

Kanara Saraswat

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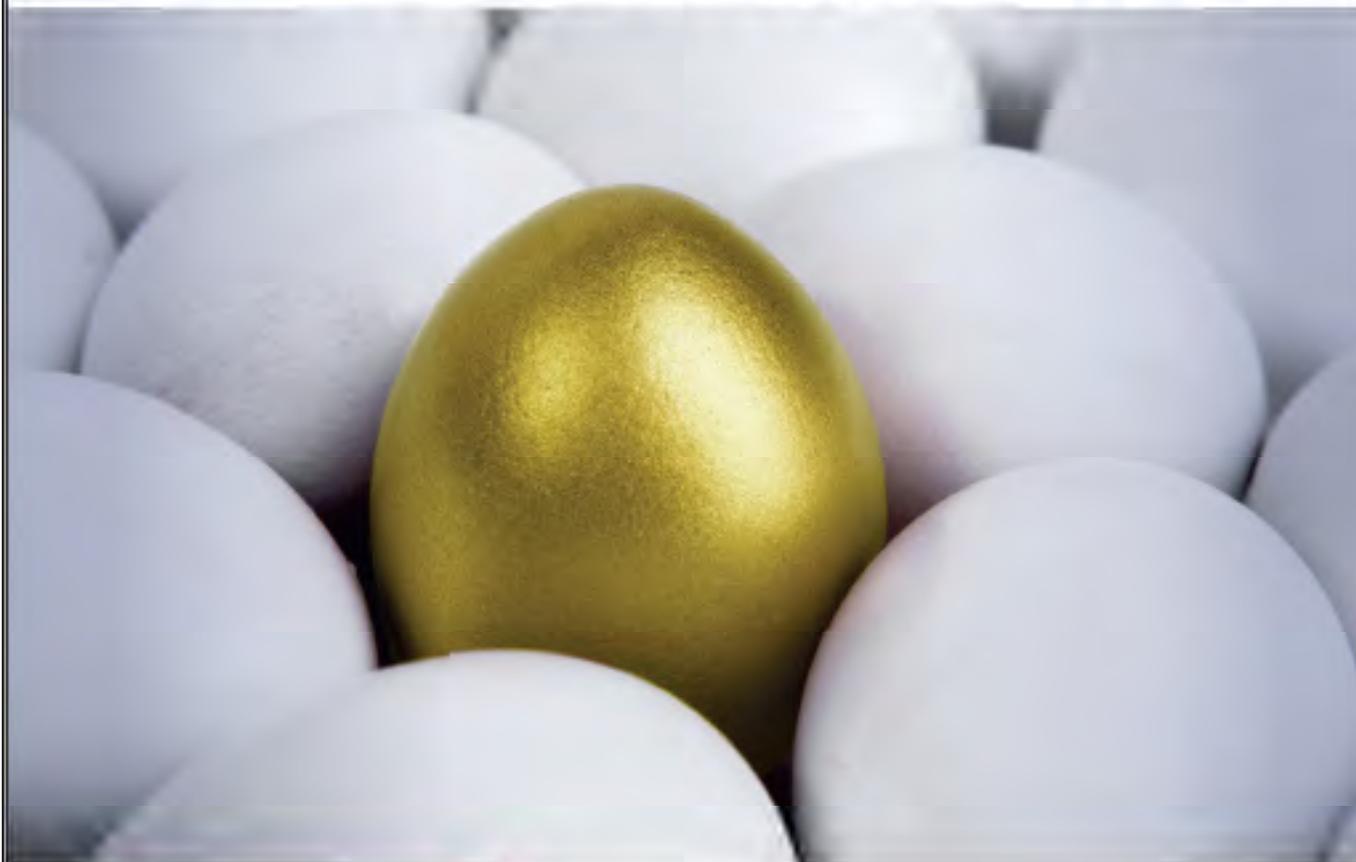


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Kanara Saraswat

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INVITATION FOR YOUR LITERARY CONTRIBUTIONS

Dear Readers,

This year the festival of Diwali will be celebrated in November. Our November issue will therefore be our Diwali issue. We request you therefore, to send us articles, poems, stories, drawings and paintings, cartoons – to be published in this issue. The only condition is to make the articles about 800 – 1000 words long. Your contributions should reach us by October 10th latest. So please put your pens to paper and your fingers on the key boards and ... Let the Creativity Flow!!

- Editorial Committee

Kanara Saraswat Readership Survey

Dear Readers,

Kanara Saraswat Association wishes to acquire valuable inputs from our community members and enhance the contents of 'Kanara Saraswat' magazine. Your opinion and suggestions are of utmost importance to serve the purpose. We request you and members of your family to take the survey by clicking the link <https://forms.gle/vxRivCum2jSGpHCX6>.

KSA has authorised Shri Rajendra Koppikar to conduct the survey on its behalf. He can be contacted at 9004111576 to solve any query or problem faced while filling up the form. Looking forward to valuable inputs from all of you!

Alternatively we have also published the form in this issue. You can print the form and send it to Shri Rajendra Koppikar at the following address: Mr. R.G.Koppikar, B-78, Akanksha CHS, Tata colony, Mulund (East), Mumbai-400081.

- Editorial Committee

"Kanara Saraswat" – MAGAZINE SURVEY FORM

- a) Salutation: (Mr./Mrs./Ms./Dr.) _____
- b) First Name: _____
- c) Middle Name: _____
- d) Last name: _____
- e) Age: <20 years (); 20 to <40 years (); 40 to <50 ();
50 to <60 (); 60 & above ()

f) Area of Work/Service: _____

g) Gender: Male/ Female

h) Email id: _____

(This will help us in better communication with you. If you do not have an email ID, please provide your family member's ID.)

i) Contact no: (M)_____ (R)_____

j) Current Address: _____

k) City:_____ State:_____ Country:_____

l) Are you a member? Yes/No/I want to become a member

m) How did you access this Survey Form? - WA / Facebook / Magazine / E-mail

n) How are you responding to this survey? - Laptop /Mobile/ Hard copy / Tab

o) Do you receive our magazine regularly? Yes/ No

- p) In which format do you receive the KS Magazine?- Print/ Digital/ Both
- q) Would you like the magazine in digital format (soft copy)?
- r) Please place a tick mark to indicate your preference on the type of articles that you like to read. The feedback provided by you will be confidential and will not be shared with anyone. *

Topics	Interested	May read	Prefer Other Articles
Profiles			
Biographies			
Book Reviews			
Travelogues			
Management			
History			
Archeology			
Spiritual			
Science			
Music			
Fiction			
Down Memory Lane			
Poems			
General interest			
Articles in English			
Articles in Marathi			
Articles in Kokani			
Articles in Sanskrit			

- s) Which new topics would you like to read in the Magazine –
Careers (); Recipes (); Crosswords/Quizzes (); Current Affairs (); Predictions ();
- t) Which other topics you would like to read? _____
- u) How do you like the look of the magazine? –
Excellent (); Good (); Satisfactory (); Needs improvement ()
- v) Please give any other suggestions to make the magazine better.

Thank you for sparing time to complete this survey. We appreciate your efforts and shall try our best to implement your suggestions. If you wish to become a member of KSA or you wish to join our Green Initiative by switching from the Print Version to the Digital Version please contact the KSA office on 022 23802263 (Landline)/8879557536 (WhatsApp) or email at admin@kanarasaraswat.in.



From the President's Desk....

Dear Friends,

As I write this article, it appears that the Covid-19 situation in India still looks grim with India now holding number two position next to the USA, in terms of the Covid-19 positive-tested cases. One can debate the necessity and the effectiveness of the long-drawn lockdown that was imposed by both Central and State Governments right from the last week of March 2020, especially in the context of the big positively tested numbers that we have seen in the last few weeks.

As I write this article, it now looks certain that both Central and State Governments are likely to relax the lockdown conditions significantly in the next few days to negate the enormous stressful impact this lockdown has created on the employment and economic condition of the common man and also in terms of the overall stressful impact on the economy. However with scepticism still present in the minds of the Government administrators about the continued threat of the pandemic of Covid-19 and its serious negative impact on a densely populated country like ours, it is certainly going to be a long wait for the common man to get back to the normal life that we had lived before March 2020.

As we hopefully wait for the gradual relaxation in the lockdown conditions, it is time for us to look forward or lean forward towards the new future, yearning to stride ahead. But, is it not also the time to lean back and take stock of our past? Reminiscing into our past, leaning back into our hearts and listening to our inner voice - is it not worth discovering what if we had lived our life differently, and then deciding about the right path to follow in our new life?

Leaning back is like reclining in a chair. To lie momentarily in complete silence, get back into the past, analyse the events, the moments, the experiences that gave us happiness, sorrow or even discomfort in dealing with some people who came into our lives. This leaning back will perhaps present to us a new dimension of looking at these situations, our actions, reactions, behaviour and decisions which are completely different from what we had so far believed in strongly. As we analyse our past and our past behaviour, we may like to re-write the whole script in a new way with more compassion, perhaps with more courage and with more determination.

But can you change the script of the past that went by?

As I lean back in my armchair, I remember what Robert Frost, the well-known English poet said more than a century ago -

Two roads diverged in a wood, and I -

Took the one less travelled by,

And that has made all the difference'.

When I remember these famous words of Robert Frost, I think that perhaps I should also have taken the road less travelled by as the poet said. As I look back and think of the past, I do have some regrets about some of my actions, my behaviour in certain situations and perhaps certain inaction when I should have acted more decisively. But as I lean back, it gives me a new path of discovery, a new hope of the changed world. Hopefully, I have learnt from my past mistakes, will be more at peace with all, more forbearing, but at the same time much more determined than I was, to traverse my unchartered road forward.

So as we get into the new normal, it is time for all of us not only to lean forward, look forward but also to lean back, relax, think dispassionately about our past before we chart out our own future path. But don't get burdened or imprisoned by your past. Lean back and move forward with a new hope, new determination and with a clear knowledge of what we need to do. Get a sense of new positivity and the New Road will be all yours!

Praveen P Kadle

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KANARA SARASWAT ASSOCIATION

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We have great pleasure in announcing:
INDIA – COVID & POST-COVID
A Presentation By
Shri PRAVEEN P. KADLE



on Sunday the 1st November 2020 @ 7:30 p.m.

VENUE: On-Line (Virtual Meet Link will be available by 30th October 2020 at
<http://kanarasaraswat.org/upcoming-events>)

To also ensure that you receive the link on your email/WhatsApp, please convey your interest
on email to kanarasaraswat01@gmail.com or WhatsApp to +91 8879557536

Shri Praveen P. Kadle needs no introduction to the bhanap community. Besides being the President of the Standing Committee of Shri Chitrapur Math & Kanara Saraswat Association, he has several accolades to his account. With about 4-decades of experience in Indian industry, holding key positions in leading corporates, we are sure that his presentation **INDIA:COVID & POST COVID** will give us all an insight into our economy in the near future.

This event is brought to you under the aegis of THE KANARA SARASWAT ASSOCIATION -
CHITRAPUR SARASWAT NETWORK (KSA-CSN) Initiative
<https://kanarasaraswat.com/csn>

The CSN Page



So you think Bhanaps are not cut out for business? Well, you are wrong. There are hundreds of us in business already. And KSA-CSN aims to encourage and help many more to venture into setting up their own businesses.

How can you help? Well, to begin with, give your business to a fellow Bhanap when all else is equal. Did you ask **“How do I know whether there is a Bhanap source for what I need?”** Good question. Visit www.kanarasaraswat.com/csn. This site hosts a database which already lists over a hundred Bhanap businesses and the count is growing by the day. Search the database for a Bhanap supplier of whatever you need. And be **“ONE UP FOR BHANAP”!** If you use the database and are happy about it share that with us. Send a WhatsApp message to 88795 57536. Suggestions are most welcome.

If you are a Bhanap Entrepreneur, list your business on this database. It's very easy and free. Remember that more and more Bhanap consumers will visit this site to look for a Bhanap supplier. If you know Bhanap Entrepreneurs who are not in this database, encourage them to list their business here.

Together we will flourish.

The slogan **“ONE UP FOR BHANAP”** was coined by a committed volunteer for the movement, Gopinath Mavinkurve. He was inspired by “Vocal for Local” and localized it some more! Most appropriate, don't you think?!



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Bansoori kho gayi

Pt. V. G. Karnad

(22nd Sept.1925 – 7th Sept.2020)



Our beloved father, (fondly known as Narahari), an ace flautist, renowned disciple of flute maestro the Late Pannalal Ghosh, merged in the Divine on 7th September, 2020. What is now left with us, are his memories, bamboos artistically designed by him and called 'Bansoori', which scintillated the audience when he blew life into the holes, taking the entire audience into a sweet trance. Our beloved Bansoori kho gayi..

Born in a small hamlet Guruvayankere, in South Kanara, Papa always cherished fond memories of his childhood days, his pranks, and typical village scenarios. In his programs, he would never miss to play the tunes of Karnataka folk lores or Bhatiyalis of Bengal, Baul tunes of Bengal as finales of his concerts. While we sat playing tanpura or soorpeti, we could visualize him getting transported to these remote places and bringing out the light fragrances of the land of these villages. He has penned down

his Autobiography 'Venu Gandh' reliving all the memories of his tutelage period with his most beloved Guru Pannababu. He would melt down into his tears remembering his Guru, and his Guru's affection for Papa. He would become nostalgic instantly.

A very kind hearted person, ever ready to help people, always wanting to remain connected with one and all, Papa, we both, my sister Ameeta Kishore Shirali and myself Nagaratna Anand Bhatt, thank God Bhavanishankar for giving us such talented and very very loving parents.

Papa was influenced by his very loving elder brother, the late Dayanand Karnad to become an active Math volunteer, collecting Vantiga, and doing seva during the visits of PP Anandashram Swamiji, PP Parignyanashram Swamiji. He also worked as Manager for some months at Pune Math at Kothrud.

He was also instrumental in the formation of Visawa Trust and Vamanashram Hall at Borivli, Mumbai, along with Gandhian Heble Girijakka, late Hattangadi Dattumam and late Nandan Panemangalore, which was blessed and inaugurated by PP Parignyanashram Swamiji.

He took upon himself the task of reconstructing Karnadkar's family deity Sri Shantadurga Temple at Mulki with the financial help of other Karnadkars.

Rest in Eternal Peace dearest Papa, at the Divine Lotus Feet of Bhagwan Sri Satya Sai Baba, your beloved Guru Pannababu, your beloved Dayanandanna and your most beloved Meera (wife). We all shall miss you forever, dearest Papa.

Nagaratna Bhatt (Nagam, daughter)

Anand G Bhatt (son-in-law)

Shruti S Bhat (granddaughter)

Sandeep S Bhat (grandson-in-law)

Ameeta Shirali (daughter)

Kishore D Shirali (son-in-law)

Shreesh Shirali (grandson)

Annu (dearest pet)

Tribute to a Good Samaritan and an Active Social Worker (Late) Shri Ratnakar Nagesh Gokarn

By UDAY MANKIKAR

Shri Ratnakar Nagesh Gokarn, popularly known as "Ratnumam" left for his heavenly abode on Sunday 30th August 2020 at 9.30 a.m. at his Talmakiwadi residence. He was one of the first residents of Wadi.

During my younger days (early 60's), there were very few four wheelers in our Wadi and one of them was Ratnumam's - a Fiat. A soft spoken, down to earth, well dressed Ratnumam used to travel by his Fiat car and I used to admire his personality, attire and attitude.

Born on 16th January 1934, Ratnumam did his Bachelor in Chemical Engineering in the year 1957 from Mumbai University and joined Larsen & Toubro Ltd., and served the company in various capacities. He toured extensively in India and abroad in connection with his official work and gained rich experience.

Ratnumam's father Nageshmam was a very active Social Worker. So, having an inborn liking for social work, Ratnumam took Voluntary Retirement from L & T, after 31 years of meritorious service and devoted his entire time for Social Work. He had the unique distinction of having worked actively for almost all the Bhanap Social and Charitable Institutions in Wadi and Mumbai.

- He was a Patron Member of Kanara Saraswat Association (KSA) and had worked on its Managing Committee in various capacities.

- He was the Hon. Secretary / Chairman of Talmakiwadi CHS Ltd (TCHS) for 14 years and efficiently carried out the repairs work during 1989.

- He worked in an Hon. capacity for the Popular Coop Buying Club Ltd for 25 years and the Popular Ambulance Association for 20 years.

- He served the Balak Vrinda Education Society (BVES) , as Chairman.

- Lions Club of Nana Chowk, of which he was President for one year.

- He was a Sitting Senior Director of the Board of the Shamrao Vithal Co-op Bank Ltd (SVC Bank Ltd) from June 1990 to 22nd June 2018 of which for two years he was the Vice – Chairman.

- He supported "Prashanti Trust" which works for Cancer Patients.

- He had given substantial donation for starting school for rural children, a primary health centre, a veterinary hospital in Bailur, a small village in Uttar Kannada District of Karnataka State.

Ratnumam's elder brother Rameshmam, used to say in a lighter vein, "Ratnu is very fond of alphabet "B" so, he has contributed a lot for the institutions, those whose names start with the alphabet "B" viz, Bank, Buying Club, Bordi, Bailur, Balak Vrinda Education Society, etc . His ultimate goal in life

was "Peace, Joy & Satisfaction", which he had achieved.

Ratnumam was the President of KSA for two years 2004-2006. I was fortunate to propose his name for the President's post. While proposing his name, I had said, 'Ratnumam has an inborn liking and zeal for social work for which he got inspiration from his father Shri Nagesh Gokarn. Ratnakar has manifold experience in social work as he has worked for Social, Educational, Financial, and Health Service institutions. He has also worked for Rural Development and Renovation of Chitrapur Saraswat Temples. His dictionary does not contain the word "No". He is always in the forefront in Fund Raising for any social cause - a person with the "Midas Touch". It is his strong belief that Institution and the sense of belongingness are always of prime importance. During Swamiji's visit to Mumbai, Ratnumam used to sit and sell copies of "Nityapaath" published by our Holy Math, copies of the "Family Tree", and the "Census 2001", published by KSA. Considering the multifold activities done by Ratnumam and rich experience, he deserves the post of President of KSA.'

I came in contact with Ratnumam during his tenure as President of KSA, as I was a Managing Committee Member at that time. I came to know his style of working, his positive attitude and his self confidence. He always led from the front and took all of us along with him. Come what may, he always used to be smiling and cheerful. He set an example of true leadership.

Ratnumam was honoured by KSA on its 97th Foundation Day on 26th November 2008 for his outstanding contribution in the field of Social Work and I had the good fortune again to introduce him to the elite audience.

He suffered a "Paralytic Stroke" in the year 2018, due to which his right side got paralysed and speech got affected. He was not in a position to either walk or talk properly. It was really sad to see an active, talkative and helpful person like Ratnumam in that condition. Ratnumam is not with us, but, his manifold Social Work will always inspire us, motivate us and guide us.

रत्नमाम् . तुगेल्या लक्षणीय सामाजिक कार्याक आमगेले वंदन आनि तुगेल्या आत्स्याक सद्गति मेळो म्होगु श्रीभवानीशंकर देवागेल्या चरणांतु विनम्र प्रार्थना ॐ

Letters to the Editor

Dear Editor: Thank you very much for the excellent writeup on Nalkur Sripad mam by Uday Mankikar mam in KS magazine, September issue.

**-Soumitra (Gurudutt) Mavinkurve,
Canada (Ex-TalmakiWadi)**



Kanara Saraswat Association

KSA's Foundation Day Celebration and Saraswat Convocation

Our Members are aware that every year, KSA celebrates its Foundation Day on 26th November 2020 and Saraswat Convocation to felicitate successful students on one of the Saturdays in November.

Taking into consideration the safety aspects and seriousness of the Covid-19 pandemic we have taken the following decisions for this year:

- **Instead of our usual practice of honouring any individuals** and distribution of prizes for Lekhan Purskar or Kiddies Corner, etc. on the KSA Foundation Day, we will only have Saraswat Convocation to felicitate successful students on 26th November 2020. **This function will only be open to invited Direct Family Members of the successful students and no one else.** With this we hope to limit the total number of attendees to not more than 40. We will ensure that the event complies with all government directives such as maintaining social distancing.
- KSA regrets, that we are forced to bring in these restrictions, for which we do not have any alternative, under these unusual circumstances. We will have this Convocation function since this is the only opportunity for the successful students to get felicitated and get recognized for their hard work.

We seek cooperation from all members and the community and request them to attend only if they get an invitation to the function.

Sunil Ullal
(Hon. Secretary for Sports & Cultural Affairs)

Jairam Khambadkone
(Chairman)

Honouring Amchi Covid Warriors

The unprecedented and unpredictable Covid-19 pandemic has affected everyone in some way or the other, in various degrees. From those being directly afflicted to those indirectly affected health wise and economically.

In this cloud of gloom, the silver lining is the heroic stories one hears of people who have risked their lives, and even succumbed to the disease in their attempt to save others, like doctors, nurses, other healthcare workers, Police force, Municipal employees etc. Then there are those who toil night and day to keep the utilities going – water supply, hygiene, electricity, banks, transport, hospitality, food chains, call centres. These are people who also risk their lives in doing their work, travelling by public transport always fearing that the person close by can be a potential vector of the disease.

We as Chitrapur Saraswats have not lagged behind and KSA is proud of all these warriors who are serving humanity with dedication, discipline & determination. KSA salutes every Amchi 'Covid Warrior' and would be happy to bring to light stories of these unsung heroes. We will publish such encouraging and inspiring articles & messages in a Special KS issue (November), to express our gratitude and pride. We also appeal to our members to share their personal experiences related to the pandemic. We are confident our members will "work from home" and respond on or before 10th October, 2020.

We wish to specially honour Amchis in the Healthcare field – doctors, nurses, therapists - who work in direct contact with Covid patients, risking their own lives. We request all our readers to share such names with us (with photograph, if possible) on email or WhatsApp* with a brief description of their work, so that the same can be published in a roll of honour in the said Special issue .

We pray to Lord Bhavanishankar, the Guruparampara and Parampoojya Swamiji to bless every Chitrapur Saraswat with safe & sound Health, Peace and Cheerfulness at all times during the present critical situation.

*KSA WhatsApp number :8879557536
email: kanara_saraswat@hotmail.com / editor@kanarasaraswat.in



108th Annual Report of Kanara Saraswat Association for Financial Year 2019-20

Management for the year 2019-2020

Shri Praveen P Kadle	-	President
Shri Kishore Masurkar	-	Vice –President
Smt Geeta Yennemadi	-	Immediate Past Vice President

Managing Committee for the year 2019-2020

1. Shri Jairam K. Khambadkone	-	Chairman
2. Shri Shivshankar D. Murdeshwar	-	Hon. Secretary
3. Shri Rajaram D. Pandit	-	Hon. Treasurer & Magazine Circulation
4. Smt. Ashwini Prashant	-	Jt. Hon. Treasurer (Co-opted on 21.10.2019)
5. Shri Shivanand Sanadi	-	Jt. Hon. Sec, Legal and Complete Fund Management (Assisted by Shri. Rajendra Kalyanpur)
6. Dr. Prakash S Mavinkurve	-	Jt. Hon. Secretary Building (Assisted by Smt. Ashwini Prashant)
7. Shri Kishore Surkund	-	Jt. Hon. Secretary - Senior Citizen Assistance
8. Smt Usha Surkund	-	Jt. Hon. Secretary Marriage Bureau (Assisted by Shri Dilip Sashital)
9. Shri Sunil G Ullal	-	Jt. Hon. Sec. Sports & Cultural Affairs (Assisted by Shri Rajiv Kallianpur)
10. Shri Rajiv Kallianpur	-	Jt. Hon. Sec.for CSN Entrepreneurship Development (Assisted by Shri Sunil Ullal)
11. Shri. Rajendra Kalyanpur	-	Jt. Hon. Sec NHH, Bhandaradara, IT and Website (Assisted by Shri Shivanand Sanadi)
12. Shri. Dilip Sashital	-	Jt. Hon. Secretary for Health Centre (Assisted by Dr. Prakash Mavinkurve)
Shri Kishan Chandavarkar	-	Local Assistance from Nashik for NHH and Bhandaradara.

108th Annual Report of Kanara Saraswat Association for F.Y. 2019-20

Dear Members

We have pleasure in placing the Annual Report for the year 2019-2020 at the **108th** Annual General Meeting of the Kanara Saraswat Association (KSA). The Audited Statement of Accounts for the year ended 31st March 2020 will be uploaded on our web site on 1st week of October 2020. We pay tribute to our Past Presidents, Vice-Presidents, Members of the Managing Committee, Members of KSA, donors, employees and well wishers of KSA, deceased or alive and salute their perseverance, dedication and selfless service without which we would not have reached this milestone of 107 years.

We fondly remember our Thirteen Founder Members including our first President Late Rao Bahadur S. S. Talmaki, a pillar of strength to the KSA and the Community especially during his 150th Birth Year.

MEMBERSHIP

The number of persons admitted to different classes of Membership during the Financial Year 2019-20 are as follows:

Total Membership	Life	Patron	**Spouse	Family	Benefactors (Discontinued)	Total
As on 31/03/2019	5650	341	56	2	46	6095
During F.Y. 2019-2020	25	2	7	14	-	48
Up-gradation from Life Members to Patron Members			-	-	-	0
As on 31/03/2020	5675	343	63	16	46	6143
Live Members as on 31.03.20	3857	241	57	20	27	4202

RESERVE FUND

The Reserve Fund of the Association increased from Rs. **57.23 lacs** as on 31.3.2019 to **Rs. 59.08 lacs** as on 31/03/2020 due to fees of **Rs.1.85 lacs** received from Life & Patron Members during the FY 2019-20.

Your Managing Committee has taken decision to merge Corpus Funds & Other Funds having similar objectives for better management of Funds. The below mentioned table shows position of Funds Before Merger and After Merger:-

KANARA SARASWAT ASSOCIATION - MERGER FUND EXERCISE AS ON 31.3.2020 CORPUS FUND

SR NO	BEFORE MERGER	AFTER MERGER
1	70% OF CENTENARY REFUNDABLE EDUCATION GRANT PROGRAM & CENTENARY MEDICAL AID FUND	REFUNDABLE EDUCATION GRANT Fund
2	MEDICAL RELIEF FUND + EMERGENCY MEDICAL FUND + 30% OF CENTENARY REFUNDABLE EDUCATION GRANT PROGRAM & CENTENARY MEDICAL AID FUND	EMERGENCY MEDICAL AID & MEDICAL RELIEF FUND
3	EMERGENCY MEDICAL FUND + CENTENARY MEDICAL FUND - FCRA	EMERGENCY MEDICAL AID & MEDICAL RELIEF FUND (FCRA)
4	DISTRESS RELIEF FUND + 150TH BIRTH CENTENARY TALMAKI SENIOR CITIZEN FUND + COMMUNITY CHEST FUND	DISTRESS RELIEF FUND
5	DISTRESS RELIEF FUND (FCRA)	DISTRESS RELIEF FUND (FCRA)
6	PRIZE FUND + KALAVIBHAG FUND + KONKANI BHASHA PRASAR	KONKANI BHASHA PRASAR & CULTURAL FUND
7	MAGAZINE FUND + NRK MEMORIAL (LIBRARY) FUND	MAGAZINE FUND
8	SCHOLARSHIP FUND	SCHOLARSHIP FUND
9	SCHOLARSHIP FUND (FCRA)	SCHOLARSHIP FUND (FCRA)
10	TALMAKI HEALTH AND EDUCATION SOCIETY FUND	TALMAKI HEALTH AND EDUCATION SOCIETY FUND
11	NHH MAINTENANCE FUND	NHH MAINTENANCE FUND

PROJECT FUND		
	BEFORE MERGER	AFTER MERGER
1	BUILDING FUND + BUILDING FUND (HALL) + CORPUS FUNF (HALL RENOVATION)	BUILDING FUND
2	NHH BUILDING FUND	NHH BUILDING FUND
3	PARIJNNASHRAYA FUND + HEALTH CENTRE FUND (HC) + PATHLAB FUND (PL) + CENTENARY PROJECT FUND -HC&PL	HEALTH CENTRE FUND
4	PORTRAIT FUND	DELETED

DONATIONS TOWARDS CORPUS FUNDS RECEIVED DURING CURRENT FY 2019-20

Sr No	Name of Corpus Funds	Donations Received during the year
1	Distress Relief Fund (Including Rs. 17053/- of Talmaki Event Program)	47,053.00
2	Scholarship Fund	5,36,050.00
3	Medical Relief Fund	2,31,000.00
4	Emergency Medical Fund	1,76,000.00
5	Prize Fund	1,25,000.00
6	Kalavibhag Fund	21,000.00
	Total	11,36,103.00

These all donations under Sr no 2 to 6 are reflected in Schedule 1 to Corpus Funds & other Earmarked Fund. The Corpus of Rs. 47053.00 under serial no 1 consist of Donation of Rs. 30000.00 and Rs. 17053.00 (balance amount received from proceeds of Talmaki Event) is reflected Distress Relief Fund.

DISBURSEMENT OF AID

As per the objectives of the trust, KSA provides relief to the poor & needy, educational aid & grants to students, medical relief to the sick & ailing, and to undertake charitable causes. The following chart shows the amount disbursed to needy persons out of interest received on Investment of Corpus Funds for the last 5 years:

Nature of Aid	Amount Disbursed in F.Y. 2015-16	Amount Disbursed in F.Y. 2016-17	Amount Disbursed in F.Y. 2017-18	Amount Disbursed in F.Y. 2018-19	No of beneficiaries in FY 2019-20	Amount Disbursed in F. Y. 2019-20
*** Scholarship	2,54,000.00	2,35,000.00	2,27,000.00	4,35,000.00	32	4,30,000.00
*** Distress Relief	1,58,000.00	1,40,000.00	1,47,000.00	1,87,000.00	14	1,10,000.00
*** Medical Relief	1,31,000.00	1,25,000.00	1,37,000.00	1,61,500.00	13	2,50,000.00
Emergency Medical	3,15,000.00	2,90,000.00	3,02,000.00	1,90,000.00	12	2,02,500.00

Nature of Aid	Amount Disbursed in F.Y. 2015-16	Amount Disbursed in F.Y. 2016-17	Amount Disbursed in F.Y. 2017-18	Amount Disbursed in F.Y. 2018-19	No of beneficiaries in FY 2019-20	Amount Disbursed in F. Y. 2019-20
Aid to BPL Families	10,000.00	-----	-----			
Centenary Medical Aid	3,00,000.00	3,69,635.00	50,000.00	11,40,000.00	4	2,92,000.00
Centenary Medical Aid (FCRA)	3,00,000.00	3,69,635.00	50,000.00	11,40,000.00	3	2,50,000.00
TOTAL AMOUNT	24,03,052.00	18,46,100.00	22,75,425.00	43,25,500.00	78	15,34,500.00

*** The Co-ordination Committee of Aid Giving Institutions assesses the applications and recommends deserving persons for receiving aid. The aid giving Institutions are: 1) Kanara Saraswat Association 2) Chitrapur Saraswat Education & Relief Society 3) Saraswat Educational and Provident Co-op Society, Grant Road, 4) Saraswat Mahila Samaj, Gamdevi 5) Shrimat Anandashram Ordination Golden Jubilee Fund, Shri Chitrapur Math, Shirali, st, Virar. As per the advise and recommendations of the Co-ordination Committee, KSA disburses the amount for Scholarship, Medical Aid and Distress Relief to selected persons.

KSA CENTENARY EDUCATION REFUNDABLE GRANT FUND

The status of Centenary Education Refundable Grant Fund as on 31.03.2020 is as under:-

Centenary Education Refundable Grant Fund as on 31.03.2020 Rs. 95,12,830.00	Disbursements/ Refunds	Total Disbursements till 31.03.2020	Disbursement - Net of Refund till 31.03.2020
Disbursements			
Educational Refundable Grant disbursed to students outstanding 31.03.2019	Rs. 61,44,680.00		
Educational Refundable Grant disbursed to students during F.Y. 2019-2020	Rs. 16,90,000.00	Rs. 78,34,680.00	
Less: Refund Received from Beneficiaries during F.Y. 2019-2020	Rs. 5,29,125.00		Rs. 73,05,555.00

The total refundable grants disbursed from FY 2015-16 to FY 2019-20 is Rs. 93,31,930.00 and total refunds received up to 31.3.2020 is Rs. 20,26,375.00 leaving outstanding balance of Rs.70,05,555.00 as on 31.3.2020 to be receivable from 54 Students as per their schedule of payment. In current FY 2019-20 we have disbursed Refundable Grants of Rs.16.90 lakhs to 13 Students & received refunds of Rs.5,29, 125.00 from 14 Students. There is overdue amount from 2 recipients amounting to Rs. **1,32,930.00**.

INCOME AND EXPENDITURE ACCOUNT

The cumulative surplus as on 31.03.2020 stands at Rs.6.73 Lacs. We are trying our best to ensure that all four Revenue verticals will be self-reliant without compromising on our objectives. The below mentioned table shows Surplus/Deficit for last 6 years:-

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Surplus/Deficit	-6.08	-12.34	1.21	23.87	- 10.33	24.55
Depreciation	6.15	4.65	4.04	4.67	4.31	3.91
Interest Paid on OD	7.60	6.79	0.22	0.00	0.00	0.00
Written Off Amount	0.00	6.81	14.42	0.04	0.30	0.00

PRESIDENT AND VICE-PRESIDENT

Shri. Praveen Kadle and Shri. Kishore Masurkar will continue to be President and Vice President respectively for the year 2020-2021.

MANAGING COMMITTEE

The Returning Officer declared the following three members as elected in 107th Annual General Meeting held on Sunday, 22nd September 2019 :-

1) Shri. Rajaram D. Pandit 2) Shri. Sunil Ullal and 3) Shri. Kishore Surkund

At the close of the F.Y. 31.03.2020 there are 3 vacancies due to retirement of 3 Committee Members 1) Shri. Jairam Khambadkone, 2) Shri. Dilip Sashital and 3) Dr. Prakash Mavinkurve under rule 13 and one vacancy of Smt. Ashwini Prashant under Rule 32.

The Managing Committee after much deliberation at its meeting held by video conference on 23rd April 2020 has come to the unanimous decision that conducting election to the managing committee of KSA in the present and evolving circumstances arising out of the Covid-19 pandemic, would not be conducive considering the physical/social distancing norms mandated by the Central and State Governments and recommendation of medical experts. Accordingly, it was decided that the managing committee would not hold the election for replacement of the retiring members of the managing committee of the Association for the year 2020-21 and would recommend election of the aforesaid retiring members to the managing committee without contest for a period of one year at the next annual general meeting.

MANAGING COMMITTEE MEETINGS

During the year under reference viz from 1st April 2019 to 31st March 2020, the Managing Committee met 12 times.

NAME OF MEMBER	NO. OF MEETINGS	MEETINGS ATTENDED
Shri Jairam Khambadkone	12	11
Shri Shivshankar Murdeshwar	12	7
Shri Vandan Shiroor	06	5 (Resigned effective 21.9.19)
Shri Rajaram Pandit	12	10
Dr Prakash Mavinkurve	12	10
Shri Kishore Surkund	12	10
Shri Dilip Sashital	12	10
Smt. Usha Surkund	12	7
Shri. Sunil Ullal	12	8
Shri. Rajiv Kallianpur	12	10

Shri. Rajan Kalyanpur	12	11
Shri. Shivanand Sanadi	12	10
Smt. Ashwini Prashant	4	4 (Effective 21.10.2019)

Internal Auditors:

In the Annual General Meeting held on 22nd September 2019, the General Body gave a mandate to the Managing Committee to appoint Internal Auditor of KSA for the financial year 2019-2020. Accordingly, the Managing Committee appointed M/S. V J Kulkarni & Associates as Internal Auditors for the year 2019-2020.

Statutory Auditors: In the Annual General Meeting held on 22nd September 2019, the General Body approved the appointment of Shri. Kiron Mallapur, Partner of M/S. SCA and Associates, Chartered Accountants as Statutory Auditors of KSA from F.Y. 2019-20 as well.

**SHRIMAT ANANDASHRAM HALL (GROUND FLOOR)
and SHRIMAT PARIJNANASHRAM HALL (UPPER FLOOR)**

We are giving below Comparative Chart of Occupancy of Shrimat Anandashram Hall (Ground Floor) and Shrimat Parijnanashram Hall (Mezzanine Floor):-

Year	Full Day	Half Day	Institutional Booking	Free	Total Occ.	Vacant
2016-2017	03	52	45	10	120(17%)	245
2017-2018	10	93	17	10	130(18%)	235
2018-2019	10	33	3	9	55(8%)	310
2019-2020	9	150	11	8	178(25%)	186

The Managing Committee has tried its best to increase the booking of the Halls by various means, but it has not been successful in spite of our best efforts. Since both our Halls are not suitable for present day marriage functions, we had decided to concentrate on attracting Gujarati and Jain Communities. Whereas we have got only partial success in this, we have to step up our efforts for the same.

NASHIK HOLIDAY HOME

During the month of February 2020, KSA was blessed with the presence of Param Pujya Swamiji for 4 days during their trip to Nashik Local Sabha and KSA Holiday Home for having completed 50 years.

During the year 2019-20, NHH Task Force had taken certain new initiatives of attracting Public for increasing occupancy. Some family and friends get to-gethers have taken place at NHH. Some new customers had already started booking the rooms, including by some overseas customers, when they visit one of the local Doctors in Nashik for consultancy. This is yet to pick up. Similarly, Task Force has already come out with an idea of arranging Nashik Yatra Trips of 3N/4D and 4N/5D. One such trip was completed in March 2020 successfully. However, immediately after this first trip, we were required to suspend the same due to lockdown situation all over the Country. Our occupancy during 2019-2020 would have been marginally higher than last year. However, due to the Coronavirus pandemic fear which started from February 2020, our bookings got affected during this year.

The Occupancy Rate of Nashik Holiday Home for last 4 years is as under:-

YEAR	UNIT 1	UNIT 2	UNIT 4	UNIT 5	UNIT 6	UNIT 7	UNIT 8	TOTAL	OCC RATE
2016-2017	23	61	37	113	68	67	53	422	17%
2017-2018	46	111	34	120	85	103	37	536	21%
2018-2019	37	101	68	123	99	103	82	613	24%
2019-2020	55	67	44	128	110	80	100	584	23%

A lot of improvements have been carried out at NHH by providing TVs in each room, western commodes in few rooms, extension of CCTV coverage in more areas etc. A complete re-designing and renovation was planned especially in Room Numbers 5 to 8. But the same could not be initiated for obvious reasons.

KANARA SARASWAT MAGAZINE

As regards the KS Magazine which is the most sought after entity from Members, KSA is concerned that the revenue from the advertisers is not increasing in last few years and is more or less is stagnant. We have tried to keep our Magazine Expenses under control by various means and as far as the printing cost is concerned, it cannot come down below certain limits. Even our past efforts on popularising E Magazine has not caught on with the Members fully, though in last one year, there have been requests for the same from some of the new Members.

KSA Managing Committee is considering certain options of getting the feedback from the Members, in the form of “Readers Survey” – to assess the likes and dislikes of the present articles from our Members. This will help us in improving our Magazine further and make it more popular among the readers. We are also trying our best to bring down the printing cost further, in order to make sure that our Magazine vertical remains to have surplus. It is our sincere appeal to all our Members that more and more Members opt for E Magazine.

There have been complaints from various Members about the delay or non delivery of the Magazines. On doing some detailed study, we have found that in certain pockets, deliveries are not taking place both by Patrika Channel Postage and even by Book Post. On an experimental basis, we have started sending the magazines by Courier to such pockets in the Country. If there are any non recurring complaints, we have been sending the Magazines by Book Post.

Whereas we trying to minimize these hardships to the members, we also need some help and cooperation from members in communicating officially to our Admin by E Mail or What’s App about non receipt of Magazine, so that we can send additional copies by Book Post. Also, it is our suggestion to Members who are IT Savvy to be a part of Green Initiative of KSA, so that they can read the magazine on line.

A Special Mention about the Editorial Committee of KS Magazine:

During the year, we lost one of the senior most members of Editorial Committee Shri Gokarn Gurunath Mam, who had also worked on the Managing Committee for many decades. The Managing Committee would like to place on record the contribution made by late Shri Gokarn Gurunath Mam, not only as a Member of Editorial Committee, but also as a part of Kala Vibhag and many more areas of KSA.

Similarly, Smt. Smita Mavinkurve who has worked as Editor of KS Magazine for more than 10 years had expressed a desire to get relieved of this responsibility, but will continue to guide the new Editorial Committee for some time. Smt. Usha Surkund who was a part of Editorial Committee for many years also stepped down. We are grateful to Smt. Smita Mavinurve and Smt. Usha Surkund for their services to KS Magazine.

Smt. Devyani Bijoor has taken over as Editor of KS Magazine effective April 2020, with induction of Smt. Anjali Burde and Dr. Swati Puthli as new Members of Editorial Committee.

HEALTH CENTRE

Health Centre continues with the same panel of Doctors as it was during the last year.

During the year 2019-20, the Health Centre revenue and expenses are more or less under control and the deficit is only a marginal.

Goods and Services Tax (GST)

KSA having registered with GST effective 23.11.2017, the system is now working satisfactorily.

FCRA ACCOUNT

Status of Foreign Contribution received & Utilization of the Amount from October 2011 to 31st March 2020

The status of the same is as follows:

Foreign Contributions Received from October 2011 To 31.03.2020

- Rs. 21,11,400.000

Utilisation of Funds for upgrading Health Centre Facilities and Educational Aid etc

- Rs. 13,72,853.00

Investments made out of Foreign Contributions received and Interest received on such investments since 2012 -

Rs. 11,11,773.00

MARRIAGE BUREAU:

The Marriage Bureau operates daily from Monday to Saturday from 5.00 p.m. to 7.00 p.m. in the Conference Room of KSA Building in Talmakiwadi.

The status of Marriageable Boys and Girls on our record is as follows:

	Boys	Girls	Total
Status As on 31.03.2019	196	238	434
Registered during 2019-2020	31	22	53
Records Deleted (Incl. Marr. Fixed)	20	35	55
Status as on 31.03.2020	207	225	432

FUND MANAGEMENT COMMITTEE:

The Funds Management Committee had recommended Financial aid both for education and medical needs to several applicants during the year. The recommendations were accepted, and accordingly aid was provided to the applicants. The committee has as mentioned in the last report recommended rationalization and merger of multiple funds available with KSA into a smaller number based on the objectives of these funds. This exercise is at an advanced stage and is expected to be completed shortly after due consultation with the auditors. The Funds Management Committee had recommended financial aid both for education and medical needs to several applicants during the year. The recommendations were accepted, and accordingly aid was provided to the applicants. The committee has as mentioned in the last report recommended rationalization and merger of multiple funds available with KSA into a smaller number based on the objectives of these funds. This exercise is at an advanced stage and is expected to be completed shortly after due consultation with the auditors.

The Funds Management Committee which was formed about 18 months ago is working satisfactorily and had recommended financial aid both for education and medical needs to several applicants during the year. The recommendations were accepted, and accordingly aid was provided to the applicants. The committee has as mentioned in the last report recommending rationalization and merger of multiple funds available with KSA into a smaller number based on the objectives of these funds. This has been completed.

KSA REFERENCE LIBRARY & FAMILY TREE

The Reference Library which is there in existence for the past 10 years, is running satisfactorily and all KS Magazines, Annual Reports and Souvenirs published by KSA since inception, scripts of Konkani Dramas and Souvenirs, Family Tree, Books written by Chitrapur Saraswats in any Language are preserved. We have included books and 119 Konkani Dramas in the Library.

As on today, KSA have family Trees of 504 families. Any members desiring to get a copy of this for their respective family, may contact Dr. Sudhir Moodbidri (who is helping KSA) on Mobile 9820369258 or

Email: moodbidri.sudhir@gmail.com or our Admin Manager and we will make the same available to the Member in reasonable time at a cost which is approved for the purpose.

YouTube, Facebook Page and WhatsApp Group

The initiatives taken by KSA, connected with use of Technology as promised in our “Vision & Mission Statement”, in the areas of YouTube, Facebook and WhatsApp Group is working satisfactorily and appreciated by many members.

Members must have observed that all KSA programmes which are held during the year are uploaded on KSA YouTube Page and Facebook Page and our Members who are even outside Mumbai and outside India can watch these programmes at their homes. KSA has brought in this additional facility to members, which did not exist in earlier years.

The WhatsApp Group was formed with a basic objective of faster communication to our Members and this is working fine. Members are requested to use this channel not only for receiving communication from KSA, but also for any communication to KSA. The Managing Committee will be glad if more members register their names with this number.

WEBSITE

As promised by us last year, from this year onwards, we have started uploading short synopsis of the functions/programmes and future programmes on the web site. Though we had promised to come out with a totally revamped new web site last year, we were not in a position to complete the job, though the same is in progress. This work is expected to be completed during the forthcoming year.

KSA – CSN & Mulaqats

As a part of KSA-CSN and Entrepreneurship Development initiative, we have started Mulaqat Programmes since June 2019 onwards. Basically, this was started in order to get the successful entrepreneurs and high achievers on KSA Platform for interviews. During the year 2019-2020, we had three such programmes as mentioned in the report of events below.

In addition to this, KSA-CSN have planned a few more activities viz forming Entrepreneur’s Club, KSA-CSN Entrepreneurs Group, Chartered Accountants Group etc. You will find that these activities will be more prominent during the next financial year.

KSA CENTENARY CENSUS 2011

This report is available for sale in KSA’s Admin Office and can be sent to any members after making payment, including the Courier Charges.

SOCIAL, CULTURAL AND OTHER EVENTS ORGANISED DURING THE YEAR

KSA have organized various events during the last financial year and these have been reported in our Magazine and also posted on You Tube and Facebook Page. However, for the purpose of KSA report, we are giving below the summary of these functions:

05th April 2019: Senior Citizens get-together was held, which was 6th function since the time it was started.

4th May 2019 – Talk by Smt. Shanta Gokhale renowned thinker and writer on “Changing Trends in Indian Theatre” under Kamat Memorial Lecture series, jointly with Saraswat Mahila Samaj.

29th June 2019 – First “Mulaqaat” Session of Shri Durgesh Chandavarkar, the Chairman and Managing Director of Standard Greases & Specialities Pvt. Ltd was invited and was interviewed by Shri Uday Arur.

2nd November 2019 : Saraswat Students Convocation was held when our Vice President Shri Kishore Masurkar was “AT HOME” and Dr Jayesh Bellare who is the present Chair Professor of Department of Chemical Engineering at IIT, Mumbai was the Chief Guest.

3rd November 2019: Shri Prakash Padukone who was the first All England Badminton Champion in the year 1984, was invited for a Mulaqaat Session, when both Shri Praveen Kadle and Shri Sunil Ullal had

a lively interactive session with him. It was a highly successful function, with the hall packed with the audience size of at least 200.

21st November to 24th November 2019 – Mumbai District Ranking Carrom Tournament was held during these four days with more than 225 participants. It was a successful function for the second year in succession.

26th November 2019: 108th KSA Foundation Day was observed by honouring Dr Sandeep Padbidri Rao & Dr Smt Sunayna Padbidri Rao, Smt Parul Kumtha, Shri Gurudas Gulvady, Cdr. (Retd) Prakash Upponi and Late Shri Madhu Bhat (posthumous) for good work in their respective fields. Ms. Ria Balwalli of USA was felicitated as Upcoming Sportperson of the Year. Along with this, awards for Konkani Lekhan Puraskar and also Kiddies Corner were distributed.

3rd December 2019 – As a part of Diwali Programme, a Karaoke evening was organised with live Music programme by Amchi singers. It was a successful event similar to last year's.

16th February 2020: Mulaqaat with Shri Praful Chandavarkar of Malaka Spice, young entrepreneur in the Hospitality space – In conversation with Shri Rahul Chandavarkar a veteran journalist and Communications Strategist.

1st March 2020: As a part of the Centenary Year Celebration of “Kanara Saraswat” Magazine, the Editorial Committee came out with March 2020 Issue as a Special Issue of KS Magazine, which was released at the hands of Pujya Sadyojat Shankarashram Swamiji at Karla. This was an extraordinary issue with a number of old retrieved articles from last 100 years' Magazines.

14th March 2020: International Women's Day was observed by KSA when Smt Nirmala Chikramane (Posthumously), Smt Reshma Kalyanpur Chadha of Bangalore, Smt Shailaja Ganguly of Mumbai, Dr Divya Karnad of Sonapat, Haryana, & Smt Anasuya Shiraly of Bangalore were honoured. Smt Mrinalini Kher – Co-founder of Yuvaparivartan and Trustee of Kherwadi Social Welfare Association was the Chief Guest for the occasion.

Acknowledgements

We express our gratitude to H.H. Shrimat Sadyojat Shankarashram Swamiji, for his blessings and guidance from time to time.

The Kanara Saraswat Association has gone through several developmental phases in the past few decades and has now emerged as a major institution of Chitrapur Saraswats. Following individuals and institutions have contributed towards the successful working of institution and we are grateful to them:

Editorial Committee comprising late Shri Gurunath Gokarn, Smt Smita Mavinkurve, Shri Uday Mankikar, Smt. Sujata Masurkar, Smt. Devyani Bijoor, Smt. Usha Surkund Shri Atul Joshi for graphic works, M/s SAP Prints Solutions Pvt. Ltd., for printing of Magazine and maintaining the time schedule and M/s Golden Publicity. Among the institutions we thank The Talmakiwadi CHS Ltd, The Shamrao Vithal Co-op Bank Ltd, Union Bank of India, Samvit Sudha, The Popular Ambulance Association, Saraswati Volunteer & Athletic League, Saraswat Mahila Samaj, Gamdevi, All Chitrapur Saraswat Youths Trust, and Balak Vrinda Education Society, the Advertisers, The Sponsors and Donors, and Hon. Correspondents of KS Magazine. We also would like to thank Smt. Roopali Sawant of Printeresting for helping KSA in all events in the area of Publicity Materials, Art Work, Banners etc.

Shri Radhakrishna Kodange, Caretaker, Nashik Holiday Home, M/s Central Excellency, our Monopoly Caterers, M/s. Arpita Decorators, Smt. Meera Wagle of Lily Caterers, Shri Vinay Gangavali of Guruprasad Caterers, late Shri Jaipal Mallapur and Smt. Sunila Mallapur of Annapurna Caterers, Smt. Rohini Mallapur of Suruchi Caterers. Sub-Committee of Reference Library Smt. Rekha Pandit, Ms. Geeta Kulkarni, Family Tree Volunteer Dr. Sudhir Moodbidri. We also thank Shri. Kishan Chandavarkar of Nashik for helping us streamlining NHH Documentation and working system. We are also thankful to Shri Sandeep Shrikhande, Shri Aditya Nitsure and Shri. Chinmay Nimkar for their Accountancy Service and GST related services.

Shri. Deepak Ajgaonkar of Devyani Sound System for excellent sound system provided for all social programmes, Shri Kiran Shetye of Kiran Photo Studio for Videography, Shri. Umesh Shigwan and Ms Kanika Nadkarni for photography. We thank Smt Usha Surkund for conducting Marriage Bureau. Shri Gautam Amladi of M/S. V J Kulkarni & Associates as Internal Auditor. We are thankful to our new Statutory Auditor Kiron Mallapur of SCA & Associates.

We would specifically like to place on record and our appreciation for the help KSA got from various Institutions across the Country and also various “Whats App Groups” located in Mumbai and its suburbs, including Mumbai Metropolitan Region, Pune, Bangalore, Chennai, South Kanara and North Kanara, Delhi, Nashik and few more areas – in passing on the communication regarding our different events from time to time to our members and Amchi community.

We appreciate the hard work put in by the staff Members and thank Smt Shobhana Dilip Rao, Smt. Swati Sharad Nadkarni, Ms. Geeta Kulkarni, Smt Usha Kavathkar, Shri Ram Padarath Jha, Shri Ganesh, Smt. Leela Kamble of KSA Mumbai and Smt. Vandana Gore of NHH Nashik. Our thanks are also due to all the Consulting Doctors, Dr. Nerurkar’s Pathological Laboratories with their staff and others attending the Health Centre.

Jairam Khambadkone
Chairman

Shivshankar Murdeshwar
Hon. Secretary

Rajaram Pandit
Hon. Treasurer

Place: Mumbai

Date: 24th September, 2020.

DETAILS OF REGISTRATION NUMBERS

THE KANARA SARASWAT ASSOCIATION

- 1) Certificate of Registration of Societies Registration No 736 of 1934-35 (Act XXI of 1860)
- 2) Certificate of Registration under Public Trust Act 1950 (Bom XXI of 1950) F 41 (B) dated 10.04.1953
- 3) Permanent Account Number (PAN): AAATT0071E
- 4) GST Number : 27AAATT0071E2ZS
- 5) Tax Deduction and Collection Account Number (TAN): MUMT11392D
- 6) Office of the Director of Income Tax (Exems) Registration u/s 12A of the Income Tax Act 1961 Registration No IMS/1326 dated 03.02.1976
- 7). Tax Identification Number (TIN) for Professional Tax: - 99160153484P
- 8). Office of the Registrar of Newspapers for India (Ministry of Information & Broadcasting) Registration No 61765/95 dated 06.07.1995
- 9). Exemption Under Section 80 G of Income Tax: - 80 G Certificate No /DIT(E)/ ITO(TECH)/80G/498/2010-2011 is Valid till it is rescinded by Income tax Authority

10). FCRA Registration No: 083720152R and renewed Certificate valid for the period of 5 years from 1.11.2016 to 31.10.2021.

Darpan Unique ID of VO/NGO - MH 17/2017/ 0174751

11). GSTIN Number - 27AAATT0071E2ZS dated 23.11.2017.

12). The Fire safety Compliance Number: 1600005716 dated 08.2.2019 .

13). Health License Number: 887811792 dated 13.01.2019 valid till 12.01.2020.

13) **Insurance details:**

13.1. Insurance of KSA Building with 6 Flats, Two Halls and Health Centre–
“Fire & Special Perils Policy” of National Insurance Company Limited:

Policy Number - **260200112010000246**

Period of Insurance - 30th July 2020 to 29th July 2021.

Coverage Value - Rs. 4.89 Crores

Premium Paid - Rs. 24,826.00

13.2. Burglary Insurance for Equipments in Two Halls and Health Centre–
“Burglary (House Breaking) Insurance Policy” of National Insurance Company Ltd.

Policy Number - 260200592010000120

Period of Insurance - 30th July 2020 to 29th July 2021.

Coverage Value - Rs. 11.02 Lacs

Premium Paid - Rs. 260.00

13.3. KSA Holiday Home Nashik, New Pandit Colony, 41-42, Sharanpur Road, Nashik–
422002. “Fire & Special Perils Insurance Policy” of
National Insurance Company Limited:

Policy Number - **260200112010000247**

Period of Insurance - 9th August 2020 to 8th August 2021.

Coverage Value - Rs. 1.22 Crores

Premium Paid - Rs. 6893.00

13.4. KSA Holiday Home Nashik, New Pandit Colony, 41-42, Sharanpur Road, Nashik–
422002. “Burglary (House Breaking) Insurance Policy” of
National Insurance Company Limited:

Policy Number - **60200592010000121**

Period of Insurance - 9th August 2020 to 8th August 2021.

Coverage Value - Rs. 9.82 Lacs

Premium Paid - Rs. 231.00

THE PROPERTY DETAILS OF KANARA SARASWAT ASSOCIATION (KSA)

I :-IN TALMAKIWADI C.H.S. LTD (TCHS)

LOCATION	AREA	STRUCTURE	SOURCE
Plot no 11 Cadastral Survey No 1A/312 in T a l m a k i w a d i Tardeo Division	415.67 sq.yards 355.5 sq. mtrs	Open to sky except for Temporary Structure like pendals for common use of Vendor or Purchaser as per their agreed terms And No Compound wall to be erected around plot no 11	Conveyance Deed dated 4 th April 1955 between The Saraswat Coop. Hsg. Society and The Kanara Saraswat Association Registered under Sr No 4457/55 of Book No 1 dated 24 th June 1957 with Sub- Registrar, Bombay.
Plot No 11 Cadastral Survey No 1A/312 In Talmakiwadi Tardeo Division	5.16 sq. yards 4.31 sq.mtrs	Area used for KSA Building	Conveyance Deed dated 4 th April 1955 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24 th June 1957 with Sub- Registrar, Bombay.
Plot no 13 Cadastral Survey No 1A/312 In Talmakiwadi Tardeo Division	516 sq.yards 431.45 Sq. mtrs	KSA building with Ground and Mezzanine Floor +3 Storeys Two Tenants on each Floor) The height Of the building Should not be More than 54 ft.	Conveyance Deed dated 4 th April 1955 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24 th June 1957 with Sub- Registrar, Bombay.

II - PROPERTY DETAILS OF LAND AT NASHIK HOLIDAY HOME

- 1) Plot No Survey No 659/6, Plot 41 & 42.
New Pandit Colony, T.P. Scheme, Nashik
No II, Sharanpur Road, NASHIK 402 002
- 2) Conveyance Deed Registered on 13th January 1965 under Serial
No : NSK 52/1965 of Bk No 1 with Sub-
Registrar- Nashik
- 3) Area of Plot No 41 & 42 7647.50 sq.ft + 7647.50 sq. ft = 15295.00 sq.ft

III – PROPERTY DETAILS OF LAND AT BHANDARDHARA

- 1) Plot Details Plot No 41, Survey No 169
Village Murshet, Bhandardara Hills Taluka Akole
Dist: Ahmednagar
- 2) Details Of Deed Allotment letter Resha / 274 / 1999 dated 08/03/1999
Issued by PWD
- 3) Area of Plot 27000 sq. ft.

Importance of Communication in Business Networking

By Vaishali Heblekar

"The most important thing in communication is hearing what isn't said", shared management guru Peter Drucker. And this holds true in all the varied scenarios that one would find themselves in. Whether you are communicating for personal or professional reasons, it is always recommended that you listen to what is not said, rather than what is being said. From the minute you begin your interactions with potential clients or business professionals you meet at a common forum, carefully observe their actions. Don't just say things that you wouldn't mean because, many a times, what you don't speak is what is heard the most.

As a fairly new entrant into the world of business networking, following are some tips that I would like to share (based on personal experiences) on how you can make that first impression to assure people that you are worthy of their trust, while also giving them a sneak-peak into your work. These are my '**Navratnas**' or the '**Nine gems**' for Effective Business Networking.

1) **The more you say, the lesser the people will remember.**

Open networking forums don't mean that you go on and on about yourself. Don't be an 'I-specialist'. Be a 'WE-person'. Who doesn't like to get a piece of the pie! Everyone does, but not many are interested in a step-by-step elaboration of how the baker baked it. Avoid repetitions and assumptions when you meet people. Keep it innovative but not so out-of-the-box, that the person hearing you is left wondering – "*Aakhir kehna kya chahte ho?* (What exactly are you trying to say?)"

2) **Prioritize your communication.**

What you say, when you say and how you say, is all important. But don't be ready to vomit out information in a prescribed format as if you are ticking things off a list. Lead one topic to the other slowly, so that you don't sound overbearing or disinterested.

3) **Your introduction should be like a trailer.**

Don't give out the suspense to a thriller movie. When you introduce yourself in a business forum, try to keep it interesting enough to arouse people's interests, but not like someone who is giving away the suspense to a thriller. Wait for the interest to build up and leave it to the people to want to know you better. In many cases, people want their work to speak for itself. That may not always be possible in a networking forum where you meet many people for the first time in your life. Be crisp and leave people with the key takeaways – mainly the 5Ws and 1H – Who, What, When, Where, Why and How.

4) **The Power of Nonverbal Communication**

It is extremely important to be aware of your own body language and any messages you may be sending to the person with whom you are speaking. It is also beneficial to be able to read the body language of the person with whom you are speaking. This can indicate if you need to change the way you are expressing your message or alter any other aspect of your style of communication. Maintaining a positive attitude is another important networking skill which can help you develop a strong rapport with others quickly. It will likely lead you to be appreciated and remembered.

5) **Avoid too much technical *gyaan*. Keep it Super Simple (KISS)!**

As passionate as you may be about what you do and about your profession, don't go on and on with your technical '*gyaan*'. You may be a subject matter expert but the listener may not be. Keep it Super Simple for anyone and everyone to understand.

6) **Using humour or funny anecdotes**

This might be a good way to break ice between two people and lighten the mood, but beware, humour is a double-edged sword. You may fall flat on your face as humour may not really be funny for the other person. Gauge the other person's ability to understand your humour, and only then use it. Avoid storytelling. As much as people want to know more about you and your work, they are not interested in your sob stories, or your struggles to reach where you are today. Stick to 3 key points or Unique Selling Propositions (USPs) of your business.

7) Listen more than you speak.

Active listening and social skills are extremely valuable to have in personal, as well as professional setups. Avoid cutting the other person's sentence or completing sentences for anyone (however well you know them or think you know them). Active listening involves being attentive, maintaining eye contact, nodding your head to show you understand what they're saying and responding appropriately. Active listening also ensures you're able to ask the right questions so as to keep the conversation moving forward.

8) Specific is Terrific.

If you are specific in your ask or the kind of references who you would want from the business networking platform, the results would be equally terrific. It has been proven time and again that instead of just taking the name of an organization whom you wish to connect with, it is always recommended to know the name of the person along with his/her designation. This means, you have to do your research well about the person you wish to be connected to. 'Anyone' or 'Everyone' may not always be good business prospects for you. Spend some time in identifying your top 5 Asks, along with a 'dream client' that you wish to work for/offer your services to. Don't worry about dreaming BIG or the impossible, because you will be surprised but dreams (however big or small) are known to come true through effective business networking.

9) Try to be sensitive.

By understanding the customs specific to a group or environment, you would definitely be in a better position while business networking. Someone from the older generation might expect some more formality whereas youngsters may meet for the first time on a first name basis. Stay informed about the unspoken rules of what behaviours are deemed harmless and what is not ok. If possible, do proper research about the meeting and its attendees before attending.

While it is good to be in the know, it is equally important to rely on your instincts and gut feeling. Don't compromise on your originality and spontaneity.

Communication is an extremely critical element of business networking. It is like any sport. The more you practice, the better you get at it. Be the true sportsman in the arena of your business with effective business communication and networking.

The author Vaishali Heblekar is a content writer and is based in Pune. She can be contacted at 9822126672 and vaishaliheblekar@gmail.com.

From Our Archives

The Significance Of Navratri

BY SMT SUMAN M CHIKARMANE

(Published in September 1971)

In the Hindu religion, Gods mostly assume, the male form. They are Purushas like Shiva, Vishnu, Brahma, Krishna, Rama, Hanuman etc. etc. But even Shiva it is said is incomplete without his consort Parvati because she is his strength our *shakti*. In fact, her devotion to Shiva is cited as an example of the ideal of a wife's devotion to her husband.

This is how we have this month " Navratri" which is worship of Devi or Goddess, starting from Ashwin Shuddh Padvo and continues for nine days. As said earlier, the vigraha or idol is the female Goddess. She is know by several names at several places like Chandika, Shanta, Durga, Maha-Kali, Maha-Laxmi or Maha- Saraswati. She takes nine different forms and assumes nine different names for each day. Fresh pooja and fresh Naivedya is a must for every day.

Patali-Pushpa (पाताळी पुष्प) or Patkale phool (पटकळे फूल) is the most important flower to be offered to the Deity. The flower garlands starting from one on the first day go on

increasing on ninth day and the garlands of previous days are not to be removed but left on the Deity as they are.

A Suvasini has to be invited every day.

The one who performs the Vrata has to fast in the morning and break it only at night after performing the pooja, *tirtha*, *arati* and distribution of Prasad is over. Usually the pooja is performed at night. But urban living and due to changed circumstances the present tendency is to perform pooja in the morning and fasting is observed at night which is called *Uposhana* i.e. rice is to be omitted from the diet.

Visarjan (Immersion) takes place on the Vijaya Dashami day. Vijaya Dashami has special significance. It marks the invitation of small children into learning i.e. (अक्षरा मुहुर्त). It signifies Vidya or knowledge and it is believed that if the Goddess is propitiated the success is certainty.

Salutations to Gandhiji

(Published in September 1968)

It is often said that the history of mankind is the history of its great men. As we glance through the pages of history, we find that time and again there arise above the common level some rare souls who leave their impress on the course of man's thoughts and achievements and give a meaningful turn to history. Among them, the noblest are those who, imbued with a divine purpose, anchor their thoughts and ideals in God and lead the mankind to a better future, both by precept and example. The light of such soul shines like a beaconlight on a dark and disordered world and they are hailed as Mahatmas and Prophets. Mahatma Gandhi, the Father of the Indian Nation, the celebrations of whose birth centenary commence from October 2, this year, belong to the elect of history. The Gandhian epoch is one of the most fascinating chapters in world history and today as we survey in retrospect his extraordinary deeds and achievements, our minds are filled with pride and wonder and our hearts overflow with love and gratitude for the great and unforgettable service he has done to the nation and the world.

Before Gandhiji came on the scene, bloody wars and violence were taken for granted as the means to achieve national ends.

It is an undisputed fact that Gandhiji was mainly responsible for securing Swaraj to India. But his mission did not end with this event. In the words of Smt Sarojini Naidu, he was the lineal descendent of all great teachers who taught the gospel of Love, Truth, and Peace for the salvation of humanity. "Like Gautam Buddha, he was a lord of infinite compassion; he exemplified in his daily life Christ's sermon from the Mount of Olives; both by percept and practice he realized Prophet Mohammed's beautiful message of democratic brotherhood and equality of all mankind". He was essentially a man of God, in all depth, fullness, and richness of its implications. But unlike those founders of religion, he stepped down from the high plane of spiritual leadership to mingle in the arena of every day affairs. No prophet in his lifetime had such millions of admirers and followers as Gandhiji did; he inspired in us not only love and veneration but evoked our warmest love by the very faults and foibles which he shared with our frail humanity.

He defined Swaraj as the Government of India by the consent of the people as ascertained by the largest number of the adult population, male or female, native born or domiciled, who have contributed by manual labour to the service of the State and who have taken the trouble of having their names registered as voters. His Swaraj would keep intact the genius of our civilization. He wanted to write many new things but they must all be written on the Indian slate. He would gladly borrow from the West when he could return the amount with decent interest. The Swaraj of his dream recognized no race or religious distinctions, not could it be the monopoly of the lettered persons nor yet of the monied men. Swaraj would be for all, including the maimed, blind, the starving thirsty

millions. He loved to serve Swaraj as Rama-raj, the meaning of which was clear to our masses.

Gandhiji was a puritan and ascetic. His views on diet etc. almost amounted to fads; but they gave a pleasant edge to his personality. He had a complete philosophy of life, which swelled up from study, faith and optimism and keen insight and perception of things. He was never dull or depressing. "He was a fascination companion whose advice was always penetrating and inspiring and whose conversation was lit up by flashes of humour and by many a merry twinkle of his eyes."

After his return from South Africa, Gandhiji was for some time a moderate in Indian politics, on account of his faith in the British. But the atrocities of the Jallianwala Bagh and the heartless ways of the British bureaucracy destroyed that faith. He came to the conclusion the Swaraj was the only way to rehabilitate India and restore her greatness. The method to be followed in attaining the goal was not violence and brute force, but non-violent non-cooperation, a practical method of using the spiritual weapons of Ahimsa and Satyagraha. This method was designed to render government impossible by the active withdrawal of the consent of the governed. It included such activities as the illegal manufacture of salt, the practice of hand spinning and individual and mass satyagraha.

Gandhiji's political Guru, Gopal Krishna Gokhale, believed in the spiritualization of politics, so that the canker of corrupting evils of public life may be eliminated. This doctrine was brought into force by Gandhiji with his unique method of Ahimsa and Satyagraha. He said that he could not isolate politics from the deepest things of life, for the simple reason that his politics were not corrupt and that they were inexplicably bound up with non-violence and truth. For him, politics bereft of religion were absolute dirt, ever to be shunned. The motivation force of Gandhiji's life was 'self-realisation', but he wanted to attain this through the dedicated and selfless service of his down trodden country and its poor and exploited millions, Daridranarayan, as he called them. Pondering over the plight of these dumb millions, he came to the conclusion that if he was to serve them effectively, he must discard all wealth, all possession. The Gospel of Love, the Gospel of Truth, the Gospel of Faith, the Gospel of Fearlessness, the Gospel of Non-possession, the Gospel of Labour, the Gospel of Satyagraha, the Gospel of Ahimsa, which he preached and practiced in the course of his strenuous life were all the products of his ardent, spiritualism.

Gandhiji's fight for freedom was not a mere political fight. It included all sectors of national life, social, economic, cultural, religious etc. He realized the negative nature of a mere political movement and hence he sought to compensate it a comprehensive programme of constructive work. He said that India lived in her seven lakhs of villages and that their economic uplift was the first charge on the national skill

and resources. Charkha and Khaddar were the antidote he prescribed for the ill, along with Swadeshi as the national creed. Removal of untouchability and temple entry for Harijans were principle planks in his programme of social uplift of the people. Hindu-Muslim unity was a must in creating national unity and effecting harmony of religions. Prayer was the food of his soul and fasting the means of self-purification, which he restored to in carrying out his programmes. He drew his inspiration in all these activities from the Bhagvad- Gita which he described as his Mother to whom he turned for guidance and succor in all dark and difficult moments. He said that his loving Mother never failed him. He had read the Koran, the Bible, the Dhammapada but his principal support was the sacred Gita.

Gandhiji had one great quality which few of us have. He never asked any one else to do what he himself was not prepared to do. If he felt that a certain line of activity was desirable, he would embark upon himself first and ask and encourage others to follow. He was not satisfied by asking others to give up untouchability. He would himself adopt a Harijan child and give the lead to others in this social reform. He himself led the Dandi March, when breaking the salt laws and was the first to be arrested. As Shri Sri Prakasa has said it, "Like the old warriors, he himself was at the head of his 'army'. He put himself in danger before he asked others to take any risks. He broke the salt laws before others did. He went to jail long before others did; and in his own words, he justified "rebellion" by success. Another teaching of his was that means were as important as ends and that good ends

can never be achieved by bad means.

Gandhiji claimed to be a simple individual liable to err like any other fellow mortal. He, however, pined that he had humility enough in him to confess his errors and to retrace his steps. He owned that he had an immovable faith in God and His goodness and unconsumable passion for truth and love. "But is that not what every person has latent in him?", he asked. He said, "I have not the shadow of a doubt that any man or woman can achieve what I have, if he or she would make the same effort and cultivate the same hope and faith. Work without faith is like an attempt to reach the bottom of the bottomless pit."

Freedom at last came to India, in August 1947. And it came as a result of the heroic deeds of the Mahatma, India's man of destiny, supported by the sacrifices of the millions of his followers. It however came in a truncated form, with the partition of this sub-continent as Bharat and Pakistan, involving massacres of thousands of Hindus and Muslims on either sides. As the country prepared itself to swallow this bitter pill, a stranger blow of fate came in the form of assassination of the Mahatma, by a Hindu youth, who was incensed by Gandhiji's tolerance towards Muslims. That was the evening of the fateful 31st January 1948. Thus came to an end of life of the greatest man of the century of whom Einstein said, "Posterity will scarcely believe that such a man ever trod on the surface of this earth."

Our Salutations to Gandhiji. May God inspire us to be worthy of this Immortal Man of History!



Kanara Saraswat Association

ANNOUNCEMENT

BASRUR SHAMALA RAO & LATE BASRUR GURUNANDAN RAO EDUCATIONAL SCHOLARSHIPS

Scholarships shall be provided to students from the Chitrapur Saraswat community to meet expenses of educational courses. Students who fulfil the following criteria will be eligible for the scholarships.

- Applicants should have passed in the previous academic year with at least 50% marks or equivalent grades.
- Parents' Income of applicants should not be more than (a) Rs. 60,000/- p.m. for the School Scholarships and (b) Rs. 1,00,000/- p.m. for the College Scholarships.
- Applicants for the School Scholarships should be in Grades 9 to Junior College level (Grades 11 and 12) and for the College Scholarships should be admitted to any Graduate, Post-Graduate or Doctoral Research academic courses.

The quantum of grants for the academic year for the School Scholarships will be Rs. 15000/- each to two students and for the College Scholarships will be Rs. 35000/- each to two students.

Applications with details of mark sheets of previous academic year and/or qualifying/latest courses/examinations; Government/School/College issued photo identity; proof of admission to the course; proof of parents' income (IT Return or Salary certificate); and details of other financial assistance taken should be sent in sealed envelopes marked "Basrur Scholarships" to

The Hon. Secretary, Kanara Saraswat Association, 13/1-2, Association Building, Talmakiwadi, J. D. Marg, Mumbai-400007 or in case by e-mail, you may send the same to E Mail – admin@kanarasaraswat.in

The applications will be scrutinized by KSA and successful applicants will be notified. The decision of KSA will be final. Preference will be given to applicants fulfilling the basic criteria with lower parental income.

Successful candidates will have to submit their final mark/grade sheets to KSA at the end of the academic year.

Toucan drawing



Vedant Heblekar (8 yrs)

Love birds on a foggy evening



Aadya Katre (9 yrs)

Personalia

GEETA HOSANGADI: 5th Sept. is celebrated as “Teachers’ Day” and eminent teachers are honoured for their special and exceptional contribution in their field. One such teacher is Smt. GeetaHosangadi from Panaji, Goa. Geeta was felicitated by the Rotary Club of Panaji Mid- town as a “Nation Builder”, on the occasion of Teachers’ Day- 2020. Geeta had her schooling in Solapur, where her parents, Shalini and GopalMurdeswar resided (they have now moved to Pune), and completed her B.Sc. from Shivaji University, Kolhapur, securing the 5th rank in the Merit list. She had her mind set on the teaching profession. In pursuit of this intent, she went on to complete a Post- Graduate Diploma in Pre-school education from PEWEC, Hyderabad and later, B.Ed. from IGNOU. Geeta and her husband, Gautam moved to Nigeria and lived there for over a decade, where she continued teaching. After their return to India, Geeta and Gautam have settled down in Goa. Geeta joined Sharada Mandir School (ICSE & ISC) in Panaji, as a senior teacher and retired after 18 eventful years. She is the Editor of the School Magazine and also, in charge of editing Goa’s first education magazine:”Education Challenge- Goa”. Geeta is a talented writer and singer, her other hobbies include reading and embroidery. The couple are blessed with two children, Priyanka and Aditya. Both are married and have settled down well in life.



Contributed by Satyanarayan Pandit

Samvit Mavinkurve, son of Shreeti and Sachidanand Mavinkurve, has just passed his CAIE IGCSE (March 2020 series) exams with ICE (Distinction) and a score of 4A*, 4A and 1B, in a plethora of 9 subjects spread across 5 groups covering Languages, Math, Science, Technology and Humanities. He is a second topper in his school. He loves to write poems and stories, right from the age of 8 years. He has published a number of poems and stories, and has bagged prizes as well. He has also been appreciated and honoured for the second consecutive year as a ‘Literary Colonel’ by Story Mirror.

Rates for Advertisements in Kanara Saraswat

Colour Full page: Rs. 7500/-+ 376 = Rs. 7876/-

Black & White Full Page: Rs. 5500/- + 276 = Rs. 5776/-

Colour Half Page: Rs. 4000/- + 200/- = Rs. 4200/-

Black & White Half Page: Rs. 3000/-+ 150/- = Rs. 3150/-

Black & White Qtr Page: Rs. 2000/- + 100 /- = Rs. 2100/-

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



RADHAKRISHNA KUMBLE

Birth 21-01-1953 Death 11-08-2020

With Heavy Hearts we regret to inform that our most lovable family member Shri Radhakrishna Kumble passed away on Krishnashtami Day.

He was blessed with multifarious talents. A spiritual person who practiced **Heartfulness Meditation** for 50 years as a member of **Shri Ram Chandra mission**, spreading the message of world Peace and served the mission wholeheartedly until his last breath.

A reputed Numismatist collector of very rare coins recognised by many reputed newspapers and many stalwarts including Reserve Bank of India governor. He helped to setup Numismatics Museums for Reserve Bank of India (Mumbai) and Corporation bank (Udupi).

Being a good orator and a motivational speaker (gave inspiring speeches in 6 languages), he was invited by many reputed educational institutes and religious congress to give lectures on many subjects. A strong personality yet a soft heart.

Let us all join our hands to pray for A loving husband, A friend for his sons, A father to his daughter (in-laws), A well wisher to relatives, friends and all people who knew him, A knowledgeable guide, And super loving Grandfather.

We all will remember him ever for the person he was and his achievements in many fields. We pray for his soul to attain sadgati.***Om Shanti.***

Latha Kumble, Ramchandra, Shweta, Preetam, Dipal and his grandchildren Ranjani & Suketu. And All the family members of Kumbles, Shuklakars (Shiralis), Mallapurs, Shiralis, Yadavs, Kansaras, Baidurs, Basrurs, Kaikinis, Sheddes, Nadkarnis, Naimpalli and many more.



SHIVSHANKAR NAYAMPALLY

(16/06/1948 - 16/09/2020)



With profound grief,

We regret to inform that

Shivshankar Nayampally

left for his heavenly abode on September 16, 2020

“He will forever remain in our hearts”

Lovingly remembered by:

Shamla (Wife)

Chetan – Pooja / Vikram – Akshata,

Dearly beloved Aju of Anika, Kartik & Neil

Mourned by: Nayampallys, Kates, Mavinkurves,
Nadkarnis, Ramnathkars & “Standard Greases” family

And a large circle of relatives & friends



In Loving Memory of

**Maya Indukant Benegal
(nee Durga (Baby) Sthalekar)**

(8th January 1926 – 10th August 2020)



A kind and loving soul with a helpful disposition. She lived a selfless life dedicated to her family and friends. She will be remembered fondly and cherished by all her near and dear ones. We deeply miss her cheerful smile and generous nature.

Usha (Nayan) & Arun Mudbidri

Maitreyi & Shivanand Sanadi

Suman & Sunil Savur

Hema & Ashok Hattangady

Archana, Amrita, Mohit, Shantanu, Raghav and Ananya

“Musings on Life” – Poems and Stories

REVIEWED BY DR. M. V. NADKARNI

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The author Shri Gurudas Shripadrao Gulwadi was born in 1939 at Honnavar, stood Second in SSC Board Examination of March, 1957. He got a merit scholarship and did his degree in Electrical Engineering from Pune University. After working in Mumbai for 35 years he migrated to USA and served there for 10 years. His first story was published in Times of India, in December 1962 in its Sunday Edition. “Musings on Life” is his first literary effort. Some poems from this book have appeared in our ‘KS’ magazines in last few years. The “Foreword” is beautifully written by none other than Dr M.V. Nadkarni, Retired Vice-Chancellor, Gulbarga University. Hon. Visiting Professor, Institute for Social and Economic Change (ISEC), Bengaluru and author of over 30 books. We have reproduced it here.

It was a great pleasure to go through Gurudas Gulwadi’s “Musings on Life – Poems and Stories.” It is said that creative literature- especially poetry- touches the heart directly, unlike prosaic scholarly writings intended to convince logically.

Gulwadi’s Musings are captivating, enjoyable, evocative and inspiring. I not only congratulate but also thank him on behalf of his readers for bringing together his gems of masterly creative writings woven into a beautiful garland in the form of a little book for the benefit of a wider audience. These gems were created over the last few decades and bear the imprint of his rich experience and keen observation. They reveal a very understanding and perceptive mind which has seen many ironies, paradoxes and quandaries of life. They will benefit his readers not only through the pleasure they give, but also deep insights into our world.

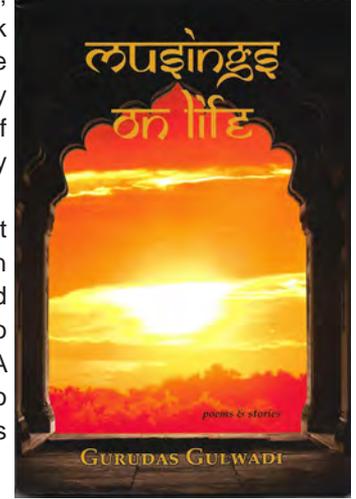
The book is divided into four sections, the first covering his poems, and the last telling his stories on day-to-life. The stories rival with his poems in their evocativeness and charm, “Spiritual Musings” come first, followed by poems on “Life and as I see it”, and then by poems on “Quandaries of our own making.” The titles of all the sections and also the book as a whole are very apt. The book has only about 120 or so pages, but the contents are profound and touching.

Most of the verses in all the poems have rhyming lines, which add to their charm. Take for example the lines in the poem – “The story of the dumb”

‘Art of taking is not the boy’s trait,
For a round world he is too straight.’

Or, in the same poem, ‘Women know how to talk and when to block.’ The rhymes belong intrinsically to the respective context of the poems, not artificially pulled and put.

Though the dominant mood is one of pathos in many of the poems and stories here, there is also humour to compensate. A poem about a man, who has craving for sweets, has these lines:



“Soon (he) fell in love with the daughter of a physician
She has everything he dreamed of, but a dietician.....
She a great cook but with low calorie curries”

The irony here is that though sweets were severely restricted for him while living, there were sweets galore at his death ceremony in his honour! Another example of the poet’s humour is about absentees in the party. The poet observes that they were present nevertheless in the gossip of the attendees! One more example of the poet’s wit: ‘Two women in the kitchen, gas ignites on its own.’ Yet one more: ‘Opinion is always a work in progress.’

Gulwadi’s philosophical musings are profound and have a strong moral message. The poem on “Centrality” calls for amity and mutual learning between religions. The poem on “Fragrant Image” says in words of a grandpa addressing his grandchild:

‘My child, God has left a mirror
At every bosom’s door
If you see the Self in all those mirrors
You will love the whole world, my dear!’
There is heart-warming message in the poem, “Fall”
‘Every Fall has a rise and every rise has a fall
And many a fall is not bad at all.’

Among instances mentioned of falls which are not bad, is falling in love! A noteworthy philosophical musing is the poem on “Woes of Almighty”. It raises the question of whether God has regrets over creating mankind.

‘The almighty slipped into a profound muse.
Raising a family after all didn’t amuse.’

Going through Gulwadi’s Musings in all their variety, I am reminded of eminent Kannada poet D. R. Bendre’s poetic observation on flowers.

I have tried to capture the spirit and sense of his verse, though not its alliterative charm, in a humble translation into English:

'There is no monotony
None has inadequacy
The beauty of each

Has its own appeal'
(Ondarolu ondilla
Ondarolu kundilla
Ondarolu andavoo
Tanatanage chanda.)

I wish this book great success, which it richly deserves.

वाँचवुमन

रेखा राव

हांव मगेल्या मैत्रिणीक मेळुक कांदिवलीच्या “चंद्रलोक” सोसायटींतू वचुगेली. गेटांतु रिगतनाची “वाँचवुमन वाँचवुमन” अशशी आपयलेले आयकलें. तें आयकुनू माक्का आश्चर्य जाल्लें वाँचमन हों शब्दू कान्नारि पोण्णू इत्लो अभ्यासू जाल्ला कि खईतरी बाईलमनुशी वाँचमन म्होणू काम करत आसतली हें मनाक खरें दिस्सना. आत्तं बायलो सर्व क्षेत्रांतु -अन्तराळ आर्मी, नेव्ही, ट्रेन, रिक्शा, पोलीस हांतुं काम करतना दिसताती. तांतु तांन्नी मस्त यश मेळयिल्यां. हाज्जो माक्का आनंद जाता. जाल्यारी थोडया क्षेत्रांतु बायलो म्होणु काम करतना एक मर्यादा येत्ता, ती मर्यादा निसर्गानेची बहाल केल्या. ती मर्यादा, परिस्थिती पार कोर्नु धैर्याने आणि जिद्दीने काम कोरचें हें एक आव्हान आस्स. तें ती करता ताव्वळी आनंद मात्र न्हंयि अभिमानू दिसता. स्त्री आशिल्याचो गर्व जाता.

मगेली मैत्रिणी राधा तिगेल्या नवीन घारा केदनाकी धोर्नु आपयिताली. जाल्यारी कल्ले ना कल्ले निमित्ताने माक्का वचूक जायने. गेल्या म्हैऱ्यांतु तिगेलो सत्तरावो जायदिसु जाल्लो. त्यानिमित्ताने हांवे तिक्का मेळचें ठरेयिलें. तिन्ने सकाळींची. जेवणाक यॉ म्होणू वत्ताई केल्ली. हांव बस. रिक्शा कोर्नु घर सोदुनु तिगेल्या सोसायटींतु पावलीं. गेटांतु भित्तरी, वत्नाची वाँचवुमन वाँचवुमनाचो नारों कान्नारी पळळो. जाल्यारी माक्का ती वाँचवुमन खंयि दिस्सने. हांव शिदा लिफ्ट घेवुनू धाव्या मजल्यारी आयलीं. मगेल्या मैत्रिणीगेल्या फ्लॅटाचै बेल केल्ली. नातवाने सेफटी बागलांथावुनू म्हळळे. “आन्मा S तुगेली फ्रेंड..... “काँण सुमती वे ? ” तिन्ने भित्तरी थावुनू निमगिलें. “व्हयि”..... हांवे म्हळळें. “नंदू बागील काडी मा. हांव गॅस बंद कोर्नु हात धुवुनू यॅत्ता.”

हांव भित्तरी आयलीं तशशी तीं म्हणाली “ नंदू, अजुनी उद्दाक सम येने. बाल्कनींतु वचुनू वाँचवुमनाक आपई आनि सांग बाळा.” नंदू इद्रावैल्या बाल्कनींतु वचुगेलो. तशशी हांव तागेल्या माक्षीची वाँचवुमनाक पोळींच्याक वचुगेली. तान्ने वाँचवुमन वाँचवुमन म्होणु आपयले. तशशी खंयिकी थावुनू धांवत येत्तची ती म्हणाली. “ बाबा.पानी छोडा है! अभी आयेगा चिंता मत करना! “

उंचथावुनू, नऊवारी कापडांतुली काळसावळी, आंबाडो घाल्लेली तिगेली मूर्ती पोळोवुनू गंमती दिसली. मनांतु आयलें, ही कशशी काम करता वया? इतल्यांतु राधा हाँलांतु येवुनू म्हणाली, यॉ सुमती. बोशयां, हांवे तुक्का उद्दाक जायवे म्होणु निमगिने.” “हांवे हासतची म्हळळें, पिवच्याक उद्दाक आस्स वे?” “एक हॉड आयदानांतु आनि बाटल्यांतु उद्दाक भोर्नु दवरताती.”

“माक्का नाक्का. जाल्यारि कल्लें कोरचें आसअल्यारी सांग.”

“ना S सगळे रांदप जाल्या. उद्दाक सोडुक वेळ जाल्लेमिती नळाक सपुर उद्दाक येत्ता.”

“आगो, तुमगेल्या सोसायटींतु वाँचमन ना?” वाँचवुमन कशशी? तिक्का उद्दाक सोडचें, गस्त घालचें, रातपाळी कोरचें, ही दारल्यांगेलीं कामं जाताति वे?”

“हॉS दारल्यांपशी चांग करता. आत्त बायलो खंचांतु माक्शी आस्सती म्होणू सांग. जाल्यारी हिगेली खब्बरी चिक्के विंगड आस्स. हिगेलो बाम्मुणु आमगेल्या सोसायटींतु सुमार वर्सधोर्नु वाँचमनागेले काम करतालो. ताक्का पोरू डेंगु जाल्लो आनि फक्कने तॉ गेल्लो. ही रडतची सोसायटींतु येवुनू म्हणाली माक्का तागेल्या जागेरी काम दियाती. घारा स्कूलावत्लीं दोनी चेडुव, म्हांतारी मांयि आस्स. हांव शिक्कने.कोणागेलो गुर्तु ना. माक्का कामाची भो गरज आस्स.हांव दिसपाळीचे काम करता. हात पाय पोण्णु विनंती केल्ली.

सोसायटीच्या कमिटीने पापS म्होणू कामाक दवरले. सकाळी सात धोर्नु सांजे सात थायि काम करता. उद्दाव सोडचें, झाडांक उद्दाक घालचें. कंपाउंड झाडचे, सोसायटींतु आयिल्या गेलेल्या जानांचेरी लक्ष दवरचे ही काम करता. शिवाय स्कुलांथावुनू येत्तल्या वत्तल्या चेडुवांचेरी लक्ष दवरुनू तांका साबितायेरी लिफटांतु पावोंचे. दुसरे म्हळ्यारी हिन्ने येतधोर्नु तोम्गु खेळतल्या चेडुवांगेली याचना ना. तांका गोमटें कोर्नु पोळोनु घेंत्ता. तांगेली चांग काळजी घेत्ता. मुख्य म्हळ्यारी बाजुच्या वाँचमनांक वोटु कोर्नु उलेयित बैसुना. कामाक येत्तल्या बायलां लागी गप्पा मारना. “वाS कमाल आस्स तुमगेल्या वाँचवुमनागेली. पापS कस्लेंयि काम गोतनाशिले, जाल्यारी रातपाळीच्या वाँचमनाक निमगुनु पुराई शिकली. जाल्यारी एकेक फांता यॅत्ना वेळु जाता. घरचें, चेडुवांगेले काम कोर्नु बस घेवुनू येवका. मागिरी उद्दाक सोडुक वेळ जाता. बिर्लींगांतुली जानं वाँचवुमन वाँचवुमन म्होणू आपेयित पडताती. सुमारजणांनी वाँचवुमन नाक्का म्होणू तक्रार केल्या म्होणू आयकलें. आत्तं मुखावैलें गोत्तु नां. जाल्यारी, विंगड काम कोर्नु घर चलोंवचे धैर्य तिक्का आयल्यां.”

“ ओS तर अशशी ही वाँचवुमनागेली काणी. माक्का एक चांग स्फूर्तीचो विषय मॅळळो. वाँचवुमन झिंदाबाद.

स्त्री शक्ति झिंदाबाद !!

फुलवाली

सौ लता कर्नाड राव उल्लाळ चेन्नई

आमगेल्या फुळ्या घरालागी एक देवीगेल्लें दॅवळ आस्स. कॅन्नाई देवीगेल्लें दर्शनाक मस्त जान थंई यात्त आसताती. हांव सुरवेक कल्लेई परब, तयी चवती जायनापुडे वायणं देवीक दिंवचाक अशी खंयीपुणी वत्ताली. मागीरी थोडया काळाउपरांते प्रति शुक्राराचे वचुक सुरू केल्लें. दॅवळाभित्तरी इद्रारी देवीगली मुख्य होडी मूर्ती, डाव्या बाजूक गणपती. उजव्या बाजूक कार्तिकेयन गणपतीगेल्लें इद्रारी हनुमानाल्लें सान गुडी, ताज्जे उपरांते शिर्डी साईबाबा, मागीरी दक्षिणमूर्ती, ईश्वरागेल्लें शिवलिंग आनी नंदी, नागदेवता, मुखारी दुर्गादेवी, अय्यप्पा, काळभैरव, कडेरी कॉर्नराक पुरा नवग्रह अशी सकड दॅवांगले दर्शन घेवचाक जाता.

दॅवळाभायर राकडाचें चिक्कें यत्तर टेबल आनी बेंचारी विंगविंगड फुल्लाहार, दुर्वा, तुळशी, नारलु, केळीं, कापुर उदबती, तेंल्ला दिवें. तुपाचें दिवे अशी सकड मांडोनु घेवु फुलवाली बशिली आसता. चिक्कें सावळी, हासमुखीची, निडलारी तांबडो होडु तिळो, मुदयाळ कॅसांचो माक्षी आंबाडो, ब्राइट कलराचें काप्पड, मॅचिंग ब्लाऊज आनी मात्तें तग्गु कोर्नु मोगरें जावो शेवंती फूलं वग्गी वग्गी गांतत आस्ता. आयिली जान तिल्यागी फुलाहार, नारलुकेळी अशशी घेवु भित्तरी वत्ताती. हांवई एक दोन फांता घेंतलें आनी मागीरी प्रति शुक्राराचें तिल्लागीची फूल घेवचाक सुरू केल्लें.

एक फांता शुक्रारा वचुगलेतावळी नित्याची फुलवाली नाशिली. दुसरी कोणकी बशिली. हांवे तिका निमगिले. “तू नवी दिसता. ती कॅनाची फुलवाली दिस्सना?” “ती मगली आम्मा, तिची कॅन्नाई आसता हांगा, आत्त ३-४ दिवसधोर्नु हांव हांगा पोळोनु घेत आस्स.” “अरे, तू तिगली धुव वें? इतली होडी धुव तिक्का आसतली म्होणू लेकनी हांवे. मस्त यंग दिसता ती.” “व्हई, आम्मा, तिक्का १५ वर्स म्हणतना व्हडीक जाल्ली आनी एक वरस भित्तरी हांव उज्वली. माक्का आत्त वीस वर्स आनी तिक्का ३६. मगली आज्जी, बापसुल्लें आवसुक बरें ना, हॉस्पिटलांतु आस्स, आम्मा थंई आस्स.” “व्हई वें?” म्हणू हांव सटसटी फुल्लें घेवु दॅवळाभित्तरी वचगली.

मागीरी आम्मी विंगड एरियांतु नव्या घरांतु शिफ्ट जाल्ली. नवे घर, सामान अनपॅक कोर्नु घर लावचें, नवो शॅज्जारू, सकडांगल्लो गुर्तू, नवे वातावरण. चेडू सादचें अशी सगळें गडबडींतु ५-६ म्हैन्न कशशी गेल्लें तेंची कळनी. तशशी श्रावण म्हैन्नो सुरू जाल्लो. तामिलनाडुंतु ताक्का “आडी मास” म्हणताती हांगा पुरा देवीदॅवळांतु म्हैन्नोभर उत्सव आसता. दॅवळांतु देवीक विंगविंगड नमुन्याचें अलंकार करताती. दॅवळांतु आंब्यापानं. केतकीचें तोरण, रंगरंगीत पेपराचें बंटीगज दिव्यामाळा, लाऊडस्पीकरारी भक्ती गीतं दॅवळाभायर बायल्लो हून हून पोंगल कोर्नु देवीक नैवेद्य दिताती, उदबत्त्यो, धूप, कर्पूरारती, फुलांचो सुगंध दरवळत आस्ता. दॅवळांतु सकाळी धोर्नु पूजा, अभिषेक, आरत्यां चालूचि आसताती. एक मंगलमय वातावरण आस्ता. श्रावणांतु शुक्रारा भो चड गर्दी आस्ता. नवस सांगुनु घेतली, देवीक व्हांटी. दूधाभिषेक, नैवेद्य, प्रसाद अशशी होडी लाईन लागिली आस्ता. माक्का हें सकडाचो उगडासू आयल्लो. देवीगेल्लें दर्शनाक आयतारा पुणी वचका, गर्दी कम्मी आस्ता म्होणू वचुगली. थंई वचुनु पळयल्यारी आनी ३-४ फुलवाल्यां बास्केटांतु फुल्लें घेवु विकु बशिल्लो. जाल्यारी हांव मगल्या फुलवालीलागी वचुगली. थंई एक १५-१६ वर्साचो चळो बशिल्लो. हांवे ताक्का निमगिलें “ती कॅन्नाची फुलवाली ना वें आजि?” “हांव तिगलो चळो. मगली आम्मा घारा आस्स. पैरी मगलो बाप्पुसू रिक्का घेवु येत्तना तागलो अॅक्सीडेंट जाल्लो.” “अय्यो दॅवा, कशशी आस्स तों? मस्त मार लागला वें? कशी जाल्लो अॅक्सीडेंट? रिक्काकोणई धाडायले वें?” “ना आम्मा. चुकी

हागलीची. सांजे सात घंटयारी वन वे आशिल्या रस्त्यारी नो एंट्री थावु रिक्का घेवु गॅलो आनी एक हॉड गाडीक एकदम avoid कोरू वचुनु रिक्काची आड पळळी, ती हागलें पायारी, आनी फ्रॅक्चर जाल्लें. पुण्याक भित्तरी कोणई नाशिली.” “हे दॅवा. तुगली आवसु वटु भिचु गेली आस्का. ! Last time हांव आयलेवळारी तुगली होडी भैणीशी दिसता ती आशिली. तुगली आज्जी हॉस्पिटलांतु आस्स म्हणताली. ती कशशी आस्स?” “त्या वेळारी आज्जीक हार्ट अटॅक आयिल्लें, आत्त ती बरी आस्स. दोन महिनेफुडे मगलें मल्लीआक्काक लग्न जाल्लें, ती विंगड गांवा आसता.” “ओहो व्हई वें?” “आक्काल्लें नाव मल्ली आनी आम्मागल्लें नाव कल्लें? “मगलें आम्मागल्लें नाव वल्ली. मगली आम्मा मस्त कष्ट करता, घरचें काम, फूल हाडचें, तें गांतचें, विकू बसचें, आम्का शिकोका म्होणु ती धडपडता. मगली आक्का बी. कॉम जाल्ली हें वरस, हांव आत्त अकरावींतु आस्स. माक्काई कॉलेजांतु शिकुक घालची आस्स आम्मा”. तों अभिमानाने सांगत आशिल्लो. “व्हय वें, very good चांग शिक, चांग मार्क्स घेवु हॉड काम मेळळयारी तुगलें आवसुगलें कष्टाक फळ मेळतलें”. ताल्यागी नारलु, केळीं, फुल्लें घेवु हांव घारा भायर सरली. मनांतु मात्र फुलवाली, तिगलें कुटुंब हाजेची विचार येत्त आशिल्लें. तिगल्या चल्यान म्हळले म्हणके कितलें कष्ट तिगलें जीवनांतु! बापगाल्लें अॅक्सीडेंट. पाय फ्रॅक्चर जाल्ला म्हळयारी वापस तिक्काची चड काम! एकेक फांता जीवनांतु एकामाक्षी एक कल्लेंपुणी कष्ट, संकटं येत्त आसताती.

देड म्हैन्न्याने आमगली wedding anniversary आयली. आम्मी दोंगानी देवी दॅवळा वच्चें म्हणू प्लॅन केल्लें. सांजे साडेसात्तांक थंई पावली. फुलवालीकई मेळका म्हणू एक सुप्त आशा आशिली. कारांथावुन दॅवचे भित्तरी हांव फुलवालीलागी वचुगली. रमेश कार पार्क कोरूक साईड लेनांतु वचुगलो. फुलवाली थंई नाशिली. मगलें लक्ष थंई तग्गु बशिल्या एक सान चलेलागी गेलें. रस्त्याच्या ब्राईट लाईटामूळांतु बूक्क/नोटबुक दवोरु एकी ११ १२ वर्सा चल्ली वाचुक बशिली. माक्का पोळोनु उटानु आयली. “कल्ले आम्मा. खंचे फूल जायी?” तिन्ने निमगिलें. “आम्मा आत्त येत्तली. जोरू मात्याक दूकी वक्कद घेवु थॉडो च्या पिचु येत्ता म्हणू वचगल्या. तुक्का कल्लें जायी मुणू सांग हांव दिता.” गॉमट कोर्नु उलयतल्या त्या पिंपुरडी चलेलें माक्का कौतूक दिसलें. “तू कल्लें स्कुलाचें होमवर्क कोरूक बसल्या वें?” “व्हई.” ती माते तग्गु घालुन हासतचि म्हणाली. “तुगलो बाप्पुसु कशशी आस्स? लास्ट टाईम तुगलो अण्णा म्हणालो की ताक्का पाय फ्रॅक्चर जाल्ला म्हणू.” “आत्त बरो आस्स, कामाकई वचुक सुरू केल्लें, म्हैन्नोभरी घाराची आशिल्लो. आत्त आनी दारू पीना म्हणू प्रॉमीस घेंतलें तान्ने!” “अरे बापरे, म्हळयारी दारू पिळेल्लेमिती अॅक्सीडेंट जाल्लें वें?” “व्हयी, पीनापुडे तों कल्लें करता, कल्लें उलयता ताक्का कळना. आम्माक मारता. झगडें करता. पाप मगली आम्मा सगळें सहन करता. सगळो दिवस काम कष्ट कोर्नु तागले मारई खाता.” “हें दॅवा. हें ग्राचारई आस्सती वें? तितलें भित्तरी फुलवाली आयली. कॅन्ना म्हणके तिन्ने हासतची मगलें स्वागत केल्लें. हांवई तिगलें सान धुवेगली शिफारस कोर्नु देवीक व्हांटी घेंता म्हणतना रमेश आयल्लो. दर्शन घेवु आम्मी घारा भायर सरलीं. जाल्यारी मात्यांतु फुलवालीगल्लें विचार थैमान घालत आशिल्लें. कॅनाई हासतची, शांत वृत्तीने उलयतली, कष्ट करतली ही फुलवाली! तिगलें धैर्य, सहनशीलता, मनाचो निर्धार कितलेई कष्ट काडची वृत्ती चिकाटी, चेडवांक शिकोका म्हणू धडपड एक साथी फुलवाली जाल्यारी तिगल्या जीवनांथावुन आम्मी कितलेंकी शिकू जाता व्हय नवें !!

Frere Bridge (ROB)

श्रीनाथ मुडेश्वर . नवी मुंबई

पश्चिम रेल्वेने ग्रँट रोड स्थानकाजवळचा Frere Bridge (ROB) १६ जानेवारी पासून वहातुकीला बंद केला आहे अशी वर्तमानपत्रात बातमी वाचली. इंग्रजांनी जवळ जवळ शंभर वर्षांपूर्वी ताडदेव ते नानाचौकचा परिसर रेल्वे रूळ ओलांडुन डॉ. डादासाहेब भडकमकर मार्ग जोडण्यासाठी चार पूल बांधले. ज्यापैकी हा एक पूल. त्यांच्या दूरदृष्टीमुळे आज आपण ह्या पूलांवरून मुंबईच्या वेगवेगळ्या भागात जाऊ शकतो. आपण इंग्रजांना दिडशे वर्षांच्या गुलामगिरी बद्दल दोष देतो. पण त्यांनी त्याकाळी बांधलेल्या इमारती किंवा पूल आज शंभर वर्षे झाली तरी मोठ्या तोऱ्यात उभी आहेत. इतर तीन पूलांपेक्षा ह्या पूलावर रहदारी जास्त आहे. ह्या पूलाचे वैशिष्ट्य म्हणजे उत्तरेला ग्रँट रोड स्थानक व शामराव विठ्ठल मार्ग जोडणारा एक बोगदा आहे.

इंग्रजांच्या काळापासून ह्या पूलावर ट्रॅम चालायची. तिचा वेग फारच कमी होता. हिचा चालक बिचारा पुतळ्यासारखा उभा राहायचा. त्याच्या एक कोपरापासून हातांचा वापर ट्रॅम थांबविण्यासाठी व तिचा वेग वाढविण्यासाठी व्हायचा. पायाने घंटी वाजवून समोर आलेल्यांना तो सावध करायचा. हळुहळु मुंबईचा वेग वाढू लागला व ही सेवा मागे पडली. नंतर बंदच झाली. डांबरीकरणाने तर रूळपण बुजले गेले व ट्रॅम इतिहासात विलीन झाली. विद्युत प्रवाहाच्या तारा वर असल्यामुळे “बेस्ट” ने विजेवर चालणाऱ्या ट्रॉलीबसेस सुरू केल्या. पण

ह्यांची इंजिने छतावर असल्यामुळे पावसाळ्यात त्यांतून वाफा यायच्या व ह्या बसेस रूसुन रस्त्याच्या मधोमध उभ्या राहायच्या. आणि ही सेवापण इतिहासात जमा झाली. पावसाळ्यामुळे हा पूल म्हणजे एक बेट व्हायचे. चारी बाजूला पाणी साचायचे व सर्व वाहतुक ठप्प व्हायची.

ह्या पूलाच्या बोगद्याचा बऱ्याच लोकांना फायदा होतो. ग्रँट रोड स्थानकावर उतरलेला प्रवासी त्या बोगद्यातून शामराव विठ्ठल मार्गावरून पूर्वेला जाऊ शकतो. रेल्वे स्थानकाला लागून फुलांची बरीच दुकाने आहेत. ते हार गुंफण्यासाठी ह्या बोगद्याचा उपयोग करतात. त्यामुळे इथे नेहमी फुलांचा सुवास पसरलेला असतो. ग्रँट रोड बाजारातील अनाधिकृत फेरीवाले नगरपालिकेच्या गाड्या आल्या की आपला माल ह्याच बोगद्यात लपवतात. काही घरदार नसलेले त्याचा आसरा घेतात. आम्ही शाळेत जाताना ह्या बोगद्यातूनच ये जा करायचो. पावसाळ्यात तर हमखास ह्या रस्त्याने यायचो. इथे कंबरभर पाणी असायचे मग वासुदेवासारखे आपले दप्तर डोक्यावर घेऊन भिजत घरी जायचो.

असा हा नेहमी गजबजलेला पूल अचानक बंद झाल्यामुळे बऱ्याच लोकांची गैरसोय झाली असेल. पश्चिम रेल्वे लवकरात लवकर दुरुस्तीचे काम संपवून हा मार्ग वहातुकीसाठी खुला करेल ही आशा.

एक चिंतन

चैतन्य नाडकर्णी गोरगाव

आत्मोन्नती हा शब्द उचित आहे का? कधी कधी काही शब्दांचा समांतर उपयोग केला जातो. शब्दांचा विशिष्ट अर्थ. खास करून वेदांत. अध्यात्म. धर्माचरण आणि सामाजिक व्यवहारात असतो. ज्ञानाला व्याकरण नसते आणि ज्ञान अर्थगर्भित असते. म्हणूनच नवीन शोध लागतात आणि लागलेल्या शोधात नाविन्यता येते. टकटक फोन ते टिकटाक फोन, डब्बा फोन ते मोबाईल फोन ह्याचाच परिणाम आहे.

जेव्हा आत्म्याला परमात्मा स्वरूप मानले गेले. तेव्हा तिथे उन्नतीचे किंवा प्रगतीचे शेष राहिले तरी काय? आम्ही पंचकोशाच्या जीवाला का विसरतो? हाच तर जीवात्मा आहे.

आत्मा आणि परमात्म्याचे संधान आहे आणि आत्मा आणि जीवात्म्याचे संविधान आहे. शास्त्र ह्या संविधानाचे स्वरूप आहे.

जर जीवात्मा शास्त्रोक्तरीत्या चालला तर, आत्मसंग होऊ शकतो. आत्मसंगाने परमात्म्याची कृपा प्राप्ती होते. ह्यावेळी विशेष अनुभूतीचे अनुभव येतात. ही एक मधली आणि दुंधली अवस्था असते. कारण इथून मार्ग भटकण्याचा संभव असतो. मडक्यातलं पाणी ग्लासात ओतलं तरी ते पाणीच असतं. तसेच शक्ती स्वरूपाचा अंश आत्मा श्रेष्ठ किंवा उन्नत स्वरूपाचा असतो.

The author has written bhajans in Hindi, Konkani, Marathi and Kannada. He has authored several articles in Konkani and presented on AIR. He has worked in an honarary capacity for the Swami Parijnanashram Educational and Vocational Centre for the Handicapped.

घुमते मधु बासरी

वाजे .वाजे मधु बासरी
ओठ धरी कान्हाची बासरी
ओठीं माया पाझरी ॥
वाजे मधु बासरी

कोमल हिरवी वंश बासरी
मर्म मर्म स्पर्शते अंगुली
चंचल चतुर अंगुली वरी
सोनसळी मुद्रिका बरी॥
वाजे मधु बासरी

सोनेरी ही सांज सुंदरी
राधा नाम मुद्रिकेवरी
पाहुन राधा लाजलाजली ॥
वाजे मधु बासरी
विसरली राधा भरली घागर

विसरे कान्हा चरते गोधन
जाणीव दोघा नकळत होई
जगास कळुनी येई ॥
शोभे मधु बासरी

“बाजे बाजे मुरलिया बाजे” या हिंदी पारंपारिक कृष्ण भजनाचा स्वैर भावानुवाद गायक । गायिका : पंडीत भीमसेन जोशी व लता मंगेशकर

नारायण शिराली, मुंबई

Parisevanam Bhagavad Gita

Here is a chapter-by-chapter analysis of an immortal text by our erudite contributor Dr. Sudha Tinaiker. The highlighted portions will enable you to realize that the gems of wisdom contained in this ancient treasury are an infallible guideline to living right

CHAPTER 3 Karma Yoga (Part 2)

In the first fourteen verses of this chapter Lord Krishna made it clear to Arjuna that no one can escape action. Every action and its results bind an individual in the cause-effect cycle. The only way to act and at the same time, not get caught in the endless cycle of samsara, is to do every action with an attitude of Karmayoga. He also said that every individual has to do the designated karma which is called niyatam karma. Niyatam karma means the appropriate duties of every individual according to his/her status in life (वर्णाश्रम धर्म). In the present times, when the varnashrama dharma is not clear, the Panchamahayagnas (five great contributions) are talked about by the Lord as niyatam karma. He described the importance of the contribution by individual karma, in maintaining the cosmic ecological balance.

Now He continues with the Karmayoga way of life as given by the Veda-s, as the religious lifestyle to be followed. The cosmic cycle is disturbed by a selfish person who does not contribute to this cycle. The Veda-s call him a sensualist sinner who has wasted his life (अघायुरिन्द्रियारामो मोघं स जीवति) (v15,16).

Now the Lord elaborates on the consequence of Karmayoga. A karmayogi has a mind withdrawn from the world of objects, a mind cleansed of binding desires राग द्वेषः. Such a mind is ripe to receive the knowledge of Brahman (चित्त शुद्ध्या ज्ञानयोग्यता). Such a prepared intellect, when exposed to the teaching of Vedanta, grasps the subtle knowledge effortlessly and such a jnâni is complete in himself and has nothing left to be done. Everything that has to be done has been done. He no longer depends upon anything for his fullness and happiness. Therefore Arjuna, do what you have to do now, without any likes and dislikes, detached towards the results of your actions. "There were great kings like Ajâtashatru, Janaka and Ashwathi in the past who were jnâni-s but carried on their royal duties with Karmayoga". (v 17,18,19,20).

Now Bhagavan explains how even a jnâni endorses the lifestyle of Karmayoga. People generally emulate a jnâni. Whatever he validates is followed by society. Every jnani understands this responsibility. Though he is free from karma, he continues to follow the karmayoga way of life to motivate society at large. This is called shistachara (शिष्टाचारः). Lord Krishna gives His own example here. "Arjuna, I have nothing to achieve in all the three worlds.

There is no goal to be accomplished, as I am the very support of this entire Universe. Even then, I do not shirk from doing what I have come here for." "If I do not do what I came here for, then people will blindly follow me as the way of life; therefore, I work tirelessly all the time. People in a spiritually evolved position who can influence the society positively, should do so. if not, there will be confusion in the society and societies will perish." (v 21-24).

In that case, is there a difference between the actions of a jnâni and an ajnâni? Says the Lord, "The difference is only in the attitude with which a wise person performs any action. He acts out of fulfillment and completeness for the benefit of the jagat; whereas an ajnâni performs any action out of desire (राग द्वेषः) for personal fulfillment and completeness."

Therefore, the scriptures do not have the same teaching for every mumukshu. Depending upon the preparedness of the intellect, each aspirant is advised accordingly.

Though the knowledge of the Self (आत्मज्ञानम्) is the ultimate means for Moksha, it is not given to every one. The Vedic teaching has a certain system of methodical instruction and this knowledge works when given to a person who he is intellectually ready for this knowledge. (v25,26)

Now the Lord explains the wisdom of a wise person which transforms all his actions into blessings for the whole world; and also, what his attitude towards all his actions is.

A wise person knows that all actions happen in the body-mind-intellect anâtmâ and "he" really does not do any thing at all. Every action is nothing but an interaction between the body-mind-sense complex and the objects of the world outside, based upon the individual constitution of the three tendencies (सत्त्व रज तमो गुणानि) which happens automatically. Such an action does not bind a wise person. But an ignorant person, entangled with the doership, thinks that "he" is the "doer" and gets bound by the results of every action. (v 27-29).

Now the Lord sums up Karmayoga in this verse 30, giving five distinctive features:

- (a) with this discriminating attitude (अध्यात्म चेतसा)
- (b) offer all your actions to me (सर्वाणि कर्माणि मयि सन्त्यस्य)
- (c) without any entanglement with the result (निराशी)
- (d) with humility (निर्ममो भूत्वा)
- (e) do your duty with physical and mental tranquillity (युध्यस्व विगतज्वरः).

(To be continued...)

First World Konkani Convention 1995 – A Curtain Raiser

LEENA MUDBIDRI, MANGALORE

(Published in October 1995)

Come December, the spotlight of the world will focus brightly on Mangalore. Our sleepy hometown is all set to host the most spectacular event in the history of the Konkani Community. The First World Konkani Convention 1995 scheduled for December 16-22, will take off with a grand inaugural function at the Mangala Stadium.

This unique occasion proposes to bring together for the first time Konkanis from all over the world under one common cultural canopy. For seven whole days all Konkanis irrespective of caste, creed and religion, will rub shoulders with their brethren to share the joyous experience of our rich culture. And to rekindle the flames of the Konkani identity that has long since been lying dormant within ourselves.

Meaningful Objectives of the Convention:

* To promote better understanding and mutual appreciation between Konkanis from all walks of life through language, literature, arts and crafts, customs and traditions.

* To discuss cultural, social, economic and political issues concerning the lives of Konkanis.

* To enhance the pride and prestige of Konkani and to create an awareness of the greatness of our culture among the general public.

Colourful array of activities include:

* A Conference section, where between 9.00 a.m. to 5.00 p.m. everyday, there will be papers presented, lectures delivered, discussions held and resolutions debated over by eminent scholars and renowned experts on a wide variety of topics and issues concerning the Konkanis.

* A Konkani Darshan (exhibition) section that will display the uniqueness and rich variety of the Konkani culture in terms of costumes, cuisine, literature, architecture, instruments, implements, artefacts, rare objects and exhibits etc.

* A *Maan Sanman* section where individuals who have put in meritorious service for the preservation and propagation of Konkani Language, literature and culture will be honoured by dignitaries specially invited for the purpose.

* A Cultural Presentations section where every evening after six, the world will be offered a glimpse of a fascinating array of Konkani arts ranging from the folk arts to theatre to music to cultural performances of every kind.

* An exhibition section which will include display stalls for companies and organizations and sales counters for artefacts, goods and novelties, and

* A General Amusement section which will feature recreational games and recreational facilities to lend a lively ambience and help create a festive mood.

Spade work done:

* Brochure: An impressive brochure on the First World Konkani Convention was released by Smt. Margaret Alva, Hon'ble Minister and Honorary Chairperson of the Convention on June 2nd 1995 at her New Delhi residence at

a formal function.

* Logo and Slogan: An attractive logo, has been designed for use in all literature pertaining to the First World Konkani Convention. The Slogan 'Bhasha Dwarin Bhavaikyata' means 'Integration through language.'

* Regional Co-ordination Committee: To mobilize greater participation from all over, 50 regional committees have been formed in New Delhi, Bombay, Goa, Ahmedabad, Bangalore and other places.

* Wide Publicity: The First World Konkani Convention 1995 has been given wide coverage in the news bulletin of prominent Konkani Associations in the USA and UK

Future Plans: * *Bhonvddi* : A small musical troupe under the charismatic leadership of Eric Ozario will travel from place to place performing as well as evoking the participation of every Konkani . '*Bhonvddi*' which will be flagged off from New Delhi by Smt. Margaret Alva in early September, will travel in a small mini bus giving over 75 free performances in 60 different towns and cities in 60 days. The countdown has begun: This mega project with a budget of Rs 50 lakhs is expected to attract over 5000 delegates from within India and another 500 from overseas. In addition, more than 5 lakh visitors are expected to participate. The event has been painstakingly organized by the Konkani Bhasha Mandal (R) , Karnataka, with the whole hearted co-operation of all major Konkani organizations and enthusiastic individuals. Smt Margaret Alva Hon'ble Union Minister and Honorary Chairperson, Shri K. K. Pai, Manipal, the Honorary President and Shri Basti Vaman Shenoy, the Chief Convenor of the event have extended their unstinted support.

The stage is set. And the First World Konkani Convention promises to be an unforgettable and enriching experience of a precious Konkani culture One which will spur every Konkani to stand up and say to all world '**I am proud to be a Konkani**'.

WORLD KONKANI CONVENTION

'Bhonvddi'

Bhonvddi is planned with the objective of

a) reaching out to every Konkani person living in various parts of India;

b) Spreading message of Konkani unity, amity and integrity;

c) evoking participation in the First World Konkani Convention

The team of *Bhonvddi*, led by Eric Ozario will consist of 9 members, 5 instrumentalists, one tour manager, one sound technician, one driver. *Bhonvddi* will be flagged off from Temple square, Car Street, Mangalore, after its first performance at 5.30 p.m. on September 9, 1995 and shall travel in a mini-bus giving 78 performances in as many places all over India in 65 days and conclude with its last performance at Tagore Park on Nov 12.

My Story

By SHAILAJA GANGULY

Bhonvddi would travel around 12,000 to 15,000 kms between Mangalore in west to Madras in the east, Delhi in the North to Trivandrum in the south. Its Itinerary from October will be:-

Bombay: 1/10/95, 3.30 p.m.: Saraswati Mandir, Kotnis Hall, Mahim; **6.00 p.m.**—St. Pius Seminary High School, Goregaon (East) ; **2/10/95- 6.30 p.m.** - Holy Cross High School Grounds, Kamani, Kurla., **3/10/95, 10.30 a.m.**- St John Baptist Church Compound, Thane; **7.30 p.m.** – Everard Nagar, Eastern Express Highway, Sion; **4/10/95- 7.00 p.m.** Kanara Saraswat Association, Talmakiwadi, Tardeo; **5/10/95 6.30 p.m.** – Kanjurmarg Church Compound , Kanjurmarg; **6/10/95 8.00 p.m.** Saraswat Colony, Santacruz (West) ; **7/10/95-** Pune; **8/10/95-**Belgaum; **9/10/95-** Dharwad/Hubli; **10/10/95-** Davangere; **11/10/95-** Shimoga; **12/10/95-** Sagar; **13/10/95-** Sirsi **14/10/95-**Yellapur; **15/10/95 to 21/10/95** – Goa; **22/10/95-** Savantwadi; **23/10/95-** Karwar; **24/10/95-** Ankola / Kumta; **25/10/95-** Honnavar / Kasarkod; **26/10/95-** Bhatkal; **27/10/95-** Gangolli / Kundapur; **28/10/95-** Kallianpur / Udupi; **29/10/95-** Mulki/Kinnigoli/Shirva;**30/10/95-** Karkal; **31/10/95-** Moodabidri / Yedapadavu; **1/11/95** – Bajpe/ Kullur; **3/11/95-** Vittla/Uppinagady ; **4/11/95-** Sullia/ Mercara; **5/11/95:** Virajpet / Calicut; **6/11/95-** Ernakulam; **7/11/95-** Trivendram ; **9/11/95-** Kannur; **10/11/95-** Kasargod; **11/11/95** Ullal; **12/11/95-** Bengre, **5.30 p.m.** Tagore Park, Mangalore

*We
are the Konkani speaking people of India.
Though by numbers not very large, we are
nonetheless the proud inheritors
of a resplendent heritage.
Though geographically we are spread apart,
our contributions for the
betterment of our fellowmen is for all to see.
And though by birth we may belong to
diverse faiths, by choice we wish to
stand hand in hand, as men and women of
goodwill.
So that what we have to
offer to the world at large shall be second to
none.
And today, at this historic juncture, as the
world is moving closer in the
true spirit of brotherhood, we the Konkani
speaking people of
India, propose to meet at one place and
under one roof, to together examine
for ourselves what we were, where we are
and to where our path leadeth.
And to this momentous event, we most
cordially invite you ...*

As a freelance writer who belonged to the clickety-clack era of Times of India's vintage typewriters, getting used to a desktop computer was itself tough, even with a very obedient 'mouse'. The lockdown saw me transported to my daughter's home, where the only option was a sleek laptop with no mouse! I looked at my hands with new respect and taught them slowly and laboriously to manipulate the touch-pad with care and create word-magic. Today, my finger-tips skate with ease, creating flawless copy on-screen. I have defeated the diabolic whisper which kept saying "You can't!"

The author had to submit a 100-word write-up on a skill that she had picked up in the lockdown period. This fetched her a prize from UNMUKT-Senior Hub, a Delhi-based organisation which initiates various activities and facilities for senior citizens. Shailaja Ganguly can be contacted at 09324089277 and gangulyshailaja@gmail.com.

The Inside Story

In times of struggle and in times of pain,
In a phase of all loss and you see no gain,
Unable to stand up on your feet again,
Tightly clenched to your imaginary chain!

At times you may feel so low
Losing all that charm and your inner glow
Bogged down by the hard hitting blow
And yet again you are shaken to the core!

This time you are lost and feel hopeless
Your existence on this planet seems pointless
Every little conversation is a stab in your soul
Which seems otherwise harmless.

You finally decide to end this misery and strife
Should you hang yourself or find solace with the knife
Or simply go on the highest floor and take a dive
Relieved by the very thought of ending this life!

Just in time take a moment
Is there anything else you can prevent
There might be a moment to repent
Pause, breathe and find a friend.

If the help is not out there
It might be coming from somewhere
If nothing's helping, shed a tear
And think of your near and dear.

Deep down in the heart
You'll find a purpose to stay
Strengthen it, nurture it
Cling on to it if you may!

Dont be hollow and empty from within,
Reconnect, respond and refill,
Yes the journey is difficult and uphill,
If this life is not significant enough
Then I'm afraid nothing will.

By Dr. Devika Kulkarni

Tribute

Shri Karnad Sadashiva Rao : 1881 –1937 : In Remembrance

BY SATYANARAYAN PANDIT, ANDHERI, MUMBAI

Karnad Sadashiva Rao was a 'Jewel in the crown' in the annals of our Community. He was a multi-faceted personality - a fearless freedom fighter, a great patriot, a venerable social reformer, an excellent organizer, an ardent patron of the downtrodden and above all a humanitarian par excellence. He was a true Gandhian to the core and an embodiment of charity and generosity. Dr. Shivaram Karanth, a well-known writer of yesteryears and winner of the prestigious Jnanapith Award, described Sadashiva mam as 'Dharmaraaj' (King of Charities). He was an unparalleled 'Deshabhakta and Deshapremi' and pride of our Community!!

This article is a humble tribute to the great patriot, an attempt to give a glimpse of Sadashiva mam's life and achievements to the younger generation and to those who may not be familiar with his supreme sacrifices.

Childhood and student days

Sadashiva mam was born in 1881 in Mangalore in a wealthy family. He was the only son of Karnad Ramachandra Rao and Radhabai. Sadashiva mam's father was a leading and well established lawyer and was considered a prominent citizen amongst our Community members and also, in the local circles.

Even as a young boy, Sadashiva mam was 'charity personified'. He used to give his books to poorer classmates and face admonition from his father who was a strict disciplinarian. Sadashiva mam moved to Chennai (then Madras), studied at the prestigious Presidency College and later, proceeded to Mumbai (then Bombay) to study law. During his student days, he played tennis and cricket and was a member of an elite Sports Club.

Leap into politics

Sadashiva mam was attracted to the Indian Nationalistic movement that was sweeping the country, in the early 20th Century. The year 1919 saw him fully involved in the freedom struggle. Gandhiji had launched the first 'Satyagraha' and Sadashiva mam was the first among the volunteers from Karnataka to take a pledge in the Independence Movement and plunge into politics.

Sadashiva mam was responsible for establishing and nurturing the Congress Party in Karnataka. He organized people's movement and involvement by moving from town to town, village to village, creating awareness of freedom and independence and spreading the gospel of 'Sarvodaya'.

Following the cardinal principles of the Party and his leader Gandhiji, Sadashiva mam took to an austere and simple life. With the help of his devoted wife, Shantabai, he founded an organization, 'Mahila Sabha' in Mangalore, in the year 1911, for the betterment of widowed and downtrodden women. He provided his own funds to educate them and find means of livelihood and self support. Several women were trained in

this institution to become teachers, nurses and tailors. Mahila Sabha gained from strength to strength over the years, completed well deserved Centenary in 2011 and today, it is a shining example of Sadashiva mam's foresight and untiring efforts.

Personal setback

It was in 1923, he had to face a number of tragedies in life. He lost his younger daughter, the only son and his devoted wife, Shantabai, who had supported and stood by him all the time, in his multifaceted activities. A totally shattered and devastated Sadashivamam went to Gandhiji's Sabarmati Ashram to seek solace. But he had to return to his native Mangalore and S. Kanara Dist. in response to

a distress call, as the region faced unprecedented deluge and river flooding and needed immediate relief. He organized relief camps and provided food and shelter to the displaced families, from his personal funds.

The soldier marches on ...

Undaunted by personal tragedies, Sadashiva mam never looked back in his involvement in the Freedom Struggle. He came to be known as the 'Gandhiji of the South' for his stupendous work in the Congress Party and his participation in the Indian freedom struggle! He was a front-level leader in the 'no tax campaign' and marched with Gandhiji in the well-known 'Salt satyagraha'.

Social reforms and upliftment

Sadashivamam was quite distressed with certain social practices prevailing at that time. In particular, he noticed the pathetic condition of child – widows and Harijans. He initiated and organized re-marriages of child- widows, fighting against a big social problem. He also worked for the betterment of Harijans, in terms of their living conditions and means of livelihood. His sustained and relentless fight resulted in their entry into temples in the S. Kanara Dist. He served an organization known as 'The Mission for the Depressed Classes', for years, initially as a member and later as its President. Sadashiva mam started a school, 'Tilak Vidyalaya' in the premises of his home in Mangalore. It was open to all Communities. Hindi language, spinning and weaving of textiles and a variety of handicrafts, were taught in the school. Eighteen such educational centers were opened in the Dist. Sadashiva mam was instrumental in stopping animal sacrifice in local Kali Temples.

End of a glorious chapter

Sadashiva mam's house in Mangalore was a hub of India's freedom fight. It served as a guest house for national leaders like C R Das, Sarojini Naidu, C. Rajagopalachari and others besides Mahatma Gandhi. At the Faizpur Congress Session held in 1936, Sadashivamam became seriously ill.

(Continued on page 42)



Lockdown Ponderings – Part 4

BY SUMA KAUSHIK, BENGALURU

Research says that the unemployment levels have gone up to 32%. This is not a recession but a global depression of the 21st century which is larger than that of the previous century. But look at the scope of growth possible from this low!

However, no easy ways out, no short cuts. There is a need for honest, sincere and organic hard-work. Each individual will have to excel in their chosen field and develop their receptors to gauge what is best for them. After the lockdown ends, random travelling, wasting time, loitering with pals, movies, shopping at malls etc. will all begin to hurt the conscience. Every action will merit the question “Is this necessary?” And the action will necessarily have to be loaded with quality and excellence. As a country Bharat, because of her demographics, is poised to become a super power, say many. But it's not just our demographics. We comprise of 'sava sau karod deshvaasis' who want the government to perform and we don't want to participate in its act. Is that even possible? All of us need to participate in the progress. But how?

For people living in India: Believe in the government and add value to the steps taken.

Teachers and academicians should do some quality imparting of knowledge, in terms of the subject and samskaaras, highlighting core Indian values.

The middle class holding jobs should be honest and true to their employers, give their best and not forget the larger interest of their nation in every action undertaken.

Students should ofcourse study well, do their duties and be conscious of their impending responsibilities. They must spread goodness, positivity and cheer in their peer groups and stay away from the negatives.

Knowledge holders should share their information with the energetic youth and try to monetize or commercialize it into viable projects wherever possible.

Business entrepreneurs should try and set up businesses in sync with the new government policies and generate employment and profits.

The Government should try to set up a large scale manufacturing hubs here in India for the world. All protesters who are almost always incited by foreign forces should be quashed. Common man should refuse to participate in protests of any kind.

The PDS system should be modified. Presently it consists of BPL and APL (below and above poverty line). This should be modified to BPL, pre-APL and APL. All those households with both husband and wife of age between 18 and 40 and earning more than Rs 10000 pm and having less than 3 children should file their returns. An income tax of Rs 200 per annum be paid by these individuals so that they get officially included in our financial system. They should also be given special training on the different financial instruments like MFs and the stock market so that they can slowly start engaging.

The PDS should give them an incentive of may be oil, dal, fuel etc. something more than BPL. Thus a large section of our society will surely strive to rise above BPL. Children of such progressive parents should be given special scholarships for further studies. Thus we will get a huge youth population above BPL. This will be a landmark move for the country too.

Another move required from the government should be to try to include the skilled labour into an organized sector by doing skill mapping which has already been started by the CM of UP.

The senior citizens should invest in nation building funds and MFs. Amounts that are available above their comfort limits should be donated into nation building, institutions promoted by their respective communities, although this could be a debatable point. Senior citizens could also spend their free time in spreading knowledge about our nation our culture and values to youngsters through valuable interactions in different forums.

Indians living abroad should also propagate Indian values and culture in the place that they live and continue to spread Indian-ness.

In short all our actions should be India-centric, cut all negativity about India, and work globally towards making India the ultimate superpower.

(Editor's Note: This is a four-part series written by Smt Suma Kaushik. She can be contacted at +91 98924 49694.)

(Continued from page 41)

He travelled to Bombay in the same condition. His health deteriorated and he passed away in Bombay in 1937.

Sadashiva mam dedicated his entire life and wealth to the freedom struggle, in the service of the nation, the poor, the downtrodden and the have nots. Indeed, it is a saga of self sacrifice and total commitment. He distributed his wealth amongst the poor and died penniless. The Roman Catholic Community of Mangalore and S. Kanara Dist. paid the highest tribute to him – “Sadashiva Rao's life was Christ-like, for it depicted purity of soul and mind, nursed by Supreme sacrifices”. It was evident that a large number of Catholics from the region joined the Congress and took active part in the freedom struggle because of exceptional self-sacrifices of Sadashiva mam, whom they considered as a role model!! After Sadashiva mam passed away, Mahatma Gandhi met his old mother at Mangalore. He bowed before her and had this to say in praise of the departed soul – “Blessed are you Mother, for having borne a son such as he!!” In Sadashiva mam's memory and honour, a township in Bangalore was named Sadashiva Nagar and a prominent road in the heart of his native Mangalore was named K S R Road.

*Acknowledgement: Inputs from Dr. Jyotsna Kamat's 'Potpourri'
Pic courtesy: <https://images.app.goo.gl/78dmxmW7MPhpD8dP9>*

The Art of Goal Setting from Fifteen to Sixty and Beyond

BY SANDEEP BIJOOR

(Author's Note: This series proposes to provide knowledge in a "tell all", layman's language; about finance, accounting and the Art of Investing to build confidence amongst readers to implement and discuss the topic in an erudite manner. Take Care and Stay Safe)

Blessings from H.H. Swamiji

The 6th June, 2020 will be etched in memory, the day I received a mail from dear Hosangadi maam from Chitrapur Math with blessings from H.H. Swamiji to start a webinar session for Yuvadhara. Prior to this I was contemplating sharing my thoughts in the KSA Magazine. The market itself is a teacher as every day is a new day and I am still learning and this yearning for knowledge will never stop. I intend to write these columns on a monthly basis on the different types of financial products and how to plan one's investment starting young to retirement. Seeking your blessings and support.

My Introduction to Accounting and Investing

My baby steps in accounting were courtesy my grandfather, Late Shri. Shantaram N. Mavinkurve fondly remembered as "Nammu" in Talmakiwadi. During my teens, "Nammupappa", as we called him, brought accounting books home, with him to finalize the accounts of Dawn Mills. Without any recourse to calculators, leave aside computers, he once asked me if I could total up the books "manually" taught me how to prepare a trial balance and the profit and loss account and the balance sheet. Indeed, I always feel that the student community should go through the rigours of learning on the job rather than through "mugging". The day started with Nammupappa's rummaging the business pages of the "Free Press Journal" which provided what was then called summary of the "Bhav Copy". That's how I graduated from accounting to investments.

Markets and Trade:

Prices as of (08/09/20) trading in Shares, Gold and Oil over the last 100 years are listed below!!!

Product 1920s to current	20-29	30-39	40-49	50-59	60-69	70-79	80-89	90-99	2000-09	2010-20
Gold (\$)	20.67	35.00	40.50	35.25	34.25	563.20	404.60	287.80	1096.00	1937
Crude Oil(\$)			28.22	26.17	23.02	109.79	44.84	37.87	95.23	36.76
S&P 500	323.12	231.15	174.85	527.81	632.73	364.62	726.24	2098.91	1338.12	3331.84
BSE 30							783.00	5005.82	17464.81	38365.35
Nifty 50								1480.45	5201.05	11317.35

The above numbers are derived from websites / data as follows:

Gold Prices: <https://sdbullion.com/gold-price-by-year;>

Oil Prices: <https://www.macrotrends.net/1369/crude-oil-price-history-chart;>

S&P500: <https://www.macrotrends.net/2324/sp-500-historical-chart-data;> BSE & NSE: Analyst Software

Introduction to Money and Finance

The history behind money and the first currencies makes for interesting reading. Quoting "Wikipedia.org" here would be appropriate – "the use of silver Spanish dollars or eight-real coins, also known as pieces of eight extended from the Spanish territories in the Americas westwards to Asia and eastward to Europe" and the purity of these silver coins became accepted internationally for about three centuries. The Spanish dollar was legal tender in the United States until the Coinage Act of 1857. Prior to and most of the 19th century, international trade was denominated in terms of currencies, that represented weights of Gold. World War I and thereafter saw the emergence of national currencies in different countries. Before 1944, the world reference currency was the United Kingdom's Pound Sterling. In the period following the Bretton Woods Conference of 1944, exchange rates around the world were pegged to the United States Dollar which could be exchanged for a fixed amount of Gold.

Moving to India, the Barter system, was replaced for the first time by coins. The first documented instance of coins being used as currency dates back to the seventh or the sixth century BC. They were colloquially referred to as "Kaudis". <https://yourstory.com>. Possibly the phrase "Kaudi Ke Bhav Bikana" must have come in from there? The website mentions that the Gupta empire from 320-470 CE, produced the largest number of Gold coins and due to this is often referred to as the "Golden Period". It goes on to mention that Sher Shah Suri during his rule from 1540-1545 introduced the nation with ane Rs. currency – the ancestor to our modern day " " (Rupee).

There are now innumerable currencies across the world; with the prominent being the US \$. But has your good old GOLD, lost its sheen? Not at all.

I have considered rates as of end December of each decade and the Compounded Annual Growth Rate (CAGR) calculated for Gold, Crude Oil, S&P500, BSE 30 and Nifty in %s which are 5.17, 0.38, 2.63, 13.85 and 10.71 for 90,70,90,30 and 20 years respectively [period for which data is available].

Conclusion: From the data you will witness that all the asset classes move up & down depending on their demand and supply, certain events during the period and there is a typical cyclical trend with history repeating itself. From the next month onwards, I will try to explain in simple terms even for non-accountants; how markets move for each asset class and the determining factors in subsequent issues. Intent will be to keep language non-technical and as simple as possible.

The author Sandeep (Bijoor) Bhat is a Practicing C.A and also C.P.A (Aus).

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न चैनं क्लेदयन्त्यापो न शोषयति मारुतः ||
(द्वितीय अध्याय श्लोक २३)

इस श्लोक का अर्थ है - आत्मा को न शस्त्र काट सकते हैं, न आग उसे जला सकती है | न पानी उसे भिगो सकता है, न हवा उसे सुखा सकती है |

Our beloved Annu
(Alekal Prabhakar Rao Subbarao)
18/02/1938 - 5/09/2020 (Sankashti)

*Deeply missed & fondly remembered by
Alekal Family, Relatives & Friends.*

Late Deepak Khambadkone
(14th November 1946 to 2nd October 1995)



Dear Deepak / Bappa
You left us 25 years ago, but your memories are still with us.
Sheila and Jairam Khambadkone
Swati Puthli and Shilpa Bailur

2nd October 2020

Lock-down Musical Festival

BY DR. (MRS) KRISHNA CHANDAVARKAR

In a township called Bhakti Park, at Wadala (East), a very enterprising couple called Mukesh & Zakia Vaidya had started a music group called 'Sa Re Ga' around three years ago. It is a limited group of around 25 people and has get togethers of "Gaana" & "Khaana" every 3 months or so.

Come Corona and lock-down and the April 2020 meet had to be cancelled. Now this same enthusiastic and "Young at Heart" senior citizen couple decided to start a "LOCK-DOWN MUSICAL FESTIVAL" – LDMF. As everything else was getting done online, this too was an idea by which we could all keep in touch, continue singing and appreciate each other on our WhatsApp Group Chat!!! "BOSS" as we fondly started referring to Mr. Vaidya, would post a theme around 9 am, and everybody would record and post songs based on that theme during the day. For 5 months, every single day, Boss regularly posted a different, interesting and sometimes intriguing theme, on which all of us would scratch our heads and plan what to record and post! Often people like me, who don't have a huge song bank, would pre book, so as to not lose out to someone else! "Mrs. BOSS" would immediately point out "Repeats" or "Out of theme" and the song was disqualified! But the same person would also urge and encourage us to try newer and different songs to move out of our comfort zone!

As it is, our Symphony School of Music of Bhakti Park, run by Mrs. Shoma Sinha has infused in us a deep love... actually a passion for music and singing. In addition to that, the fun, the banter, comments and appreciation by the members kept us enthralled, entertained, motivated and POSITIVE in this otherwise traumatic lock-down period. It became an addiction, which served as a huge STRESS BUSTER! No parties, outings, get togethers, picnics, shopping, gyms etc. – we were under "House Arrest"! We would have got fed up, but for this amazing activity alongside "home" work and "work from home" – and eventually, getting out to our work places. For a while, when we were still home bound, Boss introduced Antaakshari (with teams) and Power Play, nail biting competitions which gave us a huge adrenaline rush – HAD TO WIN !!

We had a wonderful celebration on the 100th day of LDMF on the 22nd of July 2020. Each member posted their own take on the festival, posted their favorite songs and we had a ZOOM MEET in the evening – "Met" each other after 4 months!

LDMF has metamorphosed our group into one big crazy, amazing music lovers' family. We all encouraged and appreciated each other – no one is a Lata Mangeshkar or a Mohammed Rafi here ! We stood by each other in their "highs" and "lows", empathized with each other, bonded like

never before – have become "thick as thieves"! We were very fortunate to have each other, over and above our own families and friends of course. Hope others too had similar experiences, to help keep their sanity!

The music goes on ... LDMF is not over yet! This happiness and positivity will last us a lifetime and the memory will remain deeply etched in our minds forever. Thank you Shomaji, thank you Vaidyas, we will always be indebted to you for making this musical experience so enjoyable and so magical! And last but not the least – thank you my dear "Sa ReGa" friends, and of course ...

As ABBA has rightly sungTHANK YOU FOR THE MUSIC!

The author is a qualified physiotherapist and a gold medalist from GS medical college. She practices in the field of Cardiopulmonary and Critical care and does Cardiac Rehabilitation as well. She has been with the Bombay Hospital since 1979 and is currently the HOD of the Physiotherapy department there. She loves acting and in the past has acted in Konkani plays - Mom's Goodbye, Kaav kaav ithe ithe bais re mora. She can be contacted at +91 98211 56580 and at krishnasmiled@gmail.com.



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Great Nations Hold Their Armed Forces In High Esteem

CONTRIBUTED BY MAJ GEN B N RAO, AVSM, VSM & BAR (RETD)

The following passage is extracted from 'Reminiscences' by Maj Gen M S Balhara, KC, AVSM, SM (Retd)

It was not just chance, that the sun never set on the British Empire. Many years ago, standing on the Rock at Gallipoli, I had wondered what these Brits and Aussies have in them, that even after a full half century and a quarter gone by, they still throng to this desolate place – thousands of miles away from their homes – only because their nation will never allow the memories of their martyrs to be forgotten. The annual ceremony at Gallipoli is an extremely poignant and emotional affair. Second and third generation descendants – some who never even saw the men who fell at Gallipoli, stand in solemn silence grieving with moist eyes and a lump in their throats. Australia sends at least three to four ministers while senior representatives from the British MoD as well as Pentagon are also in attendance.

These memories and thoughts got rekindled yet again in 2014 when we hosted Prince Andrew at the Kohima War Cemetery. The Prince was on a world tour in commemoration of the 75th year of the Queen's coronation. He had a two and a half day itinerary in India and had been advised to visit Chennai, Mumbai, Kolkatta and Delhi. These were the venues of obvious choice – after all what better way to rekindle our colonial past than to show Royalty around the capital and each of the three residencies.

Needless to say, at each of the venues he would have been assured of a grand reception and a gala time. But what did he choose? The Prince politely declined all offers of gala times and receptions. He requested for a one and a half day visit to the Kohima War Memorial. His reasoning was brutally simple. He was on a world tour to pay homage to those who had kept the Union Jack flying high. He landed in the sweltering heat of Dimapur, refused to take a helicopter flight to Kohima, because he wanted to get a feel of the road that had been rendered so vulnerable in the face of the advancing Japanese.

For a scheduled 45 minutes ceremony, he spent nearly two hours, visiting every grave. He returned next day to Delhi, visited the India Gate and flew out to Singapore the same day. No visits to the Taj Mahal or any other place of tourist or diplomatic interest.

He was kind enough to answer my query as to why he came all the way when a symbolic wreath laying would have sufficed. His answer? "Because we care. And when you care, no distance is too long nor a journey too arduous!"

Suddenly, it all became crystal clear – some simply will never forget their dead; some will simply not remember. It is

not by chance that nations became great. Every great nation in history holds their armed forces in high esteem.

A second example is cited by Lt Gen M MLakhera, PVSM, AVSM, VSM (Retd), formerly Adjutant General of the Indian Army and ex-Governor of Mizoram, in his book titled 'Toward Resurgent India'. This excerpt says it all.

I had gone to the UK in 1995 as Deputy Leader of the Indian Delegation to take part in the 50th Anniversary celebrations of the victory in Europe (VE Day) during the Second World War. I, along with four other Army officers, had just stepped out after attending the inaugural session and we were waiting on the roadside for the traffic to ease so as to walk across the road to the vehicle park.

Among those with me was Honorary Captain Umrao Singh, a Victoria Cross winner. All of a sudden, a car moving slowly along the road came to a halt in front of us and a well dressed gentleman stepped out. He approached Umrao Singh and said "Sir, may I have the honour of shaking hands with the Victoria Cross (winner)?" He shook hands with him.

Evidently he had spotted Umrao Singh's medals from his car and had stopped to pay his respects to a winner of the highest gallantry award of his country.

Then he looked at me and said, "General, you are from the Indian Army?" When I replied in the affirmative, he gave out his name saying that he was Michael Heseltine. I was absolutely astounded, as recognition dawned on me that he was the Deputy Prime Minister of the UK.

I was totally overawed by such courtesy shown by a dignitary of the second highest status in the British Government, and humbly thanked him for having invited our delegation for the VE Day function. Again his reply was "General, it is we, the British, who should be grateful to your country and your Armed Forces, who had helped us win both the First and the Second World wars. How can we ever be so ungrateful to forget your country's great contribution?"

Suddenly I became conscious that all the traffic behind his car had come to a standstill. I hurried to thank him and politely requested him to move along to relieve the traffic hold up. He stated "Sir, how dare I move off when (the) Victoria Cross has to cross the road?" Realizing his genuine feeling I and my colleagues quickly crossed the road. Reaching the other side I looked back and saw Mr. Heseltine was still standing, waiting to see the Victoria Cross safely across.

The whole world loves and respects veteran soldiers!

But do we?

Whose English is it Anyway?

BY USHA AROOR

*Be not afraid. The isle is full of noises,
Sounds, and sweet airs, that give delight and hurt not.
The Tempest, Act III, Scene 2*

'Sweet sounds...that give delight'. But Cleo was far from delighted. This was while I was in London. Pauline and Joe my friends were going to be away on holiday and I offered to cat-sit Cleo. I knew she was a fuss-pot cat, accustomed to eating delicacies from Marks and Spencer. But I didn't know she also considered herself quite superior to other beings.

Pauline left instructions and food for Cleo. No problem. But that night, when I had to place out a feed for her (plaice from Marks and Spencer...ahem!), I couldn't find her. I called and called, and finally a cat-figure leaped onto the loft of the kitchen, sat there and looked away. 'Cleo,' I said, 'Pauline's left some fish for you, come!' I knew she could hear because her ears twitched, and she looked at me but didn't move. I didn't know what to do. Finally, I left the plaice in its dish, poured out some milk for her and left the kitchen. I felt anxious but decided that if she was hungry enough and not threatened she would come down and eat. This did happen, but very late at night—I know because I watched from behind the door.

The next morning, I called her again. This time she came but stayed far away. 'What would you like today, Cleo?' I said, and listed out the delectable, Pauline had left for her. No response. 'Okay, when you're ready,' I said, and left.

And then it hit me. It was my *accent* she didn't like! The story ends well as after two days the snobby cat realised that although I didn't speak English like Pauline, I was quite harmless. And so the big moment came when she jumped up and sat in my lap!

I have been fascinated with how language is owned and used by people across the board. I am especially thinking of the poor many of whose English is limited, but who use all available resources to communicate.

My next two stories are about the innate values of wanting-to-connect embedded in their communication.

The Story of SUMA

Here is an SMS exchange. Chikamma works with me. Suma is Chikamma's young niece, and is texting me on Chikamma's behalf. This is June 2020, when the pandemic was at its height.

SUMA: Hi Amma, I am Chikkamma. I have drumstick so much can I send ur home from puttegowda.

ME: Thank you so much, Chikamma! I made sambar today. Lots of love. Please stay home, stay safe.

SUMA: It's my pleasure, amma.

'It's my pleasure!' Suma had learnt the phrase and used it so well. And she communicated everything in the earlier part of her text. She placed whatever English she knew at her service confidently, unselfconsciously.

It looks like language is as empowering as we want it to be. This is also because it is not just about transmission; it's about conveying nuances of emotions and getting what you want done.

The Story of Umang And Sharukh

My last story is about Umang Hutheesingh and Sharukh Mansuri. Umang is a royal cultural revivalist and restorer based in Ahmedabad, and the Hutheesingh family is known worldwide. I thank Umang for sharing the WhatsApp thread below with me. His high-profile work with restoration and haute couture requires him to communicate with a large blend of people across the country, and I was especially interested in his conversation with Sharukh Mansuri, a very young man.

Umang has a house in Mount Abu and was planning some renovation work with Ayub, a small-time contractor who had come to see Umang with his nephew Sharukh. Later, Ayub was expected to give Umang a written estimate. At the time of this exchange, Umang, who has been waiting patiently for a long time, reminded them that the estimate had still not been received.

But as Ayub did not know English, he asked Sharukh to help him. Sharukh who is also not very good with the language, replies now. I have explained what he means only where necessary. I have also underlined the high points in Sharukh's texts. Notice how Umang steers the exchange with kindness, respect and firmness. They are at the point of discussing the work given.

(The texts below have been presented as they are, without corrections, but edited for compactness.)

SHARUKH: Toooooo experience (we have a lot of experience)
[Notice that Sharukh supports his uncle's vast experience.]

UMANG: Will revert

S: What is the area for each?

U: What rate have you given? This is not how work is given or handled. This includes the complete terrace. Give me a proper professional work estimate and I will compare it with others and only then proceed.

S: Ok got u. Give me 1 more day... Going to Ajmer right now
Sorry for inconvenience

U: No inconvenience, just helping you to be more productive and professional

S: Ya i am I thought u need rough estimate but ya ok will give u by tomorrow

U: You are a smart educated young man of 2020 🙌 Do it correct and build your own good reputation

S: Provide me with ur mail I'd so I can give u detail estimate
[Umang replies with ID.]

S: This is the best I can do

U: Thank you

U: And in today's age it is imp to present your client in the

correct way. It wins confidence and trust.

S: Ya sorry for that

U: No problem

S: Is this rate is fine by you?

U: Revise and let me know Be realistic. There is always competition

S: This are final rates

S: Rest u can talk to my uncle About rates

S: And sir I know it's very small but u have to pay for my estimate which i put on nagarpalika file

U: Sure - no problem

S: It's my hard work so I have to tell u this

U: I will happily pay you for honest work I respect that

S: That's really nice of you..

[A pause in text exchanges. Sharukh gets to know that the PM and Donald Trump are visiting Ahmedabad. He tells Umang he would like to be there too.]

S: I am also planning to come ahem for the same event U can help if u fell like

U: What event? US President visit?

S: Yes

U: That invitation can only be given by PM India office of US president office

I can't give that invitation

I am meeting them both

Because they have invited me

S: Great respect for u sir ...If some how u can allow me to that event just entry ..then plz..

U: No problem. I am trying to get you an invitation along with my office team - in the Gold category

S: Thanks a lot sir

U: You are welcome

You must be in Ahmedabad Monday morning

S: And I dnt have to pay anything right ...

U: You are my guest

You dont have to pay anything

U: You will now be part of my team and you will grow with my blessings and support

S: Yes i am olrddy felling good

U: In return I expect honesty & loyalty and the best you can do

S: Should I pray smthing for u at Ajmer dargha

U: Please do 🙏

S: I have olrddy did my work with honesty no doubt in that Offer my deepest respect and seek blessings

U: I will have a hotel room for you and all i will pay for it

Connect with mohsin and sanjay bhai

Everything will be done for you as my team

S: Really good of u sir ...itna sab ke jarurt nhi sir .. it will be too much for me

U: Don't worry

S: It is Ajmer Sharif blessings

Really sir no need of hotel I will manage that

[Umang assures him he is welcome.]

S: I really dnt believe that person like u really exist

Great great respect

[Thread ends here.]

It is well known that people can communicate meaningfully even with very limited language. In speech, this is aided by gestures, emotion-signals and so on. But *writing* is a lonely job. It is the most difficult. There is *nothing* to fall back on except one's own resources. WhatsApp and SMS help because texting is brief, has very loose rules of grammar and spelling, has friendly emojis and is not threatened by judgement about language.

But with all this, language can lie frozen, even in WhatsApp. It has to be *enabled*, triggered, and this can happen, only where there is mutual respect-giving, encouragement and a taking-forward. This is especially seen in the detailed exchange between Umang and Sharukh. Sharukh gains confidence in the warmth he feels, and after a point there is no holding him back. In turn, he finds very appropriate English phrases to express all that he feels. And when he can't, he falls back on Hindi which he so brilliantly romanises (**..itna sab ke jarurt nhi sir**).

Usha Aroor was educated in India and the UK. She has spent over 45 years in the publishing industry and retired as Director Publishing of Orient Blackswan. She lives in Bangalore and is editor, by invitation, of the Canara Union Newsletter. She can be contacted at uaroor@gmail.com.



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The Faded Photograph in the Wallet

TANUJA VIVEK NADKARNI

Last year we had a visitor from Mumbai – one of Vivek’s childhood friends – AB. He enjoyed his stay at the farm and kept reminiscing about a similar place which he had visited just once as a young kid - his father’s ancestral home near Sirsi. He had lost his father at a very young age after which he had lost all ties with his relatives in Sirsi. He expressed a keen desire to visit his family temple to honour his father’s memory. He carried a faded photo of an idol of Lord Ganesha in his wallet. This photograph used to be in his Dad’s wallet and presumably, it was a photo of the idol in the family temple. We offered to accompany him on his return journey upto Sirsi, visit the temple and then return back to the farm.

But this wasn’t as easy as we imagined it would be. For one, AB did not know the exact name of the temple or the village. And he knew no one whom he could ask. Out of the recesses of his memory, he said the name sounds like ‘Aksal or Aksar or something like that’. Now that was a very fine and precise way to hunt for a village with a tiny Ganapati temple in the vast hinterland of North Karnataka! Nevertheless I launched a Google search. In a place where a single vowel can change the location of a village by a few hours of almost un-negotiable roads, it was going to be a challenge. For example, Hudil and Hadil are two villages separated by 30 km of dirt road through dense forests. Manaki and Manki are separated by 50 km of a winding ghat road. So how in the world was I going to find a village whose name itself we were not sure of?

After a lot of searching I found one village called ‘Agsur’. This was the closest to what he had pronounced. He jumped at it and said – yeah yeah maybe it is that!!! So I started describing the location and route – it was about 65 km from Sirsi and down the ghat. “Oh no! Then that is not the place - it couldn’t have been that far and I don’t think we went down a ghat” he said.

By now I was beginning to doubt whether we would ever find the place. Then he came up with another hint – I felt I was playing a treasure-hunt game – “I think it was on the road to Yellapur and it did not take us very long to get there from Sirsi” he said.

Ok, so I marked the 50 km distance between the two towns of Sirsi and Yellapur and enlarged the Google map to its maximum so that all the smaller village names could be seen. Scanning the map inch by inch, I travelled about 10 km when I spotted it ‘Agasal’ - closer to his first pronunciation of ‘Aksal’! Yes probably this is it he said but now his enthusiasm was a bit toned down. He had realised the complexity caused by these similar sounding village names. Nevertheless, it was the closest sounding name and the location and distance from Sirsi held promise.

So we decided to drive down. In the event that we don’t find his ancestral temple, we would just visit the famous Marikamba temple of Sirsi and also another place which has been on my ‘Want-to-see-in-this-lifetime’ list – the famous ‘Sahasralinga sculptures’. These are countless Shiv-lingas

sculpted on the rocks in the Shalmalariver; almost all the rocks in the rocky riverbed have a Shiv-linga sculpted on them.

So we set off in two cars, AB following us. A quick visit to the Marikamba temple, although there were very long queues and then we were on the Yellapur road. After the 9 km mark we slowed down and started looking for any signs of a temple or any directions to the village. There were none! There was no mobile signal to enable us to check the location of the village. We travelled about 3 km further - from my earlier checking of the map, we had already passed the village and missed it totally. Then we saw a temple on the right. It was a fairly large temple called “Batte Ganapati Devasthan” We stopped the cars – and went into the temple. As we offered our prayers to the beautiful idol of Ganapati, AB whispered to Vivek “This is not the one”. Our search had not ended. Just then a couple of men walked in. We asked them about another Ganapati temple in the vicinity and also the location of Agasal village. They weren’t too sure of a temple, but they knew about the village and gave us rough directions. AB pulled out his wallet and showed them the photograph of the Ganapati idol, but they had no clue.

Now we set out on the road they had described. We were to travel some distance back and then return to this same spot for our onward journey to Sahasralinga, so we left AB’s car outside the temple and decided to carry on the search in just our vehicle. I was getting intermittent signal on my mobile, but could not see a road to the village. We spotted the turn mentioned by the men in the temple and as we turned in, we spotted a motorcycle approaching us from a distance. We stopped the car and decided to ask the rider for further directions. The area was desolate and probably we would not meet another soul until we reached the village (if we could find it). We got out of the car and waved down the bike. They were two of them on the bike and we asked them whether they knew about the village temple. AB showed them the photograph too. After a lot of discussion between themselves (in rapid fire Kannada), they explained a route to us. I had difficulty following their dialect of Kannada, but I gathered that the tar road would end at some point and then we would have to follow a mud road that went downhill. We set off.

The tar road ended, the mud road was as bumpy and dusty as you can imagine. Not a soul in sight, not a house or shop. The forest was dense and silent. And then the road bifurcated into two! Which one now? Both went downhill, but one of them appeared to go at a sharper gradient. So we took the steeper one. But after about a kilometre or so, the road kept getting worse and the shrubs and trees seemed to close in on either side. And then a sharp bend, sounds of an approaching vehicle... and what arrives in front - a huge JCB, an earth moving machine, blocking our entire path. We got out and asked the driver about the village. He said there was no village down that road, only denser forests.

So we had a unique experience of travelling reverse for almost a kilometre in the dense Sirsi forest with a huge JCB bearing down on us the entire path. Our 4x wheel drive sure came in handy here and AB was glad that he had left his car behind. We reached the bifurcation and then took the other path. Barely 100 meters away, we spotted a faded weather beaten milestone. I could decipher the alphabets 'A' and 'G' in Kannada! Yes! We were finally on the right track to Agasal.

We entered the sleepy village. There were just 3 or 4 houses and the road ended abruptly. Vivek noticed the temple just beyond where the road ended. We parked the car and walked to the temple. It was in fairly good condition, but locked and the interiors were pitch dark. There was a record of melodious shlokas playing softly from within. We peered in through the grill, but could not see anything at all. AB had a lost look around him as he said "I cannot remember whether this was the temple, I wish the door was open, I wish there was a light inside" there was a break in his voice and he looked away to hide his unshed tears. We stood in silence for a few minutes and offered our prayers and then started walking towards the car.

Just as we neared the car, we spotted a man dressed in traditional attire, holding a platter laden with coconuts, bananas and flowers walking in the direction of the temple. We spoke to him and tried to explain about our search. He was going in to perform the Puja. He did not seem too friendly, but we followed him as he opened the temple door and switched on the lights. The idol was indeed of Lord Ganesha, but not the one in the photograph. A little while later, the man's wife walked in with a bowl of 'Payasam' or kheer. She placed it inside the Sanctum as her husband continued with the Puja. She then turned to us to enquire about where we came from. On hearing my broken Kannada, she switched to Hindi, which was a relief and we could explain better as to why we came to this village in search of the temple. AB pulled out his wallet and showed her the photo. "Oh! This is the photo of the idol in our ancestral home!" She exclaimed! And then she asked AB his full name and it turned out that they shared the same surname. Her husband had finished the puja by then and joined us. She explained to him in Kannada and he looked at AB with surprise. They were actually long lost cousins!!!

They invited us to their home and offered us Prasad of the delicious Payasam. The man pulled out some old books and looking through them told us that many years back AB's father had deposited some money with the temple requesting that a puja be performed every year on AB's name. They used to perform the puja but they had no address to which they could send the prasad. AB was overcome with emotion. He wrote down his address for them and soon it was time for us to leave. We thanked them immensely for their hospitality and left.

We drove on to Sahasralinga and marvelled at the sculptures on the rocks on the river bed. Then AB drove on to Mumbai – a happy man and we returned to the farm.

My thoughts were on the seemingly strange obstacles that came our way, that delayed us more than we expected - the

long queues at the Marikamba temple, missing the left turn from the highway because we lost the mobile signal, the wait at the BatteGanapatiDevasthan, the wrong turn down the mud road until we came face to face with the JCB, and then finally waiting outside the locked temple for a long time before walking back to the car. If none of these delays had happened, we would have not met the couple and we would have not been able to unravel the mystery of the faded photograph in AB's wallet.

All was well and that ended well!

Maa Kaali ...

Maa Kaali...
O my Kaali Maa,
O my dark beautiful Goddess,
What is this Avatara?

You have thrown away
Your silken robes and ornaments,
And you stand in naked splendour.
Although your wild flowing tresses
Cover a part of it,
Your dazzling youthful Beauty
Blinds our eyes
Drape at least a shawl around you.

Look at us with merciful eyes, Maa,
Ohh... your red-shot eyes,
Brimming with fiery anger,
And your tongue glistening with blood!
We know that the tongue is held out
To catch every drop of Demon blood,
Which would spawn more Demons,
Yet it is frightful to watch, Maa.

Are you competing with your Lord?
You wear a necklace of skulls
And tie a garland of limbs around your waist,
Striking terror in the hearts of the beholder.

Look Maa, your Lord and Master
Has lain himself at your feet,
To make you aware.
Be careful, Maa,
Do not stamp on him,
For you know not your own Force.
Get down before his ribs crack.
We need both of you.

We cry out to you, O Maa,
The world is in dire distress.
Like Bhasmasura, this tiny germ that Man has created
Is devouring mankind itself.
Maa, do you not hear our pitiful cries?
You are our only Hope,
O Slayer of the Evil,
Come, Kaali Maa,
Come.

By Indu Gerasappe

Childhood Stories

BY SARAS RAO AND GAYATRI MADAN DUTT

On this year's Krishna Janmaashtami Day, both of us, although separated by a thousand kilometres between Bengaluru and Mumbai, remembered as if by telepathy, our Amma's bhajan that tells a story from Krishna's childhood.

Our early years are so precious to us all that we have bejewelled them in colours of magic. Remembering childhood as a special time, we have treasured the childhood stories of even our gods, saints and prophets.

Our maternal grandfather, whom we called Dada, and our Amma, were great admirers of Christ. They would narrate to us the much-cherished story of the birth of the Christ Child. His parents, Mother Mary heavily pregnant, had to go to their native town of Bethlehem in Judaea to pay their taxes and register themselves as citizens in the Roman census. It is here that Jesus was born. With no beds available, the child was placed in an animal feeding trough – a manger. Interestingly, Krishna's foster parents, Nanda and Mother Yashoda, heavily pregnant, had come to Mathura to also pay their taxes. At Mathura, a girl child was born to Yashoda. The doors of the prison in Mathura where Krishna was born opened magically. Father Vasudeva, with the flooded, storm-tossed Yamuna making a shallow passageway for him, carried child Krishna across and, as instructed by Lord Vishnu, exchanged him for Yashoda's baby girl. When Krishna's wicked uncle, Kamsa, arrived to kill Mother Devaki's eighth child, the baby girl transformed into Yogamaya Devi, Vishnu's Power of Delusion, and warned Kamsa that his destroyer was already born. Then she vanished. Just as King Kamsa then sent assassins to find and kill the child Krishna, the Roman-appointed ruler of Judaea, Herod, fearing the prediction that Christ would become the future King of the Jews and seize power from him, sent his men to destroy the child Jesus.

In Bethlehem, on that cold December night, fascinated sheep and cows gathered around Baby Jesus, warming him with their hay-scented breath, just as, in Gokul, fascinated cows stopped chewing their cud, and suckling calves stood still, letting their mothers' milk fall from their mouths, enchanted by the notes of Krishna's flute.

There are also charming stories about our saints and teachers. Ma Indira Devi, the disciple and spiritual daughter of Sri Dilip Kumar Roy, who was, in turn, the disciple of Sri Aurobindo, would release calves in her childhood home and let them drink the milk that her mother had reserved for the family, declaring that calves had fuller rights to their mothers' milk. She was an ardent devotee of Krishna and is believed to be the incarnation of Sant Meerabai. She would see visions of Meerabai dictating the words of new bhajans to her which Dilip Kumar Roy would set to music. One of them is the fine composition: '*Aisi laagi lagan, Meera ho gayi magan, Woh to gali-gali, Hari gunagaane lagee.*'

The Buddha's birth story tells that he slipped out of Queen Mayadevi's right side and began to walk immediately, a lotus flower springing up under each of the seven steps that he took. How intimately linked many world stories are, can be seen by these resemblances: when Mother Mayadevi felt the stirrings of birth, she is said to have clung for support to the branch of a *saa/* tree which bent down to give her aid. Mother Mary, in an early, little-known story, is said to have held on to the frond of a date palm which bent down to give her support as she gave birth to Jesus, after which the child was moved to a manger.

Swami Mahavira, upholder of ahimsa and non-injury, is said to have not moved at all in Mother Trishalaa's womb, so that she would experience no discomfort whatsoever; Trishalaa gave birth to him painlessly. The Holy Prophet Muhammad too is said to have been carried effortlessly by, and born painlessly to, Mother Amina.

It is told that the noble prophet who preached the virtues of 'good thoughts, good words and good deeds', Zarathustra, did not cry when he was born, but smiled and laughed in Mother Dughdhova's arms. The same story is told of child Guru Nanak Dev. The happiness he radiated made him the light of Mother Tripti's eyes and of all who saw him.

Sikhism, Hinduism and Islam, all, narrate the following story about their heroic figures: a teacher used to give his young students breakfast every morning. One day, he did not do this. Hours passed. The teacher continued giving his lessons, while the hungry students fidgetted restlessly. Finally, he gave them some fruits and told them to eat them in a place where nobody can see them. The students hid behind bushes, rocks, in caves and ate in relief. Only one student sat quietly, the fruits lying uneaten in his hands. "Why haven't you done as I said?" the teacher asked. The future Guru/Teacher/Prophet replied, "Master, there is no place where God cannot see me."

Our Dada and Amma adorned our childhood with the '*cheldpanaa kaaniyo*' of the gods. Dada would narrate: Once, Child Rama looked up at the sky and saw the silvery moon. I want that toy up there, he said. It's very far away, little one, Mother Kaushalya explained. Rama began to cry. I do want it. Please get it for me. A wise minister brought a mirror and so positioned it on Rama's lap that the disc of the moon was reflected perfectly in it. Tears turned to laughter and Rama was pacified.

The mango became our most favourite fruit by special association with these stories: Child Hanuman, mistaking the sun for a ripe mango, leapt up to pluck it out of heaven, to Lord Surya's great alarm; the children Ganesha and Kartikeya were challenged by their parents, Shiva and Parvati, to circle the world three times. The winner would receive the reward of a deliciously golden mango. Kartikeya mounted his peacock

and set out at once. Plump Ganesha, whose mount was only the humble terrestrial mouse, circumambulated his parents three times, for they were the world to him. Ganesha won the 'mango prize', to Kartikeya's displeasure.

Krishna's childhood pranks are in a class of their own. Today we know that children could be naturally wired to eat mud in order to boost their immunity. When Yashoda caught Child Krishna doing this, she reprimanded him. Krishna denied having eaten mud, just as he had often denied having stolen and eaten butter, innocently saying in the blind Saint Surdasa's immortal words: *Maiyyaa mori, Main nahin maakhan khaayo*.

Open your mouth, you naughty mud eater, Yashoda sternly ordered. When Krishna did, Yashoda saw the entire universe in his mouth, leaving her reeling. Krishna made her immediately forget what she had seen, and returned from being divine to being her ordinary, mischievous kid, and tearfully accepted a sound spanking in the bargain.

But among the most unusual of Krishna's childhood stories is described, as we mentioned earlier, in the Kannada bhajan our Amma used to sing, which we both remembered on Janmaashtami Day this year. It is a *kriti* of Saint Purandara Dasa which was featured in a Kannada film named 'Anuradha'.

When children become too mischievous, mothers have to resort to grimly cautioning them that they will call some fearsome being or authority-figure to come and straighten them out. It is most often their father: *Raaba, haanv Pappaa ka saangta pale*. Our neighbour used to tell her son when he

was very naughty that the samosa man, who came at 'the witching hour' of dusk every day to sell samosas from a big tin, would catch him and take him away inside his tin. Even a cat comes in handy! We once heard a Tamilian lady calling out in front of her grandson who wouldn't eat his food: *Poone, poone, ingevaa. Indapayyan paara*. (Cat, cat – come here. See (the antics of) this boy.) A Punjabi lady once warningly told her little daughter, *Khaana khaao, nahin to cat aayegaa, ca!* Another Mother's Ally is, of course, Sholay's Gabbar Singh.

In the film 'Anuradha' released in 1967, Krishna is shown begging Yashoda: "*Gummana kariyadire, Amma. Mother, please don't call the ghongo (or bogey-man). I won't pester you for milk. I won't go near the cowherdresses and cover their eyes with my hands. I'll eat neither butter nor mud. I won't go near (and dangerously peep into) wells. I'll sit before you like an angel. Gummana kariyadire, Amma. Please don't call the bogey-man, Mother.*" Hearing these assurances, Yashoda, played by our Saraswat heroine of yesteryears, Pandhari Bai, who also produced the film, is appeased, and affectionately embraces the child Purandhara Vitthala, the Lord of the Universe.

Our Amma sang this song on Gokulaashtami Day at the Chitrapur Math, Bengaluru, in the early 1980s. It so delighted the listeners that many came to learn the bhajan from her. The childhood stories of the saints, prophets and gods draw them even closer to our hearts.

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Aftermath of the Pandemic Crisis: Revival and Transform in New phase

BY SAMVITA HARIDAS

For a country's development, the "Growth" factor plays a crucial role. The aggregate demand of the country has fallen to a great extent. Consumers are focusing on needs for daily survival. Luxury goods are isolated from consumers' minds as unemployment and loosing of jobs are in line. People are in no situation to buy goods on loan and EMI's, even after banks providing them with low interest rate loans. As product buying with loan at this point becomes easy but there might be defaults in the system or chain of payment. The banks are worried as there are less people who are now accepting loans on the contrary of existing deposits. Even after a product is bought at defaulting risk, this can increase the risk for banks of increasing NPA's (Non Performing Asset).

Currently people have to focus on their 'Survival' and 'Health'. 'Survival' prioritises 'Food' as the need of the hour. During such calamities the most important factor is to provide access for abundant food and greens. Transformation of agriculture with new technologies is to be worked on by the governments. This pandemic has taught the countries that none of them were ready, when it comes to health infrastructure, health coverage, supply during casualties, etc. Countries should take decisions by taking environment into consideration. Greener Technology should be embraced by countries to continue the demand supply chain without disruptions during such situations. It's always said that as an agriculture-intensive country, India should focus on prioritising major transformations in budget structure, upgradation of traditional methods and expose farmers to easier ways of farming. Such transformations will lead the country to greener potential and will ensure returns with healthier citizens and profit maximisation from exports.

With work-from-home being the latest trend not only for employees but also for the education sector which is building its formation on online websites and online teaching. Urban areas are eligible to meet the requirements when it comes to the Internet and technology. Rural areas, not being exposed to networks and technological transformations, are left behind. The government should decrease the widening gap between rural and urban areas. The norms of the pandemic are to be followed in the aftermath to take precautions. While in the living scenario, all the work is done via internet without having to step out for people's safety and precautions. The outcome of this is crystal clear for urban areas being upgraded with technology but rural areas are not that advanced to enjoy the same privileges as urban areas. Rural areas are to be facilitated with modern technologies by educating them of online working. Some Villages have a single bank which apparently causes crowding. With proper

education and access to technology, people in the rural area can also benefit. Government should now focus more on development of rural area and work towards making it equivalent to urban areas. Technological Infrastructure will boost the rural areas to reach the mark and will help them to succeed in overall transformation. While urban areas are full of developments with infrastructure of high profiled buildings and crowded at every step, rural areas are to be built with the motive of Green Infrastructural Technology which will stabilise the environment between urban and rural areas.

The much needed balance between Urban and Rural will revive the country into new boosting. The government should provide latest facilities of technology with fewer limits to rural areas which will make it easier for them to gain their potentials. For instance, a bank may provide withdrawal limit for urban areas with INR 4000/- per day as per the earning scale of urban. It should provide withdrawal limit in rural areas as per the scale of earning in the village. The widening gap between them will create criminals and criminal offences which will affect the society at whole. As the prevailing scenario has shown trends of increasing unemployment that has been affecting many lives, with new technological revisions the employment of unemployed can be increased in the rural areas. Agriculture with simplified technologies will trigger interest into the generation and boost employment making it a huge chain. Structural transformations for rural should be the pointer for budgets in the coming years.

Taxation being one of the sources of Profits for the government is a necessary component to be earned. Many products in the markets are taxed and citizens are also asked to pay taxes out of their profits earned. In the current situation, survival being the main motive and earning money for a long term being seemingly difficult, after the pandemic, the government should decrease the tax burden on citizens and levy high taxation on the super-rich profits earned by the rich. Tax levied on super-rich profits will help the government use it for reviving the Indian economy's money flow.

As the government has spent most of its money on immediate transformations that were required during this pandemic, Fiscal and Monetary policies are unable to correct the economy with less money." These profits can be poured in for fiscal revival of economy to boost aggregate demand.

Cashless Economy was just a mere dream to achieve in India. India with many drawbacks would have had to struggle to make it or declare it a Cashless Economy. Covid-19 accelerated the Digital platform of India. According to the sources of Reserve Bank of India, "India is clocking around

100 million digital transactions a day". This figure is five-folds greater than the numbers in 2016. As per the RBI's predictions they are expecting these numbers to increase by making it 1.5 billion transactions a day. Unified Payment Interface (UPI), a real time payment system developed by the National Payments Corporation of India and monitored by RBI has made a technological advancement and foundation for "Digital India". Here I would like to suggest to the Government of India to increase technological base in rural areas to make them a part of this platform. With the advancement in technology for rural areas it will help in increasing the Aggregate Demand of the country. Online shopping and digital platforms will help rural areas to enjoy the amenities and services similar to urban areas. Exploitation of rural areas will decrease with proper education of development in technology and its usage. Providing technological education to rural areas will help increase employment of people with technological knowledge. Coverage and demand for IT engineers will increase with advancement in the rural areas.

Amid the chaos, the countries should now identify the disruptions caused in the system and should focus on transforming the variables of Food and Health. The upcoming industry that will break the human chain or will get people unemployed is the "ROBOTIC INDUSTRY". Artificial Intelligence is on its way to reach every sector for changing the world from Human to Machines. Virus is just the reason to make this huge change in the world.

For countries like India, being a Labour Intensive country it should balance the chemistry of Human and Machine - machines that will help labourers, workers and employees reach their targets and make working faster and easier.

My suggestion and urge to all the countries, the IAEA (International Atomic Energy Agency) and the UN are to keep a track on the activities of each and every country's Nuclear activities and other Researches. As Corona Virus is the new weapon called Biological War Weapon which is as destructive as a Nuclear attack and a Cyber Attack, every country's activities should be closely inspected so that no country should use destructive ways to grow and reach its goals. Cyber Security functions and algorithms of nuclear and other destructions should be scrutinised, so that it does not fall into the wrong hands.

After the Novel Corona Virus, I would like to predict the emergence of immense Pandemic that may hit humans anytime soon in the future.

Samvita Haridas is daughter of Sharad and Usha Haridas and an avid blogger. She writes blogs on Economics. Her main motive is to try and study the economic issues and suggest solutions from her perspective through her blogs. Her blog <https://thesamvitasharadharidas.wordpress.com/> has more such informative articles. She can be contacted at samvitaharidas23@gmail.com and at 8454849999.

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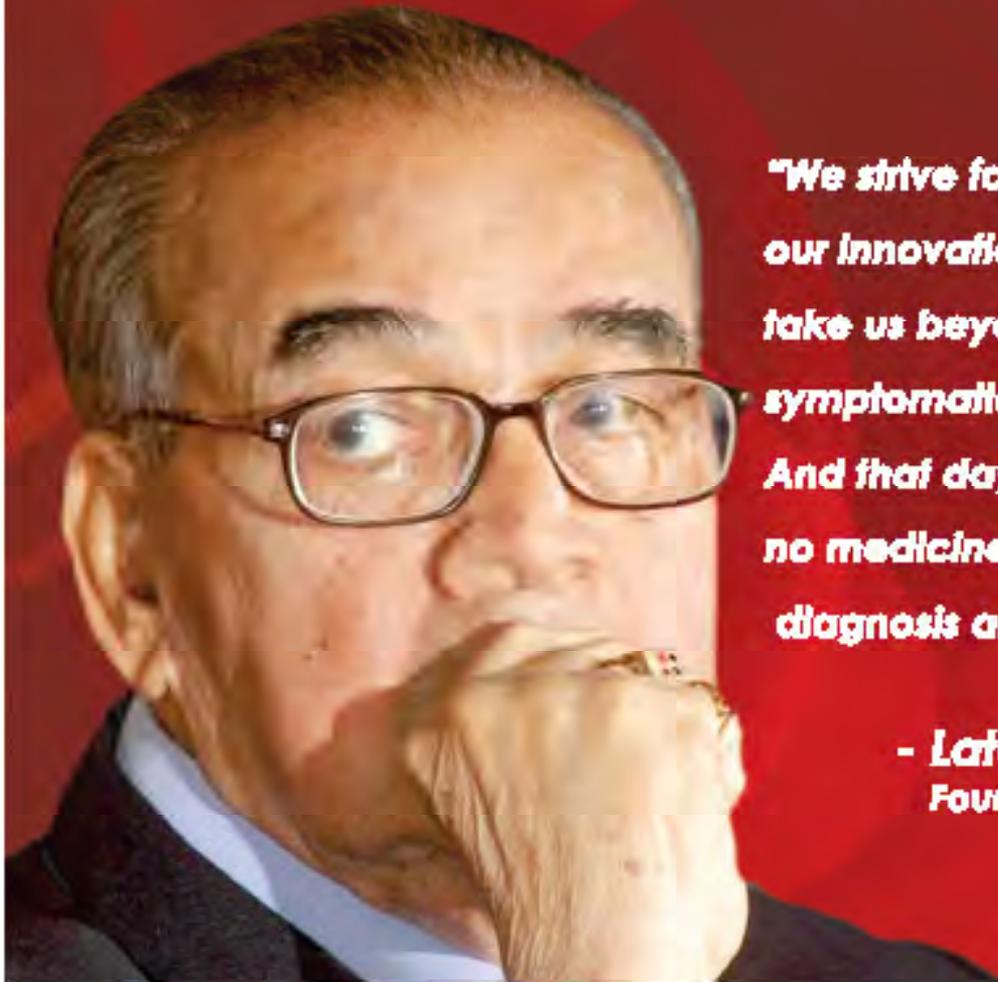
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Parisevanam

From ‘monkeying’ around as a camera person, working-round-the-clock as a News Channel honcho, to initiating creative sparks on our website www.chitrapurmath.net, team-head SHANTISH NAYEL declares that, thanks to our Inspirational and Dynamic Mathadhipati- our Beloved Swamiji, “The Journey Has Been Magical”...

1999, Delhi : We heard that our Mathadhipati -H.H. Sadyojat Shankarashram Swamiji was coming for a short camp. The news electrified all Amchis of Delhi and people like me, who had grown up in the years when the Math was a distant destination and memory threw up misty images of having *Darshan* of our Parama Guru - H. H. Parijnanashram Swamiji III in the room on the first floor of the Math. I really did not know how to react to the news that our Mathadhipati would be Blessing us with a visit. For, after a Masters in Mass Communications, I was working with a News Channel and the job kept me dreadfully busy. My passion was camera, so I was pretty much on the frontline of News gathering, which meant the timings were totally unpredictable.



H.H. Swamiji’s visit is etched in my mind, because I was hopping around clicking pictures at every possible opportunity and also trying hard to video tape everything I could simultaneously (The slang-term ‘Monkey’ comes to mind, which is used in Television News to describe camera persons.) HH Swamiji, patient as ever, graciously granted interviews to everyone from the Delhi Sabha who sought an audience and thus happened the first meeting. I do remember experiencing a sense of awe as we went in, for I had never come face-to-face with such an embodiment of Holiness before this. I was simply unprepared. The harsh, hard-as-nails, dry-as-bones world of Television News had only brought me before ‘Godmen’ of dubious distinction, or people with reputations one does not mention in polite company. All of that was washed away in that first meeting. My first impression was the same as it is today... I felt a radiance,

a calm, something unique about that measured manner of speaking, that confident demeanour, something that whispered of another-worldly resonance... and of course, the most obvious observation...our Swamiji is so young!

As my work got progressively hectic, I could



snprecious little time to participate in Math activities. Meanwhile, H.H. Swamiji’s Love and Concern had engulfed the community and His healing touch met with a grateful, adoring *samaja*. The initial audio CDs with Swamiji’s *bhajans* started appearing, then the *Swadhyaya*-s, *Ashirvachan*-s and later, videos too. Our children - Vaibhav and Jayati, born in the mid-90s, grew up to the hum of these playing in the background all the time. My wife Sandhya, the pillar around whom our household revolved, maintained her *sadhana* through thick and thin, making sure the new-found connect with the Math was kept alive. Be it

Blessed are we by the *Gurushakti* of a hallowed *Parampara*, that guides our community and forever protects it ... In 1997, it blessed us with a young and dynamic Guru. With His blazing advent, the sunshine on our spiritual path became brighter, giving fresh impetus to our *sadhana* and exuding an ever-present warmth to comfort each and every person who sought counsel.

paying *Vantiga* regularly, observing festivals, offering *seva*-s, and making sure we paid regular visits to H.H. Swamiji whenever possible. I was never a multi-dimensional person who could skilfully juggle the material and spiritual, but, thankfully, Sandhya was.

So when the time came for Vaibhav’s *Upanayanam*, we happily made our way to Shirali. Once again, we had the chance to meet with H.H. Swamiji, whose ever-present smile, and twinkling eyes had, by now, become the screen saver of our mind’s eye. It was then that I received *mantradeeksha*.

Cut to Bengaluru, September 2018. We moved lock, stock and barrel from Delhi. I had tired of the TV News

~ ~ ~ ~ ~ Parisevanam ~ ~ ~ ~ ~

industry and sworn off that line of work for good. A short-term assignment in Hyderabad had also been completed. I had finally figured out, that there really is a lot more that the nation wants to know. Since 2014, Jaishankar Bondal maam and I had been running a website called www.chitrapurebooks.com. Objective? Converting out-of-print books written by Amchis into e-books and making them available for free downloading. As an extension of that, we had also created a database of books written by Amchis and were startled to document well over 3,000, and this, only by searching online!

Around the time we moved to Bengaluru, that website had already received several queries requesting that the iconic monthly-*The Chitrapur Sunbeam (Ravikiran)* be digitised and made available. Sandhya and Rajeshwari Hemmadi pachi suggested that I put my experience to work, this time for the Math, and we reached out to H.H. Swamiji for Blessings to embark on the project. That was my first step into doing anything directly in *seva*. There were several starts and stops, a couple of complete write-offs, scanner tests, some purchases till we were finally on our way. In September 2019, just as we were completing digitising the first 25 years of *The Chitrapur Sunbeam*, almost on cue, it happened...

Sandhya and I were suddenly called by H.H.Swamij to be part of the Website Management Committee to revitalise that platform. Soon, thanks to Pujya Swamiji again, we had a full-fledged team with content writers, designers, editors... *et al*. Meetings were held at every possible opportunity in Shirali, Karla, Vittla, Bengaluru. Through these long meetings, I suddenly became acutely aware of things I had never paid a thought to. To start with, it was impossible to expect HH Swamiji to take a break. He can go from one meeting into another with premium alertness, focus and drive. That is what inspired and continues to inspire all of us.

Some of us would find even a single meeting taxing, for the level of intensity it packed, but not Swamiji. The level of detail that Swamiji expected us to be prepared with was often surpassed by the incisiveness of the questions we faced from Him. Sure, there were tea breaks and Daya maam's *dosa*-s now and then, but through all of that, the single-minded focus on the eye of the fish was never lost. Strengthened by His hands-on approach and a well-defined roadmap, the Committee jumped into deepening and expanding the content on www.chitrapurmath.net from mid-March 2020.... which proved to be **the** time to begin- just before the COVID19 lockdown was announced. With a team that brought in diverse experience and skills, and the ever-present

Guidance of H.H. Swamiji, we started out on an exciting road that will hopefully make the website a prized portal to our Math, the *Guruparampara* and the abundance showered on us in so many ways, by our beloved and tireless Guru.

The journey since then has been magical, even shockingly serendipitous. Here are some of the things that have happened on the website since March 2020: From the point where we used to receive 500 pageviews a day, we now get over 3,000. A new section named *Pariprashnah* where HH Swamiji's experiences are shared in His own handwriting was launched on Guru Purnima -5th July 2020; The first 10 years of the *Chitrapur Sunbeam* are now available on the website along with the most recent ones; The Shri *Chitrapur Guruparampara Charitra Pathana* and *Shravana* audio is now available; Sudha Tinaikar pachi's talks on the *Bhagavadgita* are webcast live every Wednesday; a new Little Ravikiran page section has been added; A new episode of the video series-*Navaspandana*-containing choice excerpts from Swamiji's *Ashirvachans* on select topics, enjoyed by children and adults alike, is released every Thursday; *Kallolah* is another episodic Sanskrit-Konkani-English series, enjoyed by children and adults alike, introduced recently. The entire SCM Audio series (totalling over 2Gb) of *Bhajan*-s and *Stotra*-s in H.H. Swamiji's voice is available on the website too. Apart from this, dozens of videos, articles, audio clips have also been added since March 2020.

At the beginning of this piece I had mentioned the rather hazy memories of the Math I had carried through the first 3 decades of my life. I look at my children today and cannot believe what a delightfully contrasting collage of lively, colourful and happy images they will carry through their lives: of a Math that is constantly buzzing with spiritual activity, outreach programmes that bring succour to surrounding communities, *Prarthana Varga*, *Yuvadhara*, *Samvit Sudha*, *Parimochana*, *Sabha*-s that move from one activity to another through the year...

The list is long, this is the inventory (...and still counting) that all Saraswat children have inherited as part of their proud heritage. It gladdens the heart to know that our strong-rooted children will step into the wide world, confident of their identity and fortunate to be the beneficiaries of a hoary 3-century- plus spiritual tradition that has found new life in the Holy Hands of Parama Pujya Sadyojat Shankarashram Swamiji -a Mathadhipati who, like all the 10 Mahatmas who preceded Him, has surrendered His All in *seva* of the Math, the sacred *Guruparampara* and the spiritual uplift of the *samaja*.

Examination Results 2020

10th Standard



Aarti Gersappa



Amogh Kodange



Anant Khambadkone



Ananya Padubidri



Disha Sirur



Ishan Kadle



Malhar Vaze



Rhea Karnad



Samvit Mavinkurve



Shivani Girish Bhat

12th Standard



Aditi Chandavarkar



Advait Karnad



Amruta Sawant



Arundhathi Divgi

Graduation



Rohan Puthli

Post graduation



Dr. Shreya Kunder

Examination Results

We Congratulate the following students and wish them all the best!

10th Standard

Aarti Ravindra Gersappa, Mumbai (SSCE) - 95.2%.

Amogh Gautam Kodange, Bangalore (SSLCE) - **100% 1st Rank**

Ameey S. Bellare, Bengaluru (SSLCE) - 87.84%

Anant Ravi Khambadkone, Dandeli (SSLCE) - 96.64%

Ananya Anup Rao Padubidri, Mangalore (SSLC) - 98%

Aushree Vinay Koppikar, Mumbai (SSLCE) - 73%

Disha Sujay Sirur, Pune (SSCE) - 96%

Ishan Aditya Kadle, Mumbai (ICSE) - 91.66%

Malhar Kishor Vaze, Mumbai (SSCE) - 82.6%

Rhea Manoj Karnad (ICSE) - 97.66%

Samvit Sachidanand Mavinkurve, Thane (ICE) Distinction

Shivani Girish Bhat, Mumbai (ICSE) - 95.2%

(In History 100/100)

12th Standard

Aditi Prasad Chandavarkar, Bengaluru (ISE) - 92.6%

Advait Naganand Karnad, Mumbai (CBSE) - 95.2%

Amruta Arvind Sawant, Mumbai (HSCE) - 86.46%

Arundhati Ashwin Divgi, Al Khobar Shamaliah, Kingdom of Saudi Arabia (CBSE) - 91%

Graduation

Rohan Sanjay Puthli - Graduation of Hospitality and Catering Course (Special needs category)

Post graduation

Dr. Shreya Kunder (now Shreya Prashant) secured gold medal in MD (Radiation oncology) from Tata Memorial Hospital Mumbai.

From Our Archives

Cupid's Curse

RAMKUMAR S MALLAPUR

(Published in October 1971)

When my bird doth cross my path
My hand runs to my heart
To feel the source of weightlessness
To gauge the intensity of tremors
My tongue refuses to behave in my jar
So nearyes yet so far
Fumbling with words, tumbling with manners
I earn for myself a condolence smile
And get the message in a while
Thus I retreat with a humble glance
Smiling foolishly, waving adios to that one chance
And once again I decide to rehearse
To get even with the Cupid's curse

Kiddies Corner

My Dream

By ANAYA ADEEP SHIRALI, 10 YEARS

I once had a dream. The best dream ever! It goes like this.....

I was reading a book when I thought I saw one of the pictures move. Lisa, the character in my book came to life and was actually moving! She waved at me and when she spoke, speech bubbles were saying, "Hi! Would you like to come with me to the beautiful garden across the street?" I asked her, "How do I do that?" She said, "Come, I'll show you!" She held out her hand and said, "Hold my hand, quick!"

I held her hand and she pulled me into the book. I screamed, "Whoa!!" I looked up and saw the same words I was reading before! I saw clouds that were pink and the air smelt sweet. I was in Candyland! Did I mention I love chocolate? I have a sweet tooth. Sorry, where was I? Ahh...yes! I jumped as high as I could and touched the delicate pink flowers. Lisa pulled me towards the garden. She motioned me to sit on a bench. She told me, "We are the only ones here who aren't made of chocolate."

I looked around and saw that everybody was playing, but I slowly realized that all the people were made of gingerbread. Their clothes were made of icing. I asked her, "Are animals also made of candy?" "Yes. Animals are not the only ones. Everything else here is also made of candy. Gummy Bears, Kakow Koalas, Candy Cats, Liquorice Lions, Jelly Jaguar, Dairy Milk Duck, Tutti-Frutti Tiger, Marshmallow Monkey, Bubble Gum Bear and more." But I wasn't listening to her. I was really hungry and drooling.

I asked Lisa to take me to a restaurant. She said, "Ok. There's one near Candy Avenue." "Is the food also made of chocolate and candy?" I asked. "Yes. Noodles, burgers, sandwiches and everything is made of candy." We hired a taxi to take us down to Candylicious Restaurant. After having my fill, I went to Hotel Milkyway. I yawned and said to myself, "Time to hit the hay!" I slept soundly.

Then suddenly, I heard an alarm clock ringing. I got up and rubbed my eyes. I heard my mom calling, "Anaya, breakfast is ready!" I realised that it was all just a dream.

The End

Matrubhakti miti Devu Pavlo

BY NALINI S. NADKARNI, KANDIVLI(E), MUMBAI

(Author's note: The names used in the article are fictitious.)

Many of us may have read in the Shakespearean drama 'Merchant of Venice', how Portia's eloquent speech in the judicial court saved Antonio's life from the clutches of the wicked Shylock. Likewise, from the said writer's drama "Julius Caesar", how the heart rending speech of Mark Anthony over Caesar's body won the people's sympathy towards Julius Caesar.

I have heard of an eloquent speech of a school boy which changed the destiny of a couple, and made two families happy! Some decades back, a rich philanthropist Mr Narsing Rao Upadhyay built a temple in his native village. The 'udghaatan' ceremony, being a unique function, many people from nearby villages and towns attended it, because, in those days, entertainment programmes were rare, being held only during school gatherings and bhajan groups were not heard of.

Vivek Pandit, a boy from that village was good at studies. He was in the Matric Class in a school in a big town, as there was no school in his village. He had just won a prize in an inter-school elocution competition. So he was invited to give a speech at the temple function. He spoke so eloquently, on 'Matrubhakti', that many people including Mr Narsing Rao's daughter, Sudha, were moved by it; in fact, Sudha fell in love with Vivek at first sight! As, however, they were too young to be married, the marriage was performed after a couple of years, when Vivek was in college.

After Vivek's graduation, Mr Narsing Rao financed the couple to go abroad for higher studies. On completion of Vivek's studies, there, when they returned to India, Vivek got a very good job here, and they lived happily ever after.

Nalini Nadkarni, 94 years, is passionate about writing stories, articles, poems in English and Konkani. Her work has been aired on AIR and has been enacted at the Konkani Sammelan (USA). She has contributed articles to the Women's Era Magazine and has been honoured by the Mahila Samaj for her literary work.

ANNOUNCEMENT

In an effort to know more about the authors and to build greater connectivity between the contributors of articles and the readers, we have started adding "Author details" at the end of the articles. In this feature, we print a few lines that the author would like to share about himself/herself with our readers along with the contact details. This feature, although not mandatory, will be a regular one from now on. We request the authors to add author details at the end of their articles henceforth. We look forward to further strengthen our bond with this new feature.

... Editorial Committee

Passion leads to Progress - 'Love your WORK'

BY MAYUR KALBAG

If you want to become successful in the organization then the first thing you must develop and strengthen in yourself is an extremely strong and deep emotion of love. I am speaking about the love that you must feel for each and every aspect of your work. Whether a Monday or a Friday or any month of the year; the love for your work should be at its highest and deepest. Love in this context relates to the 3 'D's' and these are namely, Devotion, Dedication & Determination!

I have seen the best of engineers and accountants performing at their lowest levels of output. Some of them have even been asked to leave the organization based upon their lack of professional passion and thereby a below par performance. This drop and deterioration in their work is not only because of their lack of determination and dedication and also because, fundamentally, these employees had lost their love and passion for their work.

The word 'love' that I am referring to is truly the way an employee becomes intensely devoted, dedicated and determined towards achieving excellence in each and every aspect of his or her work despite the challenges and obstacles. I know there will be justifiable reasons for losing interest and inspiration with respect to the work you do, reasons such as a 'difficult' boss, challenging targets or budgets, extremely high expectations from your seniors as well as feelings of boredom due to repetitiveness and monotony in work. Despite this, it is the manner in which you deal with these 'reasons' that will deepen your love and passion for your work. If you are experiencing monotony and boredom then one of the ways to battle it is to become more creative and innovative. Try doing the same work in a different way. Apart from this, if you feel that your kind of work has little or no scope for becoming creative then you could and should start developing more knowledge and gaining further expertise with respect to your work. Try your best to not let the love and passion for your work dip even to the slightest. The day you decide to change your attitude from being a disinterested or dispassionate employee towards transforming yourself into someone who is passionate, progressive and proactive you will see yourself steadily rising in your career! I believe it is time that we fall in love... with our work and make each day at office the most exciting and exuberant.

Mayur is an International Trainer & Transformation Coach since 2001. He is on the panel of the Confederation of Indian Industry (C.I.I.) and the Bombay Chambers of Commerce & Industry (BCCI). He is also the Consulting Columnist with FIJI SUN Newspaper and has also authored several books. Mayur's book Adventures of Poorna recently won The Indian Literary Awards 2020 for Best Book-Jury. He can be contacted at mayurkalbag@hotmail.com.

Here and There

Bengaluru: Special programmes: On the occasion of Gokulashtami, Krishna idol was beautifully decorated and pre-recorded mhanti-s were rendered on all the days from August 4th to 12th. The sadhaka-s also rendered mhanti-s from home with the help of the sequence and scanned copies circulated by Smt Anupama Chandavarkar pachi to the sadhaka-s. Samaradhana of Parama Puja Shrimat Parijnanashrama Swamiji III was observed with Ashtavadhana seva and Bhashya Pathana was rendered by the participants from home. Geeta Pathana was rendered from home by the sadhaka-s from 15th to 21st August. On August 21st, on the occasion of Swarna Gouri Vrata and Samaradhana of Parama Puja Shrimat Anadashrama Swamiji, Deepalankara and mouna was observed in the Math in the presence of the caretaker Shri Dinesh Savanal mam and Ved Shri Vijay Karnad Bhat mam and the other sadhaka-s participated in the same from home. Ashtavadhana Seva was also rendered on this occasion. Bhashya Pathana was also rendered by the participants on this occasion by the sadhaka-s from home. On 2nd September, Ashtavadhana Seva was performed on the occasion of *Seemollanghana*, the concluding day of Chaturmasa Vrata.

Varga activities: On 8th Aug, 2 yuvas performed live in Ghar-aana online concert and 8 yuvas participated in the Manthan session via WhatsApp. As part of the 5>6 series, yuvas also participated in the 4 webinars on "Equity and Mutual Funds"(9th Aug), "Improving Health and Immunity" (16th Aug), "Madhubani Art" (23rd Aug) and "Fitness with Martial Arts" (30th Aug).

Regular activities: Daily morning puja-s and evening puja-s on Monday-s, Thursday-s and Friday-s were performed by *Grihastha*-s. Durga Namaskar was performed every Friday by Ved Shri Vijay Karnad Bhatmam with assistance of Shri Dinesh Savanal mam. Sadhaka-s participated in stotra pathana and the regular activities. The series of talks "The Bhagavadgita Talks-by Smt Dr Sudha Tinaikar" commenced online on Shri Chitrapur Math website from 3rd June and is held every Wednesday. Geervana Pratishtha as well as Prarthana classes are being conducted online.

Reported by Saikrupa Nalkur

Thane: Samaradhana of Parama Puja Shrimat Parijnanashram Swamiji (III) was observed by Thane Sabha on Friday, 7th August. The event was hosted by Smt. Shreya Mavinkurve on Google Meet. Around 58 sadhakas had the privilege of attending this event and becoming recipients of Puja Swamiji's Benign Grace. The event saw enthusiastic participation from all age groups across Thane Sabha, including Prarthana Varga children and Yuvas. They recited stotras and sang bhajans. They concluded the evening with the Deepa Namaskar.

Samaradhana of Parama Puja Shrimat Anandashram Swamiji was observed on Friday, 21st August. Through this event, which was hosted by Smt. Vaishali Koppikar on Google Meet, around 30 sadhakas were blessed with the opportunity of spending a blissful evening together in Guru Smarana. The sadhakas, including children from the Prarthana Varga and Yuvas, recited stotras and sang bhajans. Smt. Geeta Gulvady warmed the hearts of the sadhakas with her soulful bhajans. Smt. Sujata Kalawar read out a chapter on the life of Puja Swamiji from the Shri Chitrapur Guruparampara Charitra. Smt. Shailaja Ganguly recounted wondrous experiences related to our revered Gurus. An interesting excerpt from an article on Puja Anandashram Swamiji revealing His wit and keen sense of observation was read out by Smt. Vijaya Nadkarni. The evening was concluded with the *Deepa Namaskar* followed by *Arati*.

Vishesha Sadhana was performed by 52 Thane Sabha sadhakas during the auspicious *Chaturmasa* period. The completed Vishesha Sadhana was offered at the Lotus feet of Parama Poojya Swamiji on *Seemollanghana* day (2nd September).

Reported by Namrata Heranjal

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DOMESTIC TIDINGS

MARRIAGES

We congratulate the young couples:

- Aug 3 : Yamini Narendra Bellare with Nirmal Vijay Shende at San Francisco
Aug 30 : Meghana Satish Kelkar with Sarang Milind Mahajan at Pune

OBITUARIES

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

- May 28 : Gurudutt Krishnarao Nadkarni (88) at Kolhapur
Jul 29 : Basrur Anand Rao, (78) at Chennai
Aug 6 : Udiaver Nagaraj Rao (85) at Chennai
Aug 11 : Sharada Sridhar Taggerse (88) at Bengaluru
Aug 11 : Radhakrishna Kumble (67) at Vapi
Aug 18 : Sridhar Laxmanrao Taggerse(90) at Bengaluru
Aug 27 : Sadanand Narayan Vaknalli (79) at Kalyan, Mumbai
Aug 30 : Ratnakar Nagesh Gokarn (86) at Mumbai
Aug 31 : Sadashiv N Kulkarni (74) at Talmakiwadi, Mumbai
Sept 1 : Sharad Ratnakar Benegal (74) at Talmakiwadi, Mumbai
Sept 5 : Prabhakar Rao Subbarao Alekal (82) at Mumbai
Sept 5 : Chandragiri Dinaker Rao (C D Rao) (82) at Austin, USA
Sept 7 : Pramod Amrith Kolpe (75) at Virar
Sept 7 : Pandit V. G. (Narhari) Karnad (96) at Andheri (Mumbai)
Sept 9 : Giridhar Ramavallabh Haridas (80) (a.k.a. Sunil) at Bangalore
Sept 11 : Meera Ramdas Shirali (93) at Mumbai
Sept 12 : Suman Gurudutt Nadkarni (83) at Kolhapur
Sept 16 : Shivshankar R Nayampally (72) at Navi Mumbai
Sept 17 : Dr Vivekananda (Bab) Ambadas Vinekar (86) at Bangalore
Sept 17 : Gurudutt Kalambi (85) at Bangalore
Sept 21 : Prashant Bhaskar Kodical (79) of Andheri (West) at Mumbai
Sept 27 : Chitra Venugopal Bellare (86) in Boston, USA

To Our Most Adorable Teachers

To that Knowledge,
which is the manifestation of the Eternal,
To that Knowledge,
which is our first stepping stone of life,
To that Knowledge,
which is the path to reach our goal of life,
To that Knowledge and its expert Teachers,
our humble Salutations!

To that Knowledge, which enlightens us,
To that Knowledge,
which brightens our mind from the darkness of evil,
To that Knowledge,
which is used by mankind to serve itself,
To that Knowledge and its expert Teachers,
our humble Salutations!

Eternally present in all beings,
Destroying the roots of ignorance,
Laying the foundation of happiness and bliss,
To such compassionate Teachers,
our humble Salutations!

To those who teach directly and to those who do so indirectly,
To those who help us transcend our limitations,
By teaching all that can be taught and all that can't be,
To such vibrant teachers, our humble Salutations!

You teach the knowledge Divine,
You illuminate the deluded mind,
May our mind, with knowledge shine,
May bliss come to you, the nurturer of mankind.
Such is our wish!
Such is our prayer!!

By Samvit Mavinkurve

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