



# Kanara Saraswat

A MONTHLY MAGAZINE OF KANARA SARASWAT ASSOCIATION



## SHAMRAO VITHAL CO-OPERATIVE BANK WINS ACCOLADES

Shri Uday Gurkar, Vice Chairman, SVC Bank accepting the "BEST IT ENABLED COOPERATIVE BANK AWARD" from IDRBT (the Institute for Development and Research in Banking Technology) at the hands of the then RBI Governor Dr. D. Subbarao. Also seen in the picture are the Dy. Governor Mr. Anand Sinha, the Director of IDRBT and in the foreground Shri Shrinivas Joshi, Managing Director, SVC Bank.



Shri Ravikiran Mankikar, Chief General Manager, Information Technology (seen on the right) accepted the awards - CID100 Award 2013 (recognizing amongst top 100 IT Implementations in India) as well as the Green Crusader Award 2013 (recognizing Green IT initiatives in India)



Independence Day 2013 - Indian Tricolour was hoisted jointly by Smt. Geeta Yennemadi, Vice President, KSA & Smt. Nirmala Chikramane, Chairperson, Talmaki Wadi CHS.



# We put YOU first.

*Financial Services from Tata Capital.*



There is nothing more satisfying than being able to see your dreams come true. And our wide range of products help you do just that. Welcome to Tata Capital, where we choose to put your interest above ours and fulfill your needs first. So for all your financial needs, from loans, financial planning to mutual funds, equities, corporate fixed deposits and bonds all you have to do is contact us. To see what we do best - the right thing for you.

Consumer Finance | Home Loans | Loan Against Property | Investment Advisory |  
Wealth Management | Commercial Finance | Infrastructure Finance |  
Equity Broking | Private Equity | Investment Banking | Travel & Forex | Cards\*

**SMS TC to 561 61 561**  
**Call 1800 209 6060**

**TATA CAPITAL**

We only do what's right for you

\*Consumer Finance, Loan Against Property, Commercial Finance, Infrastructure Finance are originated and serviced by Tata Capital Financial Services Limited (TCFSL). All loans are at its sole discretion. Home Loans are originated and serviced by Tata Capital Housing Finance Limited. All home loans are at its sole discretion. Equity Broking, Investment Banking are brought to you by Tata Securities Limited. Regd Office : One Forbes, Dr V B Gandhi Marg, Fort, Mumbai - 400 001. Tel No. 67459000. Member of BSE Limited. SEBI Regn Nos. INB0101664150 & INF011207954. Member of NSE of India Ltd. SEBI Regn Nos. INB/F/E 231288730, DP of CDSL. SEBI Regn No. IN-DP-CDSL-450-2008. DP of NSDL. SEBI Regn No. IN-DP-NSDL-298-2008. PM SEBI Regn No. INPO000003872. ARN - 0021. Distributors of IPO and MFs. Private Equity Funds are registered with SEBI as Domestic Venture Capital Funds. Travel & Forex - Travel services are brought to you by TC Travels & Services Limited & Forex services are brought to you by TT Holdings and Services Limited. Tata Travel Card is a white label card issued, established and operated by Axis Bank. It is marketed and distributed by TT Holdings and Services Limited. Tata Credit Card is a white label card issued, established and operated by SBI Cards and Payment Services Pvt. Ltd. It is marketed and distributed by TCFSL. Terms and Conditions apply.

## INTERNATIONAL LIFESTYLE RESIDENCES NOW IN MANGALORE



Calm your senses in the lush greenery that surrounds your ultramodern home at Godrej Alpine, featuring an international design, contemporary styling and world class recreational facilities including a cycling track, squash court, tennis court, badminton court and an indoor games room. You can also unwind in the garden alcove and enjoy the serenity of the place. Moreover, all this comes to you backed by the Godrej seal of quality and trust. So book a home in Godrej Alpine and come home to an international lifestyle.

- 3 towers of 19 floors each
- 2, 2.5 and 3 BHK apartments
- All amenities have 100% power backup
- Conveniently located at Yeyyadi

Godrej Properties has been voted the "Best Emerging National Developer" at the ZEE Business Awards 2011.

Luxurious residences starting from ₹ 50 Lakhs\*  
Call 1-800-258-2588, +91-96-2022-1970  
sms GODREJ AL to 56070 | [www.godrejalpine.com](http://www.godrejalpine.com)



**Site office:** Godrej Alpine, Faya Enclave, Airport Road, Yeyyadi, Mangalore. Call +91-824-6615300 / 301  
**Regional office:** Godrej Properties Limited, Hulkul Ascent, No. 80, 2nd Cross, Lavelle Road, Bengaluru - 560 001.  
Call +91-80-4354 5555, +91-80-6761 7900

\*Terms & Conditions apply

YouTube [www.youtube.com/godrejpropertiesin](http://www.youtube.com/godrejpropertiesin) | flickr [www.flickr.com/godrejproperties](http://www.flickr.com/godrejproperties)



The plans, specifications, images and other details herein are only indicative and the Developer / Owner reserves its right to change any or all of these in its discretion subject to grant of approval from relevant authorities. This printed material does not constitute an offer, an invitation to an offer and/or commitment of any nature between the Developer/Owner and the recipient. The Developer's/Owner's website and other advertising and publicity material include Artist's impressions indicating the anticipated appearance of completed development. No warranty is given that the completed development will comply in any degree with such Artist's impressions. Costs, designs and facilities and/or specifications may be subject to change without notice.



## HONAVAR ELECTRODES PRIVATE LIMITED

Regd. & Head Office : 305-309, 3<sup>rd</sup> Floor, Damji Shamji Industrial Complex,  
9, L.B.S. Marg, Kurla (West), Mumbai - 400 070. INDIA

Tel. No. : 2502 0317 / 2502 1238 / 6500 8821

Fax : 91 - 22 - 2510 0048

E-Mail : hel@vsnl.com \* Website : www.honavarelectrodes.net



***Knowledge is our Strength  
it Keeps Increasing Steadily  
By Sharing with Welding Industry***

### 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.

### ULTIMATE – 18NC

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

FOR SOUR SERVICE

Meeting the test requirements of:

NACE standard TM-0284 for H.I.C. Test.

NACE standard TM-01-77 for S.S.C.C. Test.

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

### CRYOMATE – 3

AWS A 5.11 ENiCrFe3  
DIN 1736 EL-NiCr15FeMn

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

### CRYOMATE - 5

AWS A 5.11 ENiCrMo3  
DIN 1736:ELNiCr20Mo9Nb

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

### SILVERSHINE - 4462

AWS A 5.4 E 2209-16

Special electrode for welding "Duplex Stainless Steels" and "Duplex Steels to Mild Steel". Controlled Ferrite level with high resistance to pitting and stress corrosion. Also high yield strength of more than 500 N/MM<sup>2</sup>

### 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.

**CO<sub>2</sub> Wire**  
(ER - 70S-6)

**OUR MARKETING  
ACTIVITIES**

**TIG Filler / Flux  
Cored Wires**

# A CLEAN WAY TO MAKE BETTER PROFITS

BY APPLYING OUR PERFORMANCE PROVEN EQUIPMENTS

PIONEERS IN :

CHIP HANDLING & COOLANT MANAGEMENT SYSTEMS.  
CHIP / SWarf / SCRAP HANDLING CONVEYORS  
CHIP / SWarf PROCESSING SYSTEMS  
COOLANT FILTRATION SYSTEMS

● Vision ● Technology ● Commitment ● Quality ● Customer Satisfaction

FOR FURTHER INFORMATION PLEASE CONTACT :



**miven mayfran**  
CONVEYORS PVT. LTD.

**miven A Mayfran International Unit**

Sirur's Compound, Karwar Road HUBLI - 580 024. (INDIA)

Phone: +91-836-2212201 - 6, Fax: +91-836-2303265

E-Mail: [vrsirur@touchtelindia.net](mailto:vrsirur@touchtelindia.net), Web site: [mivenmayfran.com](http://mivenmayfran.com)



Entod Pharmaceuticals  
Ltd. (India)

# A Global Research-Based Ophthalmic Pharmaceutical Company

- » Over 35 years of Pharmaceutical Expertise
- » International Formulation R&D Centres
- » Technology-Driven Ophthalmics
- » US FDA and MHRA Accredited Manufacturing
- » Exports to over 25 countries



*Part of*

**Entod**  
INTERNATIONAL

**Quality....Redefined**

[www.entodpharma.com](http://www.entodpharma.com)



# Kanara Saraswat

A Monthly Magazine of the  
Kanara Saraswat Association  
Office: 13/1-2, Association Building,  
Talmakiwadi, Near Talmaki Chowk,  
J.D. Marg, Mumbai 400007

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

Vol. 94, No.10, October 2013

e-mail: [editor@kanarasaraswat.in](mailto:editor@kanarasaraswat.in)  
[kanara\\_saraswat@hotmail.com](mailto:kanara_saraswat@hotmail.com)  
(For Publication in the Magazine)

e-mail: [admin@kanarasaraswat.in](mailto:admin@kanarasaraswat.in)  
(For administrative matters)

President: **Suresh S. Hemmady**  
Vice President: **Geeta V. Yennemadi**  
Chairman: **Rajaram D. Pandit**

## MEMBERS OF THE EDITORIAL COMMITTEE

Managing Editor: **Gurunath Gokarn**  
Editor: **Smita Mavinkurve**

Associate Editor: **Uday A. Mankikar**  
Editorial Committee:

**Usha K. Surkund**  
**Shruti S. Gokarn**

### Computer Composing:

VISION DTP – **Sujata V. Masurkar**

KSA Telephone: (022) 2380 2263

TELEFAX: (022) 23805655

KSA Holiday Home, Nashik:

Tel: 0253-2580575 / 0253-2315881

## IN THIS ISSUE....

From the President's Desk	9
Letters to the Editor	11
The Shamrao Vithal Co-operative Bank - A Shining Star in Co-operative Banking	13
Tribute - Vithal Mangesh Nadkarni ... <i>Raghunath Gokarn</i>	16
Profile: Krishna Kalle – A Vocalist par excellence ... <i>Somashekhar Naimpally</i>	18
Parisevanam: The Joy Of Sadhana ... <i>Chaitanya Gulvady</i> Seva Saptaha .. <i>Sharad Kilpady</i>	20
Mangalotsav: Pandit H.Taranath Rao Remembered <i>Reported by Prakash Burde</i>	22
Insensitivity toward the Have Nots : Usage, Wastage of Water and Food in cities ... <i>Avinash Mallapur</i>	25
Khushboo – A Fragrance That Speaks! ... <i>Sadhana Kaikini</i>	29
Book Review: My Cancer is Me	

... Reviewed by Dr Hemangini Hoskote	31
The Magic of Krishna ... <i>Deepa Raja Kodikal</i>	33
KS Health Awareness Series – 20: Diabetic Foot Care Guidelines ... <i>Dr. Gurudutt Basrur</i>	36
The Young Viewpoint: No...Don't...Stop It !!! ... <i>Akshay Kumta</i>	38
Our Enigmatic Bundle of Joy Tara Chaitanya Desai (1916 - 2012) ... <i>Radhika Naren Desai</i>	39
ममीझ डे आरुट ... <i>गीता बलसे</i>	40
निसर्ग रक्षण ... <i>वसुधा कृ. कडले</i>	40
Personalia	41
Examination Results	43-44
Kiddies' Corner: God (Poem) ... <i>Shivani Girish Bhat</i>	45
The Way to 15th August (Poem) ... <i>Arjun Puthli</i>	45
Did You Ever See (Poem)... <i>Divyangi Pandit</i>	45
Bal Ganapati (Drawing) ... <i>Amruta Sawant</i>	45
Children's Day ... <i>Nalini Nadkarni</i>	45
आत्रांच्या आठवणी (भाग-३) ... <i>वसुधा बियूर</i>	47
“हावें मगले शोधाक” (कोंकणी पद्य) ... <i>चैतन्य उभयकर</i>	47
गीर्वाणप्रतिष्ठा – रसास्वाद – मेघदूत-७ ... <i>कृष्णानंद मंकिकर</i>	48
पुस्तक परिचय ... <i>उदय मंकिकर</i>	49
मनशक्ती ... <i>विजयालक्ष्मी सुरेश कापनाडक</i>	55
Here & There	56
Our Institutions	57
Classifieds and Domestic Tidings	58

## KSA HEALTH CENTRE

How important are pathology tests for diagnosis of an illness? How accurate are they? Should I go 'fasting' for all pathology tests? If yes, why? Can all illnesses be diagnosed by pathological investigations? All these, and many other questions will be answered at an Audiovisual

Presentation on

### “Pathological Tests – what do I need to know?”

By **Dr. Shekhar Nerurkar Ph D (Med. Biochem)**  
At 10 am on Sunday, the 20<sup>th</sup> October 2013  
at the Shrimat Anandashram Sabhagriha, KSA Bldg,  
Talmakiwadi, J D Marg, Mumbai 400007

**Dr Kishor Nayampalli MD,**  
Senior and well known Pathologist  
has kindly agreed to grace the occasion as  
**Chief Guest.**

(KSA Health Lecture Series -9 )

*Dr. Prakash Mavinkurve* *Shivshankar Murdeshwar*  
Joint Secretary, Health Services Hon. Secretary

## **KSA's Students' Convocation 2013**

The Annual Convocation of successful students who have passed the examinations of SSC/ HSC or University and of other recognized institutions will be held on Saturday, October 12, 2013 in Shrimat Anandashram Hall, Talmakiwadi, J. D. Marg. Mumbai – 400007 at 5.00 p.m.

Smt. Geeta V Yennemadi, Vice- President, KSA  
will be  
“AT HOME”

Smt. Nirmala G Bellare, Vice-Principal (Retired) of  
Sir Vithaldas Thackersey College of Home Science, SNDT University  
will be the Chief Guest and has kindly agreed to address the students.

Shri Suresh Hemmady, President, KSA  
will preside over the function.

All successful students, their parents and friends are cordially invited .

Shivshankar D. Murdeshwar, Hon. Secretary KSA

## **My Story**

### **Autobiography of D.A. Bijoor**

The Kanara Saraswat Association with the support of Shamrao Vithal Coop. Bank has decided to publish “My Story” an Autobiography of late Shri D.A. Bijoor, former Deputy General Manager of Union Bank of India and former Chairman of Shamrao Vithal Co-operative Bank and great benefactor of our community.

The book will be released tentatively on Tuesday, 26 November 2013, Foundation Day of the Association. It is a story of his rise from poor circumstances in a remote village and struggle for education to his achievements in the banking field.

The book contains 304 pages and 12 pages of photographs and is priced Rs. 300.

It will be offered at Rs 250 to those who order the book with payment on or before the date of publication. The amount may be paid by cheque in favour of Kanara Saraswat Association or in cash or by NEFT to our Account No 100920950000069 (IFSC Code No SVCB0000009) with The Shamrao Vithal Coop Bank Ltd, Sleater Road Branch, Mumbai – 400007

The exact date and timings will be announced in November 2013 issue of KS Magazine.

**Raja Pandit**

Chairman, Kanara Saraswat Association



## **GODDESS SARASWATI**

A beautiful Saraswati Idol of marble placed in an elegant wooden cupboard now adorns Shrimat Anandashram Hall of KSA. A substantial amount was donated by Shri Bipin Vasant Nadkarni towards its cost and KSA expresses its gratitude to him for this noble gesture.



## *From the President's Desk....*

“Peace of mind”. It’s one of those elusive commodities that money can’t buy. Some people seem to have it in them and some just don’t. Some search for it high and low and others unknowingly run away from it. Nothing external to you has any power over you. Peace of mind comes from within and not without. You can have all the luxuries in the world but at the end of the day when you go to bed, what actually matters is peace of mind.

Peace of mind comes from not wanting to change others. Everything you dislike, occupies a permanent space in both your head and heart. Every time you are angry or resentful you are setting yourself up for a stressful life. It is like drinking poison and expecting the other person to die. I remember reading that for every minute that you remain angry, you give up sixty seconds of peace of mind. The minute you stop overwhelming your mind with caring about what everyone else thinks, and start doing what you feel in your heart is right, is the minute you will finally find peace of mind.

Peace of mind is actually tranquility. We all need to be at peace with ourselves so as to function properly. Peace of mind is reflected by the calmness and composure that we show even in the face of adverse circumstances. Sometimes, you are your own worst enemy when it comes to peace of mind.

Actually, there are certain simple fundas that can help you achieve peace of mind....certain do’s and don’ts that are easy to adopt and practice. To elucidate.....Don’t read too much into things. Sometimes a look is just a look and a chipped teacup is just a chipped teacup. It’s not a passive-aggressive way to say you are not appreciated. Don’t make things bigger than they need to be. Learn how to transfer trust. Recognize when you are being inefficient. Say no whenever you have to. Spend your time on what matters to you the most. Don’t interfere in other people’s business. Mind your own business....always. Forget and forgive. By nourishing grievances we go on excavating our wounds. Life is too short to waste on such trifles. Don’t crave for recognition. Neither praises nor curses that people shower on you last long. Do your duties ethically and sincerely and leave the rest to God. Don’t be jealous of anyone and anything. Change is the only constant in life. Change yourself according to the environment. Endure.....what cannot be cured. Don’t bite more than you can chew. Meditate regularly. Never leave the mind vacant. Don’t procrastinate and never regret. You can never plan enough because you can never anticipate all future happenings.

In the final analysis, when you are able to resist the temptation to judge others and are willing to adopt an attitude of forgiveness in your life, is the time when you realize that you can only have peace of mind when you forgive rather than judge.

Always remember that “If God has brought you to it...he will take you through it”.

Wishing you peace of mind always!!!!

*Suresh S. Hemmady*

**MEDRAD®**  
Performance. For life.™

**KIRAN\*** **FUJIFILM**

- Medrad Pressure Injectors for CT, MRI, Cath Labs and their Consumables.
- Fuji Computed Radiography Systems, Laser and Thermal Printers, All Types of X-ray and Imaging Films.
- Kiran Cassettes, Intensifying Screens, Protective Apparel and Ultrasound Jelly.
- Barium Products from Eskay Fine Chemicals.
- Ionic and Non-Ionic Contrast Media from Cadila Healthcare
- Chemicals for Manual and Automatic Processing of X-ray Films
- Dark Room Equipment, X ray Accessories and Lead Protective Equipment.
- ECG Jelly and Rolls



**ANITA MEDICAL SYSTEMS PVT. LTD.**

Head Office : #3A/4, Commercial Block,  
Ram Apartments, 4<sup>th</sup> Cross Road, Pandurangwadi,  
Goregaon East, Mumbai – 400 063.

Tel : +91-22-28741625, 28768649, 28747542, 28712882 Fax : +91-22-28747434

North Zone Sales Office : 101, D. R. Chambers,  
1<sup>st</sup> Floor, 12/56, Desh Bandhu Gupta Road,  
Karol Bagh, New Delhi – 110005.

Tel : +91-11-23521694, 41545570 Fax: +91-22-41545571

**E-mail: [anitamedicalsystems@gmail.com](mailto:anitamedicalsystems@gmail.com)**  
**Web-site: [www.anitamedicalsystems.com](http://www.anitamedicalsystems.com)**

---

## Letters to the Editor

**Dear Editor,** I was extremely delighted to see the September 2013 issue of Kanara Saraswat which has come out very well with a beautiful cover design. I thank the Editorial Committee for publishing an article on “Dilkhush Welfare Society’s Sanjan Home” – A Shelter Home for Mentally Challenged Adults. It was really a deserving case to bring it to the notice of the members of our community and I am sure all possible assistance will be pouring in to run the institution.

Well Done Reshma Nayampally and wish you success in your efforts.

*G. R. Pandit – Pune*

**Dear Editor,** Hearty Congratulations for September 2013 issue of Kanara Saraswat. The articles are very informative, front cover is captivating. I got the magazine earlier than expected. Should I congratulate the postman?

You deserve the community’s gratitude for allowing publicity for a Shelter Home for Mentally Challenged Adults.

We Chitrapur Saraswats are by nature charitable and will not be lacking in any effort to give financial and moral support to this project.

*Nivedita Dhareshwar, Bangalore*

**Dear Editor,** While going through current issue of Kanara Saraswat Magazine I was captivated by the cover story “Residence for Mentally Challenged Adults” I was emotionally moved while reading that article. My sympathies go to such families of handicapped and can imagine the traumatic days they are facing. Members of our community runs similar welfare activities through institutions like Swami Parijnanashram Centre for handicapped at Bolinj (Vlrrar), the Anusuyatmaja Matimand Nivasi Vidyalaya and Indira Bharati Karna- Badhir Nivas Vidyalaya at Igatpuri which houses mentally challenged children.

I appreciate the efforts taken by Smt Reshma Nayampally for finding this welfare shelter home.

*Vijay Kumtakar, Navi Mumbai*

**Dear Editor,** Our Congratulations to the Editorial Committee for coming out with excellent production of the magazine – Kanara Saraswat. The articles are informative, educative and are often good quality.

I would particularly appreciate the article under the column “Parisevanam” which brings us closer to Shri Chitrapur Math. The well written article “The Rasataa of Sanskrit” by Sujata Haladipur was scholarly and educative.

The magazine has caught the international standards- Congrats and best wishes

*Akshata Kalyanpur- Goa*

**Dear Editor,** Interesting article indeed by Shri Manohar Bagade on ‘Senior Citizens’ Assisted-Living Community’ and is sure to attract opinions and debate. The concept of assisted living is an interesting option in today’s times, especially for people like myself who has no issues.

I agree that there are many elders who have their children abroad, who are also willing or say they are willing to spend, to keep their parents in comfort. Some realty developers have come out with schemes in Bangalore, wherein you have to buy the home/ medical facilities and comforts. But the property is reverse mortgaged and upon the death of the person , the property goes back to the developer. What if the parents have to put their life’s savings including maybe property ( which could be worth crores) into such Assisted Living options? Do you think the children would really agree then?

Senility, eccentricity and cantankerousness is a known symptom of old age and should not be reason to discard elders. There would have been many such traits demonstrated by us as children which our parents tolerate during our growing years. Also, in some families, the children want to enjoy the inheritance created by the elders but cannot deal with the problems of the elders such as care/ getting assistance of nurses etc.

The author has himself mentioned that such Assisted Living projects would require large infrastructure and funds. However, do you think people would be willing to pay for the facilities given? Because in Para 5, the author talks of “people should do selfless service” to make the scheme “viable”. Does that mean that the author seeks a cheap/reasonable assisted living option with selfless service of OTHERS , why? Should we not start to do this selfless service at home for our own parents. Besides, can today’s inflation rates make such projects viable?

In my opinion, a social service project should not be mingled with a commercial one. One way to look

at this is like our "Anandashraya" at Shirali, which is entirely a social objective and we have many from the community opting to do selfless service. But here, one would have to make do with the services and facilities on offer.

The other would be a commercial one where the interested parties/ their children can pay and demand for the services. Here, you are not dependent on "selfless workers" but can pay for the service.....but if some entrepreneur really dares to do such a venture, are there any takers??

**Suma Kaushik, Manki, Honavara**

**Dear Editor,** Ref. Mr Manohar Bagade's fine article - Senior Citizens' Assisted Living Community in KSA Dt. August 13, I agree that with growing nuclear family style of living & many of our youngsters migrating to foreign countries for better job opportunities, assisted living communes for lonely and helpless senior citizens are fast becoming the need of the day.

Some such noteworthy communes for senior citizens that are offering yeoman services to able and disabled seniors that I am aware of are as follows –

1. Athashri Foundation run by Paranjape builders in Pune.

2. Dignity Lifestyle Homes in Neral.

3. Golden Nest, Pune.

I am myself living in Golden Nest through my own choice because I can continue living my own independent life style with like minded residents of my age group without being an impediment and burden to my two sons who are well settled in Pune and Delhi.

If anybody wishes to know more about these senior citizens' communes they may contact me on my email Id as given - [gokarnkusum@gmail.com](mailto:gokarnkusum@gmail.com)

**Kusum Gokarn, Pune**

**Rates for Classified Advertisements  
in Kanara Saraswat Magazine**

Quarter page (1 issue):	Rs. 1500/-
Half page (1 issue):	Rs. 2500/-
Full page (1 issue):	Rs. 4500/-
Coloured half page (1 issue):	Rs. 3500/-
Coloured full page (1 issue):	Rs. 6500/-
The rates are inclusive of a photograph.	

*:- With Best Compliments -:*

From

# ACME SOAP WORKS

Manufacturers of Industrial & Household Soaps & Detergents

Ram Mandir Road, Next to Ram Mandir,

Goregaon (W), Mumbai - 400 104

Telephone No.: 91 22 26762959 / 26762970 / 26794394,

Fax: 26762994

Email: [acmesoap@vsnl.net](mailto:acmesoap@vsnl.net) Website: [www.acmesoapworks.com](http://www.acmesoapworks.com)

## The Shamrao Vithal Co-operative Bank A Shining Star in Co-operative Banking

The Shamrao Vithal Co-operative Bank Ltd. (The SVC Bank) has been a pioneer in the co-operative banking sector ever since its establishment in 1906. Currently, with 145 branches, it has a widespread presence in 8 major states of India - Maharashtra, Goa, Karnataka, Gujarat, Andhra Pradesh, Madhya Pradesh, Tamil Nadu and New Delhi. It has business of Rs.9455.84 Crore Deposits and Rs.6337.49 Crore Advances as on 31st August 2013, and makes optimal use of technology in its operations to increase its business

The Bank believes in a simple philosophy – “make banking easy”. With this main objective, the Bank has always endeavoured to find the right solutions. In fact, it had initiated the development of a core banking software in the year 2001. Importantly, after intense research and trials, the Bank has implemented its developed banking solution into all its systems. This single window solution, covering all banking products required by any Bank has been successfully implemented across all the locations.

Interestingly, the SVC Bank is the first bank in the country to develop a core banking software - branded as ‘Genius’ - along with the related modules catering to Asset Liability Management, Anti-Money Laundering, On-Line Audit, etc.

### **Genius – a single window solution:**

Genius, the integrated online banking software has been structured on three-tier architecture with a distributed database to provide a single window solution for all banking products. The software matches the functionalities and features of the best software breeds implemented in the banking industry. Genius comprehensively and, simultaneously brings forth every aspect of bank management and operations into on-line computerisation. It combines the power of Windows Operating System, SQL as the RDBMS and a very user friendly GUI – Graphical

User interface.

The major advantage to the Bank in having an in house development team was the roll out of customised technologically enabled banking products

1. The Bank has introduced more than a dozen products during this year and successfully launched them with great acceptance from the customers. Some of the products include SV Gold, SV Kids, SV Business@Ease, SV Women, SV Convenience, SV Pearl, SV Silver and many more.

2. The Bank processes approx 30000 funds transactions per day by way of the Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT). These transactions are all processed using Straight-Through-Processing (STP) mode whereby the transactions are effected in the customer account in real time mode. These facilities are also available On-line through Internet Banking. SVC Bank was the 1st co-operative bank to initiate the payment system on STP mode.

3. Fee collection for school & college students is a very cumbersome process for the collection department whether it be the school or college accounts department or the Bank where the students are directed by the school or college to deposit their fees. Taking cognizance of the efforts that are required to be put in not only for the physical collection of the fees, but also towards reconciliation of the fees towards various accounts and then giving credit to those accounts, the Bank has automated the entire process of fee collection. With this module, the Bank accepts the fees and using the fee collection module developed, automatically credits the concerned accounting heads. The institution is also given a statement on a daily basis for their reconciliation.

4. Collection of monthly maintenance charges for co-operative housing societies is a very cumbersome process. Realizing the efforts that are required to be

*With best compliments from:*



## **STANDARD GREASES & SPECIALITIES PVT. LTD.**

**an ISO 9001 : 2000 Company  
Manufacturers of Lubricating Oils, Greases  
& Specialities**

## **ROYAL CASTOR PRODUCTS LTD**

**an ISO 9001 : 2000 Company  
Manufacturers /Exporters of Hydrogenated Castor Oil,  
12 Hydroxy Stearic Acid**

**Regd./Adm. Office:**

101, Ketan Apartments,  
233, R.B. Mehta Marg, Patel Chowk, Ghatkopar (E),  
Mumbai - 400 077.

Tel: 25013641-46 Fax: 25010384

Email: [standardgroup@standardgreases.co.in](mailto:standardgroup@standardgreases.co.in)

Web: [www.standardgreases.co.in](http://www.standardgreases.co.in)

put in not only for the physical collection of the fees, but also towards reconciliation of the fees towards various accounts and then giving credit to those accounts, the Bank has automated this process. With this module, the Bank accepts the charges and using the module developed, automatically credits the concerned accounting heads. The institution is also given a statement on a daily basis for their reconciliation.

5. The Bank has initiated innovative products like 'Arogya Vishesh' where the Bank has tied up with various hospitals and the customers of the Bank can avail medical aid and hospital facility Here the payment is facilitated using the medical subscriber card. This process is technologically enabled so that the payment to the hospital is initiated by SMS linked to the customer account.

The SVC Bank is the 1<sup>st</sup> Bank to introduce such innovation in Banking Operations

The Bank has in place a robust and secure Internet Banking portal that facilitates the customer for real time access and on-line funds transfer. Bill payments and payment gateway based transactions are also facilitated. Donations to any Institutions including Shri Chitrapur Math, Shree Sidhivinayak Temple can also be made on-line.

The Bank also provides ATM access to over 1,25,000+ ATMs across the country as well as benefits of on-line shopping and Point of Sale access through the VISA debit card.

The successful implementation of Genius in all its branches and the generation of automated MIS by this software have encouraged the Reserve Bank of India to grant us a special permission to offer this core banking software to other co-operative banks and other institutions in the country. As of today, Genius has been successfully implemented in more than 400+ branches of 72 other Co-operative Banks and Co-operative Credit Societies.

Over the years the IT department of the Bank has been consistently receiving awards and accolades from the Industry. We list below some of the recognition from the Industry towards the IT initiatives of the Bank

- Awarded “**Banking Frontier IT Awards**” 2010 for Best Data Centre, Best Innovation in Virtualisation
- Awarded “**Best Co-operative Bank**” for 2010 by the Indian Bankers Association (award received from HH Abdul Kalam – Ex President of India)
- Awarded “**Best Co-operative Bank**” for 2011 by the Indian Bankers Association (award received from Mr. Narayan Murthy - Chairman Emeritus Infosys)
- Awarded “**Best IT Enabled Co-operative Bank**” for 2012 by the Institute for Research & Development in Banking Technology (award received from Dr. Duvurru Subba Rao Governor of The Reserve Bank of India)

*This is an annual award mainly for the Banks in the Public and Private Sectors but has been opened up for the Co-operative Sector for the 1st time, and SVC has bagged the award.*

- Awarded “**CIO 100 2013**” by IDG India’s CIO magazine
- Awarded “**CIO 100 Green Crusader 2013**” by IDG India’s CIO magazine

*The CIO 100 Awards is a truly global recognition. It is an acknowledged mark of excellence in enterprise IT. This year’s CIO100 awards theme was aptly chosen as - **The Astute 100** - that recognized and felicitated the CIOs who have been imaginative and inventive in these times; and adept and astute in converting the handicaps to their advantage while not only enabling their businesses to grow but also extend their lead on their competition.*

#### **Rates for Classified Advertisements in Kanara Saraswat**

For the first 30 words: Rs. 600/- for KSA Members and Rs. 650/- for Non-members.

For every additional word, thereafter: Rs. 20/-

Postal charges for Kanara Saraswat:

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

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

## Vithal Mangesh Nadkarni Reputed Table Tennis Player of Yester years

BY RAGHUNATH GOKARN

The Talmakiwadi Co-op Housing Society was established in 1938 and many Chitrapur Saraswat families started occupying the tenements in these buildings by 1941. In the same colony the Kanara Saraswat Association built its own premises in 1941.



The Kanara Saraswat Association has always given excellent opportunities to Bhanaps and their children for social and cultural activities and sports such as Table Tennis, Volley Ball, Carrom etc. Vithal Mangesh Nadkarni was a star

player who himself benefited from this and in turn groomed others too. Vithal's parents were one of Talmakiwadi's early residents and so also the present writer's family. Soon Vithal and I became close friends. I was a frequent visitor to their house. Though we parted our ways pursuing different careers our friendship remained permanent.

Vithal was born on 17 June 1930 in Bankikodla. He had his primary education in Municipal school and secondary education in Gokhale Education Society's school in Grant Road.

In the forties and fifties of the last century, Table-Tennis was a very popular game in Bombay. Our elders like K.B. Nagarkatti, R.S. Amladi and B. S. Gunawante were expert players. We began to emulate them and learnt our first lessons here. KSA used to hold tournaments for juniors during Diwali. With pardonable pride I would say I was one of the leading players. Vithal and I used to play together. However Vithal soon surpassed me. He won championships continuously in the Diwali tournaments for both juniors and seniors for many years.

After matriculation he got preference for admission in Ruia College considering his prominence in Table Tennis. But within a year he was hijacked by the Sports Secretary of Khalasa College by offering him freeship. In those days there was a great rivalry among colleges in Bombay and they were looking out for good players in different sports to represent their colleges. Vithal made a debut representing Khalasa

College in winning two titles, men's doubles and mixed doubles beating St.Xaviers College after a gap of five years. He won many championships in several open tournaments conducted by clubs, colleges and universities, State and National bodies from 1948 to 1961. In Men's singles he was one among Bombay's top ten for several years. He started hitting headlines in the newspapers.

He secured a job in Burmah-Shell. Representing Burmah-Shell Sports Club Vithal won his first open singles title defeating A. I. Jacob in three straight sets in the tournament conducted by Byculla YMCA in 1954. In the tournaments held by CCI, Hindu Gymkhana, St. Xavier's College, Times of India Sports Club, Matunga Gymkhana, Vithal in partnership with Manohar Lulla in Men's doubles and in partnership with Rubi Satarwala in Mixed doubles always won the championships. They were declared as the best doubles players in 1952-53. In fact Vithal took part in every tournament conducted in Bombay. In 1950-51 Vithal in partnership with Nariman Mistry played in Men's doubles in Colombo and Hyderabad National Championships.

Vithal was a cool, stylish and a graceful player. He played with great concentration. As a beginner he was on the defensive. But over the years he developed a technique of his own and started an offensive game. He used to stand close to the table blocking the ball like a solid wall in his hits and returns. He used to hammer the ball with forehand so fast that the opponents missed it. He was equally good in backhand play and in deceptive drops near the net and placings in the corners. The national champion, left handed player Uttam Chandarana opined that Vithal nadkarni was the most difficult player to defeat! This speaks for Vithal's skill, competence and mastery over the game.



Vithal was a real sportsman. He was a good volleyball player and used to take part in KSA's Diwali volleyball tournaments and in his college too. He was a very good badminton player. He lifted both singles and doubles titles for his college. He also took keen interest in other games including Cricket although his first love was Table Tennis.

After retiring from active Table Tennis tournaments Vithal Nadkarni served Inter-Oil Table Tennis Committee as Chief Referee, Hon. Secretary and Chairman. He conducted many Table Tennis coaching camps for young players in summer vacations for KSA.

After retiring from Burmah-Shell Vithal devoted himself to social work. He was on the Managing Committee of the Kanara Saraswat Association for many years, was its General Secretary in 1963 and

also served on the Editorial Committee from 1976 to 1978. As a librarian of the Association's Library he systematically rearranged all the books and lent the books to the members from time to time. Recently he served as the Chairman of the Reference Library. He was also associated with the Census work of 1971 and 2001. He served in the Managing Committee of the Talmakiwadi Coop Housing Society from 1998 to 2005 and was its Joint Secretary in some years. He also worked for the Popular Ambulance Association and the Saraswat Education and Provident Coop Society.

Early this year unfortunately Vithal had a fall and hip fracture. Thereafter he suffered from many ailments which he faced with forbearance and fortitude and passed away on 20 August 2013 in Mumbai. He has left behind his devoted wife, daughter and son.

## Sahitya Akademi

with

**The Saraswat Mahila Samaj & The Kanara Saraswat Association**

Presents

### कोंकणी महिला साहित्य दर्शन

अध्यक्ष : डॉ. चंद्रशेखर शेणॉय

- १) काव्यवाचन : अरुणा राव (कर्नाटक कोंकणी अकादमी पुरस्कार)
- २) काव्यवाचन : इंदू गेरसप्पे (गोवा कोंकणी अकादमी पुरस्कार)
- ३) नाटिका अभिवाचन : विभा कामत आनी डिंपल वागळे.  
“भाषेची गंमत” : लेखन साधना कामत (महाराष्ट्र राज्य साहित्य पुरस्कार)
- ४) कथा वाचन : रेखा राव (महिला समाज लेखन पुरस्कार)
- ५) ललित लेख : श्यामला भट (महिला समाज लेखन पुरस्कार)
- ६) कोंकणी अंगाई गीतां : निर्मला सावर्डेकर (प्राध्यापिका विल्सन कॉलेज)
- ७) कोंकणी कांतार : (गीत : कामत द असोलना. गायिका : मिस ब्लेसिका फर्नांडिस)
- ८) कोंकणी शब्दसंग्रह : मीरा काटे : (old konkani names for utensils used in the kitchen with exhibits)

#### साहित्य चिंतन

- १) “मुक्ताबाई मंगळूर हिगलीं नाटकं” : रसग्रहण  
(Critical appreciation by चंद्रमा बिजूर) (महिला समाज लेखन पुरस्कार)
- २) “अरुणा राव हिगेलें काव्य” रसग्रहण.  
(Critical appreciation by इंदू गेरसप्पे)

**Followed by a general discussion on all these items.**

(Total duration : approx – 1½ hours)

दिवस : शनिवार दि. १६ नोव्हेंबर २०१३ सायं. ४ ते ७

स्थळ : तालमकीवाडी हॉल, ताडदेव, भाटिया हॉस्पिटलालागगी, मुंबई ४००००७

*All are cordially invited; Please be in your seat by 3.45 p.m.*

---

## Profile:

# Krishna Kalle - A Vocalist par excellence

SOMASHEKHAR (SOM) NAIMPALLY, TORONTO, CANADA

Krishna Kalle is well known for her playback songs in Hindi and Marathi movies, bhajans, ghazals and light songs on AIR and concerts. She has also sung lyrics in Gujarati, Punjabi, Bhojpuri and Sanskrit. Moreover, she has also given classical concerts. Vasudha Kulkarni has written a short biography of Krishna in Marathi and this article is based on the same.

Krishna was born to Sharada and Vasant Kalle on December 18, 1940 in Mumbai. She has two younger brothers Ajit and Ashok. Krishna grew up in Kanpur. She excelled in school with two double promotions as also in college. She was trained in classical music beginning with dhrupad-dhamar and lighter forms like thumri, ghazal, chaiti, kajari etc. by Pandit Ramasevak Tiwari and his brother Siyaram. She then received training in Rampur gharana from Ustad Afzal Hussain Nizami. Along with her parents, who were interested in classical music, Krishna attended many music concerts. Top musicians such as Ustad Bismillah Khan, Pandit Shanta Prasad, Vidushi Girija Devi performed in their home. She won prizes in school and college contests and ere long was graded as a top artist in AIR. Her brothers are also well versed in music. Her aunt, Sharada's sister Tara Kalle studied from the Khalifa of Agra Gharana, Ustad Vilayat Hussain Khan and performed on AIR. Her cousin Usha Balasavar (daughter of Sharada's sister Shashikala) is also a well known singer.

In 1959 Krishna graduated with honours. She married Marutirao Idgunji, a family friend and a lover of music. The couple lived next to Krishna's parents and Krishna continued her studies and performing light music concerts. In 1965 they moved to Mumbai and Krishna entered into the main stream of light music.

Her playback singing in Hindi films began in 1965 in "Danaveer Karna". The book (by Vasudha Kulkarni) gives a complete list of her 165 songs with composers of lyrics and music. Among the duets she sang are those with Mohammad Rafi, Manna Dey, Kishore Kumar, Mukesh, Hemanth Kumar, Mahendra Kapur, Vani Jairam, Suman Kalyanpur, Lakshmi Shankar and Usha Balsavar. She worked with music composers such as Datta Davjekar, O. P. Nayyar, Salil Choudhari, Shankar Jaikishan, Sudhir Phadke, C. Ramachandra and Ram Kadam.

Growing up in Kanpur, Krishna was fluent in

Hindi and Urdu.

In Mumbai, Ram Kadam, who was normally a music director for Marathi movies, had an assignment for a Hindi movie. Under duress, he chose Krishna and was so

impressed that he chose her for his other assignments as well. Krishna mastered Marathi pronunciations on the job so well that she got many assignments in Marathi movies, bhavageet etc. under famous music directors such as Shrinivas Khale, Yashavant Dev and others who have given glowing testimonials in the book mentioned above. There is a list of 109 songs in Marathi in films and as bhavageets. Krishna's Gujarathi songs also became hits.

As Krishna became well known as a playback singer, problems began. Other leading playback singers succeeded in depriving Krishna from rising further. In addition to this Krishna had to face a tragedy. Marutirao suddenly passed away in 1979.

When playback singing dried up, Krishna restarted what she was doing in Kanpur, namely sing on AIR where she had a top grade and in private concerts. In 1973 Krishna met Manohar Rai, an accomplished musician in Dhrupad-Dhamar as well as a music composer-cum-director in a recording studio. Krishna and Manohar both composed lyrics and music and gave over a thousand concerts in both light and classical music. In 1985 the two got married. They continued their concerts until they had to stop due to health reasons. Even now music continues in their home.

The book "गायिका कृष्णा कल्ले, एक कृतार्थ गानप्रवास" by वसुधा कुलकर्णी, १४ विद्या ६४ कला प्रकाशक contains complete lists of Krishna's playback songs in Hindi movies (165), Marathi movies & bhavageets (109), songs on AIR (38), gazzals (39) - each with complete details. There are also lists of bhajans and gazzals with music by Manohar (38), gazzals composed by Manohar (39). Krishna herself has composed bhajans and set them to music.

The author can be contacted at [somnaimpally@yahoo.ca](mailto:somnaimpally@yahoo.ca)



# मी, आई, आई ची आई आणि तिची आई



**Great Grandmother: Smt. Mirabai Mavinkurve,  
Grandmother: Smt. Mangala Honnemadi,  
Mother: Smt. Anagha Shetty, Baby: Ishaan Shetty**

## MAY GOLD TURN TO DIAMOND



### **Shri. Durgesh Chandavarkar and Smt. Sangeeta Chandavarkar**

**Celebrate their Golden Wedding Anniversary on 3<sup>rd</sup> October, 2013.**

May Lord Bhavanishankar and Our Kuladevata Shree Mangesh-Mahalaxmi and Our Guru Parampara grant them a long, healthy and happy life.

**With Love From:**

#### **Children**

Arundhati & Kiran Ullalkar  
Archana & Vinay Sabnis  
Anand & Sandhya Chandavarkar  
Ashwin & Madhuri Chandavarkar

#### **Grandchildren**

Sanika  
Ravina/Rima  
Varun/Rohan  
Neel/Anushree

and In Remembrance – Kunal

## CHAITANYA GULVADY tells us how Pujya Swamiji's Love and Guidance have enabled him and many other Bhanap maams to discover The Joy Of Sadhana

When Parama Pujya Shrimat Sadyojat Shankarashram Swamiji became our 11<sup>th</sup> Mathadhipati and visited all the *sabha*-s, His Holiness observed that Bhanap *maam*-s were very devoted and diligently performed various forms of *seva*, but unlike the *pachi*-s, they seemed less willing to sing *bhajan*-s in public.

The Chitraput Saraswat *samaja* has been blessed with an illustrious Guruparampara and these *Yateeshwar*-s enabled the people to retain a strong bond with their Math and imbibe the deep-rooted wisdom embedded in our traditions and also reflected in various forms of performing arts. Many members thus took training in classical Hindustani music, some performed *Hari-katha*-s, while others sang *bhajan*-s during the Ram Navami and Gokulashtami festivals.

In the '90s, when the *samaja* was pining for a Guru, a large number of Saraswat *bandhava*-s participated in a series of *Gayatri-Purashcharana*-s at various places like Shirali, Bengaluru, Mumbai. Male devotees also performed penance, chanting the *Gayatri-mantra* for hours, till the *Anugraha* of the Lord and *Guru-shakti* blessed us with our present Mathadhipati who is so caring, tireless and a storehouse of wisdom.

When Pujya Swamiji started encouraging *sadhaka*-s to recite *shloka*-s and sing *bhajan*-s, a large number of male devotees overcame their initial inhibition and started participating in the *samuhik pujan*-s and reciting *shloka*-s. Many Yuva-s, the torchbearers of our *samaja*, have also come together to participate in various activities on the Yuvadhara platform and are sincerely doing *seva*, wearing the *dhoti* and *angavastram* and chanting or singing the names and praises of the Divine with gusto at every *sabha*. They also make excellent power-point

presentations on different projects of the Math and participate in *Vimarsha*-s enthusiastically!

*Namasankirtana* elevates mind and spirit and raises the energy-level of the body too, especially during the profoundly joyful and fulfilling experience of group-*satsang*! The *sabha* of Santa Cruz, Mumbai even has an all-male *bhajan mandali*! Many *Maam*-s who have taken *mantra-deeksha* from Pujya Swamiji are discovering the benefits of regular *mantra-japa*. Hundreds of them participated in the historical 'Guru Jyoti Pada Yatra' from Gokarna to Shirali during the tercentennial commemoration of our beloved Shri Chitrapur Math and its revered Guruparampara and also took a *sankalpa* to do the *Gayatri-mantrajapa* one crore times! This mega-



*Gayatri-Anushthana* was completed devoutly by over a thousand Saraswat *bandhava*-s, after which *Gayatri-anushthana*-s are being performed regularly at all the *Samadhi*-Maths.

It was only in my early '30s that a curiosity about the concept of God in Hindu scriptures drove me to voraciously read books on the *Veda*-s, the *Upanishad*-s and *Purana*-s. The scientific ethos of our ancient texts revealed how our immortal seers had wisely and intuitively presented a wonderful

# Parisevanam

concept of the *Advitiya- Bramhan*. This was when I started performing the daily *Sandhyavandanam* as advocated by our Gurus. *Mantra-deeksha* from our Beloved Swamiji further enhanced my *sadhana* opening up new horizons of 'self'-discovery!

A gentle nudge from Pujya Swamiji also awakened the desire to learn Sanskrit and I was able to explore the divine language of the Gods! The breathtaking beauty of *shloka-s* and *stotra-s* then began to unravel like the finer nuances of a painting still getting perfected on an artist's canvas. I had been singing *bhajan-s* from childhood, thanks to my father's strong spiritual leaning. But now I am able to experience their essence and depth even as I sing them.

True, a demanding profession snatches away a lot of the time you would love to give to your *sadhana*, but I can attest that spiritual practices have truly enriched my life and given it so much depth and meaning. *Sandhyavandan*, *mantra-japa*, meditation are the roads to introspection. Offering *seva* has induced discipline, discrimination and added intensity to my *sadhana*, even as I keep learning many a management lesson at the Holy Feet of my Guru!

I would like to mention in conclusion, that the invaluable practice of *Sandhyavandan* has taken a back-seat in the 'busy' lives of many *bandhava-s* of our community. Concerned for the spiritual growth of such *sadhaka-s* our sensitive Guru has enabled us to publish a small booklet called *Samkshipta Sandhyavandanam*, which was released recently during the *Rathotsav*. Trained volunteers are available to teach this eight-minute *anushtan* to any person eager to learn it.

If we follow the guidelines set for us with great care and love by Pujya Swamiji the spiritual progress of Saraswat *bandhava-s* will indeed be promising and bright!

Photo credits: Ravi Sorab

\*\*\*\*\*

## SEVA SAPTAHA

**SHARAD KILPADY**, who was the head of a team of volunteers who went for a *Seva Saptaha* at Karla Math, shares a leaf from his creative dictionary to describe the memorable experience!

- S Spiritual retreat from Sunday to Sunday  
to
- E Elevate, Evolve and Explore our Inner Self  
and feel
- V Vibrations of the Sacred Devi and Samadhi  
with
- A Awareness and Atmashuddhi  
For
- S Sarupya, Sayujya, Salokya, Samipya  
Sadhana  
also with
- A Asthamoorti Upasana and Ananda at the  
Sanctum of the Ashrama  
feeling
- P Purity with Puja, Prayer, participation and  
performing all activities as a Spiritual Project  
be it at
- T Temple or Kitchen or any duty with a sense  
of Team work and Tolerance with the Bhava  
of Karma Yoga  
along with
- A Appreciation of every Aspect of the Divine  
Atmosphere  
also
- H Happy to be in a "Home away from Home"  
right from
- A Awakening with Suprabhatam to  
Ashtavidhan with Atmasamarpana at the  
Revered Feet of our beloved Guru.

\*\*\*\*\*

# Mangalotsav: Pandit H.Taranath Rao Remembered

REPORTED BY PRAKASH BURDE

Presented by Peshkar Foundation & K.S.A. (Kala Vibhag) on Sunday August 18, 2013, 5.00PM. onwards at Shrimat Anandashram Hall, Talmaki Wadi

Artistes Featured: Rutuja Lad, Samir Naimpalli (Vocal), Balakrishna Iyer, Anand Badamikar, Omkar Gulvady & Sadanand Naimpalli (Tabla solo)

It was a day totally and completely devoted to the Master of Percussion, Pandit H.Taranath Rao, which is why vocal music had to take a back seat that day. It was also the first time ever that the Anandashram Hall was overcrowded thanks to the meticulous planning and execution by the volunteers of the Peshkar Foundation and Kanara Saraswat Association. It was a fitting tribute to the hallowed memory of the Great Guru, whom we all know as Tarmam and this day will be remembered for many months to come.

“Words are bound in chains, while happily sounds are still free.” so said Ludwig Van Beethoven. What he said of music in general, is specifically true of the musical expressions in the vocal music of Hindustani tradition and also of the language of percussion, which is the Tabla. Words truly are bound in chains in *Ragdari* vocal music, likewise in the language of Indian art of percussion and of rhythm in a musical expression.

Rutuja Lad is very young and dynamic. Familiar to those who watched “Saregama” on television



Shri. Suresh Hemmady - Lighting the lamp  
(others present in the photo: Omkar Gulvady,  
Pt . Murali Manohar Shukla and Sadanand Naimpalli )

two seasons ago would recall a pony tailed girl with an attractive robust voice. She surprised the gathered audience with her impeccable *Akaar* singing in True Alladiya tradition. She sang Rag *Nand* which is quite appealing with its twists and turns, in all its glory with the remarkable ease of a veteran. Dhondutai, the highly respected guru in Jaipur-Atrauli tradition is grooming her and the results are there to see. If she continues unflinching, a very bright future awaits her!

Samir Naimpalli provided as it were, another vocal interlude soon after intermission or coffee-break. Samir is a rather sensitive singer of Ghazals and themes of light classical genre. He surprised us with a Kannada ‘Devaranama’. Both numbers were quite refined and lyrical.

Tabla accompaniment to vocal or instrumental artistes is always supportive, as Hindustani music is melodic in nature. It becomes interactive when the tabla player keeps pace with the melody maker, who is a singer or an instrument player. When tabla playing becomes too competitive in the final stages of the melody the true connoisseurs fear to listen further but lay cognoscenti clap violently and often the *Sawal Jawabs* on the instrument and tabla turn to be a free for all



Members of Acharya Taranath Gharana.

L to R - Sitting - Uday Raikar, Balakrishna Iyer, Durgadas Raamani, Mohan Balwally, Sadanand Naimpalli, Ravindranath Kaikini, Omkar Gulvady,  
L to R - Standing - Dr. Prakash Mavinkurve, Jayesh Rege, Sushant Ullal, Sameer Naimpalli, Anand Balse, Ashok Bellare, Arun Hattangadi, Shantanu Shukla, Rajesh Kaikini

disaster! Happily, all four featured were excellent accompanists and also have made a name as superior solo players as well.

Balakrishna Iyer who has been an accompanist to the temperamental Pandita Kishori Amonkar and the late Pandit Mallikarjun Mansur was the first soloist on that day, followed by Anand Badamkar who came all the way from Sholapur. Gulwadi and Sadanand Naimpalli regaled the audience after the Intermission. The equation of supportive role changes dramatically when table takes the centre stage. This could be well discerned in the case of Shantanu Shukla, who provided superb support to Rutuja Lad earlier and Samir Naimpalli later.

Because of the time constraints, all top grade percussionists had to be brief in their presentations. *Tritaal* and *Jhaptals* were preferred by both Anand and Balakrishna. Omkar Gulvady emphasized on *farshaband*, *peshkars*, and *kaydas* and spent some time on *bol alaps* of Tabla Bandishes. All four of them to be precise, exploited this potential and steadily heightened the rhythmic complexity in an ascending order as it were to reach the crescendo

with Sadanand Naimpalli.

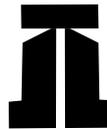
The true test of a solo percussionist is a display of mastery of *laya* and *taal* over different levels of stroke density and rhythmic complexity. The Tabla expert that Sadanand is, he accommodated *Guru paran* with which he began his theme in *Pancham Sawari*. The original *Paran* was in *Trital*. It was truly a treat to watch all of them - ace percussionists, playing not to the gallery, but for self-enjoyment. Thus, in terms of aesthetic appeal, no one lagged behind. While, as said before *Trital* dominated, *Jhaptal* and *Pancham Sawari* also made the audience sway to the rhythm. Sadanand Naimpalli's solo was like an icing on the cake.

There is chapter in Deepak Raja's book, "Hindustani Music Today" called 'Pakhawaj and Tabla'. Raja quotes Sadanand, this tabla player's new found visibility as 'Zakir Effect'.

Earlier, inaugurating this Mangalotsav, Vice President Geeta Yennemadi welcomed Guru Pandit Murli Manohar Shukla and the houseful audience. She paid rich tributes to Tarmam.

Truly one felt that Tarmam definitely succeeded in creating many Zakirs in one stroke!

*With Best Compliments from:*



# **TRITON VALVES LIMITED**

**TS 16949 CERTIFIED COMPANY**

**Leading Manufacturers & Exporters of  
Automobile Tyre Tube Valves, Valve Cores and Accessories**

**Registered Office:**

Sunrise Chambers, 22, Ulsoor Road,  
Bangalore - 560 042

**Telephone: 25588965/66/68**

**Fax: (91) 080 2558 6483**

**E mail : [info@tritonvalves.com](mailto:info@tritonvalves.com)**

**Factory :**

Mercara Road, Belavadi,  
Mysore-570 018.

**Telephone: 2402411/75/76**

**Fax: (91) 0821-2402729**

**E mail: [works@tritonvalves.com](mailto:works@tritonvalves.com)**



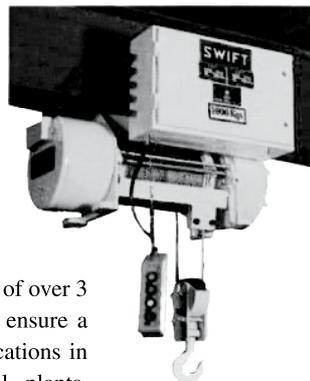
Lift up your expectations

## SWIFT HOISTS & CRANES

**From concept to commissioning** : Beginning with a complete understanding of your requirements, our project engineering team designs, manufactures, installs and commissions a complete crane system, most appropriate for your purpose.

**From 125 kg to 50 Tonne** : To offer you the optimum systems, an appropriate crane is selected from our wide product range with options of speed, span, height, etc. Furthermore, optional advanced features such as variable frequency drive, soft start and radio remote control are also available.

**Versatile experience** : Our experience of over 3 decades and hundreds of installations ensure a precise solution for a variety of applications in industries such as automobile, steel plants, chemicals, fertilizers, textile, paper, power generation, railways and dockyards.



**Performance & safety built-in** : Cranes and hoists of the highest standard are completely assembled & tested with full load / over load as per IS standards in our well-equipped plant. This assures you the highest safety and trouble-free operation years together.

With these credentials and ISO 9001 accreditation, today SWIFT Hoists and Cranes are an integral part of the most modern and productive plants in India and abroad.

**Hoists : 0.125 to 20 Tonne**

- > Electric chain
- > Electric wire rope
- > Flame-proof

**Cranes : 0.5 to 50 Tonne**

- > Overhead
- > Underslung
- > Jib
- > Gantry

**Talk to us** and we will match your expectations with astonishing speed and precision. And the next time, you can expect even more !

**Consolidated Hoists Pvt. Ltd.**

29/30, Gultekdi Industrial Estate, Pune 411 037 INDIA Tel. : +91 -20-24271428  
 Fax : +91 -20-24273172 e-mail : chpl@vsnl.com www.ConsolidatedHoists.com



---

# Insensitivity toward the Have Nots\_

## Usage, Wastage of Water and Food in cities

(Contd. from last issue)

AVINASH MALLAPUR, ANDHERI

*The series of articles presented by Shri Avinash Mallapur were intended to bring about a general awareness on environmental issues starting from 'water as elixir of life' emphasizing on methods of water conservation and augmentation, on our food and nutritional needs. This is the concluding article on the essence of optimal usage of water and food resources and methods of food preservation and avoiding wastages.*

### The World Food Scene

In June 2013, senior United Nations officials issued an appeal to all nations on **World Environment Day** to “reduce foodprint”! With tonnes of edible produce squandered each year, it has urged all nations to help curb the massive loss and waste inherent in food systems nowadays. It stated “Globally, with 820 million people going to bed hungry and more than 20,000 children under age of five dying from hunger every day, urgent attention and massive effort is necessary to face the challenge”. Currently at least one third of all food produced fails to make it from farm to plate. It also represents a massive environmental cost in terms of “energy, land and water”. UNEP and FAO launched the slogan “**Think. Eat. Save : Reduce Your Foodprint**”.

A study done by the Swedish Institute for Food and Biotechnology in 2011 on behalf of FAO, ‘food-loss’ is defined as “decrease in edible food mass occurring at production, harvest, post harvest and processing phases”. It is more important in developing countries, due to poor infrastructure, low levels of technology and low investment in food production systems. Losses occur when grain is infested by pests, fungi, microbes. Food losses also occur due to lack of access to markets, lack of transport facilities and inadequate, improper storage leading to infestation during this period. Food losses contribute to high food prices as it eliminates part of the food supply to the market.

‘Food waste’ is defined as food loss occurring during the retail and final stage of consumption. The wastage comprises that occurring in storage at the retailer’s and consumer’s end, including that which is not used or consumed in time before it turns stale and unsafe.

In India, there is colossal “food loss” and also at least 18-24% of produce is lost and wasted from farm till it reaches as ready food on your plate. This includes about 35 million tonnes of wheat and other cereals because of lack or inadequate storage and transport facilities. In spite of India having a bumper crop of cereals of 238 million tonnes in 2012, the malnutrition and starvation

deaths continued because of lack of timely decisions and mismanagement. Ultimately, the Supreme Court had to give directions to distribute for free and with immediate effect, the cereals and pulses stored in godowns in draught affected villages before it is infested and turns unfit for human consumption. ‘Wastage’ of tonnes of other food products such as milk, vegetables, fruits, meat, fish and cooked food is more than 14-16% and is a matter of great concern. This total food loss and wastage, by one estimate, costs our country about Rs. 58,000 crores per year. This is an **avoidable loss** and this colossal waste has to be prevented, which will result in substantial savings and *needs immediate attention and action at the government and at the consumer level.*

### Usage and Wastage of food in Mumbai

The consumption and wastage of food and food products has reached alarming proportions in all cities of India

Let us first have a look at magnitude of usage and wastage of FOOD in Mumbai. Mumbai has one of the highest per capita consumption and wastage of food amongst cities in India. It has over 20,000 restaurants and hotels apart from large number of roadside eateries. According to Director APMC, About 4000 trucks enter Mumbai every day from north and northeast corridors with food grains, groceries, milk, fruits and vegetables. The citizen and food industry purchases and consumes about 4500 MT (One MT =1,000 kgs) of grains and 12,000MT (2400 truck loads of 5MT each) of fruits and vegetables Every day.

According to Additional Municipal Commissioner, Mumbai generates about 5600 MT of “wet garbage” every day of which includes about 450 MT leftover cooked food, and about



960 MT rotten vegetables and fruits, posing a formidable challenge of sanitation handling and disposal.

### **Use of Untouched cooked food - Massive philanthropic Services needed**

Food once cooked and prepared is highly perishable and poses formidable challenge whether to preserve as eatable or even for disposal. According to President of Hotels and Restaurants Association, Mumbai with 20,000 restaurants, the wastage of food is about 5-6 % i.e. varies from 20 to 100 kgs per hotel unit per night. The tabletop leftover food is dumped in BMC's bins. Fast food joints have much less



food wastage. Some hoteliers in cuff Parade area have been requested to keep 'untouched' food separately and is collected at night by Byculla based Charity home 'Asha Dham' is tasted and then given to orphanages.

Another NGO, 'Arham Yuva group', situated in Wadala has 15 collection centers in Mumbai and in coordination with caterers, their volunteers visit marriage halls and collect the food and distribute to orphanages, oldage homes, and to construction workers at site.

The biggest problem they face is of preservation. With high temperature and humidity in Mumbai, ready-to-use food deteriorates very fast. Food preservation usually involves preventing the growth of bacteria, fungi (such as yeasts), and other micro-organisms, as well as retarding the oxidation of fats which causes rancidity. The only immediate remedy is to **refrigerate and extend shelf life** of the food and keep it in hygienic conditions before it is distributed by NGO's

Jaipur based NGO, 'Annakshetra' collects leftover food from parties, marriage halls, **refrigerates** and distributes it next day to children in orphanages, to old age homes and to handicapped people. They observed that big fat Indian wedding is getting 'fatter', hence they have been approaching most of the wedding halls in Jaipur and they collect and refrigerate the food, and distribute next morning after tasting

According to one estimate by Happy Life Welfare Society an NGO in Mumbai, even if we save 5% of this food of 450,000kgs (450MT) in Mumbai which could if preserved properly to keep it safe and worthy as eatable, we could have fed 5 lakhs hungry people in Mumbai, including at least 2 lakh children who go hungry on streets of Mumbai every day. The problem NGO faces is not only the cost of refrigeration and non availability

of plot of land for the activity, but also faces shortage of volunteers who can offer to work past midnight.

While the **urban** Indian has dubious distinction of increasingly wasting more ready- to- eat food over the years which was recently recorded to be about 35% of all such food wasted in India and if valued amounts to whooping Rs. 20,000 crores.

The potential catastrophic nature of this problem seems to have been noticed recently by higher authorities of the Government, and has taken steps in right direction. Amongst such directives to control Food losses and to improve storage and transport of grains at Government level, one recent directive is that involves corporates where we can have some hope and action. India is perhaps the first country to introduce Corporate Social Responsibility (CSR) in Statute. As per recent companies Bill, companies have to earmark and utilize 2% of their profits for Social causes under CSR. Corporates can play significant and very satisfying philanthropic role by supporting the activities of selective, good NGO's by providing for requisite infrastructure and services to conserve and prevent waste of food.

### **Preservation and extending shelf-life of food**

Ready to eat food is normally hydrolyzed during cooking, broken down to smaller molecular level and hence more susceptible to attack by bacteria, microbes, fungi and pests. In order to avoid food waste, increase shelf life before it turns stale, loses its nutritional value and unsafe for human consumption, a variety of materials, practices and technologies are available such as refrigeration, tetrapacks, hermetically sealed bags, metallic silos, vacuum metallic and glass containers, secondary packaging materials etc. For salad greens, the hard plastic containers with vacuum lock work much better than either the green bags or other options.

Food-Waste is comparatively less in majority of homes as being closely monitored by ever alert home maker in India, while the waste is more emanates from marriage halls, parties and hotels and restaurants Availability of facilities at home to reheat or refrigerate has extended the shelf-life of food and help preserve it facilitating control of quantity, quality and waste on day to day basis.

Domestic Refrigerator market in India is one of the fastest growing segments of the consumer durable industry and is witnessing significant growth on account of rising per capita income and improved social indicators. The urban market growing at 7% while rural market at 22-25 % per annum. The Indian market for household as well as commercial refrigerators is

estimated to be worth INR 150 bn in 2010. Increasing role of the government to support FDI in India and easy availability of financing thro' banks and facilitating involvement of corporate sector will help reduce food-waste.

As we know, prevention is better than cure! Instead of incurring heavy expenditure at city level on waste treatment and disposal, it is better to provide requisite infrastructure for refrigeration and modern methods of food preservation and simultaneously help increase awareness to reduce food waste. The recent research done on 'microwave sterilization technique' developed by Washington State university has been approved by US FDA as safe and effective and this has potential to revolutionise the conventional methods presently used commercially and at home and will help extend shelf life of food ,while maintaining the taste, texture and nutrients

**Citizens have responsibility to Act**

It is painful to read a report of World Water Commission which stated that women and children in Indian villages face malnutrition and still have to walk on an average at least 10 kms to fetch drinking water.

India has been ranked 67<sup>th</sup>, way below neighboring countries like China and Pakistan, in a new global hunger index stated by the International Food Policy Research Institute, yr 2012.(index-zero is –no hunger ;100-is worst hunger). It is even painful to read over 50 lacs of children remain hungry and go to sleep without food in our cities and villages

Although waste of water and Food in cities, is more confined to hotels, parties and marriages, the rapid urbanization, and increase in population, household food-waste in cities is also increasing.



Hence, we citizen have to make conscious efforts to reduce the same at individual and community level . We, not only be more sensitive to needs of Have Nots, but must do whatever we can in this hour of the need to mitigate the problem.

As part of one's upbringing (sanskars), every Indian mother, and every teacher in school impresses on the child ('Anna hechi poorna Brahma'), inculcates a habit not to waste water and food in his or her plate and take only what is necessary whether at home or outside. Hence the seeds are sown in the young mind and the



impression is expected to grow, flourish into a beautiful huge tree and provide shelter, succor to the needy. Good sanskars have innate energy to transform. Institutional laws have limitations, our motivated mind has none. We citizens have to be more conscientious and owe a lot not only to our mother and teachers, but also to our brethren in villages from where we get our food and water. We have a responsibility not only to avoid wastage but also to restrain our wasteful ways. We can then definitely contribute to ameliorate the problems and help improve water and food supply to surrounding villages which are constrained to face draught like situation, lack of food and even safe drinking water year after year.



**Vinay V Gangavali**  
**Phone: 2380 0460**  
**Mobile: 9892407934**



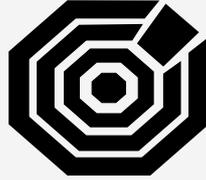
**WE ACCEPT OUTDOOR CATERING  
ORDERS FOR  
GET-TOGETHERS, BIRTHDAY PARTIES,  
MARRIAGE, THREAD CEREMONY AND  
ANY OTHER OCCASIONS.**

---

**3-5/18, 2nd Floor, Talmakiwadi, Tardeo,  
Mumbai - 400 007.**

With Best Compliments

from



**PRECOMP TOOLS PVT. LTD.**

**and**

**PRECOMP GEARS PVT. LTD.**

**Office & Factory:**

Plot No. 108 D. Ranje,  
Taluka Bhor, Dist. PUNE - 412 205.

MAHARASHTRA, INDIA

Tel. No. (02113) 305600

Fax No. (02113) 305610

E-mail: [marketing@precomptools.com](mailto:marketing@precomptools.com)

Web-site: [www.precomptools.com](http://www.precomptools.com)

# Khushboo - A Fragrance That Speaks!

SADHANA KAIKINI, BANGALORE

Nestled amidst the bheed-bhaad of busy Gurgaon is this oasis for God's own children – Khushboo Welfare Society. Started by Ashok & Sonali Savkoo in the nineties, it is a haven for specially challenged 'children' – more so by heart rather than by age.

Mayur Kalbag & I enjoyed the fragrance of love & compassion at Khushboo last week while we interacted with the Khushboo family.

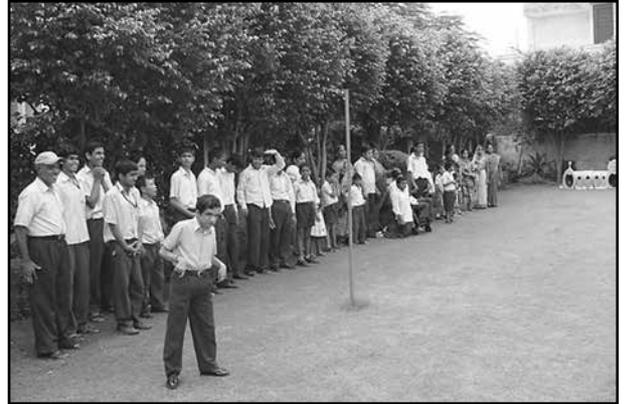
The enthusiastic watchman ay Khushboo, Sahadev uses the two stumps that are all he has for hands with full gusto. Ever-smiling & exuding positivity, he kind of sets the trend of what can be expected within the institution! Sundar stands beaming with anticipation as we look through the beautiful handmade products he sells – all made by Khushboo students.

School begins with the assembly where a prayer is chanted together after which the students disperse. Class rooms are of a different kind & different age groups work together to touch small goals that seem big to each challenged student. What a normal child would do with ease is done with a lot of coaxing & cajoling, as the children have limitations physically as well as intellectually. Sparsh, Blessings, Samarth, Samvedan



Children interacting with Sadhana Kaikini

and Saath Saath are the names given to the areas that deal with a particular need of the students! They begin with simple stimulation and then academics for those who can manage it. Others move into the pre-vocational, finally aiming for the vocational training that gives them some skill that can get them some financial gain. The less fortunate who are severely retarded are given equal amount of love and care in spite of their disability and are kept occupied in some



Game in progress

way or the other for the time they spend at school. The class strength in each group ranges from 5 to 10 maximum.

A quick 'walk' through the school would begin from the pre-academic classroom. Sagar! A child who had been tied to a chair in his previous school due to his hyperactivity has found solace at Khushboo. He is still a little wary about making friends with his companions. Situated exactly opposite is the classroom where Soni, a gifted artiste enjoys a story narrated and dramatized by the five bright kids in the class.

Gouransh in the Stimulation classroom hardly can help his lolling head as he struggles to pay attention to actions done to stimulate his brain & limbs. Little Piyush waits for his teacher to look at him with a smile and say – "Piyush! Dikhao kaise hanste hai aur phir kaise rote hain?" At once he gives an impish smile that immediately turns into a cute pout as if he is going to burst into tears!

On the first floor, one finds the kitchen where busy students looking so important walk around. Some of them carry trays of steaming tea to classrooms for the staff. Some are carrying vegetables & cutting boards to the spacious dining table outside. They sit around it and cut the vegetables.

In the pre-vocational classrooms, the concepts of money and time were being taught. Young Manjeet who somehow can't seem to help smiling, insisted on knowing when I would visit his home - "Ma'am, *mele ghal kab aaoge?*"

Tall Akhil in the severely retarded section looks so handsome and normal! Until he lapses into angry

sounds to show his disapproval to his teacher who wants him to pay attention! Sigh! The others are in different states of distraction.

The second floor houses another vocational area where packing materials are prepared by youngsters. Another area alongside has been earmarked for the Care Centre. Prospective students – little ones from age 3 to 6 or so are accompanied by their mothers. It's touching to see the mothers coming from different financial strata but united in their common objective of helping their young one's special needs!

The potter who is himself walking with a limp, encourages each child to make diyas or any clay handiwork on his wheel! The potter and his wheel give the needed exercise for those unsteady fingers! And the fun that accompanies it is a bonus! The multimedia course involves the artistically talented students. The 18 month course will finally get the students to make a small animated film! An enchanting prospect indeed!

The Creative Arts section is preparing for the forthcoming Independence Day with a lively dance! Dedicated, patient teachers are coaching a bunch of excited youngsters. Tiny John is the centre of attraction as he awaits his entry & at the right moment

swings into the centre of the formation of his older schoolmates. Later the school choir sings a patriotic song with full josh!

Every afternoon a classy lunch prepared by the efficient & accomplished kitchen staff is served. Mouthwatering dishes that could match a five star meal are tastefully decorated and served with pride!

Concluding with the start!! The school assembly with which the day starts! Children quickly alight from their bus/vans and get ready for the assembly. Rishabh holds the stick to hit the drum that would signal the start of the prayer. His hand aloft, his face contorts as he struggles to say 'savgdhaan' and then – whoosh – goes the stick, as it reaches the drum finally! After the prayer and the National Anthem, it's Rishabh's time again! This time he needs to say 'vishraam' but... 'savgdhaan' is all he can manage! The teachers applaud his effort for they know what a long way he has come!

Khushboo wafts around me as I recall & recount those four special days I spent with God's own children! A teacher reminds me – "Ma'am, aapko phir se aana hai! Manjeet ke ghar jaana hai naa?" Haan! Manjeet ke ghar....Roopesh ke ghar...Shilpa ke ghar!

## BIRTH CENTENARY

Late SHRI MANJUNATH (BABBU) ANANDRAO SHIROOR

2<sup>nd</sup> Oct 1913 – 2<sup>nd</sup> Oct 2013

Husband of Late Smt. MEERA M. SHIROOR  
(nee TAGGARSHE)

*Fondly remembering and missing Our dear आन्ना आज्ञू  
on his birth centenary. He was and will always be our  
GUIDING STAR.*

**Children:** Late Nanda & Lakshmi Shiroor, Ashok & Aarti Shiroor, Arun & Amita Shiroor, Geeta & Sanjai Hattiangdi

**Grand children:** Shilpa & Deepak Hattiangady, Gauri & Vikram Agrahar, Kedar & Sushma Shiroor, Sameer, Divya, Tejas, Rohit

**Great Grand Children:** Arya, Soumya, Niya

And all Near & Dear...



# **My Cancer is Me**

## **The Journey from Illness to Wellness**

**Reviewed by Dr Hemangini Hoskote, Consulting Nutritionist, Gurgaon**

Authors : Vijay Bhat, Nilima Bhat

Hayworth Publications India. Pp 272.

The book “My Cancer is Me” by Vijay and Nilima Bhat is an part-autobiographical attempt to overcome the trauma that accompanies every cancer diagnosis. Post diagnosis and post-surgery, the author was drawn to the conclusion that the disease that he was so traumatized by could be healed only with a person-centric approach. The book details the journey of ‘deconstructing’ followed by a period of reconstruction, the vital component in the transition from illness to healing.

The author explores and explains in a simplistic manner concepts such as ‘self-transcendence’ and believes that cancer provided the impetus for reaching and achieving self-transcendence. He outlines the transitional stages from trauma to transcendence. This is a very important phase for anyone wanting to come to terms with any illness/mishaps and self-learning. A crucial step in the journey was taking ownership of the Cancer from a perspective of making informed choices. Faced with a diagnosis of large intestinal cancer, the choices were to either let cancer take its own course and be a mute spectator or take decisions based on complete awareness and responsibility for the consequences. He chose to take the latter with increased awareness vis-à-vis life, lifestyle and treatment options. While Vijay and Nilima Bhat have explained these stages in a simple, succinct manner, I believe that these can be extrapolated to other illnesses/situations as well. It is all about self-actualization and learning to survive in a new environment.

The book is inspirational by encouraging the reader to explore the various layers of the disease and more importantly, the therapy. The book urges the reader to look beyond the ‘medical’ opinion of experts and explore holistic approaches to healing. The authors do not recommend disregarding/ disputing the medical opinions but as rightly explained, allopathic treatment does not go beyond treating the disease. As a paramedic I believe that allopathic treatment will focus on the treating the symptoms of the disease but not the causes. In a disease such as cancer which can

leave life-long scars and weigh the individual down with feelings of uncertainty and insecurity, allopathic medicine is limited in its ability to ‘heal the soul/ individual’. I can empathise the lack of a structured or otherwise list of resources that can heal the soul. This book serves as a comprehensive reference for holistic approaches ranging from Transactional Analysis, Family Constellation Therapy, et al and resources and the list of references.

The author has re-coined the term ‘cancer patient’ to ‘cancer impatient’ to stress on the fact that he is beyond patient to explore life on a new innings. The term patient as used by medical practitioners and language is no doubt belittling. It is for this that some of the more evolved of the medical practitioners choose to address them as individuals with cancer/diabetes, etc. Some of the common characteristics that bind cancer thrivers (and not *just* survivors) are reclaiming your power and taking responsibility for your life; taking the fork in the road to take the perhaps much-needed change in directions to prioritize life and lifestyle-based actions; harnessing your inner resources before taking any external help; ensuring that you add life to your years which in turn could add some more decades to your life and sharing your insights and experiences to others as an way to heal yourself.

The book covers a gamut of topics; a brief understanding of cell biology and homeostatic mechanisms; the scientific and symbolic paradigms of illness; the concept of wholeness; the Yogic and Tao way of wholeness. The paradigm models do appear to be confusing given our way conditioning of the Cartesian dualism. It traces the origin of the Cartesian dualism prevalent in Western/Allopathic medicine and the rise in complementary and alternative medicine. The symbolic paradigm is applied to understanding the etiology of cancer with interpretations. While the author has used a symbolic explanation for case studies, in medical parlance the causes could be traced to lifestyle and behavioral traits. While these traits are more pronounced in relation to other lifestyle disorders

(such as heart disease), it is gaining more acceptance in etiology of cancer. In accordance to the known Type A and Type B personalities, the authors have listed the most common psychological traits seen in individuals with cancer. Confounding this is of course that there is only so much that we know about cancer; so much more to still understand. The authors recommend embarking on the Healing journey with the crucial step of 'Love, Accept, Forgive and Let Go". The healing suggested is a holistic and integrative therapy's approach customized to the medical, spiritual and systemic needs of the individual.

The focus on healing is based on psychoneuroimmunology (PNI) which explores and explains the connections between immunity and well being and health. It traces the link between immunity and stress and importantly, immunity and chi/qi, our life force/prana. The holistic healing approaches are based on identifying stressors at all levels of consciousness and removing them. The concepts make good reading as they are replete with good, real-life, case studies. From a medical perspective, the focus moves onto identifying and correlating cancer to systemic and spiritual stress. There are numerous examples and points for reflecting on some of these stressors. However, to a scientific mind, some of these case studies do not logically fit into the cause-effect relationship. In exploring only the spiritual or systemic stressors, other known variables in each case study have been left unexplored. While I do not disagree on the role of stressors (of any kind) in the etiology/prognosis of cancer (or any other illness/disease), giving all credit to give our karma/spiritual disequilibrium is a little too far-fetched. Having said that, there are newer insights to the disease and the path to healing. The author has compared his journey to 'a rites of passage' which follows the similar trajectory of a hero venturing out into unknown territory, entering an area of magical powers and after much hardship, returns with elixir to transform society.

Unlike several other self-help guide books, I enjoyed reading this book for its honest, transparent approach to share all their acquired knowledge to benefit others. It does not rely on quick-fix approaches. It's a book which is based on empathy, based on personal experiences and a been-there, done-that philosophy. An entire chapter has been devoted to a hands-on coaching-cum-introspective approach for healing. This is a great cathartic process. The book is an easy read

and may be used as a reference book for internalizing the concepts and looking up for additional references. As a paramedic who has worked with individuals with cancer, I believe that this book is a great attempt to fill the lacuna in support groups that 'impatients' and caregivers often experience and this is true for all lifestyle disorders. Highly commendable is that both the authors are from a non-medical background but driven by desire to get a better understanding of cancer, its etiology and expand beyond the conventional treatment options. It's a truly inspirational book and coming from a cancer-thriver, is a beacon of hope and encouragement to others affected with cancer. This book does not aim to replace the role of the medical practitioner from the treatment plan; but aims to urge you to consider complementary and alternative medicines and lifestyle to add life to your years and thereby add years to your life.

This book is not meant for just the cancer-afflicted individual/caretakers but serves as an eye-opener from a preventive perspective to a "healthy" audience as well. All in all, an excellent book. Take a bow, Vijay and Nilima Bhat!

The author can be contacted at hphoskote@hotmail.com

## **ATTENTION KOPPIKARS !!!**

**(and their married daughters, Bailurs,  
Bales, Shiralis of Koppikar Origin  
(Kaushik Gotra))**

### **We need your contact details:**

**Mobile numbers, Email-ids and postal  
addresses to update our records and for  
future communications.**

Kindly send the same via email / sms / post to: -

**Mr. Sameer Koppikar.**

Email – koppikar@bigfoot.com

Mobile – 9820601447

Address – 2/13 Juhu Vishal, N/S Rd. No.5, JVPD  
Scheme, Mumbai 400049

*On behalf of:*

**Koppikar Family Association**

**Shri Lakshmi Narayan Temple, Bailur**

---

# The Magic of Krishna

DEEPA RAJA KODIKAL

*Deepa Raja Kodikal is the author of, "A Journey within the Self: A saga of spiritual experiences", "Teachings of the Inner Light: A blueprint for right living", and "Enlightenment is your Birthright" which form a spiritual trilogy on experiencing of oneness with God, Cosmos and one's Higher Self. She has also translated from Marathi into English "The life of Bhagwan Nityananda". A Science graduate from Delhi University, she lives in Santa Cruz West, Mumbai. Her husband Raja has been the editor of her books.*

The reading of *Srimad Bhagavatam* transports one to the enthralling world of Lord Krishna, the Supreme Personality of Godhead. It is a brilliant portrayal of how the Godhead accepts life in its totality of joy and sorrow, conflict and reconciliation, the good and the bad. Lord Krishna descends on earth whenever required to remind people of life's sublime goal, and the path of righteous living. In His own enchanting way, he invokes in us love, goodness and worship, the three cardinal principles of right living.

Of all the incarnations of the Lord, Krishna is the only one whose captivating smile is laced with mischief, and who is ever ready with good-hearted laughter even while He quickly punctures one's ego. Laughter, the elixir of life, sets humans apart from other species, turns living into magic; Krishna induces this magic plentifully in our lives by turning the events in His life into adorable and playful happenings.

Krishna is fun-loving. By His sheer wit and a tremendous sense of humour, He transformed life in Brindavan from being fear-laden, due to Kamsa's machinations, into a carousel of fun and gaiety. He removed drudgery from daily work, bringing in cheer and sunshine, and a right perspective on life. With His bantering and winsome ways, He stole people's hearts. Through music and dance, He gave a new meaning to their life. Yet, skillfully and fearlessly, He foiled the many demonic attempts on His life by His cruel and bloodthirsty uncle, the usurper Kamsa. Handsome and valourous, he came to the rescue of all those who needed His strength.

Krishna appreciates the many ironies and twists of fate, and hence accepts life, flows with it, wings His way through its many vicissitudes without ever losing His composure or being embittered. Krishna teaches us by His example to look upon the brighter side of life, to be positive in our approach to it and to live life joyously.

He is also the one god who lends himself to romance even whilst retaining His child-like innocence. He is the one incarnation one can look upon as a brother, a friend, a guide, a ruler, and even as a beloved; cuddle Him as a child, play with as a young prankster, or as a romancing,

dashing youth; a warrior; a messenger of compromise and peace, even whilst all along we venerate Him as the Supreme Being. One can affectionately take liberties with Him which one would not even think of with the other incarnations.

Over the years men and women alike have identified themselves with Radha and savored the nectar of love for Krishna. Men and women alike have imagined being His beloved to experience the sweetness of divine oneness. They have pined for Him, worshipped Him, offered their very being to him and loved Him as one would a living person. This love itself has been their fulfillment.

But this love is not the ordinary love of mortals where the urges of human body are to be satisfied. Love of and love for Krishna is divine. It transcends one's body and mind and reaches the realm of worship. Here love, worship, fulfillment, ecstasy, and divinity join hands to become one beatific whole.

This transcendental love for Krishna is the path to the abode of the Ultimate. Here *Paramananda* is one's innate nature. One does not have to seek this total fulfillment outside of oneself. It is generated from within one's own self.

This *Paramananda* is unique. It is difficult to describe its bliss. It pours forth from every pore of one's being. Every pore, every cell of the body is set a-dancing by it, is vibrating in ecstasy with it. The whole body throbs with rapture. Pleasures of the material world pale before this divine bliss. But it is not of the body alone. It transcends the body to generate a feeling of worship.

The realm of the Ultimate is also a domain of silence. Words have no entry here. Wordless and nameless. Everything is one. The experience of this nameless oneness, the ecstasy of simply 'being', is in itself the feeling of worship, which in turn is part of the ecstasy. The limitless one, Lord Krishna, is always in *Paramananda*. It is this ananda we experience in our worship of Krishna in His transcendental aspect.

He alone is us, He has reiterated. Yet, we ourselves have drifted away from Him and sought refuge in duality. Now, endearingly, insistently, He calls us back to Him

---

and even points out the shortest way to Him. He offers us the ecstasy of this return, the enchantment of this meeting, the irresistible allure of this merger.

The effort to return to Him is worship. There is magic on the way. The music emanating from the flute is bewitching. It draws one's very being into a vortex of happiness. It beckons us to an ecstasy not available elsewhere, which is soul-satisfying and pleasing to the core, making the hurt, the pain, the anger and the violence of all births vanish. It infuses one with the sweet intimacy of oneness with the divine.

The return to Krishna is full of dance. The dance is the rapture of 'being', the freedom of the flow and the movement of life, the freedom of the soul. Soaring into divinity, into unalloyed happiness, where everyone appears as Krishna Himself, the dance is a celebration of life. Krishna is the universe, Krishna is oneself. Krishna is living, Krishna is the joyance of life. Krishna is dance.

The path of return to Krishna is strewn with laughter, mischief, frolic and prance. Life is to be enjoyed, life is the ananda of 'being', the Paramananda of Krishna. The world must reverberate with this delight.

The turning to Krishna is the promise of many things. Felicity is assured by love and endearment, not by force and coercion. Protection is offered on the steadfast ground of faith and surrender, not of fear or dogma. Rewards are bestowed on the basis of purity, simplicity and humbleness, and not as a bribe or as a pompous show of strength. There is grandeur in Krishna's being, a rare prodigality of generousness, an openness and compassion of heart that is truly divine in its universality.

Legend has it that lotuses would bloom, creepers would sway and trees burst forth with fruit in the wake of Krishna as He walked in the forest. Hasn't science shown with the help of sensitive instruments how plants react to the aura of people? They actually wilt in fear as persons of ill-will pass by, but grow and bloom and sway in joy in the presence of goodness. What magical goodness must Krishna have radiated then? Are these legends mere myths or do they validate Krishna's all-encompassing love?

Krishna was all-inclusive: He did not shun any experience in life. He knew there was a time for music and gaiety and a time for war and statesmanship. Master of all arts, whatever He did, He carried it off with style and grace, masterfully. Through music and dance, He created legends. In war and diplomacy, He cannot be faulted. He combined valour with justice, and action with forbearance. For the good of his people, he employed any means, effacing Himself completely. When He knew His army was unprepared and not a

match for the powerful opponent, He, without standing on prestige, withdrew with his men and ran for cover. When, oppressed by repeated attacks by demonic might, His simple, peace loving people suffered, without fuss He shifted base to Dwarka. He took His people there and established a safe territory. Ego was absent in Him.

He has the distinction of being the only seer to expound the highest philosophy of right living, the profound Truths of our existence, on a battlefield, unmindful of the massed armies impatient to start their carnage. Nothing was untimely or inauspicious for Him. He gave us words of wisdom that have stood the test of changing civilizations over the millennia.

If he gave music and laughter to the simple cowherds, he gave the highest wisdom to the entire humanity. He gave a 'blue-print for living' to all who would care to follow, and an inspiration to the brave to fight for justice. If he divulged the secrets of yoga, equally He held forth on the merit of the paths of devotion, of knowledge, and of detached action.

Krishna points out to us our divine roots and our limitless potential, that of reaching the highest, of becoming one with the Lord. He brings forth the simple philosophy of love, the matrix of all life. Forbearance, doing one's duty without resentment or resistance, performing action without an eye on the fruits of action, these simple yet sublime principles are to be made the guidelines of our lives. This attitude removes from one the ego, the pride, the ill-will and any reluctance to action. Putting into practice Krishna's teachings clears one's vision, brings in purity of mind, makes one perceive clearly one's duty, and brings forth from within oneself undistorted guidance and help in the performance of action and one's duty. Fighting for justice, for the protection of the meek and the helpless, and fighting against the self-grown demons within oneself, are given pride of place.

His aura is blue, because His abode is where there is neither darkness nor light, only the soft gray-blue luminescence of Cosmic Consciousness, which is his persona, from whence originate light and the universe. Thus, Krishna is light personified, and Krishna is also its source. Krishna is the entire cosmos, and Krishna is beyond cosmos. Krishna is the cosmic Being, pure Consciousness and beyond, from whence even Consciousness arises. He is truly incomparable. Krishna is an entrancing paradox. He is magic. He is for us, with us, in us. He is us! He beckons us ever with the promise of the magic of His celestial love!

*"Courtesy: The Indian Express Group, Mumbai, Please visit [www.spiritualorbis.com](http://www.spiritualorbis.com)"*

# SAAWAN KE RANG!

*A Report by Laxminarayan M.Hattangadi*

It was on a lazy afternoon on Sunday, 4<sup>th</sup> August 2013 that I was in the Karnataka Sangh Auditorium attending a Monsoon Music program 'SAAWAN KE RANG', presented by Smt. Kanchan Honavar under the umbrella of Lalitaangan. Her earlier programme "Navrang – Geeton Ke Sang", presented on 26<sup>th</sup> January, 2013 had been a grand success. This programme was of Hindi film songs based on Indian 'raagas' and I must say, "Saawan Ke rang" fully lived up to the expectations of the vast appreciative audience. It was for a noble cause that she had brought so many of our Bhanap singers together on a common platform to provide quality entertainment through melody – the cause is adopting blind girls and giving them a chance to pursue their love for music.

The programme was flagged off to a sweet start as the audience were welcomed at the entrance with sweet Coffee Bite toffees. It started on the dot with the rendering of the group song 'Umad umad kar aayi re ghata' (Do Aaankhe Baarah Haath), led by Arjun Rao and Gaurita Kodikal. What followed was a classic selection of songs from beautiful old songs to some modern film songs, rendered by hand-picked Bhanap singers of all age-groups from all over Mumbai. While some of the singers were known names who were part of the last programme, there were many singers who were, if not new to singing, part of the Lalitaangan group this time. All the songs were strung together beautifully under the theme of monsoon melodies. Pre-interval songs included old classics and private ditties. Just before the interval was announced, the audience was introduced to Miss Navisina Hathodkar, a blind girl from Kamla Mehta School for the Blind, who was adopted by Smt Kanchan Honavar this time to be groomed under the patronage of Lalitaangan. Navisina

and Archana Gosavi (adopted during the last January programme) were both honoured with gifts including an electronic tanpura. Navisina sang a bandish in Durga raag while Archana captured all hearts with her rendering of 'Mausam hai aashiqana' and got an encore.



**Smt. Kanchan Honavar with her two visually challenged protégés.**

The post-interval session continued with the lovely 'Do Bigha Zameen' group song "Hariyala saawan dhol bajaata aaya" led by Divya Gangolli and others. The young singers Sakshi Dhreshwar, Rachit Mavinkurve, Shraddha Taggarase, Janhavi Karopady and Arya Dhreshwar won the race with their pacy and melodious 'Ghode jaisi chaal' and rightfully got a thunderous "Once More" from the captivated audience. The fare continued with a mix of old and new songs. 'Naache man mora' sung by Shailesh Mavinkurve in raag

Malhar and two lines sung in raag Bhairavi brought the curtains down.

In her brief speech, the producer of this programme, Smt. Kanchan Honavar thanked everyone who had helped her to bring the programme together. Hats off to Kanchan who handled everything almost single-handedly, from the selection of songs and the singers and the musicians (led by Prashant Lalit) to the writing of the commentary, expertly compered by Sunil Ullal and Jaya Puthli. The adult singers were Arjun Rao, Nirmal Kumtha, Gaurita Kodikal, Smita Chandavar, Shobha Nadkarni, Sumangala Hattangadi, Shantala Bankeshwar, Ruhi Kudyadi, Nandini Basrur, Shailesh Mavinkurve, Ashwin Bondal, Sunil Ullal, Nitin Hattangadi, Sharad Kilpady, Divya Gangolli, Rutuja Nadkarni, Smita Mallapur.

Watch out for the next outing by the musical group on 14<sup>th</sup> January, 2014 for 'The Colours of Rhythm'.  
*(Sponsored)*

## **Diabetic Foot Care Guidelines**

**DR. GURUDUTT BASRUR, MS, FRCS**

There are many misconceptions about ‘diabetic foot disease’ in the minds of people. This article is an attempt on my part to create awareness, improve knowledge and dispel fears regarding the same –

Do you want to avoid serious foot problems that can lead to a toe, foot, or leg amputation? Follow this guideline religiously.

### **What is diabetic foot disease?**

Diabetes can cause nerve damage (also known as diabetes peripheral neuropathy) and poor blood flow or circulation to the legs and feet (also known as peripheral arterial disease). As a result, people with diabetes are less likely to feel a foot injury, such as a blister or cut. Diabetes can make these injuries more difficult to heal. Unnoticed and untreated, even small foot injuries can quickly become infected, potentially leading to serious complications. The good news is you can prevent an amputation by looking after your feet daily and taking good care of them.

### **What is Diabetic Neuropathy?**

One complication that can lead to foot problems for people with diabetes is peripheral neuropathy. Peripheral or Diabetic Neuropathy is nerve damage in the feet that can cause you to lose sensation in your feet or may cause a burning or tingling feeling. When these changes happen, you may not feel a pebble inside your sock that is causing a sore or you may not feel a blister caused by shoes that don’t fit right. Foot injuries such as these can cause ulcers, which may even lead to an amputation.

### **Am I at Risk?**

All people with diabetes are at risk for foot problems. You may be at a higher risk for problems leading to ulcers (foot sores) if you have any of the following:

### **What are the Warning Signs?**

- Ulcer (foot sore)
- Unable to see or reach your feet
- Foot deformity (bunion, hammertoe or irregular Shaped foot)
- Calluses or corns
- Numbness or tingling in feet
- Burning or stabbing pain in feet

- Loss of feeling in your feet
- Pain in the back of legs when you walk
- Poor circulation in your legs or feet (reddish purple color, no hair growth)

Talk with your surgeon if you have any of these warning signs.

### **How do I Take Care of my Feet?**

- Check your feet every day. Look at your bare feet daily for cuts, blisters, red spots and swelling. If you can’t reach, use a mirror to check the bottoms of your feet or ask a family member or friend for help if you have trouble seeing.
- Contact your surgeon right away if you find a cut, sore, blister or bruise on your foot that does not begin to heal after one day.

### **What is Good Foot Care?**

- Never use heating pad or hot water bottle. Do not soak your feet. Wear warm socks and shoes in winter. Keep skin soft with lotion, but not between your toes.
- Keep your feet clean by washing them daily. Wash your feet in lukewarm (not hot!) water. Be gentle when bathing your feet. Before bathing or showering, test the water to make sure it is not too hot. You can use a thermometer (90° to 95° F is safe) or your elbow. Keep your feet clean by washing them daily.
- Wear cushioned socks. Wear clean, dry, loose socks. Change them daily. Do not wear socks with seams or bumpy areas. Always wear socks and shoes. Do not go barefoot. Not even at home! You could step on something and get a scratch or cut leading to further complications.

**Tips for Proper Footwear:** Proper footwear is very important for preventing serious foot problems. Athletic or walking shoes are good for daily wear. They support your feet and allow them to “breathe.” Never wear vinyl or plastic shoes because they don’t stretch or “breathe.” When buying shoes, make sure they are comfortable from the start and have enough room for your toes. Don’t buy shoes with pointed toes

or high heels. They put too much pressure on your toes. Buy shoes late in the afternoon (since your feet swell slightly by then). Shake out your shoes and inspect the inside before wearing- you may not feel a pebble inside. Wear shoes at the beach or on hot pavement.

- If you can see and reach your toenails, clip toenails carefully straight across with a clippers (do not use scissors or knives). File sharp edges to follow the curve of the toe. Do not cut them too short, since this could lead to in growing toe nails.

- Talk to your surgeon for treatment with calluses or corns (do not trim them, do not use over the counter or home products).

- Put your feet up when you are sitting. Do not cross your legs for long periods of time. Wiggle your toes for 5 minutes, two or three times a day. Move your ankles up and down and in and out to improve blood flow in your feet and legs.

- Ask for help if you can't take care of your feet.

#### How Do I Prevent Foot Problems?

As always, prevention is the best medicine. A good daily foot care routine will help keep your feet

healthy. Take action to prevent foot problems early.

- Know your Hemoglobin A1c (A1C is an average measure of your blood glucose over a 3-month period) and keep it under seven.

- Keep your blood sugar close to normal (80-120 mg/dl).

- Keep your blood pressure less than 130/80mmHg.

- Maintain your cholesterol at the level your doctor recommends.

- Exercise every day.

- Do not smoke. Smoking restricts blood flow in your feet.

- Be more active. Walking, dancing, swimming, and bicycling are good forms of exercise that are easy on the feet. Avoid activities that are hard on the feet, such as running and jumping. Always include a short warm-up and cool-down period. Wear athletic shoes that fit well and that provide good support.

*Dr. Gurudutt Basrur is Associate Professor of Surgery at Grant Medical College & Sir J. J. Group of Hospitals, Mumbai. For any queries he may be contacted no. 9820748090/ 9869147602. gurudutt58@hotmail.com*

Celebrating 25yrs of Culinary  
Excellence & Quality...

*Lily Caterers*

Bringing to the table a unique blend  
of Tradition & Innovation!

#### Contact

**Devrai Shanbhag**  
9820043757

**Shirish Wagle**  
9820256313

D-5, Karnatak Bldgs., Mogul Lane, Mahim, Mumbai - 16

☎: 24308871, 9820881556

#### On the Panel:

Anandashram Hall, Talmakiwadi, Tardeo  
Raja Shivaji Vidyalaya, Hindu Colony, Dadar

★ *Now introducing Pastries & more...*

#### Visit us at

[www.lily-caterers.com](http://www.lily-caterers.com)



## No...Don't...Stop It !!!

AKSHAY KUMTA

“Aaiyyo Devaa...Tasshi koru naaka cherdaa”

“Tukka kitleye pantha saanglaari upyoga na, kasla ki ba!”

“Kalyaka maagel jeeva maakshi palla?”

Do these remarks sound familiar? They do, right? ... I'm sure; I grew up hearing them too! Needless to say, all the proud parents and responsible guardians can relate to what I've just demonstrated above. When was the last time you yelled “No ....Don't....Stop it!?”

In this month's edition, I'd like to share some of my observations and views through my personal experiences. These observations are based on *Child Psychology*. This subject is very fascinating and it is always a delight to read articles or view documentaries related to *psychology and human behavior*. We often wonder 'why' whenever we face or hear something new. Astonishingly, it is most likely that your questions remain unanswered, debatable, or leaves you in an undeniable mode of dissatisfaction. This article especially revolves around discipline or behavioral issues with children. And, believe it or not, the questions you frequently encounter start with a 'why'! Let us dive deep into the 'why' factor to understand better...

Before I begin, please understand that I am using this platform only to share best practices and do not intend to go against anybody's opinion or feelings. Any comments, suggestions or feedback is always welcome.

Our life began as kids, so let me begin with some interesting facts on kids. I've often come across parents pondering over a common question - “Why don't my children abide by the instructions that were given to them?” - instances like, DO NOT go far from home while playing, DO NOT get dirty and walk all over the house, DO NOT use dirty hands in the food, DO NOT make noise, etc. I will not be surprised to know that these rules are often broken. Now what? What can be done? That phase is over, it's past and it can't be undone, can it? When such misconduct goes beyond our control, we typically tend to ignore these instances and move on with self-pacifying judgments – ‘hota hai, bachhon se galtiyan hoti hain, bhool jao aage ki socho, and so on.’ Then again there may be a different scenario at a later stage and the famous *cycle of peace* continues.

So, under these circumstances what we definitely have observed is that – Every phase of a child's life comes along with a set of new challenges for parents. Ignoring, pacifying and moving along with life may not necessarily yield us the desired result. In this case, the only desire parents have is setting up a *Standard Discipline Framework* for their children.

Now, let's go back a few steps and try understanding the 'why' factor against each of those DO NOT instructions. Biologically speaking, the metabolism rate in children varies a lot compared to that of a fully grown human being. Each part of their body, including the brain is in the growth stage. As a child they have a tender innocent brain which does not sync completely with an adult's brain. Hence, there are obvious discrepancies noted while trying to compare an adult versus a child's thinking pattern. Children are predominantly very inquisitive by nature. Their brain tries to feed in as much information as possible in respect of whatever they see, hear, touch and smell. There was a joint-study conducted by the Department of Psychology of two well-known universities in Philadelphia, U.S. - Temple University and Carnegie Mellon University. The study provides many interesting aspects on *Children's Scientific Curiosity*. It mentions that curiosity is undeniably an important part of a child's cognitive development. Young children are possessed by curiosity about every new impression that assails them. That is why they start wondering why they have been denied something without due justification. This in turn leads them to find answers for themselves. This study clearly helps us in answering the 'why' factor that we were trying to understand here. I hope the readers are following the point here? Parents should avoid raising their voice when their children do not obey orders. Instead, it is time for parents to apply a different strategy. It is very natural for kids to break the DO NOT instruction. They cannot understand it because it is beyond their competence level to match up to your wavelength.

The important learning through this study is: An Instruction is typically one-way, top-to-bottom level approach which often backfires. One-way communication will never work with children. It is

---

highly recommended that parents start applying an innovative approach. They will have to shift from the DO NOT style to a more creative style of passing on that message. Do you know that you tend to remember that special Teacher, who had a unique interactive teaching style vis-à-vis a strict commanding teacher? It's a simple frame of mind where positive vibes are transmitted by your brain cells. That is how the law of attraction works, if you like something or a person, you will definitely remember key points attributed to that thing or person. Therefore, it is imperative to provide an explanation before forcibly denying

something. So, be creative and choose which teacher you want to be...!

Hopefully, this article was informative and helpful for everyone. Watch this space for more interesting topics in the next edition. For now, best of luck to all the wonderful parents and grand parents. Happy Reading and Happy Parenting!

As mentioned earlier, if you wish to comment or provide a feedback or simply establish contact then please feel free to e-mail me on: akshaykumta@hotmail.com

<<<>>>

---

## Our Enigmatic Bundle of Joy

Tara Chaitanya Desai (1916 - 2012)

A life celebrated by: Desai-s, Koppikar-s, Murdeshwar-s and Rao-s

BY RADHIKA NAREN DESAI

Bundoo Ajji is what my brother Rahul and I called our grandmother. She was rare and special in that she was our personal hero. Ajji taught us that a life rich in knowledge, faith in God and compassion for others is truly a life lived to its fullest. She gained the nickname when Rahul was born. He was her 'bundle of joy'. Bundle became bundoo and she became Rahul's Bundoo Ajji. Although we grew up in the US, she was a constant presence in our lives. She was at my third birthday party and also at my high school graduation. Ajji was at Rahul's thread ceremony in Pune and also at his wedding in Ohio. Of course we all miss her, but this is how we can celebrate her. This is my tribute to the memory of the most amazing and strong spirited woman I have ever known.

On the evening of October 3rd 2012, the world lost someone who epitomized divinity. She was a mother, grandmother, great grandmother, wife, sister, best friend and a woman who devoted her life to God and the pursuit of knowledge.

Born on January 31st, 1916, Tara Chaitanya Desai (nee Divgi) was a woman who was throughout her days, greatly admired and respected by the Saraswat community. She led her life with dignity, perserverence, dedication and most of all grace.

In her discourses (pravachans) she would fondly recall her life as a nurse, caring for and healing others. She supported her husband (Baba) as he dedicated his life to the progress and rise of the poor. She joined him

in his journey of becoming a Gandhiite. She was not only well versed in, but a master of the Dnyaneshwari. She read thousands of books ranging from topics on Richard Nixon to the history of the Greek gods. Yet having all of these scholarly qualities, Bundoo Ajji also knew how to enjoy the simple pleasures in life.



I remember eating grilled cheese sandwiches and drinking chocolate milkshakes with Ajji after school everyday. She would tell me the most interesting and colorful stories about her life and experiences. I looked forward to those afternoons all day long. She would spend time with Rahul and friends discussing anything from sports to global warming. Ajji was also a stellar musician, learning the harmonium on her own. In 2010 Bundoo Ajji's great granddaughters (Rahul's daughters) came to India for the first time and were lucky enough to

dance to the melodies of her harmonium, while she happily played and watched. Being independent until the age of 93, Ajji always practiced balance in life and at the same time lived it with passion and fervor. I was blessed to have spent the last month of Ajji's life with her. She was strong until the very last moment, lovely and graceful as always.

One year later, we will not grieve the loss of this divine lady, our Bundoo Ajji, but we will celebrate the life that she lived, the wisdom she provided and the passion for living that she had. May she rest in peace and God bless her soul.

# मम्मीझ डे आऊट

एके दिनी नऊ मैत्रीणींचा सहलीचा बेत ठरला  
फेब्रुवरी १३ला क्वालीस गाडी घेऊन, निघाल्या पहाटे “मनोरला”  
सुनीता, गीता, निर्मला, उमा, सुलभा  
शोभना, मंदा, ज्योती आणि प्रतिभा  
गप्पा, विनोद आणि खारू खात खात  
दोन तासांच्या प्रवासावर केली त्यांनी मात

पोहचल्या ‘सायलंट हिल्स’च्या रमणीय रिसोर्टवर  
अप्रतिम सौंदर्यसृष्टी पाहून भारावूनच गेल्या खरोखर  
स्वागत झाले प्रेमभरे, नाश्ता दिला गरमा गरम भरपूर  
इडली, डोसा, मेदूवडा, सँडविच, पापडी आणि जिलबीही त्यावर  
बाजूस संथ वैतरणा नदी वाहताना पाहून  
हिंदोळ्यावर झोके घेत झालो आम्ही बेभान

नावेतून गेलो ‘बोटींग’ साठी - नावाड्याची गाणी गात  
तेथून गेलो ‘गेम्स पार्कमध्ये’ - घेतला भाग विविध खेळात  
कधी लाकडी घोड्यावरी कधी कृत्रिम बदकावरी  
कधी झुकझुक गाडीवरी मज्जा लुटली खरी  
थोडेसे थकलो- झाली काव काव पोटात  
आणि काय-रिसोर्ट ने केली पोट पुरवणी  
कॅन्डी फ्लोस, गोळे आणि चमचमीत चाट

आलो एका सुंदर विश्राम मंडपात घेण्यास विश्रांती  
पुन्हा सुरू झाले बैठे खेळ, वाटले संपली भ्रमंती  
तळ्यांत मळयात, डंम षराड, पजल्स, खेळलो  
क्वीझ, शब्दकोश, बुद्धिमत्ता ह्या खेळात रमलो  
गरबा, हिंदी गाण्यांवर झाली सुंदर नृत्ये,  
“शीबाच्या राणीचे” पुरविले कठिण डोहाळे

स्वीमिंग पुलमध्ये लावलेली दमदार बॉलीवुड आणि कोळी गाणी  
घेतला भाग सगळ्यांनी जशा कोळीवाड्यातल्या राणी  
साग्रसंगीत स्वादिष्ट भोजन, नदी काठी बुफे मांडियले  
कुर्मा, पुलाव, कटलेट, दहिवडे, ढोकळा, छोले  
पकोडे, गुलाब जामुन, कुल्फी ह्या वर मनसोक्त ताव मारिले  
नाही वामकुक्षी ना आळस, पुन्हा झाल्या मंडपात सज्ज  
आजूबाजूला ससे, बदके आणि त्यांच्या पिल्लांची असे गजबज

सुनीताने आणला टी.वी. जाहिरातींचा मजेशीर खेळ-  
लागली शर्यत स्मृतिबळाची कळलेच नाही कसा गेला वेळ  
सुलभाने चालविली अति हौसेने ‘हौझी’  
आणि पैसे गोळा केले चटदिशी,  
फॅन्सी ड्रेस स्पर्धेमध्ये सगळ्यांनी छान प्रदर्शन केली  
पण ज्योति आणि प्रतिभेच्या ‘हत्ती दरवान’ने बाजी मारून नेली

बोलावणी आली दुपारच्या चहाची,  
जाणीव झाली निघायच्या वेळेची  
बसल्या सगळ्या फुलांच्या बागेत, झाडांच्या सावलीत  
आली आठवण इतर मैत्रीणींची, चहा पित पित  
म्हणाल्या येऊ पुन्हा सगळ्यांना घेऊन, योग येईल जेव्हा,  
असेच प्रेम आणि स्नेह जुळवू, सगळ्या जणी भेटू तेव्हा

परतीच्या वाटेवर निघालो - जोश नाही कमी तरी  
परत कुटून स्फुर्ति आली, सुरू झाली गाण्यांची अंताक्षरी  
जुन्या भावगीतांत रमून गेलो - जुन्या आठवणींत धुंद झालो  
पुन्हा भेटायची आश्वासने दिली - त्या कल्पनेत वाहून गेलो  
उखाण्यांची हुक्की आली एकीला - झाल्या क्षणात कवयित्री,  
हा तर बनला उच्चांक खेळ, ह्याची आम्हा खात्री,  
सगळ्यांनी म्हटले अनेक उखाणे  
संपली आमची भैरवी नाईलाजाने

सांगता करत करत आलो आपआपल्या स्थानी  
समाधान आनंद आणि ‘सायलंट हिल्स’च्या स्मृति उरात घेऊनी  
वाटले का ही सहल होती ज्येष्ठ महिलांची  
नाहीच मुळी - आम्ही झालो होतो नवतरुणी एका दिवसासाठी.

- गीता बलसे

## निसर्ग रक्षण

योरे वच्यां योगो वच्यां आम्मी वच्यां रे  
निसर्गाल्या सान्निध्यांतु आम्मी वच्यां रे  
भूमाता निसर्गपितांगलि सेवा कोर्या रे।।  
भूमाता ही सहनशीलता  
निसर्गपिता हो रक्षणकर्ता  
उदरी धरी संततीची न्यूनता  
मातापित्यागेलो आदर कोर्नु सेवा कोर्या रे।।१।।

पुष्पापरी प्रेमसुगंध जगांतु पसरव्यां  
गोड फळांतुली माधुर्याची बोली आम्मी शिक्यां  
वसति पशूपक्षी सगळीं वृक्षागल्या छायेंतु  
वृक्षागलो तो त्यागस्वरूप अवगत आम्मी कोर्या।।२।।

द्वेष असूया गर्व विस्सोर्नु राब्यां एकीने  
नाक्का विसरू मातापित्याक स्वार्था धुंदीतुं  
पालनकर्ता आस्स सगळी सृष्टीगल्या नियमांतुं  
निसर्गाचो करू नाकारे स्वार्थाखातिर अंत  
सेवा कोर्या निसर्गाची जावु सदा जागृता।।३।।

- वसुधा कृ. कडले

---

# PERSONALIA

**Gowri Savkoor (Bangalore)**, has successfully passed her ICSE board exam with distinction by securing 84.33%. Apart from studies Gowri is also interested in instrumental music. She was part of her school choir group for the past four years as a flute player. Due to her excellent performance, her school had sent her to England in December 2011 where she had performed in various churches and old age homes. Gowri is an excellent dancer and good in drawing. She is the grand daughter of Umesh Savkoor and late Usha Savkoor, daughter of Sanjay and Shobha Savkoor.

**Karan Dattatraya Muzumdar**, from Arya Vidya Mandir, Mumbai secured 96.17% in ICSE. Got an all rounder certificate from the school. He got highest position in Physical Education. Karan is the State level swimmer.

**Manali Milind Bijoor**, Santacruz, Mumbai completed B.Sc. (Zoology) from University of Mumbai. She obtained 71.25%, she is the topper of Zoology Department of Ramnarain Ruia College, Matunga. She is the recipient of late Dr. Maithili Rao prize and also Principal N.N. Murthy prize and Rolling Trophy.

**Neha Kamat**, 23, daughter of Leena Kamat (nee Shirali) & Sharad Kamat, granddaughter of Pushpa Shirali & Late Krishnanand Shirali passed M.Com. (Business Management) from Mithibai College, standing first in her college. Prior to this she had passed B.M.S. from MMK College, standing second in her college. She is now pursuing M.Com. (Banking & Finance). Along with her graduation & post-graduation, Neha also cleared the foundation courses of CA, ICWA & CS & went on to clear Executive Level (Intermediate) of the CS course. She is now pursuing Professional Level (Final) in CS.

Impressive as this may sound for a regular student, it is all the more creditable as Neha has achieved all this while carrying out her official duties as an employee of SBI, which she joined at the tender age of 18. Not satisfied with her above referred achievements, Neha became J.A.I.I.B at the age of 19 & C.A.I.I.B. at the age of 20, even before graduation. Along the line she also cleared KYC & AML as also Trade Finance courses of IIB. In addition she also cleared add on subjects of IIB such as Central Banking, Corporate Banking, HR & Retail Banking. Incidentally, she won the first prize in an Essay Competition conducted by SBI on KYC &

Fraud Prevention Day.

**Neil Padukone** (NYC, USA) was awarded a full-tuition Public Service Fellowship at the Harvard University's Kennedy School of Government, where he is a Masters in Public Administration candidate. He received a South Asia Initiative grant to study the development of the Mumbai Metro, and a Cultural Bridge Fellowship to research urbanization in China. He has worked with the New York State Metropolitan Transportation Authority, pioneering an overhaul of the Capital Program's strategic communications. He recently wrote and performed, with his father Maitreya, the music for the play "Soundwaves: The Passion of Noor Inayat Khan", which debuted at the NYC Fringe Festival. His book on India's strategic doctrine and foreign policy is forthcoming in 2014.

**Nisha Kiran Mirjankar** has completed her Master of Arts in Sociology with Distinction of Pune University 2013. She is currently teaching in American School of Bombay and plans to pursue further education in USA.

**Shivani**, daughter of Aditi and Colonel Arvind Gangoly was recently felicitated as a Scholar by Dr RA Mashelkar in the convocation held by NMIMS, Mumbai for Engg graduates on 10 Aug 2013. The award was accompanied with a cash gift of Rs 20000/- She works for Accenture and holds a BTech degree in Electronics and Communication. After an illustrious run in school and college, she is now headed to the US for her Masters.

**Yamini Bellare** (daughter of Narendra & Pragnya Bellare of Khar, Mumbai) completed her Masters' Degree in Arts (MA) in Clinical Psychology from the Eastern Illinois University at Charleston. She was also bestowed the distinguished international student award for outstanding academic performance. She is now pursuing a PhD program in Counselling Psychology from the Ball State University, Muncie, Indiana. Graduating from the University of Mumbai, with a Bachelors' Degree In Arts (BA) in Clinical Psychology, from Sophia College, she has the unique distinction of standing first in the University in all disciplines of Arts, was awarded a Gold Medal in the subject of Psychology and several scholarships from various reputed institutions. Her interests include Music and Art. While in India, she was actively involved in Mutt activities, like 'Yuva Dhara' and 'Prarthana'.

# Examination Results 2013

## 10th Standard

### SSCE:

Aishwarya Jitendra Talgeri, Mumbai - 93.64%  
Anushree Ajay Someshwar, Mumbai - 94.73%  
Harshal Sharad Hattayangdi, Mumbai - 85.82%  
Ishaan Ashish Balvalli, Mumbai - 81.20%  
Jay Milind Tawde, Mumbai - 93.82%  
Kalindee Ameya Padmawar, Mumbai - 86.36%  
Komal Shivanand Hemmady, Virar - 83.64%  
Maithili Milind Bijoor, Mumbai - 87%  
Radha Sandeep Yederi, Mumbai - 91.27%  
Rohan Manohar Kamath, Mumbai - 94.73%  
Sanath Ajit Naimpally, Mumbai - 86.91%  
Sanat Gurudutta Pandit, Mumbai - 90.73%  
Swapnil Kailash Koppikar, Thane - 50.18%  
Unmani Anand Balsekar, Mumbai - 94%  
Vaidehi Gautam Balvally, Mumbai - 93.45%

### SSLCE:

Gouri Keshav Balse, Bailur (Uttar Kannada dist) - 92%  
- Stood First to the School, Govt. Higher Secondary School, Bailur.

Harish D. Bhat, Hubli - 90.40%

Nidhi Ravi Khambadkone, Dandeli - 96%

Sushant S. Nadkarni, Hubli - 96.32%

Vineet A. Bedramane, Hubli - 95.36%

### ICSE:

Anchit Vikram Babulkar, Mumbai - 86.5%  
Anirudh C. Kembre, Mumbai - 90.33%  
Gowri Sanjay Savkooor, Bangalore - 84.33%  
Karan Dattatraya Muzumdar, Mumbai - 96.17%  
Ragini Koshore Betrabet - 92%

## 12th Standard

Abhishek Gajanan Balwalli, Karwar - 81.83%

Amay S. Ubhayakar, Hubli - 82.66%

Ankita Vidyadhar Pednekar, Mumbai - 83.33%  
(Commerce)

Ankita K Karnad, Bangalore - 94.17%  
(Secured 100/100 in Mathematics)

Nidhi Rajesh Hoskote, Bangalore - 89%

Omkar Ganesh Yederi, Mumbai - 78.67%

Prathamesh S. Koppikar, Hubli - 91.33% (Commerce)

Shivani Sadanand Shirali, Bangalore - 92.16%

Shweta Satish Karnad, Mulky - 88.67%

Siddhi Shrikar Kadle, Mumbai - 77% (Commerce)

Unnati Kiran Trasi, Hubli - 91.83% (91 in CET - NATA) -  
Stood first in Vidyaniketan PU Science College, Hubli.

### CBSE - Plus II

Anushka Dhareshwar - 95%

Sujal Satish Kabad, Bangalore - 92%

Tanisha Goveas - 87% (AISSCE), Obtained a Special Merit award Certificate from Indian School Muscat for this achievement.

Vaishnavi Sreenivasan, Trichur (Kerala) - 97%

## Graduates

Anuradha Vijayshankar Gangoli, Mumbai - 92.3%  
(B.Com)

Manali Milind Bijoor, Mumbai - 71.25% (B.Sc. - Zoology)

Shivani Arvind Gangoly, Mumbai - B.Tech (Electronics and Telecommunications) -Third Rank

Sowmya Gurudut Heble, Pune - B.E (Comp) - 72.93%  
(working with Eaton Technologies as a Associate Analyst - IT)

## Post Graduates

### CA

Saumya Sharad Bailur - 61.63% (First Class, First Attempt)

### M Tech

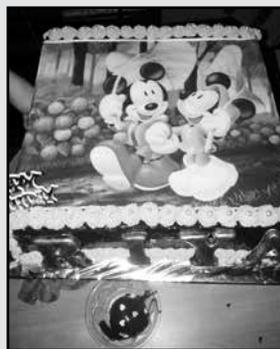
Tanmay Dattanand Bangalorekar, VJTI, Mumbai - Grade points: 9.4 /10

### M.A. Clinical Psychology

Yamini Narendra Bellare, Eastern Illinois University at Charleston

### M. Com

Neha Kamat (Business Management), of Mumbai University - 68.38% - Stood First from her college - Mithibai.



**Treat yourself  
to a  
mind blowing  
fantasy of rich  
home baked  
cakes  
(100% veg).**

*We undertake small and bulk cake orders for birthdays, weddings, anniversaries and any form of celebration. We use imported ingredients to provide you, the best in quality.*

*Ask for our rich array of personalised cakes.*

**We are CORDON BLEU. ...**

**Contact us-**

**Shantanu Rao: 9821137446**

**Supriya Rao: 9870525063**

Location-- D/5, Guruprasad, Hanuman Road,  
Vile Parle East, Mumbai 400057.

Orders are taken 24 hours prior.

**Kindly note-- All our cakes are 100% veg**

# Examination Results 2013

*We congratulate the following students for their success in various board examinations!*

## 10th Standard



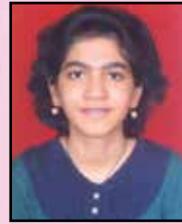
**Aishwarya Talgeri**  
-93.64% (SSCE)



**Anchit Babulkar** -  
86.5% (ICSE)



**Anirudh Kembre** -  
90.33% (ICSE)



**Anushree  
Someshwar** -  
94.73% (SSCE)



**Gouri Balse** -  
92% (SSLCE)



**Gowri Savkoor** -  
84.33% (ICSE)



**Harish Bhat** -  
90.40% (SSLCE)



**Harshal Hattayangdi** -  
85.82% (SSCE)



**Ishaan Balvalli** -  
81.20% (SSCE)



**Jay Tawde** -  
93.82% (SSCE)



**Kalindee Padmawar** -  
86.36% (SSCE)



**Karan Muzumdar** -  
96.17% (ICSE)



**Komal Hemmady** -  
83.64% (SSCE)



**Maithili Bijoor** -  
87% (SSCE)



**Nidhi Khambadkone**  
- 96% (SSLCE)



**Radha Yederi** -  
91.27% (SSCE)



**Ragini Betrabet**  
- 92% (ICSE)



**Rohan Kamath** -  
94.73% (SSCE)



**Sanath Naimpally**  
- 86.91% (SSCE)



**Sanat Pandit** -  
90.73% (SSCE)



**Sushant Nadkarni**  
- 96.32% (SSLCE)



**Unmani Balsekar**  
- 94% (SSCE)



**Vaidehi Balvally** -  
93.45% (SSCE)



**Vineet Bedramane** -  
95.36% (SSLCE)

# Examination Results 2013 (Contd)

## 12th Standard



**Abhishek Balwalli - 81.83%**



**Amay Ubhayakar - 82.66%**



**Ankita Karnad - 94.17%**



**Ankita Pednekar - 83.33%**



**Anushka Dharewar - 95%**



**Nidhi Hoskote - 89%**



**Omkar Yederi - 78.67%**



**Prathamesh Koppikar - 91.33%**



**Shivani Shirali - 92.16%**



**Shweta Karnad - 88.67%**



**Siddhi Kadle - 77%**



**Sujal Kabad - 92%**



**Tanisha Goveas - 87%**



**Unnati Trasi - 91.83%**



**Vaishnavi Sreenivasan - 97%**

## Graduates and Post Graduates



**Anuradha Gangoli - 92.3% (B.Com)**



**Manali Bijoor - 71.25% (B.Sc.)**



**Shivani Gangoly - B.Tech (Third Rank)**



**Sowmya Heble - 72.93% B.E (Comp)**



**Neha Kamat - 68.38% (M.Com)**



**Saumya Bailur - 61.63% (C.A.)**



**Tanmay Bangalorekar - Grade points: 9.4 / 10 (M.Tech)**



**Yamini Bellare - (M.A. Clinical Psychology)**

## Kiddies' Corner

### God

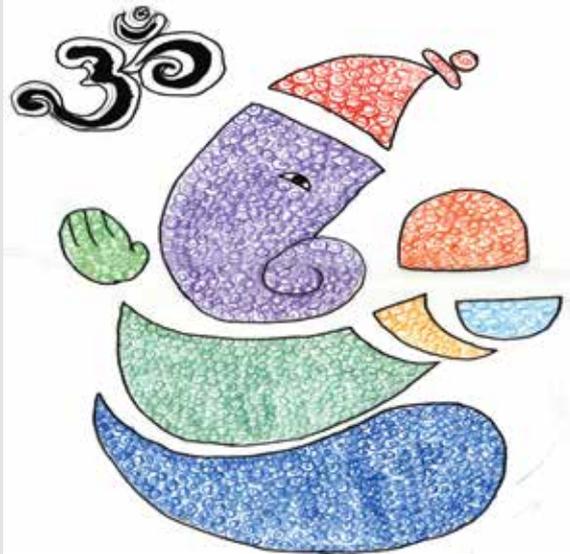
God is a beautiful person  
With blue eyes and golden hair  
And his shoes are a gleaming pair.

He carries a notebook with himself  
Walking with it everywhere  
And sees all people in town  
Who do right and who do wrong.

He takes all old people who do good  
To heaven and bad people to hell

GOD is in our heart  
Who prevents us from danger  
So we should pray to him  
To give us good food and shelter

**Shivani Girish Bhat (9 years)**



**Bal Ganesh:**

**Amruta Sawant (9 years)**

### The Way to 15th August

The tricolour, waving soaring in the sky,  
Just like a free bird with wings.

The words of freedom,  
Said to be the National Anthem  
Means a lot to the country,  
15th August, the Independence day of  
Free India!

Hands of custody, fallen to defeat  
Our freedom fighters freed us all!

**Arjun Puthli (10 years)**

### Did You Ever See...

Did you ever see a piranha going to  
school,  
Or an elephant dancing on a stool,  
Or a horse with wings on its back,  
Or a leprechaun with a cylindrical green  
sack?

Did you ever see a pen writing on its own,  
Or a puppy talking on a phone?  
Did you ever see a jellyfish eating flavored  
jelly,

Or a lily with a big smelly belly?  
Did you ever see an ant reading the  
newspaper,  
Or a hippo climbing up the stairs of a tall  
skyscraper.

**Divyangi Pandit (11 years)**

### Children's Day

Hello, my young friends. You all must be looking forward to Children's Day! Do you know that the idea of having a Children's day originated in China in the year 839 AD. The Chinese and the Japanese celebrate it on the 5<sup>th</sup> of May. Australians celebrate it on the 2<sup>nd</sup> Sunday of July. It was originally declared by the United Nations General Assembly in the year 1954, to have an International Children's Day on the 20<sup>th</sup> November every year. However, they left it to each country to have it on any important day of that country.

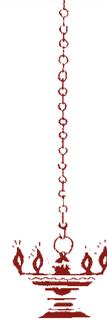
We in India celebrate it on 14<sup>th</sup> of November, the birthday of Pandit Jawaharlal Nehru, the first Prime Minister of Independent India. He was very fond of children, and was known as "Chacha Nehru". It is said that once a child came up to him, and pinned a rose on his jacket. Since then, he always pinned a rose on his jacket, or the lapel of his coat. After Panditji's death in 1963, in his honour, we celebrate his birthday as Children's Day in India.

Panditji led our Freedom Movement and was jailed many times. In prison, he wrote the famous book, 'Discovery of India'. Work was worship to him. He was inspired by the poem 'Stopping by the Woods on a Snowy Evening' by Robert Frost. Some lines from this poem, 'I have promises to keep, and miles to go, before I sleep' were printed on his letter head.

So, on this Children's Day and always hereafter, let us remember Chacha Nehru, and work hard to make our country great, so that, not only we, but also the people the world over, may look upon it with admiration.

Bye, children, may you always be happy !

**Nalini Nadkarni, Mumbai**



## SHRI MURLEEDHAR RAMAVALLABH HARIDAS

LEFT FOR HIS HEAVENLY ABODE

ON 10<sup>TH</sup> SEPTEMBER 2013 AFTER LEADING A VERY FRUITFUL LIFE OF 87 YEARS  
THE WARMTH OF HIS SMILE AND HIS NEVER ENDING ZEST FOR LIFE WILL FOREVER ILLUMINATE OUR LIVES

DEEPLY LOVED & MISSED BY NAGARATNA (WIFE)  
GIRISH (SON) & APARNA (DAUGHTER-IN-LAW) SUJATA (DAUGHTER) & GIRISHCHANDRA (SON-IN-LAW)  
GRANDCHILDREN - PRANAV, PRIYA, RISHIKESH & JANHAVI  
BROTHERS, SISTERS & THEIR FAMILIES

## 1st Death Anniversary



(25-11-1936) (10-10-2012)

## IN LOVING MEMORY OF RAMESH R. MURDESHWAR

It has been a year since you left us for the heavenly abode. Your loss has created a void that can be filled by none other. We miss you in our lives that you so naturally enrich.

*Fondly Remembered by:*

Satish, Kanchan, Shrikar, Amit, Shiyani  
Rahul, Rupal, Supriya And  
All Relatives and Friends

## आज्ञांच्या आठवणी (भाग-३)

- वसुधा बिजूर

माझे सासरे कै. श्री. बिजूर नारायण भट हे वयाच्या नव्वदीपर्यंत बिजूर गावात राममंदिरात देवाची सेवा, पूजा करीत. त्यांच्या काही आठवणी...

अकरा साडेअकराची वेळ. मला पाहून आजोबा म्हणाले, "बाहेर जवळच एक मंडप घातला आहे. कसला तरी होम चालला आहे. मंत्रांचा आवाज ऐकू येत आहे. बघ, धूर येतो आहे!"

आयुष्य सगळे पूजा-पाठ, लग्ने-मुंजी वगैरे करण्यात तसेच देवळात रोजची पूजा अर्चा, सोमवारचे रूद्र करण्यात गेलेले. त्यामुळे आता सारख्या तशाच आठवणी यायच्या त्यांना. शिराली, बिजूर, विठ्ठल अशा सगळ्या रथोत्सवांना जायचे, त्यांत भाग घ्यायचे. त्याच मंगल विचारांनी मन भरून गेले होते.

एकदां सांगू लागले, बघ शिरालीचा रथोत्सव चालू आहे. शृंगारलेल्या रथाचे, त्यांत स्थापना होत असलेल्या देवाचे "आंखो देखा हाल" बसल्या बसल्या चालले होते. तेवढ्यांत म्हणाले, "बघ स्वामीजी चढताहेत रथांत. मला पाहायचा आहे रथ ओढलेला. मला तिकडे (मोठ्या खिडकीकडे बोट दाखवत) घेऊन जा." मी समजवायचा बराच प्रयत्न केला. हल्ली ते बरेच अशक्त झाले होते. त्यांचा हट्ट वाढतच गेला. ऐकेनातच. मीही एक वेडी.

त्यांना हात धरून दोन-तीन फूट अंतरावर असलेल्या खिडकीजवळ नेले. तेथे उभे राहावेना त्यांना. पडतील अशी भीती वाटून मी एक पाय उचलून कसेबसे त्यांना सावरले. आता पुढे काय? 'देवा तूच सांभाळ आम्हांला' म्हणाले.

तेवढ्यांत बाहेर गेलेले माझे यजमान दार उघडून आंत आले. "अहो यांना धरा लवकर" म्हणत मी त्यांना हाक मारली. सुदैवाने ते अगदी वेळेवर देवासारखे धावून आले होते.

आतां यापुढे कानाला खडा. त्यांच्या विनवणीला लक्ष द्यायचे नाही.

## “हावें मगले शोधाक” (कोंकणी पद्य)

- चैतन्य उभयकर, वास्को, गोवा

एक दिवसु कश्की हावें जगांतु आय्तो।

दीस सर्ले तशशी होडु जात गेल्लो।

घरांतुल्यांनी नावाने आपोंचाक सुरू केल्लो।

मस्त आप्लेपण आनि मोगु दिल्लो।।१।।

चायल्ड-केर, नर्सरी, केजि शिक्कुनु जाल्लें।

प्राय्मरी, सेकेंडरी जातना बुद्वंतपण आयलें।

विविध विषयांचे ज्ञान जांन्वाक लागलें।

जाल्यारी होडु प्रश्नु, मुखारि कोर्चे कस्लें।।२।।

मस्त वाट्टो आस्सति तिन्शि-साट अंशांतु।

हावें नेम्के वच्चे खंचे दिकांतु।

पळ्ळो हावें दिवस-रात्री हेचि विचारांतु।

कोण्णी दिस्सनाति तयार, योग्य उत्तर दिवच्यांतु।।३।।

हितचिंतकानी घाल्लो माक्का कोलेज शिक्कुक।

उच्च-शिक्षणा खातिर परदेशाक वच्चुक।

तयार जाल्लो पासपोर्ट फ्लाय कोरूक।

मनांतलो प्रश्नु मात्र लागलो खांन्वाक।।४।।

भारताचो यति एक मेळ्ळो थयीं माक्का।

नम्र जावु मनांतलो प्रश्नो निमिलो ताक्का।

कोर्चे पैलें विचार करी, कोणु तू पक्का।

कस्ले कोर्चे योग्य, ताव्वळि कळतले तुक्का।।५।।

देह मात्र वाडत गेल्लें, तू वाडलो की?।

निदे-सुख, स्वप्नाचे अनुभव कोण घेत की।

तोचि भित्तरीथावु जग सर्व पळैतकी।

देह पोर्ने जाल्लकी तक्षण सोणु वत्तकी।।६।।

तोचि तूं वस्तुतः सर्वत्र व्युपुनु आस्ता।

अनंत विश्वाचि उत्पत्ति-स्थिति-लय कर्ता।

प्रपंचाचे माया-नाटक रचैत उर्ता।

आप्पणचि आपणागले कर्मणुक जात्ता।।७।।

आजिथाइ तुगले शरीर इत्लें होड जाल्लें।

ताज्जे पालन-पोषणाक तुवें कस्लें केल्लें?।

तुगलेचि पूर्वजन्म-कर्माने फल दिल्लें।

तेंचि प्रारब्ध मुखारि देहाक टिकैतलें।।८।।

प्रारब्ध खर्चुंचे पैलेंचि, जा तूं बुद्वंतु।

मन-बुद्धि घाल्नाक्का ह्या माया प्रपंचांतु।

जिज्ञासा वाड्डइ तुगले स्वरूप शोधांतु।

ताज्जे निजरूप आस्स नित्यानंद विश्वांतु।।९।।

प्रपंचाचे ज्ञान आस्स देहापूर्त सीमित।

ताज्जाने केन्ना मेळणा दिव्य आनंद इच्छित।

धरि सदाचार, स्वाध्याय, सेवा, सद्गुरू संगत।

दुर्लभ मनुष्य-जन्मांतु हेंचि कोर्चे उचित।।१०।।

मेळ्ळे मगले प्रश्नाक उत्तर माक्का समर्पक।

आयलो हावें नौकरि सोणु परत भारताक।

सांगलो विषय सविस्तर सर्व घर्चे लोकांक।

पळ्ळो भायर शांतीने, हांवें मगले शोधाक।।११।।

# गीर्वाणप्रतिष्ठा - रसास्वाद - मेघदूत-७

- कृष्णानंद मंकिकर, वाकोला

## Stanza 7

संतप्तानां त्वमसि शरणं तत्पयोद प्रियायाः  
संदेशं मे हर धनपतिक्रोधविश्लेषितस्य।  
गन्तव्या ते वसतिरलका नाम यक्षेश्वराणाम्  
बाह्योद्यान स्थितहरशिरश्चन्द्रिका धौतहर्म्या॥७॥

### Word meaning:

संतप्तानां of those who are burning त्वमसि you are  
शरणं refuge तत् therefore पयोद, Oh Cloud प्रियाया  
to my beloved संदेशं message मे mine हर carry-take  
away धनपतिक्रोध the anger of Kubers विशललोषितस्य  
perturbed by!

गन्तव्या your destination yours वसति: abode,  
settlement अलका नाम by name Alaka यक्षेश्वराणाम् of  
the lords of Yakshas (which is)

बाह्योद्यान in the outskirts of whose gardens स्थित  
is residing हर Lord Shiva शिरश्चन्द्रिका the moonbeams  
from the moon on his head धौत awash हर्म्या Palaces  
अन्वयः

(हे) पयोद, त्वं संतप्तानां शरणं असि, तत् (तस्मात्, कारणात्)  
मे धनपति-क्रोध विश्लेषितस्य संदेशं (मे) प्रियायाः हर। ते  
(त्वया) यक्षेश्वराणाम् अलका नाम वसतिः गन्तव्या (या)  
बाह्योद्यान स्थित-हर-शिर-श्चन्द्रिका-धौत-हर्म्या (अस्ति)

Oh Cloud, (one who showers cool waters) you  
who are the refuge of those who are afflicted by  
heat, therefore, kindly carry my message to my  
beloved, I who am separated from my beloved  
because of the displeasure of (my Lord Kubera-  
Dhanapati). (For doing this job), you will have to  
proceed to the city by the name Alaka (the abode  
of ) the kings of the yakshas, this city the palaces  
in which are awash with the moonlight emanating  
from the moon on the head of Shiva, who is in the  
garden on the outskirts of this city.

### Detail:

Please note that Kaalidaasa calls him by the  
name पयोद one who gives water and the qualification  
preceding the सम्बोधन which says, you are the one  
who is the refuge of those who are afflicted by heat  
(संतप्त) please note the usage of the word संतप्त.  
This also refers to the one who is afflicted by being

away from one's beloved (i.e. forelorn). He tells  
the Cloud, I am the one who is separated from his  
beloved,, due to the anger of my Lord!

In this stanza, The yaksha states the main  
intent of the Megha's mission! You will have to  
proceed to the city, named Alaka, and see how  
beautifully the main characteristic of the city is  
described—its palaces are awash with the (bright)  
moonlight (emanating) from the moon which is on  
the forehead of Shiva. Thus, Kaalidaasa indicated in  
one word the presences of Shiva, the magnificence  
of the city and the godliness that is due to the city  
because of the nearness of Shiva.

## Stanza 8

त्वामारूढं पवनपदवीमुद्गृहीतालकान्ताः  
प्रेक्षिष्यन्ते पथिकवनिताः प्रत्ययादाष्वसन्त्यः।  
कः संनद्धे विरहविधुरां त्वय्युपेक्षेत जायां  
न स्यादन्योऽप्यहमिव जनो यः पराधीन वृत्तिः॥८॥

### Word meaning:

त्वाम् you आरूढं having ascended पवनपदवीम् the  
exalted position due to the wind उद्गृहीत uplifting  
अलकान्ताः ends of the hair-locks

प्रेक्षिष्यन्ते would observe पथिकवनिताः the damsels  
on the way प्रत्ययात् because of previous experience  
आष्वसन्त्य assured!

कः who संनद्धे being near विरहविधुरां one who is  
forlorn due to separation (from her beloved) त्वयि  
you उपेक्षेत would disregard जायां wife

न no स्यात् would be there अन्यो anyone else  
अपि surely अहमिव like me जनो a person-servant यः  
who is पराधीन वृत्तिः dependent on someone else for  
a living ॥८॥

### अन्वयः

त्वाम् पवनपदवीम् आरूढम् उद्गृहीत अलकान्ताः  
पथिकवनिताः (याः) प्रत्ययात् आष्वसन्त्यः (सन्ति ताः)  
(त्वाम्) प्रेक्षिष्यन्ते। कः संनद्धे त्वयि विरहविधुरां जायां  
उपेक्षेत? (अस्मिन् संसारे) अहमिव-जनः (कः) अपि अन्यो  
न स्यात् यः पराधीन वृत्तिः (अस्ति)

## Meaning:

The wives of those who have to travel (for their trade and business) would gaze upon you, lifting their forelocks up. They are assured (of being re-united) with their men (because this has so happened in the past that when the clouds appear, so would their masters return for a sojourn) Who indeed would forsake his beloved when the rainy season is near! And who other than me would be such an unfortunate one who is dependent on someone else for a living?

## Detail:

Just notice, how in three words, Kaalidaasa has brought alive the scene one is so familiar on the outskirts of a village-the women are returning to their homes (after the day's work, may be) and they spot the cloud high above in the skies, and to look

at it, they crane their neck, push back their hair from the forehead and expectantly look at the cloud, yearning for their masters.

At this point, Kaalidaasa, states one more of his aphorisms which abound in this poem of his. It says, who would forsake the lovelorn wife, when you (oh Cloud) are nearby (the rainy season is around), (i.e. no one would!) and he says, look at me, I am the only unfortunate one in the whole world who is dependent on someone else for a living, there would be none as unfortunate as I am!. The total helplessness of the yaksha is depicted clearly, by Kaalidaasa. Please notice the usage of the words **पराधीन वृत्ति**: one who is dependent on one's master for a living and **जन**: in effect meaning a servant. *Comments and feedback to [chitrapur.girvanapratishtha@gmail.com](mailto:chitrapur.girvanapratishtha@gmail.com) or [kdmankikar@gmail.com](mailto:kdmankikar@gmail.com)*

## पुस्तक परिचय

- उदय मंकिकर

**मूळ इंग्रजी पुस्तक :** A Personal Religion of Your Own

**लेखक :** श्री. रमेश बलसेकर, **मराठी अनुवाद :** श्री. हेमंत पांडुरंग नाडकर्णी, **प्रकाशक :** झेन पब्लिकेशन्स, दूरध्वनी : ३२४०८०७४, **पृष्ठे :** ८१, **मूल्य :** रु. १५०/-

श्री. रमेश बलसेकर म्हणजे बँकींग आणि अध्यात्मिक क्षेत्रातील एक प्रभावी व्यक्तिमत्त्व. विद्वान आणि व्यासंगी तत्त्वज्ञ. आपल्या तेजस्वी व्यक्तिमत्त्वाने आणि ओजस्वी वाणीने त्यांनी देशातील आणि परदेशातील त्यांच्या अनेक अनुयायांना आपलेसे केले होते. जीवनाकडे बघण्याचा त्यांचा दृष्टिकोन आणि तत्त्वज्ञान थोडेसे चाकोरीबाह्य आणि म्हणूनच आपल्या विचारांना चालना देणारे. हेच तत्त्वज्ञान सामान्यांना कळावे म्हणून त्यांनी विस्तृत लेखन केले, व्याख्याने दिली, समुपदेशनसुद्धा केले.

श्री. हेमंत पांडुरंग नाडकर्णी हे श्री. बलसेकरांचे चाहते आणि अनुयायी. त्यांनी आतापर्यंत श्री. बलसेकरांच्या तीन पुस्तकांचा मराठीत अनुवाद केला आहे - 'कोण पर्वा करतो' आत्मबोध्याच्या शोधात आहात? का?' आणि 'अष्टवक्रगीतासार'. प्रस्तुत पुस्तक हे त्यांचे चौथे अनुवादित पुस्तक. अत्यंत साध्या, सोप्या भाषेत केलेला अनुवाद.

'दिनचर्येतील वागणे आणि मनाचा कल यांची प्रणाली म्हणजेच धर्म' असे लेखकाने सुरुवातीलाच स्पष्ट केले आहे. आणि नंतर आनंदी दैनंदिन जीवनासाठी महामंत्र सांगितलेला आहे:- "गतकाळाबद्दल खंत न बाळगता, वर्तमानकाळात तक्रार

न करता आणि भविष्यकाळाबद्दल अपेक्षा न धरता, दिवसभरात घडणाऱ्या कोणत्याही परिस्थितीत वा घडामोडीत, स्वतःला वा दुसऱ्या कुणालाही कशाबद्दलही दोष न देता, तुम्हाला जे करावेसे वाटते ते करा. जे वस्तुतः घडते ते कधीच कुणाच्याही ताब्यात नव्हते वा नाही. ते नेहमीच देवाच्या इच्छेनुसार या विश्वन्यायानुसार घडते. यास्तव तुम्ही नेहमीच स्वतःबद्दलच्या पाप आणि अपराधाच्या भावनेपासून आणि दुसऱ्यांबद्दलच्या प्रचंड द्वेषाच्या ओझ्यातून नेहमीच मुक्त राहाल. ह्याचाच अर्थ मनःशांतीचे परमसुख... सुख शांती."

श्री. रमेश बलसेकर आणि त्यांचे एक अनुयायी यांच्यातील संवादावर पुस्तकाची रचना केलेली आहे. म्हणजे अनुयायाला भेदसावणारे प्रश्न आणि त्या प्रश्नांना श्री. बलसेकरांनी दिलेली समर्पक उत्तरे. हे पुस्तक वाचल्यानंतर आपल्याला जे आकलन होते, ते म्हणजे- "आपला स्वतःचा व्यक्तिगत धर्म पाळण्यासाठी, आपल्याच 'स्व'मध्ये स्थिर व्हा, शांत व्हा. कालचा पश्चात्ताप न करता, वर्तमानाची तक्रार न करता आणि भविष्यात काही मिळण्याची अपेक्षा न करता आणि महत्त्वाचे म्हणजे कोणालाही कशाच्याही बाबतीत दोष न देता (स्वतःला वा दुसऱ्याला) तुम्हाला जे आणि जसे वाटेल तसे करा. ह्या ज्ञानाने आपले जीवन सदा आपल्या मूळ उगमस्थानाशी सतत जोडले जाईल आणि मनःशांती मिळून ते अभंग आनंदी होईल. सदा सुखशांती हाच आपला स्वधर्म."

हे तत्त्वज्ञान नसून आपण दिवसभरात जे करतो त्याचा प्रत्यक्ष अनुभव आहे आणि म्हणूनच कळण्यास सोपे आहे. ह्या पुस्तकाचे गहन वाचन वाचकाला खचितच आनंद देईल यात शंका नाही.

# Shrimath Anantheshwar Temple

Vittal (D. K.) - 574243

**Receipts and Payments Account for the year 1st April 2012 to 31st March 2013**

1st Apr11 to 31st Mar12	Receipts	Sch. No	Rs.	1st Apr12 to 31st Mar13
1,251,992.00	<b>A Opening Balance</b>	1		407,716.00
	<b>B Donations, Kanika, etc.</b>			
137,030.00	To Donation to Building Repair, Renovation and Property Development		182,560.00	
5,267,302.00	To Donations & Contributions towards Shashti Nagapanchami, Brahmakalashaang Rathotsava & other festivals	2	1,447,177.00	
1,762,065.00	To Donations towards Renovation / Improvements	3	425,734.00	
1,473,193.00	To Casual Seva Receipts during the year & Brahmakalashaang Rathotsava time		1,552,411.00	
590,060.00	To Seva Collection	4	685,313.00	
1,545,654.00	To Hundials and Kanika		1,682,116.00	
27,850.00	To Shri Paduka Puja and Bhiksha Receipts		7,850.00	
10,803,154.00				<b>5,983,161.00</b>
	<b>C Interest and other Earning</b>			
1,148,173.00	To Interest earned	5	1,138,918.00	
79,000.00	To Income from Kalyan Mantapa		140,500.00	
300.00	To Rent from House Property		300.00	
6,462.00	To Tastika / Annuity from Government		8,000.00	
26,000.00	To Generator Maintenance received		44,850.00	
50,000.00	To Contribution from Display of Banners		75,000.00	
8,690.00	To Income Tax Refund		24,729.00	
102,000.00	To Proceeds of scrap copper / other materials		622,405.00	
-	To Proceeds of CCTV		15,918.00	
1,420,625.00				<b>2,070,620.00</b>
-	<b>D Contribution from Mumbai Renovation Committee</b>			<b>2,443,345.00</b>
32,649.00	<b>E Income Tax Deducted at Source</b>			<b>155,817.00</b>
26,600.00	<b>F Luxury Tax Recovered</b>			<b>43,600.00</b>
	<b>G Others</b>			
7,984,000.00	To Short Term / Sampurna Deposit Encashed		2,727,000.00	
7,125.00	To Reserve Fund Contribution		6,470.00	
20,854.00	To Retention Money Received		284,886.00	
45,029.00	To Staff Benefit Fund Fixed Deposit Encashed		-	
-	To Loan from Bank against FD Pledge		1,800,000.00	
8,057,008.00				<b>4,818,356.00</b>
<b>21,592,028.00</b>	<b>TOTAL</b>			<b>15,922,615.00</b>

**For Shrimath Anantheshwar Temple, Vittal**

Sd

Kandlur Radhakrishna Bhat  
(Managing Trustee)

Sd

Jayant S.Padbidri  
(Trustee)

Sd

H. Premanand Bhat  
(Internal Auditors)

Kandlur Brahmanand Rao  
(Trustee)

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

Sirur Ramadas Rao  
(Internal Auditors)

Place: Vittal

Date : 11 August 2013

# Shrimath Anantheshwar Temple

Vittal (D. K.) - 574243

**Receipts and Payments Account for the year 1st April 2012 to 31st March 2013**

1st Apr11 to 31st Mar12	Payments	Sch. No.	Rs.	1st Apr12 to 31st Mar13
	<b>A Direct Seva Expenses</b>			
1,738,210.00	By Seva Expenses	6	1,834,827.00	
305,430.00	By Pooja / Dittam Expenses	7	425,459.00	
3,594,235.00	By Festival & Santarpana Expenses	8	1,486,587.00	
42,137.00	By Other Festivals	9	41,564.00	
5,680,012.00				3,788,437.00
	<b>B Administrative Expenses</b>			
692,445.00	By Administrative Expenses	10	606,518.00	
500,630.00	By Establishment / Salary & Wages	11	493,427.00	
1,193,075.00				1,099,945.00
197,866.00	<b>C Maintenance Expenses</b>	12		163,716.00
591,358.00	<b>D Capital Purchases / Expenditure</b>	13		199,346.00
5,791,382.00	<b>E Renovation / Improvement Work</b>	14		7,025,396.00
266,234.00	<b>F Other Miscellaneous Expenses</b>	15		125,620.00
46,570.00	<b>G By Tax Deducted At Source and Paid</b>			169,471.00
26,600.00	<b>H By Luxury Tax Paid</b>			43,600.00
	<b>I By Repayment of Bank Loan</b>			300,000.00
734,215.00	<b>J Investments and Deposits</b>			
6,657,000.00	By Investments in Fixed Deposits	16	874,343.00	
7,391,215.00	By Investments in Short Term / Sampurna Deposits		904,000.00	1,778,343.00
407,716.00	<b>K Closing Balance</b>	1		1,228,741.00
<b>21,592,028.00</b>	<b>TOTAL</b>			<b>15,922,615.00</b>

For Shrimath Anantheshwar Temple, Vittal

Sd

Kandlur Radhakrishna Bhat  
(Managing Trustee)

Sd

Jayant S.Padbidri  
(Trustee)

Sd

H. Premanand Bhat  
(Internal Auditors)

Kandlur Brahmanand Rao  
(Trustee)

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

Sirur Ramadas Rao  
(Internal Auditors)

Place: Vittal

Date : 11 August 2013

# Shrimath Anantheswar Temple

Vittal (D. K.) - 574243

Schedules to the Receipts and Payments Account for the year

1st April 2012 to 31st March 2013

1-Apr-2011 to 31-Mar-2012		Sch. No	Particulars	1-Apr-2012 to 31-Mar-2013	
Opening Bal.	Closing Bal.	1		Opening Bal.	Closing Bal.
			<b>Cash And Bank Balances:</b>		
			Cash in Hand	-	-
25,821.00	63,721.00		S C D C C Bank, Vittal SB A/c No.182	63,721.00	54,934.00
4,342.00	2,516.00		S C D C C Bank, Vittal SB A/c No.1893	2,516.00	87,986.00
-	15,600.00		S C D C C Bank, Vittal SB A/c No.2150	15,600.00	35,049.00
39,199.00	94,937.00		SVC Bank, M'lore SB A/c No 250	94,937.00	391,766.00
1,033,011.00	218,960.00		SVC Bank, M'lore SB A/c No.3872 Renovation A/c. Phase I	218,960.00	219,361.00
1,040.00	1,081.00		SVC Bank, M'lore SB A/c no.4018 Renovation A/c. Phase II	1,081.00	429,698.00
523.00	544.00		SVC Bank, M'lore SB A/c no.4027 Renovation A/c. Phase III	544.00	-
145,639.00	5,870.00		SVC Bank, Versova Mumbai SB A/c. No.17294 Renovation A/c	5,870.00	5,501.00
415.00	2,476.00		Syndicate Bank, Vittal SB A/c No.220/283	2,476.00	1,814.00
2,002.00	2,011.00		Vijaya Bank, Vittal SB A/c No.1	2,011.00	2,632.00
<b>1,251,992.00</b>	<b>407,716.00</b>			<b>407,716.00</b>	<b>1,228,741.00</b>
		<b>2</b>	<b>Donations &amp; Contribution:</b>		
	152,380.00		Don. Towards Brahmakalashaang Rathotsava	-	-
	30,000.00		Don. Towards Eye Camp	-	-
	1,459,415.00		Don. Towards Kalashabhisheka	-	-
	907,007.00		Don. Towards Mementos	96,000.00	96,000.00
	302,826.00		Don. Towards Santarpana	395,650.00	395,650.00
	750,915.00		Don. Towards Shashti & Nagarpanchami	499,519.00	499,519.00
	1,664,759.00		Don. Towards Utsav, Palki/Lalki decoration during Shashti & Brahmakalashaang Rathotsava	456,008.00	456,008.00
	<b>5,267,302.00</b>				<b>1,447,177.00</b>
		<b>3</b>	<b>Donations towards Renovation &amp; improvements:</b>		
	295,000.00		Don. Towards Dhvajasthambha	-	-
	12,980.00		Don. Towards Oil for 'Dhvajasthamba Tailaadivaas Puja'	-	-
	1,454,085.00		Don. Towards Renovation & Improvements	425,734.00	425,734.00
	<b>1,762,065.00</b>				<b>425,734.00</b>
		<b>4</b>	<b>Seva Collections:</b>		
	483,151.00		Permanent Seva Capital Collection	538,854.00	538,854.00
	91,402.00		Stabilization Fund Collection	140,453.00	140,453.00
	15,507.00		Staff Benefit Fund Collection	6,006.00	6,006.00
	<b>590,060.00</b>				<b>685,313.00</b>
		<b>5</b>	<b>Interest Earned:</b>		
	172,414.00		Building & Property Dev. Fund	156,552.00	156,552.00
	354,574.00		Permanent Seva Capital	454,086.00	454,086.00
	201,637.00		Renovation Account	77,454.00	77,454.00
	7,119.00		Reserve Fund	12,010.00	12,010.00
	15,123.00		Savings Bank Accounts with Banks	30,636.00	30,636.00
	10,262.00		Short Term Deposit with Banks	8,014.00	8,014.00
	365,396.00		Stabilization Fund	381,956.00	381,956.00
	21,648.00		Staff Benefit Fund	18,210.00	18,210.00
	<b>1,148,173.00</b>				<b>1,138,918.00</b>
		<b>6</b>	<b>Seva Expenses:</b>		
	1,473,193.00		Casual Sevas	1,552,411.00	1,552,411.00
	148,527.00		Permanent Sevas	156,821.00	156,821.00
	116,490.00		Stabilization Sevas	125,595.00	125,595.00
	<b>1,738,210.00</b>				<b>1,834,827.00</b>
		<b>7</b>	<b>Pooja and Dittam Expenses:</b>		
	11,290.00		Adistala Pooja Expenses	4,454.00	4,454.00
	-		Bhoota Kola Expenses	20,418.00	20,418.00
	268,613.00		Daily Dittam Expenses	368,267.00	368,267.00
	25,527.00		Nagabana Pooja Expenses	32,320.00	32,320.00
	<b>305,430.00</b>				<b>425,459.00</b>
		<b>8</b>	<b>Festival &amp; Santarpana Expenses:</b>		
	27,864.00		Anantha Chaturdashi	40,016.00	40,016.00
	2,314,172.00		Brahmakalashaang Rathotsava	-	-
	26,620.00		Chandika Homa	33,177.00	33,177.00
	45,999.00		Kartika Poornima	60,523.00	60,523.00
	39,915.00		Kiri Shashti	57,417.00	57,417.00
	51,528.00		Nagapanchami	75,775.00	75,775.00
	1,088,137.00		Shashti Mahotsav	1,219,679.00	1,219,679.00
	<b>3,594,235.00</b>				<b>1,486,587.00</b>
		<b>9</b>	<b>Other Festivals</b>		
			Religious Festivals		

1-Apr-2011 to 31-Mar-2012	Sch. No	Particulars	1-Apr-2012 to 31-Mar-2013
-		Guliga Punarprathishtha	8,924.00
1,085.00		Kartik Ekadashi & Tulsi Pooja	-
-		Krishna Ashtami	9,817.00
-		Narsimha Jayanthi	925.00
2,025.00		Panchlingeshwar Rath Day Expenses	2,415.00
15,683.00		Shivaratri	-
-		Vastu Homa & Ashlesha Bali	19,483.00
400.00		Vijaya Dashami	-
2,064.00		Yugadi Expenses	-
21,257.00		Samajik Functions	-
13,505.00		Eye Camp	-
7,375.00		Farewell Party to Temple's Retired Archak	-
<b>42,137.00</b>			<b>41,564.00</b>
	<b>10</b>	<b>Administrative Expenses:</b>	
27,766.00		Audit / Legal Charges / Other Expenses	15,365.00
8,824.00		Audit Fees	9,927.00
878.00		Bank Charges	1,876.00
1,800.00		Computer Charges	-
76,941.00		Conveyance / Travelling / Transport	77,046.00
42,340.00		Coolie & Wages	56,534.00
148,071.00		Electricity Charges	142,536.00
12,482.00		General Insurance Premiums	14,241.00
123,839.00		Legal Fees	29,931.00
39,551.00		Postage & Courier	17,041.00
45,082.00		Printing & Stationery	55,255.00
-		Professional Charges	7,500.00
11,489.00		Property Tax	34,378.00
129,525.00		Security Charges	127,400.00
23,857.00		Telephone Charges	17,488.00
<b>692,445.00</b>			<b>606,518.00</b>
	<b>11</b>	<b>Establishment / Salaries &amp; Wages:</b>	
336,250.00		Establishment / Salaries	386,897.00
28,000.00		Honararium	14,228.00
19,867.00		Retaining allowance	46,150.00
63,313.00		Staff Benefit Expenses	13,452.00
53,200.00		Wages to the Temporary Staff	32,700.00
<b>500,630.00</b>			<b>493,427.00</b>
	<b>12</b>	<b>Maintenance Expenses:</b>	
6,395.00		Computer Maintenance	6,497.00
37,225.00		Generator Maintenance	52,631.00
67,014.00		Kalyanmantap Maintenance	23,178.00
87,232.00		Repair & Maintenance of Building	81,410.00
<b>197,866.00</b>			<b>163,716.00</b>
	<b>13</b>	<b>Capital Purchases / Expenditure:</b>	
-		Cost of Golden Kavacha	5,750.00
-		Cost of Iron Stage for Anantha Sadan Hall	39,786.00
269,475.00		Cost of Land purchased	-
5,200.00		Cost of Pavaman Utsava Gonde with additional Silver	4,250.00
41,200.00		Cost of Wooden Cots & Tables	-
50,660.00		Purchase of Fan/Electric Motor for Grinder/AC/T.V/Computer Printer/Scale Machine	34,535.00
179,346.00		Purchase of Cooking Vessels/ Steel plates/ Alluminium Ladder/Steel & Hindolium Vessels	112,797.00
45,477.00		Purchase of Pooja Items	2,228.00
<b>591,358.00</b>			<b>199,346.00</b>
	<b>14</b>	<b>Renovation / Improvement Work</b>	
200,000.00		Advance paid towards painting of Temple area	-
1,961,646.00		Anantha Sadan Hall Truss Work	-
27,174.00		Archak's Bathroom	-
-		Architectural Consultant's Fees -	
-		For Archchaks' Quarters / 2nd Phase outer Parikrama	316,330.00
-		For Ashwatha Katte	9,000.00
116,085.00		Cost of Agrashala	-
150,925.00		Cost of Ashwatha Katte	-
-		Cost of Construction of Archchaks' Quarters	5,654,538.00
566,806.00		Cost of Dhatri Katte Work	-
217,437.00		Cost of Kumar Thirth (Pond)	-
68,415.00		Cost of New Generator Shed	-
209,090.00		Cost of New Shed for storage	-
170,618.00		Cost of Palanquin Storeroom	-
959,805.00		Cost of Yajna Shala	-

1-Apr-2011 to 31-Mar-2012	Sch. No	Particulars	1-Apr-2012 to 31-Mar-2013
86,962.00		Dhwajasthambha Expenses	-
652,718.00		Electrical Fitting & Transformer Charges	-
251,808.00		Making Charges of Copper Mementos	25,410.00
151,893.00		Repairs to Manager's Quarters	-
-		Electrical Fittings / Plumbing Charges	694,475.00
-		Cost of Digging Well	90,000.00
-		Cost of CCTV material / Fixing Charges	105,643.00
-		Advance for Electrical Transformer for Archaks' Quarters'	130,000.00
<b>5,791,382.00</b>			<b>7,025,396.00</b>
<b>15 Other Miscellaneous Expenses</b>			
44,063.00		Amenties to Devotees	36,935.00
23,330.00		Cost of Carpet & Security Staff Dress	-
77,500.00		Cost of Publication	30,000.00
25,000.00		FCRA Charges	-
4,000.00		FCRA Registration Fees	-
5,140.00		Photo Charges	7,780.00
2,500.00		Professional Tax	2,500.00
7,650.00		Purchase of Locks for Temple surroundings	-
22,300.00		Purchase of Mementos for Presentation	-
250.00		Renewal of Luxury Tax Registration	250.00
38,000.00		Retention Money refunded	-
7,501.00		Sambhavana	48,155.00
9,000.00		Survey Charges paid for Vaidik Quarters	-
266,234.00			<b>125,620.00</b>
<b>16 Investments &amp; Fixed Deposits:</b>			
137,030.00		Building Repair & Property Development Fund	182,560.00
483,151.00		Permanent Seva Capital	538,854.00
7,125.00		Reserve Fund	6,470.00
91,402.00		Stabilization Fund	140,453.00
15,507.00		Staff Benefit Fund	6,006.00
<b>734,215.00</b>			<b>874,343.00</b>

#### INVESTMENT AS ON 31ST MARCH 2013

Sl. No.	Investment with	Permanent Seva Capital	Stabilisation Fund	Staff Benefit Fund	Reserve Fund	Bldg Repair Reno & Prop. Dev Fund	Sampurna / Short Term Deposit	6 years' National Certificate	Total
1.	Syndicate Bank, Vittal	9,900.00	2,689.00	-	-	-	-	-	12,589.00
2.	Vijaya Bank, Vittal	7,550.00	4,600.00	-	23,220.00	-	-	-	35,370.00
3.	South Canara District Central Co-operative Bank Limited, Vittal	467,115.00	254,473.00	44,013.00	22,458.00	-	-	-	788,059.00
4.	Shamrao Vithal Co-operative Bank Ltd., Mangalore	4,420,086.00	3,633,981.00	193,033.00	117,525.00	2,205,922.00	21,000.00	-	10,591,547.00
5.	Post Office, Milagris, Mangalore	-	-	-	-	-	-	3,000.00	3,000.00
	TOTAL	4,904,651.00	3,895,743.00	237,046.00	163,203.00	2,205,922.00	21,000.00	3,000.00	11,430,565.00
	Opening Balance as on 1st April 2012	4,365,797.00	3,755,290.00	231,040.00	156,733.00	2,023,362.00	1,844,000.00	3,000.00	12,379,222.00
	Add : Investment during the period (01-04-2012 to 31-03-2013)	538,854.00	140,453.00	6,006.00	6,470.00	182,560.00	904,000.00	-	1,778,343.00
	Less: Encashed	-	-	-	-	-	(2,727,000.00)	-	(2,727,000.00)
	<b>TOTAL</b>	<b>4,904,651.00</b>	<b>3,895,743.00</b>	<b>237,046.00</b>	<b>163,203.00</b>	<b>2,205,922.00</b>	<b>21,000.00</b>	<b>3,000.00</b>	<b>11,430,565.00</b>

#### For Shrimath Anantheswar Temple, Vittal

Sd	Sd	Sd
Kandlur Radhakrishna Bhat (Managing Trustee)	Jayant S.Padbidri (Trustee)	H. Premanand Bhat (Internal Auditors)
Kandlur Brahmanand Rao (Trustee)	P. Narendra Pai, B.COM., F.C.A. (Chartered Accountant)	Sirur Ramadas Rao (Internal Auditors)

Place: Vittal  
Date : 11 August 2013

Out of Rs.22,05,922/-, Fixed Deposit amounting to Rs.20,23,362 is pledged with the Bank against a loan of Rs.18,00,000/-

#### SHASHTI MAHOTSAVA-2013 INVITATION

Dear Devotees,

Please note that the Annual Shashti Mahotsava-2013 will be celebrated from 3rd December to 9th December 2013.

Board of Trustees

# मनशक्ती

- विजयालक्ष्मी सुरेश कापनाडक, ताडदेव, मुंबई

पहिली घटना - पहाटे पाच वाजता मुंबईतील संजयच्या घरी फोन वाजला. "मी मंदाकिनी बोलतेय. सासूबाईची तब्येत जास्तच बिघडली आहे. त्यांनी सारखा तुमचा आणि सुरेखाताईचा ध्यास घेतला आहे. डॉक्टरांनी पण आशा सोडली." अन् ती रडावयास लागली.

संजय - "आम्ही शक्यतो लवकर फ्लाइटने येतो." ह्या वरील बातमीने सुरेखा घाबरली. "आमची व आईची भेट होऊ दे देवा" म्हणून देवाचा धावा करू लागली.

मंदाकिनीच्या सासूबाई व सुरेखाच्या आईने हॉस्पिटलमध्ये गेल्या दोन दिवसांआधी अन्न सोडल होते. त्यांच्या पोटात पाणी भरून पोट फुगले व बघता बघता त्यांचे तोंड पण सुजले. बी. पी. कमी होऊ लागला आणि श्वास घेण्यास त्रास होऊ लागला. त्यांना ऑक्सिजन मास्क लावला. पण... संजय सुरेखा उद्या येणार ही बातमी कळताच आईचे मन प्रसन्न झाले.

अतिशय घाबरलेल्या मनाने सुरेखा आणि संजय आईला भेटले. नंतर त्यांच्या आग्रहाने आई काही चमचे सूप प्यायली. तिच्या प्रकृतीत प्रगति दिसू लागली. बी. पी. स्थिर झाला. आदल्या दिवशी संध्याकाळी श्वासोच्छ्वासाची क्रिया व्यवस्थित झाली व तिसऱ्या दिवशी तिला हॉस्पिटलमधून डिस्चार्ज मिळाला. आता ती घरी (ठणठणीत) व्यवस्थित आहे.

दुसरी घटना : सुजाता आणि सुधा दोघी एकाच कॉ लनीमधील मैत्रिणी आहेत.

बहुतेक घरात बँकेचे व्यवहार पुरुषमंडळीच करतात. सुजाताच्या पतीच्या अचानक निधनानंतर हे काम तिला एकटीला करणे भागच होते. ते तिला कठीण वाटे. त्यातच... ती घरातील कामे आटपून रात्री बँकेचे पासबुक तपासू लागली. तेव्हा त्यातील चेक नंबर व पासबुक मधील नंबर तसेच रकमेच्या आकड्यांत तफावत दिसली. त्यामुळे ती घाबरली म्हण आहे ना- "दुष्काळात तेरावा मास" पैशांच्या बाबतीत कोणावर विश्वास ठेवावा! त्यात हा नवीन अनुभव, कोणाची मदत घ्यावी. हे देवा! काय करू? मी सुधाला बोलावू का? तिच्या मदतीने पुन्हा तपासल्यास कदाचित माझी शंका दूर होईल. पण ती आता नऊ वाजता घरातील लोकांमध्ये व्यस्त असेल कारण जेवण-उरकत असेल. आता तिला बोलावणे योग्य नाही."

सुजाता मनोमनी मनापासून देवाचा आणि सुधाचा धावा करू लागली. काही वेळाने अचानक घराची बेल वाजली आणि पाहते तर दारात सुधा हजर. सुजाता ने तिला आवेशाने मिठी मारली आणि तिच्या अश्रूंना तिने वाट करून दिली. ह्या दोन सत्य घटनांमधून मला जाणवली ती मनाची उत्कट शक्ती "मनशक्ति".

आपल्या शरीरातील एका छोट्याशा कप्यात असलेले मन एवढे शक्तिमान असते का? ते आपल्या प्रिय व्यक्तिला आकर्षित करू शकते का?

म्हणूनच संत जनाईच्या हाकेला स्वयं विठोबा धावून आला असेलही...

शारीरिक शक्तिपेक्षा मनशक्ति प्रबल असल्यास कोणतेही काम शक्य होते. नवस फेडण्यासाठी किंवा इतर कारणाने लोक विस्तवाच्या निखाऱ्यांवरून तसेच फुटक्या काचांवरून पण चालू शकतात. "घाबरला तो मेला" अशी म्हणच आहे.

डॅग्वर ए जॅग्वर झॅग्वर (लाइफ ऑफ पाय) हा सिनेमा ज्यांनी पाहिला, त्यांना आठवेल की पाय नावाच्या मुलाने एका महासागरात लहानशा लाइफबोटीत एका वाघासोबत सात दिवस घालवले. भूतदयेपोटी त्या उपाशी वाघाचे प्राण वाचविण्यासाठी व त्यापासून स्वरक्षणासाठी जीवाचा आटापिटा केला. आता त्याला वाटले की वाघ त्याचा मित्र झाला. तटावर आल्यावर त्याला कळले की वाघाने जंगलात जाताना त्याला वळून देखील पाहिले नाही. कारण? हिंस्त्र पशूंना मन नसते. देवाने ही देणगी फक्त माणसांनाच दिली आहे. संत म्हणतात- मन करारे प्रसन्न।

सर्व सिद्धींचे साधन।।

मन चंगा।

तो कठौती में गंगा।।

आपले मन सशक्त असेल तर कोणतेही संकट आपल्याला घाबरवू शकत नाही. माझे हे विचार लिहून संपवत असताना रेडियोवर खालील गाणे लागले. हा पण एक योगायोग नव्हे का?

हम को मन की शक्ति देना,

मन विजय करें।

दूसरों की जय से पहले,

खुद की जय करें।

---

## Here and There

**Hyderabad :** On July 28<sup>th</sup>, the Sunday following Guru Pournima, Sadhakas gathered at the residence of Shri Kedarnath Udiyavar for Samuhik Guru Poojan. The devout sadhakas chanted the shlokas as Smt. Asha Kalle, Smt. Vinati Udiyavar, Yuvas Rohit Hattiangdi and Sameer Hattiangdi performed the poojan. On 25<sup>th</sup> of August, at Shri Gurunandan Padukone's residence sadhakas sang bhajans and Ashtakas on Lord Krishna to Commemorate Krishna Janamashthami.

*Reported by Sameer Hattiangdi*

**Hubli :** As an annual event, Shri Shivakrishna Mandir Hubli celebrated 'KRISHNA JANMASHTAMI' cradle ceremony at 12a.m.(Midnight) on 28.08.2013 & Gopalkalla, Palaki Utsav on 29.08.2013 followed by Geeta Homa & prasad bhojan on 30.08.2013 in the temple. The program was very well attended by the Bhanaps of Hubli as also several Hubli citizens.

*Reported by Anand S.Karnad*

**Mumbai - Santacruz :** The "Rug Upakarma Homa" had been arranged on 20th August, 2013, in the Shrimat Anandashram Hall, Saraswat Colony. Ved Shri Ulman Anandbhat officiated the function. Punyatithi of His Holiness, Shrimat Parijnanashram Swamiji III, was observed on 24th August, 2013, in the Shrimat Anandashram Hall from 6pm onwards. Bhajan Seva was offered by the "Parijnan Bhajan Mandal, " (Santa Cruz), to a hall full of devotees who had gathered to seek blessings from Lord BhavaniShankara, our Guru and our GuruParampara.

*Reported by Kavita Karnad*

**Mumbai – Vile Parle :** A Knee Replacement and Free Bone Mass Density Check-up camp was held on Saturday 14th September 2013, in association

with Sujay Hospital under the auspices of SVC Bank Vile Parle East branch. The camp was very well organized, the technicians and the staff members of SVC were very cordial, friendly and helpful. The slide show on the subject was very educative and informative as explained by Dr. Samir Pailankar. By the time reports came in, already more than 60 persons of the locality had availed this opportunity.

Many many thanks to the organisers for having such a camp. We request them to hold many more such health camps regularly hereafter, for the benefit of the senior citizens.

*Shrikar Talgeri*

**New Delhi :** Members of Delhi Sabha gathered at Shri Kavle Math on 22nd July on the occasion of GuruPurnima. Smt Mangala Tavanandi, on behalf of our Sabha members took a sankalp of a scheduled completion of Shree Guruparampara Parayana in these auspicious Chaturmasya months. We inaugurated with the first chapter. 10 members performed Shree Gurupujana while rest participated in the chanting. 18 families, 30 members participated.

Smt Sandhya Nayel has taken the initiative of starting Sanskrit Sambhashana sessions for Sabha members at 3 locations: Noida, Gurgaon and South Delhi. She started with her first class in Noida on 23rd July.

On 4<sup>th</sup> Aug, 2013, we were fortunate to have 2 eminent guest speakers, Shri Mayur Kalbag from Pune and Smt. Sadhana Kaikini from Bangalore to conduct a workshop for our Sabha members at Shri Kavle Math. Mayur started his session on the splendour of "Omkar" and got the Math reverberating with the happy cosmic sound of "AUM". We took a short tea break after his scintillating live-wire 90 min session. In the second half, Sadhana Kaikini took us on a journey of Emotional health and well-being to bridging barriers through "Chhoti Chhoti baatein" and summed up with a chirpy S-M-I-L-E song. Both of them led a short bhajan session and everyone enthusiastically participated. The evening ended with a thank you note by Shri Vasant Tavanandi and giving away mementos to Mayur and Sadhana by Smt Gita Kudesia and Shri N J Kamath. 40 members from our Sabha participated.

*Reported by Mamta Savkoor*

**Sagar :** 117<sup>th</sup> Krishnashtami utsav was celebrated with full glory by Sri Chitrapur Math- Sagar Local sabha at Sri ShivaGopalakrishna temple, Sagar. During the two day long festivities, special puja was offered to the deity, shodashopachar puja to the utsav murthy, followed by cradle ceremony. Various bhajan mandals offered bhajan seva and rendered Vishnu sahasranam. Since this is the only Krishna temple in entire Sagar talluk, people from all places visited the temple and offered sevas. Bhanaps from Sagar, Siddapur, Sorab, Tavanandi, Talaguppa, & Shimoga volunteered in all activities.

*Reported by Praveen Basrur*

**Mallapur :** Shri Krishna Jayanti was celebrated with usual fervour and devotion at Avadi Math from Nag Panchami to Shravan Bahula Triyodashi. Navavidha Bhakti, Gondhal Bhajans, Divti seva and Ashtavadhan seva started from Pratipada. On 28th Keertan was performed by Chaitanya Ubhayakar on the life Adi Shankaracharya

with interesting events from his child hood to Bharat Yatra.

Later a book "Sadgurunche Sphoorthidan" written by Chaitanya Ubhayakar, was released by Krishnanand Mankikar who highlighted the main features of the book. With foreword by Dharmapracharak Shri V. Rajagopal Bhat, the book contains Charitras written in *ovibaddha* Marathi of Shri Ramavallabhdas and Shri Avadi Mata and blessed forefathers besides Kshetra Mahimas of Mallinathpur, Chitrapur and Karla. At midnight Janma Katha was sung and cradling ceremony was held in a glorious way by the large numbers of family members.

On 29th, Mankikarmam explained the philosophy expounded in Astami Mhanati of Ramavallabhdas and correlated with the life of Sant Jnaneshwar, Eknath. His pravachan with full of quotations of various saints was well received by the audience. Next was Avadi Samaradhana day Suvasini Puja was done ceremoniously. Evening the devotees were fully magnetised by the pravachan of Vidwan Veenakar Shastri who analysed why Shri Krishna was a Poornavatari referring to various glimpses prevailed in the Shastras. Utsav concluded with Laksha Pushpalankar, Jagaran, Mangal Kala, Palki, Okkuli, Maha Santarpan and Ede Pooja at Mahaganapati Temple.

Dr.M.K.Naik who was a past student of Guruprasad High School was honoured as "Best Teacher" by Shri Sharad Pawar with a cash award of one lakh and certificate. Dr.Naik is Head of Horticulture Dept in Agriculture University, Raichur. He was deputed by the Central Govt. to address the students of various Universities in U.S. recently. The Managing Committee, Head Master and staff of Guruprasad High School and Parijnan Past Students Association conveyed their heartfelt congratulations for his grand achievements.

*Reported by Arun Ubhayakar*

**Udupi:** Devotees of Shri Shankarananayam Temple, Udupi, received Param Poojya Sadyojat Shankarashram Swamiji with *jai jaikars*, on 21<sup>st</sup> July, on the eve of Guru Poornima, on his way to *Kodial Chaturmasa*. Molahalli Sudhaker Rao welcomed Param Poojya Swamiji, who accepted Bhiksha and addressed the devotees. In his ashirvacham, PP Swamiji stressed the importance of *Japa* and how it should be an integral part of life. PP Swamiji left Udupi at 6:00 PM with his retinue.

Ms. Gauri Anand Karnad has brought together tiny tots for a Prarthana Class at the temple premises. The class, to be conducted every Saturday, commenced on 3<sup>rd</sup> of August by floral offerings to deities at Shri Shankarananayam

Temple. The interaction explained the objectives of the class, letting the children know the importance of Guru, our Guruparampara, Shlokas, Mantras and bhajans.

*Contributed by Molahalli Sudhaker Rao*

## Our Institutions

**Saraswat Mahila Samaj Gamdevi:**

**Wednesday, 21<sup>st</sup> August 2013** – As is our usual custom, Gokulashtami Mhantynos were held at the Samaj Hall. Smt. Vijayalakshmi Kapnadak welcomed Smt. Savita Padukone who led the Mhantynos, Smt. Sudha Koppikar accompanied on the harmonium and Shri Arun Hattangadi on the tabla. The members sang the Mhantynos with devotion and gusto. Smt. Geeta Bijoor proposed the vote of thanks. Refreshments were served on behalf of Smt. Smita Mavinkurve. Prasad was served in memory of late Smt. Laxmiakka Belthangady, a member of our Samaj.

*Forthcoming Programmes: Friday, 11<sup>th</sup> October, 2013 at 3.30 p.m.:* Navratri Utsav - Music program by Smt. Prashanti Bhat. Prasad sponsored by Smt. Suman Kodial.

**Friday 18th October, 2013. at 3.30 p.m.:** Kojagiri Get-together – Contribution Rs. 70/- per head. Please register before 10-10-2013.

*Reported by Smita Mavinkurve*

A Name that spells its class

**WINOVER  
CATERERS**

Marriages, Thread Ceremonies,  
Engagements & Birthday Parties, etc.

DJ / Music System / Games / Entertainment

WE DELIVER FOOD / SNACKS  
FOR PARTIES AT HOME

WINOVER - PARTY HALL A/C - NON A/C  
AVAILABLE AT VILE PARLE (EAST),  
NEAR STATION, CAPACITY 100 PAX.

**Contact :**

Vinod Kaval

4, Andrea Apartment, Off. Azad Road,

Vile Parle (East), Mumbai - 400 057.

Mobile: 98208 43392 | Ph: (022) 2618 2689

## CLASSIFIEDS

### MATRIMONIAL

**Alliance** invited for handsome boy, 27 years, 5'11", software engineer, H1B Visa holder (M.S. from Penn State University) and working with CISCO, California, USA. Girl should be CSB / GSB, good looking, well educated, at least 5'4", should be willing to move abroad; preferably studying / working abroad. Contact 022 28671777 / 9833443008. Email id "[nagarmatr@gmail.com](mailto:nagarmatr@gmail.com)".

### ENGAGEMENTS

**HATTANGADI-GANGOLLI:** Devendra, son of Suresh Gowrishankar Hattangadi and Shreejaya Suresh Hattangadi with Divya, daughter of Anil Sundar Gangolli and Niti Anil Gangolli on 24<sup>th</sup> August 2013 at Mumbai.

**RAO (VAKNALLI)-NILESHWAR:** Tushar, son of Mrs Mangala and Ramanand Rao (Vaknalli) of Chinchpokli, Mumbai and Sharmila, daughter of Mrs Shaila and late Girish Nileshwar (Pune) engaged on 4th August 2013 at Mumbai.

**NAIMPALLY- HALADY:** Rahul, Son of Mrs. Meera and Mr. Guruprasad Bhaskar Naimpally of Bangalore with Akshatha, Daughter of Mrs. Shobha and Mr. Ananth Maruthi Halady of Bangalore on 25th August 2013 at Malleshwaram, Bangalore.

### BIRTHS

**KILPADY** Nikhil and Mallika are blessed with a baby girl (Kanika) on 26<sup>th</sup> August, 2013 at Bangalore. Granddaughter to Uma & Girish Kilpady of Santacruz/Bangalore and Shyamala & Gourang Mudbidri of Vamanashram, Borivali West.

### ACKNOWLEDGEMENTS

**SUJAY** and **KETAKI** join their parents Pradeep and Sarita Nadkarni and Dattanand and Shaila Gulvady, in thanking all their relatives and friends for their gracious presence and blessings on their wedding on 27th July 2013, at Khar, Mumbai. Kindly treat this as a personal acknowledgement.

### PHOTOGRAPHY

**32+ years** experienced Function Photographer available (Video and Still Photography) coverage of Social / Corporate Functions at Competitive Rates . Tel no:- 022-28992235 and mobile no:-8097047644 / 9220490362

### FOR RENT

**For Rent** One room kitchen cottage at D Block Pandurangashram, 8th Main Road, Malleshwaram, Bangalore. Ideal for young women professionals in a safe and convenient location in Bangalore. Contact: Mrs. Sudha Bhat on 98673 69002 for details.

### 1 BHK FLAT IN NASIK /DEOLALI/IGATPURI

**We** are planning to shift to Nasik. We require a 1 BHK furnished flat in Nasik/.Deolali/Igatpuri on rental basis. Please do write Veena Vivek Hattangadi at [vivekhattangadi@yahoo.co.in](mailto:vivekhattangadi@yahoo.co.in) Tel: 079-26601479

## DOMESTIC TIDINGS

### BIRTHS

We welcome the following new arrivals:

Aug 26 : A daughter (Kanika) to Mallika (nee Mudbidri) and Nikhil Kilpady at Bangalore.

### OBITUARIES

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

Jul 23 : Sunanda Anant Kati (84) at Dharwad.

Aug 11 : Sita N. Shivarao (98) at Bangalore.

Aug 20 : Nadkarni Vithal Mangesh of Talmakiwadi, at Mumbai.

Aug 22 : Mukta Anand Bijoor (88) at Saraswat CHS, Gamdevi, Mumbai.

Aug 22 : Basrur Shivanand V. (79) at Goregaon, Mumbai.

Aug 27 : Koppikar Ramdas Manjunath (89) at Goregaon (E), Mumbai.

Aug 27 : Kaikini Ramdas (85) at Kaikini, Karnataka.

Aug 28 : Usha alias Seeta Dinkerrao Karnad (87) at Kolhapur.

Sept 2 : Basrur Krishna Kant Ganapath Rao (79) at Malleshwaram, Bangalore.

Sept 4 : Sumitra Ambadas Kaushik (95) Chembur Mumbai.

Sept 6 : Taggarshe Mohan Venkatrao (80) at Bangalore.

Sept 8 : Mankikar Prakash Parmeshwar at Mumbai.

Sept 10 : Haridas Murleedhar Ramavallabh (87) at Mumbai.

Your  
complete  
photo/videography  
solution

PHOTOGRAPHY/VIDEOGRAPHY  
TABLETOP/COPYING/FUNCTIONS  
BIRTHDAYS/THREAD CEREMONIES  
WEDDINGS/PORTFOLIOS  
OLD PHOTOGRAPHS RETOUCHING

CONTACT

**JAYANT NAYAMPALLI**

10/27, Saraswat Colony, Talmiki Road,  
Santacruz (W), Mumbai 400 054.

☎ 2660 8439 Mob: 98208 43717

email : [jnayampalli@hotmail.com](mailto:jnayampalli@hotmail.com)

28 September 1963 – 28 September 2013  
**Golden Wedding Anniversary**  
**Ahilya R. Laud (nee Savor) and Ramchandra S. Laud**



**Wishing you a very Happy Golden Wedding Anniversary**  
**With love and best wishes from**  
**Purnima & Niranjan**                      **Satyavrat, Seema & Agastya**  
**Friends and Family**



**Shalini Vithal Tavanandi**  
02.12.1931    07.08.2013

“You and I have spoken all these words, but for the way we have to go, words are no preparation. I have one small drop of knowing in my soul. Let it dissolve in your ocean”.  
..... Rumi

**Dear Aai / Shalu,**

You may not be physically present with us today, but your unconditional love, kindness and values will always stay with us and guide us.

All your life, you made sure your actions and words always helped others. Be it imparting your knowledge in Art & Craft, conducting Bal Vikas Classes or volunteering at Matru Seva Sangh, you have touched our lives in a diverse number of ways.

We will always remember you for your passion in recycling waste to create unique art forms. Be it using polythene bags for making coasters or biscuit wrappers to make lanterns, you always came up with innovative ideas. Also, your love for gardening taught us the importance of respecting nature at a very young age. Your interest in classical

music inspired us to appreciate this art even more. Like a flower that spreads its fragrance and enhances the beauty of its surroundings, you stood out as someone exceptional in all of your endeavors for your passion of imparting your knowledge.

We all have immense respect for your decision to donate your skin for burn victims and your body to a reputed medical institute in Mumbai for educational purposes. It serves as an indication of how you want to be useful to the society even when you are not present in person. It also speaks volumes about your character and how strong you are as a person.

We all miss you terribly. Yet, we all consider ourselves to be fortunate to have had you as a significant part of each of our lives. There is a lot that each of us has learnt from you and we hope to continue your pursuit of helping others by imbibing what you taught us in our lives.

Thus, if one were to encapsulate your life and its impact on all of us in a few words, it would be phrased as ‘Enlightenment, Empowerment and Enrichment’.

**Daughter and her family**  
Geeta, Shiva, Ranjit, Gayatri

**Husband**  
Vithal

**Son and his family**  
Nandan, Mangala, Sameer, Swati



\*per lac for 25 years (for loans upto ₹ 75 lac)

Conditions Apply

**Hurry! Make the most of low Interest Rate now.**

The wait to own your dream home is now over. Union Bank of India has reduced its rate of interest on home loan to 10.25%# p.a. And not just this, our home loan brings a host of other benefits to you.

- Sanction in 5 days • Maximum tenure upto 25 years • No prepayment penalty
- Interest charged on daily reducing balance • Online application facility
- Top up loan facility

# Floating rate linked to Bank's Base Rate for loans upto ₹ 75 lac

**यूनियन बैंक**  
ऑफ इंडिया  
अच्छे लोग, अच्छा बैंक



**Union Bank**  
of India  
Good people to bank with

Helpline Nos.: 1800 22 2244 (Toll free no.) | 022 2575 1500 (chargeable)  
022 2571 9600 (for NRIs) | [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)



Download "PointART"  
mobile app  
Visit: [pointart.mobi](http://pointart.mobi)



Open App & Capture  
this Image

Available on all  
App store & on all leading  
Mobile platforms

**Golden Wedding Anniversary on September 23<sup>rd</sup>, 2013**  
**Shri. Manohar D. Amladi and Smt. Lalitha Amladi (nee Tara Laxman Bijoor)**



Then....1963



Now....2013

**Dear Amma & Pappa,**

50 years ago this day marked the start of your life together and your love for each other continues to bloom ever stronger and more beautiful. We wish you the joy and happiness that you both deserve and many more blissful years together.

May our Kuladevata - Shri Shanta Durga, Lord Bhavanishankar and Guru Parampara bless you forever with good health and happiness.

With love and best regards from children and grandchildren:

**Shubha & Biraj Tracy**  
**Gaurav & Sakshi Tracy**

**Sanjay & Naina Amladi**  
**Arjun Amladi**

Congratulations and best wishes from:

**Amladi siblings:** Late Sushila Ratnakar Kodical, Sarla Bhavanishankar Kalthod, Krishnanand Dattatraya Amladi, Shalini Ganesh Lajmi & Nalini Mangesh Bhatkal

**Bijoor siblings:** Radha Sudhakar Adhikari, Geeta Sudhir Gangolli & Mukta Satish Amladi

Compliments and best wishes from: **Tracy, Pujari, Kumar, extended Family and dear Friends.**

**Congratulations Seema & Ashwin on celebrating 25 glorious and loving years of marriage.**



**24th Oct 1988 - 24th Oct 2013**

With lots of Love from

**Neha, Radha & Sudhakar Adhikari, Sandhya, Sachit & Vineet Nadkarni**  
**Naimpallys, Adhikaris and relatives & friends.**



Together, let's shape  
the destiny of women

सेन्ट कल्याणी

CENT  
KALYANI



For more information, please contact the nearest branch of our Bank

**A unique scheme "Cent Kalyani" for Women Empowerment**

**Features:**

- 1) To encourage women to start their own Manufacturing/ Services enterprise.
- 2) Loan Amount up to ₹ 100 lac.
- 3) No Collateral Security / No third party guarantee.
- 4) Concession in Rate of Interest of 0.25% for limit up to ₹ 10 lac and 0.50% for limit above ₹ 10 lac to ₹ 100 lac.
- 5) Concession of 0.05 and 0.10 % is given under Tenor Premium.
- 6) Processing fee – NIL.
- 7) CGTMSE fee is to be borne by BANK for 1<sup>st</sup> Year.
- 8) Additional Interest concession of 0.25% if the account is rated with external agencies.

ISO 27001:2005 certificate from STQC



1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

[www.centralbankofindia.co.in](http://www.centralbankofindia.co.in)

Toll free No. 1800 200 1911

#1 PEST  
CONTROL  
COMPANY



PEST FREE LIVING, STRESS FREE LIVING.

**My home is a pest free home.  
IS YOURS?**

For the widest range of products and services,  
call our pest management experts.

Call: (022) 2686 5656  
SMS: pci <your city> to 57333  
[www.pestcontrolindia.com](http://www.pestcontrolindia.com)



*Protecting Your World*

Introducing

# Arogya Vishesh

Savings For The Care You Deserve

SAVINGS ACCOUNT



## Savings account powered by your FD now entitles you to additional benefits:

- + Alliance with leading hospitals provides hassle free hospitalization.
- + No cash security deposit at time of admission at the hospital.
- + Flexible payment options for settlement of hospitalization bills by cheque, debit card or cash.
- + A unique flash card enabling you to receive special discounts on diagnostics and other health check-ups.
- + Optimum returns on funds with option of premature withdrawal\* of amount parked in fixed deposit to meet your hospitalization expenses.

Operations Dept.,  
The Shamrao Vithal Co-operative Bank Ltd.,  
Unit No. 601-603, 6th Floor, Dosti Pinnacle,  
Road No. 22, Wagle Estate, Thane (W) – 400 604.  
Tel No. 022 7199 1213 / 1214

