

Kanara Saraswat

A MONTHLY MAGAZINE OF KANARA SARASWAT ASSOCIATION

Vol: 26 Issue 4 Mumbai

April 2021

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India
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Kanara Saraswat

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* युगादि WISHES !! *

As we step into the "प्लव" samvatsara on 13th April, 2021, the Kanara Saraswat Editorial Committee extends Yugadi wishes to all our readers! May this year bring आनन्द, शान्ति, धैर्य, बल, ऐश्वर्य and continued receptivity to गुरुकृपा in your life!

-Editor



ELECTION NOTICE-2021

Nominations are invited for 7 vacancies on the Managing Committee for the year 2021-2022 of the **Kanara Saraswat Association (KSA)** arising due to the following.

Vacancies caused by retirement under Rule 13:

1. Shri Jairam Khambadkone
2. Dr. Prakash Mavinkurve
3. Smt. Usha Surkund

Vacancy caused by Rule 16 :

1. Smt. Ashwini Prashant
2. Shri Vandan Shiroor
3. Shri Rajesh Aidoor
4. Shri Mahesh Kalyanpur

Nomination paper containing the candidate's name in full and his/her consent to contest the election and subscribed by not less than two members of at least one year's standing as proposed and seconded should reach the Hon. Secretary at the KSA Office **on or before Saturday May 08, 2021 by 7.00 p.m.**

By order of the Managing Committee

April 01, 2021

Mumbai

Vandan Shiroor
Hon. Secretary

The CSN Page



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?!



From the President's Desk....

We all want to make progress in life. For achieving progress, we all need to work hard. At the same time, we need to keep in mind that progress is impossible without change and those who cannot change their minds cannot change anything and therefore cannot make progress. Mindset change is the key to achieving progress. For achieving this mindset, one needs to challenge the normal thinking process, the normal beliefs and the status quo.

Adapting to the changing world is the most important thing in life. Most of us take pride in our knowledge and expertise and in staying true to our beliefs and opinions. That makes sense in a stable world, where we get rewarded for having conviction in our outlook and ideas. The problem is that we are living today in a rapidly changing world, where we need to spend as much or perhaps more time in rethinking as we do in thinking. Rethinking is a skill set, but it is also a mindset. The accelerating pace of change means that we need to question our beliefs more readily than ever before. But this is not an easy task. With time our beliefs become more entrenched and secure.

Mental horsepower does not guarantee mental dexterity. No matter how much brainpower you have, if you lack the motivation to change your mind, you will miss many occasions to think again. Research reveals that the higher your IQ score is, it is more likely that you are bound to fall for stereo types, because you are faster at recognising patterns. Recent experiments suggest that the smarter you are, the more you might struggle to update your beliefs. The brighter you are, the harder it can be to see your limitations. Being good at thinking can make you worse at rethinking. Such rethinking means being actively open minded. This requires searching for reasons why we might be wrong and not how we are right. The purpose of rethinking is not to affirm our beliefs but to challenge and evolve our beliefs. The most common statements one hears when people resist rethinking or change are -

- "that will never work here",
- "that is not what my experience has shown",
- "that is too complicated, let us not overthink it",
- "that is the way we have always done it".

What sets great people apart is their intellectual curiosity and openness. They read widely and are eager to learn more not only in their own fields but also across all the fields. They are interested in hearing new views and revising their old ones. Scientific rethinking favours humility over pride, doubt over certainty, curiosity over closure. The curse of knowledge is that it closes our minds to what we do not know. Good judgment and good thinking therefore need to have the skills to open our minds to things in life and the new realities that are taking place around us and therefore be open to change always. Ultimately, rethinking is going to be the key aspect for change of mindset and therefore for making progress.

We all need to work on our rethinking skills. In my view, we all need to -

- develop the habit of thinking again,
- define our identity in terms of values and not opinions,
- seek out information that goes against our views,
- harness the benefits of doubt,
- embrace the joy of being wrong,
- invite others to question our thinking,
- learn something new from each person we meet,
- do not worry about constructive conflicts,
- question how rather than why,
- reinforce freedom of choice.

Friends, let us resolve to change our mindset for the better with a continuous rethinking process for a fresh approach to life.

Praveen P. Kadle

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***CHITRAPUR SARASWAT NETWORK (CSN)* presents a Self-Excellence themed online-session
by the international Leadership and Management Trainer
as well as Self Excellence Personal Coach,**

***Mayur Suvarna Vivek Kalbag*.**

Date of the Session: *April 4th, 2021* Time: *6 pm*

Topic and theme: *Ways to Succeed at Interviews*

Modules or topics to be covered:

1. Importance & relevance of JOB INTERVIEWS
2. THREE ways of making IMPACT at interviews
3. Recognising and dealing with specific BARRIERS
4. How to plan and prepare before an interview
5. Recognising and developing *PRESENTATION SKILLS*
6. Dealing with Failures.

It's an *interesting, interactive and most importantly, an IMPACTING session* especially in the context of career establishment and career advancement!!!

Please do attend and learn the creative *Tips, Tricks and Techniques* to become highly successful at Interviews!

Medical Frontiers beyond the Sea!

**KSA-CSN with Chitrapur Heritage Foundation will host
a Mulaqat with accomplished speakers from USA
Dr. Prakash Nagarkatti, Ph.D. and his wife Dr. Mitzi Nagarkatti**

Date: April 24, 2021 Time: 8:30 pm (IST)

Dr. Prakash is the VP of Research and Dr. Mitzi is the Chairman of Center for Cancer Drug Discovery & Distinguished Professor, both at the University of South Carolina!

They have collectively researched on Inflammatory Disease, Cancer Immunology, Immuno therapy, Alternate Medicine, and several other areas.

Comperre for the event

Dr. Nivi (Nivedita) Bijoor, a Family Medicine specialist at Pelham Medical Center in Simpsonville, South Carolina, USA

*Our dear Aai,
Manorama Pandurang Sashital
(daughter of Vishveshwar Nagappayya Koppikar)
Completes 105 years on 2nd April 2021
(13th April 2021 ,Gudi Padwa day)*

**Happy
105th
Birthday!**



*Love you lots
Dilip - Roopa
Aparna & Navin Suri
Anuj Sashital
Great grand children- Krishna and Kabir*

*With Best Wishes From
Sashitals, Koppikars, Suris, Hosangadis, Bijurs,
Naimpallis & Nagarkars
Near and Dear Ones*

Happy 75th Birthday - Sunanda Karnad



आई

तुझ्या पंच्याहत्तराव्या वाढदिवसाला वाटलं, करावे काही जे आजवर कधी केले नाही,
बोलावे, लिहावे तुझ्या वढल. काय बोलू आणि किती लिहू?
सांगण्यासारखे आहे बरेच, काही दोन ओळी लिहाव्यात तर आई,
तुझ्या सारखी दुसरी कुणीच नाही, तुझ्या सारखी दुसरी कुणीच नाही!

लहानपणीच सुरु झाली आयुष्यातील तडजोड, जेव्हा बालपणीच तुझी आई देवाघरी गेली सर्वांना सोडून.
मागे राहिले वडील, दोन धाकटे भाऊ आणि तू आई. अनेकदा झालीस तू त्यांची आई.
वडील असायचे कामा निमित्त परगावी बऱ्याच वेळी आणि तुम्ही तीघं भावंडे वाढली प्रेमळ आणि मायस्त आजोळी.
केलीस खूप मजा बालपणी तालमकीवाडीतल्या मैत्रिणीं सोबत. पुढील आयुष्यात आल्या, काका, काकू सगळ्यांची लाभली भरपूर मदत.
पहिले सण आणि पहिले वाळंतपण केलेल्या तुझ्या काकुंना तू दिलास. आईचा दर्जा. आजही म्हणत असतेस कसे फेडू सर्वांच्या कर्जा
हे सर्व होत असताना बऱ्याचदा तुला वाटल असेल हवी होती आपली आई पण तू कधीच कोणाशी काही बोलली नाही.
म्हणून मी म्हणते आई, तुझ्या सारखी दुसरी कोणीच नाही ! तुझ्या सारखी दुसरी कोणीच नाही ||1||

चोविसाव्या वर्षी कार्नाड कुटुंबात केलेस पदार्पण अलगद, लग्नानंतरचा तुझा प्रवास आहे कौतुकास्पद,
जिंकलीस सगळ्यांची मने आपल्या प्रेमळ आणि गोड स्वभावाने, जपलीस दोन्हीकडची नाती समंजस आणि निस्वार्थपणे.
पन्नासवर्षे दिलीस बावांना अप्रतिम साथ, तुम्हा दोघांच्या परिश्रमांना देतात सगळे दाद.
दिवाळी असो वा नवरात्र , गणपती असो वा श्रावण सोमवार , रीतसर साजरे केलेस सगळे सणवार.
सांभाळून संयुक्त कुटुंब केलीस तू नोकरी, चोख पार पाडलीस प्रत्येक जबाबदारी.
सासूच्या आजारपणात केलीस सेवा दिवसरात्र जाग, सासऱ्यांच्या आजारपणात केलास नोकरीचा त्याग.
ही तारेवरची कसरत करताना तुझ्या चेहऱ्यावरचे हसू कधीच कमी झाले नाही,
म्हणून मी म्हणते आई, तुझ्या सारखी दुसरी कोणीच नाही, तुझ्या सारखी दुसरी कोणीच नाही ! ||2||

दादा आणि मी आहोत खूप नशीबवान, मिळाली आम्हाला आई एवढी छान
असतील असे बरेच क्षण, मोडलेही असेल आम्ही तुझे मन
चाललो असू तुला गृहीत धरून पण तू मात्र पुरविलेस आमचे सगळे हट्ट स्वतःचे मन मारून,
दिलेस तू आम्हाला लाख मोलाचे संस्कार, त्यासाठी तुझे खूप खूप आभार
मुलगी, आई, सून, बायको, आई, सासू, आजी आणि इतर नाती निभावताना सर्वांवर केलीस खूप माया
निरंतर राहो तुझी छत्र छाया !
आयुष्यभर केलेस सर्वांसाठी खूप काही, स्वतःसाठी मात्र कधीच काही मागितले नाही
म्हणून मी म्हणते आई, तुझ्या सारखी दुसरी कोणीच नाही, तुझ्या सारखी दुसरी कोणीच नाही ! ||3||
आणि म्हणून मी मागते पूर्ण कर माझी एकच इच्छा, देवा जन्मोजन्मी मिळोत हेच आई बावा, हेच आई बावा ||

Poem by Mrs. Kanchan Kumble nee Karnad

Best wishes from Karnads, Kumbles, Amembals, Bales, Bhats and Labadais

Remembering

Narayan Mangesh Kulkarni
on his *Birth Centenary*
9/10 Talmaki Wadi – Popular Book Depot

17.04.1921 – 17.04.2021



17.04.1921 – 21.01.2005

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“Global Marathi Poem Contest” organised by SWAAYAMBHU

By Shri Sunil Ullal

It was 6.30 in the evening on 28th December, 2020, I was relaxing at my dear friend's house and I received a call from another intellectual friend Dr. Sangeeta Kamat. She said, her reputed NGO, SWAAYAMBHU has organised a Global Marathi Poem Contest about which one announcement in Marathi has to be done Online by 8.00 pm the same day as she is already late. I was stunned as I could not find any clue as to why I was approached to prepare the announcement and that too in Marathi to broadcast the following morning. I immediately got into the act and by 7.45 pm called up Dr. Sangeeta and shared with the video clip of my announcement. She was delighted with it and immediately sent it to her sponsors “EGala Funn”. After an approval from the sponsors the announcement in Marathi was broadcast on 30th December on social media given that the last date for receiving the entries was declared as 31st December, 2020. Participants had to prepare a poem in Marathi on the theme “2021 – Ek Navi Bharari”.

Immediately, I started sharing my recorded video clip with all my Maharashtrian friends including SVC Employees and Marathi scholars from our Chitrapur Saraswat Community all over. Not to exaggerate but I had shared the announcement with over 500 of my contacts in and around Mumbai, Dubai, USA, Singapore, Canada. The messages I received from world over particularly from Aamchi friends confirming their participation made me emotional. I never knew that our AamchiBhanaps are so confident about performing well even in Marathi Poetry. Participants across all ages registered for the competition, which was greatly appreciated by the Organisers and the Sponsors alike.

The Final Results were declared by an Intellectual and Talented Panel of six members from Art, Culture, Literature and Films selected by SWAAYAMBHU NGO. Out of these six panelists, it was learnt that two were Aamchis who are Marathi Scholars.

I was also invited to witness the Prize Announcement Function held on 26th January, 2021 in the evening. The participants were spread across three age-groups. Three winners were to be declared in each age-group and the first hundred best poems were to be presented with Participation Certificates. The third group had participants who were above fifty-nine years of age.

By the grace of Goddess Saraswati, from over 1000 participants, three Aamchi participants were declared winners in the last age group of over 59 years.

The proud Aamchi Chitrapur Saraswat winners were:

1. Smt Muktabai Chandavar, Mumbai, India who won the Vishesh URJA Award for being the “youngest participant” at only 95 years of her age!

2. Smt Anila Rammohan Ragade, Boston, USA who was awarded the 2nd Prize

3. Smt Vidya Durgadas Baidur, Dubai who won the 3rd Prize

KSA congratulates the talented pachis for having made the entire Chitrapur Saraswat Community proud by not only participating in Marathi Poem Contest but also by winning the Global Marathi Poem Contest 2020-21 with grace and glory. We pray to the Almighty for their sound health and abundant happiness.

1. Smt Mukatbai Chandaver, Mumbai, India – Special Urja Award

॥ २०२१, एक नवी भरारी । श्री क्षेत्र पंढरपुरी ॥

दिवसो मागला दिवस गोळे ।
२०२० पटकन सरले ।
२०२० ला एक नवी भरारी घेऊया ।
चला, क्षेत्र पंढरपुरी जाऊया ॥

मुंबईच्या घाई-गर्हण्या जीवनांतून ।
दुर्गिच्छे, धूर, अपमान, हवा-प्रदूषणांतून ।
दूर — पेशीत हवा करील मन प्रसन्न ॥

मुंबईत सिमेंटचे इतके, सिमेंटचे जांगल ।
मोटरी-मोटर जो, को, ग्रीडिंगीची ओंभो भुंगल ।
जीव गुदमरून होतो अती व्याकुळ ॥

चार दिवस सुट्टिकाढा, ।
धर, धार, संसार दफ्तर सोडा, ।
नको ते रांधा, वाढा, उच्ची काढा, ॥

नको ते टेलि विषम ।
नको ते गुन्सुंदे फापर पण ।
नको ते mask, नको (social distance)
अंतर हवो पण ।

घेऊ एक नवी भरारी ।
झेप घेऊ उंच, उंच गगनावर ।
चला, जाऊ क्षेत्र पंढरपुरी ॥

पंढरपुरात वसे विठ्ठल-रघुमाप देवस्थान,
शांत, रम्य, मनोहर ठिकाण ।
जेजे चला, पूजा, अर्चा, विठ्ठल-रघुमाप
नाम सांकीर्तन बोल

विठ्ठल-रघुमाईच्या नरणांशी प्रार्थना करूया ।
अहंकार, ममकार दूर साऱूया ।
श्रवणा प्रेम देऊया, घेऊया ॥

प्रेम कराया नसे बळ दे, यश दे ।
पणव्या राजुला झोकलून दे ।
होय एक मागणी तुझ्या चरणी ।
करिते विठ्ठलाच्या कोटि, कोटि प्रणाम करूनी

मुक्ताबाई-चा दावर.

We bring to our readers the award-winning poems by Muktabai pachi, Anila pachi and Vidya pachi. On special request by Muktabai pachi's daughter Kavita Shanbag pachi, we have printed Muktabai pachi's poem in her

handwriting (Page 11). We have also featured an article on Muktabai pachi (Page 13) lovingly written by her daughter Kavita Shanbag.

2. Smt. Anila Rammohan Ragade, Boston, USA- 2nd Prize

नववर्षा दे नव आकार

वीस वीस गेलं टाकीत उसासे
खुपसुनी करोना वायरसचे पातें
कटू आठवणी त्या मलीन जुन्या
मूळासह ऊपटून टाक मना||1||

प्रथम आळवी मुकुंद मुरारि
अन् घे गगनीं उंच भरारी
सुप्त स्वप्न तूं कर साकार
नववर्षा दे नव आकार||2||

यशोशिखर तव ध्यानिं वसो
लस घेण्या तूं विसरूं नको
पंख पसरण्या चूकुं नको
मधुस्वप्नें तूं चिरडूं नको||3||

नवयुगादी नाचत येईल
स्वागत कर तूं हसत मुखें
मार मना तूं उंच भरारी
सार्थक आयुष्याचें करीं||4||

3. Smt. Vidya Durgadas Baidur, Dubai – 3rd Prize

२०२१ एक नवी भरारी (एक उत्तुंग कविता)

महिन्या मागून महिना सरला
गत वर्ष ही सरले
नव वर्षाच्या दिनी
आठवणींचे मेघ मनी दाटले
रात्रीच्या दाट अंधारात
सारी दुःखे विरली
नव आशेची किरणप्रभा
प्रभाते मनी फाकली
कोवळया उन्हाची तिरीप
लेवून स्वप्ने सोनेरी
मन मंदिराच्या गाभारी
घेवू लागली भरारी
नववर्षाच्या स्वागताला
गीत नवे गाऊ या
आकांक्षांचे झाड नवे
मनामनात लावूया

झटकून सारी मरगळ
संकटाशी धीराने भिडूया
काळोखाला मागे सारून
ऋतु पुन्हा फुलवूया
तीच धरती तेच आभाळ
तेच पाणी तोच वारा
तीच माती तीच नाती
तोच रूसवा तोच फुगवा
तरीही सारे कळत नकळत
नात्यांचा आदर करीत
आशांरूपी पंख लावूनी
मनपक्षी नभी झेपावले
सारे हेवेदावे विसरूनी
आकांक्षाना नव क्षितिज देऊया
स्वप्नांत मोहक रंग भरूनी
गगनी ऊंच भरारी घेऊया

It was also a proud moment for Amey Walinikar (Staff, SVC Bank, Sleater Rd Br.) and Uday Vartak (Teacher, BVES English Primary School) whose poems were selected among the top 100 participants for a Certificate.

Age is just a Number

By Kavita Shanbag (*Daughter of Smt. Muktabai Chandaver*)

It is said that "Age is just a number" and Smt. Muktabai Chandaver proves just that. At the age of 95, she has the enthusiasm of a teenager to learn how to send messages on WhatsApp, sing bhajans in Zoom sessions, and participate in online events... The list is endless.

On January 26th 2021, (Republic Day this year), Muktabai won the 'Vishesh Urja Award' in an online poetry competition held by Swaayambhu organisation. This award is one of the many. She was honoured by Saraswat Mahila Samaj, Gamdevi with the 'Lekhan Puraskar' in Feb 2016. She was also felicitated by Kanara Saraswat Association for her writing contribution in Konkani on their Foundation Day in 2017. She regularly contributes to the KSA Magazine.

The seeds of her creativity were sown in the picturesque small town in Puttur in Dakshina Kannada. Born on November 6th 1925 to Shri Laxmanrao and Smt Kalyani Hattangadi, she was raised among her 11 siblings with lots of love, laughter and great values. Her early education was up to Std. VIII in a Kannada medium school but she easily adapted to the English medium later when the Hattangadi family moved to Bombay thereafter. This shift also exposed her to the Marathi language. Her affinity for languages is very evident when one reads her compilation of poems in all these languages. Her poems and articles were published by her family in a book form on her 75th Birthday named as saMihta (Samhita) and on 90th birthday navadlakmala (Navdal Kamal).

An extremely doting mother to Ram, Krishna, Harish and Kavita, Muktabai was greatly encouraged by her equally versatile husband, late Shri. Sanjiv Chandaver. She used to sing and he used to play the harmonium to accompany. With such great tuning and solid support at home, she dabbled in public life also with ease. She was the Secretary and later rose to be the Vice President of the Matunga Mitra Mandal (MMM), organising various social and entertainment programmes. Around this time, she also had the opportunity to participate and win prizes in many cookery and fancy dress competitions. Being a resident of Kanara House, situated in Karnatak Society at Matunga, she was part of drama enthusiasts who were very creative. She acted in many Marathi and Konkani plays, under the MMM banner and Konkani Sahitya Samiti respectively. She not only acted in colony dramas but also acted in a Marathi T.V. serial *yaalaa jalvana eosao naava (Hyala Jeevan Aise Naav). She regularly dubbed for Kannada documentaries. Muktabai widened her horizons by writing dramas also. Prominent among them was 'Sant Dnyaneshwar' when H.H. Parijnyanashram Swamiji visited Karnatak Society in 1972 and 'Sant Sakhu' when H.H. Sadyojat Shankarashram Swamiji visited the Karnatak Society in 2002.

Muktabai had a religious upbringing. So when her household duties lessened, she actively participated in Chitrapur Math Dadar Sabha activities. Even now, she is part of

Vimarsha, Manthan and till last year participated in the Geeta Shlok Abhivyakti. She was also an active member of Shri. Satya Sai Bhajan Mandal and continues to be so. She regularly attended Chinmayananda Mission lectures and their outstation religious camps. Visiting pilgrimages across the country introduced her to travel which she was not able to do so earlier due to family responsibilities. So when the opportunity arose, she did not shy away from travelling at the age of 75 to Singapore with family. Later, she enthusiastically visited her grandson at Miami, USA at the age of 84. She has penned down her experiences of this visit in a travelogue "Mahim to Miami" which was published in the KSA magazine.

She staunchly believes in the Hindu philosophy of Ashramas. Once her children were married and settled, she shifted her focus from Sansara and easily embraced Vanprasthashram. Her ability to adapt to situations is commendable. Because of her calm and easy going nature, she is loved by all. These are not the only virtues. People swear by her hospitality. Being the nonagenarian (A person between 90 and 99), relatives, acquaintance soften visit to seek her blessings. She warmly greets them and has something delicious to offer them. As per her sanskar 'Atithi Devo Bhava' (Guests are equivalent to GOD). No wonder, many call her 'Annapurna'. She is also called 'Ajatshatru' who sees no evil, speaks no evil about others.

When asked about the mantra to her balanced and harmonious life, Muktabai smilingly says "As you sow, so shall you reap" and sums it up in an acronym – PADMAM (pdma) - Positive Attitude, Diet, Meditation, Acceptance and Mudra. She says positive attitude and acceptance make life much easier. She maintains her health through her diet deciding what and how much to eat and follows Mudra shastra (hand gestures that help in guiding the energy flow to the brain) and practices meditation. And every day with total surrender this pdma means Lotus she offers to the Almighty!

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GREEN WARRIORS!

Shri Kishore Rao Amembal

Interviewed by Our Correspondent

On February 20th 2021 Shri Kishore Rao (Amembal) was honoured with the Lifetime Achievement Award by Mumbai's premier cancer-care organisation, VCare Foundation. This was in recognition of his contribution to suffering cancer patients over the last thirty five years. KS spoke to him to get a first- hand account of his work and what motivates this Bangalore based octogenarian.

Kanara Saraswat Association (KSA) – Firstly, congratulations on being chosen for a Lifetime Achievement Award by Mumbai's VCare Foundation for your work in the field of cancer over the last thirty five years. Awards are not new to you and we remember acknowledging in 2016 your last award – Citizen Individual of the Year – for outstanding work to the city of Bengaluru. Can you tell us something about the organisation VCare Foundation?

Kishore Rao (KSR) – Thank you very much for your good wishes. VCare Foundation is Mumbai's largest and oldest voluntary organisation actively and directly helping cancer patients and their families. This includes identifying other people who do similar work and to acknowledge their contribution in the field of cancer. This year they identified me for their Lifetime Achievement Award.

KSA – You were working for a Corporate like Madura Coats and were shouldering the responsibility as a General Manager till 1992. What made you take up a social cause like this? Normally people like to relax after retiring from a high pressure job...

KSR – By the early/mid 1980s I had a very strong desire to help the poor and suffering members of society and I chose the field of cancer, which in those days, and even now, was a dreaded disease. I began doing voluntary work for cancer patients in 1986 when I was still working in my professional career. That's when I set up a branch in Bangalore of the Indian Cancer Society (ICS) and began doing a lot of cancer awareness, early detection and counselling work for cancer patients and their families. The Government had invited me to serve on the Governing Council of the local regional cancer centre, Kidwai Memorial Institute of Oncology. This was somewhat akin to Mumbai's Tata Memorial Hospital where you see very large numbers of really miserable sufferers. Many of them are illiterate, poor and helpless and come from all parts of the State because of lack of local facilities. While their curative treatment is going on they are in the care of the hospital but when such treatment stops bringing results that is when they feel really abandoned. It is for such patients that I set up a caring centre in 1994 named Karunashraya – to look after very advanced (almost terminal) cases of cancer. Everything we do in the centre is completely free of charge to all who come to us with no



Kishore mam with his family

bias for caste or creed, rich or poor, educated or illiterate. If you see the miserable condition of the patients you will have an answer to why one works for them.

KSA – Can you tell us something about how you are involved as Chairman of Karunashraya and how you handle your work with so many institutions?

KSR – In the early 1990s I did a lot of work with other institutions, all of them working for the poor and the needy. In those days the term CSR was not even known in India. I worked at different times as a Consultant with a British and a US company who's Community Affairs department and I formed links between Indian companies and NGOs in the fields of physical disability, eye care, mental illness etc. As a retired person I had no great wealth to share but I was very happy in donating my skills and experience from the corporate sector which I had garnered in my almost three decades of service. I had finished my stint with Madura Coats by then and all my time was spent in this CSR work and in the cancer responsibilities I had taken on. Once we had built the hospice Karunashraya in 1999, and the first in-patients began to come in, I had to concentrate entirely on fund raising, management etc. of my pet project and I gave up all my other activities.

KSA - While working on so many bodies you must have had bitter and sweet experiences. Would you like to share any with us?

KSR - When you consider the group of people Karunashraya cares for, you will agree that they are firstly suffering human beings. To us, they become patients only later. And, like all human beings, they have gone through joys, sorrows, pleasures and disappointments in life. They tend to re-live these emotions at this critical, end- stage of their lives and in many cases this results in a sharpened effect on their thinking and behaviour. All of us recognise this and take it into account when we interact with them. We have to deal not only with their physical symptoms and

sufferings but also with their emotional needs. We come across all sorts of emotions which need to be addressed if we are to meet our objective of bringing them peace and dignity at the end of life. We succeed in this almost without exception and each such case is our own reward and is deeply fulfilling for us. I can give a large number of examples but a few are interesting.

An elderly man was in his last stages and in spite of the efforts of our counsellors he refused to calm down and accept his approaching end. We finally realised that he would not be at peace until he met his daughter who he had turned out of his house because she dared to marry a boy of her choice. Our counsellors persuaded her to relent and agree to meet him and the reunion was fraught with tears and much hugging. He passed away a day later, completely at peace reinforcing our belief in forgiveness.

An angry old man claimed that he had no family but in a moment of weakness we were able to get a mobile number from a tattered diary he used to frequently look at. This turned out to be his son's number who told us his father had left home in a fit of anger more than twenty five years ago. They had not heard from him after that and they presumed that he was no more. The wife and son rushed to Bangalore and a tearful reunion took place. A few hours later he passed away peacefully. The wife could not get over the fact that we had unconditionally looked after him and without our care he might have died on the streets without help. Anger and ill-considered breaking of relationships does not help anybody and this is one of the several lessons we have learned for our patients.

A poor man in his late forties was admitted with no family to call his own because they had abandoned him when he was diagnosed with lung cancer. He had been a house painter by profession and the scraping of walls over the years had caused his disease. His disease was progressing fast but he could not accept that we provided free treatment, food etc. He kept trying to find ways to repay us and one day he called the nurse and told her "...tell your manager to buy two litres of off- white paint, two brushes etc. I will paint your ward for you. I have no money and my experience as a painter is my only possession now." His offer saved his dignity and he passed away peacefully shortly after that.

We aim to make a patient feel peaceful and give back their dignity. The fact that we succeed in almost every case is our reward and fulfillment.

KSA – What are the future plans in your work with Karunashraya?

We have looked after and cared for almost 25,000 patients. Our unit of care is not only the patient but her family too. So, by average Indian family standards of four to a family we have cared for almost a lakh of people – all free of charge. We were the first hospice in India which provides both home care and in-patient care and since we ourselves did not have an example to follow we had to struggle to firstly learn for ourselves and then to care for our patients. We do not wish that others who want

to set up palliative care units in India should suffer from the same problem and for the last few years we have been training government doctors, nurses etc. in palliative care not only from Karnataka but from other states too. We have, therefore, decided to set up an education and research centre in Bangalore. As recognition of our work we have been invited by the Government of Orissa to set up a branch of Karunashraya in Bhubaneswar and a philanthropist has come forward to singly meet the entire cost of the new unit in a poor and backward state like Orissa.

KSA - What message would you like to give to the younger generation and Chitrapur Saraswats in particular?

KSR – Let me answer that with a true story. A set of children from the local Spastic Society School had visited us because they had decided to put up a show to collect funds for our patients. After they were taken around and had met some of our patients one of them told me – "...all of our lives somebody has always helped us. Finally, we will be very happy to help somebody who is more needy than us". The wisdom of that child is the answer to your question. There is always somebody who is more needy than you. It is not sufficient to mundanely earn a living for yourself and for your family. I would suggest that every one of us needs to help that person whose need is greater than ours. That is the only fulfillment one can get in life.



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THE MOTHER AS A BUILDER OF CHARACTER

(By (Miss) B. Kamala Bai, M.A., L.T.)

Published in October 1936

Saraswat mothers on the whole take more care of their children than mothers of other communities in India. Hence I felt they would be interested in matters of bringing them up. At the present day there are heaps of books on child study and child needs. But it is not every mother can read them. So I am only giving a few general and elementary ideas as an introduction to the further study of the subject.

Our Saraswat mothers are very particular about the physical care of the child. They read books, attend maternity clinic centres and find out what is best food for the baby, at what hours the baby should be fed, what are the proper hours of rest, etc., They also spend much of their time and energy in stitching fashionable embroidered clothes for him. This is necessary for the well-being of the child-not the embroidery but the other physical care. But the majority of mothers believe their duty is ended with this. In fact a mother once remarked to me, when I told her that she is not winning the confidence of her child enough and that is due to this and that reason – “I am making her as fine clothes as my other children, I am giving her the same food, taking her for drives” etc. All physical considerations-not thought to the mental and emotional life of the child. If the human child were a mere animal, meeting his physical needs would be enough. But remember you are dealing with human children. Physical development is absolutely necessary for the child but it should not eclipse the mental and the emotional. Merely a strong body is not enough for the happiness of the individual, what is equally essential is a healthy mind and heart. So the mother must give a good deal of her attention to the proper mental and emotional development of the child.

Many mothers have the wrong notion that character is inborn and it cannot be altered. A good proportion of it is, and modern psychology therefore greatly emphasises heredity. But heredity is only latent – it is education or environment that awakens and strengthens it. This makes character development an important duty of parents and teachers. An ignorant mother often blames the neighbours children, who are her child's playmates, as the cause of her child's learning bad ways. Later on she blames his school and teachers for it, little realising that she herself is responsible for it. After all the child spreads the greater part of his life in the home and with the mother. The mother is a more constant and powerful influence in his young life than his playmates or his teachers. Does he not consult his mother in verifying doubtful statements from his friends or teachers? A knowledge of child psychology is absolutely necessary for every actual and prospective mother.

The human child is a very difficult object to deal with. To have even an elementary knowledge of his psychology a close and methodical study is needed. For the sake of convenience of study his life, can be divided into certain clearly marked though not independent periods of

development. For our purpose let us divide it roughly into four periods:-

1. Early childhood or infant stage – upto 3 years of age
2. Later childhood – three to seven years
3. Boyhood or girlhood – seven to twelve or fourteen years
4. Adolescence – fourteen to eighteen years

The first period – The infant age

The main characteristics of this period are – muscular control and the formation of habits

Many mothers are so concerned about their child that they do not allow him to get out of their arms lest he might fall and hurt himself. Children dislike being protected too much this way. But they gradually get used to it to such an extent as sometimes to learn to be afraid of getting up or down a staircase or to expect help for every little physical adjustment. Watch a child that is not so much protected by the mother. He is not only smarter in his hands and legs but he is different mentally- he is more confident and sure of himself, more self-assertive and independent. These are traits worth cultivating even at the risk of a few bumps on his head. Are they not? So the child must be given free scope for muscular movements, running, shouting, handling objects.

The other prominent feature of this age is the formation of habits. Many mothers think the child is too young to learn what he should do- so they allow him to have his own ways-often undesirable ways. For example, a child of two wakes up in the middle of the night and cries – you give him some sweets and pacify him. The next and the following nights the same thing is repeated. What is the result? The crying becomes a habit because you have rewarded his behaviour and it tends to continue. You might say he will stop it when he grows a little older and is able to think for himself. Certainly, but what about the nuisance he is just now? Why endure this disturbance even for a couple of years or months when it can be avoided the very next night?

Another bad habit of the child for which the mother is responsible is that of lisping. Mothers and grown-ups, no doubt, like to hear the lisping of the child. But to speak to him in his own language and encourage him to continue this way is to develop wrong utterance. Later on it becomes difficult for him to learn the correct forms. You say he will get out of it when he grows up. Of course, but you do not grow weeds in the hope that they will die out some day and make room for flowers?

These, however, are simple and less harmful habits as compared with some mental and emotional habits that have their bases on this early life of the child. Example, a child of three cries for everything that he sees in his elder brother's hands. What does the mother do? She asks the elder child to give the thing to his brother. The crying ends the tussle

end but constant occurrences of this kind leave their lasting marks upon both the children- children at this age are very ego-centric. By yielding to their unreasonable demands this ego-centrism is unduly developed. The younger child learns to think and feel that his whims must be satisfied. He expects unquestioned submission from others. Is this attitude desirable in a social being? Will it bring happiness to himself of his family? What about the elder child- is he unaffected by this? No, he gradually gets into the habit

of yielding without any resistance or worse still, hidings things that are valuable to him and developing an attitude of secretiveness and suspicious. So both are forming unhealthy attitudes towards themselves and others with whom they come into contact. Habits are not only physical but also mental and moral which psychology calls attitudes. And healthy attitudes must be cultivated from the earliest years of the child's life.

(To be continued)

Military Musings

WHEN GOD COMES VISITING

Contributed by Maj Gen B N Rao, AVSM, VSM & Bar (Retd)

A group of 15 soldiers led by a Major were on their way to a snow bound post in J&K where they would be deployed for the next three months.

The soldiers who were being relieved anxiously awaited the arrival of the new group.

It was cold winter and intermittent snowfall made the treacherous climb up the mountain more difficult. If only someone could offer them a cup of tea, the Major thought, knowing it was a futile wish.

They continued their climb for another hour before they came across a dilapidated structure which looked like a tea shop but was locked and there was nobody around. It was late in the night. The move was being carried out in the moonlight for fear of avalanches in daytime.

"No tea, boys! Bad luck." Said the Major. But he suggested that they all take some rest there since they had been climbing for three hours in the sub-zero temperatures.

"Sir, this is a tea shop and we can make the tea. But we will have to break the lock" suggested one soldier.

The officer was in a great dilemma. The suggestion was unethical; even unlawful, yet the men were very cold and tired and truly yearned for a cup of tea. The thought of steaming mugs of tea restoring his men made the officer finally yield to the suggestion and he gave his permission to break the lock.

They were in luck. The place had everything they needed including a few biscuit packets. The soldiers had tea and ate biscuits and after a little rest in the warmth of the shop and sheltered from the biting wind, they were ready to complete the remaining journey.

But the Major had an uneasy conscience. They had broken the lock, made tea and eaten biscuits without the owner's permission. They were not a band of thieves but disciplined soldiers. So he took out a Rs 1000/- note from his wallet and placed it on the counter under the sugar pot where it would not be missed. It was more than adequate compensation for what they had partaken. It would also cover the cost of a new lock.

His conscience thus assuaged, the officer ordered his men to put the shutter down and the group continued on its way.

Three months passed. The group of infantry soldiers

gallantly guarded the heights and were lucky not to lose any of their men either to direct enemy action, insurgent ambushes or the inclement weather. It was now their turn to be relieved in line.

Soon they were on their way back and stopped at the same tea shop which was now open and this time the owner was also present in the shop. The group stopped for a break. The owner, an old man with meagre resources, was very happy to greet 15 customers. All of them had refreshingly hot cups of tea and biscuits.

They talked to the old man about his life and experience especially about selling tea at such a remote, God-forsaken place. The old man had many stories to tell replete with faith in God. "Oh Baba, if there is a God why should he keep you in such poverty?" taunted one of the soldiers.

"Do not speak like that Sahib. God is actually there. I got proof of it three months ago. I was going through very tough times because my only son had been severely beaten up by terrorists seeking some information from him, which he did not have. I had closed my shop to take my son to hospital. Some medicines were to be purchased but I had no money. No one would advance me a loan for fear of the terrorists. There was no hope, Sahib!"

"And that day Sahib, I prayed to God for help. And Sahib, when I returned to the shop I found the lock broken. I felt I was finished; that I had lost whatever little I had. But then I saw the Rs 1000/- note under the sugar pot. I can't tell you Sahib how much that money was worth that day. God exists Sahib. He does. God walked into my shop that day." The faith in his eyes were unflinching.

15 pairs of eyes met the eyes of their officer and understood the silent and unambiguous order that his looks conveyed. "Keep Quiet." The officer got up and paid the bill. He hugged the old man and said "Yes Baba. I know that God exists."

And yes! The tea was wonderful.

The 15 pairs of eyes did not fail to notice the moisture building up in the eyes of their officer. A rare sight. The truth is that you can be God to anyone.

A true and touching narration shared by one of the soldiers of the group. It happened in the Kupwara Sector of Kashmir, in the winter of 2017.

Parisevanam

Bhagavad Gita

Here is a chapter-by-chapter analysis of an immortal text by our erudite contributor

Dr. Sudha Tinaiker. The highlighted portions will enable you to realize that the gems of wisdom contained in this ancient treasury are an infallible guideline to living right

CHAPTER 5

Karma - Sanyas Yoga - Part 2

Arjuna's repeated question brought out Lord's answer in the form of explaining *Prakrti*, *Brahman*, *Karma*, doership and experiencership of the *jiva*. In all this teaching, Lord Krishna made it very clear that *âtâmâ* is never the doer/enjoyer; neither does it instigate any *karma*.

In reality *Atmâ* is not even the recipient of *pâpa/punya*-s of the *jîva*. Then when the Lord says "Offer all your actions to Me", does it mean that the *Atmâ* takes up all the offered actions? The Lord says a firm "No". In that case, what is the purpose of all our worship, *karmayoga*, *yajna*, *dâna*, *tapas*?

The Lord says here that it is out of sheer ignorance of the nature of the Self that a *jîva* considers itself to be the doer. The only way this can be handled is by surrendering one's actions to *Ishvara*. This is the only way the *jîva* can prepare for that Ultimate Knowledge which completely blows away ignorance, like the sunlight which sweeps away darkness. Once this knowledge of the nature of the Self is assimilated, all the wrong notions of *doership/enjoyership* on the part of the Self just disappear.

A person with such clear knowledge is called a *tadbuddhih*, *tadâtâmâ*; the one established in Brahman as the very "I". He abides in the Self completely losing the *jîvabuddhi* (*tannishtah*). Such a *jnâni* does not return in another body once the present body disappears at death. (v 15-16-17).

What is the vision of a *jnâni*?

This is a very beautiful verse often repeated by many *âchârya*-s in the context of a wise person. A *jnâni* sees the same "Self" in every living and non-living object as well. He sees no difference between a cultured and educated Brahmana, an animal and a person considered to be of the lowliest social status.

Does it mean that he does not see the difference at all? A *jnâni* also clearly sees the differences between them; but understands them to be only superficial, belonging to the body-mind-sense complex (उपाधिभेदः). In spite of all the differences in the *anâtâmâ*, everything is ultimately आत्मस्वरूपः. This *jnânîs* called a समदर्शी and nothing ever binds him.(v18).

Is such a vision not defective? This doubt can arise in any one of us. Does it not cause any confusion for this person in the society?

Lord says, " No. In fact, a समदर्शी who has seen the oneness of the *Atmâ* in every being has literally cast away all the ignorance that leads to repeated cycles of birth and death. There is no defect whatsoever in such a vision. It

is in fact a liberating vision. This is the ultimate vision of *Veda*-s".

Moreover, his life in the present also becomes absolutely peaceful and conflict-free. Adversities do not disturb him; good fortunes do not distract him. He remains steadfast in the "Self" in spite of the everchanging situations of the *anâtâmâ jagat*. Abidance in the completeness (पूर्णत्वम्) of *Âtmâ* does not make him hanker for bits of happiness from the objects of the *jagat*. (v 19-20-21).

A *jnâni* blissfully abiding in the completeness of the Self, understands that all the enjoyments brought about by the contact between the sense organs and their respective sense objects are short-lived and only cause sorrow at every step. The sorrow can be either in acquiring the objects, protecting them or in the fear of losing them. An *Âtmajnâni* never gets distracted and waylaid by the attractive *jagat*.

Moreover; the *jnâni* is capable of dealing with the negative forces of desire/anger/hatred all through his life. *Bhagavân* wants to point out here that these are very natural responses of every mind. A *jnâni* is not spared of these. A *jnâni* still has to manage his body-mind-sense complex and all of them are inevitable qualities of the *anâtâmâ* (कार्यकरणसङ्घातः). *Ajnâni* is always aware of the arising of such responses and able to deal with them as they arise. That is why it is said that a wise man's anger is only momentary. (v 22-23).

Now *Bhagavân* concludes the chapter by highlighting the nature of a *jnâni*.

He revels in the completeness of the very "Self" which is his very nature.

He abides in the very light of consciousness "I".

He is cleaned of all the accumulated *punya-pâpa*-s.

He no longer poses a threat to any living being.

He is free while living and free after the fall of the present body.

Bhagavân now concludes that what a *jnâni* knows and attains is ultimately attained by a *karmayogi* also through चित्तशुद्ध्याज्ञानप्राप्तिः. A *karmayogi* also sees me as that consciousness (*âtâmâ*), the very Lord of the Universe abiding in every *jîva* and the ultimate Receiver of all their actions. He attains the same ultimate peace that a *jnâni* abides in (v24 to 29).

(End of CHAPTER 5)

(To be continued)

Fifteen Ways To A Better Life

- 1. To be spiritual, pray and meditate for one hour twice daily.*
- 2. To erase the ego.*
- 3. To be humble.*
- 4. To be truthful always.*
- 5. To help people in as many ways as you can.*
- 6. Live within your means.*
- 7. Not to be avaricious.*
- 8. Do not expect a "thank you" for every favour that you do.*
- 9. Do not commit the same mistake twice.*
- 10. In all your actions be guided by your conscience.*
- 11. Do not have attachment to people or objects.*
- 12. That you have the right to work and not to the fruits thereof.*
- 13. Donate generously towards charitable causes.*
- 14. Have a positive mental attitude.*
- 15. Cultivate the reading habit.*

- Vithal B. Haldipur

|| Om Gurubhavo Namaha ||



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Shivshankar Narayan Surkund

(Feb 12, 1936 - Jan 5, 2021)

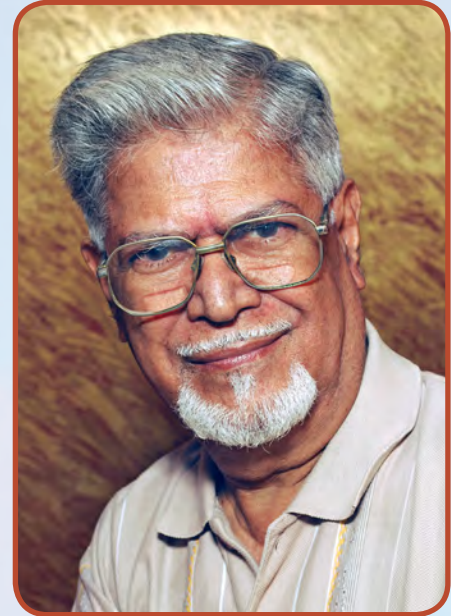


Photo Credit: Shri Kishore Jothady

Our Pappa was born and raised in Udupi, he came to Bombay as a 15 yr. old with the proverbial 4 annas. He stayed with his sister Vimalakka and her family as he figured out how to monetize his creative & artistic talents. While working at Popular Book Depot, he attended evening classes at J. J. School of Art to complete his Commercial Art diploma. He later attended IIMC, Delhi for advanced certification in Advertising & PR.

Starting as a freelancer, Pappa soon found his niche in Publicity and Public Relations in the world of banking. He innovated with mediums such as puppetry and channels such as mobile vans, village melas and local traditions such as the Alleppey boat race to promote banking in rural areas. During his illustrious career he chaired professional bodies and received many honors and awards for his contributions to the field. After he retired as AGM Publicity Union Bank of India, he switched hats to serve as visiting faculty at various management institutes and training colleges across the country, teaching the art of Advertising, Publicity and Public Relations to the next generation.

When we were growing up, Pappa on returning home after a long and tiring day at work would take the time to ask us about our day. Many a weekend he took us to watch cartoons on the big screen, and he laughed the loudest at the antics of Tom & Jerry. He planned fun family summer vacations for us, we travelled on trains & automobiles to explore native and new places. We imbibed from him the love for card games, especially 304 where he taught us how to scheme a quote or a wily wakhai. Late into the nights we played with our parents, with weekend menus hanging in the balance based on who won :) - of course Mummy would finally cook both the selections for us. A carrom champion at the bank, he schooled us on carrom strokes, and we spent endless hours trying to master them with Shashin rising to be a Wadi Jr. champ. In later years our Pappa was the most doting and playful Ajju to his grandchildren, whom he showered with love and entertained with stories and child play.

Our Pappa was a prolific writer, an endearing storyteller, a gregarious, jovial & kindhearted human being always looking to make new friends and help anyone in need.

You can listen to our Pappa recounting his childhood and PR stories on YouTube - tinyurl.com/surkundmaam and download the digital copy of his book "Ad-ventures of a PR Man" from tinyurl.com/snsurkund-adv



Pappa, you will always be in our hearts as we celebrate your life -
Mummy, Leena, Suresh & Neel, Meenal, Ravi & Anaya, Shashin, Shilpa, Om & Uma,
Nameeta, Samir & Priyanka.



For Puppa, in memory of the daily walks you enjoyed along the beautiful SF bay, Love Leena



Dad, your guiding hand on my shoulder will remain with me forever, your loving son Shashin

AN ODE TO MY DAD

Puppa savoured life to the fullest, relishing Maddi phodi & Gulla Bajje
Sharing Mummy's Rava idlis with his ever growing buddy circle
Loved to travel he did, touring new places and befriending people
Communication was his forte, Advertising & Public Relations his passion
Abundant amusing anecdotes he had and stories to share in every situation
Mailing countless clippings, prolific letter writing to family and well-wishers
More connections he made, walking by the bay than we in all previous years
Surely, he is doing all that and more at his final destination

Love you Puppa, Leena

WELCOME HOME PAPPA!

You released the feeble grip of
your hand from mine,
Shedding your physical bearings
your soul began to shine.
Your suffering finally came to an
end,
Onwards the next journey your
soul transcends.

One last time will you heed?
I am not ready to bid farewell, I
plead.
Let go of my worn-out body, your
silence conveys.
My love will reside in your thoughts
your eyes say.

As I began to sink into an abyss of
sorrow,
My dad is no more- will scream the
day tomorrow.
An avalanche of memories flood
my mind,
Will it help heal those left behind?

As I struggle for a last glimpse with
my teary eyes,
I feel the warmth of my family's love,
as they say their goodbyes.
I will feel his love in their words and
deeds,
His zest for life to inspire me will
never cease.

Mom was your glowing lighthouse.
Selfless in her love, she cared for
her feeble spouse.
Don't cry my darlings when you left,
she said.
Let's celebrate his wonderful life
instead!

You loved to explore new
destinations,
Savor and share mom's culinary
creations.
Both of you gave us a wonderful
childhood,

Inspired us to pursue our
ambitions and stay grounded

At UBI you had a glorious career,
You then became a well-respected
lecturer.

Advertising- Publicity you taught
with fervor,
Multitude of experiences
you penned in your books, a
multifaceted author.

Mr. Surkund, Shivshankar, Pappa,
Shankar maam, bappa, sir,
Numerous names you responded
to and spread cheer.
Pitashree I teased you, as
you graduated to an adored
grandfather.
Three Cheers to you pappa,
Welcome to your new residence in
my heart my dear!

Love you Pappa, Meenal

PUPPA DEE GREAT!

I am one Mr Surkund
'Public mein seetea bajaanay walla'
Was his life's theme tune

Never did he miss a chance
To wish in advance

Banking, Marketing
Publicity and advertising
In this he was skilled and rising

Always on the go
But to help others
He was never slow

In happiness and success,
Every step of the way
Was dear Sheelu
His nurturing Ray

In his farewell speech
If he could
This is what he would say
In spirits jolly good

'My dear Sheelu,
Hum do humhara parivaar
Zindagi ki baazi
Jeeteingay har bar!'

Love you Puppa, Nameetoo

निरागस सौजन्य व अनन्य भक्ती

वसंत श्रीपाद नाडकर्णी

नारायण शिराली



वयाची नव्वद वर्षे पार केलेल्या वसंत मामांना दिनांक 28 फेब्रुवारी 2021 रोजी अल्पशा आजाराने देवाज्ञा झाली. या बातमीने परिचितांना अपरिमित दुःख झाले. कुल्याच्या प्रीमियर ऑटोमोबाईल्स लि. येथील भांडार (stores) खात्यांत कामावर रुजू झालेले वसंतमामा प्रदीर्घ सेवेनंतर तिथूनच सेवानिवृत्त झाले. उद्योगीपणा, निष्कपट स्वभाव, सौजन्यशीलता व सहकाऱ्यांना उत्स्फूर्त मदत या गुणामुळे जे संपर्कात येणाऱ्या सर्व कर्मचाऱ्यांमध्ये प्रसिद्ध होते.

जातस्य हि ध्रुवो मृत्युः ध्रुवं जन्म मृतस्यच तस्माद्दिहायेथै न त्वं
शोचितुमर्हसि ॥ गीता अ 2 श्लोक 27
किंवा
यथा काष्ठं च काष्ठं च समायातौ महादयौ व्यपेत्य च समेयातां तद्
त् भूतसमाशमः ॥ रामायण

असे म्हणून मनाचे समाधान करून घ्यावे लागते. पण अशा वयोवृद्धांची 'असणे' आणि 'नसणे' यामुळे कितीतरी जणांच्या आयुष्यात विशेष फरक पडत असतो. त्यांच्या ठायी असणाऱ्या सद्गुणांची आठवण व आपल्या आयुष्यात त्या आचरणात आणण्याचा प्रयत्न हीच त्यांना खरी श्रद्धांजली होय.

चित्रापुर मठ व धार्मिकता

प.पू. स्वामीजी आनंदाश्रम, परिज्ञानाश्रम (तृतीय) व सद्योजात शंकराश्रम यांच्या चरणी त्यांच्या मनात अनन्य भक्ती होती. आपल्याला लाभलेल्या दीर्घायुष्यांत त्यांनी चित्रापुर मठ व श्री गुरुंची यथाशक्ती, यथामती सेवा केली. पूजा-अर्चा, जप-तप, कर्मकांड, हवन, तसेच धर्माचे तत्वज्ञान यामध्ये त्यांना विशेष रस नसावा पण मठ व गुरुपरंपरा तसेच मठाधिपतींच्या चरणी त्यांनी निरलस, निष्काम निष्ठा वाहिल्या आणि त्यांच्या सर्वतोपरी उत्कर्षासाठी ते रात्रदिवस झटत राहिले.

ठाणे सभा स्थापना

श्री मंजुनाथ शिराली, श्री सिद्धानंद निरोडी, जयंत हट्टंगडी, आनंद बुर्डे व इतर अनेक समविचारी भानप सद्गृहस्थांच्या सहकार्याने सभा स्थापनेच्या कार्यात त्यांनी पुढाकार घेतला. सर्व भानप कुटुंबातील सभासदांचा एक संघ स्थापन झाला. एक सशक्त व्यासपीठ उपलब्ध करून दिले .

वयस्कर स्त्री-पुरुष, तरुण मंडळी व उत्साही मुले या कार्यक्रमात सामील झाली. प. पू. आनंदाश्रम स्वामीजींना ठाणे सभेतर्फे आमंत्रण गेले व त्यानंतर कै. मडिमण मोहन यांच्या सहकार्याने निवासाची सोय केली, व स्वामीजींनी काही दिवसांसाठी निवास केला. उत्तरोत्तर वाढती भक्ती व सभासदांची शक्ती यामुळे सभेने प.पू. परिज्ञानाश्रम व सद्योजात शंकराश्रम

स्वामीजींचे कालावधी निवासाचे (camp) कार्यक्रम मुलुंड व नवीन मुंबई येथे वाढत्या श्रेणीत केले.

गुरुभक्ती गृह संकुल, मुलुंड (पूर्व)

मुंबईत भासणाऱ्या गृह टंचाईमुळे भानप सभासदांना नेहमी अडचणी येत. सर्वश्री प्रभाकर नाडकर्णी, एन. जि. उभयकर, व बी. व्ही. मंजेश्वर, या त्रिमूर्तींच्या पुढाकाराने ही सोसायटी स्थापन करण्यात आली. डिसेंबर 1964 साली आनंदाश्रम स्वामीजींच्या हस्ते पायाभरणी समारंभ झाला. स्वतः राहण्याचे नसून सुद्धा वसंतमामांचा उत्साह लक्षणीय होता. नेमका समारंभाच्या वेळी वळवाचा पाऊस आला. वसंतमामांनी नाडकर्णी बंधूंच्या घरी स्वामीजींच्या विश्रांतीची व भक्तांच्या दर्शनासाठीची सोय केली. सिमेंटचा तुटवडा, गृहकर्जासाठी एस.व्ही.सी बँक तयार असूनही रिझर्व्ह बँकेची परवानगी नियम अशा विविध अडचणींवर मार्ग काढणे , असे साहसी मार्ग कार्यकारिणीने अंगिकारले व प.पू. स्वामीजींचे शुभाशीर्वाद व कार्यकारिणीची खडतर वाटचाल यामुळे हे काम एका वर्षात सुफळ झाले.

वंतिगा - वर्गणी

ठाणे सभेची कार्यव्याप्ती सायन ते कल्याण, ठाणे ते नवी मुंबई वंतिगा जमा करण्यास सुरुवात झाली तेव्हा बँक ट्रान्सफरची सुविधा नव्हती. पण कसल्याही अडचणींचा बाऊ न करता त्यांनी चित्रापुर मठाच्या उत्कर्षासाठी सतत खडतर हालअपेष्टा सोसून घराघरातून दरमहा वर्गणी जमा करण्याचे व्रत आचरण केले. शिवाय काही इतर स्थानिक सभांचे सभासद फक्त त्यांनाच वर्गणी देत. व वसंतमामा इतर स्थानिक सभांची टीका मनावर न घेता 'हे चित्रपूर मठ व प.पू. स्वामीजींचे कार्य आहे' असे

म्हणत वर्गणी जमा करीत. वंतिगा-वर्गणी जमा करण्याचा वसा, त्यांनी पायी, सायकल, बस, रेल्वे यांनी करावा लागे. हा वसा त्यांनी 50 पेक्षा अधिक वर्षे चालविला.

त्यांच्याबरोबर अनेक घरी जाण्याचे भाग्य मला लाभले आहे. ज्या ज्या ठिकाणी आम्ही गेलो, त्या त्या ठिकाणी वसंतमामांच्या विषयीचा आदर, आपलेपणा व स्वागताचे अगत्य जाणवत गेले. वंतिगा देणान्यांच्या घरी जाणाऱ्या स्वयंसेवकांचा अनुभव फारसा अनुकूल नसतो. वसंतमामा त्याला अपवाद होते. चहा, कॉफी, नाश्ता, जेवण असा अत्याग्रह चाले, पण वेळेच्या अभावी ते शक्य होत नसे. घरातील 90 वर्षांच्या पार असलेल्या आजी पासून ते 8-10 वर्षांच्या नातवंडांशी त्यांचा संवाद नावानिशी चाले. जवळचे नातेवाईक, यांचे नातेसंबंध, मठाचे आगामी कार्यक्रम, बढती, बदली, सण-वार, आगमन-निर्गमन, इत्यादी तसेच मुलांच्या परीक्षा अभ्यासाची चौकशी चाले, घरातील सर्वजण त्यांची उत्सुकतेने वाट पाहत असत.

ठाणे सभेत भानप घरांची संख्या फारशी नाही पण वसंतमामांनी स्वतःच्या सौजन्याने व कार्यकुशलतेने सर्वांना या कार्याशी जोडून घेतले. ही सभा आज नावारुपाला आली आहे व कार्यकारी मंडळाला जे जाणीवपूर्वक सहकार्य मिळत आहे त्याचे श्रेय सर्व कार्यकर्त्यांमध्ये व वसंतमामांना काकणभर अधिकच आहे.

सामाजिक कार्य

बाहेरच्या समाजांत आजकाल सेवा करणाऱ्यांची उणीव भासत आहे, पण ते निरपेक्ष, सतत व खडतर कष्ट करणाऱ्यांपैकी एक होते.

कोणत्याही कामाला न घटणारे व सदैव स्मितमुखाने कामात गढलेले वसंतराव आमच्यासाठी सौजन्य व भक्तीचे मूर्तिमंत रूप म्हणून सतत आठवणीत राहतील.

ईश्वर त्यांच्या आत्म्याला चिरशांती देवो. त्याच प्रमाणे कुटुंबियांना वियोगाचे दुःख सहन करण्याचे बळ मिळो.

VASANT SHRIPAD NADKARNI (VASANTMAAM)

02-12 -1924 TO 28 - 02 - 2021

Vasant Shripad Nadkarni left for his heavenly abode on February 28, 2021, at Mulund, after a brief hospitalisation. Vasantmaam, as he was popularly known, maintained good health and disposition till the end, due to the blessings of Param Pujya Swamiji and the Almighty and the excellent care taken by his daughter Smita. He endeared himself to all with his pious and pleasant nature. Vasantmaam was a great devotee of Lord Bhavanishankar and our Revered Guruparampara. He dedicated his life to the service of our Math and our Samaj. In the passing away of Vasantmaam, Thane Sabha has lost a great stalwart and a pillar of strength, our Math and Samaj, a great Sadhaka. Vasantmaam was the main architect of Thane Sabha, and was instrumental in forming the Sabha with members of the erstwhile

Vakola Sabha residing in the areas from Sion to Karjat on the Central Railway line and Powai. He was the first Hon. Secretary of the Thane Sabha and over the years he nurtured and served the Sabha in different capacities. As a Sadhaka, he held an unsurpassable record as a Vantiga Collector and bringing in members of our Samaj together by conveying our Math news and information about relatives and friends to them. The Vantiga Payers of Thane Sabha and many from other sabhas eagerly looked forward to his visits to collect Vantiga.

His pleasing nature, enchanting smile and humility will always be remembered by all those who came in contact with him. He had a fantastic memory and was a storehouse of information regarding the events that had taken place in our Samaj and information about members, which he would retrieve, when required, instantaneously like a computer. We will all miss him very much.

We pray to Lord Bhavanishankar and Guruparampara to grant him Sadgati and to his daughter Smita, son Sunil and members of his family and friends, the courage and strength to bear this irreparable loss.

Gurudatt V Bhat

The Panchanga

By Nalini Nadkarni, Kandivli(E), Mumbai

1st January, (as per the English Calendar) is celebrated as New Year's Day almost world-wide; however some countries, and some States in India, have and follow, their own calendar, and celebrate the new year, according to that. In India, the calendar used by the Chitrapur Saraswats, Kannadigas, and Maharashtrians is called the Panchanga. According to it the new year falls on the first day of the Chaitra month and is known as Chaitra Padwa, Gudi padwa or Yugadi Padwa.



On this day of Yugadi Padwa, we hear "Panchang Vaachan". People of our community gather at some convenient place, and a bhatji, or some knowledgeable person, reads out the "Yugadi Phala" from the panchang; that is, he / she reads out the portion where it says whether the ensuing year will be beneficial or not, to most of us, as far as rainfall, crops, etc are concerned.

The panchanga descends from the Vedic times. It is learnt that it originated in ancient India, and has a heritage of some 3500 to 4000 years. The original author of some of the codes is Parashar Muni, the father of Vyasa, who compiled the four Vedas.

The word 'panchang' (a Sanskrit word), is derived from two words,- 'paanch' meaning five, and 'anga' meaning limbs, or aspects- namely, tithi, vaara, nakshatra, yuga and karana. The panchang is a lunar calendar.

After the Vedic period, there were many scholars, such as Aryabhata of the 5th Century, who started a Panchang called 'Arya Bhaliyan'; Varahamihira (6th Century) and Bhaskaracharya (12th Century), who were all scholars and experts in Jyotisha, and contributed greatly to the development of the Hindu calendar. The most authoritative text for the Hindu Calendar is the Surya Siddhanta, a text of uncertain age of the 10th Century. In Maharashtra and Karnataka, in the early 16th Century, an astronomer named Ganesh Deivadnya started a text called Graha Laghava.

Vikram and Shalivahan calendars: In the year 56 BC, Vikram Samvat era was founded by emperor Vikramaditya of Ujjain, following his victory over the Sakas. Later, in a similar fashion, Satyavahan, king Goutamiputra Satakarni initiated the Saka era, to celebrate his victory against Sakas, in the year 78 AD. Both calendars have twelve months in a year.

The two calendars mostly used in India, are the Vikram calendar and the Shalivahan, or Saka calendar, followed in Andhra Pradesh, Karnataka, Maharashtra and Goa.

It may be stated here, that in the early 20th Century, Lokmanya Bal Gangadhar Tilak, had started panchang

called Tilak Panchang. Again, in the same century, a person called Laxman Shastri Datey had started a panchang. Both Panchangs have slight variations in them. However, Maharashtrians use either of the panchangs. It is learnt that the 'Kaal Nirnay' calendar, mainly used in Maharashtra (printed in many languages), follows the Datey Panchang.

As the opinions of various scholars preparing the Hindu calendar differed, in the year 1957, the Government of India appointed a committee, with experts from all over the country, to prepare the National Panchanga, in thirteen languages. The present day *panchanga* has evolved on this basis. However, people of different regions set different dates of their new year- probably according to their harvest time. In Gujrat, the New Year starts from Ashwin Pratipada (during Diwali), and in Karnataka and Maharashtra, it starts from Chaitra Padwa i.e. March / April. This year Yugadi falls on 13th April 2021. But due to Covid pandemic restrictions, we may have a virtual *panchanga* vachana!

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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Happy hundredth birthday Dada!



Shri Vithal Narayan Vinekar

15/2/1921 - 15/2/2021

Fondly remembering our Father in his Birth Centenary year.

Dada, you will forever reside in our hearts!

**Deepa, Sandhya (daughters)
Vinekar, Shiralkar, Nadkarnis**

My earliest childhood memories are from the flat in Lochana building where my maternal grandparents (“Amma” and “Dada” as I used to call them) used to stay. I was born in their house and basked in their nurturing care until I was three. I have vivid memories of Dada feeding me, dropping and picking me up from kindergarten, and generally being around all the time as my parents had to go to work. Suffice to say, I grew up being very close to Amma and Dada, and they were like second parents to me.

Dada’s jovial personality meant that he never found it difficult to make friends and build relationships. One of my earliest memories of Dada is him and his friends from the colony gathering in our house to play bridge. Most of our neighbours were Dada’s ex-colleagues and long-time friends, so there was deep camaraderie amongst the families which has lasted until today. “Bridge days” were always fun and you would hear raucous laughter emanating from the room.

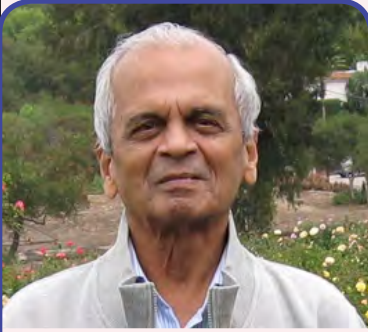
Dada was a huge cricket fan, and one of the primary reasons cricket became a big part of my life. I remember watching cricket matches with Dada late into the night or in the wee hours of the morning when India was touring New Zealand, Australia or the West Indies. I would wake up to the sound of TV commentary and see the lights on in the living room - Dada would always beat me to waking up early to watch the game! I still remember one February morning when I woke up, getting ready for school, Dada was listening to the India-Australia game on the radio. Sachin Tendulkar had just scored a century at Perth, one of the fastest pitches in the world. Dada couldn’t stop raving about the eighteen year old Sachin and how he would go on to become a cricketing superstar, and from that moment I was hooked on to cricket. Cricket would soon become a strong connection that would bind us together for the rest of our lives. His childlike enthusiasm for the game never waned even as he got older and I would always look forward to our cricketing conversations when we met.

Sincere, devoted and loving, for Dada, his family always came first. “Vithu” or “Vithu mam”, as he was affectionately known in the family, was a kind-hearted, generous and jovial soul whose endearing smile and lightheartedness would instantly fill the room with joy. Even in his old age when his health was fading, he would have family and friends dropping by regularly just to check in on his health; such was the impact he had had on people’s lives. No surprises then that he was greatly respected within the community too.

Dada, on this occasion of your hundredth birthday, I wish and pray that your soul continues to rest in peace. I know you are watching over us and I feel truly blessed to have been your grandson. Please continue to shower us with your blessings and thank you for all the memories.

Rohit Shiralkar (Grandson)

Gurudutt Pandurang Kalle



Oct. 21,1930 - Feb. 24. 2021

A complete life lived, and what a beautiful inning it was !! An inning filled with much love, caring for people, and always thinking of others !! You touched so many lives, helped countless people in their times of difficulty. In return you were much loved, admired and respected by all who met you. With abundance of knowledge and wisdom, you were always the mentor and guide to anyone coming to you for advice, and you gave them a patient hearing, and a lot of encouragement.

There is so much we learnt from you, your principles, and the values that you stood for, and the very simple, logical and practical solutions that you had for everything. You were always there for us when we needed you, and you will always continue to be our role model !!

Missing you a lot, but we know you are happier there, free from all pain, and watching us. The memories will be many, and you will remain in our heart, helping and guiding us as you always did.

We love you Papa/Ajja/Dada, miss you here !!

Loving wife - Chitra
Children - Shyam/Geeta, Vinay/Sangeeta
Grandchildren - Vaibhav, Prateek & Mohit
Kalles and Bhatkals

Remembering you on your 60th Birthday

SHIRISH S WAGLE



'A MAN OF FEW WORDS...

A PERSONALITY WITH NEVER ENDING CHARM!'

Yes ,Shirish, you didn't need to talk much....your care & concern for everyone was visible through your actions!

A kind & gentle soul who is still remembered as " that one person who readily helped any and everyone!"

You had so much of love for all that you touched the lives of every person you met and they have all praises to you till date.

This made me thoroughly understand the sheer magnitude of your affection for everyone.

I'am truly blessed to be your wife. Our togetherness has taught me to deal with situations in a calm way just like you did. You always had a solution for the problems which came our way and in tough times, you were my shoulder to cry on. You have always been my solid rock & my strength. I have not heard your voice in years but my heart still talks to you everyday.

Shibani and me are blessed to have been with youand now Nelson is getting to know you too through Shibani.

HAPPY 60TH BIRTHDAY* *TO MY DEAR HUSBAND.

Our connection is forever...

Those we love don't go away,they walk beside us everyday!

**With lots of love from Meera(Sushma) Wagle,
Shibani Wagle Noronha
Nelson Noronha
All near and dear family & friends.**

Kiddies' Corner

Kashmir



Arshia Arvind Chandragiri - 12 years

Ganesha



Arya Katre - 11 years

Hulk in the City



Shriyans Hattangadi - 5 years

Ninja Mutant Turtles



Ahan Mavinkurve - 10 years

~~~~~ Parisevanam ~~~~~

“KOTI KOTI SHATA PRANAAMA TUMKO!”

In this soulfully expressed piece reflecting immense gratitude and devotion **ADITYA CHANDAVARKAR**, Chief Co-ordinator of Yuvadhara describes his own journey as a *sadhaka* and why our Yuva-s love their Friend, Guide, Counsellor and Mathadhipati- **Parama Pujya Sadyojat Shankarasram Swamiji** ‘to the Moon and back’!

My journey as a *sadhaka* began, almost without my knowledge, in December 1998, when Parama Pujya Swamiji first visited Matunga. As a volunteer, I was part



of the group that was given the responsibility of holding the *danda-chamar* during Swamiji's arrival and whenever He would come for a program to the venue. There was this sense of awe when we first saw Swamiji - a fit, young Guru with an aura of divinity around Him. It was a sense of pride and excitement for all of us, to know that we would be accompanying Swamiji wherever He went during the course of the camp. There was always the added thrill

of receiving a smile or nod of acknowledgement from Pujya Swamiji. Subconsciously, the *seva-bhav* was being cultivated and the connection taking root.

In the next few years holding the *danda-chamar*, participating in other volunteering activities during

Swamiji's visit in Mumbai was a must. A fond memory I have, is of Swamiji Blessing me on my birthday which falls in December, during Swamiji's annual visit to Mumbai for Dattajayanti celebrations.

A specific incident which strengthened my bond and the connection happened during the Shirali Chaturmas in August 2003. It was during a week in which very few *sadhaka* -s were visiting Shirali and a few Yuva-s including me who were present at that moment were called for an interaction with Swamiji. We got an amazing opportunity to try our hands at archery with Swamiji teaching us Himself. It was an experience of a lifetime, which I will cherish forever. I was completely in awe of how Swamiji interacted with us as a friend and guide while actually being the Mathadhipati. A couple of years later in 2005, I took my *mantra-deeksha* in Hubli, just before setting out for higher studies to the UK. This *mantra-japa* became my constant connection with the Guru in that foreign land and this helped me sail smoothly through all the ups and downs I faced there.

Participating in the *Guru Jyoti Pada Yatra* in the year 2008 was a surreal experience which also marked the beginning of the tercentenary celebrations. This year was also special for me as it was my first experience as a *shibhirarathi* at the *Kar Seva Shivir* in Shirali. The activities in the fields of Shirali, the valuable Interactions with Swamiji, visits to Panchavati, bonding with fellow Yuva-s



United we stand....Yuva shibirarathi-s



‘Grandparenting -time’

Photo credit : Maithili Padukone

~~~~~Parisevanam~~~~~

and experiencing the fun in *seva* have all contributed in moulding me into the person I am today. For me, it was a year of re-connection as I had just returned from UK. One realises the real importance of something only when one is deprived of it. For my spiritually deprived mind, body and soul this *shivir* was like a feast !

In the following years, new responsibilities came my way – both on the professional and personal fronts. However, with Swamiji's Blessings, I was always able to make time for Yuvadhara activities and offer *seva* whenever opportunities presented themselves. With Ankita also equally devoted to the Math, it was an even greater pleasure to offer *seva* together.

I was privileged to be a part of the *Vantiga* Collection and Monitoring (VCM) Cell project, which was initiated in 2014 with the Blessings of Parama Pujya Swamiji with the objective of spreading the importance of *Vantiga* via presentations to all the sabhas. It was a great opportunity for us Yuva-s

(Maithili Padukone, Kartik Kadle, Navin Bijur, Vaidehi Savnal, Ankita Chandavarkar and myself) to understand more about our Math and also connect with the laity across sabhas. With Swamiji's Blessings we were able to do more than 40 presentations across various sabhas effortlessly even as we honoured our other commitments. I was also fortunate to be a part of a memorable experience along with 14 other Yuva-s in offering a Musical Tribute video at the Lotus Feet of Parama Pujya Swamiji during the Kananjali Utsav. This tribute was spontaneously initiated by Maithili Padukone and Nishad Mishra. Reminiscing the memories of Swamiji's great delight, gives me goosebumps.

We were on a holiday in June 2016, when I got a call from a *sadhaka* in Swamiji's core team asking me if I would like to take up the responsibility of becoming the Chief Coordinator for Chitrapur Yuvadhara. It was a moment of exhilaration and nervousness for me. I accepted the opportunity without blinking an eyelid. **When the Guru assigns you a duty or a responsibility, He knows that you have the capability to fulfill it.** It was a great opportunity for me to continue the great work done by Sharayu Haldipurpachi and Gautam Padukone mam in nurturing the future of the Chitrapur Saraswat *samaja*.

Working as part of the Chitrapur Yuvadhara office and interacting with Yuva-s, I have experienced, how Pujya Swamiji through Actions, Guidance, Instructions and *Ashirvachan*-s has groomed us Yuva-s to be better human beings and *sadhaka*-s. Over the years, there has been a change I have seen in myself and other Yuva-s. The list is

endless of how Pujya Swamiji's *Sannidhya* has impacted us positively. However, to enumerate a few –developing the mindset of doing *seva* with full responsibility and attention to detail, understanding quickly what the Guru expects of you or is asking you to do, humbly accepting your mistakes, making a course correction to ensure the same mistake is not repeated and whenever you offer *seva* or, for that matter, any work, doing it with constant *Anusmaran*. Once the assigned work is done, offer it at the Lotus Feet of the *Guruparampara*. It is also amazing to see that Swamiji always makes time for us Yuva-s,

listens intently when we tell Him about our problems, achievements, new ventures and our ideas. This bond with the Guru has been our personal support system.

This support system is what helped us tide over the pandemic with confidence and positivity. Yuva-s from across all sabhas participated in *Anushthana*-s, *Manthan* sessions where Yuvas shared their understanding of Swamiji's *Navaspadan* videos, interacted digitally via

Avakaash sessions and even offered an online *bhajan* *seva* for Navaratri. *Samparka*, for me and for the entire *samaj* came as a beacon in a turbulent ocean of the pandemic. With so much uncertainty around us with work, health and safety, the one thing constant for all of us was and is our connection with our Guru.

We are very fortunate to have a Guru and a *Guruparampara*, that is always there for us, whether we are facing a challenge, or celebrating our achievements. I feel so privileged when Swamiji mentions that He has seen us grow up into responsible adults, then parents and that He now feels like a grandparent to our child. There is no greater happiness than this for me !

This year marks the beginning of a very special year for the entire Chitrapur Saraswat Samaj , as it flags off the 25th year anniversary of Pujya Swamiji's *Pithaaroan* and the 75th year of our Guru Swami –Parama Pujya Parijnanashram Swamiji's *Janma Divas*. The unconditional Love, Blessings and Affection that have been and continue to be showered upon us by our Guru and *Guruparampara* are something very special which we must cherish. We as a *samaj* must give our total assurance and promise that we will always offer our *seva* to the Math, Guru and *Guruparampara*.

Swamiji, we are forever grateful to You and I place my *Sashtang Pranam*-s at Your Lotus Feet for Your constant Guidance and Support.

Koti Koti Shata Pranaama Tumko Guruvara Muda Mangal Data.



Open Forum.. interaction with Pujya Swamiji

Embracing the New Normal

By Niyati Gautam Basrur

Being constantly cooped up inside our homes is a situation that none of us anticipated or even expected. But sadly, that is the reality of our lives today. The situation outside is beyond our control, but what we can control is our Response to it.

As adults, it becomes difficult for us to deal with the cooped up life of the Pandemic. It is all the more difficult for children and teens, who have abundant energy (both physical and mental) but no means of channelising it. More so, for Senior Citizens who live under constant fear of being the generation that is most likely to contract the virus. We need to understand that it's not the family members that we need to handle, it is those Emotions inside them... which need Effective Management.

Ways of handling frustration, anxiety and other negative emotions vary from one age group to another. What works for one might not work for the other. So the following tips, for people belonging to various age groups, will help keep a handle on all those unwanted emotions.

Children and Pre-Teens: Even if they are not going to school, having a fixed daily routine goes a long way in helping kids to have a stable home environment. If you have kids between the age group of 3yrs - 12yrs, sit with them and come up with a time-table that gives them a scope for study, play, chores and relaxation.

Give them specific targets to achieve throughout the day. Reward target completion with Words/Deeds of Appreciation. Letting them sleep in during the weekends or giving them a day off from chores on Sundays. And clip unwanted behaviour at the bud with Negative Consequences. Taking away play time or phone/tablet/laptop time. Expect a temper tantrum once that is done. LET THEM CALM DOWN FIRST and then offer an explanation as to why the negative consequence happened. Use the term "we" while talking to them rather than "you".

Example: We did not do our homework today, that is why we got the punishment. They need to realise that you are a team and no matter how naughty they get, you still love them.

Avoid physical punishment. Spanking, hitting, and other forms of physical or "corporal" punishment risks injury and is n't effective. Physical punishment can increase aggression in children over time, fails to teach them to behave or practice self-control, and can even interfere with normal brain development. Corporal punishment may take away a child's sense of safety and security at home, which are especially needed now.

You can also help children by exploring what might really be bothering them. That argument about a toy might be about feeling sad. Try to listen for the deeper message, so they feel understood. Acknowledge emotions, help the kids



express what they feel and encourage empathy.

Teenagers & Adults: If you feel yourself getting angry at something, breathe in while counting to three. Then breathe out slowly counting to six. If you're too agitated to breathe slowly, leave the room and take a break. Plan to deal with the situation another time. When you're on break, do something to distract yourself. It's good to calm down from explosions but it's even better if you can reduce the build-up in the first place.

When the tension is lower, quiet family conversations can help by naming any stresses. Naming things like "this is a stressful time" or "I'm a bit grumpy about work today" helps process emotions. It's important to actively listen to others and celebrate strengths.

Take time to share some of the problems upsetting you and see if you can negotiate a solution. Earning family members; especially parents, who have suddenly lost their jobs, explain to your family members that it will be a crunch time. Let them know what to expect and be honest in your communication. When parents calmly talk about how some things will change henceforth but some will remain the same, it builds acceptance.

Work out different ways to get exercise indoors, like games or apps. Plan ahead for the times that need extra care, like when you are tired, or if difficult tasks need finishing. Let others know what to expect. And importantly, lower expectations for everyone, even yourself. What used to be easy might now be hard, and that's okay.

Senior Citizens: Pursue a hobby!! There must be some passion that you wanted to follow at one point. Whether it's sketching, writing stories, solving puzzles or something else that will keep you occupied. Don't be glued to TV and phones. Be updated with the latest events, but make it so that you check news once in a few days. The current situation won't be changing overnight anyway. If you are feeling a little too low, you can organise video conferences with your friends or relatives. You can't meet them personally, so a VC with

them will do wonders in lifting your spirits. Don't forget to keep calm and order takeout, something that you like (be careful about safety measures and your physical health of course). Even your taste buds need a little morale booster, once in a while.

Conclusion: It's likely everyone in your family is more tense because of the COVID-19 crisis. Many aspects can't be easily fixed, like lost work or money stress, but others can, such as creating new routines or sharing space, resources or chores. These are stressful times for many families around the world.

However, what your family members really need at this point is understanding and acceptance from you. At times, none of the above may work. They will snap and lose their cool at you as well as other family members. Keep quiet, be patient and just listen. Sometimes it's all that we need.

If we can use this time to stay patient, manage tension and act with goodwill towards our loved ones, our families will be better equipped to weather COVID-19, and many other storms that will follow. Stay Safe!

Niyati Gautam Basrur (M.A. Clinical Psychology)

Experienced counselor, specializing in Effective Parenting, Child Behavior Modification and Counseling Covid-19 survivors. Email id: basurniyati@gmail.com

Image source:

<https://www.thejakartapost.com/life/2020/07/06/hidden-danger-of-new-normal.html>

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Laxmi Pramod Mudbhatkal

Remembering our dear Amma on her birth centenary 10-04-1921

Mrs Varada Suryanarayan Puthli



10th April 1921—28th July 2000

Dear Amma, Your life was a blessing, your memory a treasure.

You are loved beyond words, and missed beyond measure

Fondly remembered by Ramgopal and Ina, Pratibha and Umesh

Amita and Arun, all the grandchildren and great grandchildren

all relatives and near and dear ones.

The Art of Goal Setting from Sixteen to Sixty and Beyond – Volume 5

By Sandeep Bijoor

Figure 1



Figure 2



I felt the necessity to digress slightly from fundamental analysis and peep into technical analysis which can be used to analyze the movement of bond, currencies or any other market, where prices are determined through trading. The hot topic of discussion currently is, will the government stimulus (including the announcement of \$ 1.9 trillion in the US) across the world result in inflation and therefore “higher yields”? Let me explain.

The **YIELD** of the bond is the “Coupon Rate divided by the Price of the bond and generally higher than the Coupon Rate at which it is issued. The Yield of a bond has an inverse proportion to its “Price”. The high deficit announced in the Budget which fueled the already increasing inflation led to increase in the Yields. Why? Investors around the world were worried that the Central Banks of the countries would take steps to increase Bank rates (**Repo rates** – rate at which RBI lends to the banks). To cut losses, fearing reduction in price of bonds, Investors sold bonds leading to further increase in yields. Increase in Repo rates would have meant higher rates for ultimate borrowers (including housing and other loans). Therefore, Central Banks took the next best step – absorb liquidity.

The trickle effect of the large global stimulus measures meant that India’s US \$ reserves which were at \$469.91 Bn during the week ended March 20, 2020 zoomed to an all-time high of \$ 590.19 Bn on January 29, 2021. As on February 26, 2021, the reserves stand at \$ 584.554 Bn. Figure 1 [Dollar v/s Rupee] showed reversal of the Rupee from a low of Rs. 77.01 in March 2020 due to inflow of Dollars to 1\$=Rs. 72.72. This also led to the rebound of the stock markets and the low interest rate scenario (also witnessed across the world). The stimulus was meant to stimulate

growth, provide unemployment benefits thereby increasing demand post lockdown. In India, the stimulus for growth and employment was sought through increased infrastructure; a better ploy than the rest of the world where excess liquidity has meant very low to negative interest rates.

The dangerous phenomenon of excess liquidity could result in – reflation (expansion in the level of output of an economy due to the stimulus) or inflation (where the demand stays high not backed by sufficient supply resulting in price increase of commodities etc). Inflation hits the investor hard and therefore Central Banks review their stance on liquidity (RBI hiked the **Cash Reserve Ratio (CRR)** from 3% to 4% of a Bank’s total deposits - 0.5% each effective 27.03.2021 and 22.05.2021) or increase the Repo rates. The CRR denotes the amount of money required to be placed by the Banks with the RBI. Figure 2 show how yields have risen from 5.747 in July 20 / 5.791 in October 20 to a high of 6.274 on 07.03.2021 which is almost a 50bps or 0.5% increase.

The Government borrows (for deficit financing) by issuance of “bonds”. With easy monetary policy (excess liquidity in the system) the Interest rates fall leading to fall in the interest paid on bonds. Bank in addition to the CRR, need to hold either liquid cash or gold or other securities (Government Bonds) called **Statutory Liquidity Ratio** or **SLR** stipulated currently at minimum of 21%. The Banks can generate profit by buying and selling these bonds depending on the price of the bond in the market or earn interest from the “Coupon Rate” of the bond. If the Bank hold the bonds up to maturity (**HTM**) they do not have to value them on quarterly/annual basis unlike bonds held for trading which are required to be valued at those prices - Mark to Market (**MTM**). Note that banks suffer losses as prices of bonds fall as yields go up.

Statistics to Remember: As on January 29 Foreign Exchange Reserves had jumped to \$ 590.185 billion (against India's borrowing of \$ 554 billion). **This indeed was the first time that India's ("Sovereign") Forex Reverses exceeded its borrowings.**

Conclusion: The volatile stock markets are in a flux, awaiting the Central Bank's next move based on Inflation data as we move into the summer months, with increasing oil and commodity prices and of course the fear of the second wave of Covid-19 in India (versus the progress of vaccination around the country). If the 10Y Yields stay above the 6.18%-6.19% levels; they are likely to move to 6.77%

levels after a sideway move for an extended period. The move on the Indian Rupee could stall at Rs. 72.09 but if the \$ inflow were to gush in, there is a possibility of the \$ touching Rs. 69.80.

(Disclaimer: The Article is for knowledge purposes only and does not aim to provide investment advice or research recommendation on buying or selling. All are requested to consult their investment advisors / stock brokers before investing or trading in markets.)

(Image source: www.Investing.com)

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

जाण

रेखा राव, मुंबई

रखमा गेली अनेक वर्षे सुशिलाबाईकडे काम करते. दोघींचे अनेक कारणांवरून वाद होत असतात. पण ते घातल्याशिवाय दोघींना चैन पडत नाही. सुशिलाबाई मालकीण व वयाने ज्येष्ठ म्हणून रखमा नमतं घेते. मग दोघींत दिलजमाई होते. अलिकडे रखमाला कामावर यायला रोज उशीर व्हायचा. सुशिलाबाई खडसावून तिला विचारायच्या, “ काय रखमा कितीदा सांगायचं लवकर ये. अग सुजयला क्लासला जायचं असतं, तेथून कॉलेजला. त्यासाठी वेळेवर नाश्ता, जेवण करावं लागतं. भांडी घासलेली नसतात, मग मला रोज रोज घासून घ्यावी लागतात. तुला ठेवली आहे कशाला ?

“ काय करू वैनी, आमच्या लावण्याचा सकाळी ऑनलाईन क्लास असतो. सध्या शाळा बंद आहेत ना, ती दहावीला आहे. आमच्याकडे ते नेटवर्क कि काय म्हणतात ते नाही, म्हणून, बिचारी मैत्रीणीकडे जाते. जाताना तिला डबा द्यावा लागतो, तोपर्यंत संजय जिममधून येतो. पहाटे उठून कसरत करायला जातो, डोंगर, किल्ला चढण्यात पटाईत आहे तो. अनेक बक्षीसं घेतलीत, फिट राहण्यासाठी जिमला जावं लागतं. तो भुकेने घरी येतो, त्याला चहा नाश्ता द्यावा लागतो. त्यांच्या पाठची अजून दोन पोरं आहेत. त्यांचं जेवणखाण बघावं लागतं, घरचं सगळं आवरून यायला उशीर होतो, तरी पहाटे पाचला उठते बघा.”

“आता माझ्या नातवापेक्षा तुझ्या मुलांचे क्लास व लाड इतके महत्वाचे आहेत का ? काय दिवे लावणार आहेत ती ? आमच्या सुजयला स्पर्धेची परीक्षा द्यायची आहे, पुढील शिक्षणासाठी परदेशी जायचं आहे. हल्ली त्याला लवकर जावं लागतं, म्हणून सांगते, लवकर ये. पण तुझं रोज काहीतरी कारण असतं. तुझ्यात काही फरक पडत नाही.”

“उद्यापासून लवकर येण्याचा प्रयत्न करीन. ” शरमेनं मान खाली घालून नरमाईने ती म्हणाली. हॉलमध्ये बसलेल्या सुजयच्या कानावर ते बोलणं गेलं. पण तो काही न बोलता तयार व्हायला निघून गेला.

नाश्ता टेबलावर तयार ठेवून सुशिलाबाई त्याला बोलवायला खोलीत आल्या. तस सुजय म्हणाला “ आजी किती सुनावतेस त्या रखमाला ? अगं तिला बिचारीलाही वाटत असेल आपली मुलगी शिकून स्वतःच्या पायावर उभी राहावी, मुलानं माउंटेनियरींगमध्ये नाव कमवावं. त्यात काय चुकलं ? गरीब असली म्हणून काय झालं ? उलट तिला सपोर्ट करायला हवा. माझ्या नाशत्याचं सोड, मी नूडल्स, सँडविच खाईन. मला आवडतं. कॅटीनमध्येसुद्धा खाऊ शकतो. पण तिला परवडणार का ? उलट मी ठरवलय तिच्या मुलीला माझा जुना स्मार्टफोन द्यायचा व चार्जिंगचे पैसेही भरायचे. तिची मुलगी दहावीत आहे ना ? महत्वाचे वर्ष आहे, आणि तिच्या भावाला जुने बूट व इतर काही हवं असल्यास मदत करायची.”

ते ऐकून आज्जीचा चेहरा पडला. गहिवरून आलं. आपण फक्त आपलाच विचार करतो, दुसऱ्याचा नाही याची जाणीव होऊन स्वतःचीच लाज वाटली. त्या नजर चुकवून म्हणाल्या, “हो रे राजा ! माझ्या लक्षांतच आलं नाही बघ. एरवी मी, रिश्वावाल्याची मुलगी सी. ए. झाली. समोरच्या रद्दीवाल्याची दोन्ही मुलं गुणवत्तेत येऊन पुढील शिक्षणासाठी परदेशी गेली म्हणून त्यांचं कौतुक करीत फिरते, पण स्वतःच्या कामवाल्या बाईचा जराही विचार केला नाही. तू त्याची जाणीव करून दिली याचं खूप बरं वाटलं. यापुढे असं होणार नाही, तिला लागेल ती मदत करीन.”

नाश्ता देताना त्यांच्या मनात आलं, तरुण पिढीला आपण सतत नांव ठेवत असतो, पण तिच तरुण पिढी कधी कधी वडिलधाऱ्या मंडळींचे डोळे उघडते. तेव्हां ज्येष्ठांनी तरुणपिढीला नांव ठेवण्यापूर्वी नीट विचार करायला हवा. स्वतःच्या दोषांचे, चुकांचे निरीक्षण करायला हवे, तरुणपिढी नेहमीच चुकते असे नाही !!

Where do I come from? – Part III

Samar Manjeshwar

(Editor's Note: This is the concluding part of the 3 part series by Samar Manjeshwar.)

Not a lot is known about how the ancient Harappans lived. Whatever has been found to date, strongly supports the continuity of this civilization to the modern day! A lot of dolls have been found at numerous sites depicting people in common yoga poses. A lot of them have their hands folded together in a *namaste* position or '*anjali mudra*'. A few figures depicting women, have a *bindi* on their forehead and '*sindoor*' on the parting of their hair. A lot of Indian women wear this even today! Apart from dolls, many seals have been found. Were they used as currency or something else altogether? Research is being done to determine this. Most seals depict a figure in a meditating pose. It can be said that it draws a strong resemblance to Lord Shiva. The people of this civilization were said to be highly skilled traders. Seals and coins from the Harappan civilization were found in ancient Mesopotamian sites. In fact, their records talk of traders coming in from a faraway land called '*Meluha*'. Why would they call our land *Meluha*? One thing is certain, the Harappans had an excellent system for sewage and drainage. This is all that our history books teach us about them. They also had well planned cities with intersecting streets and 'citadels' that housed important buildings like baths and granaries. Unlike other civilizations of its time, there were no remains of weapons or battle scenes found anywhere. There were no records of kings like they existed during the *Vedic* era. There is a theory however, that the Harappan civilization had a form of government like today's functioning democracy (although no proof of this has been found yet). The women wore bangles that covered the entire length of their arm. Modern women in rural Rajasthan and Gujarat still wear them the same way! The Harappans were heavily dependent on ox carts. The modern ox cart bears a lot of resemblance to its Harappan counterpart. So much so that the wheelbase of today's cart is almost the same as those found during the Harappan era. Ploughing techniques were also remarkably close to the techniques that Indian farmers use today. The Harappans were impeccable sailors. They had a lot of boats plying on the Indus and the *Saraswati*. They were similar in design to the traditional Sindhi boats found today.

The Harappan civilization can broadly be divided into 3 phases. The early phase from 3300 to 2600 BCE, the mature phase from 2600 to 1900 BCE and the late phase from 1900 BCE to 1300 BCE. Experts have given numerous reasons for their decline. Was it because the *Saraswati* began to dry-up? Was it because of a long period of drought? Was it because trade had stopped between the Mesopotamians and the Harappans? Or was it because of the lifestyle of the Harappan people themselves? Various theories along with proof have been put forward by experts. Studies have shown that the Harappans went back to their rural roots during the late Harappan phase. Whatever the reasons may

be, we know that the Harappan civilization declined around 1300 to 1000 BCE. Were they completely wiped out? No! They migrated east towards the Gangetic plains. There are a lot of similarities between the Harappan way of life and that of settlements of the *Vedic* age to evidence this.

The *Vedic* age started with the establishment of the Ganga-Vindhya civilization around 800 to 600 BCE. Cities like Mathura, Kaushambi, Varanasi in the Gangetic plains and also cities in the north of the Gangetic plains like Takshashila were established. This civilization gives birth to the classical civilization of India that we have at least heard of. There are also some late Harappan sites that extended into Gujarat and Maharashtra. Daimabad being a good example of this, located in the present day Ahmednagar district. Maybe that's where my ancestors migrated to? They had to get to the Konkan coast somehow and that is the closest to it... right? Coming back to the *Vedic* civilization, there are so many signs of continuity between the ancient Harappans and them.

We were taught history in such a way that it was made to seem like the Harappans were wiped out and something completely new came after them. The Harappans constructed their homes and buildings with certain length to breadth ratios. Similar ratios were maintained for the length and breadth of the town. Archeologists were able to find baked bricks of the ruins in some towns and were astonished when even the bricks were standardised and maintained the same length to breadth ratio for each brick! The Harappans constructed their buildings and towns with a great sense of geometrical order. Maintaining ratios between dimensions of buildings forms a large part of the '*Vastu-Vidya*'. Most *Vedic* buildings were constructed using this. In fact, most Indian houses today are '*Vastu*' compliant. Metrology also shows strong signs of continuity. A rod with markings found in Lothal had graduation lines that were approximately 1.77mm apart. The measure of 1 *angula* in Chanakya's *Arthashastra* is 1.76 cm. 1 *angula* was almost 10 times the measurement of 1 unit on the Lothal scale. The art of bead and bangle making that was practised during Harappan times was also found at multiple *Vedic* sites. These techniques involved bead grinding, bead polishing and bead drilling. The love that Indian women have for bangles probably originated here! The *bindi* and the *sindoor* are other examples of cultural continuity. It is globally accepted that the game of chess originated in India. It was said to be created sometime during the classical age or well into the *Vedic* age. Ancient Harappan games that had pieces that strongly resemble the knight (horse) were found at a site in Lothal. Another strong argument for continuity. According to me, the strongest argument for continuity comes in the form of a structure uncovered in Kalibangan. It resembles the *Shiv ling*. We know for a fact that the *Shiv*

ling was worshipped well into the vedic age. Even today, the *Shiv ling* is worshipped by *Shaivites* as a representation of Lord Shiva. I am convinced that the Harappan cities did disappear, but the culture lived on. It was reborn in the Ganges.

A few months worth of research has me convinced that my ancestors were in fact from the region that surrounded the Saraswati. It is suddenly not so important to me anymore to pinpoint an exact location as to where they were from (That being said, I am reading research papers on the genetics of the migration of *Saraswat Brahmins* to the western coast of India). I have learned that I am part of a civilization that is more than 5000 years old! Our culture has survived for as long as our people have. In fact, we are the only pre bronze age culture that is still around. You find remains of the Mesopotamians, Greeks and Egyptians only in museums. Iliad and Odyssey are studied as part of university education, only out of academic interest. *SitaKalyana* and *Rama Navami* are still celebrated today, in Temples and *Mathas* all over the country. Events from our *Itihasas* are celebrated in society even today. This symbolises a long line of continuity dating all the way back to the *Vedic* age! This is proof of how strong we are as a culture and as a people. There may be forces out there that try to divide us with their flawed theories. Invaders have tried, for thousands of years, to impose their culture and beliefs on us. Yet, we exist to this day! The threat of losing our identity is now more internal than external. Learning what I know now has made me a much prouder Indian!

Also, this is not something new to us. We might have been different political entities, ruled by different rulers, in different kingdoms. Culturally, we were (and still are) one! A shloka from the *Vishnu Purana* explains this perfectly. And, it was written in the 1st millennium BCE!

उत्तरंयत्समुद्रस्यः हिमाद्रेश्चैवदक्षिणम्

वर्षतद्भारतं नामः भारतीयत्रसंततिः

uttaram yat samudrasya himadreshchaiva dakshinam

varsham tad bharatam namah bharti yatra santhathi

The country that lies north of the ocean and south of the snowy mountains is called Bharat and there dwell the descendants of Bharatha.

Our history has been twisted by the people that first imparted it to us. We were told to idolise kings that were actually murderers. They allowed us to live with almost no rights to follow our culture and religion and were labeled 'secular' for doing so! Our own kings were kept hidden from us. We were told that our ancestors were failures, who were always conquered by outsiders. It is our job to do our due diligence and find out the truth! I have started this journey and I don't think I am stopping anytime soon!

Samar is working with a Biotech company in Maryland, USA as a part of the software team. Right through school he pursued swimming alongside academics and went on to represent Karnataka at the National level. His love for the water continues even today, he is an avid surfer and scuba diver and wants to do his bit for coral restoration and hopefully make a difference.

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CHF celebrates the success of women-achievers, both in India and the US on the occasion of International Womens' Day

Dear Chitrapur Saraswats and Friends,

Jai Shankar.

On this International Women's Day, CHF would like to celebrate the success of women-achievers, both in India and the US.

In India, at Chitrapur & Shirali - they are winning to be self-reliant and providing for their families, working in self-help groups to gain financial independence through micro-credit, start and sustain home-based micro-enterprises. Your contributions to programs like Parimochan and Samvit Sudha have indeed played a key role in their financial independence. And we encourage you to support and sustain your enthusiasm.

In the US, please meet our "Amchi Ratnas" in Science!!

To celebrate this International Women's Day, CHF spoke with three Amchi women-achievers at the frontiers of science and technology at leading US universities. For CHF's detailed conversation with Seemantini Nadkarni at Harvard Medical School, Jasmine Nirody at The Rockefeller University, and Dipa Sashital at Iowa State, please see the link in their respective profiles below.

Seemantini Nadkarni is an Associate Professor at Harvard Medical School, and directs her laboratory at the Wellman Center for Photomedicine at Massachusetts General Hospital. She received her PhD in Medical Biophysics from the University of Western Ontario, Canada. Her doctoral research focused on three-dimensional ultrasound approaches with applications

in echocardiography and intracoronary imaging. CHF's conversation with Seemantini is here at this link: <https://vimeo.com/520553972>

Jasmine Nirody, currently, a biophysicist at the Rockefeller University in New York is the recipient of the 2018 Award for Outstanding Doctoral Thesis Research in Biological Physics

Jasmine received her BA in mathematics and biology from New York University in 2008 and her Ph.D. from the Biophysics Graduate Group at the University of California, Berkeley in 2017 under the mentorship of George Oster. CHF's conversation with Jasmine is here at this link: <https://vimeo.com/520547350>

Dipa Sashital received her B.S. in Chemistry and Biochemistry from the University of Michigan, Ann Arbor in 2001 and her Ph.D. in Biochemistry from the University of Wisconsin, Madison in 2006. As a Damon Runyon Postdoctoral Fellow with Jennifer Doudna (recipient of 2020 Nobel Prize in Chemistry) at University of California, Berkeley, she studied the mechanism of DNA targeting by CRISPR-Cas systems. Following a second postdoc with Jamie Williamson at The Scripps Research Institute, La Jolla, Dr. Sashital joined the faculty at Iowa State in January, 2014. The Sashital Lab studies the mechanisms of CRISPR-Cas adaptive immunity using a combination of genetic, biochemical, biophysical and structural tools.

Please listen to Dipa's journey - click this link: <https://vimeo.com/520485522>.

(Pictures on page 39)

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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.

CHF celebrates the success of women-achievers, both in India and the US on the occasion of International Womens' Day

(Details on page 38)



Our "Amchi Ratnas" in Science!!



Seemantini Nadkarni



Jasmine Nirody



Dipa Sashital

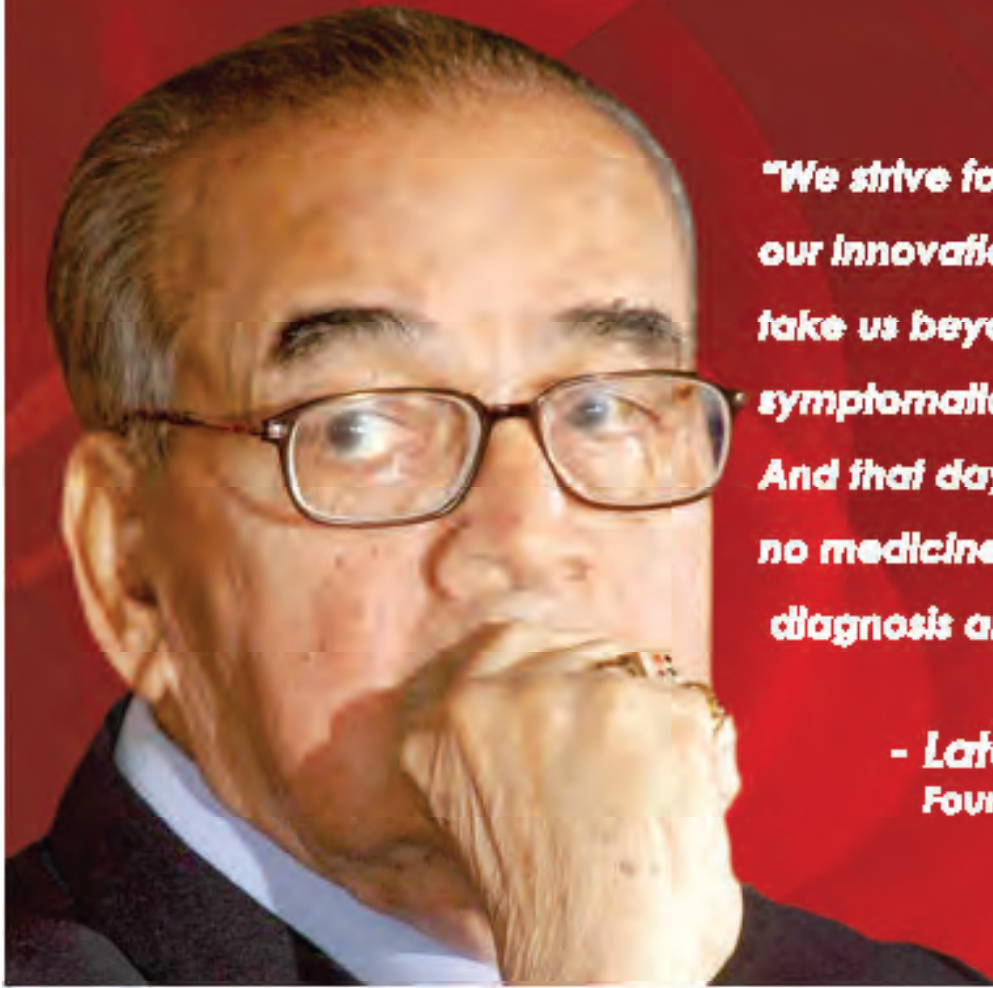
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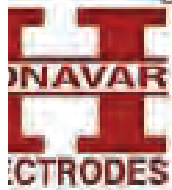
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Personalia

Ashwini Y Mankikar, daughter of Shri. Yogesh and Smt. Suman Mankikar of Bengaluru, successfully completed her Masters degree in Psychology from Bengaluru University in June 2019 with CGPA 8.34 (First Class Exemplary).

She was awarded 3 gold medals by the University for securing 1st rank in Psychology and highest marks in Child



Psychology at the 55th Annual Convocation of Bengaluru University held on 30-1-2021 at the Jnana Jyothi Auditorium, Central College, Bengaluru. Ashwini completed her schooling from Kendriya Vidyalaya Sanghatan schools, Graduation from MES College Malleswaram Bengaluru and Post graduation from Montfort College Bengaluru. She has also cleared UGC NET 2019 exam in the first attempt and has qualified for Assistant Professorship in Psychology.

Ashwini is the only granddaughter of (Late) Shri. Maruti and Smt. Meera Mankikar of Bengaluru and (Late) Shri. Krishnarao and Smt. Shyamala Kumble of Jamnagar and younger sister of Tejas Y Mankikar who is also a first Rank holder in M.Sc. Applied Geology from Bengaluru University (2016 batch) and presently employed as Scientist B in CGWB NR Lucknow since May 2018 after selection through UPSC Combined Geologist/Geoscientist Exam 2017 securing All India 5th Rank.

Mihir Kishore Karopady: Mihir son of Rekha and Kishore



Karopady (Worli) has completed his Masters in Mechanical engineering from New Haven University, Connecticut in January'2021. He has started his career thereafter with TESLA Motors California. Mihir did his schooling from Don Bosco Matunga, Junior college Science from KC College & his graduation in Mechanical engineering from DPES Engineering college Pune. He nursed his passion with machines & achieved his dream of completing

his Masters from the USA. All through Mihir's school & college he was a regular member of the cricket Team and he has played with some of India's top ranked players who are currently playing for Team India. We seek blessings for Mihir from all members of our Bhanap community.



Shonit Gangoly: Son of Aditi and Colonel Arvind Gangoly successfully completed his B. Tech in Computer Science from NMIMS University, Mumbai in June 2020. He has since then left for US to pursue his masters in the same field at University of Texas Arlington in Jan 2021. Besides being a keen Tabla player, he is also an

avid sportsman and has excelled in several competitions of Squash and Lawn Tennis.

Our Institutions

Saraswat Samaj UK- 2020 Events: 2020 was a difficult year for so many: dislocation at work, confinement at home, and the departure to a better place of several of our beloved seniors. But it is testament to the strength of the Saraswat Samaj UK (SSUK) that despite – or perhaps because of – these challenges, we came together as a community like never before. Whether through dynamic chats

on our Samaj WhatsApp group or a packed calendar of SSUK Zoom events, we kept the optimism up across all age groups, culminating in an effervescent Diwali event that proved a wonderful, well-received way to cap off a tough year.



Altar for Deep Prajwalan from Chandrumam Bailoor

On 23 March, the UK went into its first coronavirus lockdown; it had no end in sight at the time, immediately rendering otiose our original events calendar. The SSUK Committee soon began thinking of ways to keep the

community spirit alive, and on 11 April, less than three weeks after lockdown began, we hosted a general knowledge quiz (also featuring an India-focused round) via Zoom, followed by a virtual game of bingo. Highly anticipated and well attended, it proved such a success that several more Zoom events followed, including a popular two-hour Antakshari session only two weeks later on 25 April.

The Yuvadhara took an active role in organizing events too, which proved popular and, in some ways, unprecedented. On 18 April there was a virtual "games afternoon"

organised by and for the youth;23 May saw an online "Escape Room" (involving puzzle-solving through teamwork) and a quiz. Less than a month later, on 20 June, a youth-led Zoom event titled "An open discussion on racism today" invited discussion of Samaj members' immigrant experiences and the exchange of perspectives on the Black Lives Matter protests that broke out across the world over the spring and summer. Dozens of Samaj members of all ages joined the Zoom event, and the discussion proved so lively that this "forum" format will likely be adapted for future events even after the coronavirus subsides.

Indeed, a similar event that took place on 4 October tackled COVID-19 head-on. Attended by around 70 people – largely from the UK, but with attendees from around the world—questions about the virus were fielded by a panel of Amchi medical experts from the UK, the US and India, who were in some ways representing the many Amchi doctors and healthcare professionals battling the virus on the frontlines, some of whom unfortunately contracted the virus but all of whom soon returned to health.

As well as developing these new kinds of event, the SSUK also maintained much of its traditional event calendar, albeit on a virtual platform. The year's second musical event took place on 18 July in the form of our annual Satsang, which proved popular despite the challenges of harmonising via Zoom. Then there was our Annual General Meeting (AGM) on 6 September, which benefited from a fun quiz beforehand for everyone to get their teeth into; the AGM itself saw excellent presentations from our President, Rohit Sthalekar; our Treasurer, Shashank Kodikal; and our Youth Coordinators, Aparna Hoskote and Advait Amembal.

Throughout the year, there was also a concerted effort to connect with our spiritual and communitarian roots. On 14 June, there was a Shri Chitrapur Math Standing Committee Meeting, which drew a high number of online attendees in part due to the presence of PP Swamiji himself, who took time to answer the questions posed by some of the SSUK youth. Six weeks later, Advait Amembal took part in Samparka, in which questions were asked on behalf of the SSUK Yuvadhara. From 16 August to 24 October, over 30 people attended several Devi Anushthanam sessions, and 25 October (Dussehra) saw the commencement of Prarthana Varga sessions for the benefit of some of the Samaj's youngest members.

Arguably the jewel in 2020's busy event calendar was our annual Diwali celebration. Loath to let the pandemic frustrate these festivities, we moved the event online, and were thrilled to have well over 60 attendees. After the opening prayers, there were numerous items on the programme: food presentations, singing and dancing, a Diwali-focused quiz, comedy, bingo, and a music quiz hosted by Raj Nagarkatti and his fiancée Rachel, who recently endeared themselves to hundreds of thousands of Brits by winning a popular music quiz show on the BBC.

All these events, and the general community spirit exemplified by the SSUK, helped bring lightness, togetherness and fun to a year of unusual difficulty and isolation. As vaccines begin to be rolled out across the country, we hope to recommence our in-person events after the summer; until then, we anticipate that our tried-and-tested

online events will continue to bring warmth, entertainment and food for thought to a community that feels more together than ever.

Saraswat Mahila Samaj, Gamdevi, Mumbai:

The yearly Lekhan and Sangeet Puraskar event was celebrated Online on 4th February 2021. President, Smt. Vidyaxmi Kulkarni welcomed the guests and thanked the Bhatkal Foundation- Late Shri Sadanand Bhatkal & Late Smt. Nirmla Bhatkal for instituting the Lekhan Puraskar to motivate Amchi women and to honour such ladies who write in Konkani and Marathi, Hindi similarly the Sangeet Puraskar instituted by Smt. Geeta Yennemadi and her family to encourage young upcoming singers.

Mrs Geeta Balse introduced the Lekhan Puraskar recipient Mrs Vijayalakshmi Suresh Kapnadak, a prolific writer and she has written umpteen articles in the Kanara Saraswat magazine on various topics- social issues, short stories, fiction, etc. She has done her B.Sc., B.Ed. and worked for almost 18 years in Sarvodaya Balika Vidyalaya Hindi School and thereafter in Balak Vrinda Education Society for almost 20 years.

A multi-talented person, she has done various fine arts courses, in music, dance, tabla, violin and also Audio-Visual and Astrology Course. She has translated many Work Books from English to Marathi for Sundatta School (BVES) and other schools and some Publication concerns too. An All India Radio speaker on the Konkani channel, she is also the winner of the prestigious Dronacharya Award- कर्तृत्ववान स्त्री अद्धारद and Best Teacher Award from Rotary Club, Mumbai, and also a Girvaan Sanskrit successful student. After her retirement from school she took up social work, joined the BVES Managing Committee since 2007 till date and later joined the Saraswat Mahila Samaj, Gamdevi and was actively involved since the year 2010 till date.

Mrs Vijayalakshmi was then congratulated and requested to give a talk or narrate any story written by her. She narrated a very interesting and touching story of a school teacher, which was appreciated by all.

Following this, Mrs Smita Mavinkurve introduced the recipient of the Sangeet Puraskar-Smt. Esha (Hoskote) Bijoor- a young talented versatile singer learnt under Pandit Murli Manohar Shukla, Shri Durgesh Chandawarkar and Smt. Geeta Yennemadi and has mastered all forms of music- Sugam sangeet, semi classical and ghazals. She has taken part in many competitions in college, Malhar competitions and won many prizes. She is endowed with a melodious voice. She has presented her singing programmes at many functions including the Datta Jayanti Utsav in Talmakiwadi, where she was born. She presented a prayer at the onset and also sang two lovely songs.

Then Vote of Thanks was proposed by Smt. Priya Bijur following which the programme concluded with appreciative messages from the audience.

Reported by Geeta Suresh Balse

‘Roots to the Tree’

(Strength from the Depth of Knowledge)

Leadership Learning

By Mayur Kalbag

Uate was an anxious young lad. Having graduated from University with distinction he was directly inducted into one of the premier organizations in Suva. He had joined as a Management Trainee. He was extremely ambitious and aspirational and wanted to become the Head of the Marketing Department within only two years. Some friends who knew him well were very proud of his attitude and there were also those who would always tell him to not be impatient. With his super confidence he once went up to his Marketing boss and told him about his ambition. The boss wished him well but also told him that two years is truly a very short period of time to look at heading the entire Marketing department. But Uate was not the one to give up. In the next three months he was able to generate three new and big clients. Not only his boss but also the MD were really impressed and even rewarded him with a company car. Uate continued his efforts and in almost two years he was considered as one of the best sales and marketing guys in the organization.

It was the twentieth month of his tenure in the organization, the performance evaluation happened, Uate was given the A rating; but not the A + rating. With an extremely disappointed face he went up to his marketing boss. This is not fair, I should be given A++ and all I have got is just an A. The marketing director, who seemed quite perturbed by Uate's direct charge, took him straight to the Managing Director, Mr Willy. The MD was a very mature and a positive person. He smiled at both and asked them to sit, ordered for coffee and looking at Uate, he said, I have been aware of your impressive marketing feats and we have deeply looked at this to therefore give you the rating of A. But why A, I believe I should be getting A++. I need an answer Sir, Uate countered the MD. Uate's self-confidence was almost bordering on arrogance albeit unintentional.

Come with me, just leave your coffee here, we can have it later. Along with the Marketing director the MD took Uate to his house. Mr Willy was also an avid farmer. He had cultivated a beautiful garden where he grew different fruits and even vegetables. Come I want to show you something. They walked into the garden. They went near a big banana tree. Mr Willy requested Uate to uproot the tree. Uate was taken aback but went ahead and tried his best. He tried with all his might but was completely unsuccessful. He was now so tired that he was breathing heavy. You know why this tree is strong, Mr Willy asked Uate. It is not the strength in the branches or the trunk of the tree, but the strength in the ROOTS that is making you unable to uproot the tree. External strength sometimes can be misleading. It is the strength in the roots that is most important. Mr Willy beckoned his gardener Rocco and politely asked him to carefully expose the roots of that tree. Rocco did as asked and within no time all the roots were exposed. The roots are so deep and spread out, Uate excitedly whispered to Mr Willy. Yes dear! The roots are the main reason for the tree to stand strong

and this tree has not matured in two years but has taken ten years.

I think you are able to understand right? Mr Will smilingly asked Uate. Come let us have some coffee. The three stayed back at the MD's house and as they were sipping the coffee the MD continued. Listen attentively Uate, I know you have done extremely well. But have you truly gone deep into the subjects of Sales and Marketing. Getting clients is great and we appreciate it but to grow as a marketing manager, **it is important that you strengthen your own roots of Knowledge regarding these subjects.** Tell me Uate, what is the Push and Pull strategy in marketing / sales. What kind of research analysis do you do before positioning your products? How is Sales Forecasting executed? What is Suspecting & Prospecting? Is Sales more important than Service? Uate, can you answer just these few questions. Uate was completely nonplussed. Mr Willy continued; I am not trying to test you or humiliate you dear. I am only driving across a simple yet critical point which is that I want you strengthen your roots regarding the subjects of marketing and sales. Getting clients is good but as a marketing manager you should be extremely deep and strong regarding all the aspects of this subject.

Uate was smart and now he had also become extremely wise. He profusely apologized to his marketing manager for being so hasty and almost arrogant to him. He also apologized to the Mr Willy for not being sensible about all this but also thanked him for sharing such positive and pertinent perspectives.

It was five years since this interesting interaction. And it was the Managing Director who called Uate to his cabin. He exclaimed in genuine excitement. Dear Uate, the company has decided to promote your boss to the level of Sr. Vice President Marketing. But that leaves a vacancy for the position of marketing manager. The MD continued, seeing the way you have sincerely developed yourself in all the departments of Marketing and Sales, it has been decided to offer this position to you. Uate was very happy and went to shake hands with Mr Willy. This time you truly deserved it and that's because you worked on your ROOTS, whispered Mr Willy to Uate.

An International Trainer & Transformation Coach since 2001, Mayur conducts leadership seminars for the global corporate. He is on the panel of the Confederation of Indian Industry (C.I.I.) as well as the Bombay Chambers of Commerce & Industry (BCCI). He is also the Consulting Columnist with FIJI SUN Newspaper and has also authored three books namely Adventures of Poorna, Smile at Stress and The Rising Waterfall. Mayur's book Adventures of Poorna recently won The Indian Literary Awards 2020 for Best Book-Jury. He can be contacted at mayurkalbag@hotmail.com.

The Path of Kindness

Tvisha Kalambi 11 years

The hallway was silent until best friends Bella and Annie heard the words, "Ouch!" As they rushed to the scene, they understood what they had heard. Someone had been tripped by an unfriendly student. Bella confronted the foe and said, "Why did you trip the kid? I would have understood if it was an accident, but on purpose? That's just plain rude."

That got them to leave. Annie helped up the tripped student. When the student was back on their feet they said "That was amazing. I would never have had the guts to say that. You probably don't think too much about it because you help a lot of people but it means a lot to me."

As the two walked away Annie asked, "Bella don't you know how much you matter to the people you help?"

"No." replied Bella.

"Promise me you'll think about it." Annie said.

"OK. I promise" Bella said. As Annie walked off to lunch, Bella remembered what had happened to Annie. They had been in elementary school. At that time they didn't know each other but they were in the same class. After the first few weeks of 3rd grade Annie became one of the smartest kids in school but nobody even talked to her so she felt really lonely. One day at recess Annie was sitting by herself doing nothing except listening to the noises of the playground. When two older girls came up to her she didn't flinch. Until one of them said "If you didn't exist I would still be the one with the best grades. Well at least I have friends."

As Bella was walking by she heard these remarks and said, "Hey! Backoff. Just because you're popular doesn't mean you can talk down to anyone you want." Bella then comforted Annie and said, "Oh, and she does have a friend. I'm her friend."

The final bell brought Bella back to Earth. She walked into the cafeteria and thought about how she needed to break the news to Annie. The night before her father had had some good news and bad news. The good news was that he got a better job. The bad news was that it was in another state. At lunch she saw Annie eating her usual; sushi and pork. Bella walked over to where Annie was and sat down. "Annie, remember when I told you my dad got a better job?" Bella asked.

Annie replied, "Yeah I remember."

"Well the thing is his job is in another state. So I will be moving." Bella said.

"WHAT?!? I mean good for you." Annie said. When it was time to go home Annie said "Text me every day. Okay?"

"Promise." Bella replied. That night Bella and her father got on a plane to Connecticut and Bella texted Annie; Leaving for Connecticut.

After what felt like forever, it was the first day of school in a different state. Bella was really nervous about this because she didn't know anyone. The moment she walked in two people stepped in front of her. She realized they weren't the kind of people you call nice. They started making nasty remarks on her clothes and hair which mixed up with how nervous she was about her first day of school. It made her want to cry and she didn't realize she already was crying.

Then out of nowhere someone familiar said "Bruno, Pip leave Bella alone." She wondered, "How does he know my name?"

They looked up disgusted but quickly fled the scene. Then she remembered what Annie had said to her and understood how everyone she helped felt. Bella then noticed the person who had helped her was one of her best friends named Carlos from her old school. She finally realized now how much she mattered to the people she helped.

She sniffled then whispered to herself "I matter because of how my actions impact others."

She understood the reason she made such an impact on those people. Her kindness mattered to them as much as Carlos's kindness mattered to her.

She walked down the hallway of her new school with an old friend, on her way to continue down the path of kindness.

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Here and There

Bengaluru Local Sabha for the month of February 2021

Special programmes: On 7th February, the recitation of Shri Shankaracharya Ashtotthara Shatanamavali commenced and is being performed online by sadhaka-s. On 14th February, the Samaradhana of Parama Pujya Shrimat Shankarashram Swamiji II was observed with Bhashya Pathana, rendered by sadhaka-s from their respective homes and Ashtavadhana seva which was performed at the Math. On the auspicious occasion of Vardhanti Utsava at Shirali on 21st February, sadhaka-s from Bengaluru rendered Bhashya Pathana from their respective homes.

Varga activities: Five yuvas participated in the Fixed Assets Verification activity at Shirali on 6th and 7th February. On 28th February, four yuvas participated in the shloka chanting practice session of Guru Pujana.

Daily programmes: Daily morning puja-s and evening puja-s on Monday-s, Thursday-s and Friday-s were performed by *Grihastha*-s and yuva-s. Durga Namaskar was performed every Friday by Ved Shri Vijay Karnad Bhatmam with the assistance of Shri Satyendra Sorab mam. 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. Girvana Pratishtha, Sambhashana Varga as well as Prarthana Varga classes are being conducted online. Gayathri Japa Anushthan has also been commenced online.

Reported by Saikrupa Nalkur

Thane Sabha: January 2021-February 2021: Samaradhana of Parama Pujya Shrimat Krishnashram Swamiji was observed by Thane Sabha on Wednesday, 6th January. The online event, hosted through Google Meet, was attended by around 40 families. Yuva-s and Prarthana Varga children chanted Stotra-s and sang Bhajan-s. The event concluded with the Deep Namaskara, Arati, and Jaijaikar-s.

Samaradhana of Parama Pujya Shrimat Keshavashram Swamiji was observed by Thane Sabha on Thursday, 7th January. The online event, hosted through Google Meet, was attended by around 37 families and saw the wholehearted participation of sadhaka-s across all age groups. Sadhaka-s, including Yuva-s and Prarthana Varga children chanted Stotra-s and sang Bhajan-s. The event concluded with the Deep Namaskara, Arati, and Jaijaikar-s. Guru Pujan training sessions are being conducted by a team of 2 Trainers and 6 Observers for Thane Sabha sadhaka-s. The first batch comprising 12 sadhaka-s is currently undergoing training.

Samaradhana of Parama Pujya Shrimat Shankarashram Swamiji II was observed by Thane Sabha on Sunday, 14th February. The online event, hosted through Google Meet, was attended by around 33 families. 6 Prarthana Varg children chanted stotra-s. Eight Guru Pujan trainees performed samuhik Guru Pujan. The event concluded with Deep Namaskar and Jaijaikar-s.

Reported by Savni Haldipur

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DOMESTIC TIDINGS

BIRTHS

We welcome the following new arrivals:

- Jan 15 : A daughter (Taarini) to Mitali (nee Puthli) and Chaitanya Suresh Mallapur at Mumbai
Feb 20 : A daughter (Reva) to Ketaki (nee Gulvady) and Sujay Pradeep Nadkarny at Mumbai
Mar 2 : A daughter (Pranati) to Aditi (nee Kotavdekar) and Navin Arun Bijur at Mumbai

OBITUARIES

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

- Feb 15 : Yeshwanth Sanjivrao Gulvady Age (85) at Bengaluru
Feb 19 : Dattatraya Ramchandra Mallapur (84) of Mumbai and Bangalore at Pune
Feb 24 : Chickermane Shalini Umesh (nee Honnavar) (99), at Kharadi, Pune
Feb 24 : Gurudutt Pandurang Kalle (91) at Pune
Feb 28 : Vasant Shripad Nadkarni (97) at Mulund, Mumbai
Mar 8 : Dinkar Ramdas Masurkar (73) at Pune
Mar 10 : Vasant P Hattangadi (99) years at Dadar, Mumbai
Mar 21 : Shamala Ratnakar Masurkar (84) at Kandivli (W), Mumbai

International Women's Day – 13.03.2021

The plaques which were handed over to the awardees on 13.03.2021 were from adonation received in memory of late Smt. Anjani Madhukar Chandavarkar. This was missed out erroneously during the announcement and the error is regretted.

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.

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