Arvind Savur receiving the Dronacharya Award from Hon. Ex-President Shri A.P.J. Abdul Kalam in 2005

Arvind Savur– Champion in Billiards and Snooker

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Health Centre

Welcome you to an interactive audiovisual presentation on ‘Common ENT Problems – a layman’s perspective’ by noted ENT Surgeon Dr. V M Aundhkar, MS (ENT) DSA at the Shrimat Anandashram Sabha griha, Talmakiwadi, J D Marg, Mumbai at 10 am on Sunday the 23rd June 2012

(Dr. Aundhkar attends the KSA Health Centre on Saturdays 11am to 12 noon)
Kanara Saraswat Association – Reference Library

The following publications by well-known author Dr. Gopal S. Hattiangdi are to be distributed free to those who are genuinely interested.

Thus spake Our Guru
Hymns of Illuminations
Saraswati
Beneath a spreading Ashwatha Tree
Chitrapur Vaibhav (Konkani Drama in Devnagari print)

Interested persons may contact KSA Office – Ms. Geeta Kulkarni from 4pm to 8pm.

Vithal M. Nadkarni
Chairman, KSA Reference Library

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Chitrapur Saraswat Edu-Relief Society (csers_educaid@yahoo.com)

DISBURSEMENT OF AID MADE BY CO-ORDINATION COMMITTEE DURING 2012-2013

<table>
<thead>
<tr>
<th>Name of Institution</th>
<th>Distress</th>
<th>Medical</th>
<th>Educational</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANAND</td>
<td>NIL</td>
<td>NIL</td>
<td>Rs.24,000 (6)</td>
</tr>
<tr>
<td>C.S.E.R.S.</td>
<td>Rs.5,21,000 (115)</td>
<td>Rs.5,52,000 (57)</td>
<td>Rs.7,95,000 (96)</td>
</tr>
<tr>
<td>K.S.A.</td>
<td>Rs.1,33,000 (30)</td>
<td>Rs.76,000 (7)</td>
<td>Rs.2,35,000 (25)</td>
</tr>
<tr>
<td>S.E.P.C.</td>
<td>Rs.2,00,000 (43)</td>
<td>Rs.1,04,000 (18)</td>
<td>Rs.3,89,000 (37)</td>
</tr>
<tr>
<td>S.M.S.</td>
<td>Rs.40,000 (8)</td>
<td>Rs.70,000 (9)</td>
<td>Rs.65,000 (10)</td>
</tr>
<tr>
<td>SHREE</td>
<td>NIL</td>
<td>NIL</td>
<td>NIL</td>
</tr>
</tbody>
</table>

TOTAL: Rs.8,94,000 (196) Rs.8,02,000 (91) Rs.15,08,000 (174)

GRAND TOTAL=Rs.32,04,000 TOTAL BENEFICIARIES =461

ANAND— Shrimat Anandashram Ordination Golden Jubilee Fund, Shri Chitrapur Math, Shirali.
C.S.E.R.S.— Chitrapur Saraswat Education & Relief Society, Santacruz (w).
S.M.S.— Saraswat Mahila Samaj, Gamdevi. SHREE — Shree Trust, Karla.
There are three constants in life ...change, choice and principles. Change is inevitable, principles are subjective and choice is universal.

Every choice you make has an end result. You always do what you want to do. This is true with every act. You may say that you had to do something, or that you were forced to, but actually, whatever you do, you do by choice. Only you have the power to choose for yourself. Man is made or unmade by himself. By the right choice he rises. As a keeper of power, intelligence, and love, and the master of his own thoughts, he holds the key to every situation.

There is no such thing as safe choices. There is a time in everyone's life when paths are chosen and character is forged. I remember a poem I had read, “The Road Not Taken”, somewhere it said “Two roads diverged in a wood, and I took the one less traveled by, and that has made all the difference.” Your life is the sum result of all the choices you make, both consciously and unconsciously. If you can control the process of choosing, you can take control of all aspects of your life. You can find the freedom that comes from being in charge of yourself.

Pain is inevitable. Suffering is optional. It is our choices that show what we truly are, far more than our abilities. If you limit your choices only to what seems possible or reasonable, you disconnect yourself from what you truly want, and all that is left is compromise. No matter what happens, we always have a choice. Even when it seems that there is no option, there is always something else that can be done. What happens in our lives is the result of decisions that we make.

Be it your soul mate, your friends, your career, your lifestyle....all are a matter of your choices. It's who and what you choose as you skip, flounce, tread or flounder on the path of life, moving ahead with choices at every step of the way.

Ultimately it's your choices in life that make you, shape you or break you. You are a sum total of all your choices. A mirror reflects a man's face, but what he is really like is shown by the kind of friends he chooses. No wonder it is rightly said that choose your friends carefully; because after all, your enemies will choose you.

If you choose to be deterred by the obstacles that may be strewn in your path by enemies who are not of your choice or ones who you did not even choose to be at loggerheads with, the loss will be solely yours. If someone chooses to be your enemy, it's that person's problem, not yours. Smile and carry on in life doing what you always want to do.

You are the person who has to decide...whether you will do it or toss it aside; you are the person who makes up your mind...whether you will lead or will linger behind.

So, make a choice to take a chance and change your life!!!!!

Suresh S. Hemmady
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Fax No. (02113) 305610
E-mail: marketing@precomptools.com
Web-site: www.precomptools.com
**Chitrapur Saraswat Network (CSN) - An Introduction**

**Why CSN?**

There was a time when Chitrapur Saraswats were thought to be only service oriented and there were very few entrepreneurs or self employed professionals. But now the scenario is substantially different. You will be pleasantly surprised to know that there are now many Chitrapur Saraswat entrepreneurs / professionals, most highly successful, in an astonishing array of businesses and professions.

But, their names are not commonly known within the community.

**Why is this so?**

It's because we just do not network amongst ourselves on the work front.

Each one of the successful Chitrapur Saraswat entrepreneurs / professionals has succeeded by the sheer dint of hard work and talent. Each one has faced innumerable obstacles and difficulties and overcome them on their own.

Contrast this with what happens in traditional business communities / groups. They have very strong networking. This provides a lot of support, both visible and subtle. The support could be just a friendly bit of advice at the right juncture. It could be just telling the entrepreneur / professional who s/he could turn to, to solve a particular problem. It could be an active introduction to people who can open the right doors at the right time for the entrepreneur / professional. In some such networking, it goes all the way to providing training in the business, seed capital and helping them set up. This can be found mainly in the trading sector. They help networking members set up business / profession in various localities. (This also increases their collective buying clout).

Support also takes the form of sourcing from, or utilizing the services of a networking member, in preference to others — price, quality and all else being equal.

**So what’s the solution for us?**

Start interacting amongst ourselves, on work, business and profession related matters. Create forums to facilitate interactions.

**What shape should these interaction forums take?**

To begin with there will be two mediums: a) A database on Kanara Saraswat Association's (KSA) website. b) A facebook group.

**What is the database on KSA website about?**

We request all those who are interested to fill up a form giving basic information about what they do. These forms are being made available in the CSN corner on the KSA website and won't take more than a minute to fill. Fill the form up and mail it back to the email address given there, or to any of the IDs' given at the end of this article. Using data from these forms we will put up on the KSA web site a complete directory of all those who wish to be part of this network, this interaction group.

We will popularize this database. We hope to make this the first choice stop when a Chitrapur Saraswat wants to locate a resource. For example if I need a Consultant, I log on to the KSA web site, go to the CSN corner and access the database, which will give me all the names listed as different categories of Consultants.

**What’s the facebook group about?**

The facebook group is a web based interaction forum (the name of the FB group is - CSN on the web). Please send a message with your email ID and you will be added to the FB group CSN on the Web.

The interaction could primarily be through face book because then it can be one to many simultaneously and would be live, with discussion threads. The interaction could be of many kinds — to share knowledge by posting interesting educative articles, or to post queries seeking information, guidance or clarification.

To illustrate let’s say I have a tax issue that I need guidance on – am I supposed to pay service tax on payments I make to the local tempo guy? I post this query to the interaction forum. X mam, who is an expert on this matter, logs on and finds this query. He provides the answer (gratis). Now why would X mam do that? It could be because he is already...
well established and now wishes to mentor and
give back to society. It could also be because he is
trying to establish himself and this is a good forum
to demonstrate his professional competence so that
it leads to professional assignments from people
who have seen this exchange of info. Whatever
the motives, this interaction forum will serve the
needs of both the receiver and giver. (*Professional
assignments will of course have to be worked out at
the one to one level and the interaction forum will
have no responsibilities there*).

Who should join CSN?

Everyone who is working. That covers those
who are entrepreneurs, freelancers, professionals, self
employed, employed.

We also welcome those who are no longer
working. Why is this so?

We have a substantial pool of people who were
in very senior positions in big companies. In their
professional innings they have been instrumental
in shaping the destinies of very successful large
corporations. After retirement, age may be against
their setting up an independent enterprise. Yet,
they may want to continue to put their knowledge
and skills to good use. This interaction forum can
provide the right platform. This could take the form
of pure mentoring. It could also lead to actually
taking on professional assignments. The possibilities
are numerous and it’s up to the individual to decide
what suits him or her and when.

We need help.

To take this forward, we’ll need a band of members
who are convinced about the need for such a
movement. There will not be a formal structure and
this movement will take shape as desired by those
who participate, contribute to it and use it, like
open source software. If you wish to take active
part please contact us on mail ID’s given at the
end of this article.

If we help each other grow all of us will collectively
benefit.

Membership is Free and Will Always Be Free

For more info contact:
uday.gurkar@gmail.com, gautam.amladi@gmail.com,
rajivkallianpur@gmail.com

and http://www.kanarasaraswat.in

**Dr. V. M. Aundhkar**

Senior ENT Surgeon Dr. V. M. Aundhkar

MS (ENT), DSA, will now be available at

the KSA Health Centre for consultations on

Saturdays 11am to 12 Noon.

Dr Aundhkar is attached as ENT Consultant
to many Hospitals in south Mumbai. He has
been an office bearer in many Associations of
Otolaryngologists and Day Care Surgeons. He
has conducted International Rhinoplasty and
Facial Plastic Surgery Conference at Bangkok
as Executive Member. He holds a Diploma in
Skin Aesthetics from the Gold Coast Academy,
Australia and is a popular guest lecturer at various
Meetings, Schools, and Corporate bodies.

He is presently Hon Secretary, Association
of Facial Plastic Surgeons Of India, and Asst
Secretary, Association Of Day Care Surgeons.

---

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*Kindly note-- All our cakes are 100% veg*
Letters to the Editor

Dear Editor, For ages, our mother-tongue “Konkani” is a speaking language, meeting the requirement of basic communication by using words from other languages, particularly English. While many Konkani lovers are struggling for its development on the international level, Konkani speaking people, all over, do not seem to be serious, as many appear indulging in Marathi and Kannad and English at home, which is very disappointing.

In this regard, KSA can play a vital role by inviting articles (essays, stories, poetry, jokes etc.) for publishing and reducing other sections. Konkani writers should make use of English-Konkani, English-Sanskrit dictionaries while writing articles so as to gradually make it rich with words and helping our Konkani to occupy the literary stage from the present colloquial stage. Sanskrit being the mother of all Indian languages, as many words as possible can be used in Konkani for its enrichment.

Salutations to Mother Konkani.

Chaitanya Ubhayakar, Goa

Note: While we thank Shri Ubhayakar for his suggestion, we assure him that we have been consistently printing Konkani articles in our issues and have been requesting Konkani articles from contributors. During our social functions we insist on compering and announcing in Konkani to encourage use of our language. Since 2008 an annual award is also being given to the best Konkani article in that year. Editor

Dear Editor, The colours, printing of the KS are very good and the quality of the articles too are to be appreciated. I feel extremely proud of the community & the committee. The article written in April issue by Smt. Muktabai Chandavar titled ‘Narishakti’, though small is wonderful and has covered all aspects- positivity, hopes and mainly philosophy. The article “Tumbin javun kahan” written by Pt.Nityanand Haldipur is also excellent, informative and worth reading. His Gurubhakti and the pure love between Guru-shishya is an ideal to music lovers. I am proud of him.

Kanchan Honavar, Dadar

Dear Editor, I have just gone through December 2012 issue of KS. Particularly interesting to me was “Crowning The King Beater” by Shiv Shankar N Surkund. I should say that I enjoyed the same.

However, I cannot help commenting on certain factual inaccuracies which have gone un-noticed/ unedited:

Firstly, there is no word “heats” in vogue in Badminton. Secondly, going by my experience of officiating in Badminton, there has been no such event as “Commonwealth Badminton Championships” held at London. Going by his mention of Prakash & Liem Swie King (not Lim Su King as spelt in his article) I infer that the event must be “All England Badminton Championships” where Prakash entered the finals twice, in 1980 and 1981 winning the Mens’ Singles title in 1980, beating King, but finishing runner-up, losing to King in 1981. Of course, Prakash did win the Mens’ Singles title in the Badminton event of “Commonwealth Games” a multi-discipline event” on the lines of Olympic Games (in 1978 at Edmonton, Canada).

There is also a mention that “Padukone was the first Indian to reach the finals at London” - which is not a fact. It is well known that Prakash Nath (an Indian) had entered the Mens’ Singles Finals at the All England Badminton Championships in 1946-47 (after another Indian Devinder Mohan who clashed with Prakash Nath in the earlier round, conceded the match to Prakash Nath) and finished on the losing side to the Swede named Coney Jepsen.

Then (i.e. before 1980), there was no official World Badminton Championship organised by the International Badminton Federation or IBF (presently Badminton World Federation or BWF), and though the All England Badminton Championship by virtue of its popularity in attracting all the world’s top players, was being viewed as the “Unofficial” world championship, nobody (including Prakash) was officially declared “World Badminton Champion” till then.

However, it is pertinent to note that when the first “Official World Badminton Championship” was organised at Jakarta in April-May 1980, Prakash was ranked No.1 based on his performances in the immediate preceding period, but finished losing to Indonesian Hadiyanto in the quarters thereby ending his chances of winning the one elusive championship in his kitty.

Having known Shri S N Surkund and read his articles with awe and admiration, I was a bit perplexed to see these slips in the above article. I end on an apologetic note for venturing to put the record straight.

Shyam Hosangadi, Hubli, shyamhosangadi@yahoo.com

Note: The above letter was sent in December 2012 itself but was not printed due to oversight. We apologise for the same... Editor
KSA Centenary Corpus Fund

Centenary Funds Raising Committee (CRFC)

**Members** - Shri Suresh Hemmady, Shri Ratnakar Gokarn, Shri Dilip Sashital

**Functions** - To raise Funds from Philanthropic people from our Community and well-wishers settled in India and Abroad.

Centenary Funds Management Committee (CFMC)

**Members** - Shri Vinod Yennemadi, Shri Praveen Kadle, Shri Uday Gurkar

**Scope of the Committee:**
- To review the collections of Centenary Fund that are 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 (CFAC)

**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,
- To introduce various Procedure, Formats, Documents for smooth functioning of Programs.

KSA Centenary Educational Refundable Grant Program - 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. Any one of the parents of students will be joint applicants.

1) Eligibility of Students :

a) Age:- Minimum 18 Years and Maximum 35 Years
b) Grades In School/College:- Not specific but student should have mental capability to complete 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 studies should be such that it will help student to earn a reasonable level of 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
2) Repayment :- In 4 yearly instalments after Moratorium Period (The year is taken as Financial Year i.e. from April to March) OR

The request from Grantee Graduate students for pursuing further studies can be considered provided such studies should commence during 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:


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.
- Applications from eligible Students will be invited In June / July Issue of KS Magazine every year.
- Time Frame for receiving Application will be 3 Months from Date of inviting Applications from students.
- In exceptional and genuine cases Centenary Fund Management Committee may use discretion and waive any of conditions.

Rules and Regulations of KSA Centenary Medical Aid Programme

OBJECTIVES :- To render Financial Assistance to Members of the Community to meet expenses incurred/to be incurred in Critical Illnesses to needy patients depending upon availability of Funds. The Female Member of Community with intercaste/Inter Religious marriage or her children are also eligible for Medical Aid.

A) The details of Critical Illnesses under Medical Aid Programme are as under :-

1) Cardiovascular procedures and Surgery  2) Neurological procedure and Surgery  3) Cancer treatment excluding Chemotherapy  4) Burns exceeding 50 %  5) Transplant Surgery  6) Serious Accident.

B) The Maximum Quantum of Aid is as under :-

50% of Net Expenses (Expenses minus Reimbursement from other Sources) or Rs 50,000/- whichever is lower provided total estimated Cost of Treatment is more than Rs 1 lac. (The main purpose of this condition is to give succour to patients in case of Critical Illnesses as Aid for other illnesses are available from many Aid Giving Institutes).

C) Income Criteria :- Family Income of Maximum Gross Rs 50,000/- p.m. (In case of very high Cost of expenses involved in Critical Illnesses, the Income Criteria may be relaxed.

D) In exceptional and genuine cases Centenary Fund Management Committee may use discretion and waive any of the conditions.

E) 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 Mediclaim Insurance Policy (If any)
4. Statement of Donations/Aid received from other sources (if any).
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Email: standardgroup@standardgreases.co.in
Web: www.standardgreases.co.in
“Tornado Fats” a nick name earned by Arvind Savur for his hi-speed play from the British Press.

Arvind Savur, a state champion of erstwhile Mysore State in 1958 continued to represent Karnataka for over four decades during which he also represented Indian Railways for a brief period of 7 years from 1964 to 1971. During his career he won every major championship in India several times in addition to winning the National Titles multiple times. Twice bronze medalist in world snooker he was awarded the prestigious Arjuna Award for his exemplary performance in 1979 by the President of India.

His dedication and passion for the green baize games led him to coach players all over India and in other countries that he visited for participating in tournaments. He was officially Doordarshan's commentator till 2007.

Almost all leading players of India have been coached by him and many have won world championships, Asian gold medals and Asian Championships due to his guidance. Among them the most prominent one who was coached professionally on his home table is Pankaj Advani who is 8 times world champion and 18 times National champion.

Savur is also the official coach for the Asian Billiards and Snooker Federation and has coached in most Asian countries. He was Director of Asian Snooker Championship in Colombo, Sri Lanka in 1988. He was an International Refree. His coaching in Bangkok- Thailand in 1988 won 2 gold, 1 silver and 3 bronze medals for India. This record is yet to be surpassed.

Arvind was a freelance journalist and contributed articles in India and abroad for over 50 years. He was President of Karnataka Billiards and Snooker Association.

He was awarded the prestigious Dronacharya Award in 2005 for excellency in coaching by the President of India.

He was nominated as a Government observer of billiards and snooker by the Sports Authority and Ministry of Youth Affairs from 2003 onwards.

Using a simple air conditioned Billiard room at his residence for his coaching work, Arvind Savur has done India proud by consistently producing winners. Kudos to this humble, down to earth, Amchi Snooker King. We also appreciate the support he has received from his wife Mrs Jyotsna (nee Nabar) and his family.

<<<>>>
KANARA SARASWAT
313102 enuJ ,6.oN ,49 .loV

CATEGORY : GENERAL (12 VACANCIES)

BIJUR ANIL:
is BSc with Statistics/Economics from Bombay University. In 1967, after Graduation he
joined Bank of India and worked in all major departments such as Advances,
Foreign Exchange, Personnel Administration, Reconciliation etc. Worked as
Assistant Manager, Branch Manager, Chief Manager in Pune, Mumbai and
Goa and was posted in the Bank's Overseas branches in London and
Manchester.
He was deputed for Advance Training Course in International Banking and
Finance at Midland Bank, London, U.K. His specialized areas are Foreign
Exchange, Credit, Personnel and Branch Management. Has vast experience
in Credit/Project Appraisal. Has a flair for Customer service, Public relationship
and Liaison Work. Has also experience in all aspects of Foreign Exchange,
International Finance, Export Procedure and Documentation.

Last post held in his previous employment was
Chief Manager Large Borrowers

GOKARN RATNAKAR NAGESH:
a Chemical Engineer from Mumbai University. He was with Larsen
and Toubro for 31 years in various management positions. He has travelled
widely in India and abroad. After early retirement, he has devoted his time to
voluntary and charitable organizations he has been associated with and as
Chairman of some of them like "The Talmakiwadi CHS Ltd, Kanara Saraswat
Association and the Lions Club of Mumbai (Nana Chowk). A Director of the
Bank for the past 23 years and has played an active role in the various
committees. He is currently the Chairman of the IT Department. He was Vice
Chairman of the Bank in the past.

GURKAR UDAY KUMAR:
a Fellow member (FCA) of the Institute of Chartered Accountants of India
and an Associate member (ACS) of the Institute of Company Secretaries of
India
Worked in various industries (mainly multinationals- Castrol Limited,
German Remedies Ltd and Aventis Pharma Ltd) since 1979
Held key positions such as Chief Internal Auditor, Senior Management
Accountant, Accounts Controller, General Manager Finance & Company

A REQUEST TO ALL SHAREHOLDERS OF
SHAMRAO VITHAL CO-OPERATIVE BANK LTD.
The present Board of Directors of the Bank complete their term of office and fresh elections
are scheduled to be held on Sunday 16/06/2013. We request all shareholders to actively
participate in the election process by casting their valuable votes to carry on with the
Management of one of the most prestigious and successful institutions of our community.
We have constituted a professional team to contest the elections, with a view to harmoniously
carry on the successful work for the next five years. The background of each of the candidate
follows. We are sure this will help you in appreciating our candidature in guiding the Bank,
its Management and Staff
in achieving such impressive growth and results for the benefit of
all the shareholders, depositors and the employees.
A REQUEST TO ALL SHAREHOLDERS OF
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**BIJUR ANIL:** is BSc with Statistics/Economics from Bombay University. In 1967, after Graduation he joined Bank of India and worked in all major departments such as Advances, Foreign Exchange, Personnel Administration, Reconciliation etc. Worked as Assistant Manager, Branch Manager, Chief Manager in Pune, Mumbai and Goa and was posted in the Bank’s Overseas branches in London and Manchester.

He was deputed for Advance Training Course in International Banking and Finance at Midland Bank, London, U.K. His specialized areas are Foreign Exchange, Credit, Personnel and Branch Management. Has vast experience in Credit/Project Appraisal. Has a flair for Customer service, Public relationship and Liaison Work. Has also experience in all aspects of Foreign Exchange, International Finance, Export Procedure and Documentation.

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**GOKARN RATNAKAR NAGESH:** A Chemical Engineer from Mumbai University. He was with Larsen and Toubro for 31 years in various management positions. He has travelled widely in India and abroad. After early retirement, he has devoted his time to voluntary and charitable organizations he has been associated with and as Chairman of some of them like “The Talmakiwadi CHS Ltd, Kanara Saraswat Association and the Lions Club of Mumbai (Nana Chowk). A Director of the Bank for the past 23 years and has played an active role in the various committees. He is currently the Chairman of the IT Department. He was Vice Chairman of the Bank in the past.

**GURKAR UDAY KUMAR :**

- A Fellow member (FCA) of the Institute of Chartered Accountants of India and an Associate member (ACS) of the Institute of Company Secretaries of India
- Worked in various industries (mainly multinationals- Castrol Limited, German Remedies Ltd and Aventis Pharma Ltd) since 1979
- Held key positions such as Chief Internal Auditor, Senior Management Accountant, Accounts Controller, General Manager Finance & Company
KUDYADI SATISH NARSING: Graduate in B.A.(Hons), and LLB Bombay University. He also holds Diploma in Business Management from Bhavan’s College. Having worked in a Nationalized bank in foreign exchange department and in international banking division he has rich experience in foreign exchange transactions of over 20 years.

He changed over to an International Bank particularly in foreign exchange banking division he has rich experience in foreign exchange transactions of a Nationalized bank in foreign exchange department and in international banking division he has rich experience in foreign exchange transactions of over 20 years.

He has done training programmes for new recruits for Ahmedabad: Opening of new sector in Ahmedabad getting various licenses from Govt. Deptts and RBI. During his tenure in Ahmedabad branch got awards for two years for mobilizing highest deposits in short time and highest advances in Western Region.

He is connected with various social and religious institutions and served as Chairman of some of them.

HEMMADY SURESH S. Chairman of the SVC Bank for ten years. He has made very valuable contributions to the development of the bank. He holds a post graduate degree in Mechanical Engineering from USA. He is the Chairman of Underwater Services Company Ltd. and is on the Board of Ion Exchange Trust, Vidyalankar Institute of Engineering Technology and Vice President of Bombay Gymkhana. He is President of Kanara Saraswat Association.

KOPPIKAR UDAY SHANTARAM: A Commerce Graduate from Mumbai University with vast experience(34 years) in Banking Sector.

Starting with Maharashtra State Coop Bank Ltd, he moved to Grindlays Bank and from there to Standard Chartered Bank and retired as Manager Operations, Gujrat region.

He has done training programmes for new recruits for Ahmedabad: Opening of new sector in Ahmedabad getting various licenses from Govt. Deptts and RBI. During his tenure in Ahmedabad branch got awards for two years for mobilizing highest deposits in short time and highest advances in Western Region.

He is connected with various social and religious institutions and served as Chairman of some of them.

KUDYADI SATISH NARSING: Graduate in B.A.(Hons), and LLB Bombay University. He also holds Diploma in Business Management from Bhavan’s College. Having worked in a Nationalized bank in foreign exchange department and in international banking division he has rich experience in foreign exchange transactions of over 20 years.

He changed over to an International Bank particularly in foreign exchange business in management capacity. Subsequently, he worked with Soimex International Limited in Hongkong as its financial controller for 14 years. During his tenure in this international company, he set up offices in China, Bangalore and New York (USA).
KULKARNI RAVINDRA: Mr. Ravindra Kulkarni holds a Masters Degree in Law from University of Mumbai. Having been in the legal arena for over four decades, Mr Kulkarni has vast experience as a legal practitioner, particularly on matters relating to corporate law and particularly on foreign collaborations, joint ventures, mergers and acquisitions, capital markets, public offerings for listing of securities in India as well as in international markets, infrastructure projects etc. He is a senior partner of M/s. Khaitan & Co., one of India’s leading law firms and heads their Mumbai office. He is on the Boards of several listed companies as an independent director.

MASURKAR KISHORE GURUDAS: M.Sc. (Bio-Chemistry) from Mumbai University with Diploma in Business Administration from Jamnalal Bajaj Institute
- Managing Director of ENTOD Pharmaceuticals Ltd. An established multicorore pharma company which has ‘Highest’ rating in SME sector and fastest growing pharma company in Ophthalmic segment in India, with more than 350 employees
- Director of ERC UK Ltd., a pharma research company based in UK
- Director of Fabriking E.I.Pvt.Ltd., a manufacturer of Cosmetic Intermediates, having a state of the art manufacturing unit at MIDC Tarapur
- Associated with various social and spiritual organizations

NADKARNI ASHWIN SHANKAR: A commerce graduate, he has professional and technical training conducted by AOTS, Tokyo, (MITI) Govt. of Japan. He has over 40 years experience in Business Management, Finance, Marketing, International Trade with leading Japanese, USA and European companies. He is Chairman of Aromatic Products and Chemicals Pvt. Ltd. He has travelled abroad extensively on Business. On the Board of the Bank, he has been on various committees- Loans, Audit, NPA, Facilities and made valuable contributions to the development of the Bank. He is also associated with various social organizations.

SASHITAL DILIP P: Graduate in Science faculty of Bombay University. He worked with Citibank N.A. for over 29 years and continued as a Consultant for further period of 7 years covering wide area of deposit mobilization, reconciliation, audit, public relation, business with financial institutions and Correspondent Banking. He worked as Manager in Marketing and Sales of Foreign Exchange Travellers cheques all over India. He has also worked as consultant with The Shamrao Vithal Coop Bank Ltd for business promotion for 5 years. He has travelled extensively in India and also to South East Asia especially in Singapore to develop the Bank business. He actively introduced Citibank specialized financial products to nationalized and cooperative banks. On the Board of the SVC Bank for last 5 years, and was on various committees such as admin, Audit, facilities etc. He was Vice- President of Kanara Saraswat Association for two terms. He is connected with various Social, Religious and Cooperative Institutions.
SHEDDE PRAMOD: He is a B. Tech. in Aeronautical Engineering from the Indian Institute of Technology, Mumbai and is an alumnus of MIT Boston USA. Currently he is a Director of Sunrise Capital Fund Advisors (I) Pvt. Ltd. Mumbai. The Company is engaged in providing financial advisory services. It also provides consultancy to the companies in renewable sector. Until June 30, 2007 Mr. Shedde was Managing Director of BTS Investment Advisors Pvt. Ltd. He was also President of ICICI Venture Funds Management Co. Ltd. Mr. Shedde was part of a unique team within ICICI (1977-1985) which sought to identify unmet demand and unserved needs in the Indian Economy through “Project Promotion” by encouraging new private sector initiatives.

YENNEMADI VINOD: Graduated from Sydenham College of Commerce and Economics, completed law Course with Government Law College and went to UK to do Articles for Chartered Accountancy through Institute of Chartered Accountants in England and Wales. On completing the professional course, came to India with an offer from Shell International to work in Burmah Shell, Mumbai and continued for 23 years with Corporate Companies as Finance Director/ Group Financial Advisor. He was invited by HDFC Chairman to implement the new Banking License which the HDFC was granted. Joined HDFC Bank in April 1994 as Executive Director (Finance and Administration). At HDFC Bank, his principal responsibilities included Finance, Administration, Legal & Secretarial functions. He was also responsible for setting up Management Information System reports in the Bank. In 1997, he set up a Business Process Outsourcing Company, a captive BPO for the Bank, of which he was non-executive Chairman. In the initial stages of building branch network, he was responsible for setting up the first 500 branches, including Regional Offices, in various States, with major thrust in Retail Branch banking. While in the Bank, he was responsible to set up HDFC Securities Ltd. which today is one of the leading Stock Broking Company in the HDFC Bank Group. In 2007, he set up a non-Banking Finance Company by name of HDB Financial Services Ltd of which he was a non-executive Chairman till December 2011.

After having retired from HDFC Bank, in late 2008, he was invited by The Shamrao Vithal Cooperative Bank Ltd to join as Advisor to the Board of Directors and he was an active Member on major Board Committees. Effective 13th April 2012, he has been appointed as a Professional Director on the Board of Directors of The Shamrao Vithal Cooperative Bank Ltd. Effective June 2012, he has joined as an independent non-executive Director in FDC Ltd, a leading Pharmaceutical Company in Mumbai. He is also actively involved in various Community Social Responsibility (CSR) projects through Charitable Trusts of which he is a Trustee.

GULWADY SMRITI: Smriti did her graduation in Sociology and Post Graduate Diploma in Advertising and Public Relations. She started her career with Tata Electric and presently is Director-Marketing & Corporate Communications with a pharmaceutical research organization catering to outsourcing needs of generic pharma companies worldwide. Earlier, Smriti was the Proprietor of Amogh Advertising for more than two decades, handled clients like Citi Bank, Patel Roadways, Zenith Computers, Cynamid (now Wyeth) to name a few. Widely travelled, Smriti is committed to various social causes & is a member of Rotary International.
MAVINKURVE SMITA: M.Sc. from Mumbai University.
- Involved in the development of IT systems for Production Planning and Monitoring, Shop-floor management, HR, Materials Management, Sales, etc. at Metal Box India in their Mumbai and Kharagpur factories (1978 – 1981).
- Responsible for the software development at International Data Management (IDM) and then ROLTA. Clients included government as well as private organizations (1981 – 1988).
- Started a company ‘Infograph Consultancy’ that provided end-to-end software solutions. Responsibilities included facing clients, business acquisition, managing a team of developers, providing feasibility studies for projects and supporting other software requirements of clients (1988 – 2003). Executed projects for Y2K Conversion of software for the Transport Department of Michigan State, USA.
- Currently involved in social work for various schools and other charitable organizations (Balak Vrinda School, Grantroad, BalAnand School, Walkeshwar).
- Currently Editor of Kanara Saraswat Magazine.

Ravi Manohar Pagare, is an Engineer, Entrepreneur and Social Activist with B.A. in English and Diploma in Plastic Engineering. He runs his entrepreneurial venture Yugantar Properties Pvt. Ltd. He is Director on Archi Infratech Pvt. Ltd. He is founder member and President of Yugantar Social Foundation, an NGO which is dedicated to empowering women through assistance in setting-up small scale business, enabling them to earn their livelihood and be independent in society as well as assisting children in getting scholarships for completing education.

Polling will be held on Sunday 16th June 2013
Simultaneously from 10.00 am to 5.00 pm at the polling centres at branches (listed in alphabetical order)

1) Ahmedabad 2) Ahmednagar 3) Aurangabad 4) Badlapur 5) Bandra (W) 6) Belgaum
13) Dahisar (E) 14) Dharwad 15) Dombivli (E) 16) Ghatkopar(E) 17) Goregaon(W)
41) Sleater Road 42) Surat 43)S.V. Marg 44) Thane 45) Vadodara 46) Vakola 47) Vashi
48) Versova 49)Vile-Parle(E) 50) Virar
Do you know what is Sannikarsha?

GAURSHARAN RAO describes the fulfilling manner in which worship is being offered by devotees regularly at the Karla Math

Sannikarsha is an offering of nishtha, sadhana and bhakti to our Guruparampara. It is a pious, collective expression of our love and faith in the Divine and its holy Emissaries – our Gurus. Sannikarsha is conducted on every Sunday at the sacred Sannidhi of our Dasha Amrta Guru – H.H. Shrimat Parijnanashram Swamiji III at Karla Math by the local sabhas of Mumbai, Pune and Nashik.

Sannikarsha – an attraction towards that which is pure and satvik – is a glorious opportunity accorded by our present Mathadhipati – H.H. Shrimat Sadyojat Shankarashram Swamiji in response to the pleas of the sadhaka-s of Mumbai, Pune and Nashik that they should be allowed to offer worship in a structured manner on a regular basis at the Karla Math. The first Sannikarsha was conducted on the auspicious Guru Purnima day on 7th July, 2009 and it has continued without missing out on a single Sunday ever since!

Sannikarsha commences with the Sabha Prarambha Prarthana and the chanting of Shri Parijnanashrama Trayodashi. This is followed by the Navratra – Nityapath, Shri Div Devi Anushthana, Shri Lalita Sahasranama, Shri Guru Pujan and the recitation of Shiva Manasa Puja and two chapters from Shrimad Bhagwad Gita. The three-hour sadhana concludes with the Mangalaratna and the Sabha Samapti Prarthana, after which the devotees partake of the prasad bhojan and then turn homewards. On an average, each Sannikarsha has 30-50 participants and among these are many who have been present at every turn of their sabha!

Each sabha has nominated one person to co-ordinate and plan the conducting of its Sannikarsha. This includes the transportation of devotees to and from the Karla Math. The Sannikarsha Dinadarshika (time-table), displayed prominently on our Math website (www.chitrapurmath.net) gives the entire year’s schedule as well as the contact details of the co-ordinators of each local sabha.

If reading this has made you too eager to participate in the next Sannikarsha organized by your local sabha, please get in touch with the co-ordinator –in-charge immediately.

Photo credit: Pranav Nagarkatti

The joy of satsang

Photo credit: Kishan Kallianpur

“Sannikarsha – a much-awaited event that brings bliss within” – Gayatri Chandavarkar, Nashik

“Sannikarsha has an abundance of joy spurting from doing Guru-seva at the sacred Shakti-sthal” – Jyothi Divgi, Pune

“Sannikarsha has made me realize that I can and should intensify my sadhana” – Alka Lajmi, Navi Mumbai
On March 1st, 2010 a mammoth crowd of devotees came to Karla to commemorate the 51st anniversary of the Shishya-Sweekar of HH Shrimat Parijnanashram Swamiji III. It was on this historic day that the Gurushakti ignited the sankalpa to start a Seva-Saptaha at this revered Shree-Sthala. This was to give eager devotees a golden opportunity to express their bhakti in various forms of seva over seven memorable days.

Dr. Gajanan Mankikarmam of Pune is the chief co-ordinator of this unique spiritual retreat wherein about 20 volunteers from different sabhas come to Karla in turns, on a relay basis and offer seva for a week. Seva at this holy shrine can translate into helping in the cooking and cleaning, weaving garlands, managing the seva counter, informing new visitors about the mahima of the sacred Sanjeevani Samadhi of our beloved Parama Guru and much else. The week also offers sadhaka-s opportunities to augment personal sadhana through japa, chanting, anushthana and so on.

If you too want to be part of this unforgettable experience, please get in touch with your nearest co-ordinator. A complete list of co-ordinators, area-wise is available on our Math website (www.chitrapurmath.net)

June 15th is the Janmadivas (birthday) of our Beloved Parama Guru Parijnanashram Swamiji III and it will be ushered in with love and devotion in the Divine sannidhi of Shri Durga Parameshwari Devi, Guru Swami’s Sanjeevani Samadhi and the Holy Presence of our Mathadhipati -Pujya Sadyojat Shankarashram Swamiji at Karla Math.

This is to acknowledge with gratitude the seva of Shri Prem Chandavarkarmam, who is the chief architect responsible for designing the Shrimat Parijnanashram Vastu Sangrahalya at Shirali and the generous contribution of Shri Vinod Yennemadimam, who sponsored the entire cost of the museum as a loving tribute to the memory of his parents. The omission of this significant and inspiring information from the feature on the museum in the April-segment of Parisevanam is regretted.
CONGRATULATIONS!

To the Golden Couple

Smt. Shobha Ganesh Kalbag (nee Saroj Madiman) and Shri Ganesh Ramakrishna Kalbag

If both of you look back to your happy 50 years you have spent together, all the memories and all the happy moments you shared together, we all together wish you both a happy Golden Anniversary, on the 20th May 2013.

We pray Lord Mangesh, Mahalaxmi and Holy Guru Parampara to grant them good health, long life and Happiness.

Best Wishes and Affection from

Rajesh, Roopa, Rohan, Riya Kalbag
Radhika (nee Kalbag), Ajith, Apoorva Trikannand
and entire Kalbag, Madiman, Nilekani, Divgi, Trikannad, Bolangdy Families.

OBITUARY

Smt. Shantabai K Amladi
10-12-1920 to 09-03-2013

In grief:

Children:
Pushpa Kundaje, Manipal (daughter),
Vivekanand Amladi (son),
Vijayanand Amladi (son)
Daughters–in-law: Dr. Geeta Amladi and Anasuya Amladi
Grand Children: Gautham Kundaje, Harish Kundaje, Vinod Amladi and Vikram Amladi
Anita Raizada, Vaishali Unnadkat
Great Grand Children : Nimisha, Arjun Raizada,
Rohan, Aryana Kundaje
Pari Unnadkat
APPLICATION FORM
KSA CENTENARY MEDICAL AID PROGRAMME

To,
The Hon. Secretary
Kanara Saraswat Association,
13/1-2, Association Building, Near Talmaki Chowk,
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. 50,000/- whichever is less.

Income Criteria :- Gross Family Income Less than Rs. 50,000/- p.m. (The Income Criteria may be relaxed in cases of very high medical expenses)

1. Name in Full ____________________________ (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 Applicant & persons staying at the above address (including Children staying separately)

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<th>Sr. No.</th>
<th>Surname</th>
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* 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).
Pursuing MSW is an uncommon choice of career. What led you to go off the beaten track and choose social work as a field of study and work?

In school we had Social Service as a subject. Our neighbour’s son had given some study material to me for the class ten board exams. This material included a journal which had some information about career choices available to students after HSC and graduation. In that journal I read about the MSW degree. That was when I decided to pursue MSW.

You studied at the Tata Institute of Social Sciences. Tell us about your experience at TISS.

There were thousands of applicants. I had to go through an entrance test, and a group discussion. After I cleared these two steps I was called for an interview. I got selected in the interview and was admitted into TISS. A total of 80 students were selected out of which I was one.

It was a privilege to study at TISS. We got extremely good exposure both in terms of academics and field work. The training was rigorous and we had to follow an exacting schedule. Both permanent faculty members and guest lecturers were excellent and I benefitted greatly from them.

I chose to pursue a Masters in Social Work, which was a two-year course and I specialized in Criminology and Criminal Administration.

You have worked as an adoption social worker. How did you start working in this field?

After doing my MSW I was pursuing a post graduate diploma in school psychology. But before I could complete it I took up a job as an adoption social worker at an organization called Bhartiya Samaj Seva Kendra (BSSK) in Pune. At BSSK I would speak to prospective adoptive parents, handle enquiries and cases. I worked for a short period of time at BSSK and then I got a job at an organization called PRERNA which works out of Mumbai. So I shifted from Pune to Mumbai.

What was your job profile at Prerna?

PRERNA is an NGO started by Priti and Pravin Patkar. They have been working for over two decades towards two main objectives, viz curbing second generation prostitution and prevention of human trafficking.

At PRERNA I worked with children of commercially sexually exploited women. PRERNA helps these children to move away from the red light area. They are admitted to different institutions and boarding schools in and around Mumbai. My job would involve counseling and talking to the mothers of these children about the advantages of placing them in an institution or a boarding school so that they would receive education and would find a way out of the vicious cycle of prostitution and prostitution related activities. Fortunately many mothers would agree to send their children away for the sake of their children’s better future.

I recall a particularly successful case of a boy who was studying in a boarding school in Pune. He finished his education, procured a job and then went on to rent a house in the suburbs in Mumbai. He took his mother away from the red light area and now she stays with her son.

In what other ways does an organization like PRERNA work for these children?

PRERNA runs a night crèche for them. Children come to the crèche in the evening, receive some informal education there, have their dinner and then sleep there. A nutrition programme is run for them, to ensure that they partake nutritious food. The main objective of the crèche is to make sure that children
are kept off the street at night and stay in safe and child friendly environment.

After working at PRERNA you again took up a job as an adoption social worker. How did that happen?

After PRERNA I started working at IAPACW which stands for Indian Association of Adoption and Child Welfare. I used to be a part of a project called ‘Nanhi Kali’ which was sponsored by the K.C. Mahindra Trust. I would work towards obtaining educational sponsorship for economically backward girl children. I worked on this project till December 2002 and then I started working for an NGO called the Salaam Bombay Trust.

Tell us about Salaam Bombay Foundation and your experience of working there.

This is an organization founded with the objective of curbing tobacco use and for creating awareness of the consequences of tobacco use especially amongst children.

I would visit schools, both private and municipal, with my team. We would educate school students about the ill effects of tobacco use through various activities and programmes. The programmes included an exhibition of posters against tobacco, a street play and an activity called ‘Super Army’ specially designed to teach students assertive skills to be able to say 'NO' to tobacco.

My job description also included collecting data from Tata Memorial Hospital for a research project which was undertaken to study the co-relation between tobacco use and occurrence of cancers in the head and neck regions.

You worked in different areas ranging from prevention of tobacco use in children to helping children of commercially sexually exploited women. Now you are back where you started, working in the field of adoption. Please elaborate on the work that you do in these adoption agencies.

From June 2008, I started working for BSSK again, as a PRO. I was also responsible for fund raising for BSSSK. I dealt with individuals and corporates for sponsorships and donations in cash and kind to fulfill different needs in the organization.

Currently I am freelancing for adoption agencies like SOFOSH (Society for the Friends of Sassoon Hospital). I do pre-adoption counseling of prospective adoptive parents and do adoption studies.

What is the focus and objective of the adoption studies?

The objective is to know the parent/parents better. In case of a married couple I try to gauge the stability of the marriage. The focus of my adoption study is reasons and motivations of the family for adoption.

What are the eligibility criteria that one needs to fulfill to be an adoptive parent?

As per the guidelines laid down by CARA (Central Adoption Resource Agency) criteria that are kept in mind are the age of the parents, number of years the couple has been married, the income of the family, education of the parents. Single parents, including single fathers can legally adopt, provided they meet the eligibility criteria.

Have you observed any emerging trends in adoption in terms of number of people choosing to adopt?

Number of prospective adoptive parents has increased over the past decade, especially couples below the age of forty. Number of parents who wish to adopt a girl child has also gone up. This is a very heartening trend, especially in a society where female infanticide and foeticide are still rampant. There are parents who are ready to wait but insist on adopting a girl child only. The other thing that I have noticed is that there are parents who already have a daughter and wish to adopt another girl child.

Are there any misconceptions about adoption that you would like to address here?

There is a misconception that even after a legal adoption, the birth parents can still claim the child. In legal adoptions all the personal and identifying details of both the adoptive parents and the birth parents are kept confidential, making it absolutely safe to adopt legally, without fear of any such incident happening. I can speak about this with confidence, not only because I have been working in this field but because my husband and I have adopted a girl child ourselves!

Bravo Deepali! You are not only working for the betterment of children – the future of India - but setting an example to other parents too! We wish you all the best in your future endeavours.

<<<>>>
With the onset of the fifties, most of us Indians tend to age physically or mentally or both. One gets away with excuses like “my memory is not as it used to be”. The absence of this trait is the most remarkable thing that strikes you about Krishnabaipachi—Krishnabai as she is popularly called in the Karnatak CHS, Matunga, Mumbai. Her tirelessness and boundless energy has always been awe-inspiring.

This year, as she enters her ninety-third year, it is worthwhile reviewing the life story of this indomitable lady so that those of us who have lost our spirit somewhere down life’s tedious journey may be inspired to find it once again.

Born in Mangalore in 1920, Krishnabai Savoor spent her early childhood in the Nilgiris. Her basic education however began in Mangalore at nine years of age. Despite the late start, due to a series of double promotions, she matriculated at eighteen from Balak Mandir, Mumbai.

Her brother, late Shri Savoor Amrutmaam, was a great source of strength and encouragement to young Krishnabai in her life, as well as in her varied social service activities in later years. When Krishnabai reached nineteen, her maternal aunt arranged her match with Doctormaam (as the late Dr Prabhakar Koppikar was popularly called). Doctormaam was to influence young Krishnabai’s life as perhaps no Amchi husband of their era had ever influenced his wife’s!

Doctormaam, it was, who encouraged Krishnabaipachi to graduate. And she graduated from Ruia College, at a time when ladies were not expected to even reach matriculation heights. He taught her the importance of physical fitness and exercises. Ever since and until recently, yoga and exercises formed part of her daily routine. Again it was Doctormaam who personally taught her to cycle and swim as well as to accept everything in life with a philosophical attitude.

Though a dutiful wife, Krishnabaipachi differed from her husband’s views once the war broke out. In 1942, Doctormaam opted to join the IMS. Krishnabaipachi, in her tender youth, feared that he would not return. He returned a Major with horrifying experiences of the war in Burma and Indo-China. And Krishnabaipachi lived through all his harsh experiences of the ravages that war could wreak on mankind through the letters that he wrote to her daily.

While her husband was busy on the war front, Krishnabaipachi did a course in Nursing at the Wadia Maternity Hospital on the advice of late Dr R P Koppikar who was the Dean of KEM Hospital at that time and a good family friend. She methodically planned the purchase of a place to house her family and dispensary, preparatory to Doctormaam’s return. She approached the Karnatak Brotherhood and with the help of her brother Amrutmaam, purchased two tenements that now stand converted into Koppikar’s Family Clinic in Matunga. On Doctormaam’s return from the War, Krishnabaipachi assisted him in his routine work. While her husband attended to their physical ailments, Krishnabaipachi’s bedside manner helped relieve patients of their mental tensions.

In 1952, Krishnabaipachi started the Little Angels Montessori in the Kanara Brotherhood with some children from the colony alongside with late Smt Sulochana Shetty who also ran another big school of the same name in Central Matunga. The school that Krishnabaipachi nurtured as a full-fledged Montessori had at one time a strength of 50 odd children, and was rechristened Blue Blossoms. This Montessori was operative until very recently. She was ably assisted on this project by Smt Harite Krishnipachi.

Karnatak Society in Matunga around that time,
was comprised of various social groups such as Vanita Vrund, Karnatak Association, Ganesh Utsav, etc. Krishnabaipachi and Doctormaam along with other active members of the Society, helped merge these various units into one unified body and what is known as Matunga Mitra Mandal in Karnatak Society today was born. The management of Blue Blossoms was handed over to the Matunga Mitra Mandal in 1964.

Krishnabaipachi along with (late) Shri Ramdas Nayak also started the Milk Centre in the Matunga Mitra Mandal Hall in the Karnatak colony where Aarey milk packets were sold at cost price to the colony folk.

Krishnabaipachi’s activities were not restricted only to our community. She was one of the three women who represented Maharashtra at the Mothers’ Congress in Geneva in 1955. This was an international Congress attended by women from sixty countries.

In 1961, along with well-known personalities like Messrs Homi Talyarkhan, Russi Gandhi, the (late) Shri Govardhan Sachdev and others, Krishnabaipachi joined The Maharashtra Trekking and Cultural Society. She was a very active member and organised treks to the Pindari Glacier in the Himalayas. In the early sixties, the spirited Krishnabaipachi along with her colony friends even drove all the way to Pahalgam in Kashmir by car!

When in 1977, the noble Doctormaam passed away, Krishnabaipachi courageously managed the activity of her family clinic until her son Dr Atil took over the reins.

Today, one comes across many superwomen in our country. But four-five decades ago? There weren’t many superwomen around who had a life beyond the realm of their own homes. And among the few who contributed their mite to their homes, community and society, surely the indomitable Smt Krishnabai Koppikar’s name is worthy of mention!

Here’s wishing that this spirited lady scores a Century!

AN APPEAL

I, Vivek Devrao Yennemadi earnestly appeal to all the Shareholders to re-elect me to the Board of Directors of the Shamrao Vithal Coop Bank Ltd for the term 2013-2018

My brief Particulars:-

B.Sc., L.L.B. from Bombay University. An experienced Banker, handled various portfolios particularly large advances. Retired after 34 years of service in Bank of India after occupying senior positions. Sitting Director of the S.V.C. Bank Ltd since 2003. The Chairman of the Loans Committee from 2004 till date. A keen sportsman represented both my colleges St. Xaviers and Government Law in Tennis and Table Tennis. Winner of the Men’s Singles Crown in Table Tennis in the Golden Jubilee Year Championship of K.S.A.

Sincerely hoping for your support for my re-election.
The Knack of Ending A Story

GUNNU TALGERY  gunnujyotism@gmail.com

I just do not have it.

Recently I wrote an article. A friend who always helps me with ideas to make my writing more readable, asked me to circulate the piece among friends and invite suggestions to give it a proper ending. She even offered a prize to the entry which was most original and entertaining. A few have responded but knowing my friends, this trickle will soon become a flood. You just have to say that you have a cold and everyone will tell you what to do - well meaning, but unfortunately you have only one cold and one nose!!!

When Dr Abdul Kalam became the President of India, he received a hazaar suggestions to change his hair style. Very Interesting ideas but he chose not to change. But M S Dhoni did and we all know what happened thereafter. It was like Samson who could fight lions single handed, getting mauled by a pussy cat after his haircut.

Many have remarked about the abrupt ending of my narratives. Call it my style, trade mark or an idiosyncrasy like Karunanidhi’s glares, MGR’s Fur cap or Jayalalitha in her bullet-proof tea cozy. My stories are often disjointed. It is not that I leave every piece I write on the edge of a cliff and walk away. My writings on travel, religion, personalities Etc., end on a more coherent note. But I just cannot bring myself to write the “they-lived-happily-ever-after” type of ending. There is no need to state the obvious is my argument. I also get a thrill out of tickling the reader’s imagination while he figures out an “appropriate” ending. If I am able to hold his attention up to the point where he feels that something is missing or something needs to be added, believe me, my day is made.

Three great writers have influenced my style though I do not hold a candle (unlike the humble Ekalavya of the epics) to any of them. The first was P G Woodhouse. I wonder what the creator put in PG’s brain. He could pick out the most mundane, ordinary, nothing and weave a rib tickling, hilarious piece around it. He could describe a person or a scene with expressions like like, “carefree as a couple of sailors on shore leave”….or……”as jumpy as a spinster in Casbah”…. or his account of a nag in slow motion at the races. He used simple words, while his English was like vintage wine. He could seamlessly blend one topic into another like Bhimsen Joshi or MS blending ragas, and his stories never seemed to have an ending. The second is Khushwant Singh and his conversational style. One may not agree with what he says (some even find him offensive) but it is not easy to put down his stories or essays till the end. And the third was Art Buchwald whose short column appeared at the tail end - on the last page of the English daily Hindu, for years. I still treasure a volume of Buchwald’s collected works. You can open any page at random and will keep giggling long after switching off the bed light. There was no preamble nor was there a romantic ending. It was simple, pure, high caliber humour. The idea was to get the message across in a language that was entertaining.

Very few are gifted with the depth of knowledge, vocabulary, grammar, syntax or the captivating style of the role models I named. But then, when I hum a tune in my bath, the enjoyment is purely private and personal and so is my writing. If a publisher were to take a look at my collection of the 100 and odd articles I churned out over the past 3 decades, I am sure he would quietly put it down and tip toe out of the house while I am fetching his tea.

And………………that was not much of an ending, was it?

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Kanara Saraswat Association is grateful to the following donors:

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We lived on the small outskirts of Calcutta those years. It was called 24 Parganas. An Air Force Station cordoned off from the Main Cantonement called Barrackpore. The Air Force Camp was a ten minute cycle rickshaw-run from the market place Chidiyamor. Everyone in that market spoke Bengali. The vegetable vendors to the fisher ladies—everyone of them could and insist only on Bengali.

From my first visit to the last to Chidiyamor, I loved that word by which I was addressed—“Didi,” called out the old man at the entrance. “Tumi Aje Late?”

Because his basket of mangoes were all sold out. His daughter selling flowers held out the wilted strands of marigold. “Didi, only this last strand for you,” with a dimpled Sharmila Tagore pixie smile.

Each and every relative of the old man would invite me to their stall so I could buy at least something from their basket. I was the “Didi” to them although I was a mother of two small boys at home.

I continued to be “Didi” even in that historical and holy place, Allahabad, where the three sacred rivers fused together at the “Triveni Sangam”. The market place was not so closely knit as Chidiyamor. It was more spread out with bigger shops, not connected to each other. Here, my “Didi” address slowly rose to “Behenji”.

In Allahabad the chaste Hindi that is spoken would humble even Gulzaar Saab and Javed Akhtar Saab today!! Everyone is addressed with respect.

I remained Behenji in Indira Gandhi’s native place till we moved to Haryana. A Cantonement, Ambala, which was not so enclosed. The bungalows were spread out on two main roads. This also included the Main Market, which had exactly ten shops. Two Dhabbas, two provision stores in that order ending with a Cinema Hall for entertainment.

I never realised that in those three years while I watched Jaya Bahaduri and Amitabh Bachchan fall in love in “Abhiman” that I had gained extra status. I had grown from Behenji of Allahabad to Aunty of Ambala Cant!!

The “Ji” to that “Aunty” status came to me when we came to New Delhi. At the Market place, neighbours’, children’s general address to me was “Auntiji.”

It was on a hot summer day when I was shopping at Sarojani Nagar for vegetables and fruits. I bent down to pick the bhindis when I heard a kind voice: “Mataji, why do you want to bend so much. I will pick and sort the bhindis for you:” I didn’t even notice whose voice it was but came to know for the first time that I had achieved the honoured status of “Mataji”, to two more generations!

I picked up the bags and tried to straighten my back, shifted the bags from one hand to the other. The bags didn’t seem to be so heavy, yet I searched around for an autorikshaw.

We lived near Sarojani Nagar for nearly twenty years. Shifted to our own house which was closer to Lajpat Nagar. It was the thickest shopping area in South Delhi. I continued to be Mataji or Auntiji. I switched over from Sarees to Salwar Kameez, from Cardigans to Shawls, from slippers to Mojris but kept being addressed as Mataji till we had a Birthday Party in our house.

The house was decorated with balloons, garlands, blow pippers, hats for the kids. The cake was brought to the dining table with a chocolate icing topping. “Call your Dadiji to cut the cake,” I heard everyone around. They escorted me to the table, handed me the knife. While the candles were being lit, my grandchildren held my hand gently. And everyone burst out singing “Happy Birthday to You.”

Unknowingly, I had stepped into the “Dadiji” lane and remained a Dadi in Delhi till 10 years ago. We shifted to Bangalore in 2001 where “Paati” means Dadi. When kids here address me as ‘Paati’, I glow with happiness.

It has been a slow and sliding Roller Coaster ride from Didi to Dadi without feeling any bumps. Only happy Smiles all around!

<<<>>>
Talmakiwadi Celebrates its 75th foundation Day

A REPORT ON INAUGURAL FUNCTION

15th April, 1938 is the Red Letter Day in the history of our Talmakiwadi, as the foundation stone for bldg. nos. 9, 15, and 17 was laid on this day and these buildings were occupied on 1st January 1939. Accordingly, on 15th April, 2013, Talmakiwadi CHS completed 75 Years of laying of foundation stone. To mark this significant event a Satyanarayan Mahapooja was organised on 15th April, 2013 at Talmakiwadi Garden and the same was performed by Shri Heble Ramdasam and Ahalayapachi on behalf of Talmakiwadi residents. A large gathering attended the function, which concluded with 'Prasadbhojan' in KSA's Shrimat Anandashram Sabagriri.

Shri Uday Mankikar spoke on this occasion:

15th April 1938 was the Red Letter Day in the history of our Talmakiwadi. CHS completed 75 years of laying foundation stone. This day marks the beginning of our community and the building of our homes. On this auspicious day, a large gathering assembled to celebrate the 75th foundation day of Talmakiwadi. The function was attended by the residents and guests from the community. A large crowd gathered to witness the ceremony, which was concluded with a special meal 'Prasadbhojan' in KSA's Shrimat Anandashram Sabagriri.

The function began with the lighting of a special lamp and a puja. The chief guest, Shri Uday Mankikar, then delivered his speech. He spoke about the significance of this day and the importance of unity and cooperation among the residents. He also thanked the organizers for their efforts in making the event a success.

The function was followed by a peaceful procession in which the residents walked around the gardens. The procession was led by the chief guest and was accompanied by traditional music and dance performances. The procession ended with the lighting of a special lamp and a puja.

The function was a resounding success, and it was a perfect day to celebrate the 75th foundation day of Talmakiwadi. The residents were filled with joy and excitement as they looked forward to the future of their community.
Articles are invited from wadi-ites and ex-wadi-ites for the Souvenir to be released in commemoration of the 75 years of Talmakiwadi. ...Secretary, TCHS
Sixty years ago, there were only 300 Amchi families in Bangalore. Most of them resided in Malleswaram, in small bungalows with flower garden in front, vegetable and fruit trees in the back-yard. Coconut, mango and jack fruit trees gave a cool breeze and beauty to these bungalows.

Presently there are about 1,000 Amchi families scattered all over Bangalore. Malleswaram continues to be the Amchi Hub with 400 families. Over 200 families reside in five Amchi Colonies: Anandashram, Pandurangashram, Datta Prasad, Paresh and the giant Chitrapur Coop. Housing Society, imbibing Amchi traditions, culture, food habits, with Konkanapatti way of living from Mangalore, Udipi, Shirali, Karwar and Goa. Looking at the economic success of multistoried cooperative housing societies in Mumbai like Saraswat Colony at Gamdevi, Anandashram at Proctor Road, and Talmakiwadi at Tardeo, amchi stalwarts in Bangalore originated five colonies in Malleswaram.

Anandashram: Shriyuts Aroor Shankar Rao, HattiKudur Shiva Rao, M R Sujir (Cheddu) took the initiative to build 36 Apartments in five buildings on Tenth Main Road, in 1952-53.

Pandurangashram: Shriyuts Philar Rama Rao, and Ramdas Mundkur took the initiative to build 40 Apartments in six buildings and 4 cottages on eighth Main Road in 1958-60.

Dattaprasad: Shriyuts Shivanand Bankeshwar, Sadguru Chikermane and Ratnakar Bijur took the initiative to build 64 Apartments on Tenth Main Road in 1972-75.

Paresh: The fourth scheme of Paresh on Fourth Main Road came up in 1974-76 having 24 apartments in three buildings with originators: Shriyuts Gurunandan Mangalore (M. G. Rao), P Rajaram, Murlidhar Dhareshwara, Dinkar Madiman, etc.

Chitrapur Coop. Housing Society: The fifth and the biggest scheme with 96 apartments came up in 1984-86 on Fifteenth Cross with originators: Shriyuts Jappu Satish rao, Heble Ramanand Rao, V S Mankikar and Dr Shashidhar Haridas.

The Canara Union and the Shri Chitrapur Math are easily accessible institutions, patronized by 400 families in Malleswaram with most of them residing in these five colonies. Of course there is back-up support from Non-Mallesewaram Amchis for important functions, in spite of expensive travel and time consumption in travel with traffic jams.

I have mentioned the names of originators that I remember at my age of 86 years. In fact each colony should publish a write up on the start up and further progress – for the information of youngsters who are enjoying the facilities at low cost.

Did you know that the first recorded words on the gramophone plate invented by Edison were “Agni Meele Purohitam” - the first verse of Rig Veda – the oldest text of the human race? It was in the voice of Prof. Max Muller who paid respect to the Vedas with this.
While familiarising ourselves with ‘Daivas’, it is imperative that we also differentiate ‘Daivas’ from ‘Prethas’. Prethas and ghosts are distinctly different. These are souls which have not attained salvation. A ritual called ‘Prethoddhara’ is required to be performed for their liberation so that such souls are granted Moksha.

Divine Entities which are Incarnations of the Supreme

1) In one of the most respected, highly revered and sacrosanct Shrines of D.K.Dist., Shree Manjunatheshwara Temple, Shree Dharmasthala, the guiding Spirits enshrined are 4 Dharma-Daivas and their Vassal, Shree Annappa Swamy. These Dharma-Daivas and Shree Annappa Swamy are worshipped along with the principal Deity Lord Manjunatha Swamy, Shree Ammanavarav and Lord Ganapathi.

2) Shree Bhairaveshwara, Bhairavanatha and Kala-Bhairava are again manifestations of Lord Shiva and Their Shrines are popular places of worship in Maharashtra and Karnataka.

Culture and Tradition of Daiva Worship

While Daiva worship is observed with great devotion, it also entails cultural significance. The Kola-s are, generally, celebrated during summer months, when the village folk/farmers have off-season from their heavy schedule of field work and harvesting. This period of 3 months (known as Suggi, Paggu and Besa in the local Tulu parlance) is intended for relaxation and revelry. Apart from marriages, traditional carnivals such as ‘Kambla (buffalo race) and ‘Koli Jooju (cock fight) are summer pastimes, which keep the farm folk engaged and enthralled. Yet another highly popular and rich form of traditional dance-drama is ‘Yakshagan-bayalata’, which the entire village populace enjoy during the summer months.

Salient Features of Kola / Nema

This is an eagerly awaited annual event. Hectic preparations are under way well in advance. The programme commences with the ‘Daivapaatri’ or the Impersonator inviting the Spirit on him (this is also known as Darshana). In the initial phase, there is a brief dance session and introductory inter-action with prominent members among the assembled devotees.

In the second phase, the Daiva impersonator gets dressed up in the traditional format. The facial make-up, neatly aligned coconut palm leaves’ costume, the elaborate head-gear and in certain cases, a ‘prabhavali’ on the back, look very colourful and are designed to inspire the on-lookers with a sense of awe, respect and devotion. The pure and white betel flower (bingaru) is the favourite with Daivas and used profusely. The ritualistic singing in Tulu (known as Pad-dana and has come through generations) and rhythmic dancing in line with the music and drumbeats, keep the Devotees mesmerized.

The final phase of the ritual is the dialogue between the leading personalities of the household/village /Temple and the Daiva impersonator, who becomes the medium through whom, the Daiva projects Himself and dwells on the past, present and the future. He becomes the “Protector of truth and dispenser of justice” to the assembled Devotees. He also provides solutions to devotees’ problems and mitigates their sufferings. The ‘Bhoota Kola’ is a huge spectacle of faith, devotion and tradition, much revered by the locals.

Prominent “Kolas/Nemas” of “Tulu Nadu”

Mekkikatte and Hiriyadka, both near Udupi, Kavattaru near Mangalore, Kepu,Kelinja, Anantadi, all near Bantwal and Vittal and Padubidri are prominent centres of Daiva worship. At Hiriyadka and Kavattaru, a female Daiva known as ‘Siri’ is enshrined and the annual Kola – Sirijatre is highly popular.

Nemotsava at Shree Dharmasthala

At Shree Manjunatheshwar Temple, the annual ‘Nemotsava’ offered to Dharma-Daivas is very well-
known and attended by thousands of Devotees. Similar celebrations conducted on a much larger, grander scale and perhaps, the greatest of all the festivities held in this Kshetra, is known as “MAHA NADAVALI’. Spread over 11 days, this mega-event takes place once in 2 or 3 decades (the last one was held in the year 2005), to seek blessings of the Presiding Deity Lord Manjunatha Swamy, Shree Chandranatha Swamy, the Dharma-Daiva-s and Shree Annappa. Swamy.

DEAR READERS – This is only a glimpse of the unique and rich culture and heritage of Tulu Nadu, which reflects devotion, worship and surrender to the Supreme Powers. When we get back to our roots, it will be interesting and desirable to familiarise ourselves with various facets of this part of “Parashurama Kshetra”, where our ancestors lived and prayed and played a prominent role in the welfare of the Society, in the years gone-by.

(Source: Inputs from “Dakshina Kannada-da Devalayagalu” (in Kannada) by Shri P.N. Narasimha Murthy and Prof. Murlidhar Upadhya.)

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SAD DEMISE

Bhasker Sarvottam Sanadi
11-04-1932 - 18-04-2013
With profound grief we wish to inform the sad demise of our beloved father at Secunderabad.
Deeply mourned by: Kanchan A Kuber (daughter), Sandeep and Sanjay Sanadi (sons), their families and relatives
M: 9849331790
To,
The Hon. Secretary
Kanara Saraswat Association,
13/1-2, Association Building
Talmakiwadi, Near Talmaki Chowk,
J. D. Marg, Mumbai -400007

Sir,
I hereby submit my application for Educational Refundable Grant and give hereunder particulars along with Self Attested Documents (mentioned at the end of Application) for your information.

1) Name of Student :--

(In Capitals) (Surname) (Name) (Middle)

2) Name of Joint Applicant :

(In Capitals) (Surname) (Name) (Middle)

3) Date of Birth ____________________ 3. Place of Birth ______________________

4) Residential Address   _________________________________________________________________

____________________________________________________Pin Code________________________

Tel No ____________________ Mobile No.: _______________ Email id : __________________________

5) Course / Standard Completed :

6) Name of Degree/Professional Course admitted :
(Please enclose proof of admission without which application will not be considered

7) Course Period and Month & Year of Completion of Course:

8) Education Expenses & Resource Statement : Pl fill-up Annexure

Parent /Guardian holding Power of Attorney of Student may Sign across his/her Photo

To Sign Across Photo
9) **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

10) **Repayment of Grants:** The Repayment of Grants will commence from beginning of next Financial Year after Course Period + 1 Year Moratorium in 4 yearly equal installments (The Financial Year start from April) OR Student / Parent may opt for lesser Repayment Period.

11) **Details of persons staying at the above address (including the name of the applicant)**

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* Differently abled. Please specify.

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

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 11 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

(If Student is Abroad/Out of Station, then Power of Attorney Holder may Sign. In such event Student should confirm by way of letter and send Letter along with self-attested copy of Power of Attorney to KSA.)

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 :                                       Tel No:

Mobile No:                                     Mobile No:

E-mail id :                                    E-mail id:

Place:                                         Place:                                      Date:

The following Documents should be enclosed: 1) Copy of Marksheet of 10\textsuperscript{th} and 12\textsuperscript{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.
### ANNEXURE TO KSA CENTENARY REFUNDABLE EDUCATIONAL GRANT

**SOURCE OF FUND FOR EDUCATIONAL EXPENSES OF**

**MR / MS :**

<table>
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<td>2</td>
<td>Family</td>
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<td>3</td>
<td>Relatives</td>
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<td>4</td>
<td>Friends</td>
<td>Rs.</td>
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<td>5</td>
<td>Loans (if any)</td>
<td>Rs.</td>
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<td>6</td>
<td>Other Charitable Institutions</td>
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<td>Sub Total</td>
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<td>7</td>
<td>KSA Refundable Grant</td>
<td>Rs.</td>
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<tr>
<td>*8</td>
<td>Total Amount of Fund</td>
<td>Rs.</td>
</tr>
<tr>
<td>*9</td>
<td>Total Expenses of Entire Course</td>
<td>Rs.</td>
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</tbody>
</table>

*If NO 8 & NO 9 ARE NOT TALLIED, THEN PL GIVE REASONS:

1. **MONTH & YEAR OF COMMENCEMENT OF COURSE:**
2. **MONTH & YEAR OF COMPLETION OF COURSE:**
3. **THE ABOVE FORMS MUST BE SUBMITTED ON OR BEFORE 31ST AUGUST 2013 TO OUR OFFICE.**
4. **FORMS ARE ALSO AVAILABLE ON OUR WEBSITE www.kanarasaraswat.in**
Deer in Santa Monica

On a sudden impulse late one Saturday afternoon in December 2012, almost towards the end of day, Chitra and me decided to drive into the Santa Monica National Recreation Area, a large open-space natural preserve of hill country that separates Thousand Oaks (where we live) and the Pacific Ocean. Although the natural preserve is an unbroken stretch of undulating land, we hardly ever see wildlife there. We have hiked many times into the preserve and have only seen, at the most, small lizards scurrying away to hide under a generous bush.

But this day was different. As we drove through at 15 miles per hour, we came upon a group of mule deer munching on grass and some leafy bushes. They had beautiful, soft grey-black furry faces that seemed as though they were sculpted by some gifted sculptor. They must have been used to people stopping to look at them, because they returned our gaze with curiosity, but not with fear or anxiety. So we slowed to a stop and returned the compliment. We continued to do this for almost five minutes; the deer contentedly grazing, and the two of us watching, savoring their beauty.

Thousand Oaks as a city has a lot of open spaces, and a lot of hills. But the National Recreation Area is a special gift for local residents, and for many who drive in from neighboring cities. For the Chumash Indians, the original inhabitants of the area, this land is sacred and home to a sacred mountain called Boney Peak, which is 2,800 feet tall. There is a hiking trail that goes to the peak, but Chitra and me have always respected the sacredness of the peak, and have never done that trail.

A Gift of Poinsettia plants

Christmas this year was special for our 95 year old neighbor, Pat Munson, who lives across the street from us. Pat’s wife, Ruth passed away about five years ago, and since then Pat has been living with his daughter, who moved in to help her father. He is sturdily independent. He needs to use a four-legged walker to help him keep his balance, but every day we see him walk out to pick up his copy of the Los Angeles Times, bend down and get his copy off the driveway.

Middle-aged people don’t even think about this simple act and do something like this on auto-pilot. For Pat, it takes mindful attention to balance. Anyway, for whatever reason, Pat decided to distribute poinsettia plants to all his neighbors in the line of sight. So he drove himself to the nursery, bought a number of poinsettia plants, put them in a shopping cart, and pushed his cart up and down the street, knocking on front doors and handing his neighbors a plant each and wishing them Merry Christmas. He has never done this before in the thirteen years that we have been his neighbors, and it almost felt like he was saying: “Good-bye, I won’t be here next Christmas”.

Pat has an approach to life that we have always found inspiring. Cheerful and always ready with some joke, he bears the aches and pains of advanced old age without complaint. When we went to his home after his wife passed away, we sat down and shared a cup of coffee with him. He talked about the passing of a generation, and with it, a set of values that the next generation did not inherit. Pat belongs to the generation that was in their twenties when World War II broke out in 1939 – the generation that Tom Brokaw described as the greatest and most creative American generation in his book “The Greatest Generation”. Pat had not read the book, but agreed heartily with Brokaw’s conclusion that the following generation just did not have the same work ethic, the same forbearance, the same devotion to company, family and community that his generation had.

Christmas at Paschal Baylon

Every year, we have a tradition of attending Christmas Mass with our Christian neighbors. They know, of course, that we are Hindus, and have
bhajans at our home every Saturday afternoon, but are very happy to have us accompany them to their church. This year, we went to the 7:30 am Christmas Day Mass at a local Catholic Church called Paschal Baylon. The priest spoke well and stayed away from Christian doctrine, and focused instead on the benefit of practicing Christian values in daily life. He chose the myth of Rudolf the red-nosed reindeer, linked it with Christian scripture and talked about the importance of being true to yourself, instead of trying to fit in with the crowd in order to be popular and accepted. I liked his emphasis on religious values affecting our daily behavior and our attitude to life in general. The proof of it having rained last night is the wetness of the ground; the proof of a religious life is peace of mind and harmonious relationships with family and community.
Then yaksha offers the ꟠י庐 (freshly plucked or the first crop or with flowers facing the cloud) ꟠庐 flowers and welcomes him with sweet sayings as to "Oh megha, come! How are you? Rest a while! Make this place sanctified with your presence! And so on," says a commentator. Just picturise in your mind the Yaksha, holding the flowers in both his palms, offering to the Cloud beseeching him to be at ease! What a sight it would be!

**Translation:**

When the month of ꟠庐 (ঘটণ) was close by, (প্রত্যাসনে) (or when the sky has come closer to the earth due to being overcast with the clouds), that Yaksha, who was keen to see that he remains the support of the life of his wife ꟠庐 (ঘটণ) and was thus desirous of conveying his well-being (to his beloved) through the Cloud, being very pleased (প্রতিপ্রমুখবচন and welcomed the Cloud মিত্র।

Details.

প্রত্যাসনে (সতি) নথিসি, has two meanings: one is when নথিসী i.e. the month of ꟠庐 is close by or when the sky that is overcast has come nearer to the earth, (the second is more plausible, as the stanza says আশাৎ প্রশ্নমিদিষে আপত্যানূর্ধ্ব, the month of ꟠庐 is yet far away. That is why some say it is প্রশ্নমিদিষে i.e. the last day of আপত্যানূর্ধ্ব, but that is a separate subject altogether.

Please note প্রত্যাসনে i.e. he is very much concerned about the life of his wife -hope she has not given up her life in my absence! Is the doubt uppermost in his mind!.

জীবুু স্তুতু বরিষ্ট i.e. the cloud. The word জীবুু স্তুতু stands for the one which verily has bundled water (বাঁধিল পঞ্জিপ্রদকাটী as we say in কোম্পানী) and جী stands for water. جীবুু see the connection with the جীবুু of the yaksha, his wife and that of the Cloud! Isn't it marvelous! What a way of placing ideas, exact words and evoking emotions! Truly incredible!

Comments and feedback to : chitrapur.
girvanapartishtha@gmail.com or kdmankikar@gmail.com
Birth Centenary Remembrance
Saguna Sanjiv Yederi
by Geeta Nadkarni

Saguna, our loving mother was born on 16th June, 1913. She was married at the age of 14, in 1927 to Sanjiv Yederi and had to leave school thereafter. She had hardly completed two classes in a Kannada medium school at Udipi (in Karnataka State) when she left for Coondapur.

Saguna stayed with her mother-in-law Sushila for some years in Coondapur while Sanjiv, our father worked in Bombay. When his salary increased to a reasonable level he brought Sushila and Saguna to Bombay (Saraswat Colony, Santacruz).

Saguna learnt and developed innovative, mouth watering recipes. Unusual for a lady in those days, she learnt how to ride a bicycle. Not content with this, at the age of 40 she picked up driving a car and was then the only lady in the colony who drove a car. She watched people playing Badminton and Table Tennis at the Santacruz Saraswat Club, she started playing and excelled in those games and won several prizes. At an age, when she could not play these active games, she watched her husband’s foursome playing Bridge and started playing Bridge. She won National Championship in Mixed Pair Progressive at Ahmedabad and represented India and played at Bangkok in International Bridge Tournament. Her photographic memory helped her a lot in this game.

When Saguna came to Bombay, she attended a few English conversational classes. This knowledge of English Speaking helped her when she played Bridge at CCI, Radio Club, Willingdon Club etc. She would confidently speak in English. She made mistakes while speaking, but she would request other players to correct her and would thank them profusely.

Saguna had a spontaneous sense of humour and was much sought after by the ladies in the neighbourhood. Despite her orthodox upbringing during her early childhood, she was an extrovert with a total lack of stage fright. She often took part in cultural activities regaling the audience with her incomparable mimicry. She participated in fancy dress contests organised by Saraswat Club, Santacruz and KSA of Talmakiwadi. No one was surprised when every time she walked away with the first prize. Hats off! No skill seemed beyond her grasp.

Saguna played Bridge till the last day of her life. She was dropped home at 11.30 pm on 15th September, 1980 by her friends, after finishing a tournament game. And on 16th September, 1980 at 3 o’clock in the morning she breathed her last (with God’s name on her tongue) due to a massive heart attack.

Remembered by her son Raja Aederi, daughter Geeta Nadkarni (nee Kreeshni Yederi), son-in-law Vasant Vithal Nadkarni, grandchildren Dr. Dilip and Rashmi Nadkarni, grand daughter Veda Bopardikar (d/o Vasanti Bopardikar nee Vasanti Yederi), great grandsons Dr. Nishad Nadkarni and Rishab Nadkarni and all members of the Yederi families.
1. ‘Add a little zest’: When a recipe calls for a “zest” of a citrus fruit, it’s referring to the colorful outer part of the skin, not the inner white part, which is known as the pith. The zest contains all of the aromatic citrus oils and provides a hint of citrus tang to the recipe. A simple method of obtaining a fine zest is by rubbing the fruit against the smallest holes of a cheese grater.

2. Don’t be afraid to experiment. Good cooks are never afraid to deviate from a recipe and add their own flair. Whenever you make a substitution or addition be sure to make a note on the recipe so you remember next time whether you liked the change or not.

3. Salted butter vs. unsalted butter. Butter is available both with and without salt. The salt is added for extra flavor and to help preserve it so it has a longer shelf life. The problem is that sometimes the salt in butter can be more than a recipe needs. Choosing unsalted butter gives you more control over how much salt your dish contains. If you only have salted butter, the best thing to do is omit approximately ¼ teaspoon of salt per ½ cup (one stick) of butter used in the recipe.

4. Keep your recipes organized. Nothing is more frustrating when you’re ready to start cooking than not being able to find your recipe. Keep things organized by finding a system for filing your recipes that you can keep close at hand in the kitchen. A great option is to buy one of those photo albums where you peel back a plastic sheet and underneath is a sticky surface. This makes recipes easy to find and at any time you can remove or replace them!

5. Stop foods from sticking to the pan. To keep food from sticking to the bottom of your pans, try to avoid ever putting cold foods into a hot pan. Also, don’t put food into a pan that is not perfectly clean, otherwise the resulting buildup could lead to burned food.

6. Stop water from boiling over. To keep pans from boiling over when cooking, add a thin layer of butter around the rim of the pan. This works well for rice, pasta and potatoes.

7. Avoid oozing egg whites. Do your eggs ooze out some of their whites when you boil them? This is because every egg contains an air pocket at the larger, rounded end. When placed in simmering water the air pocket expands and creates a higher atmospheric pressure within the egg than in the water. The fragile shell cracks from the built-up pressure. Avoid this problem in the future by removing eggs from the refrigerator and piercing the larger end with a pin. This will give the air a hole to escape through!

8. Cut breads and cakes perfectly every time. It may sound strange but dental floss can be used to slice bread and cakes for a perfect slice every time. This is also the easiest way to cut a layer cake in half so you can add a filling. For perfect results freeze the cake before cutting it.

9. Get more juice from citrus fruits. When a recipe calls for the juice of lemons, limes or oranges, make sure you get every last drop by first rolling the fruit under your palm on a hard surface. Press down as hard as you can as you roll. Then simply slice it in half and squeeze. You’ll find you get significantly more juice to add lots of flavor to your dish.

10. Peel garlic easily. Peeling garlic can be frustrating unless you know this little tip that the pros use. Lay a clove flat on a hard surface and then pressing down hard on it with the flat side of a large knife. Once you’ve pressed hard enough you’ll hear a “pop” that tells you the peel has separated. Even with this trick your fingers will undoubtedly smell like garlic. Get rid of that odor by washing them well with salt.

11. Repair cracked eggs. If you have an egg that cracks while boiling, just add a capful of vinegar to the water and watch as the eggshell seals itself! Unfortunately though, if the whites have begun to ooze out this trick won’t work.

12. Make sure the oil is hot before frying foods. Although they’re not the healthiest option, fried
foods sure do taste good. The key to perfect frying is to get the oil hot before you put the food in. (Not so hot that it is smoking though – be careful!) If you don’t get the oil hot, your food will absorb too much oil and taste greasy. To test whether the oil is hot enough for frying, throw in a drop of water or even a small piece of what you’re cooking. If it bubbles rapidly then you know it’s ready.

13. **A substitution for eggs.** Need an egg for a recipe but you’re all out? You can substitute two tablespoons of real mayonnaise for a large egg in any recipe. Be sure not to use whipped salad dressing though unless you want the extra salt that it contains.

14. **Interesting uses for apples.** You may have heard before that it’s best to keep apples stored separately from other fruits and vegetables because they give off gases that speed up ripening. Well those same gases are actually useful for some things. An apple wedge in the bag will soften clumped brown sugar over night. It will also keep your potatoes from sprouting.

15. **Remove the fat from soups.** Remove the fat from homemade soups by tossing in four ice cubes. The fat will congeal around the ice, which can then be removed. This will cool the soup, so you may need to reheat after completing the process.

16. **Always marinate foods in a glass or ceramic dish.** Most marinades contain an acidic ingredient such as lemon juice, vinegar or wine that can react with metal and cause off-flavors in your food. To save on cleanup, try marinating your fish or meat in a large plastic bag with a zip closure. Set the bag on a plate or in a shallow bowl and refrigerate, turning the bowl occasionally to distribute the marinade.

17. **Easily grate cheese.** Make grating cheese a snap by tossing your cheese into the freezer for an hour before shredding. This will make the cheese hard enough to grate without compromising the taste or texture.

More tips in my next article...stay tuned!!

Chef Prathamesh Kumta can be contacted on prathamesh.kumta@gmail.com for food & restaurant consultation related queries.

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Recent and recurrent media reports highlight that the incidence of Diabetes Mellitus is on the rise among Indians. In an earlier report, World Health Organization (WHO) had predicted that India will be the world capital for Diabetes by 2025. In 2007, the International Diabetes Federation (IDF) reported that with 40.9 million diabetics, India had the largest prevalence in the world!!! This is an alarming state! Equally alarming is the observation that unlike in the developed countries, the incidence of diabetes will be higher among individuals in the 30-50's age group, i.e., people in the most productive years of life.

Let me begin with some basic explanations about this disorder and the complications associated with it. A simplistic explanation is, the food consumed by us is converted into glucose. The glucose is utilized by the cells as energy. A hormone, insulin plays a crucial role by helping the glucose enter into the cells. In diabetes (medical professionals refer to it as Diabetes Mellitus), there is either inadequate amount/complete absence of insulin. In some cases, it is the inability of the body to adequately utilize the insulin. This results in a build-up of the glucose outside the cells and a higher-than-normal blood glucose levels in the blood. While there is enough and more glucose, the body is unable to utilize it and cells are deprived/starved of energy. The glucose-build-up is also harmful to the body. High blood sugar levels can alter the way the body functions and over a period of time, the major organ systems are damaged. This explains the higher incidence of cardiovascular disease, kidney disease, eye disorders and disturbances of the nervous system in patients diagnosed with diabetes.

As diabetes is a metabolic disorder (metabolism refers to the chemical changes which occur and help to sustain life), diet is of utmost importance. Further, one of the myths associated with dietary management is that only carbohydrates need to be watched carefully. Nothing could be farther from this. In diabetes, while glucose (a carbohydrate) gets built-up, the metabolism of the two other energy providers in the diet, proteins and fats is also altered/deranged. Hence, in dietary management for diabetes, a careful blend of carbohydrates (both the type and amount) and proteins and fat are important.

**Diagnosis**

The current recommendations for screening and diagnosis of diabetes as recommended by the American Diabetes Association (ADA) are fasting blood glucose levels of 126 mg/dl (7mmol/l) or higher or glycated hemoglobin levels of 6.5 %. The initial diagnosis needs confirmation by a repeat testing on a separate day. In patients with symptoms of the disorder, a 2-hour post-meal blood glucose level of 200 mg/dl is diagnostic of diabetes.

A fasting blood glucose level between 100-125 mg/dl is consistent with pre-diabetes. Pre-diabetes condition is an early form of the disorder. Early screening and diagnosis allow for

- the identification of at-risk persons (so that preventive measures, primarily lifestyle changes, may be undertaken) and
- those with early disease (so that treatment can be initiated).

In two large trials undertaken to study the effect of preventive changes in those with high-risk for diabetes, there was a 58 % reduction in the diagnosis of diabetes in a 3-year period. Interestingly, the changes made in the preventive management plan were a 30-minute aerobic exercise (on most days of the week) and a calorie reduction plan to result in 7% reduction in the body weight. It is amazing that just a few changes to the lifestyle can have such profound effects!

**Types/Classification**

As mentioned earlier, diabetes is characterized by a complete lack or inadequate insulin. Based on the insulin availability, diabetes is classified into
● Type I diabetes. There is complete lack of the hormone insulin. Type I diabetes typically occurs in children/adolescents. Diabetes management involves exercise and dietary management structured to match the insulin injections.

● Type II diabetes. This results from inadequate insulin to meet the demands of the body or inability of the body to utilize the insulin. Type II is usually observed among individuals > 30 years of age. The goal of diabetes management is to optimize the available insulin through diet, exercise and medications/tablets (if required). The first line of treatment remains diet therapy and exercise. In individuals with insulin secretion, often just diet and exercise suffice to normalize blood glucose while in others, medication are needed. But in the latter case too, diet and exercise have utmost importance. In uncontrolled cases of blood glucose, insulin injections are often prescribed. I have often counseled patients who believed that since they were taking anti-diabetic tablets, they need not adhere to a diabetic diet or exercise!

● Gestational diabetes. This is usually encountered in the last trimester of pregnancy. Uncontrolled blood glucose levels can not only result in complications during pregnancy but also impair the health of the fetus. Maintaining near-normal blood glucose levels in pregnancy is done with diet, exercise and in extreme conditions with insulin injections.

Risk factors

Screening should begin at any age for those with Body Mass Index (BMI; Weight in kgs/height mts²) over 25 and a high waist circumference (men: 36 > inches; Women: >32 inches). Screening regularly is also recommended if the person has at least one additional risk factor such as

● Family history of diabetes (first degree relative)
● High risk race (e.g. Asians)
● Glycated hemoglobin levels of 5.7% or more or impaired fasting blood glucose levels on previous testing
● History of gestational diabetes or delivery of a baby weighing > 4 kg
● Hypertension (high blood pressure) > 140/90

● History of Cardiovascular disease
● Dyslipidemia: HDL (High Density Lipoprotein)-Cholesterol levels <35 mg/dl; Triglyceride levels > 250 mg/dl or both
● Physical inactivity
● Women diagnosed with Poly Cystic Ovary Disease
● Any other clinical condition associated with Insulin Resistance such as severe obesity and a skin condition (acanthosis nigricans)

Symptoms

The classic symptoms of diabetes are excessive thirst, frequent urination and excessive hunger. Some other symptoms include tiredness/fatigue, unexplained weight loss, delayed wound healing, frequent urinary tract infections among women and tingling/pin pricking sensations. In its initial stages, diabetes may be silent, particularly among those with pre-diabetes.

To be continued...
Ever since I read “Coming of Age in Samoa” by the well-known American Anthropologist, Margaret Mead, I had a dream of being in Samoa and it came true in March 2012. A five hour flight from Sydney and I landed at Apia Airport in the main island of Nature’s bounty, Samoa. Located 4400km. from Sydney, South of Equator in the great expanse of Pacific ocean, Samoa is a bunch of 10 islands, “Upolu” being the main island, home to capital town of Apia on the Northern Coast of the Pacific.

Bustling Apia is a fascinating blend of old colonial and modern architecture, with beautiful beaches, fresh water cave pools, spectacular waterfalls, pristine rainforest and lush tropical plantations, the island of Upolu is rich in scenic beauty. The famous English author, Robert Louis Stevenson lived in a specious mansion in the foothills of Apia.

Samoa has a 3000 years long history with first settlers coming from Malay Peninsula. In 1768 Louis de Bougainville discovered these islands. In 1828, the first Methodist missionaries arrived. Today religion plays a major role in the lives of Samoans. There are many churches, the priests live in specious houses, while Samoans live in community house called “Fale” with no walls. For construction of each church, every Samoan has to contribute, however poor he may be. Church attendance is compulsory. Evening prayer for 20 minutes is strictly observed in each village, even visitors are expected to be quiet and respect local customs.

Each “Fale” consists of a few extended families, fed by one or two working members. The “Matai” the chief of the “Fale” together with village chief make laws for their village. Till 1962, Samoa was ruled by New Zealand, now it is independent self government with constitutional monarchy. Election is held once every five years and the Prime Minister heads the Self-Government. Common Samoans have to obey its laws and those of the village they belong to.

Women own all property and maintain their large families. Most of Samoans are generally lazy, as one or two of the family members work abroad and by moral obligation need to send money back home. Even foreigners like Australians and New Zealanders married to Samoan women are expected to fulfill the social obligation. Adolescents are acquainted with basic facts of life and are allowed to mix freely. They get education in missionary schools, marry early and have neither “teen-age” constraints, nor a “generation gap.”

Samoan islands are endowed with rich natural resources, fertile soil and lush greenery. But being lazy, these are not fully utilized. Habituated to easy way of life, without hard work, Samoans tend to be obese. But they are friendly and hospitable to visitors. Every young Samoan is expected to prove his ‘manhood’ by undergoing a very painful process of getting his entire back tattooed. Only then he is allowed to get married to a girl of his choice. There are no caste or class barriers and no ‘honour killings’ of young ones in love. We have so much to learn from these simple tribals.

Over and above, this ‘Fa’a Samoa’ (The Samoan way of life) what strikes most is the abundance of scenic beauty, the clean beaches, lush greenery and the peaceful life, which we city-dwellers can only dream of!

Young man dressed as a manaia, the son of a Samoan chief (matai), circa 1890–1910. (photo by Thomas Andrew)

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

Carol singing is coming soon
Hollies hung in houses
Reindeer flying by
I can’t wait until Christmas
Snow is falling gently
Tinsel is hung with great excitement
Mince pies made and put near the fire
Angels are made in the snow
Stockings hung near the fireplace

Anyá Bailur (5 years)
London, UK

Mathematics

(a+b)² = a² + 2ab + b²
Oh! My formula how could I bear!
a³ - b³ ; a³ + b³,
I felt I was lost in a mathematical tube!
A topic names surds,
Is really absurd!

Angles in linear pair,
Whatever it is I really don’t care!
Hypotenuse, alternate angles Theorem,
From these when will I get freedom?

But,
Life without Maths is incomplete,
With the class toppers how will you compete?
Without Maths how will you count how much money you’ve earned,
You won’t even know how many calories you’ve burned!

Neeraja Narayan Rao, Mumbai (14 years)

A scene on Makar Sankranti -
by Vir Kolpe (9 years)

“Always Fight for your Right”

We should always fight for our right, with our might.
If we don’t fight for our right, with our might,
We will not only lose our sleep for the night,
But also will not be able to see the beautiful sight!

Samvit Mavinkurve (9 years)
No matter how much Mumbai changes, its red coloured double-deckers will continue defining its charisma.

As a child, though I hated road transport, double-deckers (DDs) were a favourite weekend city darshan option. There were several DDs those days, plying across multiple routes in the older parts of the city.

“Let’s go by DD” —— was a popular sentence I kept mouthing almost every Saturday and Sunday. Paying heed to my perseverance, Mom and Dad would take me through some chosen routes that would highlight the city’s shoreline.

Roaming by DDs meant fighting to get to the upper deck, pushing for the window seat and then gasping in the ultimate glory of cool breeze splashing across my face as the bus would manoeuvre through Marine Drive, with the sky and sea merging to create a picturesque landscape. I would tear leaves from the branches of trees which would protrude towards the upper deck. Then there were those lovely instances of stretching my hand outside the window in monsoons to gather raindrops. DDs meant getting a bird’s eye view of the city, with its bylanes, arteries, British era buildings, Oval and Cross maidans and statues of national leaders at various corners.

I vividly recall sitting on one of the coveted 4 front row seats on the upper deck as a 6 year-old and gaping as the bus moved through all the old areas like Eros cinema, Flora Fountain, Kala Ghoda and finally Gateway of India.

As a 12 year-old I once travelled on Christmas day on the upper deck of bus No 123 that starts from Tardeo and halts opposite the RC Church at Colaba. Today 123 runs only as a single decker. That particular evening, I can recall, we boarded the bus at the starting point and thoroughly enjoyed the Chowpatty-Marine Drive-Causeway route, before entering the green precincts of Mumbai’s southernmost tip housing the Church. After seeking blessings in the Church and soaking in the evening breeze, we again took 123 to witness the city all lit up in lieu of Christmas and New Year.

Bus No 138, currently perhaps South Mumbai’s only DD, is another favourite of mine. Whenever work took me to either Cuffe Parade or Victoria Terminus, I would diligently wait for 138 to take that treasured Marine Drive route. During my last leisurely trip to Mumbai in April, I got onto the upper deck of a 138 to simply sit back and relax through a marvellous evening. I neither had work at Cuffe Parade nor Victoria Terminus. My intention was just to enjoy a grand ride.

Then there were those other DDs, bus numbers I cannot clearly recall, ferrying from Bandra east station to BKC. And those from Andheri east station to traffic snarled Marol. Though the rides through these routes were rickety through traffic and pollution clogged locations, being on the top deck would at least ensure some breathing space.

Alongside all the lighter moments, DDs also introduced me to the city’s red light districts. Not sure whether it was bus No 124 or 130, I had boarded it one evening outside the JJ School of Arts as a college kid, knowing it would ultimately take me to Tardeo. After journeying through narrow bylanes, the bus started pushing its way through Falkland Road which houses a cluster of dilapidated buildings that boast of dispensaries and shops selling knick-knacks on the ground floor, with brothels on the upper levels. Since it was past 7pm, all the girls were in their best attire, complete with garish makeup and the come hither looks. They had positioned themselves on both sides of the footpath eagerly awaiting their clientele. As the roads were vehicle-packed, the DD was moving at snail’s pace. The nearly 20 minute long journey through Falklands and the adjoining lanes gave me enough dose on the hard lives and terrible living conditions of these women.

Having lived in Mumbai all my life and rarely having visited other cities, least of all small-town India, I came to believe that DDs were are part and parcel of every town and city in the country. My ignorance came to the fore during college, when students from as far as Gorakhpur in UP to Dibrugarh in Assam became close buddies. That’s when reality hit me about Maximum city being perhaps the only place in India to display double-deckers.

<<<>>>
Third Anniversary 22nd June, 2013

Anuradha (Shalan) Divgi

Au revoir
Till we meet again
Dilip

Remembered by:
Ashwin, Aparna, Sachin, Purnima, Nandan, Arundhati, Chitra, Anjali, Amey Divgis, Shibads, Kumtas, Kodiylas, Kabads, Raos, Kundajis, Ragades and relatives and friends
In every person's life, I am sure there must be one occasion which you will remember for ever. Similarly I have experienced one occasion which I will never forget.

This happened sometime in mid February 1995. I used to work for a Company called KEC International Ltd, which was a part of RPG Group. I was heading the function of Logistics, Planning and Materials for the Company. International and Domestic Sourcing /Vendor Development were a part of my responsibility, along with other functions. We were trying to develop two different sources from South Africa for structural steel.

As a part of my routine work, I had gone to Calcutta and during this visit; I took the opportunity of meeting the Indenting Agents (Indian Representatives) for one of the South African Steel Companies, where we were supposed to visit. It was almost 5.00 PM when I visited this Indenting Agent’s office, I met one Mr. Jaitley who was the General Manager – Sales. Mr. Jaitley took me to meet their Managing Director Mr. John and introduced me to him. I gave him my visiting card as usual, since this was my first meeting with Mr. John. He mentioned to Mr. John that two of us are visiting South Africa after a few days and we spent about 15-20 minutes when he explained their Principals in South Africa more in detail.

After some time, Mr. John looked at my visiting card again and again and told me that this name “Khambadkone” is very familiar to him. He again asked me – how I pronounce my surname. This was nothing new to me, since most of the persons whom I meet, always have been saying that this name is very difficult to pronounce.

Finally, Mr. John told me: “Mr. Khambadkone, many years ago there was a person who used to work in our Company with a similar name, but he was much senior to me and every one in the office used to call him as KRK in order to make the name short and easy.” My reaction was absolutely spontaneous and I told him “Mr. John, if the name of the Company at that time was known as Freidlander Ores and Metals Private Limited and if this was during the period 1960 to 1962, then this KRK must be my father.” I jokingly told him, that even I am being addressed as JKK in office, to make it short and easy.

Mr. John looked at me totally astonished, got up from his seat and gave me a big hug and he said: “Yes, the Company at that time was definitely known as Freidlander Ores and Metals Private Limited, which was owned by one Mr. Friedlander, a Dutch. I own this Company as of now”. He was very sorry to hear that my father expired in 1983 and was asking about my mother to whom he had met during their stay in Calcutta.

Immediately after this revelation, he called every one from the office to his room and about 7-8 staff came to him immediately. Mr. John explained the background to the entire staff and out of these at least 2-3 persons knew my father. One of them was Mr. Balakrishnan, one Mrs. Bose and another a subordinate staff who knew my father. All were thrilled to hear this news and they could not believe that KRK’s son was here after almost 33 years by coincidence. This was something similar to a re-union for some of them.

By this time it was almost 6.30 PM and Mr. John was in a celebration mood. He asked every one from the staff to join him for a drink to a nearby restaurant, which at present is known as “Banyan Tree”. After 2 drinks or so, Mr. John and few others left and Mr. Jaitley and me had our dinner at the same place and then left the place by about 8.15 PM, as I had to catch an early morning flight for Delhi the next day. I could not even believe that I had landed in the same office, where my father had worked about 3 decades ago.

On my return, when I told this to my mother and my younger brother Deepak they could not believe it and my mother said that she had met Mr. John.
and Mr. Balakrishnan when they were in Calcutta. After going to Office, when I narrated this incidence to my immediate boss – Vice President (Mfg) and the President informally, both were totally amused. After I started working from Bangalore from 1997 onwards for about 8 years, I have been visiting Calcutta at least 2-3 times a year and I must have visited this Banyan Tree at least 4-5 times during that period. Whenever I have gone to this restaurant, the memory of this meeting and coincidence is revived in my mind!

Proud to be an “Amchi” of Sagar Sabha !!!

Dear samaj bandhavas,

I am very emotional in expressing the incident during the sad demise of my brother Sri. Byndur Mohan Rao, and the support rendered by Amchis in this panic situation.

On 20th March, 2013 at 12.30 in the night I got a phone call from my niece that my elder brother had died of heart failure. I was shocked to know the news and was worried for two reasons. Firstly, He has no heir to take the responsibility of cremation and other etc. Secondly, as he was not a socially mingling type of person I wondered if I could expect help from samaj bandhavas. My mind went blank worrying how to console the depressed family and how to arrange further rituals in a place which was not familiar to me.

Next early morning when I reached Sagar I was surprised to know that, in the night itself there was a huge congregation of Amchis at his residence. They volunteered in giving him first aid, providing medical help and made every effort to save his life. They even stayed there till morning and made all arrangements for the cremation and vaidik vidhis without troubling the family members. After the cremation, the volunteers arranged all rituals including the Mitra Bhojan on 13th day. Because of their timely support, the family members were able to come out of the sudden shock.

Later I learnt that, Sagar sabha volunteers have been doing the same kind of work during the past few years. They reach the needy before the family members do. In one case, when one of our aunties passed away and there was no heir to perform the Pindapradan vidhis, one of the volunteers acted as her heir and performed apara-karmas at Gokarn.

The unity, self-less work and the responsibility they show towards bhanap families is really appreciable. I urge that this should be attitude of every bhanap at every place. I pray at the Lotus Feet of Holy Guruparampara and Lord Bhavinshankar that may all of us unite and strive for the betterment of the entire samaj.

Byndoor Anantha Rao, Shimoga, Cell No.9886524518

OBITUARY

AISHWARYA
D/o GURUDATH MANOHAR KODANGE and USHARANI

Date of birth: 14-9-1998
Date of death: 3-4-2013

Fourteen years ago she entered our home and our heart.
A topper at school, she excelled in every art.
A graceful dancer, a voice so sweet.
Every moment with her was for us a treat.
No wonder that so young was the fragrant flower chosen
Picked by the Lord after her short mission
We are sure she must be at peace where she is...
At the end of a brave struggle, she must be resting in bliss.
Ours forever- AISHWARYA
Amma, Pappa and Akku
and all loved ones from our family and friends
June 19, 2013

Sharad Kulkarni

Dearest Papa/Aju, you have a very special place in our hearts – your unconditional love & support are our most precious assets

WISH YOU A VERY HAPPY BIRTHDAY ALONG WITH ALL THE HAPPINESS IN THE WORLD!!

Lots of love:
Children: Ashwini/Prashant
Amit/Surdeep
Grandchildren: Ansh & Sohah
Kulkarni

Best wishes from relatives & friends

Sharad Kulkarni with his proud grandchildren Ansh & Sohah

To our beloved ‘AMMA’
UMA NADKARNI (Nee Sunanda Sashittal)
Congratulations on completion of 75 glorious years on 22 June

We pray to our Kuladevata
Sri Mangesh-Mahalakshmi, Lord Bhavanishankar and our Guruparampara to grant you a healthy and long life filled with love peace and happiness.

May you always continue to remain our guiding force and shower your affection and blessings on us.

With best wishes from:
Husband:
Gourish Nadkarni
Son – Daughter-in-law:
Gautam – Rekha and Vijay – Shantala
Daughter – Son-in-law:
Anushree (Nee Maya) – Ketan
All Nadkarnis, Shashital’s relatives and friends.

Happy 75th Birthday!!

June 19, 2013

Sharad Kulkarni

Dearest Papa/Aju, you have a very special place in our hearts – your unconditional love & support are our most precious assets

WISH YOU A VERY HAPPY BIRTHDAY ALONG WITH ALL THE HAPPINESS IN THE WORLD!!

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Grandchildren: Ansh & Sohah
Kulkarni

Best wishes from relatives & friends

Sharad Kulkarni with his proud grandchildren Ansh & Sohah
**ULTIMATE – 18M ET**

SFA 5.5 AWS E 7018-G  
IS:814-1991 EB 5629H3JX  
DIN EN499 : E 42 5 □ B 42 H 5  

An Outstanding electrode, approved by Indomag Steel Technology, for special application for steel plant. ULTIMATE-18MET displays remarkable weld metal properties:  
- Resistance to repeated thermal cycles.  
- Resistance to ageing.  
- CVN impact values upto 150 joules at minus 50°C.  
- Used successfully for LD CONVERTER VESSELS.

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**ULTIMATE – 18NC**

SFA 5.1 AWS E 7018  
IS:814-1991 EB 5426H3JX  

FOR SOUR SERVICE  
Meeting the test requirements of:  
- Used successfully in welded fabrication out of HIC resistant steel plates.

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**CRYOMATE – 3**

AWS A 5.11 ENiCrFe3  
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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.

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**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.

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**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 that 500 N/MM².

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**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.

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Wishing Annu and Amma/Amama/Anima a Happy Golden Anniversary
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We are truly blessed to have such loving and caring parents/grandparents like both of you

Vandana Anjana Mahesh
Rajan Prashant Pallavi
Omkar Nihar & Raunak Siona and Tvisha

Family, Friends and Well Wishers
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HAPPY GOLDEN WEDDING ANNIVERSARY
Shri Subbarao D. Arangady and Smt. Geetha S. Arangady (nee Sheela S. Kallianpur)

We pray to our Kuldevata Shri Mangesh Mahalaxmi, our Guruparampara and P.P. Sadyojat Shankarashram Swamiji to bless them with good Health and Happiness.
“May Gold turn to Diamond”.
With Lots of Love, Regards and Best Wishes from
Sanjay-Sneha, Sandhya-Chandrashekar, Srikant-Sheetal, Santosh-Shambhavi
Saahil, Aishwarya, Anoushka, Shloka, Stavan, Vidya
Arangadys, Kallianpurs, Chandavarkars, Kailajes, Benegals, Bellares

MAY RUBY TURN INTO GOLD & MUCH MORE
(40 Gr8 YEARS)

JAYANT SUNDER ARUR & SUNILA JAYANT ARUR
(nee Chandavarkar)

26.06.1973

HEARTY CONGRATULATIONS FROM
KUNAL J ARUR & FAMILY
SIDDHARTH J ARUR
& RELATIVES AND FRIENDS

26.06.2013
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FOND MEMORIES OF A FAVOURITE AUNT

On the 22nd of March 2013, Mrs. Meera Prabhakar (nee Hosangady) passed away peacefully in Bangalore two days short of 88 years in this world. She was the last surviving offspring of the late Dr. Hosangady Ramarao & Smt. Saraswati, her younger brother Murli Hosangadi having predeceased her by just 11 days.

She was married early, indeed just after school, to K.S. Prabhakar (son of late Justice Kundapur Shankarnarayan Rao). Prabhakarbabba, fresh from England with his engineering degree joined the RIAF for his war effort. So she spent much of the war years with different relatives. How we looked forward to her visits! She brought us Suryanamaskar, shadow plays, Col Bogie’s march (later famous from the movie “Bridge on the River Kwai”), but in the afternoons as she did prodigious amount of embroidery, I heard her humming “Aavo Banaye Gharwa Pyara”

After the war, Prabhakarbabba joined Govt service (Civil aviation), and they lived in Shillong, DumDum, Delhi and Mysore. She was an artistic and gracious person and those who visited their house in Delhi had enjoyed their hospitality, her culinary skills and admired her prize winning garden.

She had no children but Meerapachi will remain in the hearts of her nieces and nephews, both Kundapur and Hosangadi families, and their friends who kept growing. She loved and cared for each one, sometimes even anticipating distress. I remember stumbling out that traumatic first morning from the anatomy lab (Bodies!!) to find her waiting for me, complete with the hostel matron’s permission to take me home, far away from it all. Reality returned of course the next morning but was now considerably blunted.

Or when she encouraged her Chhokra (houseboy) to exercise and drink more milk so he could grow big and join and march with the “Fauj”.

Or how she could turn bane into boon. Like the pesky damp corner with the leaking pipe in her garden. She dug up a little pond, put in water lilies and gold fish, and in the rocks now piled, she planted a peach tree that bloomed etherially and was the star of her award winning garden.

My beloved Meerapachi, if ever I have soared like a bird it was because you were the wind beneath my wings.

May your soul rest in peace, even perhaps casting an occasional benovelent glance over us all.

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In this thought-provoking and insightful book, Dr. Bruce Lipton, (Professor of Cell Biology, Stanford University, U.S.A.) proves that our lifestyle, rather than our genetics, is in control of our health, and also that the mind is more powerful than drugs to regain our health. But, before I start, let me clarify that this is not a review of the full book but only an extract of some portions on this subject.

1. Dangers Of Overuse Of Allopathic Drugs

“The mapping of these information network pathways underscores the dangers of prescription drugs. We can now see why pharmaceutical drugs come with information sheets listing voluminous side effects that range from irritating to deadly. Drugs and surgery are powerful tools when they are not overused, but the notion of simple drug fixes is fundamentally flawed. Every time a drug is introduced into the body to correct function A, it throws off function B, C or D. It is not gene-directed hormones and neurotransmitters that control our bodies and minds; our beliefs control our bodies, our minds, and thus our life.”

“Doctors have routinely prescribed synthetic estrogen as Hormone Replacement Therapy to alleviate menopausal symptoms. However, the estrogen therapy does not focus the drug’s effects on the intended target tissues. The drug also impacts the estrogen receptors of the heart, the blood vessels and the nervous system, resulting in cardiovascular disease, and neural disfunctions such as strokes.”

“Adverse drug effects are a primary reason why a leading cause of death is latrogenic illness i.e. illness resulting from medical treatment. A study in 2011, based on the results of a ten year survey, concludes that latentogenic illness is the leading cause of death in the USA and that adverse reactions to prescription drugs are responsible for more than 300,000 deaths a year”.

Luckily, I have been against antibiotics and strong allopathic drugs. So, when my cholesterol for the first time in my life, shot up above the normal and I was prescribed a strong drug, I contacted my pathology-doctor friend for his opinion. He suggested to try just change of diet to begin with. Luckily, I also started taking Isapgol as recommended by my nature -cure book. And lo and behold, within two months, the LDL came down by 40%, well within the prescribed range. My friend not only congratulated me, he also wanted to know my secret! I have also avoided operations for piles and prostate, recommended by specialists, by taking recourse to alternative therapies.

2. Environmental Factors Control Our Genes

“The science of Epigenetics, which literally means ‘control above genetics’, profoundly changes our understanding of how life is controlled. Epigenetic research has established that DNA blueprints, passed down through genes, are not set down in concrete at birth. Environmental influences including nutrition, stress, and emotions can modify those genes without changing their basic blueprint”.

“Studies have found epigenetic mechanisms to be a factor in a variety of diseases including cancer, cardiovascular disease and diabetes. In fact, only 5% of cancer and cardiovascular patients can attribute to heredity, and malignancies are mostly derived from environmentally induced epigenetic alterations and not defective genes. By finally giving the energy-based environment its due, it provided a grand convergence uniting science and practice of allopathic medicine, complementary medicine and the spiritual wisdom of ancient and modern faiths”.

Recently, there has been a lot of interest and information about non-communicable diseases like cardiovascular, AIDS, diabetes and cancer. I realised from reports in media that the major contributors for these are the modern lifestyle or wrong habits. Apart from the commonly known ones such as tobacco, alcohol and drugs, wrong food, sedentary practices like computer operation and TV watching are a major cause of these diseases and must be corrected. (Ref.: Reversing Heart Disease by Dr. Dean Ornish, Anatomy Of An Illness by Norman Cousins, Celebration of the Cells by R. M. LALA and other books by cancer survivors).
3. It is the Mind that Controls the Body

“Yes, the mind arises from the physical body. However, our new understanding of the universe’s mechanics shows us how the physical body can be affected by the immaterial mind. Thoughts, the mind’s energy, directly influence how the physical brain controls the body’s physiology. The fact is that harnessing the power of your mind can be more effective than the drugs you have been programmed to believe you need.”

“Science is unambiguous about its claim that the HIV virus causes AIDS. But it cannot explain why large numbers of individuals that have been infected with the virus for decades do not express the disease. More baffling is the reality of terminal cancer patients who recovered through spontaneous remissions.”

When I used to go to Borges Home, a cancer home for out-of-town patients of Tata Memorial Hospital, which I visited once a week for about 4 years, I did not understand why they seemed to benefit from my visits.

To cite 2 cases:

1. Mr. Rehman from Bangladesh, suffering from throat cancer, was staying with his wife. He was very much depressed and complained:
   “I don’t smoke, drink or have any other bad habits, so why should this happen to me?” After a couple of visits I could convince him that with no financial problems, children doing well in school and strong family support at home in Dacca, he was much better off than all others. His mood improved and he started recovering so fast that within 2 months his cancer got into remission and he went back to Dacca.

2. The other case was that of a senior citizen from U.P. who was operated on for cancer of the thigh bone. His son accosted me in the corridor and requested me to talk to him as he had stopped communicating. The patient’s speciality was Tulsi Ramayan. He used to talk about his favourite subject and I used to listen attentively. I had a faint idea about Ramayan but about Tulsi, it was only a green herb. In a very short time, he recovered so well that he enthralled all patients with a satsang on Tulsi Ramayan in the assembly hall and went home to his village.

3 a. The Placebos Belief Effect

“When patients get better by ingesting a sugar pill, medicine defines it as the placebo effect. While some doctors suggest it should be called the perception effect, I call it the “belief effect” to stress that our perceptions, whether they are accurate or inaccurate, equally impact our behaviour and our bodies.”

“A California interior designer who took part in a clinical trial to test the efficacy of Effaxor, an antidepressant, was stunned to find that the pills that relieved her of depression of thirty years, were placebos”.

3 b. Nocebos : The Power Of Negative Beliefs

“Conversely, when the same mind is engaged in negative suggestions that can damage health, the negative effect is referred to as the nocebo effect. By their words and their demeanor, physicians can convey hope-deflating messages to their patients”.

“Dr. Meador had a patient, Sam Londe, suffering from cancer of the esophagus, at that time considered 100% fatal. The patient was treated for that cancer but everyone “knew” that his cancer would recur. So it was no surprise when Londe died a few weeks after his diagnosis. The surprise came after Londe’s death when an autopsy found very little cancer in his body, not enough to kill him”.

“Troublesome nocebo cases suggest that physicians, parents and teachers can remove hope by programming you to believe you are powerless. Imagine the consequences of parents saying “you are a stupid child,” “you will never amount to anything etc.”

When we truly recognise that our beliefs are that powerful, we hold the key to freedom. While we cannot readily change the codes of our genetic blueprints, we can change our minds. It is not our genes but our beliefs that control our lives—Oh ye of little belief!

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Admiration Misplaced
Credit for honey
Goes only to buzzing bees,
Not donor flowers!

Body Politics
Hair above eye is brow;
Moustache, not lip-brow;
but why
Facial discrimination!

Haiku Poems contributed by Gurudatt Kundapurkar
मुम्बईची लीकल
गाडी आपली - गाडी आपली, जानामध्ये गाडी जाळली।
जांच कठिनी-जांच देखली कापडे-कापडे हासली।
नाशाच्या दुसरो उपाय, विकतल्यांक दुसरो सहाय।
कापडे फळ तरी कापडे रिल, कापडे सुबेर तरी कापडे रूढ।
माजणता फळणता एकवटी गाडी, नाशाच्या बंदे कापडे बदली।
एकवटी एक गाडी जाळली, कापडे लोळ्या कवर तोपेच गळ्यांना।
तितलें भित्ती।
हातातून सूप, सुपातून घेंदू
खुल्क्यातूं ऐंठ धाल्या घडी।
था-थारा वर्षाच्या चाळी-बाछाओंच्या वली
दाखेऊली मुघाईच्या जीवनच्या पावमली।
जीवनाच्या अशी हा संपूर्ण मुघाईक जैविक मानन तोतू हरूं।
- सी. प्रिया प्रभाकर बडूलकी

आत्मचिति
मी कसी हो, मी कसी
ज्ञान होतं ज्ञानकसी
पण ज्ञाने शोहडी शोहडीपणी
मिठुणेची पुषी, संगीत, बिन्दूवसी
पण नक्तीं जोड रसिकवसी
दीर्घव्यापारी, ध्यानपणी

मान मिळाले लहानपणी
गिता बेंदांत गंगेत
Pण राहिले कोडी जस्तीच्या तसी
लाभ्ये उत्तम शिक्षक बेंकसी
कुंणास ठावूक किंतीं केवल आत्मसात
नि किंतीं बापरले कुमारकता
जरी मी असले अशी तसी
अनुभव भरभर पाड याचे वसी
नतमसक मी, ऊँची सवी
अनुभव दे मी कसीही
नेत्राच्यांसेच फूल आहे तसी
मुहोरे गंधारे रंगत किंतीं
ते 'तोच' एक उडवी।
- डा. कुमुदिनी माणगांवकर
महीने की वित्तीय रणनीति

लहानपुरी लालपौरी व बालामपुरी असलेले आंध्र
सोनाचा हर पाखी फार खुश व्यक्ती. आपण समाजशास्त्रीया
शालेत की मैथिलीक आईया मात्र घाता. ‘तू लहान आहे?
खुश नया देवा, तुम्हाला हे घात. ’ इतक्या संदर्भ
हारांस्थाना काय संस्थाप? मग चौंक की हाताले
‘काशीताजी’ घातात आपण ती सारासंकुल लगात दिली
जाते.

“अंतः कसली ज्यान ही ‘आम्मी काफ्यक आणि नालं
मार हदाली’ ही अंतः माणूसांते क्षुद्र होई.” आपण आजीविका
संस्थानांतरे एकत्र, तिंत आपण नं खिंत झाले तिंते.
पण मुंगानं काही विधायक तिक्या संगणे अशी पत्ती नविनती
लघ गाणा आणि मानं झाले तिंतेच. काशीताजी विवाही.
लग्नानांतर तिबा वाचविस्त आला, तिंतीं तिबा विचारे
“संग कसू बाबा हेक तुला’ आणि श्रीचादा विचण न
करता ती उत्तरली ‘काशीताजी’.” आणि ती मी तुला देणारे
आहे, पण जरा पैसे तर जमा होक दे” ती महातत. तिंतांतर
तिबने अनेक वाचविस्त आले ने गेले पण तुला काय हवं
असे विचारपणे एखी विचण झाले नाही.”

टेबलकार टेबलनं काशीताजी घातून मान प्रसात झाले तिंत.
असे, दहा वर्षी को होणाऱ्या तिंती इतक्या पूर्ण झाली खती. ती
हार हातात तेजरा तेवढ्यात सारुखावीच स्वर कानवर
आलेला. ‘तो गो स्नेहा, उजागरणे बाळीते खोटीला
केला. हांडारचिन्हच धूम तो55 आम्मी कंटेक्स्टकरने म्हणून
लेकुण नये नये, क्यातीला? अं, हो एकहेक म्हणून
शक्यता ती. वर्ष येत आणि जात होती. तिविचा दोनी मुळांसाठी
पण काशीताजीनं बसल्या गेल्या. पण तिविचा गठा मात्र तातार
राहिला. तिविणाला हे सर्व कशात होतं पण ती तरी काळ
कारणात होता. मोठा मुळगा असलेल्याचे घराचे सर्व जेवणारी
त्याच्यावर घरती. आई-विलिव, भारवि, पतीनं आणि आता
त्याच्या स्वामी पुढे. तसा त्याचा पारर चांगला होता. पण
महागाई त्याच्या मनात चिरंजव राहिला. स्नेहाच्या एकाच
इच्छा तो पूर्ण करू शकत नाहीत. मनातल्या मनात ती रद्द
राहिला.

या महिलाची विविध ‘रिटायर’ होणाऱ्या होता. त्याच्या
rकम्युन त्याच्याने हातात येणाऱ्या होती. त्याने टाकून होता
सोपारं भाव किंतीही बाहुळ देत पण तो काशीताजीचे घेणाराच
आणि आध्यात्मिक दर्शनात वण ४० वर्ष पूर्ण होणाऱ्या
होती.

बेल वाजली महून स्नेहाने दार उघडले. बाहेर
मंगू ह्यिन्दाबाद अर्थात् मंगू मुखंड (सर्पंच) जाता

नारायण शांतराम शिराली

पात्र : मंगङ्गू मंगेश (उर्फ मंगू) ।
रायवंगिराचार्य
कोमरेड उमेश
कोमरेड क्रांती
कविवर्म कोक्तिल केंद्र

आनि भेंगेल बझवत (उर्फ बाबू) हणेबर हनुमंत (उर्फ हमू) मारकेती मालती (उर्फ मरु) कामत कमलकर (उर्फ कमल) भूमंगेरी भागमती (उर्फ भागी)।

स्थान : कल्याण कल्याण जिल्हातु २०० जनागेलो गंगू।
मंकोडी महानगरपालिका मद्य वडा नकाशे कल्याण वस्थ।
मंगू : आजी आगमेल्या गांवच्या उद्घाटनाच्या दिनाच्या मोहुं लेकाव, एकांत मुंडवांड खंडित नेमणुक कोयं।

बाबू : व्हैशी, व्हैशी। कर्त्तव्य महत्त्वार्थ ह्या सात गांवाने कर्त्ता या काम यात्रात।

हमाना : घर पडता आसपासी।
मरु : रावची अवस्था आस्ता।
भागी : पिंचिची उदकाचे तोड़े।

कमत्यांत : गाँवातु एक वार सम ना, कित्ती काम बाकी आसपासी।

बाबू : ह्यैशी आसपासी।

गांवतुल्या जानांक पंद्रहवर्ष व्ययातील अश्वात रूकावटूनी बैसोनु वित्ती तापणे, तंबाकू खावणे, फक्के मालती पंचायतीको कोरुक जाता।

ह्या वारी गायक जोधा आयलेले, येथं एक मनुष्यांक अग्निकाम येतला आला काम कोरक एकादी मनुरु मेठुन।

मंगू : तें हो आम्ही। आसपासी आत्मी ‘उदय-जाता’ कल्याण पेपरांतु रिला गायीची खबरी चालली।

कमत्यांत : तल्यांत आमी आटी ‘उदय-जाता’ कल्याण पेपरांतु रिला गायीची खबरी चालली।

मंगू : जात्यारी, आमी बेटेल दिल्यास हे! मध्ये कोणीय देवूं वापस वाटण्याची?

कमत्यांत : तूं, बैस हंगाची, आनि कोणंई आवल्यारी आमी योगी रात्रु संगं।

(मंगू सोणू बाकी सपाटे वत्ताती) रायवंगिराचार्य प्रेवेस करतं।

रायवंगिराचार्य : ही मंगमंडी गावची पंचायत नवे? मंगू : व्हैशी, सभासद अत भल्यांचे कामक वचुगावती?

हांगचि, येत आसपासी। (सर्व सभासद प्रेवेस करलीं आमी रायवंगिराचार्यांक पठवताली)

मरु : तुमगेला नव करतं?

रावव : रायवंगिराचार्यी। भारतीय राजस्वलागती रायवंगिराचार्य विवरणकराचार्य। दंडुवण-कारकां मालगो गंगू।

हमान : नमसकार, आगमेल्या कन्ह उद्घाटनांतु विज्ञापन पोस्टलु आयत्त्वाती मंगु हेड़ा।

रावव : ह्यैशी, पंचायत अफीसांतु व्ययातु लुटलीहयं? 

हांगचि हंगणु कित्ते घर आसपासी तें?

मंगू : ह्यैशी आगमेल्या पंचायतीने मेष्टी जाणा। हंगचि मेठवची। तुम्ही गावच्या जानांक सुख जावक मंगु साप्तु करतान?

रावव : (दोघेह चिम्मी कोणू) नारायण, नारायण, आम्ही मस्त काम कोणी इत्यादी आस्ता।

रायवंगिराचार्य उद्घाटनांतु सकड जानागेलगे ल्यावर उद्घाटन कोणी आस्ता।

बाबू : जान्याचार ताजे खातीर तुम्मी कस्ते करतात?

रायवंगिराचार्य : गांवांतू दंडवत आस्त नहीं वे? कोणत, प्रभाव, आत्मी ह. कोणू आधारित काढी करून, जानांक पराशराली चवाणी करतला।

स्तवांतुले तरस्तु-असूत्रीप्रणाली, अपरां ह. अपरां करतला। आमगेले ब्रौडर-भजन न वचाव, आमगेली राक्षी आशी भोजनची व्यवस्था गाव करणी करतात? मासिक चेतन कित्ते मेटवते? आमी निवड ब्रह्मचारी।

मंगू : गांवांतू मालती गेली गूडी आस्ता। धिंदीच रावचे आशी भजन कोणी?

बाबू : गांवांतू रस्तो कशी जावचो?

भागी : आमी जिंकले उदक कशी मेटवते? कमत्यांत : गावच्या जानागेली फुडहाटीची झगडी कशी कमी जाळती?

रावव : असुली सामान्य काम तुम्मी पंचायत सामान्यातील कोणी?

रावव : कमर दसरखपे तुम्मी मोक्ष मेठवची कोणी?

मंगू : आमकों हे गावची सुधारणा करतो मुखंड जावका। आमका इतरे वर्गी ढालावसायी जावक नाही।

(रायवंगिराचार्य नमसकार कोणू) येस्टाती तुम्मी?

(कोमरेड उमेश आमी कोमरेड क्रांती प्रेवेस करताली)


(Kanthi polonlon) Chhunhu? (Kanthi luvish jata) Mungu: gavantu kanti kalyanti mahanavri tumhi kalsi kortati?


Haham: 5 star Hotel mahavanri kalsi? Hantu gavantu rahay bhaganele edakh tuhanaithi hotel aasa. Thiri vareyari bausun hun hauv vaher lekunavo kanyan piyacha Aani dukku divilu pahar chchen, ashri vavascha aasa. Hantu jaduwe?

Kameex kanti: (Ko, Umesha) hauv tuka fale samigare ko ya pad polonlon gavantu kalsini dehnyasina. Hantu gavantu, yuninian, no varje, na mayಕ के ओँ. हा गावांतू राय भगवगले एकाच तुफान्वीत होटल आस्स. भरी बेवरी बैसून हुन हूँ जेव्हे खानुवळ जनक नीवळ्यांनी अनिल दुधू दिविलू पारे वाचा, अशी जावस्था आस्स? हाते जावस्था हवे?

२ विद्या है, तो विद्यारी की जीत पे युक्त कर, अगर कही न है स्वर्ग तो उत्तर ला जमीन, अगर वही है स्वर्ग तो पैसा जमा कर भी पास्तुक पर. मंगानौर वचनां, (को, उमेश, को, कांती वर्तमान)

(कोकिल केंब्रे प्रवेश करता) केंब्रे: (मंगानौर मोगनाची विचक्ष कहती हालारी बांधुनु आनिहातुंगलु फूल हुंगातिच) आहार, किलकती परम्परू फुले ही. हाते परमाने मन प्रसव जाता. निसर्ग किलतो गामोटो आस्स. सुनेलु गुढू, पावची झाड, परमाने फुले, वाणिक हातालेत हे माडूर. है पोलोनु माक्का कित्त्या किवलता सुवत्त आस्तती.

मंद गंग सुगंध मन मोही मारले
खुशी मन धुंड मुख क्षेत्र हंचि मगले

(पंचायत सदस्य ताकका पोलोनु) मंगु: तुम्मी काँग? कोणाक मेंदुक आयतांती? कङ्केरे: तुम्मी आयतांती आयवे पेपर डालत्या ते? हांव आखिळ कुंदपुर कन्हड साहित्य संमेलनाचे विद्वान अध्यक्ष कन्हड किंकड कङ्केरे. आिखा कन्हड साहित्य परंपरा प्राप्त कन्हड म्हणु मगले नांव सतत तीन दिवस कुंदपुर कन्हड जातू फोरो समेत येत आस्स, हांव विजापूर वाच्यु मुखवंधगेला जागेखातर इंटरव्यू आयलना. तो हा गंगु नवे?

कमलमा: तो होचि गंगु. तुम्मी गावांकाहीर कस्तें कार्य करतले?

कङ्केरे: हे पठवतानी, रस्तो बांधा, बांधो काड्यांहो, असली धुर कां ती हा गावांका लोकगीली. अम्हाक कातिता बरौं प्रेमस, शौर्यस, कर्मसंग e. निर्माण करतले, ते विंदू लोकांनी युगांतुपुराणे आपणगेली तान थंड केल्या आनि करत आस्तती.

(कमलमा आनि भागी हंगु आवाजातू उल्लासतानी. आनि मंगुक मूं एक बाजुक आपूर झालांतानी) मंगुकमा: (मंगुक) हा कविक कसुंबड केल्यारी गावांकुली जान उपायी मरतेली Aani ha rookamugutha कट्टारी बैसून गुडाकाहा, झाडाक आनि फुलांक पजातिच किवलता बैराणी करतलो. हाजरे गावांका कांई प्रयोजन ना! हाका हंगामातुन्या धरक्कातच ते, सांगुन सोही ताकका.

मंगु: (नमस्कर कोरुनु) आमी कागद बौलू तुमका निर्बंध करतीला (कविक कङ्केरे वतना)

भागी: हे सगवे स्वर्गीय मसुबड. आपणगेल्या पाटाकात जावा हंगा येचो होंव्हा हंगावजुने विचाराने. गावाकाहीर कस्तेंयी कोरकरा, जानक पुढू जावा म्हणु सांगुनु कस्ते कोरकरा एक्याविजोतीलाई तयराने ना. हाजी येणा जातारी ते.

मंगु: हे सगवायंक मान्य आस्स ते?

संग: वयी.

मंगु: ती हाजरे मुखाचे कस्ते कोरयात?

मरत: माक्का तांदा दिसता को असल मुखवंड येषु, आम्ही खेचिते हंगा रंधुनू प्रति महिमाक पगार च्याते.
माईया प्रिय मैद्रीगिणिः

जीवनान्त रघु संध सपात
कबी स्वर, कबी वेगात,
झयाहिं ख़िलत तर बायाहि ख़िजत
कंधी मूर्खतादताः अतते।

tर कमलात रातानीच्या सुंराधात
शंखवावसे वातते करणीती निदर्शाप घेत
जेशा ह्यामात भरूनी आठवणी येत

दिन रातीचे पडते सारीत,
भेदले कंधी मानसी, कंधी स्वानात
कोव्ह्यवा केल्यातून फुले उमलानी
अगि फिकेके कंधे आती गेली
अजूनी पुम्हने तुमचे हास्यसमर्थ
शोधते मी बाबरी तुहां बपनवंत
ते दिसवं मी आठविते मनोमन
शृङ्ग दिसे ओळाया पाण्यावातून

आनंदाचे ते सुगम खेळ
बांळुन ठेवली ती वनवेल
एक एक गोळा केला तुमच्या संगे ता काळ
बघता बघता झाला एक सुगंधित पुष्पमाला
त्या परिमालात बांट बांट होते बराच बेल
विवाह करते होते कंधे होगा पुन्हा मेळ
ख्यात झाले मी त्या स्मृतित सपत्मण
येती डोळ्यावुंडे माईया क्षणोळण

निरोप घेतला जेंका, दाटंत उम्माचा,
नवा वातेची चाहत लागे आमंत्राला
हुककी बाद रम्य, ना केळे आहांसी
जेंसे नवव्यु ताहारून सासारी जासी
मनात आया, ह्यामात हर्ष घेऊं निदाळो
आपणापण्या निवासी आहें पोचलो

नित्य जीवनाचे रवचक असे फिरत
हद्दरुळ कसा काळ उदाला न कळत

उदरनिर्वाहचे मंगने झालें बंद, निवा लागे फार
परी उभारते जीवन, जसी उरचुन तार
तीस वर्षे एकजित आनंदाने कामे केले
सुखुळ्यासाठी सकाळी, अशा रीती जुकली
आता जेटले नाही, बोलवं नाही,
ह्यात करण्यासाठी बेळा नाहीं,
हुळो आती नव्या जीवनात,
हद्दरुळ पंगती विचार जसी येईं प्रभात

ठेवूळ मंगा, एकज चिन्हा, निवा अंतरी
प्रकाश देशो, निवा निरीर निरती
जनी सारने शेंजां येते अशु
सुर्यांचे पसरती जसे ह्याबापणे किरण
जीवनाचे मोलळे क्षणे ठेवूळ आणण जपूळ खास
ह्याचा दरवळलेला सेल्हा आणि प्रेमाचा सुवास
आयुष्याच्या उक्कशत्या लाटा ओलांवास
देशी शाती आहमे भरवे पाऊळ पुढे टाकणवास

मागणं हेची देवा आता एकची आहें.
तारुळी आहां कुळप्रदूंछ पोळे,
वायनिवा सकृत आता आमची सारी
कुळप्रदूंछ साजली ठेवी आहांवरी
जेंका आहमे सर्वे भेटं ऐणा ठायी
मध्यमवात असे वा संध्याच्याचे राधी
सदा ऐसे प्रेम आणि माणा रागे अमुळा मनी
हीच देवा तुला असे नित्य विवाही

तुमची नेहमी आठवणात काळगारी
‘मैद्रीगिण’

- गीता बलसे
Vijay and Nilima Bhat have been working in the field of helping Cancer patients deal with their illness and start leading a normal life. They have recently written a book 'My Cancer Is Me: The Journey From Illness to Wholeness'. The book was launched in Bangalore on 26th April 2013. The book launch was attended by about 150 people. Ms. Kiran Mazumdar-Shaw was the chief guest and the event was jointly presented by ITC Windsor and Strand Book Stall. The highlight of the evening was a panel discussion on the topic ‘Integrative Medicine: Cancer Care for the Whole Person’. Panellists included Dr. Vishal Rao (Medical Oncologist), Dr. Ina Rajapaksha (Clinical Psychologist), Vd. Raghavendra Babu (Ayurvedic Physician), Dr. Dorjee Rapten (Tibetan Medicine) and Vijay Bhat (Survivor). Moderated by Nilima Bhat, the discussion ended with a Q&A and genuine personal sharing from members of the audience.

Samartha K Chavan, 8 years, Son of Kirankumar and Sonia Chavan (nee Mavinkurve) has won the all rounder award in school for good application. He is the student of St. Mary’s High School, Mumbai. He is seen in the alongside photo with his class teacher and the principal. Samarth is an excellent student, swimmer and is also learning Karate under the able guidance of Sensei Anil Kadam.
ANZ Local Sabha – Events from November 2012 to March 2013 - ANZ Local Sabha continued to have its monthly Satsangs from November 2012 with the usual format of first hour being mandatory items such as Opening Prayers, Shri Parijnanashram Trayodashi, Param Pujya Swamiji’s Ashirvachan DVD, Bhajans by devotees and second hour being samuhik sadhana with a Sadhana Panchakam session / Vimarsh followed by Deep Prajwalan, Deep Namaskaar, Shankar Narayan Geet & Mangal Pad and concluding with Closing prayers.

In addition to our usual monthly Satsangs we also had some special events: we had a Special session on 13th November to celebrate our Param Pujya Swamiji’s Birthday which included offering of an entire Sadhana Panchakam Session at His Lotus Feet concluded with Deep Prajwalan etc. This was attended by around 25 sadhakas.

In early December, Sabha had its Vana Bhojan with active participation by ten yuvas and twenty adults. It was a full day event which started off with a long walk by the scenic sea side followed by a group activity, Pranayam session conducted by our two trained Sabha sadhakas. Our Sabha members – Two Yuvas and three adult professionals gave their presentation on the uniqueness of their professional pursuits. Yuvas presented the details of their rather unique and unusual university courses of aeronautical management and exercise physiology. The interactive sessions were thoroughly enjoyed by all. Particularly the enthusiastic participation of the Yuva members was applaudable.

On 10th March, Mahashivratri, our sabha conducted a samuhik session including recitation of the Shiva Kavacham, Samuhik Gayatri Japa Anushthan (1000 times) by men and chanting of the Sadhana Panchakam by women.

Reported by Jayant Gulwadi, ANZ Sabha Secretary.

Bangalore : 11th April: Shri Guru Pujan was performed at the Math by grihasthas. Yugadi was celebrated at the Canara Union with Panchang Vaachan conducted by Shri Bhatkal Shivananda Bhatmam.

Over two weeks end, about 40 children and adults divided into four groups, enthusiastically participated in the Shankar Jayanthi Stotra Recitation and Essay writing competitions. The Stotra chosen for recitation was Shri Shiva Maanas Puja Stotram and the topic for the essay was: “Inspirations Drawn by a Sadhaka in His Spiritual Journey (based on the 75th Shloka of Shivanandalahari)”.

6th May: Divine Satsang was held by Puja Swami Muktanandji of Anandashram – Ramnagar (Kanhagad) at our Math. Swamiji blessed the gathered laity with an Ashirvachan in which He enumerated a list of questions every sadhaka should ask himself/herself to find out how far the learnings from sadhana are being inculcated into daily vyavahara.

8th May: Samaradhana of HH Swami Parijnanashram I was observed at the Math with Ashtavadhana seva.

Reported by Asha Awasthi

Chennai: The month of March took care of both devotional and entertainment aspect of the Chennai laity. The month started with Ordination Day celebrations with bhajans. Mahashivaratri too was observed with Abhisheek, Puja & bhajans. Our monthly Sadhana Panchakam took place with the usual fervour.

The Saraswat Mahila Samaj hosted a Karaoke evening of Hindi film songs on 9th March with veterans sharing stage with first-time on-stage singers & bathroom singers too! The evening was enjoyed by one and all.

Vijay Nama Samvatsara was welcomed with Panchanga Vachana by Ved Manikere Prakash Bhat. Rama Navami bhajans and puja was held on 19th April. Sadhana Panchakam too was performed. Representative group of our laity paid respects to HH Shrimad Samyamindra Teertha Swamiji of the Kashi Math at SGS Sabha.

Reported by Kavita Savoor

Mumbai – Goregaon: Chanting of Ganpati Atharvashirsha and Gayatri Anushthana were performed on the pre-specified days.

A Vimarsha session by Smt. Archana Savnal Pacchi was conducted on 23rd March at Masurashram. The Vimarsha was well attended and received by everyone present.
A discourse by Dharmapracharaka Shri V. Rajgopal Bhatmam was held at Masurashram on 7th April, the topic being ‘Essentials of Hinduism’. This topic was very well explained and understood by all.

Ugadi was celebrated on 11th April at Masurashram, Goregaon (E) with more than 200 Sadhakas attending the same. After Pradhan Prarthana and Panchang Vachan, Samuhika Devi Anushthana and Shiva Ashtottara with Bhasmarchana Panak Panwar was distributed. Shiva Gayatri Havan was also performed. Sadhakas who had attended Seva Saptaha shared and described their experiences. A dance and Sanskrit skit were performed by Prarthana kids and Yuvas. Prasad Bhojan ended the day.

Sannikarsha was conducted on 5th May and Samaradhana of H. H. Shrimat Parijnanashram Swamiji I on 8th May was observed with Guru Pujan.

**Reported by Pranav R Nagarkatti**

**Mumbai – Santacruz**: A programme was arranged to observe the Punyatithis of HH Shrimat Krishnashram Swamiji and HH Shrimat Keshavashram Swamiji on 5th January 2013. This programme included, “Guru Smruti”, a narration by Smt. Radhika Ray and bhajans by Swara Sadhana. Incidents of the ever flowing Love and Grace of HH Krishnashram Swamiji and HH Keshavashram Swamiji from the Guru Parampara were narrated.

11th April – Yugadi was celebrated with “Panchaang Vaachana” at 6:00 pm, in the Shrimat Anandashram Hall, Saraswat colony, (Santacruz). Ved. Shri Manoharbhat Chandavarkar officiated.

14th April – Sannikarsha was performed by the Sabha members along with Guru Poojan.

19th April - To celebrate “Shri Ramnavami”, the Sabha had arranged for a session by Shri Mayur Kalbag who enthralled the devotees, gathered in large numbers that evening on “POWERS OF SADYOJAT “ - Eight Learnings of Leadership! The programme was held in the Shrimat Anandashram Hall from 6:00 pm onwards.

Later on, after Deepanamaskar, and Mangalarati, a screening was arranged of the Dharma Sabha held in Ankola (on 2nd March, 2013) of the 16th Varadhanti of Pattabhisheka of HH Sadyojat Shankarashram Swamiji.

**Reported by Kavita Karnad**

**New Delhi**: Members of Delhi Sabha met on Sunday, 14th April, 2013 at Shri Kavle Math at 11.00am to celebrate Ugadi, beginning of a new Samvatsara. The gathering started with Sabha Opening prayers followed by Panchang Vachan by Ved Harish Bhat and Mangalarti.

Later we proceeded with AGM. Secretary gave a briefing on the events and activities for the year that went by. Treasurer read out the accounts for 2012-13. President gave a vote of thanks to all committee members and participants. New Office bearers were nominated and elected for the year 2013-14, who will take charge from 1st June, 2013. It was mutually agreed that the present Office bearers and committee will continue till such time. The function was attended by 30 families, 78 members; we made a great beginning with this overwhelming participation.

A get together was organized on Sunday, 21st April at the residence of Shri Shekhar Gundil, Ghaziabad on the occasion of their 25th (Silver) Wedding Anniversary. Evening started with Sabha opening prayers, performed Devi Anushthan, chanted Lalita Sahasranama closed with mangalarit, Deepanamaskara and closing prayers.

16 families participated in the function.

**Reported by Mamta Savkoor**

**Our Institutions**

**Saraswat Mahila Samaj, Gamdevi**: Monday April 15, 2013 was celebrated as Vasantik Sammelan. Kum. Chitralekha Kalawar presented devotional songs in Marathi and Hindi and Sanskrit Shlokas. Smt. Kanchan Sujir welcomed the members and introduced the artist. Smt. Vidyalaxmi Kulkarni presented a vote of thanks. Fruits (in memory of Smt. Sonibai Shibad) and Panvar Pachdi and sweets sponsored by Smt. Shyamala Talgeri and Smt. Nirmala Kalambi were served.

On Monday April 29, 2013 Prof. Smt. Sadhana Kamat gave a talk on “Communication in Daily Life”. She covered various topics such as accepting compliments gracefully, how one should talk and offer advice only if the listeners are interested, how we should express interest in what other people talk, how one should encourage others, the manner in which
one should conduct oneself when visiting the sick and other such ways of interacting with others during occasions such as weddings, funerals, traveling etc. She punctuated the talk with interesting and humorous anecdotes. She gave a mantra to conduct oneself gracefully and maintaining good relations - ‘Think all you speak but speak not all you think’.

Prof. Smt. Kalindi Muzumdar also shared her thoughts in which she showed how important nuances of language can be. The session then became interactive with everybody sharing their own experiences and gave cause for a lot of mirth.

Smt. Sharayu Kowshik welcomed the audience and introduced the Speaker. Smt. Suman Kodial presented the vote of thanks. Refreshments were sponsored by Smt. Kalindi Kodial in memory of Dr. Kodial Ramakrishna Rao and Smt. Meenakshi and Shri Nagesh Bijur.

Forthcoming Programme: Saturday June 29th 2013 at 5.00 p.m. – Adv. Narendra Kamat Memorial Lecture Series - Shri Suresh Kare, Executive Chairman, Indoco Remedies Ltd. will speak on “My journey in the Pharmaceutical Industry”.

Reported by Srikala S. Vinekar and Smita Mavinkurve

Saraswat Senior Citizens’ Association, Virar: We held our monthly meeting at Trishul on 30th April 2013. President Shri Kalyanpur Sharadchandra welcomed all and gave good wishes to members who celebrated their birthdays during the month - Smt. Kunda Kagal, Shri Mangesh Kagal and Smt. Shaila Heble.

The Senior members of the Association who completed 75 years were felicitated with Shawl and Srisal, wishing them centuries with health, wealth and peace! They were Smt. Kunda Kagal Shri Mangesh Kagal, Shri Ashok Hemmady, Shri Yashwant Gulwady, Shri Vasant Hattangadi. Smt. Kumud Hattangadi, Shri Shrinath Talgeri. Shri Girish Amladi and Shri Pundalik Bhat.

Later Amladi Girishmam shared his memories of bygone days with fellow members and took everybody down the memory lane of olden days, bringing everybody’s younger days back!

As usual the meeting ended on the note of sumptuous snacks sponsored by the birthday celebrators!

Reported by Chaitanya Nadkarni

FASCINATING FLOWERS

Flowers blooming on plants and shrubs a delight
Fragrant and colorful a glorious sight
Gardens, parks, and countrysides full of life
Birds, insects and bees, feast on nectar inside
National Emblems, flowers are celebrated
Most countries in the World have nominated
Lotus, Rose, Lily, Chrysanthemum among a few
Stylised in artistic form to enhance anew Bouquets, garlands, floral decorations at events
For weddings, birthdays, anniversaries, as presents
Religious festivals have decorations aplenty
In worship and ceremonies used most reverently
Flowers floating down sacred rivers as part of prayers
A beautiful view with lights afloat to savour
Garlands to decorate Gods and Goddesses
Offerings of flowers as gifts to deities
Flower comes from FLORA, Roman Goddess of plants and flowers
Lovely pretty petals forming flowers in the bowers
Mother Nature provides these gorgeous floral wonders
For us to enjoy life filled with joyous days yonder

-Kumud Lajmi, Bengaluru
**MATRIMONIAL**

Alliance invited for handsome CSB boy 28 yrs, 5’10”, B.E. MBA, well-settled, working for multinational firm, from working CSB/GBS girl, 24-27 yrs, preferably from Engineering / Management / Medical profession. Contact: divyajyoti1955@gmail.com

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**CHANGE OF RESIDENCE**

Gurudutt and Nirmala have shifted to Mumbai for Good and will be staying with their brother Sadanand Sujir (Artist) at Jogeshwari (East), Mumbai -400060. Contact no -9867101021

**DOMESTIC TIDINGS**

**BIRTHS**

We welcome the following new arrivals:
- Oct 12: A daughter (Jeeya) to Prajna (Khambadakone) and Dr. Jagdeesh Ullal of Norfolk, Virginia USA.
- Mar 22: Twins (Arav and Advit) to Arti and Devendra Shivanand Kulkarni at Thane.
- Apr 29: A son (Shlok) to Shikhar and Ketaki Shukla (d/o Preetham Chandavarkar) at Dubai.

**OBITUARIES**

We convey our deepest sympathy to the relatives of the following:
- Apr 17: Bailur Ramesh Pandurang (88) at Hubli.
- Apr 18: Sanadi Sarvotham Bhasker (SS Bhaskar) (81) at Secunderabad.
- Apr 23: Nadkarni Chaitanya Ratnakar (77) of Talmakwadi at Mumbai.
- Apr 24: Ullal Sudarshan (66) at Bangalore.
- Apr 30: Beltangady Jayant Gourang (70) of Dombivi at Mumbai.
- May 4: Tara Narsing Gulwadi (87) at Chennai.
- May 14: Mangalore Gauresh Anandrao (83) at Mumbai.

**THE SARASWAT MAHILA SAMAJ, GAMDEVI**

**Donations received from 01.04.2012 to 31.03.2013**

**Lady Laxmibai Chandavarkar Scholarship Fund**

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**Smt Sitatabi Padbidri Distress Relief Fund**

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**Smt. Kalyanibai Samsi Medical Relief Fund**

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**Samaj Fund A/c**

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