

Rs.20/-

Vol. 94, No. 11, November 2013



Kanara Saraswat

A MONTHLY MAGAZINE OF KANARA SARASWAT ASSOCIATION



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A Very Happy Deepavali*



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Kanara Saraswat

A Monthly Magazine of the
Kanara Saraswat Association

Office: 13/1-2, Association Building,
Talmakiwadi, Near Talmaki Chowk,
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Vol. 94, No.11, November 2013

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Cover Page: Natraj – Artist : Smt. Rupa Haridas

When we requested Smt. Rupa Haridas for a suitable painting for the cover of our Diwali issue she sent us a painting of "Natraj". In her words "Natraj is the best epitome of Art and Dance, to evoke the oneness of God and creation. The lights which spread knowledge and the traditional Rangoli in the background represent auspiciousness and goodness".

Smt. Rupa Haridas has over 30 years of teaching experience in schools. Rupa's rich training experience combined with her love for teaching gives her high command in bringing out the best of creativity from her students. She has been bestowed with many accolades – International Best Teacher award 2004, Kshitij Ratna Award 2007, Acharya Puraskar Award – 2003, Vishishta Acharya Puraskar Award – 2005, Acharya Kala Puraskar Award 2002, Kala Protsaha Puraskar Award 2005.

Presently, teaching in Lilavatibai Podar Sr. Sec. School. I.C.S.E, she also conducts special training sessions in Art & Craft, Warli Paintings, Oil Paintings, Sand Paintings, Foil Embossing, Pot Painting, Glass painting, Portraits, Landscapes and Seascapes in Oil as well as water color.

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 असोल्ना. 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 – 2 hours)

दिवस : शनिवार दि. १६ नोव्हेंबर २०१३ सायं. ४ ते ६

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

All are cordially invited; Please be in your seat by 3.45 p.m; Join us for Tea at 3.30 p.m.

For The attention of our Rasika Readers

“An Informal Dialogue with Tabla”

This is a unique event specially designed to highlight and bring out melodic content in different types of Hindustani Music. The melodic interaction with the Tabla known as **THEKA**, will be lucidly explained by the veteran percussionist Pandit Omkar Gulvady in his specially created capsule.

To highlight the variety of melodic content, he will be assisted by Smt. Saroj Pimputkar (Tabla), Ms. Sarangi Ambekar, Shri Vinayak Prabhu and Shri Aditya Modak vocally. Shri Siddhesh Bicholkar has consented to provide harmonium support.

Smt. Geeta Yennemadi, Vice- President, KSA and Shri Prakash Burde have agreed to be the Pilgrims on his pilgrimage on progress!

Pandit Nityanand Haldipur, Veteran Flautist will be the Guest of Honour.

PLEASE JOIN US ON

Sunday November 17, 2013 at 5.P.M.

At Shrimat Anandashram Hall, Talmakiwadi, Tardeo Road, Mumbai 400 007

Admission Free - All are cordially invited

Shivshankar D Murdeshwar

Gurunath S Gokarn

Hon. Secretary

Hon. Secretary, Kala Vibhag

A KANARA SARASWAT ASSOCIATION (KALAVIBHAG) PRESENTATION



From the President's Desk....

We don't need to take training for everything. Sometimes, plain observation suffices!

We cannot help but smile or be impressed at others' ingenuity sometimes. We see ways in which they devised imaginative or clever solutions and it occurs to us that we probably wouldn't have thought along similar lines. I feel that, sometimes in life, we should stop spending too much time trying to devise a clever solution ourselves. All we need to do is look closely at what someone else has done and why it worked the way it did.

Many people do things 'by the book'. They adhere to strict guidelines and protocols when sometimes, they ought to question them. I am not suggesting you irresponsibly abandon rules that exist for a good reason. I am suggesting though, that you can make a valuable discovery by altering an attitude towards something you feel you have no choice other than to accept.

We can lead horses to water but are unable to make them drink. Desire must come from within and if we've been correct in our assumption that the horse is thirsty, then our actions will have been helpful. Sometimes we appear to be struggling to encourage someone to 'get the point' or see the obvious. At such times, all we need to do is believe that we've done our bit. It's time to give them time to see or feel something for themselves.

And you need not worry if you do not get expected response or feedback and you find total silence on your actions. All you need to do is ask for a feedback. "I'm not in any position to respond and neither do I have the right to say what I think"... such words are rarely said by anyone when asked for their opinion. People tend to be quick to offer opinions and tend not to wait before being asked, either. You might take some level of reassurance from hearing what others think about a sensitive situation and the probable solution. But remember, that somewhere deep down inside your heart, you probably know the answer already.

You may feel that you need to improve how you operate and you may even devise a way to achieve it. But before you can implement, you need essential information first on how strong the push-back will be. You can only improve a situation when you understand it better and the way to do that is to ask more questions. Embark upon an information quest. Find out varied opinions, observations, candid remarks, open criticism, or sheer frustration.....and therein lies your solution!

Social media sites contain images about how many muscles it takes to frown and how significantly fewer are required to smile. Finally, it is your willingness to smile at a situation that, at first glance, offers little to smile about that will bring about a much-needed shift in your area of concern. You may not be able to change a situation but you can definitely change your attitude towards it.

Every solution to every problem is simple. It's the distance between the two... which you need to fathom!!!!

Suresh S Hemmady





My Story

Autobiography of Late Shri D.A. Bijoor

The Kanara Saraswat Association jointly with The Shamrao Vithal Cooperative Bank Ltd has decided to publish posthumously, an Autobiography titled " My Story" of Late Shri D.A. Bijoor, Former Deputy General Manager of Union Bank of India and Former Chairman of Shamrao Vithal Co-operative Bank Ltd. and great benefactor of our community.

The book will be released on Tuesday, 26 November 2013, i.e. on 102nd Foundation Day of the Association at 6.00 p.m. in Shrimat Anandashram Hall, Association Building, Talmakiwadi, Javji Dadaji Marg, Mumbai -400007 by the Chief Guest Shri V. Leeladhar, Former Chairman & Managing Director of Union Bank of India and Former Dy. Governor of Reserve Bank of India.

All are cordially invited and High-tea thereafter,

Shivshankar D Murdeshwar
(Hon. Secretary)

Raja D. Pandit
(Chairman)

Book Your Copy of the Book in Advance

The Autobiography contains 250 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 release i.e. 26th November 2013. The amount may be paid by cheque in favour of Kanara Saraswat Association or in Cash or by NEFT (Electronic Transfer from any Bank) to our Account No 100920950000069 (IFSC Code No SVCB0000009) with The Shamrao Vithal Coop Bank Ltd, Sleater Road Branch, Mumbai – 400007.

SPECIAL ISSUE ON MUSICIANS

The Kanara Saraswat proposes to bring out a special issue of on Musicians - both Classical and Light Music - in January 2014.

The issue will cover :-

- 1) Articles contributed by Musicians with biographical sketches and anecdotes.
- 2) Changing trends in traditional music in the 21st Century.
- 3) Humour in Music- a treasure trove of anecdotes from/on well known musicians. We invite our musicians / artistes to contribute articles on their experiences at the feet of their gurus. Word count - 750 or less.
- 4) Last date for submission – 30th November 2013
Shri Prakash Burde, the well known Veteran Music Critic, will be the Guest Editor for this special issue.

Editorial Committee

ANNOUNCEMENT

As per the Resolution passed in 101st Annual General Meeting held on 29th September 2013, Life Membership, Patron Membership and Spouse Membership fees has been increased as under **w.e.f. 1st January 2014**

Category	Existing Rate	Revised Rate
Life Membership	Rs 3000.00	Rs 5000.00
Life Membership (Spouse)	Rs 2000.00	Rs 3000.00
Patron Membership	Rs 5000.00	Rs 7500.00

We appeal to members of our community including Female Members married outside our community and their children to become members before 31st December 2013 to take advantage of the lower membership rates prevailing till then.



Diwali Messages

Dear Friends



The celebration of Diwali as the victory of good over evil, refers to the light of higher knowledge dispelling all ignorance; the ignorance that masks one's true nature; as the unchanging, infinite, immanent and transcendent reality. May this festival of lights, bring for you the awareness of your inner light and let this Diwali be the celebration of that Inner Light. Here's wishing you.... Light for your bright Future; Cracker to demolish your Failure; Rangoli for your bright Life; May the joy, cheer, mirth and merriment of this divine festival surround you forever; May the happiness that this season brings brighten your life; May the divine light of Diwali spread into your life, serenity, prosperity, bliss and good health and may the year bring you luck and fulfill all your dearest dreams.

Happy Diwali

Suresh S. Hemmady
President, KSA

Dear Friends



Diwali is a time for celebrations with family and friends, A time for sweets, finger licking food and new clothes. It is also a time for invocations and worship.

As we light the Diya, or lamp we should all commit ourselves to bring light to any place facing darkness. Let us commit to make ourselves likeable and wonderful just like the sweets we offer to friends and feast on the sweets ourselves,

Just as our food is an array of varied spread our nature should be as varied, a perfect mix of all flavours though like the small helping of hot and peppery dishes we must not forget to keep our fiery tempers in check. Though we buy new clothes we do not discard all the old ones. Similarly whilst imbibing new values and trends we should not let go our heritage, traditions and culture. Always invoke the good in you and worship your work,

I wish all of you a VERY HAPPY DIWALI AND A PROSPEROUS NEW YEAR

Geeta Yannemadi,
Vice President, KSA



May the festival of lights be the harbinger of joy and prosperity.

Rejoicing in the spirit of mirth and love, may the bright sparkles of contentment stay with you always !

Happy Deepavali !!!

Smt. Kanchan Sujir
President-Saraswat Mahila Samaj, Gamdevi



The lighting of the lamp signifies the destruction, through knowledge, of all negative forces. It is through this light that the beauty of the world is revealed.

May the festival of lights Brighten your hearts and lives.

On behalf of Saraswat Mahila Samaj, I wish you and your family a very Happy and Prosperous Diwali

Neeta Kiran Yadery,
Vice- President, Saraswat Mahila Samaj, Gamdevi



ESTD. 1906

The Shamrao Vithal Co-operative Bank Ltd.

(Multi-state Scheduled Bank)

We are a 106-year old Bank and one amongst the leading top three Urban Co-operative Banks in the country with business mix of around Rs. 16000 crores spanning over 147 establishments spread across eight states of Maharashtra, Karnataka, Goa, Delhi, Andhra Pradesh, Tamilnadu, Gujarat and Madhya Pradesh.

Applications are invited from the candidates fulfilling the following criteria for vacancies in the **Customer Service Officer** in the Officer Grade of the Bank and **Customer Service Representative** in the Clerical Cadre of the Bank.

Customer Service Officer in the Officer Grade	
Educational Qualifications (eligibility as on 30.11.2013)	Second Class Degree of a recognized University / Post Graduate / Double graduate of a recognized University with minimum 50% marks in the aforesaid examination
Age Limit (eligibility as on 30.11.2013)	32 years * <i>*Age relaxation: The age norm may be relaxed up to 3 years in the case of Clerical staff from other banks who have passed at least JAIIB / CAIIB - I examination and are in the Clerical Cadre. The relaxation shall be equal to the number of completed years of service in the other Bank to a maximum of 3 years.</i>

Customer Service Representative in the Clerical Cadre	
Educational Qualifications (eligibility as on 30.11.2013)	Graduate of a recognized University with minimum 45% marks and adequate knowledge of computer application.
Age Limit (eligibility as on 30.11.2013)	30 years for graduates / post graduates / double graduates

How to apply:

Interested candidates fulfilling the above eligibility norms are advised to visit the Bank's website www.svcbank.com – "Careers" section, for details, tentatively in the second week of November 2013.

No other means or mode of application will be accepted.

The Shamrao Vithal Co-operative Bank Ltd.
Divisional Manager - Human Resource Management
5th Floor, Corproate Office, SVC Tower,
J.N.Road., Vakola, Santacruz (E), Mumbai - 400055

Letters to the Editor

Dear Editor, Congratulations to all at SVC Bank and the IT team lead by Mr Ravikiran Mankikar for receiving the " Best IT Enabled Cooperative Bank Award" . That the Reserve Bank of India has granted permission to SVC Bank to offer its in- house developed "Genius" integrated online banking software to other cooperative banks/cooperative credit societies and its successful implementation by as many as 72 of them, is commendable.

As a customer of the bank - I have been dealing with SVC Bank for three decades - I would like to place on record the consistently excellent quality of service that I have always received. I am sure in years to come, innovative solutions well supported by IT and a continued high level of customer centricity will enable the bank to scale even greater heights and be a role model for the cooperative banking sector.

Gokul Manjeshwar, Santacruz (W), Mumbai

Dear Editor, This has reference to the news item "TV series by Benegal on the framing of the Constitution" in the Hindustan Times of September 24, 2013. I hope Mr. Shyam Benegal brings out true facts about who was the real architect of the Indian Constitution and why Shankar drew that cartoon in 1949 showing snails pace of Constitutions finalisation when Sir B.N. Rau had given the draft Constitution in 1947, Ambedkar finalised it in 1950 which looked an inordinately long time of 3 years though with reason.

C.A. Kallianpur, Mumbai

Dear Editor, I highly appreciated your Cover Article about Dilkhush Welfare Society published in KSA, September 13 issue. Kudos to Ms Reshma Nayampalli Chairperson of Dilkhush Welfare Society for her dedicated services to this organisation for the mentally challenged persons. I hope more philanthropic minded people will come forward to help this organisation achieve its goal.

Kusum Gokarn, Pune

Dear Editor, Ms Suma Kaushik's letter in the October issue of Kanara Saraswat is enlightening! Perhaps she is not aware of Dignity Foundation which has a senior citizens' commune in Neral, near Mumbai and announced the second phase of the project last month. They have plans to start a similar commune near Pune soon and are having a presentation on October 7 in Pune. Some of our friends live in their Neral commune and seem quite satisfied with their services. I am sure residences/facilities in Neral commune do not cost a fortune so that people have to sell properties

worth crores!

If people have to invest their life savings and crores of rupees in the project where is the question of reverse mortgage? Is that commune so expensive? Again, if the children are so unconcerned as to where their parents settle down and how they plan to finance the facility, what right do those children have to object to the parents' decision, or to claim any part of their parents' life savings?

A sweeping statement equating the tantrums of the old to those of the children shows lack of experience. I and my wife brought up two children, a girl and a boy, who are around 50 years of age now and I have witnessed over the past few years, the plight of a widow, who is herself in the mid-fifties, grapple with such situation with an older relative. If Ms Kaushik had seen even one such case she would have understood the difference! She knows the impact of inflation and yet suggests employment of nurses to look after such eccentric people!!

She also needs to update her views that social service projects should not be mixed with commercial projects. Corporates take social responsibility seriously these days. Many companies employ deserving under-privileged persons in their offices to give those individuals a feeling that they are earning their livelihood and not living on charity. It is a misconception that only people living in places like 'Anadashraya' should expect voluntary help and others should be governed by "Paisa pheko, Tamasha dekho" policy! The medical centre run by KSA where many eminent professionals render honorary service does not distinguish between the rich and poor as far as my knowledge goes.

I think Mrs Kusum Gokarn who is connected with both Dignity Foundation and Golden Nest, where she resides will be willing to give Ms Kaushik a clear picture of a senior citizens' commune.

Manohar Bagade

Dear Editor, Reference Shri Manohar Bagade's article on the subject and the response to it in the October issue of KSA, I would like to give my thoughts on the same as follows :- First of all it has to be understood in the very beginning that the idea is for "affordable" (i.e. "on payment" and not "free") system ! For the greater good of those who need "assistance" from the community in getting a "free" abode of this kind we already have "Anandashraya" at Chitrapur, Shirali ! So Bagademam's proposal is for those who want to have and can afford to pay for a better facility from their own contributions. Costs and contributions permitting, however, efforts could be made to build one or two

SHRIMATH ANANTHESHWAR TEMPLE

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

Email: satvittal@gmail.com

THE ANNUAL SHASHTI FESTIVAL

will be celebrated from
3rd December to 9th December 2013

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

H.H. Sadyojat Shankarashram Swamiji has kindly consented to grace the occasion.

PROGRAMME

3.12.2013	Tuesday	Mritika Harana from Adisthala (Early Morning)
4.12.2013	Wednesday	Morning Koshagara Pooja, Morning - 9:00 a.m. onwards Samuhika Prarthana, Dhwajarohana, Mahapooja Mangalarati and Utsav 8:00 p.m. onwards
5.12.2013	Thursday	Mahapooja, Mangalarati and Utsav
6.12.2013	Friday	Mahapooja, Mangalarati and Utsav
7.12.2013	Saturday	Mahapooja, Mangalarati Night – 9:00 p.m. onwards Mrigabete Utsav
8.12.2013	Sunday	Maha Rathotsav at 12:00 noon
9.12.2013	Monday	Avabhrathotsava (8:00 a.m.) Dhwajavarohana, Mahapooja, Mangalarati, Samuhika Prarthana, Ankur Prasad Vitarana Naga Tambila at Nagakatte at 5:30 p.m.

- Note:**
- 1) At noon – Mahabhisheka, Pooja, Nitya Bali and Santarpana on all days
 - 2) In the evening – 5:30 p.m. to 7:30 p.m. – Bhajans, Deepanamaskar
8:00 p.m. onwards – Rangapooja and Utsav on all days.
 - 3) Devotees' Meeting will be held on 7.12.2013 at 4:00 p.m.

DONATIONS AND CONTRIBUTIONS for the Shashti Mahotsav celebrations may kindly be remitted to the Manager of the Temple by M.O. / Cheque / D.D., drawn in favour of '**Shrimath Anantheshwar Temple, Vittal**' giving full address & telephone number for speedy dispatch of receipt and Prasadam.

Board of Trustees



tenements for the the "needy" others. I might add here that such endeavours require people with commitment and "missionary" zeal besides their having the capacity to pay for it ! If I may, the "doubting toms and fence sitters " should not venture into it ! Converting the ready-made cottages at our Nashik Holiday Home into one such scheme should be immediately thought of. How and how much of its "market value" can be recovered from its "sale" to interested Bhanaps (or for that matter any Konkani Saraswat) involves "social cost-benefit" analysis rather than the usual "ROI" (i.e. pure Financial Analysis) for the sake of greater benefit of our community members on a long term basis ! Our Math Standing Committee's compassionate role in the matter would be a necessity for the success of the scheme. We could approach philanthropic property developers like M/S Paranjape Builders who have their "heart" in such issues and have an excellent background of building such facilities in Pune. We could approach them on the sale and development of our Nashik Holiday Home wherein they could make profit and build for us the adequate number of "assisted living" as well as "free" senior citizen homes on that site ! Let KSA, Math Standing Committee and right thinking community members push this proposal at the earliest and before KSA takes a final decision of "selling" the Nashik HM property ! Let us try !

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[GURU OM]



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DIWALI PROGRAMMES – 1st Nov to 5th Nov 2013



1st Nov – Friday

8.00 p.m.
At Anandashram Hall

Story Telling Competition

Categories : Below 5 yrs, Between 5 & 8 yrs.,
Between 8 & 12 yrs. , Between 12 &16 yrs.

Devotional Music Competition

Categories : Below 8 yrs., Between 8 & 16 yrs.,
Above 16 yrs.; Senior Citizens

2nd Nov. - Sunday

8.00 p.m.
On Talmakiwadi lawns

Drama titled "Stree Malyal" presented by
Sudhir Balwalli and group

Dances by Yashasma Savkur and Group

3rd Nov. – Saturday

8.00 p.m.
On Talmakiwadi lawns

Drama titled "Sukrundo" written and directed by
Maithili Padukone

Dances by Talmakiwadi youths

4th Nov. – Monday

8.00 p.m.

Light Music Competition in various age groups
with professional musicians

5th Nov. - Tuesday

8.00 p.m.

Fancy Dress Competition in various age groups



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KSA's President and Vice-President

We congratulate Shri Suresh Hemmady and Smt. Geeta Yennemadi for the unanimous election as President and Vice-President of KSA respectively for the years 2013-2014 and 2014-2015 during the Annual General Meeting held on September 29, 2013.

Prof. Kalindi S. Muzumdar while proposing Shri Suresh Hemmady as President paid rich tributes to him and said that the Association is very fortunate in having him as President for the excellent lead given by him. An extremely active and dynamic personality, he enjoys challenging assignments and likes being busy with a variety of responsibilities.

As Chairman of The Shamrao Vithal Co-op Bank Ltd, with his vision he has led the Bank to great heights of progress. As Chairman of Fund Raising Committee of KSA Centenary Events he has been extremely enthusiastic and a go-getter in soliciting donations and increasing the Centenary Corpus Fund of KSA.

Shri Sanjay Puthli who has known Suresh Hemmady for many years, while seconding the proposal said that Suresh Hemmady is a man of action and deserves to be elected as President again.

Proposing Smt. Geeta Yennemadi as Vice- President, Prof. Sadhana Kamat said that she was very happy to propose Smt. Geeta Yennemadi as our Vice President for the second term. Geeta has rendered valuable service to the KSA in the field of music during the past two years. She was mainly responsible for introducing light music in our संगीत सम्मेलन and has encouraged many amateur and professional artists in the realm of Sugam Sangeet. Continuing, Sadhana Kamat said that Geeta is a star disciple of Pt. Yeshwant Deo, she was also trained under the tutelage of Smt. Pramila Datar and Shri B.S. Rao. She has given several private and public performances including those on All India Radio.

As a creative music director, she has composed innovative tunes for more than five hundred songs. Saraswati Vrindagaan, music group of the Saraswat Mahila Samaj has been flourishing under her able guidance and has presented numerous programmes depicting the lives and works of well known saints of Maharashtra and North India. She has also trained many students in her private classes.

The well knit structure of any group that she leads, speaks volumes for her efficiency. Friendly, cheerful and affectionate by nature, she deserves to be in any responsible position

She further said that, the Kala Vibhag of KSA will grow from strength to strength under her leadership. Dr. Prakash S. Mavinkurve seconded the proposal.

Managing Committee for the year 2013-2014

Chairman – Rajaram D Pandit

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Hon. Treasurer – Yatin S Mavinkurve

Jt. Hon Treasurer & Jt. Hon Sec, Public Relations, Socials – Dilip P Sashital

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Jt. Hon. Secretary, Health Services – Dr. Prakash S Mavinkurve

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Jt. Hon. Secretary, Management of Corpus Funds –Aditya U Mankikar

Jt. Hon. Secretary, Knowledge Centre & Website – Amol R Pandit

Jt. Hon. Secretary, Sports – Ms Gauri P Shirur

We Invite articles from our readers for the column titled "**Science & Technology**". There are many scientists in our community and we hope to receive articles from them sharing the news of the latest discoveries and inventions. Interesting tidbits of information or articles are welcome. ... **Editor**

REMEMBERING B.N. RAU

30th November 2013 is the 60th Death Anniversary of Benegal Narsing Rau, eminent Jurist of international fame and one of the principal architects of the Constitution of India. He was looked up to universally to offer solutions in many a baffling situation. An article on B.N. Rau will appear in our next issue.

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Anand Pejawar

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Shri Anand Pejawar is an Executive Director, Marketing with SBI Life Insurance Company Ltd. the number one new generation Life Insurance Company promoted by State Bank of India and BNP Paribas Cardiff of France, since 2005.

The son of Anuradha Pejawar (daughter of Late Trasi Sunder Rao who donated the land for building Shree Anandashram - Khar Muth in 1968) his long professional journey of 30 yrs started not by choice but with the sudden and untimely passing away of his beloved father Late Shri. Kamalakar Pejawar (who was working with LIC) in the year 1983, the sole bread winner for the family at that time. As an undergraduate at that time he had no other option but to take up the assignment given by LIC on "compassionate basis" to support the family and he joined LIC in their Personnel Dept, Central office (Yogakshema).

After completing his B.Sc, in First class, he moved on to do LLB from Mumbai University. He then joined Shamrao Vithal Coop Bank Ltd (SVC) in 1985 and also completed his Post Graduation Diploma in Financial Management (PGDFM). After working for 18 yrs in Banking and Financial distribution sector with experience in national and international markets he moved on to the Insurance sector.

He was mainly instrumental in setting up the modern Bancassurance & Microinsurance model in the newly opened life insurance segment with over 19,500 Branches of State bank of India and the then 7 Associate Banks (now 5 Asso Banks) along with 22 Regional Rural banks with an additional branch network of over 3,200 Branches. He was instrumental in *getting the Million Dollar Round Table (MDRT of USA) recognition* (highest recognition to any financial & insurance professional in the world) for Bank employees who were generating life insurance business for Banks. This was the first time such recognition was given in the 82 yrs of MDRT history. He was invited to the MDRT annual convention as a "Special Guest" in 2008 to Toronto and in 2010 to Vancouver, Canada.

The SBI Life Bancassurance

model is today considered as the "trend setter" in the Life Insurance industry both nationally & internationally with many first's being introduced in products & processes which others are trying to emulated.

In 2012 he was appointed on 2 committees formed by the Ministry of Finance, Govt of India on Insurance sector.

While Shri Anand Pejawar says that the year 2013 has been one of the best years for him professionally he gives the

entire credit of his success to his late beloved father who has been his guiding force and because of whom he was introduced to Life Insurance field. He also thanks his mother, wife (Smita) and son (Ameya) for their moral support throughout his successful career.

The long string of his achievements include

❖ **February 14, 2013** conferred with the "50 Most Talented Brand Leaders of India" award in Banking, Financial Sector and Insurance (BFSI) Sector by the Brand Leadership Award function held at Hotel Taj Lands End, Bandra

❖ On **March 14, 2013** was appointed on the Committee constituted by the Chairman – IRDA (Insurance Regulatory & Development Authority – Insurance Regulator in India) to review the Broking Regulations – 2002. Was the sole representative

from the entire Life Insurance Industry in India and successfully submitted the report within the shortest span of just 45 days (April 30, 2013) with all the recommendations.

❖ In **May 2013** was invited by the Asia Insurance Review for their 14th annual Bancassurance & Alternate Distribution Channel Conference held in Jakarta, Indonesia. Presented a paper on Bancassurance. Was the





only Indian to be invited to speak at the two day conference. Since 2007 he has been invited every year to present papers or participate on the panel discussion at the Asia Conferences, which have taken place at Singapore, Malaysia, China, Jakarta., etc.

❖ Then on **June 21, 2013** was also conferred with the **Industry Personality of the Year Award – Industry Champion in Life Insurance Sector** by the Indian Insurance League 2013 function held at Hotel Sofitel BKC, Bandra.

❖ Has been invited by LIMRA – LOMA to be a **Guest Speaker at their 13th Asia Distribution Conference – 2013 to be held in Malaysia on Nov. 20 & 21, 2013.**

Shri Pejavar is a regular visiting faculty at the National Insurance Academy – Pune, (NIA - Premier Insurance Training academy in Asia) to impart training on Bancassurance and Alternation channels of Distribution, Rural Channel, Micro Insurance etc., and also at the College of Insurance (run by the Insurance Institute of India – III) on Channels of Distribution and Channel management in Life Insurance.

He has been writing regularly in magazines and periodicals such as

❖ the IRDA Journal (A monthly journal

published by IRDA), on various topics. His latest article – Swimming against the Current – has been published in the August 2013 - IRDA Journal.,

❖ The Journal of the Insurance Institute of India - Latest article titled – Driving Micro Insurance through Bancassurance published in their January – March 2013 issue.

We wish Shri Anand Pejavar further success in his professional career.

Morning Glory of Sun

The Breeze is cool with morning dew
Sudden splash of purple hue
Rising in the east
Greeting the daily guest
Colours deepening and spilling
Calm Sea, as if smiling
Breaks out in gentle waves.
On the horizon, mountain raves,
Honouring this morning glory.
The brilliant Sun all fiery,
The life giver, the soul of the earth
This yearning goal of Icarus.

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Champa's Deepavali

VEENA BANTWAL



"Aai tomorrow is Deepavali!" Champa told her mother excitedly. "Hmm" her mother's response did not match Champa's excitement. Unmindful of this, Champa rattled off excitedly, tomorrow Meenatai has promised to give me some sparklers. At this her mother admonished her- "No Champa. How many times I have told you we must not ask for things from people even if we need them."

Champa and her mother Sulabha lived in a brick hut built in the compound of Makrand Society. Champa's father had been a very loyal watchman who had lived with his family in Makrand Society and had died in an unfortunate car accident. At that time, Champa had been just a year old and the residents of the Society taking pity on the young, widowed Sulabha and her baby; had allowed her to continue occupying the brick hut. A grateful Sulabha had repaid for this kindness by working as a maid in some of the flats in the Society and running errands for the people in the Society as and when required. Over time she had come to be a trusted maid and the Society had given her permission to stay there permanently. Grateful for this Sulabha was very careful not to ask for any more favours- even Diwali baksheesh. If anyone gave out of love she would gladly accept but ask she would not.

"But Aai, I did not ask, Meenatai herself has promised to bring some sparklers for me" Champa told her mother truthfully. At these words, Sulabha softened a little and pretended to enjoy Champa's excited chatter about Deepavali. The next morning at dawn, it was still quite dark and Champa watched excitedly from her doorstep as the children of the building lit sparklers and burst fire-crackers. She clapped her hands and squealed in delight. Sitting at the door, Sulabha had a rare smile on her face watching Champa. At least her daughter was happy. Though outwardly she was smiling, Sulabha had a heavy heart.

The festive atmosphere and the glowing *akashgud* above her did nothing to dispel the darkness of gloom in her heart. Ashatai, the Chairman's wife, where Sulabha did the household work had told her that some newer residents led by Mr.Shetty had approached her husband to evict Sulabha and

Champa. The Chairman and his wife and most of the other residents who had known her husband Anand, were not in favour of this but if Mr.Shetty and the others complained to the B.M.C. it would mean that the residents would not be able to come to her aid and Sulabha and Champa would have to leave Makrand Society and seek shelter elsewhere. From that moment on Sulabha was filled with only one worry -"Where could she go in this big bad world? At least here they were safe."

This news had cast a new cloud of gloom and Sulabha had found this to be her darkest Deepavali ever-after Anand's passing away. "Aai" Champa screamed as they burst an entire bundle of crackers and rushed to the safety of Sulabha's lap. Sulabha stroked Champa's head and leaned against the jamb and closed her eyes wearily as the cries of the children got louder making a din –then all of a sudden the sound of crackers stopped. Only someone screaming in pain was heard. Sulabha and Champa both opened their eyes to a horrifying scene – the tip of a boy's kurta had caught fire and the reddish-yellow flames were rising upward threatening to engulf him. The boy was screaming and writhing in pain. The other children had retreated far behind and were watching in shocked silence. Someone who was already on the grounds had to quell the flames -but who? Sulabha realised that the other children were too scared to move which made her the sole rescuer. Barely had this thought struck Sulabha, she noticed Champa was missing. She spotted Champa come running with a bucketful of water from the common toilet and splashing it on the flames with all her little might. Doused in water the flames died down instantly and the drenched boy started crying from the burns. The residents who had been observing this from the balconies clapped and cheered Champa. It was only when Mr. Shetty came running down that Sulabha realised it was Mr. Shetty's son. Mr. Shetty put his son into his car and rushed him to the Hospital.

The flames the enthusiasm too had died down and the mood had turned sombre. Only one thought played in the minds of the residents- what if the flames had not been quelled in time by the quick-thinking Champa? The children too shaken by what





they had just witnessed quietly returned to their homes. Sulabha sat lost in thought filled with guilt that she had been unable to act in time. She then gazed at Champa lovingly who had fallen asleep resting her head on Sulabha's lap – what she, Sulabha had failed to do her daughter had done. Even so it did not absolve her of the guilt.

It was well past midnight when the entire group returned. Sulabha who had stayed awake awaiting their return, looked anxiously for someone to communicate with. The Chairman reading the anxiety on her face, assured her that all was well. Tears of relief streamed down Sulabha's face and she finally allowed herself to fall asleep.

The rest of the Diwali passed away in a subdued spirit and Sulabha continued to work as before. It was the evening of Tulsi Vivah. In the foreground of Makrand Society, there was a planted Tulsi. Little Champa used to always water this Tulsi. Today when she witnessed that the Tulsi had been decorated with sugarcane stubs and the lit panatis were glowing brightly she was fascinated and not understanding the significance of the ritual wanted to place one panati too. Sulabha did not have the money to purchase the

earthen panatis and being a widow had no meaning for this ritual. But Champa was too young to grasp all this and continued to pester her for a panati.

Sulabha too strained from the worry that was eating at her wearily slid against the jamb and started to cry. Little Champa horrified to see her mother in tears, kneeled down beside her and began to wipe her tears. Sulabha opened her eyes to assure Champa and suddenly there was a hand with a glowing panati before them. Unsure whether to accept this or not Champa looked for her mother's approval while Sulabha looked into the face that was holding the panati and found herself looking into the eyes of a grateful Mother. The eyes spoke volumes and no words were needed to be exchanged. Sulabha understood that the grateful heart of a mother was offering a panati to Champa and she nodded her consent feeling reassured at what she had seen in Mrs.Shetty's eyes – no one was going to evict them from their place. Champa's thoughtful and timely act had not only saved the boy's life but also their shelter. "Aai this has been my best Deepavali!" Champa told Sulabha happily and this time Sulabha too shared the happiness that Champa felt.

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Colourful Blooms

Dr. Aseem Gokarn Harwansh

From this month we are starting a series of articles on nature by Dr. Aseem Gokarn Harwansh, an ardent plant lover who has completed her major in horticulture and Doctoral studies in Urban Landscaping. She practices as a Landscape Consultant and has been writing in the Times of India, Sunday Observer, Mid Day and also giving radio talks on this subject, She has written a book used as a text book by the students of School of Agricultural Sciences, YCMOU University for the B.Sc. Degree in horticulture & Agriculture.

Dr. Gokarn says "Through this series I wish to bring the common man a step closer to nature and share with all the readers tips and tricks of growing plants – our wonderful green friends!. Being the Diwali issue, the first article is on auspicious plants that are available abundantly at this time"

I am one of the fortunate few, to be brought up on a 15 acre farm (run as an Agro tourism Centre) where we would grow our own vegetables, flowers and even rice, wheat or sunflower seeds (And hence the sunflower oil!!). Plants have always been one of the greatest assets of our lives. These silent oxygen factories sit in our balconies or courtyards, smile at us with their splash of colours and sudden blooms making our homes a better place to live in. **Diwali** is one such season when we all look forward to decorate our homes with the best of the home decor materials and gadgets. In our enthusiasm, we hurriedly visit nurseries and pick up any plant that looks pleasing at that point of time only to realise that once it is brought home, it either doesn't bloom again or withers suddenly or simply does not grow!! Let us therefore now understand which are the plants that should be bought at this time and what the secrets in

buying and growing them successfully are!

Marigold: Called as Zhendu or Genda, they brighten up dark spaces and beckon a festive mood at all occasions. Grown almost throughout the year they are indeed a beginners delight. African marigolds are vigorous plants with orange yellow or even white globular compact blooms while French marigolds are smaller with single or double blooms available in the



range of deep scarlet, mahogany, rusty red, yellow orange and often striped, spotted and blotched. Most of the dwarf varieties available at this time thrive on arid soils. So keep the soil barely moist. Do not overwater (water is precious). Do not fertilise profusely or else we would only find the plant showing vegetative growth i.e you would find lush green foliage and delayed or reduced blooms. Also always buy plants that have some blooms and some buds. A few of these buds must be half opened. Never sprinkle water on the flowers. The flowers soon turn black. Hence if it has rained, the marigold blooms die soon. Protect your plant from rain especially if it is already flowering. Watch out for the off season showers that we are experiencing these days which may definitely cause more damage to these plants. Also after every bloom dries, cut it from the axil of the leaf; do not nip it off only at the base of the flower. All flower stalks should be cut out immediately. These are never going to bloom again. Cut at the start of a healthy leaf bud so that a vigorous branch can grow which eventually will give you a healthy flower. Marigolds are essentially hairy plants. Never allow the water droplets to stagnate on the plant. The hairs catch the water and allow bacterial spores from the air to germinate. This causes the black spots or yellow circles that we often see





on marigold. One can use liquid fertilizers or fertilizers rich in phosphates or potash for better blooms. Sun your plant. It needs all the bright sunshine that you can offer. Also do not throw away the soil in which marigolds are grown. It has insecticidal properties especially for nematodes and so can be reused for other plants.

Chrysanthemums: These are now botanically called as *Dendranthema*; Though people still call them by their older name: chrysanthemums! These are similar to marigold in the sense that they too are hairy and need the same growing care as the marigolds. However they are highly sensitive to the length of the day and hence are called as day sensitive plants. Chrysanthemums are short day plants i.e they like longer spells of darkness. In Mumbai we hardly come across a distinct difference in the photoperiodic cycle, however in places like Pune, Nasik, where, in winter the nights become distinctly longer, the chrysanthemums bloom much better. The new hybrid yellow varieties are day neutral and you may ask for them in cities like Mumbai. Let the plant dry out in between waterings. Similar to the Marigolds, never put water on the flowers. They will not last long. Once the bloom is over, cut the flowering shoots to 5 cms above the ground level. In case the plant was kept indoors move it out to a sunny location. Around 4 to 6

weeks later new shoots or suckers will come out from the stem stub and the ground. Start fertilizing and taking good care of this plant. Plants will grow and bloom again in 2 to 4 months. Getting the chrysanthemum plant to flowering back like what it was requires patience and work. It is often more easier (and cheaper) to just buy a new one!

Thus instead of getting flowers everyday for long festivals Diwali or a marriage in the family - people prefer to grow or get marigolds or Chrysanthemums in pots. These can be placed all over the house - to make the surroundings colourful and festive.

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Geetha Gulwadi of Chennai with her 8 Great Grandchildren



Clock wise: Trisha & Shiven Menon. Advait Krishnamurthy, Vir Khambadkone, Aydan & Arjun Gulwadi, Akriti Krishnamurthy and Shlok Shukla





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Daan (Succour)

CHANDRAKANT HEMMADY, U.S.A.

While listening to a highly qualified Teacher expounding on a few shlokas of Bhagvatam, his discourse on the subject of *daan* particularly struck me.

He said there are various degrees or levels of giving. The common practice is giving money, clothes, food or a house (flat etc) to a close relation like son/daughter or brother/sister (this may not be considered like a donation, it is more a bequithal) or may be to an organization for a good cause. In the olden days kings distributed and shared their wealth with their subjects (though we can contend the wealth was originally extracted from people). Hence some of the kings/chieftains were known as "danshoor". Some great persons like Jamshedji Tata or Birlas did a lot of charity for their communities. So too great personalities like Rao Bahadur Talmaki and a few others have sacrificed their valuable time to our community and contributed a great deal by way of ideas and their implementation. Even to this day it is being done by good volunteers. This is *daan* of a great order.

Among Hindus "*kanyadaan*" is highly regarded because in the old days, marriages were arranged when the bride was very young. It was regarded that the bride's family parted with a responsible member of their family, well trained in household duties and that was considered like a great sacrifice. It was said those days that the bride's parents have earned *punya* (merits) by doing *kanyadaan*. Another great *daan* is giving valuable body parts like kidney or bone marrow to relations or even strangers. This indeed is a Sacrifice of a very high order. Also some people donate their bodies after death for use of seriously ill patients. This too is thought of as *daan* of high significance.

Our enlightened teacher says, however, that the greatest daan is "Abhay" vachan which is bestowed only by God and by Guru. Why? Because people without exception live all their life in some fear or other e.g. fear of illness/ill health, insecurity, inadequate money, fear of losing a house, losing a job, losing a family member and the greatest fear is that of death. Hence all pictures of Deities show them in the mudra of Abhay vachan. When I last went to Shirali Math and met P.P.Swamiji, at the end of audience, He said "Aani Kasshi?" and I replied "Swamyangelo Anugraha Jaayi" and He immediately did Abhay Mudra ; for which of course our family shall be indebted forever.

When you sincerely pray to God and in your inner

conscience get the signal of Abhay Daan, you can be free of all your worries. Bhagvaan Raman Maharshi told His devotees that when you travel by train, you don't carry your load on your head, you let the train carry it. In the same way, God will carry the load of your worries if you let Him do it through prayers. One important principle is, let go your ego, and feel that the daan is done at the behest of God and you are not seeking the fruits. Our life span is not in our hands, but some persons say they want to live long. Obviously they love life, and they want to enjoy their sojourn in this beautiful creation of the Lord. But for some people, they wish to live long because they want to render service to family, to the community or to a worthy cause!

Another thought which has occurred to me on the subject of "Abhay" is on similar lines, did we not in the lifetime of our grandparents and parents consider the silent Abhay vachan they provided to us because at least as far as I am concerned, I left all my worries to my parents who faced them smilingly and with courage.



Vinay V Gangavali

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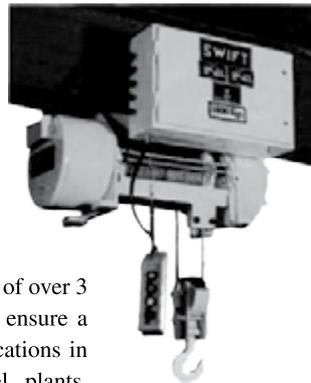
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Shaadi Ho To Aisi!

SHIVSHANKAR SURKUND RELIVES HIS MEMORIES OF A 1940 KONKANI WEDDING

It was a Saturday morning in the first week of April 1948. I was sitting on a bench immersed in homework when Moti, our pet dog starting barking, disturbing my concentration. Glancing through the wire mesh, I sighted the source of the commotion – it was the postman, Purushottam Nayak. Opening the compound gate, he was walking towards our house. Weighed down with a loaded shoulder bag, stuffed with substantial bunches of letters, newspapers etc. Nayak entered the house and parked himself at the other end of the bench I was occupying. Wiping drops of sweat from his forehead, he picked up a letter and kept it on the bench. Then he reached out for the glass of water and piece of jaggery brought by my aunt.

Father came out, picked up the letter, opened it, adjusted his spectacles and announced grandiosely, "Our Narayanmam's daughter is getting married in May. The boy is working in Maharaj Mills, Bangalore." Then he picked up the snuff pack kept on the side rack, stuffed a pinch into his nostrils and emitted a royal snort, as if he himself was the bridegroom!

I was already electrified by the magic word 'marriage', that too at Coondapur and that too in May, during our summer holidays! I was feeling giddy, daydreaming of crossing three rivers by boat, going on a bus ride and feasting on a variety of snacks and sweets for almost a week. The homework lay virtually forgotten.

I had passed through Coondapur on my way to Golikatte alias Shankarnarayan quite often but had not stayed in the town before. And here I was, all set to enjoy the hospitality for at least a week.

When I broke the big news to my classmates, a few could not contain their jealousy. Some demanded that I return from the wedding with their share of sweets. Some others pitched in with suggestions like - "Why don't you visit Kollur, famous for the Mookambika Temple, which is quite close to Coondapur?"

B. Narayan Rao (Bijoor), the bride's father and our distant relative, resided behind the Dattatreya Temple in Coondapur. His two sons working in Mumbai, had taken a vow not to enter grihastashram until their only sister was married. Hence both were present on the happy occasion. Though their house was small, Rao's heart was big. A week before the wedding, the front courtyard was covered with a mandap made out of bamboos and

coconut leaves woven into mats. The ground was layered with cow dung disinfectants, and the entrance decorated with buntings of mango leaves and banana plants.

Neighbour Annappa Rai's house had been requisitioned and exclusively earmarked for the boy's family. A few chairs, an easy chair and a dozen cotton beds were brought on hire for a week to ensure the comfort of the bridegroom's party. A wooden mirror box, containing Afghan Snow, Cuticura Talcum Powder, a small german silver box holding kumkum, along with two combs, were also arranged to cater to the needs of the fairer sex.

When I reached Coondapur along with my elder brother and father, we received a royal welcome. I was expected to take care of all the needs of the boy's 'troop'. My elder brother was entrusted with the task of overseeing the kitchen.

The latter assignment turned out to be quite intricate, even though it sounded simple – ensure that breakfast, lunch, evening coffee and finally, dinner are served well and served in time. In detailed terms, it carried multifarious stipulations. No broken chaklis, mind you, coffee should be piping hot; Laddoos must be perfectly round, bananas should not be over ripe; and so on. My poor brother had to keep a keen eye on even banana leaves used to serve food – see it that they were preferably corner pieces and not torn or broken!

In spite of our best efforts, complaints poured in. "Chaklis are not round and crisp enough", "Papads are crumpled", "hardly any dried grapes in kheer" and "coffee has insufficient milk". Even the size of the mirror provided to the ladies was criticized. Delay in provision of hot water was a common complaint.

In those days (1940s) electricity was a luxury. Hence generous use of huge kerosene lamps and few 'gaslights' had been ensured. Since the nearby well water sources had dried up, special arrangement had to be made to provide sufficient water. Tender coconuts were kept ready to serve at short notice. Complaints about the non availability of match box (Thank God, they did not demand cigarettes or beedies!) were attended to on the spot. For almost a whole week I became an incarnation of patience!

Finally the D-day arrived. The priest, attired in a red peetamber, arrived with his chela joining in on





the breakfast of 'biscuit ambode, uppittu, (rawa) sev (namkeen), Mysore Pak, Rasbale (plaintain) and so on, finishing off with bountiful helpings of coffee. Only then did he get down to work, filling the whole place with clouds of smoke from the holy fire. Elaborate rituals followed – offering arti to the bridegroom and the bride, welcoming the groom, holding him back from going to Kashi, persuading him to enter grihastashram, the couple garlanding each other and taking seven pheras around the sacred fire, picking a ring from a pot of water etc.

Meanwhile, on one side of the marriage pandal, lunch was on in full swing. I joined the serving crew but had to restrict myself to serving the items like pickle, salt and chutney, as other item containers were quite heavy! Still, to make my presence felt, I dared to lift a big basketful of deep fried papads, only to overhear, "the basket of papads is taller than the guy serving them", thus serving water and buttermilk became my favourite errands. For one thing, the containers were not too heavy and of course, they were the most sought after!

It was only after most of the invitees had left that we had our lunch. By then the rasam was cold, the papads had lost their crunchiness and vegetable slices had vanished from the sambar. The buttermilk had turned

watery and the kheer had to be diluted to ensure that everyone got a chance to taste it! Only the pickle and rice were in abundance

Just before the bridegroom's party was to return to Bangalore, the bride's father introduced us to the newly wed couple, profusely expressing his gratitude over the services we had rendered during the entire week. Then came the most unexpected surprise – the bridegroom presented a shirt piece each to my brother and me!

Those days a wedding was an elaborate affair, lasting almost a week unlike today's "jhat mangani, phat shaadi." Have the grand weddings of yore vanished forever?

Errata : In the article "Pranams to my Gurus" by Smt. Kalindi Muzumdar in our September 2013 issue on page 19 there was an error in the printing of the Marathi text. The paragraph reads as follows – "She taught us heart rending poems in Marathi, such as "क्षणोक्षणी पडे उठे परी बळे उडे बापडी" by Rev Tilak , which depicted the agony of a bird totally shot by a hunter and yet comes to feed the last morsel to her young ones. Another poem "जू बैसले मानेवरी चाबुक हा पाठीवरी" depicted the sorrowful life of a horse hitched to a carriage!"

We apologise for the error Editor

Fondly Remembrance

LATE SHANTARAM V MANKEKAR

Born on 09/04/1909

Died on 06.11.1986



LATE VIMALABAI SHANTARAM MANKEKAR

Born on 10.04.1914

Died on 01.09.2003



Remembered by

Dr. Mohan Shantaram Mankekar & Anuradha Mohan Mankekar & Family

Late Mrs Umabai Bhasker Trikannad & Family

Mrs. Premalata Vasant Baidur & Late Vasant Baidur & Family

Mr Vijay Shantaram Mankekar & Mrs Poornima Vijay Mankekar & Family



Chandra Ramesh Nadkarni Memorial Prizes

We are happy to announce the above prizes for the contributions made by children to our "Kiddies' Corner". As this is the first time these prizes are being announced we have considered all entries up to September 2013. The prizes will be given on Tuesday November 26th 2013 on the occasion of the Foundation Day Celebrations of the Kanara Saraswat Association. The contributions from children are as follows :

	Essays, Stories & Poems	Paintings and sketches
Below 8 yrs	2	1
8 to 12 yrs	21	8
Above 12 yrs	3	Nil

Category : Essays, Stories and poems

Below 8 Years: 1st Prize to be Divided between

I) Arhaan Haridas (7 years) (Yuaan Lees and the Magic Ring - Aug 2012)

II) Anya Bailur (5 years) (A Christmas Poem - June 2013))

Between 8 to 12 years:

I) Sameer Hattangdi (10 years) (Our neighbour - May 2013))

II) Rohan Mavinkurve (9years) (A poem dedicated to all poems and Poets - Nov 2011)

III) Samvit Mavinkurve (9 years) (Always fight for your right - June 2013)

Between 13 to 16 years

I) Kedar Vaze (14 years) (राष्ट्रीय समस्याएं - Sept 2013)

II) Prize to be divided among

Jay Nayel (14 years) (Our Greatest Glory - Sept 2013)

Niraja Rao (14 years) (Mathematics - June 2013)

Category : Drawings, Paintings and Sketches

Below 8 years

I) Shivani D Bhat (7 yrs) (Dancing Ganapati. - Aug 2013)

Between 8 and 12 years

I) Esha Nalkur (10 yrs) (Dahi Handi – September 2013)

II) Avanti Nayal (9 yrs) (Joy of Life – September)

Consolation Prize – Sonal Suhas Rao (10 yrs) (Fishes – September 2013)

Consolation Prize - Vir Kolpe for his concept sketch "Sankranti" in June 2013

A Note from our Judges

1. In future we will be taking the articles, poems and drawings that have appeared in the "Kiddies' Corner" from October of the previous year to September of the current year.
2. An essay/ story or article should preferably be within 200 words.
3. Drawings/paintings/ sketches should be done on plain paper (not foolscap or lined).
4. The entry should be accompanied by the name, age and address of the child.
5. Every entry should be accompanied by a note from the parent certifying as follows " This essay/ story/ poem/ article is written by my child on his own without any help from any other person".
6. In case of many entries by a child, only the best one will be considered for comparison with other children's entries for awarding the prize.

Gurudas Balkrishna Gulwadi: A Homage

1924-2013

A young man stands contemplating on the banks of the Ganga as the flaming orb of the rising sun drapes the horizon. The year :1950. The place : Allahabad(Prayag), the spot where three great rivers of our country- the Ganga, the Yamuna and the Saraswati- come together in a confluence that has been long celebrated in our civilization, epics and culture ; a place that has often played a pivotal role in our history as a cradle of our national movement, and much more.

The young man, Gurudas B. Gulwadi, later to be my father in law, was also, like the (then) newly independent India, starting his career and family with hope and ambition. Born in Hubli 1924 (his father worked in textile industry like many amchis of that era) and educated in Dharwad, Gurudasmam, had taken a bold decision to come North and settle in Allahabad. Most members of our community of that era living in the North were with the government, few worked for the private sector, fewer or none in Allahabad. He was one of them. With his background



in chemistry, he excelled in his work as representative in some leading pharmaceutical companies; at the same time, he married, and the young couple was soon raising a family. His wife, Meera(nee Taggarshe) an accomplished classical singer(Hindustani style), soon became an artiste on All India Radio, Allahabad (television was not heard of then, leave alone seen!) where she performed regularly in the `60s through `80s, and later gave radio talks on musical and social themes as well.

Gurudasmam and his siblings (four brothers and four sisters) were also all accomplished in music. He himself played the tabla, they played other instruments and together they formed a mini orchestra to give performances. What was equally interesting was that with their parents` active encouragement, their three lovely daughters(I married the eldest) and a dignified son all delved deep into musical traditions and have, over the years, sung individually and together [as the Gulwadi Quartet] at many musical venues within the country ,and outside India. The Gulwadi family thus made a collective mark on the music scene of Allahabad and elsewhere. Allahabad itself has hoary connections with classical music. The Prayag Sangeet Samiti has made its own institutional niche in the world of Hindustani music, and names like Pandit Vishnu Anna Kashalkar (a disciple of the legendary Pandit Vishnu Digambar), Kumar Gandharva, Pandit Jasraj, Gangubai Hangal, Manik Varma, Pandit Jagdish Prasad and others have been associated with this august body. Gurudasmam and family drank deep at this fount, and through their active association with such luminaries contributed to the rich musical traditions of the city. Equally, he was an active Rotarian, and involved in many socio- economic amelioration schemes locally.

In the early `60s, Gurudasmam ventured to do his own pharmaceutical business, but for a variety of reasons, had to give it up. He then joined, together with his wife, Pest

Control India, set up office in Allahabad and became responsible for their operations in North and Eastern India. He made it his life`s mission to spread the practice and precept of achieving health and sanitation through control of pests, protection of crops(important in a country so much agro based as India) and urban/ institutional sanitation. He pioneered initiatives in fumigation and pest control on board Indian Railways, one of India`s largest and key infrastructure organizations. He had to often navigate his way through indifferent and less than honest bureaucracy, unscrupulous competitors, but remained unfazed and always upbeat and smiling. In his many conversations in the family, with us and others, he always held steadfast to the principles of playing by the rules of the game and maintaining rock solid integrity in all his dealings. He always felt that one had to lead by example, educate those who did not know, set the bar high, and believe in oneself .He had never entered the portals of any B-school, nor got any high sounding degrees, but by practicing what he preached, and by the diktat of sheer common sense, he managed, trained and got the best out of his staff.

In the mid 1980s, he retired from Pest Control India, and set up his own pest control organization in Allahabad and carried on with the same ideals of business and personal life he had practiced all his life. Business was not easy at all, but difficulties and obstacles made Gurudasmam only more determined to spread



his message about pest control methods, and the need to have honest business practices in the trade. With this in mind, in the evening of his life, he set about compiling a compendium of best practices in pest control and the need for appropriate technology in the trade, with the aim of educating not only his compatriots, but also his competitors!! He felt that by doing so, he would, in a sense, ensure realization, in his own way, of what can be enunciated as a basic principle of humanity---"bahujana hitaya,bahujana sukhaya" – the well being and benefit of all. This belief in the basic goodness of humanity cost him dear in the material world, but as he often told me, he was a better person for it--- he had only gained, and not lost, in the long run. He was convinced about the correctness of the old adage "The seeds ye sow, another reaps....."

Gurudasmam lived life on his own terms, and he even chose his end—he wanted to go out like a lamp that dims and then switches off, leaving only an afterglow. In the space of an afternoon he left us all desolate, but he must have been smiling and at peace with himself, listening to his own inner music. He lived a full life, surrounded by associates, friends and family, from wife down to great grandchildren. Though physically not with us today, we celebrate his presence and his principles. As we, family and friends ,bring our palms together in silent homage to him, the thoughts of Rabindranath Thakur, in the "Gitanjali"(Song Offerings, Canto 93) arise in my mind as an epitaph to Gurudasmam:

I have got my leave. Bid me farewell, my brothers!

I bow to you all and take my departure.

Here I give back the keys of my door – and I give up all claims to my dwelling.

I only ask for kind words from you.

We were neighbors for long, but I received more than I could give.

Now the day has dawned, and the lamp that lit my dark corner is out.

Summons have come , and I am ready for my journey.

Bondal Jaishankar

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A Birth Centenary Tribute



UGKR - Ullal Gopal Krishna Rao

(30 Nov 1913 to 24 Sept 1966)

*“Lives of great men all remind us
We can make our lives sublime
And departing leave behind us
Footprints on the sands of time”
- as you have done*

Fondly remembered by Radha (Ammula) GK Rao,
Yeshwant & Dr. Aruna Ullal
Viju Koppikar
Revati & Ratnakar Bajekal
Jaiwant & Dr. Bharati Ullal
grandchildren, greatgrandchildren,
extended family and friends

Remembering Bappa

KISHORE ULLAL, PUNE

Writing about my late uncle is painful. It opens up old wounds and fills me with a great sense of loss, reminding me how much I love Bappa and miss him!

Bappa's achievements are known to all - in the Railways, his love for music and sports, and uber alles, his universal love. My pointing them out will be like preaching to the converted. Nothing I say can do him full justice.

Bappa had an outstanding academic career in Engineering, and was an authority on Soil Mechanics. His important projects included the second tunneling works between Lonavala and Karjat in the erstwhile GIP Railway. And his crowning achievement was the extensive DBK Railway project. He completed every assignment within budget and ahead of set time- targets - a major achievement in project-execution performance in the Railways.

My colleague, Khader Ali Khan, wrote from Vishakapatnam to say " I am delighted to hear that you are the nephew of Mr UGK Rao, the Chief of the DBK Project. As Assistant Engineer in his Project, I am impressed by his amazing memoryHe remembers every salient detail of the project.... including the precise daily closing stock of the cement bags in each of the godowns under my jurisdiction - something that I often forget!. He also remembers the names of my family members. I have yet to see such a warm, accomplished, exemplary, professional officer in the Railways or anywhere else, for that matter...."

Bappa was scrupulously honest in a system which even then was suspect for its occasional corruption. Interested in the DBK Project, I dropped in at his workplace during my visit to Vishakapatnam in 1963. Suddenly there was an uproar as a nervous Contractor came running out of Bappa's office carrying a brief case. Behind him, Bappa was shouting (something I'd never seen him do) "Are you trying to bribe me?? Don't you dare do that again!! Get out of my office!" How like a fish out of water Bappa would have been in today's India!!

When he was Chief Engineer, Eastern Railway and Divisional Superintendent, Sealdah, I hear that on-time train punctuality had reached an all-time high during his tenure!

Bappa was one of the few Railway officers who had the Capability, Passion, Vision, and Evangelical Energy to completely transform the system from an archaic remnant of the British Raj to a safe, modern decentralized, efficient network which would have been the bed rock of the Indian economy; and the preferred option for the traveling Indian public.

He sought no publicity, entitlements or sinecures. He simply wished to contribute and enhance. Bappa's departure was a great loss to the Indian Railways and to our nation. Above all, Bappa was a wonderful human being, which people recognized instantly on meeting him. The name 'Gopal Krishna' was indeed apt. His Love, Gentleness and Compassion go beyond anything words can describe. I am an Agnostic, but if ever there was anyone approaching God that walked this earth, it was him; it was him.

As children we immediately felt his tremendous warmth. His eyes twinkled when he smiled. There was rarely a harsh word or reprimand. I remember in 1953, in Lonavala, one afternoon, Revati, Jayashree, Jaiwant and I took off on bicycles to the Walwan Dam without informing anyone else. We returned home to find everyone completely distraught. Bappa, firmly but quietly explained why our behaviour was wrong, requesting us never to repeat it. That night none of us kids felt like eating dinner, for we felt we had betrayed Bappa's trust.

I must mention, here, that Ammulpachi and Bappa were inseparable – they were deeply and completely in love. Pachi is the one who laid the foundations of a strong set of rules for a well-knit extended Ullal family. Her enduring legacy of values is evident in her children, grand children and great grandchildren. Her coy, attractive smile always lights up my heart. Thank you, Pachi, for your deep love and warmth for which I can never repay you.

Bappa's sudden demise in 1966 shocked the family and entire circle of friends. To most of us, he was a combination of the human and divine. In Bappa's case, he was much much more divine than human.

Some people come into our lives too briefly. But they deeply touch the core of our being with love, and move our souls to dance, leaving eternal footprints in our hearts .

And we are never ever the same again.

(Sponsored)

Vacations with Gopalbappa

ASHA GANGOLI, PUNE

He was my uncle by default, since he was married to my mother's cousin. Amma and she were part of an immense family spread over Mangalore and neighbouring Manjeshwar. Their shared childhood bound them, as it did all the cousins, very close. So it was with a great deal of elation that she received news of their transfer to Calcutta, sometime in the late fifties. My only contact had been during vacations in Mangalore, when all of us cousins migrated to their respective grandparents' homes. All I knew about the gentleman in question was that he worked for the railways, and that he and his family could travel free by train anywhere in the country.

Amma's excitement trickled down to me somewhat. I had not yet outgrown all of my innate shyness and anxiety when it came to unfamiliar people. But as it turned out, I needn't have worried. My uncle's warmth and my aunt's rather demonstrative affection demolished any guard I might have put up. His four children, whom I had never had a chance to get to know well, turned out to be human after all. Revati, third in the brood, and I bonded instantly. Soon I was in love with the family, most of all with uncle's ways with his children. He was more friend than father, his reprimand infrequent and soft, yet effective. This was quite different from the stentorian rule I was accustomed to.

They did not stay long in Calcutta. Two years later, to my disappointment, they left for Rourkela in Orissa, leaving me with an aching heart and an invitation to Rourkela during the summer vacation, which I picked up with no qualms whatsoever.

They lived in a spacious railway cottage with a large boundary-less garden which ended in a meadow all the way up a hillock. I couldn't have enough of the quiet open space, the clean air, the trees, the flowers, the cows, the goats wandering about the fields beyond, the scent of the earth, the occasional warm odors of bovine dung mixed with wood smoke wafting in with the breeze. So far removed from the dust and clamour of Dharamtalla Street where I lived.

Uncle was different from anyone I had known. For the first time, I saw subordinates, even servants, treated as equals. He spoke to them as he did to his children, with understanding, even affection, which sometimes irked my aunt, who considered it needless indulgence. In answer he would smile at her tenderly and murmur something, (what, I never found out) that effectively quietened her down.

Most afternoons, when he was home for lunch, uncle had visitors from his office. Officers to petty clerks to their dotting Armenian foreman they came, seeking to sort out this problem or that. Predictably, he would invite them to share lunch at his table. I suspect the visits were planned to be just so!

Two years later when I was vacationing with them again, this time in Vishakhapatnam, uncle was commanding the vast DBK project, spanning Madhya Pradesh, Orissa and Andhra. Nothing, apart from his responsibilities, seemed changed. I didn't know at the time that he was one of the best tunneling experts in the country. He wore his expertise and his importance lightly, and the people who worked under him were at ease in his company, admiring of his intelligence, fond of his ways.

To my delight one day, he invited Revati and me on a tour of the new railroad coming up amidst virgin forest in the heart of untapped Andhra and Orissa. This was when and where my love of nature took root. And this was where I understood why uncle was so loved by those who worked under him. He treated the lowliest labourer as an equal.

I left Waltair changed and refreshed, and greatly evolved.

Conscience is the first casualty with those involved in construction work. But, as I learned much later from people who had worked under him, and seen him from close quarters, he was completely incorruptible. But alas, at the age of fifty three, uncle fell prematurely to a brain tumour.

An unprecedented crowd mourned his death. Uncannily, the saloon he used to ride went up in flames days after his death. Such people are not born every day. And the gods seem to love them enough to call them back in a great hurry.

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Gopalbappa, A Legend in His Lifetime

SAVITRI BABULKAR

When High School Holidays were declared, we caught the earliest train to Lonavla. 'We' meant Dinkermam, Kausalyamami, Lalitapachi, Ramkrishnabappa, their children, Jaidev, Datti and Devika; and sometimes, Ramkrishnabappa's brother Raghunandan. The Railway Colony in LNL was an ideal summer retreat with huge shady trees blocking out the blazing heat. And old brick bungalows with high ceilings and tiled roofs, squatting in sprawling, lush green compounds. An occasional rope swing on a 'jamun' tree beckoned to growing girls like us. An old-fashioned boiler for heating water stood under a corrugated canopy just outside the bathroom.

The excitement began as the train halted at the platform, and mounted as the vehicle approached the gate of Bappa's 'Bara Bungla' (I never figured out whether it was 'Badaa' or 'Baara' Bungla). Yeshwant and Viju came racing over the gravel shouting a warm welcome while Revati stood quietly on the verandah, her little pigtailed sprouting from behind her ears. Little Jaiwant smiled in confusion seated on Sunda's hip. It was as if we had never parted! Within minutes, plans were on to pluck 'karvanda' clambering up the slopes towards the Walwan Dam in the evening.

Best of all, the ubiquitous Ammulpatchi and Gopalbappa's smiling mother Subhadrakka ensured that every guest was well-fed, comfortable and happy. House guests came floating in, sometimes without notice. Surprisingly food never ever seemed to be in short supply at the dining table thanks to the culinary expertise of Saraswati alias 'Chachchaa'. The Ullal hospitality was a byword among friends and relatives, exploding the myth that labeled 'Ullalkars' as miserly and tight-fisted. Occasionally, we met Bappa's witty older brother, Sitarambappa, his gentle wife, Sheelpachi, and their friendly children, Kishore and Jayyu, visiting from New Delhi.

Bappa was a universal favorite – a God's Good Man in every sense of the term. The family and extended family adored him. To his colleagues his word was law. With us children, he was an angel and chose to explain matters where others would have probably raised their voices and stamped their feet. He used no 'label' to criticize a child. The one word 'irresponsible' was enough to make us cringe with guilt and silently vow to 'be-good' in the future.

We were secretly impressed with his designation – looong before we learnt that AEN stood for 'Assistant Engineer' and XEN for 'Executive Engineer'. It was a special honour to have him accompany us on strolls or social calls. We tried to walk as close to him as possible so his 'celebrity' status could rub off on us!

Later, Bappa was posted to Vishkapatnam as Chief Administrative Officer of the challenging DBK (Dandakaaranya-Bolangir-Kiriburu) Railway project. When I was invited there for my second delivery, I jumped at the offer, for there is no better Mother-hen than Pachi to fuss over a new-born babe; and no better father-figure than Bappa to lend quiet strength-n'-support in case of an emergency. Whenever I needed an injection, Bappa stood by the bedside, eyes brimming with concern. Dr. Sen of the Railways naturally thought I was Bappa's eldest daughter. How I hated having to disillusion him!

Mr S.M. Kulkarni, the General Manager of the DBK Project, dining at Bappa's one day, laughed and confessed "Frankly, I have nothing to worry about because UGK takes care of every single detail. In fact, I can't understand why they don't call it the UGK Project instead of DBK!" And he meant *every* word of it.

What impressed me even was the story of the old, newly-transferred clerk who walked into Bappa's office with a query. When Bappa offered him a chair, his face suddenly crumpled up as he broke down and stammered, "I am sorry, Sir. I couldn't help it. In all my 50+ years in the Railways this is the First time I've been offered a chair by a Senior Officer... and a Ch-ch-chief at that!" But the gesture was no surprise to us.

Even today, the sound of a train pulling into a station or the whiff of coal-tar somehow brings vivid memories of the man who insisted on signing the last file of the DBK Project before going in for the brain surgery he was advised.

After the brilliant success of the DBK, the Railways had great plans for Bappa. But God willed otherwise. And called him away when he was barely 53, leaving a void few can fill.

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Sanjay Mangesh Nadkarni



It was that fateful evening on 16th September' 2013, when we had this wonderful performance on the stage of the Visweshwarayya Auditorium of "Mile Sur MeraTumhara". All of us dressed in the various state wise dresses had posed before the applauding audience and taken the final bow. Sanjay strode to the podium to give his Vote of thanks and as he spoke, collapsed and the soul merged with the Divine. It was truly a Final Bow by Sanjay, akin to a "NataSamrata"!

Sanjay had loved the stage right from childhood when he would take part in skits and plays of the Matunga Mitra Mandal and the Konkani SahityaSamiti. He started directing plays too and later along with his friends set up "Sphurti Theatres" which launched quite a few successful Marathi plays. Year after year, he along with his wife Geeta, always presented a unique item in the Fancy Dress Competition, thus enthusing the others to take part. About three years back, he took over as President of Matunga Mitra Mandal and launched many initiatives. The Sports club was restarted and a large number of young and old today come together and play table tennis and carom. Blood Donation

Camps, Eye Check up camps, Medical Checkup camps with Blood testing and even a presentation on Organ Donation. The annual Fun Fair and the Ganeshotsava celebrations were organized with greater gusto and enthusiasm. The MMM website became very active and almost all programmes were relayed live to all the colony members who had left the Society for greener pastures to different parts of the world. At family functions Sanjay would regale us with his repertoire of film songs and commentaries on our lives. Of course Sanjay and Geeta's stage enactments of classic Hindi and Marathi songs held all of us in rapture. A recent foray into cooking brought out his unique culinary skills. A very quiet selfless, fun loving, a cook par excellence, ever helping individual, bubbling with ideas and enthusiasm, who worked tirelessly and always encouraged the shy youngsters to go boldly on stage and perform.

He was also the vice Chairman of NKGSB Mumbai Munch from 2010-13. He was the leading and dynamic person in all cultural activities and also a driving force in other activities like picnics, Garba and Dandiyas during Navratri, Karvari food festival, and other cultural activities.

On that fateful day, as if on cue, he had felicitated past members of MMM who assembled on stage. In turn he was felicitated by the Shri B.G. Nayak, Trustee Karnatak Sangh, who lauded the MMM President's organizational abilities and made a special mention of the President's message in the Ganeshotsav Souvenir, which had aptly projected Sanjay's pet cause of "Organ Donation".

His personality would be succinctly presented in this shloka from the Bhagwad Geeta-

अद्वेष्टा सर्वभूतानां मैत्रः करुण एव च । निर्ममो निरहंकारः समदुःखःसुखः क्षमी ॥
सन्तुष्टः सततं योगी यतात्मा दृढनिश्चयः । मय्यर्पितमनोबुद्धिर्यो मद्भक्तः स मे प्रियः ॥

Deeply missed by Wife - Geeta, children - Ankita and Anvay

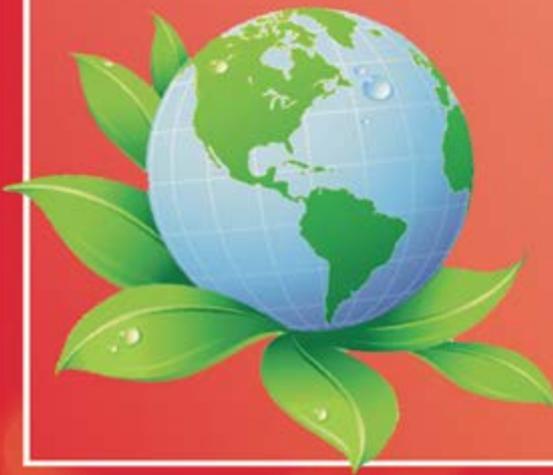
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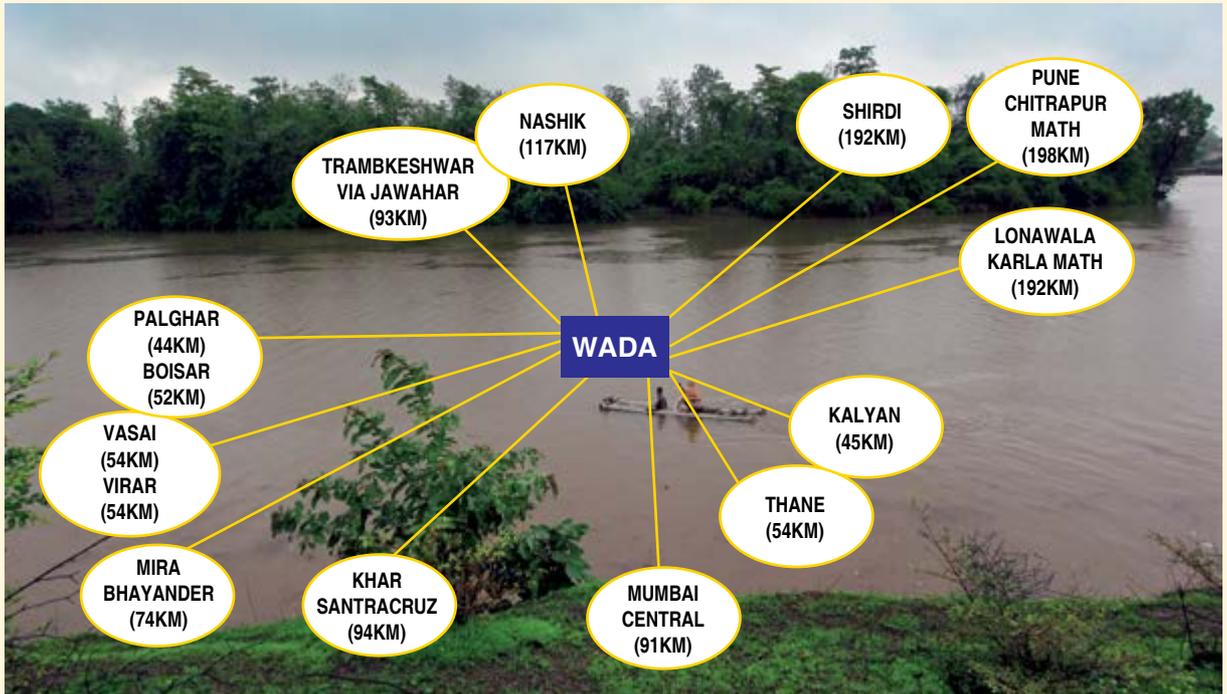
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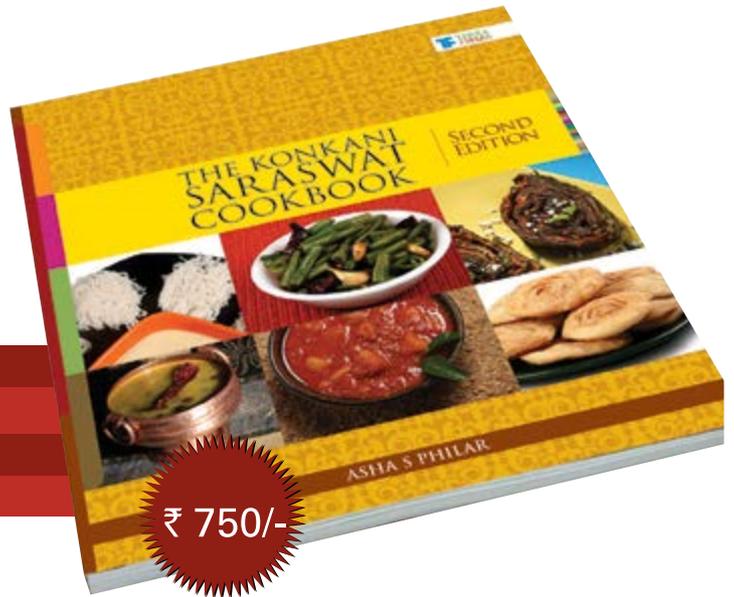
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Ripple the lake
Enter with flame
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Put animals to long sleep
Pile leaves in a neat heap.
Immortal in song
Yet never a minute long
Slicing my cheek
Killing the meek
Worn out soul through the night
Morning brings a new invisible sight
Seal the broken pillar to the wall
Ally of the one proud and tall
End the living of human crops
Luck brings life through the chosen drops
Amid the twister and the mighty abode
For wind rule on the celestial road
Homeless four-legged make them so
Green notes everywhere going low
Gentle be when granted calm
Though all is possible in force's palm.

Rohan Mavinkurve (11 years)

Leaves

Leaves of 1, they will grow in the sun.
Leaves of 2, they are pretty as you.
Leaves of 3, let them be.
Leaves of 4, give me more.
Leaves of 5, give them high-5.
Leaves of 6, show them all your tricks.
Leaves of 7, they are as pretty as heaven.
Leaves of 8, leave them out of the gate.
Leaves of 9, I know mine.
Leaves of 10, I can write with my pen.

By Bianca Salve (6 years)
(poem written when she was 4.5 years old)



Chaitanya Gurunandan Bhat (7 years)



A Garden scene

**Shreeya
Sachin Mudur
(8 years)**



Investors Beware

GOKUL MANJESHWAR

Investing one's savings today has become extremely challenging. On the one hand, thanks to inflation, traditional investments like bank deposits, post office savings and PPF are giving negative inflation adjusted returns and people may feel compelled to invest at least partly in other asset classes like equity to get a reasonable return after off setting the impact of inflation. On the other hand, thanks to the difficult and volatile economic environment and the higher risk of frauds, the risk of earning lower than expected returns or worse, the risk of capital erosion or complete loss of one's investment is much higher. At different points of time, people have lost money invested by them in a variety of schemes - plantations, chit funds, PONZI or pyramid schemes, portfolio management schemes, investing in commodities to name a few - perhaps because they were lured by high returns, did not understand the nature of the investments and associated risks or relied more than they should have on their wealth managers or brokers some of whom may have pushed more aggressively products which fetched them higher fees /brokerage and downplayed the risk element.

One needs to understand that if any financial product gives a rate of return higher than the risk free rate of return - risk free rate of return in India is what one can earn by investing in securities issued by the Government of India – such a product is likely to have an inherently higher risk and the higher rate of return offered is the premium to compensate for the risk that comes along with it. It is for investors to understand what the risk is and whether they would like to take the risk for getting a higher return considering their risk appetite and risk tolerance. Risk appetite is the willingness to take risk and risk tolerance is the ability to take the risk e.g you may enjoy motor cycle stunt driving (risk willingness) but if you have just recovered from cardiac bypass surgery, you cannot undertake such stunts (no risk tolerance). Similarly, you may be comfortable with the idea of investing in small and mid cap equity shares but if you are a retired person with limited ability to bear capital losses, then your tolerance to such investments would be low or NIL.

With this as the back drop, I urge you to note

the following:

- increase your level of financial literacy - attend programs, undertake self study, discuss with friends /relatives who are qualified & knowledgeable with no vested interest in recommending any particular investment - so that you can take informed investment decisions and ask probing questions to your wealth /relationship manager, broker or financial advisor / not consider their advice as gospel truth. There are many instances of investors either losing money or receiving pathetic returns even when investments have been made based on recommendations of experts or brokers – recent examples being the reported potential loss of over Rs 5500 crores that approximately 13000 investors are staring at arising out of the National Spot Exchange Limited (NSEL) crisis or the disappointing performance of most Portfolio Management Schemes run by professional fund managers.

- be wary of “ get rich fast” offers which promise high returns. As mentioned earlier, high returns go hand in hand with high risk.

- avoid investing in complex financial products like derivatives etc. if you are not able to understand them, appreciate the associated risks and the extent of loss you are likely to suffer in the event of an unfavourable outcome.

- life insurance in its basic form is intended to cover the risk of a bread winner passing away at a young age when family savings may be insufficient, there is an outstanding loan taken to purchase a house etc. If you need life insurance, then you need to carefully evaluate whether you should purchase a term life policy which offers only death coverage benefits (the insured sum is payable only if the policy holder expires before the expiry of the term and if the insured survives the term, then no amount is payable) or a policy which offers death benefits plus a cash value (there is a saving element in such a policy) where if the insured survives the term of the policy, a certain sum of money is received by the insured.

In case of policies with a savings element, it is necessary to evaluate what is the effective rate of return offered by such policies and how this rate of return compares with the alternate option of





investing the premium amount in other avenues like bank deposits, PPF, tax free bonds, equity mutual funds etc. after deducting the premium payable for a separate term life policy to cover the core life insurance need. The premium payable (obtained using the premium calculator provided on the website of one insurance company) for a term life policy of Rs 1 crore purchased by a 25 year old non smoking male with life coverage upto retirement at 60 is just Rs 7223/- plus applicable taxes per year.

- financial intermediaries like brokers, banks and agents who promote various financial products receive commissions for promoting such products. While most brokers, relationship managers of banks and advisers may be good intentioned and one cannot paint all with the same brush, there would be some who, to meet their targets or maximise their own earnings, may advise products not suited to an individual's needs , over project expected returns, down play investment risks or recommend unnecessary churning of investment portfolios (e.g. sell one share and buy another).

- be clear of tax implications on returns offered by various investments since what matters is post tax returns. e.g. if you are in the 30% tax bracket (effective rate 30.9%), then a bank deposit may earn 9.5% but post tax it earns only 6.56% whereas PF / PPF though offering a lower rate than 9.5%, being tax free, works out to be more favourable post tax than a bank deposit.

- Never put all your eggs in one basket and diversify your risks even if it means slightly lower overall return. Recent press reports indicate that some retirees invested substantial retirement funds through NSEL and now are staring at potentially large losses.

- Whenever you sign any agreement /contract make sure you have read it. There could be clauses that are not in your best interest or at variance with your understanding. The devil is always in the fine print.

- If you feel the need for an investment advisor (Certified Financial Planner etc), conduct due diligence (including checking with some of the advisor's long standing clients) to ensure you select somebody who can give you quality and unbiased advice. Quality advice does not come cheap and in the matter of selecting an advisor, the cheapest advisor may not be the best advisor.

- In an environment characterised by volatility,

uncertainty, complexity and ambiguity, preservation of capital should be the first priority even if it means slightly lower rate of return. Greed in seeking a high rate of return can back fire badly resulting in erosion or complete loss of investment.

The author is the Retired Financial Controller and Director of Overseas Subsidiaries of Asian Paints Limited and is currently an Independent Corporate Advisor advising corporates and " not for profit" organisations.

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Cooking Seafood - The right way

CHEF PRATHAMESH KUMTA

I have observed that most of the places I get invited for lunch or dinner with seafood in their menu, it is usually overcooked or not done the right way. I thought of sharing some knowledge about cooking seafood the right way which might help you all in your cooking endeavours.

Fishes are rich in Omega-3 fatty acids and a great source of proteins. They don't have a lot of tough connective tissue and heavy skeleton like land animals, because the water provides buoyancy, and they can remain almost weightless by simply storing a layer of oil or gases lighter than water in their bodies. This makes their flesh leaner, milder and softer than land creatures. This is the reason that it gets cooked too quickly, rather overcooked. There is a thin span of time for a fish to get soft, juicy and succulent to hard, dry and rubbery. People usually cook fish in the same way they would cook chicken, lamb or other meats which is disastrous.

If you're using a dry heat method such as sautéing that is searing in a pan with some oil, make sure your fish fillets are 1/2- to 3/4-inch thick. Heat the pan and add oil. If you've marinated the fish, shake off any excess marinade before you put the fish in the pan. This is necessary because something called the Maillard reaction happens only when the surface of the food is dry. In layman's terms, that's the browning of the meat surface when dry meat meets a surface hot enough. This browning creates flavour compounds that make the fish taste good and delicious. Excess marinade won't let the fish brown quickly and by the time it browns it will be already overcooked.

The ideal time for fish fillets to spend in a pan is about three minutes on each side. After three minutes, flip the fish and cook it for another three minutes if it is with bone, bone acts as an insulator and increases cooking time slightly. The kind of fish you use will also affect cooking time. Fattier fish will take a little longer; leaner fish, not so much. "Cook's instinct" plays a big role in turning good food to great food. There is a simple method to check the fish while it's cooking. When you're nearing the total cooking time and have about a minute to go, poke a small corner of the fish with a fork or a toothpick. Properly cooked fish will be opaque all

the way through and should flake into nice chunks. It will also appear moist. Fish that's not quite done won't be fully opaque. Fish that's overcooked will be opaque but will flake into small, dry bits.



If you use a wet method of cooking such as Indian curries, your fish will take a little longer to cook because it's not in contact with anything hotter than the boiling liquid gravy, but it will still cook fast enough and long cooking times such as an hour will dry out the fish. Thinly sliced fillets will still cook in a few minutes in curries, while larger pieces will not take longer than 10-15 minutes. If your curry needs to be simmered for a long time to bring out flavour, I suggest you do that without the fish at first, and add the fish only towards the end.

Prawns are ideal for quick cooking methods like stir-frying because they get done in no time at all. That they taste good even with just a bit of salt and pepper. If you throw prawns into a hot pan and stir them around with your seasoning, they are usually done in about a minute and a bit. If you're stir frying them, it's closer to 30 seconds. You can simply watch for them to change colour. When they're done, their flesh will turn opaque and there will be a bright orange hue to their tails. "Carry over cooking" refers to the phenomenon that food retains heat and continues to cook even after being removed from the source of heat, so they will continue to cook slightly even when removed from heat for some time.

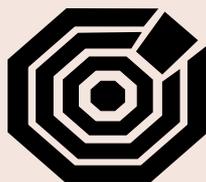
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Reminiscences of an Air Force Wife

GOURI. B. HATANGADI

I got engaged to my future husband in the Air Force, in March 1958. We had to wait for nearly ten months to get married because he had to be over 26 to claim married quarters and change in salary.

I remember that during our engagement I was permitted by my conservative parents to go with my fiancé to an Air Force party at Jalahalli. That was my first exposure of Air Force social life and customs. As I entered the Air Force Officers Mess, I was greeted by the Commandant who promptly detailed a young officer to be my escort. His job was to keep me smiling and to act as my host. He arranged my seating, drinks, snacks, joining the games, and finally dinner. The courtesy and attention that I got was a great thrill for me. I had never experienced such a treatment at any time before that.

In the Air Force ladies are treated with such chivalry. For example, when a lady, however junior her husband may be, enters the ante-room of the Mess all officers will rise and will ensure that she is seated comfortably before they sit. I remember a party at Air Force Station Pune, which was in honour of an Air Marshall. As hosts, all of us had to be there before the chief guest. As soon as he entered, he first of all greeted all the ladies. At the buffet table no officer, including the chief guest, would take food unless all the ladies had helped themselves.

Whenever we arrived at a new place of posting, our nearest neighbour would visit us and provide us with the next few meals, since we had yet to unpack. This was an undeclared custom during arrival or departure from the place of posting. We quickly learnt to help new arrivals at an Air Force station.

Unlike the Army, we never got help from the staff during packing and un-packing. The husbands were busy till the last day of their stay in the Base. Their usual joke was "I do the worrying and she does the packing". The wife had to do the packing, with the help of servants and children. During my career as an Air Force wife, I have packed and unpacked at least 16 times. Amongst the packed boxes was one called "Kitchen Box" to be opened first on arrival at the new posting. I also had an "Oh Ho" box containing last minute additions which had not been packed in their correct place.

On arrival at a new posting we rarely got married quarters straight away. Someone would arrange a "Leave Vacancy" accommodation. That meant that the occupants had gone on leave and the house was available during their absence. The next move would be to a temporary quarters and finally to the so called "entitlement" house. I have changed houses three or four times during a single posting. It was one big family. Our children had a clean and friendly environment to play in. There was hardly any sense of caste, creed, north, south etc. Everyone had one common feeling, "You are here for a short period, so get along with all your colleagues."

I remember an incident how friends help during times of need. It was winter in Delhi and my husband caught acute pneumonia and was admitted to the Military Hospital.. My children were small. One was 3 years and the second only six months, teething and very cranky. My 3 year old had an accident during play and had fainted. Our neighbor, Sqn. Ldr Ramamurthy, took us to the Hospital. However, I had to leave my second child with his wife who was herself carrying nine months. She told me not to worry since she would bring my baby with her if she developed any pains and had to come to the Hospital. Every evening, my husband's friends took turns to take me to the Hospital. .

There is a sense of kinship amongst us, probably because all are subjected to transfer every two or three years and go through the same stages of unsettlement and settlement. This kinship is also present at the International level. In 1971, we moved to Washington DC when my husband was posted as Deputy Air Advisor to our embassy in U.S.A. We automatically became members of the Air Force Association there. The same sense of kinship was very evident there too. We made so many intimate friends from the Air Forces of USA, Germany USSR, Rumania, Japan, Sweden, Iran, and so on. I shall always remember my first friendship in USA with Gloria Tuttle whose husband was based at Andrews Air force Base. He used to fly President Nixon on the VIP helicopter. Gloria was a huge and very attractive looking blonde. From my level of 60 inches height she was indeed towering over me. She called me "Gori". It sounded funny to be called that by a white woman! She rode a powerful Harley





Davidson. As soon as we moved from Hotel to house she took upon herself to introduce me to the grocery outlets and furnishing houses, to help me settle. I would cling fervently to her whenever she drove me around at break-neck speed on her bike. I also fondly remember my friends Klaus and Monica Schoening of the German Air Force who often mentioned their

poverty-ridden childhood during the Second World War. We still have contacts with a few of those friends.

Many of my childhood friends who were married to non-military people, and whose husbands were better paid, would wag their heads and click their tongues to sympathize with my plight. Actually, I was the one who felt sorry for them.

Right to Information Act (RTIA)

ARUN R. UPPONI

Recently, two incidents rocked the country, when two activists, Ramesh Verma and Arvind Kejriwal announced charges against Sonia Gandhi and Robert Vadra, pertaining to the expenses of foreign tour of the former and the real estate giant DLF controversy of the latter, respectively. The activists mentioned above had obtained information about these by invoking the Right to Information Act.

These days, the Government cannot keep any kind of information out of sight of the citizens, because of the "RTIA" and since, ours is a democratic nation each ordinary citizen should know the functioning of the Government and its good and bad acts as the people elect the candidates of their choice, for becoming ministers.

People have right to speech and expression, guaranteed by the Article 19 (1) (a), as ruled by the honourable Supreme Court, in the widely known, S. P. Gupta Vs Union Bank of India case. Our Country moved towards transparency when our Parliament approved the 'RTIA', compelling the Government to become more accountable. Indeed this is a boon to us.

This 'RTIA' Legislation awards the citizens full rights to secure information through the public authority. Officers appointed to such offices, must maintain proper records through the computerised network so that they can provide the information asked for by the citizens. Failure to provide information without legitimate reasons, will be penalised.

Bureaucrats too cannot drag their feet, in implementing programmes, as the people have the right to know all public affairs, carried on by the Government. This 'RTIA' legislation is applicable not only to the Central & State Governments, but also to Local bodies and to Panchayatraj Institutions.

In accordance with amendment to this act, security and intelligence agencies are not coming under the purview of this act, except in the cases of the allegations

of Human Rights Violation and Corruption.

Till the enactment of this Act, 'RTIA' common man suffered from bureaucratic red-tapism and suppression of information. But, now, any citizen can demand information and keep the Government officials on their toes. This act will thus strengthen our Democracy.

Constitution of Central and State Commissions

The Central Information Commission consists of "Chief Information Commissioner (CIC) and other Information Commissioners (ICS). Their appointment is made by the President, on the recommendation of a Committee, comprising the Prime Minister (Chairperson), Leader of the opposition in Lok Sabha and a Union Cabinet Minister, nominated by PM. "CIC" is holding the status of Chief Election Commissioner while the other 'ICS' hold the status of Election Commissioners.

The 'CIC' & 'ICS' can be removed by the President of India, on the reference made to the SC, on the grounds of misbehaviour or incapacity.

The State Chief Information Commissioner ("SCIC"), and other State Information Commissioners (SICS) are appointed by the Governor, on the recommendation of Chief Minister (Chairman), Leader of the opposition of State Assembly, and a Cabinet Minister nominated by CM.

The 'SCIC' and other 'SICS' can be removed by the Governor, on the reference made to the SC, on the grounds of misbehaviour or incapacity.

Both the central and the State Information Commissions, entertain the complaints of any Citizen. The officers concerned can be penalised only after getting an opportunity of thorough hearing.

Courts are barred to hear any suit or other proceedings, in respect of an order made under this act, other than the appeals preferred by the parties against the Commissions.

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A Unique Diwali Gift

NALINI S NADKARNI, BANDRA, MUMBAI

On a Saturday afternoon, about a month before Diwali, The youth club members of Madhuban Apartments (a posh 10-storied building) were seated on the lawn in the compound of their building, planning their forthcoming Diwali entertainment-cum-prize distribution function. Suddenly they heard someone screaming outside the gate. Everyone rushed to see who it was. A small crowd had gathered there. It was learnt that Ramu, the 14-year old son of the building sweeper, had saved the life of six-year old Sameer Patil [a resident of the building] who would have been struck by a speeding car. While doing so he was himself badly injured. The unscrupulous car driver had sped away without stopping the car. Mr Deshmukh, a resident of the building, who was going out in his car, took in the situation. He, together with the watchman, gently lifted the bleeding and screaming Ramu and placed him in his car. Soon, the sweeper, whom someone had called, came running. Mr Deshmukh said that Ramu needed to be taken to the hospital immediately. He requested one of the older boys to contact Mr Rao, the secretary of the housing society, and to inform him that he was taking Ramu to the Lok Seva Hospital nearby and that he would appreciate Mr Rao's help. He immediately accepted Rohit's (the secretary of the youth club) offer to accompany them, and they left for the hospital. The silent youngsters retraced their steps to talk amongst themselves.

At seven o'clock that evening Rohit returned from the hospital. He informed them that Ramu had been admitted in the hospital as his condition was very bad due to loss of blood and that he needed an immediate operation as he had multiple fractures on his legs and that a lot of money was required to be deposited immediately in the hospital as initial payment. The Club members decided to have a meeting at nine o'clock the next morning.

As scheduled they all met and, as usual Rohit addressed them. He repeated that Ramu's operation would cost a lot of money, which Ramu's father—being only a sweeper— would never be able to pay. He said that no doubt the Housing Society would help, but he felt that the youth club should pitch in and help though there was no compulsion on anyone to pay. He said that Diwali was fast approaching and that most of them got money for fireworks. He suggested that if each of them paid the whole or even a part of

the fireworks' money for Ramu's treatment, it would help the boy from becoming lame, or even a cripple, throughout his life. In the beginning there was not much response to his suggestion; however, he spoke with such fervour , that soon everyone was won over and agreed to pay.

The next evening, in the presence of Mr Rao, the contributions were collected and when the money was counted it yielded a sizeable amount. At Mr Rao's suggestion they went with him to the hospital and paid the money there. Meanwhile, as the Housing Society and many of the residents had already voluntarily contributed towards the operation, Ramu had already been operated, and though he was very weak, he was very glad to see them all, and had tears in his eyes when Mr Rao told him about the Youth Club's contribution.

Later, after a meeting with the Youth Club, Rohit suggested to Mr Rao that they would have their Diwali function after Ramu returned home, but in a simple manner minus the stage and the chief guest. Mr Rao agreed on the simplicity, but said that he had already invited Mr Krishnan, the president of the rotary club of their area and that Mr Krishnan had accepted the invitation.

During the next couple of weeks, the young members of the building had their annual sports and other usual competitions. Then came Diwali. Though there were paper lanterns and clay pannatees on the verandahs of Madhuban, passersby were surprised that there were no fireworks in that building.

By this time Ramu had been discharged from the hospital and had come back home, and was able to walk with the help of crutches.

The day of the Diwali function arrived. As usual, it was held in the open ground in front of the building, but without a stage. Ramu was given a seat in a prominent place . This time, the entertainment was supplied by the colony artistes and musical accompaniments by their friends. Soon, Mr Krishnan arrived and the prize distribution took place. He then requested all the Youth Club members, children and Ramu's parents to come to Ramu's side. He thanked all the youngsters who had sacrificed their fireworks' money for Ramu's treatment and praised Ramu for his valour and said that he was sure that Ramu would do brave deeds throughout his life. He congratulated Ramu's parents. The climax of his speech was when he announced that





he had already recommended Ramu's name for that year's bravery award, adding that he would be inviting them for the New Year party at the Rotary Club. There was a loud shouting and claps from everybody. After a thanksgiving speech by Mr Rao the programme ended.

The next morning, everyone was surprised to see

in a leading newspaper, a small write-up and a fairly large picture of Mr Krishnan addressing the children of Madhuban Apartments.

To the youngsters, it was not only a unique Diwali Gift but an additional bonus!

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Down Memory lane

Wah Re Meri Designer Choli

SUDHA PHILAR

In the 1950's I used to go to Stree Samaj Girls Primary and High School in Seshadripuram (now known as Seshadripuram College). There would be morning prayers in the open ground and we would go to our respective classes in an orderly line. Our Head Mistress Ambujamma and assistant Head Mistress Venkatlakshamma would be watching every one of us with a stern face.

One day as usual after morning prayers, I was sitting down - when a lady attendant came and summoned me to the office of the Head Mistress. I was scared to death, as to what was in store for me. I was not among the front or back benchers. I would just scrape through my exams year after year. But, mind you - I was no cheater nor was there a backlog in my homework. By then, I had reached my destination. My HM sent word for Assistant HM who came hurriedly. The teachers were peeping from the staff room. In the end all of them were staring at my choli with great admiration. I heaved a sigh of relief. Asst. HM in her most sweet voice (which I was not familiar with) asked me, "Tell me, my child who stitched this choli?"

I told her that it was my mother's masterpiece choli. At home, my mother used to stitch - ties, shirts, pants, frocks and blouses. She was an excellent seamstress and would not waste anything. This particular choli was stitched by joining 16 bits and pieces of different materials (it may be termed as graphic design) according to the availability. She made me stitch herring bone (sort of criss cross stitches) in two bright contrasting threads wherever there were joints. The outcome was just fantastic. My choli became the talk of town at the end of the day!

My mother standing at the door waiting for Her Majesty's arrival from school noticed the change in my body language. Before she could ask me, I told

her the Great Happening and how her creation - the choli,

created a stir. She just brushed it aside saying that for a change I might have scored high marks. In a lighter vein she complimented me that at least I was scraping through my exams without failing. I supposedly felt that it was my only achievement, but was at peace with my average abilities. I was satisfied with whatever marks I got without having to put any kind of strain on myself. No wonder I was always stress free!!

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Diversity In Unity

KARTIK SANADE, BANGALORE

One thing one must remember before going for a vacation and especially a guided tour- It's not just the destination and journey but it's also the co-travellers who matter .!!!!!! .

I had the privilege to go on a guided tour to Europe a year ago with my parents and sister. We did the usual places London, Paris, Rome, Florence, Lucerne and so on, but what I really remembered except for the view, the places and of course the food were the people who accompanied us . There were around eight to ten families most of whom I remember quite well and some whom I am still in touch with. There were people from all around India- Bengalis, Punjabis, Mumbaikars, Gujaratis, Goans and so on. The tour had its fill of all religions- Hindus, Muslims, Sikhs, Christians and even Jains. At the inception of the almost two week long journey each and every one of us must have thought ourselves superior to or better than the others (myself included). You could make out the pride when one family said they were from Kolkata and the disdain when he saw the person behind him claiming he was from Kerala with the same look of pride. Although as the journey progressed every one began to look at the other person in a new light.

There are various amusing incidents etched in my mind & they never fail to make me smile . One such incident happened at the very beginning and it went like this.....

We had all gone for dinner and my family was sitting with the Jains and the Bengalis. As the waiter brought food in the Bengali wife would inquire loudly as to what the waiters were serving saying "Bhot is Dhees" at everything that appeared including the butter, rice and at one point even the water. Not to be outdone the Jains would just point at the food and say "Jain" looking suspiciously at the waiter. Since the poor waiter had no idea what they were saying we had to tell them that yes it was Jain. At one point the waiters brought water bottles. I happened to be alone with the Jains. They pointed at the bottles and said "Jain?" I gave a very serious look and somberly shook my head. Looking worried they called the waiter and asked the waiter in a jumble of Hindi, English and some unintelligible language for water. I went to the

waiter and told him that they wanted another bottle as the first was against their religious principles. Smiling the waiter brought another bottle and with a sigh of relief the family swigged in jolly abandon.

Another family I remember were the Tiwarys comprised only of Mr and Mrs. Both were septuagenarians and both had the tendency to wander around. Old man Tiwary however was also a bit of a kleptomaniac and I spotted him in several times casually nicking menus and sometimes even cutlery. He would continually get lost. At the Versailles palace he got lost not once but four times. He once ended up at the queen's room, a restricted part of the palace where no tourists were allowed.

Then there were the Vermas who felt the need to absolutely buy something wherever they went whether it was a knockoff of a famous painting or it was a watch worth Rs 2 lakh. The Bengalis would wait outside the tour bus for an hour before it left just for good seats. At one point the Bengali grandmother got stuck in the door of the bus with the Mangalorean husband. (I caught the ensuing scuffle on video).

There were again the Hanumantrao's, the family socializing the least. The introductions given by them were: "Hello. Me Hanumantrao. Me wife doctor." And "Hello. Me Hanumantrao wife. Me doctor." Mr Hanumantrao would make a fuss wherever he went. When we arrived at any hotel he would argue with the tour guide that he wanted to freshen up before eating. He would loudly say "Frashing, frashing" with wild hand gestures at the hotel managers. The manager would look politely and questioningly at him and when it was evident that they didn't understand him he would speak louder with more hand gestures. Every hotel was the same and it would end up with the tour manager coming and explaining to the manager that no Mr H wasn't suffering from a seizure and he would explain to Mr H that though everyone would have liked to freshen up before eating service would only be available for a while and that everyone needed to eat quickly. Foreigners already have a bad opinion of us Indians. I highly doubt people like Mr H really make foreigners feel differently.

I had always assumed that we had picked the short





straw and that we had a bad group with us. One day we met another group on the same Europe tour of the same company. We all had lunch together. However I realized that we were lucky to get the people with us as for some incredibly inconsequential reason a fight erupted in the other group and was going to turn into a full scale fight till our group intervened. I looked at the children's expressions in the other group and they looked miserable. At that point I realized how lucky I was to be placed in our group. Though at first all of us at first disliked each other and tried to have as little to do with the others as possible slowly the differences managed to disappear and instead of being "the Bengalis", "the Keralites", or "the Mangaloreans" or anything else all of us just became Indians.

Before leaving for Europe I had hoped to be able to come back and reminisce about the places of interest or the food but never did I imagine that I would also reminisce about the people and the fun I had with them. The things you experience might be incredible but you might still be miserable if you don't have the right people with you.

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The Desert Blossom Kusum Gokarn

Eons of dormant desires crystallize in a
moment's clasp,
Is this the Truth,
Or just a mirage?
No matter what, hold on, hold on,
Its so comforting, so fleeting.

In the desert of the heart,
Love blossoms to fruition;
Is this the Truth,
Or just a mirage?
No matter what, feel it, feel it,
Its so beautiful, so frail.

Through the labyrinth of frustration,
The soul seeks out the source of bliss;
Is this the Truth,
Or just a mirage?
No matter what, drink in, drink in,
So long as it quenches the thirst.

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2B or not 2B! Was that the question?

MILAN BIJUR, THANE

Our school was closed for Diwali and though all the kids were away enjoying the festival of LIGHTS, I was in the DINGY reading room, doing my daily chores. Going through the records to see if books had been returned, checking if the binding was still in order, dusting shelves and arranging the books in them, were just some of the tasks that were expected from me as a librarian.



One Monday morning, as I knelt down to organize the rack where the kindergarten (KG) books were stored, I heard a whisper. "It's just my imagination", I said to myself and continued

separating the "Nursery Rhymes" from the "Fun with Colours". As I rose, the soft voices started getting louder and I looked towards the shelves above. The sound seemed to emanate from a red book which had a beautiful artwork of alpha numerals on it! I had always heard, "A picture can speak a thousand words" but could ALPHABETS and NUMERALS too!" I wondered. One had to see it ... to believe it!!!

Over hearing others' conversations is not me, but this time, I just couldn't stop myself! Did one of you remark that the word "EVES dropping" applied only to WOMEN??

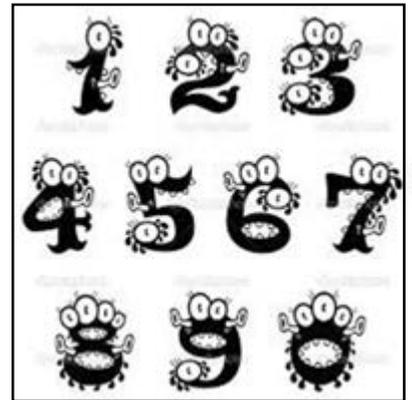
The state of affairs on the red book seemed to be going out of hand by now with the alphabets quickly aligning themselves on the left and the numerals on the right! "We are twenty six of us and can easily overpower the ten of you" said Arrogant A, with the others joining in support.

"You guys make sense only when you come together, while each one of us is valuable per-se!" protested Thunder 3. It seemed to be a war of words in the making, but I surely wanted to wait and figure out!! "Agreed that we make meaningful vocabulary only when we unite, but when many of you combine, one has to rely on us to express you, like hundreds, thousands and so on!" giggled Big B, flashing his million dollar smile!! "Its surprising to note that from time immemorial no one has

been able to make a sensible arrangement of all twenty six of you, while one can't stop combining us! We are infinity!!" exclaimed sensible 7. "Don't be too proud of yourselves just yet... ", warned Granny G. "Though you feel your largest combination is infinity, the whole world thinks it is 1. For, that's what every one is aiming to be!!" laughed Granny G.

Nonstop 9 just couldn't agree with Granny G! He went on and on... "This world would be complacent without numbers, wouldn't it? Just look at yourself. All your life, you strived for a 6 digit salary, a 5 day work week, a 4 wheel car, and a 3 room house.... and while working so hard to realize all this, you automatically achieved a 0..... figure!"

Granny G just couldn't stop blushing! Thank heavens Nonstop 9 quickly added the word..... "figure" after... 0! "We are so complex; they had to invent calculators and computers for us!" declared Tactful 2. He went on, "Humans say that we help sharpen their minds. They keep learning us and still cannot fathom enough". "To make us simple they had to conceive abbreviations for words!" Excellent E gave a befitting reply! "Humans who are experts in complex numbers are never referred to as 11. or 1.1.1." They are simply called "Dr. or P.H.D." Excellent E explained!



By now, I realized that, the warring parties were very well read and that Excellent E had indeed pushed the debate to..... a

POINT.... of no return! To instigate the opposition further, Excellent E remarked "When one affixes a point any where in your arrangement, the ones of you who follow have very little value compared to the ones ahead."

"That's not fa..fa..fair now! You are trying to create FRA...FRA..FRACTIONS within us. Following the "Divide and RU..RU..Rule" policy, Huh?!" protested Stammering 6!





"We shouldn't be quarrelling amongst ourselves like this. That's the prerogative of mankind." interrupted Fabulous 4.

"Maybe you are right. I use alphabets so many times myself! Although my wife is numbered 420, I fondly call her BB and my daughter 421, as BT" said Forgiving 5!

"I had to reluctantly number my child as 4" remarked Eager E. "For, after Ini, Mini and maina, we didn't want any..... moe...." he quickly explained!

"In fact, we should have come closer now, thanks

to technology", commented Forgetful F. "What's it called?.. whosapp ,whyrap, wherespop..... er.er.. I'm sure I'll remember 2day and I'll inform U B4 I 4get!" he murmured.

On hearing Forgetful F's absentminded statement everyone burst out laughing. The environment was gleeful and joyful once again!

"Why question who amongst us is 2B OR NOT..... 2B?" they screamed merrily in chorus, "We are ALL so happy 2B together!!!"

Shri Chitrapur Math – Mumbai (Grant Road) Local Sabha

The "Smt Ambabai Heble Bhagavad-Geeta Competition" will be held on **Sunday the 1st December, 2013 at 2.30 pm at the Smt. Indirabai Kallianpurkar Hall, Balak Vrinda Education Society, New Chikhalwadi.(off Talmakiwadi)**

1. Shlokas for memorisation and recitation for all Groups (I, II, III, IV and V) are

Bhagvadgeeta 9th Chapter –Raajavidyaraajguhyayoga Shloka 23 to 34, and 10th Chapter-Vibhootiyoga shloka 1 to11.

2. With the blessings and guidance from His Holiness, a new event aimed at understanding, and creating an interest in the **Bhagvadgeeta**, will be held at the same place and date, for participants above 12 years. Participants are free to participate in either or both the events.

The Shlokas selected are:

मन्मना भव मद्भक्तो मद्याजी मां नमस्कुरु। मामेवैष्यसि सत्यं ते प्रतिजाने प्रियोऽसि मे॥ १८.६५॥

यत्करोषि यदश्नासि यज्जुहोषि ददासि यत्। यत्तपस्यसि कौन्तेय तत्कुरुष्व मदर्पणम् ॥९.२७॥

अनन्याश्चिन्तयन्तो मां ये जनाः पर्युपासते। तेषां नित्याभियुक्तानां योगक्षेमं वहाम्यहम् ॥९.२२॥

मय्येव मन आधत्स्व मयि बुद्धिं निवेशय। निवसिष्यसि मय्येव अत ऊर्ध्वं न संशयः ॥१२.८॥

श्रद्धावाँल्लभते ज्ञानं तत्परः संयतेन्द्रियः। ज्ञानं लब्ध्वा परां शान्तिमचिरेणाधिगच्छति॥४.३९॥

A participant in this event will dwell only on **any one of the above shlokas, of his/her choice**. The time limit for presentation will be restricted to **five minutes**. The participant will be expected to know the meaning, context and content of the selected shloka. A panel may ask queries to bring out different facets of the Shloka, as in a Vimarsha. There will be no ranking or prizes this year for this event. The session will be video graphed and the clips of the highlights will be shown during the prize distribution ceremony.

Please give your entries for any of the above or both the events on or before November 25, 2013 to any one of the following:

1. **Sudhir Balwally:** 9820817732 or sudhirbalwally@hotmail.com
2. **Maithili Padukone** 9819912102 or mitspadukone@gmail.com
3. **Deepa Savkur** 9869213613 or savkurdeepa@gmail.com
4. **Tanvi Gangavali** 8879565156





SAD DEMISE

Mrs VATHSALA PRABHAKAR GULWADI

(26th March 1931 - 11th October 2013)



You touched our lives and those of each and every person you came in contact with in a way that only you could. You have been an inspiration to us and your memories will forever illuminate our lives.

We love you and shall miss you always.

Fondly remembered by:

Padmini & Indrajeet Solanki (Daughter & Son-in-law)
Dr. Shital & Santosh Gulwadi (Daughter-in-law & Son)

Grandchildren:

Ekta & Kunal Solanki & Aanya
Karishma & Samar Sarda
Radhika & Samir Kochhar
Gopika Gulwadi
Shivansh Gulwadi

1st Death Anniversary



Mrs Sudha Gurunath Gokarn (nee Murdeshwar)

(15-1-1921) - (20-11-2012)

It has been a year since you left us for your heavenly abode, after leading a fruitful life of 91 years. In spite of all odds, you dedicated your life for the education of your children, you guided them and made them capable to face the challenges in their life. We love you from the depth of our hearts.

Today we dedicate our life to you and pray to God for the attainment of salvation of your soul.

Fondly remembered by:

Children:

(Late) Mangesh Gokarn - Jyoti
Vrinda (nee Gokarn) - Arvind Bijur, Sanjay Gokarn - Anjali
Vidula (nee Gokarn) - Iqbal Mulla, Vidya (nee Gokarn) - Anand Bangera

Grandchildren:

Ashwin Bijur- Arpita, Shaista - Wahid Munir Bubere, Shagufta, Sharooqta, Aditi, Vivin, Vinit

Great Grandchildren:

Aaditya, Aryan, Daniyal, Safwan



Sabita Harite talks to some of the bright children of Chitrapur and tells us how SRIVALI HIGH SCHOOL is transforming lives with

The Power of Education

Not so long ago every child in Chitrapur who wished to study beyond the 7th standard was forced to commute by bus to a nearby town. This was possible only if the parents could afford the daily bus fare. If they could not, alas, children had to drop out from the exciting possibility of a bright future exploring individual potential. Thankfully, the inauguration of the Srivali High School in April 2004 changed this dismal reality forever! Srivali High School functions under the Srivali Trust, which was formed in 1997 to promote projects

2007, all passed with 8 scoring distinction and 57 getting a first class! In May, this year of the 109 who passed, 7 got distinction while 63 obtained a first class. Some of the many students who seek admission to junior colleges are further assisted by the Srivali Trust.

Every morning at the Srivali High School begins with the flawless chanting of *Dhyana shloka*-s from the *Bhagwad Gita*. The day is divided into periods for regular study and time for reference work and remedial classes as well. The students have



Srivali High School

been divided into four 'Houses' named after four venerated rivers – Sindhu, Ganga, Narmada and Kaveri. There are around 80-85 students in each house and what is truly applause-worthy is that

promising sustainable development in the vital areas of education, health and self-employment (of which the last objective now comes under the purview of the Parijnan Foundation).

Land for the Srivali High School was donated by Shri Chitrapur Math, while the valuable funding to cover construction costs came from the U.S-based Kulkarni Foundation. Many willing individuals also donated furniture, equipment and funds to meet running expenditure. Today, around 400 students enjoy free education, books, uniforms and a mid-day meal thanks to this pioneer project for a worthy cause! On their part the children are doing their best to make their Alma Mater proud in both academics and inter-school sports competitions at the Taluka, District and even State-levels! Of the 104 students who appeared for the first SSLC Board Examination in April

they take turns to ensure that their classrooms and toilets are clean as also to organize events for special days like January 26th, August 15th or November 14th. The 'Houses' also work on cultural activities in every first, third and fifth week, participate in mass drill in the second and fourth week and put up a grand programme in the sixth week!

The school has well equipped labs, computers and 6 clubs. The clubs focus on ecology, literature, English, Hindi, health and interactive subjects. Each club presents a five-minute programme during the last period on every Friday. 'Wing' is the creative name of the wallpaper of the English club which is displayed on the notice board. Students also put up a thought for the day and in turns read aloud the important events from the daily newspapers.

Parisevanam

Srivali High School is the proud recipient of the 'Best School' Award at the Taluka level. The award was presented by the Lions' Club of Murdeshwar.

Here's what some of the happy and bright children of Srivali High School have to say about their beloved institution:

Fifteen-year-old Rakshat Hebbar, who is in Class X, has won several prizes in *Gita*-recitation competitions. He has also participated in Taluka and State-level elocution competitions in which he has spoken on health and also on atrocities against women. "I give all credit for my success to my school," he insists and adds, "My father also encourages me a lot" He is very happy about the "standard of education and also the cultural grounding" he gets in school. His overwhelmed reaction about Pujya Swamiji, "I just cannot describe what I felt after meeting Swamiji and getting His Blessings. I am so grateful to Him and Srivali Trust for providing us with free education!" Rakshat's ambition - to become a doctor and serve his community.

"What I like best about my school is the manner of teaching, the pollution-free environment and the regular recitation of the *Bhagwad Gita*. Wherever I may go, I will never forget my dear school all my life!" says 14-year-old Vinuta Shreedhar Muger, a student of Class X, who is also keen to become a doctor. She too expresses "great reverence" for Pujya Swamiji.

A budding sportsman who has represented the school in 'hurdle-racing' at the State-level, 15-year-old Arun Mahadev Naik's father is a labourer while his brother studies in an Arts College. He likes the guidance he receives from his teachers at school. He also expresses his joy about how "Pujya Swamiji treats everyone in the same affectionate manner and is so concerned about educating the under-privileged." Arun is determined to become an engineer in the future.

Vandana Ganapathy Bhat who scored a whopping 96% in the IXth standard and is now at her final year in school loves her teachers because "they are very friendly and clear all my doubts." Daughter of a retired postmaster and a primary school teacher, Vandana has a sister doing her M Sc.



Students of Srivali High School

While he wants to be an engineer 15-year-old Madan Maruti Moger has made it to the State level in 'Long Jump'. Son of a local fisherman he says his mother and teachers are his biggest motivators and that his school is "the best!"

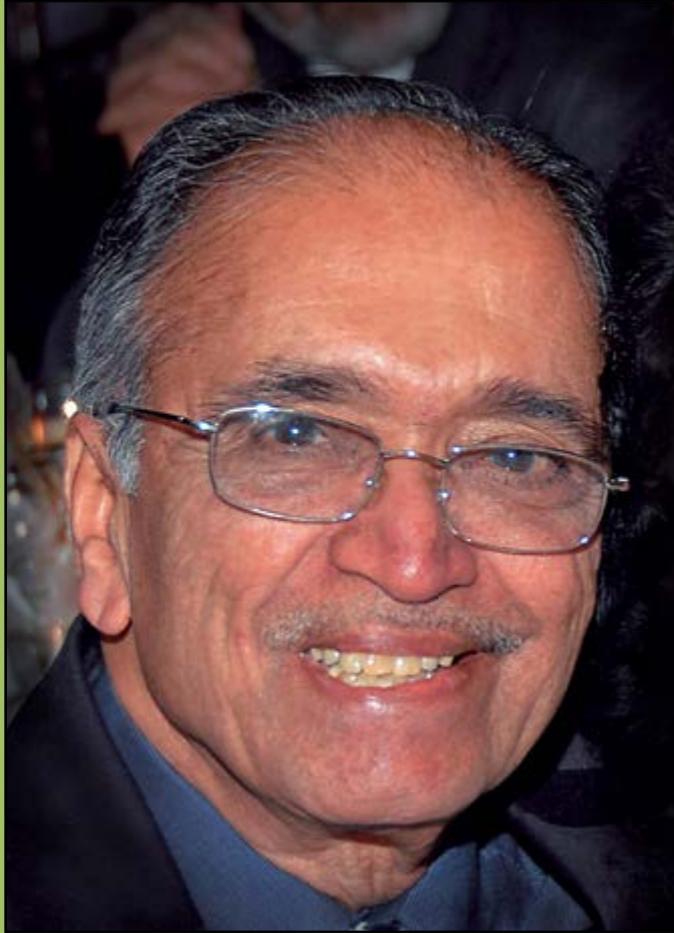
Pujya Swamiji is the tireless President of the Board of Trustees of Srivali Trust and the Trust is run by its able members with His invaluable Guidance. Under the Trust's 'Sponsor-a-student' Scheme a donor can sponsor a child's education for

three years of his secondary schooling. The goal of this worthy scheme is to create a corpus to sustain school-running expenses, which include uniforms, supplies, meals and staff salaries. The cost of educating a student for an academic year is Rs. 10,000 or US\$ 250. Donations can be made by way of Demand draft/cheque in favor of 'SrivaliTrust' payable at Shirali and mailed to: Srivali Trust, c/o Shri Chitrapur Math, Shirali, Uttar Kannada 581354, INDIA.

Donations are exempt from Income Tax under Section 80G of the I.T. Act 1961 for Indian residents, institutions and organizations. The Trust has also been approved to receive donations from overseas residents under the Foreign Contributions Regulations Acty (FCRA).

Join this gentle revolution today and give a deserving child of the Srivali High School a glorious chance to prove his/her mettle in the wide world outside!

Mohan Savkoor



Born: 07-05-1930 Died 07-11-2009

Missed and fondly remembered by:
Shrikala,
Namita, Stephen, Collin & Drake Hartland
Swapna Savkoor & Jiten Trasy
Chetan Savkoor
Relatives & Friends



96th Foundation Day Celebrations of The Saraswat Mahila Samaj, Gamdevi

UDAY MANKIKAR

The Saraswat Mahila Samaj has a glorious tradition of presenting excellent programmes with good planning, rehearsing and excellent coordination by all the dedicated committee members.

On 21st September, 2013, the Samaj celebrated its 96th Foundation Day in the presence of a packed audience in the KSA's Shrimat Anandashram Sabhagriha at Talmakiwadi. Smt Anuradha Gokarn, Former Managing Director : Triton Valves Ltd, was the Chief Guest. The function started at 5.30 p.m. sharp. Smt. Vidyaxmi Kulkarni very affectionately welcomed the Chief Guest and the audience. She then requested Smt Geeta Balse to take over the compering of the programme. Smt Balse with her pleasing personality, command over the language, choice of appropriate words and a good presence of mind conducted the programme effectively. Smt. Kanchan Sujir, President gave an overview of the programmes organized by the Samaj during the last year and convinced the audience regarding the appropriateness of the words "Seva-Vidya-Kala" in the Samaj logo. The Hon. Treasurer Smt Geeta Bijoor explained the financial position of the Samaj including the details of the donations received. As the Samaj is only 4 years away from its Centenary she appealed to the audience to strengthen their hands financially. Smt Sharayu Kowshik, Hon Secretary of the Samaj with her superb diction introduced the Chief Guest Smt Anuradha Gokarn highlighting her achievements, humility and humanity and requested Smt. Gokarn to address the gathering.

Smt. Anuradha Gokarn, being the youngest daughter of the dedicated member of the Saraswat Mahila Samaj, Late Smt Kalyanibai Samsi, has had the fortune to witness the work and progress of the Samaj very closely. In her address, she spoke, not about her own achievements, but appreciated the Samaj activities and complimented its Managing Committee members for their work towards "Seva - Vidya - Kala" in its entirety. She mentioned the exemplary work done by the Kanara Saraswat Association and the Balak Vrinda Education Society in their respective fields. Earlier, Smt Kanchan Sujir honoured Smt Anuradha Gokarn with a bouquet of

flowers and a beautiful Vighraha of Devi Saraswati. After her address Smt Gokarn honoured the writer of the one act play (स्त्री मळ्याळ) Shri Madhu Bhat (Veteran actor & Director) with a bouquet of flowers and Devi Saraswati's idol. Shri Ajit Bhat accepted the honors on behalf of his father. Shri Uday Mankikar was also honoured for his contribution to theatre in general and this one act play in particular. Smt Padmini Bhatkal proposed the Vote of Thanks to all those who contributed for this function. She also thanked Smt Anuradha Gokarn for her donation of Rs. 1 lakh and the Shamrao Vithal Co-op Bank Ltd for donating Rs 15,000/- for their banner display.

The evening programme was to conclude with a humorous one Act Play (स्त्री मळ्याळ) translated in Konkani by Shri Madhu Bhat, from the original Marathi play "बायकात पुरुष लांबोडा" written by Shri Vasant Sabnis, about 40-50 years back. Smt. Sadhana Kamt explained that at that time there were very few ladies who worked outside their homes, hence, these ladies were targets for playwrights to generate laughter. The situation has changed now and ladies work in responsible positions in various fields and also take care of their families with the same zeal and devotion. So she requested the audience to enjoy the performance, in its right perspective.

Shri Mahabaleshwar M Nadkarni, popularly known as Sanjay, one of the versatile and active members of the Matunga Mitra Mandal and closely associated with Konkani Sahitya Samiti and Kanara Saraswat Association's cultural programmes, expired suddenly due to the massive heart attack on 16th September 2013. Smt Smita Mavinkurve spoke about the work done by Late Shri Sanjay and dedicated the performance of the one act play to his memory and paid homage to the departed soul on behalf of all present and the play commenced.

It was a light comedy and with experienced artists like Sudhir Balwally, Deepa Savkur and Kiran Manjeshwar there were 4 new faces on the stage, Ketaki Mavinkurve, Sucheta Baidur, Nivedita Nadkarni and Shyamala Mavinkurve. Their acting was very natural despite their inexperience. Each one gave a superb performance and had the audience in





stitches. All credit to their team work and excellent direction by Sudhir Balwally.

Back stage support was by Smita Mavinkurve, Sunila Mallapur and Yashasma Savkur. Smt Smita Mavinkurve introduced the artistes and honoured

Sudhir and Deepa with bouquet of flowers and Devi Saraswati's Vighraha. The play was appreciated by the audience who returned home with a memorable experience.

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Canara Union News Letter

What a pleasant surprise it was for the *Bhanaps* of Bangalore, when they received the Canara Union News Letter for the month of September 2013. Canara Union launched its first-ever all colour News Letter on Art paper. It was well received and appreciated by all. You can view and read it on our newly launched website www.canaraunion.co.in.

Activities in Bangalore during August:

Sports – The 47th edition of Canara Union's annual Bridge tournament was held on August 3 and 4. We are proud to say that Canara Union is the only institution in Bangalore which has conducted a State Ranking Bridge Tournament for the last 47 years and attracts entries from all over the Country. There were 16 teams including one from Chennai. The tournament was ably conducted by the Director N Nagaraj and assisted by Puttaswamy of Mysore. Canara Union acknowledges the help and guidance of all the officials of the KSBA.

Cultural – A music programme aptly named "Monsoon Magic" was held on the evening of July 27 at the TSR Hall of the Canara Union. The response was overwhelming and exceeded all our expectation.

The programme commenced with a *bandish* by Mallika Kilpady who rendered beautiful numbers in Raag Megh, Malhaar and Basant Bahaar. Mallika was accompanied on the Harmonium by Nihar Rao Ammembal and on the Tabla by Uttara Nadkarni. And truly the rain God was invoked.

Anuja Mudur did a great job as the Anchor. The songs were a mix of old, new and popular numbers, sung by many of our very own talented singers. Nihar Rao Ammembal's Piano-Accordion medley as usual was just great and he was given a standing ovation.

The accompaniment by some of our very own very experienced and some very young complemented the artists beautifully. The evening culminated with a great Chinese Dinner which was greatly appreciated by all as a welcome change.

The 67th Independence Day – Thursday, August 15 turned out to be bright and sunny, thanks to the mercy of the Rain Gods. Members of the Canara Union turned out with great enthusiasm for the Independence Day celebration.

The programme began with Someshwar Radhapachi inaugurating the Children's Corner in the Reading Room. This Corner displays the Literary and Artistic talents of our *Amchi* Children. Radhapachi then hoisted the National Flag at 9 am. The National Anthem was followed by patriotic songs by Akshita Kalyanpur, Sangeetha Bhatkal, Anupama Chandavarkar and Trupti Naimpalli with accompaniment by Nihar Rao Ammembal on the mini-keyboard.

A Family get together was organized by the Saraswathi Mahila Samaj at the TSR Hall on July 20. Seven senior couples were felicitated and citations for them read by their dear ones. There were Games to tickle brains, return gifts to Members followed by a delicious lunch.

The following programmes were held in the month of September:

Monday, September 9 – Ganesh Chaturthi, Ganesh Pooja, and Visarjan Pooja.

Saturday, September 21 – Hindustani classical vocal recital by Smt Padmini Rao, accompanied by Mihir Kallianpur (Tabla) and Umakanth Puranik (harmonium).

(Sponsored)





झुले उंच माझा झोका

सौ. चन्द्रमा बिजुर

परमार्थाच्या शीतल चान्दण्यात मी कोवळ्या अनभिज्ञ पाऊलांनी प्रवेश केला. परमार्थाचे माप ओलांडले आणि प्रपंचाची भातुकली मनाने दूर गेली. परमार्थात दुंबावयाचे वयही होते. आणि अध्यात्माचे अंगणही विशाल होते. आता माझ्या या कोवळ्या मनात मी मुमुक्षुत्वाची स्वप्ने रंगविणार होते. क्षणभर मी नित्य-अनित्याच्या उंबऱ्यावर थबकले आणि समोर पहाते तो ज्ञानोदयाची नवी पहाट उजाडत होती. अध्यात्माचा मळवट भरताच जणू माझा नव्याने जन्म झाला. माझ्या भगवन्ताने, माझ्या भक्तसख्याने माझ्या हाती हा ज्ञानध्यान कर्म भक्तीचा अमृतकलश-वसा सोपविला आहे. हा घेतला वसा मी टाकणार नाही. माझ्या भक्तसख्याची मला भरपूर साथ आहे आणि ते पाहून माझा उत्साह द्विगुणित झाला आहे आणि त्याच्या “कृतार्थ डोळ्यांत” माझा हा अध्यात्म. झोका उंच उंच झोके घेतोय. जणू गगनाला गवसणी घालतोय.

“झुले उंच माझा झोका SSS”

खरेच! या झोक्यावर बसण्यापूर्वी मी कोठे होते? काय करत होते? नुसती सुख-शांतीच्या पाठी धावत होते. “कशासाठी? पोटासाठी” जगत होते. प्रापंचिक सुखाच्या प्राप्तीसाठी सतत धडपडत होते. माझ्या लेखी सुख-शांती-समाधान हे खूपखूप पैसा मिळवण्यावर अवलंबून होते. खूप खूप पैसा म्हणजे खूप खूप सुखसोयी आणि खूप खूप सुखसोयी म्हणजे खूप खूप शान्ति. अशाच मूर्ख कल्पनेत वावरत होते. त्यासाठी उत्तम शिक्षण, उत्तम नोकरी इ. इ. आशापूर्तीची रांगच्या रांग! एक आशा पूर्ण होते न होते तोच दुसरी हजर! "Buy one get one free" च जणू!

संसाराच्या-आशापूर्तीच्या भोवऱ्यांत, आपला जन्म कशासाठी हेच विसरले. साफ विसरले!

सप्तपदी घेताना भटजींनी आमच्याकडून एक मंत्र म्हणवून घेतला होता. काय बरं होता तो? हं!" धर्मच अर्थच कामे च न अतिचरामि!" धर्म-अर्थ-काम-मोक्ष या चार पुरुषार्थांचे अर्थ समजाविले होते. धर्म-अर्थ-काम हे एकमेकांच्या साथीने करायचे. मोक्ष हा ज्याचा त्याने एकट्याने साधावयाचा प्रांत आहे. उद्धरेत आत्मना आत्मानम्। तो ज्याचा त्यानेच मिळवायचा. असच कांहीस सांगितले होते त्यांनी.

संसाराची भातुकली मांडताना आम्ही त्याचा अर्थ सोयीस्करपणे लावला. कसा? धर्म? थोडी फार पूजा अर्चा इ. इ. अर्थ? जास्तीत जास्त पैसा मिळविणे. काम? नेहमी उत्तम जीवनाची कामना करायची. उच्च कामना! रहावं तर दोन करोडच्या घरात! घर सर्व अद्ययावत् उपकरणांनी सुसज्ज! दारात लेटेस्ट मॉडेलची गाडी! सगळं सगळं कसं उत्तम!

आणि मोक्ष? तो ज्याचा त्याने एकट्याने मिळवायचा? म्हणजे मृत्यूच असणार! नको रे देवा तो मोक्ष!

या असल्या बिनबुडाच्या व्याख्यांपायी सारा जन्म वाया गेला. Always think Big! Aim for the highest goal! याचा चूक अर्थ लावला. संसाराच्या रामरगाड्यांत नुसती पिच्चून निघाले. पाठी वळून पहाते तो काय? सर्व सर्व सुखं पायाशी लोळण घेताहेत आणि मन? अशांत-उदास! एक अपूर्णता, एक कमतरता! कसली ही तळमळ? कसली ही हुरहुर!

Water water everywhere, not a drop to drink!

कसली तहान लागली आहे जीवाला?

आणि एक दिवसSSS! सकाळी फिरायला जाताना वाटेतल्या मंदिरात जावेसे वाटले. एरव्ही बाहेरून नमस्कार घालणारी मी त्या दिवशी मंदिरात गेले. हिंदीमधून बुवांच कीर्तन चालू होते. बुवा गोड गळ्यात गात होते. “तू प्यारका सागर है। तेरी इक बूँदके प्यासे हम। लौटा जो दिया तूने। तो फिर जाएंगे कहाँ पे हम।।”

का कुणास ठाऊक! एकदम भडभडून आलं. वाटलं, “अरे! किती वादळे आली नि किती गेली आणि प्रत्येक वेळी तारणारा हात? कोणाचा? माझा? माझा म्हणजे? माझा हात! म्हणजे मी वेगळा- हात वेगळा. मी म्हणजे हात नाही. माझं नाव...! म्हणजे मी वेगळा- नाव वेगळं. जशी माझी साडी! म्हणजे मी वेगळी- साडी वेगळी. मी म्हणजे हात नव्हे, मी म्हणजे नाव नव्हे, मी म्हणजे साडी नव्हे! मग हा मी आहे तरी कोण? राहतो कोठे? अर्थात माझ्यातच माझ्या शरीरातच असावा. माझं-शरीर म्हणजे पुन्हा मी आणि माझं! असे एक ना दोन. मनांत विचारांची गर्दी. तरीही का कोण जाणे त्रास जाणवला नाही. जणू आतून कोणीतरी बोलत होतं. स्वतःची ओळख करू देत होतं. ते मंदिर, ते भजन आणि माझे विचार यांच एकमेकांत कुठलंतरी नातं आहे असंच वाटत होतं.

आणि आपसूक माझी पावलं रोज मंदिराकडे वळू लागली. रोज कीर्तनकाराचे कीर्तन कानावर पडू लागले, त्यांच्या भजनेच्या तालावर हात ताल देऊ लागले. तो घंटानाद, ती आरती, नगारा सर्वच कसं आनंददायी! शांतीदायी! आणि हळूहळू मी त्यांच्या कार्यातही आपोआप ओढली गेले. त्यांच्या सामाजिक सेवेत भाग घेऊ लागले. अगदी भजनही शिकू लागले. तत्पूर्वी देवाजवळ करार केला. “हे बघ देवा, गायनाची आवड म्हणून शिकतेय बरं का माझ्याकडून भक्तीबिक्तीची अपेक्षा करू नकोस हं आणि सेवेचं म्हणशील तर इथे रोज येतेच आहे म्हणून थोडी फार तीही करते झाले.”

देव मूर्तीतून हसला, म्हणाला, “अग हो हो हो किती





बोलशील? आधी मैदानात उतर तर खरी! पुढचे पुढे बघू! घाई काय आहे? "Yesterday is History, Tomorrow is mystery, Today is Important! हा क्षण वाया घालवू नकोस. जे करायचं ते आताच!"

आणि मी "चांदण्याच्या अंबरात कोवळ्या पाऊली" त्या परमात्म्याच्या भव्य दिव्य अंगणांत प्रवेश केला. मी माझच म्हणणे खरे करणार! फक्त भजन शिकणार आणि थोडी फार सेवा! Nothing less, Nothing more. Thats it! माझा माझ्यावर पूर्ण विश्वास होता. आत्मविश्वास! माझा म्हणजे? मी म्हणजे? आणि विश्वासात हा आत्मा कोठून डोकावतोय? आत्म-विश्वास! आत्मा? मग परमात्मा कोण? की दोन्ही एकच? एकाच नाण्याच्या दोन बाजू? परत विचार, परत चिंतन, परत मंथन! आणि त्या विचारमंथनांतून, भजनांच्या पार्श्वसंगीतांतून तो परमात्मा हळूहळू डोकावू लागला आणि मग? अहो, त्या विश्वरूप परमात्म्याच्या मिठीतून आजवर कोणी सुटलंय? मग मी तरी कशी अपवाद असेन? तो जिंकला आणि मी हरले. आणि त्या हरण्यांतही अमाप सुख होतं शांति होती समाधान होतं. कृतकृत्यता!" अवघा रंग एकचि झाला."

"लाली तेरे लालकी, जित देखूँ उत लाल! लाली देखन मै चली मै भी हो गई लाल!"

आणि मला जगण्याचा खरा अर्थ कळू लागला. चार पुरुषार्थांचा सही अर्थ लागला. पूर्वीच्या वेड्या कल्पना कुठच्या कुठे पळून गेल्या.

देवाने दिलेला हा नरदेह सार्थकी लावणे हाच खरा धर्म. पैसा चांगल्या मार्गानेच कमवावा आणि सत्कारणी लावावा हा खरा अर्थ. Always aim for the highest goal and that goal is God Almighty. हे कळले. आणि "या जन्मावर या जगण्यावर शतदा प्रेम करावे." कसे हे कळले आणि जगण्याचा खरा अर्थ समजू लागला. जशजशा अंतःकरणाच्या भिंती श्रद्धा-भक्तीच्या जलसिंचनाने चिंब भिजल्या तसतशा त्या भिंतीवर भगवन्ताचा ठसा सहजतया उमटू लागला. सर्व बन्ध आपोआप गळून पडले. "भगवन्त माझा- मी भगवन्ताचा" असं अतूट नातं निर्माण झालं. मोक्ष मोक्ष तो याहून वेगळा असूच शकत नाही. त्यासाठी मृत्यू यावा लागत नाही. जे जे कराल ते त्याच्यासाठी त्यालाच अर्पण करणारा भक्त भगवन्ताला विशेष प्रिय आहे हे उमजले. भक्ताच्या प्रगतीने भक्तापेक्षा देवच जास्त कृतार्थ होतो आणि त्याच्या "कृतार्थ डोळ्यात- झुले उंच माझा झोकाऽऽऽ"

॥ॐ तत् सत्॥

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'आमची भास'

स्मिता बळवळ्ळी, दहिसर

मगेलो चल्लो ५-६ वर्सांचो आशिल्लो ताव्वळची खब्वरी. "मम्मा काणी सांग" म्हणू एकची हट्ट करत आशिलो सोनू. मगेल्या आज्जाने ताक्का लाग्गी आपवणू म्हळे, "हांव सांगता तुक्का काणी. यॉ, हांगा पाल्काती मांडून बैस." "मम्मा, कल्ले मांडवच्याक सांगतस पणजू?"

"मांडी घालनू बैस म्हणतंस रे." उमेदीने सोनू आज्जा इदरारी बसलो. काणी सुरू जाल्ली.

एक गुप्ची आशिली. "मम्मा, गुप्ची म्हळारी कल्लें?" "गुप्ची म्हळारी चिमणी" हांवे म्हळळें. ती येवणू कंडीचेरी बसली. "खंचारी बसली?" सोनूने निम्मिलें. "कंडी म्हळारी खिडकी, मां" हांवे खुलासो केल्ला. घरांतु मस्त जानांक पळवून भिवणू गुप्ची उब्वणू रुक्कारी वचून बसली. "मम्मी, नाऊ व्हॉट इज रुक्कारी? सोनूगलॉ Patience कम्मी जातं आशिल्लें. आज्जाने काणी मुखारी सांगूक सुरुवात केल्ली. "रुक्कारी गुप्चेगेलें घरटे आशिल्लें. तांतुल्या सान सात्र पिल्लांक ती चानबूरो खावोवच्याक लागली." "पणजू, पणजू, तिन्ने चानबूरो कश्शी खावयलो पिल्लांक?" आज्जाने उमेदीने म्हळळे, "सोनू, गुप्चेलागी कांयी आमचेवारी गिंदल आणि कुलेर नाशिल्लो. तेमिती..."

"मम्मा आतं..." सोनूगले तोंडावले प्रश्नचिन्ह पोळोनू हांवे वगवग्गी म्हळे, "गिंदल इज वाटी आणि कुलेरू इज चेमचो" आतं प्रश्नचिन्ह आज्जागल्या तोंडारी आशिले. "कसली भास उलयताती गॉ तुम्मी. चेईवांक आमचीगेले शब्दची गोतानाती म्हळयारी कसलें?"

आतं सोनूगेली काणी आंयकूवची आणि आज्जागेली काणी सांगची उमेदी मावळतीक लाग्गीली. तितले भित्तरी सोनूक तगुथाव्णू चेईवांनी खेळूक आपयले. कुडले सोनू "आज्जू हांव खेळूक वचूं?" म्हणतची बागील काणू धावलां सुंदाई. आज्जाकयी हुशश जाल्ले आस्काज.

केदनाई खंचेई विषयांतु तक्रार कर्नातिल्या मगेल्या आज्जाने म्हळळीलें वाक्य मात्र मगेल्या मनांतु घर कोरनू राबल्यां. खरेंची आमगेलेंची चुकता. आम्मी महाराष्ट्रांतु राबिल्लीं. "मराठी" शब्द वापरनु आमचीगेलें उल्लयताती. त्यामिती आमगेल्या चेईवांक शुद्ध आमचीगेलें कळना. सोमारू, शुक्रारू म्हळारी, "मम्मा कसलें म्होणू सांग." म्हणताती. त्याखतेर आम्मी चेईवांलाग्गी प्रयत्नपूर्वक शुद्ध आमचीगेलें उलोव्णु आमगेल्या "गोमटया" भाषेक मान दिंवयां अशी इच्छा व्यक्त करतां.



अशीही मैत्री

श्यामला भट

सतरा वर्षापूर्वी अचानक मला नाशिकहून एक पत्र आलं आणि मी आश्चर्यचकीत झाले. पत्रलेखक होते बालमोहन शाळेतल्या माझ्या वर्गातले दोन मुलगे. त्यांनी त्यांच्या नाशिकमधल्या बंगल्यांत दोन दिवसांचं, वर्गातल्या सर्व मुलांमुलींचं एक संमेलन आयोजिलं होतं व त्या पत्राद्वारे आमंत्रण दिलं होतं.

शाळा सोडून एव्हाना पस्तीस वर्षे झाली होती. एसएससीची परीक्षा झाल्यावर सर्व जणांची कुठे पांगापांग झाली होती याचा पत्ता नव्हता. शाळेत शिकत असतानासुद्धा त्यावेळच्या पद्धतीनुसार मुलगे व मुली एकमेकांशी बोलत नसत. अर्थात मुलींच काय चाललं आहे याची खडान्खडा माहिती मुलांना असायची. खिजवणं, खोड्या काढणं चालायचं. तरी मुलीही काही कमी नव्हत्या. कधी टोमणे मारणं, भांडणे उकरून काढणं, शिक्षकांकडे तक्रारी करणं चालायचं. वर्गातल्या ४-५ मुलांची टोळी अगदी हूड होती. त्यांचा नायक होता कारखानीस. सतत शिक्षकांकडून ओरडा, अनेकदा पट्टीचा प्रसाद खायचा. हो, त्यावेळी शिक्षकांना विद्यार्थ्यांना मारण्याचा अधिकार होता, आणि मुलं घरी या गोष्टी कळूही देत नसत. मुळातच पालक मुलांच्या शिक्षणात फारसं लक्ष घालत नसत, आपले पाल्य दरवर्षी पास होतायत ना एवढ्यावरच ते समाधानी असत.

तर हे पत्र होतं त्या कारखानीसचच. त्याने काही मित्रांच्या मदतीने जास्तीत जास्त मुलांमुलींचे पत्ते मिळवून ही पत्रे धाडली होती, मैत्रीचा हात पुढे केला होता. मुलींची तर आडनावे, पत्ते सारेच बदललेलं. त्यावेळी इंटरनेट, फेसबुक आदी सोयीही नव्हत्या. तरीही वर्गातल्या ४८ जणांपैकी जवळजवळ ३० जणांशी संपर्क साधला होता. आम्ही मुलींचीही बरीच फोनाफोनी झाली आणि आठ-दहा जणी जायला निघालो. कारखानीसने शिवाजीपार्कजवळ राहणाऱ्या वाडेकरच्या घराजवळून स्पेशल बसची व्यवस्था केली होती.

ठरल्याजागी सर्वजणी जमलो. तिथे एव्हाना १३-१४ गृहस्थही आले होते. आम्ही सर्वच जणांनी पन्नाशी ओलांडली होती. चष्मे लागलेले, केस विरळ झालेले, देहाला स्थूलता आलेली, चेहरे सर्वांचे हसरे पण धड नावं आठवत नव्हती, कुणाची ओळख नीटशी लागत नव्हती. बसमध्ये पुन्हा बाया उर्फ मुली एकीकडे आणि गृहस्थ उर्फ मुलगे एकीकडे. तसं

औपचारिक बोलणं होत होतं. नाशिकला पोहोचता पोहोचता वातावरण जरा मोकळं झालं.

नाशिकला जंगी स्वागत झालं. कारखानीसने गेल्या गेल्या आदेश फर्मावला, कुणी कुणाला अहो जाहो करायचं नाही. अरेतुरे-अगतुग करताना संकोच मावळत गेला.

थोडक्यात कोण काय करतं, कुटुंबातील सदस्य वगैरे बोलणी झाली आणि शाळेतल्या आठवणींना मग उधाण आलं. आमचे प्रेमळ मुख्याध्यापक शिक्षणमहर्षी दादा रेगे व इतर शिक्षकांच्या आठवणींबरोबरच इतरही स्मरणीय प्रसंगांची उजळणी झाली.

स्वातंत्र्यवीर सावरकर शाळेजवळच राहायचे. एके दिवशी आमच्या मुख्याध्यापकांनी आम्हांला रांगेत त्यांच्या दर्शनाला नेलं होतं. ती कृश देहयष्टी पलंगावर भिंतीला रेलून बसलेली अजूनही नजरेसमोर येते. प्रख्यात साहित्यिक, शिक्षक, वक्ते, सिनेमांचे दिग्दर्शक-निर्माते धिप्पाड आचार्य अत्र्यांना अनेकदा शाळेत कार्यक्रमांच्या वेळी प्रमुख पाहुणे म्हणून बोलावले जायचे. तेही प्रेमाने यायचे. त्यांची भाषणे ऐकायला मिळायची. चौ-एन्.लाय मुंबईला आल्यावेळी पंडित नेहरु व त्यांची सभा शिवाजीपार्कवर झाली होती. तेव्हा दोन्ही देशाचे छोटे-छोटे झेंडे हलवत आम्ही 'हिंदी चीनी भाई भाई' अशा घोषणांनी त्यांचे स्वागत केले होते. लवकरच दोन्ही देशात युद्ध झाले ही गोष्ट सोडा. शिवाय वक्तृत्वस्पर्धा, वार्षिक स्नेहसंमेलनांतील नाटुकली-नाच, हस्तलिखिते अशा अनेक आठवणी उगाळतांना सर्वचजण भावूक झाली होती.

दोन दिवस कसे गेलं कळलं नाही. आता वारंवार भेटायचं असं ठरलं. पण गंमत म्हणजे दुसऱ्यांदा जमलो ते शाळा सोडल्याला पन्नास वर्षे झाली तेव्हा. या वेळी संपर्काची आधुनिक यंत्रणा अनेक मार्गांनी मदतीला हजर होती. त्यामुळे परराज्यांत, परदेशांत राहणाऱ्या सर्वांना आमंत्रण मिळाली. अनेकांनी उत्साहाने भाग घेतला. हे संमेलन शाळेतच भरवलं गेलं. ज्यांना जमलं नाही त्यांनी ती वेळ साधून सर्वांशी फोनवर संवाद साधला. ह्यात असलेल्या त्यावेळच्या आमच्या शिक्षक-शिपायांना खास आमंत्रण देऊन त्यांचा सत्कार केला. पासष्ट-सहासष्ट वर्षांचे विद्यार्थी आणि ऐंशीच्या घरातील तीन शिक्षक यांची ती भेट हृद्य होती. कारखानीसने ज्या नाईक सरांचा



अनेकदा मार खाल्ला होता त्यांचा आदरपूर्वक सत्कार केला. आपला हा विद्यार्थी किती मोठा यशस्वी आर्किटेक्ट झाला आहे हे कळल्यावर त्यांनीही मनापासून आपला आनंद व्यक्त केला. खूप छान समारंभ झाला. दुर्दैवाने एव्हाना आमच्यातले बारातारा जण खूप दूर-पार पैलथडीला पोहोचले होते.

या कार्यक्रमानंतर मात्र भेटीगाठी वाढू लागल्या. परदेशातून सुट्टीत कुणी इथे आले की आवर्जून अशा भेटींची इच्छा व्यक्त करतात. मग भेटतो आणि पुन्हा पुन्हा न कंटाळता त्याच त्या आठवणी उगाळतो.

सुरुवातीला मला वाटायचं की का बरं अशा भेटी हव्याशा वाटतात. मग मलाच जाणवलं की आपण आयुष्यातला बराच मोठा पल्ला गाठलाय. दमछाक झालीय पण जबाबदारीचं ओझंही हलकं झालंय. थोडा निवांतपणा मिळतोय पण मधूनच कधी काही हरवल्यासारखं वाटतंय. अचानक अशा भेटीची संधी येते. फोन किंवा मेलस येतात, आपोआप मागे वळून पाहायला उद्युक्त करतात. दूरवर शाळेची हिरवळ दिसते. त्यावेळी तो काळ रम्य वाटत होता. अशातला भाग नाही. अभ्यास, गृहपाठ, परीक्षा आणि त्यानंतरचे निकाल विद्यार्थ्यांना नक्कीच आवडत नाहीत. पण आता त्या हिरवळीतले हे काटे बोचत नाहीत. वाटतं की एक चांगली शाळा, अतिशय

सहृदय मुख्याध्यापक, कळकळीने शिकवणारे उत्तम शिक्षक आपल्याला लाभले. आयुष्यात आपण व्यवस्थित उभे राहिलो. त्या काळात आपल्यासोबत जी मंडळी होती त्यांच्यासोबत त्या आठवणीत रमावं. प्रपंचाच्या-प्रकृतीच्या काळज्या, चिंता ज्या आपल्याला सोडत नाहीत किंवा आपण त्यांना सोडत नाही. त्या सर्व झुगारून थोड्या वेळाकरिता का होईना पुन्हा अल्लड व्हावं. शिवाय आता मार्कांची स्पर्धा नाही. यशाकरिता धडपड नाही, नंबराकरिता चढाओढ नाही, पुढच्या करियरची धास्ती नाही, कुणी काय मिळवलं, कोण कुठे पोहोचलं याबद्दल हेवेदावे नाहीत. इथे कलाकार आहेत, डॉक्टर आहेत, इंजिनियर, आर्किटेक्ट आहेत, प्राध्यापक आहेत, सामान्य नोकरी करणारेही आहेत पण इथे सर्व समान. ही मैत्री अगदी निरपेक्ष, आणि भेटी आनंददायी.

म्हणता म्हणता सत्तरीचा उंबरठा समोर ठाकला आहे. पण 'म्हातारे ना इतुके अवघे- म्हणत म्हणत पुन्हा पुन्हा भेटणार आहोत. आणि जरी काही कारणाने नाही जमलं तरी सर्वांच्या मनी सर्वांप्रती सद्भावना असतील आणि साऱ्या भेटीगाठी सदैव स्मरणात राहतील. मैत्रीचं बीज रुजल्याची जाणीवही नव्हती. पस्तीस वर्षांनंतर ते अंकुरलं. पन्नास वर्षांनी रोपटं फुलू लागलं आणि आता ते बहरलं आहे.

एक दिवास्वप्न

नलिनी संझगिरी

संध्याकाळच्या कातरवेळी मी टी.व्ही. बघत बसले होते. मात्र माझ्या मनात दुसरेच विचार येत होते. हल्ली हे विचार नेहमी येत असतात. नेहमी हे विचार काय म्हणजे पुन्हा मला एक बालपण आलं पाहिजे.

परकराचा ओचा बांधून मैत्रीणींच्या बरोबर हुतुतू, छप्पापाणी वगैरे खेळायचं. माझ्या वयाच्या मैत्रीणी बरोबर असल्यास भातुकलीचा खेळ मांडायचा. तिचा बाहुला मोठा तर तो नवरदेव माझी बाहुली छोटी, तर तिला नवरी बनवायची व लग्नातील सारे विधि करावयाचे.

परसातल्या चिंचेच्या झाडावर चढून चिंचा, आंब्याच्या झाडावर चढून कैऱ्या हे सर्व खाद्यपदार्थ जवळच्या मैत्रीणींसह वाटून खायचे. लोणच्यांतल्या फोडी काढून त्या चिमणीच्या दातांनी (हा शब्द Dictionary त नाही) तोडून एकमेकींना द्यायच्या.

दादांच्या मुंजीत केलेला परकरब्लाऊज घालून आर्जीच्या बरोबर पुराणाला जायचे. आज्जी नात्यांचे केस विंचरत

असताना जी गोष्ट सांगायची तीच देवळात ऐकायची आणि प्रसाद खाऊन घरी परतायचं. भजनं, पदं, ओव्या म्हणून आमच्यापेक्षा लहान भावंडांना खेळवायचं. आईच्या हाताखाली थोडं केल्यासारखं केलं तर आई म्हणायची माझं बाळ काम करून थकली गे' तसं तिने म्हटलं तरी मी खूप व्हायची.

लहान होते त्यावेळी मला वाटायचं की मी पण आक्कासारखी मोठी झालं पाहिजे. सोन्याचे तोडे बिलवर हातात घालून व जरीची साडी नेसून इथून तिथे मिरवायला पाहिजे.

आता मात्र वाटतं की लहानपणच बरं. त्याची सुखद आठवण अजून मनात घोटाळत आहे. माहेरच्या त्या अंगणात आमच्या आई-वडिलांच्या प्रेमळ मुर्त्या. हे सर्व मनात आलं की माझं मन पुन्हा घोटाळतंय आणि पटकन भरारी मारून माझ्या माहेरी जातं आणि त्या दोघांनाही नमस्कार घालून परत येतं. कट् कट् कट् मी त्या दिवास्वप्नांतून जागी झाले.





शेरास सव्वा शेर

सौ. सुमन शिराली

जवळ जवळ सेहेचाळीस वर्षापूर्वीची गोष्ट. माझं माहेर ग्रॅंटरोडला. माझ्यासाठी मुंबईचं स्थळ नक्की केल्यावर मला खूपच आनंद झाला.

बी.ए. पास होताच मी नोकरी केली. दोन वर्षांनी लग्न झालं. मी स्वयंपाकात फारच हुशार होते. लग्नाआधीही पाककलेत बक्षिसं मिळवली होती. स्वयंपाक करणं हा माझा छंदच होता. साठ साली लग्न होऊन वाकोल्याला चाळीत राहायला आले. तिथे एका मजल्यावर आम्ही नऊ बिऱ्हाडं आणि सर्वांना लांबच्या लांब एक कॉमन ग्यालरी. सगळी घर एकसारखी. आत शिरलं की स्वयंपाकखोली आणि पुढे चार पावलातच हॉल. त्यामुळे स्वयंपाक करता करता रेसिपी सांगणं, किंवा ऐकणं हे रोजचं झालं होतं. पडदा बाजूला करून दार ठोठावून कधीही कुणीही यायचं. गप्पा रंगल्या तर आत बसून तासन्तास आमची बडबड चालायची.

या गडबडीत पाच महिने कसे गेले हे माझं मलाच कळलं नाही. दिवाळी आली. शेजारची मंडळी सर्व जातीची व सर्व धर्माची. मी एकटीच सारस्वत. त्यामुळे माझ्या घरून नऊ फराळाची ताटं जायची होती. मी 'रसचंद्रिका' पाहून एकदम सारस्वत असे मुरक्कु, मांडे, साठ, फेणोच्या, कडबोळी, गव्हाच्या सत्वाचा हलवा व राजगिरा आणि बुंदी घालून लाडू हे प्रकार केले. मी रात्री बसून फराळ करायचे. मन लावून मी अगदी अप्रतिम असे पदार्थ बनवले. दुकानातून प्लास्टिकच्या प्लेट्स आणल्या. दिवाळीच्या दिवशी डिसेझा, मथायस् फर्नांडिस, मिरांडा, किल्लेकर, खन्ना, चक्रवर्ती, मेहता व परेश वगैरे सर्वांना फराळाची ताटं पातळ प्लास्टिकचा कव्हर घालून सेलोटोपने चिकटवून तयार केलेली प्लेट्स व सर्वांना दिवाळीच्या शुभेच्छा. त्यांचा सण नसल्याने मला परतून शुभेच्छा दिल्या व तोंड गोड करावं म्हणून साखर दिली. मी गर्वात होते. माझ्यासारखं कुणीही करूच शकणार नाही असं मला वाटत होतं. सर्वजणी मी केलेल्या पदार्थांची नाव विचारतील, रेसिपी सांगता सांगता मी दमून जाईन वगैरे वगैरे.

पण दुपारपर्यंत सामसूम होती. मला कळेना असं का झालं? दुपारपासून सर्व शेजाऱ्यांनी मला दिवाळीच्या फराळाची ताटं दिली. सर्वांनी ठरवलं होतं की माझ्याबरोबर त्यांनीही दिवाळी साजरी करायची. मिसेस डिसेझांनी कलकल, नेवच्यो (करंज्या), नारळाची टॉफी (खोबरेपाक), चकल्या व केक असं आणलं. तर मिसेस् मथायसनी डोडोल, शंकरपाळे, शेव चिवडा, तांदुळाचे लाडू एवढं केलं. मिसेस मेहतांनी पेढे,

बर्फी, मोतीचूर लाडू व फरसाण असं दिलं. मिसेस् खन्नांचे खास पंजाबी पदार्थ दिले. मिसेस् किल्लेकरनी ज्यु पद्धतीचे पदार्थ दिले. मिसेस् फर्नांडिस, मिसेस् मिरांडा व मिसेस् परेश यांनी बाजारचे पदार्थ आणून दिले. मी फराळ बघून थक्कच झाले. मी मनात म्हटलं, अवघ्या पाच महिन्यात मी सर्वच्या सर्व शेजाऱ्यांशी मनु जुळवून घेतली. हे सारं झालं आहे ते माझ्यामुळेच. सर्व शेजाऱ्यांमध्ये एकीची भावना आली. सर्वांनी दिलेला फराळ मी भराभरा डब्यात ठेवत होते. माझ्याएवढी सर्वांना हवीहवीशी वाटणारी व्यक्ती या जगात शोधून सापडणार नाही ह्या विचाराने मी हवेत तरंगत होते.

संध्याकाळ झाली. माझ्या मनात आलं, कुणीही मी बवल्यासारखां नावीन्यपूर्ण फराळ केलेला नाही. माझीच प्लेट उत्तम ठरेल. ह्या विचारानेच मी आनंदात होते. तेवढ्यात मिसेस् चक्रवर्ती आल्या. अगदी घाईत होत्या. म्हणाल्या, "सॉरी हं. हॅपी दिवाली. मला प्लेट तयार करायला जरा वेळ लागला. बघा, आवडतं का." त्यांनी दिलेल्या प्लेटवर एक सिल्कचा रुमाल होता. तो पटकन काढून घेऊन त्या निघून गेल्या. मी त्यांची प्लेट बघितली मला वाटलं, असेल रसगुल्ला. गुलाबजामून नाहीतर चमचम. बघते तर मीच दिलेले मुरक्कु, मांडे, साठ, फेणोच्या, कडबोळी, गव्हाच्या सत्वाचा हलवा व राजगिरा बुंदीचे लाडू! मी केलेल्या पॅकमध्ये जरासुद्धाही फरक नव्हता. अशी माझी पहिली दिवाळी साजरी झाली. मला माझ्याहून चलाख बाई भेटली. शेरास सव्वा शेर!

दुसरा प्रसंग असाच अविस्मरणीय. आम्हाला लग्नात अहेर म्हणून त्यावेळी बाजारात नवीन आलेले 'मिल्क कुकर' दहा-बारा आले. लेमनसेटची संख्या तर विचाररुच नका. त्यातला बऱ्यापैकी एक मिल्क कुकर व दोन लेमनसेट मी ठेवून घेतले व बाकी सर्व नातेवाईकांना व मित्रमैत्रिणींना लग्नात अहेर म्हणून दिले. पण सावधान! अशी चूक तुम्ही मुळीच करू नका. कारण त्या सर्व वस्तू व अशाच स्वतःच्या घरी अडचण झालेल्या वस्तू मला माझ्या तिन्ही मुलांच्या मुंजीत अहेर म्हणून साभार परत मिळाल्या. एका सुंदर पॅक केलेल्या पेटीत अगदी अहेराच्या आतमध्ये 'किशोरीकडून' सुनेत्रास सप्रेम भेट' असं लिहिलं होतं आणि ही पेटी मला माझ्या अगदी जवळच्या नातेवाईकांनीच दिली होती. ह्या किशोरी व सुनेत्रा कोण हे मात्र मला अजून कळलेलं नाही. इथेही मला माझ्याहून चलाख माणसं भेटली. माझ्याहून खूपच हुशार. शेरास सव्वा शेर!





म्हातारपणांतील आभूषणं!

डॉ. सुनंदा कार्नाड

आलं हो आलं म्हातारपण आलं! काहींना याचा साक्षात्कार चाळिसाव्या वर्षीच होतो, तर काहींना नव्वदी उलटल्यावर! काहींना आपले केस 'ग्रे' व्हायला लागल्याचा आनंद होतो, तर काहींना ते कसे लपवायचे याची खंत वाटते. खरं तर 'पिकणारे केस' म्हातारपणाचं पहिलं वहिलं आभूषण! पण ते मिरवण्याचा सोस, अनेकांना नसतोच. म्हणून मग केसांना 'बूटपॉलिश' (असं माझी मुलगी म्हणते तसे) लावून आपण पुन्हा 'तरुण' दिसतोय असा खोटा आनंद आरसा देत राहतो.

परमेश्वरानं बक्षिसादाखल दिलेली 'पंचेद्रिये' वयापरतवे हळूहळू 'कमकुवत' किंवा निकामी होत जातात. तरुणपणी सौंदर्य टिपलेल्या डोळ्यांना 'चाळिशी' लागते तेव्हा दुसरं आभूषण चढवतो आपण! त्यातही आपण आहोत त्याहीपेक्षा 'स्मार्ट' दिसावं, असा प्रयत्न असतो. एक वाचायचा, एक दूरचं पाहायचा आणि एक 'बायफोकल' अशी तीन आभूषणं जपायची. शिवाय इथं तिथं नाहीसा होऊ नये म्हणून प्रत्येकाला एकेक 'मॅचिंग' साखळी-सोन्याची (!), मोत्याची किंवा रुप्याची आर्थिक स्थितीला झेपेल अशी, चारचौघांत उटून दिसू अशी!

तरुणपणी आपलं हसू अधिकच 'सुंदर' करणारे, काहीही चावून-खावून पचविण्यास मदत करणारी दंतपंक्ती, हळूहळू 'रांग' सोडून गळू लागते. तेव्हा होणारं दुःख सहज पचत नाही. एका मागून एक असे सर्व दात सोडून जातात तेव्हा गरज भासते तिसऱ्या आभूषणाची. तरुणपणीही कधी एका रांगेत नव्हते, अशा पांढऱ्याशुभ्र दातांची सुंदर कवळी! तिच्याशी सख्य करणं सुरुवातीला जरा जड जातं, मग हळूहळू ते आपलेच वाटू लागतात. पण त्याचाही त्रास होतोच! साखरेचा कणही खुपतो, मनाजोगे पोटभर काही खाणे जड जाते. तरीही ह्या आभूषणाशिवाय जगणे कठीणच!

म्हातारपण जवळ आलं की कान दुरावतात. जे ऐकायला हवं ते सोडून भलतंच ऐकू येतं. सगळे हसतात आणि आपण चेष्टेचा विषय होतो. मग आणखी एका आभूषणाची नितान्त गरज भासते ते म्हणजे आजच्या तंत्रयुगाने दिलेले कानयंत्र! त्यातून ऐकू येणारी मुक्ताफळे कधी कडू, कधी गोड! काहीजणांना नुसताच 'घों घों' आवाज येतो व नकोच ते यंत्र असं वाटतं म्हणे. लाखाचं यंत्र बाजूला ठेवून, 'बहिरेपण' सुखावह वाटतं!

म्हातारपण म्हटलं की गुडघ्याचं दुखणं, चक्कर येणं, तोल जावून पडणं मग फॅक्चर, डॉक्टर, हॉस्पिटल, ऑपरेशन, खर्च हे सर्व एकापाठोपाठ मागे लागतं. त्यानंतर हातात येणारं

आभूषण म्हणजे 'बॉकर' किंवा काठी! वंशाचा दिवा म्हणून 'म्हातारपणाची काठी' होणारा चिरंजीव जेव्हा 'बिबीका गुलाम' होतो, तेव्हा केवळ लाकडी काठीचाच आधार वाटतो.

म्हातारपणाची ही सर्व आभूषणं जपत, संध्याछायेत, पैलतीरावर नजर लावून जगणारी असंख्य वडीलधारी माणसं, कित्येक घरात वृद्धाश्रमात, आला दिवस कसाबसा ढकलतात. मायेचा शब्द ऐकण्यास आसूसलेली, नातवंडाच्या प्रेमळ स्पर्शासाठी तहानलेली, त्यांना कसलीच आभूषणं नको असतात. हवं असतं केवळ निरपेक्ष प्रेम!

आमचीस

उत्तम खवैय्या म्होणका तांका
आसताती खास सुसंस्कृत।

अनेक रूपांनी नटून मात्र
जगताक करताती अलंकृत।।

भानप म्होणू म्हणौनु घेत्ताति,
विंग-विंगड क्षेत्रांतु नांव करताती।

दाखौनु दित्ताति सरस्वतीली प्रिती
सूर्यावारी प्रखर आस्स तांगेली मती।।

सारस्वतांगेलौ मानू राखका
सगळ्यांनी समजुनु।

कमैलेलें टिकौनु धोरका
सगळ्यांनी उमजुनु।।

- सौ. प्रिया प्रभाकर बडुकुळी

शुद्धीपत्र

आमच्या ऑक्टोबर, २०१३च्या अंकात, पृष्ठ क्रमांक ४९ वर, श्री. रमेश बलसेकर यांच्या A Personal Religion of your own ह्या इंग्रजी पुस्तकाच्या मराठी अनुवादीत पुस्तकाचा परिचय प्रसिद्ध झालेला आहे, ज्याचे शीर्षक आहे 'तुमचा स्वतःचा व्यक्तिगत धर्म' परंतु अनवधानाने हे शीर्षक छापलेले नाही, त्याबद्दल आम्ही दिलगीर आहोत.

- संपादक मंडळ



जीवनाच्या अड्ड्यावर... आयुष्याचा जुगार!

जीवन अड्ड्यावर खेळे मी आयुष्याचा जुगार
जिंकलो की हरलो या सुखदुःखास नसे सुमार!
कधी जिंकल्याच्या आनंदात गगनभरारी घेतो
तर कधी हरल्याच्या धक्क्याने दरीत कोसळतो!!

सूर्य तोच पण प्रत्येक उगवता दिन नवीन...
माणूस तोच तरी नित येणारा अनुभव नवीन...
विश्व तेच प्रकृतिची रचना क्षणाक्षणाला भिन्न-
मायेचे गुण तीनच-गुणसंगतीत विविधता रंगीन!

जीवन ज्याला वाटलं कळलं-भ्रम असे त्याचा...
काळाच्या फिरत्या रंगमंचावरील आभास मनाचा
मृगजळामागे धावणाऱ्याची तहान कशी भागेल?
स्मृतिभ्रंश-जीवाला अंधःकारात वाट कशी सापडेल?!

जीवन किती सुंदर म्हणतांना जीवघेणी ठेच लागते
वेदना सोसतांना कळवळत्या मना ब्रह्मांड आठवते
इतक्यात सुखाची सर नकळत येत जीवा सावरते
हादरलेली जीवन नौका पुन्हा विहरू लागते!

सारीच उलथापालथ आपल्याच मनाचा खेळ
हे ध्यानी घेता जीवन-कोड्याचा बसतो मेळ
जीवन यात्रेचा देहरथ ध्येयाप्रति ओढला जातो
अन् आपलाच चमत्कार आपण कौतुक पाहतो!

श्रुति सांगे अंतरबाह्य गुह्य जरी हे जीवन
एकसूत्री चैतन्यमय धाग्याचे अद्भूत चित्रण!
धाग्याने ज्यास टोक सापडे-रहस्य त्या उलगडे
व चित्रासकट विश्व चैतन्य सागरी मिसळे!!

म्हणूनच धडपडे जीव जीवन अड्ड्यावर वारंवार
स्व संचिताची पुंजी घेऊन खेळे तो जुगार!
हरला काय जिंकला काय शोधी धाग्याच्या टोका
जेणे चैतन्यसागरी एकरूप होईल जीवन नौका!!

॥हरी ॐ सत् सत्॥

- मीरा वरलक्ष्मी

(डॉ. मीरा वरलक्ष्मी सु. सौकुर)

ज्येष्ठ नागरिक

काळोख आला नित्यनेमाने दाटून
खिन्न मनाने आलो घरी फिरून
आयुष्य संपत आले आहे हे जाणून
कट्ट्यावरली दृश्ये हटेनात मनातून
मैदानावर पाहिलेले खेळकर आनंदी चेहरे
जागृत करत होते दिवस तारुण्याचे
एकेकाळी आपणही होतो तरुण हे आठवायचे
काळ होता निराळा तो मन मागे वळायचे
तरुणतरुणी भेटत असत अधूनमधून लपूनछपून
वडीलमंडळी बघायचे मुलांमुलींकडे साशंकून
मनातल्या मनात झुरत होते वाईट वाटून
नैसर्गिक आकर्षण पण इतर काय म्हणतील म्हणून
काळ बदलला समाज बदलला मनोवृत्ती बदलली
तरुणतरुणींचा सहवास वाढला एकत्र यायला लागली
आनंदाने हिंडताना मुलेमुली दिसतात
कॉलेजात सिनेमात हॉटेलात मैदानात
वाटते आपणही मोकळे वागावे फिरावे, हिंडावे
पण ते होणे शक्य नाही वय वाढले आहे
ज्येष्ठ नागरिकाला शोभेल असेच वागावे
कट्ट्यावरून तरुणीतरुणींचा खेळ पाहाण्यातच मौज आहे.

- रघुनाथ गोकर्ण

देवु खंय आस्स

देवु आस्स मज्जांतु।
देवु आस्स तुज्जांतु।
जीनु सक्कड बिय्यांतु।
गर्व इत्या आमचांतु॥१॥
गर्व घाली उज्जांतु।
प्रीति आस्स तुज्जांतु।
प्रीति वांटी सर्वांक।
प्रति वत्ले येत्त्यांक॥२॥
फुल्लांतु जें कांयि आस्स।
तुज्जांतुय तेंचि आस्स।
आस्स तीचि सुंदरता।
आस्स तीचि कोमलता॥३॥
प्रीति दी तुं सर्वांक।
प्राणि पशु पक्षांक।
प्रीति होडि सर्वांतु।
तीचि उच्च जगांतु॥४॥
हेंचि सर्वांक वांटी।
तीचि एकि होडि गांटी।
जन सेवेंतुं लाग्गो मना।
तेंचि एक होड धना॥५॥

- रामचंद्र कोडंगे, बेंगळूर

Results

10th Standard



Ankita Anand Hattangadi -
SSCE - 85.45%.



Isha Vinay Rao
(CBSE) - Grade - A1



Pritika Vijaykumar
Hirebet (SSCE) - 89.9%



Prerana Vinay
Dhareshwar
(SSLCE) - 85.92%



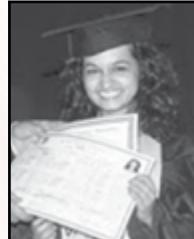
Simran Sameer
Karekatte
- ICSE - 86%

12th Standard



Meghana Telang
HSCE - 85.33%

Graduation



Antara Telang
B.A. - with Merits



Mitali Dilip Puthli -
B.A. - Distinction

Match Making Bureaus

KSA has its own Marriage Bureau ably conducted by Shri.Dilip Sashital and Smt.Usha Surkund and is assisted by Miss Geeta Kulkarni. We understand that there are some individuals at different places who have undertaken this noble cause. We have got following names:

- 1) **KSA Marriage Bureau:** 13/1-2, Talmakiwadi, J.D. Marg, Near Talmaki Chowk, Mumbai-400007. Contact: 23802263 Tele fax: 23805655. Days: Monday to Saturday. Timings: 4.30 to 7.30 p.m.
- 2) **Smt. Usha K. Surkund,** E-3, Model House, V.P. Road, Opp. Robert Money School, Grant Road, Mumbai - 400004. Tel: 23886461 / Mobile: 9969552764. Email id: uksurkund@hotmail.com
- 3) **Smt. Bina Karnad,** 9, Juhu Jyoti, Dadabhai Cross Road, Santacruz(W), Mumbai-400054
Contact Nos.: 09223905727 / 09004287674 Website: www.karnadmatrimony.com
- 4) **Smt. Vrinda Rao,** Mumbai Contact: 09322905563, 022-24229461
Website: www.meetmatch.com/bhanap
- 5) **Smt. Geeta Murdeshwar Tawde,** C/30, Matru Kripa, Opp. Don Bosco, Gorai Road, Borivali (West), Mumbai-400091
Contact: 022-28998716, 09920709778
- 6) **Smt. Chhaya Trikannad,** Mumbai. Tel: 022-28981050
- 7) **Shri Vijayanand S Hattangady,** B1, Awho Colony, Pawan Nagar, Nashik-422008
Tel: 0253-2377502 E-mail: vshattan@gmail.com
- 8) **Smt. Radhika K. Ubhaykar,** 3/3, Vijayalaxmi Apts., 90, Rambaug Colony, Paud Road, Kothrud,
Pune-411038 Contact: 020-25465650 / 09767758659
- 9) **Shri. Nagesh Turme (Kaikini),** Yashaswini, Shri Mangesh Krupa Compound, Bastipeth, Kumta-581343 Contact:
09343510407 / 08386-223355
- 10) **Smt. Nilima N. Ubhayakar,** 96, Cottage, Pandurangashram, 8 Main, Malleswaram, Bangalore-560055 Contact:
09663326300 / 080-23341527
- 11) **Shri Hattangadi Gurudas Bhat,** Bangalore Contact: 09019076512 Timings: 9 pm to 10.30 pm
E-mail: gurudas.bhat@yahoo.com
- 12) **Shri Gurudutt R. Balwalli** 23, Omkar Apartment, Opp. Lions High School, Vijay Nagar, Hubli - 580032, Karnataka. Contact
No. 0836-2258006 / 09611959485
- 13) **Smt. Suvarna Sandeep Pandit,** 23/A, AECS Layout, IInd Cross, IInd Stage, Sanjay Nagar, Bangalore - 560094
Mobile - 09880886365

Personalia

Arnav Bhat, son of Rajesh Bhat and Amita (nee Gangolli), grandson of Late K V Bhat and Indubala & Satish and Medha Gangolli, brought home the First place trophy at the State level Forensics Speech



tournament in Wisconsin, for his outstanding presentation in the 'Moments in History' category. Middle School students from all over the state have to compete at six tournaments, before qualifying for the final round. He had to

additionally compete in a 'power' round - a competition between the top 5 scorers of that tournament. Arnav's challenge was to inform an audience about a topic from the 1970s. He chose the Munich massacre, a terrorist attack during the 1972 Summer Olympics in West Germany where 11 members of the Israeli Olympic team were taken hostage and eventually killed. He was also invited to perform at the Elmbrook School District Board meeting. His other passions include tennis, karate and painting.

Karan Vombatkere, son of Indian Navy Commodore Sadashiv Vombatkere and Gitanjali (nee Mehandroo) has joined the University of Rochester, New York State, in August 2013 for undergraduate studies in Engineering & Physics on the Genesee Scholarship after earning the IB Diploma from Bombay International School, where he topped his class. With an impeccable scholastic record throughout his schooling in various stations, Karan has also participated in the National Science Olympiads 2008 & 2009, National Cyber Olympiad 2009 and National Mathematics Olympiad 2009.



He has participated in All India Tennis Association (AITA) tournaments since 2009, was quarter finalist in the MSSA Tennis Tournament, Mumbai, 2011, and Winner in the Under-18 Annual Tennis Tournament, 2012. A proficient footballer, Karan played in the Arsenal Cup Football Tournament, MSSA, Mumbai, 2011, in the IBDP Football League 2011, and in the winning team at the IB Sports Fest

Football Tournament in 2012. He has also won a Best Athlete prize at the School Athletics Meet in both 2011 and 2012.

He has performed well in dramatics, elocution and debates in English and Hindi, winning first or second prizes. He participated in the Harvard Model United Nations at Mumbai, 2011, and won a Special Mention Award. He devoted 90 periods to teaching Maths and Science to underprivileged kids during 2011-12.

He attended the Youth Forum on Climate Change & Global Warming at the National Science Academy, New Delhi, Apr 2009, the Peer Educator's Orientation Course in Life Skills Education conducted by National Science Centre, New Delhi, Aug-Dec 2009, and was Finalist Youth Leader 2012 at The Global Education & Leadership Foundation (tGELF). Karan, one of five Indian students, was selected to attend Summer School at Brown Leadership Institute of Brown University, Providence, RI, USA, in 2012. No doubt his overall performance and activities earned him the undergraduate scholarship which is sparingly awarded to non-U.S. undergraduate students.

Karan is the eldest grandson of Asha & Maj Gen (Retd) Sudhir Vombatkere, and Devi & Col (Retd) Romesh Mehandroo.

Kshipra Gurunandan Bhat of Dattaprasad CHS, Bangalore, left for Paris in September 2013 to do a 2-year Masters programme in **Applied Mathematics**.

She has been awarded a scholarship by the **Foundation of Mathematical Sciences in Paris (FSMP)**. This prestigious and highly coveted scholarship is awarded to 10 international students each year, and Kshipra is the only Indian student to be selected.

Kshipra was last working at the **Centre for**



Artificial Intelligence and Robotics, a division of the Defence Research and Development Organisation (**DRDO**).

In the course of her work, she co-authored two papers which were published in international publications and also presented at the **International Conference for Electronic Warfare**. In Christ University, she topped the batch of B.Sc. in Mathematics, Statistics and Computer



Science. She has earlier been awarded the Canara Union Saraswati Mahila Samaj prize for best performance in class X, and has scored 98 percentile (worldwide) in the SAT examination.

Kshipra has an impressive record of extra-curricular achievements. She gave a "spellbinding performance" in 2005 when she bagged Rs 10,000 at the "Wordbuzz" Spelling Bee competition between all ICSE and CBSE schools of Bangalore. This was preceded and followed by a series of prizes in quizzes, debates, essay, drawing and rangoli competitions throughout her school and college life. She was featured by TV9 in their Women's Day Special program on the sport of Parkour. She owns and maintains a Royal Enfield Standard Bullet and has gone solo touring in Ladakh and South India. She enjoys trekking and martial arts, and in 2012, she trekked to **Stok Kangri**, which at 20,182 feet is the highest trekable peak in India. She is also talented in cooking, her specialities being Continental and Malabar cuisines.

Kshipra is the only child of Smt Bina (née Gangolli, of Karnatak Buildings, Mumbai) and Shri Gurunandan Ravikiran Bhat (Bhandikeri) of Bangalore.

Ritvik Balwalli has completed his Masters in Archaeology and Ancient History from The Maharaja Sayajirao University of Baroda scoring an overall average of 73 %. He has selected the subject of 'Torpedo Jars' which are West Asian ceramics used for overseas transport while specialising in Ceramic Petrography which involves microscopy. His dissertation is titled 'Torpedo Jars in Indian Ocean Trade: An Appraisal'. He



will be presenting his research paper titled 'Torpedo Jars: A Petrological Examination' at the University of Oxford in November in the International Conference titled 'Proto-Globalisation in the Indian Ocean World'. At present he is working as a Pre-Doctoral Research Fellow with the Department of Archaeology and Ancient History in the Maharaja Sayajirao University of Baroda. Ritvik has recently cleared the National Eligibility Test (NET) in Archaeology and has qualified for the award of Junior Research Fellowship in pursuit of completing PhD. Ritvik is the son of Smita and Gautam Balwalli of Mumbai.

Here and There

Bangalore : Live webcast of PP Swamiji's Ashirvachan and Swadhyay was arranged every Saturday and Sunday at the Bangalore Math.

On Sunday 8th and Monday 9th, Swarna Gowri vratha and Shree Ganesh Chaturthi respectively were celebrated with due fervour at the Math with the idol of Lord Ganesh being tastefully decorated. Ved. Shivanand Bhatkal, the chief officiating purohit.

As part of Chaturmas bhajan seva was offered by Smt. Padmini Rao, Ullal Srinath, children of Prarthana varg, Yuvadhara, Sadhana Kaikiji and Chitrapur Bhajana Mandali. Harmonium accompanists were Gurunandan Kallianpur, Baddukuli Radhakrishna Bhat and Smt. Uma Trasi. Tabla accompanists were Pruthvish Kumble and Shivaram Nadkarni. On Thursday the 12th, vardhanthi of Annamma / Chamunda / Marikamba was celebrated in the precincts of the Math. Wednesday the 18th was Shrimath Anantha vratha which was celebrated with Guru poojan and Asthavadhan seva. On Thursday the 19th, on the occasion of Chaturmas samapthi, there was Guru poojan and Ashtavadhan seva. After deep namaskar, a TV projection of the live webcast of PP Swamiji's seemohlangan and digvijay celebrations was arranged to be screened.

From September 28th to 30th, there was an illuminating talk on "The Fundamentals of Sanathana Dharma" by Dharmapracharak Ved. V Rajagopal Bhatmaam . On 30th, Punyathithi of HH Shrimath Parijnanashram Swamiji II [Shirali] was observed with Ashtavadhan seva.

From 5th to 13th October, Navarathri Utsav was celebrated at the Math, with recitation of Sadhana Panchakam. On Sunday 6th, Dandiya was performed by the Yuvadhara wing of the Math. On Wednesday the 9th, on the occasion of Lalitha panchami, samoohika kumkumarchan was performed. On Thursday the 10th, Punyathithi of HH Shrimath Shankarashram Swamiji I [Shirali] was observed with Ashtavadhan seva.

Reported by Nihar Amamebal

Chennai : Sadhana Panchakam was performed in Aug & Sep. 2013 with usual fervour. Punyathithi of HH Srimat Parijnanashram Swamiji III was observed on 24th August with bhajans. Krishna Janmashtami celebrations commenced on 28th Aug with sarvajanic prarthana, nitya niyama bhajans, aarti and Prasad. On 29th, we had the cradling ceremony. On 30th we had Bhajans by Saraswat Mahila Samaj and on 31st we had bhajans by Temple Raga, a local group. The ashtami programme concluded on 1st Sep. with Nagar bhajan in the morning followed by mangalarthi, prarthana and santharpana. Our Mahila





Samaj had an opportunity to offer bhajan seva during Kodial Chaturmas too.

Shri Chitrapur Math - Chennai Local Sabha AGM was organized on 1st Sep. and the following office bearers were elected; Padbidri Krishnanand Rao - Hony. President, Pradeep Gulvadi - Hony. Vice President, Ramcharan Kapnadak - Hon. Secretary. This was followed by 81st AGM of Saraswat Association. The following are the office bearers -. Padbidri Krishnanand Rao - Hony. President, Pradeep Gulvadi - Hony. Vice President, Prasad Gulwadi - Hon. Secretary

Reported by Kavita Savoov

Mallapur: Navaratri festival was celebrated in Datta Mandir with usual rituals and devotion. Ghata Sthapana was done by Ved.Saiprasad Gokarn who also performed Saptashati Parayan. Every day Devi Moorti was decorated with different clothes and flowers. Evening the bhajans composed by Late Santappa Nagarkatte were sung and Paradi Arati was done for the first time by Dileep S.Nagarkatte officially with Kankan Bandhan. There was Durga Namaskar and Chandika Homa with Kumarika Pooja on Navami. The celebration which was attended by good number of Nagarkattekaras came to an end with Devi visarjan on Dashami .

Reported by Arun S.Ubhayakar

Mumbai - Santacruz Sabha: 8th September, 2013 : Punyatithi of HH Shrimat Anandashram Swamiji , was observed in the Shrimat Anandashram Hall, Saraswat colony, from 4pm onwards. Panchamrit Rudrabhishek and Sahasara Bilvarchinadi Pooja was performed and this was officiated by Ved. Shri Ulman Anandbhat.

12th September, 2013 : Under the joint auspices of Santacruz Sabha and of Saraswat Mahila Samaj, "Punyasmaran of HH Shrimat Anandashram Swamiji " by Smt. Neela Balsekar was organised, from 5:30 pm onwards , in the Shrimat Anandashram Hall. This was well attended by a lot of devotees from near and far.

15th September, 2013 : Our devotees from Santacruz Sabha had yet another wonderful opportunity to offer our Seva as " Sannikarsha " in Karla as per the module.

Reported by Kavita Karnad

New Delhi : On 27th July, we bid farewell to 4 families who were relocating out of Delhi, a get together was planned at Princess Park, New Delhi. Chandrika and Deepak Gunvante moving to Singapore, Gauri and Ravi Padukone to Bangalore, Archana and Vivek Hemmady to Pune and Pravina and Manmohan Kilpady to Bangalore. They have been the pillars of Delhi Sabha and we will miss them fondly. But once a Delhi-ite, always remains a Delhi- ite and we hope to have them back soon one

day. Mementos were presented to them as a token of our love and appreciation. Farewell speeches were made by Sabha Members who knew these families well. The four families also spoke about their memorable moments in Delhi, taking them down memory lane.

Prashant Hoskote entertained the crowd with his Shero-Shairee and organised family and couple games, which unfolded one after another. Typical Delhi 6 style dinner was organised with flavours from Chandni Chowk, hoping these tastes and flavours will linger on and revive happiest memories and wonderful time these 4 families have spent in Delhi. Over 80 Sabha members participated.

On 24th Aug, Punyatithi of Parama Pujya Parijnanashram Swamiji was celebrated at the residence of Shri Mahesh Kaikini in Gurgaon. After the initial prayers, stotra recitations and bhajans at 6:30pm we got an opportunity to watch PP Swamiji's Ashirvachana webcast from Kodial on this occasion. The bhajan session continued thereafter with Yuvas, children, seniors and Menfolk leading individual bhajans. Later Manohar Nirodymam and Vidya Nippani shared their experiences at Karla during their recent Seva-saptaha at this divvyva jagrut sthala, Function was attended by 35 sabha members.

Reported by Mamta Savkoov

Pune : During Chaturmasya Vrata of Parama Pujya Sadyojat Shankarashram Swamiji, the Pune Local Sabha conducted various religious activities as follows. Satsangs were conducted at different locations for the convenience of the laity in their respective areas of residence. Throughout the Chaturmas period, there were daily pujans performed by different sadhakas, including Yuvas and Prarthana children in the Pune Math. Two lectures were arranged during this period – on 'Guru Shakti' by Shri Krishnanand Mankikar and on 'Sankalpa' by Dr. Gajanan Mankikar – in the Pune Math. 'Sanskrit Diwas' was arranged in the Pune Math which was well attended and a grand success. Shri Chitrapur Guru Parampara Pathana, an annual feature, was done by sadhakas at the residence of Shri Mohan Koppikar on behalf of the Local Sabha. In addition to the above, as in the past, there is Guru Pujan in the Pune Math on every Sunday and on every samaradhana of the Gurus of our Parampara, and Devi Pujan on every Poornima.

Reported by Shri Anand Nayampally, Pune

Our Institutions

Balak Vrinda Education Society: As soon as the School reopened, we saw a spate of activities. Students





of the English Medium School participated in Mission Mrityunjay Inter School Essay Writing Competition organized at the Tardeo Police Station, the topic being "Role of Youth in Combating Terrorism". Three of our girl students took part in this competition under the able guidance of our teachers Mrs. Padmaja Khote & Mr. Purarkar.

On 19th & 20th July 2013, lectures were arranged by NGO "Support" on "Drug Addiction" to bring about awareness of the ill effects & consequent damages to one's life due to "Drug Addiction".

Guru Purnima Day was celebrated in a grand way by the students who gave talks on various Saints & the importance of Gurus / Teachers in one's life. It was heartening to note their understanding when they stressed on the relationship of Guru – Shishya, Teacher – Student, observance of human values and maintaining our Indian Guru Shishya tradition.

The Marathi High School held various competitions in July 2013, viz. "Ashadi Ekadashi's Abhangs", "World Census Day", Informative talk on "Guru Purnima" and Mathematical Tables whereas the Marathi Primary School held Lokmanya Tilak Jayanti Day with talks on his illustrious life.

A beautiful procession "दिंडी" was taken out on Ashadi Ekadashi Day from the School to the Talmikiwadi Gate with small kids dressed up in traditional "वारकरी" style attire complete with singing of bhajans and playing of "ताळ, चिपळया," The little boys were dressed up in dhotis, caps & girls in nine yard sarees with "tulsi mini vrindavan" on their heads. It was a visual treat for all who witnessed it.

The Pre Primary / Nursery School had an orientation meeting for the parents of Jr. and Sr. KG. class. The kids were explained the importance of rains and the care to be taken in this season. All in all, children seemed happy to be back in school after a long vacation.

Reported by Geeta Balse

Saraswat Mahila Samaj, Gamdevi:

Foundation Day : The Samaj celebrated its 96th Foundation Day on 21st September 2013. A detailed report of the programme is given on page 58. For the first time, the Samaj received a donation of Rs.20,000/- towards Scholarship Fund from an ex-Samaj Scholarship Awardee Ms Bhagyashree Gulvady Amemba. We are grateful to her for the same.

Annual General Meeting: The AGM of the Samaj was held on 28th September at the Samaj Hall at 3.30 p.m. The following are the office bearers for the years 2013 – 2015 President: Smt. Kanchan Sujir, Vice President : Smt. Neeta Yadery, Chairperson : Geeta Bijur, Hon. Secretary:

Sharyu Kowshik, Jt. Hon. Secretary : Padmini Bhatkal, Treasurer : Vidyaxmi Kulkarni, Jt. Hon. Treasurer: Srikala Vinekar.

Forthcoming Programmes : Saturday Nov 16th 2013: Sahitya Akademi with the Saraswat Mahila Samaj and KSA presents "Konkani Mahila Sahitya Darshan" (Konkani Literature for Women) (Konkani poetry, Short Stories, Skits, Essays, Lullabies, Goan Songs, Kitchen Lexicon & Critical Appreciation.) at 4.00 p.m. at the Shrimat Anandashram Hall, Talmakiwadi

Sun. Nov 17th 2013 : From 10 pm to 12 noon at the Samaj Hall - Miss Neha Vaidya MSc (Nutrition) will conduct a "Health Camp" for males/females between 25-70 yrs of age. She will assess their body composition (body fat, bone mass and body water) and cognitive ability (mental ability for day to day activity) free of charge. All are welcome.

Reported by Smita Mavinkurve

Chitrapur Saraswat Education & Relief Society, Santacruz: We held the 67th Annual General Meeting on 14th July 2013 in Anandashram Hall, Saraswat Colony, Santacruz (west). The meeting was well attended. The Managing Committee Report & Annual Accounts/ Balance Sheet was presented to the members & the same was passed unanimously by all members present.

The new Managing Committee of CSERS will consist of Shri Kishore Bijur (Chairman), Shri Arun Padbidri (Vice Chairman), Shri Gurudas Gulvady (Hon. Secretary), Shri Naresh Gangolli (Hon. Treasurer), Shri Ashok Hemmady (Jt. Hon. Treasurer), Shri Sunil Kaikini (Jt. Hon. Treasurer), Shri Jairam Khambadkone and Shri Satish Kalle (Members).

*Reported by Gurudas Gulvady,
Hon. Secretary, CSERS.*

Saraswat Mahila Samaj, Chennai: AGM of the Mahila Samaj was conducted on 3rd Aug. wherein the following office bearers were elected. Jyoti Gulvadi - Hon. President, Shilpa Acharya – Hon. Vice President, Latha Ullal – Hon. Secretary, Jyoti Beterbet – Joint Secy. This was followed by a fun filled evening of Quiz, fun games, tambola organized by Mahila Samaj followed by High Tea which was enjoyed by one and all.

Flag hoisting was done by the President of the Association on Independence Day. The same evening we had Saraswat Convocation – 2013 wherein Shri K Sashi Rao (M.Tech, IIT, Chennai) gave an inspiring speech and distributed mementos and scholarships to the successful students. An Anand Mela was organized by Mahila Samaj wherein special items from Mangalore, Chauti samagri and mouth-watering eats were made available.

Reported by Kavita Savoer





Saraswat Samaj UK - Sponsored Charity Walk: The Samaj held a Charity walk on a beautiful sunny day on 2nd June 2013 at the picturesque Regents Park in Central London.

It was 5 km. Walk all the way round the 410 acre (166 hectare) park. We met between 10.00 a.m. and 10.30 a.m. and started promptly at 10.30 a.m. We were 26 enthusiastic walkers, although a couple of us were not able to go the whole length of the way. But they were very useful in taking care of the picnic bags while the rest of us completed the marked path. Among those who completed the walk - the youngest a 6 year old and the senior most an 88 year old! It took us about 2 hours with our President, Chandrumam Bailoor directing us with a map and ensuring that we kept together and did not get lost.

As it was an Amchi event, a few walkers were wearing the "Proud to be an Amchi" tee-shirts. We had some photos taken on the way to evidence the progress. The leisurely walk was followed by a sumptuous picnic under the blue sky between three flowering trees. The food was shared with everyone on the lawn and consisted of wadapav, beetroot bhajiya, several varieties of pulav, lapsiupma, khakra, dhaisheeth and different varieties of kurkuri snacks. This was followed by cakes (chocolate, nutty and without nuts). Of course, there was hot coffee for people who enjoyed a hot drink to finish. The previous day had been cloudy and dark but the weather suddenly turned to a beautiful morning. One of the participants who was walking expressed that this must be due to our Swamiji's Blessings. "We are really blessed" was my reaction.

We said our goodbyes at 3.00 p.m. and dispersed to return home. The Sponsored Walk raised £1100. The Swami Parijnanashram Educational and Vocational Centre for the Handicapped in Virar near Mumbai, India was nominated to be this year's beneficiary.

Dr. Ranjan Adur, London

Saraswat Welfare Association, Virar: On Sunday 29th September, 2013, the Saraswat Welfare Association, (SWA) Virar conducted a Health Check Up Camp – Anaemia and Diabetes detection for the benefit of all Amchis residing in Vasai, Nallasopara and Virar. The Camp started at 8.30 AM and ended at 2.00 PM. 53 Amchis participated and took benefit of the Camp by undergoing Fasting Blood Sugar Test at Dr. Mohan Mankekar Mam's Jivadani Hospital, Virar (East).

The basic aim of the Camp was to create health awareness among all participants. Subsequently, they underwent General Check up by Dr. Mohan Mankekar for Gents and Dr. Vandita Kallianpur and Dr. Anjali Gokarn for Ladies.

Later on two lectures on Health Topics by eminent Doctors were arranged. Dr. Anjali Gokarn from Vasai welcomed and introduced both the Guest Lecturers. Dr. Ms. Priya Vinay Rao a prominent practicing Dentist from Virar gave guidance to the audience on Dental Health Care with a Power Point presentation. She lucidly explained the current State of the Art dental treatment available to the public at their tailor made budget and also advised how to prevent tooth decay with better dental hygiene.

In the second Session, Dr. Ms. Bina Apothikar, an Anesthetist by profession and Nutritionist and Fitness Expert beautifully explained the perils of life style diseases like Diabetes, Hypertension, Heart Diseases etc. on account of fast paced stressful life, eating junk and deep fried foods and drinking Colas and Sugar based Syrups, sedentary life style and lack of physical exercise etc. and advised the audience how to prevent the same with the help of proper diet and physical exercises like Yoga, Pranayam, brisk walk, light stretching exercise etc.

The Camp ended with a nutritious Lunch for all. Dr. Mohan Mankikar, Dr. Vandita Kallianpur, Dr. Anjali Gokarn and other Volunteers from SWA ensured total success of this Health Camp.

Shivanand D. Hemmady, Virar East

CLASSIFIEDS

MATRIMONIAL

Alliance invited for Chitrapur Saraswat Boy residing at Bangalore (1983 born, 5' 11", CFA & MBA (Fin), presently employed with Shamrao Vithal Bank, Bangalore as Asst. Manager), from well educated, working, girls between 24-30yrs. Please email bio-data with latest photo, horoscope to sumankalbag@yahoo.com"

Dr. Hemmady invites matrimonial alliances for his ambitious and highly qualified daughter, Dr. Karishma, age 25 years, ht. 5' 4". She has obtained Diploma in Dermatology from Cardiff University, UK, and will get her MD in Dermatology in April 2014. Interested parents of dynamic boys with the highest academic qualifications and drive for professional excellence are requested to contact me on: 9821782288; 00971506496224 or email: dr_hemmady@yahoo.com

Alliance invited for a beautiful graduate girl, 38 years, 5ft, 5", working in Mumbai from an educated, well employed and settled, CSB/GSB/Maratha boy from India and abroad. Issueless divorcees can also apply. Kindly send your bio-data, photo and horoscope





to Box No CL-4897 Kanara Saraswat Association, Talmakiwadi, J.D. Marg, Mumbai – 400007.

Alliance invited for a well educated girl aged 25 years, 5ft. 7", doing M.D.(Homeo) final year. Kindly send your bio-data, photo and horoscope to Box No CL-4898, Kanara Saraswat Association, Talmakiwadi, J.D. Marg, Mumbai - 400007

ENGAGEMENTS

HEMMADY-SIRUR: Jaidev, son of Aarti and Raghunandan Hemmady of Virar, Mumbai engaged to Malvika, daughter of Lakshmi (Asha) and Subhash Sirur and younger sister of Mrs. Maithili Rohit Kotnis of Sion on 13th October 2013 at Khar Math, Mumbai.

NIRODY-BALWALLY: Ameya, son of Geeta Arun Nirody and Arun Soumitra Nirody with Chaitra, daughter of Aruna Prakash Balwally and Prakash Prabhakar Balwally of Pune on Vijayadashami, 13th October, 2013 at Mumbai.

ACKNOWLEDGEMENT

Ajit (son of Smt. Pushpa and Shri. Satish R Naimpally) and Kranti (daughter of Smt. Nalini and Shri. Prasad M Angre) along with their parents thank all relatives, friends and well wishers, for their gracious presence, blessings and best wishes on the occasion of their marriage on 25th August, 2013, at Arya Samaj Hall, Santacruz West, Mumbai.

CHANGE OF ADDRESS

Satish Chandra Kallianpur, 502, Gayathri Villa, H.No.10-2-109/502, Road.No.2, Street.No.6, West Marredpally, Secunderabad-500 026. Contact No: +919619717645

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Ved Soukur Dinkar Bhat, Mumbai

Mumbai: R-phone-2875 13 78, cell-750 626 1423.

Canada: R-416 551 5948, cell-416 826 5948

Email-dinubhats@yahoo.com

DOMESTIC TIDINGS

BIRTHS

We welcome the following new arrivals:

- Sept 11 : A son (Vihan) to Vaibhavi and Vinay Balwalli at Belgaum.
 Sept 11 : A daughter (Mihika) to Vynie & Dr. Panemangalore Sameer Rao at Vileparle (E), Mumbai.
 Oct 11 : A son (Ojas) to Neeta (nee Neeta Shivaram Bijoor) and George at Irvine (CA), USA.

OBITUARIES

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

- Jun 11: Nadkarni Krishnanand S. (77) at Ponda.
 Jul 30: Shanta Mangesh Basrur (nee Hoskote) (93) At Pune.
 Sept 12: Burde Sudhir V. (68) at Bangalore.
 Sept 16: Nadkarni Sanjay (Mahabaleshwar) Mangesh (54), Karnatak CHS, Mumbai.
 Sept 17: Varada Bai Padubidri (91) Bangalore.
 Sept 25: Babulkar Uday Umesh (60) at Bangalore.
 Sept 27: Nadkarni Subhash Narayan (52) at Bangalore.
 Sept 28: Gulwadi Gurdas Balakrishna (89) at Allahabad.
 Sept 30: Balse Satish K (65) at Goregaon(w) Mumbai.
 Oct 4: Mirabai Laxman Baidur (97) at Borivali, Mumbai.
 Oct 7: Mira Umesh Honawar (84) of Talmakiwadi at Santacruz, Mumbai.
 Oct 7: Kanchan Dinanath Bijoor (61) (of Udipi) at Mumbai.
 Oct 18: Vasudha Marutirao Nagarkatti (83) at Kalwa, Thane.

WE THANK YOU

We thank all our members of KSA for voting in our favour and electing us on the Managing Committee during the recent elections for 2013-2014.

Krishnakishore A Surkund, Usha K Surkund, Gurunath S Gokarn and Rajaram D Pandit

Holiday Home Rates w.e.f. from 1st October 2013

UNIT NO	TYPE OF UNIT	MEMBERS		NON MEMBERS	
		Existing Rate	Revised Rate	Existing Rate	Revised Rate
1	AC	600	800	750	1000
Extra Person		100	200	150	250
2 & 4	AC Deluxe	800	1200	1000	1500
Extra Person		150	250	200	300
5,6,7 & 8	New Unit	450	700	600	900
Extra Person		100	200	150	250



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