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Mr. Dilip Pendse – DGM (Credit), SVC Bank receiving the coveted trophy of the Best Co-operative Bank at the glittering Lokmat BFSI Awards held at Taj Lands End, Bandra - Mumbai on Saturday 28th June 2014.
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*Tata Capital is a part of the Tata Group and is a leading provider of financial services in India. Tata Capital offers a wide range of products and services including personal loans, home loans, business loans, and more. Tata Capital is committed to providing solutions that are tailored to the needs of its customers. Tata Capital is a member of the Tata Group, which is a leading business group in India, and is known for its commitment to sustainability and social responsibility. Tata Capital is regulated by the Reserve Bank of India (RBI) and other relevant regulatory bodies.
Updates on KSA Nashik Holiday Home Redevelopment Project

In pursuance of Resolution passed in Special General Meeting held on 31st March 2014 for Redevelopment of Nashik Holiday Home by selling part of FSI to meet cost of Construction and letting out balance area to get regular income to meet aims & objectives of the Association, we have submitted our proposal to Charity Commissioner, Mumbai and are awaiting their permission.

Meanwhile we have instructed our Architect Mr. Shekhar Deshpande to prepare detail drawings for submitting to Nashik Municipal Corporation for their approval. We shall regularly update progress of redevelopment to members.

Raja Pandit, Chairman

We invite articles, poems from our readers and sketches from children for our forthcoming Diwali issue (October 2014). The articles etc. should reach the KSA office by 10th September via email or otherwise. Our email address is as given above.
NOTICE OF THE 102nd ANNUAL GENERAL MEETING OF
THE KANARA SARASWAT ASSOCIATION (REGD)

Notice is hereby given that the 102nd Annual General Meeting of the Kanara Saraswat Association will be held on Sunday 31st August 2014 at 10.00 a.m. in Shrimat Anandashram Hall, Association Building, Talmakiwadi, Javji Dadaji Marg, Mumbai – 400 007 to transact the following business:

1. Reading of the notice convening the meeting.

2. Confirmation of the minutes of the 101st Annual General Meeting held on 29th September 2013 (The Minutes of Meeting published in January 2014 issue of KS Magazine) and Special General Meeting held on 31st March 2014 on NHH Redevelopment (Minutes published in June 2014 issue of KS Magazine) and Special General Meeting held on 22nd June 2014 on Anand Chhaya (Minutes published in Current issue i.e. August 2014 of K.S. Magazine). The Members are requested to carry KS Magazine issues of January 2014 and June 2014 and August 2014.

3. Adoption of the Committee’s Report and Audited Statement of Accounts for the year ended 31st March 2014.

4. Election of President and Vice President for the years 2013-2014 and 2014-2015 (Mr. Suresh Hemmady and Mrs. Geeta Yennemadi have been elected as President and Vice President respectively in AGM held on 26th Sept. 2013 for 2 Years term i.e. 2013-2014 and 2014-2015 as per Bye-Laws of No 31 (c).

5. Declaration of the results of the elected 3 members on the Managing Committee.


8. Any other business that may be brought before the Managing Committee with the consent of at least two-third of the members present as laid down in Rule No 36.

(Subject to the provisions of Rule 33(b) no business other than specified in the Notice convening the meeting shall be transacted at any General Meeting, except with the consent of at least two-thirds of the members present)

Note: Members desiring to bring forward any questions are requested to give notice of the same in writing to the Hon. Secretary at least 7 days before the Meeting. The Annual Report and the Statement of Accounts for the year ended 31st March 2014 will not be published in the “Kanara Saraswat” in view of the objection raised by the Postal Authorities. The report will be uploaded on our Website www.kanarasaraswat.in for the benefit of Members.

By order of the Managing Committee

Shri Shivshankar Murdeshwar
Hon. Secretary
From the 
President’s Desk....

How ‘made up’ is your mind about a particular matter? There’s something about making our minds up, that brings respite or comfort. All of us like to know that we’ve reached a decision after allocating enough thinking time. Yet, all of us are well aware, how often we change our minds when certain new or surprising information comes to light. As confident as one might feel that our mind is truly made up about a certain issue, it is always prudent to be prepared for a bit more information that might change our opinion.

Minds can be changed. Opinions can be altered. Decisions can become questionable in light of new information. We shouldn’t see any of these reversals of our earlier stance as setbacks or reasons to feel doubtful. We should see our reasons for reviewing anything as a helpful step forward, even if such a change in mindset makes you feel uneasy or apprehensive. Consider it this way... it needs to change because your needs have changed. In fact, I would suggest that you welcome it. After all, change is inevitable. Nothing should ever be cast in iron.

What appears set in stone? What actually has more maneuverability than it appears to have? The trouble with telling ourselves something enough times, when what we’re telling ourselves is speculative or lacking in unqualified fact, is we start to believe the half truths or fill in gaps incorrectly. That’s a scenario we need to guard against. Never believe something is as concrete as it might appear. You may be surprised as to how many times you are likely to discover how flexible it is.

How big an issue, you want to make of an issue, is very much up to you. Sometimes, if you replay your interactions and observe it as a third party... you would find that watching yourself interacting with another individual, trying to resolve an issue is a bit like watching a tennis final. It’s over to you, back to them, back to you again and then shot straight back to them. You may feel that this to and fro needs to stop but feel helpless to do anything. It is in these moments, that you need to reassess afresh, your abilities and position of negotiation. It could be that you may be underestimating the power you hold to reach an amicable resolution. Sometimes a simple yes or a step forward from you could bring a huge change.

Manuals exist everywhere. There are manuals for this and manuals for that, easily downloadable from numerous websites. Even then, I am yet to come across manuals designed to help us in ways we sometimes need help and guidance. One such way surrounds what you need to do or say to evoke a desired reaction in a particular person. How should you go about when you want them to reconcile, own up to their mistake or simply shake hands and drop the entire issue. I, for one, feel that at such times you should strongly believe and trust that what you say or do will have a desired result and, if you are honest and sensitive, you cannot fail.

Make up your mind... but don’t be rigid. Let there be enough room for flexibility. After all, open spaces are more endearing than restricted confines!!!

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

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North Zone Sales Office: 101, D. R. Chambers,
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Karol Bagh, New Delhi – 110005.
Tel: +91-11-23521694, 41545570 Fax: +91-22-41545571

E-mail: anitamedicalsystems@gmail.com
Web-site: www.anitamedicalsystems.com
Letters to the Editor

Dear Editor, Many Amchis today live into their eighties and even nineties and this is a happy development. However, it also means that most Amchis who are salaried employees and retire in India at 58-60 years of age, would have to build up a retirement corpus that would generate adequate cash flow to meet expenses for 25 to 30 years post retirement. The cash flow requirements would go up every year due to inflation - assuming inflation of 7% a year and to put its impact in perspective, the Sunday Times newspaper which today costs Rs 7 would cost Rs 53 in 2044.

It is therefore essential that all concerned plan for retirement well in advance so that cash flow constraint does not impact standard of living or the affordability of medical treatment should the need arise.

Gokul Manjeshwar, Independent Corporate Advisor

Dear Editor:

Whereas the concept is 100% laudable, being unprecedented, it is very important that the Project is not rushed into, without considering various aspects and all possible contingent situations likely to arise in future.

1. It appears that KSA is getting itself into Property Development & Management, albeit for senior citizens. Is this wise? (Alternately, Development could be done by private professionals with KSA doing only the Management).

2. The Project should not be limited to the fastest 50 families who can afford the cost. (A lottery allotment should be followed if there are more than 50 applicants).

3. The bungalows are presumably being offered at cost to these 50 families. Why can they not be asked to give, in parallel, donations to KSA of 25% of the cost? (These donations could possibly enable KSA to retain 20% of the bungalows for those in the community who cannot afford the cost).

4. If bungalows remain unoccupied for more than 3 months, a penal maintenance charge of twice the standard rate could be applied. Renting should be banned.

5. On sale by owners in the future (after KSA’s refusal of first right to buy) 50% of the Capital Gain should be donated to KSA.

These are just a few thoughts. My basic plea remains: please do not rush into this Project as it stands at present. The final call, of course, lies with the Members of the KSA and with the Managing Committee.

Shivdas Balsekar

Dear Editor, The news of the sad demise of Sadanand V. Kasargod in Hyderabad on 17 May 2014 revived nostalgic memories of my school days. He was my classmate in the matriculation standard in Robert Money School in 1945-46. Earlier we were in different divisions and came together only in the Matric class. He lived just across the school in Model House. I lived in Talmakiwadi. Many of my classmates were also from this colony. We had already developed a friendship. With Sadanand our acquaintance remained at a distance. He rarely mixed with other boys. He was quiet and exclusive. It was his nature. Soon we came to know that he is a rank holder. He stood first in Matric and did not leave this rank throughout his educational career. We started looking at him more as a scholar. He used to sit on the first bench to listen to the teacher with greater concentration. Teachers also dealt with this boy with courteous consideration. At the young age of fifteen he could write essays in excellent English. Once we were asked to write an essay on a topic of our choice. Sadanand wrote an excellent essay on the Fire Brigade. Our Principal was so impressed with this essay that he circulated it among all the boys. We were middle benchers, boisterous and prone to make fun of other boys and teachers too. Perhaps as a boy he enjoyed our mischief but never ventured to join us. Only once he made a clever mischief for exposing our teacher. We had a schoolmaster himself rather poor in English, who taught us English translation and composition. As soon as the teacher entered the class, tongue in cheek, Sadanand stood up and innocently requested him to teach a difficult passage from Kale’s textbook of composition and translation. The teacher looked at the passage quite a while and realized it was beyond him, which Sadanand and all of us also knew. He found an escape from this difficult dilemma. He told Sadanand that he will teach the translation of the passage in another class, which he never did.
After matriculation we took different paths in our careers. For more than six decades we never communicated or met. I knew that he had reached a high executive position in Electronic Corporation of India and settled in Hyderabad. I got an opportunity recently to get in touch with him in the course of my work of updating family trees. I emailed him to get the required information. We had a long correspondence and exchanged news about our careers and families and recalled the happy school days. I have preserved this correspondence. I think school days and school friendships are the happiest days in one's life.

Raghunath Gokarn (raghugokarn@yahoo.co.in)
Activities & Financial Position of the Kanara Saraswat Association during the year 2013-2014

Reported by Gurunath Gokarn and Raja Pandit

First of all we pay a tribute to our 13 Founder Members including our first President Late Rao Bahadur S. S. Talmaki who was a pinnacle of strength to KSA and the community. We also pay our grateful thanks to all who have worked for the KSA in the past and are working at present. Without them we could not have reached the milestone of completing more than 100 years.

MEMBERSHIP

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>LIFE</th>
<th>PATRON</th>
<th>SPOUSE</th>
<th>ORD</th>
<th>BENEFACCTOR</th>
</tr>
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<tbody>
<tr>
<td>Total Membership</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>As on 31/03/2013</td>
<td>5524</td>
<td>179</td>
<td>9</td>
<td>1</td>
<td>46</td>
</tr>
<tr>
<td>Membership during F.Y. 2013-2014</td>
<td>102</td>
<td>38</td>
<td>18</td>
<td>_</td>
<td>_</td>
</tr>
<tr>
<td>Total as on 31/03/2014</td>
<td>5626</td>
<td>216</td>
<td>27</td>
<td>1</td>
<td>46</td>
</tr>
</tbody>
</table>

RESERVE FUND: The Reserve Fund as on 31/03/2014 is Rs.43,68,367.65

CORPUS FUND AND DONATIONS

<table>
<thead>
<tr>
<th>SR .No.</th>
<th>FUNDS</th>
<th>Amt as on 31.03.2013</th>
<th>Don Recd from April 2013 to March 2014</th>
<th>Total Fund 31/03/2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>F 1</td>
<td>CENTENARY FUND</td>
<td>13385312.00</td>
<td>80000.00</td>
<td>13465312.00</td>
</tr>
<tr>
<td></td>
<td><strong>CORPUS FUNDS:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>F 2</td>
<td>DISTRESS RELIEF FUND</td>
<td>1856964.00</td>
<td>80000.00</td>
<td>1936964.00</td>
</tr>
<tr>
<td>F 3</td>
<td>SCHOLARSHIP FUND</td>
<td>3101244.14</td>
<td>355000.00</td>
<td>3456244.14</td>
</tr>
<tr>
<td>F 4</td>
<td>MEDICAL RELIEF FUND</td>
<td>1174816.00</td>
<td>370000.00</td>
<td>1544816.00</td>
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<tr>
<td>F 5</td>
<td>EMERGENCY MED REL FUND</td>
<td>4191943.00</td>
<td>206000.00</td>
<td>4397943.00</td>
</tr>
<tr>
<td>F 6</td>
<td>SUB TOTAL (F 2 TO F 5)</td>
<td>10324967.14</td>
<td>10,11,000.00</td>
<td>11335967.14</td>
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<tr>
<td></td>
<td><strong>OTHER CORPUS FUNDS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>F 7</td>
<td>KONKANI BHASHA</td>
<td>151557.42</td>
<td></td>
<td>151557.42</td>
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<tr>
<td>F 8</td>
<td>PRIZE FUND</td>
<td>495896.18</td>
<td>20000.00</td>
<td>515896.18</td>
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<tr>
<td>F 9</td>
<td>COMMUNITY CHEST FUND</td>
<td>661954.00</td>
<td></td>
<td>661954.00</td>
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<tr>
<td>F 10</td>
<td>KALA VIBHAG FUND</td>
<td>141122.00</td>
<td></td>
<td>141122.00</td>
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<tr>
<td>F 11</td>
<td>MAGAZINE FUND</td>
<td>397695.00</td>
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<td>397695.00</td>
</tr>
<tr>
<td>F 12</td>
<td>NRK MEMORIAL (LIBRARY)</td>
<td>21064.56</td>
<td></td>
<td>21064.56</td>
</tr>
<tr>
<td>F 13</td>
<td>NHH MAINTAINANCE FUND</td>
<td>200000.00</td>
<td></td>
<td>200000.00</td>
</tr>
<tr>
<td>F 14</td>
<td>SUB TOTAL (F 7 TO F 13)</td>
<td>2069289.16</td>
<td>20000.00</td>
<td>2089289.16</td>
</tr>
<tr>
<td>F 15</td>
<td>GENERAL FUND</td>
<td>2068702.00</td>
<td></td>
<td>2068702.00</td>
</tr>
<tr>
<td>F 16</td>
<td>GRAND TOTAL (F 1+F 6+F 14+F 15) talled with FDR's</td>
<td>27848270.30</td>
<td>11,11,000.00</td>
<td>28959270.30</td>
</tr>
</tbody>
</table>
Disbursement of Aid

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

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

The following chart shows the amount disbursed to needy persons out of interest received on Investment of Corpus Funds for the last 4 years and amount to be disbursed for the F.Y. 2014-2015

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>SCHOLARSHIP</td>
<td>229500.00</td>
<td>2,48,000.00</td>
<td>2,35,000.00</td>
<td>2,23,940.00</td>
<td>2,18,350.00</td>
</tr>
<tr>
<td>DISTRESS RELIEF</td>
<td>137400.00</td>
<td>1,39,000.00</td>
<td>1,33,000.00</td>
<td>1,30,980.00</td>
<td>1,20,890.00</td>
</tr>
<tr>
<td>MEDICAL RELIEF</td>
<td>87000.00</td>
<td>85,000.00</td>
<td>76,000.00</td>
<td>79,550.00</td>
<td>76,000.00</td>
</tr>
<tr>
<td>*EMERGENCY MEDICAL REL. FUND</td>
<td>310200.00</td>
<td>3,10,000.00</td>
<td>3,09,000.00</td>
<td>3,10,240.00</td>
<td>3,05,853.00</td>
</tr>
<tr>
<td>AID TO BPL FAMILIES</td>
<td></td>
<td>60,000.00</td>
<td>15,000.00</td>
<td>-</td>
<td>20,000.00</td>
</tr>
<tr>
<td>Centenary Educational</td>
<td>15,32,526.00</td>
<td>11,78,500.00</td>
<td>3,50,000.00</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Refundable Grant</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Centenary Medical Aid</td>
<td>4,61,039.00</td>
<td>4,00,000.00</td>
<td>4,22,000.00</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>TOTAL</td>
<td>27,57,665.00</td>
<td>24,20,500.00</td>
<td>15,40,000.00</td>
<td>7,44,710.00</td>
<td>7,41,093.00</td>
</tr>
</tbody>
</table>

INCOME AND EXPENDITURE ACCOUNT

There is deficit of Rs. 3,03,033.77 in 2013-2014 compared to the deficit of Rs. 6,01,098.38 in the year 2012-2013. The deficit would have further reduced as we have not taken 7.5% administrative charges on Interest received on Centenary Fund as per Resolution passed in 101st AGM. The previous year we had received Rs. 1,06,567.00 as administrative charges. However there is no cash loss as Depreciation on Capital Asset for the year 2013-2014 is Rs. 5,94,847.65. The main reason for deficit is the interest of Rs. 9,32,647.00 paid on Over Draft of Rs. 1 Crore availed by us against our Term Deposit from The Shamrao Vithal Coop Bank Ltd to meet renovation expenses of the Hall. The Over Draft has been reduced to Rs. 84,77,597.71 as on 31.03.2014. The Over Draft has further reduced to 74,72,438.08 as on 16.07.2014.

The Monitoring Committee consisting of Mr. Vinod Yennemadi, Mr. Praveen Kadle, Mr. Uday Gurkar and Mr. Anil Bhatkal has suggested that we should avoid losses in our four Revenue Verticals viz., Hall, Holiday Home, Magazine and Health Centre. Our first three verticals have shown improved revenue with surpluses. We have taken various measures for improving revenue of Health Centre with nominal increase in charges and controlling the expenditure. We are confident that Health Centre will also show surplus during 2014-2015.

PRESIDENT AND VICE-PRESIDENT

At the Annual General Meeting held on 18th September 2011 Shri Suresh Hemmady and Smt Geeta Yennemadi were elected unanimously as President and Vice-President respectively for the years 2013-2014 and 2014-2015 as per amended Bye-Laws.
Comparative Chart of Occupancy of Shrimat Anandashram Hall and Shrimat Parijnanashram Hall

<table>
<thead>
<tr>
<th>Year</th>
<th>Full Day</th>
<th>Half Day</th>
<th>Social@ Concessional</th>
<th>Free</th>
<th>Total</th>
<th>Vacant Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009-2010</td>
<td>16</td>
<td>39</td>
<td>22</td>
<td>11</td>
<td>88</td>
<td>277</td>
</tr>
<tr>
<td>2010-2011</td>
<td>12</td>
<td>60</td>
<td>19</td>
<td>09</td>
<td>100</td>
<td>265</td>
</tr>
<tr>
<td>2011-2012</td>
<td>10</td>
<td>90</td>
<td>28</td>
<td>11</td>
<td>139</td>
<td>227</td>
</tr>
<tr>
<td>2012-2013</td>
<td>06</td>
<td>87</td>
<td>27</td>
<td>10</td>
<td>130</td>
<td>235</td>
</tr>
<tr>
<td>2013-2014</td>
<td>06</td>
<td>79</td>
<td>26</td>
<td>10</td>
<td>121</td>
<td>244</td>
</tr>
</tbody>
</table>

The occupancy rate of the Hall was 14% in 2012-2013 which was marginally reduced to 12.50% in 2013-2014. We have given hall to various organizations on 26 occasions at concessional rate of Rs. 750/- per day and Free of cost on 10 occasions. The Datta Jayanti was celebrated for 7 days in the month of December 2013 in the presence of H.H. Swamiji.

Comparative Chart Of Occupancy At Holiday Home Nashik

<table>
<thead>
<tr>
<th>YEAR</th>
<th>UNIT 1</th>
<th>UNIT 2</th>
<th>UNIT 4</th>
<th>UNIT 5</th>
<th>UNIT 6</th>
<th>UNIT 7</th>
<th>UNIT 8</th>
<th>TOTAL</th>
<th>OCC. RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010-2011</td>
<td>42</td>
<td>82</td>
<td>111</td>
<td>211</td>
<td>185</td>
<td>168</td>
<td>130</td>
<td>929</td>
<td>36%</td>
</tr>
<tr>
<td>2011-2012</td>
<td>93</td>
<td>89</td>
<td>75</td>
<td>170</td>
<td>172</td>
<td>151</td>
<td>141</td>
<td>891</td>
<td>35%</td>
</tr>
<tr>
<td>2012-2013</td>
<td>29</td>
<td>72</td>
<td>61</td>
<td>166</td>
<td>154</td>
<td>122</td>
<td>95</td>
<td>699</td>
<td>27%</td>
</tr>
<tr>
<td>2013-2014</td>
<td>30</td>
<td>85</td>
<td>46</td>
<td>167</td>
<td>163</td>
<td>117</td>
<td>97</td>
<td>705</td>
<td>28%</td>
</tr>
</tbody>
</table>

The total Rent from Residential Property at Nashik Holiday Home has increased from Rs. 4,77,005.00 to Rs. 5,48,480.00 in 2013-2014. The other income decreased from Rs. 64032.00 to 63881.00 in the F.Y. 2013-2014. The occupancy rate of Nashik Holiday Home has also been marginally increased from 27% in previous year to 28% in 2013-2014. The total expenditure incurred during 2013-2014 is Rs. 533976.00 and surplus of Rs.78385.00. The increase in Revenue is due to increase in Rent from October 2013.

KANARA SARASWAT MAGAZINE

From January 2013 the Editorial Committee of ‘Kanara Saraswat’ magazine started a new series “Parisevanam” which acquainted our readers with many facets of Shri Chitrapur Math and its various schemes, projects and activities functioning under the protective umbrella with His Holiness Swamiji’s guidance. Most of the articles under the “Parisevanam” are well received by the readers and this has brought Shri Chitrapur Math and Kanara Saraswat Association closer. The magazine has introduced many innovative ideas. There is radical change in the get-up, layout and design. Youngsters and children are encouraged to contribute articles. The number of pages printed during 2013 were 808 as against 800 pages in 2012, which works out to an average of 64 pages. The Editorial Committee has been closely monitoring the outgoing of the magazine and in order to control the printing and other overhead expenses, we changed the press after studying the quotations from 2-3 printing houses. The magazine was printed at Magna Graphics (India) Ltd from Feb 2013 and from March 2014. Changing to a more competitive printer viz. SAP Print Solutions Pvt. Ltd has resulted in reducing the cost to the extent of 14% per month. We thank Shri Jairam Khambadkone for sparing his valuable time to negotiate with various printing houses.
KSA REFERENCE LIBRARY


We have included books and 119 Konkani Dramas and 504 family trees in the Library. The work of indexing has been progressing satisfactorily.

FAMILY TREE

The Family Tree Project is a part of Reference Library. The objective of KSA's Family Tree Project is best stated in Rao Bahadur S.S. Talmaki’s book, Saraswat Families Part I. As a part of this effort, he collected genealogical information about Chitrapur Saraswats and concluded that there were 504 families in our community. This information was published in three parts in the book titled ‘Saraswat Families’.

Subsequent Volunteers have updated Family Trees of many families. These are stored as soft copies. We appeal to members who are interested in updating their family tree to contact Dr. Sudhir Moodbidri, Res No.-022-26518882 and mobile no 9820369258 and his email id is - moodbidri.sudhir@gmail.com or Mr. Raghunath Gokarn. Res No.-022-24305388 and his email id is – raghugokarn@yahoo.co.in

MARRIAGE BUREAU

The Marriage Bureau operates from Monday to Saturday from 5.00 p.m. to 7.30 p.m. in the Conference Room of KSA Building in Talmakiwadi.

WEBSITE

The KSA website http://www.kanarasaraswat.in has focused on activities of KS and tied up with other Chitrapur Saraswat Institutions in India and abroad for linking with their websites and sharing information. KS magazines are uploaded on Website regularly.

HEALTH CENTRE

The KSA Health Centre continues to provide quality health care to members of all communities at very affordable rates and 2468 patients took the benefit of the services provided. Dr. Vasanti Balvali, Dr. Sunil Vinekar provided medical consultations on a daily basis, where as Dr. Harish Kodial (Ophthalmologist), Ex-President of KSA, Dr. Gaurang S. Muzumdar (Dermatologist), Dr. Swati Puthli (Physiotherapist), Dr. Tejaswini Kulkarni (Homoeopathic Consultant), Dr. Pranav Chickermane (Paediatrician), Dr. Subodh Sirur (Dermatologist ) attended the clinic regularly on their scheduled days. We have added an Auto – Refractor Keratometer, computerized device for ophthalmic use to our Health Centre, which has helped a large number of patients coming for eye check up. The diagnostic centre was supported by the upgraded Pathology laboratory which saw almost 1851 Tests being done by Mrs. Vaidehi Joshi. We intend to further equip our labs to expand the services.

KSA CENTENARY CENSUS 2011

As mentioned in last Annual Report Interim Report the Directory with 2495 households was released on 26th November 2011 at the august hands of H.H. Shrimat Sadyojat Shankarashram
Swamiji. Dr. Lalit Deshpande, eminent economist and Dr. (Mrs.) Sudha Deshpande (nee Gangolli) eminent demographer shouldered responsibilities of publishing Interim Report. The final Report with 5000+ households is ready for publication.

**KSA CENTENARY CORPUS FUND**

The Centenary Fund was started during our Centenary Year 2010-2011. The Centenary Fund Raising Committee (CFRC) under leadership of our President Shri Suresh Hemmady was established. The other two members are Mr. Ratnakar Gokarn and Mr. Dilip Sashital. Similarly Centenary Fund Management Committee (CFMC) consisting of Mr. Vinod Yennemadi, Mr. Praveen Kadle, Mr. Uday Gurkar was established to monitor this Fund. Mr. Raja Pandit manages Fund and Disbursement under direction of CFMC, Dr. Prakash Mavinkurve scrutinizes the applications received under Centenary Medical Aid. The members of both committees take keen interest in progress of Centenary Fund. The details of Centenary Fund are as under:-

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Centenary Fund as on 31.03.2014</td>
<td>Rs. 1,34,65,312.00</td>
</tr>
<tr>
<td>Interest Recd upto 31.03.2014(including int of Rs. 1,06,570.00)</td>
<td>Rs. 43,44,065.00</td>
</tr>
<tr>
<td>Less: Education Refundable Grant disbursed to 22 students</td>
<td>Rs. 15,28,500.00</td>
</tr>
<tr>
<td>Upto 31.03.2014</td>
<td></td>
</tr>
<tr>
<td>Less: Centenary Medical Aid disbursed to 17 Beneficiaries</td>
<td>Rs. 8,22,000.00</td>
</tr>
<tr>
<td>Balance amount available for disbursal during F.Y. 2014-2015</td>
<td>Rs. 19,93,565.00</td>
</tr>
</tbody>
</table>

**SOCIAL, CULTURAL AND OTHER EVENTS ORGANISED DURING THE YEAR 2013-2014**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>5th May</td>
<td>Special General Meeting on Redevelopment of Nashik Holiday Home</td>
</tr>
<tr>
<td>23rd June</td>
<td>Health Lecture on ENT problems by Dr. Vikas Aundhkar, ENT Surgeon</td>
</tr>
<tr>
<td>15th Aug</td>
<td>Independence Day – Flag Hoisting by Smt. Geeta Yennemadi (Vice President KSA and Smt Nirmala Chikarmane, Chairman TCHSL)</td>
</tr>
<tr>
<td>18th August</td>
<td>Gurupurnima Mangalotsava under the joint auspices of Peshkar Foundation. Health Lecture Series on Meditation by Dr. Dilip Kaundinya</td>
</tr>
<tr>
<td>29th September</td>
<td>101st Annual General Meeting of Kanara Saraswat Association</td>
</tr>
<tr>
<td>12th October</td>
<td>Students Convocation : Chief Guest Dr. Nirmala Bellare, Retd Vice Principal of SVT College of Home Science, SNDT University, Mumbai</td>
</tr>
<tr>
<td>20th October</td>
<td>Health Lecture Series on Pathology by Dr. Shekhar Nerurkar Healthy Baby Contest ; Judges Dr Anjali Phatak (Paediatrician) and Dr. Mandar Bapaye (Paediatrician and Neonatologist)</td>
</tr>
<tr>
<td></td>
<td>Annual Diwali Programmes were held from 1st November 2013 to 5th November 2013</td>
</tr>
<tr>
<td>1st November</td>
<td>Story Telling Competition and Devotional Music Competition</td>
</tr>
<tr>
<td>2nd November</td>
<td>One act Play “Stree Malyal” by Sudhir Balwally and group Dances by Talmakiwadi Youths and children</td>
</tr>
<tr>
<td>3rd November</td>
<td>One act Play “Sukrundo” Written and Directed by Maithili Padukone</td>
</tr>
<tr>
<td>4th November</td>
<td>“Ga Mere Man Ga” Light Music Competition</td>
</tr>
<tr>
<td>Date</td>
<td>Event</td>
</tr>
<tr>
<td>--------------------</td>
<td>----------------------------------------------------------------------</td>
</tr>
<tr>
<td>5th November</td>
<td>Fancy Dress Competition</td>
</tr>
<tr>
<td>16th November</td>
<td>Konkarni Mahila Sahitya Darshan under joint auspices of Saraswat Mahila Samaj</td>
</tr>
<tr>
<td>17th November</td>
<td>An Informal Dialogue with Tabla</td>
</tr>
<tr>
<td>26th November</td>
<td>Book Release of: My Story – An Autobiography by Mr. D.A. Bijoor</td>
</tr>
<tr>
<td>Foundation Day</td>
<td>Chief Guest: Shri V. Leeladhar, former Chairman &amp; Managing Director of Union Bank of India and Former Dy. Governor of Reserve Bank of India. Distribution of Konkani Lekhan Puraskar, Smt Chandra Ramesh Nadkarni Prize for Kiddies Corner &amp; Sportsperson of the year</td>
</tr>
<tr>
<td>5th January 2014</td>
<td>Health Lecture Series on Arthritis by Dr. Rahul Shah M.S. (Ortho)</td>
</tr>
<tr>
<td>2nd February</td>
<td>Inspiring Audio Visual “Limitations Exist only in human mind” by Dr. Murad Lala Based on the experiences of his Everest Expedition</td>
</tr>
<tr>
<td>8th March</td>
<td>International Women’s Day (Chitrapur Saraswat Mahila Din) Chief Guest Dr Smt Vrinda Trikannad Yuvati Divas: Programme presented by Saraswat Mahila Samaj</td>
</tr>
<tr>
<td>9th March</td>
<td>Unique music concert</td>
</tr>
<tr>
<td>23rd March</td>
<td>Chidanand Smriti- Lecture Demonstration by Dr. Ramdas Bhatkal</td>
</tr>
<tr>
<td>31st March</td>
<td>Special General Meeting for Redevelopment of Nashik Holiday Home</td>
</tr>
<tr>
<td>1st April 2014:</td>
<td>Modernisation of Swami Parijnanashram Pathological Laboratory</td>
</tr>
</tbody>
</table>

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This Special General Meeting was called to discuss the proposed ‘Not-for-Profit Senior Citizen’s Retreat – ANAND CHHAYA’. The meeting was well attended.

Dr. Prakash Mavinkurve welcomed the members. The meeting started with a prayer. He explained that there is ‘Anandashraya – Old Age Home’ at Shirali, a similar one at Ullal and another called ‘Harigram’ at Panvel. However H. H. Swamiji has clearly indicated that Anandashraya which is run by the Math is for only those Bhanaps who are without any support both familial and financial. Today more and more elderly people are either forced to be alone (with their children being away due to work pressures) or they wish to be independent and have a life of their own, not wishing to be a burden on their children. So a place where these senior citizens can live in comfort and security has become a social need. There have been many suggestions to the KSA to take up a project to provide such a retreat. So today we have met here to take your permission to go ahead with this project as per the Circular given in the K.S. Magazine.

Shri Suresh Hemmady then briefed the audience. He said that first and foremost he had taken the Blessings of H.H. Swamiji and then started looking for a suitable plot. They had visited nearly 50-60 places keeping in mind all aspects including convenience of access, proximity to medical care etc. Now the place chosen is at Kamshet, approx 13 kms from our Karla Math. The total area will be app 5.50 Acres. Architects Shri Chetan Bendre and Mrs Nikita Nirody Bendre have been appointed and the plan they have worked is as follows – There will be about 36 bungalows, few being 1.5 BHK and others 2 BHK. [BHK means Bedroom, Hall and Kitchen (Pantry)] The approx cost for these will be 36 lakhs and 44 lakhs resp. which means the rate will be about 3400 per sq.ft. They will be fully furnished with Fridge, Kitchenette and all necessary equipment. The persons staying there will be taken care of and all help required will be provided till the end. There is a Hospital 3km away and there are more hospitals at Talegaon which is about 12-13 kms from proposed site.

Mr. Hemmady said that they have visited Dignity Foundation and an Old age Home managed by Lokmany Seva Sangh and Chaitanya Old Age Home of Mrs. Leena Deosthale at Jambhulpada to study their set up.

An “Executive Committee- Anand Chhaya” has been set up with Mr. Kishore Amembal as the Chairman. Mr Amembal is looking after Karunashraya in Bangalore for terminal Cancer patients and is experienced in managing such a project. Mr. N. Jayavanth Rao will be the Vice Chairman. They are both from Bangalore. The other members are Dr. Prakash Mavinkurve (Secretary), Dr. Ashish Deshpande (Psychiatrist) and Mr. Uday Gurkar C.A. and Mr Shailesh V Bijoor. They will be assisted by Mr Rajaram Pandit, Mr. Shivshankar Murdeshwar and Mr Dilip Sashital. The special invitees are Mr. Kishore Surkund and Mr. Anand Nadkarni. We have already collected some funds, booking will start from 1st July with a payment of Rs. 1 lakh on 1st come 1st serve basis.

After this the Architects Mr Chetan and Ms. Nikita Nirody Bendre took over and gave a power point presentation with visuals. Some of the highlights are as follows:-

This Project has 7 wellnesses like
1) Social Wellness – which has outdoor indoor activities, picnics, music sessions, talks etc.
2) Emotional Wellness – Like minded neighbours - all senior citizens full support
3) Spiritual Wellness – like meditation, yoga, prayer
4) Environmental Wellness – close to City but yet a quiet area, ramps, grab bars, herb gardens etc.
5) Occupational Wellness – teaching local kids, crèche etc.
6) Physical Wellness – Yoga, Jogging track, Routine medical check-up, Resident Nurse.
7) Intellectual Wellness – Mini Theatre etc.

The Retreat will have 24 hrs Security, CCTV, Manager for day to day services, a Doctor on call, Laundry, Housekeeping, MiniVan with driver and a community kitchen. All areas will be wheelchair friendly, septic tank water will be filtered and used for landscaping. Security cabin, guest parking, common lily pond, clubhouse with Lift, 3 guestrooms for
Visitors. There will be Solar Heaters, control access, sintex tanks, non slip tiles, TVs and ACs in bedroom. Area of 1.5 bedroom is carpet 506 sq.ft, built up 757 sq.ft and Super built up 946 sq.ft with plot area 1855 sq.ft. Area of 2 bedroom is Carpet 665 sq ft, built up 928 sq.ft and super built up 1240 sq.ft with plot area of 2110 sq.ft.

There were a few queries where someone wanted to know how the ownership works, Mr Suresh Hemmady replied saying that one can sell it later at market value. Only, some part of the profit will have to be paid to KSA. The maintenance would approx be Rs.15,000/-per person on monthly basis for all amenities in total except their personal medicines, electricity and water bill.

Mr. Jairam Khambadkone enquired about the alarm system and was satisfied to know that there will be a system to alert the Manager, Security personnel on duty, and need be sms sent to family members.

Dr. Ashish Deshpande enquired about financial help for those who have not planned in their younger days – Hemmady mam assured SVC will try to provide some help in the form of Loan if it is within rules of the Bank.

Mr. Sadanand Mankikar (from Canada) raised a question about very old senior citizens, who are invalid and whether they will be admitted. He was happy to know that KSA would adjust them in future after getting experience of few years.

Mr. Sanjay Puthli wanted to know whether the 1 lakh deposit would be returned if one opts out after sometime and we said it is returnable and the terms would be worked out later.

Mr. Prakash Basrur wanted to know the exact location of Anand Chhaya and suggested that we take tips from Paranjape group. He also suggested guests or visitors also be allowed to stay subject to payment of fees.

Dr. Prakash Mavinkurve added that there are some facilities elsewhere like 60 days camp, where visitors can come and stay with them. This can be thought of later. He said that it is a happy retirement home which has a good support system like in Talmakiwadi or Anandashram.

Dr. Suneela Mavinkurve wanted to know the status of the next batch of people who want to buy after booking is over – will there be a waiting list or something similar? The answer for this was that this will have to be chalked out later.

Finally Raja Pandit, the Chairman of KSA concluded with the procedures of acquiring the agricultural land and convert it into N.A. or similar options. Mr. Raja Pandit said that Mr Nitish Kati has raised valid point about nature of ownership. Mr Raja Pandit said that Sale Deed will be executed based on Sale of Undivided Share of Land to buyers of Bungalows. The owners can sell the bungalow at the prevalent Market Value in future. He added that the purpose of this meeting was to take mandate from KSA’s General Body as per Bye-Laws No 28 (b) (v) so that members of Managing Committee of the Association or any committee established for Project Anand Chhaya can proceed to take decision in the interest of Project without any hindrance. For this purpose it is essential that proper Resolutions are passed showing clear mandate given to Managing Committee or any other committee established for Project Anand Chhaya.

Mr Rajaram D. Pandit proposed following Resolutions:-

1. To resolve that members present at this Special General Body Meeting held on 22nd June 2014 hereby authorize the Managing Committee of Kanara Saraswat Association to take all necessary steps in constructing Kanara Saraswat Senior Citizens’ Retreat to be named “Anand Chhaya” by purchasing suitable land and build the retreat for taking care of Senior Citizens by raising funds through donations or from prospective occupants or accepting deposit on Interest”

2. It is further Resolved that an Executive Committee consisting of 1) Mr. Kishore Amembal Rao 2) Mr. N. Jayavanth Rao 3) Dr. Ashish Despande 4) Mr. Shailesh V. Bijoor 5) Mr. Uday Gurkar 6) Mr. Rajaram D. Pandit 7) Mr. Shivshankar D. Murdeshwar 8) Dr. Prakash Mavinkurve and 9) Mr. Dilip P. Sashital be formed to advise the Managing Committee of Kanara Saraswat Association in formulating Rules and any other matter related to the project Anand Chhaya. Mr. Suresh Hemmady as the Convenor and Mr. Kishore S. Amembal and Mr. N. Jayavanth Rao are being proposed to be Chairman and Vice Chairman of the Committee respectively. Mr. Anand Nadkarni and Mr. Krishnakishore Surkund will be Special Invitees. Dr. Prakash Mavinkurve will be the Hon. Secretary.

3. Further Resolved that the Special General Body ratified Action of Managing Committee of Kanara
Saraswat Association in appointing Mr. Chetan Bendre & Mrs. Nikita Nirody Bendre of Design 360 as Architects for Anand Chhaya.

4. Further Resolved that the Managing Committee of Kanara Saraswat Association is authorised to appoint suitable Advocate / Lawyer for advising us in legal matter in respect of Purchase of Land and to authorise the Managing Committee to fix fees of Architects and Advocate.

5. Further Resolved that Special General Body hereby authorise Managing committee of Kanara Saraswat Association to approach Govt. Dept/Local Bodies for any matters in respect of ANAND CHHAYA and also authorizes Managing Committee of Kanara Saraswat Association to nominate any members of Kanara Saraswat Association to attend Grampanchayat, Tehsildar and Collector’s Office for any work and also to execute any document before Sub-Registrar of Assurance or any local/State Body. All the Resolutions were seconded by Shri Shivanand V. Nadkarni.

And were put to Vote – all the Resolutions were passed unanimously.

The meeting concluded with a Vote of Thanks to the Chair.

Rajaram D. Pandit
Chairman, KSA

Shivshankar D Murdeshwar
Hon. Sec. KSA

Dr. Prakash Mavinkurve
Hon. Sec. Anand Chhaya

THE TALMAKI HEALTH & EDUCATION SOCIETY

Register No. F-32879 (MUMBAI) Dated 30TH SEPTEMBER 2006 under Bombay Public Trust Act, 1950

ADDRESS: C/O THE SHAMRAO VITHAL CO-OPERATIVE BANK LTD.,
S.V.C. TOWER, NEHRU ROAD, VAKOLA, SANTACRUZ (E), MUMBAI-400 055.

The Talmaki Health and Education Society was founded in the memory of Late Shri Shripad Subbarao Talmaki (one of the founder of The Shamrao Vithal Co-op bank Ltd.).

The main objectives of the society are as follows:

1] To provide, reimburse the cost of medical expenses, medical treatment as decided from time to time by the Managing Committee to the needy and underprivileged.

2] To promote, encourage, help, aid, assist, support or maintain students in all fields of education as decided from time to time by the Managing Committee by granting scholarships and awards for professional and other qualifications to the needy and underprivileged.

Donation for corpus was received from well wishers.

The Financial Aid disbursements of the Trust over the year 13-14 is presented below:

<table>
<thead>
<tr>
<th>Investment As On.0.0 31.03.2014</th>
<th>Rs. 75,60,000.00</th>
<th>Remarks (Rs. 75,60,000.00 Invested in Fixed Deposits with SVC)</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTEREST RECD. &amp; DISBURSED</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest recd up to 31.03.2014</td>
<td>Rs. 7,69,127.00</td>
<td></td>
</tr>
<tr>
<td>Less:- Educational Grants</td>
<td>Rs. 1,22,500.00</td>
<td>(Disbursed to 9 Beneficiaries resp. As on 31.03.2014)</td>
</tr>
<tr>
<td>Less:- Medical Aid</td>
<td>Rs. 3,33,000.00</td>
<td>(Disbursed to 10 Beneficiaries resp. As on 31.03.2014)</td>
</tr>
<tr>
<td>Balance interest</td>
<td>Rs. 3,13,627.00</td>
<td>(Tally with Bank Balance as on 31.03.2014)</td>
</tr>
</tbody>
</table>
Anand Chhaya - In the Service of Older Chitrapur Saraswats

KISHORE SUNDER RAO (AMEMBAL), BANGALORE

I’ve been sharing my thoughts on elders’ care for many years in the Kanara Saraswat, and the last article was “Who Will Care for us Chitrapur Saraswats as we become Older People?” in the February 2014 issue. My interest in this subject started more than twelve years ago when we mooted the idea of Sandhya Vandanam. Many senior members of our community joined us as Trustees and we set up the organisation with the intention of creating a facility where about twenty five couples would stay, more or less in a happy commune, being company for each other in our golden years. We had thought that residents would form mutual support groups and approach our much older years happily discussing our arthritis problems, sharing other common interests and nostalgically recalling “those glorious years when rice was just Rs.2.00 a kilo”! There would have been many more common interests to share and remember – all of which would be of real interest only to people of a similar generation. No younger person would be interested whether our arthritis was in our left knee or right knee or whether our wheezing became worse in June or July every year. It is these common interests that make for happy communion and if the idea had fructified a facility like Sandhya Vandanam would have been before its time, at least in our community.

Many good ideas have come a cropper because even a temporary setback has made people give up really worthwhile schemes. However, an abiding interest in aging people has kept me interested in this subject over the years and, if anything, has made the ideas even more well-developed and mature – like good wine stored in an oaken cask. This was where I was when Suresh Hemmady, the dynamic President of the Kanara Saraswat Association (KSA) and the SVC Bank came to Bangalore to meet Jayavanth Nayampalli and me in mid-April this year. He had a one point agenda for his visit which was to see whether he could revive our interest in working for this scheme. I looked at the opportunity not as a revival but as a chance for organisational backing for ideas that have today become even more relevant than when we first planned them twelve years ago.

Children pursuing their careers overseas, families becoming nuclear, the impracticality of older people relocating to strange cultures and inhospitable (for them) climates, difficult domestic staffing problems, less than safe personal security in larger cities, increasingly expensive cost of living for just two old people are only a few of the problems that have become worse in this last decade. Loneliness under these circumstances naturally follows. Depression is not far behind and the sad part is that no pan-community organisation has addressed this problem till now.

It is laudable, therefore, for the Kanara Saraswat Association to take this task upon itself. KSA is a membership organisation but its remit, for Anand Chhaya, is to admit all members of the community whether they are KSA members or not. On first announcement an encouraging number of prospective residents have welcomed the idea and sent in their booking amounts and the planning of the details of the facility is proceeding at speed. The happy part is that the bookings are not restricted to enquiries from India but are from overseas too and it surprised me that several people are considering returning to India in the advancing years.

We have thought of the needs that come with advancing years and tried to provide for them. The obvious ones are detailed later but before that I would like to talk about three of the special concerns among seniors that are natural for current day situations.

a) Advancing years can bring fears of diminishing health and we had to make sure of immediate assistance being available for such eventualities. We have planned to have a resident nurse, with a small infirmary having a few beds. Doctors and hospitals had to be within easy reach. For more complicated cases Mumbai or Pune should be within a couple of hours’ drive, since both have excellent medical facilities. The best, of course, is if a retired doctor could plan to become a resident of the community.

b) Most other senior citizen developments have some of the above medical facilities but the difference is that in case of hospitalisation their responsibility ends with the resident being admitted to the hospital. From then on the relatives have to take over the care. In the unfortunate eventuality that the patient requires continuous care after discharge the relatives...
are asked to take them away or the relatives are asked to come and stay with the patient. KSA recognises that it might not always be possible for the relatives to continue the care after discharge. We have decided to continue the care in the residents’ own unit by providing for a home carer to stay with the patient and to **provide care on a continuous basis**. Naturally, all medical expenses and the cost of the home caregiver will have to be borne by the resident.

c) Anand Chhaya has been planned as a social service to the community by KSA. Hence, it is a **not-for-profit organisation**. No part of the surpluses from the operation will go out of Anand Chhaya but will remain within the organisation to build a corpus to provide for unforeseen expenses, renewal or addition of facilities, etc. Anand Chhaya is not just a small part of another commercial housing project where older residents have one or two special facilities but the promoters claim that they provide elders’ care!

The other features of Anand Chhaya are listed below.

**Resident Staff**
- Doctor - visiting at regular intervals. The ideal situation, of course, is to have a recently retired doctor as one of the residents.
- Resident Nurse
- Resident Manager – qualified as a specialist from the hospitality industry
- Resident cook/s and kitchen staff
- Resident Security staff – to work in shifts
- Resident Driver – to drive the Anand Chhaya vehicle even in emergencies

**Non-resident Staff**
- Housekeeping and cleaning staff (the cleaning of each unit and the common areas will be done by the Anand Chhaya staff)
- Gardeners
- Nutritionist
- Plumbers and Electricians
- Office Staff

**Facilities**
- Two types of units – (a) Two bedrooms, Hall and Kitchen (b) One Bedroom plus Study, hall and Kitchen. With Super built areas of 1,160 and 946 Sq. Ft. respectively
- Three sides open
- Car parking with each unit
- Gated community with single, manned entry/exit gate
- Emergency calling system
- Closed Circuit TV in living units and all common areas
- Entirely Wheel-chair friendly facility – including common areas and interiors of the units,
  - Disabled-friendly toilets
  - Grab bars in toilets
  - Non-slip flooring
  - Connection for TV, telephone and Computer in each unit
- Common kitchen and dining room
- Broadband connection on request
- Accommodation for Visiting relatives
- Built-in furniture – built-in cupboards, airconditioner, refrigerator,
- Jogging/Walking track
- Landscaped gardens
- Common TV and Recreation rooms
- Indoor games
- Library, reading room,
- Periodical movies
- Periodical talks, music performances
- Spiritual activities
- Hobby classes
- Yoga instructions

**Costs**

The current approximate estimates of costs, at this point of time, are as follows:
- 1.5 BHK – Rs. 36.00 lacs plus cost of conversion and registration
- 2.0 BHK – Rs. 44.00 lacs plus cost of conversion and registration
- Food expenses – Rs.5,000 per month (estimated), per head
- Maintenance towards fixed expenses Rs. – 10,000 per unit per month (estimated)

**These are current estimates of costs and may need changes periodically**

We are acutely conscious that advancing age may cause loneliness and several of the features are designed to address this. In addition to this, of course, is the company of people of a similar generation. We would like to ensure a good quality of life in our advancing years and because of this we would like to go one step further. Because an idle mind can result in loneliness and depression we are planning to ask intending residents to use their collected expertise and
experience in various fields to help with the running of the entire facility. Some can help and supervise in the office, others can help with the gardening, others in organising events, others with the technical features of the facility etc. There will be ladies who have planned and managed their own homes for many, many years and it is well acknowledged that they are excellent managers. What better way than to use these skills in planning menus, ensuring that the kitchen is run efficiently, hygienically and well? All this is not with a view on saving staff costs but in the belief that every one of these seniors would have decades of experience which they can contribute to the Anand Chhaya community. We are also acutely conscious that the problem of loneliness can hit one quite badly especially when only one partner is left to cope with life and keeping occupied is a very good solution for this. There is dignity in keeping occupied and we would like to live as dignified seniors.

On seeing the first announcement we have had one comment that we have only thought of the well-to-do in the community. I admit that this first phase might appear to neglect the needy. Our hope is that the successful running of this model will encourage philanthropic members of our community to come forward to donate towards setting up such a unit which KSA will gladly implement.

The Chitrapur Saraswat community is spread all over the world. Residing amidst different cultures broadens the mind and sharing this experience, from within India and overseas, makes for interesting interaction. We look forward to building a diverse community within a community. Having said this I see another advantage in this sort of community living. It will be a sharing of what is best from different cultures but it will still be an advantage to live with one’s own people, sharing a common language, common food habits and maybe discovering that your next door neighbour is actually your own relative. After all, every Amchi is either a direct relation or a relative of a relation!

The author can be contacted at (kishorerao2007@gmail.com)
The Health Centre continues its commitment towards providing Health Care at reasonable rates. In addition to regular Consultations and basic pathological tests, the Centre now offers more than 350 sophisticated, pathological investigations such as Thyroid studies, Serum Electrolytes, Cancer Markers, Vit B12, Vit D, Coagulation profiles, Imunoassays, Protein electrophoresis, iron studies etc at highly subsidized rates.

<table>
<thead>
<tr>
<th>SOME ROUTINE TESTS</th>
<th>SOME PACKAGES AVAILABLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>BLOOD GROUP</td>
<td>ANAEMIA PROFILE</td>
</tr>
<tr>
<td>CBC</td>
<td>ANTENATAL PROFILE</td>
</tr>
<tr>
<td>ESR</td>
<td>ARTHRITIS PROFILE</td>
</tr>
<tr>
<td>MALARIA PARASITE</td>
<td>BAD OBSTETRICS HISTORY PROFILE</td>
</tr>
<tr>
<td>MALARIA ANTIGEN TEST RAPID</td>
<td>BASIC LIQUID PROFILE</td>
</tr>
<tr>
<td>WIDAL</td>
<td>BODY PROFILE WITH TSH</td>
</tr>
<tr>
<td>DENGUE IGG/IGM</td>
<td>CARDIAC INJURY PROFILE</td>
</tr>
<tr>
<td>DENGUE NS1</td>
<td>CHEMISTRY 18 TEST PROFILE</td>
</tr>
<tr>
<td>MANTOUX TEST</td>
<td>COAGULATION PROFILE</td>
</tr>
<tr>
<td>CHIKUNGUNYA</td>
<td>COMPLETE BODY PROFILE</td>
</tr>
<tr>
<td>FASTING or PP BLOOD SUGAR</td>
<td>CORONARY PROFILE</td>
</tr>
<tr>
<td>FASTING AND PP</td>
<td>DIABETIC PROFILE</td>
</tr>
<tr>
<td>RANDOM SUGAR</td>
<td>EXECUTIVE PROFILE</td>
</tr>
<tr>
<td>POST GLUCOSE</td>
<td>FEVER PROFILE</td>
</tr>
<tr>
<td>GLYCOCYLATED HAEMOGLOBIN</td>
<td>HEPATIC PROFILE</td>
</tr>
<tr>
<td>UREA</td>
<td>HISTORY OF EXPOSURE PROFILE</td>
</tr>
<tr>
<td>CREATININE</td>
<td>HYPERTENSION PROFILE</td>
</tr>
<tr>
<td>BILIRUBIN</td>
<td>KOCH’S PROFILE</td>
</tr>
<tr>
<td>SGOT</td>
<td>LIPID PROFILE</td>
</tr>
<tr>
<td>SGPT</td>
<td>LIPID PROFILE WITH APO-A &amp; B</td>
</tr>
<tr>
<td>CHOLESTEROL</td>
<td>METABOLIC PROFILE</td>
</tr>
<tr>
<td>TRIGLYCERIDES</td>
<td>OBSTETRIC PROFILE</td>
</tr>
<tr>
<td>ALKALINE PHOSPHATASE</td>
<td>PRE-MARRIAGE COUN. PROF/F</td>
</tr>
<tr>
<td>ELECTROLYTES</td>
<td>PRE-MARRIAGE COUN. PROF./M</td>
</tr>
<tr>
<td>PHOSPHORUS</td>
<td>PRE-OPERATIVE PROFILE</td>
</tr>
<tr>
<td>CALCIUM</td>
<td>RENAL PROFILE</td>
</tr>
<tr>
<td>URIC ACID</td>
<td>RENAL STONE PROFILE</td>
</tr>
<tr>
<td>VITAMIN B12</td>
<td>RHEUMATIC ARTHRITIS PROFILE</td>
</tr>
<tr>
<td>VITAMIN D3</td>
<td>SEXUAL DISFUNCTION PROFILE</td>
</tr>
<tr>
<td>URINE ROUTINE</td>
<td>TORCH PROFILE</td>
</tr>
<tr>
<td>URINE CULTURE &amp; A/B SENSITIVITY</td>
<td>BLOOD PROFILE FOR VISA</td>
</tr>
</tbody>
</table>

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Three generations of Chitrapur Saraswats have grown along, and identified with ‘our’ Shamrao Vithal Co-op Bank, fondly called as ‘amgele Shamanna’ or lately SVC. So no wonder that our hearts were filled with joy and pride on hearing that ‘our’ Bank has been adjudged the “Best Co-Operative Bank” at the ‘Lokmat Banking, Financial Services & Insurance Awards’ event. The Lokmat BFSI Awards recognizes the Best performances of various Banking, Finance & Insurance services. An eminent jury announced the result in a power packed event held on 28th June 2014 at Taj Lands End, Mumbai, and SVC Bank was bestowed with the prestigious Award. In the glittering function the jury applauded the Bank’s strategic and iconic leadership and contribution towards BFSI Industry.

Set up in 1906, SVC Bank has contributed significantly to the development of the cooperative movement in India for over a century. Today, the bank is one of the oldest and most recognized names in the country’s co-operative banking space and remains the country’s only multi state scheduled bank with a presence across 9 states. It is also the first and only bank to develop and offer ‘Genius’ – a core banking solution to more than 80 other cooperative banks. With a total business of over Rs. 17,500 crores and a net profit of Rs. 103 crores recorded in FY14, it has proven its robust and strong fundamentals. Headquartered in Mumbai, the bank has a vast spread of 157 branches and has an employee strength of over 2200.

The year 2014 has marked well over a century of growth for the bank and its customers. The bank added 17 new branches over the last year taking the total count of its branches across the country to 157. The bank now has a presence in 9 states across the country comprising Maharashtra, Karnataka, Tamil Nadu, Andhra Pradesh, Gujarat, Goa, New Delhi, Madhya Pradesh and Rajasthan - the newest addition.

On Monday June 23, 2014 the Shamrao Vithal Co-operative Bank Ltd adopted a new and fresh logo ~ A logo which reflects a crisper and sharper image and inspires growth ~This change reflects the bank’s vision for future expansion of the business which includes reinforcing its position as one of India’s leading co-operatives.

Commenting on this, Mr. Suresh Hemmady, Chairman, SVC Bank said “We are extremely optimistic and confident that we are equipped to meet new challenges for business expansion and growth. Our new brand logo is also aimed at garnering recall among today’s youth who are an important and crucial segment of our audience. It represents the bank’s core values of trust and progress as it takes a step forward. This change enhances the bank’s status in the country and provides the differentiation needed to stand out in a competitive and crowded marketplace.”
**ULTIMATE – 18M ET**

SEA 5.5 AWS E 7018-G  
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DIN EN499 : E 42 5  B 42 H 5

An Outstanding electrode, approved by Indomag Steel Technology, for special application for steel plant. ULTIMATE-18MET displays remarkable weld metal properties:  
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Nickel base alloy electrode gives outstanding performance in welding Inconel-600, Nimonic 75, Monel 400. Has high degree of resistance to hot cracking. Service temperature range 900°C to -250°C.

**CRYOMATE - 5**

AWS A 5.11 ENiCrMo3  
DIN 1736:ELNiCr20Mo9Nb

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

**SILVERSHINE - 4462**

AWS A 5.4 E 2209-16

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

**SILVERSHINE – ZFU(PH)**

AWS A 5.4 E 385-16  
DIN 8556 E 20.25.S1 CuR26

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

<table>
<thead>
<tr>
<th>CO₂ Wire (ER - 70S-6)</th>
<th>OUR MARKETING ACTIVITIES</th>
<th>TIG Filler / Flux Cored Wires</th>
</tr>
</thead>
</table>
A snapshot of the derivation of the logo is given below:

It is a combination of ‘S’ & ‘V’ and also the upward spiral signaling growth which culminates into the new logo of SVC Bank heralding a new age of prosperity for the bank and its customers.

SVC Bank will usher a crisper and sharper image whilst retaining all the values the bank stands for.

This announcement comes at a time when SVC Bank has witnessed its net profit crossing the landmark figure of **Rs. 100 crores**, with total business crossing **Rs. 17,500 crores** in FY14 – an increase of more than 16% as compared to FY13.

Mr. Shrinivas Joshi, MD, stated “The new brand logo is crisp and signifies an organization with a strong focus on ethical business practices. It reinforces SVC Bank’s commitment to provide the very best of banking services to ensure customer satisfaction. The rebranding represents our ambitions and shows how the bank has evolved into a dynamic and leading bank in recent years.”

For more details visit [http://www.svcbank.com/](http://www.svcbank.com/)
Four Generations - Trasi, Betrabet, Bailur and Basrur

The four generation picture clicked on the occasion of baby Ekaansh’s *barso*. The three great grandmothers seated in middle row performed the Panti- Vaat Daan puja after which baby Ekaansh received his blessed name.

Standing left to right - The happy grandparents : Dilip and Anjali Trasi, Shobha and Sumant Basrur
Seated left to right - The elated great grand mothers : Mukti Betrabet, Nalini Trasi, Shanta Bailur
Seated in bottom row left to right: The proud parents Akshay and Shraddha Trasi, baby Ekaansh and Akka : Aditi Trasi

Happy Golden Anniversary
And
Hearty Congratulations
Smt. Vinodini (Nee Gulwadi) Aldangadi
And
Shri Manohar R Aldangadi


We pray Our Kuladevata and Our Holy Guruparampara
to Bless them with Good Health, Happiness and Long Peaceful Life
With lots of love and affection,

Ameeta  Shivdutt  Amod and Sanat Amladi
(Daughter)  (Son-in-law)  (Grand Sons)
Relatives and Friends
If you have been bitten by the sports bug, there’s no getting over it. Sunil Ullal is all the proof you need. About 18 years ago, this 48 year-old Mechanical Engineer from VJTI left a cushy job with a bank to pursue his love & passion for Cricket & Communication Skills.

In 1992 Shri Vasant Amladi, one of the best recognized Cricket coaches then, well respected by all the leading Test Cricketers like Gavaskar, Azharuddin, Kapil Dev, Vengsarkar, Sandip Patil, Ravi Shastri and many more, was teaching at a “Coaching for Coaches” scheme organized by the MCA. Sunil grabbed this opportunity. After receiving this training he started organizing sports camps. Sunil also got associated with KC College of Mass Communication, Davar’s College & C.S. Institute as their visiting faculty and as a regular trainer with CETC (Continuing Education Training Centre). He is continuing this with the same passion even today. He also got associated with Welingkar Institute of Management & All India Institute of Local Self Govt. since 2009 and is also actively involved in Corporate training on behalf of Davar’s College. He regularly conducts sessions for Sr. Citizens of Dignity Foundation at their different centres and also at Bhatia Hospital for their staff on Communication Skills & Interpersonal Relations.

Sunil started his career as a Technical Sales Engineer at Kamani Engg Corp in 1972 and moved to Muscat in 1984 as a Manager of Delta Ltd. His love for cricket got him involved with Muscat Cricket Club for Super League Tournaments and he became their Captain in 1986-87. He was selected as Captain of Oman Cricket Team by Oman Cricket Assn (OCA), which played two major matches in Sharjah in 1987-88.

On his return from Muscat in 1988 he joined the Shamrao Vithal Co-op Bank as their Technical Manager. During a tenure of about 7 years, Sunil organised Inter Co-operative Bank Single Wicket Cricket Tournament, Inter Bank Table Tennis Tournament & also conducted training sessions on Effective Customer Relations & Communication Skills as its internal faculty.

During his short tenure of little over two years at NKGSB Bank, he had the opportunity to have dialogues on stage with prominent personalities like Dr Nandu Laud, Dr Narendra Jadhav, Allique Padamsee. He was also their compere for many important functions & events and was appointed as a P.A. Announcer (Public Address) by CCI (Cricket Club of India) during ICC Trophy in 2006 and Australia-India T-20 Match in 2007.

Sunil has been a Cricket Coach of Siddharth College of Arts & Science, Bombay Stock Exchange, L.R Tarsee Nets at P.J. Hindu Gymkhana, Wilson

Profile

Sunil Ullal
An Eventful Second Innings

Sunil Ullal thanking the Chief Guest Dilip Vensarkar at the launch of the Cricket Coaches Association of Mumbai

Sunil Ullal speaking at the Dignity Foundation
College, Bombay Gymkhana & Dilip Vengsarkar Cricket Academy. He was the architect of the Cricket Coaches Association of Mumbai which was formally inaugurated in 1995 by Dilip Vengsarkar at the Wankhede Stadium. After serving Engineering, Lighting, & Banking industries for over 40 dedicated years joyfully, Sunil decided to finally bid a good bye to his Corporate role in October, 2012.

Sunil has been actively involved in playing different roles during last five years from being the Hon Secretary of the Old Moneyan’s Association (OMA) for successfully organizing Robert Money School’s 175th Anniversary on the school ground, to conducting Workshops/Sessions on Soft Skills and competing various Sports events. In 2012 he was named Head Coach of Eknath Solkar Cricket Academy. In September 2013, Sunil was invited by Navi Mumbai Police Cricket Club to be the Master of Ceremony at their Annual Function held at MCA, BKC, where the Master Blaster legend Sachin Tendulkar, now the “Bharat Ratna,” was the Chief Guest. He treats this as a memorable event of his lifetime.

He has been invited by Haji Commercial Centre, Sharjah in December, 2013 and Max Talent Global Sports, Dubai in January, 2014 to conduct 3 hours sessions on “Communication is breathing.” In March 2014, he was the Compete during the revival of Vijay Merchant Single Wicket Cricket Competition organized and was held at the P.J. Hindu Gymkhana.

Sunil in his childhood days was an active sportsman representing his school (Robert Money School) in various other games than cricket, like Table Tennis, Badminton, Carrom, Volley Ball. He was equally at ease on the Konkani and Marathi stage, having acted and played different roles. He was regularly appearing on Mumbai Doordarshan programmes namely Kilbil, Dnyandeep, Sports News, Amchi Mati Amchi Manse, Magic Lamp etc. He was a lively member of KSA Youth Committee during its Diamond Jubilee Year and also on various Sports & Social Sub-Committees.

Sunil is thoroughly enjoying the different roles he is playing in his second innings, post retirement, giving full time also to his family and also to inspire friends. For him the currency of life is “time” and the language of life is “I can, I will.”

---

**DONATIONS RECEIVED**

Kanara Saraswat Association is grateful to the following donors:

- Late Shri SUBRAO GANESH NADKARNY OF WORLI, under his will donated Rs. 143380.50 to Kanara Saraswat Association for Medical Relief, Distress Relief and Educational Aid. His will is executed by Late Shri Ramanand Venkatrao Nadkarny and Smt. Hemalata Ramanand Nadkarny and Pradeep Venkatrao Nadkarny.

- **EMERGENCY MEDICAL RELIEF FUND**
  - Smt. Nirmala Phatarphekar: 75,000/-
  - Shri Ramesh V. Nadkarni: 5,000/-

  (On the occasion of 50th Wedding Anniversary of Shaila and Suresh Hemmady on 14.06.2014)

- **DISTRESS RELIEF FUND**
  - Smt. Nirmala Phatarphekar: 75,000/-
  - Dr. Maitri Yogesh Gupta: 21000/-

  (In memory of father Dr. Ganesh L. Koppikar)

- **MEDICAL RELIEF FUND**
  - Smt. Geeta V. Hattangady: 10,000/-
  - Smt Shanta Gangolli: 75000/-

  (In memory of Smt. Vatsala Gangolli and Smt. Sumitra Mankikar)

- **SCHOLARSHIP FUND**
  - Shri Gokul Manjeshwar: 10,000/-
  - Smt. Shanta Gangolli: 75000/-

  (In memory of father Shri Murlidhar Manjeshwar and Smt. Sumitra Mankikar)
Book Review

Tihaai On Your Fingertips

An overview of the book, "Tihaai - The Quintessence of Indian Percussive Arts,
The Unique Three-Ring Concept: An Innovative Approach to Other Taals

Written by Prabhakar Betrabet and Sandeep Hattangady, Publishers: Popular Prakashan, Mumbai
Added Attraction: An audio CD included with the book, Price: Rs. 200/-

REVIEWED BY PRAKASH BURDE, MUMBAI

Man is known by the company he keeps. When I received this book - Tihaai-The Quintessence of Indian Percussive Arts with the 'unique Three Ring Concept' by the author-duo (Guru Prabhakar Betrabet and his disciple Sandeep Hattangady), from Gurunathmam Gokarn to review, I had no other alternative but to fall back on the advice given by the "company I keep". I had two reasons for this. One, I simply could not say no to a person for whom I have great admiration and with whom I have been associated for the past 35 years. Second, though I had elementary Tabla training from Pandit Sheshgiri Hangal in Dharwad and later in Pimpri near Pune my training with the Ustad Ghulam Rasool for a year or so was not enough. I felt that my knowledge of Tabla was not adequate to write a review of a book on the complex Tihaai, a specialized section of Percussion Art. Like Prabhakar Betrabet, I had accepted a travelling job for a better remuneration! But unlike him, I did not pursue the training in Tabla. Thus I had to fall back on the 'company' I keep! In one of our meetings I requested Pandit Arvind Mulgaonkar who used to be our regular patron for Kalabharati events in Karnataka Sangha where I arrange free morning programmes every Sunday and likewise, Pandit Sudhir Mainkar, who is my colleague in the Music Forum, an informal group which promotes aesthetic music. I have great admiration for both and naturally I am proud that I keep their company. I had already seen and read their excellent comments in the book. Both patiently heard me and independently were of the opinion that I am the person cut out for the job! "What I felt, I have already written in the book in my comments. Refer to the last column. You also listen to the CD. The book is also meant for the beginners! It will widen your horizon!" Pandit Mulgaonkar said. Sudhirji went one step ahead! "Years ago I had read the reviews on the cassettes brought out by CBS. It was good. Though critics must have the credentials to write, we cannot expect them to be either singers or performers! One must understand and interpret so that the readers follow. Burdeji, listen to the CD". This is the second reason that I decided to write on this book.

Pandit Sadanand Naimpally, an eminent Tabla exponent, Scholar and a Guru, mentions in his foreword that “... how I wish such a book had made its appearance at least 50 years ago!”

Pandit Sudhir Mainkar was referring to this effort made 35-40 years ago by CBS Gramophone Records and Tapes (India) Private Ltd., while talking to me. My mind went back to those days when the Chandiramani brothers, who were totally obsessed with rhythm, had come out with the Music India Series completely devoted to the Percussion Art. Whether it was vocal music, Instrumental music, Thumris, Bhajans, the pride of place was always given to the rhythm! One of the brothers, Bulo C. Rani, was a popular music director of films of yesteryears. Many of us are not aware that his original name was Bulo Chandiram Ramchandani. Ignored
by the film industry, he committed suicide in 1992. Under his leadership and advice, the Chandiramani brothers came out with a series of audio cassettes through C.B.S. They selected 52 different taals with appropriate commentary in English, one cassette on Tabla yet another on Pakhawaj. Chandiramani had entrusted the job to Padhye Guruji for Tabla and Arjun Shejwal for Pakhawaj. The brothers brought out the best from the octogenarian singer then, Krishnarao Chonkar and young, talented Shruti Sadolikar for a combination of Aprachalit Ragas with Aprachalit Taals for yet another cassette! I remember Pandit Chandrashekhar Naringrekar was given the task of presenting unusual rhythm-based melodies on sitar and he had selected sparsely used Dholak, Dholki, Nagara for percussion and taals varied from 6 Matra Lufa Dadra to 16 Matra Tritaal! Anna Joshi had excelled in all these percussion instruments.

Before I wrote reviews on each cassette in the Times and later in the Economic Times, I had to spend almost 15 hours in one week listening to their rehearsals and recordings! All these memories came back to me when I sat to write on Tihaai. The Tihaai is one of the unique features of Hindustani Music. A rhythmic composition of three repetitive steps of a phrase in Vocal and Instrumental music, followed at the same time by the unassuming Tabla accompanist. Tihaais lend grace and charm to the entire exposition. In a solo performance, the potential for Tihaai execution is unlimited. The authors have skillfully applied an innovative approach to Tihaais while explaining the basics and further lucidly show the unique three-ring concept as applied to different taals. There is an excellent foreword by Pandit Naimpally, followed by detailed letters by Shabbir Nisar son of Ustad Shaikh Dawood, the mentor of Prabhakar Betrabet, Pandit Mulgaonkar, Pandit Mainkar, Pandit Ravindra Yavagal, Pandit Gourang Kodical, yet another disciple of the Ustad, Pandit Gurunanadan Kallianpur, and Pandit Radhakrishna T., a senior disciple of Pandit Ravi Shankar.

There is a small introduction of all these contributors including the pen sketches of the authors and of the disciples of Betrabet featured in the CD which is a wonderful take away gift offered with the book.

The three-ring concept has been lucidly explained by the authors in one chapter. The mathematical calculations in the chapter, ‘Precomposed Tihaais’ have been thoughtfully presented. This is the most important chapter of the book. One must carefully read the Instructor’s Manual before one enters the Alibaba’s cave with innumerable Tihaais! There are photographs of unforgettable Gurus and it was thoughtful of the authors to have added the photographs of those featured in the CD too. There is a small glossary specifically designed for Tabla enthusiasts settled abroad.

As mentioned on the back cover, Tihaais are powerful tools. They certainly bring out spontaneous audience appreciation in concerts in the form of incessant claps. I feel, here is a trap. There is a possibility of the artiste falling into this trap for getting more and more claps. One must judiciously use Tihaais in any form of presentation, be it a solo performance of Tabla/Pakhawaj or as an accompanying instrument to the sitar or sarod, or even in a vocal presentation. One cannot enjoy six teaspoonful of sugar in a nicely brewed cup of tea!
Dear Kanni,

You are about to leave not just your familiar home but also your home country, starting the great adventure of life by going to USA, which is understood as the Mecca of academic excellence. This is a momentous occasion not only for you as an individual but for all of us in our family. You have worked hard and single-mindedly to earn a scholarship, without which you could not have gotten that unaffordable seat in the University of Rochester. There is a precedent of this in our family, and you need to know about it.

My paternal grandfather Vombatkere Pandrang Row (also known as V.P. Row) was the youngest (and posthumous) child of his father Narayan Row, and grew up in financially very difficult circumstances in Vombatkere (near Ullal) and Kundapur, both on our western seaboard. He is reputed to have been so determined to study and excel that he read under the street lamp because his mother could not afford the oil to have a lamp inside the home. He excelled in studies right through school and went to Presidency College, Madras (now Chennai), where he studied for the bachelor's degree in Chemistry, which he completed in 1900. Noticing his academic brilliance Tata provided him with a loan scholarship of Rs.7,000, in those days a veritable fortune, to study law in England. He qualified as a Barrister-at-Law and appeared for the Colonial Services Examination, standing Second overall, and First in English, and was eventually appointed in the Indian Civil Service, being one of the earliest Indian officers among the Britishers. During his service he not only paid back the loan to Tata but also brought up and educated his numerous nephews and nieces. His hard work gave all of us, his descendents, a tremendous socio-economic head-start in life.

My father was a Barrister like his father, and was able to study in England because of his father's capacity to pay for it. He excelled in legal practice when he returned home and specialized in company law and constitutional law. He could have earned huge wealth but he spurned mere pelf and chose rather to focus his abilities on legal briefs concerning poor people and industrial workers, taking on the more wealthy clients only when absolutely necessary to maintain his family, and working long hours mostly for gratis. All his working life he fought for justice for the oppressed, and made a name for himself as the champion of the "under-dog". Thus, my brother and I were brought up in a home in which we never had but very occasional luxuries, and our wonderful mother took almost the entire burden of our upbringing.

With some work and lots of luck I rose to the rank of major general in our army. I attribute most of that professional "success" to the socio-economic head-start that I enjoyed, and to my elders, teachers and fauji seniors, but most of all to my subordinates whom I had the privilege to command during my 35 years in uniform, and from whom I learned a lot. I registered for doctoral studies in I.I.T., Madras, in 1979 and earned my PhD degree in 1987. My doctoral thesis is dedicated to "All those, at whose cost inevitably, this work has been done". This was an expression of my understanding that in a world of finite social, economic, material and educational resources, one person draws more of them inevitably at the cost of many others. Thus, those of us with a socio-economic head-start owe a certain debt to the society that nurtured us and provided us the opportunities.

You are about to embark on the ocean of life that is sometimes calm and at other times turbulent and stormy, when you need to struggle to survive. But even while I want you to remember your debt to your society, I certainly do not mean that life is grim and you must feel guilty when you enjoy yourself areas and excellent in a few. While you can justifiably be satisfied with yourself you will, we are certain, strive for even greater excellence, always with the understanding and humility that you like all of us have had a head-start.

Isaac Newton is reputed to have said that achievements are because we “stand on the shoulders of our predecessors”. You have not merely excelled academically, but also in debates and physical sports and games and are an all-rounder, good in many
in harmless fun and play, or spend time in “mental loafing”, rather, I would actually advise some regulated “mental loafing”, because it relaxes the mind and engenders creativity. You are young only once and you must have fun and laughter and enjoy yourself, not only work and work.

You must at all times keep physically fit. Or rather, maintain your present fine physical fitness. I strongly recommend yogasana and pranayama (performed daily in your room, preferably in the morning immediately after evacuating the bowels, on an empty stomach) even if for just 15-20 minutes, but regularly. Regularity is the name of the game. This will increase your alertness and enhance your intellectual and physical capabilities. Sports and games and running for exercise are good but cannot substitute those 15-20 minutes of yogasana and pranayama. You are already well aware of the importance of keeping your digestion working well, and understand the need to never abuse your stomach. So that’s quite enough of advice!

We know that you will conduct yourself such that you will bring pride and a good name to our country and our family. We send you our fond blessings and wish you success in your efforts in the classrooms, the laboratories, on the playfield and other extra-curricular events. Do keep in touch with us by Skype and e-mail. We look forward to meeting you in December when you come home for the holidays.

With lots of love and fond hugs,
Ajja and Anamma

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**Match Making Bureaus**

Many Chitrapur Saraswats are on the lookout for getting girls and boys for their children for a suitable match. KSA has its own Marriage Bureau ably conducted by Shri Dilip Sashital and Smt. Usha Surkund and is assisted by Miss Geeta Kulkarni. This Bureau has helped many parents who are based in Mumbai as well as outside. We understand that there are some individuals at different places who have undertaken this noble cause as a social work or as a hobby. There may be some doing this on commercial basis. We invite all such individuals to send us their names with addresses, contact numbers, e-mail id or website etc. so that the parents can contact them at their town or place. This will be of great help to all. At the moment, 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: 9869552764. Email id: uksurkund@hotmail.com

3) **Smt. Bina Karnad**, 9, Juhu Jyoti, Dadabhai Cross Road, Santacruze(W), Mumbai-400054
   Contact Nos.: 09223905727 / 09004287674 Website: www.karnadmatrimony.com

4) **Smt. Vridha 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: 022-28989716, 09920709778

6) **Smt. Chhaya Trikannad**, Mumbai. Tel: 022-28981050

7) **Shri Vijayanand S. Hattangady**, B1, Awbo Colony, Pawan Nagar, Nashik-422008
   Tel: 0253-2377502 E-mail: vshattan@gmail.com

8) **Smt. Radhika K. Ubhaykar**, 3/3, Vijayalakshmi Apts., 90, Rambauny Colony, Paud Road, Kothrud, Pune-411038 Contact: 020-25465650 / 09767758659

9) **Shri. Nagesh Turme (Kaikini)**, Yashaswini, Shri Mangesh Krupa Compound, Bastipeth, Kunta-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

    Contact No. 0836-2258006 / 09611959485

13) **Smt. Suvarna Sandeep Pandit**, 23/A, AECS Layout, Ilind Cross , Ilind Stage, Sanjay Nagar, Bangalore - 560094 Mobile - 09880886365
If you look around while walking on our roads, you will find more people with walking sticks now than say ten years back. This could be due to the fact that longevity has improved in the country and there are more seniors now. The main reason, however, is the appalling condition of roads. In Mumbai, walking on roads is a nightmare. Our Corporators go to Singapore or Korea to study the condition of roads, the Corporation imports latest machines from Germany or Japan and spends crores on repairs but the roads continue to be in a dreadful condition. The paver blocks, which are unevenly laid, make walking more difficult. Let me narrate my personal experience.

About two years back, whilst on a guided tour, there was a senior doctor from the USA, originally from Karnataka, in our group. He mentioned to me the advantages of using a stick. At that time I had not felt the need for a stick. My friends on the Facebook, seeing my photos taken in youth, had been complimenting me on my 'youth', which flattered me no end. But I have read somewhere that when your friends flatter you on your youthful looks, it is a certain sign that you are growing old!

All the while, I had been under the impression that sports shoes like Nike and Reebok are for the sportsmen and the younger generation. But doctors to whom I spoke, said that it is necessary to take care of one's feet and use well-fitting footwear. Accordingly, I bought an expensive pair of Nike shoes, which have been useful whilst walking. Then the need for a walking stick arose.

Hurried consultations followed with family members about using a walking stick my daughter gave me tips on how to walk with a stick saying, 'Papa, it is not like taking a dog for walk, where the dog follows you. It is the stick first and then you take a step forward.' I had never had a dog nor used a walking stick. But thank you dear for your advice. My wife also put in a word, "Aikunche (listen), no need to feel shy. We have to take care of ourselves.” Another thank you. Thus assured of family support, the next step was selection of a suitable stick.

After going through catalogues, I was surprised to find there are walking sticks of various types. There are wooden ones and those made of aluminium, U shaped and L shaped handles, of adjustable height, left and right adjustable, with rubber shoes (never imagined sticks had shoes), one pod or tripod and so on. This confused me thoroughly. With the help of my friendly Chemist, I selected an aluminium stick with a single pod, which was lightweight. He was kind enough to adjust the height of the stick for me and gave me a discount (Senior Citizen) too. This stick should be good enough till I graduate to a tripod.

I have now been getting curious glances from my neighbours and some made kind enquiries about my health too. But generally, I find that the other pedestrians are more courteous towards me. Hawkers and shopkeepers too are considerate. Earlier the watchman at my Bank would stand indifferently, when I tried to open the heavy door, but now he springs into action and holds the door open for me. Motorists and bike riders however continue to be rash. I have heard from friends that early morning walkers carry sticks to drive away street dogs, which pounce at them. But I have not put the stick to this use, because I go for evening walks only, when dogs seem to be peaceful.

The last word on walking sticks came from a neurologist, whom I had consulted recently. When I told him that I wanted to discontinue the stick after some time, he said "Don't do it. You look distinguished with a walking stick.” This pampered my ego and I have decided to stick with the stick!
The Month of June is best remembered as the time to get back to school. Checking uniforms to confirm if they have been able to survive the sudden spurts in weight and height, dusting the ever faithful schoolbag to ensure it can sustain another year of load of books, putting back the pencils and erasers which went roaming around the house in the vacations, back in the compass box!

But for the Mumbai Prarthana children, it is time again for the Annual Mumbai Prarthana Shiviram!

A time to rejuvenate, to meet up friends from all sabhas, to create stuff, learn new things, devour the yummy ‘mamam’ and lap up the ‘thand – thand’ icecreams!

And so a total of 90 (50 children, 9 parents, 17 teachers, 14 observers) attended the Shiviram on 8th June at Shree Anandashram Math, Khar, Mumbai in commemoration of our beloved Guru P.P. Parijnanashram III Swamiji’s birth anniversary. The opening prayers were followed by Guru Paduka Stotram and Shree Parijnan Trayodashi.

The first session was Yogasanas, conducted by Ms. Bhavika Bhasin, a trainer at the famed Yoga Institute Santacruz. She put the children through some simple yoga exercises and asanas which focused on improving concentration and relaxation strategies to relieve stress. This was followed by a nutritious breakfast.

With their hunger satiated, children geared up for the next session - ‘Save the Tigers’ presentation by Saurabh and Shweta Sawant, volunteers with Sanctuary India Magazine. With the aid of a colourful powerpoint, he explained how saving the tigers and the wildlife helps in saving the forests, water resources and ultimately Human Life. The session was interactive, with children popping questions to understand the presentation. One could actually see the grey cells linking information, making connections as they narrated their experiences.

Next came the Quiz time! The children were assigned to groups in a way by which they were also able to recollect all the Samadhis of our P.P. Swamiji’s. After forming groups, Padmini Balsekar conducted a quiz on Konkani words for various vegetables, fruits, tastes, places in the home, names of pest and time. This activity fanned a healthy competitive spirit as the teams vied for the top spot. Next was another game by Tejashree Savkoor which focused on teamwork and unity to achieve goals. The hall buzzed with activity as children worked hard to ensure that their team won. A discussion at the end helped them understand that at times it is necessary to take a step back, think out of the box and change strategies for a collective victory!

With stomachs rumbling again, it was lunch time. Children queued up with their plates for the hot delicious food and sat quietly as they emptied their plates talking and bonding with their mates.

The post lunch activity too planned to drive away any moments of post lunch lethargy, with Gayatri Hattangadi, Sharmila Gokarn and Deepa Betrabet teaching them craft. The children were grouped according to their age. The older group made a mind-blowing Bonsai plant using waste cardboards and the younger group made a lovely photo frame using candy sticks. Teachers and parents assisted the little ones as they worked nonstop to complete their craft articles.

Next, Sudhir Balwally screened the video of Swamiji’s arshirvachana after the Samuhik Gurupoojana held in 2010 at Santacruz to enthuse this batch of students to participate in Gurupoojana regularly. This was a step towards inspiring the children and teachers to learn and practice performing Gurupoojana in preparation for P.P. Sadyojat Shankarashram Swamiji’s 50th birthday celebrations this year.

The day concluded with the much awaited Cake cutting and Diya lighting session. Amidst resounding Jai – Jaikar’s the delicious cake baked by Yuvati, Dhanashree Mallapur, was cut by the youngest student. With a piece of the yummy gooey cake held between their fingers, the heart and mind filled with joy, gratefulness and the words “Happy Birthday Swamiji”, children bid adieu to friends and teachers.

Kudos to the main organizer Sujata Haldipur,
activity teachers Gayatri Hattangadi, Sharmila Gokarn, Deepa Betrabet, the parent volunteers and the Prarthana teachers for all their rigorous efforts, the Staff of Shri Anandashram Math who lent their quiet support all along. Not to forget Shri Kiran Bajekal, the person with the magical fingers who ensured that all the hungry tummies were well fed!

Photo credits: Sandeep Trasikar

Report

Honouring of Shri Durgesh Chandavarkar

The students and well wishers of the veteran music composer and singer, Shri Durgesh Chandavarkar, got together to honour and felicitate their respected Guru on his 78th birthday, by rendering around 20 melodious music compositions in Marathi and Hindi languages. He was felicitated through the august hands of none other than, Padmashree D. K. Datar, the internationally acclaimed violinist, on the 29th June 2014 at the Vamanashram Hall, Borivali.

The melodious songs were presented by his students, Smt. Geeta Yennemadi, Smt. Savita Kalbag, Smt. Asha Bellare, Kum Kadambini Kaikini, Smt. Shyamala Mavinkurve, Shri Prashant Telang, Shri Gajanan Turme and Shri Dinesh Turme.

The musicians: Sanvadini: Shri Ashok A. Bellare, Violin: Shri Rajan Mashelkar, Tabla: Shri Girish Ugrankar, Shri Srinivas Shembekar, Side Rhythms: Shri Ravindra Kadam.

The programme was compered by Smt. Deepa Savkur and written by Shri Uday Mankikar.

Shri Durgesh Chandavarkar, one of the seniormost disciple of late Pt. Chidanand Nagarkar and late Shri Srinivas Khale is being honoured for his contribution in composing music for over 50 years by Padmashree D.K. Datar, the internationally acclaimed violinist, on 29th June, 2014, at Vamanashram Hall, Borivali, Mumbai.
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SUSHILA SHANKAR KUNDAPUR: BIRTH CENTENARY – 5th August 2014
Blessed by 3 Gurumaulis; Fondled 3 Great-grandsons

Sushila was an ideal homemaker and mother. Everyone still remembers her quiet sincerity and ever-present smile, her patience and positive attitude. Always do your best and think of others too, she taught us by example.

Sushila symbolised shraaddha and bhakti. Anandashram Swamiji, Parijnanashram Swamiji and Sadyojat Shankarashram Swamij repeatedly blessed her. Shankar and Sushila helped Parijnanashram Swamiji create the Library at Shri Chitrapur Math, Shirali. Swamiji granted them His blessed saanidhya often in the 1970s and 1980s. Sushila helped run Shree Shant Sukhada, which Swamiji named and inaugurated on His birthday on 15th June 1990 to uplift the needy around His Jnananand Ashram at Karla.

In 2007, Sushila fondled great-grandsons Aarin and Ishaan, celebrated her 93rd birthday and passed away peacefully on Ganesh Chaturti day.

Sushila holds 1st great-grandson Tanmay Kundapur. Son Gourang and daughter-in-law Anuradha flank her. Daughters Vidyagouri and Nilambari are in front. Grandson Rajeevlochan, granddaughter-in-law Tanvi and 3rd great-grandson Ishaan Kundapur (inset) are on the right. Granddaughter Shivani, grandson-in-law Nigel Pereira and 2nd great-grandson Aarin Kundapur-Pereira (inset) are on left.
“A thorough gentleman, a sincere friend, a practical philosopher, a man of courage and conviction and a homoeopathic physician par excellence.”

... incredible in industry as in intuition
... His name:

Dr. Ganesh Laxmikant Koppikar
(b. Honnavar, 21 August 1914; d. Bombay, 10 July 1985)

Fondly remembered, always.
Jeevan, Suman, Yogesh, Maitri,
Kailasnath & Purnima, Pranav, Tanay & Tejishtha
Vithal R. Kaikini
Dharwad, (of SBI)
30.04.1935 - 12.06.2014
Passed away after brief illness
On 12th June 2014

My beloved father,
who has been my idol
throughout my life.
I will never forget your love
and affection and kindness
bestowed on me.
My upbringing and values
that you inculcated played
a major role especially when you
filled the void after my mother
left me early in my life.
I will always remember you
Miss you “Papa”

Deeply mourned by:
Son- Durgesh
Daughter in law: Nandini
Grand Son: Dhaval

“Aai” a mother in true sense to all of us.
Your guidance and moral support gave us
courage to overcome the most difficult
situations in life.
Your love and happiness showered on us is
unforgettable and everlasting.
“We will miss you a lot.”
You always valued relations and friends and
hence all of us are together to face this
irreparable loss.
Your absence will be felt throughout and deep
within our hearts.

May your soul rest in eternal peace.
Deeply mourned by:
Sister - Shalini
Daughters: Rekha and Chitra
Sons-in-law: Hemant Nadkarni and
Sandeep Mudbidri
Grand-daughter and Grandson-in-law:
Nikhita and Vivek Iyer Ramji
Grand Son: Nikhil Mudbidri

Kaikinis, Amladis, Pandits, Sagars, Nadkarnis, Mudbidris, Ramjis, Mallapurs, Haldipurs,
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165 Cheviot Gardens

(A sensory poem)

A small quiet home in the suburbs of London.

A speck on the great country’s map.

Soft shepherd’s pie with a mild tang and spice.

Fast English mouths talking in an English accent in an English country.

The sweet smell of fruits and pollen.

The fuzzy blue carpet of the stairs.

A crumbly minced pie with tiny berries inside.

The sizzle of a frying pan doing its job.

The cold, hard wooden floor.

Tomatoes as red as a clown’s nose.

The smell of damp grass after the midnight rainstorm.

Al Dente pasta served with a red sauce.

The homey smell of a sky blue coat.

The screaming ring of the extremely loud phone.

Towering trees with gorgeous multi-coloured leaves.

Teeth sinking into the crispy crust of a sausage roll.

The shrieking call of a hungry crow.

Turning the car into a small side-road, then stopping at 165 Cheviot Gardens.

Shiv Bailur (11 years)
“Jhuley” which means “Victory to the Gods!” is the most common greeting heard everywhere in Ladakh. I realised how true it was, when we, 19 of us from Karnatak Society, Matunga & around, decided to go to Ladakh. I didn’t know much about the terrain, but had only heard Devrai, my dear husband, mention Pangong, Zanskar, Lamayuru etc. which sounded very foreign. We were really excited to be visiting these exotic places.

This was Devrai’s third visit to Ladakh. But this time he was leading us with Ganesh Kamath, our dear friend from Karnatak Society. They left few days in advance to make arrangements for the entire team. Our trip was divided in 2 parts. Ladakh - Land of Passes & Kashmir Valley. To visit Ladakh by road, there is a window period of 3 months, from July to September, rest of the year many of the high passes are blocked by ice. Some people prefer to take a direct flight to Leh. But we flew into Srinagar & drove to Leh to get acclimatized to the altitude & secondly to witness the unparalleled scenery on the road trip. From Srinagar airport we travelled to Kargil, crossing the dreaded Zoji La. In Ladakhi “La” means a mountain pass. This was the first of the many passes which we would be crossing in our trip. From Zoji La to Kargil the road is so close to the Line of Control that walls are built next to the roads to protect vehicles from enemy fire. When we crossed Tiger Hill, we were reminded of the sacrifices of our brave soldiers and stopped our vehicle for two minutes to pay homage. Respect for our jawans increased manifold seeing the extreme topography- a land of freezing winds, burning hot sunlight, a cold desert in the rain shadow of the awe inspiring Great Himalayas.

Next day our destination was Leh. Our first stop was into Srinagar & drove to Leh to get acclimatized to the altitude & secondly to witness the unparalleled scenery on the road trip. From Srinagar airport we travelled to Kargil, crossing the dreaded Zoji La. In Ladakhi “La” means a mountain pass. This was the first of the many passes which we would be crossing in our trip. From Zoji La to Kargil the road is so close to the Line of Control that walls are built next to the roads to protect vehicles from enemy fire. When we crossed Tiger Hill, we were reminded of the sacrifices of our brave soldiers and stopped our vehicle for two minutes to pay homage. Respect for our jawans increased manifold seeing the extreme topography- a land of freezing winds, burning hot sunlight, a cold desert in the rain shadow of the awe inspiring Great Himalayas.

Next day our destination was Leh. Our first stop was
the release of '3 idiots' which has made the school more famous. Now, it has a cafe named "Rancho's cafe". Our last stop was the Shanti Stupa atop a mountain at Leh. By then we had become very familiar with the deities like Maa Tara, Padmasambhava & the adorning within the gompas like the Thanka, Mandala, Prayer wheels, multi coloured prayer flags, Dorje etc.

Our itinerary would now take us to more exotic locales. Next day we started early as we were going on the Highest Motorable Road in the world, Khardung La at 18,380 feet where you see a board pointing out health hazards at such high altitudes & warns you to leave the place within 15 minutes. But we were so excited with the snow and clicking snaps with the army jawans that we didn’t realise that we were there for an hour when all the time Devrai was pointing at the board. We realised the reason, when some of our team members started complaining of splitting headaches & breathlessness. From then on nobody questioned Devrai's instructions. From Khardung La we crossed in to the Nubra Valley with the beautiful Shyok river & the desert sand dunes at Diskit. We rode on the double humped Bactrian camels & stayed in tents, for some of us first time in their lives. The night we spent at Hunder in the tent & the apricots we plucked off the trees & ate will be etched in our minds forever.

Next stop was Pangong Lake (Tso in Ladakhi). En route when we crossed Chang La at 17,500 feet, our group was back inside the vehicles within 10 minutes to avoid the recurrence of "Khardunglitis". The trip to Pangong was like no other, with the sightings of the marmots- large ground squirrels, Kiangs-largest of the wild asses which is native to the Tibetan Plateau, the herds of Yaks & of course the lake itself, one third of which is in India & two thirds in China. It was mesmerising with it’s different shades of blue which you would rarely see in nature. And there was the trip to the 3 Idiot point which has become a tourist attraction after the movie. Pangong was the coldest place we encountered on the trip. Neeraj Chandaver, the youngest member of the group scaled Garnet Hill which is next to the lake & had a grand adventure. Returning from Pangong, Devrai stopped at a Yak herder’s tent where Yak milk, Yak butter & Yak paneer was available. Here we tasted Ladakhi tea which is topped with Yak butter locally called "Gud Gud Chai".

We came to our last day in Leh. Ten members of the group went on a white water rafting trip which was a thrilling experience for them all. The others like me spent the entire day shopping. Leh is a Shopper’s Paradise. There is something here for everybody from artefacts, jewellery to trekking gear. I must mention our gastronomic experience with Tibetan food such as Thukpa- noodle soup with meat or vegetables, Teemok- steamed bread eaten with either mutton or vegetable curry, momos are like our ukadiche modak stuffed with either meat or vegetables. I should not forget to mention our vehicle drivers Mr. Lotus & Mr. Fungshuk who within 9 days had become part of our team. We would be missing them during the next leg of our trip. Thus ended our sojourn in Leh.

We departed from Leh to return to the Kashmir Valley. Enroute to Pahalgam we stopped at the last monastery of the trip at Alchi. We also stopped at Sonamarg where we had the best “Kahwa”(Kashmiri spiced tea) of the trip. Here we took some time to visit “Thajiwas Glacier”. We reached Pahalgam crossing the saffron fields at Pampore & the cricket bat factories near Anantnag. Next day we did local sight seeing covering Aru Valley where Shahrukh Khan was shooting for his forthcoming Yash Chopra film, Chandanwari -the starting point of the Amarnath Yatra & the Betab point where this movie was filmed. We strolled along the Lidder river. Pahalgam is like a beautiful picture postcard with its pine trees & rolling meadows. From Pahalgam we moved to Srinagar, our last stop of the trip & did local sightseeing covering the Moghal Gardens -Chashmeshahi, Nishat & Shalimar & the mosque at Hazrat Bal, before we moved into the Houseboats on Dal Lake, which were going to be our home for the next three days. Staying in the houseboat was like icing on the cake. You sit on the deck & watch the shikaras move about silently & smoothly. Here you don’t go to the market, it is the market which comes to you. I was surprised to see the wide variety of goods being sold on the shikaras from jewellery, Kashmiri handicrafts to kebabs from live barbeques & the costliest of wines. The house boats are aesthetically decorated with wall to wall carpets, fine carved wooden furniture. There is homely warmth to your stay as the owners have their residence behind the houseboats & they take very good care of you. It was interesting to watch the kids go to school or ladies going to the land market using the shikara like we use an auto rickshaw here. Next day we made a day trip to Gulmarg & some members travelled by Gondola (rope way) to Khilanmarg. In Srinagar we tasted Kashmiri Wazwan or cuisine, and dined on items like Rishta, Yakhni, Goshtaba, Tabakmaz, Nadur (lotus stem)Yakhni etc.

All good things have to come to an end & so too our trip. But the memories of the full Moon rising over serene Dal Lake, the wide expanses of Ladakh &chantings of Om Mani Padme Hum linger on.....!
After a busy ‘on the go’ life, at 62, I sit back to review it and find that by trying to follow a few maxims, which I imbibed in school, from my parents and the gurus, I have been able to lead a life with no regrets. I would like to share these maxims with my young friends.

The first chapter I read in my Moral Science book in school was, there is a God who is omnipotent, omniscient and omnipresent. He is all powerful, knowing everything and is present everywhere at once. So He can see every one of us and every action of ours. He, with the help of our conscience, tells us what is right and what is wrong. So listen to your conscience. Never silence it!

This Universal force is your best friend. Talk to Him. He is always by your side. You can confide in Him, fight with Him, cry and laugh with Him. He is always with you, your constant guide, helping you to think right and do what is right. You just have to have full faith in Him. He does not ask you to fast for Him or bribe Him with gifts as offerings, but I’m sure He’ll feel good when you thank Him for His guidance especially when He wades you through difficult times. Just chant His name consciously or subconsciously, but all the time, and experience the confidence you build up!

Forgetting unpleasant incidents of your life is good memory. Forgive and forget all the wrongs, you think others have done to you, but always remember each and every kind act they have done for you.

Try to follow ‘ We ants neither lend nor borrow’ but lend whenever possible without expecting it to be returned.

Donate whatever you can to the deserving and then forget about it. Let the left hand know not what the right hand has donated.

When you have committed a mistake, do not hesitate to apologise, be it to a child or your elders.

When you meet with failure, do not brood. There is always a ‘next time’, but if, it has to be the last time, then think it to be your destiny and keep going!

But all said and done, there are times when you feel blue, depressed that you are not as lucky as the others, then sing aloud the hymn “Count your blessings, name them one by one and it will surprise you what the Lord has done!”

Soon you’ll have a smile on your face and thank the Lord for giving you such a beautiful gift of LIFE. Live it to the fullest!
Planning for Retirement

GOKUL MANJESHWAR

The author Mr Gokul Manjeshwar is the Retired Financial Controller of Asian Paints Limited and Director of Overseas Subsidiaries of the Group. He is currently an Independent Corporate Advisor and advises corporates and “not for profit” organisations.

Planning for retirement is a challenge. On the one hand, you need to systematically set aside a part of your current income to build a retirement corpus and on the other hand, invest prudently to maximise post tax returns while ensuring there is no loss of capital for whatever reason. Many today live into their 80’s and 90’s and this means most Amchis who are salaried individuals, would need to build a large enough corpus by the time they retire so that it generates adequate income to meet their expenses for perhaps 30 years after retirement. And remember, expenses will go up over the years due to inflation. Assuming inflation is a modest 7% per year, the Sunday Times newspaper which today costs Rs. 7 will cost Rs. 53 in 2044.

Savings today are invested by individuals across asset classes such as real estate, gold/silver, fixed income instruments like bank FDs, Provident Fund, Public Provident Fund, equities, commodities, insurance policies etc. Individuals today also have the option to invest overseas up to specified limits. The preference of most is however traditional investments such as real estate, insurance policies, gold/silver, bank deposits, Provident Fund and Post Office savings products. Some of these investments like bank deposits offer post tax returns which for those in the highest tax slab, are lower than the rate of inflation. Not many invest in equities either directly or through mutual funds and even those who do, generally invest only a small proportion of their savings in equities despite studies showing that among all asset classes, equities provide the best long term returns.

If one has to live comfortably after retirement, you need to be clear as to what kind of corpus you need to accumulate by the time you retire. This means having clarity on the rate of return each asset class is giving you, how much more you need to add to the savings kitty between now and retirement, what are likely to be your expenses in the post retirement phase and what return you can expect from the various asset classes where you invest your savings. You need to exclude out of this exercise the house you live in since it will not generate any cash to meet expenses unless you decide to sell it, purchase another house at a lower price and invest the differential amount in income earning assets or enter into a reverse mortgage arrangement with a bank.

Coming to equities, the options are either to invest directly in equities or through mutual funds. Investing directly in equities requires the ability to identify good companies, evaluate whether a share is fairly priced and equally important, have the time and ability to actively monitor your portfolio and decide when to sell a share and book profits. A company whose prospects look good now need not necessarily be so after 5 years and smart investing requires the ability to take decisions to sell shares at an appropriate juncture and not hold on to eternity as many retail investors do. The other option is to invest in mutual funds which invest in equities. The investments of these mutual funds are managed by fund managers and larger funds have fund managers with several years of fund managing experience. Many individuals and particularly those who may have invested when the stock market was at its highest level some years ago, feel disappointed by the returns given by equity mutual funds and published data indicates that around 12 million folios were closed during the 2009-14 period and the redemptions amount to approximately Rs. 75000 crores. Why this disappointment? Perhaps it is due to the fact that people do not treat equity as long term investment, do not invest in mutual funds with a long term proven track record and exit at the earliest when the stock market rises without waiting for a sufficiently long time to reap returns.
To illustrate, given here below are the 5, 10 and 15 year returns of some large equity funds. I have considered
these three time buckets because if investors are willing to stay locked into a bank FD for 5 years or into a PPF
account for 15 years, then why not in an equity mutual fund. Readers should note that in many fixed income
investment options like bank FDs, interest is taxable while in the case of equity mutual funds, dividends
are tax free and capital gains is also tax free if units are redeemed after one year from the date of purchase.

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Launch date</th>
<th>Assets of fund (Rs. crores)</th>
<th>5 yrs</th>
<th>10 yrs</th>
<th>15 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDFC Top 200 FUND</td>
<td>Aug 19, 1996</td>
<td>10,088.0</td>
<td>19.5</td>
<td>20.1</td>
<td>22.2</td>
</tr>
<tr>
<td>HDFC EQUITY FUND</td>
<td>Dec 08, 1994</td>
<td>9,697.0</td>
<td>22.1</td>
<td>20.4</td>
<td>25.9</td>
</tr>
<tr>
<td>ICICI PRUFOCUS BLUE CHIP</td>
<td>May 07, 2008</td>
<td>4,678.0</td>
<td>20.6</td>
<td>NA</td>
<td>25.9</td>
</tr>
<tr>
<td>ICICI PRUDYNAMIC PLAN</td>
<td>Oct 18, 2002</td>
<td>3,605.0</td>
<td>20.8</td>
<td>22.2</td>
<td>NA</td>
</tr>
<tr>
<td>FRANK UNABLE CHIP</td>
<td>Nov 30, 1993</td>
<td>3,998.0</td>
<td>17.4</td>
<td>17.7</td>
<td>23.5</td>
</tr>
<tr>
<td>RELIANCE GROWTH</td>
<td>Sept 08, 1995</td>
<td>4,054.0</td>
<td>17.0</td>
<td>21.0</td>
<td>26.7</td>
</tr>
</tbody>
</table>

Note: NA indicates that the fund has not been in existence that long and hence it is not possible to compute
return for that particular time bucket. Returns have been computed from data obtained from Moneycontrol as on
25th April 2014.

While on the subject of mutual funds, anybody with taxable income would be aware of Section 80 C of the Income
Tax Act which provides for a deduction upto Rs 1,00,000/- in each financial year from taxable income by investing in
permissible investments or claiming permissible deductions. The specified investments include PF/PPF; life insurance
premium, specified 5 year bank FDs, Equity Linked Savings Schemes (ELSS) to name a few as well as the principal
amount of home loan instalments. Here again, many tend to prefer traditional investments like bank FDs, PF/PPF
and life insurance policies although returns from ELSS are superior as the following data shows:

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Launch date</th>
<th>Assets of fund (Rs. crores)</th>
<th>5 yrs</th>
<th>10 yrs</th>
<th>15 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICICI PRUDENTIAL TAX PLAN</td>
<td>Aug 09, 1999</td>
<td>1548.0</td>
<td>24.1</td>
<td>21.2</td>
<td><strong>21.8</strong></td>
</tr>
<tr>
<td>HDFC TAX SAVER</td>
<td>Dec 18, 1995</td>
<td>3456.0</td>
<td>20.8</td>
<td>21.1</td>
<td>29.2</td>
</tr>
<tr>
<td>FRANKLIN INDIA TAX SHIELD</td>
<td>April 10, 1999</td>
<td>980.0</td>
<td>20.2</td>
<td>18.1</td>
<td>25.2</td>
</tr>
</tbody>
</table>

Note: While the lock in period in respect of ELSS is 3 years, there is no need to withdraw immediately on completion
of 3 years and one can stay invested for any period thereafter as in the case of any other equity mutual fund.

I therefore urge all readers to actively manage their investment portfolios, monitor post tax returns from each
asset class, maximise overall return without taking undue risks, examine including at least some amount of equity
in their investment portfolio and systematically plan for a financially secure retirement.

A word of caution and disclaimer: This write up is only to educate readers on the importance of planning for a
financially secure retirement and the returns that equity mutual funds and ELSS funds have delivered in the past.
There is no guarantee that equities or equity mutual funds will deliver the same kind of returns in future. This is
not to be construed as investment advice and you must exercise your own judgement while taking any investment
decision and seek expert financial advice, if required.
Demise
Suresh P. Balse (Ex Glaxo, Mumbai)
(4th December 1939-12th March 2014)

Don't grieve for me, for now I'm free,
I'm following the path God laid for me.
I took his hand when I heard his call,
I turned my back and left it all.
I could not stay another day,
To laugh, to love, to work, to play.
Tasks left undone must stay that way,
I've found that peace at the end of the day.
If my parting has left a void,
Then fill it with remembered joy.

My Life’s been full, I savored much,
Good friends, good times, a loved one’s touch.
Perhaps my time seemed all too brief,
Don't lengthen it now with undue grief.
Lift up your heart and share with me,
God wanted me now, He set me free.

Mourned by: Geeta
Sonia Kedar Dhruv Ellora
Vinay Rishi Sonal
Balse, Shiralis, Baingurs, Biyars,
Kulkarnis

Heartfelt Gratitude to Friends, Neighbours and Well-Wishers who stood by during illness and mourning.

Thank The Lord
Gunnu Talgery

My Mother and her mother before her, used to recite a marathi shlok which went something like this..

ज्या ज्या श्याली हे मन जाय माझे
त्या ज्या श्याली हे निजमुख तूझे
मी ठिकूते मरलक ज्या ठिकाणी
तेथे तुझे मदरुस सावट दोन्ही

Loosely translated, it meant:
Wherever my mind wanders, I see your image, whenever I put my head down,
It is at your lotus feet.

We are blessed with : 

Good health, A roof over the head, A hot meal when we are hungry, A warm blanket when it is cold, A cool breeze when it is warm, Elders’ blessings to guide us through life, Children who bring us pride and glory, Grandchildren and the warmth of their unstinted love, The wealth of goodwill, The company of friends, The loyalty of a pet, The delight of a meeting, The pleasure of reading a good book in bed, The anticipation of a journey, The excitement of travel, The enjoyment of watching a cartoon, The rapture of listening to an old Saigal, Pankaj Mullick or Jagjit Singh classic, The comfort of sliding under a coverlet, with no worries, no aches and no pains - for the pure bliss of restful sleep, The luxury of a clear conscience, The scented smoke of ghee poured over the flames in a havan and of Lobhan after a baby’s bath, The aroma of brewing coffee and baking bread and The unfailing power of faith.

So completely immersed in the mundane, we rarely count our blessings or remember to thank the Lord for the gift of life. Never a ritualist or a temple visitor, the ancestral legacy of faith and my grandmother’s simple formula for worship, has always given me peace of mind, with the strength and courage to face challenges life throws at me every day.

The writer can be contacted at gunnuitjyoti@gmail.com
Grandparents...The word conjure up a couple who are equivalent to parents. They are those where dual role of parenting is manifest. Grandparents play different roles which emphasize their vital links in the family. With a wealth of old experiences behind them and having the unique ability of being able to metamorphose from advisors to listeners, they can offer support and stability.

Since my childhood, both my parents were working. They used to go to office early at 9 am and would only be seen after 6 pm in the evenings. No doubt they say no one can take the place of parents, but there was a separate place for my grandparents too in my heart. Very few lucky children get the opportunity to be with their grandparents and get pampered by them. I consider myself lucky in that matter. My parents had kept a maid to look after me and do all my work like bathing, feeding and cleaning and had told my grandparents just to supervise if the maid is doing the needful. Even though the maid would be around, my grandparents used to take special care of me. And now that I have grown up, my granny recollects old memories and tells me how they enjoyed watching me grow up.

My grandfather always told me that in the morning, I used to get up very early as an infant. My grandfather used to hold me in his arms and sing bhajans and prayers to offer salutations to God. When I was around 4 years of age, my mother used to drop me in the kindergarten and leave for office and my grandfather used to pick me up from there. On the way back home, I used to tell everything that happened in the kindergarten to my grandfather. And if I had been a good girl that day I would get a toffee secretly as a token of appreciation. My granny took special care of my food by giving me juices and what not, to improve my resistance to diseases. I still remember the games we played, the stories of kings and animals, fairy tales, small scolding on my mischief and all the care which my grandparents gave me. Even now, that I have grown up, the care and the affection has not reduced one bit but I feel it has increased more with time.

Even today, when I don't eat my meals or when I am sick or just plain tired, my grandmother moves her caring hand on my head with tensed eyes. No doubt my parents also have done a lot for me in my life. They have given me everything I want, good education, good values, support, money to buy whatever I want and everything else. But somewhere down I feel, life wouldn’t have been complete without my grandparents. Their constant support when my parents are not around, their effort to put a smile on my face by doing small things, the values they have given mean a lot more to me.

I strongly believe that the role of grandparents in children’s lives is varied. It is imperial at times, muted at others and goes underground whenever required but is always solid and absolutely dependable. They constantly do the balancing act all the time between their adult children and their grandchildren. Grandchildren prefer to listen to the grandparents rather than the parents with whom they are unfortunately involved in everyday tussles.

The sense of family, values, religious beliefs and principles play a very important role in children's lives. This is where the grandparents step in. Inculcating beliefs and values is not as easy as it was years ago. No questions were asked and there was an implicit sense of belief. With changing times and changing outlooks, children have started to question the authenticity of everything. They do not believe until they are convinced. The parents who are already fighting constantly with time are perhaps not in a position to answer these queries. But grandparents appease, soothe, and impart values with tremendous ease. Grandparents are always full of stories of their younger days, and it makes them feel nice to have someone to share these stories with. When children hear these stories, they get a clearer picture of their roots. This increases their sense of family pride. In some countries, September 8th marks Grandparents' Day, but their worth should be remembered every day of the year.

Acknowledging their outstanding role is the way we have to pay back our debt of love. Although...
my grandfather passed away few years back, my grandmother is the most adorable person ever. At the age of 85, she can't hear properly but still her care hasn’t decreased. Thus, parents are always there but no matter what, being amidst grandparents is the best thing ever.

It is very unfortunate today that, as part of the modern life-style, many people are losing contacts with their grandparents. Many of them are being exiled in old age homes, and are deprived of being loved and wanted. One can only hope and pray that the trend will be reversed, if not for the sake of our grand-parents but for the sake of the wisdom they have to offer all of us.

Grandparents are a family’s greatest treasure, the founders of a loving legacy, the greatest storytellers, and the keepers of traditions that linger on in cherished memory. Grandparents are the family’s strong foundation. Their very special love sets them apart. Through happiness and sorrow, through their special love and caring, grandparents keep a family close at heart.

**Down Memory Lane**

### Pre-Independence

**MUKTABAI CHANDAVER**

The whole nation had awakened to the Call by the father of our nation, Mahatma Gandhi, to fight against the foreign rule and there was a great agitation in the country. Our small town, Puttur, in South Kanara, was not to be left behind and was all set to join the fight.

I must have been about 8-10 years of age. I had virtually no knowledge of politics, but had heard the adults talk about Independence, ban on foreign good, Charkha, Khadi, Prabhat pheris, and so on. Soon, I came to know that we were being ruled by the British and that we wanted them to leave India, and wanted independence for our country. There were Prabhat Pheris when beautiful and inspiring patriotic songs were sung…”Bharat hamara desh hai, hith uska nischay chahenge”, “Charkha chala chala kar swarajya lenge”, “Bharat ma teri jai, teri jai ho..”. The police would use lathis to stop them, but they would go on. In almost every house there used to be a ‘Charkha’ from which thread was woven into cloth. Even the affluent people discarded fine clothes, burnt foreign clothes and wore the thick, coarse Khadi clothes. I remember very well how the most respected person of the town, Mr. Molhally Shivmam, worked tirelessly for the uplift of the Harijans in Puttur. After school, there used to be Hindi classes. After learning the Rashtra Bhasha in the Devanagari script I felt a sense of pride and my young mind thought I could stake my claim to being a patriot!

In 1939, our family moved to Bombay and in 1942 the ‘Quit India’ movement had started and was gaining momentum. I was in matriculation that year at the King George High School for Girls, in Hindu Colony, Dadar. The only thing we could do for our country (as we, Girls, thought then) was to do picketing outside the school gate. Our Principal, (Ms.Hemalata Amladi, later Hemalata Koppikar) advised us not to take part in such activities and to concentrate on our studies. But we were all so inspired that we continued. One day, the police came and took us all girls in a police van to the nearest Kings Circle police station. We were detained in a small, dark room. In the evening, the police took our names and addresses and allowed us to go home after some stern advice. Oh that day..I returned home feeling like the Veerangana Rani Laxmibai !

In the evenings, there were public meetings at Juhu where Mahatma Gandhi, a frail old man with a dhoti around his waist and a shawl across his shoulders, used to come to address the people. On one of these occasions I met Mr. Abdul Gaffar Khan (also known as Frontier Gandhi) and was fortunate to take his autograph. How I wish I had preserved it carefully! I could have proudly shown it to my grandchildren.

But, I am happy that though I could not fight for freedom I could meet some of the heroes who fought and won Freedom for our country. My salutations to all the great heroes of our Freedom movement. Jai Hind !
An Appeal from the 1st Co-operative Housing Society in Asia

The Saraswat Co-operative Housing Society Ltd., Gamdevi, Mumbai- 400007, has the distinction of being the first Co-operative Housing Society in the whole of Asia. It is a testimony to the pioneering spirit of our community and to the important role played by our esteemed elders in the history of the Co-operative Movement in India. This historical society is celebrating its Centenary from March 2014 to the historical date on 01/01/2016, when the society will be completing 100 years of occupation. (The society was registered on 28/03/1915 and was inaugurated on 21/12/1915)

On 21/12/2014, we will be celebrating the commencement of the 100th year of the inauguration of this society.

H.H. Shrimat Sadyojat Shankarashram Swamiji, has kindly agreed to grace the occasion with a 3 day camp from 19th December 2014 to 21st December 2014.

To celebrate the presence of H.H. Swamiji in these premises on this historical occasion in a fitting manner, this is an appeal to all former residents of the society, all other people associated with the society, and all Bhanaps, Bhanap institutions and all Co-operative Institutions to contribute generously in the three following respects:

1. By sending us any old photographs of the society, and particularly of the Diamond Jubilee celebrations of the society which took place fifty years ago in the very sacred presence of H.H. Shrimat Anandashram Swami and (the then) Shishya Swami H.H. Shrimat Parijnanashram Swamiji, for inclusion in the very special Centenary Souvenir to be released on the occasion.

2. By offering to serve as volunteers for the smooth carrying out of the celebrations in the society during the sojourn of His Holiness.

3. By helping to contribute to the financial expenses, in the form of direct monetary contributions, advertisements in the Souvenir, Advertisement Banners, Sevas and religious rites to be performed in the presence of H.H. Shrimat Sadyojat Shankarashram Swamiji, or in any other way during the three-day program.

Cheques should be drawn on:
The Saraswat Co-op Housing Society Ltd, A/C-Centenary Fund or Online transfer to:
The Saraswat Co-op Housing Society Ltd. A/C- Centenary Fund Bank: Shamrao Vithal Co-op Bank, Gamdevi Branch, Savings A/C. No: 102703130003243 IFSC Code: SVCB0000027
Branch code: 400089027

Please email the Online transfer details, on the below mentioned Society email Id.

Please contact us at the following numbers at the earliest:
Mr. Satish Bijur (09869077597), Mr. Guru Dutt Kadle (09820081882), Mr. Prabhav Kodial (09820309222), Mr. Rajesh Saukur (09619437221), Mrs Suman Kodial (09619617851) or Mr. Anand Sujir (09820809870) or on our Email Id: saraswatsoc@gmail.com

Yederi Chandrashekhar Rao felicitated

Yederi Chandrashekhar Rao (second from right) being felicitated on the occasion of Golden Jubilee of the Bank of India officers Association for rendering services as an office bearer of the association and Federation of BOI officers Associations.
A Tribute to the Divine Soul: Late Shri Ramdas Kaikini

Born on 7th December 1929, our dear Pappa Late Shri Ramdas Raghavendra Kaikini was a devout person right from his childhood. Youngest amongst all, he lost his father when he was about three months old. Our aunt Late Smt. Nalini D. Ulman (fondly known as Kutabaiallka) got him to Mumbai at his age of six to educate him. He was in Mumbai for almost one and a half years and was a bright student which our aunt always mentioned. One day he had a dream, Mother Shantadurga waking him up and saying “Nobody remembers me; you too have deserted me at Kaikini Temple” after which, Pappa woke up in high Temperature and continuously stressed that he should be sent back to Kaikini to be in the services of Mother Shri Shantadurga. Simultaneously, he also had severe mouth ulcer which could not be cured by medicine at Mumbai. At this point, our Grand Mother (Papa’s Mother) Smt Ramabai Kaikini (Who was an ardent devotee of Mother Shri Shantadurga) prayed to Her and took a vow to offer Curds Naivedyam everyday if her son is cured of the problem and that she would have her son (Pappa) back in Her Services. Since then, Curds Naivedyam has been offered till date. Soon after that he came back to Kaikini and dedicated himself to the services of Holy Mother Shri Shantadurga.

The most sacred Navaratri Pooja at the Lotus Feet of Shri Shantadurga has been continuously ensured single handedly, without any disruption since 1938 till Oct 2011 (73 Years) which is the most yeoman service which a person could ever do. At the age of Seven, Pappa was initiated to Gayatri Upasana followed by Mantra Deeksha by our Param Poojya Anandashram Swamiji to perform Navaratri Pooja and Utsav particularly performing ‘Panja Arati’ during Nine Days of Navaratri which was done ceaselessly by him till his end. He got married in the year 1956, to Smt. Shanta (nee Mangala Laxman Heble) who has been fondly known as Shanta alias Baby) and since then she has wholeheartedly supported him in all walks of life and contributed significantly to the cause of the temple. His life all throughout has been full of motherly affection. He was absolutely simple, totally unfashionable and solely committed in his life. His social recreation was only the Service of Goddess and the Devasthan. Our dear Pappa offered his selfless service of almost 75 Years at the Lotus Feet of Mother Shri Shantadurga. Rightly said by Prof. Kalindi Pachi, God has held the secret of death in HIS close Fist, never to be shared with anybody. Pappa was called by the Divine Force for his eternal journey towards heavenly abode on Thursday, 27th August 2013, at 6.35 pm at sunset.

As a moral duty and responsibility, we, Smt. Sheetal D. Vokethur (Nee Sheetal R Kaikini), Chaitanya Uday, Ravindra and the affectionate soul of Late Ms Bhavani R Kaikini, the children of this Unique and Saintly Couple Shri Ramdas R. Kaikini & Smt. Shanta R. Kaikini, have presently shouldered the responsibility of our ancient and legendary Holy Shrine Shri Shivamuneshwar Shantadurga Devasthan Kaikini. With the encouragement and strong support of the Devotees, our relatives, associates, friends and well-wishers, the Devasthan has been completely renovated which the departed Soul of our Pappa had aspired for a long time. The enduring selfless service and total commitment of our dear Pappa to our Family Devasthan, by which he will live, enshrined in the affection and gratitude of our Kaikini Family is doubtless. He was an embodiment of love, affection and virtues, to all the residents of entire Kaikini village who will be remembered for ever for his sacrifice to Goddess as well as mankind. Above all, he was a highly evolved soul, self-effacing, all-loving and all-forgiving.

We humbly bow at the Lotus Feet of Goddess for having blessed us as their Children and we humbly attribute all our success in our life to the Deeds and Virtues of our dear Parents.

Our hearts certainly blossom with gratitude and reverence to the Goddess, Mother Shri Shantadurga who gave HIM to us as our beloved Pappa. The Divine Soul who brought us this far feels nearer to us every day and every occasion at our home and Devasthan. He has been and will always remain a beacon of light for us, guiding us through the treacherous passage of life… Pappa..! You will always be remembered in all ways...

Mrs. Sheetal & Mr Deepak Vokethur
Amazing are the ways of the Divine that help in the spiritual progress of every individual. As a young adult, I used to feel inadequate and always felt that I did not have anything of significance to offer as seva—especially when I saw experienced volunteers toiling away in the Math. But after taking mantra-deeksha from Parama Pujya Sadyojat Shankarashram Swamiji, a slow but subtle transformation started to happen. I metamorphosed from this diffident, shy, scared individual to a self-confident person whose personal slogan today is to do seva with a smile!

In the late 1990s, a full-time job and home kept me busy and preoccupied and I found it difficult to devote much time to the Math and its activities. But a magnetic pull was always there. So one fine day, I enrolled myself as a volunteer and promised myself I would go on at least one Sunday to help serve a meal at our Bengaluru Math during Swamiji’s visit. This I felt was the only seva that I could offer as I had no other relevant experience in any Math-related activities and that was the only time I could spare from my daily grind.

There was a need for some young people to help serve senior citizens in the dining hall during functions at the Math and I happily agreed. Soon I realized that I loved doing this seva as there was a great satisfaction in seeing the happy faces of senior citizens we were serving. As I got more familiar with the Math regimen and whenever time permitted, I started to volunteer to chop vegetables and fruits, grate coconuts, or roll out puris.

One day I watched wonderstruck as two pachis sat in a corner of our Math weaving the most beautiful chiklis for Parama Pujya Swamiji’s puja. Hesitating at first, I requested Meerpuchi, who headed the team, if I could watch and help. She agreed and gave me a task to sort the flowers into different sizes. So every day I would go a little early, sit there and sort the flowers... and watch more experienced, skilled hands weave the most intricate and beautiful malas and chiklis. Much later I was told, by giving me this ‘monotonous work’ of sorting the flowers, Meerpuchi had put me to test - to see whether I was seriously interested, or if this was just a passing fancy. A couple of months later I plucked up enough courage to request Meerpuchi if I could do something other than sorting flowers. And it was then that she taught me the art – right from the correct way of holding the delicate flowers, to weaving them into different patterns. The various knots, the diverse combinations, multitude of designs, some standard patterns... Slowly and steadily she taught me – sometimes with praise, sometimes with a reprimand, a pat on the back for a job well done, or at times with a wrinkle on her nose to indicate her dissatisfaction at a less-than-perfect chikli – but all with a view to ensure I learnt the art perfectly. Eventually, I learnt the art of patience along with the art of weaving these beautiful chiklis! Whether it is twisting vaatyo for the divlis in the Math or learning to ‘gantofy’ the rudrakshamala, these varieties of skills have helped me to teach sadhakas when they need vaatyo or when someone’s rudrakshamala gives way.

Watching the crowds swell every year and the chaos occurring during teerth-vitaran and Phalmantrakshata-distribution by Pujya Swamiji, the volunteer - head at one point decided to form a group to help with controlling the crowd. Initially,
it was a challenge to request people to be seated and allow the super-senior citizens to partake of teerth before the others. I realized that a little patience, a smile, a kind word and empathy helped soothe ruffled feathers. Earlier it had never dawned on me how this crowd-control seva can bring out such qualities in an individual!

As time went by, I joined a group of volunteers who would gather to clean the Math premises before PP Swamiji's arrival at Bengaluru. Whether it was cleaning and polishing vessels, dusting chairs, scrubbing floors or bathrooms, cleaning the area around the Math – all this was done with devotion and enthusiasm. A couple of hours before PP Swamiji's arrival, a group of us would help create beautiful rangoli patterns in the portico - using chalk powder, flowers, coloured wool - under the watchful eye of Kumud Kalbagpachi - to welcome His Holiness into the divine precincts of the Math.

By 2007, I had more time, and had also started to practise for the Guru Jyoti Pada Yatra. A large group of us - sankalpitas - used to gather early in the morning on weekends and go for long-distance walks. As part of this group I also learnt acupressure, which has helped relieve people in distress and pain even till date!

Initially attending shibirs as a shibirarthi and then slowly being groomed to become a sanchalak was an amazing journey. It is only now that I realize how beautifully the Gurushakti brought people into my life to help me become who I am today! More seva projects came forth and I happened to be on some of the teams handling them. This helped me to not only grow as a person but also to take people along in a team. Working, not as in competition with each other, but in cooperation – a concept that is so rare in today’s corporate culture – is the bhaava required when doing any seva. Having worked in the corporate world in various capacities helped harness my experience towards the different projects that I was associated with- but seva to the Math gives me much more than what I contribute. It has taught me to have immense emotional strength, to accept people for what they are without judging them. Opportunities to offer other forms of seva soon came my way – collecting vantiaga as a vantiaga-pratinidhi, helping with transcription of texts, teaching spoken English at Ganapati High School at Mangalore, helping out at a medical camp at Shirali, volunteering at different shibirs, or working as a coordinator for Girvna Pratishthha, Bengaluru.

Being a coordinator meant being unbiased and giving equal opportunities to all the teachers without stepping on toes. Managing their problems and woes, motivating them, organizing and coordinating their programs – all meant I had to learn and relearn my interpersonal and communication skills. Being alert yet sensitive to people and their issues are some qualities that one needs to develop. Doing seva at the Math has taught me what no school or college in the world can teach.

Doing seva has no boundaries and neither age nor lack of experience can prevent anyone from doing seva. Depending on one’s capacity, capability and interest, opportunities of seva come forth – we just need to be receptive to the thought and be willing to offer our time and energy at His lotus feet. I hope and pray that this article motivates young and old to come into Guruseva, which helps to bring about chittashuddhi – tearing away the false impressions of ourselves and making us better human beings on our journey towards our ultimate goal.

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In today’s day and age, the eligibility criteria for becoming a doctor in India has changed from just merit to
1. Luck: To crack the Entrance exams
2. Riches: To pay exorbitant donations or private college fees

The Professional degree of Medicine has always been one of the noblest professions and there are growing numbers of students every year looking to take up medicine to build their future. But the competition has grown manifold and our education system in India has unfortunately fallen short and is unable to fulfill the aspirations of all the budding doctors. To streamline and bring in the equivalence in the number of applicants and the number of seats available, there are hordes of entrance exams like MH-CET, NEET, AIPMT Associate CET used as sieves to filter out prospective doctors.

Unfortunately, this has proven to be a bad step and an unacceptable form of filtering. With a score indicating bad performance in a single day of a few hours, students aspiring for medical professions are in a phase of frenzy and feel dejected with the score that they have achieved. Over a lakh of applicants for about 5900 seats is unacceptable. Is it fair for a 3 hour examination to judge your capability to be someone you are aspiring to be? We all see that many of those who appeared for these entrance tests shift towards paramedical courses. Some of them have at this point already lost their confidence and seem to sincerely doubt their capability to be doctors, pushing them to undertake a technical BSC degree than the noble professional degree of MBBS. Judging by the number of applicants in entrance exams India has the potential to be one of the top countries for healthcare with well trained doctors ready at any time, without borders in every district afflicted by disease and the darkness of death. But the limitation in our education system and the still decreasing seats for an MBBS degree in India is the major hurdle.

Just as clay needs effort and time to be molded into a pot before it is used, students should be given an opportunity to grow and study with ample opportunity without restricting their flight before they take a leap.

Some Numeric Facts:
Total Applicants: 2,80,548 à Number of Student Clearance: 5345 (Source: http://dte.org) in 2013 WHO recommended minimum ratio of Doctor to Citizens 1:1000

Currently in India 1:1700 so, about almost 4 Lakh more Doctors are needed by the year 2020 to reach this ideal ratio. Opportunities are opening up in countries such as Philippines, Russia and China with a degree and employability at par with the Indian MBBS with an expenditure of as low as Rs. 3-4 Lakhs annually inclusive of living expenses. This is a deal that can only be dreamt of Versus the Crores of Rupees spent in India for a paid seat or admission at a private college. This should be seen as an opportunity for the student to grow and the future of the world’s health should be given in able hands. These degrees are all in respectable Government colleges and are approved by the Medical Council of India and the graduate is at par as an Indian MBBS graduate with much more practical exposure and the right education at the right time. This is the much needed escape route to walk in the bright career path of their choice.

Judging by the number of students travelling abroad for MBBS, various universities have now even started to create pathways programs, wherein the student does a part of the course in India at a campus and then continues the degree in the individual countries. Doctors who have passed out in these countries have vouched for the quality of education that they receive and have today grown to become successful surgeons in India and all over the world as well. Now it is up to us to decide if we let the fate of our future doctors be decided by the unfair education system or we take up the responsibility and help them to help themselves in making their future!
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Dr. Raju Prabhu’s canvas is so large that he can paint many a pictorial design. Dr. Raju V Prabhu and his wife Dr. Sushama Prabhu (daughter of Dr. Shanta and Dr. Shashidhar Haridas of Bengaluru) have their hospital in Ponda.

After completing his M.D. in Mangaluru, Raju wanted to set up practice in his native place. So he and Sushama began their journey by raising the Sushrusha Hospital with the bricks of hard work and dedication. Today, most of the natives of the village come to the Sushrusha Hospital for health care.

Raju belongs to Usgaon, a small hamlet about eight kilometers from Ponda. Having discerned need from greed, he and his wife humbly accept remuneration just enough to satisfy their requirements.

In addition to attending to all the challenges faced in the task of providing medical care, Dr. Raju deserves credit for another remarkable venture; his pledge to upgrade his little Usgaon by providing opportunities for development through community involvement.

While ruminating over potential plans and projects, it was the humble cow that caught his attention. Having decided to set up a dairy unit, he bought four cows from Kolhapur and housed them in a shed built on the sprawling ten acres of hilly land that belonged to the family. The project flagged off once he acquired five workers with adequate knowledge of cow care. With the birth of the calves, the number of cows, has gradually swelled to sixty four. Today 400 ltrs milk is collected every day and sent off to town. Thus Dr. Raju Prabhu is often hailed as the maximum milk supplier of the village community.

Dr. Raju also has little abodes constructed for the workers and their families. Water and electricity has been provided to these houses. The Prabhus also cultivate crops such as jwari, sugarcane, and several vegetables for the consumption of workers and their families, and the ‘humba- buchis’ too. Moreover the workers also get their share of the milk. No wonder, they appear to be contented a lot. There are dogs too, to bow-wow to strangers and wag their tails to loved ones. The combined effect of the houses bordering the fields, dotted with livestock is that of a typical farmyard.

The verdant hills bear palm, mango and jackfruit trees. Kaju trees bow, heavily laden with the red fruit. In the Vasant-ritu, it presents an eye catching sight. Usgaon, nestled in the Sahyadris, form the perfect backdrop to the cosy bungalow newly built for the doctor’s family. The bungalow is fully equipped with all modern amenities. A couple has been entrusted with the task of looking after his aged parents. It is heartwarming to have such tender attention given to all requirements of one’s dear people. Young Utkarsh, who has grown up in the lap of Mother Nature and medicine is about to decide which line to pursue.

Raju and Sushama may not go regularly to the temple to lay flowers at the feet of an idol; but through care towards one and all, they are trying to fill their houses with the fragrance of love. The very same holds true for the village community that has benefitted from their efforts. Thus Raju the ‘gopal’ has indeed become the “palanhara” – the one who sustains the village community and works towards its upliftment in diverse ways.

At the sunset, the red ‘sonyacha gola’ slowly slips down, bathing the whole panorama with its golden hue, only to light up the beautiful vista, complete with its cow-sheds, once again the next morning.
Our Papa - Mudbidri Shripad Rao

How does one put down lines on a period of profound enrichment and limitless joy? How does one limit one’s thoughts to a few anecdotal recollections, when there are many more to recount? This, then, is an emotional and humble account and I shall try to do justice, as far as possible within my grasp and scale, to narrate the tale of a person who touched many lives in his lifetime leaving an indelible print of joy and happiness on all that he came across and all those who had the good fortune to cross his path of benevolence.

Modestly, but pristine truth be told, Papa was a wonderful embodiment of positivity, understated tolerance, ever so caring persona, with a smile always beatific. In a nutshell, Papa was a selfless provider, educator and a principled protector!

His birth on the 5th of August 1914 to Mudbidri Anand and Radhabai was in the quaint sleepy climes of Kasargod, now part of Kerala. Come August 2014, his birth centenary beckons and it is my humble privilege to pen a few lines to commemorate the occasion.

Being one amongst five siblings, his early schooling was done in Basil Mission School in Kasargod. This was to be the start of a great scholastic journey. Being an intelligent and studious teen, academic and extracurricular achievements were a natural extension of his growth. Right from school up to being the second top rank graduate in the University, these were further embellished with a Gold Medal in Post Graduation from the University of Madras Presidency, an institution of repute even today.

Married to Saguna, daughter of Bagade Amrut Rao and Sumati of Kasargod, Papa always considered Mummy to be his proverbial lucky mascot ever since the day of marriage - 11th May 1936.

Despite being a Gold medallist he had to start his career on a very humble salary of Rs. 100/- as a teacher in King George School, Dadar Bombay. Thereon, he joined ACC- Associated Cement Companies as an assistant chemist at Shahabad in 1939. Thus began his long and illustrious career with ACC, where he rose to be the General Manager, a dream which he could realise through sheer hard work and sincerity.

To recall a few accolades and highlights of his working tenure, he had the honour of being the Indian delegate at the World Cement Conference in Poland and his work requirements took him to visit and work with prestigious cement units in the UK, USA and Japan and study the latest developmental processes in the world of cement.

During his various foreign sojourns, he had the unique distinction of being on the inaugural Air India flight from London to New York and the guest list on the flight included Indira Gandhi, JRD Tata, CS Jha to name a few.

Another incident Papa took pride in narrating was his baptism, so to say, into the Sindri plant of ACC. His taking over as General Manager of the plant was in a grim chaotic situation of strikes and strife, labour unrest and absolute standstill of production with the atmosphere being tense and gloomy. Our bungalow was a fortress and a de facto control unit guarded 24/7 by the police forces. The bureaucracy and the contingent were all stationed in-house to discuss various scenarios and options to diffuse the crisis. Then came the unprecedented step of ‘lathi charge’ and it was Papa's inherent strength and moral valour which saw it through the day, and which reflected his ‘never succumb to wrong values and doings’.

Being the workaholic that he was, his proficiency at tennis, badminton and as a feisty bridge player made him an all rounder, in the truest sense of the term. Our social engagements with his bridge playing friends and Mummy making those delicious snacks and savouries, will always be etched in our minds. He was an excellent magician and a good mimic too.

Post retirement he settled down in Bombay and was popularly known as 'Safari Suit Man' because of his immaculate dress sense during his evening walks and interactions with people around. Visits by his sons and grandchildren would make him hasten to the market to get chicken and ice-cream for the gala family time that was to follow.

Gone are those wonderful moments with Papa, which now remain embellished as sweet memories for us to take forward.

As August 5th 2014 descends, it will be the birth centenary of Papa, and the Mudbidri Shripad clan along with loved ones will remember him as a Gem of a Person, born rare these days.

By - Mudbidri Sunil Rao (son)
BIRTH CENTENARY

05.08.1914                                                                              05.08.2014

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पुस्तक परिचय – ‘साक्षात्कार’ (कोकणी कवितासंग्रह)
उदय मंकिकर

कवितारी: श्रीमती अश्वाना राव (कुंडलाजे)
प्रकाशक: केल्याचा प्रकाशक, मांजुल.
पुस्तकसंख्या: ९५, मूल्य: र. ७०/-

मृणुलकांबङ्क झाए भाने असेन उक्त रागा आणि प्रमाणातून आपल्या सर्वांना वाचवाली एक कवितेनुसार या श्रीमतीकडे कविता. श्रीमती हा शायद तेरी कपड्यांसोबत मजबूतीच्या कवितेतील आमच्यांच्या साक्षात्कारात बदलून निघात. कवितेतील भाषेच्या मद्दतीने श्रीमती आपल्याच्या कवितेतील कथा याच कहिले. 'साक्षात्कार' हा अश्वाना राव यांच्या पत्रसंग्रहाचा एक भाग असेल.

श्रीमती: 'साक्षात्कार' हा अश्वाना राव यांच्या पत्रसंग्रहाचा एक भाग असेल. रावांनी त्याच्या गाण्यांसोबत कविता घेतली आहे.

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पूर्णवतारी श्रीकृष्ण

आरोहण–राष्ट्रभाषाच्ये

सुरूळ्याचे कोमल रंग शोभण करत
भूमीरी देवता निव चांगल्या हां राष्ट्रभाजन
tार स्वरस्वाभिनोष षड्यंत्र देविल भरणाचे?

स्वतःक महृदूर पेतनासः
कसऱ्यी आलोचना येत आसका तामेगल मनानुः
दिवसना विपश्चय अनुभव देखातुः

स्वरत्वेक मेंडळ भव मधराती
परंतुच्याचे सांखव्यो गुंडूकै
सरस्तु चढलो विशाल आकारानुः हां राष्ट्रवहन
tार स्वरत्वी अलंकार बेलनुः
राण दरबारी मिरणाचे!

भूमीरी देशाच्या स्वतंत्रतेचो करताले जयोत्स
स्वर जयाणण...
हां एकजोडी एक राबलो आकाशानुः येतर
tाने बलान उजर–
भारत भाषाक विकासाताक

कोटी कोटी वससः करत आतस्ना– अश्री आरोहण
सुरूळ्यां प्रत्यक्ष अवतर्न
देशपताकां ध्वेस दुराकै
देशकृती निर्नुक्कानां पारैत– राबत्यां हां–

राबत्यां– एकजोडी एक येतर
dिल्यां हांगव उतर
भारत भाष्य विकासाताक
t्या’म्हाराती…”

- अरणा कुंदके–

बाप्पाने सांगिली एक गम्बटे खिडवारि

बाप, वेदा, पाल्य वेदा; कुंदका-माहिलक होळिडक जाता
(आलंकार बाप्पा, नयमच्ये गांधार राव आपि राधा पारिच–गोल्द प्रेम–स्मरणाने बसलेले)
मस्त वसस फुडळे, मालु आढ़ज़्ञा (तुम्हाले तिक्कऱ्या) राज्यला मंगळुर गावानुः
श्रेणि, वामन माम नेगिण अविश्वास जाता आशीलां, लोकल वेरच ब्युरानुः
tात्रे, कामानार्ध वेद्या, बाळपुरीपाच्याला निगुण्या खऱ्याताकाळा
“मामामा, वतू किं पाल्य आतस्तरे?” तात्रे सांगव खऱ्याताकाळा
“सार्वत दरात तत्त्वाचा, बाळाळं – मातांला पाल्या हं हांलेनुः”
tात्री वग–वगी चोड़वियं–पाप्पड मुकुटोचा धाळवण्या खऱ्याताकाळा
आते साळे, मामामां सांगव खऱ्याताकाळा, “आजी आतस्तरे चांगव वत.”
ते हीम, चेवळवानी कायदा दोष्यांचा तत्त्वाचा देवच, पाल्य उद्धारानुः कों कों खऱ्याताकाळा
- सरस राह आपि गाण्याची मदन दश

62
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KANARA SARASWAT
खरी सौभाग्यवती
श्रीमती स्मारकला अग्रोक कुलकार्य, गांवदेवी

विवाहाय के ठीक फलावट पैतीचा नावाचा कुंकुमो लाभायाय व पतीची बुध्धचा ग्राममाध्यमधुलागात श्री वैभवाहिक जीवनात जेहाच जन्माने पद्धति करते तेहाच त्या बुध्धचा सौभाग्यवती होणाची भावना प्राप्त होते. पति त्याच बाळणार जर निष्पाद्य, तिथिकालीन मनोनेकलेणागारे बोलूनत तिथिकालीन निष्पाद्य प्रेम करतात पातील लागनाच नाही तर त्या तिथे त्यांच्याकडून देखील.

ज्या आईवेडिकांक्या पौटी जागूला येऊन लिचे निकट बखराग गेलेले असते, ज्यांनी तिथिचा हातात रोट पहन तिला चालावय विकरून वेळेले असते, ज्यांनी तिथिचा आजादीपणेत राज्यस्तंभ जागूला तिला नाजुक फुलामाणे जपलेले असते, तसेच तिला अमापैली खूब करून लाहान्नी मोठी कहने उप शिक्षण देण्य तिथिचा स्वतंत्रचा थांबाव उभी कहने स्वल्पलटी बनवलेले असते. अशा जनात्या आईवेडिकांनी स्तवून जर तिथिचा लहानलेखी आपल्याचा अल्पवाणात व त्यांनी तिथिकालीन प्रेमात केलेले कर्त्याची जागीर देऊन कृपावाही प्रामाणी कृपावाही फक्राने सहायत्या केलेला तर क्षीण करू नाही.

मुळचा जसे आपल्या स्वतंत्रचा आईवेडिकांना सहायत्या करावायचा होत असते, ते जिव्हाने वृत्तीला तिथिचा नमुना लहानलेखी आपल्याच्या जनात्याच्या स्वतंत्रचा झाल्यास त्या मनाते व त्यांनी बेच आलास सहसानसे सुद्धा कोणाचीही शर्या दरुस्ल रक्षातिसार. सर्वत्र नात्यात पती-पतीच्या नाते फरार नाजुक असल्याकडून ते जीवनाच्या जगाचे हे हृदयाच्या बुधवारास फरार जलून जाते. दोऱ्यांच्या समाजात दोऱ्यांचा अहसार आहे. ति नाते बहुत तो दोऱ्यांच्या अनुभवाने प्रमाण तर त्यांची बुध्वार नैसर्गिक निष्पाद्य बंधन असले तर त्यांची अनुभवाने निष्पाद्य व निष्पाद्य प्रेमचा बंधन असे बंधून ठेवणे की त्यांच्या एकमेकांना क्षणपर्यंत विक्षिप्त सहसा होणार नाही. दोऱ्यांची नुसते शरीराचे वाढीक कोणत्या न साप्ताहिक मनाने अधिक जनवरीचे साधारण. धरणेचे दोऱ्यांना देखावे दुस्रोलिस्तर व्यायाम व्यायाम होते त्यांचे संघर्ष सुरु करायले.

हृदयाची विषयांना विवाहाने सामान्य झाल्यास त्यांनी अर्थात कार्य करते. करार त्या स्वाभाविक बखराव आपल्याच्या महामायाने तरुणांना जसुजोय आपल्याचा झाल्यास त्या मनाते व त्यांच्या बेच आलास सहसानसे सुद्धा कोणाचीही शर्या दरुस्ल रक्षातिसार. सर्वत्र नात्यात पती-पतीच्या नाते फरार नाजुक असल्यात, ते जीवनाच्या जगात ते हृदयाच्या बुधवारास फरार जलून जाते. दोऱ्यांच्या समाजात दोऱ्यांचा अहसार आहे. ति नाते बहुत तो दोऱ्यांच्या अनुभवाने प्रमाण तर त्यांची बुध्वार नैसर्गिक निष्पाद्य बंधन असले तर त्यांची अनुभवाने निष्पाद्य बंधन असे बंधून ठेवणे की त्यांच्या एकमेकांना क्षणपर्यंत विक्षिप्त सहसा होणार नाही. दोऱ्यांची नुसते शरीराचे वाढीक कोणत्या न साप्ताहिक मनाने अधिक जनवरीचे साधारण. धरणेचे दोऱ्यांना देखावे दुस्रोलिस्तर व्यायाम व्यायाम होते त्यांचे संघर्ष सुरु करायले.
ბააპ–პიტა

უმეშა, ნეფთუ, ბააპ–პიტა

წინასწარი წვდომი დღემდე თუ რამდენიმე ყველაფერი ამასთან დაკავშირებულა, ასევე ქართული მოსახლეობის ცნობები, დამატებით ლიტერატურული დახმარები. თუმცა მისი დაწესებული პიკალი იყო, ეს ტექსტი გადაიწერა და გადამუშავდა ამ წინასწარ შემუშავებული ტექსტის დასამუშავებლად.

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"ბააპ–პიტა"

წინასწარ წვდომი დღემდე თუ რამდენიმე ყველაფერი ამასთან დაკავშირებულა, ასევე ქართული მოსახლეობის ცნობები, დამატებით ლიტერატურული დახმარები. თუმცა მისი დაწესებული პიკალი იყო, ეს ტექსტი გადაიწერა და გადამუშავდა ამ წინასწარ შემუშავებული ტექსტის დასამუშავებლად.
अतुर बंधन - मैत्रीचे! 
सं. सुगीला प्रमाणकार कांड

आपल्या आकृत्यात अनेक लोकांनी आपल्या संबंध येतात, परंतु सर्वच सर्वांनं निवृत बनावते असे संगणे येत नाही. एकाकार्य व्यक्ती आपल्यांना समर्पित मैत्रीचं संबंध जुळते. ती माणजे सुगीला आणि माझी जिवन कळी मैत्रीच्या मजल्यावर साधत. तसे पाहता ढोक्याचा काळ मुळी होय, आपणा कला नाहीत? पण माझी गर्दन जोडली ती साधपणाची! त्यांतून आही दोघें एकांना विविधांगमेंते राहणाऱ्या या विचारांचा नका! येता जातं सोबत संगत, मी तिसर्या मजल्यावर आणि ती पहिल्या मजल्यावर राहणारी. आहेरी मुळी असरंजाने झिंका बाजून, एकमेकीनी बोलवू, शकत नाहीत. पण आम्ही माझ्या एक युवी सुगीला, आपणांचीजव एक कडव्याकडू - कडव्या कडू असे बघायांना एक खेळणे होते. त्यांच्यासाठी आहण्यास एकमेकीनी बोलवून असु, त्यांच्यांना आम्ही भेटावू आणि नाही गांवाची देखावेंच्या.

आम्ही मैत्री इतरांच्या गेली होती, ती काळीन दारखेंचं काळ आपण सांगखेंचं करू आहे शिवरु व्यावहारांची. एकासख्या कन्हाकरू आलोखा झाली, आही माझें शाळें असतांना आम्ही काळात राहू भेटावू व्यावहार वेडून आवस्था भेटावू दारखे गेलेली, आही माझें शाळें जगत जगत. नेमणे आही माझी भाषेचं एकत्र असे, व्यावहारांचे विविध धातुं व विविधांगमे असम, एकमेकीनी भेटावू गांवाची जिंकी झाली, जोमंत्रांनी एकमेकीनी ती आहे, एकमेकीनी जिंकी. तिमें झालेले, मग भेटावू व विविधांगमे झालेले. तीरोपण घरात राहिल्यांनी काळांकरून एकमेकीनी अवस्था आत्म न बिवासित येतान.

आंन्दांश्रयाच्या ५६-व्या वाचविषयांमध्ये पत्ता लावून आला आणि आहारी पत्ता एकमेकीनी मेंत आणि फोन करत याहीले. बरा बाँध काळ संगत नहीत असे भाणाही नाही. भेटी कसे झाल्याच मे बोलवू तुम्हाच? आम्ही मैत्रीच्या आणि मैत्री पुरावलौळी झाल्यात सर्वप्रथम खुप आनंद झाला. खुप वर्षातरस वाघणाचे बोलवून ती आपल्या वाचवाच बात होता.

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- सुमन नागकर्ती
U.K.
ಭಾಗಾಭವಳೆ
ರೇಖಾ ರವ (ಕಾವ್ಯ)

ಆಟಾಯತುತ್ ಅನೇಕವೇಳೆ ವಿಭಾಜನಾತ್ಮಕ ಪ್ರಯತ್ನ ಕೇಳಿ. ಪ್ರಯತ್ನ ದೇಹದಲ್ಲಿ ಅನುಯಾಯಿಯುದೆ ನಡೆಯುವ ಅನುಯಾಯಿಯನ್ನೇ ನಂತರ ಮುಖ್ಯತ್ತು ಹಾಗೆಯಾಗಿಯುದಾ ಅನುಯಾಯಿಯನ್ನೇ ನಂತರ ಮುಖ್ಯತ್ತು ಹಾಗೆಯಾಗಿಯುದಾ ಅನುಯಾಯಿಯನ್ನೇ ನಂತರ ಹೋಗುತ್ತಾರೆ. ಆಧುನಿಕ ಕ್ರಮದಲ್ಲಿ ಹೋಗುತ್ತಾರೆ.

“ತಾನು, ಕುಳ್ಳ ಅನೇಕವೇಳೆ ಚಲಿಸತ್ತಾರೆ!”

Doctrine of the Saraswati (Sanskrit: "Sarasvatī-dharma").

The doctrine of the Saraswati is based on the belief that the universe is a manifestation of the divine feminine, Saraswati. It emphasizes the importance of knowledge and learning as a path to enlightenment. The doctrine also emphasizes the importance of the arts, music, and the performing arts, as these are considered to be expressions of the divine.

The doctrine of the Saraswati is closely associated with the practice of the Ganges, a river that is revered as a manifestation of Saraswati. The Ganges is considered to be a source of knowledge and wisdom, and its waters are used in rituals and ceremonies.

The doctrine of the Saraswati is also associated with the practice of the Vedas, ancient religious texts that are considered to be a manifestation of the divine. The Vedas are considered to be the foundation of Hinduism, and they provide guidance on a wide range of topics, including rituals, philosophy, and theology.

The doctrine of the Saraswati is an important part of Hinduism, and it continues to be practiced today. It is an important aspect of the cultural and spiritual life of many Hindus, and it is celebrated through various festivals and rituals.
BIRTH CENTENARY
MUDBidRI SHRIPAD RAO
05.08.1914 05.08.2014

A FEW THINGS ABOUT MUDBidRI SHRIPAD RAO IN HONOUR OF HIS BIRTH CENTENARY

1. BIRTH:
He was born on 5th August 1914 a perfect LEO man, in a small house in Kasargod then in Karnataka to Mudbidri Anand Rao and Radhabai Mudbidri

2. SCHOOLING & COLLEGE:
He did his schooling from Government Board High School, Kasargod and his Intermediate from Saint Aloysius, Mangalore and then was one of the only two students who on his merit, could get admission in the University of Madras Presidency. Not only did he stand 2nd in his Graduation but out-classed it by winning a Gold Medal in his Post Graduation from Madras Presidency College.

3. MARRIAGE:
In the year 1936, he married the love of his life and daughter of Amrut Bagade and Sumati Bagade, Sagunabai on 11th May. He went on to celebrate almost 63 years of married life along with his Children, Grand-children, Great grand-children and relatives.

4. CAREER:
He started his career as a teacher in Bombay in King George School, Dadar for a brief period of 3 months before he joined ACC (Associated Cement Companies) at the Shahabad Plant in 1939 as an Assistant Chemist. With his meticulous and sincere hard-work he rose to become the General Manager and retired as a very popular and just person during his tenure at Sindri in Bihar.

5. ACCOLADES:
He was one of the very few selected delegates on the 1st Air-India International flight to London and New York alongside the then Prime Minister Indira Gandhi, JRD Tata and CS Jha. He also received a certificate to be on that flight, a Gold nib Sheaffer Ink pen and a Gold tie pin with the Air India Maharaja.

6. RETIREMENT:
On request from his elder sisters (Kripabai also known as Hod akka and Ratnabai) of the Seva Sadan fame and elder brother Mudbidri Nageshrao he settled down in Prabhadevi, Bombay post retirement.

7. SPORTSLOVER & FOODIE:
He was an avid sports lover and a crazy cricket and tennis fan. He would get up in the middle of the night to watch the games and so that others would not get disturbed he would watch the sport with zero volume. He would watch every game with the same level of enthusiasm.

He loved to eat good food and on every Saturday as his grand children would come early would see to it that a lunch would be a mutton curry lunch followed by a dessert of caramel custard. In spite of being a diabetic he had a sweet tooth and would sneak in a halwa, grapes or any sweet when everyone was asleep.

8. LOVE FOR HIS GRAND CHILDREN & GREAT GRAND CHILDREN
Summer holidays would be fun with all his grand children, Suchika and Sameet from Jamshedpur, Sandhya and Sanjay from Mumbai itself, Sanat and Shishir from Goa and Aashish from Shahabad would be in Prabhadevi. He loved playing cards with them and also sometimes would stand as an umpire for their cricket games. He saw that for the entertainment of the grand children VCR’s/VCP’s would be hired and the children would watch non-stop movies of their choice. He would also defend his grand children from any scolding.

He also had the experience of playing with his great grand children Varun and Rohan and become a child himself with them.

IN FOND REMEMBRANCE FROM:

(Children & Daughters-in-law) – Mudbidri Suresh & Sheila, Mudbidri Satish & Jyoti, Mudbidri Sunil & Geeta, Mudbidri Sumanth & Jyoti,

(Grand-children and spouses) – Suchika & Ashok Nayak, Sandhya & Anand Chandavarkar, Sanjay & Asha Mudbidri, Sameet & Meera Mudbidri, Sanat & Gauri Mudbidri, Aashish Mudbidri and Shishir & Deepanjali Mudbidri

(Great grand-children) – Varun & Rohan Chandavarkar, Riya & Aarav Mudbidri, Sannah Mudbidri, Aditya & Naysha Mudbidri & all relatives
Odyssey 2014
SHARANG S. KARKAL

Odyssey! The Oxford dictionary defines odyssey as a long and eventful journey. A journey which Mr. Ravi Basrur, an art enthusiast took, along with his 10 students, to showcase their artistic talents for the benefit of the underprivileged. They decided to organize an art exhibition called Odyssey, the proceeds of which were donated to Tamanna Cancer Treatment and Research Trust.

Tamanna Cancer Treatment and Research Trust is a charitable trust started by Dr. Nalini Kilara, which funds treatment of young children below the poverty line afflicted with cancer, thus giving them hope of a better tomorrow and a new lease of life. The exhibition was a five day event which was held at the Karnataka Chitrakala Parishath in Bangalore, from the 30th of May to the 3rd of June 2014, which was sponsored by Himalaya Herbal Healthcare and ShamaraoVithal Co-operative Bank. A total of fourteen hobby artists had contributed to the cause. Being a part of this endeavour, it gave me along with my co-artists the opportunity of using our talents as a contribution towards charity. The exhibition was inaugurated by Dr. PushpaDravid who is one of the first few PhD holders in fine arts and also the mother of the renowned cricketer, RahulDravid. We also had Dr. Nalini Kilara and Dr. GurunathKilara from the Tamanna Foundation to grace the occasion. We had many visitors encouraging us with good wishes and a lot of art connoisseurs who set the till rolling. The five days of the exhibition was a huge triumph. We were successful in raising a reasonably large amount which was donated to Tamanna Cancer Treatment and Research Trust.

This benevolent act would not have been possible without the whole team of Odyssey which includes Ravi Basrur, Namita Baindur, Nikita Kudva, Akshatha Kalyanpur, DeepaliSavur, Sharang Karkal, Chaitra Kilpady, Aishwarya Bijur, Aishwarya Chandavarkar, Anoushka Chandavarkar, Aditi Basrur, Rekha Mudbidri, Maya Kilpady, Kala Kudva and Deepa Basrur, Chithra Ramamurthy who strived hard to make this event a grand success.

“If we cannot be the sun, let us at least be a candle and do our bit by lighting and brightening someone’s path. Our life then will not have gone in vain.”

Personalia

Lion Deepali Khambadkone, mjh-Mevin Jones Fellow (nee Prathima Gulwadi) of Managalore, was elected District Cabinet Associate Coordinator in the District 317 D, for the year 2013-14. She has served the District so well that at the awards ceremony night on 29th June 2014 she was awarded 3 prestigious awards. She was given the Lions Sakala Seva Nirathe award for coordinating all the service events successfully in the District. The Diamond Supreme award is given to top ranking individuals for overall service to the club and the District. The Sahaya Supreme Excellency award was given for her untiring work for the District. She travelled with the District Governor to all the clubs to ensure that the activities of all the services rendered functioned smoothly. Her enthusiasm and her unflagging energy won her many friends and getting work done was easy for her. She truly deserves these awards and much more.

Master Tanmay Rajesh Saukur, studying in class VI of G D Somani Schoor, Mumbai has had the honour of his drawings being selected on indiaart.com. He got a participation certificate for this on 22 June 2014. One of his drawings has been featured in our ‘Kiddies’ Corner’.

Here & There

Bangalore: On Sunday 15th June Jamma divas of P.P. Paranjpanashram Swamiji III was celebrated with Ashtavadhan seva. A yuva from Bangalore participated in the Jamma divas celebrations at Karla.

On Sunday 29th June 2014: Samoohik Gayatri Anushtaan was conducted successfully.

On Sunday 6th July 2014: Girvana Pratishtha Bangalore conducted a Samskrit Sambhashan Shibir. All the participants enjoyed the skits, jokes etc. and learned to speak in Samskrit through interesting games. This was conducted as a day long Shibir 10am to 4pm. Girvana Pratishtha Bangalore has successfully started organising Sambhashan Varg every Thursday at 10:30 am to 11:30 am. A number of sadhakas are attending with enthusiasm and enjoying the sessions.

Prarthana Vargs: Indiranagar centre: On Saturday
14th June 2014, on the eve of P.P. Parijnanashram Swamiji’s. Janma divas was celebrated by prarthana children with an activity of making and decorating small photo frames for Poojya Swamiji’s photos. They also chanted Parijnanashram Trayodashi and sang a bhajan “Guru Sharanam”.

Malleshwaram centre: Senior varg students remembered our Parama Guru and chanted the Parijnanashram T rayodashi. Children read a few pages from “Anugraha” and discussed the Mahima of our 10th Guru. The children were told about Sapta prahar Anushtaan and the Palki utsav in Karla. The children made greeting cards as an offering to the Guru. The cards were placed at the feet of the Guru along with an offering of Sheera. Junior Varg: stories were read out from 2 books of “Parijna series” released at Karla on March First. Fun filled games were organised for the children, based on Parijna series book “March First” they were: 1. Count in Konkani (1 to 15), 2. Use your Imagination, 3. Turtle Race- to move forward fearlessly.

Reported by Akshita Kallianpur.

Mumbai – Dadar: Dadar Sabha Prarthana children performed Guru Pujaan on 13th June’14 at A5 Karnatak Bldgs to celebrate the birthday of P.P. ParijnanashramSwamiji III which was on 15th June’14. Around 25 sadhakas went to Karla on 14th June’14 for the Dadar Sabha prahar. Sannikarsh of Dadar Sabha was held on 6th July’14 at Karla. Around 25 sadhakas observed all 5 aspects of the Sadhana Shrunkhala. Dr. Chaitanya Gulvady and Mrs. Smita Mallapur performed the Guru Pujaan.

Reported by Shobha Pathli


1 new member viz. Shri Rajesh Nadkaruni was elected to the Managing Committee in place of Shri Rajesh Bhat (Upponi) who decided to step down.

During the quarter Apr 14 to June 14, the Sabha observed Punyatithi of P. P. Parijanashrama Swamiji I on 27th April 2014, Shri Shankar Jayanti on 4th May 2014 and Punyatithi of P.P. Pandurangashrama Swamiji on 30th May 2014.

During the Quarter April 14-June 2014 Sabha performed Sannikarsha at Karla Math on 11th May 2014 which was attended by about 48 devotees.

The Sabha also had good participation and attendance of devotees at Karla both on 14th June 2014 and 15th June 2014 on the occasion of SaptaPrahara on occasion of Guru Janma Divas on 11th May 2014.

Reported by Anand Amladi, Hon.Secretary

New Delhi : Members of New Delhi Local Sabha met at Shri Kavle Math on 13th April 2014 for a Samuhika Gana. Homa and Shri Satyanarayan puja followed by the AGM and felicitation of students and senior citizens. The function was attended by over 70 members.

Ashok Kini mam and his group members paid us a brief visit with the holy Kalash for Mission-Yatra Kaladi to Kedar. All members present offered soil and paid our respects to the Kalash.

The new committee of office bearers elected during AGM are President-Vidya Kumar, Vice President- Shekhar Gundil, Secretary -Sadhya Nayel and Treasurer - ArunTallur.

Reported by Mamta Savkur

Sponsored Walk by Saraswat Samaj UK. : Saraswat Samaj UK organised a very successful Sponsored Walk followed by a picnic at the picturesque setting of Regents Park, London on 8th June 2014.

The turnout was brilliant and highest to date. Twenty nine enthusiastic members, from a five year old to a few in their eighties participated in the 5 km walk lasting an hour and a half or so. Amid much light hearted banter, laughter, hearty conversation and beautiful scenery the walk was certainly a day to remember!

Needless to say, no outing is complete without food and what a spread there was! No one worried about their calorie count after the massive amount of walking involved. Who wouldn’t want Idly with...
chutney/Saambar; green chutney sandwiches; veggie samosas; bhisibhele bhaat; medhu vadas; crisps, cakes, and khariyos to mention a few with plenty of cold and hot drinks to quench our thirst!

With the erratic British summer as we all know, the Heavens above behaved well too on the day! Turned out to be a bright and sunny day with great company. A fun day indeed.

This event helped to raise a total donation of £965 to the Great Ormond Street Children’s Hospital Charity in London.

A Big Thank You goes to all the Saraswat Samaj UK participants for being there and making the very first Samaj event of 2014 a very jovial, relaxing and successful day; to all the Donors/ Sponsors for raising the funds for the charity and to all who brought the food goodies for all to enjoy.

Gita G Talgeri, Saraswat Samaj UK.

Our Institutions

Saraswat Mahila Samaj, Gamdevi: On Saturday 27th June at 5.00 pm a lecture by Justice Ajit P Shah (Retired Chief Justice, Delhi High Court) was organized at the Samaj Hall. Justice Shah spoke on “Capital Punishment (Death Penalty)”. The lecture was part of the “Advocate Narendra Kamat Lecture Series”. Shri Suresh Hemmady, presided over the meeting. He welcomed the Chief Guest and the audience and started the programme. Smt. Sadhana Kamat introduced the Chief Guest. Justice Shah reminisced on the happy times that he had spent with Advocate Kamat. He proceeded to give a very interesting and thought provoking talk on the sensitive and complex topic of Death penalty. This was followed by a lively interaction with the audience. Smt. Neeta Yadery proposed a vote of thanks. The programme was rounded off with refreshments sponsored by Smt. Sadhana Kamat in memory of Smt. Indira Kamat.

A more detailed report of the talk will follow in our forthcoming issue.

On Wednesday July 9th “Ashadhi Ekadashi” was celebrated with a music program on the “Life of Param Pujya Shri Anandashram Swamiji (Shantamurti)” at 3.30 pm at the Samaj Hall. Compered by Smt. Neela Balsekar with bhajans presented by the Saraswati Vridangaan the program was a feast to the ears. Smt. Geeta Yennemadi had set the music and also accompanied on the harmonium. Shri Arun Hattangadi accompanied on the Tabla. Smt. Vijayalaxmi Kapnadak welcomed the audience. Smt. Balsekar’s commentary was full of emotional reminiscences. She gave a brief outline of Swamiji’s life right from birth, initiation into Sannyas, the initial difficult years, meeting various Satpurushas. She spoke about Swamiji being a veritable ‘Shantamurti’, an embodiment of vairagya and devotion, humanity, simplicity and dynamic detachment, the love he showered on all the devotees and his complete disassociation from worldly matters. Her evocative commentary had many eyes misty with the memories of Param Pujya Shrimat Anandashram Swamiji. The programme ended with Mangalaarati and Prasad (sponsored by Smt. Geeta and Smt. Shyamal Yennemadi in memory of Smt. Varadabai Mulky and Smt. Lalita Yennemadi). Refreshments were sponsored by Smt. Geeta Yennemadi in memory of Smt. Sumitra and Shri Krishnamurti Nadkarni and Smt. Lalita and Shri Deorao Yennemadi.

Forthcoming program in August


Reported by Smita Mavinkurve

MRS. TARA (USHA) GANESH SURKUND - Age: 81 yrs  
(wife of Ganesh Harsingrao Surkund)

left for her heavenly abode on 17/06/14

Deeply Mourned by
Ganesh - (Husband)
Smita - (Daughter-in-law)
Suvarna & Dr. Raju Kaikini - (Daughter & Son-in-law)
Sarita & Sameer - (Daughter-in-law & Son)
Ratika - Rohan, Mithila - Kanhai, Tanay, Shibani,
Aditi, Chinmay - (Grandchildren)
Vivaan - (Great Grandson)
Surkunds, Tavanandis, Naikurs
all relatives and friends
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MATRIMONIAL

Alliance invited for Chitrapur Saraswat boy residing in Mumbai (Sept 1982 born, 166cms, M.D. (Medicine) ) from MUHS currently pursuing D.M. (Medical Oncology) in a reputed institution in Mumbai from well educated girls preferably in medical profession. Kindly send Bio-data, Horoscope, Photo to Box No 5151 – Kanara Saraswat Association, Talmakiwadi, J.D.Marg, Mumbai 400 007.

Alliance invited for a CSB good looking girl, 29 years, 5’2”, banker. Please forward BHP to mahaganapathi108@gmail.com.

ENGAGEMENT

Kombrabail – Bijur : Gurucharan, Son of Poornima and Pradeep Leelanath Kombrabail of Bangalore with Meghana, daughter of Shaila and Kishore Mangesh Bijur of Matunga on 5th June 2014 at Bangalore.

BIRTH

A daughter ANIKA to Sneha Shanbhag (nee Nadkarni) and Vijay Shanbhag on 18th May 2014. A grand daughter to Gurudas Nadkarni and Geeta Nadkarni (nee Bijoor) and Jayant Shanbhag and Veena Shanbhag of Hubli.

A daughter (Mihika) to Dr Varun Sanjay Gunavanthe and Dr. Nikita Varun Gunavanthe; granddaughter to Sanjay Bhavanishankar Gunavanthe and Vidya Sanjay Gunavanthe; granddaughter to Advocate Ashish Chandrashekar Bajpai and Sukhada Ashish Bajpai.

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DOMESTIC TIDINGS

BIRTHS

We welcome the following new arrivals:

May 18 : A daughter (Anika) to Sneha (nee Nadkarni) and Vijay Shanbhag at Hubli.

Jun 10 : A baby boy (Ekaansh) born to Shradhha (nee Basrur) and Akshay Trasi at Dadar, Mumbai.

OBITUARIES

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

Feb 24 : Vasudev A. Naimpally,(ex- Air India) (93) at Martinsburg, West Virginia, U.S.A.

May 4 : Anu Crasta (nee Ullal) (80) at Mangalore.

May 27 : Suniti G. Kapnadak (72) at Mangalore.

Jun 23 : Vasant Mangesh Jothady (75) at Tardeo, Mumbai.

Jun 27 : Ramesh Krishna Haridas (84) at Matunga Mumbai.

DONATIONS TO KSA

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