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Kanara Saraswat

A MONTHLY MAGAZINE OF KANARA SARASWAT ASSOCIATION



Smt. Sadhana Rao with Shri Narendra Modi, Chief Minister of Gujarat, after her appointment as Director of Gujarat's State Secondary and Higher Secondary Board.



Amrita Vijay Masurkar, a budding scientist and engineer, honored with the U.S. National Science Foundation's (NSF) Doctorate Fellowship Award at Columbia University in New York City.



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Talmakiwadi, J.D. Marg, Mumbai 400007

Website: <http://www.kanarasaraswat.in>

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e-mail: editor@kanarasaraswat.in

kanara_saraswat@hotmail.com

(For Publication in the Magazine)

e-mail: admin@kanarasaraswat.in

(For administrative matters)

President: **Suresh S. Hemmady**

Vice President: **Geeta V. Yennemadi**

Chairman: **Rajaram D. Pandit**

MEMBERS OF THE EDITORIAL COMMITTEE

Managing Editor: **Gurunath Gokarn**

Editor: **Smita Mavinkurve**

Associate Editor: **Uday A. Mankikar**

Editorial Committee:

Shruti S. Gokarn

Computer Composing:

VISION DTP – Sujata V. Masurkar

KSA Telephone: (022) 2380 2263

Telefax : (022) 2380 5655

KSA Holiday Home, Nashik:

Tel: 0253-2580575 / 0253-2315881

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The Kanara Saraswat Association

SMT. GEETA VIVEK YENNEMADI

VICE-PRESIDENT, KSA will be

"AT HOME"

to meet and felicitate

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VENUE: SHRIMAT ANANDASHRAM HALL, TALMAKIWADI

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PROF. DR. MEENA CHANDAWARKAR,

VICE-CHANCELLOR, KARNATAK STATE WOMEN'S UNIVERSITY, BIJAPUR

will be the Chief Guest and has kindly consented to Address the Students.

SHRI SURESH S HEMMADY, PRESIDENT, KSA will preside

All Students, Parents and Friends are cordially invited.

Shivshankar Murdeshwar, Hon. Secretary, KSA

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From The President's Desk.....

Without hope and trust, there is no promise for the future, and without a promising future, life has no direction, no meaning and no justification. If we are to go forward, we must go back and rediscover those precious values - that all reality hinges on moral foundations and that all reality has spiritual control. Physical strength can never permanently withstand the impact of spiritual force. It isn't until you come to a spiritual understanding of who you are - not necessarily a religious feeling, but deep down, the spirit within - that you can begin to take control.

As Swami Vivekananda has rightly said - "You have to grow from the inside out. None can teach you, none can make you spiritual. There is no other teacher but your own soul".

Research shows that even skeptics can't stifle the sense that there is something greater than the concrete world we see. As the brain processes sensory experiences, we naturally look for patterns, and then seek out meaning in those patterns. Spirituality means something different to everyone. For some, it's about participating in organized religion: going to a temple, a fire temple, a church, a synagogue, a mosque, etc. For others, it's more personal. Some people get in touch with their spiritual side through private prayer, meeting with the Guru, yoga, meditation, quiet reflection, or even long walks. Grace is in movements and beauty in forms.... this is true of bodies; but when we speak of feelings, beauty is in their spirituality, and grace in their moderation.

Spirituality is belief in an ultimate reality; an inner path enabling a person to discover the essence of his or her being; or the deepest values and meanings by which people live. Spiritual practices, including meditation, prayer and contemplation, are intended to develop an individual's inner life. Spiritual experience entails connectedness with a larger reality, yielding a more comprehensive self. It brings about a better affiliation with other individuals or the human community, with nature or the cosmos, or with the divine realm. Spirituality is a source of inspiration or orientation in life. It encompasses belief in a higher power or experiences of the transcendent nature of the world. Like maturity, spirituality dawns on one through age. As you grow older you become more and more spiritual.

I feel that people need to pursue spirituality on their own. It should be their decision to have - a personal relationship with their soul, or their God, or with their Guru. One cannot have a two way communication with God and that's why one needs the help and guidance of a Guru through who one can communicate with God because Guru does all that for you.

After all, for those who are looking for peace and tranquility and a sense of divine connection....who better than a "Guru" to bring about the meeting with their inner divine self.

Suresh S. Hemmady



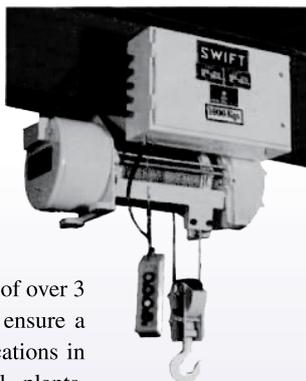
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Letters to the Editor

Dear Editor, Mr. P.N. Dhar who died recently was late Prime Minister Indira Gandhi's Principal Secretary in the 1970s. He has written a book "Indira Gandhi, the Emergency and Indian Democracy" published by Oxford University which has a separate chapter on Sikkim. He writes that Sir. Benegal Narsing Rau had recommended way back that Sikkim (which was a princely state) should be merged with India. Nehru kept it separate. When China started fishing in troubled waters his daughter had to merge it after twenty seven years!

C.A. Kallianpur, Mumbai

Dear Editor, The article on "Supercharging the Soul for Examination Syndrome" written by Dr. Dilip Kaundinya and published in your June 2012 edition was an extremely enlightening and interesting one. Coincidentally it was published at a time when our son had just cleared the Medical

Entrance Examination and had secured admission to one of the best Government Colleges in the country. It really helped him cope with the stress of entering a completely new phase in his life and made him ready for the challenges that lay ahead. We also called on Kaundinya Mam to learn more about the art of meditation that he professed through his article and were extremely fortunate to receive great insight into the same.

We request the Editorial Committee to publish many more such articles written by Dr. Dilip Kaundinya for the benefit of our Community.

Preethi & Gurucharan Hoskote, Mumbai

DONATIONS RECEIVED

Kanara Saraswat Association is grateful to the following donors:

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KSA Centenary Corpus Fund

Genesis :- During the Advisory Council Meeting of Ex-Presidents and Vice-Presidents of KSA in the year 2008, an idea was mooted that some concrete steps be taken for the benefit of Community Members during Centenary Year of KSA in 2010-11. The idea took shape in the form of the KSA Centenary Fund under the chairmanship of Shri Suresh Hemmady. The Centenary Fund Raising Committee was formed and an ambitious target of Rs. 5 Crores was set to be raised in 3 years. This was subsequently reduced to Rs. 3 Crores without a time frame. To monitor the Fund, it was decided to form a Centenary Fund Management Committee under the chairmanship of Shri Vinod Yennemadi. Recently it was decided to form an Advisory Committee under the chairmanship of Smt. Kalindi Muzumdar to formulate the detailed Rules and Regulations. The details are as under:-

Objects / Purpose of the Funds

- **KSA Centenary Refundable Education Grants Programme**
- **KSA Centenary Medical Aid Programme**

Centenary Funds Raising Committee (CFRC)

Committee Members : Shri Suresh Hemmady, Shri Ratnakar Gokarn and Shri Dilip Sashital

Function of the Committee :

- To raise funds from philanthropic people of our Community and well wishers settled in India and abroad.

Centenary Funds Management Committee (CFMC)

Committee Members : Shri Vinod Yennemadi, Shri Praveen Kadle and Shri Uday Gurkar

Scope of the Committee :

- To review the collections of Centenary Fund invested from time to time.
- To review the interest / income earned on the above said investments accumulated for disbursement towards objects / purpose of the Funds.
- To review disbursements of accumulated interest / income from time to time towards the objects / purpose for which Funds are collected.

Centenary Funds Advisory Committee

Committee Members: Mrs Kalindi Muzumdar, Mrs Sadhana Kamat, Mrs Anjali Gokarn and Dr. Prakash Mavinkurve

Scope of the Committee :

To formulate Rules and Regulation for the Scheme in respect of Refundable Education Grants and Medical Aid.

KSA Centenary Educational Refundable Grants Programme

Rules and Regulations

Objectives:- To render financial assistance in the form of Refundable Grants to students to meet expenses of higher education depending upon availability of funds. This will include children of ladies married into other communities. The Parents of Students will be the joint applicants.

1) Eligibility of Students : a) Age : Minimum 18 Years and Maximum 35 Years b) Grades In School/ College:- Not specific but the student should have the mental capability to complete the selected course of education. c) Income Criteria for Family :- Maximum Rs. 30,000/- p.m. (Rs. 40,000/- if any differently abled person in the family or any family member suffering from major illness which requires high cost of treatment).

2) Eligible Studies : a) Professional Courses leading to Graduation b) Post Graduation c) Research d) Humanities (Post Graduation level and Above) e) Foreign Education (Post Graduation level and Above) f) Any other.

The selection of courses should be such that it will help the student earn a reasonable income after completion of studies.

3) Quantum of Grant : Maximum Rs. 1 lac per year. Depending upon the cost of studies and availability of funds.

4) Mode of Payment : By cheque/Demand Draft/NEFT/RTGS favouring College/University/Educational Institutions. However in exceptional cases directly to students/parents.

5) Application of Interest : Nil.

6) Repayment of Grants:

1) Moratorium Period : The student or parent need not repay grants during the Moratorium Period i.e. Course Period + 1 year

2) Repayment :- In 4 yearly instalments after Moratorium Period (The year is taken as Financial Year i.e. from April to March) OR student / parent may opt for lesser period of years.

The request from Grantee Graduate students for pursuing further studies can be considered provided such studies commence during the Moratorium Period of loan. (i.e. within 1 year after completion of 1st Course). The repayment of grant in such cases will commence after completion of second course + 1 year.

Preferences :- i) Low and Middle Income Group ii) Differently abled Students.

The following Documents should be enclosed :

1) Copy of Marksheet of 10th and 12th Examination 2) Copy of Marksheet of latest Examination 3) Proof of residence and Photo Identity Proof 4) Proof of Admission to eligible Course 5) Proof of Cost of Studies 6) Income Proof of Family Members.

All copies should be self attested.

Other Parameters :

- Total Quantum of Grant will depend upon amount of Interest received during Financial Year i.e. From 1st April to 31st March of next year.
- Time Frame for receiving Application will be 3 Months from Date of inviting Applications from students.
- There will be separate Committee under stewardship of Smt. Kalindi Muzumdar for Managing Educational Refundable Grant Programme with help of Members of Managing Committee and employees of KSA. The mandate includes calling of Applications, Scrutiny of Applications and Sanctioning of Grants. KSA will take responsibility of disbursing Grants, maintaining records and follow up for recovery.

KSA Centenary Medical Aid Programme Rules and Regulations

OBJECTIVES:- To render Financial Assistance to the needy to meet expenses incurred/to be incurred in Critical Illnesses depending upon availability of Funds. This will include ladies married into other communities, and their children.

A) Critical Illnesses covered under the Medical Aid Programme are:-

- 1) Cardiovascular procedures and Surgery
- 2) Neurological procedure and Surgery
- 3) Cancer treatment excluding Chemotherapy (Chemotherapy medicines available with KSA at discounted rates)
- 4) Burns exceeding 50%
- 5) Transplant Surgery and
- 6) Serious Accident.

B) Total cost of treatment should be more than Rs 1 lac.

C) Income Criteria :

Gross Family Income Less than Rs 50000/- p.m. (The Income Criteria may be relaxed in cases of very high medical expenses)

D) Supported Documents :

1. Certificate from Medical Practitioner certifying nature of Critical Illness and estimated cost of treatment. (Format is printed in Application Form)
2. Photocopies of Bills giving actual cost of treatment
3. Photocopy of Medclaim Insurance Policy (If any)
4. Statement of Donations/Aid received from other sources (if any).

▪ **Format of Education Grant and Medical Aid Application forms are available in this issue. The last date of receiving applications for Education Grants is 15th October 2012 at KSA Office.**

The Scheme Details and Forms are also available on our WEBSITE www.kanarasaraswat.in

CENTENARY FUND ANNOUNCEMENT

We had published in our February 2012 issue the names of those Donors to the KSA Centenary Fund who have not specified purpose (i.e. Educational Grant and Medical Relief) while giving Donation. We had also announced that we would earmark 70% of Interest accrued for Education grants and 30% for Medical Aid in absence of any intimation received from such donors. The Centenary Fund Raising Committee (CFRC) and Centenary Fund Management Committee (CFMC) have approved change of Ratios from 70:30 to 80:20 in respect of Educational Grant and Medical Aid respectively. This has also been confirmed by the Managing Committee of KSA.

Sadhana Vivek Rao

Director of State Secondary and Higher Secondary Board, Gujarat

Mrs. Sadhana Vivek Rao (nee Basrur), of Surat has been appointed as Director of Gujarat's State Secondary and Higher Secondary Board. She completed her B.A and B.Ed from Dr. A. V. Baliga College, Kumta bagging the Best Teacher's Award in B.Ed and several prizes and awards. She is an excellent sportswoman and has won prizes in indoor and outdoor games. She learnt Bharatnatyam at a very young age and people in and around Kumta still remember her performances during the Sarvajanic Ganeshotsava etc.

After her graduation, she worked as a teacher in King George School, Dadar, Mumbai. Shifting to Surat after marriage she worked initially as teacher in Sir J. J. English Medium School and later on as Principal in Vidya Vihar School, Surat. She is an excellent teacher and her appointment as Director,

Gujarat's State Secondary and Higher Secondary Board is a reward for her par excellence and outstanding teaching methodology.

Sadhana is working as General Secretary in BJP Mahila Morcha, under Chief Minister Narendra Modi. She is also associated with various organisations like Bharat Bharti, Karanataka Sangha, Sri Sathya Sai Seva Samithi etc. She has adopted 200 families from slum areas and is helping them in their daily lives. Recently she organised 160 Mass Marriages in Surat. She is also anchoring various social, spiritual and political programs all over Gujarat state.

Sadhana Rao played an active role in organizing the kite Festival at Chitrapur in January 2011. Students of the Shrivali School were taught how to make kites and fly them!

Amrita Vijay Masurkar

Columbia Doctorate Student Wins U.S. National Science Foundation Award

Amrita Vijay Masurkar, 26, was honored with the U.S. National Science Foundation's (NSF) Doctorate Fellowship Award at the Ivy League's Columbia University in New York City, where she has been pursuing Ph.D. in Electrical Engineering with full scholarship since last year. The prestigious NSF award she received in April, 2012, is for advancement through interdisciplinary research in the field of Optical Techniques for Actuation, Sensing, and Imaging of Biological Systems. And, in addition, its broad mission is to provide the awardee opportunity to become leader and creative agent for change in the society. As part of this two-year Fellowship, she is expected to make some contribution to public service which she may choose to do in the U.S. or abroad.

Amrita's fascination for science had started at age 14, when a teacher recommended her for summer internship at the Haystack Observatory of Boston's Massachusetts Institute of Technology (MIT). Drawn into highly complex topics such as ionosphere, solar flares and dark matter, she would continue to learn and immerse herself there in Astrophysics research with radars and radio-wave instruments for the

next three summers. Subsequently, Amrita, the high school Gold Medalist and winner of the nationally coveted Rensselaer Medal for math and science, joined the world's foremost technological institute, MIT, for undergraduate studies.

While at MIT, her dedication would lead her to some of the globally well-known research centers where pioneering scientists work. Once again to MIT's Haystack Observatory under NSF research grant which she won competitively. Next to Harvard-Smithsonian Center for Astrophysics under a NASA grant. Later, to MIT's Lincoln Laboratory as one of the few nationally-selected interns. And, lastly, to MIT's entrepreneurial Research Laboratory of Electronics for her project on Optics. Graduating from MIT, Amrita worked for two years at Raytheon Corporation's Defense Systems as a Radar Engineer before joining Columbia for doctorate.

Amrita has presented her work at various technical conferences. A prolific swimmer, she competed in inter-state championships in her teens. She is also a good pianist and has won accolades in chorus singing. Amrita is the daughter of Sumangala and Vijay Masurkar of Boston.

Activities of Kanara Saraswat Association

By Rajaram Pandit, Chairman, KSA

Dear Members

We have pleasure in placing before our members a resume of the working of The Kanara Saraswat Association. We pay tributes to our all Past Presidents, Vice-Presidents, Members of the Managing Committee, Members of KSA, Donors, Employees and Well wishers, deceased or alive and salute their perseverance, dedication and selfless service without which we would not have reached this milestone of completing 100 successful years.

We also fondly remember our 13 Founder Members including our first President Late Rao Bahadur S. S. Talmaki who was a pillar of strength to KSA and the community.

MEMBERSHIP

The numbers of persons admitted to different classes of membership during this year are as follows:

CATEGORY	LIFE	PATRON	SPOUSE	ORD	BENEFACTOR
Total Memberships on 31/03/2012	5445	179	7	1	46

RESERVE FUND

The Reserve Fund as on 31/03/2012 is Rs.36,74,367.65

DONATIONS

The Donations received towards Corpus Fund from Members/Well Wishers are as under :-

CATEGORY	2011-2012	2010-2011	2009-2010	2008-2009	2007-2008
DISTRESS RELIEF FUND	32,000.00	16,000.00	1,32,501.00	4,60,000.00	40,500.00
MEDICAL RELIEF FUND	83,501.00	54,888.00	1,26,003.00	78,001.00	1,54,614.00
SCHOLARSHIP FUND	75,000.00	40,000.00	2,37,002.00	2,05,250.00	7,31,202.00
EMERGENCY MEDICAL RELIEF Fund	59,500.00	2,51,001.00	1,35,001.00	7,41,001.00	1,32,112.00
CENTENARY FUND	20,93,339.00	44,91,009.00	61,74,963.00	—————	—————
INTEREST ACCRUED ON CENTENARY FUND	8,65,449.00	6,32,660.00	1,31,298.00	—————	—————

The Interest on the above Corpus Fund is disbursed to needy persons based on their applications.

The Co-ordination Committee of 6 Aid giving institutions invites applications from needy persons and after scrutinizing the applications, it sanctions the quantum of aid based on individual needs and on the total funds available at its disposal. Thereafter, the Co-ordination Committee allocates the applications of the selected persons to the respective institutions for disbursement of the amount committed by it.

The interest accrued from the Emergency Medical Fund is disbursed directly by KSA to the deserving persons.

The following chart shows the amount disbursed to needy persons under Corpus Funds during 2011-2012 and Provision made for disbursement of Interest in the year 2012-2013.

DISBURSEMENT	2009-2010	2010-2011	2011-2012	2012-2013 (Provision)
SCHOLARSHIP	2,17,350.00	2,18,350.00	2,23,940.00	2,18,350.00
DISTRESS RELIEF	97,890.00	1,20,890.00	1,30,980.00	1,20,890.00
MEDICAL RELIEF	87,890.00	66,190.00,	79,550.00	66,190.00
*EMERGENCY MEDICAL REL. FUND	2,76,853.00	3,05,853.00	3,10,240.00	3,05,853.00
AID TO BPL FAMILIES	—————	20,000.00	—————	45,000.00
TOTAL	6,79,283.00	7,31,283.00	7,44,710.00	7,56,283.00

*Amount was disbursed by KSA on the basis of Applications received directly from the needy Patients and rest of the amount disbursed under the directives of Co-ordination Committee of Aid giving Institutions.

INCOME AND EXPENDITURE ACCOUNT

There is a deficit of Rs.3,82,958.55 in the year 2011-12. The Actual Deficit would have been Rs.5,93,716.55 which has been reduced to Rs.3,82,958.55 on account of surplus of Rs.2,10,758.00 in Centenary Year Celebration Account. Further, we have reversed balance provision of Rs.1,75,000.00 made in 2009-10 to Income Expenditure Account. The main reason for Deficit is Interest of Rs.9,53,396.00 paid on overdraft of Rs.1 crore availed by us against our Term Deposit from The Shamrao Vithal Co-op. Bank Ltd to meet renovation expenses of the Hall. Though the renovation of Hall resulted into increase in revenue, this has not resulted in reducing Overdraft as our expectation of achieving Minimum Occupancy level of 40% has not been achieved. The Revenue earned from Hall is Rs 19,26,568.00 during 2011-2012.

All efforts are being made to increase Occupancy Rate of Hall. The Electricity consumption has also gone up. The net Electricity bill for the year 2011-12 is Rs.2,19,182.00 as against net Electricity Bill of Rs 1,71,562.00 for the year 2010-2011

We have taken following steps to reduce Electricity expenses:-

- 1) Daily Monitoring of all Electric Meters,
- 2) Lesser use of AC for daily use,
- 3) To recover Electricity Charges when Hall is given to Sister Institutions/Social purposes.
- 4) To increase Unit charges recoverable from Hirers of Hall.

The KSA is committed to reduce Overdraft by achieving twin objectives i.e. to control Expenditure and increase in Revenue. We have reduced Overdraft by Rs.10 lacs till date. We appeal to Members to help us in reducing Overdraft by supporting us in our following initiative:-

- 1) To donate to our Building Fund-I specially created for reducing Overdraft burden.
- 2) To increase Life/Patron Membership of KSA by persuading your relations and friends among the Community to become Members.
- 3) Ladies married outside the Community and their children can become full fledged Members of KSA with Voting Rights. Members can persuade such ladies to become Life/Patron Members of KSA.
- 4) The KS Magazine is most popular in our Community. The cost of Printing is increasing. Though we have a limitation on increasing Advertisement charges we can increase Revenue by increasing the number of Advertisements. We request Members to solicit Advertisements for KS Magazine by using their good offices with Corporates.
- 5) Our Holiday Home at Nashik is located in Prime Locality with good surroundings. The Rooms are equipped with all modern facilities. The members are requested to visit our Holiday Home and also persuade their friends and relatives to visit the same as Rent is very reasonable compared to Hotel charges.
- 6) Our Hall has Two Rooms one each on Ground Floor and Mezzazine Floor. Persons who gives Donations can name Rooms in memory of their departed kin and relations. The details are as under :-

Location of Room	Area	Donation Amount
Bride's Room (Ground Floor)	112.80	Rs.20 lacs
Groom's Room (Ground Floor)	89.12	Rs.15 lacs
Swamiji's Room (Mezzanine Floor)	154.75	Rs.25 lacs
Groom's Room (Mezzanine Floor)	157.50	Rs.25 lacs

7) We had, in the year 1967, purchased Land at Bhandardhara Hill Station near Nashik for constructing Holiday Home. However, we have given up the idea of constructing Holiday Home. We intend to sell the property at maximum realizable value to reduce Overdraft.

Any Member or his/her friends and relatives interested in buying property, may approach our KSA Office. The detail of land is as under:-

Location	Survey No	Area
Bhandardhara	(Details will be given later)	27000 sq.ft

PRESIDENT AND VICE-PRESIDENT

At the Annual General Meeting held on 18th September 2011 Shri Suresh Hemmady and Smt Geeta Yennemadi were elected unanimously as President and Vice-President respectively for the year 2011-2012 and 2012-2013 as per amended Bye-Laws.

GROUND FLOOR AND MEZZANINE FLOOR HALL IN KSA BUILDING

Comparative Chart Of Occupancy At Shrimat Anandashram Hall and Shrimat Parijnanashram Hall

Year	Full Day	Half Day	Social@ Concessional	Free	Total	Vacant Days
2008-2009	17	30	25	10	82	283
2009-2010	16	39	22	11	88	277
2010-2011	12	60	19	09	100	265
2011-2012	10	90	28	11	139	227

The occupancy rate of Hall was only 9 % in 2009-2010 and was increased to 12 % in the year 2010-2011 and again marginally increased to 15 % in 2011-2012. We have given the hall to various organizations on 28 occasions at concessional rate of Rs 750/- per day and Free of cost on 11 occasions . The Datta Jayanti Was celebrated for 10 days in the month of December 2011 in the presence of our Swamiji. As mentioned earlier both Ground Floor and Mezzanine Floors have been renovated. The Receipt of Hall Revenue in current year has been increased by Rs 4,73,465.00 over the previous year. However the total Hall Revenue of Rs 19,26,568.00 has been completely offset by interest of Rs 9,53,396.00 paid on Bank Overdraft availed.

COMPARATIVE CHART OF OCCUPANCY AT HOLIDAY HOME NASHIK

YEAR	UNIT 1	UNIT 2	UNIT 4	UNIT 5	UNIT 6	UNIT 7	UNIT 8	TOTAL
2010-2011	82	109	151	240	207	215	182	1186
2011-2012	131	124	128	208	200	199	179	1169

The net revenue of Nashik Holiday Home has decreased from Rs 1,88,918.00 to Rs 85,954.50.

The occupancy rate of Nashik Holiday Home has reduced from 46 % in previous year to 45 %.

We have taken many steps to increase occupancy by installing A.C. in 3 Units and providing T. V. in all units. We have also increased the rent from 1st April 2012 as it was very low compared to Hotel tariff in surrounding area. We are now giving service comparable to Hotels by providing Home made Lunch, Dinner and Snacks.

Kanara Saraswat Magazine

The "Kanara Saraswat" magazine which was started in 1919 continues to record the various activities of the members of the community spread over different areas.

The Kanara Saraswat Magazine got a "New Look" from August 2009. The cover design has been changed and inside pages present altogether a different look with many advertisements with attractive colours. Cost of printing the magazine has increased due to increase in the cost of paper and printing. This has resulted into deficit of Rs 28245.33 in 2011-2012 in spite of marginal increase in revenue from 19,91,226.00 to Rs. 19,98,807.00 in current year. The expenditure on KS Magazine also has increased from Rs. 19,17,559.79 to Rs. 20,27,052.33 in current year.

KSA Reference Library

The Reference Library is one of KSA Centenary Project for preserving following types of books for posterity,

1. KS Magazines, Annual Reports and Souvenirs published by KSA since inception.
2. Script of Konkani Dramas and Souvenirs
3. Family Tree.
4. Books written by Chitrapur Saraswats in any Language
5. Books written on Chitrapur Saraswats in any Language.

We have included books and 119 Konkani Dramas and 504 family trees in the Library. The work of indexing has been progressing satisfactorily. We have already displayed the names of Dramas and its authors and names of books on our website. Vithal M. Nadkarni is Chairman of the Sub-Committee of Reference Library, Smt. Rekha Pandit is Hon. Secretary and Ms. Geeta Kulkarni is a member, Ms Shrimati Madiman is Advisor to Reference Library.

Family Tree Project

The Family Tree Project is a part of Reference Library. The objective of KSA's Family Tree Project is best stated in Rao Bahadur S.S. Talmaki's book, Saraswat Families Part I, in which he quotes from the Sahyadri Khanda: ("Where did I come from, who am I, what is my family stock, and who are my relatives?")

In pursuit of these answers, during the early decades of the last century, Talmaki undertook a study of socio-cultural history of Chitrapur Saraswats. As a part of this effort, he collected genealogical information about Chitrapur Saraswats and concluded that there were 504 families in our community. This information was published in a three part book titled Saraswat Families.

Subsequently volunteers have updated Family Tree of many families. The information is stored in a soft copy. We appeal to members who are interested in updating their family tree to contact Dr. Sudhir Moodbidri (Res No.-022-26518882, mobile 9820369258, email moodbidri.sudhir@gmail.com) or Mr. Raghunath Gokarn (Res No.-022-24305388, email raghugokarn@yahoo.co.in)

Marriage Bureau

The Bureau gives opportunity / platform to marriageable children of our community Members including children of female members with intercaste / inter religious / inter nationality to find a suitable match. Any marriageable persons themselves or their parents / close blood relations can approach Marriage Bureau to register Names and submit details and photo of Marriageable person on payment of one time fee of Rs 100/-. The Registration Forms are also available on our Website

www.kanarasaraswat.in . Any person desirous of Registering may download the Form from the website, fill it and send it to KSA along with Photo. The details of our Accounts with The Shamrao Vithal Coop Bank Ltd have been displayed on website for remitting Registration Fees.

The Marriage Bureau operates on every Monday and Wednesday from 5.00 p.m. to 7.30 p.m. in the Conference Room of KSA Building in Talmakiwadi. The Bureau is adopting latest technology for reaching maximum numbers of persons and also minimizing inconvenience to people visiting KSA office for finding suitable Match. Last Year 110 persons registered in Marriage Bureau and we have at present data of 447 marriageable boys and girls. On an average 30 persons visit Marriage Bureau every month.

Website

The KSA website <http://www.kanarasaraswat.in> was inaugurated by Dr. Harish Kodial, President of Association on 15th August 2009. The main purpose of Website is to become powerhouse of Chitrapur Saraswat Information. As mentioned earlier we have focused on activities of KS and made tie-up with other Chitrapur Saraswat Institutions in India and Abroad for information sharing and also linked their Websites. The KS magazines are uploaded on Website regularly. We thank our WEB Provider Shri Shuklendu Baji and Nitin Ruge of Sentient Systems Pvt Ltd. for their efforts in launching the Website successfully.

Health Centre

The KSA Health Centre continued to provide quality health care to members of all communities at very affordable rates and 1720 patients took the benefit of the services provided. Dr. Vasanti Balvalli, Dr. Sunil Vinekar provided medical consultations on a daily basis, whereas Dr. Harish Kodial (Ophthalmologist), Ex-President of KSA, Dr. Gaurang S. Muzumdar (Dermatologist), Dr. Swati Puthli (Physiotherapist), Dr. Tejaswini Kulkarni (Homoeopathic Consultant), Dr. Pranav Chickermane (Paediatrician), Dr. Subodh Sirur (Dermatologist) attended the clinic regularly on their scheduled days. We have added an Auto-Refractor Keratometer, computerized device for ophthalmic use to our Health Centre, which has helped a large number of patients coming for eye check up. The diagnostic centre was supported by the upgraded Pathology laboratory which saw almost 1369 Tests being done by Mrs. Vaidehi Joshi. We intend to further equip our labs to expand the services.

KSA Centenary Census 2011

Shri Suresh Hemmady, our President stressed the need of a Census during the Centenary Year and the KSA has embarked upon a mission of conducting Census of Chitrapur Saraswat Community as a Centenary Year Project by not only retaining usual demographic focus but also undertaking a Household Consumer Expenditure Survey. The demographic, social and economic data revealed by the twin endeavours would help the KSA find ways in which it can serve the community more meaningfully.

The Interim Report and Directory with 2495 households was released on 26th November 2011 at the august hands of H.H. Shrimat Sadyojat Shankarashram Swamiji. Dr. Lalit Deshpande, eminent economist and and Dr (Mrs) Sudha Deshpande (nee Gangolli) eminent demographer shouldered responsibilities of publishing Interim Report.

KSA Centenary Year Programmes (26.11.2010 To 26.11.2011)

26th November 2010 The KSA Centenary Opening Ceremony :The Centenary Year was started with Opening Ceremony Function of Centenary Year on 26th November 2010. The function was held at Ravindra Natya Mandir, Prabhadevi which was packed with audience. Dr. Subir Gokarn , Deputy Governor RBI, was Chief Guest and Documentary Film "Footprints of KSA" by Amit Masurkar on KSA History was released. Shri Bipin Nadkarni took mantle of organizing all programmes during the Centenary Year as a Chairman of Centenary Celebration Committee.

Our other programmes held during the Centenary Year are as under:-

22nd, 23rd and 24th April 2011- 14th Saraswat Sangeet Sammelan was organized by KSA Kala Vibhag in Shrimat Anandashram Hall, Talmakiwadi.

18th August 2011 - Suman Sugandh : Kanara Saraswat Association had planned quarterly programmes during the Centenary. One of which was Suman Sugandh which was held to honour the well known singer Suman Kalyanpur. The Chief Guest for the function was noted music composer, writer and poet Shri Yeshwant Deo.

24th September 2011 -Chitrapur Yuvadhara Orchestra (Musical Therapy): Celebrating its Centenary Year, the Kanara Saraswat Association along with Saraswat Cultural Forum, Pune presented "Chitrapur Yuvadhara Orchestra (Musical Therapy) .

22nd and 23rd October 2011 - One Act Drama Festival : For many years as part of Diwali Programmes the Kanara Saraswat Association used to stage Marathi and Konkani Plays in Talmakiwadi. During Centenary Celebrations it was decided to revive this tradition by holding a festival of One Act Plays at Karnatak Sangha Hall, Matunga. Institutions from Chennai, Bengaluru, Dharwad, Pune and four from Mumbai – Goregaon,, Matunga, Parel and Grant Road participated in the festival

26th November 2011: Closing Ceremony at Nehru Centre, Worli

KSA's Centenary valedictory programme on 26th November 2011 was graced by Param Pujya Shrimat Sadyojat Shankarashram Swamiji. The venue. Nehru Centre auditorium was packed to capacity and KSA had chartered buses from various parts of Mumbai. Shri Suresh Hemmady, President, KSA took the stage and set the right tone for the evening first by paying homage to martyrs who laid down their lives on 26/11 three years ago. After invocation rituals followed a delightful group dance Ganesh Vandana by youngsters choreographed by Alka Lajmi which was of the usual high order. The next item was abridged version of "Chitrapur Vaibhav". It is to the credit of Bipin Nadkarni that in making this pocket version, neither content nor continuity was sacrificed.

A brief interval set the stage for lighting lamp, release of Interim Report of Chitrapur Saraswat Census at August Hands of Param Pujya Swamiji and honouring some eminent Bhanaps to achieve a total score of a hundred recipients thus far. The persons honoured this year was 1) Smt Laxmi P Rao the first Amchi lady High Court Judge. 2) Dr. Pramod Talgeri(Education) 3) Shri Mohan Hemmadi and 4) Shri Gurunath Gokarn, the life and soul of the KS Magazine.

SOCIAL, CULTURAL AND OTHER EVENTS ORGANISED DURING THE YEAR

11th June, 2011 : "International Women's Day" honouring the Eminent Women in our community. The Kanara Saraswat Association honoured 1. Smt. Anupa Kowshik (Gokak),2. Dr. Shyamala Arun Masurkar (Gokak), 3. Smt. Anjali Gokarn, (Mumbai), 4. Smt. Kamala Kalyanpur (Pune), 5. Smt. Anuradha Mohan Mankekar (Virar), 6. Smt. Yogini Anand Pandit (Shirali),7. Smt. Kumud Mohan Nayel (Bangalore), 8. Smt. Chandrama Mohan Bijur (Mumbai),9. Smt. Laxmi Vasant Nayampalli (nee Kumudini Ullal) (Mumbai) on International Women's Day. Smt. Geeta Yennemadi presided over the function. The details and profiles of the honoured women are published in KS August 2011 issue.

15th October 2011 : Hindustani Classical Vocal recital by Smt. Padmini Rao in Shrimat Anandashram Hall, Talmakiwadi

12th November 2011: Saraswat Students Convocation to felicitate the students who have excelled in the examinations in the year 2011. Vice-President Smt. Geeta V. Yennemadi was "AT HOME" and well-known Professor and Author Smt. Sadhana Kamat was Chief Guest.

Annual Diwali Socials

Monday 24th October 2011

8.30 p.m. onwards – Story Telling Competition (children below 8 years, between 8-12 years and 12-16 years)

Music Competition (For kids below 16 years)

Venue : Shrimat Anandashram Hall, Talmakiwadi, J.D. Marg, Mumbai – 400007

Tuesday 25th October 2011

8.00 p.m. " **An Evening with Matunga Mitra Mandal** ", at Talmakiwadi Grounds

Wednesday 26th October 2011

The Film Music Competition Sa Re Ga Ma Pa was cancelled to mark respect to Late Shri Avinash Trasi, our immediate past Chairman who expired on 26th October 2011.

Thursday 27th October 2011

8.00 p.m. onwards – Variety Entertainment by Wadi Youths followed by Fancy Dress Competition at Talmakiwadi Grounds.

DETAILS OF REGISTRATION NUMBERS
I - THE KANARA SARASWAT ASSOCIATION

- | | | |
|---|---|-------------------|
| 1) Certificate of Registration of Societies
(Act XXI of 1860) | Registration No 736 of 1934-35 | |
| 2) Certificate of Registration under Public
Trust Act 1950 (Bom XXI of 1950) | F 41 (B) dated 10.04.1953 | |
| 3) Office of the Director of Income Tax
(Exems) Registration u/s 12A of the
Income Tax Act 1961 | Registration No IMS/1326 dated
03.02.1976 | |
| 4) Office of the Registrar of Newspapers
for India (Ministry of Information &
Broadcasting) | Registration No 61765/95 dated
06.07.1995 | |
| 5) Service Tax | Code No. AAATT0071 EST001 | |
| 6) Standard Fire and Special Perils
Insurance Policy: - | Policy No 13150111110100200244
Period 23/08/2011 at 03:20:00 p.m. | |
| Issued by The New India Assurance Co. | - Insured Sum on Building & Superstructure | Rs.1,98,68,000.00 |
| | - Insured Sum on Plan Machinery & Accessories | Rs. 9,93,000.00 |
| | - Insured Sum Furniture & Fixtures | Rs. 6,00,000.00 |
| | - Insured sum including Building Plinth | Rs.2,15,21,000.00 |
| 7) Registration Number under Foreign
Contribution & Regulation Act [FCRA] 2010 | Registration No 083720152 dated 30/6/2011
valid for 5 years upto 30/06/2016. | |

I-THE PROPERTY DETAILS OF
KANARA SARASWAT ASSOCIATION (KSA)
IN TALMAKIWADI C.H.S. LTD (TCHS)

	LOCATION	AREA	STRUCTURE	LAND COST	SOURCE
1	Plot no 11 Cadastral Survey No 1A/312 in Talmakiwadi Tardeo Division	415.67 sq. yards 355.35 sq. mtrs	Open to sky except for Temporary Structure like pendals for common use of Vendor or Purchaser as per their agreed terms And No Compound wall to be erected around plot no 11	Rs 5692.27	Conveyance Deed dated 4 th April 1955 between The Saraswat Coop. Hsg. Society and The Kanara Saraswat Association Registered under Sr No 4457/55 of Book No 1 dated 24 th June 1957 with Sub-Registrar, Bombay.
2	Plot No 11 Cadastral Survey No 1A/312 In Talmakiwadi Tardeo Division	516 sq. yards 7.80 sq.mtrs	Area used for KSA Building	Rs 515.47	Conveyance Deed dated 4 th April 1855 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24 th June 1957 with Sub- Registrar, Bombay.
3	Plot no 13 Cadastral Survey No 1A/312 In Talmakiwadi Tardeo Division	516 sq.yards 431.45 Sq. mtrs	KSA building with Ground and Mezzanine Floor + 3 Storeys (Two Tenants on each Floor) The height Of the building Should not be More than 54 ft.	Rs 11868.00	Conveyance Deed dated 4 th April 1855 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24 th June 1957 with Sub- Registrar, Bombay.

The Kanara Saraswat Association has decided to renovate Ground Floor hall (Shrimat Anandashram Hall) and Mezzanine Floor in the year 1974 by shifting existing staircase to unbuilt open land of Plot no 11 known as D.N. Sirur Square and further to build and additional staircase also on the same unbuilt land on plot no 11. The Kanara Saraswat has entered into Agreement on 18-05-1974 with The Talmakiwadi CHS Ltd., which is successor society of Original Vendor The Saraswat CHS Ltd, Gamdevi, for shifting staircase to portion of Land on Plot no 11 admeasuring about 10 sq. yards on following conditions:-

- 1) The KSA to pay compensation of Rs 300/- p.a. in the month of January every year From June 1974 (Increased to Rs 24000/- being one day rent charged to Non Member for Shrimat Anandashram Hall from 2011)
- 2) The KSA shall collect from each party booking of Anandashram Hall a sum of Rs 10/- and pay to The Talmakiwadi CHS Ltd (presently increased to Rs 100/- for each for full day booking and Rs 50/- for half day booking)
- 3) In addition we are paying Rs 1000/- per Ground Hall Booking (When Pandal is not erected) as a share of Parking Charges of D.N. Sirur Square to TCHS

II - PROPERTY DETAILS OF LAND AT NASHIK HOLIDAY HOME

- 1) Plot No Survey No 659/6, Plot 41 & 42.
New Pandit Colony, T.P. Scheme, Nashik No II, Sharanpur Road,
NASHIK 402 002
- 2) Conveyance Deed Registered on 13th January 1965 under Serial No NSK 52/1965 of Bk No 1
with Sub-Registrar- Nashik
- 3) Area of Plot No 41 & 42 7647.50 sq.ft + 7647.50 sq. ft = 15295.00 sq.ft

III – PROPERTY DETAILS OF LAND AT BHANDARDHARA

- 1) Plot Details Plot No 41, Survey No 169
Village Murshet, Bhandardara Hills Taluka Akole
Dist: Ahmednagar
- 2) Details Of Deed Allotment letter Resha / 274 / 1999 dated 08/03/1999
Issued by PWD
- 3) Area of Plot 27000 sq. ft.



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SHASHI BELLARE – AN ARCHETYPAL SOUTHPAW

(2/9/1927 to 28/2/2012)

PRAMOD HATTANGADY, MUMBAI

*“Silently, one by one, in the
infinite meadows of heaven
blossomed the lovely stars,
the forget-me-nots of the angels”
-H.W. Longfellow*

Shashi, my paternal cousin, was born on Sept. 2, 1927 in Mangalore at our ancestral family house, ‘Durga Bhavan’. During my adolescent days, Shashi (“Shashi Bhayya” for all his younger cousins, “Shashi Bhai” for the artist fraternity including his gurubandhus and plain “Shashi” for his friends) was my all-time hero. Always dressed in sober, well-cut clothes, his distinguished looks floored me. A receding hairline, a broad forehead slightly jutting out, a mischievous smile, a ready

wit - all these reminded me of the then reigning Hollywood comedian, Bob Hope. A gifted cricketer, he propelled his school, Robert Money, to admirable heights by his swashbuckling batting during inter-school tournaments.

At an early age, he showed a keen interest in rhythm and was taken under the wings of his maternal uncle, Pandit Taranathji. During that time, Panditji himself was learning under Khansaheb Shamshuddin Khan, a gurubandhu of ustads like Ahmadjan Tirakhwa and Amir Hussain Khan. Also learning with Shashi was his twin brother, Ravi Bellare, who too went on to become an accomplished tabla player. This duo, Ravi-Shashi, eventually became famous as a jugalbandhi team, often performing on All India Radio, and at various places in India and abroad.

Shashi became a much sought-after accompanist

by stalwarts like Pandit Ravi Shankar, Ustad Ali Akbar Khan, Ustad Abdul Halim Jaffar Khan, Pandit Brijbhushan Kabra, Ustad Bismillah Khan and Pandit



**Shashi accompanying Pandit Ravi Shankar in 1960
at a concert in Prague**

Ramnarayan. Shashi especially accompanied Pandit Ravi Shankar and Ustad Ali Akbar Khan innumerable times in live concerts, both in India and abroad. His records (both LPs and 72 RMs) with these artists are considered prized possessions by connoisseurs. He has also accompanied vocalists like Ustad Amir Khan, Smt. Kesarbai Kerkar, Smt. Hirabai Barodekar, etc., as well as renowned Kathak dancers such as Begum Roshan Kumari, Smt. Damayanti Joshi and the great Smt. Sitara Devi.

He once told me that his most memorable concert was accompanying Pandit Ravi Shankar at Jabalpur when Panditji performed non-stop for six-and-a-half hours. Another performance deeply etched in his mind was a marathon five-hour vocal concert of Pandit Chidanand Nagarkar, with Pandit V. G. Jog on violin. This was a night concert held sometime in the late fifties at the open quadrangle of Municipal School, Mangalore, and was attended by a mammoth one-and-a-half thousand music aficionados.

As misfortune would have it, Shashi met with a motorcycle accident in the late sixties, in which he broke his collar-bone. This left him with a permanent niggling pain in his neck severely hampering his



Shashi during his hey days

practice sessions and forcing him to curtail his performances. He engaged himself with teaching and a deep study of various aspects of Carnatic and Western rhythmic patterns. He subsequently quit his job with Lee & Muirhead Pvt. Ltd. before settling down in Pune in the eighties.

Along with some of my gurubandhus, I had the privilege of receiving from him a fine collection of ancient 'bandishes' from the repertoire of Delhi, Farukhabad, Ajrada and Banaras gharanas. He was particularly adept at reproducing accurate 'bols' (phrases) of Banaras gharana, which he imbibed from Pandit Kishen Maharaj during the latter's stay in Mumbai from 1951 to 1954. About a fortnight before he bid adieu, I called him mainly to give him a resume of my two-and-a-half month's foreign concert tour. Profusely congratulating me, suddenly out of the blue, he asked me to quickly fetch pen and paper. "While talking to you, an old Banarasi bandish which Pt. Kishen Maharaj gave me way back in 1951, has come to my mind. Please take it down." He first recited the 'bol', which was a "Teesr Jaati Farmaishi

Chakradhar" in its entirety, and then phrase by phrase slowly repeated the same to enable me take it down. I shall forever cherish this invaluable parting gift.

During the autumn of his life, whenever I met him, I noticed with awe that he still retained his equanimity and patience. I'm sure he did this by constantly recharging the batteries of his mind by reciting tabla 'bols/parans' stored in his memory.

He has left behind him a legion of disciples both in India, US, and Israel. Two names that come immediately to my mind are Mr. Dinshaw Sanjana, a Parsi artist, who was married to an 'amchi' and who did an advanced study on the intricacies of rhythm under Shashi. Mr. Sanjana is now a leading key board player settled in U.S. The other disciple happens to be Pandit Gaurang Kodikal, the accomplished tabla player from Bangalore.

Shashi was a very warm person, full of joie-de-vivre and gifted with a fine sense of humour. He was a bachelor.

Artists like Shashi never die. They leave a permanent imprint on the sands of time.

ATTENTION PAST AND PRESENT RESIDENTS OF ANANDASHRAM CHS RE M I N D E R

This has reference to our advertisement in July issue regarding the articles about your memorable experiences to be published in the souvenir which will be released during the Platinum Jubilee celebration in December 2012. Please send the articles as early as possible, latest by 30th September 2012.

The articles, poems, anecdotes should be written in English, Marathi or Konkani and should be brief and interesting (Not more than 750 words).

The decision of the Editorial Committee will be final.

The following information should be given:

- 1) Name 2) Date of Birth 3) Duration of residence in Tenement No.**
- 4) Present address Tel No, 5) E-Mail address**

The articles may be e-mailed at anandashram1937@gmail.com OR sent to :

**Mr. Anand. G. Kowshik
H-6, 'Anandashram'
Shamrao Vithal Marg
Grant Road (E), Mumbai 400 007**

**Managing Committee, Anandashram CHS,
Shamrao Vithal Marg (Old Proctor Rd), Mumbai 400007**

Come Be a Veeravrati like Swami Vivekananda

MUKUL KANITKAR

The 150TH Birth Anniversary of Swami Vivekanand will be celebrated throughout the country from Jan 13, 2013 to Jan 12, 2014. Today when the nation is at cross roads, these celebrations present the most potent opportunity to rid the nation of its spiritual, intellectual, social, political and national lethargy and confusion. We present here an article on Swamiji's courage and patriotism.

“My dear sisters and brothers of America” said Swami Vivekananda on September 11, 1893 in Columbus Hall, Chicago. The 3000 odd audience gave a spontaneous standing ovation. Some even jumped up on stage to touch him, shake hand with him and somehow be near him. Some wanted to touch him. It was not just the novelty of the words as some people tend to simplify. Research suggests that in the same hall four speakers who spoke before on the same day Swamiji had, had used the same address. Swamiji's words won the hearts not only of the audience there but of all the Americans. Sister Nivedita writes that he became the epitome of brotherhood.

The secret of this historic victory is in the experiences Swamiji had in the United States for about a month before the Parliament of Religions. What pain and humiliation Swamiji had endured! Suffering hunger and cold after losing his luggage added to his misery. The shelter he got in Boston was also not without humiliation. Though the food and lodging was comfortable, he was surprised to know that he had to pay for his food every week. He was presented by his host to her friends as some novel clown from the east. His attire, his way of speaking and his stories all were an amusement of the tea parties. He faced all the difficulties with great patience, keeping complete faith in God.

Even the day before the Parliament of Religions he did not get any shelter or even one full meal. He had lost his entire luggage and with it the address to the venue of the conference. The whole day on 10th

September he kept knocking the doors and asking the directions without any success. What he received was constant abuse for his dress and colour. He was ridiculed as a nigger. No one helped him or even gave him any assistance. In the cold night he had to take shelter in wooden parcel boxes at the railway station. In the morning he again set on his way to find the address but alas with no success. Then as he sat at the roadside giving up all hope and putting himself at the mercy of the Divine Mother, a window of the house across the road opened. The lady of the house inquired if he was one of the delegates to the Parliament of Religions. She invited him to join herself and her husband to the venue. That is how he could reach the Columbus hall to be part of the historic moment.



Even after receiving so many insults and ridicule at the hands of the American people he swallowed everything like the poison swallowed by Lord Shiva. What flowed from his great eloquence was the Nectar of Love and Universal Brotherhood. He not only pardoned those who abused him but also expressed affection from the bottom of his heart towards the young nation by addressing them as sisters and brothers.

Let us try and understand all the dimensions of the valour of this Veervrata – Swami Vivekananda!

■ Setting the Goal: Sitting at the last tip of India on the mid-sea rock at Kanyakumari Swami Vivekananda hit upon a plan. His life's mission- to awaken the very soul of the Hindu Nation; to arouse the youth of Bharat to fulfill its destiny to lead the world.

■ Not giving up the goal even in the face of

gigantic challenges: Right from the collection of money for his travel to the Parliament of Religions to the very day of the Parliament there were hundreds of difficulties, so hopelessly arduous that any tender hearted person would have given up. Swamiji kept going without giving up. This is what is meant when we say a man with mission- Vrata. A common man can be brave momentarily in a demanding situation but what we need today is the veervratis - men of undaunting mission who will not get bogged down in any situation. Swami Vivekananda was never overcome with the insurmountable difficulties he faced.

■ Swami Vivekananda believed in the scientific content of Hindu Dharma so much that he never tolerated any abuse of Hindu scriptures. He replied effectively the misinformation campaign of the missionaries. He attacked them directly, telling that Bharat has enough religion and philosophy of its own and does not need the foreign missionaries. His message was so effective that some reports say that the donations to missionaries from America dropped by 90% as a fall out of his lectures! Newspaper editorials wrote, "A Great land and philosophy which has produced a Monk like Swami Vivekananda does not need any missionaries."

■ Large Heartedness: Veereshwar Vivekananda's life is an example how large and accommodative heart one can have. He accepted without even a mention the narrow minded Americans who abused him personally. A fakir had given him food when he fainted of starvation at a place called Kakadighat in Himalayas. After his triumphant return from the West he was given a massive welcome at many places in Bharat. When he reached Almora a large crowd had gathered and they were having a procession in his honour. Swamiji saw this old fakir standing in a corner. He got down from the horse cart and went to the fakir and embraced him and told the crowd that this was the man who had saved his life once. In Rajasthan he left the court of the Prince when the singer was asked to sing, thinking it was not proper for a sanyasi to attend such a programme. The singer sang a bhajan written by Surdas which conveyed the meaning that no one should be judged on the external

qualities. Swamiji was so moved he begged pardon of the singer calling her as his mother who has taught him a great lesson.

■ Compassion: Swamiji's Love for Bharat and its people surpassed everything else. Even at the height of his popularity in the West he never forgot his fellow countrymen. Standing on the terrace of his residence in Chicago he would dream when his Motherland will once again glitter with all the material abundance that he saw in America. There are accounts that he used to weep the whole night remembering his poor and downtrodden countrymen even when he was enjoying all the best comforts of the world.

■ Veereshwar Swami Vivekananda speaking at Rameshwar gave this call - "The longest night seems to be passing away,..... the seeming corpse appears to be awaking and a voice is coming to us - way back where history and even tradition fails to peep into the gloom of the past, coming down from there, reflected as it were from peak to peak of the infinite Himalaya of knowledge, and of love, and of work, India, this motherland of ours - a voice is coming unto us, gentle, firm, and yet unmistakable in its utterances, and is gaining volume as days pass by, and behold, the sleeping one is awakening!and only the blind cannot see, or the perverted will not see, that she is awakening, this Motherland of ours, from her deep long sleep. None can desist her any more; never is she going to sleep any more; no outward powers can hold her back any more....."

By performing intense penance in our own life let us all make his dream come true.

(Adapted from Yuva Bharati 18th Sep 2011)

Readers please contribute articles, children and youngsters do send us your drawings, sketches, poems, stories and essays for the Diwali issue (November).

Articles /stories /essays may be 800-1000 words long.

Drawings / sketches/ paintings should be on A4 size plain paper (not on foolscap lined paper).

You can send articles etc and scanned copies of drawings etc. by email on

kanara_saraswat@hotmail.com or
editor@kanarasaraswat.in

Please make sure it reaches us before 10th of October.

.... Editor

An 'Uncommon' common man.....late Sri. Dinker Karnad, of Kolhapur.

Our father, Dinkerrao Ramchandrarao Karnad was born on 10th April 1923 at Bantwal, near Mangalore. He was the second eldest of seven brothers and one sister, and took up the responsibility of the family early in life. He had a passion for exercise and good health and represented Andhra University in hockey. He also played cricket, table tennis and carrom very well. His excellent knowledge of chess won him his bride Seeta, from the famous K. S. Bhat's family of Karkala. He loved and respected her all his life and never addressed her by her first name.

Pappa taught us to enjoy all varieties of fruits and vegetables. He never ate street food. From his konkan tours, he would bring bibbo (tender cashewnut), kokum, phagil, and keerlu (tender bamboo) for us.

As a medical representative, he toured 20 to 25 days in a month in villages and towns, with his heavy leather bag full of medical samples and literature. This left him with hard callouses on his palms but also built an excellent stamina. It was only in the last few months of his life that we saw him bed ridden. Papa never complained of aches, pains or fever and always did all his work himself. He never spoke about his achievements though he won many awards in his company for the highest sales. He was very neat and meticulous and never asked us to do anything for him. He died at the ripe old age of 89 years.

Having done schooling and college education in Karnataka and Andhra followed by a job in Maharashtra, he was a linguist and would talk to doctors in their own mother tongue. This would put them at ease and make the professional contact a personal one. He was fluent in Kannada, Tamil, Telugu, Tulu, Hindi, Marathi and Konkani. His English was of course impeccable. Local doctors respected him and often invited him for lunch during his visits. RMPs from villages would come home to learn from him, so that they would be of real help to the villagers. He was always kind, straight forward and helpful. He stood out from the lot because of his immaculate suit, well-built stature, his own fiat car, and simple approach. Soon after the Maharashtra-Karnataka border riots, he was the only person who went to the police station, offering to identify the goondas. He was a man of principles.

He sat up late at night to read about roses, which was his passion. He could name each variety by its colour and shape. He was invited as a judge for numerous rose conventions all over India. His articles were much sought after by rose journals.

He could answer any sports quiz and regularly collected 'Sports Week' magazine.

Without any formal training, he could identify classical ragas and was very fond of listening to Begum Akhtar and Bhimsen Joshi. Bade Ghulam Ali Khan would bring tears of joy. He always encouraged us to listen to the nine o'clock news on the radio and classical music rather than film songs. Together with him, we attended many live concerts of classical stalwarts. It is very interesting that when all his mental faculties were failing, he would still use the dining table as tabla and play the correct taal according to the music!

A stern disciplinarian with his children, he was a loving grandfather whom his seven grandchildren adored.

We are blessed to have been able to serve him towards the end of his life. A greeting from any of us family members- good morning or good night, would bring forth his simple and innocent smile which lit up his eyes and made our day.

He was a common man, never in the news but uncommon, indeed, if we were to mention only a few of his attributes. We shall always miss him.

Vrinda Talgeri, Vijay Karnad and Varsha Kulkarni.

(Sponsored)



Tips & Tricks for Salads

CHEF PRATHAMESH KUMTA

A Salad is a category of food which is one of the most creative sections in the culinary world as the ingredients of a salad can be very interesting and different from the usual ones. Salad is usually prototyped as raw vegetables with some dressing by many, but there is a lot more that can be worked on apart from that with salads. You can find salads of leafy greens, other vegetables, root vegetables, meats, pasta, and more. While many are served cold, there are also warm salad recipes.

A salad usually has four basic parts that is a base, body, dressing and garnish. Base is an under liner which is usually green leafy vegetables like lettuce which is most common, while plenty of other greens such as spinach, fenugreek, watercress, arugula, cabbage, etc., can be used as under liners. Body consists of the main ingredients in the salad which is mixed with the dressing and garnish which can be a part of the body which adds an overall eye appeal to the salad.

Now some tips and tricks for making your salad look appealing and attractive like the ones you see in up market restaurants. There isn't any magic there; it's all about picking the right ingredients at their freshest and keeping them that way. When shopping for salad greens, pick the firmest, most vibrant leaves you can find. Ignore the ones that look sad and half dead. When the ingredients are fresh it automatically reflects in your finished product and makes it look appealing and attractive.

Fill a large bowl with ice water and soak them in it for 10 minutes. This will restore some of the water in the leaves and make them crisp and tastier. It will also eliminate mud and grit from the leaves. Once you've soaked them, gently lift them out of the bowl with your hands to avoid taking the mud along and put them in a plastic tub with holes. Now we need to get rid of excess moisture before refrigerating the greens. If you don't get rid of the water, your greens will rot in the fridge. To store the greens, wrap them in paper kitchen towel. Just roll them in a nice big



wad of kitchen towel, and then put them in a plastic zip-lock bag with all the air squeezed out. This will keep them fresh in your fridge. When using cold cooked vegetables as ingredients in your salad make sure that they retain bright colour and are crunchy to bite and not over cooked. There is a trick to retain their colour and crunchiness, you need to immerse them in boiling water till they are just cooked and immediately immerse them in ice water bath.

The ingredients used in the salad should be thought of in such a way that they contrast each other in colours, flavors and their textures which helps in maintaining the taste as well as eye appeal. Another trick to make your salad look attractive is to mix it up just before serving it. Salt in salad dressing will draw out moisture from the main ingredients and you'll have a pool of water in your salad bowl along with limp, soggy looking salad. Avoid using hands and pressing your ingredients, use a spoon and mix gently so that they don't look crushed and bruised.

My next article will have some recipes, some interesting combination of ingredients rather which can be understood and used in your own way to make salads of your own creativity and some dressings to go along with them. So keep reading and enjoy cooking. For queries contact me on kumta.prathamesh@gmail.com

In consideration of the rising costs of paper and printing, our charges for articles of a personal nature and/or advertisements will be charged as follows : Full page colour Rs. 6500/-, Half page colour Rs. 3500/-, Full page B&W Rs. 4500/-, Half page B&W Rs. 2500/-, Quarter page B&W Rs. 1500/-, Personalia photo - Rs. 100/-. Rates for classifieds : Rs. 600/- for the first 30 words and Rs. 20/- for each word thereafter. **Please note that obituary articles will also be charged at the above rates.**

‘दँवा, मगेल लिल्लिक, इत्याक रँ तुवं व्हेल्ली?’

नालकूर श्रीपादराव

पंचवीस ऑगस्ट दिवसू तिगेलों,
ताँ दिवसू दँवा तुवं सोद्दीलों।
माक्का पेटैयलॉ बेंगळूराक,
आनी यमाक पेटैयलॉ मुंबईक ॥१॥

घारा चिक्के अशशी पळ्ळी,
आनी सेकंदांतू ती गेल्ली।
आयकुनु माक्का भ्रांतिशी जाल्ली,
दँवा, कित्ले वग्गी रँ लिल्लिक व्हेल्ली ॥२॥

तू आमगेलों एकळो रक्षकू,
तरिकेई आयलॉ म यम-भक्षकू,।
क्षणांतू प्राणु घेवू धांवलां,
कशशी म्होणचें रँ दँवा तू आमगेलों ? ॥३॥

संसार कॅल्लों खेळू-मेळू
दिग्वीजय कॅल्लें जग भोंवनू,।
साठी वर्स दांपत्यांतू काळ्ळीं,
वत-पावसांतू वट्टू राब्लीं ॥४॥

मगेली आवसूक, अन्य संबंधिक,
काँण्णाक साँण्णात्तीलें, वट्टू कुटुंबियांक।
आपलींची म्होणू आवटूनू घेत्ताली,
आयिल्लीं पूरा पालवीक म्हणताली ॥५॥
दँवा, तसल्या आमगेल्या लिल्लिक, तुवंरँ इत्याक व्हेल्ली ?

कारकळ-येरवान-मुंबई-तेहेरान,
खंखंयी म्हूणू कॅल्लें हें जीवन।
सर्वत्र आम्मी, अहर्निश रँ,
दँवा, आम्मी तुक्का विस्सर्नेती रँ ॥६॥

जाती-पाती खयीं आयली ?
देश-विदेश खंयिं वरलीं ?।
जगांतू भोंवली,
अंतरंगांतू पावलीं ॥७॥

आमगेली जानं, तिक्का मानं,
तित्रें प्रीती दिल्ली, स्थिती सुधारली।
तन-मन-धन मगेल्यांक दिल्लेली,
हातू भोर्नु ह्या दिक्का विक्रयिली ॥८॥

लिल्ली आणि हांवं एक जीवू
तिगेलों व्हॅल्लों, मगेलों साँळ्ळों।
नाक्का हों जीवू आस्सूनून एकळों,
व्हर रँ माक्का तिजलागी, आनी जा तू माँकळों ॥९॥

हों विरह माक्का सतायता,
विचार कॅल्यारी भिसडायता।
म्हणताती, बंधु बळग कोणेई नाती.
दँवा, तू अँकळों मगेलों सांगाती ॥१०॥

तित्रें आमकां शिकयलेलें,
‘आम्मी सगळीं एक।
‘प्रीतीनें वाग्का, दान-धर्म कोरका,
‘बंधुभाव राक्का, एक जाव्नु आस्का ॥११॥

जगाचें योग-भोग-रोग,
सकट जाल्लीं, पूरा कामं केल्लीं।
राकतां यमाक, यँत्लॉ ताँ समयाक,
ताव्वळी मात्र दँवा, सोडी ताक्का कामाक ॥१२॥

जातलीं आम्मी परत एक,
तूंची हांवं, तीची तू।
जीवू ताँ परमात्मू,
सर्व एक अणूरेणू ॥१३॥

ध्रुव नक्षत्र जाव्नु राब्वील्ली ती,
दूर थाव्नु आत्तं माक्का पळयतली,
हांवं येंवची वाट दँवा राकतली.
व्हयि बा व्हयि; ती देवस्थळी ॥१४॥
दँवा, मगेलू लिल्लिक, इत्याक रँ तुवं व्हेल्ली ?



Lily (Vartanoosh Badalian), wife of Shri Nalkur Sripad Rao, departed from Mother Earth on August 25th 2002, after 60 years of wedded life, and now waiting for her husband to join her and the Creator.

We miss her immensely amongst us and have requested Relatives and Friends to remember her on this solemn day.

Nalkur Sripad Rao
25th August 2012



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(L-R) Girija V Shirur, Shobha A Nayampalli, Aparna H Amembal and Baby Soumya H Amembal.

ॐ गुरुभ्यो नमः ॐ भवानिशंकराय नमः ॐ साईश्वराय नमः



Blessings and good wishes from the Pandit and Chandavarkar families and from relatives and friends on the happy occasion of the 25th Wedding Anniversary (September 3rd), of Chitra and Jaidev Chandavarkar of Thousand Oaks, California, USA. May the Guru's Grace enrich their lives and always guide their steps, as it has done so far.

In His Garden

God looked around his garden
And found an empty place,
He then looked down upon the earth
And saw your tired face.
He put his arms around you
And lifted you to rest.
God's garden must be beautiful
He always takes the best.
He knew that you were suffering
He knew you were in pain.
He knew that you would never
Get well on earth again.
He saw the road was getting rough
And the hills were hard to climb.
So he closed your weary eyelids
And whispered, 'Peace be Thine'.
It broke our hearts to lose you
But you didn't go alone,
For part of us went with you
The day God called you home.



Jyothi Bolangady
(18-03-1954 to 20-07-2012)

Deeply missed by

Jamalgad Krishna Rao (father), Bolangady Meera Bai (mother), Arun Kumar Bolangady (husband), Deepak Bolangady (son), Anuradha Kadle (daughter), Chethananand Kadle (son-in-law) Bolangadykars, Jamalgadkars, Kadlekars, Gurkars, Dhareshwarkars, Kodangekars, Taggarshekars, Shiroorkars, Hemmadykars, Mallapurkars and Nadkarnikars

OBITUARY

We fondly remember her by these words,



“दैवगतिची कशास भीती,
भाग्य तुझे रे तुझ्याच हाती,
होई तू यशवंत झेलूनी,
सारे संकट घाव
याला जीवन ऐसे नाव! –”

Mrs. Prateem Satish Wagle

(21st January 1947 to 26th July 2012)
Wife of (late) Shri Satish Pandurang Wagle
Daughter-in-law of (late) Dr. Pandurang R. Wagle
Daughter-in-law of Mrs. Vatsala G. Patil
Mother of Ritish and Jatin
Mother-in-law of Archana and Sheetal
Grandmother of Megha and Aadhya
and all relatives and friends

Fat Chances!!!

DR HEMANGINI HOSKOTE, CONSULTING NUTRITIONIST, GURGAON

In continuation with the series on preventive role of nutrition in lifestyle disorders, this article focuses on fats and oils in our diets. While it deviates slightly, I wanted to highlight the role of fats and oils in human nutrition. An understanding of fats and oils is essential to comprehend the changes desired in prevention and treatment of heart disease and diabetes mellitus. On the one hand, the role of fats and oils comes wrapped in layers of myths and shrouded with misconceptions. On the other hand, is the obvious fact, that fats and oils have a major impact on our health or its lack thereof. This and the next article aim to sift some facts from myths.

Research based on fat intakes in different parts of the world has clearly identified that a high fat intake is associated with a high incidence of obesity, liver disorders, cardiovascular diseases, diabetes mellitus and a host of other health problems. These studies have identified that the total amount of fat/oil intake is as important a consideration as is the type/nature of fat. In view of the high mortality and morbidity associated with altered fat intake, it is important to understand its role in a balanced diet. Despite increased information available on fats/oils, people are often unclear about how much and what type of fat/oils they should consume.

Dietary fats and oils

A brief understanding of the constituents of fats and oils viz., the different fatty acids will help to demystify the different types of fats. Fats are a concentrated source of energy in our diet providing 9 kcals/g of fat/oil. This roughly translates to about 100 kcals from 2 tsp of oil. Generally, fats are solid while oils are liquid but both fats and oils mean the same thing. Despite their bad publicity, fats/oils are not all harmful. Indeed, they do perform some very important functions in the human body. In view of this, completely avoiding any type of fat in the diet (as advocated in some weight reduction diets) can be harmful. Achieving the right balance is the trick to a healthier body profile.

Foods in general contain two types of fats, visible and invisible or hidden sources. Visible fats/oils are those obtained from

Vegetable oils: obtained from the kernels of peanut, corn, safflower, sunflower, olive, sesame (til), and rice bran, soy bran etc.

Animal sources: butter, ghee, lard, etc

Fish oils: Cod liver oils

Invisible sources are those which are present in cells and cell walls and are an integral part of the cell membranes of plant, animal and human tissues. Almost all foods contain varying amounts of invisible fats/oils. Some examples are the fat in milk, curds, cheese, mutton, chicken, fish and other non-vegetarian food and wheat and other cereals, nuts (including coconut) and oilseeds (such as til). Most processed and ready-to-eat foods such as breads, pizzas, cookies, farsan, chivda, etc also contain substantial amount of fats/oils. In addition, sauces and salad dressings contain appreciable amounts of fats. Taken together, the total fat intake for a person is sum total of the visible and invisible fats.

Chemical Composition

Fats are composed of fatty acids and glycerol. There are different types of fatty acids, each with different compositions, properties, functions and names. Fatty acids are of different carbon chain length and may be of three types:

Saturated fatty acids, *Monounsaturated fatty acids* (also referred to as MUFA) and *Polyunsaturated fatty acids* (also known as PUFA).

The Unsaturated fatty acids may contain one (mono) or many double bonds (poly) which lend it characteristic properties. These three fatty acids are present in different amounts in edible oils and fats. The percent of the predominant fatty acid determines the nature of the fat. As an example, butter has 68 percent saturated fat, 4 % PUFA and 28 % MUFA and so is classified as a saturated fat. On the other hand, olive oil has 75 % MUFA, 15 % Saturated fats and 10% PUFA. This makes Olive oil a predomi-

nantly MUFA oil.

The sources of Saturated fats in our diet include animal foods such as milk and milk products (butter, curds, paneer and cheese), eggs, chicken, meat. Plant foods with high Saturated fat content include Coconut, coconut oil, Palm kernel oils and hydrogenated fats (vanaspati). As is evident, Saturated fats can be in a visible form (butter, ghee) or invisible form (eggs, chicken, etc). It is helpful to remember that a fat/oil that is solid at room temperature is a Saturated fat- the more Saturated the fat/oil, the more solid and harder it is at room temperature.

MUFAs are present predominantly in Olive, Sunflower and groundnut oils.

PUFAs are present in Sunflower, Corn, Soybean and Cottonseed oil. PUFAs are further classified into Omega 3 and Omega 6 fatty acids. The fatty acids in each of these are derived from different sources and can form long chain fatty acids in the body, with different physiological benefits. In most plant foods and vegetable oils, n-6 (linoleic acid) is the predominant PUFA while n-3 fatty acids predominate in mustard and soybean oils, legumes/pulses, fenugreek and green leafy vegetables. Fish and fish oils contain large amounts of long chain n-3 fatty acids. These fatty acids have a cardio-protective role. Further, research studies indicate that n-3 fatty acids are also good for the brain, joints, and possess anti-cancer properties.

Cholesterol

This is a fat with very wide usage but poorly understood. Cholesterol is a normal constituent of animal cells and is **completely absent in plant foods**. A marketing gimmick often used by oil companies to promote sales of their products, is to advertise their vegetable oil as Cholesterol-free! But, if it is a vegetable oil, it is bound to be cholesterol-free! Cholesterol can be obtained from the diet and can also be produced/synthesized by the body. Foods high in cholesterol include Organ meats (brain, liver, heart and kidneys), egg-yolk, butter, ghee, cheese, chicken, and beef.

Hydrogenated Fats

Hydrogenation is a chemical process whereby a vegetable oil is converted to a solid fat by altering its chemical composition. The resultant fat (Vanaspati/Dalda) has a harmful effect on blood lipid levels. Most processed foods and ready-to-eat snacks have a high content of hydrogenated fats making them unsuitable for a healthy diet.

Myths pertaining to fats and oils and information on usage of oils in a healthy diet will be discussed in the next issue.

We request all our contributors to scan the photographs at a minimum resolution of 300 dpi, and send them in .jpeg or .tif format.

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BORIVALI-MUMBAI

Durganamaskar and Matrika Nyas -

UMESH NAGARKATTE, FLUSHING, NY, USA

Durganamaskar and Matrika Nyas is a gift bestowed by the Chitrapur Math Guruparampara on the Chitrapur Saraswat community. It reveals the treasure within. It is performed every Friday in Chitrapur Math, and elsewhere in our temples and maths on Purnimas, Navaratra, etc. Wherever it is performed, participants express how powerful the entire ceremony is. I also had a good fortune to experience its power in July 2007, when we, my wife Chitra and I, were hosting the worship for the first time in Bagalkot preparatory to our nephew Anand's wedding.

The worship of Durganamaskar and Matrika Nyas was first introduced by P.P. Pandurangashram Swamiji in the nineteenth century by inviting priests from Kerala. It was a four hour ceremony until P.P. Anandashram Swamiji reduced it first to a two hour and then to one and a half hour ceremony. This was done by inviting experts again from Kerala so that the impact of Durganamaskar and Matrika Nyas is preserved even though it is performed in less time. It is an elaborate ceremony with special mandalas drawn, special preparation and offerings for the occasion. People who have taken Sri Vidya initiation perform the Durga Namaskar and Matrika Nyas. It is surprising to see that it is well-known in South India while not much known in Maharashtra or North India.

Devi Worship is ancient in India. It comes from the tantras. Adi Shankaracharya was initiated into it by his Guru Govindapad. Govindapad was initiated into it by his Guru Gaudapad, who has written a treatise on Sri Vidya called Subhagodaya. Behind the Kollur Mookambika temple, there is a room where Sri Shankaracharya did tapasya and pleased the Goddess; there he laid down the ritual worship of Mookambika which is being carried out even today. The book Saundarya Lahari, which Adi Shankaracharya wrote, describes the workings of Kundalini Shakti in human beings. A seeker recognizes the importance of awakening of Kundalini Shakti by Guru. It is like opening another dimension

in the seeker, just as flying in a plane opens up another dimension, not experienced by driving a car on a road.

The process of awakening Kundalini Shakti is called shaktipat or transference of energy. Both P.P. Anandashram and Parijananashram Swamijis have talked about shaktipat in their talks. Parijananashram Swamiji has also given talks on beneficial effects of kundalini here and in Canada. The song, "Jago jago ma..." is about awakening of Kundalini. The experienced saints and devotees even today can attest to the fact that these are scientific truths which can be verified. Just as the principles one studies in Chemistry and Physics can be tested and verified in an appropriate laboratory environment, these scientific truths can be verified in the laboratory of the seeker's own body cleansed by 'yamas and niyamas'. Many times the experience occurs by Guru's grace first and then the seeker investigates the experience in saints' literature and yogic or agama scriptures to understand what has really happened. The ceremony introduced by P.P. Pandurangashram Swamiji was/is one of the ways of bestowing shaktipat on the seeker.

The reference to Matrika Shakti (Power hidden in the letters of the Sanskrit alphabet) comes in verse 45 of SpandaKarika a text in Kashmir Shaivism. Chitra and I were writing a commentary on SpandaKarika for six years from 2001. It is a powerful text of 52 verses. The story of how we came to study this text is long and included in the book under publication. In our meditations, the equilateral triangle in the sahasrar that has the letters of the Sanskrit alphabet around the three sides had appeared. The Gurugita describes that in the middle of that triangle, Guru needs to be worshipped. The triangle is also described in Adi Shankaracharya's "Saundaryalahari." I did not want to write the commentary on the Verse 45, until I had understood it thoroughly.

In July 2007, we were performing the worship of Durganamaskar and Matrika Nyas for the first

time. The power of that experience verifying what I had written with intellectual understanding and an urge of finding the written scripture led us in January and June 2008, to excellent opportunities to study the worship in detail in Bangalore and Shirali Maths with various people and archaks. All involved had great fun and wonderful experience of the study. I saw that the nyas described in Malini Vijaya tantra, was precisely the Matrika Nyas of the

worship. Thus the Guruparampara had bestowed the experience and revealed the mystery of the Nyas first and later I understood the details. I agree with Kabir:

“ Knowledge of experience, speech of enlightenment is
Like a story untold.
Says Kabir, this is a troop of mutes
Whoever knows understands.”

KSA HEALTH CENTRE

In our continuing quest to provide good quality / low cost medical care to our members, KSA Health Centre will arrange to supply oncology drugs (used for chemotherapy) at highly discounted rates.

Affected members are requested to contact Manager, KSA for their requirement with a photocopy of a prescription.

The Medicines will be collected by the Health Centre on behalf of the patients and given to them on cash payment.

A nominal one-time Registration Fee of Rs. 100/- will be charged towards administration costs. Names of the patients will be kept confidential. Though this facility is only for cancer drugs for a start, we may extend it for other medicines as well, if it becomes popular.

Dr. P S Mavinkurve
Hon Secretary, Health Centre, KSA

WHO AM I ?

I am
The surging ocean,
The blue domed sky.
Vast green meadows ,
The golden prairies.

I am
The snow peaked Himalayas
And sand dunes of Egypt.

I am
At once here
And again distant.

I am
Bright as the sun,
Light as feather
I have no bounds
No limits.
I am the greatest
And also the least.

Dr. Kumudini Mangaonkar

To ensure that we can meet the deadlines set by the Postal Dept. it has been decided to accept articles and reports only upto 10th of the month and advertisements upto 14th of the month. Matter received after these dates will be considered for the next issue. **Editor.**

ERRATA : In the report titled 'A CD of Bandishes' on page 26 of our August 2012 issue the name 'Zasheed Khan' should be read as 'Zeeshan Khan', We apologise for the error. **Editor.**

Intimation of change of address must be addressed to the Hon. Secretary and not President. Please mention either your previous address or membership no. to help us to update our database.

APPLICATION FORM

KSA'S CENTENARY EDUCATIONAL REFUNDABLE GRANT PROGRAMME

To,
Hon. Secretary
Kanara Saraswat Association,
13/1-2, Association Building
Talmakiwadi CHS, J. D. Marg, Mumbai - 400007

Sir,
I hereby submit my application for Educational Refundable Grant and give hereunder particulars for your information.
(Please tick of what is applicable.)

- 1) Name in Full _____
(In Capitals) (Surname) (Name) (Middle Name)
- 2) Date Of Birth _____ 3. Place of Birth : _____
- 3) Name in Full _____
(Jt. Applicant – Parent / Guardian)
- 4) Residential Address _____
_____ Pin Code _____
Tel No _____ Mobile No.: _____ email id _____

- 5) Details of persons staying at the above address (including the name of the applicant)

Sr. No.	Surname	Name	Middle Name	Relation	Age	*D.A.	Occupation	**Monthly income From all sources

* Differently Aabled. Please specify.

** Note: Enclose salary certificate / I.T. Returns wherever applicable.

- 6) Course / Standard Completed :
- 7) Name of Degree/Professional Course admitted :
(Please enclose proof of admission without which application will not be considered)
- 8) Expenses considered for Educational Refundable Grant

Tuition fees Payable	Hostel / Mess Charges (Maximum 10 % Of Tuition Fees)	Caution Deposit / Building Fund – Refundable Dep. Supported by Bills	Any Other Total

- 9) Course Period and Month & Year of Completion of Course:
- 10) Eligible Indicative Courses: i) Profession Courses leading to Graduation ii) Post Graduation iii) Research iv) Humanities (Post Graduation level and above) v) Foreign Education (Post Graduation level and above) vi) Any other
- 11) Details of Educational aid applied / received from other sources :
- 12) Repayment of Grants :A) Moratorium Period : The Student or Parent need not repay grants during the Moratorium Period i.e. Course Period + 1 year. B) Repayment : In 4 yearly instalments after Moratorium Period (The year is taken as Financial Year i.e. April to March) OR Student / Parent may opt for lesser period of years.

We hereby declare that the details given above are true and correct. Any change in my address will be intimated to you. We undertake to refund the grants to KSA as indicated in point no 12 mentioned above. We will execute documents devised by KSA from time to time. We have No Objection in informing our names to other Aid Giving Institutions Agencies to avoid duplication of Aid.

Signature of Applicant

Signature of parent or guardian

Place

Date

Particulars of Bank Account:

- a) Name of the Account Holder : _____
(Applicant / Parent)
- b) Name of the Bank and Address of the Branch : _____
: _____
: _____
- c) Account No . : _____

CERTIFICATE OF TWO SENIOR PERSONS OF THE COMMUNITY / SOCIETY

I have known the applicant's family for the last _____ years and the details given above by the applicant and his father / guardian are true to my knowledge and belief. The applicant bears a good moral character and he / she deserves support.

Signature

Signature

Full Name :

Full Name:

Occupation :

Occupation:

Address:

Address:

Tel No :

Mobile No:

Tel No:

Mobile No:

e-mail id :

e-mail id:

Place:

Date:

Place:

Date:

The following Documents should be enclosed:

- | | |
|---|--|
| 1) Copy of Marksheet of 10 th and 12 th Examination | 2) Copy of Marksheet of latest Examination |
| 3) Proof of Residence and Photo Identity Proof | 4) Proof of Admission to eligible Course |
| 5) Proof of Cost of Studies | 6) Income Proof of Family Members |

All copies should be self attested.

APPLICATION FORM

KSA'S CENTENARY MEDICAL AID PROGRAMME

To,
Hon.Secretary
Kanara Saraswat Association,
13/1-2, Association Building
Talmakiwadi CHS,
J. D. Marg, Mumbai -400007

Sir,
I hereby submit my application for Medical Aid under KSA CENTENARY MEDICAL AID PROGRAMME and give particulars about expenses incurred / to be incurred by me under critical illness (Please tick)mentioned below:-

i) Cardiovascular procedures & Surgery ii) Neurological procedure & Surgery iii) Cancer treatment excluding Chemotherapy iv) Burns exceeding 50 % v) Transplant Surgery vi) Serious Accident.

The Maximum Quantum of Aid is as under :-

- A) The Total cost of Treatment should be more than Rs 1 lac.
B) 50% of Net Expenses(Expenses minus Reimbursement from other Sources) OR Rs 50000/- whichever is less.
Income Criteria :- Gross Family Income Less than Rs 50000/- p.m.(The Income Criteria may be relaxed in cases of very high medical expenses)

1. Name in Full _____
(In Capitals) (Surname) (Name) (Middle Name)
2. Date Of Birth _____ 3. Age : _____
4. Marital Status : Unmarried / Married / Widow / Widower
5. Residential Address _____
_____ Pin Code _____
Tel No _____ Mobile No.: _____ email id _____

6. Details of persons staying at the above address (including Children staying separately)

Sr. No.	Surname	Name	Middle Name	Relation	Age	*Occupation	Monthly income From all sources
1	Self (Applicant)			Self (Applicant)			
2							
3							
4							
5							
6							
7							
8							

* Brief Note on Occupation of each person (Excluding housewives, minors and persons whose income is NIL.

7. Nature of illness and Since how long : _____

8) A) Actual cost of Treatment incurred Rs. _____
B) Estimated future cost of Treatment Rs. _____ Rs. _____ (A+B)

Less:- C) Mediclaim (if any) Rs. _____

D) Compensation recd or to be recd from Employer or Employer of Children (if any) Rs. _____

E) Donations / Aid recd from other sources (if any) Rs. _____

Total Rs. _____ (C+D+E)

NET EXPENSES (A+B) – (C+D+E) Rs. _____

9) PARTICULARS OF BANK ACCOUNT:

a) Name as in the Account : _____

b) Account No: _____

c) Name of the Bank and Address of the Branch. : _____

d) IFSC Code (Please refer your cheque book) if any : _____

You may also issue Banker's Cheque in favour of _____

_____ (Hospital / Nursing Home)

We hereby declare that the details given above are true.

Signature of Relative / known person

* Signature of Applicant

Name and Address :-

*If patient is unable to sign because of illness then his / her nearest relation may sign by mentioning his / her name and address.

CERTIFICATE OF MEDICAL PRACTITIONER

I have been treating the applicant for the last _____ years. He / she is presently being treated for _____.

The estimate of total Medical Expenses including actual expenses incurred is Rs _____

Signature of the Doctor

Place

Date

Seal giving Address , qualification and Registration Number

(A separate Certificate from the Doctor need not be submitted if Doctor Certifies on Application Form)

Supported Documents:

- 1) Photocopies of Bills giving actual cost of treatment
- 2) Certificate from concerned Medical Practitioners giving estimated future cost of treatment
- 3) Photocopy of Mediclaim Insurance Policy (If any)
- 4) Statement of Donations / Aid received from other sources (if any).

The Follow Up

KUMUD NAYEL, BANGALORE

“Ma’am,” my cardiac surgeon looked at me straight in the eyes. “Ma’am, it is a full six months since your surgery,’ he neatly kept the B.P. machine away and started picking up the prescription pad. “Now you have to undergo a very simple test for your clearance.” He started writing on the pad. “ You have to report to our Nuclear Medicine where they will carry out these tests.” And he handed me a sheaf of papers for the “Follow Up.” “Please report to me with the reports for the Feed Back”. He shut the pad with a precise “Yes you may leave now,” expression on his face.

From then on, it was a whirl of phone calls for me. I rang up all my co-patients who had been hospitalised with cardiac surgeries about these tests. “Nothing at all,” they commented. “It’s all very easy,” said another.

That wasn’t enough. The Nuclear Medicine department handed me a manual of instructions to be followed before reporting for the test.

1. No tea, coffee, cold drinks, bananas, chocolates 24 hours before the test.
2. Stop all medicines 3 days earlier.
3. Wear a salwaar kameez when coming for the test.
4. Bring with you a lady attendant.
5. Eat only deep fried food between the tests.

The last instruction seemed the most fetching. The first was torturous.

I started training for the test a fortnight in advance. My one hour walk doubled so I walked twice a day to the full hour each. It was like a jockey training the race horse in the stables, complete with the stop watch, alarm and exact second to the beat. It wasn’t surprising then that I mounted the treadmill so eagerly to show off my speed and horse power!!

While the medical assistant wrapped the multi facto belt round my middle, I felt a thrill like I was on a spaceship flight. I started stamping on the treadmill even before the machine started because they switched on the music and I loved the tune. “Oye Mithe Mithe Bol,” sang a Punjabi voice to my stamping. “Madam”, panicked the Med Assistant, “Madam, please wait, we have to adjust the Monitor” and he started fiddling with the knobs and switches.

“Madam, now start,” and the machine started with a boom. I marched to the tune which had by then changed to “Tu Mera Hero.” “Look at the tree outside the window, Ma’am,” the doctor kept telling me, “and walk towards the tree.” I kept marching towards the tree while Mica kept his Punjabi tune going.

I was just about enjoying “Saade Naal Naach Karle,” when the machine suddenly stopped. “That’s enough Ma’am,” said the doctor and brought me off the treadmill. “Now eat some oily food and report after half an hour.” A feast of two lovely plates of hot samosas and vadas which I had not even seen for a full six months was a gift! A scan followed another treat of vadas. The jalebis were not ready. One more scan and Bye.

When I got into the car to come home, it was like I had flown my first sortie on a fighter aircraft. I felt gloriously happy and victorious of how I had overcome my fear of a “Follow Up,” and “ Feed Back.” When the doctor tore off the prescription off the pad for the final clearance, I looked up and asked, “ So Doc, when is my next Follow Up ? The jalebies weren’t ready this time.”



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॥ स्मरणाशिष ॥

(24th Birthday Remembrance)

यशोदा अरुण बळवळिळ

(१९-०९-१९८८ - १८-०२-२०१२)

सदा सुहास्यवदने

मृदु मधुर मित भाषिणी ।

सद्योजात कृपास्नाते

परिज्ञानाश्रम वरप्रसदिनी ॥

देवी दुर्गापरमेश्वरी

पूजारत दिव्य सायुज्य पदगमने ।

भवानी शंकरी भुवनेश्वरी

श्रीचरणाश्रिते परिपूर्णे परम पावने ॥

पूजा कैकर्य साधना निरत

तूं पावलि मोक्ष स्थानाक ।

भक्तालें भाग्य भगवतीलें न्याय

निगूढ एना कोणाले गमनाक ॥

‘यशू पोरा, आजि तुगलो जन्म दिवसु-तुगल्या अनुपस्थितींतु ।

आम्माले आशीर्वाद हस्तांक पावनात्तिले तिल्ले सुदूर

तुगलें प्रस्थान जाल्यां - महादेविगल्या मूल स्थानाक,

सद्गतीक, मोक्षाक । तुगल्या दिव्य स्मृतींतु हे आम्माले

हृदय भार - भावविभोर, श्री गुरुपरंपरा, कुलदेवता,

महागणपति नमन पूर्वक प्रेम सुमनाशिष, शीतल स्मरणाशिष ।

- आम्मा, पप्पा



Fondly remembered by :

Brothers – Suraj and Sumeet

Uncles, Aunts, Cousins, Grand Mother

Friends and Relatives

Great Expectations

BY ANIRUDDHA SANAT RAO (AMEMBAL) , WIMBLEDON, LONDON, UK, (AGE 10 YRS.)

1939 began as the best year of my life. I had been selected for the try-outs for England in the Olympics in Berlin. Then it got better, for a while at least. I was all over the newspapers. People had a new name for me, 'Joe, the champion'. However as the try-outs came closer I felt the pressure mounting on me like a waterfall. Now here I was standing in front of the river Cannon, and the worst thing of all was, everybody expected me to win this race.

As I stood over the river, the butterflies in my stomach morphed into a herd of wild buffalos. The starter man stepped forward and put the whistle to his mouth, the whistle sounded and we were off like a rocket! The water was cold and I felt my heart lurch as I splashed into the water. I put my body into a streamlined shape, and then put a burst of energy. I zoomed ahead, into the lead. 'I've got this, it's easy,' I told myself. But that was my biggest mistake, being too confident. Everything went wrong after that, it was a disaster. I felt cold hands grab my feet, I thought it was a monster and my heart skipped a beat. Then the hands pulled me back and I found myself shimmying, trying to break free. Next, the hands retreated and all the swimmers whizzed past me, leaving me stranded, battling the water for air. I gasped for air as I reached the surface of the water. After that mess, I pulled myself together but I found myself in a panic frenzy as I struggled to survive in this disastrous race.

I concentrated on my strokes; I did not know where I was going. That was when things went *seriously* wrong. I realised I was on land. I did not know where I was. It was very murky; the wind was snaking around the trees. The wind was howling like a pack of wolves in distress, biting at my skin, tearing me apart from within. The brutal beast of the mist was closing in, creeping up behind my back, breathing on my shoulders, about my whole body. It seemed like an eternity, waiting here, enduring this weather for no apparent reason. Then I caught my senses and

started forward, suddenly I heard an explosion and in all the mist I could just make out a Nazi soldier in the distance. While I was practising my swimming I had forgotten England was on the verge of war. I could make out he was holding a nuclear bomb! I dived at the soldier, we crashed in the wall and water exploded onto us and suddenly I was in the lead of the race, I realised the man had drowned. I burst forward and reached the finish line! 'You did it,' my mom sobbed. I was in the Olympics and secretly I knew I had saved England from destruction!

<<<>>>

Latest Case File

ISHAAN SAMEER MAVINKURVE (8 YRS), PUNE

One day as Jock and Jo were having their breakfast, they heard something fall down. They went to see what it was. They saw that their father's (who was a private detective) important files had gone! Jo saw a man disappear down the lane and raced after him. He was just going to catch the thief when he tripped and fell. Jock was behind Jo, and came to him. "Where's the thief," he asked. "Lost him", murmured Jo. They went to the police and found that it was a burglar who had escaped from jail. The two boys went to the house of the burglar with a dozen policemen and examined it.

Suddenly a policeman shouted, "Sir, I found something". And when they came to the spot they couldn't believe their eyes. The wooden house had a metal door in it! The boys went and tried to open it. It opened easily! There was a room behind the door. "You go from the front and we will find if there is another metal door in this house. There it is," said the Chief policeman as he ran to it. The boys went in and Jo secretly removed the key after he had safely locked the door and hid it. The boys went searching for the files till around one corner they saw their father's files.

Around it were some guards who were guarding it. The boys took the files without being seen. Suddenly one guard looked around and saw them running with the files in their hands. "After them", he shouted. But it was too late now. The policemen had almost surrounded them. They ran for their lives and came to the metal door even before the boys. How fast! But they could not open it because Jo had safely hidden the key. The boys came running after them. "Why don't they open the door and escape?" said Jock. "Oh! I almost forgot that I had hidden the key" replied Jo. Both boys grinned at the guards who were searching for the key, mad with rage. The police soon came and arrested the robbers.

"You really ought to be a private detective like your father" said the Chief of policemen. They were. Don't you think?

The Perfect Boss . . .

There were about 70 dedicated scientists working on a time-bound project at the Space Research Centre at Thumba, near Thiruvananthapuram. They were tired and frustrated because they could not spend more time with their families. But they were committed to the project and loyal to their boss.

One day, one of the scientists came to his boss and said, "Sir, I have promised my children that I will take them to the exhibition now on in our township. So, can I leave the office today at 5-30 pm?" His boss replied, "OK. You're permitted to leave the office early today."

The scientist started working. He continued his work after lunch and got so involved that he forgot his promise to his children. When he looked at his watch, it was 8-30 pm. He remembered his promise and rushed home, feeling guilty. When he reached home wondering how to ask about the children he was surprised when his wife offered him coffee as usual. The man replied "If you would like to have coffee, I will have it too. But what about the children?" She replied "Don't you know? Your boss came here at 5-15 pm and took the children to the exhibition."

The boss was Dr. A.P. J. Abdul Kalam Azad, who later became one of our most beloved Presidents.

An Ode

You were a flower
Some appreciated your beauty in full bloom
Some enjoyed your sweet fragrance
Some loved you for the way you brightened the room

But some plucked at your petals
And some mutilated your stem
Some tried to undermine your strength
Some created storms; no one stopped them

But you continued to shine bright despite them

And you braved the storms to stand erect
I never saw you bend despite the assaults
I never realised your immense ability to resurrect

Your fragrance continued to mesmerise several around

They loved you for your capacity to positively change lives

And your brilliance continued to bedazzle them

Like me, they too did not realise what the flower was braving to survive

And the flower withered away one day before its time had come

On its body, the storms finally did take a toll
But memories of the flower are still alive, still fresh

Etched in our lives forever is the flower's role

No one can forget your charm

And your fragrance still fills my room

Your presence is felt even in your absence

For us, you are always the flower in full bloom.

Your memories serve as our guiding light
Whenever we feel lost you still show the way
And answer all our unasked questions
Still playing the role of a mother; you're never too far away

Aditi Nadkarni, Mumbai
(aditin30@gmail.com)

Smt. Sharada Dattaprasad Chandavarkar



Born 26/09/1926

Died 12/07/2012

We miss you very much and love you deeply
We know that god is taking care of you
And you are now one of his special angels
You are forever in our heart

Deeply mourned by

Dinesh, Chandri, Uma, Anita Chandavarkar
Vijaya, Bhavanishanker, Tanvi, Trisha Kandlur



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- ◆ *Feel rejuvenated in just a day and feel the tiredness and tension melt away as you bathe in Kundalika river or take a dip in the crystal clear rain-fed swimming pool.*
- ◆ *Watch the rains pour down onto the serene river and the surrounding green hills from the shelter of the unique cloverleaf sit-out. Or let the gurgle of the flowing water and the chirping of colorful birds soothe you. Enjoy the hospitality and delicious, wholesome food.*
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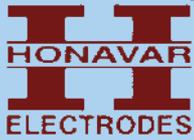
over a decade. It serves as a reliable security which can be sold to generate cash in emergencies. It also makes the perfect gift for special and auspicious occasions and is part and parcel of our rich culture and tradition.

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Used successfully in welded fabrication out of HIC resistant steel plates.

CRYOMATE – 3

AWS A 5.11 ENiCrFe3
DIN 1736 EL-NiCr15FeMn

Nickel base alloy electrode gives outstanding performance in welding Inconel-600, Nimonic 75, Monel 400. Has high degree of resistance to hot cracking. Service temperature range 900°C to -250°C

CRYOMATE - 5

AWS A 5.11 ENiCrMo3
DIN 1736:ELNiCr20Mo9Nb

A basic coated non-synthetic electrode for welding of NiCrMo alloys and super austenitic stainless steels. Excellent electrode for 9% NiSteel (Q&T) for LNG services.

SILVERSHINE - 4462

AWS A 5.4 E 2209-16

Special electrode for welding "Duplex Stainless Steels" and "Duplex Steels to Mild Steel". Controlled Ferrite level with high resistance to pitting and stress corrosion. Also high yield strength of more than 500 N/MM²

SILVERSHINE – ZFU(PH)

AWS A 5.4 E 385-16
DIN 8556 E 20.25.5L CuR26

Fully austenitic, extra low carbon, resistant to corrosion in sulphuric, phosphoric and several organic acids. Suitable for welding tanks and process vessels, cast pumps and valves, in fertilizers plant.

CO₂ Wire
(ER - 70S-6)

**OUR MARKETING
ACTIVITIES**

**TIG Filler / Flux
Cored Wires**

Blue Sky and Red Sun

MANOHAR CHITTAR, MULUND

The beautiful colour of the sky and sea has inspired many scientists, Sir C.V. Raman for example, to their discoveries. The fascinating colours of the sky are mainly due to scattering of light from particles suspended in the atmosphere and the wavelength dependence of the scattered Intensity. These effects can be demonstrated using an overhead projector (OHP) or even simply by a torch light and a glass of water. This demonstration has been watched by youngsters with excitement in their eye. The main idea of this article is to reach out to a larger number of young students and share the excitement.

The principle is that the intensity of the scattered light from a suspension of particles (in air or a liquid) is *inversely* proportional to the 4th power of the wavelength λ

Scattered Intensity $\propto \frac{1}{(\lambda)^4}$

Therefore when white light is passing through a medium consisting of a suspension of fine particles shorter wavelengths (Blue) are scattered more intensely than longer (Red) wavelengths and the path of the beam viewed in perpendicular direction looks blue. The beam after traveling through the medium, having lost the blue colour, looks red like a setting sun !.

Experiment At Home

This can be easily demonstrated at home using a glass/transparent plastic rectangular box filled with water to which a drop or two of milk or a pinch of bar soap (eg Pears) has been added. Milk consists of suspended particles which scatter light (Soap forms micelles which scatter light). Now a torch light is allowed to pass through the water. The beam along its path scatters blue light first and longer wave lengths subsequently. The transmitted beam having lost its blue end of the spectrum appears red. Torch light is not an ideal source. Bulb based torches will have less intensity in the blue region while LED based torches are low in the red region. Sun light reflected on to a sample will give better results.

A demonstration experiment during a lecture is also possible. A beaker with water is kept on the glass base of an Over Head Projector (OHP) and a black sheet of paper with a circular hole is inserted in between. The projector is focused to get a sharp image of the hole on the screen. To create a better contrast a black sheet of paper is kept behind the beaker in the back ground. Milk is added to the water in drops with stirring. The amount of milk drops, which consist of 'particles' of protein, has to be adjusted to get the right amount of blue (in beaker) and red colour on the screen. It is possible to see the change of colour along the path of the beam playing with concentration of milk and may be using a glass jar instead of a beaker.

Sir C.V. Raman was fascinated by the blue colour of the Sea and this partly lead him to the discovery of Raman Effect and to the Nobel Prize. The above experiment uses the wavelength dependence of scattered light. The intensity of the scattered light also depends on the angle of scattering. Debye, a Nobel Laureate, exploited it to develop a method of measuring the molecular weights of the polymers.

The fact that in the visible spectrum (VIBGYOR) red is scattered the least and is thus able to travel long distances even on a misty day has been used in the traffic signals by choosing red as the danger signal.

It would appear from above that violet colour should, being shorter in wave length, be scattered more than blue and sky should appear violet. This is true but our eye is more sensitive to blue than violet and the sky appears blue!!.

Quiz : In the picture of sun set at the top, the red colour appears closest to the sun while blue colour, which is strongly scattered, appears farthest !! Why this apparent contradiction ?

Acknowledgements : I am grateful to Profs. Jayesh Bellare, Janaky Narayanan for their interest and to Shamayita Kanungo, M.Tech student, for doing the experiment at IITB on OHP.

Yuvadhara Monsoon Trek to Lohagad: A report

REPORT: ANAND NILESHWAR

PHOTO CREDITS: RIDDHIMA SAVKUR AND MAITHILI PADUKONE

Sunday 15th July 2012;

78 young and young at heart Yuvadhara members participated in the maiden trek organized by the Chitrapur Yuvadhara. The destination: **Lohagad**, a 10th century fort in the Sahayadri mountain range near Karla.



The original plan was a trek to Tikona Fort; however the overwhelming response from the Yuva-s forced the organizers to change the location to a more manageable Lohagad!

Early on 15th morning, all of us, Yuva-s from various Sabha-s in Mumbai, Pune and Nashik made our way to the Karla Math. After breakfast and a briefing on the trek by the organizers Samiir Halady an avid trekker, took us through the history of the Lohagad fort and also the trek that lay ahead of us. After some general instructions and armed with a bag of dry snacks and sweets to keep us refreshed and energized during the trek we started. After taking the blessings of Devi Durga Parameshwari Mata and Param Pujya Parijnanashram Swamiji we chanted Parijnanashram Trayodashi, offered Phala Samarpan. The enthusiastic Jayjaykara-s of our Guruparampara signalled the start of the trek. A short bus ride took us to the base of the hill near Malavali.

At 10 am we commenced our trek along the muddy path leading to Lohagad. First on the path we came across the steps leading to the Bhaja caves a set of 22 excavations with Buddhist carvings. However we bypassed these and walked ahead. As we walked, we

noticed the beauty of nature; numerous brooks and waterfalls, fresh green grass along the sides of the path and the steep face of the hills around us. It was a humid and cloudy day and the rain Gods chose to play hide and seek with some occasional showers. This unpredictability of the weather only added to the fun of the trek. Some eager yuva-s, guided by Kutty maam, made quite a few successful attempts to identify the call of birds.

After about an hour and a half of walking we reached the base point near Lohagadwadi where we all assembled for a head count. From here on began our final ascent to the fort... The muddy path now made way to stone steps and as we went higher and higher we got a better view of the surrounding areas. In the distance, we could see the Pawna Dam. While



some paused to click a few photographs, others could not resist making the “**Bolo Re Vanaro**” call along with cries of **Hara Hara Mahadeva!!**

A large wooden door with iron spikes, once used to keep away enemies, now welcomed us to the fort. And as we entered the top of the fort the clouds came down to greet us. A cool breeze began blowing which made all the effort of two and a half hours to reach the top worth it. The top of the fort was almost like a plateau where we found a Shiva Mandir, a small pond, Trayambaka Talav and a Dargah.

This trek reminds us of the shloka Swamiji often refers to: “**Anuhutah punarehi vidvan udayanam**



**p a t h a h ,
a r o h a n a m
a k r a m a n a m
j i v a t o j i v a t o
a y a n a m . ”**
Arohanam ;
the process of
climbing to the
top... We stop
to take stock
and stabilize
o u r s e l v e s
(Akramanam)
and move on

Shirali maam and Suresh Mallapur maam for the warm hospitality they extended. Above all, we offer our grateful pranaams at the Lotus Feet of H.H. Swamiji for His guidance and blessings for this trek. It was indeed a wonderful experience, which left us not only physically toughened but also spiritually uplifted. We look forward to many such treks in the future.

<<<>>>

Changes

TANVI BETRABET

'Friends forever", you promised,
'Together till the end'.
We did everything with each other,
You were my best friend.

When i was sad, you were by my side,
When i was scared, you felt my fear.
you wee my best support-
If i needed you, you were always there.

You were the greatest friend,
You always knew what to say:
You made everything seem better,
As long as we had each other,
Everything would be okay.

But somewhere along the time,
We slowly came apart,
I was here, you were there,
It tore a hole in my heart.

Things were changing,
Our cheerful music reversed its tune,
It was like having salt without pepper,
A sun without its moon.

Suddenly we were miles apart,
Two different people,with nothing the same,
It was as if we hadn't been friends,
Although we knew deep in our hearts,
Neither of us was to blame.

You had made many new friends,
And luckily,so had i,
But that didn't change the hurt-
The loss of our friendship made me cry.

As we grow older,things must change,
But they don't always have to end.
Even though it is different now,
You will always be my friend.

further up the journey. Thus trekking serves as an analogy for understanding the finer truths of life. No journey is complete without its share of difficulties. So, even with a sprained ankle and a couple of ripped 'soles' all the enthusiastic trekkers made it to the top of the fort.

It was now 12:30pm and with a return journey of an equal time still awaiting us, there was not much time for relaxation. After some group photographs and a head count, we began our downward journey. By the time we returned to the Math it was 4pm. After a hot lunch Avinash Naimpally , Activity manager for this activity thanked our Param Pujya Swamiji for His perennial guidance, Samir Halady who helped us throughout to organise this trek and the Karla Math administration for their support. After this Ajay Shirali, Manager, Karla Math, briefed us on the various activities the Karla Math has taken up. He updated us on the educational initiatives that have been taken up by Shree Trust and also about the newly inaugurated Goshala in the Math premises. In his closing remarks, Ajay maam sought greater participation of the youth in Shrama-Seva at Karla Math. Later we visited the Goshala and met the newest member of the Karla Math Family, the five days old calf of 'Nandini' !!! After taking the blessings in the Mandir all of us headed back home.

We thank all the organizers for a wonderful time, Avinash Naimpally maam, Sharayu Haldipur pacchi, Vidya Aldangadi pacchi, Samiir Halady maam and Krishnanand Heblekar maam. And of course Ajay

Shrimath Anantheshwar

Vittal (D. K.) –

Receipts and Payments Account for the year

1 st Apr 10 to 31 st Mar 11		Receipts	Sch. No	Rs.	1 st Apr 11 to 31 st Mar 12
1,634,220.00	A	Opening Balance	1		1,251,992.00
	B	Donations, Kanika, etc.			
40,616.00		To Donation to Building Repair, Renovation and Property Development		137,030.00	
1,472,481.00		To Donations & Contributions towards Shashti Nagapanchami & other festivals	2	5,267,302.00	
12,817,399.00		To Donations towards Renovation / Improvements	3	1,762,065.00	
1,341,543.00		To Casual Seva Receipts during the year & Brahmakalashaang Rathotsava time		1,473,193.00	
910,882.00		To Seva Collection	4	590,060.00	
1,407,138.00		To Hundials and Kanika		1,545,654.00	
35,650.00		To Shri Paduka Puja and Bhiksha Receipts		27,850.00	
18,025,709.00					10,803,154.00
	C	Interest and other Earning			
964,661.00		To Interest earned	5	1,148,173.00	
52,000.00		To Income from Kalyan Mantapa		79,000.00	
300.00		To Rent from House Property		300.00	
12,462.00		To Tastika / Annuity from Government		6,462.00	
12,500.00		To Generator Maintenance received		26,000.00	
50,000.00		To Contribution from Display of Banners		50,000.00	
-		To Income Tax Refund		8,690.00	
-		To Proceeds of scrap copper pieces / other materials		102,000.00	
1,091,923.00					1,420,625.00
59,782.00	D	Income Tax Deducted at Source			32,649.00
16,700.00	E	Luxury Tax Recovered			26,600.00
	F	Others			
3,325,000.00		To Short Term / Sampurna Deposit Encashed		7,984,000.00	
1,427.00		To Reserve Fund Contribution		7,125.00	
17,146.00		To Retention Money Received		20,854.00	
-		Staff Benefit Fund Fixed Deposit Encashed		45,029.00	
3,343,573.00					8,057,008.00
24,171,907.00		TOTAL			21,592,028.00

For Shrimath Anantheshwar Temple,

Sd
Kandlur Radhakrishna Bhat
(Managing Trustee)

Sd
Jayant S.Padbidri
(Trustee)

Sd
Kandlur Brahmanand Rao
(Trustee)

Place: Vittal
Date : 22 July 2012

Temple

574243

1st April 2011 to 31st March 2012

1 st Apr 10 to 31 st Mar 11		Payments	Sch. No.	Rs.	1 st Apr 11 to 31 st Mar 12
	A	Direct Seva Expenses			
1,557,881.00		By Seva Expenses	6	1,683,210.00	
290,099.00		By Pooja / Dittam Expenses	7	305,430.00	
2,265,794.00		By Festival & Santarpana Expenses	8	3,607,615.00	
21,359.00		By Other Festivals	9	68,757.00	
4,135,133.00					5,665,012.00
	B	Administrative Expenses			
602,599.00		By Administrative Expenses	10	692,445.00	
374,383.00		By Establishment / Salary & Wages	11	515,630.00	
976,982.00					1,208,075.00
270,938.00	C	Maintenance Expenses	12		197,866.00
540,656.00	D	Capital Purchases / Expenditure	13		591,358.00
9,582,793.00	E	Renovation / Improvement Work	14		5,791,382.00
177,175.00	F	Other Miscellaneous Expenses	15		266,234.00
70,613.00	G	By Tax Deducted At Source and Paid			46,570.00
16,700.00	H	By Luxury Tax Paid			26,600.00
	I	Investments and Deposits			
952,925.00		By Investments in Fixed Deposits	16	734,215.00	
6,196,000.00		By Investments in Short Term / Sampurna Deposits		6,657,000.00	7,391,215.00
7,148,925.00					
1,251,992.00	J	Closing Balance	1		407,716.00
24,171,907.00		TOTAL			21,592,028.00

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

Sd
H. Premanand Bhat
(Internal Auditors)

Sd
Sirur Ramadas Rao

Vittal (D. K.) - 574243
Schedules to the Receipts and Payments Account for the year
1st April 2011 to 31st March 2012

1-Apr-2010 to 31-Mar-2011		Sch. No	Particulars	1-Apr-2011 to 31-Mar-2012	
Opening Bal.	Closing Bal.		Cash And Bank Balances:	Opening Bal.	Closing Bal.
-	-	1	Cash in Hand	-	-
77,560.00	25,821.00		S C D C C Bank, Vittal SB A/c No.182	25,821.00	63,721.00
987.00	4,342.00		S C D C C Bank, Vittal SB A/c No.1893	4,342.00	2,516.00
-	-		S C D C C Bank, Vittal SB A/c No.2150	-	15,600.00
10,378.00	415.00		Syndicate Bank, Vittal SB A/c No.220/283	415.00	2,476.00
6,937.00	2,002.00		Vijaya Bank, Vittal SB A/c No.1	2,002.00	2,011.00
71,071.00	39,199.00		SVC Bank, M'lore SB A/c No 250	39,199.00	94,937.00
1,035,071.00	1,033,011.00		SVC Bank, M'lore SB A/c No.3872 Renovation A/c. Phase I	1,033,011.00	218,960.00
1,004.00	1,040.00		SVC Bank, M'lore SB A/c no.4018 Renovation A/c. Phase II	1,040.00	1,081.00
505.00	523.00		SVC Bank, M'lore SB A/c no.4027 Renovation A/c. Phase III	523.00	544.00
430,707.00	145,639.00		SVC Bank, Versova Mumbai SB A/c. No.17294 Renovation A/c	145,639.00	5,870.00
<u>1,634,220.00</u>	<u>1,251,992.00</u>			<u>1,251,992.00</u>	<u>407,716.00</u>
		2	Donations & Contribution:		
	344,668.00		Don. Towards Shashti & Nagarpanchami		750,915.00
	61,300.00		Don. Towards Brahmakalashaang Rathotsava		152,380.00
	133,133.00		Don. Towards Kalashabhisheka		1,459,415.00
	132,546.00		Don. Towards Punar Prathishta		-
	101,001.00		Don. Towards Mementos		907,007.00
	307,317.00		Don. Towards Santarpana		302,826.00
	335,516.00		Don. Towards Utsav, Palki/Lalki decoration during Shashti & Brahmakalashaang Rathotsava		1,664,759.00
	57,000.00		Don. Towards Kala Sankocha / Vedic Vidhi / Other Religious Functions		-
	-		Don. Towards Eye Camp		30,000.00
	<u>1,472,481.00</u>				<u>5,267,302.00</u>
		3	Donations towards Renovation & improvements:		
	10,721,125.00		Don. Towards Renovation & Improvements		1,454,085.00
	2,037,981.00		Don. Towards Silver Doors to all Sannidhis & Saligram Box		-
	58,293.00		Don. Towards Golden Kavacha for Murthy		-
	-		Don. Towards Oil for 'Dhwajasthamba Tailaadiavaas Puja'		12,980.00
	-		Don. Towards Dhwajasthambha		295,000.00
	<u>12,817,399.00</u>				<u>1,762,065.00</u>
		4	Seva Collections:		
	665,180.00		Permanent Seva Capital Collection		483,151.00
	225,126.00		Stabilization Fund Collection		91,402.00
	20,576.00		Staff Benefit Fund Collection		15,507.00
	<u>910,882.00</u>				<u>590,060.00</u>
		5	Interest Earned:		
	275,926.00		Stabilization Fund		365,396.00
	273,416.00		Permanent Seva Capital		354,574.00
	5,732.00		Reserve Fund		7,119.00
	16,099.00		Savings Bank Accounts with Banks		15,123.00
	17,973.00		Short Term Deposit with Banks		10,262.00
	147,301.00		Building & Property Dev. Fund		172,414.00
	3,471.00		Staff Benefit Fund		21,648.00
	224,743.00		Renovation Account		201,637.00
	<u>964,661.00</u>				<u>1,148,173.00</u>
		6	Seva Expenses:		
	1,341,543.00		Casual Sevass		1,473,193.00
	98,780.00		Stabilization Sevass		116,490.00
	117,558.00		Permanent Sevass		93,527.00
	<u>1,557,881.00</u>				<u>1,683,210.00</u>

1-Apr-2010 to 31-Mar-2011		Sch. No	Particulars	1-Apr-2011 to 31-Mar-2012	
Opening Bal.	Closing Bal.		Cash And Bank Balances:	Opening Bal.	Closing Bal.
		7	Pooja and Dittam Expenses:		
	4,151.00		Bhoota Kola Expenses		-
	255,826.00		Daily Dittam Expenses		268,613.00
	21,187.00		Nagabana Pooja Expenses		25,527.00
	8,935.00		Adistala Pooja Expenses		11,290.00
	<u>290,099.00</u>				<u>305,430.00</u>
		8	Festival & Santarpana Expenses:		
	36,100.00		Nagapanchami		51,528.00
	30,041.00		Anantha Chaturdashi		27,864.00
	43,756.00		Kartika Poornima		45,999.00
	1,148,825.00		Shashti Mahotsav		1,128,137.00
	41,708.00		Kiri Shashti		39,915.00
	-		Brahmakalashaang Rathotsava		2,314,172.00
	164,727.00		Kalasanakocha / Vaidhik Vidhi		-
	750,960.00		Punarprathishta Expenses		-
	49,677.00		Kshetrapala Prathishta		-
	<u>2,265,794.00</u>				<u>3,607,615.00</u>
		9	Other Festivals		
	650.00		Religious Festivals		
	1,896.00		Vijaya Dashami	400.00	
	-		Kartik Ekadashi & Tulsi Pooja	1,085.00	
	13,394.00		Chandika Homa	26,620.00	
	3,219.00		Shivaratri	15,683.00	
	2,200.00		Panchlingeshwar Rath Day Expenses	2,025.00	
	-		Yugadi Expenses	2,064.00	47,877.00
	-		Samajik Functions		
	-		Eye Camp	13,505.00	
	-		Farewell Party to Temple's Retired Archak	7,375.00	20,880.00
	<u>21,359.00</u>				<u>68,757.00</u>
		10	Administrative Expenses:		
	111,962.00		Security Charges		129,525.00
	115,554.00		Electricity Charges		148,071.00
	1,353.00		Bank Charges		878.00
	23,095.00		Telephone Charges		23,857.00
	9,670.00		Audit Fees		8,824.00
	1,500.00		Professional Charges		-
	11,589.00		Property Tax		11,489.00
	51,240.00		Coolie & Wages		42,340.00
	60,268.00		Postage & Courier		39,551.00
	79,610.00		Printing & Stationery		45,082.00
	6,352.00		Audit / Legal Charges / Other Expenses		27,766.00
	28,800.00		Legal Fees		123,839.00
	85,027.00		Conveyance / Travelling / Transport		76,941.00
	9,379.00		General Insurance Premiums		12,482.00
	7,200.00		Computer Charges		1,800.00
	<u>602,599.00</u>				<u>692,445.00</u>
		11	Establishment / Salaries & Wages:		
	58,800.00		Wages to the Temporary Staff		53,200.00
	301,346.00		Establishment / Salaries		351,250.00
	14,237.00		Staff Benefit Expenses		63,313.00
	-		Honararium		28,000.00
	-		Retaining allowance		19,867.00
	<u>374,383.00</u>				<u>515,630.00</u>
		12	Maintenance Expenses:		
	108,461.00		Repair & Maintenance of Building		87,232.00
	50,974.00		Kalyanmantap Maintenance		67,014.00
	103,353.00		Generator Maintenance		37,225.00
	8,150.00		Computer Maintenance		6,395.00
	<u>270,938.00</u>				<u>197,866.00</u>
		13	Capital Purchases / Expenditure:		
	121,970.00		Purchase of Cooking Vessels/ Steel plates/ Aluminium Ladder/Steel & Hindolium Vessels		179,346.00
	37,875.00		Purchase of Fan / Electric Motor for Grinder / Air Conditioner/ T.V. / Computer Printer		50,660.00

1-Apr-2010 to 31-Mar-2011		Sch. No	Particulars	1-Apr-2011 to 31-Mar-2012	
Opening Bal.	Closing Bal.		Cash And Bank Balances:	Opening Bal.	Closing Bal.
	201,701.00		Cost of Silver Saligram Boxes, Kalashas & Pavaman Utsava Gonde		5,200.00
	58,000.00		Cost of Golden Kavacha		-
	-		Purchase of Pooja Items		45,477.00
	-		Cost of Land purchased		269,475.00
	-		Cost of Wooden Cots & Tables		41,200.00
	121,110.00		Cost of Electrical Machine for cleaning floor		-
	<u>540,656.00</u>				<u>591,358.00</u>
		14	Renovation / Improvement Work		
	480,562.00		Garbha Gudi Works		-
	2,650,341.00		Parikrama Truss & New Flooring		-
	638,603.00		Suthu Pauli Deities' Gudi Works		-
	1,751,000.00		Cost of Silver Door to all Sannadhis		-
	793,334.00		Electrical Fitting & Transformer Charges		652,718.00
	320,044.00		Cost of Palanquin Storeroom		170,618.00
	529,567.00		Dhwajasthambha Expenses		86,962.00
	96,497.00		Architectural Consultant's Fees		-
	363,930.00		Cost of New Shed for storage		209,090.00
	1,080,440.00		Anantha Sadan Hall Truss Work		1,961,646.00
	48,251.00		Archak's Bathroom		27,174.00
	664,599.00		Cost of Yajna Shala		959,805.00
	-		Cost of Agrashala		116,085.00
	-		Cost of Kumar Thirth (Pond)		217,437.00
	-		Cost of Dhatri Katte Work		566,806.00
	-		Cost of New Generator Shed		68,415.00
	100,000.00		Cost of Ashwatha Katte		150,925.00
	-		Advance paid towards painting of Temple area		200,000.00
	65,625.00		Making Charges of Copper Mementos		251,808.00
	-		Repairs to Manager's Quarters		151,893.00
	<u>9,582,793.00</u>				<u>5,791,382.00</u>
		15	Other Miscellaneous Expenses		
	11,530.00		Photo Charges		5,140.00
	33,000.00		Cost of Publication		77,500.00
	250.00		Renewal of Luxury Tax Registration		250.00
	2,500.00		Professional Tax		2,500.00
	28,777.00		Amenties to Devotees		44,063.00
	84,314.00		Cost of Homa Kunda / Kanika Dabbi		-
	7,804.00		Sambhavana		7,501.00
	6,000.00		Cost of Naga Sheela		-
	3,000.00		Cost of Carpet & Security Staff Dress		23,330.00
	-		Purchase of Mementos for Presentation		22,300.00
	-		FCRA Charges		25,000.00
	-		FCRA Registration Fees		4,000.00
	-		Survey Charges paid for Vaidik Quarters		9,000.00
	-		Purchase of Locks for Temple surroundings		7,650.00
	-		Retentiom Money refunded		38,000.00
	<u>177,175.00</u>				<u>266,234.00</u>
		16	Investments & Fixed Deposits:		
	665,180.00		Permanent Seva Capital		483,151.00
	225,126.00		Stabilization Fund		91,402.00
	20,576.00		Staff Benefit Fund		15,507.00
	1,427.00		Reserve Fund		7,125.00
	40,616.00		Building Repair & Property Development Fund		137,030.00
	<u>952,925.00</u>				<u>734,215.00</u>

FOR SHRIMATH ANANTHESHWAR TEMPLE,

Sd

Kandlur Radhakrishna Bhat
(Managing Trustee)

Sd

Jayant S.Padbidri
(Trustee)

Sd

Kandlur Brahmanand Rao
(Trustee)

Sd

H. Premanand Bhat
(Internal Auditors)

Sd

Sirur Ramadas Rao
(Internal Auditors)

Sd

P. Narendra Pai, B.COM., F.C.A.

SHRIMATH ANANTHESHWAR TEMPLE

Vittal - 574243

INVESTMENT AS ON 31ST MARCH 2012

Sl. No.	Investment with	Permanent Seva Capital	Stabilisation Fund	Staff Benefit Fund	Reserve Fund	Bldg Repair Reno & Prop. Dev Fund	Sampurna / Short Term Deposit	6 years' National Certificate	Total
1.	Syndicate Bank, Vittal	9,900.00	2,689.00	-	-	-	-	-	12,589.00
2.	Vijaya Bank, Vittal	7,550.00	4,600.00	-	23,220.00	-	-	-	35,370.00
3.	South Canara District Central Co-operative Bank Limited, Vittal	463,261.00	244,020.00	43,593.00	20,376.00	-	-	-	771,250.00
4.	Shamrao Vithal Co-operative Bank Ltd., Mangalore	3,885,086.00	3,503,981.00	187,447.00	113,137.00	2,023,362.00	1,844,000.00	-	11,557,013.00
5.	Post Office, Milagris, Mangalore	-	-	-	-	-	-	3,000.00	3,000.00
	TOTAL	4,365,797.00	3,755,290.00	231,040.00	156,733.00	2,023,362.00	1,844,000.00	3,000.00	12,379,222.00
	Opening Balance as on 1st April 2011	3,882,646.00	3,663,888.00	260,562.00	149,608.00	1,886,332.00	3,171,000.00	3,000.00	13,017,036.00
	Add : Investment during the period (01-04-2011 to 31-03-2012)	483,151.00	91,402.00	15,507.00	7,125.00	137,030.00	6,657,000.00	-	7,391,215.00
	Less: Encashed	-	-	(45,029.00)	-	-	(7,984,000.00)	-	(8,029,029.00)
	TOTAL	4,365,797.00	3,755,290.00	231,040.00	156,733.00	2,023,362.00	1,844,000.00	3,000.00	12,379,222.00

For Shrimath Anantheshwar Temple,

Sd
Kandliur Radhakrishna Bhat
(Managing Trustee)

Sd
Jayant S.Padbidri
(Trustee)

Sd
Kandliur Brahmanand Rao
(Trustee)

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

Sd
H. Premanand Bhat
(Internal Auditors)

Place: Vittal
Date : 22 July 2012

SHRIMATH ANANTHESHWAR TEMPLE

VITTAL - 574243 (DAKSHINA KANNADA) Tel: (08255) 239203.

Email: satvittal@gmail.com

THE ANNUAL SHASTI FESTIVAL

will be celebrated from 14th December to 19th December 2012.

You are cordially invited to attend and participate in the celebrations with your family and friends and partake of the munificent grace and blessings of the benign Lord Anantheshwar.

MAIN EVENTS

14.12.2012	Friday	Mritika Harana from Adisthala (Early Morning) Dhwajarahana
17.12.2012	Monday	Night - 9:00 p.m.onwards Mrigabete Utsav
18.12.2012	Tuesday	Maha Rathotsav at 12:00 noon
19.12.2012	Wednesday	Dhwajarahana, Ankur Prasad Vitarana

Special Seva Rates for Shashti Mahotsava 2012

a) All Sannidhi Seva	Rs.250.00
b) Naga Tambila (On 12 th , 13 th , 19 th & 20 th Dec 2012)	Rs.250.00
c) Ranga Puja (From 14 th to 18 th Dec 2012)	Rs.500.00
d) Tulabhar (From 14 th to 17 th Dec 2012)	Rs.500.00 (Excluding Material Cost)
e) Palki Decoration	Rs.5,000.00
f) Bombay Chawari (Lalki) & Silver Palki Decoration	Rs.7,500.00
g) Mallige Puja / Mrigabete Lalki decoration / Ratha flower Decoration (Max. 5 persons each category)	Rs. 25,000.00
h) Nagakatte Decoration on 19 th Dec 2012	Rs.5,000.00
i) Santarpana (per day)	Rs.10,000.00
j) Flower Decoration	Rs.5,000.00
k) All Sannidhi (Front side only) & Anantheshwar Gudi (all around)	Rs.7,000.00

नशीब व प्रारब्ध यांतील फरक

सौ. श्यामला अशोक कुळकर्णी, गांवदेवी

“नशीब” हे मूल जन्माला आल्यावर त्याच्या सहाव्या दिवशी म्हणजेच षष्ठीच्या दिवशी सटवी येऊन त्या बाळाचे भविष्य त्याच्या कपाळावर लिहून जाते असा पूर्वीच्या काळापासूनचा समज आहे, आणि ते कुणालाही बदलता येत नाही असे म्हटले जाते. पण प्रारब्ध हे आपल्या सत्कर्मातून व दुष्कर्मातून सुख-दुःखाच्या रूपाने उदय पावत असल्याने सत्कर्म करून आपले जीवन सुखी करायचे की दुष्कर्म आचरून आपले जीवन दुःखी करायचे हे आपल्याच हाती असते. जरी गत आयुष्यात जाणतेपणी किंवा अजाणतेपणी दुष्कर्म आचरली गेल्याने एखादा माणूस प्रारब्धानुसार दुःख भोगित असला तर सतत सत्कर्म आचरून त्या माणसाला त्याचे प्रारब्धभोग टाळता येतात. अती पापकर्माद्वारे आलेले तीव्र प्रारब्धभोग सत्कर्माद्वारे सौम्य होऊ शकतात.

मूल जन्माला आल्याबरोबर कुटुंबात काही शुभ घटना घडल्या की, “नशीब घेऊन जन्माला आला” किंवा “त्या बाळाचा पायगुण” असे म्हटले जाते तर काही अशुभ घटना घडल्यास “मूल कमनशीबी” असल्याने असे घडल्याचा दोष त्या बाळाला देतात.

काही वेळेस सर्वप्रकारचे सुख मिळूनही ते भोगण्याची क्षमता प्रारब्धानुसार माणसात नसते तेव्हा म्हटले जाते की, “दैव देते पण कर्म नेते” अशी अवस्था झाली आहे. उदाहरणार्थ नशिबानुसार एखाद्या माणसाला भरपूर संपत्ती प्राप्त होऊन गाडी-बंगला-नोकरचाकर सर्व प्रापंचिक सुख प्राप्त होऊनही त्याच्या गतजन्मीच्या अथवा गतआयुष्यातील दुष्कर्माद्वारे त्याला शारिरीक किंवा मानसिक व्याधी होऊन तो प्रारब्धभोगामुळे त्या नशिबाद्वारे प्राप्त झालेल्या सुखाचा उपभोग घेऊ शकत नाही. त्याचप्रमाणे भरपूर खर्च करून पंचपक्वान्ने व गोडधोड पदार्थ खाण्याचे जरी एखाद्या माणसाला नशीब प्राप्त झाले असले तरी प्रारब्धानुसार त्याच्या दुष्कर्माद्वारे त्याला मधुमेहासारखा रोग जडला तर त्या माणसासमोर पंचपक्वान्नांचे ताट वाढून ठेवले तरी तो त्याचा उपभोग घेऊ शकत नाही.

प्रेमळ व सुसंस्कारी आईवडिलांच्या पोटी जन्माला येणं, मुलीला प्रेमळ व नेहमी तिला तिच्या सुख-दुःखात साथ देणारा पती मिळणे, प्रेमळ व सुसंस्कारी, निर्व्यसनी मूले निपजणे, मुलाला प्रेमळ व समजूतदार बायको मिळणे, सुसंस्कारी मित्र-मैत्रिणींचा सहवास लाभणे, कुठल्याही प्रसंगी निःस्वार्थपणे मदतीचा हात पुढे करणारे

व कुठलेही नाते नसतानासुद्धा नात्यापेक्षा माया व प्रेम करणारा शेजार मिळणे ह्या सर्व नशिबाच्या गोष्टी असतात.

दुःख-संकटे, शारिरीक व्याधी व मानसिक तापत्रय, आपल्या जवळील माणसांचा दुरावा ही सर्व दुष्कर्मातून उदय पावलेली दुष्फळे प्रारब्धभोगाच्या रूपाने आपल्यासमोर येतात. तर सुख-संपत्ती व शारिरीक व मानसिक स्वास्थ्य लाभणे, दुरावलेली माणसे पुन्हा प्रेमाने जवळ येणे ही सर्व सत्कर्मातून उदय पावलेली सत्फळे प्रारब्धाच्या रूपाने समोर येऊन जीवन सुखी करतात.

एखाद्या कर्तव्यनिष्ठ असून सत्कर्म आचरणान्या तसेच सन्मार्गावर व सत्याच्या मार्गावर वाटचाल करणाऱ्या माणसाच्या कष्ट करूनही जर लौकिक सुखाचा उपभोग घेण्याचे नशिबी नसेल तर ते सुख त्याला प्राप्त होऊ शकत नाही. परंतु त्याच्या त्या सर्व सत्कर्मातून उदय पावलेल्या पुण्याईद्वारा त्याला प्रारब्धानुसार अलौकिक सुखाचा पारमार्थिक ठेवा म्हणजेच मानसिक सुख-शांती समाधान प्राप्त झाल्याने तो कोणत्याही परिस्थितीत शांती समाधानाने तृप्त व आनंदी जीवन जगतो.

एखाद्या कर्तव्य न करता दुष्कर्म आचरणान्या माणसाच्या तसेच कुमार्गावर व असत्याच्या मार्गावर वाटचाल करणाऱ्या माणसाच्या नशिबी कष्ट न करताही जर लौकिक सुख असले तर ते त्याला प्राप्त झाल्याशिवाय रहात नाही. परंतु त्याच्या दुष्कर्मातून उदय पावलेल्या पापामुळे तो प्रारब्धानुसार लौकिक सुख कमवताना मानसिक सुख-शांती-समाधान गमावतो. त्यामुळे तो जीवनभर अतृप्त व अशांत जीवन जगतो.

जगात ऐषारामात व लौकिक ऐश्वर्यात चैनीत रहाणारी व स्वास्थ्य लाभलेली माणसे नशिबवान आणि व्याधीग्रस्त वा गरीब कष्टाळू माणसे ही कमनशिबी असे समीकरण मांडले जाते. परंतु बहीरंगाने मिळालेले हे सर्व लौकिक नश्वर ऐश्वर्य माणसाला अंती इथेच सोडून जावे लागते ह्याची यत्किंचितही जाणीव नसते. उलट ऐश्वर्याचे सुख हे माणसाची मानसिक शांती हिरावून घेते. त्यामुळे ही माणसे अशांत-अतृप्त व असमाधानी जीवन जगत असतात. म्हणून माणूस बहीरंगातील प्रापंचिक व शारिरीक स्वास्थ्याच्या सुखाने नशीबवान ठरत नसून परमेश्वराने आपल्याला प्रारब्धानुसार ज्या अवस्थेत ठेवले आहे त्या परिस्थितीत आनंदाने व शांतीसमाधानाने राहून तृप्त जीवन जगणारा माणूस हाच खरा नशिबवान ठरतो !

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from



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संस्कृत साहित्य सागरांथाव्नु एक थेंबु-३

आनंद कडले

शब्दांसांगाति सर्कस कोर्चे संस्कृत साहित्यकारांक एकु खेळु अशशी दिस्ता। 'म' अक्षराने प्रारम्भ जांवच्या शब्दांनी रचना केल्लेलो हो श्लोकु पळेया

“मनो मधुक्रो मेघो मानिनी मदनो मरुतु।

मा मदो मर्कटो मत्स्यो मकाराः दश चंचलाः।।

सुभाषित कस्ले सांगता म्हळ्यारि अनुक्रम जावुन मन, मोवामूसु, मोड, महिला, काम, वारो, लक्ष्मी, मद, मांकडु आनि मास्त्रि अशशी मकाराने सुरू जावंचे हे धा चंचल आस्सति। चंचल स्वभावाचे वस्तूची एक पट्टी तयार कोर्ची भारी होड काम न्हयी। जाल्यारि “म” काराने चि सुरू जावंचे आनी “चंचल” अर्थु दिंवचे शब्दांचे चयन कोर्चे होड काम। अस्ली गम्मति आमका केवल संस्कृत भाषेंतु मेळूक साध्य शिवाय अन्य भाषेंतु साध्य अशशी दिस्सना! एक्क अक्षराने जाल्लें केवल दोन्नी दोनी अक्षर घेवन रचना केल्लेल्या ह्या श्लोका चो अर्थु जात्ता की पळेया

“तार तार तरैरैतै रुत्तरोत तो रुतैः

रतार्ता तित्तिरी रौति तीरे तीरेतरौ तरौ।।

अर्थु जात्तवे? अथवा तर तर जावनु पानशे वार्याक उड्डुन वत्ता? कांय ना। कामोद्वेगान्तु आशिशलि टिट्टिभ पक्षी नदी तीरा चेरी, रुक्कारिथावनु रुक्कारि रडत रडत कशशी उड्डुत आस्स हाज्जे वर्णना हांगा आस्स। शब्दांक, अक्षरांक घेवन मेणाम्हणके कशशी जायी तशशी घुंवडानु, माक्षिमुखारि कोर्नु मूल अर्थाक आत्रेकू अर्थु येशी कोर्चे संस्कृतभाषेंतु मात्र साध्य आनी हीचि संस्कृत भाषेची महत्ता आनी गोमटाई। ही एकी कला। ही कला गोत्तुआशिशले साहित्यकारांनी ह्या भाषेचो भरपूर उपयोग कोर्नु घेवनु सुन्दर सुन्दर काव्य रचना केल्याति। एक ‘संपल’ पोळ्ळोया

“यदि वा याति गोविन्दः मयुरातः पुनः सखी

राधायाः नयनद्वन्द्वे राधानाम विपर्ययः।।

गोकुल निर्गमनाचो सन्निवेशु। कृष्णु मथुरा सोण्णु द्वारकेक वचूक तयार जाल्ला। गोपिकांक तांतू राधाक दुःख सहन कोर्नु घेंवचाक जायना। ती सखी लागी सांगत आस्स- सखी कृष्णु माक्का सोण्णु वत्ता म्हणु जाल्यारि कस्लें जायद? मगेल्या दोन्नी दोळ्यांतु राधा शब्दाचो विपर्यासु (माक्षि, मुखारि) जात्ता-राधा-धारा (अश्रुधारा) अक्षरा खेळाचो अनि एक उदाहरण पोळ्ळोया

“गवीशपत्रोनागजार्तिहारि

कुमारतातः शशिखंडमौळिः।

लंकेश पूजित पाद पद्मः

पायादनादिः परमेश्वरोवः।

ईश्वरागेली स्तूतिशी दिस्चो हो श्लोकु प्रतिशब्दाचे प्रथम

अक्षर सोण्णु वाचवल्यारि विष्णुगेलि स्तुति जात्ता! पदच्छेद कोर्नु दित आस्स- गवीश पत्रः वृषभ वाहुनु, वीशपत्रः गरुडवाहन, नगजार्तिहारिः पार्वातिगेलेकष्ट दूर केल्लेलो, गजार्ति : हारि गजेंद्रमोक्ष केल्लेलो, कुमारतातः षण्मुखागेलो बाप्पुसु, मारतातः मन्मथागेलो बाप्पुसु, शशिखण्डमौळिः अर्धचन्द्राक धारण केल्लेलो, शिखण्डमौळिः मोरापाकधारण केल्लेलो, लंकेश पूजित पादपद्मः रावणाने पूजा केल्लेलो, केशपूजितः शिवब्रह्मा दीनी पूजा केल्लेलो, परमेश्वरः ईश्वरु, रमेश्वरः विष्णु (रमा लक्ष्मी)। अस्ले श्लोकांची रचना केल्लेले कवि अप्रतिम बुद्धिवन्त कुशाग्रमति शिल्ले! तांगेली बुद्धि पादरसाम्हणके तरतरी आनी तीक्ष्ण जावनु आशशीली।

संस्कृत महाकाव्यांतु ‘नैषध चरितम्’ बरेयिलो कवि श्रीहर्षु। बेजोड कवि। प्रासबद्ध जावनु उल्लोचें आनि नवनवीन शब्दांचो उपयोग कोर्चो तांगेलो स्वभावु। तांगेल्या उत्रांचो अर्थ कोर्नु घेंवचे सामान्य जनांक न्हयी तांगेल्या गुरुंक सुद्दा कष्ट जात्ताले। इतलें प्रगल्भ पांडित्य आनि तीक्ष्ण बुद्धि मिति मुखारि जीवनांतु श्रीहर्षाक वांट जात्तीद ह्युणु गुरुने ताक्का एक व्रत कोरुक सांगले खंयि! एक वरस पूर्ति बरी उडिदु खांवका। तांगेल्या नित्या आहारान्तु उडदाशिवायि दुसरे कस्लें ऊरु ना म्हळ्ळेलेंचि तें व्रत! उडीदु बुद्धीची तीक्ष्णता कम्मी कोर्नु जडत्व उत्पन्न करता। त्या कारणाने श्रीहर्षागेली बुद्धितीक्ष्णता चिकेपुणि कम्मी जातली अशशी तांगेलो विचारु। व्रतपूर्तीनन्तर श्रीहर्षागेली मन्दबुद्धिपरीक्षा कोरुक गुरुने शिष्याक विचारले, “श्रीहर्षा कस्लें करीत आस्स?” जबाब आयिली “शेमुषीमाषमश्नाति”। गुरुक अर्थु जायनी। चिके सम सांगरे महाराया ह्याणालो। शिष्याने पदच्छेद कोर्नु सांगले “तुंगेलो शिष्यु शेमुषी (बुद्धि) मुष (अपहरण) माषम (उडिदु) अश्नाति (खात्ता)। श्रीहर्षागेली मन्द बुद्धि काणि अस्ली जाल्यारि कालीदासागेलो विचारु सगळ्यांक गोत्तु आस्स. रुक्कारि आपणें राब्बिलो हेगलोचि खांडचो तितलो बोद्दा काळिकादेवी गेल्या प्रसादाने वाक्सिद्धि पावलो! जाल्यारि सदा बामणाक तिरस्काराने पळैत आशिशल्या बायलेक अनुमानु! विचारता “अस्ति कश्चित् वाग्विशेषः” (उत्रांतु, बुद्धितु काहींतरी बदलावणा जाल्या वे?)। सदाकाल बायलेगेलीं हेवजणीं उत्रं आयकुनु बेजारलेल्या कालिदासाने ह्या प्रश्नाक दिल्लेलें उत्तर मात्र अजरामर जाल्लें! वाक्सिद्धि आस्स ह्युणु कालिदासाने महाकाव्यांमूलक जबाब दिल्ली! तिगेल्या प्रश्नाचा प्रतिशब्दाक एक एक काव्याचो प्रारम्भु केल्लो! “कुमार सम्भवा” प्रथम श्लोकाचो प्रथम शब्द अस्ति (अस्त्युत्तरस्यांदिशि देवतात्मा), मेघदूताचो प्रथम शब्दु कश्चित् (कश्चित् कांता विरहगुरुणा), रघुवंशाचो प्रथम शब्दु ‘वाक्’ (वागर्थाविव संपृक्तौ..). बायलेने विचारलेल्या प्रश्नाक

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On the 75TH BIRTH ANNIVERSARY of
SHRI PRABHAKAR DEVIDAS VAKNALLI
(AUGUST 30, 1937 TO JANUARY 08, 1995)



Remembrance by:

Smt. PRAMILA PRABHAKAR VAKNALLI (Wife)

RAVINDRA, SHIRISH and GAUTAM (Sons)

NANDINI, SHUBHADA and SHARMILA (Daughters in Law)

Chi. SIDDHARTH and Chi. VAISHNAVI (Grand Children)

आज्जी भाड्याने मिळेल!

रेखा राव (कावळ)

शीर्षक वाचून जोराचा धक्का बसला ना? मंडळी, तुम्ही म्हणाल हल्लीच्या दिवसात म्हातारीला (साँरी, ज्येष्ठ नागरिकाला) कोण भाड्याने घेणार? उलट कुणी भाडं घेऊन सांभाळलं तर उत्तम. तुमचं बरोबर आहे मंडळी. दिवसच तसे आहेत. पण ५५ एकविसाव्या शतकात, संगणक तंत्रज्ञानाच्या युगात काही अशक्य नाही हे तितकंच खरं!

कमलाबाई मुंबईत एकट्या राहतात. काही वर्षापूर्वी त्यांच्या पतीचे निधन झाले आणि त्या कायमच्या एकाकी झाल्या. त्यांना तीन मुलं आहेत. दोन मुलगे व एक मुलगी. शिवाय चार नातवंडे. सर्व परदेशात स्थायिक आहेत. 'पालक मायदेशी-मुलं परदेशी' हा मंत्र त्यांना तंतोतंत लागू पडतो. मुलांना शक्य होईल तसे दोन-तीन वर्षातून एकदा मुंबईस येऊन भेटून जातात. पण सहवास फारच कमी मिळतो. एक तर दोन-तीन आठवड्याची सुट्टी. त्यातून प्रेक्षणीय स्थळाचा दौरा, नातेवाईक-मित्रमंडळींच्या भेटी, मेजवाऱ्या-पाट्या, शॉपिंग, जेट-लॅग यातच वेळ जातो. एरवी ई मेल, फोन, चॅट स्कायप द्वारे संपर्क असतो. परंतु 'सहवास', 'सोबत' दुर्मिळच! मुलं कमलाबाईंना कायमची तिकडे राहायला ये म्हणून आग्रह करतात. पण त्यांना तेथील अन्न, हवापाणी, दैनंदिनी मानवत नाही. आयुष्याची मूळ इतकी वर्षे इथे रुजलीत ती पटकन् तोडून कसं जाता येईल? पूर्वी त्या चार-पाच वेळा जाऊन आल्यात. हल्ली इतक्या लांबचा विमान प्रवास झेपत नाही. मग त्या मुंबईतच आपलं मन रमविण्याचा प्रयत्न करतात. आठवड्यातील काही वारी दासबोध, गीतावाचन, भजनीमंडळ अशा कार्यक्रमांला आवर्जून जातात. एरवी संध्याकाळी सोसायटीच्या खालच्या बागेत बाकावर जाऊन बसतात. खेळणाऱ्या, खोड्या काढणाऱ्या, भांडणाऱ्या छोट्या मुलांमध्ये स्वतःची नातवंड पाहतात आणि स्वतःचं मन रमवितात. त्यादिवशी त्या अशाच बाकावर बसलेल्या. खाली हिरवळीवर दोन छोटी मुलं बोलत होती. एक दुसऱ्याला विचारीत होता.

“दिपू, तू काल संध्याकाळी खेळायला कां नाही आलास? मी तुझी खूप वाट पाहिली.”

“अरे यार, काल माझी आज्जी आली होती. माझ्या बाबांचा वाढदिवस होता. नेहमीप्रमाणे येताना मला गेम्स, खाऊ, स्टिकर्स, पेंटिंग बूक घेऊन आली. मग आम्ही खेळलो. गप्पा मारल्या. चित्र रंगविली. खूप मजा केली.”

तसा चंदू म्हणाला, “दिपू, तुला आज्जी आहे? मी कधी पाहिली नाही.”

“अरे, ती गिरगावात राहते. अधून-मधून येते. कधी आम्ही तेथे जातो. मी सुट्टीत तिच्याजवळ राहतो. ती छान-छान गोष्टी सांगते. माझा आवडता खाऊ बनविते. आम्ही गेम्स खेळतो. चित्र काढतो. खूप धमाल करतो. हे बघ, “काल मला तिने टॅटू आणला.” दोन्ही मनगटावरील ‘सुपरमॅन’ व ‘ड्रॅगन’ दाखवित तो म्हणाला.

“व्हावऽ लकी आहेस यार. तुला आज्जी आहे. मला दोन्ही आज्जी नाहीत.” एवढंस तोंड करून खिन्न आवाजात चंदू म्हणाला.

इतक्यात त्यांचा तिसरा मित्र ओरडून म्हणाला, “अरे चंदू, दिपू तुम्हाला झोपाळ्यावर नाही बसायचं? तुमची टर्न आली.”

“आलोऽ आलोऽ” म्हणून दोगंधी उत्साहाने धावले. त्यांचा संवाद ऐकून कमलाबाईंच्या डोक्यात एक कल्पना सुचली. आपण काही वेळेसाठी कुणाची आज्जी का होऊ नये? तेवढ्याच त्या मुलांना आज्जीचा सहवास आणि मला नातवंड भेटल्याचा आनंद. अर्थात् ही सेवा विनामूल्य. माझ्या सोयीप्रमाणे. मला झेपेल तशी करणार. ज्या पालकांचा माझ्यावर विश्वास असेल त्यांनी मुलाला पाठवावे अगर मला घेऊन जावे.

“मग त्यांनी लगेच सोसायटीच्या नोटीस बोर्डावर नोटीस लावली. आज्जी भाड्याने मिळेल. अर्थात विनामूल्य व माझ्या सोयीप्रमाणे. चार ते आठ या वयोगटातील मुलास अगर मुलीस माझ्याकडे सोडून जावे किंवा मला त्यांच्या घरी घेऊन जावे. मी त्यांची आज्जी बनून त्यांच्याशी खेळेन, गोष्टी सांगेन, जमेल तसे शिकवेन. माझ्या नातवंडाचा दुर्मिळ सहवास त्यांच्याकडून भागवून घेईन. ज्यांचा माझ्यावर विश्वास आहे अशा आई-बाबांनी खालील फोनवर संपर्क करावा.

आपली कमलआज्जी.”

कमलाबाईंनी गुरख्याकडून सोसायटीत नोटिस लावली फिरवली आणि कमलाबाईंचा फोन सतत वाजू लागला.

(टीप- ही काल्पनिक रंजक कल्पना कुणी प्रत्यक्ष अंमलात आणल्यास वृत्तपत्रा त्यांचे अनुभव जरूर कळवावे. या पत्त्यावर)

e-mail: rekhaniranjan@hotmail.com

रसास्वाद-३

कृष्णानंद मंकीकर, मुंबई

We saw some stanzas from Raghuvamsha of Kavi kula guru Kalidasa, in our earlier editions, showing how powerful is Kalidasa in his simplicity of choosing the words and depicting feelings.

Today, we shall spend a little while on a relatively more difficult shloka from a treatise on “Alankara” known as “Alankara Kaustubha” by “Vishweshvara Pandit”. This again is the first stanza and being the first stanza of a major work is by convention the Invocation, as we saw in case of Kalidasa’s beginning of Raghuvamsham.

The stanza goes as follows:

दत्तस्तन्यरसं कराग्रिमभुवा वक्त्रान्तरेष्वादरा-
दोर्विक्षेपनिषिद्धकुम्भविचरन्मत्तद्विरेफोत्करम्।
अम्बायाः धयतोः पयोधरयुगं तिर्यग्मिथः पश्यतो-
र्बालस्नेहविजृम्भितं विजयते द्वैमातुरस्कन्दयोः॥

The scene conceived by the poet is as follows:

Parvati is breast feeding both Ganapati and Skanda. Skanda has six heads and Ganapati is elephant headed. Skanda is suckling the Jagajjanani with one of his mouths, while the other five are expectantly waiting their turn! Seeing this, Ganapati with his trunk feeds these turn by turn, with great reverence to the elder brother! And Ganapati being elephant headed, has the natural rut on his forehead (which is formed on the forehead of an elephant this is called Mada. This mada has a particular odour which attracts the bees.) The hovering bees are a distraction to Ganapati, so with his arms Kartikeya wards off the bees. During this sport, both glance sideways at the breasts of Parvati who is feeding them and the poet says, may the playfulness of this child pair be victorious – (may it bring joy and happiness to us all!)

Just visualize the whole scene. Both the young ones suckling Mother Goddess and each is playfully helping the other. The nourishment, the benevolence and the protection is all interwoven in the shloka, setting the entire scene in an atmosphere of love devotion and happiness.

Few words, aptly fitting and the meaning pouring forth—like the nourishment from the Mother. Isn’t it beautiful?

The breast milk स्तन्यरसं was given दत्त extending forward अग्रिमभुवा the trunk कर (by Ganapati) to the other mouths वक्त्रान्तरेषु with respect (because skanda is the elder brother) आदरात् of the arms दोः विक्षेप obstruction – निषिद्ध prevented – कुम्भ the (elephantine) forehead–moving around विचरत् – intoxicated मत्त bees swarm of उत्करम्. Of the Mother अम्बायाः suckling duo धयतोः the breasts (of Amba, the Mother) पयोधरयुगं in a sideways glance तिर्यक् together मिथः observing पश्यतः – the (innocent) sport of the children बाल-स्नेह-विजृम्भितं may it be victorious विजयते of Ganesha द्वैमातुर – and Kartikeya स्कन्दयोः.

There is a story why Ganesha is called द्वैमातुर, he was created by parvati and was nourished by Ganga, so goes the story, so he has two mothers, Parvati and ganga.

After this slightly difficult shloka, Let us see a relatively easier subhashita which goes as follows:

स्थानभ्रष्टा न शोभन्ते, दन्ताः केशाः नखा नराः।
इति विज्ञाय मतिमान्, स्वस्थानं न परित्यजेत्॥

The teeth, hair, nails (of our fingers and toes) and men lose their value (literally are detested) when they fall from their rightful place. Having well understood the meaning behind this statement, an intelligent person should be wary of leaving one’s allotted place.

How true is this in our day to day life! Any one, be he a retired employee or a politician who has fallen from grace, does not enjoy the same acceptance as he did when he had assumed the office.

Note the usage of words - the alliteration and you would also notice that the letter “न” is used more often in the shloka. Say it aloud once, and there is a great probability that you will remember it by heart, it is that simple a construction. (unlike the one above which is a bit complicated).

Let us see one more, (the last one for today’s edition)

अपसर मधुकर दूरं परिमलबहुलेऽपि केतकी-कुसुमे।
इह न हि मधु-लव-लाभो, भवति परं धूलि धूसरं वदनम्॥

The poet in this subhashita is advising the bee:

Oh bee, मधुकर keep away अपसर from the Ketaki flower केतकी-कुसुमे, though it is full of fragrance परिमलबहुलेऽपि.

If you go near it, not only you will not have any nectar, but you will return with a lot of dust on your face. Here इह नो न हि obtaining benefit लाभो of even a tiny bit of लव honey मधु - but, परं na full of dust धूलि धूसरं face वदनम्.

It is well known that the flower of Ketaki, has a very strong fragrance but is full of yellow pollen.

Using this imagery, the poet is advising us (obliquely) that if you go to a seemingly rich person expecting that he will help you in your needs, but outer appearances are usually deceptive, and if you go with expectations, you might as well end up receiving insults rather than assistance, alludes the poet by the example of the bee and the ketaki flower.

Would one forget the lesson, when it is told in so telling a manner? This is the beauty of Sanskrit, the deva vani which in precise and measured words delivers a load of meaning in but two lines!

Please note, the subhashita has all simple consonants (not a single joint consonant), Please also note, the poet addresses the bee as मधुकर which

is the most apt word for the bee in this context, though there are many other names by which a bee is called in Sanskrit. (he could have called him षट्पद (for argument's sake!) This is just to illustrate the use of apt words by the poets.

There is another subhashita, with slightly different advice to the mythical bird Chataka (who eagerly waits for the rain to fall) but more on that in the next edition.

For those, who wish to explore this further, the subhashita is given below.

रे रे चातक ! सावधानमनसा मित्र क्षणं श्रूयताम्
अम्बोधा बहवो वसन्ति गगने सर्वेऽपि नैकादृशा
केचित् वृष्टिभिराद्रयन्ति धरणिं गर्जन्ति केचिद्वृथा
यं यं पश्यसि तस्य तस्य पुरतो मा ब्रूहि दीनं वचः
इत्यलम्! So much for now.

Those needing further clarification on this, may kindly contact girvanapratishtha at chitrapur.girvanapratishtha@gmail.com, where our volunteers will be happy to assist with replies.

Geervanapratishtha – Dhawaja (Articles on Sanskrit Logos)

Atithee Devo Bhava

DR. CHAITANYA GULVADY, MUMBAI

अतिथी देवो भव।।

'The guest is God' or 'Guest becomes God', a part of the second verse from the Taittiriya Upanishad Chapter 1, Section 11, is the motto of Tourism Development Corporation of India. Atithi devo bhav regards a procedure of the Host-Guest relationship. Recently it has also become the tag line of India's Ministry of Tourism's campaign to improve the treatment of tourists in India.

देवपितृकार्याभ्यां न प्रमदितव्यम्।

मातृदेवो भव। पितृदेवो भव।

आचार्यदेवो भव। अतिथिदेवो भव।।

यान्यनवद्वयानि कर्माणि। तानि सेवितव्यानि।

नो इतराणि।

यान्यस्माकं सुचरितानि। तानि त्वयोपास्यानि।

नो इतराणि।।

Meaning:

One should not neglect one's duties to the gods and ancestors. Treat your mother as god. Treat your father as god. Treat your teacher as god. Treat your guest as god. Whatever deeds are faultless; these are to be performed - not by others. Whatever good

works have been performed by us, those should be performed by you - not by others.

This has been an integral part of the "code of conduct" for Hindu society and scores of people have arrived and stayed on in this sacred punya bhumi of Bharatavarsha. It is the firm belief of almost all Indians that God himself comes to our residence as a Guest and therefore we should accord him all the honour, love and respect. Our Guru Parampara Charitra, a new edition of which was released recently by Parama Pujya Swamiji, details many instances of the practice of this code of conduct by our ancestors. Some Sadhakas would wait for a guest before they partook of their meals. Our Shastraas and Itihaasa also contain innumerable instances of the Atithee satkaara. The host would often prioritise the interests of the guest even at the cost of his own. Our very own Maths also extend such a warm welcome to guests that we often refer to our Maths as "kulaara" or our mother's home.

It is this very decorum that has won accolades for India and its culture, from all over the world.



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Saraswatpur

Bella Palms

Personalia



Anchal Padukone, daughter of Anjali (née Gersappe) and Ashwin Padukone, successfully completed the International Baccalaureate Diploma Programme. She joins Princeton University, New Jersey, USA,

on a scholarship this September as a member of the undergraduate Class of 2016.

A voracious reader, keen writer and student journalist through her high school years, she has edited various school publications, joined press teams at Model United Nations conferences winning a Best Reporter award at Harvard MUN India 2011.

Last February, she took part in an Indo-French cultural exchange, living with a French family in the suburbs of Paris, touring the city and spreading awareness about Indian culture in a French primary school. In October 2010, she attended the Round Square International Conference in Pattaya, Thailand, where she participated in cultural programmes and traditional Thai crafts, community projects (such as building a mushroom farm at the Child Development and Protection Centre). She has volunteered with organizations such as Advitya, which seeks to improve the lives of the differently-abled, and Pratham Mysore, which aims to empower underprivileged youth through quality education. As a Pratham volunteer this summer, she taught government high school students basic computing skills.



Priyanka Kodikal (Daughter of Sandhya & Sanjay Badakere, NZ) was recently recognized by the European Commission for Outstanding Design, one of only ten designers worldwide to receive such an honor. The

European Commission (EC) collaborated with Open IDEO (an open innovation platform) to issue this challenge to design professionals: "How might we support web entrepreneurs in launching and growing

sustainable global businesses?" Out of the hundreds of participants Priyanka Kodikal emerged as one of the ten winners. Priyanka has recently graduated from the Leadership Development Program.

Her winning concept, Matching Entrepreneurs and Experts, not only brought her recognition and esteem, it also resulted in a tangible outcome, as the EC hosted the winners on a June trip to Brussels. While there, they attended an EC meeting to present their concepts in person to the EC, the challenge administrators, and venture capitalists. One reviewer also expressed amazement at Priyanka's creativity in both developing the concept and illustrating it.

Priyanka said, "This trip was a huge surprise, as it wasn't mentioned when the challenge was launched. It has truly been an opportunity of a lifetime! I got so many constructive and encouraging comments that I was really inspired to think more freely and creatively and before I knew it, I was hooked. For me, the best part about every challenge has been the collaboration. The constant community dialogue has really helped enhance and advance my ideas."



Rahul Manjeshwar, Assistant Vice President of Barclays Bank Plc., Mumbai has received the bank's Finance REPIC Award. Barclays Bank Plc, headquartered in London, reviews projects across its global

operations and gives the award to those projects which significantly impact the bank's operations and demonstrate excellence in Finance. Rahul, a qualified Chartered Accountant, is the elder son of Suvarna and Gokul Manjeshwar.

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.

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Our Institutions

Saraswat Cultural Forum

Divine Ragas - a musical extravaganza was presented on the 22nd of July, by the Saraswat Cultural Forum-Pune. The young talented artists of the evening, **Shivani Haldipur-Kallianpur** and **Abhay Nayampally** (Guitar N. Abhay-as he calls himself) transported the audience to a different world altogether. It was an all young team out there – Welcome address and introduction of the artistes was done by Avni Gangolli, Rujuta Murdeshwar, Nivedita Divgi and Ritika Pandit.

Shivani's thumris left the audience mesmerised. Her rich and soulful voice reminded one of the Sawai Gandharva concerts. N.Abhay undertook the rare feat of playing Carnatic ragas on the electric guitar, a herculean task indeed! The best part of the evening was a “jugalbandi” between Shivani and Abhay. It was a blend of both Hindustani vocal and Carnatic instrumental.

Reported by Aparna Pandit

The Chitrapur Saraswat Education & Relief Society, Santa Cruz:

We held the 66th Annual General Meeting on 5th August 2012 in Anandashram Hall, Saraswat Colony, Santa Cruz (West). The meeting was well attended. The Managing Committee Report and Annual Accounts / Balance Sheet was presented to the members and the same was passed unanimously by all members present.

The new Managing Committee of CSERS will consist of Shri Gurudas Gulvady, Shri Naresh Gangolli, Shri Ashok Hemmadi, Shri Jairam Khambadkone, Shri Satish Kalle, Shri Sunil Kaikini, Shri Aroon Padbidri and Shri Kishore Bijur (new incoming member). Shri Durgesh Bailoor - The Chairman of the out-going Committee retired by rotation. The Managing Committee informed the General Body that they had requested Shri Bailoor to continue, but he regretted his inability quoting personal reasons. All members appreciated the work done by him and placed on record the services of Shri Durgesh Bailoor who has worked on the Managing Committee for more than a decade continuously.

Following announcements were made:

1. Total amount distributed under Educational Aid, Distress Relief and Medical Relief during the year 2011-2012 is Rs.15.06 Lacs
2. Endowments and Donations received in 2011-2012 is Rs. 20.40 Lacs
3. Total Funds of CSERS as on 31.03.2012 are Rs.171.03 Lacs.

The Managing Committee also informed the members that CSERS is hopeful of their funds crossing the figure of Rs.2.00 Crores by end of the year as on 31.03.2013.

Reported by Gurudas Gulvady, Hon Secretary – CSERS

Saraswat Mahila Samaj, Gamdevi, Mumbai

11th July 2012: A talk cum demonstration on ‘Exercises for Fitness for Seniors on the Move’ was given by Dr. Shalini Chainani, COO of the Gopikrishna Piramal Memorial Hospital. She talked about common problems of ageing with special reference to ladies and explained which exercises need to be done for which problem. The ladies had been informed to come appropriately dressed as they too were to perform the exercises. Dr. Chainani demonstrated some exercises and also gave hand-outs which could be used to do the exercises at home.

Smita Mavinkurve introduced Dr. Chainani while Srikala Vinekar gave a vote of thanks. A memento on this occasion was given to Dr. Chainani. The meeting ended with healthy refreshments.

Forthcoming Programme : 8th Sep: Foundation Day Programme at 5.30 p.m. at Shrimat Anandashram Hall, Talmakiwadi. A shadow puppet show on the life and work of Adi Shankaracharya will be presented by Deepa Murdeshwar and Chetana Kadle. Dr. Meena Chandavarkar, Vice Chancellor, Karnataka Women's University, Bijapur will be the Chief Guest.

Reported by Smita Mavinkurve

We apologise that due to paucity of space we could not publish some of our regular columns - The Young Viewpoint, Down Memory Lane and Here & There.
..... Editor

CLASSIFIEDS

MATRIMONIALS

Alliance invited for very talented beautiful employed CSB girl aged 21 years from handsome CSB boys below 28 years. Send photo and horoscope to The Advertiser BOX NO CL-4516 , The Kanara Saraswat Association, Javji Dadaji Marg, Mumbai – 400007.

Alliance invited for Chitrapur Saraswat girl, 25 years Height 5'3" M.Sc. Home science (Major Textiles), from boy 27-29 years. Please e-mail : uday.tristar@rediffmail.com.

BIRTH

Aparna and Hrishikesh Amembal joyfully announce the arrival of their baby girl Soumya on 13th July, 2012 Grand daughter to Anand and Shobha Nayampalli and Guru and Aruna Amembal.

Grand-daughter to Shama and Vinay Gangolli, named Raima, daughter to Sheneel and Amit Gangolli of Aurora, Chicago, IL, on 6th August, 2012.

Sachin and Poornima Honaver joyfully announce the arrival of their baby girl SHLOKA 20th June 2012 in Mumbai. Sister to Samarth, Grand daughter to Jayant and Jyoti Honaver and Sadashiv and Renuka Shetty.

OBITUARY:

Shalini Suresh Idgunji, 75, passed away peacefully on 28th July 2012 at Pune, after long illness patiently borne.

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DOMESTIC TIDINGS

BIRTH

We welcome the following new arrivals:

Apr 16 : A son (Ronald) to Devina (nee Purnima Kulkarni) and Renny C. Lombard at Pune.

Jul 13 : A daughter (Soumya) to Aparna (nee Nayampalli) and Hrishikesh Amembal.

Aug 6 : A daughter (Raima) to Sheneel and Amit Gangolli of Aurora, Chicago, IL, USA

THREAD CEREMONY

We bless the following batus:

Apr 05 : Abhinav Nandakumar Heble at Shri Chitrapur Math, Bangalore.

May 31 : Advait Hemant Kaikini at Shri Chitrapur Math, Bangalore.

OBITUARIES

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

Jul 8 : Hosangadi Krishnakumar Shivshankar (87) at Baroda.

Jul 9 : Tara Kantilal Shah (nee Tara Shivshankar Hosangadi (89) of Matunga, Mumbai.

Jul 9 : Koppikar Gangadhar Shripad (79) at Navi Mumbai.

Jul 14 : Nandini Arvind Haldipur (72) at Tardeo, Mumbai.

Jul 17 : Ratnabai Tallur (89) at Hubli.

Jul 25 : Premalatha N. Basrur at Bangalore.

Jul 26 : Koppikar Vithal Deorao (80) at Bangalore.

Jul 28 : Shalini Suresh Idgunji (75) at Pune.

Jul 30 : Kumud Prasad (nee Karanje), (66) in New Delhi.

Jul 31 : Bedramane Mohandas Mangesh (64) at Bangalore.

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