्ने प्रयोगु केळ्ळो. माक्का पुराणांतुल्यो थोड्यो काण्यो, पदं, श्लोक शिकोवनु मजलागीथावनु किर्तनं कोरोवनु घेतल्यो. घरगुती किर्तना कोर्नु भीड मोण्णु धैर्य येतचि मगेल्या स्कूलांतु (सेंट कोलंबाचे बिगारी वर्गांतु) आनि गांवदेवी कॅनरा सारस्वत एसोसिएशनाचे हॉलांतु मगेल्यो किर्तना केल्यो. हांव भारी हावभाव कोर्नु किर्तना कर्तालो म्हणु मगले सगळीं कौतुक कर्तालीं आनि एक फांतां तेमेयि होडू थायि माक्का किर्तना जातचि पांय पळ्ळीं म्हणु माक्का भारी डौलु आयिल्लो.

त्या काळांतु इंग्लीश भाषेक महत्त्व मस्त आशिशलें. तशशी आस्तना तान्ने माक्का इंग्लीश माध्यमाचे स्कूलांतु घालनास्तना, ताव्वळि मध्यम आनि कनिष्ठ वर्गाचे चेडुवांनि वच्चे गांवदेवीचे म्युनिसिपालिटीचे स्कूलांतु घाल्ले. जाल्यारि इंग्लीश प्रायमर मज्जेखातिर घेवनु नित्य तान्ने जेवणाक बशिशले ताव्वळी मज्जे कोरोवनु वाचोवूनू घेत्तालो कारण बाकी वेळारि ताक्का फुरसति आस्सनाशिल्ली. आनि आयताराचें रजे दिसांचें सांजेचें मलबार हिल्लारि आपणासांगाति भोंवचाक अपोवनु व्होर्नु वाडेरि मल्यागि इंग्लीशाने उलैतालो. चेडुवांगेलो बुद्धी विकासु मात्र न्हयि तांगेली प्रकृति सुदृढ जांवका हो तागेलो दृष्टिकोनु आशिशलो. व्यायामु आनि स्वच्छ हवेंतुं खेळचे खेळाक तो महत्त्व दितालो. घराभितरि

बैसून खेळचे खेळ ताका मनांतु येनाशिले. इस्पिटं, केरम वगैरे खेळ्यार ताका कोपु येतालो.

गांवदेवी सारस्वत महिला समाजाने 'बालक वृंद' सुरू कर्तना आम्मी थोडी चेडवं त्या वृंदांक मेळूक प्रायेने होडु जाल्यार कॅनरा सारस्वत एसोसिएशनक मेळूक वयाने सात्र अशिश अडनाडी प्रायेचीं आशिशलीं. ताव्वळी आम्मी सारस्वत स्टूडंट्स लीग काडचें ठरेयिलें. हांवें बाप्पाक निमगीलें. ताका ती कल्पना पसंत पळ्ळी जाल्यार त्या लीगाचे उद्देशांतु स्टडी सर्कल, डिबेट, ट्रिप, खेळ हे घालतना इस्पिटं, केरम मात्र घालनाकाति म्हुणु तान्ने स्पष्ट सांगलें.

त्याचि कारणाखातिर बाप्पाक सिनेमा पोळोंवचाक तास गटलेने काळका कूडांतु बोसचें खांयिश आस्सनाशिलें. थोडेचि सिनेमा शैक्षणिक आनि बोधपर आस्ताति ते पोळोंवचाक तागेली अडिड आस्सनाशिशली, जाल्यार मनोरंजन आनि करमणूक म्हुणु सिनेमाक वचें ताका पसंत नाशिलें. सिनेमा पोळोंवचें व्यसनशें जात्ता आनि ताज्जो प्रकृतीर, दृष्टीर दुष्परिणाम जात्ता मात्र न्हयि चेडवांगलें अभ्यासादिकाक दुर्लक्ष जात्ता म्हुणु माका तान्ने मगेल्या स्कूलांतु तिमाही परीक्षा जात्तचि एक सिनेमाक वच्चेद अशशी "रेशनिंग" केल्लें. तेवेंयि हांवें एकळ्याने वोचें न्हयि तरी कोणेयि होडुडासांगाती आनि सिनेमा बरोचि ऐतिहासिक आनि शैक्षणिक आसल्यारि मात्र.

बाप्पागेलो आनेकु होडुड घेंवचोसारको गुणु म्हळ्यारि आपणगेलीं सर्व कामं त्या त्या वेळारी कोर्चि आनि तीं नेमाने चुकनास्तना कोर्चि. तो आम्मी चेडवांनीं केल्लेल्याकयि चड वाचन, लेखन, अभ्यासु कर्तालो. ताका अशशीचि हाळहरदे उलेंवचो, गप्पा मारचो अभ्यासु नाशिलो. ताका असले कार्यक्रमांक फुरसति मेळनाशिशली. तागेल्या मनोरंजनाचो आनि व्यायामाचो एकूचि प्रकारू आशिशलो. तो म्हळ्यारी नित्य सांजेचें स्वच्छ हवेंतुं फिरचें. तान्ने कामारि आस्ताना नित्य कोर्टांतुल्या ऑफीसांतु थावनु गांवदेवी चमकूनु येतालो. नंतर तो नित्य युनिवर्सिटी लायब्ररीक वत्तालो आनि परत चमकूनुचि येतालो-हो क्रम १९४२ थायि आशिशलो. नंतर बेळगांव वत्तचि आंगांतु अशक्ति चड जात्तचि मात्र ताका भायर फिरूक वच्चूक जायनाशिशलें तरी वरांड्यारी येवु चांट्यो काडतालो.

बाप्पागेलीं राजकीय मतं कस्लिं अशिशलीं हाज्जी माका कल्पना ना. सरकारी नौकरी आनि सहकारी कार्य ह्या दोन्निंतु सगळो वेळु घालयिल्लो जाल्लेले निमित्तीं राजकीय चळवळींतु तागेलो भागु नाशिशलो. तरी राजकीय घडामोडींचो तो सूक्ष्म अभ्यासु कर्तालो अशिशि दिस्ता. कारण लोकमान्य टिळकागेलीं 'केसरी', 'मराठा' तो घेतालो खंयि आनि वाचुनु उडयेनास्तना जपूनु दवर्तालो खंयि. एक फांतां पोलीस झडतीक येत्ताति अशिशि आयकुनु तागेल्या

आवसूने त्या वृत्तपत्रांच्यो प्रत्यो माळ्यारि टंकांतुं निपोवनु दवलें ल्यो खंयि अशिशि मगेली आज्जी सांगताली. तान्ने 'स्वदेशी'चे 'व्रत' घेत्तीलें की ना म्हुणु गोत्तुना. जाल्यारि घरांतुं परदेशी मालु केदनायि घेतिलो मगेल्या उगडासांतुं ना. महात्मा गांधीगेल्या सत्याग्रहांतुं तान्ने जावो आम्मी तागेल्या घरच्यांनिं भागु घेनुशिशलो तरी सत्याग्रहांतुं भागु घेतिले पडबिद्री राममाम्मा असल्याविषयी ताका आदर आनि सहानुभूति आशिशली. गांधीजीगेल्या विधायक कार्यक्रमाबद्दल विशेषतः हरिजनोद्धार आनि ग्रामोद्योग हाज्जेविषयी ताका चड आस्था आशिशली.

धार्मिक बाबतींतुं तागेली वृत्ती माका मस्त काळ थायि कळनेशिशली. हरिजनोद्धार आनि ग्रामोद्योग हाज्जेविषयी ताका चड आस्था आशिशली. वर्साक एक फंता, चवती परबेक गणहोमाक आनि पूजेक बशिशले सोळ्ळारि तान्ने केदनायि संध्या, पूजा, जपु, पारायण, उपास केल्लें हांवें पळेयिने. मगेली मूंजि जात्तचि तान्ने तें चवतीपूजेक बोसचें काम थायि मज्जे मात्यारि घाल्लेले! मगेली आज्जी जपु, पूजा, पारायण, उपास, व्रतं वगैरे कर्ताली आनि त्याखातिर जावु तान्ने तिक्का चेष्टा केल्लेलो माका बरो उगडासु आस्स. गांवदेवी दॅवळ शेजार आस्सुनु तान्ने एक फांतां सुदांयि त्या दॅवळांतुं वोचु गेलेले माका गोत्तुना. तो सर्व हिन्दुस्थानभरि फिरलो व बहुतेक सर्व क्षेत्र स्थानांक वचु गेल्लेलो. जाल्यारि तीर्थ यात्रा म्हणू तो वच्चनेशिल्लो, ऐतिहासिक, सामाजिक आनि सहकारी अभ्यासाखातिर तो वोचु गेल्लो.

तान्ने चित्रापूर सारस्वत जातीचे बरेपणाखातिर मस्त काम केल्लें. जाल्यारि ताका जातीभेद पसंत नाशिशलो. तशिश कोर्नु तान्ने संयुक्त गौड सारस्वत ब्राह्मण एकीकरण परिषदेंतुं भागु घेतिलो आनि 'ऑल इंडिया सारस्वता'चेंयि काम कर्तालो. ह्या तागेल्या कामानिमित्तीं ताका जाती भायर घाल्लेलो, तरी ताका आनंदाश्रम स्वामी आनि चित्रापूर मठाबद्दल आदर आशिशलो.

मगेली कल्पना अशिशि जाल्याकी ताका अंधमूढ धार्मिक रूढी विषयांतु आकर्षण नाशिशलें. "सत्यम्वद, धर्मम्वर" हें तागेल्या आयुष्यांतलें मूल तत्व आशिशलें. जाल्यारि धर्म म्हळ्यारि देवाकूडांतु, देवळांतुं न्हयि तरी तो नित्य जीवनांतुं, त्या निमित्त देवपूजेकयि सद्वर्तन, जनसेवा हाकाचि तो चड महत्त्व दितालो. सद्वर्तन ना जाल्यारि पूजा कोर्नु उपयोग ना. सद्वर्तन आशिशल्यांक पूजा कोचीं गरजचि ना अशिशि तागेल्या जीवनावेल्याने दिस्ता. तरी तागेल्या आयुष्याचें कडेरचे चारि वर्सांतुं मगेल्या आज्जेक आंगांतुं जोरू बरें ना जाल्लें त्या वेळारि तिक्का मनाक समाधान जांवका म्हुणु नित्य तिक्का गीतेंतुले श्लोक वाचुनु सांगतालो. ताव्वळि माका कळ्ळें कीं तान्ने वाचचें गीता पुस्तक नवें न्हयिशिल्लें. तें अगदी पोर्ने आशिशलें. वापोरनुं वापोरनुं ताज्जीं पानं थायि विंगड जाल्लें!

प्राऊड टू-बी अ तालमकीयन

अरुण हेबळेकर, गोवा

कॅनरा सारस्वत असोसिएशनला शंभर वर्षे पूर्ण होतात हे एकलं आणि काही जुन्या आठवणी उजळून निघाल्या. कार्ल्याला चातुर्मासाच्या निमित्ताने दोन महिने राहिलो होतो. त्या दोन महिन्यात अनेक जुन्या मित्रांना भेटायचा योग आला. काही क्षण जुन्या आठवणींच्या गर्दीत हरवून गेले. गोकर्ण गुरुनाथ मामांनी त्या आठवणी कागदावर उतरवण्यास सांगितलं. नाही कसं म्हणणार? अखेर आम्हाला एकच समीकरण माहीत आहे. तालमकीवाडी = कॅनरा सारस्वत असोसिएशन आणि हा कायदा कॉम्युटेटिव्ह आहे. ता. वा. = कॅ. सा. अ. लिहा अथवा कॅ. सा. अ. = ता. वा. लिहा दोन्ही एकच.

आठ वर्षांपूर्वी वाडीला भेट दिली. वाडी भयानक बदललेली आढळली. भयानक हा अतिशयोक्ती व्यक्त करणारा शब्द नाहीय. खरोखर भयानक बदलली आहे. न ओळखू येण्याइतकी. मी वाडी १९६४ साली सोडली. आणि थेट गोव्यात येऊन थबकलो. मुंबईला जायचो. वाडीतही जायचो. परंतु अगदी नियमितपणे नव्हे.

मला कोणी विचारलं, माझा जन्म कुठं झाला? सरळ सांगतो, 'आय एम बॉर्न एण्ड ब्रॉट अप इन तालमकी वाडी. वाडीतील पहाट व्हायची ती आरे मिल्क कॉलनीच्या बाटल्यांच्या आवाजानं. दिवस मावळायचा तो गुरुख्याच्या मैदानाशेजारी दणाणून वाजवलेल्या दहा-अकरांच्या घंटानादाने. आता तसे नाद होतात की नाही ते माहीत नाही. मध्य रात्री निद्रेतून जाग आली तर गुरुख्याच्या पुढील घंटानादाच्या स्वरापर्यंत जाग उरली तर किती वाजले ते कळायचं. त्या नादातही एक लय असायची. दोन दोन नाद जोडीने व्हायचे. बारा वाजता सहा जोड्या. अकरा वाजता दहा जोड्या अधिक एक. त्यातही एक संगीत जाणवायचं.

सकाळी फुलवाल्यांच्या सादेनं आसमंत सुगंधीत व्हायचा. जाई, चमेली, शेवंती - त्यांचे गजरे. त्याकाळी जुना बूटं नेणारे भंगारवालेही यायचे- 'ना-बूट' त्यांच्या सादेतील सुरुवातीचा 'जु' कधी ऐकलाच नाही. भाजीवाली यायची. गुरुप्रसाद जवळील चौकात बसायची. कधी कधी वरही यायची. मला आठवतं, माझी वडील भावंड मला नेहमीच चिडवायची, मला त्या भाजीवालीकडून विकत घेतलाय. सुरुवातीच्या काळात खरंही वाटलं होतं ही गोष्ट वेगळी!

वाडी त्या काळी मोकळी वाटली होती. अलीकडचं तिचं स्वरूप एक प्रकारे गुदमरून टाकल्या सारखं वाटू लागलंय. अर्थात हा वैयक्तिक शेर आहे. वाडी तीच उरलीये. केवळ तिचे रस्ते आणि मोकळी पटांगण पार्किंग स्टॉलच्या नंबरांनी गजबजलेली वाटतात.

वाडीतले खेळही एखाद्या शेड्यूलप्रमाणे चालायचे. शालेय जीवनाची सुरुवात पावसाळ्यात व्हायची. त्यावेळी काळी पॉलीमरची रिंगणं लोखंडी सळ्यांनी ढकलून फिरवित न्यायची एक खेळी होती. त्यानंतर गोटया, तीन गल्ल्या करून खेळायच्या. क्वचितच किती किती हा पाठीवर चढून खेळायचा खेळ. कधी साखळी धरून पकडा पकडी, चोर शिपाई, आयसपायस, पाऊस संपला की आट्यापाट्या, क्रिकेट (टेनिस बॉल), मोठी माणसं व्हाली बॉल खेळायची. आनंदाश्रम हॉलमध्ये टेबल टेनिस, कॅरम, चेंस असायचं. हे खेळ खेळणं झालं नाही. त्यासाठी कॅनरा सारस्वत असोसिएशनचं सभासद होणं गरजेचं होतं. का कोण जाणे, ते घडलं नाही. के. एस. ए. चा मॅबर झालो, तोही आजीव, गोव्यात स्थायिक झाल्यानंतर.

तालमकीवाडीतील जीवन के. एस. ए. आणि काही परंपरागत संस्थांच्या कार्यक्रमांशीनिगडीत असायचं. त्यातील आठवणीत राहणाऱ्या घटना म्हणजे श्रावणातील जन्माष्टमीचा 'उत्सव', आश्विनातील दीपावली, फाल्गुनातील होळी, चैत्रातील रामनवमी, हिवाळ्यातील पिकनिक आणि उन्हाळ्यातील आमच्या अनेक क्रिकेट मॅचेस वगैरे!

आठवतात श्री बेलतंगडी दत्तमामा, कारकळ भवानीशंकरमामा, माझे चुलते, गणेशबाप्पा, बेलतंगडीलक्ष्मी अक्का, आरंगडी मुरलीमामा-ह्यांनी जन्माष्टमीचा उत्सव गाजवला. माझे बंधू, रामदास दादा आणि गुरु दत्त अण्णाही त्यात असायचे. एक देखील रात्र आम्ही चुकवीत नसू. त्यातील काही मोजकी गाणी आठवतात. जी गाणी सुरू झाली की बाहेर खेळणारी आम्ही सर्व मुले आत जमत असू- आणि मुक्त कंठाने त्यात भाग घेत असू- "हळूहळू चालावे, सावळ्याला भेटावे," हे गाणं अजूनही आठवतं. अशी बरीच गाणी होती. गोपाळकाल्याच्या आदल्या रात्री दही, लोणी खाण्यासाठी आमची झुंबड उडायची. गोपाळकाल्याच्या दिवशी खारका, बदाम मिळवायला गर्दी व्हायची. अलीकडे ते होतं की नाही ते माहीत नाही.

रामनवमीला दत्तमंदिरासमोरील चौकात कीर्तन व्हायची. तो उत्सवही मनापासून आवडायचा. गिरीजाबाई नारावी, एच. शंकरराव, नागानंद गुलवाडी वगैरे काही आपले आवडते कीर्तनकार त्याची आठवण आजही येते.

कॅनरा सारस्वत असोसिएशनचा दीपवाली उत्सव हा तर वाडीतील सर्वात मोठा उत्सव. त्यात काय नसायचं? स्पोर्ट्स, शर्यती, टग-ऑफ-वॉर, व्हालीबॉल मॅचेस, कॅरम, टेबलटेनिस टुर्नामेंट्स, नाटक, संगीत, गायनाच्या स्पर्धा, सुमन हेमाडी

(नंतर सुमन कल्याणपूर) ह्याही त्या स्पर्धेत गायल्या होत्या- ते आठवतं. टेबल टेनिसच्या प्रदर्शन मॅचेस व्हायच्या. उत्तम चंद्राणा, यतिन व्यास, के. नागराज वगैरेचे खेळ पाहिलेले आठवतात. ते त्या काळचे राष्ट्रीय चॅम्पियन होते. बक्षिस वितरणाला अनेक मान्यवरांना पाहिलेले आठवतं. शिर्डीच्या साईबाबा फेम (त्यावेळचे) दत्तोपंत आंग्रे आलेले आठवतात.

गोपाळकाल्याला दहिहंडीचे कार्यक्रम आठवतात. अनेक टोळ्या वाजत गाजत आलेल्या नजरेसमोर झळकतात.

सरस्वती वॉलंटीअर्स-ॲण्ड स्वस्तिक लीग आठवतं. त्यांचं एम्ब्युलनस आठवतं. त्याची गॅरेज आणि फर्स्ट-एडची सुव्यवस्था. एकदा मीही एका फोर्ड प्रिफेक्ट टॅक्सीला आदळून पडलो. वसंत गोकर्णनी मला उचलून गॅरेजमध्ये नेऊन जखमेवर मक्युरोक्रोम लावले. मी सांगत होतो की मला काही झालं नाही. तरी कुणी ऐकलं नाही. फर्स्ट एडचा सोपस्कार करूनच घ्यावा लागला. तेव्हाहीच नंबर सात बिल्डींग पासून गॅरेजपर्यंत एक मिरवणूक घडवून घेतली.

आठवतात ते गोपाळमामा, मंजेश्वर मामा, कल्हईवाला, माळी, विठ्ठल प्लंबर, हॉलमध्ये काही कार्यक्रम असल्यास वाडीभर फिरून सर्वांना बोलावणारा घंटानाद, वाडीच्या मुख्यद्वाराशेजारी असलेला फलक, त्यावरील सूचना! तालमकीवाडी ही एक कॉलनी अथवा वसाहत नाहीय. ते एक कुटुंब आहे. आणि ह्या

कुटुंबाला अस्तित्व देणारं, पडद्यामागे काम करणारं कॅनरा सारस्वत असोसिएशन त्याचं हृदय आहे. त्याच्या स्पंदनाच्या लयेवर वाडी चालते. प्रत्यक्ष सभासद नसलो तरी मला परकेपण वाटलं नाही. ही शंभरावर वर्षे वयाची म्हातारी अजूनही तरुण असावी असं वाटतं. अलबत, वाडीची घाटणी अलीकडे बदलली असेल. कदाचित तिची ती जुनी आपलेपणाची ओळख नवखी झाली असेल, परंतु तिचा आत्मा बदललेला नसेल, अशी आशा आहे. मुंबईला जायचंय. वाडीत जायचंय. तिच्या नव्या अस्तित्वाचा शोध घ्यायचा आहे.

मी बालकवृंद नर्सरी आणि प्रायमरी शाळेचा विद्यार्थी. तिथल्या टिळू बाई, शिबाडबाई, कशाळकर बाई, धुमे बाई, शारदाताई, सुलोचना ताई, कांबळे बाई, आज्जी साऱ्या आठवतात. त्या आता नाहीत. परंतु त्यांच्या आठवणीही वाडीशीच निगडीत आहेत. वाडी म्हटलं की हे सारं आठवतं.

कार्याला साऱ्यांशी बोलता बोलता सारं आठवलं आणि अचानक लहान झाल्यासारखं वाटलं. ते काळं चाक घेऊन पळावंस वाटलं. गोट्यांनी खेळावंस वाटलं. क्रिकेट खेळावंस वाटलं. कीर्तन ऐकावंस वाटलं आणि पुन्हा एकदा आनंदाश्रम हॉलमध्ये जाऊन ओरडून म्हणावंस वाटलं,

या या हो पांडुरंगाचे पाय पाहू चला,
आदीनारायण पूर्ण कृपेने करू या... हल्ला!"

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‘SVC Bank -A Voyage through A Hundred Years’

Book Review by Savitri Babulkar

Author – R. V. Nadkarni

Publishers – Indian Society for Studies in Co-operation, Pune.

Price – Rs. 300/-

The ISSC made the perfect choice when they assigned the authorship of the book to Ramesh V Nadkarni. As grandson of the legendary Rao Bahadur S. S Talmaki, he was brought up and trained under his care. And as a one-time Professor at the Vaikunth Mehta National Institute of Co-operative Management he has the vast knowledge and experience needed for handling the subject.

Having launched the Bank on its ‘Voyage’, Mr. Nadkarni continues the metaphor in this highly readable book, right from ‘Setting Sail’ up to ‘Surging to the Centenary Haven’. The SVC Bank has undoubtedly been an exemplary pioneer to co-operative banks that have provided crucial stepping stones in the Middle-Class Man’s painstaking journey to success.

The author traces the inspiring life of ‘Shamrao Vithal’, whose name the bank carries. Born in 1842 in Murdeshwar, he studied in a vernacular school in Honavar; simultaneously learning English from a private tutor. Beginning as a clerk in the Revenue Department, he rose to be a pleader in the Bombay High Court. Despite his limited means, he reached out to young Chitrapur Saraswats from the Kanaras who sought education in Bombay. Initially accommodating them in his own house, he later started the Kanara Club to provide them with boarding and lodging. Thereafter, he started the Chitrapur Club, to bind the Saraswats together and “develop a community spirit.”

His undertook a comprehensive census of the community in 1896. Besides promoting social reforms, he was a patron of art and music; and a scholar with mastery in Kannada, English and Sanskrit, and a knowledge of Marathi, Gujarati, Persian, Tamil, Telugu and Malayalam. His charity was phenomenal – he helped every deserving cause, even outside the

community. Unfortunately, plague carried him away in 1905. But Shamrao’s dreams did not die with him. For young Talmaki followed in his footsteps.

Shripad Subrao Talmaki, born at Honavar in 1868, started his schooling in Honavar, Kumta and Karwar before he finally landed in Bombay for his matriculation. He was inspired by Shamrao while working on the census. Like Shamrao, he quickly rose to be an Assistant Shirestedar (Kannada Branch) at the Bombay High Court. Having sold her ornaments to buy him an education, his mother set him a shining example. Helping poor Chitrapur Saraswat students thus became Talmaki’s sole mission in life.

His attempt to start a scholarship fund was doomed to failure. For Saraswat residents of Bombay were obliged to send part of their earnings ‘back home’ to their families who were driven into indebtedness by expenditure on higher education, marriages and other ceremonies.

The Co-operative Credit Societies Act of 1904 opened new doors to promote thrift and provide credit to deserving students to further their careers. Undeterred by the risk factor, Shripadrao began drafting the byelaws. Though volunteers were few, Shripadrao refused to give up. He roped in Kundapur Anandrao, a successful businessman from Hubli. And Anandrao’s entry encouraged other members. The application was submitted. Thus was born the Shamrao Vithal Urban Co-operative Credit Society, registered in December 1906. It brought new hope to the ‘small, scattered and comparatively poor community.’

The Society ‘set sail’ with the elected Chairman, K. Anandrao at the helm. It was located (rent-free) at Anandrao’s office premises at Fort, Bombay. Although the Co-operative Principle advocated

'open membership', Section 3 [1] permitted 'members of the same tribe, class or caste' with 'mutual knowledge and sympathy' to form a society. Shares, priced at Rs 25/-, were payable in instalments of Rs. 2/- . Only members were entitled to loans, with a 7-member Committee elected annually.

Commencement meant 'exploration, innovation and experimentation'. Office premises being rent-free, and office-bearers having waived their honorarium, expenses were low. The new Managing Committee included Anandrao, his son, Sanjivrao, Shripadrao and Sumitr Hattangdi among others. The accounting year being extended from April-March to July-June, the members rose to 120. The Society advanced 25 loans amounting to Rs. 1805/-. The General Body magnanimously accepted a dividend at 4.75 % instead of 6 %, for theirs was a nobler objective and greater vision than mere profit-making.

With increasing membership from the Kanaras, branches were opened at places like, Honavar, Karwar, Kumta, Hubli and Mangalore. Local leaders on the managing committees meant better scrutiny of loan applications and credit-worthiness. Cumulative and Fixed Deposits were introduced to encourage thrift. With 'loan deposits' from a Karwar merchant, 'borrowings' from non-members was sanctioned by the Registrar. Dividend was ploughed back into the Society, strengthening its capital base – for the ultimate objective was 'the economic emancipation' of the community. Assistance was provided through Short Loans, Group Loans, Mortgage Loans, etc. The Registrar lauded 'the sheer intrinsic worth' of the Society and the unpaid, dedicated men behind its meteoric success.

Shripadrao's consumer-goods-store idea failed from inability to compete with the local 'danewalas' who offered sales-on-credit and free-home-delivery. However, the first Co-operative Housing Society in the country was registered in March 1915 in Gamdevi by this fearless Pioneer. Shripadrao next started an Education Fund for youngsters seeking technical education.

The World Wars brought storms and depression.

With the banking crisis, 'public confidence was rudely shaken', leading to large-scale withdrawals, salary cuts and loss of employment.. Trade slackened. There was an appeal for a Distress Relief Fund (1931) to help the less fortunate. The Silver Jubilee was a quiet affair. Things worsened with India becoming the base for the Eastern Theatre of War. Their ethics alone urged the borrowing members to honour their commitments.

The 'Society' became 'The SVC Bank' in 1923. During that year, the Education Fund, started in 1912, was separated from the Bank and The Saraswat Education and Provident Society was formed as a Co-operative Society. More spacious accommodation was acquired and the Head Office of the Bank was shifted from Gamdevi to Anandashram in 1938. Despite the Civil-Disobedience and Quit-India Movements, the Committee managed to steer it clear of troubled waters.

Post-war years brought problems of demobilization, price-rise and economic depression. The bank encouraged small industries. Deposits increased. Managing Committee members, engaged in trade and industries, switched over to SVC. This loaning increased the Bank's prospects. Unfortunately, irregularities led to the closure of the Honavar branch. But branches were opened in the Bombay suburbs of Santacruz (1923) and Matunga (1949). 'B' class members were given loans against tangible security of gold/silver ornaments. In 1955 non-Saraswats were given full membership rights.

The Golden Jubilee function was low profile. Due to heavy losses in 1956 no dividends were paid up during the two following years: and the profits were used up to wipe out the earlier loss. New branches came up in Bandra and Sleater Road.

Like the Government Small Savings Schemes, the Bank started 'Thrift' deposits and the 'Minor's' Saving Deposits. The Banking Laws Act (1965) brought the Bank under the control of the Reserve Bank. Consequently, deposits crossed the one-crore mark during the Diamond Jubilee. From loans for 'Better Living' (medical treatment, education, housing, etc),

'Better Business' and 'Better Production' the bank moved to larger industrial enterprises. The public then feared that the Bank had lost sight of its original goals. To dispel such misgivings, the Bank patronized the 'small man' like the barber and the sugarcane-juice seller. In addition, came the 'Staff Welfare Fund' and the 'Employees' Benevolent Fund'

With computerization and internet working, came QuickEST, Bank@call and Bank@cell. And other schemes like 'Good Homz', 'Hello Doctor', 'Vidya Sahaya' etc. The centenary year showed a record growth of Rs.403.24 in advances. The Legal and Recovery Department was set up to control overdues. In-service training enriched the prospects of the Bank.

The Bank adopted 'For Personalized Service' as its motto. And it deservedly won 'The Best Urban Co-operative Bank in the Mumbai Region' award (1998-1999) from the Maharashtra State Co-operative Banks' Association. A worthy port of call.

The author has thoughtfully added useful appendices that highlight the role of the staff who

have contributed to the growth and development of the Bank. The excerpts from selected speeches at General Body Meetings will be of great benefit to students of co-operative studies in the field of banking.

The resolution of the Bank employees (2002) that they will not "undermine the values cherished by the founder members" are a tribute to Rao Bahadur Talmaki, that giant among men

<<<<<>>>>

* Drawings/ Sketches/ Cartoon strips and of course stories/poems from children are welcome. The stories can be upto 300 words long.

* We wish to make a section giving articles/poems from our youths. Please send in your contributions - These can be 600 words long.

* For the Seniors we are starting a special section "Down Memory Lane". Please pen the incidents/ anecdotes you'd like to share with our readers. Make it about 300 words long in English/ Marathi or Hindi.

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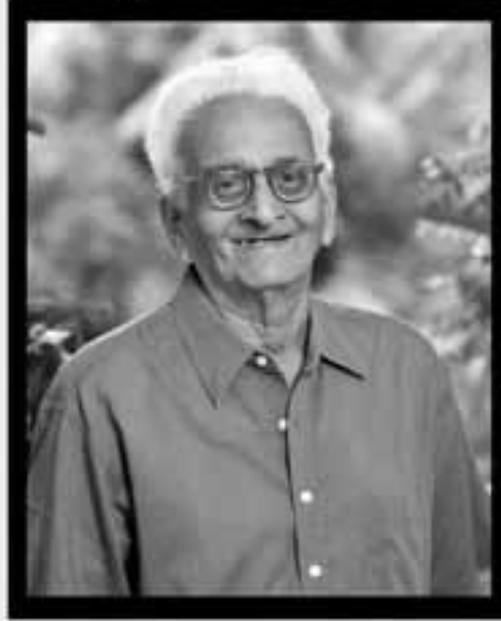
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Umesh Ganesh Murdeshwar



25 th February 1925 - 18 th October 2010

ब्रह्मण्याधाय कर्माणि संगं त्यक्त्वा करोति यः ।
लिप्यते न स पापेन पद्मपत्रमिवाम्भसा ॥७-१०॥

*brahmany ādhāya karmaṇi
sangam tyaktvā karoti yah
lipyate na sa pāpena
padma-patram ivāmbhasā*

*One who performs his duty without attachment, surrendering the
results unto the Supreme Lord, is unaffected by sinful action,
as the lotus leaf is untouched by water.*

Deeply mourned by:

Mangesh Ganesh Murdeshwar & All Murdeshwar family
GuruDutt Kadle & family & all friends & wellwishers.

Umesh Murdeshwar passes away

KAMAAL BIJUR AND VASANT KALBAG

Umesh Murdeshwar passed away peacefully at 3 am on 18th October, 2010. It is a grievous loss to his innumerable friends, relatives and acquaintances.

Umesh was a popular member in a close circle of friends living in our favorite hill- top area: Saraswatpur, Dharwad, a town known for its salubrious climate. People from this place were so amazingly healthy that doctors who came down to practice there, had to leave Dharwad within three or four months when they found no patients to treat!

Our friendship started when we were studying at Basel Mission High School, Dharwad. An unforgettable incident took place in the year 1942 when we were in High School. Our school was celebrating the Annual Sports Events which included Badminton tournaments in which Umesh and Vasant Kalbag participated as partners. As expected, they won all preliminary rounds and reached the Finals. Their opponents in the Finals were not only Bhanaps but also close friends of ours.— Anand G Kalyanpurkar and Suresh Taggars. This very Anand Kalyanpurkar subsequently carved himself a name as an All India Champion in Mixed Doubles.

The Finals were scheduled for a particular morning. Umesh and Vasant played two sets of matches against Anand Kalyanpurkar and Suresh Taggars. There was tough competition in both sets. The first set was won by Umesh and Vasant and the second was won by the opponents. So it ended up in a set all. The third and Final set, scheduled to be played in the morning itself, was unexpectedly postponed. Our Headmaster, a great badminton enthusiast, had obviously enjoyed the two sets. He decided that tournament would attract a greater number of spectators if the Final was declared as an Exhibition Match and played at 5.30 pm.

Umesh who had gone for lunch, was expected to return at 5.30 p.m. Everyone was on tenterhooks, desperately waiting for Umesh to arrive. We waited and waited but Umesh never did turn up. Vasant had no choice but to give a walkover to his opponents,

which he did.

On returning home that evening it was discovered that Umesh had suddenly and unexpectedly, lost his eyesight – and had to be rushed to Bombay for emergency treatment.

Within the close circle of friends, Umesh and the two of us were constantly in touch for over the last fifty-plus years after we came to Bombay in 1948-1949. During these years we invariably gathered at the National Leo Stores at Talmakiwadi. This strategic location of his shop had become a 'Nukkad' for Bhanaps living in or visiting Talmakiwadi. It became a Bhanap Info Counter where Umesh gained a lot of friends, Bhanap and non-Bhanap alike.

Shri G.P. Murdeshwar, a well-known advocate, was one of the founder members of the Cooperative Housing Society, together with Rao Bahadur S. S. Talmaki. They started the Saraswat Co-op Hsg Society in Gamdevi - the very first Co-op Housing Society in all Asia. After the death of G. P. Murdeshwar, his son Umesh became Hon. Secretary of the Society and remained in that position till his death. Due to this, he had become an expert in Co-operative Housing Society matters and was often consulted by many secretaries of other Bhanap Co-operative Housing Societies. In spite of his failing health, he continued to toil for the Society.

Umesh was also a prominent member on the Managing Committee of the Kanara Saraswat Association. And being an ardent devotee of the Shri Chitrapur Math and the holy Guru Parampara, he was attached to the Grant Road Local Sabha. He became a hub of Bhanap society and a walking encyclopedia of all happenings in the Community. Extremely caring and generous by nature, Umesh often permitted his less fortunate friends to share his accommodation.

It was ironical that Destiny dealt him a cruel blow in his youth, suddenly cutting short what would otherwise have been a highly successful career both in sports and academics.

All those who were close to Umesh will sorely

miss his presence; and the void he has left behind will never be filled.

May God give him Eternal Peace!

During the last two years, Umesh's health was showing signs of deterioration. Being single, there was no close relative to take care of him. His kindly neighbours offered ready help when needed. Later, when his generous friend Gurudutt Kadle realized the gravity of his condition, he immediately shifted Umesh to his residence at Wadala. Gurudutt's family nursed him with the same care as one's own family would have done. During his stay with Kadles, Umesh was hospitalized several times. We truly appreciate the dedicated and selfless service rendered by Gurudutt and his family.

The real wealth of a man, it is said, is measured by the number of smiles he wins from people, during his lifetime.

One of those rare smile winning individuals was Umesh Ganesh Murdeshwar. Such was his tremendous fervour and enthusiasm for friendliness that he may have not been far away from the million mark! His mother Sumatimami, since his school days had nicknamed him "Jaganmitra".

Ever ready to give a helping hand to others and yet, always self-effacing and modest about receiving even a formal "thank you", was Umesh.

One more endearing trait of his, was that rare sense of humour in forming funny acronyms. Once, when one of his friends going abroad came to see him, Umesh said, "Oh, so you will soon be a F.R.C.S."

"What are you talking Umesh, me F.R.C.S.? Umesh smilingly elaborated "Foreign Returned Chitrapur Saraswat!"

In a similar lighter vein he used to make fun of my bathroom singing and would call me 'Songster', intending to give a double meaning due to my weakness for "Batatya Song".

Once a week, in the evening, his close friends used to come to the Leo Stores in Talmakiwadi for a chat. Umesh used to solve the entire CRYPTIC CLUE CROSSWORD of the Times of India! No wonder, he had a First class career throughout his school and college days; though tragically, his academic career

was cut short in its prime due to a mishap to his retina.

We generally tend to associate greatness with Headliners only. But Umesh almost dedicated his life for the good of others; and all this without even being aware of it in the least. He was good to others for the sake of goodness. He succeeded in striking the innermost chord in the hearts of people he met. It is here that he dons the cap of greatness, we feel.

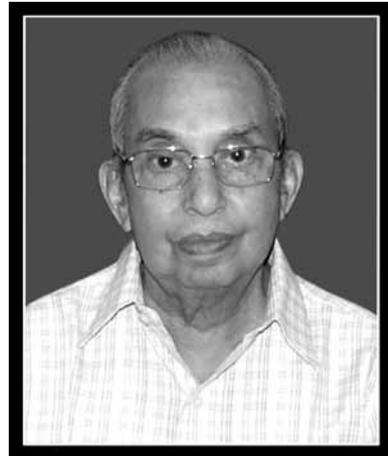
Tribute to such a wonderful person should be paid with zest and exuberance. For, it is a tribute to his exulting, lively cordiality and a very affectionate disposition.

Passing away, Harindranath Chatopadhyay once said is just walking into another room. Who knows, tomorrow Mr. Naik may say "Umesh udhya aaplyala Audit report finalize karayche aahe"

Yes indeed, it is very difficult not to miss him!

BY EKNATH VINEKAR

<<<<<>>>>



Shri Murlidhar Shivrao Bagade, aged 82 years, from Guruprasad Society Vile Parle (East) Mumbai, left for his heavenly abode on 17 October, 2010.

Deeply mourned by:
Family and Friends.

Shri Chitrapur Math now on the banks of the River Ganga at Rajaghat, Kashi

- COMPILED BY NITIN R. GOKARN

Nitin Ramesh Gokarn, IAS (1990 batch) is currently the Joint Secretary, Ministry of Road Transport and Highways, Transport Bhavan, Govt. of India.

In the past he has held charge as the Divisional Commissioner Varanasi, Additional charges of Divisional Commissioner Azamgarh, Chairman Shri Kashi Vishwanath Temple Trust; Vice Chancellor MG Kashi Vidyapeeth University, Vice Chancellor VBS Poorvanchal University, Secretary cum Director Information and Public Relations Department, Govt. of U.P. and Collector and District Magistrate Varanasi.

It gives great joy to announce the acquisition of a three storied property in Varanasi by our Math from the “Ganesh Mandir and Annapurna Chatra Varanasi Endowment Trust” belonging to the historical Peshwa family of Pune, located right on the holy banks of the River Ganga. It has been a long wait for our community - spanning over a Century- for this momentous event to take place and for the Chitrapur Saraswats to have their own Math established in the holy city of Kashi.

1. Shri Chitrapur Math and links with Kashi since the beginning

Shri Chitrapur Math established in 1708 celebrated the Tercentenary year in 2008. We as Chitrapur Saraswats are all familiar with the circumstances that led to the establishment of our beloved Math. Our Ancestors faced a predicament when being accused of not being Brahmins and not having any spiritual leader or Guru and therefore not worthy of court patronage by the Nagar (Bednur) kingdom of Basava. The elders from Bankikodla and Gokarn gathered at the temple of Lord Mahabaleshwar and fasted there for the whole day. The next day the elders saw a Sanyasi from Kashmir coming to Kotiteertha from the side of River Gangavalli. The elders implored Him to be their religious head and bless them. Accepting this He replied “I too have been intimidated by God Bhavanishankara in a dream that I should emancipate you from your difficulties. May your request be fulfilled”^[1]. He was then taken to a place opposite the Patta Vinayak or Batta Ganapati temple, which was His first abode and is known as the “Toggu Math”

before being taken to the Bandikeri Umamaheshwar temple, now the Bandikeri Math. The “Toggu Math” presently houses the Vighraha of Shri Kashi Vishweshwara. An idol of Lord Bhavanishankara brought by Parijnanashrama Swamiji is with our Math and it is possible that He brought this idol from Kashi. Tradition has that our first Guru came to Gokarn from Kashi through Gangavalli based upon a document dated 1720 AD addressed to Harite Krishnayya Sanubhaga – “Kasiyinda Gokarnakke Sri Parijnanashrama Sri padangalavaru terali banda sammanda”^[2].

2. Kashi and the Konkani Saraswats

Kashi- or the city of Light is Lord Shiva’s city and is one of the oldest living cities in the world dating more than 3,500 years. It is the only Jyotirlinga on the Ganga. On the ancient character of Benares, Mark Twain has famously written, “Benares is older than history, older than tradition, older than even legend, and looks twice as old as all of them put together”. Kashi is one of the few places where the Ganga is “Uttara vahini” or North flowing against her general trend of flowing initially South till she enters the plains from the Himalayas and then Eastwards towards the Bay of Bengal. At Kashi the Ganga is in the shape of “ardha chandraakar” or half moon crescent depicted on Lord Shiva’s “Jata”. This sacred place has throughout been a Centre of learning and a place for liberation having over the ages attracted Sages from Acharya Veda Vyas, Buddha, Mahavira, Adi Shankara, Ramananda, Kabir, Goswami Tulsidas, Kinnarrama Baba, Chaitanya, Tailang Swamiji,

Ramakrishna and great scholars who came here to study the Vedas.

The Konkani Saraswats have had a long standing linkage with Kashi. During 1539-1542, the Kashi Math was founded here by H.H. Yadavendra Swamiji. The Kavle Math here was established in 1630 while the Gokarn Parthagali Math was built near the Bindu Madhav temple around 1650 in Kashi. All the three Maths are located near one another adjoining the Panchganga Ghat, one of the panchteerthas of Kashi. Kashi is rightfully India's Cultural capital as all communities across the country have established their Maths over the centuries and the average knowledgeable Benarasi is able to tell you where your Math is located in Kashi when you inform him which community you belong to. While visiting these three Maths it struck me that while all the other three Saraswat communities from Kanara had their Maths and a long standing association of their community with Kashi, we as Chitrapur Saraswats did not have a presence within Kashi, although as Saraswats, our ancestral links with Kashi are also centuries old and certainly from the time of our first Guru. Our first Guru H.H. Parijnanashram Swamiji-I as also H.H. Pandurangashram Swamiji, H.H. Anandashram Swamiji, H.H. Parijnanashram Swamiji –III and our present H.H. Sadyojat Shankarashram Swamiji have spent considerable time in Kashi.

3. Our Swamijis and efforts in the 1930's to establish a Math at Kashi

In 1887, H.H. Pandurangashram Swamiji undertook a visit to Kashi and the other pilgrimage places of Prayag and Gaya (Tristhali yatra) in the North. When a request was made to Him by the community to postpone what was in those times an arduous journey, He is remarked to have stated "We are undertaking this pilgrimage because of an inner call from the Almighty"^[3]. Swamiji started the Kashi yatra on 23rd October 1887 travelling by Palki upto Haveri and joined en route at Sirsi by Bhau Bhat Vaze of Kashi and Mahadev Prasad Prayagwala of Naini, Prayag. Arriving at Prayag by train Swamiji stayed at Niranjan Akhada and had a dip in the holy Ganga, performed puja at Triveni Sangam, darshan

of Lord Someshwar and Pravritti Devata and visit to the Akshaya Vata. Swamiji then visited Kashi staying at Narada Ghat and held two Conferences at Kashi which were on Panini shastra, Nyaya shastra, Mimamsa shastra and Sharirika Mimamsa. This was attended by scholars from Kolkata, Nepal, Jammu, Kashmir and Darbhanga who were impressed by Swamiji's knowledge of the Shrutis^[4] and command over Sanskrit. In Kashi, Swamiji had bathed at Chakra Tirtha (Manikarnika Ghat), and offered Shatarudra and Bilvarachana at Vishwanath temple and Santarpana seva at Annapurna temple. Swamiji also undertook the strenuous 45 mile Panchkosi yatra on foot, a journey that even today is done by foot in five days. Dr. Gopal Hattiangadi in "Pandurang Pandurang"^[5] mentions that "Pandurangashram Swamiji was so attracted by the sanctity of Kashi that *He even thought of establishing a Math on the banks of the river.*"

The links between Shri Chitrapur Math and Kashi grew stronger during H.H. Anandashram Swamiji's period with a desire for having our own Math in Kashi to accommodate our pilgrims and sending our Vaidiks there for higher studies. The Mahasabha of 1932 and its Standing Committee under President H. Shankar Rao (1932-1947) took a decision to award Scholarships to Vaidiks for Higher studies at Benares^[6]. The Chitrapur Saraswats residing in Benares found difficulty in accommodating pilgrims from Kanara and they started a movement in October 1932 to set up the Shrimath Anandashram Kashi Fund to provide all possible facilities for accommodating the pilgrims^[7]. A Provisional Committee with Shri Benegal Sanjiv Rao, Principal, Govt. Sanskrit College, Benares City, as Chairman was formed with Shri A.M. Haldipur (also of Benares) as Hon. Secretary. Shri G.P. Murdeshwar, Rao Bahadur S.S. Talmaki and Dr. A.N. Koppikar of Bombay were Members of this Committee. It was resolved that as it was not possible to buy a house for this purpose, a few rooms should be engaged on a monthly rental basis not exceeding Rs. 10/- and subscriptions to the Fund were collected by Shri B.M. Kirkee and Haldipur Ganesh Bhat, two students of the Benares Sanskrit College. Accordingly a house

at No. 2, Ratan Phatak, Brahma Ghat was taken on rent and named "Shri Chitrapur Anandashram". About 150 members of the community contributed Rs. 551 till 30th Sep'1939 during which about 100 pilgrims from Kanara, Bombay and Calcutta visited Benares. Annual Reports of this Fund were published annually during October in the Kanara Saraswat. In 1937 this house was proposed to be purchased and legal formalities were to be completed in 1938. As Principal Benegal Sanjiv Rao was to retire, the Committee appealed for bridging a gap of Rs. 4500 towards the cost of this house of Rs. 10,000 However, this could not be done and in 1940 the premises were vacated and the balances in the Fund were transferred to the Math in 1941^[8]. H.H. Anandashram Swamiji visited Kashi three times- in 1954, 1957 and 1963 and spent considerable time here^[9]. Swamiji undertook the (Tristhali) yatra of Prayag, Kashi and Gaya and spent 8 weeks in Benares. During the 1954 yatra, Swamiji spent 20 weeks in Kashi and undertook the Panchkosi Yatra by foot covering the 108 temples in a distance of 45 miles, visiting Kardameshwar, Bhimchandi, Rameshwar, Shivpur, Kapildhara, Adi-Keshav, Rajghat and Kedar Ghat. In 1963 He spent 5 weeks here and visited the temples of Annapurna, Kala Bhairav, Kedareshwar, Mrityunjaya, Sarnath, Vishwanath.

4. H.H. Anandashram Swamiji and the beginning of our links to the property at Rajaghat through Shri D.R. Kulkarni

During the visits to Kashi, H.H. Anandashram Swamiji stayed first at Darbhanga Ghat in 1957 and during the visit in 1963 at Rajaghat that adjoins Narad Ghat at this very property now acquired by the Math. Situated in the Kedar Khand of Kashi which extends from Lolarka Kund to Dashashwmedha Ghat, this is located right on the banks of the River Ganga. While Kashi is itself from time immemorial a holy place for liberation of the soul - *Kashyam marnam mukti*- , within Kashi, Kedar Khand has its own importance. The city of Kashi is divided into three parts- the northern Omkar Khand, the central Vishweshwara Khand and the Southern Kedar Khand in a way representing the Trident of Shiva on which

Kashi is said to be located. It is believed that in Kashi, the reign of Lord Yama does not exist and this function is done by Kala Bhairava and the residents of Kashi have to face Bhairav yatana instead of Yama yatana. However, the presence of Lord Kedarashwara in Kedar Khand ensures that there is no Bhairav yatna in Kedar khand leading to liberation or moksha^[10] with the last rites of its residents being carried out within Kedar Khand at Harishchandra Ghat. Narad Ghat is significant for the penance said to have been done under a Peepal tree by the Sage Narad. Narad Ghat also has the Datta Mandir and closeby is the house of Lahiri Mahasya, the Guru of Swamiji Yogananda at Chaushattiyogini Ghat.

During the visit to Kashi of 1957, H.H. Anandashram Swamiji was shown two places for His stay- one at Darbhanga Ghat where H.H. and retinue stayed during this visit and the place at Raja Ghat. Shri D.R. Kulkarni was instrumental in the selection of this place at Rajaghat for His stay^[11] in 1963. Hailing from the family of Kulkarni Anantayya of Gokarn, he moved to Mumbai for his Graduation in Commerce and then joined TISCO. During his posting in Kanpur as Regional Sales Manager for Northern Region, he decided to take up VRS at an age of 48 in 1957 to settle down for the calling of his soul in Kashi. He rented a flat at Hanuman Ghat, a South Indian locality within Kashi and began a search for a suitable place for his ambition of building a house and inviting H.H. Anandashram Swamiji to stay there. He gave two options of Darbhanga Ghat and the Peshwa's property. Although Darbhanga Ghat was then available for purchase, the Peshwas were not then willing to sell their property and were willing for a 30 year lease. H.H. Anandashram Swamiji selected the Peshwa's property and a lease was signed for 30 years in July 1958.

However the site had a dilapidated ancient structure and a growth of wild weeds infested with bandicoots and reptiles^[12]. Despite talk of the holy chattra being a haunted place, Shri D.R. Kulkarni felt that this was the spot on the River Ganga. In those difficult days of cement and steel control and requirements for Govt. permissions, he along with

Shri Balkrishna Karnad of ACC were instrumental in construction of the building which now stands at this spot. The structure was constructed with great care and good quality materials despite knowing that on the expiry of the lease period the property would revert back to the Peshwas. The house was ready for occupation but due to preoccupation with the Shishya Sweekar celebrations, H.H. Anandashram Swamiji could not visit Varanasi and the house warming ceremony was done by Anandamayi Ma.

Shri Kulkarni's prayers were finally answered in 1963 with the visit of H.H. Anandashram Swamiji and H.H. Parijnanashram Swamiji. During their visit to Kashi Math and Gokarn Parthagali Math in Kashi, they met with young boys being trained by Scholars in Vaidiki and Swamiji expressed a desire that our community should also have a Math in Kashi where our Vaidiks could also get similar education. In February 1965 again both the Swamijis came to Kashi during which H.H. Parijnanashram Swamiji liked the house and expressed a desire to come back for Adhyayana. Shri. Kulkarni assisted in identifying two suitable scholars, Shri Hebbar Shastry and Shri Phadke Anant Shastry. In 1969 Swamiji came for studies of shastras and stayed at this property for about 11 months. Shri Udyavar Ramchandra was transferred to Benaras Hindu University as Finance Manager, Swamiji stayed at BHU for some time. But His love for the location prevailed and every day after the Class, Swamiji would visit Shri D.R. Kulkarni's place and spend an hour. The 30 year lease period was came to an end and Shri Kulkarni remained true to his word and despite his failing health handed back the property to the Peshwas in 1989 thanking them in turn for helping him build the structure and for their offer to him for a place to stay in Ganesh Mandir.

H.H. Sadyojat Shankarashram Swamiji had spent some time earlier at Lalita Ghat and during the Tristhali yatra 2009 stayed at the Sringeri Math at Maimoorganj.

5. Peshwas and their links with Kashi

The temples of Kashi saw their revival during the rise of the Maratha power in the North and were initiated after 1735 by Peshwa Balaji Baji

Rao-I following his mother Radhabai's pilgrimage to Kashi and the construction of the Dashashwamedha Ghat. This was followed by the Scindias, Bhosales and Holkars who till this day have Ghats and properties named after them. The Peshwas had since then dreamt of taking the Tristhali (Kashi, Prayag, Gaya) under their influence and had succeeded in persuading Nawab Safdarjung of Awadh to part with Kashi in 1759^[13]. However, this was not to be despite the efforts of Nana Phadnavis and Mahadji Scindia and with the decline of Maratha influence due to the loss in the Third Battle of Panipat, Kashi finally came under British influence in 1794. However the Marathas have left behind their legacy in Kashi. While Rani Ahilyabai Holkar constructed the Kashi Vishwanath temple in 1778-1780, the Peshwas constructed the Kala Bhairav and Annapurna temples.

After the Battle of Bassein (1803) the influence of the British in the affairs of the Marathas increased. The then Peshwa Amrut Rao who was the adopted son of Raghoba Peshwa had to leave his title of Peshwa in favour of Baji Rao-II and also leave Pune never to go back to the South^[14]. He chose to stay at Karvi (now Dist. Banda, U.P) and came to Kashi to establish in 1807 the Ganesh Mandir at Ganesh Ghat and the Annapurna Kshetra and Amruteshwara Shiva temple at Raja Ghat. After 1857, the British confiscated all the properties of the Peshwas in the North and within Kashi except these two properties for whose maintenance a Trust was formed. A capital of Rs. 5 lakh was then established based on the valuation of 1857 and its annual interest was to be used for the upkeep of these properties by the Trust. This Capital amount remained in the custody of the Divisional Commissioner, Varanasi till recently when this amount was returned back by the Govt. of U.P to the Peshwa family.

6. Purchase of Rajaghat property by our Math

During my posting as District Collector in 2005 I tried to find out where our Swamijis had stayed during their visits to Kashi but as there were no members of the community staying in Varanasi, no specific information was forthcoming except some reminisces

about H.H. Anandashram Swamiji by the Kshetra Purohit Late Shri Chella Laxman Shastri who by then was not keeping too well.

As Divisional Commissioner in 2007, I came into contact with the Peshwa family during their travels to Kashi and their function at the Ganesh Mandir during Chaturthi. Late Shri Krishna Rao Peshwa invited me to the Bicentenary celebrations of their Trust at the Amruteshwar temple at Rajaghat which were held during November 2007. It was late in the evening of 6th November 2007 when the function was drawing to a close after the prayers and Aarti. After offering Aarti I was astonished to find a sepia coloured and framed photograph of H.H. Anandashram Swamiji kept inside the Garbha Griha. No one present there was able to tell me whose photograph it was except saying that it was of a Mahatma who used to stay in the adjoining place. I enquired whether there were any more photographs and was informed that there were two more but they had got spoilt with passage of time.

Late Shri Krishnarao Peshwa though provided more details stating that the premises were earlier given out on lease and the person to whom the lease was given to had returned the property. The Peshwa family was finding it difficult to maintain their properties as there were no sources of income but a regular expenditure on their various properties including those in Pune. During the 1990's they rented out the property to a retired Professor from BHU but this led to a problem after he refused to vacate the premises and wanted to take away the property for himself. It was with great difficulty that they had managed to vacate their property with the help of some locals and had decided to dispose it off. But their attempts to sell the property had led to a dispute and a standstill with certain locals who were eyeing the property for themselves. The Peshwa Trust had entered into an agreement to sale with another Trust and an advance amount had been collected. The Trust members had come to clean up the place during which time two photographs of H.H. Anandashram Swamiji and H.H. Parijananshram Swamiji that had adorned the walls for a long time

were removed and kept in the loft upstairs while the smaller photograph of H.H. Anandashram Swamiji was kept inside the temple. It was as if Swamiji had established His presence in the temple premises over so many years with hardly anyone knowing about it.

I shifted to Delhi in 2008 after which the Peshwas were successful in nullifying their earlier agreement to sale from the Courts and were also able to obtain permission to sell the property again to another party by way of inviting of tenders. It was Smt. Shyama Halady, daughter of Shri D.R. Kulkarni who in April 2009 got to know of the renewed efforts by the Peshwas to sell this property and brought this to the knowledge of H.H. Sadyojat Shankarashram Swamiji. Shri Vinod Yennemadi got in touch with me in the nick of time to contact the Peshwas before the tender process closed. It was virtually touch and go and the Math's tender offer was just in time before the closing date.

During my discussions with Shri Krishnarao Peshwa, I was able to convince him, that their family Trust could look out for another Trust to purchase their property rather than selling it to an individual, although they may be able to get a higher offer from a private individual. The Shri Chitrapur Math Trust would look after his ancestral property well and he and his family would be welcome to visit it at anytime later. Being a religious Trust, there would not be any issues with regard to the daily rituals at their Amruteshwar temple adjoining the property as the temple was established by their ancestors. The Peshwas were themselves apprehensive of its commercial misuse after the sale, which was seen by them happen to another of their adjoining property at Annakshetra, Raja Ghat. The Peshwas stated that, they wished to carry out the daily pujas and did not want to part with the Amruteshwar temple. They were willing to sell only the property adjoining the temple.

After the Tender Notice was issued for the property on 1st April 2009, detailed discussions were held between me on behalf of the Math and the Peshwas and their local representatives of Kashi Shri Kishanrao Damdavkar and Shri Anil Kinjawadekar

in terms of their earlier problems, how it needed to be resolved at the local level with the persons opposing it and whether they were agreeable at all to our Math purchasing this property. The Math purchased the property through the tender process and paid the advance amount. However, obtaining the clearances from the Courts in Pune took over a year. The Court clearances did not materialize despite our efforts at obtaining it in time before H.H. Sadyojat Shankarashram Swamiji undertook the Tristhali yatra in October 2009.

During this period Shri Krishnarao Peshwa passed away and a doubt arose as to whether the Trust would agree to the commitments made by Late Shri Krishna Rao Peshwa. However Shri Udayrao Peshwa, the younger brother was magnanimous enough to convince the other Trust members that the commitments made by his elder brother should be carried out as it was also his wish that the property be given to Shri Chitrapur Math. Shri Gaursharan Rao and Shri Praveen Kadle made efforts in Pune to get favourable orders from the Courts through the Math's Advocate. Finally the Courts gave their permission in August 2010 and the Shri Chitrapur Math Trust was able to complete the formalities towards the purchase of this property. This required the Registration of the Sale deed in Varanasi in which the Additional Commissioner Shri S.N. Tripathi assisted in identifying the Advocate and smoothening the formalities in the Registrar's Office. The Registration was initially scheduled to be done around Chaturthi as the Peshwas were to be in Kashi at their Ganesh Mandir during this time. However, our local Advocate was not available on those dates and the Registration was rescheduled for 21st September 2010 for which Shri Gaursharan Rao and Shri Bhavanishankar Kailaje who held the power of Attorney on behalf of the Math flew into Varanasi from Pune along with the Peshwa. The formalities were completed and Registration completed in time before Seemollanghan by H.H. Sadyojat Shankarashram Swamiji at Karla.

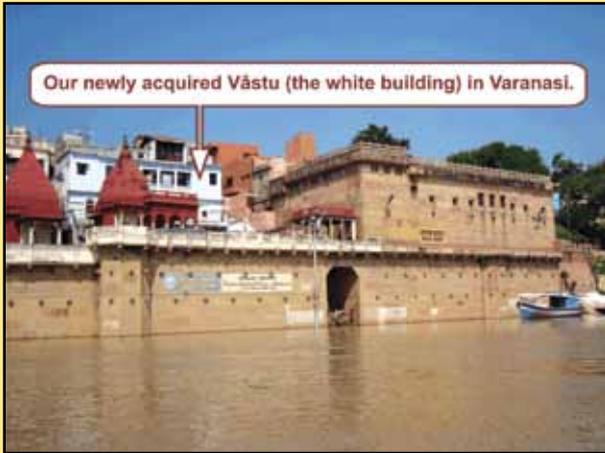
While handing over the possession of the property in March 1989 to the then Peshwa Pratap Rao, Shri

D.R. Kulkarni mentions of a "Runanubandh" or indebtedness of his past life with the Peshwas^[15] and that this relationship has come now to an end and he is free from any obligations towards the Peshwas after handing over of the keys. However, this is now the beginning of a new chapter of the relationship of the Shri Chitrapur Math with Kashi through the property created by Amrut Rao Peshwa. The Chitrapur Saraswat community finally has a Math within the sacred geography of the Mandala of Kashi in the haloed area of Kedar Khand - a dream that began way back in 1887.

- [1] Chandawar, V.M Sri Chitrapur Guru Parampara Charitre, pp 3-4
- [2] H. Shankar Rau, The Srimat Anandashram Ord. Jub. Souvenir page 98
- [3] "Pandurang Pandurang" by Dr. Gopal S. Hattiangadi pages 48-49
- [4] "Pandurang Pandurang" by Dr. Gopal S. Hattiangadi pages 20-21
- [5] "Pandurang Pandurang" by Dr. Gopal S. Hattiangadi page 49
- [6] "Fifty Years of Bliss" by Dr. Gopal S. Hattiangadi page 253
- [7] Supplement to the Kanara Saraswat, October 1935, Diwali edition pages 1-3
- [8] Kanara Saraswat October 1941 pages v,vi
- [9] "Fifty Years of Bliss" by Dr. Gopal S. Hattiangadi page 248
- [10] "Kashi Kedar Mahatmya" by Dr. Chandrama Pandey page 12
- [11] Inputs for events from 1957 to 1989 from Smt. Shyama Halady
- [12] Excerpts taken from letter of Shri D.R. Kulkarni while handing over the property to Peshwa Pratap Rao in 1989
- [13] Letter dated 29th March 1759 from Dattaji and Jankoji Shinde to Peshwa
- [14] Krishna Rao Peshwa: Souvenir on BiCentenary Celebrations of Amrut Vinayak and Shri Annapurna Devasthan page 4
- [15] Quoted from letter of Shri D.R. Kulkarni while handing over the property to Peshwa Pratap Rao in 1989

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Shri Chitrapur Math now on the banks of the River Ganga at Rajaghat, Kashi



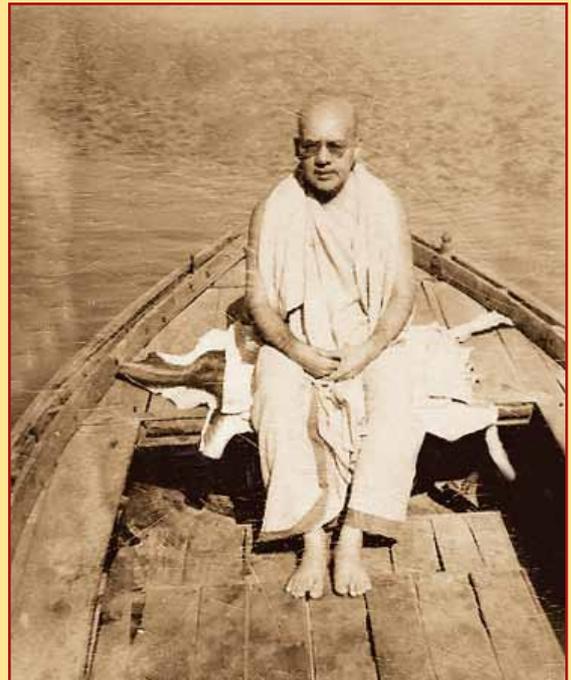
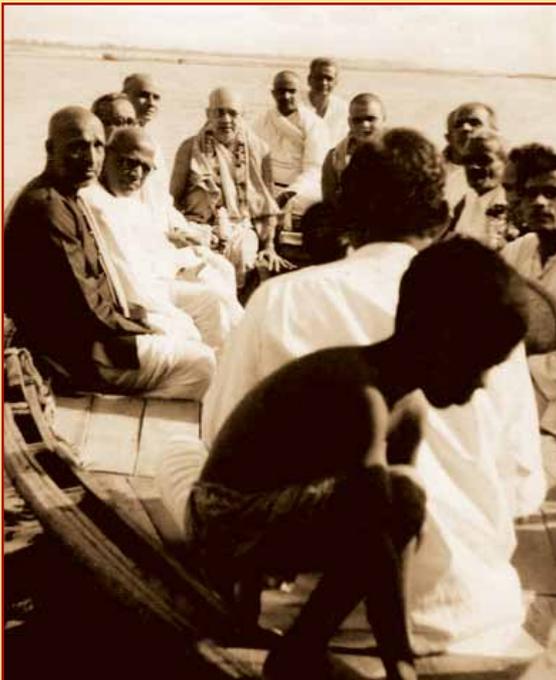
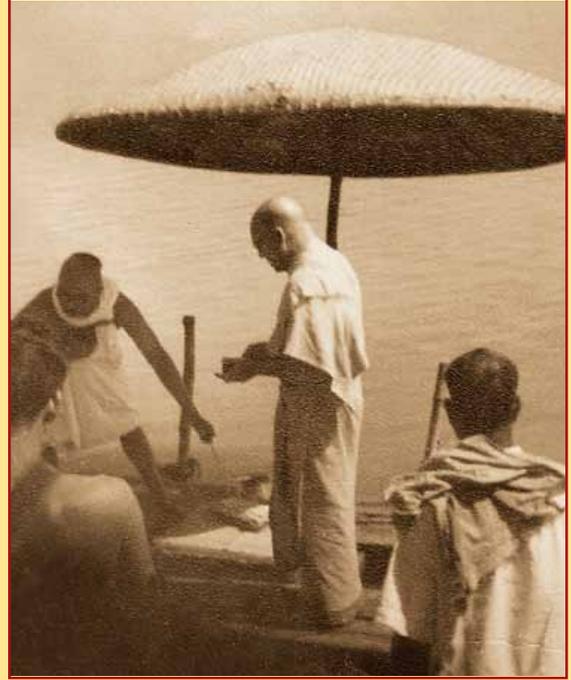
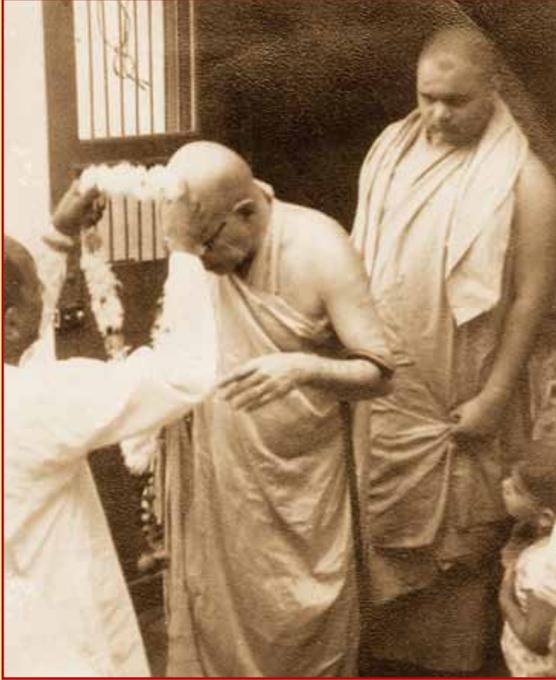
◀ Varanasi – Seat of Learning since ages – and a very sacred place for every Hindu will now be having a permanent abode for the Chitrapur Saraswat Samaj

▶ Upstream view of River Ganga from Shri Chitrapur Math, Rajaghat, Kashi
- Photographed by Nitin R Gokarn

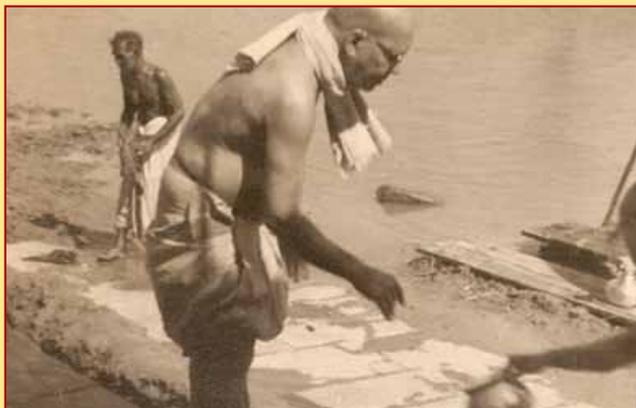


◀ Downstream view of River Ganga from Shri Chitrapur Math, Rajaghat, Kashi – prominently seen is the terrace of the Annakshetra established by Peshwa Amrut Rao
- Photographed by Nitin R Gokarn

Rare photographs of HH Shrimat Anandashram Swamiji with
Shishya Swami HH Shrimat Parijnanashram Swamiji at Varanasi



Rare photographs of HH Shrimat Anandashram Swamiji with
Shishya Swami HH Shrimat Parijnanashram Swamiji at Varanasi (Contd.)



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The Magic Words

GEETA MOGRAL, PUNE

Come Divali and I think of gifts – gifts received from loved ones, and cherished over the years. One of the most beautiful gifts I can recall is the one from my father – the late Mundkur Sadashiv Rao. He gave me three magic words which I have learnt to use with increasing joy as I grew up; and which I have unstintingly passed on to my progeny.

Papa received and acknowledged every gift/favour – no matter how trivial – with a smiling ‘thank-you’. And the slightest mistake, even unintentional, was followed by a contrite ‘sorry’. And all requests invariably began with a ‘please’.

When one of us forgot to use these words we would be prompted or gently nudged into courtesy. So it became a practice to be followed at all times regardless of person, place or situation.

Saying ‘thank you’ soon became second nature to me. The unexpected response I got, gave me special joy. Papa was right. The words did create a pleasant link between people. I always reward my son-in-law with a ‘thank-you’ when he gives me a lift. My son gets a dose of the same when he drops me off at the library to satiate my thirst for books. Of course, it is different at the bank. Earlier, I received a grateful smile from the kindly cashier whom I thanked for handing me crisp notes across the counter. These days I need to be careful. People might imagine I have a ‘screw loose’ if I say ‘thank you’ to the ATM!

I have discovered that the use of the word can be infectious. People often catch on it and use it themselves. When we lived in Andheri, I always bought vegetables at the market within easy walking distance. The helpful greengrocer promised ‘free home delivery’. When the sling bag on my shoulder was too heavy, I said I was truly ‘sorry’ to bother him, and asked him if he could ‘please’ deliver the yam, the cabbage and the week’s supply of onions and potatoes. Within minutes of reaching home, I would hear the doorbell. On the doormat would be a grinning boy of ten, with a clean shirt, his hair carefully plastered down with perfumed hair oil. “Such a small boy, with such a huge load?” I’d sigh and quickly relieve him of

the bags, and fish out a five-rupee coin for his efforts. The simple ‘thank you, Beta’ would thrill him to bits. Flashing his amazing smile he would respond with a bright “Tank-you, Bai” and vanish.

We later shifted from Andheri to Pune. But our maid in Andheri kept the flat spic-and-span for our occasional visits to Mumbai. During one such visit I noticed that she had taken great pains to scrub clean not only the floors and the bathrooms, but also the ‘netlon’ mesh on the windows. I was so touched by her thoughtfulness that I added fifty rupees to her normal salary when I smiled ‘thank you!’

And she gasped “Tank you, Tayee” with genuine gratitude.

Years down the line, I got married and was blessed with three wonderful kids.

Nitin was an ‘outdoor’ type and at age ten, he had a sweet tooth and an insatiable appetite. One day, he strode in after a tiring game, hungry as a horse, and asked for a bowl of custard. I was ready to drop after an exhausting day, so I flatly refused to oblige. Just as my head touched the pillow, I felt sorry for being so abrupt and quickly rushed into the kitchen and made the custard.

“I’m sorry son, I was too tired to think straight. And here’s your bowl of custard!”

“But, Amma, why do you say sorry to me?” he asked, his eyes wide with amazement. He clearly felt that an apology from a grown up to a child was unwarranted.

So I had to explain to him that children were individuals too, and needed to be treated with respect; especially in the presence of others. I couldn’t explain it in so many words then, but what I meant was that self-esteem is extremely important to children. It is the foundation on which they build their self-confidence.

That was another valuable legacy from my father. Thank you, Father!

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DATTA JAYANTI UTSAV 2010

Raupya Mahotsav

14th December to 23rd December 2010

14th December 2010 Tuesday 6.30 pm - Arrival of H.H. Shrimat Sadyojat Shankarashram Swamiji, Padaprakshalana and Purnakumbh welcome. Arrival of Dattatraya Idol from Datta Mandir to Parijnanashram Mantap in presence of H.H.; Swagatgeet, Paduka Poojan by Convenor, ACSYT - Raupya Mahotsav Committee, Shri Chitrapur Math - Mumbai Grant Road Local Sabha, K.S.A and T.C.H. Soc, Welcome speech by Convenor, Offering Manpatra & Recitation by Secretary, Upadesh by H.H., Samu-daik Dhool Bhet.

- 19th Dec'2010 Sunday 5:00 pm **Raupya Mahotsav (Silver Jubilee) Programme.**
- 20th Dec'2010 Monday 7:00 pm Deepanamaskar followed by **PALKI UTSAV.**

DAILY PROGRAMMES

TIME	PROGRAMME DATES : 15th Dec 2010 TO 22nd Dec 2010
6.00 am	Suprabhatam
7.00 am	Gayatri Japa
11.00 am	Morning Pooja, Mangal Aarti, Paduka Poojan, Tirtha Vitaran

MORNING POOJA'S: MUKHYA POOJA'S

	DATE	DAY	POOJA'S	TIME
a)	17thDec 2010	Friday	(Geeta Jayanti Day) Geeta Havan Prarambh	9.00 am
b)	18thDec 2010	Saturday	Satya Narayan Pooja - at Shrimat Anandashram Hall	9.00 am
c)	20thDec 2010	Monday	(Datta Jayanti Day) Shree Dattayag Havan, Satya Datta Vrata , Satya Datta Vrata, Avdumber Abhishek by ladies at Avdumber Katta.	9.00 am

DAILY PATHA'S:-

	DATE	DAYS	PROGRAMME	TIME
a)	15th	Wednesday	Lalita Sahastranam	10.00 am
b)	16th	Thursday	Guru Geeta Pathan	10.00 am
c)	17th	Friday	Geeta Pathan	10.00 am
d)	18th	Saturday	Hanuman Chalisa	10.00 am
e)	19th	Sunday	Samuhik Devi Anushthan	10.00 am
f)	20th	Monday	Shiva Mahimna Stotra	10.00 am
g)	21st	Tuesday	Shri Ganapati Atharvashisha Pathan	10.00 am
h)	22nd	Wednesday	Navratra Nitya Path	10.00 am

EVENING PROGRAMMES:-

	DATE	DAYS	PROGRAMME	TIME
a)	15thDec 2010	Wednesday	Cultural Programme	5:00 pm to 7:00 pm
b)	16th Dec 2010	Thursday	Cultural Programme	5:00 pm to 7:00 pm
c)	17th Dec2010	Friday	Geeta Competition Prize Distribution	5:00 pm to 7:00 pm
d)	18th Dec 2010	Saturday	Cultural Programme - Prarthana Varga	5:00 pm to 7:00 pm
e)	19thDec 2010	Sunday	RAUPYA MAHOTSAV Programme	6:00 pm to 8:00 pm
f)	20thDec 2010	Monday	Palki Utsav	7:00 pm onwards
g)	21st Dec 2010	Tuesday	Cultural Programme - Grant Road Yuvadhara	5:00 pm to 7:00 pm
h)	22ndDec2010	Wednesday	Dharma Sabha	5:00 pm to 7:00 pm

EVENING POOJAS: DEEP NAMASKAR FOLLOWED BY POOJA'S BY H.H

	DATE	DAYS	POOJA'S BY H.H
a)	16th Dec 2010	Thursday	Guru Poojan
b)	18th Dec' 2010	Saturday	ShivPoojan
c)	19th Dec' 2010	Sunday	Guru Poojan
d)	21st Dec' 2010	Tuesday	Devi Poojan

	DATE	DAYS	UPADESHA /AASHIRVACHANS BY H.H:
a)	17thDec 2010	Friday	Upadesh on Geeta Jayanti
b)	19thDec 2010	Sunday	Raupya Mahotsav
c)	22ndDec 2010	Wednesday	Dharma Sabha

23rd Dec 2010- H.H. Swamiji's Departure to Shirali.



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Am I “into It”?

BY ASHA SUDHIR VOMBATKERE, MYSORE

I am a proud amchi. I am secular and liberal by Indian standards, and I don't go out to work now, though I was a school teacher once. I have a quintessential amchi kularanaav and married adnaav and am proud to use it. If I chose to use a pseudonym when writing for KS I would use an amchi one (like, say, “chirchiri paus”) rather than a Greek one. When someone asks me whether I am an amchi, I am absolutely thrilled, immediately start conversing in amchigele and, like all good amchis (should?) do, try and find out if we are related or have relatives or at least amchi friends in common.

My father was not “in the Services or a high-profile journalist” but was in government service, permanently based in north India. So I have never really lived among amchis, but yet got married to an amchi army officer. This meant moving to various army stations. So again, no living among amchis. I have no close relatives in Talmakiwadi or Gamdevi, but I have relatives in Saraswat Colony in Santa Cruz.

I can carry on a reasonable conversation in amchigele. But I must confess that since most reading material on serious issues that interest me is not available in amchigele, I tend to use English in discussing them. While I do not read “Sunbeam”, we get the Kanara Saraswat and I go through the “Classifieds” at the back before turning to the rest of KS because I am interested in amchi community panchaitika.

To me, religion is very intimate and personal. My belief in God and what He means to me is a private matter. I do not do any poojas at home or get poojas conducted. Unfortunately, many people confuse religion with ritual; sometimes religion is even replaced by ritual! But perhaps it is alright to be religious without being ritualistic.

I am amchi in every sense, but after reading Opticus (KS, October 2010), I have a nagging doubt. Will the reader please tell me: Am I “into it”?

<<<<>>>>

Why not an Apple?

BY UMA KALBAG

During Gouri pooja and Ganesh festival, all the ladies are happy and excited. Excited, for now they can drape their beautiful rich saris and wear jewellery to match. This is the time when their culinary skills are put to test and they can give vent to their creative and artistic talents.

On the eve of Gauri pooja, the ladies sit together cleaning the coconuts, making their surfaces as smooth as possible and decorating it with coloured chalk.

Today, young Mrs. Suhagan has a nuclear family. She has to go out to work. So Ma-in-law sits for hours together and cleans the coconuts with her weak, wrinkle adorned hands. Young Mrs. Suhagan performs the Gauri pooja with much reverence and with a bag full of these heavy coconuts visits all the elderly Mrs. Suhagans to offer a coconut and seek their blessings for a long and happy married life.

But what will the elderly Mrs.Suhagan do with so many coconuts?

She has high cholesterol and her husband is diabetic. She thinks of replacing it with another and gives it to young Mrs. Suhagan with blessings. But young Mrs. Suhagan is on a diet and anyway, who has the time to scrape the coconuts?

So what do we do with so many coconuts? How about giving an apple instead? Just offer a coconut, the traditional way to the Goddess Gauri and let the basket be filled with fruits- apples, pears or even small papayas. (They remain fresh if kept in the fridge). They can be decorated with colourful adhesive tapes and to maintain the tradition, kumkum and kajaal can be applied near the stalk.

Looking at this beautifully dressed fruit, there will be a smile on old Mrs.Suhagan's face and may be, she will shower a handful of more blessings! Thus the tradition will carry on , with the same reverence and fervour for many more generations to come and with pleasure.

Just give it a thought and express your views.

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Lift up your expectations

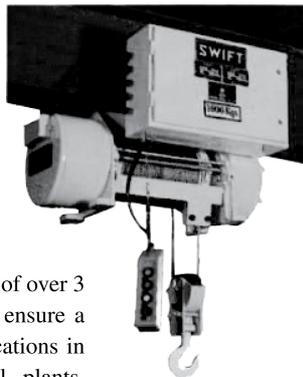
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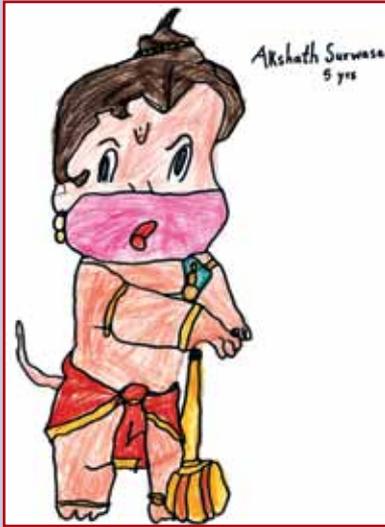
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Kiddies Corner



Children's Day

14th November is Children's Day,
It is Jawaharlal Nehru's birthday.

He wore white clothes with a red rose,
He and Gandhiji were good friends and
very close.

He fought against the rule of the British
Kingdom
So our India got her freedom.

He was the first Prime Minister of India,
His daughter's name was Indira.

He was loved by all the rest,
But he loved us children the best!

-Atmaj Koppikar (Age: 9 years)

Enchant of the Sea

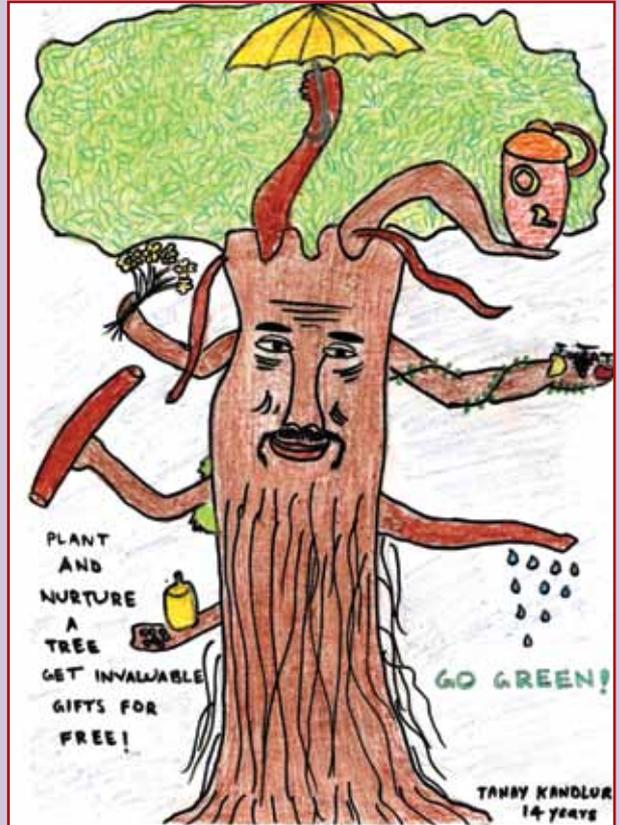
Oh! the beauty of the seas
In the shade of the palm trees

Down below the sun
To swim its such fun

I have just come here for a day
To laugh and play

But now that I have to go, I say goodbye
With a merry twinkle in my eye

- Aabha Hattangadi (Age: 8 years)



(Drawing on the left by Akshath Surwase,
5 years; on the right Tanay Kandlur, 14 years)

My Brother

Aneesh is the name of my big brother,
Smart, funny but great like none other.
A whole five years older than me,
He always guides and protects me.
We play at every sight,
And fight with all our might.
Although he is sometimes a bother,
I would never trade him for another.
And even though he irritates,
I love him more than choco-lates.
Our relationship of love,
Is a treasure from God above.

**- Asheesh Trikannad,
Bangalore (Age: 9 years)**

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The smile, radiance and silent work

TRIBUTE TO MANGESH SUJIR (CHEDDUMAM)

The loud strained chanting of 'Aum Raam naam' suddenly fell silent, but the slight smile remained. Shri Sujir Mangesh, popularly known as 'Cheddu' to most of his relations and friends in Bengaluru and Mumbai, left for his celestial abode on 2nd November, 2010.

Born at Kundapura in 1922, in the maternal ancestral home of Sri Tagarse Ganeshrao and growing under the care of Sri Sujir Sanjivrao at Udipi, he imbibed the values of selfless service and thrived on love alone, which laid the foundation for his service to people around him in society.

After his education at Udipi and later Pune (Fergusson College), he delved into Textile Chemistry, while tasting a bit of Gandhiji's freedom movement as a student at Pune.

Bengaluru became his 'karma bhoomi'. Employed in the Minerva and Mysore Mills, he spent most of his spare time in the activities of Canara Union and the Math. The '40s watched him entering dramatics with the roles of the Lords Surya, Rama and Krishna which eminently suited his personality. He collected funds for the much needed, Saraswat Seva Samiti, Mangalore (later Ullal) for their Anathalaya.

He was joined by his young wife, Shanthi, from 1949 onwards in all spheres of his activities.

In his zeal to help the sick, he learnt the basics of medicine, administering injections, prescribing homeopathic medicines and caring for needy patients, sometimes cycling miles to look them up in distant hospitals. There used to be an old Aunt, Uncle or some far off cousin always sheltered in the house. He is known to have helped people around him unstintingly, going out of the way for his friends in need. He demonstrated a stoic acceptance of all that life was to bring him, combined with the willingness to share whatever he had with others in need.

The work at the local Sabha continued while he also toiled in the early days of formation and construction of the 'Anandashram' buildings at Malleshwaram with passion, nurturing many novel ideas of cooperative consumerism, as Secretary from

its inception in 1954 till 1966 when he moved to Mumbai, in search of a job. The Canara Union and the Canara Union Co-op Hsg Society (Anandashram buildings) honoured him at their Centenary (2000) and Golden Jubilee (2005) celebrations respectively.

Mumbai saw him at work at the India United Mills, Dadar, till his superannuation in 1980, in their Bleaching & Finishing department, supervising and walking around at least 14 kms a day. He was part of the team which took up the challenge to work for a year without a day off to prove the viability of NTC taking over sick mills in 1966.

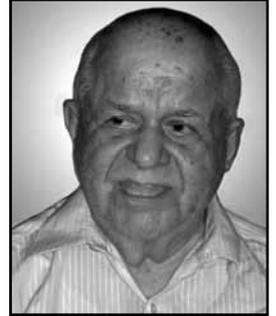
His stay at the Chitrapur Housing Society, Bandra too saw him in the Managing Committee as well as in the Bandra local Sabha during HH Parijnanashram Swamiji's tour. They basked in the glory of the Sri Mahanavami celebrations, which had started in Bengaluru with the Mantra-Diksha and close guidance of HH Anandashram in 1955 and continued for over half a century.

Moving to Gamdevi, he slowly veered to the field of Astrology and then re-kindled the Marriage Bureau at the KSA for more than 6 years guiding tense parents in their endeavor to seek suitable alliances for their children.

A loving husband to Shanthi, he was an inspiring caring father to Lalita, Ravi (late) and Anand, grandfather to Aalok, Manmay and Mokshay, greatgrandfather to Saadhya, and an idol to many who knew him well.

The KSA in their introduction while honouring him in 2007, said it most aptly, ' Amgelo Samajantu Suparichit aani Lokapriya, atyanta Prasanna aani Tejaswi vyaktimatwa, Samajik Sanskritik tashichi Dharmika kshetrantantu bhariv yogadaan..... '.

May his soul rest in peace.



REMEMBRANCE

10th DEATH ANNIVERSARY



VASANTI NIRODY

22-03-1931 -- 30-10-2000

You may have left our midst
But your spirit and values you cherished
All continue to guide us
In all endeavours.

Fondly Remembered by:

Jyoti, Jayant and Anuj
Arun, Geeta, Ameya and Anurita

Planning a Career

By KULDEEP KALAVAR

Before undertaking a long journey to a place never before visited, we plan meticulously. We choose the most suitable train, check where to change trains, duration of each leg of the journey etc Why do we plan? Because we wish to enjoy the journey & reach comfortably.

Your career (journey) starts with selecting a job. The first job you take normally brands you for life. The company's reputation, designation, job profile, starting salary are important and become the foundation on which future employers decide what to offer! Making substantial changes later to designation / career/ salary becomes difficult if you don't start with the right foundation.

How many stops to your destination? The previous generation normally began working at 22 and retired at 60 yrs. They had adequate time (35to38 yrs) to reach the peak of their career. Today's environment does not provide such liberty. Before the age of 22, the industry considers you young and after 45 it considers you old (if there is no VRS meanwhile !).

Assuming a youth starts at 22 and plateaus at 45 - he has 23 years to reach the peak of his career. Obviously staying in one job will not take him to his peak. He has to consider switching jobs. How many switches are required / when / duration of each job needs planning. Too many switches create an impression of being a rolling stone – too few could brand you as “not good enough”!

Your job accounts for a large share of your waking hours. How much time do you allot for yourself and how do you utilise it ? A human being is a three part personality – Spirit ,Mind, Body with spirit being the foundation for the other two. The balance time available needs to be apportioned between these three so that we evolve as complete personalities. The mind plays a double role – intellectual and emotional.

For the intellect the field of action is the office whereas for emotions it is the home. Do not allow them to infringe - the effects could be severe ! (imagine the consequences of having an affair at the office

or bringing work home regularly). A major portion of the (balance) time is spent with family. Family members play an important role in your success. Let us understand the role they play !

An executive uses his intellect to prove himself and be successful. The office environment demands performance and and there is little scope for emotion. Stress levels are high. At the end of the day he/she needs to relax/dissolve this tension. His/Her family assists him/her at home by creating an oasis of peace and emotional understanding. An oasis needs careful nurturing. Sharing and caring are the means to achieve this. Family members care better when they are aware of the office environment.

Whether at office or at home two instruments one, the body and second, the mind are constantly working. They need to be allotted time or else they break down. We depend on them to succeed. The body is like a vehicle that takes us daily to work. The vehicle has to be maintained in excellent condition. Irrespective of prevalent conditions we depend on it to deliver us safely. In severe conditions it weathers the storm and keeps us safe & dry. A well maintained body is very helpful in achieving success at work. It is also an effective stress absorber. Time spent in maintaining body fitness is a good investment.

The mind drives us constantly. Uncontrolled, it destroys, controlled, it succeeds even under trying circumstances. Yet the mind is itself controlled by Spirit – our inner most core. Time spent on spiritual training is well invested. When such training is in line with the Guru's guidelines - it inculcates values. Values are the fountain head of life and permeate thought, speech and action. Life is nothing but values at play, at office, home or society. When values are integral with thought, speech and action, success is assured. A sound spiritual base combined with a fit body and mind, backed by Guru's grace is a sure guarantee for success.

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Hiware Bazaar-The Ideal Village

SHRUTI GOKARN, MUMBAI

The year 1990- a rising young cricketer answered an SOS sent from his native village of Hiware Bazaar. Hiware Bazaar, a small hamlet in the Ahmednagar district of Maharashtra was facing a losing battle against a growing water crisis. People were migrating from the village to the city for a sordid existence with a meager income. It was a time when all the roads led away from Hiware Bazaar for everyone except for one man. This man was Popatrao Pawar.

This story begins in 1990, when Popatrao Pawar, a young cricketer with a promising future in cricket, attended a training session conducted by Anna Hazare. He returned with a vision for his village. Armed with a rock solid belief in himself and in the principles of his teacher, he took up the herculean task of changing the fate of the village and the villagers.

Egged on by our curiosity we made our way to Hiware Bazaar, eager to see for ourselves this village which boasts of progress and prosperity in a drought prone landscape. We were met at the Gram Sabha by a certain Mr. Mohan Chattar, a man who could give some of the best PR agents in the city a run for their money with his non-stop chatter interspersed with witty one liners and puns. He was accompanied by a local teacher, who with his fluent English helped me fill the gaps when I couldn't quite keep up with the pace with Mr. Chattar's non-stop talk. The first thing that catches your eye as you enter the Gram Sabha office are the innumerable awards vying for space and your attention, kept on every bit of space available on cabinets which line the room. All these awards confer the title of 'Adarsh Village' on Hiware Bazaar.

In 1990, Mr. Pawar was elected as the Sarpanch of the village and has enjoyed an unopposed stint as the Sarpanch for the past twenty years, each time proving himself worthy of the public mandate. He first identified the root cause of all the problems of the village- scarcity of water. He then seized the problem with both his hands and rooted it out by

implementing the first of the five principles of village development laid down by Anna Hazare – that of water shed management. To tell you in the words of the villagers, 'No water falling from the sky is allowed to be wasted.' This water is allowed to percolate into the ground. This constant percolation of water leads to the formation of a water shed which feeds the crops throughout the year. To allow the water to percolate into the fields, bunds of stone and cement have been built along the fields. To preserve this water shed the digging of bore wells is prohibited.

What greater testimony could be there to the resounding success of the water shed management programme than the fact that this village offered water to the city of Ahmednagar during the scorching summer months, this year when the city was facing a paucity of water.

For villages whose grouse is that there is insufficient water for agriculture, the people of this village have set an excellent example. They have shown wisdom in choosing to plant short term cash crops which require less water, like jowar, bajra, onion, potato, tomato, coriander etc while at the same time avoiding crops like sugarcane which consume a lot of water. Moreover the village income is boosted by the sale of the 4000 liters of milk produced here daily and sold to a co-operative in Ahmednagar. No wonder then that this village is home to millionaires.

This village can be credited with many other 'firsts'. It so happened once that the students of the local school had been asked to write an essay on HIV-AIDS. One of the girls raised a valid question in her essay 'What if I get infected by HIV through my life partner?' From this was born the idea of compulsory HIV testing for all those who wish to get married within the village or even to someone in the village.

While we in the city are left mouthing words like 'women's liberation', the people of this village are actually living the idea of 'women's lib'. The name plate outside every door sports the name of

the woman of the house along with the man's name. How many women in the city can say that, that's the case with them too? Women here have truly become instruments of change. They have unanimously taken the stand that no girl will marry into a home which does not have a toilet block in the house, thus getting rid of the problem of open air defecation and urination. What's more, all the matters pertaining to the water supply system, right from the maintenance to keeping accounts are handled by the women of this visionary village.

The key to the development of this village is the five-pronged approach adopted by Sarpanch Popatrao Pawar, which includes voluntary labour (shram dan), getting rid of addictions (nashabandi), population control (nasbandi), a ban on using pastures for grazing by cattle and a ban on cutting of trees. In fact by using the tool of 'shram dan', all the development schemes for the village have been implemented by the villagers themselves. Instead of taking cattle to the grazing grounds, the villagers themselves go to the pastures, cut grass and bring it for the cattle to consume. The idea behind this is to ensure that the topmost fertile layer of soil is not eroded by the cattle while grazing. This approach has worked wonders for the village by ensuring development at every front.

Post the Babri masjid incident, the word 'mosque' many a time brings back unpleasant memories of all that followed the demolition of the masjid. Well here's something that may help change your perspective. This village has set a practical example of communal harmony. We were told that there is only one Muslim family in the village and all the villagers have contributed money to construct a mosque for that family. Maintaining communal harmony is one thing but extending a helping hand to another community so that they can practice their religion in peace is taking it to a whole new level.

Hiware Bazaar it seems is home to many unique things and ideas. A resolution has been passed that village land will not be sold to people outside the village. Mr. Chattar with his unique brand of humour told us that parties like the MNS who call for the

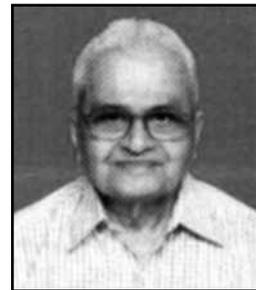
ouster of 'outsiders' have no scope to cry foul at Hiware Bazar!

All this development has resulted into an incredible thing- reverse migration. In the year 1992, 168 out of 182 families were below the poverty line. People were leaving the village and migrating to cities in the hope of eking out a living. Eventually as things changed for the better in the village, people started returning to the village. In a scenario where we find more and more people migrating to cities from undeveloped villages thus taking a toll on the infrastructural facilities that the city offers, Hiware Bazar truly stands in a league of its own for accomplishing the almost impossible.

How apt that the article about this village should appear in the 'S.S.Talmaki issue' because the people of Hiware Bazar and what they have achieved there are nothing but an example of co-operation, the value that S.S.Talmaki so staunchly stood for.

<<<<<>>>>

1st Death Anniversary



25-04-1931 - 28-12-2009

RAMESH RAMAKANT KADLE

78 YEARS

He will always be loved and remembered everyday

May his soul rest in peace

Fondly remembered by:

by Wife - Usha, Son - Jagdish, Daughter - Geeta
 Daughter-in-law - Sunayana,
 Son-in-law - Kishore Hosangadi
 Grandchildren: Rahul, Meenal and Anisha
 Kadles & Relatives & Friends

Shree Durga Dutt Mandir of Mallapur, via. Kumta Completing a Century on 24th February, 2011

SHRI CHAITANYA S. UBHAYAKAR, GOA

The Centenary Celebrations of the Durga-Datta Mandir, Mallapur are going to be held in the last week of January, 2011 at Mallapur. This is a small offering at the feet of the Saint who founded this temple.

A saintly personality, Shree Santappa (Soiru Mhant) Venkappa Nagarkatte, founded this temple. He also established the brilliant 'Prasadik-Bhajan' tradition with a philosophic essence and devotional fervor. These bhajans are sung during Shree Datta-Jayanti, Navaratri, Shree Ram Navami and Shree Hanuman Jayanti celebrations.

He belonged to the 7th generation of the Family Tree starting from Ramayya (Mool-Purush) about 350 years ago, who was working in Nagar – 'Samsthan' at the Toll-Naka (Jakat Katte) and was identified as Nagar-katte Ramayya; hence the family surname 'Nagarkatte'.

His great grandfather Devayya residing in Chitrapur, donated his house when our Ist Shankarashram Swamiji took Samadhi and there stands our sacred and beautiful math today. Subsequently, when the family grew and the land got divided, a part of the land with the well in it, which came to Venkappa's lot, was donated by him to the Math. This can be seen even today.

In this family blessed by 'Sadguru' and as a result of 'SOMAVATI-VRAT' performed by his devoted Mother from the Ubhayakar family of Shri Avadi Math, this saintly soul was born in April-1852. He was named 'SOYRO' (Guest), perhaps apprehending uncertainty of life, at the instance of the unexpected death of their first male child. The house was like an 'Ashram' with grass-roof and bamboo walls and was located on the outskirts of the thick forest of Siddhapur, occupied by tribals and wild-life and without any medical or educational facilities. Once when his father became seriously ill, his mother took him along with the children to 'Kulaswamini' Shantadurga Temple, Kavle, Goa, on a bullock-cart,

travelling for 4 days. There she prayed to the Devi without taking even a drop of water. Her prayers were answered and there in the temple, 'SOYRO' was renamed as 'SANTAPPA'.

Santappa's education upto 12 years was under the affectionate care and guidance of his Mother where he learnt reading and writing Kannada and Devanagari scripts and started reading 'Vishnu-Sahasranam', Ram-Vijay, Bhakti-Vijay, Pandava-Pratap and doing Dev-Pooja. This laid a firm spiritual foundation and he was always hungry for self-realization. Subsequently he studied English in Belgaum and married a girl from Gundemane family in Gokarn, at 26 years, and had 4 children. He worked in the Dept. of Civil and Forest in Sirsi while his family stayed at Gokarn. However his thirst for self-realization drove him to travel extensively, visiting saints and different places.

He did a lot of 'Japa-Tapa-Anushthan' such as Guru-Charitra Parayan, Sapta-Shati Anushthan, Durga-Namaskar, 20 Lakhs Shree-Datta-Shodakshari Mantra from Shambhunath Maharaj, Guru Vakyopadesha from Saintly wife of Madiman Dattatreya at Sirsi, Bhagwat-Purana Rahasya from Nadgar Shantabai, Shree Dattopasak Balekundre-Maharaj Darshan at Belgaum. He also studied deeply Anubhavamrut, Yatartha-Deepika, Eknathi Bhagavat, Shri Dattaprem Lahari etc. He had thrilling experiences during spiritual practice in his life-pilgrimage

As per the family tradition, Datta-Jayanti was being celebrated at his cousin's i.e 'Vakil' Shivramappa's place in Karwar. His maternal Uncle Shanta .N. Ubhayakar, the Mala-Mudradhikari of Shree Avadi Math, gave him 'Divti-Deeksha' in the year 1905. Later when Santappa visited Mallapur Avadi Math, he desired to build a similar Dattatreya Temple for the family. At his request his uncle Shri Ananth Subray Ubhayakar freely donated 19 guntas of land.

The present temple was constructed there in the year 1910. The Sabha-Mantap has been rebuilt in 2005. Around year 1918, when Santappa visited Avadi Math during Gokulashtami, he was impressed with Shree Ramavallabhdas' bhajans (Ashtami-Mhanti) being sung there and he desired to compose similar bhajans to celebrate Datta-Jayanti and Navaratri. With the spiritual inspiration, he wrote the Utsav bhajans to be sung in traditional tunes. These are being sung till today.

He served the Lord at this temple as Mala-Mudradhikari for 19 years with devotion and zeal and merged with the Almighty in the year 1929 (77 years). All his successors and dear ones offer their humble homage to the great soul during this sacred centenary year.

 (This article is based on 'Sansar Yatra', autobiography of 'Soyro-Mhant'. The writer's mother late Sow. Lalitabai was his grand-daughter).

<<<<<<>>>>>>

"LIVE CHRISTMAS EACH DAY"

BY YESHWANT G. TRASI

Christmas is more than a day at the end of the year, more than a season of joy and good cheer.

Christmas is really God's pattern of living, to be followed by all year by unselfish giving.

For the holiday season awakens good cheer, and draws us closer to those we hold dear.

We open our hearts and find it is good, to live among men & women as we always should.

And all unawares we miss and forego, the greater the blessing that mankind can know.

If we lived Christmas each day as we should, and make it our aim to always do good.

We would find the lost key to meaningful living that comes not from getting, but unselfish giving.

(Dedicated to my Parents Late Gopalkrishna R. Trasi & Late Muktha G. Trasi)



IN MEMORIAM

"POOCH"

(9-4-1997 TO 13-12-2006)

DEAREST,

YOU ARE NOT GONE,

YOU LIVE IN OUR HEARTS

WHICH YOU LEFT BEHIND
 FROM KODIALS

Can Hinduism stand the test of time?

NIKHIL K. MASURKAR, LONDON, UK

Can religion have a place in a 21st century sophisticated world where rational thinking and scientific reasoning form the basis of modern society? In the last 10 years the western world has seen a sharp decline in religious practice and many great religious institutions are being crushed up by modern society. Since India almost always follows the worst of the West, it too is seeing its youth adopt an increasingly non-religious approach to life. If mainstream religion fades away it will almost certainly be replaced by religious and non-religious extremism. This will not only be detrimental to society but to the whole of humanity.

Can an ancient religion like Hinduism have a place in modern times? To answer this question we need to explore the more recent history of Hinduism in India. Hinduism in India has always had a turbulent history. Be it the introduction of Islam in Sindh by Arab conquerors in the early 8th century, persecution of Hindus by Muslim invaders in the 11th and 12th centuries or the forced conversions to Christianity by the Portuguese in the 16th century, Hinduism in India has had its bad days.

However the greatest assault came in the early 19th Century when it came under direct attack by a predominantly Christian British Empire. The British not only mocked Hinduism on ideological grounds but also masterminded an innovative 'cultural genocide' through a subtle program of intellectual and spiritual annihilation. This was aimed to dilute the traditional Hindu aspects of culture, philosophy, ritual and theology that had taken thousands of year to develop and replace it by a 'western' and 'modern' ideology that was more palatable to western minds at the time. Also during this period there was evidence of serious fragmentation of traditional Hindu beliefs and wide scale misconceptions which made the religion highly confusing particularly to the 19th century youth. It is believed that during this period several Hindus abandoned their faith and adopted either Islam or Christianity which were easier to understand due to their more simplistic monotheistic and non-pluralistic approach.

By the end of the 19th Century several Hindu reform movements were beginning to take shape. Most of these movements led to a more rational and logical interpretation of ancient Hindu scriptures with particular emphasis on much needed social reform. Although some of these movements were highly controversial at the time, they allowed Hindus to reflect on and re-examine their faith in a rapidly changing society. In my view the most significant influence on Hinduism came from the Ramakrishna-Vivekananda movement. This movement not only injected traditional Hindu philosophy back into the community but also reconciled the various scattered belief systems of Hinduism leading to its revival. I do not think genuine Hinduism would have survived beyond the 19th Century if it wasn't for the great contribution of Sri Ramakrishna Paramahansa and his disciple Swami Vivekananda.

The Ramakrishna-Vivekananda movement unlike other movements of that period did not attempt to criticize ancient Hindu practices and belief systems. It simply put all the ideas together and presented them in a rational, systematic and modern manner. Infact it injected spirituality back into the society where it belonged and became the global voice of Hinduism.

Today history is on the verge of being repeated as we now have another potentially devastating wave of attack on Hinduism – the modern society with a rational and scientific approach to living. This time round the perpetrators are no longer the British but simply ourselves. We risk making our own religion insignificant in society. We are the British living in India in the 21st century. In the name of secularism we have diluted our religion and kept spirituality locked up in the temple. Although we carry out all several Hindu ritualistic practices that were prescribed and engage in theistic worship, we have ignored the rational and reasoning aspect of our religion that is central to Hindu and Vedic philosophy.

It is a sorry state of affairs because it is this rational and modern understanding of Hinduism that our youth need today in order to make better sense of Hinduism in modern times and see it on the same

side of scientific advance instead of opposite. The challenges that modern society poses to Hinduism can only be addressed with an understanding of Vedic philosophy and the power of reasoning. To practice 'Dharma' in the modern age requires an understanding of how Hindu values relate to modern issues. If our youth cannot answer the questions posed by modern society then there is the danger of them discarding religion altogether. The truth is that today we are still confused about our religion like we were in the 19th century. Misconceptions and superstitions not only make a mockery of our faith but also create doubts in our own minds which can be an impediment to spiritual progress.

Shri Ramakrishna Paramhansa and Swami Vivekananda's teachings are particularly crucial as they relate almost perfectly to the modern times we live in. They suggested that Hindu narratives such as those from the 'Kathas' and 'Puranas' need to be just a starting point to attract us towards 'Bhakti' and help us adopt Hindu values and principles. Thereafter we need to move onto the philosophy in order to make rational sense of the reality and progress spiritually. Their teachings also suggested that Hinduism is the universal phenomenon adopting a largely pluralistic approach advocating several pathways to God. In light of this, they gave credibility to other religions such as Christianity and Islam sighting them as part of this universal enterprise.

The most crucial part of their teachings was the suggestion that interpretation of our Hindu scriptures should be carried out relative to the times we live in rather than dwell on more ancient interpretations. Although the scriptures of authority are absolute they can only be practiced in principle at a relative level. This means that some ancient ritualistic practices which probably made sense in the 13th century may not be relevant in the 21st century from a point of view of following 'Dharma' and gaining spirituality. Therefore the need to eliminate unjust caste systems and superstitious practices becomes an important aspect of 'Dharma'. This idea makes social reform part of religion rather than an opposing force.

Another important aspect that the Ramakrishna Vivekananda movement highlighted was that ancient Prophets of religion and Holy personalities have always propagated the Divine message relative to the times they lived in for the betterment of society.

Therefore their message should not be perceived as the absolute Divine truth but rather as the Divine truth relative to the era in which they lived in. Swami Vivekananda suggested that emphasis should be only placed on the core principles and values that they preached rather than be fascinated by their individualistic personalities and follow their every word to the book. He believed that Holy Prophets or 'Avatars' have not only taken birth in ancient times but have always reincarnated whenever there is a need in society to do so. He suggested that we should use our rational mind to decide what is 'right' or 'wrong' relative to the circumstances that we operate in.

Our religion teaches us to decide for ourselves the difference between 'right' and 'wrong'. Our ancient scriptures are a powerful reference tool that helps us make these decisions. The absolute book of authority in Hinduism is ourselves and it is in this area that we fail to make spiritual progress.

I feel that Hinduism is such a powerful and fascinating phenomenon that it will most certainly stand the test of time. However we need to question it at every step and use our rational and reasoning in order to make modern sense of it. If all of us truly attempt to understand this universal concept then it will spread like wild fire globally. For us Chitrapur Saraswats our first port of call for spiritual knowledge and guidance should be our own Swamiji. Infact we are highly fortunate to have such a great spiritual leader to guide us in the 21st century. However I would also recommend familiarisation with the lives and teachings of great modern personalities such as Sri Ramakrishna Paramahansa and Swami Vivekananda in order to get a modern day interpretation of Hinduism.

Finally I would like to thank Shri Jai Lakhani of the Hindu Academy UK for his great work in teaching Hinduism and promoting the ideas of the Ramakrishna Vivekananda movement, that provided me with the inspiration and knowledge to write this article.

<<<<<>>>>>

Who am I?

BY DR. SUNANDA KARNAD, DHARWAD

A new-born baby is just a bundle of flesh, blood, bones and a few reflexes. As it grows, it is taught the language of the family and made to understand what he or she is. The answer to the question "Who am I?" would then be in terms of sex, as 'I am a boy or a girl', or name as 'I am Ram or Renuka' or relationship 'I am the son of , daughter of ' etc. All these are inborn or acquired traits, describing the visible body, the mind within and its relation to another person. As the child becomes an adult, he or she would further be differentiated from others, in terms of education, specialization or career. These indicate the level of intelligence, abilities and capabilities, the expertise and socio-economic-political status of the person. Once again, the answer to the question is in relation to others, the role or the 'karma' one is born to fulfil. The identity or the 'self' of the person is acquired through upbringing, training and circumstances or the environment in which one is born.

With the passage of time and success in one's travel through life, one says 'I did this', 'I alone could do this', when the 'self' becomes the 'ego', never realizing that the five senses (sight, hearing, touch, taste and smell), the five instruments of action (speech, hands, feet, rectal and genital muscles) are God-given gifts. These weaken with age and perish with death. But what would continue to exist is 'Self', the 'Soul', the everlasting manifestation of the 'Ultimate Light', 'Vision' or 'Shakti'. Hence the great Yogis like Raman Maharshi asked the same question, so did Adi Shankaracharya, and with their deep 'Sadhana' attained 'self-realization', saying 'Soham' or 'Shivoham'. Despite knowing this truth, many of us remain entangled within the cobwebs of 'desires', succumb to the onslaught of 'shadripus' and carry the ever-increasing baggage of 'karma' through repeated births and deaths.

It is very difficult, though not impossible to attain realization of 'Who I am'; we can certainly develop

a sense of detachment, for all that we possess is not 'Shashwat'. Through meditation, Yoga and 'Pranayam', we can attain control over our mind, keep away stresses and strains and lead a peaceful, healthy life. Through 'Bhakti' and love for God, we can go closer to Him, leave all worries and problems to Him, with deep faith in Him, that He is there to help and protect. Realizing He is within us, we can then answer the question and say 'I am Him'.

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Laxmi Poojan at Talmakiwadi

5th November 2010 dawned early this year – as Narak Chaturdashi and Lakshmi Poojan fell on the same day.



Our Talmaki Wadi Maidan was resplendent with torans of marigolds and a big bright red coloured carpet covering the lawn. On one side of the maidan was arranged a havankund and a beautiful moorthi

of Shri Mahalaksmi decorated with flowers and jewellery presided on it. In front of Her were arranged the coconuts signifying Mahakaali, Mahalakshmi and MahaSaraswati. Poornima & Shyam Balsekar, Chairman of the Talmaki Wadi Housing Societ, performed the Havana as the Yajaman.



Arranged on the maidan were chourangs with some requisite pooja samagri on each. People started streaming in by around 7.15 a.m. and you could hear greetings of 'Happy Diwali', 'Shubh Deepawali'. Each of them had brought some 'diwali pharala' – a sweet and a savoury, which they left in two baskets at the gate. Each had brought tatte-kanyso, laxmi vigraha etc. for performing the Samudayik pooja.

The pooja started with 5 -6 youngsters from the Prathana group chanting the Math Prayer, Sri Parijnanashram Trayodashi and 12th and 15th chapters of the Bhagvad Geeta. Vedmurthy Shatanand Shukla chanted the mantras and we all followed. A common Aarti was passed around for waving. After the pooja, Kalyani Hemmady gave a wonderful recital in 'Ahira Bhairav' followed by a bhajan 'He Mate Durge Parameshwari'. The group then split for tea and refreshments. We all came again to offer poornahuti at the Havankund.

What a divine way to start the day! Thanks to Bipin Nadkarni who has been organizing this single-handed for the past 11 years! The youngsters do pitch in for any arrangements but the ideas are all Bipin's. He says 'Of all the festivals, Diwali is the dearest to me. It is a festival of auspiciousness. The Diwali morning is a sight to behold, when so many gather (draped in their best), with good wishes in their heart and pray to the Goddess in unison. It is a fulfilling experience!'

Reported by Prakash Mavinkurve



Saraswat Co-operative
Housing Society, Gamdevi
Article on page 29

1st Death Anniversary



Smt. Shyama Jayant Chittar *(Vocal Artist)*
20th December 2009 (Mumbai)

**Although No Words Can Really Help To Ease The Loss You Bear,
Just Know That You Are Very Close In Every Thought And Prayer.**

Fondly Remembered By

Elder Son & Daughter-in-law

Mr. Kiran Jayant Chittar & Mrs. Madhura Kiran Chittar

Younger Son & Daughter-in-law

Mr. Kunal Jayant Chittar & Mrs. Pallavi Kunal Chittar

Grandsons

Master Mihir Kiran Chittar & Master Ishaan Kiran Chittar

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Occupation : _____

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Membership of Kanara Saraswat Association

On November 26, 1911, the birth of Kanara Saraswat Association was announced by Rao Bahadur S.S. Talmaki, and he had the honour of being the first President.

The Association has great potentialities to bring together scattered members of the community in touch with one another. The first step is to enlist members.

The total membership at present is 5310. The Association wants to increase the membership during this Centenary Year and enroll more Life members and Patrons.

Please enroll your friends and close relatives as members. The application form shown on the reverse may be passed on to them to become new members.

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- ❖ Monetary benefits through
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 - 3) Scholarship Fund
 - 4) Emergency Medical Assistance
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- ❖ Social and Cultural programmes are organized including Sangeet Sammelans, dramas, sports and Convocation of Successful Students.
- ❖ Felicitation of distinguished and outstanding personalities.
- ❖ KSA's Shrimat Anandashram Hall and the Holiday Home at Nashik given at concessional rates to members.
- ❖ The Health Centre with panel of Doctors (Specialists) and upgraded Pathological Laboratory at a very nominal rate is open to all.
- ❖ The Marriage Bureau is helping members for alliances of their sons and daughters.
- ❖ The monthly magazine Kanara Saraswat is available to members free of charge. You can keep in touch with the community through its Domestic Tidings such as Births, Marriages and Deaths.
- ❖ News items relating to Shri Chitrapur Math activities are given in the magazine.
- ❖ KSA has a Website for the benefit of members.

For further details please log on to www.kanarasaraswat.in

**Please send the form, printed on the reverse, duly filled to the
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Ordinary Membership 1200 p.a (Rs. 50 Membership charges)**

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Amogh Amladi
94.73 % (SSC)



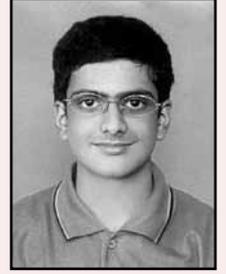
Shuchi Bellare
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Deepali P. Savur
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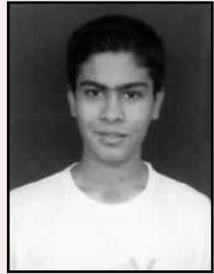
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**Nishiket Sunil
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ENGAGEMENTS

Trasi-Nerurkar: Dr. Shefali daughter of Dr. Shrilata Trasi (nee Heranjali) and Dr. Suresh Trasi at Khar, Mumbai with Dr. Abhishek son of Mrs. Chaya and Dr. Arun Nerurkar of Dahisar, Mumbai on Dasera 17th October, 2010 at Mumbai.

BIRTHS

A daughter Aditi to Amrita and Vikram Shirali on 2nd September, 2010 at Mumbai. Grand-daughter to Sharatchandra and Sheela Shirali; Dr Avinash and Mangala Shirale and great grand-daughter to Nirmala Mudbhatkal.

Baby girl Anoushka on 17th October, 2010 (Vijaya Dashami) to Anuradha and Kushal Kodikal. Grand daughter to Surekha and Kiran Kodikal (Santacruz), Mridula and Uday Kadle (Pune).

A daughter (Anvita) to Pramila (Kilpady) and Aditya Mankikar on 17th October, 2010. Grand-daughter to Roopa and Uday Mankikar and Kishore and (late) Vijayalaxmi Kilpady. Great grand-daughter to Sumatibai Chandavarkar.

ACKNOWLEDGEMENTS

Avanti (daughter of Aishwarya and Ashwin Shirur) and Ravindra (son of Vijaya and Jayant Amladi) thank all the relatives, friends and well-wishers for their gracious presence and blessings on the occasion of their wedding on 22nd October, 2010 at Mumbai. Kindly treat this as a personal acknowledgment.

PUROHIT

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

OBITUARY

Shri Murlidhar Shivrao Bagade, aged 82 years, from Guruprasad Society Vile Parle (East) Mumbai, left for his heavenly abode on 17th October, 2010. Deeply mourned by family and friends.

DOMESTIC TIDINGS

BIRTHS

We welcome the following new arrivals:
Jul 21: A daughter (Lakshmi) to Shirali and

Good opportunity to remember your dear ones

Please sponsor a page in the Kanara Saraswat by paying only Rs. 500/-. The occasion may be birth, or marriage or remembering the departed ones. It will be inscribed in your name as a foot note. Please send your cheque in favour of Kanara Saraswat Association with the matter. Please restrict to one line only.

- Editorial Committee

Vijayanand Kallianpur at Los Angeles, USA.
Sept 17: A daughter (Kimaya) to Dr. (Mrs) Anupa Bhargava (nee Basrur) and Dr. Chaitanya Bhargav at Pune.

Oct 17: A daughter, Anoushka to Anuradha (nee Kadle) and Kushal Kiran Kodikal.

Oct 20: A daughter (Mahima) to Devika (nee Nileshwar) and Kunal Kundaje at Ivory Coast, West Africa.

Oct 23: A daughter to Aparna (nee Nagarmath) and Nachiket Betrabet at Mumbai.

MARRIAGES

We congratulate the following and wish them a happy married life:

Oct 22: Avanti Ashwin Shirur with Ravindra Jayant Amladi at Mumbai.

Nov 14: Rupasi Rajendra Hattikudur with Alok Jayant Basrur at Mumbai.

OBITUARIES

We convey our deepest sympathy to the relatives of the following:

Aug 18: Dayanand S. Chandavarkar (84) at Mumbai.

Sept 27: Nirody Sidhanand Sunderrao (83) at Mulund, Mumbai.

Sept 29: Indu Vasant Bhatkal (60) at Kurla, Mumbai.

Oct 12: Koppikar Shivanand Pandurang (83) at Coimbatore.

Oct 17: Shashikala Umanath Nayampally at Mumbai.

Oct 21: Balsavar Surendra (Gopi) Ramrao (87) at Santacruz, Mumbai.

Oct 21: Radha Dayanand Chandavarkar (78) at Mumbai.

Oct 22: Kela Kamala Rao (nee Panemangalore) (96) at Pune.

Oct 25: Maskeri Arvindrao (74) at Mumbai.

Oct 29: Ratnabai Marutirao Brahmavar (89) at Bangalore.

Oct 30: Kulkarni Ramdas Vithalrao at Mumbai

Oct 30: Dr. Karnad Paramanand Krishnarao (75) of Mangalore at Bangalore.

Nov 2: Sujir Mangesh (Cheddu) R (88) at Gamdevi, Mumbai.

Nov 3: Shalini Sundar Udiyavar (84) at Mumbai.

Nov 5: Shamala Satyanarayan Talmaki (90) at Bandra, Mumbai.

Nov 10: Mallapur Suresh Anant in Poona.

Nov 16: Bantwal Vasant Ramkrishna (85) at Mumbai.

We are happy to announce the start of two new sections "Kiddies' Corner" and "The Young Viewpoint". We launched "The Young Viewpoint" with Yamini Bellare's article "Mobile Mania" in our November issue. We hope to get a good response drawings / poems/ articles from our kids and youth for our future issues.

- Editor

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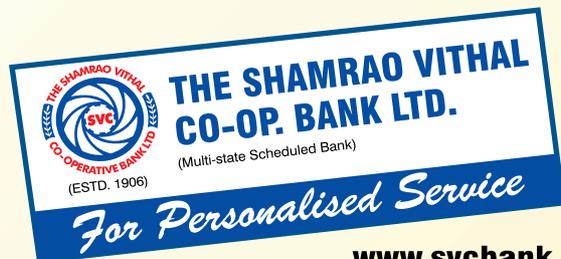
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