PRESTIGIOUS AWARDS FOR
SHRI VASANT HOSANGADI AND SMT. LALITH J. RAO

Shri Vasant Hosangadi receiving the Uttar Pradesh Sangeet Natak Academy Award.

Smt. Lalith J. Rao receiving the Tana Riri award from Shri Vijaybhai Rupani, Chief Minister of Gujarat (seen on the left) and Shri Rajendrabhai Trivedi, Minister for Culture & Youth Affairs, Govt of Gujarat (seen on the right).

Shri Vasant Hosangadi conducting an orchestra.
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CHANGE IN DATTAJAYANTI 2016 PROGRAMME
The Inaugural Function of the first retail outlet of Parijnan Foundation will be held on Tuesday 13th December at 8.30 pm in Talmakiwadi Garden.

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KSA Health Centre
Swami Parijnanashram Pathology Laboratory
As part of our KSA Health Lecture Series, we bring to you an informative Audiovisual Presentation on ‘The When, Why, and How of Physiotherapy’ by Dr Swati Puthli B.Sc.(Physiotherapy), Senior Physiotherapist, at 10 am on Sunday 8th January 2017 at the Shrimat Anandashram Hall, KSA Bldg, Talmakiwadi.
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Six Sabhā-s have already provided this data and devotees who provided e-mail id.s have already got user id.s and passwords and can pay Vantigā free of cost through the SVC Bank Transfer facility. The facility to book Sevā-s will follow, soon.
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Please provide all relevant data to your Sabhā-Pratinidhi / Office bearer TODAY and become a devoted and dutiful member of our illustrious Chitrāpur Sāraswat family and our revered Shrī Chitrāpur Math.
Dear Friends,

We all studied the grammar of different languages in our school lives. We were always told by our teachers that developing a solid foundation in grammar will not only help us in creating our own sentences correctly but will also make it easier to improve our communication skills in both spoken and written language. Along with this, came the grammar of literature. In fact, in school, as we were growing up, our English language teacher used to emphasize that grammar is the mathematics of literature and composition.

Grammar is also an important tool in reading. When we consider the genre of drama, poetry, fiction and non-fiction we can immediately see the importance of grammar. For the artistes of the theatre and celluloid, for lovers of poetry, for great orators and even for successful lawyers arguing complicated cases in the courts of law, mastering the grammar of reading is important. Good authors, poets and actors revel in the joy of grammar. The art of persuasion is also grammar.

We all love music and specially all Chitrapur Saraswats have an inborn affinity to music. Most of us can hum and sing. Some of us are great exponents of music. Music also has its own grammar. Notation, melody, harmony and rhythm are interwoven to create music. Whether it is classical music in the form of Indian, Western or Oriental, semi classical or non-classical music— all have their own grammar which brings melody, harmony and rhythm to music. Music infuses melody in life.

When I looked at the importance of grammar, I came across various books on the grammar of trade and commerce, the grammar of geography, the grammar of history – ancient, medieval and modern. We also have the grammar of chemistry, biology and so on and so forth. I have observed that in many of these cases the foundation of grammar is based on scientific theories, principles and facts.

Is grammar only a science?

If there is a grammar for all the subjects, then, is there a grammar of life? Yes...there is a grammar of life which tells us how to live our own life. How to live our life is for each person to decide.

Grammar is basically a set of rules and it is imperative for each one of us to set our own rules and principles for leading a good life.

As the famous poet, Charles Bukowski says in his ‘Grammar of Life’ -

The past is imperfect
The present is tense
The future is malign
And immortality lacks evidence
Lay down and eat roses.

Friends... define the grammar of your own life and enjoy your life in your own way.

Regards,

Praveen P Kadle

December 2016
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CONGRATULATIONS!
Our Chitrapur Saraswat samaj has been abundantly blessed with creative prowess in innumerable arenas. Here is a salute to two of our reputed and much-wowed artistes -singers-composers par excellence who received well-deserved awards recently – dulcet-voiced Vasant Hosangadi, who received the Sangeet Natak Academy Award instituted by the UP Government and soulful diva of the Agra-Atrauligharana - Lalith J. Rao who got the “Tana Riri Sangeet Samman” Award from the Government of Gujarat.

Vasant Hosangadi
The Uttar Pradesh Sangeet Natak Academy Award for Music, Dance, Drama and associated faculties is an annual ceremony being conducted since the year 1973. Awarded by the apex body of Uttar Pradesh working in the field of performing arts, the UPSNA Award is recognized internationally and is a confirmative definition of an artiste’s talent. Many distinguished artistes of the State have been felicitated and honored over the years. Due to certain unavoidable reasons this ceremony could not be organized since the year 2003. After much deliberation and efforts of the Academy, awards for the years 2003-2008 were distributed on 24th October, 2016.

Shri Hosangadi Vasant, renowned music composer (Grade-I [1976] – Aakashwani and Doordarshan) received this coveted honor for his unparalleled, devoted and sincere services in the field of Music Composing and Orchestration for the year 2006. The honors were done by Ms. Arun Kumari Kori - Hon’ble Minister for Culture, Government of Uttar Pradesh; and Mr. Achchelal Soni – Chairman, Uttar Pradesh Sangeet Natak Academy.

Beginning his career in the field of music in the Bombay Film Industry as a vocalist, Shri Hosangadi Vasant (better known as H. Vasant in his professional field), subsequently shifted to orchestral arranging (orchestration of songs), to finally emerge as a full-fledged Music Director with a strong foundation in Indian classical music- both vocal as well as instrumental – and sound knowledge of Western music.

During the early years of his film music career in the Bombay film industry, from 1964 to 1971, he assisted well known music directors like, S.N. Tripathi, Chitragupta, Prem Dhwaj, Datta Davjekar, Hridaynath Mangeshkar and finally turned into an independent successful music director for several feature films of regional languages like Marathi, Kannada, Gujarati, Punjabi as well as low - budget Hindi films.

He migrated to Lucknow in the year 1974 in connection with producing a musical radio programme sponsored by the Birla Group of Companies and ultimately settled there. The credit for being the founder-music composer of Aakashwani Lucknow’s Choral Group (Vrindagaan) also goes to Shri H. Vasant.

As music director he has undertaken several prestigious assignments for both Aakashwani and Doordarshan, Lucknow, such as Bibi Natiyon Wali, the premiere teleserial of Doordarshan India. He has been on the panel of Music Audition Board, Aakashwani, India and is regularly invited by several organizations of repute as a judge in music competitions and auditions.

Shri Vasant Hosangadi’s sangeet-seva for Shri Chitrapur Math
The evergreen bhajan-s in Marathi - Lago Tuzhe Payee and Mazha de Tava Padee Aasa were composed by Vasantmam around 1965 at the Bengaluru Math during Parama Pujya Anandashram Swamiji’s camp.

The Konkani song –Chaturvidha Mukti-patha was ‘born’ after Parama Pujya Sadyojat Shankarashtra Swamiji presented him a video - CD of His discourse –Sharanaagati – given at The Bharatiya Vidya Bhavan, Mumbai. The song was recorded after detailed
Lalith J. Rao

On November 10, 2016, at a glittering function Shri Vijaybhai Rupani, Chief Minister of Gujarat conferred the “Tana Riri Sangeet Samman” on reputed classical singer of the Agra-Atrauli gharana – Shrimati Lalith J. Rao. Shri Rajendrabhai Trivedi, Minister for Culture and Youth Affairs, Government of Gujarat was also present on stage during the ceremony. This prestigious award is presented every year to a female singer of outstanding merit at the Samadhi-sthal of the legendary singing duo – Tana and Riri who are said to be the only two singers who could sing the Raga Malhar so accurately and with such acumen that their rendition had the power to extinguish all lamps in the vicinity, just as Raga Deepak, when rendered by the one and only Tansen could ignite all the lamps in Akbar’s court!

What is interesting is why the Gujarat Government chose to honour a diva who had not performed on a public concert platform for almost two decades now. Well, that is because the connoisseurs and music lovers had not forgotten the joy she had gifted them between 1972 and 1993 in a series of concerts for the Gujarat Sangeet Natak Academy in Gandhinagar, or one at the Durbar Hall at the Baroda Palace where Lalith’s “Dada Guru” – Ustad Faiyaz Khansahab was the court musician, to give just two examples. The Award was also in recognition of the pivotal role Lalith has played in propagating the Agra-Atrauli gharana in Bengaluru by training some promising youngsters who are already being applauded and recognised by layperson and critic alike!

Lalith J. Rao’s musical seva for Shri Chitrapur Math

In 2005, with Puja Swamiji’s Blessings, Lalith Rao produced a ticketed musical show to raise funds for the renovation of the Shiva Krishna Mandir, Hubli where Puja Swamiji was to perform His Chaturmasya Vrata. This unique presentation - “Bhairav to Bhairavi” comprised 24 raga-s and was a musical journey from dawn to dusk and then back to dawn with the appropriate raga for each ‘prahar’ and a running commentary explaining how raga-s change with the time of the day. She trained several young musicians of Bengaluru, both Amchi-s and non-Amchi-s, and the show at Canara Union on 5th June 2005 went “housefull” as did the 3 which followed, including one at the prestigious NCPA. By popular demand a 3-CD audio album of the programme was brought out and the entire proceeds donated to our Beloved Shri Chitrapur Math.

During the Tercentenary of our Math in 2008, Lalith composed a new raga for the occasion-Raga Bhavanishankar - a mesmerizing combination of raga-s Durga and Shankara. The lyric of the main song “Saraswata Rasa Dhaara Dheera...in drut teentaal was written by Shatavadhani Ganesh; but Lalith also composed a Madhyalaya song in Rupak taal “Karunamaya Nain Satguru Ke...”. The raga was named ‘Bhavanishankar’ with the Blessings of Puja Swamiji.In December of the same year Lalith, along with Jayavanth and the late Gourang Kodikal, invited all the noted Amchi musicians and keertankar-s to perform at a two-week extravaganza at Shirali called “Chitrapur Rang Ranjani”, and Lalith choreographed a musical “Saaroopyam, Sadrushyam, Trayam” performed mainly with Amchi musicians.

Puja Swamiji then requested Lalith to produce another musical on the same lines for the Golden Jubilee commemoration of Parama Puja Parijnanashram Swamiji III’s Shishya Sweekar. The result was the musical “Guru Vaatsalyam - Shishya Sharanaagati” (GVSS) which was performed at Karla, again mainly with Amchi musicians, on 28th Feb 2009. The primary theme of this musical was the Shishya Sweekar ceremony of

Feeling encouraged, he recorded three more video songs, two in Sanskrit, penned by his friend, in praise of Parama Puja Swami Anandashram (Tasmai Shri Gurave Namaha) and Parama Puja Swami Parijnashram (Guru Smriti).The third one, an attempt in Hindi, is in praise of our entire Guru Parampara and is entitled Guru Avahani. All three can be viewed on You-Tube.

Tasmai Sri Gurave Namaha was screened at the Canara Union hall in May 2015, in the Divine Presence of our Mathadhipati – Parama Puja Sadyojat Shankarashram Swamiji.
March 1959, the strong bond that existed between our Parameshthi Guru – Parama Pujya Anandashram Swamiji and Parama Guru – Pujya Parijnanashram Swamiji III, the renunciation of the Peetha by the latter and the ascension to the Peetha by Pujya Sadyojat Shankarashram Swamiji.

Recently Lalith recorded the commentary of the Guru Jyoti Yatra in Kannada translated by Vaishali Koppikar from the original in English written by Shailaja Gangulybach, for putting on the Math website. During Pujya Swamiji’s visit to Bengaluru in Nov 2015, the Local Sabha requested Lalith to repeat GVSS but this time Lalith could do it with only a few of her disciples (as the Amchi musicians who participated in the original were living all over India, with one member abroad). So the added input this time was a Power-Point presentation showing several photographs of the 1959 Shishya Sweekar ceremony and many others along with a narration. The programme was video recorded, but both the audio and the video did not come out as well as expected. So, with Swamiji’s Anumati the video was re-recorded and placed at the Lotus Feet of Pujya Swamiji at Karla during Navaratri this year.

Along with her husband Jayavanthmam and the late Gourangmam, Lalith also created the “Directory of Chitrapur Saraswat Musicians & Dancers” for KSA. This was released by Pujya Swamiji at Karla in 2006.

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### Letters to the Editor

**Dear Editor,**

The Diwali (November) issue has a variety of must read articles ...I thoroughly enjoyed reading them all...but the one that appealed to me most is “Am I well – Adjusted” by Ketaki Mavinkurve. It was not just a pleasurable read but it gave me an insight to think on something I never really gave a thought to before ...would await for more articles from her.

Sanika Balwally

---

**Dear Editor,**

It was nice to read Shri. Kishore Rao’s response to my letter in the October issue of the KS. The extracts from the ‘Hindu’ newspaper that Shri Rao quotes constituted reportage on the seminar/exhibition [sponsored by Mr.and Mrs Nilekani] that I attended in my capacity as Member of the IIC, and on which my piece in the November issue of the KS was based. It is true, as Shri. Rao notes, Kamaladevi belongs to a generation that does not physically/mentally exist in today’s world; even if it does, its contribution is not noticed by people around, or worse still, it is taken for granted. Hence my piece titled”…lest we forget”. Kamaladevi’s achievements were myriad, but as she pithily put it, when asked about her work in Independent India “I stepped off the highway of politics to get onto the side road of development”. How I wish the politicians of today would not only talk, but work the way she did!

Vinay Lal [also mentioned in Shri. Rao’s letter] teaches history at UCLA, California, and with Helen Dubois, is the author of “The Plural Universe of Kamaladevi Chattopadhyaya”[Zubaan Books, 2016]; I have however, not seen the work yet.

One more matter. The photograph I had sent along with the article was one from the exhibition in Delhi. That showed her in the prime of her youth. I recall my grandmother,[who was her contemporary in Mangalore] saying that Kamaladevi was a “classic Mangaloren beauty”. The photo in the KS[sourced from “Hindu” archives] showed her in a later phase of her life.

Jaishankar Bondal

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December 2016
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The perfect candidate would be an amchi/CSB/GSB, willing to live with the senior in a secure North Bangalore home on a full-time, permanent basis. The ideal candidate would be independent, with no or few personal constraints/commitments, and have no serious health issues.

The candidate must be:

- Modestly tech-savvy with a PC, tablet, smartphone, and on occasion, capable of getting these working/fixed using pre-approved outside service providers.
- Able to use apps like Uber/Ola to organize transportation, order groceries / medicines using mobile apps.
- Able to handle basic financial tracking to maintain household expense accounts.
- Able to monitor/ensure routine medication and medical checkups.
- Able to calmly take prompt action in case of any unexpected health emergency.
- Able to make bill payments and create/email simple accounts/reports.
- Capable of calling/following up with prescribed customer service if any of the following have a problem: water supply, electricity, WiFi/ISPs, the phone/satellite companies.
- Able to provide at least 3 Character References, attesting to suitable temperament and impeccable integrity.

The daily routine would include coordinating and accompanying the senior to one/more of the following: yoga, walks, Chitrapur Math, Canara Union, Nightingales and other similar social/cultural organizations. An ideal candidate would personally enjoy reading, walking, chess, cards, gardening, and meaningful conversation on current affairs.

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Naad Ninaad comes alive to the Sound Of Music  (Report on page 31)

Uttara Nadkarni as Maria teaching the music notes to the children while on a picnic.

The opening scene of the play. Nuns at the convent during the prayer before Maria’s entry.

Maria gets introduced to the Colonel and his seven children.

The happy wedding scene at the end of the play, just before the curtain call.

Building for a community  (Article on page 32)
Dignitaries on the stage - (l to r) Smt. Aruna Narayanan Chief Guest, Smt. Geeta Yennemadi Vice President KSA, Shri Praveen Kadle President KSA, Shri Raja Pandit Chairman KSA

Young Shivani Kagal proposing the vote of thanks on behalf of all the students

Four Generations

(l to r) Father Tanmay Bhat, Grandfather Sandeep Bhat holding toddler Rishi Bhat, Great Grandfather Rammohan Bhat Bijoor
December 2016  KANARA SARASWAT  15

Kandia Saraswat Asoosisedhan Aayojita Saraswat Convocation, 2016

(Shenva, Dinak 22 October, 2016 k, Kandia Saraswat Asoosisedhan Aayojita Saraswat Convocation 2016 hoi karshakamu, sajige 5.00 Phardagi, Stambhe stambha Shrimantu Aandhram samphaghatlu, dra. (Shrimathi) Aasan narahayan higatla ahratsante samta jahdu. Udhy aminkanane ha karshakamar sunsanchalane kede. tva karshakamar vutantu.)

Nasakara Aaun Sushumanam.


Vedikaantri viraajaman Jhaalela sarv Manavarakar taajarii hango upasthit Aalishala tumkari sarvik vinnma abhimadan konu, hant lidhy aminkar, Saraswat Convocation, 2016 ha karshakamar prarabum karta.

Sarvaatmak, Aaychya Samarrambhache Adhyaksha dra. Aasan narahay nuances higole parecha konu diita.


KPB Hinduja College che Student’s Council ne dra. Aasanak "Best Teacher" Mhonyo sammanita keta. Tiksha meeddhele ho sar puraskar Mhadyari-

1. Bharat Vibhushan Samman Puraskar of Dehradun, Uttarkhand.

2. The Indo Nepal Shiromani Award at Kathamandu, Nepal.

3. Indian Achievers Award for educational excellence, in Go.

4. Best Teacher Award on the 59th Kerala Foundation Day, at Shanmukhanand Hall, Mumbai.


ha prasangachahi, tumkana kandia sarasvat aasossedhan vishaytyo sangalkar Mhonyo ditsa.

Good evening to everyone present here. I feel very privileged to be invited here as the Chief Guest for this Convocation Function. There is a saying that behind every successful man there is a woman. Well, behind my being here there are 3 women, Geeta Yennamadi pachhi, Geeta Balse pachhi and Chikramane Nirmala pacchi! On the 17th September when I came to the Balak Vrinda School to attend the Teachers’ Day function there, as soon as I entered the hall, all three of them extended the invitation to me to come here as the Chief Guest! Born & brought up here and that too in bldg no 17 in Talmaki Wadi, I just could not say No. I was really touched and so accepted the invitation. I thank all of you very much for this.

When I was giving the certificates away I observed that some students were shy, some bravely came up and some seemed to feel that they should have done better. Right? My thoughts flew back to my days as a student. In those days there were just 2 streams – Arts and Science, 60% was first class and 75% was distinction. Today I see you all getting over 90%. Wow! Back then if a student passed with good marks, people would automatically expect him / her to choose the Science stream. But now you have so many avenues open to you – Arts, Science, Commerce and studies like BAF, BBI, BMM etc. What is important is that you have to remain positive, optimistic and motivated. Another thing! Follow your heart, your passions and your dreams to be successful in your career!

As the Principal of a college I had a number of incidents. I would like to share one of them with you. Once, a mother walked into my room with her daughter. She came in without prior appointment or permission. To my amazement and shock she started banging her daughter’s head against the wall. For a moment I was completely flabbergasted and worried too of the media who are continuously moving around in search of news to report. I did not want to feature in such a news item. Well, I tried to cool down the mother and asked her the reason for behaving in this fashion. She replied “My daughter has secured second class, her friend has got a first class. How will I face her friend’s mother? What will she think?” Then I realized that the competition was not between the students but it was between the parents! This should not take place. Every child is unique in his / her own way. What is important is you must have good will power in order to achieve success in your life. Go ahead, work hard with positive attitude and make your life meaningful. That is the advice
I would like to give you.

I wish you all a Very Happy Diwali and prosperous new year. I thank all the people on the dias and all of you who have come here today. Thank you!

Shri Praveen Kadle, President KSA, President Standing Committee of the Shri Chitrapur Math and Managing Director of Tata Capital then addressed the audience. He said: My Namaskars to all who are present here today. All of you students here have achieved a lot and we are grateful that you have accepted our invitation and come here today. I congratulate all of you.

I agree with Arunapacchi when she talks about the high percentages of our times being modest compared to those you all have secured. I remember a friend of mine who had got into VJTI to study engineering with a mere 60% marks!

All of us Chitrapur Saraswats, we encourage our children to do well in studies, no matter what our economic condition is. For us education is the most important. In the olden days there was no guidance as to what we should study, which line we should opt for. Now that is not the case. All of you do get vocational guidance. The study of Law which in our days was to be pursued only if one had a grandfather or father with a legal practice, today has become a lucrative line with Corporates hiring law graduates in a big way. There are more opportunities to go abroad too.

I wish you all the best in your future life. Remember that good qualifications can open doors for you but after that it is hard work, sincerity and your contribution to wherever you are that will take you ahead. Thank you.

Shivani Kagal -
Good Evening to all here. I, on behalf of my fellow student achievers wish to thank Aruna Narayananpacchi for gracing this occasion and guiding us with her golden words of advice. It is great that she cancelled her Kerala trip for us. Thank you so much. We wish to thank KSA especially Praveenmam, Geetapacchi, Sunilmam, Panditmam and all here for recognizing our efforts and applauding us. A huge thanks to our dear parents and teachers who were, are and will be our greatest support. I am sure all my friends here will agree with me when I say that such moments will encourage us to work harder and shine in whatever path we choose. Thank you.
Minutes of 104th Annual General Meeting of the Kanara Saraswat Association held on Sunday, 18th September 2016

Mr Praveen Kadle presided over the meeting. As there was a quorum, the meeting commenced with prayers by Vice-President Smt. Geeta Yennemady.

Agenda 1 - Reading the Notice for convening Meeting

Mr Kadle – “Though the normal practice is that the Hon Secretary reads the Notice of the meeting as the Notice is already circulated along with Annual Report, I take it as read”.

Agenda 2 - Confirmation of minutes of the 103rd Annual General Meeting held on 27th September 2015 published in December 2015 issue of KS Magazine

Mr Kadle – “We had published the minutes in December 2015 issue of KS magazine and every one must have read it. I invite members to speak.

As no member came forward to comment, it was taken as read & confirmed”.


Mr Kadle requested Mr Raja Pandit, Chairman of KSA to answer written queries received in advance from two members.

Mr Raja Pandit, requested members to announce their names before they commented on the Report.

Mr Pandit –“I have received two emails from Mr Gokul Manjeshwar consisting of 14 + 11 queries and these have been replied to with the help of Committee members and Mr Jairam Khambadkone. The queries are useful and we will again discuss with Mr Manjeshwar to satisfy his queries and to take appropriate steps.

I have received a letter from Mr Sunil Mangalore raising queries on the KSA Hall, Election Process etc. a day prior to the meeting. These have been replied to. I agree that some reforms in the Election Process are needed as far as authenticity of voting is concerned. The M.C. has already finalized a new election process with the help of the Returning Officer Mr Srikar Balsaver so that on one can raise any doubts about authenticity of voting. As in current year there is no election, the new process is kept on hold”.

Mr. Pandit then requested Mr Kadle to speak and handed over mike to him.

Mr. Kadle – “Before any members would like to ask any specific questions on the Annual Report, I want to give some comments from my side with regard to the performance of the KSA over the last 12 months. When we had 103rd AGM on 27th September 2015, at that time I had spoken about the very difficult financial position as KSA having continuous overdraft of almost of 1 crore for the previous 5 years and there was no clear picture emerging about a time schedule for clearing the overdraft. In addition a lot of clean-up was required from the balance sheet because a lot of items were being carried which should have been written off. KSA was continuously incurring losses for the previous 5 years mainly because of the interest burden which it was carrying out on its Balance Sheet. We also had a lot of issues in terms of non compliance of statutory matters. So, we first decided to clean up the financial position & try to bring some respectability to the financial position. The foremost task was how we could clear the entire overdraft which KSA had for the previous 5 yrs. Thanks to the generous donations which we got for naming of rooms in KSA from well wishers, we cleared the overdraft before 31st March 2016. As of now we are still having a surplus balance, there is no overdraft. Then subsequently in April 2016, we held the classical musical event for 2 days at the Nehru Center. That also became a successful event which generated surplus after meeting of all the expenses we generated a surplus of 15,62,000/-.

We are now going to focus on the 4 to 5 main activities as to how we can make them profitable. I understand that we are not a profit making organization & we are a charitable organization. But even a charitable organization needs surplus. so that it can be used for charitable activities. So it doesn’t mean that charitable activities need to be loss making. So, we need to avoid losses in our main activities.

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KANARA SARASWAT
The first one is the KSA Magazine which is very popular & read by people across our community and also outside of our community. Unfortunately it has not been making profit. Our effort should be how a popular activity of KSA can make or generate sufficient surplus which can be used for charitable activity. We can increase the revenue by improving the sponsorship or advertisement revenue of the KSA. The second one is, how can we reduce the cost, how can we improve the e-reading of the magazine, so that the cost of printing can come down without compromising on the quality of the magazine. We don’t want to have a surplus generated out of KSA Magazine by reducing the quantity of the articles or by reducing the quality of the magazine which we print. So, the Editorial team & those who would like to give their suggestions are welcome to give these suggestions & make this KSA Magazine as a profit making activity.

The second one is the Health Center. We have been doing this activity for many years & a lot of people from this Society as well as nearby locations come & take advantage of the medical facilities which are subsidized. Here also we have to see how surplus can be generated without compromising on the quality of the service. There is some scope in increasing the rates which we charge, we are not going to make huge profit, but as mentioned earlier all KSA’s activities should earn a surplus so that we can carry out more charitable kind of work.

Third part is the Hall & how it can generate more revenue. We have done some reasonably good work & after my speech our Chairman will read out the current position of where we stand with regard to the overall financial position i.e. the latest financial position as well as all these different activities, what income we are generating & how the year would be ending.

The other activity is the Nashik Holiday Home. Again, we need to generate better income from this activity. We would not like to do a sale of the property but at the same time we would like to see how we can find out ways in terms of income generation from our Nasik Holiday Home.

Regarding Bhandardara property, we have received a lot of suggestions in terms of using land for building a Convention Center with facility of Rooms for staying which could be used by many Corporates. We will have to look at this suggestion. We don’t want to sell any of our assets as past Managing Committees have built these assets with a lot of effort with help of many donors. But at the same time we have to see how we can generate more income by efficiently using these facilities. Our plan is to have a good source of income & good surplus generated out of these assets.

The next part is our building & the tenants in KSA Building at Talmakiwadi. I would like to have a meeting with the tenants in terms of what we can do on the long term basis. I don’t want to discuss the plans in this AGM. We are also discussing with lawyers in terms of how we can again generate good income from this building. At the same time we have to take care of this building as it is 75 years old. We had recently hired the services of a structural engineer who is going to submit his report.

Mr Pandit, our Chairman will explain what efforts we are taking So, we need your support to make this KSA more vibrant than what it used to be and we really want to make a significant impact. In the last 12 months I have travelled across the country and met many people in various locations like Pune, Bangalore, Hyderabad, Delhi. They all feel that they have some kind of bond with the KSA and they would like some kind of an association of their own with KSA. So, that’s something which we intend to start working upon.

In the last year’s Audit Report there were comments about Budget not being submitted to Charity Commissioner which was supposed to be submitted before end of February every year and this had been happening for many years in the past. This year we have filed our Budget with the Charity Commissioner before February 2016 after many years gap and as against previous year’s loss of Rs 12.50 lakhs, we have budgeted surplus of Rs 8 lakhs. We are on track to achieve budgeted surplus based on first 5 months figures. Also there were comments about not taking permission from Charity Commissioner for taking OD from Bank by pledging Deposit Receipts. So, one point is the statutory compliance and the second point is there were a lot of non-compliances including non-filing of the returns, non-filing of the taxes and all that. We have started taking the necessary efforts, so that we are compliant with all the statutory requirements. The third point which came out in the previous auditor’s report was that we were not discussing Internal Audit Report in the Managing Committee meetings. Now we circulate Internal Audit Report, discuss in every M.C. Meetings and take the necessary action. So, all these efforts in terms of streamlining the activities, improving the financial position, complying with the statutory requirements which were really necessary, are being done. We are now also compliant. We also need to bring in more members. This is another effort which this committee should take and also improve our position in all

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the revenue verticals. We work to improve our position significantly so that we can carry out more meaningful social, cultural & charitable activities.

I have requested some of our past Presidents like Mrs. Sadhana Kamat who is here & who is knowledgeable, has a great experience & association with many great personalities from the field of literature and art. I am hopeful that we’ll see a significant change in the overall performance of the activities of KSA. We need the support of all and I am sure that we’ll succeed in bringing KSA back to its previous glory.

I thank everyone and request Mr. Pandit, Chairman to give the statistical data of where we stand with regard to our current financial position”.

Mr Raja Pandit – “Thank you, Mr Kadle. I will speak about the financial position first, then about internal audit report & structural audit report of our building. I thank Mr Kadle for taking the lead by donating towards naming of Room and making successful appeals to other donors to contribute towards the same. Mr Kadle also brought professionalism to the functioning of KSA. He is a great help to us, he tries to attend every meeting and there is a lot of discussion on each agenda.

We have identified 4 revenue verticals viz Hall, KS Magazine, Nashik Holiday Home & Health Center. After gap of many years, we have prepared the budget for Income as well as Expenses for Financial Year 2016-17 by studying past trends as well as making viable plans for increasing Revenue and simultaneously reducing expenses. The budget has been submitted to Charity Commissioner as per Statutory requirement before due date. We have budgeted a revenue of Rs 12 lakhs from Hall Income by end of March 2017. Till August 2016 we have received Rs 5.38. So if you annualized income, we could reach budgeted figure of Rs 12 lakhs. We may exceed budgeted figures if we maintain the same tempo for Hall booking. Regarding Nasik Holiday Home, we may be lagging behind. However normally we have fewer bookings in June, July & August. The marriage & tourist season will start after September. We have therefore targeted a revenue of Rs 7.50 lakhs which is based on last year revenue figures. We received good revenue last year because of Kumbh Mela. However we may fall short by Rs 2 lakhs in current year. But we will try our best to recover that. The Magazine has good revenue income but it has large printing bills. Till August 2016, we have received Rs 7.53 Lakhs and on annualized basis it looks like we will receive revenue of Rs 30 lakhs. But Rs 7.53 lakhs so far received includes Advertisement payment of full year made by some advertisers. Our target is Rs 19.95 lakhs, nearly 20 lakhs.

The Health Center is purely for social purpose but we decided that at least we will not make a loss this year. Up to August 2016 we have received only 60,000. On annualized basis we may receive Rs 2.40 lakhs to Rs 2.60 lakhs. But we have kept target of Rs 3.13 lakhs as we will be starting new activities soon.

Now about the Expenditure side. Mr Jairam Khambadkone has made many valuable suggestions on reducing magazine expenses. His suggestion of reducing the font size resulted into saving 4 pages and thereby reducing printing cost to great extent. He also suggested rationalization of color pages for reducing the cost. His suggestion of popularizing reading of Magazine on internet brought mixed response.

The regular administrative & Establishment expenses are very much under control. The adjustment of OD will also result into saving of interest cost of approx. Rs 70000/- p.m. We have now started the procedure of discussing Internal Audit Report in M.C. meeting and take corrective steps. Regarding Structural Audit Report, we have received the report 3 days back. We will study first and thereafter call a meeting of tenants & we hope that tenants also will contribute to the repairs cost. We are on the path of strong financial footing and we have to take this year as a foundation. I hope that with our President’s support & all your support we will reach great heights.

Thank you. I now invite comments from members”.

Mr. Sanjay Puthli said that there is no clarity in respect of income received from Hall. He wanted to know what is the total income for the last year for both Halls put together.

Mr Raja Pandit replied that total income from Hall activities is not shown under one head due to different type of income. The Income from regular bookings & Institution booking on account of concession given to them are shown under main statement of Income & Expenditure. We have taken expert opinion who advised us that Hall income on account of hiring of hall for religious purpose doesn’t come under service tax. Therefore we have shown separately under main statement of Income & Expenditure. As commission on Hire of Utensils, Furniture & Food items attract TDS, we have shown in schedule to Income & Expenditure Statement.
Mr Mahesh Kalavar said “I am happy to note from Mr Praveen Kadle & Raja Pandit that the budget & everything is going in a positive direction and that the KSA Hall bookings compared to last year have improved this year. What is the sudden reason for improvement in Hall bookings”.

Mr Pandit – “There are 2 reasons for increasing revenue from Hall Bookings. We should thank the Gujarati & Jain community for that. Our Hall has become very popular due to good religious ambience & availability of parking and compulsory serving of Vegetarian food. The Jain Community book our Hall 4 to 5 months in advance during their religious period. The second reason is booking for condolence meetings. Normally bookings for condolences is done in short period of 13 to 15 days in advance and in such a short notice there is very less possibility to get booking for any other occasion. Hence we give concession for condolence meetings”.

Mr Praveen Kadle replied to Mahesh Kalavar – “There are some limitations this Hall has. If you see what used to happen 50 yrs., ago or even say 20 yrs., ago all our community people used to get the marriages or thread ceremonies done here. But now the population has moved significantly to the suburbs & there are many more facilities, much bigger halls in the suburbs than what we have here. So, usually if you see, the demand from our own community people has come down significantly. The other thing is that, in South Mumbai, people today prefer to have much more lavish marriages. So, the preference is to go to 5 star hotels & the big clubs which are here. So, it is difficult to generate significant income from the traditional avenues like marriage & all that. So, we have to continuously find out new avenues. Now what Mr. Pandit mentioned about the Jain or Gujarati community is hiring this place for their functions which gives us steady income. But if you are expecting a miracle from this place, it’s not going to happen. So, what I am trying to say is that can we find out some completely new kind of a form of income generation? That’s something which we need to look at. So, in the meantime what we should do is, at least not have losses or may be create some small surplus. That’s all.

Mr Kiran Yadery thanked Mr Kadle. He said that it was nice to hear that we are really now concentrating on generating funds & making our activities self sufficient. He said in case of KS Magazine, we may try something like sponsoring a page as many a times giving donations in lump sum, is difficult for people. But a space sponsorship at the bottom page in memory of a dear one could be a good source of revenue without any extra cost. In case of the drive to enhance membership, may be we can start a program like an MGM scheme i.e. ‘Member Get Member’ & may be you can give recognition to a member who brings new Life Memberships. We can print his name & this may result in a chain reaction all over India & the existing members would get one of their family members or friends, relatives to become members. So, that could be another source you can look at.

Mr Pandit said – “We used to have sponsorship of a page & we used to charge Rs 500/- per page. Some time back it was discontinued. We can restart it”.

Mr Jairam Khambadkone said – “I am going to talk on the subject which is not necessarily what is mentioned in the Report, neither on the profit & loss account or balance sheet. KSA has started an activity called Green Initiative which could have been a part of our report but nevertheless, I will just brief the members on what it is.

The Green initiative is reading the soft copy of the Magazine. In fact when I started this, I was not a member of the Managing Committee but was only helping the Editorial Committee on this subject. The activities started from January 2016 by making an appeal to all those who are familiar with computers enough to read online and if they opt for reading the soft copy, then they were requested to send a mail to the Editorial Committee for not sending the hard copy.

In fact when we started this activity we did not expect that overnight things will change & we will get some 1000 members out of about 4000 life Members opting for the soft copy. We were expecting a low response initially. But unfortunately what has happened is the response is very, very poor in the last 6 months. To popularize this scheme we tried to send the mails to many of the members whose email IDs were in the records of KSA. To that also the response was not very encouraging. In fact some people wrote back saying that we are 85, 87 year old reading the printed copy of the magazine. So it is a little difficult to read a soft copy.

We can understand those things because as a person becomes older it is very difficult for them to read it on a computer or such devices. But the rate at which the responses are coming is something which is much below the expectation. Even if we had got about a 150 to 200 in 6 months, then I would have been a bit happy. More important thing is that, in fact when we were discussing this subject, I used to talk to Raja Pandit & Smita Mavinkurve, editor of KS, saying probably we can get the maximum response from the overseas members as
many of them are in IT line, many of them are in senior positions & quite comfortable with the computers. The overall response from the overseas members is just about 17 or 18. While we sent the mails, some of them wrote this concept may take some time to catch up but if you start charging for the magazine then the response will be much better.

Mr Raja Pandit has mentioned in his report that our revenue from advertisements has come down. These advertisements which are coming from some of our Corporates, some of the Amchi organizations basically happens as a charity. If the revenue has been coming down, is it going to happen in future as well? On the contrary the chances are that the bottom lines are going to be difficult for every company and in that case giving advertisements can come down. Now under those circumstances, if not today may be after 4 or 5 or 6 yrs., we will have to think in terms of how to continue to print magazines without making any losses. May be the e-magazine is one of those things which we can think in terms of a long term point of view. Some people read the hard copy but if you read it on the computer you can enlarge the fonts. There is no problem about that. Reading a soft copy online is not a big deal. In fact Chitrapurebooks.com are publishing so many existing books online, it is a pleasure reading those books.

How to make online reading more & more popular is something which the Managing Committee can probably discuss in future & then we can see what can be done. Today we have reduced the number of copies from 4000 to 3850. But frankly if you get more & more members reading it online, assuming so far 500 people have agreed to, probably we could have reduced the number of copies further. For every 100 copies not being printed, KSA can save something like Rs 3200/- pm. In 12 months, KSA could save appr Rs 2 lakhs if 500 people had opted for the soft copy. Our total expenditure on magazine is about Rs 18 lakhs to Rs 19 lakhs which includes printing and other expenses. I would like to suggest to Mr Praveen Kadle as after he came as President he helped in getting donations and adjusting entire Overdraft of Rs 1 Cr within short time. So Mr Kadle has some kind of a golden touch. If some kind of an appeal from him goes to the members, then another 600 members may come forward for e-reading of Magazine. Thank you.

Mr Praveen Kadle said—“Mr Khambadkone’s suggestions are good but I want to make some observations from my side. Regarding the point about advertisements whether they will start coming down, one look at the Times of India, which today is making such huge amounts of money not because of the price being high or low of the daily publication, but because of the advertisements. We will have to bring in more of them & we’ll have to generate more revenue. With the magazine being so popular, not just here but also outside India every one loves to read it. So we’ll have to bring in more advertisements & to put in more efforts. I will certainly write to all the overseas members to request for e-copies of the magazine. In every issue, we have been publishing the names of the people who have opted for e-reading. We should not be disappointed. I am an optimist. We should get more confirmations from people, especially from the youngsters for opting for e-reading. I would like to discuss post meeting how we can make the magazine relevant to the future generation. I can see average age of members present in this AGM is at least 55 or 60. Mr Sanjay Puthli is probably the youngest person. We also have to decide what more new topics we can bring into this magazine to make it more popular. Mr. Khambadkone’s suggestions are good & now that he is going to be a committee member, we will work together & make it happen. Thank you”.

Mr Khambadkone further continued—“I missed one point while talking on this Green Initiative. One Mr Koppikar from USA, Florida gave two suggestion. He asked whether Chitrapur Math & KSA are using solar power in their premises. Mr Kadle replied that Chitrapur Math is going to start using Solar Power in Shirali thanks to a very prominent donor from our community, a Pharma Company. We have already started installing it at Shirali & will also very soon be starting it at Karla Math. The Karla Math already has facility but it has become old and it will be replaced with a new facility. Mr Kadle suggested probably even KSA can think in terms of going solar as there is a lot to gain. But there again if you have to take a loan & start it, then it may not be very attractive. It may take a few years to become advantageous. But if we have some kind of a sponsorship by some companies then definitely it will start giving results in next two to three months itself.

Mr Khambadkone said—“since it is connected with Green, so I thought of talking about it. Mr. Koppikar has done this in his house & he is saving so much today because in the USA even if you take a loan, it is hardly 2½, 3%. But if you take a loan in India, the interest rate will be 10% to 12%. So, it may not be straightaway attractive here unless you have a sponsorship. We will have to work on this subject”.

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Mr Mahesh Kalavar said – “Mr Kadle rightly mentioned that the age group of all the people here are around 50 to 60s & most of us see a lot of advertisements celebrating 40, 50, 60 years of married life. So people may be advertising only once or next time he may be doing after 10 years. So he suggested to increase advertisement charges by 2000/- or 2500/-”.

Mr Jairam Khambatkone replied to Mr Mahesh Kalavar – “This particular subject had been discussed in the Editorial Committee meeting and recently the charges were increased. But the advertisement rates for corporate & advertisers is not changed, because that is the bread & butter for the magazine”.

Mr Sanjay Puthli said – “Mahesh Kalavar has a very valid point. We should straightaway tell people who are our prospective advertisers & not the donor type category that If they advertise then it will reach out to 4000 doctors, 5000 graduates, 7000 upper middle class and so on & may be 5000 plus people residing in the US. This profiling then helps advertisers to decide. He said that when it comes to cost, we should surely include cost in every revenue stream we spoke about”. Mr Puthli said that from the magazine, he would like to move on to the Health Portfolio. He said he knows for a fact that we charge very less fees may be Rs 60/- or Rs 80/-.

There are some extremely popular doctors in KSA’s empanelment. As KSA has now moved the Health Center to the first floor due to renovation of health center premises, the first floor looks almost like the waiting room of the railway station. I realize that Dr. Mujumdar is a dermatologist. Skin specialists normally charges higher fees outside. But a lot of people come here because of the low rates and 9 out of 10 sitting there are non-Amchis. They come because charges are low. Dr. Muzumdar’s expertise is far beyond that. Even if you increase the fees to Rs 200/-, genuine cases will come & it will be same numbers which were coming before increase. My request needs to be reviewed for all doctors.

Mr Puthli further said he wants to talk on the usage of the Hall. While the tradition has been marriages, thread ceremonies & anything to do with celebrations, this is an expensive piece of Real Estate, sitting in South Mumbai & now that we have 2 floors. So we need to think as to how can we use this Hall. We now have 2 Halls, one can be continued to use as a Hall because we have a lot of religious functions & probably we would like to continue with that. But upstairs may be something could be done, may be smaller rooms. But what we need is do some sort of a brainstorming & ask for suggestions as to how best we can make money while continuing to be a charitable organisation. So, just a wild thought. I don’t know whether it is practical or not. If we have lot of rooms upstairs, we could actually accommodate people who come from outside to study. It could specifically be for girl child. It could be done only for the first 11 months. It is important because 99 out of 100 who come to the Health Center, though he is not trying to discriminate, are outsiders, then may be that purpose of serving our community to an extent is lost. It is just a suggestion. I am sure that there will be thousands of practical difficulties, a brainstorm would help”.

Mr Puthli further said “when Mr Khambadkone was talking about the Green Initiative, he was stressing on the fact that it would save a lot of money for the KSA. But at the same time, if we also mention that this is going to be our contribution towards saving our environment as there is so much of cutting of wood this may appeal to the younger people also. He said that our magazine is weighing about 250gms. If 500 members opt for soft copies then we save something like 1.5 tons of paper per year. So the objective and the appeal should not necessarily as a saving for KSA but to save the environment. Similarly, definitely we are going to save some power if we stop printing 500 copies”.

Mr Puthli also said “We should inform the date of uploading magazine through email to members who have opted for green initiative or keep fixed date for uploading. He also said that we should keep repeating appeals so people may read that same appeal once again”.

Mr Praveen Kadle replied – “I would like to comment on a few points which were raised. One is about the increasing the charges much more than what we have done when these insertions are put for Anniversary celebrations. He said that he doesn’t think we should increase the rates beyond what we have done. He would rather prefer if all Amchis give their insertions when they celebrate 25th or 40th or 50th Birthday or any anniversary or any such occasion. That’s where we can really test the strength of KSA magazine. If all Amchis prefer the Magazine as a communication channel to communicate to the whole world regarding their celebrations that will be great. I do not know whether we are getting that kind of a response today. If somebody comes to give an insertion & pays that amount, we give them a box of chocolates. So Rs 250/- will be the cost of chocolates but the word will spread as KSA is also participating in our celebration. These are small things which can make
People will feel KSA is also sharing. But we should not increase the charges more than what we have already done.

Mr Kadle said Second thing is about the healthcare charges. We are already going to do that. Dr Prakash Mavinikurve is already looking into it. So we will increase the charges. The 3rd point talked about is the e initiative. Some of you might be aware of that any organization should be treated as an institution & an institution has to sustain & sustain beyond our lives, the next generation & the one after that. That’s how you make institutions stronger. So sustainability of an organization or an institution is important & for that there is a lot of research is done by many people.

There are 3 Points which are very important. One is the Planet i.e. environment that is what we are talking about the Green initiative from the Planet & environment point of view. Second one is people of our community. The third thing is Profit. I am sorry but I am a man of Commerce. The Profit is to be re-invested for the betterment of the society. That’s why 3 Ps are important from the sustainability point of view & that’s how institutions survive. And if you have to get more donations & sponsorships, then we need to really create some strong buzz about KSA. Then only we can get more donations & sponsorship. Thank you!”

Mr Raja Pandit said – “Before I put forward the 3rd point of the Agenda for approval, I would like to compliment Mr Jairam Khambadkone. His efforts of reducing the cost of the magazine and suggestions of reducing font size without compromising quality has resulted into saving of Rs 1,27,578/- in 5 months. Regarding Green Initiative, Mr Pandit said he fully support him. But if you see the average age of our Community which is approximately 46 yrs, the elderly people may not like this Green Initiative. When I receive calls from our members complaining that they have not received the magazine I inform them that it is available on Website. But they insist that they are happy to have a feel of the magazine in their hand.

Regarding Mr Sanjay Puthli’s comment, Mr Pandit said that it is true that most of the persons who come to the Health Center are not our Community members but they are mostly from lower middle class families & even lower income group. KSA has got Income tax exemption based on service to the community irrespective of Caste & Religion. So facilities such as the Health Center, Nashik Holiday Home & Hall are open to all communities”.

Mr Pandit then asked the General Body whether he could take the Annual Report & Audited Financial Statement as approved. As there was no further comments, the adoption of the Annual Report & Audited Statement of Accounts as on 31st March 2016 was put to vote.

The following Resolution was proposed by Mr. Kiran Yaderi & Seconded by Mr Mahesh Kalawar adopted unanimously:-

"Resolved that the Committee’s Report & Audited Statement of Accounts as on 31st March 2016 are passed & approved unanimously in the Annual General Meeting of Kanara Saraswat Association held on Sunday, 18th September 2016 "

Agenda 4 - Election of President & Vice-President:

Mr Raja Pandit said that as Mr Praveen Kadle & Mrs Geeta Yennemady are already elected as President & Vice-President respectively for a period of 2 years as per clause no 31 ( c) of Bye-laws in 103rd Annual General Meeting i.e. for FY 2015-16 & 2016-17 i.e. till Annual General Meeting for F.Y. 2016-17, there is no election of President & Vice-President this year.

Agenda 5 - Declaration of results of the 3 elected members on the Managing Committee:

The Returning Officer Mr Srikar Balsaver was invited to to read his report.

Mr Srikar Balsaver wished members with Good Morning.

He said for the current year there were 5 nominations against 3 vacancies. Subsequently, 2 of the nominees withdrew their nominations so, there was no election & 3 candidates were elected. I submit my report to the President and he will announce the results.

Mr Praveen Kadle read the Report as under:-

"Report letter is dated 18th of June 2016. Notice of filling of the 3 vacancies on the Managing Committee for the financial yr. 2016-17 was issued on 4th April 2016. The last date for acceptance of nomination was on 11th April 2016. The 5 valid nominations were received before the due dates from the following members:-
1) Shri Gurunath Shivrao Gokarn 2) Shri Jairam Khambadkone 3) Shri Aditya Uday Mankikar 4) Shri Rajaram Dattatray Pandit 5) Shri Krishnakishore Annajirao Surkund.

The Following 2 members have withdrawn their nominations
1) Shri Gurunath Shivrao Gokarn & 2) Shri Aditya Uday Mankikar.

Therefore the remaining 3 nominees have been appointed in these 3 vacancies:-
1) Shri Jairam Khambadkone, 2) Shri Rajaram Dattatray Pandit & 3) Shri Krishnakishore Annajirao Surkund.

Yours sincerely, Srikar Balsaver"

Mr. Kadle said – "I welcome all the new members and look forward to working with you & implement many suggestions which you yourselves have been making earlier in the General Body meeting”.

Mr Pandit said – “I welcome Jairam Khambadkone as a new committee member & give best wishes to Mr Gurunath Gokarn who retired as per our by-laws 3 & has not opted for re-election. He is on our committee for last many years & he has contributed to the growth of KSA. He is the main pillar of KS Magazine. Though Mr Gokarn has retired from the Managing Committee, he will remain as Managing Editor of KS Magazine. He said that Mr Gokarn is not present due to ill-health and wished that he may regain good health”.

Agenda 6 - Electing Hon Auditors for F.Y. 2016-17.
Mr Kadle requested the present Hon Auditor Mr. H.P. Bhat to continue as our internal Auditor for the F.Y. 2016-17. He appreciated that his reports are very lucid and that he visits all our locations, makes very valid & important suggestions & recommendations apart from doing the normal internal audits.

The following Resolution was proposed by Mr Mahesh Kalawar & seconded by Mr Kishore M Basur

"Resolved that Mr H.P. Bhat is unanimously elected as Hon Internal Auditor of Kanara Saraswat Association for the F.Y. 2016-17 in the Annual General Meeting of Kanara Saraswat Association held on Sunday, 18th September 2016 "

Agenda 7 - Election of statutory auditors for the next financial 2016-17.
Mr Kadle said "M/s. Saraf Gurkar & Associates has been doing our audit for many years. Unfortunately both Mr. Saraf & Mr. Gurkar have decided to separate & start their own independent practice as Chartered Accountants. We have got excellent relationship with both of them & apart from being statutory auditors they are our well wishers & both of them have expressed their desire that they would like to be considered as statutory auditors of KSA. This is a very difficult question. We can’t keep both the auditors happy, so please allow us to discuss this matter as they wrote to us very recently that they should be considered in their individual capacity as auditors of KSA”.

Mr Kadle requested the General Body to allow the Managing Committee of Kanara Saraswat Association to consider & discuss amongst themselves to take a suitable decision and to give an authority to the Managing Committee to appoint the statutory auditors.

The following Resolution was proposed by Mr Kiran Yaderi & Seconded by Srikar Balsavar passed unanimously:-

"Resolved that members present in Annual General Meeting held on Sunday, 18th September 2016 unanimously authorized Managing Committee of KSA to elect Statutory Auditors for F.Y. 2016-17.”

Agenda 8 - Any Other Business:-
Mr Sunil Manglore said “I live in this building. I am worried about the stability of this building. In 2007 a structural audit was conducted, I have the report of that. In that it was stated that the pillars have become weak and that cracks have appeared in the pillars and elsewhere in the building. But I do not know when these have been repaired. I am here from 1990 but I don’t think anything has been done till now. Now again the structural audit has been conducted & we are awaiting the report. But I think the building has to be repaired quickly & fast. It is not only us, residents of the building, who are at risk, but other people who use this hall especially in December during Dattajayanti. If the same thing continues I don’t think it’ll go for another 5, 10, years.

Secondly it appears that there is a godown here! There are chairs & tables lying behind the building. It may be a breeding ground for mosquitoes. I'll send you some photographs. As of today, this morning where you have
put up that tank there is a nice 2” layer of water. I have raised this query earlier but to no avail. I think that you
need to look into Praveenmam. So, I actually made a BMC complaint & sent the complaint number to the KSA
office. That is when they reacted. Then I had to cancel the BMC complaint. The BMC people are actually coming
& inspecting. I would urge whoever either the building secretary or anyone else to just check these water taps
& ensure that they are cleaned. I don’t think that this is such a big task to do. There are a few spots everyone
has to do his bit. I think this surely needs to be looked into. Sorry to interrupt you.

Thirdly there is a kitchen on the ground floor of the building. There are 10 to 12 full LPG cylinders there. It
is a very dangerous situation. If there is a mishap who will bear the responsibility? Many times when the hall
is booked work in the kitchen starts at 4 am and goes on upto 1 am at night. Many times the workers, almost
8 to 10 of them, come and sleep here. Nobody knows who comes. It is a security risk. There is no entry in the
register. I went through it twice or thrice. They are working for this contractor and staying here. This is a great
security risk as well as the noise which is a disturbance at night.

Fourth point. Since when has the election process changed? The election forms are such that anything can
be done. Why it has been changed from General Body to postal? Why is it not being conducted at particular
places like Andheri etc. Why not in Banglore, why not in Pune? Keep a ballot box there & let the forms be put in
there. Appoint a returning officer there itself & you can get the results there & then. You can request somebody
there e.g. Math at Bangalore. Why is it that the postal should only come here? Many people in outstation do not
receive the magazine. So they do not put their vote. I have again & again stressed on this, why not bring it to
the General Body election? Why it has to come to the KSA office only. There can be malpractices in this. Can
we not change this law of voting?”

Mr Sanjay Puthli said that there is lot of uncleanliness in & around building. The Management should look
into it and maintain cleanliness.

Mr. Raja Pandit said “ As regards safety concern of Mr Sunil Mangalore & Mr Sanjay Puthli who are residents
of KSA Building, we are also equally concerned about the safety of the building & the safety of all the residents
staying here. The Hall is constructed as a part of revenue generation of KSA right from the beginning. So Tenants
are aware of it. The Managing Committee has legal responsibility in this regard. He also said that when any
news of fire appears in Newspapers, he doesn’t get sleep in night fearing nightmare if any such thing happens
to KSA Building.

Mr Pandit further said that monopoly caterer is allowed to keep the chairs, utensils in the Hall as per our
agreement. But Mr Sanjay Puthli is right. The cleanliness must be maintained particularly now in the days of
Dengue & such things. That’s important & we’ll definitely take care.

Mr Pandit said we follow Election process strictly as per our bye-laws approved by General Body. We have
discussed with Mr Srikar Balsaver how to make voting foolproof. Till we introduce new procedure, the same
process will continue. Regarding gas cylinders, yes, we have to take utmost precautions. We always keep one
door open in case of emergency if there is need for people to rush out.

Regarding condition of Building and cement being falling down, Mr Pandit said that we have repaired sajjas
at our own cost. Regarding work in Kitchen starting at 4'o'clock, Mr Pandit said he will check it as kitchen staff
comes little early for cutting & chopping of vegetables. Mr Pandit said we used to get lot of complaints from
the ground floor & first floor residents of building no. 15 which is behind our building and close to place where
kitchen staff start their work early in the morning. But during the past year I have not received a single complaint
from them. So, if any residents in KSA Building notice any such incident, they can call him immediately or send
a SMS. Dr Prakash Mavinkurve wanted to know how much rent being paid by Tenants. Mr Sunil Mangalore said
that they are paying appr Rent of Rs 170/- p.m. Dr. Mavinikurve expressed surprise that the figure was so low.

Mr Praveen Kadle then asked members that whether meeting can be concluded. After their consent, Mr Kadle
thanked all members for their co-operation & support and requested members to join for lunch.

<<<>>>

December 2016

KANARA SARASWAT
We were invitees, with our head held high, a heart brimming with delight and eyes flooded with tears of joy, at a function in Honnavar, to felicitate Ved Krishna Bhat Mam, my maternal uncle, highlighting his glorious achievements, on his seventy fifth birthday. Time stopped and the packed audience was left spellbound, as we were treated by a number of accomplished vocalists, to some delightful poems and bhajans, replete with meaning, and penned by him.

As we all know, Chitrapur Saraswats who came to settle down along the west coast largely in Uttar and Dakshina Kannada have contributed considerably to the growth of heritage, culture and the Konkani language in particular, giving it its rightful status as a National Language. Ved Krishna Bhat Mam, a self made man in HYHU\VHQVHRIWKHZRUGKDVSOD\HGDVLJQL¿FDQWUROH leaving an indelible imprint, we are all very proud of.

Born on 22nd May 1941, to Shri Bhavanishankar Bhat who was the priest of the ancient Gopal Krishna temple in the heart of Honnavar town and Smt. Umabai as the youngest and only son amongst four siblings, Krishnamam as we fondly call him, grew up in pious, hallowed and a very simple setting.

His latent talent started surfacing in early childhood and adolescence, as he started writing short stories and poems. He drew inspiration from ‘Mysore Mallige’ a very popular sonnet scribed by Shri K. S. Narsimha Swamy. A unique blend of philosophy and a fine sense of humor started taking shape through both his prose and poetry. Early schooling was at the renowned New English School in Honnavar. Being the only son and due to other compelling circumstances, he had to take up to our traditional Vaidik Education at the Shri Pandurangashram Vaidik Pathshala at our Math in Shirali. A diligent student that he was, he grew in stature, as a distinguished Vaidik and a Sanskrit Scholar as he pursued his passion for Kannada and Konkani literature.

He has been a regular contributor to various Konkani programs on Akash Vani Dharwad and Doordarshan since 1964 to date, a period of fifty two years and going strong. Bhaveget, Sant Kalidasa based Kavya and Vidambana Geet, Musical Dramas like ‘Aklashi Venika Mellele Dine’, ‘Hasya Ekant—Manthari Pachyegalo Harikirtanecho Prasangu’, ‘Hasya Vidambana’, ‘Rutu Vaibhav’ along with Shloka rendering with explanation of meaning and short plays have been some of the notable programs done by him.

‘Akkula Gai Appa Bhattaka Dan’ a drama he has written has been appreciated by many litterateurs and doyens over the years. Popular songs ‘Vimadhura Balya tun vachunaka’, ‘Jai tu jai tu Konkani’ amongst many more, have been rendered by accomplished singer Smt. Anuradha Dhareshwar on Akashvani and Doordarshan and various other platforms.

A compilation of his Konkani poems ‘Balya Thoo Vocho Nakka’ transliterated appropriately in Kannada, published by Dr. Devadas Pai, Registrar of the Karnataka Konkani Sahitya Academy in 2013 and ‘Bhava Bindu’ by Smt. Varada and Shri Sharad Soukoor for Kaavyodyoga on his 75th birthday, bear ample testimony of his works. I express my sincere gratitude to Dr. Devdas Pai and the Soukoors for the pains taken by them for this effort, as this is service not only to dear Krishna mam but our Konkani Language as well.

So much for his works, a few words about the person. ‘Krishna Sharma’ a pen name he acquired, is an epitome of values and mature wisdom. Thoroughly adaptable, down to earth, brimming with equanimity and joy, always childlike and cheerful, sincere, serene, focused in rectitude and humble. I am not sure if I have done a complete job in describing him, but, I am rather sure that these are some virtues of a man of wisdom as prescribed by Lord Krishna himself in the Bhagwad Geeta.

His prowess has been recognized and appreciated by Konkani lovers across the community and religious lines and not just by Chitrapur Saraswats.

Have I not said enough? I now solemnly urge all Konkani lovers to go through these publications to get an insight into our Krishnamam’s personality and his works. I feel we owe it to him and our sweet ‘Konkani’ language. “Jai tu Jai tu Konkani”.

My humble prayers at the feet of Lord Bhavanishanakar and our Guru Parampara: May he be granted with all that he cherishes most in life always and in all ways.

Krishna Bhat has contributed many poems to the KS magazine and the Kanara Saraswat Association has felicitated him in November 2015 in recognition of his talents and service to the Konkani language. We wish him good health and happiness in the years to come. ... Editor
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GURURAṆJANĪ
Programmes

Thursday, 15th December 2016
10 am  Arrival of Parama Pūjya Swāmījī
Dharma-Sabhā

Upadesha by Parama Pūjya Swāmījī

5 pm to 6.15pm  Discourse by Dharmaprabhāraka Shṛṣṭ V. Rājagopāl Bhaṭ

6.30 pm to 7.30 pm  Down memory lane - Slide show

8pm  Pūjana by Parama Pūjya Swāmījī

Friday, 16th December 2016
8.30 am to 9.30 am  Swādhīyāya by Parama Pūjya Swāmījī

11 am  Bhajana-Sevā by Sāntācrūz Sabhā

12.30 pm  Mahāpūjā, Pādūkā-Pūjana,Ṭīrtha-Vitarāṇa, Shṛṣṭ Bhikṣā-Sevā, Prasāda-Bhojana,

5 pm  ‘Nināda’ session (conducted by Shṛṣṭ Rājīv Sānāḍī )

5.30 pm to 7.30 pm  DURGĀ-NAMASKĀRA-PŪJĀ

8 pm  Pūjana by Parama Pūjya Swāmījī

Saturday, 17th December 2016
8.30 am to 9.30 am  Swādhīyāya by Parama Pūjya Swāmījī

11 am  Bhajana-Sevā by Prārthanā-Varga and Gurusevā-bhajana-maṇḍala, Sāntācrūz Sabhā

12.30 pm  Mahāpūjā, Pādūkā-Pūjana,Ṭīrtha-Vitarāṇa, Shṛṣṭ Bhikṣā-Sevā, Prasāda-Bhojana,

4.30 pm to 5.30 pm  VIMARSHA (conducted by Dr. Chaitanya Gulvāḍy )

5.30 pm to 6.30 pm  Cultural Programme by Prārthanā-Varga, Sāntācrūz Sabhā

6.30 pm to 8 pm  Girvāṇapratishthā programme

8 pm  Pūjana by Parama Pūjya Swāmījī

Sunday, 18th December 2016
8.30 am to 9.30 am  ‘Nināda’ session by Parama Pūjya Swāmījī

11 am  Bhajana-Sevā by Yuvadhārā, Sāntācrūz Sabhā

12.30 pm  Mahāpūjā, Pādūkā-Pūjana,Ṭīrtha-Vitarāṇa, Shṛṣṭ Bhikṣā-Sevā, Prasāda-Bhojana,

5.30 pm  Programme by Yuvadhārā and Sāntācrūz Devotees

7.30 pm  Dharma-Sabhā

Āshīrvachana by Parama Pūjya Swāmījī
Monday, 19th December 2016

10 am PARĀMARSHA
Evening Session Parama Pūjya Swāmījī at Vile pārle - Vākolā Sabhā
9 pm NIROPASA-MĀRAMBHA at Sāntācrūz Sabhā

Niropa-Gīta

Upadesha by Parama Pūjya Swāmījī

Programmes subject to change

Daily Schedule

6 am Suprabhātīm 6.30 am Yogāsana 9.30 am Gāyatrī-Anushtubhāna and Sādhanā-Pañchakam

8 pm Dīpa-Namaskāra followed by Pūjana

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The Bhagvad Gita is one of the most important Upanishads, wherein the Supreme Lord Himself is the Guru – the teacher, clarifying the doubts of His shishya- Arjun. We, a group of (5-6 increased to about 13-15) ladies started learning the Bhagvad Gita on Guru Purnima day in the year 2012, on the first day of Chaturmaas. The satsang was held on Tuesdays, once a week.

Initially, we used to read the entire chapter. Dr Suneela Mavinkurve, a Girvaan Pratishtha teacher guided us to do the padachheda (breakup of long words formed by Sandhi / Samaasa), identify the verbs followed by the anvay (logical order of words ) with meaning of each shloka. While elaborating the meaning of the shlokas, some of the participants used to narrate stories from Puranas, Bhagwat, their experiences etc. After completing the discussion on each chapter in this manner, one of us summarized the chapter. We would then move to the next chapter. On 26th July 2016 we concluded the last i.e. the 18th chapter. On 5th August 2016 we celebrated the completion of this study - a ‘Mangal’ with Gita aarti and prasaad.

I would like to share my understanding of our studies in a nutshell. The Bhagvad Gita encompasses a wide variety of topics such as the nature of paramatman / God - with and without form, relation between the Lord, the universe (jagat) and the jivas; role of maya and trigunaas; various paths leading to liberation of jiva etc. The Lord is the controller of the jivas in every respect.

Man cannot exist without doing work/karma. Karma, the duties carried out without any attachment and fruit of action, offered to the ishvara, with acceptance of resultant outcome as prasadam is Karmayoga.

A Krishna conscious person takes pleasure in hearing and glorifying the Supreme Lord. He chants, prays with faith, attachment and devotion. The devotee knows that everything is carried out smoothly and automatically with the grace of God. He knows that his requirements will be fulfilled; doubts will be cleared by the Lord and is happy with whatever he gets. Constant remembrance of the Lord, devotional service without desire and total surrender to God is Bhakti yoga.

One constantly comes in contact with worldly illusions and gets carried away. With constant practice of yam, niyam, aasan, dhyan, pranayam, etc. one learns to control his senses and mind. Such a person is kind, soft hearted and always devoted to God without neglecting his prescribed duties. He knows that the Lord is supreme and his activities are transcendental and is said to enter the Kingdom of God. Such a person is fit for self realization. He is in control of his senses and mind; irrespective of the path Karma / Bhakti / Dnyana Yoga he followed. He has no reason to look back because the Supreme Lord takes care of such pure devotees, yogis. He lives in the present without worrying about the past and future.

We need a Spiritual Guru in order to know the self, the owner, distinct from the body itself. In the process of sadhana comes hearing/studying vedic literature, chanting and remembering God and his glories and satsang practiced in association with other devotees.

I pray to Lord Bhavanishankar, our Guru Parampara and His Holiness Swamiji for their blessings that our studies may lead us to a right path to attain perfection.

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Satsang on Bhagvad Gita
NIRMALA MAVINKURVE, MUMBAI

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Mobile: 98208 43392 Ph: (022)2618 2689
The stage exploded to the sound of music on November 10th, 12th and 13th at the TSR Hall of Canara Union in Malleswaram, Bengaluru.

Naad Ninaad, probably the first-ever Konkani stage adaptation of the timeless classic Sound Of Music (1964), knocked the breaths out of an unsuspecting audience. The storyline and the addictive music of the Sound of Music has seeped into the hearts of people the world over for 52 years. So when you come to watch this play, you might step in expecting nothing different on stage.

The least expected for the audience is the experience of being spiritually transported to the hills, the convent, and the family home; and becoming a part of every unfolding scene and dialogue. That happens right in the opening scene with Uttara Nadkarni – who was par excellence while portraying Maria’s character – melodiously singing the Naad Ninaad tune off-stage, with the scenic hills in the stage background.

There is no Von Trapp family here; no Salzburg; and the names of lead characters – except that of the lead protagonist Maria – are changed to Indianise the theme.

But the story line is much the same, except that there is an army Colonel (superbly played by Abhishek Nagarkar) instead of a Captain; there is a princess (brilliantly played by Amrita Savur) instead of a baroness; and the political angles of the original are removed to cut to a happy wedding ending. The comic Uncle Max (entertainingly played by Shyam Hattangady), too, gets to retain his original name.

The idea of this challenging project was seeded by director Shashank Sanade over a year ago. Call it challenging, because it is not common to have a cast of 70 people including an on-stage presence of 41 characters – many among them children as well as grown-ups acting for the first time! Shashank even went to the extent of making two sets of playing cast for the three times that the drama was staged in Bengaluru so that all the children auditioned earlier got exposure on the stage.

The brilliant stage and visual conceptualization, the honing of acting skills of the young lead cast, the children (17 in all), the 20 nuns (including Mother Superior played by Anuja Mudur), and the unforgettable songs adapted in Konkani, must be credited to an entire talented and experienced group. This group includes Shashank Sanade (director), Uday Bhatkal (lyricist and story script translator/adaptor), Gautam Udbhayakar (song lyricist and stagecraft/visual concepts), and Anand Nagarkar (assisted in directing the play and perfected the voice modulation and dialogue delivery techniques of children and some cast members through workshops specifically held for them). Ramachandra Kodange and Ashwin Kodange also contributed to song lyrics for this mega-play.

Live music through the entire play – as well as some playback singing – was given by a young team of musicians – Aditya Hosangadi, Aishwarya Bhatkal, Sharang Karkal (who also played the role of Rolf of the famous song “You are sixteen, going on seventeen...” in one set, while Varun Mudur played in the other), Ananth Nagarkar, and Nishta Naimpally.

Devyani Padubidri impressively played the role of the eldest of the Colonel’s children, named Sangeeta here, and helped choreograph the dance steps for the romantic number. The dances were superbly choreographed by Bhavani Nayel, herself an accomplished classical dance exponent, and Anvita Kodange, who focused on perfecting the puppet dance – performed by real children, not puppets, mind you! Veteran stage artiste Gautam Udbhayakar’s concept of using a projector to portray scene-wise slides on the back screen from behind ensured that the audience was looped into each and every scene.

And the entire play was ready for staging in a little over three months! In fact, the play was initially to be scheduled in October, and when Shashank mentioned “October”, some seniors were shocked to learn it was October 2016, not 2017.

If you are wondering how it was managed smoothly in such a short time, the credit must go to a sprightly, never-say-die Anupama Chandavarkar, who not just ensured that everyone was informed about the rehearsal schedules (over a specially created WhatsApp group), but also took charge of costumes procurement, design and management while coordinating the events during the three stage presentations and in the preceding months. Members of the audience were later heard saying “It was almost like watching a movie!” or “We would watch this play any number times it is staged!”

Take a bow, Team Naad Ninaad!

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Building for a community

Insights from Jetavan, a Spiritual and Skill Development Centre near Nasik

Aparna Dhareshwar & Mythili Shetty

(Picture on page 13)

Jetavan, the grove of trees where Buddha meditated, is the name given to the Centre in Sakarwadi, near Nashik. It has been built on land donated by the Somaiya Trust & Godavari Refineries, with funds donated by them. Just as the original was the source of enlightenment, this project has thrown up many insights in the process of its execution. Aparna Dhareshwar and I, senior architects at Sameep Padora & Associates, a Mumbai-based architectural studio have worked on a variety of projects in our 15 odd years, but this one taught us more about community building than all those together.

The institute was programmed to provide a spiritual anchor for the practice of Buddhist Thought through Meditation and Yoga while also imparting training and skill development for members of the Dalit Baudh community. The community wanted the Centre to be represented by the simplest form of urbanism - they aspired to- a concrete (pucca) building with ceramic tile floors.

Having worked on local materials and labour in our earlier Shiv temple project, we were inclined to have them see the value of indigenous building techniques and materials. Dr Supriya Rai, Director, K J Somaiya Centre for Buddhist Studies, encouraged our intention to use rammed masonry walls and mud roll timber roofs, while ensuring we kept the project within the stringent budget. The 6 blocks- prayer hall, vocational training, administrative and residential units- were designed around the 55 existing trees, enclosing two courtyards, so we could retain “the grove” completely. The roofs sloped upwards from the central gutter towards the walls, radically different from conventional roofs that slope down from central ridges. There are no conventional windows, and natural ventilation happens from the mesh covered space between roof and wall, also providing lush green views when the eye soars upwards. Post completion in January 2016, this has been published in several national and international magazines and has been shortlisted for an international award too.

Since we had never used these building techniques before, we collaborated with Hunnarshala Foundation, a Bhuj-based organisation which is propagating local building technology across India. Fly ash- an industrial waste product- was available easily in the same factory complex as this building. We jointly studied the other locally available resources and came up with a combination of fly ash and plentiful quarry dust to make rammed masonry walls. The roof truss material came from scrap wood from Alang- the ship breaking yard in Gujarat. Mangalore tiles, discarded from older buildings were used here. Designers, clients, end users, NGO technical personnel and craftsmen coordinated across geographic, linguistic and ideological differences to construct this unique complex.

Though they had initially envisaged a brick & RCC structural box, the locals were willing to try this radically different approach of rammed earth and inverted roofs instead. They even agreed to cow dung on the flooring when given the explanation that this was a better option than ceramic tiles. Our stereotype of the inflexibility present in rural mindsets was broken. People everywhere, we realised, are open to good ideas, as long as they can see the value for themselves. They are now wholeheartedly using the centre and are very proud of the attention it is receiving.

The other great learning came from the community of craftspeople who came to teach and execute the rammed masonry walls with Hunnarshala. These people come from Kutch, where natural resources are scarce. In learning and honing new building techniques with Hunnarshala, post the 2001 earthquake, they have shown resilience in skilfully developing a more viable future for themselves and their community. Currently, trained construction gangs live for months in unfamiliar surroundings, building and teaching local craftsmen to be self-reliant. In some ways, this is reminiscent of our community elders, who came together, created cooperative societies and helped everyone create a better future for themselves, through education.

Thirdly, the craftswomen were an eye opener. These women standing shoulder to shoulder with their men, stay on construction sites far from home for many months. Aparna remembers seeing a young mother, effortlessly alternating work with feeding her infant, without slacking off on the job entrusted to her. She says, it gave her a new appreciation of how privileged we are, to have the benefit of education and family support to be able to work, but in less trying circumstances.

So, in seeing this project being built, we have observed varying communities in differing circumstances responding in positive ways to change. We learnt that it is in a community’s acceptance of new ideas that progress emerges, gains velocity in the hard work put in by them and eventually soars above circumstances to prosper and even help others who need a helping hand.

And we thought, as the foundation stone was laid, that we would only learn one more new technique of building!
In the last issue Dr. SudhaTinaikar introduced all seekers aspiring to know the essence of Vedanta to a small but comprehensive spiritual text, which is an excellent starting point to begin an ‘inner journey’. She now elaborates on the first few lines of this priceless volume in the second excerpt of this ongoing series on

Tattvabodha

The permanent or imperishable is the one and only Brahman; everything else is impermanent or perishable. This clear understanding is called Nitya-Anityavastuvikeka.

After enumerating the four-fold qualifications in the previous question, the Guru proceeds to elaborate on each of the four-fold qualifications in greater detail. This is the general order in which the four qualifications are enumerated by the scriptures. However, all the four have to happen concurrently as each of them supports the other three. For example vairâgya cannot happen without the nitya-anityavastuviveka and as the viveka becomes deeper, vairâgya also becomes stronger.

Thus, all the four qualifications have to be taken as one interdependent unit. But for the sake of ease of communication, the Guru decides to enumerate them one by one and describe them in a particular, accepted order.

The first and the most important of these qualifications is viveka or discrimination. Discrimination means clear understanding. What is it that a mumukshu needs to clearly understand?

It is the common experience of every one of us that whatever we experience in the world (jagat) surrounding us is constantly changing. The jagat that we perceive is nothing but a combination of objects, events and relationships. Change is the very nature of this jagat. However, we try to hold on to the changing jagat, cling to it for our security and happiness. Sure enough, we do not find either in this ever-changing world. This leads to sorrow and insecurity which makes us go after the objective world with greater gusto, hoping that the more and more we strive after it, we may find some lasting happiness from it. This useless pursuit compounds sorrow and insecurity (shoka and moha). This whole cycle of useless human pursuit is described as samsâra in the scriptures.

A serious mumukshu at some point of time understands that lasting happiness is not possible if he depends on the impermanent objects, situations and relationships in the world. At the same time, there must be something which is imperishable and permanent as the basis (adhishthanam) of this ever-changing world.

The scriptures explain this as follows...

The entire jagat is anityavastu, which is time bound, limited by time and space. Being a product (kârya) of matter it is temporary and perishable. However there is something (astikaschit) which is not limited by time and space and therefore permanent and imperishable. This imperishable nityavastu is called Brahman. Brahman is the only and ultimate permanent truth which can give that lasting peace and security that one is looking for.

This clear understanding between the two is nitya-anityavastuviveka.

Now the next of the four fold qualifications is being questioned by the mumukshu. It is called virâga or vairâgya, also explained as dispassion.

विरागः कः? What is vairâgya?

Dispassion from longing for the enjoyment of objects here and hereafter. Vairâgya can be called dispassion or non-involvement with the world of objects in this world and also hereafter. It can also be explained as a desire to give up. Dispassion does not mean disgust, aversion or hate. One can get disenchanted when one goes through pain and suffering which, over a period of time, wanes away. This is not called vairâgya.

We all do various karma-s (actions) for fulfilling the three purushârtha-s (human pursuits of dharma, artha and kâma). Dharma purushârtha is for gaining punya in the form of gaining a good loka here in this life and hereafter. It is the security one looks for in pursuing the artha purushârtha. In kâma purushârtha one is looking for all types of pleasures; sensual and aesthetic. Most of our karma-s are based on the longing for these results of actions (karma phala).

(Continued on page 35)
"Why Do We Need A Guru?"

In this sensitive, first-person account Chetana Kadle tells us how the Guru’s Divine Presence helps us to progress spiritually while travelling on the multi-faceted path of seva

"Why do we need a Guru?"

This simple yet poignant question, asked by the young boy sitting in front of me, brought forth a spontaneous and equally simple answer from my heart. I said, "Since we cannot approach God directly, we have been fortunate to be enveloped in the reassuring Godly presence of our Guru, who can be approached with all our queries; Someone who can be with us in times of happiness and also infuse us with strength in times of misery."

As Parama Pujya Sadyojat Swamiji has said in one of the Ashirvachan-s, there is a latent treasure-house of good qualities and talents within each one of us, just waiting to be explored. It is only the Guru-Shakti which helps a sadhaka to discover his or her true potential and to hone it to perfection. While I do not claim to have excelled in my various ventures, I can definitely say with conviction that the scattered threads of interest I had in various fields were woven together by the joyful and firm belief that this seva is being offered at the Lotus Feet of the Guru.

Our family had always been participating in Math activities earlier but not to a great extent. The year 2007 opened a new chapter in our lives, when we went to Karla and met our Mathadhipati- Parama Pujya Sadyojat Shankarashram Swamiji personally for the very first time. Gradually, my husband Praveen became involved in the administration of our Beloved Shri Chitrapur Math. Then, in the year 2008, I participated in the Guru Jyoti Pada Yatra. The stupendous energy levels which I witnessed in all the participants was unbelievable. I had not experienced anything like this before! I could clearly see that it was Swamiji Himself who was the galvanising force behind it all. What an experience! It made me proud to be a Chitrapur Saraswat, proud to be an Amchi! I saw both the young and old alike striving to surpass themselves!

Sketching and painting have been my passion since childhood. I presented two oil paintings of Pujya Swamiji during Swamiji’s camp at Santacruz colony, Mumbai in February 2008. These portraits were appreciated by all. Later, Parama Pujya Swamiji asked me to do a painting of Devi Bhuvaneshwari for Shri Chitrapur Math, Shirali. Though it came as a surprise, I started painting tentatively with a heartfelt prayer. By Divine Grace, I managed to complete the task set before me and received Swamiji’s Blessings.

I also contributed to the Adi Shankaracharya Shadowgraphy project conceptualised by Deepa Murdeshwar of Sholapur. It was a truly satisfying experience involving a lot of team work and research. While working on this project, we received Guidance from Swamiji whenever we faced any problem or doubt. This made me realise that no task is too small or insignificant. Every single thing that we undertake to do deserves the same amount of deep thought and analysis. I also realised that when you have the Blessings of the Guru and inspiration from the Divine, all the hurdles can be overcome successfully.

My attempts at learning Sanskrit through the lessons prepared by the Girvanapratishtha department of our Math, opened a new dimension for me. I had joined the classes with the intention of understanding the various shloka-s which we often recite. After I had completed the requisite courses, I was encouraged to take up teaching which served to reinforce the knowledge I had gained. The classes, which impart the basics of the language in a very interactive manner, helped me to enjoy the richness of this beautiful, ancient language.

Then came the Parijna series of books for children. A profound message from one of Swamiji’s Ashivachan-s is conveyed in a very simple way through stories and poems for little children. What a beautiful idea! When this project was first discussed with me, my initial reaction was slight nervousness. Since this was an entirely new field. But faith in the Guru-Shakti gets all wheels to move in the right direction! Soon, the project was underway and help came from the right people at the correct junctures. The first two books were released on March 1st, 2014. Since then 10 more books have been published, including four transcreated in Sanskrit!

I feel I have been very fortunate to have been involved in all these Math projects. This has given me an insight into the workings of this great institution.
Parisevanam

where people offer seva with faith and devotion. The satisfaction one gets while doing this is unsurpassable.

In conclusion, I would like to say that it is difficult to pinpoint the milestones of the last few years. I have ventured into new avenues and interacted with many accomplished people who are masters in their respective fields. We are all held together by the unique bond of pure devotion to the Guru Parampara and a keen desire to offer our best to our community and our Guru.

Vairâgya is the freedom from this longing for the results of all the above purushârtha-s. Vairâgya has to be cultivated. This can happen only when one understands that all the three human pursuits and their results are time-bound. Here the nitya-anityavastuviveka helps the mumukshu to see the fleeting and perishable nature of the three purushârtha-s. Viveka and vairâgya mutually enhance each other.

Vairâgya as the most important of the four-fold qualifications for a mumukshu. He should understand that vairâgya is not hating or rejecting the world, but understanding that the world of objects has its limitations and hence, cannot be the source of lasting happiness. This non-involvement with the objective world gives the mumukshu the commitment that is needed in the pursuit of mokshapurushârtha.

(To be continued....)
Passed away peacefully
On 06/10/2016.

Deeply mourned by:
Sumedh, Sheetal, Baby Siyona
Amembal, Murdeshwar, Trasy families
Relatives and friends.
Smt. Kamala Vasant Masurkar (Nee Kalavati Laxminarayan Kalbag)

Jan 17, 1930 to Nov 9, 2016

Departed peacefully for her heavenly abode on Nov 9th, 2016 at Pune.
We say goodbye to you with deep gratitude in our hearts for being with us during all the ups and downs of life, helping and caring for us in all ways! We will dearly miss you and fondly remember you always!
We pray to God and our Sadguru to illuminate your onward path into the higher realm and bless you with divine love, light and eternal peace!

Deeply mourned by
Your loving husband Vasant Masurkar
Children: Ranjana-Ashok Kulkarni, Kanchan-Deepak Rao, Prasan -Kavitha Masurkar
Great Grandchildren: Janani and Ananya Kulkarni
Masurkars, Kalbags, Shirurs
All relatives and friends

December 2016
OUR BELOVED

VASANT SOUMITRA VINEKAR
(December 23rd 1950 - November 12th 2016)

Left peacefully for his heavenly abode on 12th November 2016 in Mumbai.

Fondly remembered by:
Divya Vinekar;
Neha, Sandeep & Dhairya Pai;
Vinekars, Gangollis, Mudbidris, Kagals & Pais.

Saraswat Club celebrates its 93rd Foundation Day in grand style!

The Chief Guest, Smt. Lalita Kalambi addressing the audience

Pt. Sadanand Nayampalli (left) and Shri Anil Bhatkal (right) felicitated by The Saraswat Club

Our Mesmerising trip to Mt Kailasa and Manasarovar (Report on page 48)

A view of Mt. Kailas reflected in the waters of Lake Manasarovar.
When we, as zealous youngsters in Saraswat Colony, Santacruz West, decided to take over the reins of the Managing Committee of the Saraswat Club backed by the guidance of our seniors, we were excited as it meant that we would get to be an integral part of the Club’s entertainment and sports activities. But there was something else that caught our imagination – the rich history of the Saraswat Club – the glory days with a plethora of cultural, physical, spiritual, musical and even sporting events, all under a single umbrella of the Club.

The Saraswat Club was founded on the auspicious day of Dussehra in the year 1923. Thereafter, every year during the Dussehra festivities, the Saraswat Club celebrated its Foundation Day wherein distinguished personalities from our Chitrapur Saraswat Community were felicitated and honoured on account of their support and guidance to the Club and community at large. These members had been instrumental through their unwavering contribution toward achieving the Club’s objectives of physical and mental well-being of all its members. This year was no different when on 22nd October 2016, the Club celebrated its 93rd Foundation Day and decided to felicitate two of its most beloved members – Pt. Sadanand Nayampalli and Shri Anil Bhatkal.

The Club was also honoured with the presence of Lalita pachhi, who started learning music at a young age of 7 years, is a supremely talented vocalist having learnt the art early from Shri Patankar Buva and then from Shri Sitaram Pant Modi, Shri D. R. Nimbargi (Gwalior Gharana) and Pt. S. C. R. Bhat. Apart from being a top class vocalist, Lalita pachhi is proficient in Ikebana and continues to conduct private classes on both her passions, Music and Ikebana. Through her association with the Club, Lalita pachhi has always been a huge advocate of physical fitness, and she stressed on the importance of exercise in her appeal to the members to keep themselves fit for the long run!

The night moved on to the felicitation program of our Guests of Honour. Our first guest - Pt. Sadanand Nayampalli needs no introduction. An engineer by degree but a musician by choice, Sadanand maam has reached the epitome of musical excellence! Apart from being an expert soloist, he has accompanied several noted musicians, both instrumentalists and vocalists, in their concerts. Sadanand maam owes his learnings to his Guru, Pandit Taranathji from the Farukkhabad Gharana. Like his Guru, Sadanand maam also has the unique gift of coming up with his own compositions for the tabla and pakhawaj. His long standing association with the Saraswat Colony and the Club continues to grow with a lot of budding tabla players learning the art under his tutelage. Sadanand maam, in his short speech, reminisced about his time in Saraswat Colony, and how the colony warmly accepted him as ‘Shirali gharcho jaavai’ after moving here from Talmakiwadi.

Our second Guest of Honour for the evening - Shri Anil Bhatkal has been an ever-lasting presence in the Saraswat Club fold. From humble beginnings in the Ganjawala chawl, Anil maam has been a part of the banking and financial industry since 1981. His expertise lies in consumer banking and has expertly advised several noted banks on creating products for the same. He has been associated with several companies including the likes of Infosys and Apex Business Services. Anil maam continues to provide yeomen service to Shri Chitrapur Math, and his contributions just increase manifold year after year. Being the Honorary Auditor of this august institution since the past two decades, the Club has benefitted a lot through his support and guidance. The Club also lauded the contributions of Shri Mohan Ponkshe, a member of Shri Anil Bhatkal’s firm, who has provided his valuable time and effort in auditing the accounts of the Club every year.

As per tradition, The Saraswat Club felicitated the students who passed their Board exams in the past year with the students receiving awards from the Chief Guest. The packed audience was then enthralled to a musical extravaganza presented by Shri Deepak and Smt Kavya Chavan along with their group of extremely talented musicians. A magical mix of Hindi and Marathi songs filled the night sky up with melodies ranging from 1950s to the early 1990s. The vocalists were ably supported by their accompanying artists — Shri Santosh Jadhav with his commentary was truly artistic in his depiction of the songs; while the proficiency displayed on the tabla by Shri Rupak Dhamankar left the audience spell-bound through his solo performances. One of our members, Shri Ashok Savnal also lent his voice to the musical show making it a night to remember for all our members!
The memory goes back to the year 1944. My father, Late Shri Aroor Bhavani Shankar Rao, moved from Coondapoor (Kundapura) to Udupi (Udupi) where I joined 3rd standard in a local school. Then, my grandfather Late Shri Aroor Anand Rao, was managing a dairy farm (established in 1937) in Gundibail, outside the limits of the town. It was a rare venture during those days.

Though we stayed in Udupi, the weekends were spent in the farm. It was an opportunity to live close to Nature. It was a farm of a large area, consisting of a small portion for residence, a milk distribution room, a store for feed, a big cattle shed for about 50 heads of cattle, and an adjoining pit to dump dung and collect urine for composting. The manure was in great demand in the locality. There was a small garden of fruit trees like plantain, guava, chikkoo, pomegranate, mango, and jackfruit as well as flowering plants. The middle portion of the farm was a field to grow green fodder (elephant/guinea grass) as well as vegetables, sugarcane, chillies, a variety of pulses, the seeds for which were bought from the Agriculture Institute, Coimbatore. The other portion of the farm, which was an elevated area was the grazing ground as well as an area for the animals to roam freely.

As green fodder was grown in the campus, the problem remained to procure hay. Periodical visits to the nearby villages by bullock cart was necessary to procure hay. For the rainy season a good quantity of hay was stored in the shed. The cattle relished hay during rainy season, whereas during other seasons they preferred green grass. Cattle feed like groundnut, coconut, sesame cakes were bought from local traders and also cottonseed. It was an experience to accompany my grandfather during those visits. The cattle feed was soaked overnight in tanks in water to make it into a slurry for easy consumption. About 15 persons took care of the animals and other activities in the farm and a separate batch of 5 persons were employed to assist in the distribution of milk.

The operation of milking commenced very early when still dark and the milk that was collected was brought to a central point. The milk was occasionally tested with a ‘Degree’ (lactometer) to ensure quality. Then, milk was transferred to small aluminium cans of different capacity to be ferried by bicycles for about 80 to 100 customers in the town. Each can had a small paper label with the customer’s name tied with a plantain fibre for identity. This operation was completed by about 9 A.M and the cans brought after distribution were washed with hot water and soap to keep them ready for the afternoon distribution.

There were also hand operated machines such as a grass cutter to prepare green fodder for the cattle, a separator to remove the cream from the milk, and a churner to extract butter. Doodh pedhas were prepared from surplus milk having a chocolate topping.

Grandfather, a retired postmaster believed in living close to Nature. Being an active person he moved around the farm among animals and plants from early hours and took a small nap in the afternoon. It was an education quite easily available for me to closely stay and learn about animals and plants as well as learning a bit of dealing with people. He was quite popular in the town and well respected. He owned a Chevrolet car to visit nearby towns. As he was respected as a person of sagacity in the vicinity, he had to play the role of an adjudicator in some disputes. People
approached him for settlement and his verdict was welcomed wholeheartedly. He ensured that the animals were fed on time, got an opportunity to walk in the sun and graze a bit, and got a periodical wash/massage. An acquaintance, a veterinary surgeon, Late Dr. Puttur Sadashiv Bhat, who saw service in the World War II made regular visits to examine the animals, feed, and ensure hygiene. As the farm was located on the only coastal road (between South and North Kanara), during his visit, His Holiness Anandashram Swamiji took time to visit the farm and feed the animals with basket full of fruits and spend some time with us enquiring about the farm activities and welfare.

It was a period of unforgettable observation (being quite unaware) of the impressions that were made in the mind, which in later years helped to cultivate values like honesty, friendship, gratitude, kindness, and face any situation calmly.

Though, this period was short, it was quite an extensive learning for me leaving a deep impression, a positive feeling, rich in experience, and an opportunity to receive affection showered by grandparents. This period did not last long as when at school, in early next year January, a messenger came and conveyed the demise of my grandfather. It was a complete shock for me as it was the first such incident. Later I came to know that, that day, in the morning at the time of distribution of milk into cans, he felt uneasy and returned to his quarters for rest. The end came shortly afterwards quietly.

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To Let

KUMUD NAYEL

We moved into this town on a posting. The first thing we needed was a house to live in.

Our Office Accommodation had a long waiting list. So long that we would maybe get an allotment when we would be about to pack for our next posting. So the next best thing then was to find a house ourselves.

It was thus that we started our treasure hunt with the 'To Let' boards. Friends, relatives and finally real estate agents. Each agent would call us up with attractive offers.

"Saar," called the first one early morning. "Saar, there in one very next to the Community Park. Very nice view Saar." He added to make it more saleable! Being very fond of Greenery and extra fond of our morning walks, we jumped at this offer. We were just about entering the house with the agent opening the windows to show us the view when we heard loud cheers, bells and screaming!!! The Agent smiled gently at us. "You are fond of children Saar? There's a school next to this house." We loved children and we loved the Park both. But the screaming of children, screeching of tables and class hour bells was not on our menu.

"Saar," she almost screamed, "Saar, there is an absolute Swarga House here", he shouted excitedly as if he could see the angels in front of him. We followed him to the Swarga. It was next to the Airport with a Railway line parallel.

The ultimate Swarga of midnight flights and Engine chugs with whistles blowing out our midnight dreams! "Saar," the agent was coaxing and consoling us. "Saar, you have to see these beautiful lawns in this complex." Indeed, the gated complex did have beautiful green lawns.

So we forgave the midnight whistles and the Aero take offs. "Do you keep a dog, Saar?" asked the agent out of the blue. He had broken my reverie of walking down the beautiful lawns.

"No, not yet." answered my husband looking peeved.

"It's either the Dog or Me". I had warned him everytime he whistled at a stray dog on the street.

"You see, Saar," the agent was trying to sell the house as fast as he could, "You see Saar, this house has an extra advantage for dog owners." He pointed towards the lush green lawns. "That lawn Saar on the left? It is only for Male dogs to play around. And the one on the right, Saar is for the Bitches to Bitch around." "Oh," I sighed, "And what are those other two lawns in the front?" "Oh, those Madam?" the agent looked very proud to tell us, "Those two lawns are for the Males and the Bitches to Poo and Piss separately. After all they too need privacy you know." "But Madam, the Society is very strict about the Poo. The dog owners must pick it up and throw it away in the Garbage." "The lawns get watered naturally, is it?" I smiled sweetly at the Agent. "Exactly," agreed the sweet Agent nodding his head stylishly. "And all this facility for dogs - bonus with a few extra thousands." His smile came full circle!!

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December 2016

KANARA SARASWAT

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This article is a tribute to all the HodGhars or Big Houses with large Joint families, that existed in our great land, since centuries. Although a few have still survived, most of them have crumbled under the onslaught of modern nuclear society.

In the ancient times, it was the chieftain of the village, who had walls built around the village, to protect the inhabitants against marauding tribes, robbers and wild animals. Later, as society developed, members of one family preferred to stay together in one large house, forming the Joint Family System. Here, the ownership, production and consumption of wealth takes place on a Joint basis. So I would call it a sort of a Family Co-operative Society, with emotional bonds!

The Elder in the family was usually the Head or Trustee, managing the whole property. All other members worked for the family, managing businesses, farms or orchards, and the total earnings were pooled together.

Joint families had several advantages as economically, collective shelter and cooking brought down the cost of expenditure. It also afforded a social insurance, as the old and the sick, the under-privileged, the orphans and widows were assured of shelter. There was division of labour, too where the family members shared the work, which gave them more leisure. Responsibilities were mostly taken up by the elders. Even today, some Joint Families do exist, especially in rural areas, the largest being a family in Rajasthan, occupying a whole village!

I have seen some Joint families, in the rural areas of South Karnataka, where our Konkani language, orthodox traditions, culture and cuisine have been preserved carefully, the credit going mainly to the ladies of the family, while the menfolk tend to resort a lot to the local language.

Of course, Joint families have disadvantages, too, for the Authority would usually quell individual opinions, however good, which brought friction in the family and also proved a hindrance to development. Besides, in Joint families, while some members work selflessly for the common cause, others take advantage of the situation, thus providing a home for idlers.

Yet, the most valuable, strong points of the Joint family are the valuable social values they foster, such as co-operation, selflessness, affection and respect for elders. This main virtue of sharing and caring is almost lost in modern, nuclear families, as all attention is centered only in its immediate circle. The governing
principle is I, me and mine!

Today, I speak of a Joint family, which I feel is an ideal example, the Sirur Hod Ghar of Hubli. Built in 1896, by Shri Venkatrao Sirur, the house still stands, as a proud emblem of a graceful age gone by, while all around it, the old bungalows have given way to towering buildings, on the busy Station Road. With a unique pentagonal verandah, this one-storied house sits proudly, like a Dowager Queen, at a Durbar. I strongly suspect that the old house is built of something more than brick and mortar, like affection as glue.

What is a home? It’s a place where you are accepted for what you are. It’s a place where you receive love and understanding, with nourishment. It’s a place where you can crawl into, when you are hurt. The Hod Ghar is all this and more! Like a huge Banyan Tree, it opens out its branches to hold not only its own but others, too. To so many, battered by fate, bruised physically and emotionally, the Hod Ghar has offered solace and shelter. The Hod Ghar has been graced by the visits of several spiritual Gurus, including Shri SiddharudhSwamiji, Shri Pandurangashram Swamiji, Shri Anandashram Swamiji, Shri Chinmayanand Swamiji, as well as Shri Parijnanashram Swamiji and Shri Sadyojata Shankarashram Swamiji, besides many more.

Today, although the Sirur clan has grown and dispersed to several corners of the country and the world, they gather together when the occasion demands. One clarion call, one whistle and they will all assemble, as for the wonderful Centenary Programme of the Hod Ghar in 1996. This December, the Sirur Hod Ghar will be a hundred and twenty years old. Even today, the Sirurs stand for each other and even for people like me, not related by birth or blood. Anyone who comes into contact with a Sirur, becomes a Sirur!

I must have been four years old, when I first came to the Hod Ghar. Having lost my mother at two, I held on to my paternal aunt, Shardakka, like a leech. When she was married into the Sirur family to Mohan Sirur, I followed her to Hod Ghar in Hubli and stayed until Papa called me back to Goa after two years. Having been transplanted suddenly into this warm, wonderful and confusing household, I was enchanted! So many children of all shapes and sizes, laughing, crying, running, tumbling over each other! So many people! Such a large house!

For a large household like this to run smoothly and efficiently, there was an unwritten discipline and rules that everybody followed. Paramount among them, was the spirit of give and take, sharing and caring. I learned to adjust! I discovered quickly that all your sharp corners and quirks get rubbed off and you get moulded into a more accommodating person. In Goa, I used to make a fuss about drinking milk, but here, in the mornings, as all the children sat in a row, in the long dining room, warm milk was served in brass cups with the tiffin. Seetapachi’s stern voice would announce, “Hmm, vaggi vaggi piyati!” When I bravely complained that cream had formed on the milk, the rich, firm voice said, “Khavun pale, kajushibi lagta!” I shut my eyes and swallowed the whole cup of milk, and yes, it did taste like cashew nuts! No child was pampered and all got equal attention. Any accomplishment was applauded, any mischief reprimanded and most of all any deficiency that challenged a child, like a stammer or a squint in a child was dealt with, so casually, that the child quickly accommodated itself with the others. In this magical household, for years, I did not know which child belonged to whom!

Bath time was fun time! All small kids were lined up and dealt with firmly, as Shivanava would pour warm water and wash each one with soap, passing each one as on an assembly belt, to Savakka, who would rub them with sun-dried towels, before giving them to a waiting aunt or mother, who would dress them! In the evenings, after a wash, everyone would gather in the big Puja Room, where the Family Gods were worshipped. The Prarthana prayers were led by Hubliamma and everyone joined in reciting the familiar prayers and songs. At times, Prasad would be distributed. Even today, I’m sure all of us can recite the prayers effortlessly!

Who can forget the wonderful camaraderie, those endless stories under starlit nights, the Hurda parties at Harvest festivals in the farms and of course, the summer holidays, when more cousins would join in? To keep the kids from mischief, the younger aunts would organize Painting competitions, Races, Recitations or Picnics to the Farms. The highlight was the Variety Entertainment Programme, where every child was given a part! Such innocent fun! I still remember those Swimming lessons, that any child above ten, received in the beautiful, ancient, square stone well with steps, in the Gin Farms. We all had empty tins tied to our backs and as we stood shivering on the edge of the well, Vivekanna would shout, “Jump, or I’ll push you!” And we jumped, knowing fully well that Niranjananna, in the water below, would save us from drowning. We thrashed around in the cool green waters and strangely enough, learned to swim. As a reward, as we dried in the sun, we would get juicy, purple jamuns, white and pink zaamb, bananas and guavas, growing in the orchards.

Big occasions like Weddings and Upanayanams were celebrated by almost the whole families and friends as everyone pitched in to make the Celebrations a great success. There were no contractors or Wedding Planners in those days! For Festivals like Diwali and
Ganesh Chaturthi, many would come home to help and enjoy. Bhau Beej was special in Big House, for when the sisters were all decked up in their finery, ready with their Aarati thalis, it was seen to it that every sister had a brother, sitting there for the Ovalni! Even Pickle and Papad making turned into enjoyable occasions where friends and neighbours joined in.

I remember a time when, when the doors of the Hod Ghar were never locked, except at night. There was a continuous flow of people coming in and out. Raghveshbappa, the head of the family, would hold court in the latticed verandah, where businessmen, politicians, friends, farmers and servants would come for advice and information and even settling disputes! The Hubli Railway Station was a Junction, and during long halts, travelers who knew them, would take a Tonga to the Hod Ghar, to freshen up, have food, exchange gossip and then proceed on their journey. Those going to Karwar, halted there overnight, to take the early morning bus to their destinations. Visitors, guests and relatives flowed in and out, sometimes staying for days. When one trunk, Kavlo and Tirgane Chembu was lifted, another set would take its place. Everyone was treated with genuine affection. This is what ‘Atithi Devo Bhava’ truly means. Today, as houses grow larger, hearts have become smaller and there is no place for guests.

Even in a place like Mumbai, where space is precious, after Independence, there was an Exodus in our community, when youngsters from S. Canara flocked to the City of Gold in search of new opportunities. Several families, well settled here, opened their hearts and hearths, to these youngsters and accommodated them in their small flats or Chawl rooms and verandahs, until they could stand on their feet. Such houses too, I would term as Big Houses.

Even today, I am sure there are houses which welcome people warmly. Even today, I am proud to say that the earlier generation, as well as the new one have the right blend of traditional values as well as modern trends. Even today, the Big House of the Sirurs sits there, like a benevolent Aunt opening out her arms to the people at the door. The person who was helping to form the Sirur Family tree, remarked, “It is not a tree, it is a forest!” No wonder! When you are standing at the door, if you look up at the right hand side, you will notice the old name plate,

R. V. Sirur (Are we Sirur?)
And the new one below it which says,
V. R. Sirur (We are Sirur.)
"Death Penalty" is also called "Capital Punishment" or "Death by Hanging" or "Death Sentence".

Two distinguished Professors Siddique of AMU of Aligarh and Sarathi of Banaras Hindu University clarified that the frames of Indian Penal Code (I.P.C.) were of the view that death sentence, ought to be used sparingly. The fact is that the position of death penalty, in the penal code, has not changed as such, in more than hundred years, of its existence. But, the trend in direction of abolition of death sentence, in many countries has affected legislative and judicial thinking.

In fact, the legislative thinking, is reflected, in some subtle change, in Criminal Procedure Code (Cr. P.C.) during the last two decades or so, before amending Cr. P.C. of 1898 in 1955. Thus, it was obligatory for a court to give reasons, for not awarding capital punishment, in a case of heinous crimes like murder. But however, the amendment of 1955, did away with the requirement of assigning reasons for not giving death penalty, in an appropriate case. Thereafter, under the new Cr. P.C. of 1973, court has to record reasons for awarding death sentence.

Capital Punishment, is one of those subjects of human concern, that give rise to an endless debate. To abolish or not to abolish, is the problem, which has been faced in many countries. But, death sentence is made mandatory, for a few specified offences. The truth is that the death by hanging, is on the statute book and the Indian SC, in the rarest of rare cases. As per the information available in the international reporters, the SCs of five nations, held that death penalty is constitutional, for specified offences.

It is also, underscored to note that the liberal Judicial attitude, is also responsible, for radical reduction of capital punishment. Further, it is also worth to know certain general principles, meant for awarding death penalty. These are (1) the person’s brutality, involved in a murder, showing his pre-meditation and planning. (2) If provocation given by the deceased to the offender, is insufficiently grave, life imprisonment will be preferred to death sentence. (Gangaram Raghi Vs State of M.P. AIR 1961, SC) (3) The death sentence shall not passed on a person, aged less than 18 years. The amendment passed in Parliament to bring Juvenile offenders, (having below 18 years), on a par with the adult murderers, due to the growing crimes by juveniles, is ineffective. The death Penalty awarded by Sessions Court, must always be confirmed by the State High Court (HC). Here HC Judges, though agree on the question of guilt, many times differ on the sentence. In several cases, it is not usual to impose death sentence, unless there are compelling reasons for extreme Punishments (Pandurang Rao Vs State of A.P. AIR 1970, SC).

The Supreme Court (SC) does have a final or last say, even after the decisions of HCs. In several cases, the SC has reversed, the HC verdicts, awarding death penalties. Many times, mitigating circumstances also cause delay, in disposal of the appeals, by the appellate Courts. The death by hanging, hovering over the convicts, is considered as mitigating factor. In such cases, the SC had ruled <Manish Vs State of U.P. (AIR 1976 SC)> that the issue could not be divorced from the diabolical circumstances of the crime itself.

Some of the Judicians’ Court Rulings: (Ref: All India Reporter) In the Bishandas Vs State of Punjab case, the SC refused to interfere with the award of death sentence, confirmed by HC since the murder was committed in an extremely reckless and cruel manner. But, in Raghuvir Singh Vs State of Haryana, case a SC bench headed by Justice Krishna Iyer, committed the death penalty of the accused to life imprisonment, despite the accused being involved in double murder case and showing criminality of high order, on the ground of the approvers’ evidence, that was not good enough to warrant death penalty.

The Allahabad HC, in the infamous case of Rajendra Prasad Vs State of U.P. confirmed the death sentence of the accused, awarded by a sessions court, for his brutality, in murdering a person with deadly weapons. The HC further ruled that the death penalty, as per the provisions, in sections, of 302 of I.P.C. and of 354 (3) of Cr.P.C. are not violative of Articles, 14,21 & 19 of the constitution. Thus the death penalty, given by sessions court, must be accepted.

The outstanding Professor, Dr Massay illustrated that courts always think that in the context of Sections 354(3) & 235(2) of Cr.P.C.of 1973, due regard must be paid, both to the crime and the criminal, while examining whether special reasons existed for the award of death sentence. In cases of murders committed with extreme brutality and if the case calls for the stringent penalty, prescribed by Law, the judgement will lead to award death penalty.

In many countries, the capital punishment is retained and in many others, this punishment is reintroduced. (Continued on page 46)
Late Shri Ramesh Nagesh Gokarn - A Tribute
UDAY MANKIKAR

Shri Ramesh Nagesh Gokarn is no more! He left for heavenly abode on Saturday 5th November 2016. A great loss, not only to his family but for the Chitrapur Saraswat Community too!

Rameshmam was born in 1931, did his schooling from Robert Money Technical High School and completed his LME and LEE from VJTI, Mumbai. After completing his diploma in Engineering he worked for M/s Garlic & Co.

Rameshmam had inclination and zeal for Social Work. He worked for various Chitrapur Saraswat Institutions in honorary capacity. He was one of those few who work for institutions and always refrain from publicity.

I would like to mention about his inspirational work:

He worked as a volunteer under the banner of Saraswati Volunteers & Athletic League.

He has contributed tremendously for the development of the Kanara Saraswat Association. During 1951-52, Rameshmam was the Member of the Students’ Committee.

Kanara Saraswat Association, in the year 1956 had undertaken the Chitrapur Saraswat Census Work. The second part of this Directory consisted of the information regarding Various Chitrapur Saraswat Institutions. As Rameshmam had in-depth information about these institution, he was of great help to Shri R. R. Padbidri in compiling the said information.

During the period from 1974 to 1988, Rameshmam worked on the Managing Committee of the Kanara Saraswat Association as Hon. Secretary Magazine circulation and Hon. Secretary, KSA building. And he proved himself as a disciplinarian totally dedicated to his work. During the same period, repairs and painting work of the Mezzanine floor of KSA together with the structural repair work of KSA building was completed under Rameshmam’s thorough supervision.

During those days Renal Failure Patients used to come to Mumbai for treatment. Rameshmam made arrangements for their stay in Shrimat Anandashram Hall.

Shri H.N. Rao, during his Presidential tenure had undertaken a Membership Drive, and Rameshmam, as part of the Managing Committee Member took initiative in converting Associate Members to Regular Members.

H.H. Anandashram Swamiji and H.H. Parijnanashram Swamiji used to camp in Talmakiwadi, during Sadhana Saptaha and as Volunteer, Rameshmam used to take up the entire responsibility, in organizing the said camp and hence, was popular as “Commander” amongst his colleagues. Rameshmam used to help Dr B.P. Divgi, during his Mayorship, in providing necessary information etc. as a result his friends used to call him “Deputy Mayor”, in lighter vein.

In 1988, due to ill health Rameshmam retired from active social work. However, he continued to help the institutions in various aspects, till he breathed his last.

Rameshmam also worked for Popular Buying Club, Grant Road Local Sabha of Chitrapur Saraswats and Saraswat Education and Provident Co-op. Society (1972-1988). He also worked on the Managing Committee of The Balak Vrinda Education Society, as representative of the Kanara Saraswat Association.

In recognition of his yeomen services, The Kanara Saraswat Association honoured Rameshmam in 1986 (KSA’s Platinum Jubilee Year), 1994 (KS Magazine’s Platinum Jubilee Year) and 2005 (Life Time Achievement). In 2000, he was honoured by Talmakiwadi CHS Ltd., during its Diamond Jubilee Celebrations.

In Rameshmam’s passing away, the Community has lost a selfless, dedicated social worker and also a Treasure of Information. He will always be remembered as “Encyclopedia of Bhanap Institutions”.

May his soul rest in peace!!

Death Penalty (Contd from page 45)

In India, proposal to abolish death sentence for specified kind of murders, had not met any success in the parliament, says author, Kulshreshtha.

In December 2007, India voted against a United Nations General Assembly resolution calling for a moratorium on the death penalty. In November 2012, India again upheld its stance on capital punishment by voting against the UN General Assembly draft resolution seeking to ban death penalty.

On 31 August 2015, the Law Commission of India submitted a report to the government which recommended the abolition of capital punishment for all crimes in India, excepting the crime of waging war against the nation or for terrorism-related offences. The report cited several factors to justify abolishing the death penalty, including its abolition by 140 other nations, its arbitrary and flawed application and its lack of any proven deterring effect on criminals. ...

... culled from the Internet
According to ancient history, a grouping of seven islands comprising Colaba, Mazagaon, Old Woman’s Island, Wadala, Mahim, Parel, and Matunga-Sion formed a part of the kingdom of Ashoka the Great of Magadh, ironically in North India.

The Bhaiyas and Biharis whom the Thackerays accuse of being outsiders in Mumbai, come from the region, which was a part of Ashoka, the Great’s empire. We judge everything according to history and the history of Mumbai proves that its earliest known ownership was with a North Indian.

The seven islands of Mumbai passed through many hands, the sultans of Gujarat, the Portuguese and the British. Every ruler left behind proof of residence in Mumbai.

The Mauryas left behind the Kanheri, Mahakali and the caves of Gharapuri more popularly called Elephantata. The sultans of Gujarat built the Dargahs at Mahim and Haji Ali, the Portuguese built the two Portuguese churches, one at Prabhadevi and the other St Andrews at Bandra. They built forts at Sion, Mahim, Bandra and Bassien. The Portuguese named the group of seven Islands ‘Bom Baia’, Good Bay. The British built a city out of the group of seven islands and called her Bombay. The original settlers of the seven islands, the Koli fishermen, worshipped Mumbaidevi, her temple still stands in Mumbai at Mumbadevi. The Kolis called the island Mumbai, ‘Mumba, Mother Goddess’.

In 1662, King Charles II of England married the Portuguese Princess Catherine of Braganza, and received the seven islands of Bom Baia as part of his dowry. Six years later, the British Crown leased the seven islands to the English East India Company for a sum of 10 pounds in gold per annum. It was under the English East India Company that the future megapolis began to take shape, after the first war for independence Bombay once again became a colony of the British Empire.

History has forgotten this but the first Parsi settler came to Bombay in 1640. He was Dorabji Nanabhai Patel. In 1689-90, a severe plague epidemic broke out in Bombay and most of the European settlers succumbed to it. The Siddi of Janjira attacked in full force. Rustomji Dorabji Patel, a trader and the son of the city’s first Parsi settler, successfully defeated the Siddi with the help of the Kolis and saved Bombay.

Gerald Angier, Governor of Bombay built the Bombay Castle, an area that is even today referred to as Fort. He also constituted the Courts of law. He brought Gujarati traders, Parsi shipbuilders, Muslim and Hindu manufacturers from the mainland and settled them in Bombay.

It was during a period of four decades that the city of Bombay took shape. Reclamation was done to plug the breach at Worli and Mahalakshmi, Hornby Vellard was built in 1784. The Sion Causeway connecting Bombay to Salsette was built in 1803. Colaba Causeway connecting Colaba island to Bombay was built in 1838. A causeway connecting Mahim and Bandra was built in 1845.

Lady Jamsetjee Jeejeebhoy, the wife of the First Baronet Jamsetjee Jeejeebhoy donated Rs 1,57,000 to meet construction costs of the causeway. She donated Rs. 1,00,000 at first. When the project cost escalated and money ran out half way through she donated Rs 57,000 again to ensure that the vital causeway was completed. Lady Jamsetjee stipulated that no toll would ever be charged for those using the causeway. Today Mumbaikars have to pay Rs 75 to use the Bandra-Worli Sealink, connecting almost the same two islands. Sir J J Hospital was also built by Sir Jamsetjee Jeejeebhoy.

The shipbuilding Wadia family of Surat was brought to Bombay by the British. Jamshedji Wadia founded the Bombay Port Trust and built the Princess Dock in 1885 and the Victoria Dock and the Merewether Dry Docks in 1891. Alexandra Dock was built in 1914.

A Gujarati civil engineer supervised the building of the Gateway of India. The Tatas made Bombay their headquarters and gave it the iconic Taj Mahal Hotel and India’s first civilian airlines, Air India. The Godrej’s gave India its first vegetarian soap.

Cowasji Nanabhai Daver established Bombay’s first cotton mill, ‘The Bombay Spinning Mills’ in 1854. By 1915, there were 83 textile mills in Bombay largely owned by Indians.

This brought about a financial boom in Bombay. Although the mills were owned by Gujaratis, Kutchis, Parsis and Marwaris, the workforce was migrant Maharashtrians from rural Maharashtra. Premchand Roychand, a prosperous Gujarati broker founded the Bombay Stock Exchange. Premchand Roychand donated Rs 2,00,000 to build the Rajabai Tower in 1878.

Muslim, Sindhi and Punjabi migrants have also contributed handsomely to Mumbai.

Mumbai is built on the blood and sweat of all Indians. That is why Bombay belongs to all Indians. Apart from its original inhabitants, the Kolis, everyone else in Mumbai are immigrants.

This article was written on February 7, 2010 by Tushar Gandhi, founder/president, Mahatma Gandhi Foundation, and grandson of Gandhiji.
**Travelogue**

**Our Mesmerising trip to Mt Kailasa and Manasarovar**

DEEPAHI KAPNADAK VAZE

(Pictures on page 38)

Finally my dream was coming true! After the birth of my elder son Kedar, I wished to either visit the 12 Jyotirlingas or Mt Kailas and Manasarovar. I got this opportunity after 17yrs!

It was not easy, as we (my husband and I) were leaving behind our kids for the first time in our life. We had mixed emotions when we stepped out of the house on 16th Aug 2016. The tour organised by a travel agency was for 10 days starting from Lucknow. Before I pen down this travelogue and my experience, I would like to offer my sincere regards and thanks to my parents and parents in law, without whose blessings and support, this would never have been possible!

We reached Lucknow by flight on 16th Aug 2016 and headed straight by road to Nepalgunj which was at a height of 540 ft, in the terai plains near the Southern border of Nepal. En route, we experienced a drastic climate change as it rained cats and dogs within the Indian borders, whereas the sun shone bright across the Nepali border. We felt as though we were being purified before visiting the heavenly abode of Lord Shiva. It was the first indication of situations we could face during our tour even before reaching our destination.

We were taken aback when we learnt that around 250 -300 people were stranded at Nepalgunj for the last 4-5 days. They were waiting to proceed further to Mt Kailas due to the unpredictable weather. Our team escort constantly instilled confidence in us to be positive and move forward. This helped us a great deal. We proceeded further to Birendranagar in Surkhet district. Our one night stay had to be extended to four nights due to adverse weather. We were disheartened and felt that Lord Shiva was testing our patience. In those 4 days, we prayed, sang bhajans and chanted shlokas. Our stay in Surkhet was very pleasant and comfortable.

The beautiful mountains with clouds descending down to cover their peaks early in the mornings, the cool breeze and drizzle always brightened our moods and encouraged us to look at the bright side of our life. Finally our prayers were answered on the fifth day. We checked out of the hotel and left for Surkhet airport. This airport is capable of handling aircrafts from the Nepalese Army Air Services. We saw Army charter flights as well as helicopters from close proximity. 12 fellow travellers and I proceeded via TARA AIR, a charter flight that took us to Simikot. It was a memorable 45 mins ride. The view was astonishing. We were surrounded by clouds and the houses below looked like miniatures.

Simikot is the administrative headquarters of Humla District of Karnali Zone in the mountain region of northwestern Nepal. Simikot airport which serves as a helipad and a runway is a sight to behold. The colourful flowers welcomed us with open arms; the view of innumerable mountain ranges along with the cool winds was a great combination. The height of the mountains dwarfed the rest of the area. Simikot is at a height of 9246 ft. above sea level. So it was very windy and we were advised to cover our ears and wear woollens. The oxygen level in the air was reducing hence, we were advised to walk very slowly, a few fast steps could leave us breathless. From Simikot, a rough road extended 51 kilometers into Nepal up to Hilsa. We then proceeded to Hilsa by helicopter. I was lucky to be seated besides the pilot and enjoyed my first ever helicopter ride which was so smooth that I reached Hilsa, even before I realised it. The sight of the mountains and valleys below took our breath away. Nature had liberally used different shades of green and brown to colour the scene spread below us. The blue sky with floating clouds above us and the green and brown steep mountains below us were mesmerising! Truly there is no competition to Our God, the creator of this nature. Our final destination, Mt Kailas is the heavenly abode of Lord Shiva, hence the path that leads to his house has to be so beautiful.

We reached Hilsa, a small town on the northwestern corner of Nepal bordering China. Located at an altitude of 11,940 ft, Hilsa is the last destination for the pilgrims on the land of Nepal. The landscape looked more like that of Tibet. Every few hundred meters one would bump into a herd of dzopas, mules and even yaks. It was quite surprising to notice that there was no special helipad or any building that served as an airport at Hilsa. We landed on a rough path of stones that lined the banks of Hilsa river. The water flowing down from high snow peaked mountains was very cold. There was very scarce habitation in this area. Few Nepalese come and stay in this area in brick houses and earn a livelihood by serving food and beverages to the visitors during the four tourist months and shift back to Kathmandu for the rest of the year. Situated near Nepal-China border in Purang region, it is one of the important location during Kailas Mansarovar Yatra. In Hilsa, the pilgrims have to complete all the formalities as they have to prepare to enter into China.

We then proceeded to Burang, known as Purang in Tibetan. An administrative centre the town lies at 13,205
feet altitude in the valley of the Karnali River. We strolled around the area and purchased walking sticks and other required material for our forthcoming trek. An overnight stay helped us to acclimatize to the cold windy weather and low oxygen level.

The next morning, we proceeded to the most eagerly awaited Lake Manasarovar. En route, we came across a lake called Rakshasthal. The still grey coloured water held a deserted look. Ravana, the lord of the Demons and a staunch devotee of Lord Shiva, had meditated at this place. The first view of Mt Kailas from this place had a miraculous effect on all of us. All our mental tiredness and fatigue vanished. We could prominently see the Ashtapadas on the mountain from here.

Lake Manasarovar, which is round like the sun, and Rakshasthal, shaped as a crescent, are regarded as “brightness” and “darkness”. Its salty water, is in stark contrast to the fresh water of Lake Manasarovar. Therefore, there is no aquatic life in Rakshasthal and is even considered poisonous by locals. It is a belief that the short river named Ganga Chhu, which connects Lake Manasarovar with Rakshasthal, is created by rishis to add pure water from Manasarovar.

We further proceeded to the lake Manasarovar. The word “Manasarovar” originates from Sanskrit, which is a combination of the words “Mana” and “sarовар,” with ‘Mana” meaning mind and “Sarovar” meaning lake. According to Hinduism, the lake was first created in the mind of Lord Brahma after which it manifested on Earth.

Let me not forget to mention that Manasarovar depicts purity. Manasarovar is believed to be the centre of this Earth. It is also believed to be associated with the first Jain Tirthankara. As per the olden beliefs, bathing in this lake purifies man of all sins. Braving the cold weather and ice cold water to bathe is an experience in itself. The water is so crystal clear that you can view the base of the lake up to 5 ft. The depth of the lake at the centre is believed to be 300 ft. We also experienced something strangely peaceful in that area. After bathing, we performed a small puja at the banks of the lake and offered our Manas puja. The view of Mt Kailas and its reflection in the lake was truly mesmerising. The serene landscape of Manasarovar instantly lifted our spirits.

We had an opportunity to stay at Manasarovar Guest House for the night. It is also believed that Sages, Gods and Goddesses visit Manasarovar at dawn (from 3 am to 3.30 am) for bathing and only fortunate people can see this. Though we did wake up before 3 am, we could just spot two tiny twinkling lights.

The next morning, we all resumed our journey to Darchen that is situated right in front of the sacred mountain, Mount Kailas. Its altitude is 15,010 ft and is the starting point for pilgrimages.

The first stopover at Darchen was at the Yamdwar - Gateway to the God of Death, this is the place of entering the abode of Lord Shiva. It is the place from where the circumambulation of our deity’s home began. To visit Shiva’s home, we had to pass through the Yama Dwar. We offered our prayers and then proceeded. Few of our group members, opted for a horse ride for the three day Parikrama. We opted for a porter to carry our sack.

The west face view of Mt Kailas from the Yamdwar lifted our spirits and encouraged us to go through the forthcoming arduous journey. There are no shrines or temples here, just a barren valley with mountain ranges all over. We had to re-acquaint ourselves with the lord, at a height of 15050 ft and with very less oxygen. Deep breathing combined with continuous chant of the Lord were the only driving forces that enabled us to move forward.

The hike in the next three days was slightly over 52 kms. We trekked through rough terrains, crossed streams which included a steep climb. We trekked 10 kms on the first day. The meticulously lined mountain ranges on both sides of the walking trail were a wonderful sight. Tiny waterfalls from the snow peaked mountains accompanied us throughout our journey. Though this area is called the Cold desert, it did show signs of greenery in certain areas. Mt Kailas though not visible initially, was later seen from close proximity after a few hours of trekking. The snow clad Mt. Kailas immediately erased all negativity and fatigue.

The 10 kms walk which would generally take 03-04 hrs here in Mumbai, took 09 hrs there. Finally we reached our next halt at Derapuk. Hot piping dinner of Khichdi and papad soothed our tired legs as we retired for the night at Derapuk Guest House.

The next morning we were greeted by a wonderful sun rise. The view of the first rays of the sun on Mt Kailasa was unimaginable. Mt Kailas beaming with gold was awaiting us at the back yard of our guest house. This view took our breath away. This sight lasted only for 3 mins. All of us gathered and prayed. We had least expected Mt Kailas to be at such a close proximity the night before and here we were just at a distance that seemed like stone throw away.

The toughest part of the parikrama still lay ahead of us. The arduous journey across the Tibetan plateau had taken its toll on most of us. Many of our friends opted to return back to the base camp at Darchen. Cheerfully we began our ascent to the pass. We had to trek from 15050 ft to 19500 ft. It was a 6 hour trek that started from Dirapuk up to 19500 ft (Dolma la pass) and another 10 hrs trek, back down to 15050 ft to the
village of Zutulpuk. The steep climb to Dolma la pass took 2hrs on a horse back. This was no ordinary climb but the path was full of boulders and our trail was just in a single line. We considered ourselves lucky that we could reach the top safely.

Dolma la pass is the highest peak, abode of Goddess Parvati. The oxygen level being very low we could not wait for more than 5 mins. Dolma la pass is considered to be a holy spot and Tibetans have a custom of leaving behind something that is valuable to them. People had left behind clothes, prayer flags, lock of hair, and other personal belongings. This signified their detachment from material things. After praying to the goddess we continued our trek downwards over the steep terrains, full of huge boulders and uneven paths. The descent was sharp and almost vertical at certain places with boulders laid as steps. We had to walk for 12 hrs to cover 14 kms and reach Zutulpuk. We were totally exhausted in the end but were thrilled that we were successful in completing the Parikrama. Very few people manage to complete this mission. I feel, strong will power and the Lord’s wish were the only two factors that enabled us to complete the parikrama. On our way down, we saw GauriKund. A small pond in a valley, about 500 metres below our path, was supposed to be Goddess Parvati’s bathing spot and many believed that this is the spot where Lord Ganpati was born.

The descent was a little boring as it was a long walk with crawling tracks across the terrains. More over Mt Kailas could not be viewed from any point. Many Tibetans had constructed mounds of stone tablets wherein they inscribed the Buddhist chant - “Om Mani Padme Hum”. We had to cross many small streams trek through grasslands and climb a few hills before reaching Zutulpuk for an overnight stay.

The early rising sun woke us up. We were a little relaxed as it was the last day of our Parikrama. We had successfully accomplished our dream of circumambulating Mt Kailas on foot. Though our legs ached, the sight of Mt Kailas acted as a miraculous remedy to soothe all our physical and mental wounds. After a tiring walk over the terrains and winding paths across several mountains, we reached the base camp of Derapuk after 4 hrs. We then proceeded to Darchen Guest House where the rest of our team members were eagerly waiting for us.

After a wholesome brunch, we proceeded on our return journey via Lucknow to Mumbai on the 27th Sep 2016. It has been the experience of a lifetime!

(Pictures on page 38)
Don’t let your imagination go wild with the title. It has nothing to do with Jeelebi Bai.

Many funny incidents happen in our life. Sometimes we become a laughing stock in the eyes of others while sometimes we laugh at ourselves. It is fun to remember such hilarious instances from our own lives while sitting in seclusion or in the company of people who were witness to such instances or while narrating to our near and dear ones.

Recently, I happened to attend my college friend’s daughter’s wedding. He has settled in Canada long back. The marriage was solemnised at a posh South Mumbai hotel. I reached the hotel early and the moment I entered with my family my friend came personally along with his wife at the lavishly decorated entrance. He welcomed me with a warm hug; both of them bowed and touched my mother’s feet. We were sprinkled with scented water, they applied perfume on the back of our hands and offered a dark red rose, a symbol of love and friendship. My better half wondered at this kind of traditional welcome by a couple settled in Canada.

We were meeting almost after over 30 years. After initial enquiry about each other’s activities, health, family members, job and my travel hobbies we recollected our golden days of college life. He recollected my taste, my favourite sweet dish and the bet that I had won. He narrated the entire incident to the interested audience of my family and his, in his inimitable style, adding some extra spice, at the breakfast table. At the end all of us burst in hearty laughter. He also informed me that he had specially ordered my favourite sweet dish post lunch along with other sweet items.

Truly I was much elated. Today even after 36 years I still cherish this incident. The memorable anecdote is as under - It was a chilly winter day at the fag end of December 1979. The college had planned a trek to Kalsubai, near Igatpuri, the highest peak in Maharashtra. We, four friends, together with NCC camp students boarded one of the two 45 seater buses that were arranged by the college authorities. Both the buses were full.

In those days the Mumbai-Nashik road was poorly maintained. It was a two laner. There used to be massive traffic jams in the treacherous Kasara Ghat. We got badly struck in traffic for over two hours in Kasara Ghat itself and passed the time playing Antakshari with two factions - boys versus girls.

We reached our destination well after 11 pm. Accommodation was arranged in a sanatorium managed by a local religious trust. An old caretaker clad in an overcoat to protect himself from the chilly weather was waiting at the entrance yawning incessantly. He welcomed us with a big yawn instead of a smile indicating his boredom. His two attendants helped few of the girls with their luggage while the others carried their bags themselves. He directed the boys and girls to their respective dormitories.

The food prepared for us by the in-house cooks of the Sanatorium was cold. Somehow we ate the cold, tasteless food and retired to our respective beds spread on the ice-cold floor in the dormitories. Each one was provided one blanket. Saturday turned into Sunday by the time I slipped into the thick blanket shivering badly. We closed all the windows to prevent the cold air from entering. It was past 1 am on Sunday. Many of us slept instantly, some even started snoring.

Next day some of us woke up early. After finishing our daily chores at around 8.30 am we came out looking for hot tea. A thick fog enveloped the surroundings. It was hazy all the way. Even things as close as within 50 meters was barely visible. Cold winds were blowing. Dew drops and dry leaves were falling down from the branches of the trees. The thick mist embraced the distant looking mountains. Even the flickering lights from the approaching heavy vehicles and street lights got diffracted due to the dense fog. No stray animals or locals were seen loitering.

At last we spotted a small makeshift shop with a thatched roof about half a kilometre from the Sanatorium. It was run by an old man wearing the local costume of Dhoti, Sadara, a torn Jacket and Pheta to cover his bald head with an old woollen muffler around his neck, its’ both ends rolling down his shoulders. Two of his front teeth were prominently protruding from his lips while talking, looking very funny. He had a grey moustache randomly trimmed and rolled upwards and a dark mole on his right cheek distinctly visible through his grey beard. He was continuously chewing tobacco.
There were a handful of shops selling varied items mainly eatables, catering to passing trucks and passenger buses. Their names were displayed in a crude type with flashy letters in Marathi painted on dusty banners precariously hanging from their makeshift roofs. They all were closed. Life was pretty slow, it being winter and that too, a Sunday, in a backward rural area. There, the day starts at 10 am to the stark contrast with life back in bustling home town of Mumbai where day starts as early as 5 am or pre-dawn.

We approached him for some hot tea. My attention was drawn by the fairly large frying pan placed on four bricks supporting it on the neatly swept floor. It contained ghee kept for heating. The heat was generated by burning dry wood collected from the neighbourhood. In a medium size vessel he had the batter ready. In yet another vessel nearby a sticky sugar syrup was also kept ready. To my utter surprise it was the name Jeelebi is derived from a village in Iran – fried circular discs soaked in sugary syrup. It is served crispy, warm or cold. It is mainly prevalent in South Asian countries and predominantly sold during festivals like Diwali and Ramzan. During festivals Jeelebis are prepared with added flavours and colours for deriving additional pleasures.

I was watching him carefully while asking few silly questions with inquisitiveness, may be just making fun of him. He too was happily answering our questions with a broad grin on his face. He put the well beaten soft batter in to the jeelebi mould and then in to the frying pan forming 3-5 inner circles. He was at ease, preparing jeelebi swiftly and with dexterity. He then dipped the adequately fried jeelebi in to the vessel containing the sugar syrup. And yes - mouth watering delicious jeelebis were ready to eat.

We were shivering on that lovely cold morning with the temperature, maybe around 4-5 degree Celsius. Jeelebi is my weakness. I ordered one plate containing five jeelebis. My friends started teasing me. One of them placed a bet with me about who eats the maximum number of jeelebis. I challenged that I will emerge the undisputed winner with a clear margin. But before placing the order we checked our cash balances. The bet was Rs.20/- a sizable amount in those days. The old man too delighted to get such a large order early morning. Both of us started eating warm, crunchy and fresh jeelebis one by one. Two neutral friends were playing the role of referees, keeping count of the number of jeelebis consumed by each one of us, while joking, laughing and cheering us. Initially the speed of consuming the jeelebis was good but gradually declined. My competitor consumed eight plates and stopped at 42, caressing his round tummy with both his hands, wiping his sticky lips with handkerchief indicating he was full while I sped ahead. My final count was 53. I won the bet convincingly! All of them congratulated me. The old man too congratulated me and generously offered me an extra plate absolutely free as a reward for my painstaking effort which I promptly shared with all.

After narrating this all of us burst into laughter. Wonderful college days indeed! I really miss and treasure them and the memory of a best friend whom I lost forever before he bloomed!

The Young Viewpoint

Still your little lad.....

Finally 18,
A old mature grownup,
But still missing those moments,
In my childhood you put up.
I would hate to eat,
Daily rice and lentils,
But you would feed,
With sweet delicious fills.
I would hate going to school,
I would make a lot of fuss,
You would allow me to bunk it,
If there was no sight of school-bus.
All time playing,
Was my only hobby,
Extra time you would grant me,
If only i would sincerely study.
Uttering my pet name,
One of your best old trends,
But in front of friends or public,
And there my respect ends.
The day you would beat me,
I would be raging,
Regret would flow from your eyes,
Spending the whole night crying.
As i would be bored,
Totally bore-zoned,
You would play with me,
Leaving your chores postponed.
But now these days seem disappeared,
Old days,
No more of that scolding,
My life seems tarnished.
But still my "old mom" is with me,
Still your old presence is felt,
Your real awesomeness is what,
Makes your same old kid melt.

- Kedar Kate, 18 years

December 2016
What is love? How do you know that you are in love? According to various Bollywood movies, you are in love when you feel your heart beating harder than normal. But in all seriousness, what is love? How can we describe it? Is it a feeling? Is it a thought? Is it an emotion?

According to Wikipedia, “Love is a variety of different feelings, states, and attitudes that ranges from interpersonal affection (“I love my mother”) to pleasure (“I loved that meal”). It can refer to an emotion of a strong attraction and personal attachment.” Is love attraction? Are we in love when we see a particularly good looking man or woman and feel our heart beating fast and hard?

Let us understand what happens in a relationship. Two people meet, get attracted to each and decide to spend time with each other. Can we describe what they feel for each other as love? Or is it just attraction? Do they know everything about each other? Or are they in love with the person they think their partner is? How do we behave with each other? Do we show the best side of ourselves or do we show all parts of our personality, the good, the bad and the ugly? The reason why many relationships break up within a short time is because the two people don’t know each other all that well. In their courtship period they always try to impress each other by behaving at their best and trying hard not to antagonize the other. But how long can one maintain the façade? How long can one continue to put on an act in fear that the other person will leave you if show your true self?

The constant complaint that married people have about each other is either that their spouse does not change or that they have changed a lot. “He wasn’t like this earlier,” or “why doesn’t she change,” etc are very common complaints which married couples have. This is because they have not truly understood each other. And can love exist when there is a deficit of understanding of each other? Maybe not.

One of the reasons why the show Big Boss is popular (well at least it was popular a couple of years ago) is because it shows how people react to each other when they are in contact with each other for a prolonged period of time. The first few days are smooth with the contestants getting to know one another. But the real fun begins a few days down the line when the contestants drop the pretence and show their real self. And how do they react to each other then?

Similarly, as I had said before are we in love with somebody because of the way they look or because of their behavior. And how do we know that their behavior is genuine? How can we ascertain as to whether they are really as good as they portray themselves to be? I believe that only time will tell. Once you get to know a person, the layers slowly start getting peeled back. Metaphorically speaking, while earlier we would only see the shining white front teeth it is easy to say that you love the other person, but how will you react once you notice the cavity on the molar or the false teeth hiding behind?

I believe that true love is there once you see the worst of the other person and still say that you can live with it for the rest of your life. So coming back to the question. What is true love? Well, based on my understanding it is simple. True love is understanding and accepting your partner with all their imperfections and faults. It may seem simplistic, naïve and idealistic but I believe that reaching that level of understanding and acceptance requires lots of patience, perseverance and a strong will.

So does it happen that people who truly love each other do not fight? I believe not. I believe that every couple fights and ideally should fight. It is a very good way of getting to know the mindset of each other. So many relationships and marriages break apart because of one misunderstanding or fight.

I believe that couples considering marriage must have at least a couple of major fights before they decide to take the big decision of spending their lives with each other. There is a film called “License to Wed” starring the Late Robin Williams in which he plays a Priest who makes a young couple go through various tests to ascertain their compatibility with each other. As the couple goes through the tests, tensions rise and fights begin. While the film has only a 7% rating in Rotten Tomatoes, I believe that the movie had a very important message. I believe that the message was – you may love each other, but do you truly understand each other? I think that is something we have to consider in all our relationships – romantic or not.

<<<<<>>>

December 2016
KANARA SARASWAT

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As our most favorite festival of Gauri-pooja and Ganeshchaturthi approaches, the excitement of creating Modak, Nevari and cooking authentic, Konkani delicacies reaches its peak. And, of course, nothing but the feast made out of freshly scraped coconut will do for our beloved Gauri and Ganesh. The regularly used “Freshly grated, frozen coconut” from the Indian store is definitely unthinkable. Shopping for the ingredients, especially, coconuts (for cooking and to offer as vayan/ वायण ) starts in earnest.

The challenging task is to secure as many coconuts, fresh, unbroken, filled with ample water, as possible. I hand pick each coconut, shake it close to my ear until the water inside makes sound of gentle ripples. Notwithstanding bemused looks of “oh, is that how you know the coconut is fresh?” from some fellow shoppers!

Getting the coconuts home is the easy part. Now comes the hard part of scraping them! Having tried various, so called easy coconut scrapers/graters, I have concluded that nothing is as efficient as my good-old Aakar. So, out comes the 38 year-old-once-a-year-used Aakar from its safety box! Slowly, one by one, the layers of thick, swaddling material come out. The gleaming, sharp blade and the scraper resting on a small माणाडी/ flat piece of wood is now ready for use.

Now comes the “तांबेवरी कसरत” (the balancing act) of placing myself on that very inadequate, flat piece of wood! One can’t straddle as it is very uncomfortable. So, I side-saddle like Queen Elizabeth riding her ceremonial horse during her birthday parade. Halfway through the stack of coconuts, the back begins to complain and the legs go on strike. With a mammoth effort, and avoiding the menacing looking blade, I unscramble and reposition myself. I alternatively, send silent prayers for the designer of this implement which is becoming an instrument of torture with each passing minute.

Surely, this seat was meant for a super, dainty lady? How did the ladies clad in nine yard sarees manage to use this implement daily, in olden times? And, for an extended period of time to cater to their large, extended families? I remember ladies of my mother’s generation tackling this chore and never complaining. After several contortions and many coconuts later, I am done.

Aha, now all I have to do is…. untangle myself, avoid the blade, miss the plate piled high with pure, snowwhite, strands of grated coconut and stand!!!
In previous part 6:
We saw the means for Bhakti as propounded by various saints and Narada’s opinion that it is not dependent on any means but its manifestation in itself is its result.

In this part, we see, How to strengthen Bhakti. What are the impediments? Vishaya and Sanga and what should be followed.

Sutra 27 (3.01)
तत्स्या: साधनानि गायत्र्याचार्याम्।
तत्स्या: साधनानि गायत्रि आचार्याम्:

Meaning:
Her तत्स्या: instruments (Means) साधनानि sing praises of गायत्रि preceptors आचार्याम्:

Comment:
Now Narada Muni talks about how to attain Bhakti, as per the opinions of the earlier sages. आचार्याम्:
In गायत्रि, there is a hint of insistence by the said preceptor on his path. Each preceptor sings praises of their respective paths is the meaning.

Sutra 28 (3.02)
तत् तत्त्वत्वेश्शुर्गतात् सहायत्यागतात् च।
तत् तृत्य तत्त्वत्व तापत्व तापत्व च।

Meaning:
That तत् तृत्य again तृत्य (is by) objects of attachments तिष्ठ giving up तापत्व and च attachment itself सहाय giving up तापत्व,

Comment:
Here Narada Muni talks of the first discipline viz. giving up of objects of attachment. Now what is the object of attachment? It is the daily need and necessity which, when it takes hold of you, becomes the object of attachment. For our day to day existence we have necessarily to depend upon many things, persons and so on, but there is a limit to this dependence. As soon as we cross this limit, the objects turn into तिष्ठ. Till then all is well. We get attached to the object, but not make use of the object to further our need. Take for example, I own a car. As long as I use it for my daily need viz. going for work, dropping people off, and so on, it is ok. If it is not there for a day, I should not get disturbed, nor should I get disturbed if someone touches it or someone who is not as per my standard sits in it, and so on. The line between the object as object of need, and, it turning into तिष्ठ, is very hazy and one who masters this “Lakshmana Resha” has crossed the first step towards being a mumukshu.

This is immediately explained by Narada Muni, सहायत्व तापत्व च by giving up attachment. Here we need to constantly contemplate on what is attachment.
Attachment is verily an affliction. When one is smitten by it, one superimposes various qualities (Beauty, Love, Desirability, Affection and so on) on the object. This is known as Amamon (literally, superimposing—not an accusation!), in our literature.
The poet tells a beautiful girl, “Your face is verily the moon!” The poet superimposes the qualities of the Moon on the beautiful face. Similarly, when we are attached, we tend to superimpose many real and imaginary qualities on the object of our desire and this attachment in the end becomes our undoing in many ways.

Living in this world, we cannot forsake objects that are of use to us, but we should not get so much entangled in their qualities such that these qualities bind us to these objects inexorably.

Thus, Narada Muni says, first discern when an object turns into तिष्ठ (Our Swamiji has dwelt on this. We have to use Viveka विवेक) and secondly the reason for this (the necessity turning into तिष्ठ) is attachment. Development of Viveka is a separate subject complete in itself.

In the Gita, The Lord says,
ध्यात्मको विषयानुसार: संगस्तेश्वपुपल्लापो
सहायत्वमवान्याम: कामकृत्यास्बंधिण्यात्।२-६.२।।
क्रोधार्थविविषयं संमोह: संमोहात्मृतविषयः

December 2016
KANARA SARASWAT
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With attachment, desires get developed, with desire follows anger, (Non fulfilment results in frustration) with anger, there is delusion— one does not know what is right or wrong, with delusion, there is loss of memory, with loss of memory there is loss of discernment, and when one loses track of this, then one is totally lost.

See how beautifully the steps are outlined in the Gita, and these very stages are mentioned in most of our modern psychology books dealing with depression frustration and the like.

Coming back to Narada Muni, it is the attachment which is the cause of our waywardness, so that must be diligently forsaken.

Sutra 29 (3.03)
अथृतं भजनत् । ३.०३
अथृतं भजनत्

Meaning:
By uninterrupted bhajans अथृतं भजनत्

Comment:
Uninterrupted bhajan does not mean one does nothing but bhajan, it means every moment that is spare from your chores, you should utilize for bhajan.

See sutra 46 later, in which Narada Muni exhorts us not to waste even half a moment.

In the earlier times, saint Kabeer, Tulasidas, Meerabai, Purandara Dasa Chaitanya Mahaprabhu have been living examples of अथृतं भजन.

Purandara Dasa has become the epitome of bhajana and keertana in our lore and there hardly anyone to surpass his prodigious output and variety. When one engages in अथृतं भजन, one has no time for gossip hatred, and back biting. One's mind automatically gets transfixed in one's own deity.

Sutra 30 (3.04)
लोकेऽपि भगवद्भक्तिस्वरूपकीर्तिनात्। ३.०४
लोकेऽपि भगवद्भक्तिस्वरूपकीर्तिनात्

Meaning:
In the common life, लोकेऽपि the Lord भगवद्भक्तिस्वरूपकीर्तिनात्

Comment:
The corollary to अथृतं भजन is भगवद्भक्तिस्वरूपकीर्तिनात्. लोकेऽपि would also mean in a congregation.

We may recall how this has been internalized by our people, under the direction of PP Swamiji. In any congregation of our Math, or PP Swamiji Puja Vidhi, there is always Bhajana by members of the group, with people singing to the best of their ability. Not only children showing their skill at it but adults, whom we had not imagined to be singers, have taken to Bhajan singing, as never before.

In the Gita, the Lord says,

सततं कीर्तिनातो मां दत्तात्रेय दृढः प्रबतः
नमस्त्यन्तरं मा भक्तया नित्यं युक्तं उपासते

Those who are connected with me for ever, (नित्य युक्त) they always tell about me. They bow down to me नमस्त्यन्तरं मा भक्तया.

तेषां सततं युक्तां भजतां पूर्वकं

ददामि बुध्योऽयं, तं येन मायापानति ते

To such ones, who are always connected to me, AND who do my bhajans with love, I grant them the Yoga of intellect, with which they reach ME!

Please note here, there is both keertana and Bhajana as listed by Narada Muni isn't it wonderful? The same thought that permeates the thinking of the Masters in our culture!

(To be continued)

Comments/corrections most welcome on
kdmanikar@gmail.com

कर्मधारी तथा

cकल्याणी प्रेमी

— कुमुदिनी माणागावकर
Flowers flowed and cymbals crashed; the winds were filled with pungent ash; camphor lit by dancing flames; loudspeakers chanted all her names; we, the Grade 8 Contextual Learning On-Site group of 2016, watched as the holy city of Rishikesh gave its gratitude to Mother Ganga on behalf of humanity. Our little group of 10 teenagers and 2 adults were witnesses to a daily event in this blessed city.

3 young men in yellow garb were humanity's mouthpiece in this beautiful act of gratitude. Their hair cascaded in elegant wavy waterfalls of black down to their shoulders, and their beards neatly trimmed to frame subtle but defined jaw lines. Their saffron dhotis were worn to perfection as every stitch, every fold, every seam embraced their bodies in exquisitely geometric curls, a pet boa constrictor with Stockholm Syndrome. Dark necklaces of threateningly spiked Rudraksha seeds fell down from their necks without the trace of a wince on their part. And their faces? The trio's mouths were be deciphered from their faces of stone. Their noses emanated with strength, with their straight yet slightly convex shape, and their narrow arrow like shapes aimed straight ahead and never to budge. But most shocking were their eyes. Oh, their murky eyes, framed by thin eyelashes, exploded with fervor as they lit the way in this evening's thanksgiving.

In their hands were poised cobras of illuminating gold, held with utmost reverence. Piercing fangs curved with the grandeur of an elephant tusk, with ends sharp as the claws of a tiger. Eyes, hid in narrow slits, gleamed with the passion of a nursing lioness. Scales flowed like rice, locked like brick, overlapping like tiles of a roof. The radiant gold had been carved with the skill of gods, giving what once was an obscenely expensive lump of precious metal, a soul, a life, a duty. A duty of protection as under the hood of each of the young men's cobras was a tablet of camphor playing the stage to a dance of joy and fury, under the protection of a deadly serpent ready to strike.

The furious flame danced in delight as he illuminated the town with the enriching light of life. As the infernal monster capered in devotion to Mother Ganga, he glowed with the gleam of the sunset and fiery bastard teak. He cackled and gleefully showered the land filling the air of the city with choking clouds of noxious smoke. He leapt, twirled, weaved, stamped, flickered with joy, shaking the Earth to its core. Elegant yet fierce as he melted the tablet; scorching and heavy hearted as he bid farewell to the sun. Precise in his movement but a little bit wild, he lit the sky with plumes of flame, and caused his poor protector pain with his mighty arms, tongues and whips of flame. He had no care in the world as he proved himself fierce as a tiger, striking the cobra with the prongs of trident, permeating the air with fragrant ash, stamping to the claps of the cymbals; proclaiming his determination to Mother Earth. Blooming like a lotus blossom; spreading its wings like a vivid parrot; glistening like a festival elephant; flowing with the energy of the river in spring; celebrating our gratitude for Mother Ganga.

As the cobra struck and flame danced, the three young men in saffron garb showered the river with blossoms spreading their petals in radiant rays of mustard. At the centre of every blossom was a range of flowing snow capped mountains. But this was no ordinary snow; the centres of the blossoms rather hosted a range of pollen capped mountains, exploding with the seed of plant life with great enthusiasm. In the many valleys laid overflowing lakes of fragrant nectar, permeating the air hand in hand with the ash of the flame, giving our noses reason to party. As the fragrant couple rode the breeze of Rishikesh, the winds of Rishikesh recieved a pleasant and much needed bath after a long day.

The voices of Rishikesh's residents were music to our ears as they proclaimed their thanks to Mother Ganga. To the steady clinging and clanging of 3 brass bells, songs of gratitude and devotion blasted from booming speakers on both shores. Those gathered sang along with happiness. Cries were heard for lost and missed ones, and smiles were seen for a day well spent. The cows mooed and horses neigh; clothes littered on the bay; joyful laughter on the river's shore as kids splashed 'round and sinned no more. As minuscule lamps of flame and flower flowed down the Ganga at this late hour; the city whispered under the last sun ray, "Thank you Ganga for a great day.”
Kiddies’ Corner

Perched Kingfishers

Gopal Baindur 10 years

Christmas

Poorna Obiray Ulman - 9 years

Beautiful Flowers

Sunset on the river

Sanya Kalbag - 9 years

Riya Kalbag - 13 years
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SHRI DILIP KABSE

It is with shock and deep anguish that we received the news of the very sad demise of Shri Dilip Kabse, a trustee of our Trust from its inception. With his amiable nature, friendly and affectionate disposition, infectious, enthusiasm and active participation in community work, he had endeared himself to whoever he came into contact with. He had been a pillar of support to our endeavours to rebuild our 150 years old Shri Mahalingeshwara Temple at Kambadkone. His strong urge to serve the community made him a regular and committed volunteer at Karla. For us at Shri Mahalingeshwara Seva Trust, Kambadkone his sad demise is great loss. We offer our prayers to Lord Mahalingeshwara and our Kuladevata Shri Mhalasa Narayani to grant eternal peace to the departed soul and give courage and fortitude to his daughters and other family members to bear the trauma of the terrible loss.

K. Satishchandra Rao
President and Trustees of Shri Mahalingeshwara Seva Samiti, Kambadkone

Tara Bhaskar Kolpe

Passed away peacefully on 6th October 2016

Deeply mourned by
Ananthanand – Lalitha Kolpe
Sudarshan – Chitra Ugran
Shivshankar – Amita Hattangady
Gurudas – Vandana Bhat
Sharad – Sunitha Sirur
Chaitanya – Smitha Koppikar
Umanath – Suchitha Molhalli

Grandchildren: Soumya, Seema, Srikar, Avaneesh, Sudheesh, Satyaprasad Kolpes, Trikannads and all relatives

Shri Vasant Sanjiv Basrur

6/1/1932 - 22/9/2016

Left for heavenly abode on 22nd Sept 2016 at Matunga.

Deeply mourned by wife Shalini, Sisters, Nephews, Nieces & Friends
We will always cherish his warm hearted & jovial nature
Knowledge is our Strength it Keeps Increasing Steadily  
By Sharing with Welding Industry

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IS:814-1991 EB 5629H13JX
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December 2016  
KANARA SARASWAT
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12 வருடாக குருக்கா ஹா வாய்ப்பு வெறும்பு உயர்ந்த ஒரு வொட்டை ஓவோவை வந்தேயும் நுந்த குருக்காவுக்கு பிளீடாட் கரீதான ஒன்று குருக்காப் புள்ளிக்கு தொடர் வேலையை காண்டே வந்தேயும். குருக்கா புள்ளிக்கு வந்தேயும் ஒன்று பிளீடாட், குருக்காவுக்கு தொடர் வேலையை காண்டே வந்தேயும்.

‘அந்த, சாக்கா ஜுனி ஜாலிக் நயுத் தொட்டே. பின்கல் பன கேலு படிசு சின்னி பா, பக்த சொன்ற தடபுட்டு வெளிய வந்தேயும். ஫ோட் பாகில் ஹா புத்தகாய்விற்கு ஒரு வொட்டை ஓவோவை வந்தேயும். பிளீடாட் கரீதான ஒன்று பிளீடாட், குருக்காவுக்கு தொடர் வேலையை காண்டே வந்தேயும்.'

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Aroma therapy

December 2016

Epilepsy
शब्दच नसते तर
स्मिता बाळवली

स्त्रियां जाताना एक मूल रतनाना दिले। अनुयुक्ता बोलाला शिकले सनसनेचे त्याच्या पालकांक्षीचे कडू शकते नसते। इतराच्या त्याच्या आई रहात आली। लघु मूलांच्या विनियोजनाच्या अनुरंग त्याला रुढ लागले। त्याला ‘उणी-उणी’ म्हणत आई चेंज पगेली।

त्याची मनाने एक विचार आला की, जर शब्दच नसते तर! बापांच किती भावना विचारात, ते घातेच्या मूल आईच्या प्रेमाच्या, धीराच्या शब्दमुळेच्या शांत झाले असताना, आपल्याला काही क्षणात झाले किंवा मानार दरम्यान आले तर आपल्यांच्या शब्दच धीरे देताना। मनाला एक नवी उभारणी मिळतों। पण शब्दच नसते तर? फक्त वाघवासनी कुणासे जायच नसते काय करणा?

पण शब्दच नसते तर माणूस आपले कडू, बोध, घोटच, शब्दच वाघवाने एकक्षेत्री दुःखी, निराश कुठे शकता नसता। स्वीकार “लेकी बोले, सुने लागे” असे टोमणे मार शकता नसता। मग सांसू मून नाते इतके कुशल झाले नसते कदाचित।

इतिहासात पेष्टवंद्याचा धारणामयपणे नातायणातच निरोप प्रताद ‘घ’ चा ‘मा’ झालाने ‘घरावा’ ऐवजी ‘मारावे’ असा बदल झाला आणि आपला प्रण मागवा लागला।

टिम्बकाचं ‘मोडन पन बांकाणार नाही’ असे ब्रिटीच सरकारला धमकवले, आपल्या ‘केसरी’ बाजारमध्येत लेखणी देशेप्रम जागृत केले। ‘स्वतंत्र माणा जमिनदिव सक्षम हो असे आणि ती मी विधानाथांचं’ असे म्हणून स्वतंत्राचा चावळकोळची वात तेवढ ठेवली। क्रांतिकारकांनी ‘इकलाब जिंदाबाद’ चे नाहीला लावून स्वतंत्र चावळकोळचा बेगूं दिशा दिली। शब्दच नसते तर कदाचित इतिहास बेगूं घडतो असता।

म्हणूनच कवित्ती ‘उपकल्प आत्रां’ म्हणतात, ‘भूमिकाताना इतिहास संगणना मिळता हा पृथ्वीचा आसर्च तू आहेस!’

शब्दची शास्त्रीयांना काम केले ह्याचा इतिहास साक्षौ आहे। शब्दच नसते तर हा माणा प्रदेश, ही माणी नदी, अशा भाषाच्या माणूस मुळा नसता। युद्धेच, महायुद्धेच घडली नसती। शेंजार–पाजांच्या देशांमधील इतकी काही निरंगण झाली नसती।

हा पण माणूसांना शब्दचा संपूर्ण घडणारा घडणारा योग्य विविधस्वरूप विविधाता चे घडणारा योग्य नसते। शब्दचा सुंदर रचना कमतर गीतकर गीतिकर, विविधी शब्दमुळेचे आपली करकम होते। माणूस आपले ते संगण इतकी प्राणी कुठे शकता। हा शब्दचा सहायणाचे माणूस असां तो जगात मुळा असे। एकक्षेत्री नवमुळा समजून सामाजिक प्राणी बनला असे।

शब्दची आपल्याचा मितातंग गरज आहे, शब्दच आपल्याचा वास्ताचा गरज आहे। वणुभूत वणुभूत नसते तर आपल्याच्या वास्ताच्या काही फक्तच राहिला नसते। म्हणजे ‘शब्द’ आपल्याचे भाषा ह्या माणूसांचे भाषाला नेते देदाने असे। असे नसते लावून कदाचित जग कर्मचर बुडले असते नाही ता करबत?
एक रसिला कार्यक्रम!

श्री. नीलिमा नाडकर्णी

‘दीपावली’ एक तेजोमय, उसाहार्धक संग, आपस्या सर्व सणांचा ‘मुकुटपनीच’. आकाशदिसंपर्क द्वारा लावून रंगांच्या रेखांतर करून आणण आनंदानंतर तिचे स्वागत करतात. धरा व वर्षी दिवाळीपुर्वी आठ दिवस (२२ ऑक्टोबर या दिवशी) दादरच्या भव्य श्री शिवाजी मंदिरात एक अभिनव सोहव्याच्या रूपाने हे स्वागत झाले!

श्रीमती कांचन होनावर यांच्या संकल्पनेनून साकार झालेल्या ‘ती पहा संगीती दिवाळी’ ह्यांना कार्यक्रमाने दीपावलीच्या स्वागत जपू मनमली पावसाच्या घातून केल्या प्रारंभाने झाले! कार्यक्रम होता ‘मराठी गीतांचा’. जमलेल्या नाटकसंगीतप्रेमी रसिकांना ‘पंचतुंडस रंगालाळ्य’... नंतर एका स्वर्गीय वातावरणात खेळून गेला. तपशील कार्यक्रमाचे येणाया प्रत्येक रसिकाचा सोनाचका निवेशाचे नेणे स्वागत करत त्यांनी सारख्याच्या युगाबाच्या पाठलेले होते!

कार्यक्रमाच्या त्यांनात विविध रंगांची व ठंडांची गित सार्व झाली खेर तर, श्रीयोगांडी तां संगीतिक पर्यवेक्षण होती.

‘खेळखेळ चंद्री’ अपराधां गाणी असो ‘केल्हामारी पहाटे’ सारखे गोंड गित किवा ‘खेळ मांडला’ सारख्यांना काढून काढल्याने तत्पर गित असो, सारीच गाणी मनाली अलम भावानी.

कांचनताईच्या कुंशल माणगानात तयार झालेल्या त्यांच्या सर्व शिख-शिखांनी समाजात गाणे झालेल्या गीतांनी श्रीदावर आल्यांना: मोहिलनीच घातलीं, संगीतासंगी दत्त घेतलेल्या त्यांच्या दृष्टिहीन मुलिहीत तिकवाच सरसपणे गाण्याचा वा कर्णमधूर कार्यक्रमाचा साजेश किंवा लागेला होती, ती श्री. प्रशांत लक्षमी व त्यांचा सार्थक-वातावरणाच्या सर्व साधीची. ज्येष्ठ बासरावदक श्री. बिजय तांबे वाच्या सुमधुर बासावादणाने जणू तुम्हाला योगच घडविला.

कार्यक्रमाचा विविध शिल्पी दिसताने श्री. अशोक पत्नी, पद्मश्री पद्माच्या फेनाणींनी, सदरूप श्री. मंगेशदास असे जाणाऱ्या उपस्थित होते. त्या सर्वांची भारतीय जात आपल्या प्रतिक्रिया व्यक्त केल्या.

पद्मश्री पद्माच्या फेनाणींनी सर्व गायक-गायिकांचे विशेषत: नेहरू ही मुलिलेची तेंतच श्री. शैलेश मालवकुब्बे वाच्या गाण्यावर कोठुक करुन पसंतीची वाचवी दिली! सदरूप मंगेशदासनी कांचनताईच्या विशेष कोठुक केले. दृष्टिहीन मुलिलेचा पावसाच्या अवरोह काम ल्यानी सहजसाधे केले व सर्वं
Here and There

Bengaluru : The laity enthusiastically participated in all the activities held on the occasion of Navaratri viz. Navaratri Nityapath, Stotra Pathan, Devi Anushthana and Bhajans from 1st to 10th October. On 7th October, the Punyatithi of Parama Pujya Shrimat Shankarashram Swamiji I was observed with Deepanamaskar, Bhashya Pathan, Devi Pujan, Ashtavadhavan Seva and Prasad Vitaran. Kumarika Pujan was performed on 9th October. On 15th October Kojagari Purnima was celebrated with Deepanamaskar, Lakshmi Pujan, Arti and Kheer Vitaran.

The laity enthusiastically participated in the Garba- Dandiya Deepanamaskar, Lakshmi Pujan, Arti and Kheer Vitaran. On 15th October Kojagari Purnima was celebrated with participation in large numbers.

was organized by Mangalore Local Sabha and devotees and snacks from their home for naivedya. This event was observed with Deepanamaskar, Bhashya Pathan, Devi Pujan, Ashtavadhavan Seva and Prasad Vitaran.

On the last day (Vijaya Dashami) devotees brought sweets and various stotras from Durga Saptashati were chanted. On the last day (Vijaya Dashami) devotees brought sweets and various stotras from Durga Saptashati were chanted. On the last day (Vijaya Dashami) devotees brought sweets and various stotras from Durga Saptashati were chanted. On the last day (Vijaya Dashami) devotees brought sweets and various stotras from Durga Saptashati were chanted. On the last day (Vijaya Dashami) devotees brought sweets and various stotras from Durga Saptashati were chanted. On the last day (Vijaya Dashami) devotees brought sweets and various stotras from Durga Saptashati were chanted. On the last day (Vijaya Dashami) devotees brought sweets and various stotras from Durga Saptashati were chanted. On the last day (Vijaya Dashami) devotees brought sweets and various stotras from Durga Saptashati were chanted.

Poojan Devi Anushthan, Devi Kavacha, Argala, Keelakam evening Devi Poojan was performed at the Math. Before Poojan Devi Anushthana, Devi Pujana, Argala, Keelakam and various stotras from Durga Saptashati were chanted. On the last day (Vijaya Dashami) devotees brought sweets and snacks from their home for naivedya. This event was organized by Mangalore Local Sabha and devotees participated in large numbers.

Reported by Saikrupa Nalkur

Chennai : Sadhana Panchakam was conducted for the month. Mahila Samaj conducted the annual Haldi Kumkum on Panchami day, which included chanting of Lalitha Sahasranam and Lalitha Ashtotramavali. The other programmes included Punyatithi of Shrimat Shankarashram Swamiji I on 7th and Saraswati Puja on 9th with Puja and bhajans.

Reported by Kavita Savoor

Mangalore: Punyatithi of H H Anandasharma Swamiji was observed at Vanamshrama Samadhi Math on 4th September 2016. In the morning at 7.30 am to 8.30 am Gayathri Japa was performed by Sadhakas and in the evening there was Ashtavadhana Seva at the Vanamshrama shrine which was followed by Prasada Vitaran.

H H Sadyojata Shankarashram Swamiji visited Mangalore for 3 days from 19th September to 21st September 2016. There was Paduka Pooja and Bhiksha seva on 20th September. Devotees attended in large numbers and participated in the above events. In the evening there was interaction of Swamiji with the volunteers where youths and children from Mangalore showcased their talents.

Sharada Navaratri was celebrated from 1st October to 10th October 2016 at Mangalore Math. Every day in the evening Devi Poojan was performed at the Math. Before Poojan Devi Anushthana, Devi Puvana, Argala, Keelakam and various stotras from Durga Saptashati were chanted. On the last day (Vijaya Dashami) devotees brought sweets and snacks from their home for naivedya. This event was organized by Mangalore Local Sabha and devotees participated in large numbers.

Reported by Savnal Janardhan Rao

Mumbai – Dadar : As the month of October began, sadhakas geared up for the Sharadiya Navratri Utsav at Karla from the 1st to the 11th. As is the norm, all Sabhas were allotted slots to perform Sadhana Panchakam and Bhajan Seva and Dadar Sabha got their opportunity on 8th October. Sadhakas gladly obliged and about 40 of them managed to make it there. Shri Mohan Bijur and Smt. Chandrama Bijur along with other sadhakas also performed different aspects of the Sadhana Panchakam as well as Kumkumarchana at their residence for the duration of Navratri. The monthly Devi Anushthana was also a part of this and was held on 7th October. The Punyatithi of HH Shrimath Shankarashrama Swamiji I was also commemorated on the 7th and sadhakas met at Shri Mohan Bijur’s residence to offer homage to Swamiji and our Guru Parampara.

Smt. Sona Chandavarkar and Smt. Sangita Pawar offered their Seva at Karla during Navratri from 1st to 15th October. Smt. Shobha Puthli conducted Bhajan seva and also helped sadhakas prepare for the Bhagawad Gita recitation competition and “Abhivyakti.”

The yuvas also had lots to look forward to, as rehearsals for the all Yuvas performed ‘One-up Bhanap,’ written and directed by Maithili Padukone, began in full swing. Aditya Chandavarkar, Ankita Chandavarkar, Mohit Karkal, Medha Karkal, Nikhil Kadle, Divya Vinekar, Mitali Puthli and Sharanya Gulvady were the participants from Dadar. Along with rehearsals, they also did Seva at Karla Math. Aditya Chandavarkar, Mohit Karkal, Ankita Chandavarkar, Medha Karkal and Nikhil Kadle joined Prathamesh Kini and Subodh Rao on 9th October for the blood donation camp at Karla.

On the occasion of Vijaya Dashami, our yuvas once again visited Karla Math, as sadhakas took part in the Palkhi Utsav with devotion in their hearts and jai jaikars and bhajans on their lips. And then, as everyone settled down it was time to for the concluding Dharmasabha and more importantly, Swamiji’s Ashirvachan.

On 15th October, it was time for the much awaited performance of ‘One-up Bhanap.’ The entire atmosphere was charged with a nervous excitement as the yuvas frenzied to get ready and give their best. Shri Dinesh Karkal, Smt. Rekha Karkal and Megha Karkal Agarwal helped with the backstage arrangements. Thanks to Swamiji’s grace, the skit got a tremendous response from the crowd gathered there and the best part of course was that Swamiji appreciated it a lot! The yuvas offered this success at the lotus feet of Pujya Swamiji and Mata Durga Parmeshwari, and took part in the Devi Pujan as well as the garba that followed, with renewed vigour.

On 18th October there was a Swadhyaya on chapter 10 of the Bhagawad Gita where 8 sadhakas were present. On 25th October, a session on Ninad was organised at Shri Arun Chandavarkar’s residence with a view to training yuvas from different sabhas so that they may help other sadhakas learn as well. Our Seva Saptah was scheduled from 23rd to 30th October and 6 of our sadhakas took great pleasure in doing seva at Karla for one week. The week ended with Sanniskrasha on 30th and 20 of our sadhakas went to Karla to perform Suddha Panchakam.
Reported by Mohit Karkal.

Mumbai – Santacruz : 26th September, 2016 : To observe the Punyatithi of HH Shrimat Parijnanashram Swamiiji II, Bhajan Seva was offered by devotees. This was followed by Deepanmaskar, Ashtak, Mangalarati and Prasad later. This was held in Shrimat Anandashram Hall (Saraswat colony, Santacruz) from 6:00 pm onwards.

10th October, 2016 : Our Sabha had its turn to participate in the Sadhana Panchakam, in Karla during Sharadiya Navratri. A large number of devotees had participated thus, in the Divine presence of Shri Devi Durga Parmeshwari, HH Shrimat Parijnanashram Swamiiji’s Sannidhi and HH Shrimat Sadyojat Shankarashram Swamiiji to mark the day as a memorable one!

Reported by Kavita Karnad

Our Institutions

Balak Vrinda Education Society: It gives us great pleasure to announce the opening of our Junior College (11th Standard Commerce). As many must be aware BVES has Marathi and English Pre-primary, Primary and High School, located behind Talmakwadi, Tardeo, having approx 1200 students about 80 teaching staff / non teaching staff. This addition of a Junior College will certainly help our own existing 10th Std. students who pass out and have to secure admission in different colleges elsewhere and in distant suburbs, and also students from other schools in and around our Tardeo area.

In November 2015, BVES had applied to the Education Department, to upgrade Sundatta High School to start 11th and 12th Std. from the academic year 2016-2017. The Director of Education Dept, Govt of Maharashtra, granted us permission to start the Junior College in June 2016. Accordingly steps were taken to start the Jr. College (11th Std-Commerce) w.e.f. October 2016. Mr Milind Nerurkar – Ex Professor of Wilson College and Dr Mrs Aruna Narayanan (nee Udyawar) – Ex Principal of Hinduja College of Commerce were of great help to start the Jr. College.

After advertising we have been lucky to get excellent teachers from outside and 3 existing teachers from our English High School for different subjects. We are grateful to a philanthropist – a Bhanap, Late Dr Krishna Kaikini who has generously donated Rs 37,50,000/- (Rupees Thirty seven lakhs fifty thousand only) in his Will, to us. The said donation was received through, the execution of his Will in July 2016 as Corpus Fund for Scholarship etc. We are sincerely grateful to this noble soul Dr Krishna Kaikini for his magnanimous donation to our school. As a tribute we propose to name our new college “Dr Krishna Kaikini- Junior College of Arts and Commerce”.

We pray to Lord Bhavanishankar, our glorious Guru Parampara, our beloved Guru H.H. Shrimat Sadyojat Shankarashram Swamiiji for their blessings for making this venture a success...

Reported by Geeta Suresh Balse

Saraswat Mahila Samaj, Gamdevi: On 5th October 2016, on the occasion of Navratri Utsav, a lovely musical programme was presented by the talented singer Smt Chaitra Balwally-Nirody. Even as a child Chaitra was interested in music and was motivated by her parents to pursue it. She began her initial training under the tutelage of Smt Radhika Ubhayakar of Pune who taught her the nuances of light and semi classical music and subsequently received training in Indian Classical music from Smt Vaijayanti Gholap of Pune.

She was accompanied by her husband Shri Amey Arun Nirody. Though he has not received formal training in music he gave all a pleasant surprise with his melodious singing starting with the Ganesh Vandana- popular song “Deva tujhya daari aalo”. Chaitra presented a veritable variety of songs of light music, bhajans, natyam sangeet, bhavgeets, bhaktigeets, gazals. Her husband also joined her in singing some duet songs. They were ably supported by Deepak Sonawane on key and tabla by the extremely talented and celebrity player Deepak Karnad. They were introduced by Smt Geeta Yennemadi and the vote of thanks was given by Smt Shyamala Talgeri. Prasad was sponsored by Smt Suman Kodial.

On 17th October 2016, a Kojagiri Get-together was held which started with “Aparajita Stotra”. Mrs Nirmala Kalambi welcomed the guests and requested Mrs Geeta Balse to conduct the Kojagiri Games planned by her and Mrs Padmini Bhatkal for that day. It started with Antakshari conducted by Padmini Bhatkal. Thereafter Mrs Geeta Balse took over and conducted a plethora of games viz, Dumb Charade on Amchigale Adgatyo, followed by 3 minutes games on characters of Mahabharat etc.

Shobha Marballi gave an enchanting dance performance. The audience enjoyed a dance by a very young member in her early seventies, Mrs Sheela Shirali who presented a couple of dances. The surprise event was by Geeta Yennemadi who all know as an excellent singer with a melodious voice- she did a mono dialogue with various kinds of voice modulation- excerpts from the famous play ‘Kav Kav Yethe Yethe Bais Re Mora’. The programme was enjoyed by all and followed by sumptuous refreshments of Ragda – Pattice, Puran Polis sponsored by Mrs Sheela Shirali and chilled milk being Kojagiri. So here were ladies who did their bit of Jagran by forsaking their afternoon siesta on Kojagiri Day.

Reported by Geeta Suresh Balse

Forthcoming Programmes

Mon. Dec. 12th 2016. - His Holiness Shrimat Sadyojat Shankarashram Swamiiji has kindly consented to grace us with His Presence and Bless us on the occasion of our Centenary Year. Venue Dadoba Jagannath Hall, Gamdevi Time: 6 pm and other details will be announced later.

Sat. Dec 24th 2015 5.00 p.m. Samaj Hall - Convocation and Children’s Day - Variety Entertainment by children. Scholarships and prizes will be awarded to

**Thu. Jan 5th 2017** Ladies’ Day Out - Venue – Silent Hills Resort Day Trip – Contribution incl travel & food Rs. 800/- Registering of names to be done by 24th Dec 2016. Details of timings to be intimated later. Non-members are also welcome.

**Sat. Jan 14th 2017 3.30 p.m.** Samaj Hall - Sankranti Sammelan- Vocal Music by Nivedita Hattangadi. Refreshments sponsored by Smt. Neeta Yadery. Haldi-kumkum and Til laddoos by Samaj

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**CLASSIFIEDS**

**MATRIMONIAL**

Alliance invited for Chitrapur Saraswat Brahmin boy aged 32 years 5’6”, B.E., MS (Mech) employed in USA, from qualified girls working in USA aged between 27-29 years. Reply with profile to The Advertiser, Box No CL-5798, Kanara Saraswat Association, Talmakiwadi, J.D. Marg, Mumbai – 400007

CS Girl, DOB 22/10/1987. MD Anesthesia, Height 5’2”, Working in Bangalore, Preferably well educated boy settled in metropolitan cities or abroad. Contact - 9343797785

Alliance invited for CSB boy, 32 years, 5’9” B.E. MBA, well-settled,well-placed,working for multinational firm in Mumbai, from qualified working CSB girl, 27 to 30 years. Contact: divyajyoti1955@gmail.com

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**PUROHIT**

Ved. Gautam Nagesh Haldipur, now settled in (Kandivali, West) Mumbai. For all Dharmik Vidhis, Contact:9619484231

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**DOMESTIC TIDINGS**

**MARRIAGE**

We congratulate the young couple

Nov 13 : Riddhima Gurudutt Savkur with Arjun Ashwin Rao (Gersappe) at Mumbai.

**OBITUARIES**

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

Sept 22 : Vasant Sanjiv Basrur (84) at Matunga.
Oct 6 : Tara Bhaskar Kolpe (83) at Bangalore.
Oct 15 : Chandrasekhar S. Kallianpur (ex-Bayer, Thane) at Coppell, Dallas, USA.
Oct 21 : Nalini Krishnanand Kalambi (nee Hemmady) (79) at Andheri East, Mumbai.
Oct 28 : Mangesh Salukere (78) at Vile Parle east Mumbai.
Nov 7 : Nalini Ramachandra Kallianpur (81) of Vakola at Andheri.
Nov 9 : Kamala Vasant Masurkar (nee Kalavati Kalbag) (86) of Kanara House, Matunga at Pune.
Nov 12 : Krishnanand A. Pombathmajal (75) at Jogeshwari (E) Mumbai.
Nov 12 : Vasant Soumitra Vinekar, (66) at Matunga
Nov 13 : Sudhir Suryanarayan Kodkani (81) at Santacruz, Mumbai.
Nov 15 : Anand Ramarao Mangalore (90) at Kandivali (E), Mumbai.
Nov 15 : Vinita Suresh (nee Amembal), 56, at Pune

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We are pleased to let you all know that we have been able to transfer, the 5+ acres land purchased last year, in the name of Anand Chhaya Co-Operative Housing Society. Therefore this land now stands in the name of the registered Society. We have received the 7/12 Uttara in the name of the Society.

The regulatory matters of obtaining various permissions are in progress.

By Order of Anand Chhaya Co-operative Housing Society Ltd

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**INVITATION TO ALL MUNDKURS**

AND NEE-MUNDKURS and your families .To a Get-together at 11 am, SUNDAY December 11, 2016. We shall first discuss the activities of our Trust and then have lunch.

Venue: MITRA MANDAL HALL, Karnataka Buildings, Matunga [W], Mumbai 400016

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