



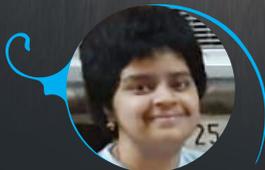
A Refreshing Rangoli



Rangoli artwork recreated by budding artists of Talmaki Wadi



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Bhalerao



Vaishnavi
Chinchankar



Rasika
Kavatkar



Leena
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Kanara Saraswat

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Talmakiwadi, Near Talmaki Chowk,
J.D. Marg, Mumbai 400007

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

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e-mail: editor@kanarasaraswat.in
kanara_saraswat@hotmail.com
(For Publication in the Magazine)

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

President: **Praveen P. Kadle**
Vice President: **Kishore Masurkar**
Chairman: **Jairam Khambadkone**

MEMBERS OF THE EDITORIAL COMMITTEE

Editor: **Devyani Bijoor**
Associate Editor: **Uday A. Mankikar**
Editorial Committee:
Smita Mavinkurve
Anjali Burde
Swati Puthli
Computer Composing:
Sujata V. Masurkar

Cover page design and book compiling

Roopali Kapnadak Sawant (Printeresting)

KSA Telephone: (022) 2380 2263

KSA Holiday Home, Nashik:

Tel: 0253-2580575 / 0253-2315881

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DONATIONS RECEIVED

Kanara Saraswat Association is grateful to the following donors:

Medical Emergency Fund

Ashok Venkatrao Gulvady Rs1,00,000/-
(In m/o parents Venkatrao Gulvady and Vatsala Gulvady)

Covid 19 Financial Aid

Udaya Manjeshwar Rs 5000/-



KSA-CSN Website database

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?!

CSN (Chitrapur Saraswat Network)

CSN intends forming panels of experts to offer Pro Bono advice to existing and aspiring Entrepreneurs to help resolve their problems and find solutions to hurdles which prevent them from growing their businesses. Proposed panels are:

- ▶ **Taxation**
- ▶ **Finance**
- ▶ **Risk Management**
- ▶ **HR**
- ▶ **Legal**
- ▶ **Product Manufacturing and IT solutions**
- ▶ **Marketing, including Digital Marketing**
- ▶ **Soft skills and personality development**

We request and invite Bhanap experts in these domains to offer their Pro Bono services. Your geographical location does not matter. Suggestions for additional panels are welcome.

Please write to csn@kanarasaraswat.in. Or Whatsapp on +91 88795 57536



From the President's Desk...

Dear Friends,

Last night, one of my good friends from abroad called me to discuss some new and interesting business opportunities that we should explore jointly. He was very keen to pursue one such business opportunity which to him, looked quite interesting and therefore made compelling sense to explore. I was not getting convinced about its real merit. Even after making several impassioned appeals to me, when he found that I was not warming up to his idea, in sheer exasperation he blurted out, "Nature abhors a vacuum and someone else will grab this business opportunity".

I was very surprised to hear this statement after so many years, perhaps after my school days when English sayings were a part of my school curriculum. I was really intrigued by my friend's statement and continued to think about it. Gradually, I could connect this statement with many such experiences in our lives.

Aristotle, the Ancient Greek Philosopher, first made this famous statement, "Nature abhors a vacuum", to explain how water pumps work. Aristotle wanted to explain that nature hates any vacant space in the world and if it finds one, quickly fills it with shrubs, plants or even animals. According to Aristotle, this was a natural process.

Yes, my friend made this statement in the context of the lost business opportunity. But, sometimes, in the journey of our life, when someone very close to us departs from this world, or our children grow up and leave for their higher studies abroad or settle down abroad, or when we change our residence where we had lived for many years and got used to those surroundings and friends, suddenly we find that there is an emptiness or vacuum in our life.

While Aristotle wrote that it is a natural process by which the vacuum will get filled in, at times, I find that in the course of our lives, it becomes difficult to fill in the vacuum very easily. I know the example of one gentleman who worked for his organisation with diligence and honesty throughout. When he retired from the job after years of service, he suddenly found a big vacuum in his life, although his family life was perfect.

As I think about such examples, I start questioning this famous statement of Aristotle. In many of these cases, no doubt, these people made conscious efforts to fill in this vacuum, but there are also examples of many people who cannot fill in this void. Perhaps the void that is in their lives is so deep and strong that they just lose interest in filling it in. Life is invaluable and priceless and should not be frittered away due to such voids or vacuums.

I therefore strongly believe that without depending on the natural process of this vacuum getting filled in on its own, one should make conscious efforts to fill in this vacuum.

While doing so, one needs to be very clear that the vacuum should be filled in with something new which will not be superficial and shallow, but which will delight you for the rest of your life. The change will occur, the vacuum will be filled, but fill it with positivity that will enrich your universe.

So, it is good to study Aristotle's statement "Nature Abhors a Vacuum" as a famous English saying, but how to live your life is in your own hands. Vacuums in life will continue to be created but it is in your hands as to how you fill them. Making your own destiny is in your hands and not in the hands of nature. Fill in your own void or vacuum so that it will bring in a new positive energy in your life.

Do not allow this pandemic of Covid19 to saturate your lives with doubts, darkness and feelings of despair. As you get closer to the end of year 2020, enlighten your lives with the new hope of brightness, success and faith in your positive ability to fill in this void created by this pandemic with belief and strong determination that a new positive life is around the corner.

Praveen P Kadle

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) ¹ 60,000/- p.m. for the School Scholarships and (b) ¹ 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 ¹ 15000/- each to two students and for the College Scholarships will be ¹ 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.

Letters to the Editor

Dear Editor, I am sure the readers of the KS will certainly agree with me, when I express my gratitude to all of you in KS Admin and editorial committee for your continuous efforts to keep the editions to reach the readers even in this period of pandemic, when everyone is glued to four walls constraints.

Hats off to you all for the great service to the society
Thanking you, with respectful regards.

Chaitanya Nadkarni, Goregaon West Mumbai

Dear Editor, The November Issue of KS Magazine, which was considered to be a Special Covid Warriors issue has come out very well and credit for this rightly goes to Dr. Prakash Mavinkurve, Sunil Ullal and Rajiv Kallianpur along with of course the entire KS Editorial Team. I think, this issue is a great success where almost 25 doctors from all over the world, bankers and a civil services person have contributed articles with their experiences which are worth reading through. Hearty Congratulations again!

Best Wishes and regards,

Jairam Khambadkone



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A Refreshing Rangoli

The year 2020 has been unpredictable. This year, humankind has had to face all kinds of tragedies, but the tragedy which brought the whole world to a standstill was the pandemic COVID-19. The villainous coronavirus has killed thousands of people and brought a feeling of helplessness. It has turned lives upside down. Nobody could have imagined being cooped up in their homes, with no outings, and meetings with friends and relatives. Reasonably, the situation has given everybody a chance to look at things differently.

Diwali is a festival in Talmaki Wadi that everyone waits for. Every year, multiple events are hosted, such as painting competition, athletics, treasure hunt and many more. But due to the pandemic, celebrating Diwali in this a manner was not possible. But what started in 2019 has continued

this year too. Vaishnavi Chinchankar, Rasika Kavatkar, Gargi Bhalerao, Leena Chinchankar and Harshali Burde from Building numbers 15 and 17 teamed up to make a rangoli between building number 15 and 17. Everyone geared up with their masks and made a beautiful rangoli which received overwhelming appreciation from everybody.

Through this Rangoli, everybody came together even during this pandemic. The pandemic has affected us all at different levels and making a rangoli was an activity that brought normalcy during Diwali. And while we can only hope that 2020 looks up for everyone with better days, we wish that the rangoli making activity continues next year as well bring more and more happiness to all.

Rangoli source: <https://youtu.be/qIDmKyPpUCk>

Bengaluru Amchi helping out in COVID-19 crisis

BY VIVEK VITHAL KOUSHIK



I am Vivek Vithal Koushik from Bengaluru. I believe in social service particularly helping needy persons. I have practiced this in my life so far. After 14 hours voluntary public curfew on 22nd March 2020, it was a bolt from the blue when on 24th March 2020 Government of India declared a nationwide lockdown for 21 days as a preventive measure against COVID 19 pandemic, limiting the movement of the entire population of 130 crore. This clamped unprecedented restrictions to enforce serious regulations to contain the spread of the never-heard-before-disease. I am neither a doctor nor do I belong to any of the essential services, yet I wanted to go out and extend a helping hand in this emergency-like situation.

At that point of time, I came across an appeal for volunteers by the Akshaya Patra Foundation which had undertaken the Free Grain Distribution Programme for the poor and needy people affected by the lockdown. Akshaya Patra Foundation is a Non-Government Organisation founded by ISCON and a few Philanthropic Institutions like INFOSYS, BICON, etc. The programme was co-sponsored by Mr. Narayan Murthy (Infosys), Dr. Kiran Mazumdar Shaw and ably supported by Dr. Arun, Mrs Ranjana Shivam Luke (USA) and others. I had the privilege of being one of the 2000 volunteers (belonging to civilians, defence, Municipal Corporation personnel) to extend my helping hand in the programme from end-March to end-May 2020. Volunteers were required to make 40,000 kit-boxes of essential grains like rice, wheat, cereals, sugar, oil, etc. under strict supervision in compliance with the Government guidelines on hygiene. They also provided masks and gloves for personal protection. It was indeed a very fulfilling and memorable experience to be part of this gratifying service. I am really grateful to my parents who imbibed in me this great quality of being able to serve the needy.

First World Konkani Convention --- A Report

(From KS issue of February 1985)

SUMIT SAVUR

Come December 16th and all the roads seemed to lead to Mangalore—the venue of the First World Konkani Convention. Konkanis from all corners of the world converged in thousands to assert their togetherness and tell the world that we the Konkanis have a distinct identity of our own, a cultural profile to be proud of and a definite future to carve out for ourselves as “Konkani People”. In short, the objective of the Convention was to put Konkani on the world map by demonstrating the underlying unity in diversity among the konkanis through the medium of the Konkani, which has found its rightful place in the Indian Constitution.

Mangalore extended a Mangal or auspicious welcome to the participants in accordance with the traditional hospitality organised by Konkani Bhasha Mandal of Karnataka. As delegates and visitors arrived, they were registered and guided to their accommodation to make themselves comfortable. The venue of the Convention had been befittingly named after Dr. T.M.A. Pai, the visionary who pioneered the educational complex at Manipal. While the culture of the Konkanis was laid out in an exhibition within the Mangala Annexe, the cultural programmes were held on the massive podium named Amembal Subbarao Pai Vedika. The exhibition stalls presented the culture and lifestyles of the various Konkani speaking castes and sub-castes bringing together Chitrapur and Goud Saraswats, the Mangalorean Christians, as distinct from the Goans, Navayatis of Bhatkal, Siddis of Yellapur (who in fact are of African origin), the Kunbis and the Daiwadnya Brahmins etc. It was a novel experience to converse with Konkani brethren who speak with varying accents and quaint expressions, but communication was not a problem as everyone reached out to make *Bhasha dware bhavikatva* a reality.

The celebrations commenced with a colourful ‘Shobhayatra’ of contingents of Konkanis from different parts of the world formed into a procession punctuated with tableaux that vended its way through the streets of Mangalore to terminate at the Mangala Stadium where a mammoth audience awaited. The inauguration of the Convention at the hands of Karnataka Chief Minister Shri Deve Gowda had a galaxy of Union and State Ministers including Smt Margaret Alwa, Shri Suresh Kalmadi. Shri Deve Gowda symbolically poured waters of legendary river Saraswati and while declaring the Convention described the unique status of the Konkani speaking people as a “Mini Bharat”.

The next morning, the official flag of the Konkani Convention was hoisted at the venue by Shri Suresh Prabhu of the Saraswat Bank, Bombay and thereafter the conference proceedings commenced at the Kanara High School, Urva. Authoritative papers were presented on different aspects such as History of Konkani Language and people, Konkani

Literature and culture; Social, Cultural and Domestic Life of the Konkanis as reflected in Konkani folklore; Konkani Journalism; Konkani Education in schools; Role of Women in Development of Konkani, and so on. The papers were followed by lively discussions on the questions raised from the audience. In the concluding Delegates’ session a number of guidelines were laid down for the future. The question of Ek Bhasha, Ek Lipi and Ek Sahitya was hotly debated but equally amicably resolved thank to the mature counsel of Shri Santoshkumar Gulvadi. Thus Devnagari was adopted as a mutually accepted link for our language in order to promote the process of closer communication and homogeneity.

The cultural diversity of the Konkani people was very much on the show, as each evening facets of Konkani cultural life were presented in the form of music, dance and drama. This ranged from the folk dances of Siddis, the Zagor, The Mando, the Fugadi to exotic Yakshaganas of Karnataka. In terms of music, the variety ranged from the Goan folk song to the Konkani songs of Anuradha Dhareshwar and Vasanti R Nayak and the classical contribution of Upendra Bhat. The choir trained by Konkani Kala Ratna and Eric Ozario was an ever present and perennial source of joy—of the talent that is available among the Konkani people. Then there were those inspiring Harikirtans in Konkani by Sant Bhadrakiri Achyutdasji.. Most of all the Konkani Yakshagana Mandali comprising of tiny tots of 3 to 13 years from Siddhapur stole the show with their astounding performance. Here I cannot help mentioning that we Chitrapur Saraswats missed a golden opportunity to present vast talent in music, dance and drama that is available amongst us before this world meet. Only our ‘Lady Bards’ like Aruna Rao, Geeta Nadkarni and Chitra Shirali made their presence known at the Meet’s Kavi Sammelan.

On the concluding night of the Convention, all those who had contributed to the success were suitably honoured with flowers and mementos, Konkani Ratna honours were conferred on eminent men and institutions for their contributions towards the advancement of the language and people. Those honoured this time were Ravindra Kelekar, (Sahitya Ratna), Eric Ozario (Kala Ratna) Konkani Bhasha Mandal, Goa – Raju Naik (Chalval Ratna) T.M. A Pai Foundation- T. Ramdas Pai (Seva Ratna) and George Fernandes (Sadhana Ratna). Besides these Ratnas who received ceremonial honours and awards of Rs 10,000.00 each, nine others were recognised for their outstanding services with the awards of Rs 5,000.00 each They received their awards at the hands of Lord Bishop of Mangalore. Those assembled included Hindus, Muslims, Christians in a unique assemblage of secularity. The Convention ended in

a blaze of fireworks. As we met for the last time over dinner that night, we said our 'Good Byes' to several newly found friends from different parts of our vast country, that Konkani had brought together.

This report would not be complete without a word of gratitude to our hosts in Mangalore under the stewardship of Shri Basti Vaman Shenoy. Their hospitality was truly heart-

warming. Our Annadata Shri K.G. Nayak, chairman of the Food Committee deserves a special word of praise. He led a team of 40 cooks to pamper our palate with the finest of the Saraswat Cuisine, backed by ever-willing and tireless service for 7 days of the Convention. As some of the Saraswat lady delegates observed, "It felt like going to Kular for a week". Or should I say the proof of the Convention was in the eating!

Management for the year 2020-2021

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Shri Kishore Masurkar	- Vice -President

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11. Shri Rajiv Kallianpur - Jt. Hon. Sec.for CSN & Entrepr. Development (Assisted by Shri. Sunil Ullal) & Membership Drive
12. Shri Kishan Chandavarkar - Local Assistance from Nashik for NHH and Bhandardara.

“Ghar-aana Festival” of Music for Chitrapur Saraswats

By JAIRAM KHAMBADKONE

If there is one individual who has brought Classical Music for all Chitrapur Saraswats under one roof, it is Mr. Mahesh Nileshwar Mam from Toronto, Canada - along with the help from few more musicians in India and abroad.

I must say that Mahesh Mam has brought joy for all Chitrapur Saraswat artists of All Ages - irrespective of whether they are learners or experienced singers, if they are in the age group of 10 to 20 years or 60+ age, whether they are located in UK, USA, Big Cities in India or Small Towns of India. He has converted the entire universe which is going through a sad period of Pandemic into a Global Musical Entertainment Zone under one roof for our Community.

Since May/June 2020 onwards, every Saturday evening from 9.00 pm to about 10.15 pm, Mahesh Mam has been organising an event called “Ghar-aana Festival” by video conferencing, which is simultaneously streamed live on Facebook and YouTube. The link for every Saturday evening programme is sent to all interested listeners either by emails or through WhatsApp. The audience is mostly from USA, Canada, UK and India, who again are across all age groups.

It is a lovely concept of giving an opportunity to all young and not too young artists - to showcase their talent on a global platform. One cannot call this as an opportunity only for singers - but it is an opportunity for the audience as well, many of whom were very senior citizens, who can watch these programmes conveniently sitting in their own homes.

Mahesh Mam was quite imaginative in selecting the experienced musicians who are located in USA, Mumbai, Lucknow and few more places. These musicians do not need any introduction at all. They are Vasant Hosangadi Mam and Gunjan Hosangadi – both from Lucknow, Prabhakar Mam of New Jersey and Omkar Gulvady Mam of Mumbai. I am sure all these experienced musicians must have coordinated from their places, in finding out who

could be the artists to be performing for future programmes. Congratulations to all of you – Mahesh Mam, Vasant Mam, Prabhakar Mam, Omkar Mam and Gunjan Mam!

No programme can be complete without the Master of Ceremonies, who has a total responsibility of managing the show and within the time frame allotted. There were quite a few who have helped Mahesh Mam and Vasant Mam in making sure that everything went well and especially with their oratory skills. Congratulations to all the emcees that have helped in last 6-7 months.

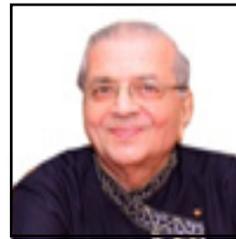
The artists have actually stolen the hearts of the audience in last few months. These artists consisting of individuals with help from accompanists have done an outstanding job. Similarly, various Bhajan Groups who must have practiced for at least 4 to 6 weeks including some practice sessions online need to be complimented. Congratulations to all artists and Bhajan Groups for their excellent show in last few months. The audience even got an opportunity to talk to the artists at the end of every session for few minutes.

I am sure, all artists and the audience all over will join me in giving a big applause to Mahesh Nileshwar Mam, Vasant Hosangadi Mam and the entire team for bringing out such a brilliant concept and for their hard work in last 6-7 months, for bringing smiles on the faces of many Chitrapur Saraswats across the globe. **To sum it up – I would say that Mahesh Nileshwar Mam, Vasant Hosangadi Mam and the team have become a “Global Talent Search Institution of Amchis” to look into every nook and corner of the globe, including villages in India.**

The author has been writing for the past few years on general subjects like personal experiences, anecdotes and travelogues. This article is written by him in his personal capacity. He can be contacted at jk.khambadkone@yahoo.com.



Mahesh Nileshwar



Vasant Hosangadi



Prabhakar Betrabet



Omkar Gulvady



Gunjan Hosangadi

**To our most loving parents,
Happy Diamond wedding anniversary on 14th November 2020**

Dr Suresh Bhavanishankar Mukkadap
(son of Mrs Manorama (Manam) and Mr Bhavanishankar Mukkadap)
and
Suman Suresh Mukkadap
(daughter of Mrs Kamala (Kamali) and Mr. Prabhakar Talgeri)



We pray fervently to our most holy and bountiful Guru Parampara and Lord Bhavanishankar to shower on you His choicest blessings for peace and happiness and the full span of Vedic life.

May this joyous occasion turn into platinum, is our prayer at the feet of the Parmatma.

Lots of love

From Sandeep-Moumita, Seema-Ashwin, Swati-Durgesh
Grandchildren Sameer, Rahul, Anushka, Sneha, Isha

**With Great joy in our hearts and the Divine Blessings of Shri Mangeshi Mahalakshmi,
revered Guruparampara, Shri Bhavanishankara and
our Param Pujya Shrimat Sadyojat Shankarashram Swamiji,
it gives us immense pleasure to announce the
Diamond Wedding Anniversary of our beloved parents
Vasant Hattangadi and Kumud Hattangadi (Nee Karpe)
on 11th December, 2020.**



*Dear Amma and Papa,
Angels are like Diamonds. They can't be made,
you have to find them. Each one is Unique.
We, your children and grandchildren are indeed lucky to have been blessed with not one
but two – Wonderful parents like you.
Your incredible journey together which started on the 11th of December, 1960
has turned a sweet Sixty !!
They say Diamonds are a symbol of the Unconquerable, so
has been your Love and Commitment to each other.
Today as both of you look back with happiness and pride
upon the sixty years spent side by side, complementing and supporting
each other lovingly and unconditionally, may every memory help you
to make this Special day memorable !!
May you continue to always inspire and bless us with your Love and Strength.
Many, Many Congratulations on this momentous occasion and,
May Diamond turn into Platinum!!
Lots of Love and Regards,
Milind, Rita, Arpit, Narendra, Sapna, Nachiket Hattangadi*

**Best Wishes & Compliments from:
Hattangadis, Karpes, Mudurs, Trikannads, Relatives and Friends**

**Fond Remembrance
on your Birth Centenary**



Padmanabh (Maruti) Vithal Masur
25th September 1920

You will always live in the hearts of all!
Greatly missed and fondly remembered by:

Wife: Jayashree
Masurkars, Jadhavs, Padbidris, Sawants, Shindes, Naiks, Vaidyas,
Bagwes and Bhapkars
All near and dear relatives and friends.



Smt. NANDITA NIRANJAN LABHADAYA

(3.11.1952 to 16.11.2020)

Deeply mourned by Niranjana Rao, Anmol, Alekha, baby Aarav

and...

everyone else whose lives she lit up with her presence, smile and unconditional love.

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 4 - JNĀNA YOGA (Part 1)

The fourth chapter of the Gītā is called Jnāna yoga. Lord Krishna talks here about the right understanding of one's actions, the difference between action and inaction and ultimately, the nature of the Self as the non-doer.

Bhagavān explains to Arjuna that this knowledge is not an individual concept of himself as "Krishna", but that which is the very core of the teaching of the Veda-s. He says "I myself as Ishvara taught this sacred knowledge eons ago to Vivasvān (the progenitor of the Sūrya clan). From there, this knowledge was handed down to Manu, Ikshvāku and their entire lineage. It is the same knowledge which was handed down even along the Lunar clan. All the kings and the seers of both these lineages thus received this in a Guru-Shishya tradition (परम्परा प्राप्तम्). However, over a period of time this knowledge has lost its significance."

"Arjuna, you are devoted to me and have always been a friend (भक्तोसि मे सखा च) and I want to teach you this ancient secret which releases one from samsāra".

Arjuna finds it strange that Krishna, who is almost of the same age as himself, taught this knowledge to those who were long gone. "Krishna, how can I accept this? Those people you mentioned existed eons ago and you are here now. How could you have taught this knowledge to them?" (v 1-4)

The Lord then explains to Arjuna the truth of "Bhagavat avatāra". "Arjuna, as Ishwara, I have existed in all periods of time. I appear with a body whenever there is a need for me, for a particular purpose. Though as ātmā I am unborn and eternal (अजोऽपि अव्ययात्मा) I use my power of māyā and appear in a body suitable to that purpose (प्रकृतिम् स्वाम् अधिष्ठाय सम्भवामि आत्ममायया)

"I know all the details of my descent into this jagat in every avatāra. Arjuna, you have also appeared in innumerable bodies. But you do not remember them due to the limitations of your intellect".

"The purpose of my descent as an avatāra is always to set things right when dharma is diluted and adharma raises its head beyond proportion. To re-establish dharma which is the lifeline of any society and to weed out adharma, to protect those who follow dharma and destroy those who try to overpower, vanquish dharma, I appear again and again" (the entire 8th verse)."

"Those who understand the reality of My appearance as prophesied, will be freed from samsara." (v 5-9)

"Who are those, who want to know the truth of My avatāra?"

"Those mumukshus who have managed their raga-dveshās by following a life style of Karmayoga and upāsana (वीतरागभयक्रोधाः) purified by the fire of jnānayoga with shravana, manana, nidhidhyāsana (ज्ञानतपसाः) who have become one with me (मन्मया) and are established in the knowledge that they are not different from me (मामुपाश्रिताः मद्भावमागताः).

In other words, the Lord is sketching the entire journey of a seeker here. There is a possibility of a doubt here; is it the choice of Bhagavān or is it the mumukshu's free will which is responsible in attaining the path mentioned above? Bhagavān says "As mumukshus invoke me, connect with me, for whatever purpose, I bless and guide them, depending upon what they need. In whichever way a mumukshu approaches me, he ultimately reaches Me. Every jīva finally comes only to Me, because I am all that there is (सर्ववर्तमानुवर्तन्ते मनुष्याः सर्वशः) Thus every mumukshu gets what he wants from me. (v 10,11)

Lord Krishna says that people pray to different deities of their choice for various things in life. Only in human life is it possible to get the results of one's prayers fairly quickly. This is because only in human birth does the jīva have the privilege to follow the means given in the Veda-s to attain specific ends (साधना साध्य). No other jīva in any other loka has this privilege. This is the very reason why Varnāshrama dharma has been woven into the human society. By following the injunctions and rules applicable for each varna and ashrama as prescribed by the Veda-s a human jīva can fulfill his pursuits (चतुर्विध पुरुषार्थाः)

"In fact, Arjuna, I as Ishvara have created this system of varnāshrama so that the human jīva can attain its pursuit following the varnāshrama dharma. Though it appears that I am the creator of this system, I am not. I do not have any doer-ship and hence no desire to "do" anything. I am the creator; yet not the creator as none of my actions bind me. As Ishvara, the entire Universe with all its actions, appears in me; yet, I am not tainted by anything in the jagat. All My actions are really not My actions as there is no individual doer-ship in me. Arjuna, as Ātma svarūpa, you are also never a doer". (v12-14)

(To be continued...)

The Art of Goal Setting from Fifteen to Sixty and Beyond - Vol 3

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)

You will be reading this in the middle of two New Year celebrations – Samvat ("Diwali") and the Calendar Year ending December 31. Season's Greetings to You with the hope that the turn of the Calendar Year, will usher in freedom from the forgettable problems during 2020. In the mean time take care and stay safe.

In volume 2; I had mentioned that Equities as a class of investment is best for investment **with the caveat of the inherent risk involved in investing in it**. There are Macro and Micro factors which impact price of equity shares. The Macro factors can be summed up in one word - DESTEP – Demographics (Size and Age distribution of population); Economic (GDP real growth, unemployment, inflation, disposable personal income and spending patterns); Socio-cultural (society's basic values and cultures – eg. foreign entity investing in the domestic market without understanding the psyche of the local populace), Technological (denoting efficiency, automation and disruption), Ecological (environmental factors and climate change), and Political factors (stability of the governments).

Equity means "quality of fairness and impartiality". You become a partner in the company when you invest in Equity. The word "Equity Investing" suggests, **generally** that all shareholders are considered equally in terms of voting rights, to dividend etc. In fact, law provides rights to minority shareholders in certain cases. The equity holders would however be the last to get their share of beneficial interest in an insolvent company.

A private company requires growth capital. The promoters may decide to monetize his valuation in the private company and sell their stake to the public, also called "Offer for Sale". The company would prefer the Initial Public Offering (IPO) to achieve both these purposes.

How do you differentiate a good IPO from an average to below par offering? The following factors need are analyzed both in **Primary issuances** (first time listing) and the

Secondary markets(once shares are listed):

(a) Promoters have a clean image, are ethical, transparent, trustworthy and "not unscrupulous" – Carefully study of the Draft Red Herring Prospectus (DRHP) filed with SEBI.

(b) For this, SEBI has mandated Merchant Bankers to provide detailed information regarding the company, its promoters, its financials and whether there are any issues raised by auditors in their balance sheets by way of

qualifications, internal control issues, frauds in the company. SEBI asks for clarification on matters before it clears the final Prospectus and some of these issues are highlighted by SEBI on its website or in press reports. (c) Financials; also called "Fundamental Analysis". Here the stress is on analyzing the future profitability of the company i.e. "the future Growth trajectory v/s the past"– This depends on the Macro and Micro economic scenario of the country and the industry which the company belongs to (d) innovation and disruption, (e) dependence on products and geographies, (f) company's relationship with employees, suppliers and its clients and customers - "Brand Value" of its products, (g) pending order on hand for example, an Engineering Consulting Group (ECG) and (h) last but not the least its valuation i.e. Enterprise Value or Value per Equity shares based on "Comparative Multiples" of similar sized companies in the industry, listed domestically or abroad by analyzing Enterprise Value/ Sales (EV/S); Price to Earnings (P/E), Price to Book (P/B) or Intrinsic valuation based on future Discounted Cash Flows (DCF). These will be explained in greater detail in the subsequent Volumes.

Sometimes, the test of the secondary markets reaching a peak is a whole lot of IPOs offerings are made to garner better valuation for the companies OR shares which are not fundamentally strong start moving up. You need to be cautious to avoid disappointment when prices, more often than not fall below the IPO price or dip from peak levels.

The stock markets look ahead for future earnings and improvement in DESTEP. In India, some say the markets are looking at financial year March 2022 earnings growth but data points are still showing a "Red Light" – be cautious in investing at these levels. While the GDP numbers showed sharp contraction but improving, Consumer Price Inflation is way above the Bank Rates. Unemployment which has reflected a fall from its peak at 23.52% is still high. The only solace is that lending rates for good MSMEs have fallen below 8% p.a. but clarity on NPAs in the banking industry would be known only in January 2021. Forex reserves have hit a fresh peak of US \$ 568.494 in the week ended November 6.

This volume was penned on 28.11.2020. A small correction may be in the offing currently post which a rise may end up with a peak in beginning of Feb (Budget Day?) or latest by March.

Stay tuned.

Joint Family vs Nuclear Family

(Family Reminiscences)

BY KUSUM GOKARN

I have grown up in a joint family where our whole family, that consisted of my parents, two elder step-brothers, their wives, their five children, my younger sister and me, sat and ate our meals together. What fun it was! I still remember the pampering by our parents, persuading us to eat well, teasing of us two sisters by our elder brothers who were almost 10 and 12 years older... light banter and jokes galore...

At times we would have relatives or friends dropping in at meal time without prior notice. During those days we did not have a landline or a mobile phone. Nobody thought it important to make an appointment in advance. But there always was some extra food in our house at any time of the day. Besides, we always had some female cook in our house who would cook up anything in a jiffy if we fell short of any dish. Sometimes our guests would stay over for the night. We would spread out carpets (Satranji) and bedsheets and pillows in the big drawing room for them.

After getting married, we sisters joined our in-laws' families.

My sister's family was not too large - just her parents-in-law, her husband, his younger sister, and later on her two small children.

My in-laws' family was very large - my widowed mother-in-law, her four sons (including my husband who was the second eldest) and two daughters. They too had two elder step brothers who were much older. They stayed with their wives and children on the first floor of our bungalow in Khar, Mumbai.

After both my sisters-in-law got married, they went to stay in their houses close to our house in Khar itself. Thus we would all meet up almost daily, eating together in each other's homes or exchanging some special preparations.

All of us would definitely get together during festivals like Ganesh Chaturthi and Diwali that were celebrated in a grand style on a large scale. In spite of the in-house cook, the ladies and men of the house made preparations for the puja and cooked special elaborate dishes, sweets and snacks like laddoos and chaklis etc to offer to the deities and later share it among ourselves as "Prasad" and with our visiting relatives and friends.

Due to my husband's transferable job in M.E.S., we stayed out of Mumbai most of the time but during festivals we would love to go to our main home in Khar and join in the fun and gaiety with the rest of the family and taste those delicious traditional dishes which are prepared only on those special days once a year.

Only Madhukar's youngest brother went farthest off to Toronto in Canada, married a British girl and settled there for good. But he keeps coming to India once in two years or so and thoroughly enjoys eating our typical Konkani food along

with the rest of the family and reminiscing good old days of the traditional joint family system and catching up with some of his childhood friends.

Now with the western influence and due to jobs in different places out of Mumbai, we and our children have got used to staying in nuclear families, preferring our independent life style to suit our own individual tastes and likings.

My eldest brother got a job in Hyderabad and stayed there for almost 25 years. He returned to our family home in Mumbai at the time of his retirement. But later on when that building was to be demolished and re-developed, he bought another flat in the suburbs. Luckily for him and my sister-in-law, they stayed with their only son and family till the end of their lifetime. Their two daughters stay in Mumbai itself. But their own children have settled abroad. Due to the "Corona" scare and social distancing, the daughters could not see their mother during her last days nor could they attend her funeral.

My second brother settled down in Coimbatore itself. In his old age my father went to stay with him and died in Coimbatore. Luckily my second brother's eldest son stays close to his house and could look after his parents till the end of their lives. His younger son stays in Badlapur near Navi Mumbai. Due to Covid, he could not go to Coimbatore to see his mother when she fell sick and after she died recently.

During her last two years, I took my mother to stay with us in Siliguri. She died in Jaipur where we were posted next. But her heart always remained in Mumbai. My sister and her family stayed in Mumbai but preferred to have their own separate home. My sister died early when her children were small. Now the son and father stay together in Mumbai. The daughter stays elsewhere in Mumbai itself. My mother-in-law stayed in her own house in Mumbai till the end of her life. She was well looked after by her eldest son and family.

My husband and I had been on the move during his service years. Finally after his retirement we preferred to settle down in Pune instead of in Mumbai. Now with ageing problems, travelling hassles and youngsters with their problem of getting leave from their office, get-togethers of the whole family at one time is becoming more or less impossible. For example I could not even attend the funerals of my brothers and my sisters-in-law, one so near in Mumbai and the other so far off in Coimbatore. Likewise, our children have followed suit and prefer to live independently in separate places.

I consider myself lucky that at least my elder son and family are close by in Kalyani Nagar itself. They were of great help when my husband passed away in 2010. They look me up frequently and call me up every other day to enquire about my needs. My younger son has settled down in Delhi as his wife belongs to that place. But he too is in touch on phone or WhatsApp or email almost daily. They visit me once a year

and I visit them likewise. Only this year we may not be able to meet due to the Corona scare.

Over the last fifty years or so, I am amazed to see how disintegration and distancing of joint families have taken place due to various reasons. But don't we have the remote control in our hands? We just have to switch on to Zoom and chat with our relatives and friends whenever we wish to. Yet, can it replace the joy and comfort of eating and chatting together in person? Moreover, on religious or festive occasions like

birthdays, weddings, anniversaries, Ganesh Puja, Diwali or New Year, the camaraderie and revelry of celebrating it together, helping each other in performing the puja, cooking delicacies, cutting and sharing the cake, lighting lamps with our elders and bursting crackers with our youngsters, singing and dancing in unison hand in hand, is sadly missing. Is it possible to re-live those good old days of the joint family tradition?

So long ...until the next re-union and Thanksgiving!

“PHONE KARO NA!”

BY LATA KARNAD RAO (ULLAL), CHENNAI

My phone was ringing for a long time, I came running out of the bathroom and picked up the phone. “Hello Lata?” asked a voice. “Yes speaking”, I said. “Lata, I really don't know, what to do? Just last week my daughter delivered a baby and has come home. However, in our complex there are six positive cases of Corona. Our secretary has posted a message in our WhatsApp group and has prohibited entry for all servants. No outsider will be allowed in and no one can go out now. I am so nervous how to manage without servants, what if we need Doctor's help for the newborn?” My close friend Kangana said in one go.....”Kangana, please calm down, be patient and don't be panicky. Everything will be all right. Your secretary must have done some arrangements for problem like this.” I consoled her... this was during early April.

Since mid March 2020, we all are at home. Schools and colleges are closed; exams were postponed & then cancelled. Shops, malls, hotels, theatres were shut, offices were closed & people were asked to work from home. Lockdowns were implemented & extended for months together. There are no buses, no trains, no flights. This deadly Corona disease has completely changed the life style of people. Everyone is using masks, keeping distances and observing hygiene. All our old Indian traditions have come to the forefront like doing Namaste (instead of shaking hands), keeping footwear out, washing hands & feet immediately after entering home, eating home-made food etc.

In India, we are used to having maids & servants, but after this Covid threat, they were prohibited to work. First few days were difficult to manage without them but then it became a routine to clean plates and vessels then & there, to keep ourselves free! It's difficult to stay at home as we used to regularly go out for morning walks, Mahila Mandal meetings, bhajan class, pool lunch, weekly temple visit & for buying veggies, fruits and other essentials. Meeting friends and exchanging news which has become part and parcel of life, is impossible now. The strict enforcement of lockdown stopped all our activities. So we “Whatsapp” friends decided to call each other, “Phone Karo Na”, at least once a week.

While talking with a friend, who is always a busy person with teaching job, I came to know that she has started writing

humorous articles and poems on her FB blog. She has a knack of writing but doesn't get time to write. One of our family friends has a restaurant but during this period, he started brushing up his lessons on playing veena and mouth organ in which he was an expert in his college days. One of my young friends in Nasik, taught her sons how to roll chapatis and making dosas on a hot tawa. My friend Prarthana told me how she spends her time in stitching beautiful quilts with left over cloth pieces which look very colourful and attractive. Another friend Vandana from Nagpur, who is a busy lawyer, has now finished reading several novels and short story collections. My other friend is a good artist; she has completed many paintings and posted many on FB. Sudha, my friend is a yoga teacher who now takes free online classes for senior citizens. Sanskriti, another friend, lives in a joint family, has seven members including two young grand children. Now all are at home, so she and her daughter in law prepare new culinary dishes. They play cards, carrom, watching old TV serials to pass the spare time. My son, grandson and I started jogging and walking in our compound early morning and doing some exercises on the terrace in the sunlight. Sometimes we play various word games at home. This lockdown period inspired me to write few articles and poems & to set music to few bhajans. Some of my friends and I have started an online bhajan group for close relatives to teach bhajans on Sunday evening. In the evenings, I tried to play badminton with my grandson. Although I was a champion of our college, it is now too painful to play this game without any practice!!

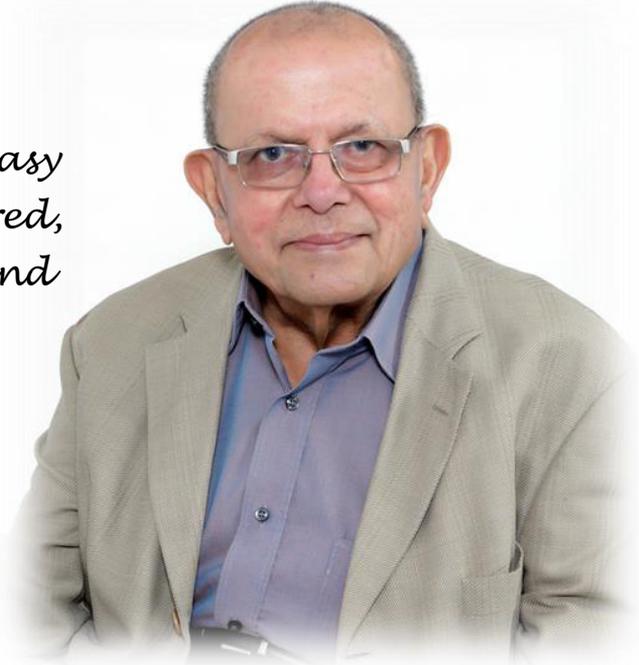
In this pandemic, family members have come together and have good communication. Many have reduced weight, are looking slim and trim doing household work without servants! Musicians are giving online programs and children too are showing their talent through videos. Since July, schools have started taking regular online classes including competitions in music, instrument playing and public speaking. I am glad to know all these things through “Phone Karo Na” which gives me inspiration, innovative ideas, optimistic view and enthusiasm. Though “Corona” has brought misery to millions of people all over the world, there have been some positive points from the present lockdown experience.

Mohan Sajip

*A man of an angel's wit,
of singular learning,
of boundless generosity and easy
affability; and, as time required,
a man of marvellous mirth and
pastimes, or of sad gravity.*

A man for all seasons

Mourned by all who knew him

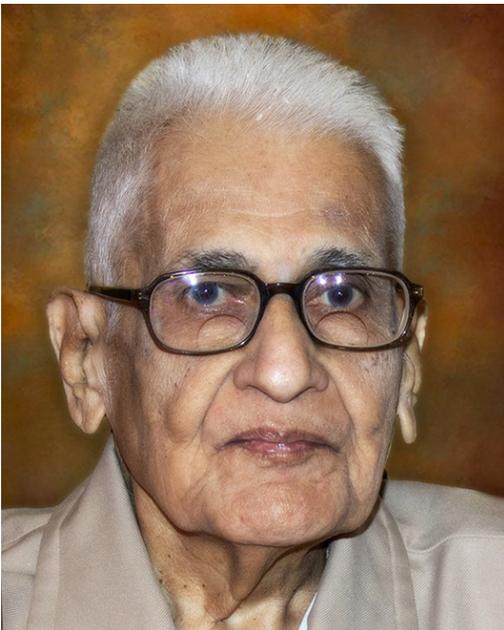


13.02.1932 – 08.11.2020

IN COMMEMORATION

Gurunath Shripadrao Kaikini

D.O.B 01.10.1933 D.O.D. 14.10.2020



Dear husband of Sukanya (Sudha) Kaikini and “BAB Bappa” to his near and dear ones, passed away peacefully at Goregaon East, Mumbai on 14th October 2020.

He was fun loving and had an amazing sense of humour. He enjoyed all the good things in life - good food, drink and the company of his family, friends and colleagues. He left a positive and lasting impression on everyone who were part of his life at some point.

He leaves behind more than three generations of extended family who will treasure & cherish all the special memories of him.

Om Shanti

FROM FAMILY, FRIENDS AND RELATIVES

In Her Fragrant Memory



Smt. Sheila (Narayani) Shivdas Halady
(1932-2020)

passed away peacefully at home in Pune, 24 October 2020. A gentle soul, she was caring and non intrusive when it came to human relationships, never preaching, always leading by example. Remembered fondly, and with reverence, by Rajat, Pinky and Yohan (son, daughter- in- law and grandson), Pune; Dr. Krishnaraj and Gita Bondal (brother and sister-in- law) and children, Pune; Jaishankar and Nirmala Bondal, (brother and sister-in-law) and children, Gurugram; relatives and friends.

Shri Raghuvir M Dhareshwar

(05.12.1928 to 29.09.2020)

Remembering on his 92nd Birthday



Born at Sagar, Shimoga district, Karnataka, Shri Raghuvir fondly also known as Babdi came to Bombay for better career prospects. He initially worked at Popular Book depot and later at Bentex, Collins & Co, Tardeo which was famous for its wrist watch straps & watches. He retired in 1992 after 3 decades of dedicated service as a Head Time Keeper (Accounting). Co-workers always knew him as ever helpful & smiling Raghu. He was a founding member of CSA – Chitrapur Saraswat Association in 1982 which organised games, picnics & cultural programs for residents of Borivali-Dahisar-Kandivali area. He was appointed as a Trustee in 1995 at the Visawa Charitable Trust, Vamanashram, was its Chairman for about 8 years and remained a Trustee up to the date of passing away. He also used to enthusiastically attend all functions of the Mumbai Borivali Local Sabha.

He died peacefully after a long & tough battle with Dementia, We watched sorrowfully as he slid away in rapid health decline over the last few years, especially after the passing of our beloved mother Vatsala, in December 2018. Shri Raghuvir Dhareshwar, 91 years, left for the heavenly abode on 29th September, 2020. We all pray for his sadgati.

Will be fondly missed on his 92nd Birthday and forever remembered by Ravi-Neha,

Anand-Anjali-Ananya-Arya and Sandeep-Deepa-Arti and the extended family, relatives and well-wishers.

Chitrapur Heritage Foundation

711 Daylily Court, Langhorne, Pennsylvania, USA

Connecting US Amchis to Chitrapur Math

Founded in 2005, Chitrapur Heritage Foundation (CHF) is a Section 501 (c)(3) not-for-profit charitable organization and donors receive the maximum charitable deduction allowed by law. The mission of CHF is to provide a vital link for amchis in the US to stay actively connected with our Chitrapur Math and our Guruparampara. Currently, CHF Chapters are located in four main regions across the United States of America. Over the past decade, amchis in the US have supported students' education and promoted sustainable development of the village of Shirali.

The activities of CHF includes:

- Facilitate the collection of annual "Vantiga" payment from every earning Saraswat in the US - "Vantiga" is used to support and maintain the upkeep of our spiritual centers in Bengaluru, Gokarn, Mallapur, Mangaluru, and Shirali
- Support education institutions administered by Math-sponsored trusts: Srivali High School, Kotekar Campus of Saraswat Education Society, and Parijnan Vidyalaya.
- Finance the post-primary education of 100 students at the Srivali High School through the "Sponsor-A-Student" Scheme
- Contribute towards the preservation of the rich cultural heritage of the Chitrapur Saraswat community in the US, by celebrating festivals like Yugadi, Ram Navami, Gokulashtami, Navratri, Diwali, monthly satsang, and Prarthana Varga for children

CHF is a philanthropic organization that provides an avenue for US-based "amchis" to support the operation and maintenance of Shri Chitrapur Math as well as support the post-primary education of students in Chitrapur, Karla, Mangalore, and Shirali, and women empowerment programs administered by Parijnan Foundation.

CHF is set up with many Corporations/Organizations such as Bristol Myers Squib, Johnson & Johnson etc. to receive Matching Gifts. CHF has also registered with Benevity in order to make it easier to participate in workplace giving programs such as those at Apple, Google, and Microsoft.

For more information, please contact Arun Heble (arheble@yahoo.com) Tel: +1-215-666-3200 or Pramod Mavinkurve (pmkurve@gmail.com). Tel: 908-616-1497.

Examination Results 2020

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

10th Standard



Ananya Marballi



Kartik Shukla



Parth Kulkarni



Samvit Gersappa



Sudesh Bhat

12th Standard



Abhishek Kalambi



Anvitha Kaikini
(K. Anvitha Bhat)



Nishtha Naimpally



Sukanya Bhat



Vrushank Arur

Graduation



Aishwarya Talgeri



Neha Gerasappa



Nidhi Nadkarni



Sadjyot Gangolli



Shivani Haritay



Simran Karekatte



Soumya Haritay

Examination Results

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

10th Standard

Ananya Anand Marballi - SSLCE 96.16%
Kartik Guruprasad Shukla - SSLCE 95%
Parth Durgadas Kulkarni - SSCE 86.40%
Samvit Sanat Gersappa - CBSE 97.4%
Sudesh Hemant Bhat - SSLCE 98.72%

12th Standard

Abhishek Kalambi - CBSE- XII (Sci) - 94%
Anvitha Kaikini (K. Anvitha Bhat) - Commerce - 95.83%
Nishtha Naren Naimpally from Bengaluru, 12th Standard
ISC (Arts) with 94.50%
Sukanya Bhat CBSE 12th (Commerce) 81.4%
Vrushank Vinay Arur 12th Commerce - 85.16%

Graduation

Aishwarya Talgeri Bachelor of Physiotherapy
(First class with distinction)
Bhavani Dinesh Ulman B.E in Biomedical Engineering
Neha Manoj Gerasappa B.Com
Nidhi Nadkarni - Bachelor of Business Administration
Sadhyot Hemant Gangolli - B.E. Electronics and
Telecommunication
Shivani Haritay - Degree: Master's of Public Health.(10.00
CGPA)
Simran Karekatte - Bachelor of Physiotherapy
Soumya Sachin Haritay Bachelor of Architecture 82.11 %

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Knot Right Now

BY DIVYA VINEKAR

Recently, I happened to see an ad on YouTube by a leading matchmaking website that said, "Ab kuch hi minton mein banaiye apne bacchon ke profiles!" and I was precisely... flabbergasted!

Parents: (tie the) Knot right now!

Kids: Not right now!

I am going to keep this short and crisp.

An 'arranged marriage' is a tradition or a system that has been followed by generations to ensure a happy and a content union of two people. As much I respect that, the current scenario has been a bit different not only in our community but also pan-castes/communities. Most parents believe that what they decide for their offspring is appropriate. While that is true for an offspring's growing years, it is not the case once they are independent in their thoughts and actions. Yes, guidance is essential, but pressurizing is not.

Going back to the YouTube ad, isn't **consent** important? A simple, calm and mature conversation with your son/ daughter can go a long way. If they need time and/or have goals to achieve, please let them! In my opinion, going ahead and creating your son or daughter's profile on a website, without their consent is immensely inappropriate. Let's say that someone expresses interest, both parties (mainly parents) are in favor of the alliance and later find out that one of them or in some cases, both of them need their time and space until they start a new chapter... Things go a bit sour, right?

I have no qualms in admitting that I have been through these instances. My late parents were really keen on getting me married. We did approach a few suitable families. One of the many reasons some didn't work out was because of this very reason. The parents hadn't taken the consent of their son. Some have responsibilities to take care of while some don't even have the courtesy to clarify as to why they wouldn't want to go ahead with the alliance. Even if the people of our generation don't, parents tend to get their hopes high. And when something like this happens, the emotional turmoil takes time to heal. I mean, why is it so difficult to talk things out, and that too about something so important? I am not trying to malign anyone or any institution that works for this cause. This is just an earnest, humble request to all the parents out there who are reading this. Please, please discuss this with your children.

My family and I have never stepped into the shoes of the groom's side of this situation. So I will refrain from commenting on the same. All I want to say is that please think about this. A little empathy goes a long way.

If anyone has stories to share or just needs to vent and needs someone to hear them out, please email me on divya.vinekar@gmail.com! :)

Divya is a published author and a poet. She is also a freelance content writer and an actor.

Rise to your Goal

You were so lil
So frail
So fairy like
We rocked you in our arms
Till you drifted over moonbeams
And smiled like an angel
In your innocent dreams

We lovingly fed you
Raised you to be strong
Caressed your soft, silken hair
And nudged you to rise
Unfaltering and brave.

Now you have grownup
You are beautiful and strong
You are intelligent and smart
Your wings are fluttering
Wanting to gain flight
And fly high to reach your goals.

Yet the picture so distinct
In front of my eyes
Is our babe in my arms
With bright, wide open eyes
Gripping my fingers
For strength and courage

I pass on my light
Wave loves wand
To banish your tempests
May the winds of change blow
Taking you to your desired Pinnacle
Unfaltering and firm

Come let me wipe the sweat of your fair brow
Hold the pearly drop tumbling out of your eye
Give you an encouraging pat
And lean back and see you soar in the firmament.

By Vanita Kumta

Vanita Kumta is a graduate in Microbiology and has worked as a Medical Microbiologist. She also set up her own Pathological Laboratory. After calling it a day, she now spends her leisure time writing. Email: vanitakumta@hotmail.com

ANNOUNCEMENT

In an effort to know more about the authors and to build greater connectivity between the contributors of articles and the readers, the Editorial Committee has decided to add a new feature to our articles, from this issue onwards; in that, we have printed a brief and the email id of the author at the end of his/her article.

Since we plan to make it a regular feature, we request the authors to add 2 to 3 lines about themselves and their email id to their article, when they mail their articles to us.

We are looking forward to further strengthening our bond with this new feature.

..... Editorial Committee

Shobha Ganesh Kalbag - My Dearest Amama

BY ROHAN RAJESH KALBAG

My 'Amama' as I called her very affectionately undeterred by all coercion even though being told very frequently by others to call her 'Pappamma' as she was my paternal grandmother, I feel the position my 'Amama' has in my heart



can't be filled by anyone else. Her viewpoint was to assist the society in every possible way. A retired forest officer by profession, her love for flora and fauna was very evident in the way she would treat them. She was our dogs' so called 'Food Minister' as we lovingly called her. Our dogs would take advantage of her generosity and have sometimes a second or a third serving of food. Myself being very pampered by her I feel I would be the best to elucidate about her generosity. She would often silently keep the last saati,

ladoo or jalebi in the box and reserve it for me. There would be times when I would be given a second serving of her tasty snacks keeping my other siblings and cousins unaware.

She was an expert story teller. A devout follower of our Guru Parampara and a true follower of Gandhian ideology she would often talk about the British Raj and our dear Anandashram Swamiji. Accounting various anecdotes of her childhood she would describe the Britishers, the order and discipline they followed, their appreciation for arts and knowledge and how they would reward the deserving candidate. There was once an instance she could recall wherein a gardener was asked to name the species of various plants by a surveying officer and on answering correctly a large plot of land with a bungalow was given to him.

Amama was always there for me... to lend me a shoulder whenever my day wasn't good enough or I was disappointed somehow. She expressed the importance of merit and knowledge in a student's life. As Jambavan motivated Hanuman to cross the wide and dangerous sea she encouraged me to realise my true academic caliber. My answer sheets to her were like the Geeta to a bhakt! If I have been able to achieve anything today apart from hardwork and dedication, her motivation has been a crucial factor. She would tell me to achieve things of such greatness so that our Saraswat community should be recognised worldwide.

In the month of April 2020, she suffered a stroke and lost the ability to talk and her hearing deteriorated this in no way affected her in being a source of encouragement to me. She would affectionately stroke my head and bless

me before any exam I would go out to give. We would often travel to and fro from the hospital to treat her sickness. A few weeks before my JEE Advanced exam, she stroked my head and this time I saw a tears of joy trickle down her eyes, her eyes telling me that this is the best chance to prove myself. I went to the exam center more motivated than ever and her sickness in no way affected my performance. She passed away peacefully on September 7th knowing that she had done her job in motivating the grandson who was so dear to her. Today I am a student of IIT Bombay. Although she didn't get a chance to see her dream come true physically, I'm sure wherever she is now, she is really proud of and happy for me. I will miss her yummy 'dalithoy' and 'batata song'. She has left a lasting impact on my life.

Rohan Rajesh Kalbag is an extremely tech savvy person. He loves programming, app-development and wants to contribute in the ever-increasing quest for efficient renewable sources of energy. He secured 98% in CBSE Grade 12 exams and is currently pursuing his BTech from Indian Institute of Technology Bombay. He loves writing articles and stories and has contributed articles for the Kanara Saraswat magazine before.

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Thanks to the loving Guidance of our Beloved Mathadhipati- Parama Pujya Sadyojat Shankarashram Swamiji Girvanapratishtha – the Sanskrit-studies-wing of Shri Chitrapur Math has grown into a globally applauded institution teaching this Devabhasha – this language of the Gods. Over and above the regular classes conducted by over 50 dedicated teachers, Girvanapratishtha is soon going to start online classes to bring this ancient, vibrant and enchanting tongue into every home. Over 3,000 students have already benefited from these carefully-crafted courses...

So, What's Stopping You?

All the Swamijis of our Guruparampara were great scholars of the Shastra-s and Sanskrit. It was Parama Pujya Parijnanashram Swamiji III 's, ardent wish that there should be a Sanskrit Pathashala in Shirali. The Guru's wish was fulfilled by His Shishya, Parama Pujya Sadyojat Shankarashram Swamiji and the Sanskrit Department of Shri Chitrapur Math was born. **Girvanapratishtha**, the name given to the department is also so apt. Girvanapratishtha is constantly doing प्रसार and प्रचार of this गीर्वाणभाषा - Language of the Gods. In गीर्वाणप्रतिष्ठागीतम् Sanskrit language is praised as देवी सरस्वती गीर्वाणप्रतिष्ठागीतम् says that संस्कृतभाषा is verily Jnanamokshapradayinee- the Bestower of both knowledge and liberation!

Very well structured four courses have been created by very dedicated teachers with the Blessings and Guidance of our Beloved Swamiji. The courses take the raw student through the grammar and very popular concepts in Sanskrit. Finally, the richness of the language is introduced through rich prose and poetry. The student starts to converse in simple practical day-to-day Sanskrit. Many still go further and try to slowly grasp the meaning of stotra-s, write prose, or even compose poetry. Right now, a very committed group of 50- plus teachers are dedicatedly working in cities like Mumbai, Pune, Bengaluru and Chennai. Till date, approximately 3,000 students have come in contact with Girvanapratishtha by way of courses or shiviram-s. Every year approximately 75 - 100 students appear for the final exam and receive Blessings and certificates- प्रमाणपत्रम् - from Parama Pujya Swamiji at Mumbai, Karla or Bengaluru. The web lessons introduced in 2001, are very popular among students. Even after so many years, Girvanapratishtha receives appreciative mails from students, not only from India but also from abroad. The web lessons are being developed further. Uploading stories which complement the lessons, audio support for pronunciation is being done by a very able team.

Girvanapratishtha teachers have developed very easy study material for children in Prarthana Varga. The Prarthana teachers introduce these words and phrases to children and they have become very popular among them. Girvanavaikhari is a recent development, which has

introduced Sanskrit Sambhashana – conversing in Sanskrit to some of our sadhaka-s living abroad.

The regular classes of Girvanapratishtha are held every week at almost 50- odd centres. Weekly Sanskrit Sambhashana classes are held for व्यवहारिक संस्कृत . Regular Stara-varadhana classes for teachers are also held. Occasionally Sanskrit Shiviram-s are organised for people, where Sambhashana in Sanskrit is encouraged through the medium of games, jokes, or storytelling and this is thoroughly enjoyed by the participants.

Pujya Swamiji also foresaw that the teachers should keep upgrading their knowledge. Therefore Sanskrit Sthara-varadhana Shiviram-s are organised for teachers. For 5 years (twice a year) very reputed Sanskrit scholars were invited by Girvanapratishtha to elaborate upon some important texts from the vast Sanskrit literature. The outcome of these shiviram-s was- over the last three years our own teachers are now presenting concepts, or introducing new literary works to our teachers in these Stara-varadhana Shiviram-s.

During camps of Pujya Swamiji in Mumbai, Karla and Bengaluru, Girvanapratishtha presents entertainment programs. (नाट्यप्रस्तुति हास्यविनोदः चित्रपट गीतप्रस्तुति नृत्याविष्कारः have all been presented very successfully by students and teachers of Girvanapratishtha. Children, young adults, middle- aged persons and even senior citizens participate in such programs. The Prarthana Varga also presents skits in Sanskrit during the visit of Pujya Swamiji. After watching these programs, Girvanapratishtha always receives new students.

During Chaturmasa Girvanapratishtha organises a shiviram so that the sadhaka-s present can participate. Throughout Chaturmasa Sambhashana classes are held by teachers visiting the site of Pujya Swamiji's Chaturmasya Vrata.

Covid – 19 posed a big problem for the actual classes since the teachers could not travel to the location and conduct them, due to the lockdown. It was with the divine Anugraha of Parama Pujya Swamiji that the classes could be started online and the students were able to retain their connection with Girvanapratishtha. In fact, Girvanapratishtha even conducted an online final exam during this period

~~~~~ Parisevanam ~~~~~

and 48 students passed with flying colours. Inspired by the response from students for the online classes, Pujya Swamiji has given His kind consent to start a new series of exclusive online classes even after the Covid situation improves and the lockdown ends. Preparations are going ahead full-steam and Sanskrit enthusiasts the world over,

can soon look forward to learning the divine language through online courses.

For The Memory Bank...



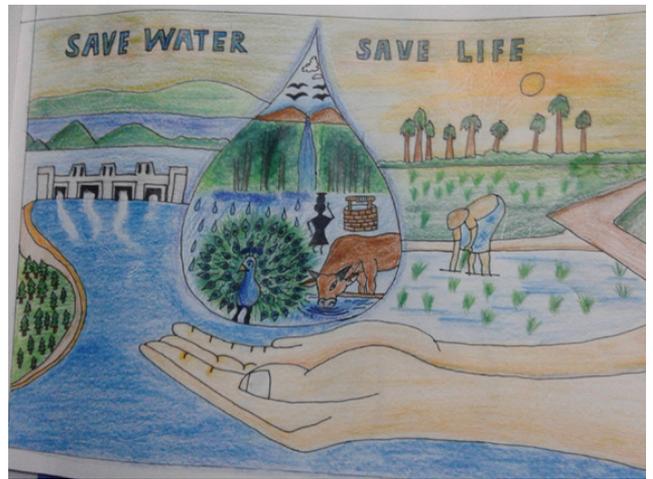
Kiddies' Corner

Twilight



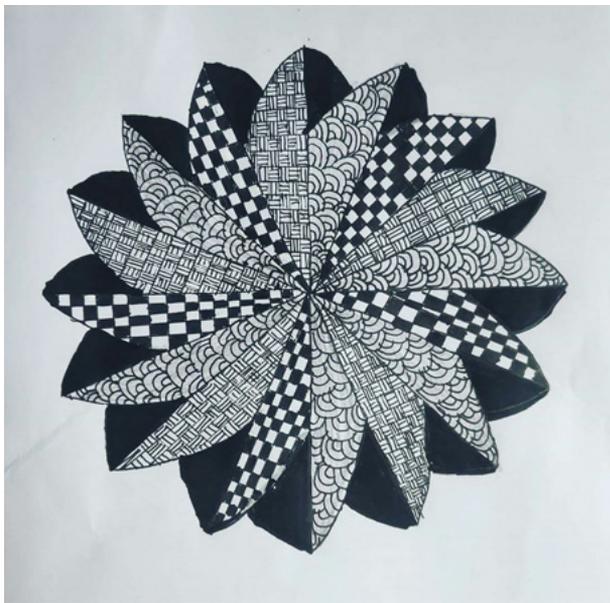
Shriyans Hattangadi - 5 years

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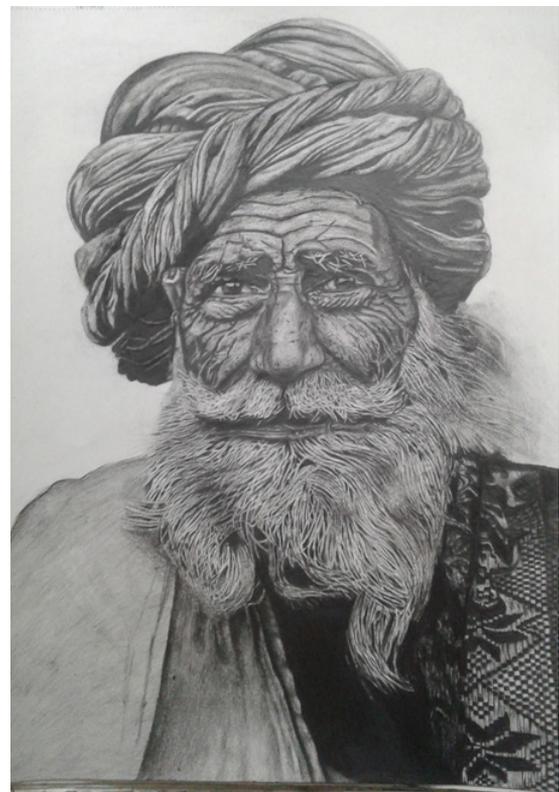
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Tathaastu

BY NALINI NADKARNI

Most of the stories I'd heard from my mother and grandmother in my childhood were about saints or from mythology. The moral was the same: Do good and God will reward you. It was the same with movies. Whatever the story, "Good always triumphed over Evil". Do good and God will say 'Tathaastu!' – So be it! ... sort of 'Amen'...

As far as I can recall, at dusk, my mother made me recite Sanskrit shlokas on Lord Ganapathi, Lord Rama or Lord Krishna or on Goddesses. Finally, I sang the Kannada Bhajan, Bhaagyadaa Laxmi baaramma – the song beseeching the Goddess of Wealth to come and bless our home.

We have all been taught to believe that Goddess Laxmi enters our houses in the evening when lamps are lit. And that is the time, whatever be the situation, she says 'Tathaastu!'

A legend tells of a time when Goddess Laxmi did enter a house of a good, pious lady at dusk. The lady, immediately guessing the identity of her guest, welcomed Her and asked Her to be seated, offering Her water and jaggery as was the custom. Then she graciously said, "Please be seated Mother, I need to bring you Kumkum. Kindly do not leave till I return." So saying, she left the house and threw herself into the well outside. It is believed that the housewife sacrificed her life to keep Goddess Laxmi perpetually in her house. Legend or not, we feel that our home should be filled with a pleasant atmosphere when lamps are lit at dusk.

It makes me wonder whether Goddess Laxmi did visit us on the very first Divali I celebrated with my husband in my new home. Perhaps She even blessed us with a 'Tathaastu!'

At the time of our marriage, my husband, a Police Sub-Inspector, was posted at Karad in Maharashtra. He often remained out of town with a lot of touring to do. I used to be lonely as our neighbours were rather reserved; and there was hardly any social life or entertainment. I dreaded spending Divali alone.

Fortunately, my husband said he had taken a three-day leave for Divali. Excitedly, I cleaned the house and changed the curtains and cushion covers. A toran of mango-leaves-and-marigold above the main door and a rangoli at the entrance completed the preparations. I also placed a row of pantees (earthen lamps) on the parapet of the balcony. Having given the house a festive look, I made a few traditional sweets – my first independent attempt!

Dhan Trayodashi and Narak Chaturdashi were uneventful. On Friday, The Laxmi Poojan Day, I gave pride of place to the framed picture of Goddess Laxmi in our sitting room. In the evening my husband and I performed Laxmi Pooja with me singing 'Bhaagyadaa Laxmi baaramma' Everything went off well till the arrival of a Police Constable who spoke to my husband in whispers.

Apparently, the Constable had lost his brother and had no

money to go meet the bereaved family. My husband asked me to fetch his wallet. Sensing my hesitation, he said, "I know women don't like to give away money after the lamps are lit. But the man's need is great."

"B-but today is Friday. And Laxmi Poojan too", I explained.

"So what?" he retorted, "The Goddess will be pleased and say 'May these people always have money to give for a good cause' don't you think?" Though I could see his point of view, old beliefs, like old habits, die hard. Nevertheless, I brought his wallet and watched him silently as he parted with fifty rupees, what was in those days, a princely sum.

At nine o'clock that evening a Police Constable brought a Police Notice (showing transfers, promotions, penalties etc).

After reading the contents, my husband passed it on to me, asking me to read a particular paragraph. It said that Senior Sub-Inspector A.M. Sheikh had been transferred to Satara and that Sub-Inspector S.M. Nadkarni was to take over from him. A junior Sub-Inspector S.V. Jadhav would be posted for touring the villages....It further mentioned that Sub-Inspector Nadkarni had been awarded a sum of Rs 50/- for Crime Detection in Case No. —!

My husband turned to me with a smile. "Looks like Goddess Laxmi has blessed us! Isn't it the exact sum that we parted with?"

"Indeed, it is!" I said, smiling back. "It is as if She has said 'Tathaastu!'. I shall never forget our first Divali together"

He promptly placed his palm on my head saying "Tathaastu!" And we both burst into laughter.

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

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संत सेना महाराजागलें जन्मू, मध्यप्रदेशांतुल्या बिलासपूर लागी बांधोगड हांगा जाल्लो. “बांधोगड” म्हणू राज्य आशिल्लें थई “रामराजा” नांवाचो रायू राज्य करतालो. तागलें श्मश्रू करतलो म्हळ्यारी “कापणी” करतलो “देवीदास” नावाचो धार्मिक ग्रहस्थू आशिलो.

महान् संत रामानुजागलें शिष्य स्वामी रामानंद तागलें गुरु आशिल्लें. रुबीर, रैदास, रोहिदास, पिपा, ज्ञानेश्वरांगलें पिता, अशी अनेक संत महात्मे तागलें शिष्य आशिल्लें. देवीदास नाभिक अशिल्ल तरी संपन्न आशिल्लो. हॉड घर, संपत्ति आशिल्ली. त्यामिती अनेक साधूसंत, यात्रे वतना तागल घारा राबतालें. तांगेल्या भजनकिर्तनांतू देवीदास सुद्धाई भाग घेतालो. तागलें काम करतनाई, परमेश्वरागलें नामस्मरण चालू आसतालें. मन लावनू रायागली सॅवा कोरनू ताका, तेल लावनू, न्हाणवनू घारा वतालो. न्हावनू परमेश्वरागल पूजा अर्चा कोरनू, संसारांतु रममाण जातालो.

चेल्डू ना म्हणू देवीदास आणि बायल प्रेमकुंवर दुःखी आशिल्लीं जल्यारी परमेश्वरागलें कृपेने ताका ताजवारीची देवभक्त चल्लो जाल्लो. माँगाने ‘सेन’ म्हणून नाव दवरलें. सान आसतनाची स्वामी रामानंद घारा आईल तावळ्ळी, तानीं ह्या बालभक्ताक पळवनू अनुग्रह दिल्लेलो.

सेनानें आवसू बापसू गेली सेवा मन लावनू केल्ली, आणि रामराजागलें पुत्र “वीरसेन” राज्यारी बशिल्लो तागल, सेवा करूक नित्य राजवाड्यांतू सेना वतालो. राजा वीरसेनाक आंगारी कोंष्ट आशिल्लें जाल्यारी तें सेनाक मात्र गोतु आशिल्लें. सेनानें सकाळींची येवनू रायाक मालीश कोरनू न्हाणयलें की रायाक उत्साह येतालो आणि राजदरबारांतू वचून तागलीं कामं सुरू करतालो.

एक दिसू फालफाल्यारी सेनागलें घारा, काशीक वचूक आईलें १०-१२ संत आयलें. इतलें लोकांगली स्नान, जेवणखाणाची, विश्रामाची व्यवस्था करताना, सेनाक राजवाड्यांतू वच्यें विस्मरण जालें.

रायानें नौकराक सेनाक आपवनू हाडूक पेटयलें. घारा हॉडहॉड संतमंडळी आयल्यांती आतं येता अशी सेनानें सांगलें. जाल्यारी संतांगलें भजनकीर्तनांतू गुंग जाल्लेल सेनाक राजवाड्यांत वच्यें भान वरनी.

वीरसेन रायाक पयलेंची वेळ जाल्लो म्हणू कोपू आयिलो, आपणापशी घारा आईलें लोकांगली चड काळजी की ह्या सेवकाक, राजदरबाराची कामं ह्या क्षुद्र मनुष्याखातिर तडवनू दवरची वें? तानें सैनिकाक सेनाक धोरनू हाणू तागलो “शिरच्छेद” कोरची आज्ञा दिली. संतापाभरांतू दिल्लेली ह्या आज्ञेच्यें पालन करूक शिपाई धांवलें.

जाल्यारी परमेश्वरागलें भजनांतू गुंग जाल्लेल्या भक्तागलें रक्षण कोरूक, स्वतः भगवंतू धावल्लो.

सेनागली “धोपटी” खांद्यारी घेवनू, राजवाड्यांतू, त्याची क्षणाक हजर जाल्लो.

वीरसेनागली क्षमा मागूनू, तागल सॅवा करूक सुरू केल्लें. राजा वीरसेनु स्वतःक विष्णुगेलो स्पर्श जांच भित्तरी, कोपू रागू विस्सोरनू गेल्लो. आंगांतू दिव्य स्पंदन सुरू जाल्ली, मनांतू अतीव शांती, कुडांतू परमळ आणि निळसर प्रकाश पळ्ळो. न्हावनू जायनापुडें, सेनारूपी भगवंतानें आयना दाखयल्लो, तांतू स्वतःगलें प्रतिबिंब दिसच्या बदलाक चतुर्भूज विष्णू गलें प्रतिबिंब दिसलें. तानें भीवनू सेना लागी पळयलें. तागली स्मित मुद्रा, प्रेमळ दोंळे पळवनू, ताक्का मोरपिसानें सगळे आंगाक स्पर्श केलेले वारी जाल्लें. तानें पळेयिल्यारी तागलें केंष्ठ, आंगादुकी सगळें वचूगलेलें. विंगड शक्ति संचार जाल्लेल वारी ताक्का दिसलें. उल्लयनासतना तानें दोन्नी मुष्टी भोरनू भांगराच्यो मोहरां सेनागलें “धोपटींतू” घाल्यो!

हांगा कीर्तनांतू गुंग जाल्लेल सेनाक कीर्तन खरचूच भितरी राया गली सॅवा कोरूक आजी मस्त वेळू जाल्ला हाज्जो उगडासु जाल्लो! रायू कितलें काँपलाकी म्हणतची संतांक सांगूनू तागली “धोपटी” घेवनू धांवतची राजवाड्यात वचूगलो. वीरसेनू रायू तागल दरबारांतू वचूक भरजरी उंची वस्त्रं घालनू तयार जालेलो.

सेनाक धांवतचि आईल पळवनू तानें ताका घट्टी पोड्ठेळनु घेवनू विचारलें, सेना आजी तुंव खंच्यें तेल लावनू ही जादू केली? मगल अंगारी आयिल्ली कुष्ठ, दुकी, पुराई नाची जाल्लें. तुगलें कशशी आभार मानू हांव? सेनाक आश्चर्य जालें. महाराज हांव तरी आतंकी आयलां संतांगलें कीर्तन आयकतना हांव सगळें विस्सोर्नु परमेश्वरागलें नामस्मरणांतू गुंग जालेलो. तुमका वेळ जाल्लो माक्का क्षमा कोरका.

अरे सेना, तू स्वतः येवनू माका नित्यावारीची तेल लावनू, न्हाणवनू वचूगलो. माक्का रोगमुक्त केल्लें म्हणू हावें मुष्टी भोरनू मोहरा दिल्याती, तुगलें धोपटीत आसतल्यो पळे. सेनानें हात घालून पळेयिल्यारी खरेंची धोपटी भोरनू भांगराच्यो मोहरां आशिल्ल्या. ताने रायागलें पायारी मातें दवरलें. महाराज माक्का वेळ जाल्लो म्हणू तों द्वारकेचो राणो, श्री विठ्ठल स्वतः तुमका न्हाणवनू वचू गलो, तागलें दिव्य स्पर्शानेची तुमगलो रोग बरो जालो. धन्य आस्सती तुम्मी!

राजा वीरसेनाक आयण्यांतू इत्याक चतुर्भूज विष्णूगलें दर्शन जाल्लेलें हें कोळनु आयलें. सेना, तुगली भक्ति, माक्का पावली. तुका देहदंड दिवंची आज्ञा हांव काँपाभरांतू दिल्लेली म्हणू परमेश्वर तुका रक्षण कोरका हाजखातीर स्वतः हांगा आयलो. धन्य तूं आणि तुगली भक्ति!

त्या दिवस धोरनू, सेनाक विठ्ठलागलें दर्शन घेवच्याक पंढरपूर

वचका अशी ध्यास सुरू जालों.

राजा वीरसेनानें तागलें कुटुंबाची जबाबदारी स्वतः घेतली आणि ताकका सुखानें पंढरपूर वचुनु यो म्होणु सांगलें.

सेना निश्चित जावनू विठोबागलें आणि तागलें प्रिय भक्तांगलें दर्शन घेंवका म्हणू पंढरपूर आयलॉ, तागलें बापसून देवीदासानें निवृत्ती ज्ञानदेव, तांगली भावंड, गोरा कुंभार, नामदेव ह्या सगळें संतांगलें दर्शन घें म्हणू सांगीलें, ताजो ताकका उगडास जाल्लों. पंढरपूर यानाफुडें तागलें प्रितीच्या विठ्ठलागलें दळेंभोरनू दर्शन घेंतलें, नामदेवाक प्रितीने पोट्टोळुनु घेंतलें. मात्र, निवृत्ति, ज्ञानदेव, सोपान, मुक्ताबाई समाधिस्त जाल्याती हें कळणा फुडे दुःख जालें. सगळकडे दर्शन घेवनू, मागेरी आळंदी येवनू ज्ञानेश्वरांगेल्या समाधीची सेवा कर्तचि थोडी वर्स थंयि राबलो. नामदेवानें समाधी घेवच्यें वळारी ताकका आपवनू व्हेल्लें. ताजमागेरी, परत स्वतःगलें घारा परत आयलॉ. मागेरी उत्तरेक वच्यूनू स्वामी रामानंदांगलें शिष्यांगल भेटीक वचचूगलॉ.

भक्त सेनाने हिंदी, मराठींतू भजन बरयल्यांती, सिखागलें गुरुग्रंथ साहिबांतू भजन आसं. परमेश्वरागली निस्पृह भक्ति कोरनू, तागलेंची ध्यान करतची परमेश्वरागलें स्वरूपांतू एकरूप जाल्लों. ह्या परम भक्तागली शिकवणी अगदी साधीची आशिल्ली.

नाभिक म्हळ्यारी न्हावी, शूद्रांगलॉ व्यवसायू जाल्यारी देवाने कसलॉ जन्मू दिला, कसलॉ व्यवसायू दिला तॉ कोरनू, परमेश्वरागलें चिंतन कराती. परमेश्वर आणि साधू संत हांका जाती धर्माच्यें भेदभाव नाती. दिसभर कष्ट कोरनू संपत्ति कमायताती, ती कांई तुमगल सांगाती येंना, कांणाखातीर ही कमाई करताती ती कुटुंबांतुली मनुष्य सुद्धांई तुमच्य सांगाती यानाती.

सांगाती येता तें फक्त परमेश्वरागली भक्ति आणि नामस्मरण. परोपकार करतल्या मनुष्यागलें पुण्याक सीमाची ना! भेदभाव कर्नास्तना, समभावानें सगळ्यांलागी प्रितीनें वागाति. लोकांगलीं मन जिंकता तॉची मनुषु स्वार्थ आणि परमार्थ दोन्नी साध्य कोरुं घेंता. आणि परमेश्वरागली प्राप्ती कोरनू घेता! ह्या महानू संतांगलॉ उपदेश आम्मी आचरणा हाडू पळवनू आमगल्या मनुष्य जन्माचें सार्थक कोरयां।

भावपूर्ण आदरान्जलि

॥ श्रीगुरुभ्यो नमः ॥ ॥ श्री भवानीशडकराय नमः॥

“चित्रापुर गुरु परम्परा” ग्रंथकर्त्री
संत आरूर उमाबाई एतेभ्यः भावपूर्णा आदरान्जलिः।

रचितोऽयं यद्गन् ग्रन्थः दत्तं गुरुकृपापामृतम्।
सद्भक्त्या सहितं पेयं नरेण मुक्तिकाङ्क्षया ॥१॥
शक्तिः सद्गुरोर्भक्तिः गुरुभक्तिरेव मुक्तिः।
अकथयत् उमाऽऽरूर प्रेम्णास्माकं विमुक्तये ॥२॥
भवन्ति साधवो मुक्ताः मोचयन्ति तथा जनान्।
गृहीत्वा प्रेमहस्तेन ग्रन्थरूपेण सर्वदा ॥३॥
दिवसे “ऋषिपञ्चम्यां” एकोनशतकायने।
प्रेषिता विबुधैर्नूनं ग्रन्थलेखन हेतुना ॥४॥
बाल्ये मण्डितं चारुं नष्टं संसारबन्धनम्।
विमुक्तं भवपाशाद् यद् युक्तं गुरुचरणयोः ॥५॥
शिवानन्दतीर्थो गुरुः बाडग्रामे मठाधिपः।
अभवत् मोक्षगुरुस्तस्याः भवतारणकारणः ॥६॥
न शक्यं पुरो गमनं गुरुकृपां न विस्मरेत्।
चित्रापुरमठस्थानां गुरुणां दर्शनं कृतम् ॥७॥
प्रत्यहं ध्यायती माता सद्गुरुं भक्तिपूर्वकम्।
लिखितुं मराठी भाषायामादिष्टा दुहिता तया ॥८॥
“साधनं मोक्षसिद्ध्यर्थं जनन्यादेशपालनम्।”
कन्यका चिन्तयामास करोमिलेखनं कथम् ॥९॥
ज्ञात्वा तस्या मनोभावान् आनन्दाश्रमस्वामिना।
प्रदत्ता लेखनी तस्यै तत्प्रतिभा विजागृता ॥१०॥
सद्विचाराः सदाचारा निजधर्मसमाधृताः।
कथितं साधनासारं गुरुभिर्मोक्षसाधिकाम् ॥११॥
वर्णयितुं कथं शक्यं भक्तिमहिमान गायनम्।
सूर्यं द्रष्टुं कदा केन दीपशिखा च ज्वालिता? ॥१२॥
श्रीवल्ली क्षेत्रमध्ये तु एकादश्यां तिथौ दिने।
‘मे’ मासेऽष्टादशेदिने अप्रियं घटितं खलु ॥१३॥
भूषणं हतमस्माकं कलिकालेन चोरितम्।
स्थापितः पुरतोऽस्माकं रक्षयितुं श्रेष्ठकोषः ॥१४॥
पुण्यवन्ता भाग्यवन्ता वयं सारस्वता जनाः।
सद्गुरुणां कृपां प्राप्य सततं वरभागिनः ॥१५॥

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पुस्तक परिचय

उदय मंकिकर

“गजाली पोटसऱ्यांच्यो”

सर्पमोगीचे अणभव

मूळ कन्नड लेखक : गुरुराज सनिल, उडुपि,
कोंकणी अनुवाद : डॉ. सुषमा अशोक आरुर, गोंय.

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प्रकाशक : डॉ. सुषमा अशोक आरुर.

पृष्ठसंख्या : १२८

मोल : रु. २००/-

“गजाली पोटसऱ्यांच्यो” म्हळ्यारि पोड्डाने सरतल्या प्राण्यांगेल्यो, अर्थात सर्पांगेल्यो काणियो. ह्या काणियांचो मूळ कन्नड लेखक श्री. गुरुराज सनिल हो एक सर्पप्रेमी. तांगेलो मुख्य परिचय म्हळ्यारि, तांका कर्नाटकांतल्या हळियांतु, शहरांतुल्या घरांतु रिगिल्ले, माडारि बशिले, बांयेकड्यारि बशिले, जाळियेंतु शिरकलेले, पाळ्यांतु चेडासुतु निद्रीस्त जालेल्या, विषारी एकेयि बिनविषारी सर्पांक जाग्रतायेरि काडुक, फोन कोर्नु जानं आपेयित आसताति. ह्या सर्पांगेल्या विषयांतु माहिती दिवंचेखातिर, हळियांतु आनि शहरांतु कार्यशाळांचे आयोजन कोर्ची जबाबदारीं तांन्नी घेतल्या. तांगेले कार्यानुभव उमेदीचो तशिचि माहितीपूर्ण आशिलेमितीं, ते केवल सर्प धरतले म्होणु मात्र न्हंयि, तरी परिसरप्रेमी, सर्परक्षक आनि एक उत्तम लेखक म्होणु सुपरिचित जावु आस्सति. तांका, तांगेले कार्य कर्त असतना जे अनुभव आयले ते एकडे कोर्न तांन्नी सात पुस्तकं बरेयिल्यांति.

ह्या काणियांथावु अठरा काणियो वेंचुनु काणू ताज्जो गोंयच्या कोंकणींतु अनुवाद केल्ला डॉ. सुषमा अशोक आरुर हिन्ने. डॉ. सुषमा ही उच्चविद्याविभूषित महिला. M.A. Ph.D. तिन्ने पुणे, मुंबई, बेंगळूर हांगा २७ वर्स शिक्षणक्षेत्रांत कार्य केल्यां. मागिरी, २००८ सालांतु ती गोवांतुं स्थायिक जाल्ली. इंग्लीश, कन्नड, मराठी आनि हिंदी ह्या भाषांचेरि तिगेलें प्रभुत्व आस्स. गोवांतु येनाफुडे एक वरस गोंयची कोंकणी भास शिक्कुनु तिन्ने हे पुस्तक गोंयच्या कोंकणींतु वरेयिल्यां. हें पुस्तक वाचतना डॉ. सुषमाने गोंयचे कोंकणीचेरि संपादन केलेलें प्रभुत्व दिस्सुनु येता. ही अत्यंत कौतुकाची खब्वरि आनि त्या खातिर तिगेलें अभिनंदन!

श्री. गुरुराज सनिल हांन्नी वरेयिल्या “नागवटसावन”, “विषयांत”, “रोयणीचे अशीकुशीक” आनि “बाविल्यो सत फागुरलेल्यो गजाली” ह्या चारी पुस्तकांथावु अठरा काणियांचे चयन कोर्नु, लेखिकेने ताज्जो अनुवादु केल्ला. काणियांचि निवड इल्लीथायि सूत्रबद्ध आस्स की, दूरदर्शन मालिकेची एकी सलग पटकथा वाच्चिल्याचो अनुभव मेळता. खंयि बेजारू येना. विंगड विषयावैली उत्तम माहिती मेळता. विंगडविंगड जातीचे सर्प, तांगेलें जीवन, तांगेलें

वर्तन, तांगेली असुरक्षितता, आमगेल्या जीवनांतु तांगेलें महत्त्व, आमगेल्या आरोग्याविषयांतु जांवचो तांगेलो उपयोग, सर्पदंशाची चिकित्सा इत्यादि विषयांचे वर्णन ह्या पुस्तकांतु आयल्यां. हें पुस्तक वाच्चनाफुडे, प्राण्यांकयि मनुष्यावारि भावना आनि संवेदना आसताति हाज्जि जाणीव जाता. तिवयिं आमचेवारि विचारु कर्ताति, सल्लो दिताति, तत्त्वज्ञानयि सांगताति, हें कळता आनि आमगेलो प्राणिमात्रांदिककाक पोळोवचो दृष्टिकोन बदलता.

ह्या पुस्तकाची सुरुवात, मूळ लेखकाक सर्पांगेली मैत्री कश्शी जाल्ली, हांगाथावु जाता. मागिरी सर्पांगेलो प्रथम स्पर्शु, महान संत स्वामिराम हांका तांगेल्या गुरुंनी सांगिली माहिती - “खोल ध्यानांतु बशिल्याक पोळोवुनु खंचोयि प्राणी सहज ध्यानांतु वत्ता, ताक्कायि समाधी लागता, सोनारागेल्या दुकानांथावु तेरा फूट लांब काळिंग जातीच्या सर्पांक भयार काडतना, त्या सर्पांने दंश करुनाफुडे लेखकांगेली जाल्लेली मरणप्राय अवस्था आनि तांतुथावु लेखकाक नवीन जीवनानुभव जावु तांगेल्या छंदाक मेळ्ळेली अधिक स्फूर्ति, विषारी सर्पांगेल्या दंशामिती लेखकाक मेळ्ळेलो बेशुद्धीची अनुभवु, अननुभवी डॉक्टराने केलेल्या चुक्कीच्या उपचारांचो वायट अनुभवु, बिनविषारी सर्पांगेल्या दंशाचेरी, विषारी सर्पदंशांच्या उपशमनाचे उपचारांचो गंभीर परिणाम, लेखकु विषारी सर्पदंशाने मरणप्राय अवस्थेंतु आस्तना, गावांतुल्या जानांनी, हितचितकानी, ताक्का केल्लेली आर्थिक मदत, मच्छिमारांक, समुद्रांतुल्या सर्पांविषयांतु दिल्लेली माहिती, तांकां दिल्लेली सावधानतेचि सूचना, सर्पदंश जायनाफुडे कस्लें कोर्काज ह्या विषयांतुलें विवेचन, सर्पांविषयांतु जानांगेल्या मनांतु आशिले गैरसमज, अंधश्रद्धा इत्यादिंचे निराकारण इत्यादि काणियो आस्सति. त्यानंता, ज्योतिषी, जानांगेल्या भावनांचे भांडवल कोर्नु कश्शी पैशे उकळायताति, मनस्तापु दिताति हाज्जे उदाहरणासहित मार्मिक विवेचनयि ह्या पुस्तकांतु आस्स. हें पुस्तक वाच्चनाफुडे एक विंगड विषयावैलें, अत्यंत रंजक आनि माहितीपूर्ण पुस्तक वाच्चिल्याचि अनुभूति मेळता.

डॉ. सुषमाने, फक्त एक वरस गोंयची कोंकणी शिक्कुनु एक विंगड विषयावैलें उत्तम पुस्तक बरेयिलें ही अत्यंत कौतुकाची खब्वरी. उत्तम भास, विंगड रंजक विषयु, काणियांचो उत्कृष्ट मेळु हें ह्या पुस्तकाचें वैशिष्ट्य. डॉ. सुषमा, इंग्लीश आनि कन्नड भाषेंतु सातत्याने लेखन करता. हेंचि सातत्य तिन्ने कोंकणींतुयि दव्वोरकाज म्हळ्यारि, कोंकणी साहित्य आनि समृद्ध जातलें आनि तें जावो ही सददिच्छा!

पुस्तकांतुल्या प्रति एक पृष्ठाचेरि, त्या पृष्ठारि आयिल्या कठिन शब्दांचे अर्थ दिल्याति. मात्र पुस्तकांतु सुमार शब्द अश्शी आस्सति की त्या शब्दांचो अर्थ दिंवचो अगत्य आस्स. मुखावैल्या आवृत्तींतु विंगड पृष्ठारि हे शब्दार्थ दिल्यारि, वाचकांक गोंयच्या कोंकणीची खुमारि कळतली आनि चड गंमति येत्ती. एक्का विंगड, रंजक विषयाचो अनुभवु दिल्लेले खातिर, डॉ. सुषमांगेलें पुनःश्च मनःपूर्वक अभिनंदन!

(Book Cover on page 35)

लष्करी खाक्या - नमुना २

शैलजा वैद्य (मासुरकर)

लष्करी खाक्या - नमुना १ मध्ये नमूद केल्यानुसार आमच्या कंपनीत अजून एक महत्त्वाचा नियम होता आणि तो म्हणजे कोणत्याही मॅनेजरला किंवा एका विशिष्ट खातेप्रमुखाला भेटायला जाणाऱ्या पाहुण्यांबरोबर (व्हिजिटर) आमचा ऑफीस प्यून वाटाड्या म्हणून गेला पाहिजे व त्याने त्या पाहुण्यांना इच्छित खातेप्रमुखाकडे सोडून यायला पाहिजे.

खालच्या मजल्यावर फक्त रिसेप्शन, टेलिफोन, ऑफीस, टाईम ऑफीस व मशीन शॉप होते. बाकी सर्व खाती वरती पहिल्या मजल्यावर होती, म्हणजे मॅनेजिंग डायरेक्टर (हे कधीमधी मुंबईहून येत असत), त्यांची सेक्रेटरी (कायम हजर असायची), जनरल मॅनेजर, अकाऊंट्स, अॅडमिनिस्ट्रेशन / पर्सोनल, मटेरियल्स, ड्राईंग / आर्किटेक्चर इत्यादी. शिवाय मॅनेजर्ससाठी एक कॅन्टीन/डायनिंग हॉल आणि मीटिंग रूम देखील होती.

वरीलपैकी कुठल्याही खात्याच्या अधिकाऱ्याला/प्रमुखाला भेटायला कोणी पाहुणे (किंवा पाहुणा) आले की ऑफीस बॉयपैकी किशोर किंवा गोपाळ त्यांना रिसेप्शनला लागून असलेल्या जिऱ्याने पहिल्या मजल्यावरच्या इष्ट खात्यात सोडून येत असत. जिना संपला की, एक मोठा काचेचा दरवाजा होता. तो ओलांडून आत गेले की, लांबलचक पॅसेज होता. त्याच्या डावीकडे वरील सर्व खाती, त्यांचे अधिकारी व इतर स्टाफ आपापल्या स्वतंत्र जागेवर बसत असत. उजवीकडे रेलिंग असून खालचे शॉप फ्लोर व कामगार दिसत असत.

त्यादिवशी मॅनेजिंग डायरेक्टर साहेब हजर होते. त्यांना भेटावयास काही पाहुणे आले. शिरस्त्याप्रमाणे मी गोपाळला त्यांना वरती साहेबांकडे सोडून यायला सांगितले व त्यानुसार तो त्यांना घेऊन निघाला. हा गोपाळ अगदी साधा, जरासा भिन्न होता पण किशोर दुसऱ्या कामात असल्याने निरूपायाने गोपाळलाच जावे लागले. तो व पाहुणे जिऱ्याच्या शेवटच्या पायरीवर होते. तेवढ्यात कर्नल साहेब कोणाशी बोलत दार उघडून बाहेर आले. त्यांना बघितल्यावर गोपाळची अगदी घाबरगुंडी उडाली आणि पाहुण्यांना तिथेच सोडून तो माघारी फिरून खाली आला व माझ्या टेबलपाशी येऊन उभा राहिला. घामाने थबथबलेला त्याचा चेहरा आजही मला आठवतोय! पुढे काय होणार ह्याचे चित्र माझ्या डोळ्यांसमोर उभे राहिले. त्याला मी समजावीत होते तेवढ्यात पाहुण्यांना एम.डी.च्या ऑफीसमध्ये सोडून तावातावाने कर्नल साहेब माझ्याकडे आले व

आपले मोठे बटबटीत डोळे चष्म्याआडून रोखून विचारायला लागले की, सक्त ताकीद असूनही तुम्ही त्या पाहुण्यांना एकटेच कसे वर जाऊ दिले? त्यांच्यासमोर काही बोलणे एरवीसुद्धा कठीण काम होते. त्यातून मला त्या कंपनीत नाकेरीला लागून जे ते २-३ महिनेच झाले होते. धैर्य एकवटून मी त्यांना वस्तुस्थिती सांगितली की, त्यांच्याबरोबर गोपाळ होता, वरपर्यंत. पण तुम्हाला पाहून घाबरून तो खाली आला. हे सांगत असताना गोपाळचे पुढचे भविष्य काय असणार ही भीती माझ्या मनात होतीच. सुदैवाने कर्नलसाहेब अनपेक्षितरित्या शांत झाले. कदाचित आपल्याला लोक कसे घाबरतात ह्याचा त्यांना अभिमान वाटला असेल किंवा मोठे साहेब हजर असल्याने उगीच आरडाओरडा नको म्हणून असेल किंवा थोडी दया त्यांच्या मनात जागृत झाली असेल. ते मला म्हणाले, “असे होय. मी त्याला काय खाणार होतो का? त्यांत काय घाबरायचे? पण त्याला सांगा की, पुन्हा असे होता कामा नये” आणि कधी नव्हे ते सस्मित चेहऱ्याने व आपल्या कल्लेदार मिशा गोंजारत ते पुन्हा जिऱ्याने धाडधाड वर निघून गेले. ह्या प्रकाराने सर्वानाच आश्चर्याचा धक्का बसला होता. गोपाळ बरोबर माझी सुद्धा काही कमी भंबेरी उडाली नव्हती. सदैव उग्र चेहरा घेऊन मिलिटरीच्या शिस्तीत ताठ चालणारे कर्नल साहेब थोडेसे का होईना पण मवाळ झाले होते हे सत्य होते. पण म्हणून गाफील राहून चालणार नव्हते. पुढच्या प्रसंगात ते कसे वागतील ह्याचा काहीही अंदाज बांधणे कठीणच काम होते. मात्र हे खरे होते की, त्या दिवशीचे मरण थोडक्यात टळले होते!



(Book review on Page 34)

एक्सपायरी डेट डॉ. सुनंदा कर्नाड, पुणे.

निसर्गाने निर्माण केलेल्या प्रत्येक सजीव प्राणी पशू-पक्षी, पानं-फूलं झाडं-वेली, फळं आणि हया सर्वांवर मात करणारा माणूसहि कायम 'सजीव' नसतो. प्रत्येकाला "एक्सपायरी डेट" असते. उत्पादन, संवर्धन आणि विसर्जन हे चक्र निसर्गात निरंतर चालू असते .

माणसांने अनेक शोध लावले, त्यांत खाण्या-पिण्याच्या अनेक वस्तू हवाबंद डबा-बाटल्यातून उपलब्ध झालेल्या आहेत. औषधांहे 'पॅकबंद' स्वरूपात मिळतात. रोजचं जगणं किती सोपं, कष्ट मुक्त झालंय, विशेषतः कमावणाऱ्या स्त्रियांसाठी! परंतु या प्रत्येक वस्तूला "एक्सपायरी डेट" असते. ती वस्तू कधी तयार झाली, ती किती काळ वापरण्या लायक राहतील यांच्या तारखा लिहिलेल्या असतात. ते न पाहता वापरल्या तर तब्येतीच्या तक्रारी तयार होतात.

मनुष्य प्राणी इतर पशू-पक्ष्यांप्रमाणे समाजप्रिय प्राणी आहे. फरक इतकाच त्यांच्यातील नाते संबंध भावनिक, बौद्धिक स्वरूपाचे असतात. माणसाला सोबती हवेत - नात्याची, मित्रत्वाची, अगदी जवळची, त्याच्या शारीरिक सामाजिक आणि भावनिक गरजा पुरवणारी! आई-वडील, भाऊ-बहीण, बायको-मुलं, त्याचं कुटुंब घडवतात. त्यांच्या सहवासात त्याला माया, प्रेम, सुरक्षितता मिळते. परंतु हे नातेसंबंधहि कुठे अखंड, कायमस्वरूपी असतात ? त्यांनाही "एक्सपायरी डेट" असते, वयापरत्वे आई-वडील जातात, भावंड शिक्षण, लग्न, नोकरी निमित्ताने दूर जातात, नवरा-बायको पूर्वीसारख एकत्र राहतीलच असा आता भरवसा नसतो. मुलेहि मोठी झाली की त्यांना पंख फुटतात. शेवटी माणूस एकटाच राहतो! जगणं क्लेशकारक होतं.

जीवनात सारे काही अशाश्वत असताना त्याची यत्किंचित जाणीव न बाळगता, माणूस कष्ट करतो, पैसा कमवण्यासाठी, पोट भरण्यासाठी. जास्त पैसा मिळू लागल्यावर ऐहिक सुखा-समाधानासाठी अनेक वस्तू आवश्यक अनावश्यक घेत राहतो, जमवीत राहतो. सुखसोयींसाठी पुन्हा त्या सर्व कायम वापरण्याजोग्या राहतील असं नाही, त्यांचीही मोड-तोड होते, त्यांच्याशी असलेल्या आपल्या संबंभालाहि "एक्सपायरी डेट" असते. त्यांतच तो स्वतः संपला तर जोडलेली माणसं, जमवलेला पैसा, दागदागिने आणि ऐहिक सुख-साधन काहीच बरोबर घेऊन जाऊ शकत नाही, स्वतःचा शरीरही!

आणि म्हणूनच जीवनाची अशाश्वत स्वरूपं लक्षांत ठेवून, त्यांतून निवृत्त होऊन जगण्याचा प्रयत्न करायला हवा. ऐहिक वस्तूंचा

पसारा कमी करायला हवा. गरजवंतांना काही मदत करता आली तर ती केल्याने आंतरिक समाधान मिळेल. पुरातन काळात 'वानप्रस्थ' स्वीकारण्याची प्रथा होती. आताच्या आपल्या समाजांत, जे आपल्याला मिळालंय त्याबद्दल समाधान मानावं, धार्मिक किंवा अध्यात्मिक कार्यात स्वतःला गुंतवून 'संसारतच परमार्थ' साधणं शक्य होईल. शेवटी आपल्या जिण्यालाहि "एक्सपायरी डेट" आहेच ना ?

शोध चैतन्य नाडकर्णी

माझे मलाच कळेना
मी आलो इथे कशाला
चारी दिशां अंधकार
पसरला हा कशाला

शोधू कुठे शोधू कसे
काय म्हणून शोधू
अस्तित्वाचे नसता बोध
कशाचा लावू शोध

ध्यान करू का करू
अलिप्त का मी होऊ
देवाची ही सुंदर सृष्टी
का मी ना ती बघू

भृंगुर मनहे शोधित आहे
मकरंद जीवनाचे
जीवन पुष्प फुलेल कधी हे
स्वानंदी आत्म्याचे

The Marathi article on page no.58 of November 2020 issue 'लष्करी खाक्या नमुना' is written by Smt. Shailaja Vaidya (Masurkar) but the author's name is printed as Shyamala Ashok Kulkarni. The error is regretted.

Personalialia

Major General (Dr) Sudhir G. Vombatkere, VSM (Retired) received the B.V.Rangarao Gold Medal Award for his paper titled “**Human Future in the Digital Era: Whence society? Whence humanity?**”, from President of the Indian Social Science Academy, during the Inaugural Session of the 43rd Indian Social Science Congress held at Bengaluru Central University, Bengaluru, on January 17, 2020, at which the Chief Guest was Sri B.S.Yediyurappa, Hon'ble Chief Minister of Karnataka. This paper has been selected for publication by the Indian Social Science Academy.

sadhaka-s between 17th October to 25th October. Sadhaka-s performed Devi Anushthaan, and read Navratri Nitya Path & Lalitasahasranam. 15 sadhaka-s performed sadhana panchakam.

Kojagiri Pournima was celebrated on 30th October. The event, hosted by Smt. Tejashree Bailur and Kum. Adhya Kombrabail, was organized by the Yuva-s of Thane sabha. The event was attended by 30 families. Yuva-s performed Stotras Rajarajeshwari Ashtakam, Devi Poojan, and sang Bhajan-s

Reported by Savni Haldipur

Here & There

Bengaluru Sabha : **Special programmes:** On the auspicious occasion of Navaratri from 17th to 25th October, the sadhaka-s rendered seva through stotra pathan: Navaratri Nityapath, Devi Anushthana, Devi Pujana and Kumkumarchana on Lalita Panchami day from their respective homes on account of Covid restrictions, with active co-ordination by Smt Anupama Chandavarkar pachi.

On October 21st, on the occasion of Samaradhana of Parama Pujya Shrimat Shankarashrama Swamiji I, Bhashya Pathana was rendered by sadhaka-s from their respective homes with Ashtavadhana Seva at the Math. On October 30th, Lakshmipujan was performed on the occasion of Kojagiri Purnima.

Varga activities: During Navratri, eight yuvas performed Devi Anushthan and chanted Devi Kavacham. On 25th October, a yuvati offered Bhajan Seva through the online Ghar-aana series and seven yuvas recorded bhajans as part of the online Navratri Bhajan Seva.

Regular activities: Daily morning puja-s and evening puja-s on Monday-s, Thursday-s and Friday-s were performed by Grihastha-s and a yuva. Durga Namaskar was performed every Friday by Ved Shri Vijay Karnad Bhatmam with the 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 Pratihtha as well as Prarthana classes are being conducted online.

Reported by Saikrupa Nalkur

Thane Sabha: Samaradhana of H. H. Shrimat Shankarashram Swamiji I was observed on 21st October on Google Meet. The event was attended by around 29 families. 15 sadhaka-s, including Yuva-s and Prathana Varg children performed Stotra Pathan, and Bhajan-s. Smt. Shailaja Ganguly read excerpts from the Shri Chitrapur Guruparampara Charitra.

Navaratri Vishesh Sadhana 2020 was performed by 20

Our Institutions

Saraswat Mahila Samaj, Gamdevi

After a hiatus, during the Pandemic, the Saraswat Mahila Samaj had its first Digital Programme to celebrate its 103rd Foundation Day, which was held with great excitement on Sunday 27th September, 2020 at 5.30 p.m.

There were over 55 members on the Zoom call and over 40 watching the programme on You Tube Live.

The programme started with Hon. Secretary, Smt. Priya Bijur inviting all and requested the President to take over. Smt Vidyaxmi Kulkarni, President- Saraswat Mahila Samaj, welcomed the guests and the Kodial Family – Dr Pranav H. Kodial, his wife Dr Ashwini P Kodial and children Anirudh and Saanika, who were to present a very interesting programme.

Smt Smita P Mavinkurve, Hon. Treasurer, read out the Treasurer's Report, after which Smt Usha Surkund, Jt. Hon. Secretary introduced the Kodial family. Dr Pranav Kodial, a successful Ophthalmic Surgeon and having his own hospital – Kalindi Netralaya and Ramakrishna Eye Hospital at Dahanu, Maharashtra and his wife Dr Ashwini, an Anaesthetist – also attached to the same hospital and also visits Govt Hospital for anaesthetic services and their two young children Saanika and Anirudh who played a big role in this event. A very talented family indeed!

Dr Pranav and his family showcased an entertaining potpourri called “Coviduniya”. A hilarious interview, a parody on an old Hindi song and a mish mash of TV shows kept the audience in splits.

Smt Padmini Bhatkal, Vice President, proposed the Vote of Thanks. Smt Priya Bijur, Hon. Secretary organized the Zoom Meet and along with YouTube transmission simultaneously, ably supported by Anirudh Kodial and coordinated the whole sequence of the programme. She also anchored the entire show with expertise, which was a first time experience for the online presentation by the Saraswat Mahila Samaj. We believe the show was a success from the appreciative feedback and the laurels that were received.

We plan to present some more online programmes which we hope all will enjoy.

Reported by Geeta Suresh Balse

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DOMESTIC TIDINGS

OBITUARIES

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

- Jul 24 : Kishore Gopalkrishna Saletore (73) at Thane (Inadvertantly the date was printed as 24th Sept in the last issue)
- Oct 24 : Sheila (Narayani) Shivdas Halady (88) at Pune
- Oct 25 : Sadanand G Gangolli (78) at Bengaluru
- Oct 29 : Raghuvir M Dhareshwar (91) at Borivali, Mumbai
- Nov 5 : Sushilabai (Ramabai) Narsingrao Kulkarni (of Khar) (106) at Mumbai
- Nov 18 : Sushila Shivanand Kalbag (87) at Vileparle, Mumbai



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