

Kanara Saraswat

A MONTHLY MAGAZINE OF THE KANARA SARASWAT ASSOCIATION

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RAM NAVAMI & HANUMAN JAYANTI SPECIAL

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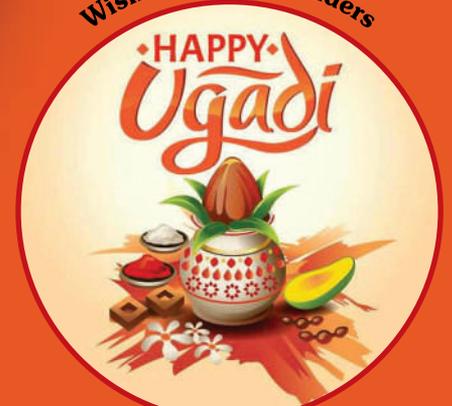
जय हनुमान

जय हनुमान

Vrinda Mundkur Honoured



Wishing all our readers





HH Shrimat Sadyojat Shankarashram Swamiji in Ram Mandir, Mangalore, in April 2003

Congratulations



Vrinda Mundkur



Ranjit Hoskote



Prakash Nagarkatti

honoured

Read inside.....



Kanara Saraswat

A Monthly Magazine of the
Kanara Saraswat Association

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Announcement

ESSAY CONTEST

The Editorial Committee invites our members' children and student members to contribute Articles /Essays to be published in the Kanara Saraswat. This is to encourage our young minds to develop the art and skill of writing. The best essay or article will carry a cash award of ₹ 500. Those desirous of participating in this contest may send their originally written article in MS Word format between 400-425 words to kanara_saraswat@hotmail.com. The Contest is open to those who are born on or after 1st April 2006. The winner's name and photo will be published in the subsequent editions. The topic is "Too much of anything is Bad"

... **Editorial Committee**

ELECTION NOTICE-2022

Nominations are invited for 3 vacancies on the Managing Committee for the year 2022-2023 of the Kanara Saraswat Association (KSA) arising due to the following vacancies caused by retirement under Rule 13:

Sarvashri 1. Rajendra Kalyanpur 2. Rajiv Kallianpur 3. Shivanand Sanadi

Nomination papers 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 14, 2022 by 7.00 p.m.

Vandan Shiroom

Hon. Secretary, KSA

Announcement

Kanara Saraswat Association in association with Popular Ambulance Association is pleased to announce that it has purchased OXYGEN CONCENTRATOR MACHINES

They are available for public use at a nominal deposit and on rental basis.

These machines convert atmospheric air into oxygen

(they can be used instead of oxygen cylinder) Easy to use and economical.

They may be used in following conditions:-

1. Acute Pneumonia where oxygen may be required
2. COPD, Chronic Obstructive Pulmonary Disease like Bronchial Asthama, Chronic Bronchitis, where Oxygen is required continuously or in emergency
3. Respiratory Apnoea as a result of snoring , where C-PAP is advised
4. COVID-19 cases where oxygen levels go below 92%
5. Interstitial Lung Fibrosis
6. Cynosis due to any case

For Details Contact KSA office- 022-23805655

Dr. Prakash Mavinkurve

Jt. Hon. Secretary, Health Services

KANARA SARASWAT ASSOCIATION HEALTH CENTRE

We are happy to welcome **Dr Arjun A Gokani**
M.S Opth, F.M.R.F, F.I.C.O, M.R.C.S.E,
Hon Consultant **Ophthalmologist** KEM
Hospital, Bombay Hospital and Conwest Jain
Clinic Mumbai. He will be available for
consultations every

Monday 5-6 pm from 4th April 2022

Dr. P. S. Mavinkurve

Hon. Secretary, Health Centre

Donations

Kanara Saraswat Association is grateful to the following donors:

Scholarship Fund

Chaitanya S. Pandit ₹ 50000/-
(In m/o parents Shivram Pandit & Shanta Pandit)

Distress Relief Fund

Chaitanya S. Pandit ₹ 50000/-
(In m/o parents Shivram Pandit & Shanta Pandit)

Medical Relief Fund

Chaitanya S. Pandit ₹ 50000/-
(In m/o parents Shivram Pandit & Shanta Pandit)



From the President's Team

Around 20-25 years ago, a friend invited me for dinner. There I met a very famous and well known businessman from North Kanara district of Karnataka, Mr.R.N.Shetty. I was told that he was a successful entrepreneur. Mr. Shetty asked me which community I belong to and I proudly told him that I am a Chitrapur Saraswat. When he heard this, he was extremely delighted and said he had many friends, including many childhood friends, from our community as he was brought up in Murdeshwar. He went on to say "People from your community are very intelligent and well educated, but unfortunately they are zero in business. I am glad that atleast you are venturing into the pharmaceutical business sector". I was taken aback when I heard his view and the word 'zero' being used to describe the *Amchi* community's business acumen. Although disappointed by his observation, I have always believed that everyone is entitled to their own opinion. Since this conversation I have been very fortunate to witness a shift in the entrepreneurial landscape. The younger generations in our community are now more motivated towards doing business and as a result, we are hearing about more startup initiatives by *Amchi* Youths. With each new business initiative, we are consistently proving Mr. Shetty wrong. The top IT Company in India was co-founded by *Amchi* entrepreneur Mr. Nandan Nilekeni and as per our estimate around 700 male and female entrepreneurs are successful business owners in our community.

Entrepreneurship as a journey is both rewarding and challenging. It requires a leap of faith and immense hard work, passion and belief that one day we will eventually see the fruits of our dedication. My father Mr.G.V. Masurkar was extremely passionate about starting a business and at the age of 56, without any financial backing, he started his own pharmaceutical business. I vividly remember him proudly saying "With our culture and educational background, we Chitrapur Saraswats can be a perfect business community".

Our KSA is putting in utmost efforts to promote entrepreneurship and in supporting existing entrepreneurs of our Bhanap community through various activities and initiatives.KSA - CSN (Chitrapur Saraswat Networking) was initiated with the blessings from our HH Shrimath Sadyojat Shankarashram Swamiji in 2019 to promote and encourage networking which is one the vital elements to achieve success in business. Several *Bhanap* businesses are registered on www.kanarasaraswat.com/csn which serves as a database of all *Amchi* businesses. There is a task force which has been constantly working on all fronts to develop an entrepreneurial spirit in our community by supporting existing businesses and promoting new ones. They organize various knowledge sharing sessions with experts from various sectors along with motivational interviews with highly successful *Amchis* in a program called **Mulaqat**. They regularly arrange meets where new entrepreneurs are given a platform to showcase their business to other attendees and seek/offer advice from fellow entrepreneurs. Recently a new and innovative concept called "Bhanap Yellow Pages" was launched in a PDF version for WhatsApp to easily locate any *Bhanap* entrepreneurs providing services or products wanted by the consumer. As part of the next phase, KSA-CSN plans to form panels of mentors from various disciplines who will offer pro bono help to entrepreneurs. KSA-CSN should be proud of their overall efforts which has indeed been phenomenal.

Starting a business is often compared to the holy act of planting a tree. Warren Buffett, an American business magnate and philanthropist once said "**Someone's sitting in the shade today because someone planted a tree a long time ago**".

Kishore G Masurkar
Vice President

FOR INFORMATION OF READERS AND MEMBERS

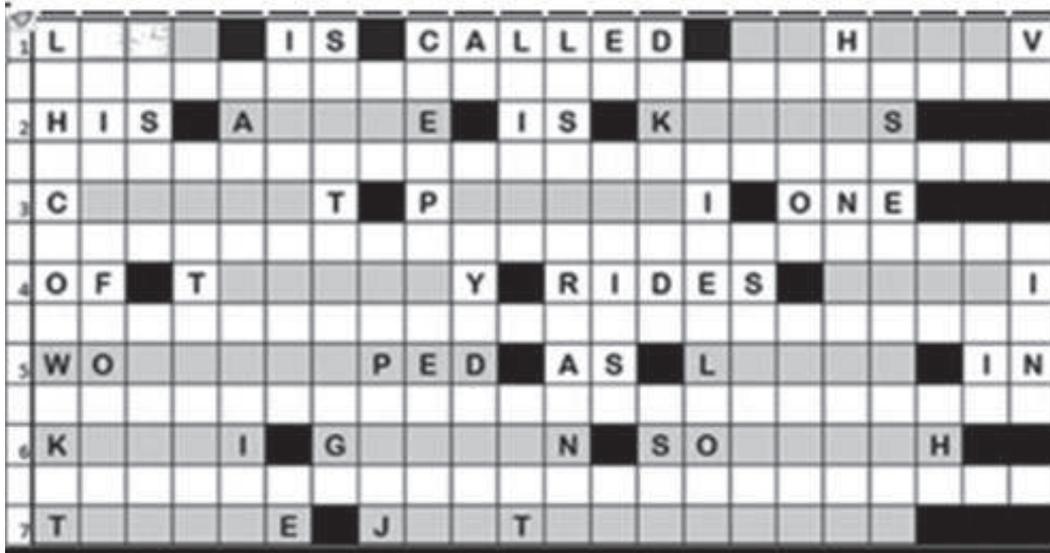
The Editorial Committee receives several articles, e-mails, Letters, Poems, sketches and other matter for publishing on a regular basis. A few writers seek information whether their article/ poem would be published and ask details as to when it would be published? The Editorial committee may not respond to such requests. However, paid articles or advertisements will certainly be responded to by the Admin team.

Those who wish to contribute articles, poems, letters etc. are welcome to send the same by e-mail. We would encourage you all to write. Articles should be typed in MS Word format and ideally should be restricted to 1000 words. Matter to be published under 'Personalia' should be restricted to 250-300 words.

The Editorial committee reserves the right to edit, condense, or drop any article/ poem without reverting to the Author. If some articles need to be kept on hold, it would be done for a reason which may not be explained. Readers and members are requested to note the same and desist from seeking responses as to when their article or poem would be published. The Editorial committee will use its discretion in such matters. Further, we request members not to publish articles appearing in KS on social media such as Facebook or Twitter, without consent from the Editor and the author. Members are requested to cooperate in this regard. Thank you in advance.

Editorial Committee

SOLUTION TO SHIVA QUIZ AND WINNERS LIST



ANSWERS TO MARCH 22 FUN TIME SHIVA QUIZ :

LORD IS CALLED MAHADEV , HIS ABODE IS KAILAS , CONSORT PARVATI, ONE OF TRINITY, RIDES NANDI , WORSHIPPED AS LINGA IN KASHI, GOKARN, SOMNATH TWELVE JYOTIRLINGAS

The following readers sent correct answers :

Geeta S. Balse (Mumbai), Pavitra Savnal (Mangalore) Hemanth Heble, Andheri (E) and Indukanth Ragade. Congratulations to all the winners.

The
Editor's Reflections

After having celebrated Mahashivratri with tremendous spiritual zeal in March, we have another fabulous month of April. It marks the beginning of the Hindu New Year, Yugadi, on 2nd April. In April we will be celebrating some important festivals viz. Shree Ram Navami, Hanuman Jayanti and Akkalkot Swami Jayanti as well as Punyatithi as also the Punyatithi of our Adi Guru HH Parijnanashram I on 29th April. These festivals bring alive our culture and tradition which is somewhere getting lost in the hustle and bustle of the day. As we celebrate World Homeopathy Day and International Safe Motherhood Day on 10th and 11th of April, respectively, we have something interesting for our readers in this issue.

On 12th March KSA honoured six eminent ladies on the occasion of International Women's Day, online, for their sterling contribution in various fields. Our hearty congratulations to all the lovely ladies who richly deserve this honour. The icing on the cake was the presence as the Chief Guest for the occasion in a dynamic 99 year young, spirited Parvati (Pachi) Sharma.

Most of the Temples and Shrines administered by CSBs are those of Lord Krishna or Lord Shiva or Ma Durga in different avatars. There are very few temples which are dedicated to Shree Ram run by *Bhanaps*. One such temple of Lord Ram is managed by the Gulvady family in Mangaluru. We are happy to share information about this temple, its history and events conducted there. This temple has been further sanctified by the visits of our Gurus from Shree Chitrapur Math. To celebrate the occasion, we have an interesting Crossword on the theme of Ram Navami-Hanuman Jayanti which you will enjoy solving. You will find new features in the magazine and Brain teasers as it is our earnest desire to make KS a magazine of choice for our readers.

Most of the members who fall under the Senior citizen category have a big challenge facing them. Our community being service oriented, the regular income stops by the time one reaches 60. This is when people who have not planned where to park their retirement corpus get trapped. It is therefore, essential that we park our hard earned money in the best possible manner. With demographic challenges, there is a large population of elders that do not work, and just as life expectancy increases, financial management for senior citizens becomes critical. Planning for retirement and ensuring a steady income for the rainy day is critical for survival and one's well-being so that dependence on others can be minimised. On the cusp of retirement, we must examine options for ensuring a regular inflow of money, keeping the impact of taxation in mind.

Mostly elders prefer not to invest in highly volatile equity schemes and prefer safer options while making major financial investments. In our twilight years we need to be careful about where we invest, and how can we save taxes legitimately. At the same time, one should not panic if there is a fall in markets. Patience is the key. In this issue, we cover a very important aspect of Financial Planning, especially for Senior citizens.

Music is the soul of life and gives immense pleasure and tranquillity to all of us. To quote William Shakespeare, "If music is the food of love, play on, Give me excess of it; that surfeiting, the appetite may sicken, and so die."

It is rare to find anybody who does not take a fancy to music. The connect is always there – no matter which form of Music it is. We can all rattle off a list of our favourite songs or Ragas or the names of eminent musicians whose mere names bring ecstasy and joy in our hearts.

In this issue, the outstanding exponent of the Agra-Atrauli Gharana of Indian Classical Music- Vrinda Mundkur talks to debutante Bhakti Ullal. Do read about her fascinating musical journey, her ascent to the pinnacle of success. ***Mile Sur Mera Tumhara !***

Wishing all our readers an enjoyable Yugadi.

Nitin Gokarn

Letters to the Editor

Dear Editor,

Your March 2022 issue made interesting reading.

The obits on the singer par excellence Kum. Lata Mangeshkar were timely and well written. However, a quote from her peer singer Smt. Suman Kalyanpur could have made the obit more exclusive. The interview by journalist Ms. Sadhana Khambatkone gave us an insight about a very experienced journalist. Also, the article by Ms. Poonam Burde was excellent and made great reading. The innovative quizzes and crosswords started by your esteemed magazine could be more value for money for your excellent magazine.

**Sandeep Hattangadi
Dahisar, Mumbai**

Dear Editor,

I am happy to note that Kanara Saraswat magazine has become more and more interesting. The starting of Crossword puzzle is yet another step in the betterment of the magazine. Hope with the inclusion of the new faces in the Editorial Committee, it will become still more interesting. We welcome them whole-heartedly.

Arun Labhadaya, Virar

Dear Sir,

I have been reading KSA magazine since long with keen interest. The March 2022 Mahashivaratri Special is highly appreciated. The articles, photo clippings and the front cover has been well designed with the Shiva idol and the inset of Shri Nitin R. Gokarn (IAS), who has greatly contributed in "Restoring the Glory of the Kashi Vishwanath corridor".

Recent issues have come up with very educative, informative and inspiring articles especially for our younger generation. The covers are introducing personalities with great achievements and accomplishments in various fields such as Rajat Ubhaykar in scholastic achievements, Pt. Nityanand Haldipur in Music, Poonam Burde in the field of journalism, to our readers.

In fact, our readers are eagerly waiting every month to pick up their KSA magazine copy from their mail boxes, so much is the "Umang and Utsaha".

Shrikar Talgeri, Vile Parle (East) Mumbai

Dear Editor,

Our Kanara Saraswat magazine has reached new heights.

As Mahashivratri Special issue, highlights were on our community Aradhyadevata—Lord Bhavanishankar. Mahashivratri reminded us of Smarta Sampradaya and our commitment to Adwaita philosophy of Sri Shankaracharya. Our math parampara is part of his *Dashanaami-sampradaya*. The article on Kashi Vishweshwara temple of Bankikodla took us to our roots. Many *Bhanaps* trace their roots to Bankikodla. All Nadkarnis, Gokarnkars, Masurkars, Kulkarnikars, Balvallikars and some more families trace their roots to Bankikodla and it pre-dates the eighteenth century. Articles on Shri Nitin R. Gokarn (IAS) made us all feel proud. A *bhanap's* achievement is always a matter of pride for the community. Several such achievers have appeared on our front Cover. May their tribe multiply. The editorial page had laid emphasis on accepting social changes which is a good thought.

Or community has seen quantum changes in last several decades. Are we ready to face the future challenges being thrown at us? Our community will be evolving with time. Several new challenges are yet to be faced successfully, like Inter-caste marriages, our changed food habits (many turning non-vegetarians), food habits during our stay abroad, challenges of modernized younger generation and their doubts about old rituals etc. Lord Bhavanishankar will guide our community on the correct path to face and accept new challenges.

At 80 plus, I have seen changes over 5 generations or heard them from elders. I have seen dress code changing. This is our evolution. But we are not less religious. We do follow rituals substantially, with normal changes. May Lord Bhavanishankar continue to guide us.

Let us look forward to many more wonderful articles and continuous improvement.

**Dr. Ashok Dayanand Nadkarni,
(Kandivali, Mumbai)**

(The Letter to the Editor from Dr. Ashok D. Nadkarni gets the best Letter cash award of Rs 200)

SHREE RAM MANDIR - MANGALORE

Haridas Gulvady Shivanand Bhatji was a fervent devotee of Shri Ram and used to observe the Ramanavami *Vrita* with great devotion. During Gokulashtami and Datta Jayanti he used to lead congregational *bhajans*.

Shivanand Bhatji was a *Kirtankar* of great repute. Once he arranged a congregational *Japa Yajna* of *Rama Naama* and on completion of 13 crores of '*Naama Japa*', he performed a *havan*.

His life's ambition was to have a temple built for enshrining the Deity of his heart, Shree Ram, and with that object in view, he visited many places and collected donations from friends and well wishers. Ultimately a *Mandir* was built in which an idol of Shree Ram of white marble about 2½ ft. high which was procured from Jaipur, was installed along with Shiva Linga. The *pratishta* ceremony took place with great religious fervour on Jyesta Shuddha Panchami of *Virodhi Samvatsara*, *Shaka year 1871* (1st June 1949) in the august presence of H.H. Shrimat Anandashram Swamiji. Three years later i.e. in 1952 an idol of Goddess Sita, also of white marble about 2 ft. 2 in. high brought from Jaipur, was installed along with that of Shree Ram. There is also a Seeta-Ram *Shaligram*.

As the *Mandir* building was very old and was in a dilapidated condition, the sons and family members of Shri Shivanand Bhatji had it completely demolished after the idols of Shree Ram and Goddess Sita, *Shiva Linga* etc. were shifted to a building adjacent to the Samadhi Math where they were temporarily installed with the *Vedic* rites. In its place a new and more spacious structure (80 ft X 30 ft) was built. The *Garbha griha* was situated (measuring 8 ft X 10 ft) in the centre at the farther end of the main hall. Behind this, three small rooms were constructed. When the work was completed, the idols and *Shiva Linga* were brought back from the house where they were temporarily installed and *Punar-Pratishta* took place at 12.31 noon *Abhijit Muhoorta*, *Vrishabha Lagnaon* Friday, *Phalgun Shuddha Trito*ya of *Raktakshi Samvatsara*, corresponding to 22nd February 1985, amidst great rejoicings when a large number of devotees attended the ceremony with their offerings of fruits

and flowers.

Shri Shivanand Bhatji had a keen desire to get the idols of Shree Lakshman and Shree Hanuman also and have them installed in the *Mandir*, but somehow it could not be done during his life time. His dutiful sons therefore desired to carry out their father's ardent wish and brought the idols which were consecrated in the new *Mandir*. The *Prathista* ceremony of these idols also took place on the same date.

The entire cost of the new structure was borne by the members of the family. Donations however were collected to meet the *Garbhagriha*, the idols and the ceremonies connected with the *Prathista*.

Shree Ram Navami is the main festival observed in this temple. It commences with Hanuman Jayanti on *Chaitra Shuddha Poornima*. On the *mangala day*, a *santarpana* is held. During this fortnight, besides the usual *pooja*, there is a *bhajan* daily by ladies in the afternoons and by gents in the evenings. Musical concerts are also held. A large number of devotees from among the community as well as outside come to the temple to attend the daily functions, who also offer donations to defray the expenses of the festival.

In April 2003, HH Shrimat Sadyojat Shankarashram Swamiji visited the Shree Ram mandir.

Apart from this, the other festivals observed are *Vardhanti* on *Phalgun Shuddha Trito*ya, *Janmashtami*, *Ganesh Chaturthi*, *Shri Dasa-Navami*, *Vijaya-Dashami*, *Shiva Ratri* and other *panchparvas*.

The sons of the founder Ved. Shivanand Bhatji are looking after the up-keep and maintenance of the temple. Of them Ved. Dattatraya Bhatji and his brother Ved. Murlidhar Bhatji who are in Mangalore, are conducting the daily *poojas and rituals*.

On the cover you can see the image of a large cut out of Lord Hanuman made of plywood and painted by Shri Ramdas Gulvady which was installed in the temple in the sixties.

(Excerpts of this article is published from "Chitrapur Saraswat Temples and Shrines" by Shri Ugran Sunder Rao)

Meet the Evocative and Talented, Vrinda Mundkur

(In conversation with Bhakti Ullal)

Smt. Vrinda Mundkur has been awarded the Dagar Gharana Samman, instituted by the prestigious Mewar Foundation of Udaipur, some years ago for her contribution to music. She never fails to enthrall her audience. It was the first time I was talking to her but her welcoming demeanor and openness made it a very enjoyable conversation. Here are some bites from the conversation.

BU: You grew up in a family deeply rooted in the arts. Tell us something about your formative years.

VM: I had the privilege of growing up in South Mumbai, which, had many theatres, art galleries like the Taj and Jehangir. It was an environment rich in the arts with these places frequented by eminent painters, dancers, musicians, and literary figures. So, I was surrounded by art and creative people since my childhood.

BU: How did your musical journey begin?

VM: I was exposed to various forms of art, the credit of which goes to my mother, Aruna Rao Kundaje who in her own right was a classical singer under the tutelage of Pt. Mohan Chikarmane for 14 years. She was the one who introduced me to several arts. She was a painter and also extensively wrote poetry, plays, and articles both in Marathi and Konkani. She was a Sahitya Academy Award winner for her contribution to Konkani literature. As a child, I would sing Marathi songs of Smt Asha Bhosale and Suman Kalyanpur. So, in a way music that has always been inside me. As a young girl of 6, I was given training in music by my mother and also by a senior Gwalior musician Pt. Sadashivrao Amrutphale. I took lessons in Bharat Natyam but focused on Classical music later.

BU: Did you ever dream as a young girl that one day you would be a professional singer?

VM: I probably did not dream of being a professional singer though I was being trained by my mother and by Pt. Amrutphale. I was also exposed to the music of icons like *Gaana Saraswati* Kishoritai Amonkar, Maniktai Varma

and Hirabai Badodekar as my mother used to play the All India Radio station daily. So, listening to music in my early years probably inspired me to pursue Classical music professionally.

I did, however, take up Classical music very seriously after I graduated from Elphinstone college and then went back to study Music and got my degree from the University of Bombay, when the Music Department was under the illustrious Dr. Ashok Ranade. There I received intensive training under Pt. Firoz Dastur in the traditional *Guru-Shishya Parampara* in the Kirana Gharana. I also got excellent exposure of listening to other Gurus like Pt. Nivruttibua Sarnaik and Pt. Ratnakar Pai. The university had a Gurukul-like environment at that time.

BU: Your music is associated with 2 Gharanas (Kirana Gharana and Agra-Atrauli Gharana), can you tell us something about your Gharanas.

VM: In the Kirana Gharana style, more importance is given to the Swara aspect with a natural voice culture, sweetness of tonal aspects, the *Alaap*, and the *Swara* progression. My teacher Pt. Firoz Dastur gave me complete independence to continue to learn from my mother's Gurubhai both Pt. Babanrao Haldankar and Pt. Batuk Dewanji who were both scholar musicians of the Agra-Atrauli Gharana.

In the Agra-Atrauli Gharana, much more weightage is given to the intermingling between *Laya*, *Swara*, and the words. The *Laya and Swara* aspect is very important and the emphasis is on the correct intonation and diction of both. The placing of the syllables in the right place, in the right manner on the right *Swara* holds high significance. Another aspect of the Agra-Atrauli Gharana is the different treatment of style while singing different Ragas in accordance with the personality of the Raga. This Gharana has a bounty of *Vilambits*, especially *Dhrut Bandishes* composed by a number of illustrious musicians.

BU: There have been so many Gurus and teachers who have helped you grow as a

musician. What according to you is the role of a Guru on this path of Classical music?

VM: Ours is a *Guru-Shishya Parampara*, and in an ideal Gurukul system, the Guru is the all in all. Even though I did not live in a Gurukul, the Guru was all-pervading for me, and I used to travel to my Guru's place from my residence for long and intensive hours of training for extended periods of time.

The Guru is like a guardian of my life's goals and knowledge. They assisted in the all-around development of my mind and brain, particularly in the area of music.

BU: We know that discipline and *Riyaz* are very important to excel at any art. What else in your view is needed to become a good classical singer?

VM: Apart from discipline and *Riyaz* as you have rightly mentioned, I think a broad-minded open view into all things beautiful is very essential. Cultivating a keen aesthetic sense, an eye for beauty, a wide exposure to the best of other Gharanas, Gayakis, and a fine sense of language elevates one to become a good singer.

BU: What were the main challenges you had to overcome in your pursuit for excellence as a Hindustani classical singer?

VM: The most important challenge is to keep aside the temptations and the rigors of a bustling city life and make time for one's *Riyaz*. One also has to keep a tight-rope balance between household duties and chores of a housewife, responsibilities towards one's children and elders in the family. While doing this one has to maintain concentration and solitude in daily *Riyaz*, *Chintan Manan* as they say and being in the Guru's presence.

BU: What do you think has been your most memorable performance so far?

VM: Over the years, I have performed at lecture demonstrations and thematic events both in India and abroad, and each brings its own atmosphere and is unique in its own way. One very memorable performance was at the prestigious Mewar foundation. This performance holds a very special place in my heart.

At this function, I was privileged to perform in the presence of distinguished guests and eminent awardees at the Royal city palace of Udaipur. The most satisfying part was that I was able to finish this performance with one of my mother's compositions. My mother used to compose tunes

for a lot of Bhajans of various Saints like Tulsidas, Meerabai, Brahmananda, Kabir, and Abhangs of Tukaram and Namdeo.

BU: What are the other things that you enjoy doing?

VM: I have some hobbies that I try to pursue. I enjoy studying the intricacies of old Hindi & Marathi film music and Marathi Bhavgeet. I also love to sing these songs, especially the challenging ones that involve the Thumri and classical-based tunes. I am an avid collector of artistic regional handicrafts, handlooms, and artifacts.

BU: Any specific routines you follow/habits you have developed, to keep yourself ready for a performance.

VM: First and foremost is to have the imminent performance right before my eyes. This was a skill my mother taught me, 'that the coming performance should be in your mind's eye.' I go through that mental exercise as if the whole performance is in progress and I am sitting before an audience. This focused contemplation really helps. A general contemplation or *Chintan Manan* of the rendition, as advised by my Guru goes on in my mind constantly. The Taal cycle, the *Swaras* of the Raga, the *Badhat*, the Raga Prakars, the different *chalan* of the Raga keep on going in my subconscious mind.

BU: What future do you see for Hindustani classical music? What is your advice to youngsters who want to become singers?

VM: Classical music will never die. It is as deep, as divine. It is valuable and intrinsically rich in ever-lasting values thanks to our scriptures; the Vedas, and the Bhagavad Gita.

Youngsters and the new generations are certainly talented and they have better technological aids and facilities for practice and rehearsing. But even with all this modernization, they should keep the ancient traditional values intact. And they must listen to the older musicians of the erstwhile years and imbibe the deeper values of these singers through their recordings.

BU: Do you train any students? Are there any Bhanap students presently training under you?

VM: Almost all of my students live in other cities and so I have been using modern technology and teaching them online. I currently have one Bhanap student studying under me.

BU: You received the Dagar Gharana Samman instituted by the prestigious Mewar Foundation of Udaipur some years ago. Many congratulations on your achievement. Do let our readers know details about this award.

VM: The Dagar Gharana Samman is a state award established in 1981 after the illustrious House of Dagar who made the Dhrupad and Dhammar Gayaki identifiable symbol of excellence in Indian classical music. This award was instituted to honour musicians, eminent scholars, students and common citizens who, through their chosen field of study and activity, have been of benefit to society. This award is under the aegis of the Maharana Mewar Charitable Foundation.

The atmosphere at the Royal City Palace Udaipur that evening was charged with euphoria. The majestic, hallowed precincts of the breathtaking Courtyard of the City Palace were exquisitely decorated.

I was given a warm welcome by Excellency Maharaja Arvind Singh Mewar in the presence of distinguished guests and bureaucrats. The awardees ranged from writers to scientists and folk artists to sports personalities. Some well-known personalities present who also received the award that evening were Naseeruddin Shah, Shashi Tharoor, Bittu Sehgal and Jiggs Karla to name a few.

BU: You also had an opportunity to give a recital at the function in the presence of many distinguished guests. Do let us know about your performance that evening.

VM: I was requested by the Maharaja to give a recital of the varied forms of Classical and semi-classical music after the award ceremony. I rendered a *Vilambit* and *Drut Khayal* in Raga Durga as the opening item. I sang a typical *Chaiti* in Raga Manj Khamaj as the arrival of spring and Basant Panchami. The *Chaiti* had been composed in the traditional Banaras style by my mother, Aruna Rao Kundaje.

I was happy to round off my performance with a Meera Bhajan in Raga Bhairavi taught by my mother. During the entire recital, I felt its echoes through the portals and precincts of the royal palace and as I ended my performance, I was in total ecstasy and I almost felt the presence of Meerabai, as though she was entering from a distance.

BU: Tell us about your association with KSA and the Sangeet Sammelan organized by them.

VM: I have had an association with KSA for more than forty years. I have had the opportunity to perform at the Saraswat Sammelan on at least four occasions.

Late Shri P. G. Burde and I gave a lecture demonstration at the Pt. Chidanand Nagarkar Smriti programme which was very well received. I also gave a recital during the Tricentenary celebrations of the Chitrapur Math in association with the KSA.

BU: Vrinda Akka, thank you so much for sharing your musical journey which was chaperoned by your adorable mother. We wish you good health and much success and fulfillment and look forward to hearing your music for many years to come.

Starting with this interview, Bhakti Ullal joins the Editorial Committee. Please welcome Bhakti to our fold.



Vinay V Gangavali
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Yugadi –The Hindu New Year

ANJALI BURDE

The Hindu calendar, unlike the Gregorian calendar, is primarily a lunar calendar consisting of 12 months. Each month has two 'pakshas', based on the waxing (Shuddha Paksha) and waning (Krishna Paksha) phases of the moon. The days of the month are called 'tithis'.

Each month begins on the day after the new moon day (Amavasya) and continues till the next new moon day. Mid-month when the full moon appears it is Poornima. The first day of the month is 'Pratipada'.

The Hindu New Year as per this lunar calendar is celebrated on the first day of the first month which is Chaitra, i.e. Chaitra Shuddha Pratipada or Yugadi. This year we will be celebrating it on April 2nd. In Karnataka, Andhra Pradesh and Telangana this day is celebrated as Yugadi, and in Maharashtra as Gudi Padwa. This day is celebrated as *Sanvatsar Padvo* in Goa, and as Navreh by Kashmiri Pandits.

It is believed that Lord Brahma created the Universe on this day. On this day a new Samvatsara, which is a cycle of 60 years, begins. The 60 *Samvatasaras* are identified by their unique names which get repeated every 60 years. The Samvatsara beginning on April 2, 2022 is the 36th in the cycle and named 'Shubhakruta'.

Yugadi is a spring season festival which also heralds the harvest time. Spring cleaning of homes is followed by decorating the door steps with rangolis and placing *torans* made of marigold flowers and mango leaves on the entrance door. It is a tradition in Maharashtra to put up a Gudi which is a symbol of celebration. The Gudi consists of a small silver or brass pot placed upside-down on a wooden pole, along with a silk cloth, a garland of marigold flowers, a bunch of neem leaves and a string of sugar candy (*batasha*). This decorated pole is then hoisted outside the door or sometimes windows, and a puja of the Gudi is performed by offering prayers, *aarti* and *naivedya*.

Neem leaves hold special significance on this day. It is believed that consuming neem leaves before anything else on this day keeps one healthy and free from disease throughout the year.

In our Chitrapur Saraswat homes, a concoction of tender neem leaves, neem flowers fried in ghee along with some cumin, peppercorns and crushed sugar is first offered to the Gods and then partaken by all. Traditionally, *moong dal kheer* is prepared but nowadays due to local influences, *shrikhand-puri*, *basundi* or *puran polis* are prepared on this festive occasion.



In the evening members of the community gather when a Bhat mam is invited to read the Hindu Almanac (Panchang), which contains predictions for the New Year. The gathering concludes with the partaking of *Paanak-Panwar* consisting of *Pachadi* of raw mango and soaked moong dal, chana dal usal and sherbet made of dry ginger and jaggery (*soonthi paanak*) along with seasonal fruits consisting of watermelon, jackfruit, mango and other local fruits which have been offered as *naivedya*.

In some regions of Maharashtra, young women and men dressed in traditional finery, take out processions to the accompaniment of drums and cymbals. The traditional lezim dance is performed. Nowadays, women riding motorbikes, decked in traditional nine yard sarees and jewellery and wearing the traditional pheta on their heads, are also seen in these Gudi Padwa processions. It is time for fun and revelry.

The Hindu calendar year has Three and a half auspicious days (*Sade teen muhurtas*), Yugadi being one of them. Hence, this day is considered extremely good and auspicious to start new ventures, for engagements and marriages, for buying vehicles and jewellery and moving into new premises.

May this Yugadi bring good tidings, happiness, good health and prosperity to all !!

Dr. Prakash Nagarkatti

Dr. Prakash Nagarkatti has received the 2022 SOT Distinguished Toxicology Scholar Award for his role in advancing the field of Immunotoxicology and his outstanding efforts in mentoring early career researchers.

Dr. Nagarkatti received his PhD in immunology in 1980 from Jiwaji University and Defense Research and Development Establishment in India and conducted his postdoctoral fellowship at McMaster University in Canada.

He currently serves as a Carolina Distinguished Professor and Senior Research Advisor to the President. In this capacity, he serves as a Principal Investigator on a collaborative project with Battelle on a \$3.8 billion contract, which he helped secure, from the Department of Energy to operate the Savannah River National Laboratory. He served as Vice President

for Research for the University of South Carolina from 2011-2021 overseeing \$280 million research enterprise. Despite his extensive senior-level administrative responsibilities, Dr. Nagarkatti has sustained highly impactful research publishing over 325 scientific papers and has taught for over 35 years.

Dr. Nagarkatti's contributions to toxicology have been transformative in both basic and translational research. He is considered a world leader in cannabinoid research and has made numerous groundbreaking, published, and highly cited discoveries on how cannabinoids attenuate inflammation and kill certain types of cancers.

Dr. Nagarkatti's lab also is engaged in research involving new drug discovery from botanicals, studying the effect of botanicals on autoimmune diseases and cancer. These studies have led to pioneering findings on how dietary compounds can modulate changes thereby inducing an anti-inflammatory phenotype.

In addition to making exceptional research contributions to advance toxicology, Dr. Nagarkatti



also is an outstanding academic leader. During his teaching and research career, he has mentored 44 graduate students, 29 postdoctoral scholars, and 35 junior faculty as well as 36 international scholars from more than 15 countries.

Dr. Nagarkatti is a Fellow of the American Association for the Advancement of Science, the Academy of Toxicological Sciences, and the

National Academy of Inventors. Publications from his lab have been recognized with the best paper award from numerous SOT Specialty Sections, and he was the recipient of the 2016 Vos Lifetime Career Achievement Award of the Immunotoxicology Specialty Section.

(Source: <https://toxchange.toxicology.org>)



Dahveed Nagarkatti-Gude (son-in-law), Prakash Nagarkatti, Mitzi Nagarkatti (wife), Nisha Nagarkatti-Gude (daughter), Leiden Nagarkatti-Gude (grandson standing) and Deccan Nagarkatti-Gude (grandson)



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- Cost does not include cost of travel from your place of residence to Holiday Home; lunches/dinner while on travel; entry tickets and items not included in itinerary.
- Above pricing based on group size of 4 persons and multiples thereof; **Smaller groups (to facilitate families) also welcome subject to a higher price (particularly transportation).**
- **First tour proposed from 24th April 2022 to 28th April 2022. Dates flexible depending on demand. Tours can be customised to suit individual groups.**
- This package is subject to compliance with all mandatory COVID appropriate behaviour and restrictions



DAY 1	Arrival of all the Yatris to Nashik Holiday Home (NHH). Check in Time 12 Noon. 7.30 pm. Introduction of Yatris and Dinner at Nashik Holiday Home Lawns.
DAY 2	Morning 6 am – Departure to Trimbakeshwar. 30 kms from NHH • Visit to Trimbakeshwar Jyotirling (One of the 12 Jyotirlings in India). Also visit Kushavarteerth (Walking Distance from Main Temple), While Returning visit Coins Museum (Indian Institute for Research in Numismatic Studies) • While returning Visit to Someshwar Mahadev Mandir, Balaji Devasthan and Someshwar Water Front. • 11 am – Visit to Sula Wines. (Wine Tasting and Tour) • 1.00 pm - Return to NHH and Lunch • 2.00 pm: Departure to Swantantrayaveer Vinayak Damodar Sawarkar, Residence (Now a Musuem) in Bhagur – 25 kms from NHH • Followed by Visit to Artillery Centre Museum, Devlali and Shree Samarth Ramdas Math, Takli (Hanuman Idol Created by Hand by Samarth Ramdas) and also the Items used by Samarth Ramdas himself are on display in the Temple • Ramkund (Godavari Ghat) this is the place where Kumbhmela happens every 12 years. Also visit to Shree Sharadamba Temple (Shringeri Shankarayacharya Math) and Kalaram Mandir in Panchavati. (Walking Distance from Ramkund) • Dinner after returning to NHH
DAY 3	Morning 6 am – Departure to Shirdi (Saibaba Samadhi) – 90 kms from Nashik • Lunch at Shirdi • Further Proceed to Shani-Shingnapur (Famous Temple of Shanidev) – 72 kms from Shirdi • Dinner also enroute to Nashik.
DAY 4	8 am - Breakfast at NHH • 9 am – Departure to Shree Saptashrung Niwasini Devi Devasthan (Vani Devi) – 65 kms from Nashik. Vehicles now go upto the Fernacular Trolley Station, onwards travel by Trolley to the Temple • Onwards Departure to Saputara Hill Station – 50 kms from Saptashrung Temple • Lunch at Saputara • Places to Visit at Saputara – Table Top, Ropeway, Lake (Boating), Tribal Musuem • Departure from Saputara for NHH at 5 pm • 8.30 pm onwards - Farewell Dinner at NHH Lawns – Karaoke / Light Music Session can be arranged (Yatris can also participate)
DAY 5	Breakfast at NHH. Free time. Guests to leave at their convenience • Early Lunch. Check out 12 noon

The above itinerary is suggestive and subject to change to suit the needs of the group.

For further details, queries and booking contact:

Mr Kishan Chandavarkar / Mr. Radhakrishna Kodange

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Golden Wedding Anniversary

On 9th February 2022

Mrs Aparna (nee Sunila) and Dr Vasant Padbidri



09.02.1972



09.02.2022

**Wishing sincere congratulations and endless love in celebrating
50 years of marriage on 9th February 2022.**

As you reflect back on 50 incredible years together, may every memory bring a smile to your faces and strength for the years to come. We are inspired every day by your commitment to each other, your family and friends. Your kindness, warmth and generosity of spirit has made us all who we are today.

Happy Golden Anniversary to an amazing couple

With love from Vikram, Divya,

Grand Children Advait and Anika

Padbidris, Surkunds, Kalbags, Ragades & Kundapurs

Sudha Ramesh Balse



3rd August 1924-17th January 2022

Our dearest mother Sudha, who we lovingly called Vaini, was born in Kumta to Sripad and Ramabai Kalyanpur. She grew up in a pious, happy and well-known family who often hosted P.P. Shree Anandashram Swamiji. She married into the Balse family and moved to Bangalore and quickly adapted to the new environment. She was a multifaceted personality adept in managing the home and family. Having trained in music in her formative years she would sing bhajans and in rare moments songs of Bal Gandharva. She was an excellent cook and a perfectionist. Even at the age of ninety she would follow recipes on TV and make mouth watering dishes. She was a talented seamstress designing and stitching all our clothes. She was compassionate, free of egoism, forgiving and patiently bore her bedridden years towards the end reciting stotras as silently and not once did we hear her complain! She passionately loved to talk to her grandchildren and great granddaughter and took active interest in their academic achievements and their careers. We will all miss her love and guidance.

Fondly remembered by

Sister-in-law : Paula Balse and family

Children: Prasan/Sadanand, Kanchan/Pradeep, Shivdarshan/Geeta, Kalpan/Uday

Grandchildren: Priya/Sachin, Suchindra, Aishwarya, Neelesh, Ayush, Vibhu

Great granddaughter: Shreeya

SAMPARKA

Guru Samparka

BY GĀYATRĪ KATRE

“पळे भवानीशंकर देवु ह्या चेडागल्या तोंडाथानु तुक्का सांगतस हांव मूर्तीतु मात्र न्हयी सर्वत्र आस्स”

“मी लिहिलेल्या पेपर साठी मलाच तू पेढे देतेस का?”

“शिव जीवाक मंत्रदिता देहाक न्हई . .”

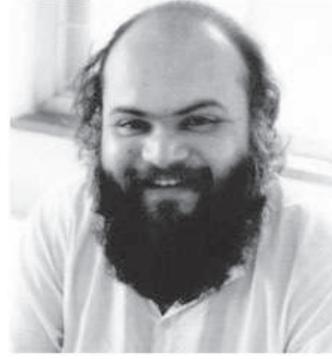
These are simple yet powerful words of wisdom from Parama Pūjya Parijnānāshram Swāmijī who to me is an enigma, He is साक्षात् Lord Bhavānīshankar Himself! Gurushakti came in the form of Swāmijī who transformed every life He touched. I consider it His ceaseless grace that in my life, I constantly had His divine *samparka*. Swāmijī had His own ways of teaching us simple truths of life. There are innumerable experiences that I remember very vividly from which I am sharing a few experiences with all of you. I pray that these bring out Swāmijī’s *mahimā*, His simplicity, His jovial nature, His wittiness, His concern for His devotees, among various other attributes. I humbly offer these experiences as flowers at the Divine feet of Swāmijī who in truth is ‘*Gunātīta*’.

हांव मूर्तीतु मात्र न्हयी सर्वत्र आस्स

Once at Khār Math, after the Mahāpūjā, Swāmijī asked all the devotees present there to meet Him in His room. After the meeting, we took leave of Swāmijī to go home. My younger daughter who was very small then, after putting on her shoes, suddenly ran inside saying, “I forgot to say bye to Swāmīdayyā!” I called out to her to take off her shoes and then go inside, but by the time I reached there, she was already at the door of Swāmijī’s room saying, “Bye Swāmīdayyā!” One *pācchī* who was present there very rightly scolded the child saying, “Why have you come here with your shoes on? Bhavānīshankar God is over here isn’t it? Go keep your shoes outside.” Very innocently the little girl asked her “थंड नावे तो देवु” Swāmijī laughed and said to the *pācchī*, “पळे भवानीशंकर देवु ह्या चेडागल्या तोंडाथानु तुक्का सांगतस हांव मूर्तीतु मात्र न्हयी सर्वत्र आस्स”

A Kodak moment

Swāmijī was staying at Dr. Mankīkar’s residence at Virār. On my birthday, all of us went there to take Swāmijī’s *darshan* and blessings.



We had taken our new camera along with us. My husband, Vivek, was very keen that the first picture taken with the camera be that of Swāmijī. Swāmijī agreed but refused to smile!! But Vivek patiently waited to click His picture.

Swāmijī was happily chatting with all of us, especially with the children. At one point of time, Swāmijī smiled and Vivek clicked the picture.

This picture, shared with all of you here, is very dear to us even today. Whenever we look into Swāmijī’s eyes in this picture, we still experience His love, affection and compassion radiating through His eyes and we relive those moments again and again.

BĀsundī - LĀdoo - JĪlebī

Swāmijī visited many places in India along with Savoor Arunmām and others. At that time, we were staying in Ahmedābād. From Vārānasī, Swāmijī wrote a letter to us that They would be returning to Bombay via Ahmedābād and would visit us on 7th or 8th April – but we received the letter on the 8th! We could inform only three families who were staying nearby, about Swāmijī’s visit. When Swāmijī arrived, we were overjoyed. All of us had a Divine Satsanga. Next day, Swāmijī asked us to visit Him at the

place He was staying. It was a Friday and I was observing Santoshî Mâtâ's *vrata*. Swâmijî said, संतोषीमा खुश जाल्या तुगल्या व्रताने म्हणूचि हांव आयल्यां हेचि तुगल व्रताचे उद्यापन हांका (people accompanying Him) गुजराती जावण जेंव्हे आस उद्यापन म्हणु आमका सगळ्यांक जावण दित्तन्हवे ?

While eating, Swâmijî said, कृष्णाक हांगा Bâlâji म्हणताति गोत्तसवे कस्त्याकऋ Bâ वसुंदी lã लाडू jî जिलेवी ह्य लोकांक मस्त प्रीति न्हवे Swâmijî made me eat all sour things from कढी to fruit salad and shrikhanda, all of which are totally forbidden in that particular *vrata*. Swâmijî said, “ह्या मुत्रारि परत शुल्लक कारणा खात्तिर व्रत उपासतपास कोर्चे ना . तुगलें connection प्रत्येकक्षण मगल सांगाति आस्का हीचि मगली अपेक्षा” Now I realise how a Guru tries to take his devotees forward on the path of Sâdhanâ.

विड्ढल तो आला आला मला भेटण्याला

Whenever Swâmijî came to our house along with a few devotees, it was always a surprise visit. When we opened the door, my Guru would be standing with one hand on the doorbell and the other on the waist (the hand on his waist would always remind me of Lord Vitthal), napkin on His shoulder, that broad beaming smile on His face. Ah! what a divine sight it used to be! I have captured that form in my mind and heart forever. During one such visit, I said to Swâmijî, that I find it very difficult to control my anger. It affects me and others too. “माझ्या रागाला लवकर आवर घालण्यासाठी मी काय करु?”

Swâmijî smiled and said the answer lies in the question itself. “अग रागावर लवकर आवर घालण्या साठी तुझ्या इष्ट देवावर लव हल्ल्य्ह कर . तो राग त्यच्यावरच काढ म्हणजे तो नुसता राग नाही राहणार तो अनुराग मधला राग असेल . राग आणि अनुरागचा वर्षाव दोन्ही त्याचावरच कर .”

का घावरतेस? मी आहे ना!

Swâmijî was at Khâr Math when I wrote my SSC final exam. I prayed to Swâmijî seeking His blessings saying, “तुम्हीच माझे पेपर्स लिहा हो” As usual Swâmijî said, “का घावरतेस? मी आहे ना!”

After the results were declared, we went to meet Swâmijî at Khâr Math and I happily told Him about the result and offered pedhâ-s. Swâmijî with a twinkle in his eyes said, “मी लिहिलेल्या पेपर साठी मलाच तू पेटे देतेस का?”

How true, isn't it? It is so easy to say “I have not done anything. Guru/Guru Shakti has done everything, but most times it is not easy

to understand and accept it in totality. We don't even realise when and how that 'I' silently raises its head from within us. Probably that 'I' made me say “I scored this percentage.” In retrospect, I can see how in a very subtle way Swâmijî made me realise that.

शिव जीवाक मंत्रदिता, देहाक न्हई

Once, just prior to Shivarâtri, Swâmijî told my parents that He would give them Mantra Dikshâ on Shivarâtri. My father asked Swâmijî, “What would be the purpose of giving Mantra Dikshâ to me at the age of 75 years?” Swâmijî replied “शिव जीवाक मंत्रदिता, देहाक न्हई- ”

My father was speechless after that. The building where my parents were staying in Bombay went for redevelopment and they got a cash compensation. My father wanted to offer some amount from it as *kânika* to Swâmijî at the hands of my grandmother, who was then in Bangalore. Swâmijî were staying at Naimpally Bhâlachandra's home. Since my grandmother was sick and unable to go there, my uncle along with my father met Swâmijî to invite Him to his home. Swâmijî told them, द्यबा अमी येव्काची . ११ दिवस दोणीरी (in boat) येन्नु अन्वाळयारि जावण दिल्या तिन्ने . My father and uncle were perplexed. On returning home, they narrated everything to my grandmother. It was then that she told them that when my father was two years old, they were residing at Honnâvar and their family Deity was on the Mâvinkurve island. Once, it so happened that the priest had 'sûtaka', so for those 11 days she used to take rice *naivedya* for the family deity. My father and uncle were dumbfounded. Swâmijî did visit my uncle's house! My *annu* always used to say “Swâmijî is undoubtedly Lord Bhavânîshankar' Himself.”

कुंकुमार्चन कोरचें आशिलन्हवे घे करी . .

When Swâmijî was at Lonâvlâ at Kârnik's house, my parents had gone there to visit Him. After completing Shrî Chakra pûjana, Swâmijî called them inside. Whenever my father recollected this incident, he would always say that Swâmijî's face radiated so much *teja* that he felt as if it was Râjarâjeshwarî Devî Herself who had manifested in front of them! Swâmijî told them to do *kunkumârchana* on His Feet

by saying “कुंकुमार्चन कोरचें आशिलन्हवे घे करी.” My father always said that it was only because of Swāmijī’s Grace that they got the fortune of performing *kumkumārchana* just after the Shrī Chakra pūjā. This was truly a ‘lifetime experience’ in my father’s words!

Kaikini Ratnākar mām used to tell us that Swāmijī always asked him to get a particular type of fine *kumkum* for *pūjana*. Swāmijī used to say it seems that Devī’s Divine Feet are very कोमल so her *kumkumārchana* has to be done only with fine *kumkum* or else it might hurt Her. I learnt from this that while doing *pūjana*, I should do it with the conviction that it is not just a *vigraha* but *sākshāt ishta-deva* who has manifested.

जेव्हा मनापासून बोलवाल तेंव्हा मी येईन

In 1990, my husband, Vivek, was sent by his office on a study tour. That was his first foreign trip. We didn’t know where Swāmijī was camping at that time. The day Vivek left for the tour, he was very disheartened as he could not meet Swāmijī and take His blessings before leaving for the trip. Early next morning

Swāmijī came to our house and as he entered he said, “Tell Vivek that I have come and not to feel bad.” He asked me to convey His blessings to Vivek. When I conveyed this to my husband, he remembered what Swāmijī had once said to us, “जेव्हा मनापासून बोलवाल तेंव्हा मी येईन” Such was His compassion. He would understand and respond to silent prayers in His inimitable way. Swāmijī asked my younger daughter, “What are your activities now?” She told him, “I attend Bāl Vikâs class at my friend’s place.” Swāmijī said, “बालविकास क्लासान्तु कस्ले करता गोला जाल्यारि (looking at her long hair) तुगले बाल विकास मात्र गोमटो जाल्ला” Such was His witty nature! That was Swāmijī’s last visit to our house before August 1991.

We have captured all these priceless memories in our hearts forever. We will always cherish our Samparka with Swāmijī. Swāmijī, through His life, demonstrated what it is to love, respect and revere one’s Guru. His *karunā* and *vâtsalya* made us realise that the connection and unbreakable bond between a Guru and His devotee is forever.

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Letters To My Boys

SNEHAL AMEMBAL SHIRALKAR

(On the occasion of International Safe Motherhood Day on 11th April)

Motherhood to me is a symbol of polarities. Exhilarating and excruciating, ripe and raw, strong and weak, teaching and learning. Learning, always learning. Mothering in the pandemic and post pandemic times has been challenging, requiring us to constantly adapt. In all of this, we sometimes forget that our young children have displayed immense resilience too. So here is my expression of gratitude to both my sons, one of whom was born just before the pandemic took over the world and life as we knew it completely changed.

Dear First Born,

I thank you:

For being patient with me as I learn how to nurture both you and your baby brother at once.

For showing kindness and grace when I have to abandon our book reading half way through because your baby brother needs me to fulfil an urgent need.

For helping me with small tasks like throwing rubbish in the bin. These go a long way in making my hectic day a little bit more bearable.

For eating the same kind of food again this week because I didn't have the time to look up a new recipe.

For asking me if I'm okay in the midst of a chaotic day, as I try to console your distressed baby brother while hurriedly scooping lunch into your plate.

For feeding, cleaning and dressing yourself independently when you'd rather have me help you. You cannot imagine how much I appreciate this.

For diligently keeping yourself occupied with a book or game whilst I put your baby brother down for a nap.

For asking me to dance with you in the middle of the day and encouraging me to "do this" (swing my arms etc.).

For quickly understanding that your baby brother needs me a lot more at the moment and accepting this without much fuss.

For forgiving me when I shout and yell, in moments where I should have displayed more patience.

For your unending enthusiasm and curiosity which never fails to add sparkle to an otherwise monotonous day.

For the immense affection you have for your

baby brother and for entertaining him when quickly I nip to the loo.

For asking me to try again when I attempt to do something and miserably fail.

For saying sorry after a meltdown got the better of you and when the big emotions get in the way.

Finally, thank you for choosing me to be your mother. It truly is an honour and privilege.

Dear Second Born,

I thank you:

For making me realise that there is enough love in my heart for you and your big brother.

For helping me appreciate the pace of nature and the beauty of time.

For giving me grace when I am exhausted and spent when both you and your big brother need my attention at the same time.

For your reassuring smiles and satisfied burps.

For your giggles that warm up the cockles of my heart and give me the strength to carry on days that are challenging beyond measure.

For making me more aware of my own strengths and weaknesses in equal measure.

For making me push my boundaries and at the same time, reigning me back in with your pure love and innocence.

For looking at me with so much trust in your eyes when my own faith in myself sometimes wavers.

For bringing so much joy and happiness in a year that desperately needed some cheer.

For reiterating the importance of family and the magic of this beautiful institution.

For the awe and adoration that you have for your big brother.

For your lessons in patience, a virtue that I'm slowly beginning to embrace.

For humouring me as I revel in all your firsts. For your firsts dear one, will be our lasts.

Finally, I want to tell you this. You may be second born but never for a moment think you are the second best.

Love always,
Mummy

(Snehal is a freelance writer, poet and blogger based in London. Her writing primarily reflects her motherhood journey, memories of her own childhood and the essence of everyday moments. Her debut collection Pause, inspired by the Covid 19 pandemic has been recently published. Snehal can be reached at msnehal@gmail.com)

FUN TIME - IDENTIFY THE DIFFERENCE BETWEEN THE TWO IMAGES

There are two almost identical pictures. The one on the left is the Copy. The one on the Right is The Original. There are subtle differences between the Original and the Copy. Can you identify 8 differences between them ?



Names of winners will be published in the next edition

Kiddies' Corner

Sunset



Avantika Ullal, Bangalore (6 years)

Blue Bird



Umika Hattangadi, Pune (9 years)

Super Six Women honoured on International Women's Day!

Six dignitaries honoured by KSA on International Women's Day



Mrs Anuradha
Dhareshwar



Ms Ila Nitin
Gokarn



Mrs Prameela
Kundapur



Dr Sudha
Tinaikar

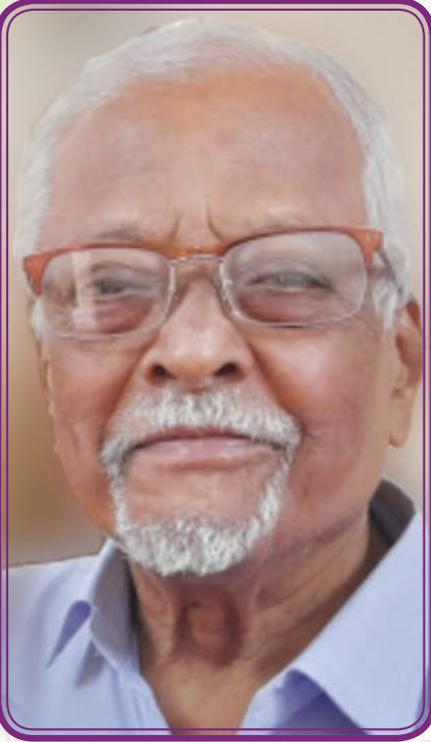


Mrs Deepa
Tracy



Mrs Chaya
Ubhayakar

Arun Hattangadi



This 7th day of April will not be like all other years. It'll be missing the star, "You".

On your birthday we wish we could give you your favorite things, go out for dinner, laugh and sing. Wish we could reach out to heaven and bring you back here forever.

We'd wrap our arms around you and never let you go. You are so missed and loved, we do know that you know.

Happy 75th Birthday In Heaven.

Dearly missed and always remembered by:

Wife: Champa Hattangadi

Children: Akshata-Rajesh, Aakruti-Dnyanesh.

Friends and Relatives.

1st Death Anniversary

In Memory of

Prof. Ganapati D Padukone

22.02.1942 – 27.04.2021



"Man is mortal but the love is immortal. Though you are not present here with all of us,

But your memory is stored

in our minds forever.

Rest peacefully in heaven."

Kumudini Padukone (Sister in law), Anuradha & Manohar Karpe (Sister & Brother in law)

Geeta & Surendra Khanolkar, Smita & Anant Nalkoor, Ashwini & Arun Kaikini,

Shubhangi & Satish Kabad (Nieces & Spouses)

Mallika & Avishkar Deshmukh, Srikala & Shashank Sthalekar (Grand Nieces & Spouses)

Aakruti & Anushree Kaikini, Shreya & Sujal Kabad (Grand Nieces)

Anish Deshmukh & Sachin Sthalekar (Great Grand Nephews)

'Late' Mrs. Kamala Devidas Padukone
"101st Birth Anniversary" !



Born : 06/04/1921 Passed away : 31/01/2011

Charismatic, Multi-talented, Dedicated Homemaker, Mentor-Mother

Although You are no longer with us, AAI, we always feel your affectionate, guiding presence . We cherish Your inspiring gems of practical wisdom, and the precious religious and social values you inculcated in us.

We shall never forget how You always went out-of-the-way for us, Your timely initiatives, the hardships You went through, the sacrifices You made. Only to ensure that we always had cheerful smiles on our faces. And that we lived in comfort, even as we fulfilled all our dreams.

We are really fortunate to have had such a benevolent, mentoring AAI like You, who always showered us with unconditional love.

'Maatru-Devo-Bhava' ! It's with Your divine blessings that we are, who we are today.

**Children : Daughters Shaila (Jyoti) Kagal, Sudha & son-in-law Namdeo M. Kuray
Daughter-in-law Mangala Son Chaitanya Padukone & his wife Shweta (Suman)
and All grand-children and ALL great grand-children**

Chitrapur Heritage Foundation

711 Daylily Court, Langhorne, Pennsylvania, USA

Connecting US Amchis to Chitrapur Math

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

The activities of CHF includes:

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

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

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

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

Homoeopathy : An Overview

DR. TEJASWINI KULKARNI-BHAT

Homeos means Similar while Pathy (Pathos) means Suffering. Homeopathy is a scientific Alternative medical system based on the principle of the Law of similars - Similia Similibus Curenter i.e. like cures like - e.g. A thorn can be best removed by a pin or thorn.

World Homeopathy Day-

Every year "World Homeopathy Day" is celebrated globally in over 42 countries as a tribute to Dr. Samuel Hahnemann, founder & father of Homeopathy on his birthday 10th April.

The ministry of AYUSH Govt. of India & Central Council of Homeopathy jointly organised an International Homeopathic Conference on "Homeopathy : A Roadmap for Integrative Medicine" at Vigyan Bhavan, New Delhi last year on 10 & 11 th April 2021.

Principles of Homeopathy -

The Law of Similars

The Law of Similars as a theory & means of treatment was known & taught in our Ancient Hindu Ayurvedic scriptures & also in Greek writings since thousands of years.

This principle is based on the observation that the same substance which can cause symptoms can also be used to cure them in minute doses.

It was the German physician Dr. Samuel Hahnemann who rediscovered this principle & founded Homeopathy around based on it around 1800.

He was one of the first doctors to research using his family, his students & himself as guinea pigs.

In his first experiment he consumed extracts of Cinchona bark & developed symptoms of ague/ malaria. And gradually was cured of the same after consuming minute doses of Cinchona itself.

Cinchona bark was to Hahnemann what the falling apple was to Newton.

Homeopaths believe that disease occurs due to the disharmony in the triad of Body- Mind-Vital force and that as a reflection of this imbalance the most susceptible or vulnerable organ or system gets afflicted.

The Law of Minimum Dose:

The minimum doses in Homeopathy allows the body to heal on its own by stimulating

or augmenting the immune system/ the vital force.

Homeopathic principle is similar to the concept of Immunisation/ Vaccination.

Sources of Remedies-

Homeopathic medicines sources are from different kingdoms Plant/ Animal / Mineral.

Natural sources of light / spring water etc.

More than three thousand remedies are researched & proved in the Homeopathic materia medica .

The Dynamism of Homeopathic Remedies:

Homeopathic remedies are prepared by a special process of Diluting & Potentizing by activating the original medicinal source.

Eg- Coffea Cruda is a homeopathic remedy used for insomnia which is prepared from very minute doses of Coffee beans.

Peculiarity & uniqueness of Homeopathic treatment -

It's a Holistic & Individualistic treatment i.e. It's customised or tailored according to the need of each individual because each person's symptoms for the same ailment maybe different, e.g. - an Allergy can show different symptoms in different people.

So for curing this imbalance the entire Totality of Symptoms is considered i.e. it takes into account each person's physical & psychological makeup, personality, nature, behaviour, habits, lifestyle etc.

Therefore Homeopaths often take a long history.!

Homeopathy provides a safe, gentle and effective method of treatment which can be used in its own right or in conjunction with conventional treatment which is called the integrated approach to cure/ healing.

It's complementary to all forms of treatment especially Ayurveda. In fact lot of plant extract remedies are commonly used in both treatments.

Eg. Tulsi - Ocimum Sanctum

Brahmi- Bacopa Monnieri

Sarpagandha- Rauwolfia Serpentina

Range of Homeopathic treatment-

Homeopathic treatment covers a vast variety of

illnesses beginning from the cradle to the grave including many acute & chronic ailments.

Eg. For Babies, Growing children,
Adolescent kids/ Men/ Women's issues /
Old age related ailments etc.

This article is the first in a series of articles on Homeopathy. Next issue will cover Psychosomatic/ Hormonal problems.

(Dr. Tejaswini Kulkarni-Bhat is the 4th generation Homeopathic Doctor at the legendary Roy & Company, the 133 year old Homeopathic Pharmacy & Clinic .

She is on the KSA Health Centre panel of Doctors since 15 years. She can be reached at: tejaswini.dr@gmail.com)

Our Mother Tongue

SNEHAL AMEMBAL SHIRALKAR

"Mugayle Naava Ronak" (My name is Ronak)
you say haltingly

Well done! I praise you

"Haanva Chaari Varsancho" (I am 4 years old)
you hurriedly finish

The sentence sounding more like a long word,
An incomprehensible one at that!

I am trying to teach you Konkani,
I am keen that you speak it.

This language of our forefathers,
Rightly called our mother tongue.

In its grammar I want you to see your
grandfathers' logical mind and
your grandmothers' resilience.

In its pronunciation I want you to feel its ability to
adapt, to embrace, to forgive.

In its tone I want you to absorb its kindness, beauty
and generosity.

Konkani remains as one of your few
connections to our motherland

So I persevere in my efforts to teach you this unique
language which relies entirely on its speakers as it is
bereft of a script

"Ullayi maa chelda, konayi hassana" ("Speak my
dear child, nobody will laugh")

I encourage you, in the hope that one day it will
dance on your lips - free, confident, boundless.

FUN TIME QUIZ – APRIL 2022

IDENTIFY THESE FAMOUS BHANAPS



ANSWERS TO PAICHAN KOUN – MAR 22



Leena Ganguly

Shankar Nag

Amrita Rao



Pt. Dinkar Kaikini

Suresh Hemmady

Nityanand Haldipur



Girish Karnad

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Lakshmi Nayampally - A life devoted to Music, Family and God

NAMITA SHIBAD

It may seem unlikely that the cool waters of peace and the fires of pure passion can co-exist in one person. But Lakshmi Nayampally was an embodiment of just that. Her mother, the late Kalyani was an actress who had learned Indian



classical music as a child. She very much wanted that one of her children learns to savour the joys that music has to offer. And that was a joy that Lakshmi understood and partook even before any training.

Says Ashok Nayampally, her younger brother and only surviving sibling, “Lachhi used to sing at school functions, at social events organized in the neighborhood and simply loved it. She would listen to LP records of Madan Mohan and teach herself his songs. Everyone used to praise her singing and when she was 15, she even participated in an AIR contest.”

Lakshmi participated in the ghazal section and was selected as one of the finalists. As a teenager, she wanted to become a playback singer. Says Ashok, “my mother urged my actor-father (Sunder Rao Nayampally) to use his contacts and take her to meet some music directors. My dad took her to C Ramchandra and Vasant Desai. They both appreciated her voice and singing. But Ramchandra told her that if she was serious about making playback singing her career, she should learn Indian classical music first.”

So, when she was in her early twenties, Lakshmi began her training in Indian classical music, first from Shri PV Amberkar and then from Ustad Ghulam Mustafa Khan. She also learned a bit of Rabindra Sangeet from Pt. Nikhil Ghosh and Ratna Gupta. Armed with her trained voice Lakshmi ventured into the world of playback singing. She

got a break in three films – Mahashivratri (Music by S L Tripathi), *Sundara Mana Madhe Bharli* (Music by Ram Kadam) and *Chimukla Pahuna* (Music, Snehal Bhatkar).

But soon she realized that playback singing was far too competitive for her liking. She was happy just singing. “So, she got back to performing at local events like the Suburban Music Circle, Saraswat Music Concerts in Talmakiwadi and the “*Kal Ke Kalakaar*” event organized by Pt. Brij Narayan. She even performed for fund-raising events organized for our soldiers at the KL Saigal contest where she stood second. Lakshmi received tremendous encouragement from Shantaram Ullal mam and Gurunath Gokarn mam to perform in various programs.

Despite being a witness to fame and all its trappings, given that her parents were actors, Lakshmi was an introvert and devoted herself to her music and her family including three brothers. Says Ashok, “Lachhi was never bitten by the bug of eminence and fame. She got offers to sing at various functions outside the city, but she refused them all. She stuck programs in Mumbai only.”

So, Lakshmi continued living in her maternal home. Singing and looking after home and hearth. Her mother who was 60 was diagnosed with cancer and needed to be looked after. Lakshmi took over her duty and not only took care of her bedridden mother but even the housekeeping, cooking, and caring for the family.

By then Lakshmi had bundled up her aspiration to become a playback singer. She took up singing for All India Radio where she sang classical music and ghazals as a regular artist. And to be financially independent she joined the music duo of Laxmikant-Pyarelal as a chorus singer. Says Ashok, “she didn’t seem to mind that she sang as a chorus girl because singing on AIR and shows made her happy.”

Tragedy slows down time and her mother’s cancer was weighing down on her heart. In 1975, her mother passed away and Lakshmi now had to don the role of mother with three brothers and her

father to look after. Reminiscing, Ashok says, “she was really like a mother figure to us. She knew what each of us liked and disliked and would cook accordingly. I remember when I was working at Air India, I used to work in shifts which meant reaching home late at night often. But Lachhi would not have her dinner until she served me. She would wait and keep an eye out for me from the window. It was so touching.”

Lakshmi’s devotion was to her music, her family and God. Over time their father Sunderrao too passed away in 1994. All the three brothers by then were already married and had children of their own. Lachhi became the grandmother who had long since left. “She would pamper our kids and from her earnings from singing on AIR, she would invest money for her nieces and nephew.”

As the years passed, Lakshmi gave up singing, but used her time offering *seva* for the Sai Baba Prathishthan. When she was younger, she would sing at functions and make agarbattis to be sold

at their events. Says Reshma, her sister-in-law, “hers was a life devoted to music, family and God. She did not become a playback singer as she had wished, but had no regrets. She was content with whatever life had given her. Perhaps that was because of her complete faith in God. She accepted whatever He gave her as a gift.

“Even when she was suffering from cancer towards the end of her life, she never once complained. She just accepted everything with a smile. She lost weight, her hair but never did she complain about how she looked or felt. She accepted as God’s will with a smile.” She merged into Almighty in Oct 2014.

Lakshmi’s life was one of contentment. She received whatever life threw at her with a smile and gratitude. Her’s was a life filled with the joys of music, family and devotion. A life lived well. On the 5th of April this year, she would have turned 83.

(Namita Shibad is a freelance journalist. She can be reached at namita.papers@gmail.com)

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On Playing My Second Innings

“Blessed Soul”

A vast number of people do not plan their retirement. Many of them believe they have worked for a very long time and deserve to spend the rest of their lives relaxing on an arm chair. Little do they realize that it is important to be fit both physically and mentally, be ready and willing to learn and start a second innings at work?

It is important to know, recognise and appreciate one's own strengths. One has to look for opportunities, they are not all going to come knocking on your door and also to accept that there is no perfect job. You need to have hunger, growing old does not mean you stop being hungry. Confidence in oneself, the desire to better oneself and absence of fear of failure are important in one's life.

Here I can cite my own example of how a morning walker friend suggested that I visit his establishment and learn how a Senior Citizen could be productively engaged in the Social sector. I was so deeply impressed that I thought that I should seize the opportunity and make a beginning to my second innings. This required learning and acquiring new skills to be able to train people across various sections of Society that would bring about attitudinal transformation which along with vocational skills would make them employable.

I haven't looked back ever since and the time I have spent with cross sections of Society has been more satisfying than anything I ever did before. Seniors should know that during their tenure they have acquired certain skills, knowledge and wisdom that come with experience and age. The Central Government has developed a portal to provide a platform for Senior Citizens called (SACRED) Senior Able Citizens for Reemployment in Dignity. Whenever I have addressed Senior Citizens as a panel speaker, I have always asked them if they ever felt lonely and many admitted that their loneliness has led them to depression. The current generation of Sr Citizens have their children mostly migrating to greener pastures abroad or within the country leaving their parents to fend for themselves. Their misery is further compounded by the loss of their life partners and we have a very large population of widows and widowers in Society.

I have generally observed that at social functions such as widows and widowers are generally ignored except for a “Hi” if someone comes face to face. When I suggest that they should begin a second innings in their personal lives to ward off their loneliness and depression, they are shy and reluctant initially to admit they are alone and to ask where one could find a companion. After all companionship is not for the purpose of procreation, rather it's for caring and sharing.

Many among the younger generation will not support the idea of their parents moving into a senior's home or bringing home a companion for the fear of being stigmatized by Society. It is important therefore for the seniors to discuss this with their children here or abroad and explain the circumstances in which they find themselves and therefore, feel the need for companionship. If the children are convinced then your job is almost done and then living together is all about adjustments and compromises, I would say it is easier than when one is young and life is stressful. Covid times has made the situation even worse for the seniors who find that there is no socializing and they are confined to their homes either watching television, or chatting on WhatsApp.

Yours truly fortunately found a right and willing companion, at an age much past sixty. It was a chance meeting, with one who is like-minded and both have been a tremendous support to one another and have found a lot of happiness living together in the evening of our lives.

After we started to live together, my partner started receiving stinking WhatsApp messages from a few close relatives which were indeed disturbing.

There are always people in Society who would like to meddle in other people's lives but the best thing is to ignore such people when your own children and your close friends who have supported the decision are with you. I would say to such people that rather than criticize, think that someone has set an example of how to make the best of whatever remains. Remember it's your life after all. Pay a deaf ear to gossip, I always believe this too shall pass. Be bold. Finding a partner and living together is healthier and better than living

alone or interfere in our children's lives.

I was inspired to write this article after reading the article in the March 2022 issue of KS, by a young 95 year lady, Smt. Nalini Nadkarni who at that age is so modern in her thinking. At the

end all I can say is it's one's personal choice and decision and no one really has a case to criticise and point fingers. If one can't digest it, simple look the other way. ***Tumka Kasle Dista ? I am keen to hear from you, dear friends.***

FINANCIAL PLANNING FOR SENIOR CITIZENS

PRAMOD KARNAD, NAVI MUMBAI

Financial Planning is very important especially for those who enter the period of retirement. In this article we give you several options to choose from:

At first is 'Senior Citizens Savings Scheme' (**SCSS**), a 5 year product extendable by another 3 years with option of quarterly payouts. The interest rate was 8.3% in Sept., 2017 when market was paying maximum of 7.95%. This scheme was & is available with Post Office and any Public Sector Bank. Retired person below 60 ages can invest within 30 days in this 'Senior Citizens Savings Scheme' (**SCSS**), his retired benefits by showing his credentials. Obviously, senior Citizen can any time invest after age of 60 with usual KYC documents. Today, I believe the interest rate in this scheme has come down to 7.4% but still is attractive and can be construed as most safe mode of investment, since Central Govt. sponsored scheme. The maximum limit however is ₹15 Lakhs and I grabbed this investment opportunity without wasting my time, immediately after my retirement.

Second scheme meant for Senior Citizens and that was available to retired persons below 60 ages in similar terms disclosed above was "**Pradhan Mantri Vaya vandana Yojana**" (**PMVVY**), operated by LIC yet another risk free investment pension plan. This **PMVVY** has tenure of long 10 years and I got same rate of interest 8.3% that was offered under **SCSS**. Today it carries 7.4% interest rate which is also very competitive. You can avail monthly, quarterly, yearly interest payouts which reduces interest rate risk that's going down and down year-on-year now a days. Senior citizens can any time invest in this safe and long term plan which has again limit of ₹15 Lakhs only! Only constraint of **PMVVY** and **SCSS** schemes are that **it's not being eligible for tax deduction and returns are also taxable. However, SCSS is eligible for Income Tax benefits U/s 80-C one time upto ₹1.50 Lakh.**

Thus, I first preferred to invest ₹30 Lakhs in these 2 Govt. Sponsored schemes by availing quarterly interest payout to earn regular income at intervals. Any Senior citizen may give priority to these 2 schemes, though its income is taxable.

Like many of the foreign countries, majority of our huge elderly populations are not covered under any Govt. sponsored formal retirement scheme. Most of us retire at the age of 58 or 60 in India and life expectancy on-an-average has increased to 80 yrs. Therefore, financial planning is imperative ensuring steady income to take care of monthly expenses of well being, health etc.

While investing your hard earned money, any Senior Citizen will first think of returns /yield that carry on these investments. I may add here that risks involved in such investments also should be our priority, even if yields/ returns are higher and attractive. Therefore, it is important to keep few things in mind, like investing in scheme that guarantees steady cash flow generates good income and is of low risk, while also giving varied options of investment. Proper financial planning of your funds after retirement and investing in sound schemes not only generates moderate income but also provides protection against further uncertain events and illness.

Being a hard core Banker, I obviously preferred a chunk of my money to be deployed in **Bank deposits**. My own Bank gave me 1% extra being staff or ex-staff benefit. But I opted to spread the risk of depositing money in one Bank (particularly Co-op. Bank and small finance Banks who give better rate of interest on FDRs) to the extent of maximum of ₹5 Lakhs because Deposit Insurance cover is available upto ₹5 Lakhs on deposits per Bank for one particular client. Bank deposit is safe and interest payouts can be availed monthly/ quarterly to meet out your expenses. Only thing is to ensure the financial health of the Bank

through various sources, including reading its Annual Report etc. Secondly, Banks are required to **deduct tax(TDS)** when interest income from deposit held is more than ₹40,000/- per year. **However, for senior citizens the amount of exemption is investment up to ₹50,000/- pa.**

Mutual fund (MF) is another attracting mode of investment. Though I am a Banker, honestly I engaged Investment consultant, expert in MF segment to manager my MF portfolio. Mutual funds is pooling of money from multiple investors and investing it across various assets classes like equity and debt. Fund Managers who are experts manage the particular funds try to give returns that has potential to beat inflation by significant margin. To mitigate the risk factor, one can invest in Debt Mutual funds or Hybrid Mutual funds with little or no exposure of equity Mutual fund. The choice is off course can be made, based on your risk appetite. Mutual fund returns are market linked and subject to market risks. But usually, MF returns are better than bank **FD**. One can start **Systematic Investment Plan(SIP)** by monthly depositing certain amount or a lump sum investment and wait for say 5 years to grow the fund. Then, you can prefer a **Systematic Withdrawal Plan(SWP)** to withdraw certain amount per month or quarter from the amount appreciated in the fund overdue years. Generally, **taxes** must be paid on Mutual fund earnings, also referred as **Capital gain**. Whenever you profit from sale or exchange of **MF** shares in taxable investment account, it is subject to **capital gain tax** transactions. MF Dividend is also taxable but

long term gains upto ₹1 Lakh in MF is tax free.

Let me share my experience here in MF. I invested in Sept. 2017, 50% of my retiring benefits in various schemes of MF as guided by my consultant. It was growing and I was so happy to opt for certain amount as SWP for my monthly expenses from the appreciated portion. But March, 2020, we faced *COVID-19 and lockdown*, thereafter. Sensex fell down heavily and I was terribly upset to see my fund shrinking day-by-day, as it was market driven. My wife *Tapasya* had warned me that I am investing more in **MF** and I had indeed taken a risk, though a banker by profession! My appreciated chunk in MF was drying up and diminishing.... I stopped my **SWP** and waited it to grow! Again, Sensex fortunately started going up... reached, touched 60,000 points and I then literally withdrew 25% of portfolio and reinvested it in other safe instruments! But, let me also tell you that 25% investment has again gone to 50% today by way appreciation! Anyways, it's the risk appetite you deserve to take and should have patience of keeping the MF for little longer term, than short term. There are **Tax rebate scheme** in MF, eligible U/s. 80c upto ₹1.50 Lakhs like **ELSS**.

It is rather difficult to advice on financial planning for senior citizens in very limited space of words. But off-course, I take privilege to say following are also sound mode of investments, which Senior Citizens may like to join for: Below are a few advisory options, I have given. Every individual Senior Citizen has to decide and plan for his money for future benefits. For

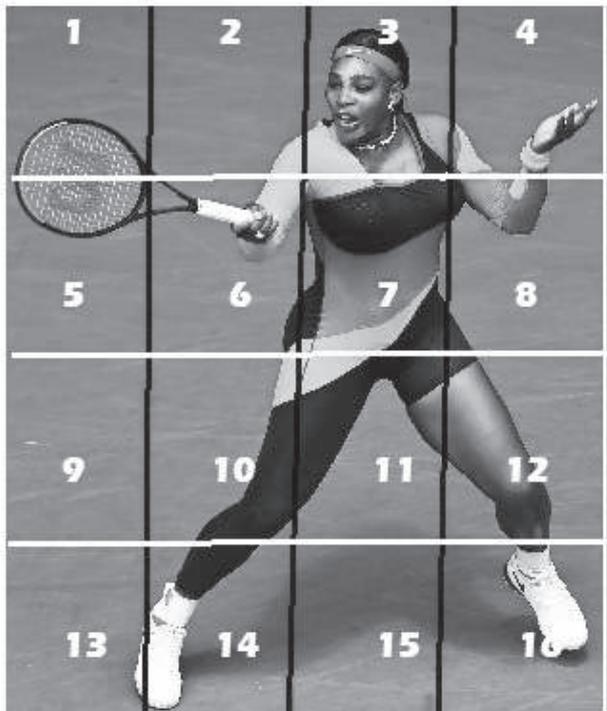
- | | |
|---|---|
| 1) Post office Monthly Income Scheme (POMIS) | : 6.60% p.a |
| 2) Tax free bonds | : 5.5% to 6.5% |
| 3) Public Provident fund(PPF) | : Lock in period
15 yrs. But partial withdrawal allowed
after 5 yrs. Tax benefit. |
| 4) Gold/Gold Bonds | : Either Direct buy
Gold or invest in Sovereign Gold bonds. |
| 5) Real Estate | : Invest in Real Estate and avail rent. |
| 6) Donations | : Donate your money and have mental
satisfaction, Also avail tax benefits in
u/sec 80 G) recognised institutions. |

investments, sky is the limit but my advice is to take care while investing your hard earned money. Finally, one more note to end...Please be alert while investing your funds **on-line**. Take utmost care, else hackers are always there to make Cyber attack on your funds.

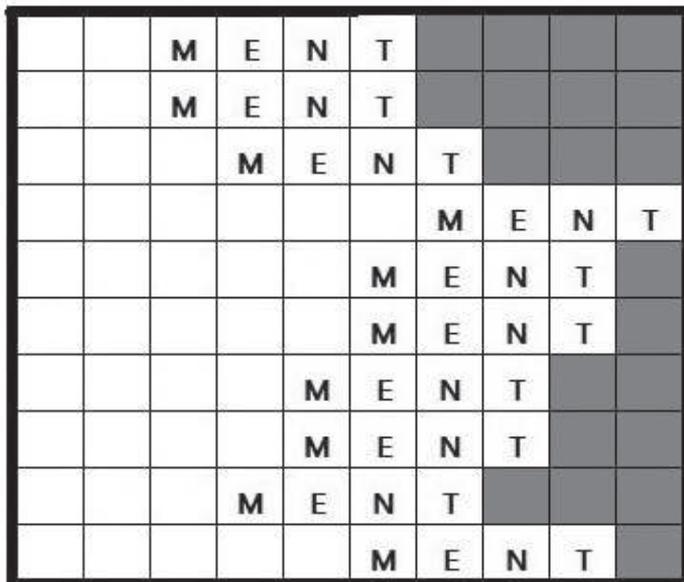
(Pramod Karnad is an accomplished Banker and Administrator. He was formerly the Managing Director of MSC Bank and is an avid music lover whose videos are easily accessible on YouTube and FB. Pramod can be reached at pramodkarnad@gmail.com).

SPOT THE BALL CONTEST

Identify the square in which the tennis Ball is hidden ? One Winner gets Rs 200



Fill in the blanks to complete words which end with " ment "



Lament, Cement, Tournament, Firmament
Sacrament, Tenement, Abatement, Allment, Amusement

Answers

Kiddies' Corner

SMART KID CONTEST

Replace the question marks with mathematical symbols to be used only once each (+, -, x and /) to produce the correct answer. Do the calculations in strict order from left to right.

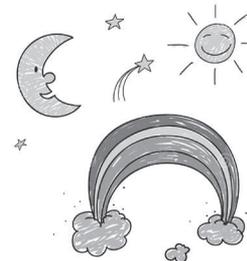
$$7 ? 16 ? 5 ? 3 ? 1 = 6$$

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Answer on page 42

Magical Rainbow

Only if the rain and Sun come together there is a colourful rainbow, If there is no Sun, the rain will take over.



The same is for you and me
Even people have to join, come together
Like the Sun and the moon and the rain
The magic is when we come together

Isha Karanje, Mysore – 7 years

Picture courtesy: Dreamstime.com



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Culinary Treasures of Chitrapur Saraswats-Classic combinations

ANJALI BURDE

Combo meals are quite popular these days. A few popular combinations such as pulao-raita, chole-bhature/puri, Paneer masala & naan and western dishes like burger and french fries, pasta and garlic bread are commonly eaten.

Our rich traditional cuisine is not far behind. We too have food combos that have been traditionally prepared. Whether it is day to day meals or dishes prepared during festivals Chitrapur Saraswat cuisine has quite a few classic combinations of which *Paej-pejje randayi* is the simplest one.

Dalitoy-bataya saung, tambli-bendi, rasam-kairas, ambyasasam-tambde mirsange papad, kholombo-bajey, pathrodo-ambadya ghashi are few other well-known combinations which of course are served with rice.

Special dishes prepared for festivals include *shevai-rassu, poornpolo-chheppi kheer, khotte-madgane, masala bhaat- jilebi, doodhpak-poori*.

All these combos perfectly complement each other; a sweet with a bland accompaniment or a savoury and a spicy combination.

Paej- pejje randayi is a simple yet wholesome and nutritious meal which was traditionally served around mid-morning time in our village homes. The *paej* is made using red unpolished rice or *ukdo tandul* cooked soft to a watery gruel consistency.

Paej is also served with other accompaniments such as *limbulonche, kandya* chutney but when paired with *pejje randayi* it makes for a wholesome meal.

Pejje randayi also has many varieties but the *vali pejje randayi* is a popular accompaniment.

Vali or Malabar spinach as it is recognized, is considered a super food these days but has been a part of *amchi* cuisine since ages. In our villages *amchi* homes would invariably have the *vali-mantavu* (a wooden trellis to support the *vali* plant, which is a climber) in their backyards hence it was easy to procure this home-grown vegetable. Along with *vali* were cooked certain vegetables like raw papaya, bottle gourd and sometimes jackfruit seeds (*bikanda*).

Vali-pejje randayi

Ingredients: 1 bunch *vali* washed, 1 cup grated



coconut, 2 byadgi chillies

2 tsp rice (soaked for 10 minutes); 1 cup chopped raw papaya or bottle gourd (*doodhi*)

Salt to taste, 2-3 kokum petals/*votamba-sol*, 2 tsp jaggery, 5-6 crushed garlic pods, 2 tsp coconut oil or ghee:

Method: Trim the *vali* stalks and pluck the leaves. Chop tender stalks into about 2- inch long pieces. Cook the *vali* and raw papaya or *doodhi* till tender. If using jackfruit seeds you may peel and cook them separately and add them to the vegetables. Grind the coconut, soaked rice and chillies to a fine paste. Add to the cooked vegetables. Add jaggery and salt to taste. Add the *kokum/votamba-sol* and cook for few minutes. Heat coconut oil in a small pan add the crushed garlic, once the garlic turns a golden brown and aromatic pour it over the *pejje randayi*.

Serve hot with *paej*.

Tip: A few fried *mirsange vade* may also be added to the *pejje randayi* for added taste.

The following recipe for *Pejje randayi* in chaste konkani has been contributed by Chaitanya Nadkarni mam which is another tasty variation which makes use of green chillies and cumin seeds instead of red chilli and garlic.

पेज्जी रंदयि उकडो तांदळा पेजी सांगाति चड जानु कोर्चे .

जिन्नस हांतुले: सोयीनार्लू, तांदुळु मुष्टिभरी, वल्ले मिसांग, हरये जीरें, चींच आमसाणी, मीठ वाकी मासला प्रमाणांतूची रुची प्रमाणे घेवचे . शिज्जिले वाळी, देंटा कुडके आणी ताज्जे चिल्लेले पान्न, शिज्जिले हर्ये फपायफळा कुडके मासलांतु मेळोनु खतखततो हाडचे रुचीक जायजाल्यारी थोडें गोंड घाल्येद .

So do try this classic combo of our *amchi* cuisine. Next time will share the recipe of another classic combo recipe that is made during festivals.

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 10 (Part 1)

After having introduced Arjuna to appreciate the entire manifestation as *Īshvara*, Bhagavān takes the *Vishvarūpa (Virādrūpa) bhakta* to another level of understanding.

Though Arjuna has understood the vision of such a *Vishvarūpa bhakta*, he finds it shaky and requests *Bhagavān* to elaborate how a *bhakta* can connect to *Īshvara* with some exalted or an excellent object in the Universe as an *āmbanam*.

Even though Bhagavān has enumerated His specific glories in the 7th and 9th chapters, the devotee in Arjuna wants to hear more and *Bhagavān* obliges him.

What follows in the entire chapter is the random enumeration of all the wonderful things in the Universe which a *Vishvarūpa bhakta* can behold as the very Lord. Exalted things are thus way more powerful reminders than ordinary and easily missed things.

“None of the exalted *jīva*-s like the *Deva*-s or even the *Maharshi*-s know Me in My full glory; as I am the very origin of all the *jīva*-s. **One who knows Me, the unborn cause of the whole Universe is freed from all *karmaphala*-s” (v1 to 3).**

Bhagavān starts with the inner Universe of a *jīva*'s mind and its values and attitudes.

“I am intelligence, the process of knowing and also the clarity once anything is known. I am objectivity, the capacity to know the truth and discipline the mind and sense organs. I manifest as the emotions of fear-fearlessness, happiness-unhappiness. In Me, all of them emerge and resolve.”

“I manifest in values such as *ahimsā*. I am the equanimity of the mind in adverse situations and contentment. The capacity to give and share, fame accrued out of living a life of *dharma* and the ill-fame of a life of *adharmā* are also Me. In such myriad thoughts I manifest in all beings.” (v3,4)

Now *Bhagavān* draws Arjuna's attention to the manifest Universe.

“The seven great *rishis* of yore; *Bhrigu*, *Marīchi*, *Atri*, *Pulastya*, *Krtu*, *Vasishta* and others, of the

grihasta-parampara were My manifestations. So were the four *mānasaputra*-s of *Prajapati* and the fourteen *Manu*-s who created this entire Universe of various forms.”

“I am the very source of the entire manifestation. I sustain it and in Me, everything is resolved. Those who understand Me thus remain constantly connected to Me. I give them the capacity to understand My *Svarūpam*. I destroy the ignorance of such committed *Vishvarūpa bhakta*-s by bringing them to the light of the most exalted *Ātmajnānam*.” (v5-11)

Arjuna does recognize Krishna as the very *avatāra* of *Ishvara* very clearly. He expresses his understanding in the form of *stuti* in praise of Bhagavān.

“Hey *Bhagavān*, I am aware that you are the eternal consciousness principle, you are the Primal God, birth-less and all- pervading. All the great seers say this about You. You have yourself expressed it many times oh Lord and I have no doubt about its validity. However, I request you to reveal to me Your extraordinary glories and opulence which I can use in meditation as a *vishvarūpa bhakta*. I never tire of listening to your words Lord, they are like nectar to me.” (v 12-17)

“Fine”, says Bhagavān and starts enumerating a few of His endless Glories...

Gudākesha (Arjuna), know Me as that Consciousness within every being. I am the beginning, the middle and the end of the entire Universe.”

“Among the twelve *Āditya*-s, I am *Vishnu*, I am the brilliance in the Sun, I am the deity *Marīchi* among the forty nine *marut-gana*-s and I am the Moon, the king of stars.”

“I am the *Sāmaveda* (the musical chanting of *Rg Veda*) among all *Veda*-s. Among the denizens I am Lord *Indra*. Among the sense organs, I am the mind. Among all the living beings, I am the life-principle (चेतना)

(Cont'd on page 41)

Pramod & Tapasya Karnad's Spiritual Musical Journey

NITIN G GOKARN

Our Chitrapur Saraswat Community is singularly fortunate to have been blessed with some great singers of very high pedigree. There are many who are not professional singers but those who have a melodious voice and pursue music for passion and love of it. Music after all is the soul of Life.

Among the many singers is Shri Pramod Karnad. He is a mesmerizing devotional singer. Pramod is a hardcore banker by profession and was the Head Honcho as MD of MSC bank till he hung his boots recently. He is a music aficionado. Many who have heard him sing Mukesh's songs will recall his mesmerising voice. Pramod accompanied by his soul mate Tapasya have come together and released some wonderful spiritual music videos. The spiritual videos can be accessed on YouTube. Pramod Karnad is talented to the extent that two compositions are his own creations. He has one Marathi Bhav geet album, वेधुंद मज होउदे and two spiritual Mahamantra chanting albums – ॐ नमः शिवाय and गण गण गणात बोते, to his credit. His wife Tapasya also sings with him in the Mahamantra chanting. Recently, Pramod Karnad (63) composed two more lyrics specially on the occasion of Shree Gajanan Maharaj (Shegaon) Pragat Divas which was celebrated all over on 23 February.

First one is अणुरेणू मध्ये ब्रह्म व्यापिले ...प्रगतला योगीमहान which is beautifully sung by Pramod and Tapasya. The composition is melodious and soothing. The devotee gets completely absorbed in the *naam japa* where he repeats the sacred mahamantra over and over until it establishes a ripple effect in the mind. After several minutes of concentrated listening, anyone can feel its lingering effect on our minds and bodies. When the chanting is being performed, take some time to immerse yourself in complete oneness with the supernatural. The Chants of Lord Ganesha and Gajanan Maharaj is designed to address brainwaves associated with various states of meditation. Usually, the celestial Gods and Goddesses are invoked in the chants. The divine names are often sung as a call, with the leader singing the mantra, and in response, the audience repeats the phrase what is termed as

namasmaran. This effort by Pramod and Tapasya Karnad will help us overcome obstacles, bring about a positive mind set, provide protection, nourish our souls for a peaceful way of Life. May these chants connect you to the Ultimate Soul. Listen intently, chant or sing along. The various YouTube links are given below:



- (1) <https://youtu.be/LsfCzqOY21A>
- (2) <https://youtu.be/w4uqTmryf4I>
- (3) <https://youtu.be/ulCRVhiYTOU>
- (4) <https://www.youtube.com/watch?v=xOv3g2DjqmY>
- (5) <https://www.youtube.com/watch?v=1FwxJdwZl7Q>
- (6) <https://www.youtube.com/watch?v=mqztpQpLUOk>

(Cont'd from page 40)

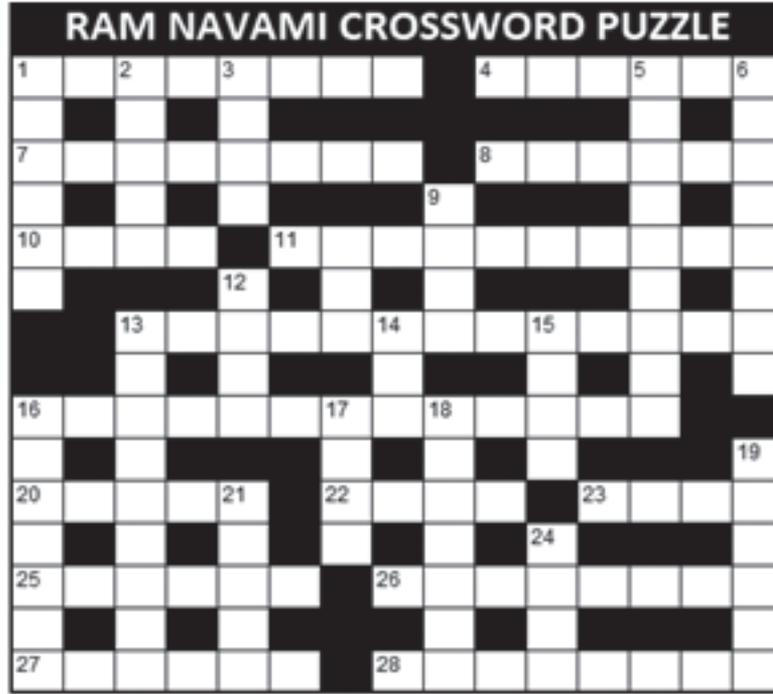
“Among the *ekādasharudra-s* I am *Shankara*. I am *Kubera*, the lord of wealth among the *yaksharākshasagana-s*. *Agni devata*, the most exalted among the eight *vasu-s* is Me. Among all the peaks, I am the *Meru* (the centre of the Universe metaphysically).”

“I am *Brihaspati*, the purohit of the *Deva-s*. Among all the commanders-in-chief, I am *Skanda* - the *Deva-Senāpati*. Among all the water bodies, I am the biggest, the ocean.”

“Among all the great seers, I am *Bhrigumaharshi*; sacred *Omkāra* among all the *Veda-s*. Among all the *sādhanā-s* followed by *mumukshu-s*, I am the simple and most effective- that of *japa*. (जकारो जन्मविच्छेदः पकारो पापनाशनः). Among all the mountains, I am the snow-peaked *Himālayas*.”

“Among all the trees may you think of Me as the sacred *ficus* (अश्वत्थः). I am *Devarshi Nārada*, I am the architect of *svarga-loka*, *Chitraratha* among the *Gandharva-s* and *Kapila Muni* among all the *siddha-s*, who taught this great knowledge to his mother. (up to v26)

(To be continued....)



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ACROSS

- 1 King of the bears who witnessed all the avatars of Lord Vishnu and motivated Hanuman (8)
- 4 Step-brother of Shri Ram who symbolised Dharma (6)
- 7 Brothers-in-arm; one an engineer and the other commander of the *vanara* army (4,4)
- 8 Rudrakshamala is also known by this name (6)
- 10 Son of Shree Ram and Devi Sita (4)
- 11 Queen Mother of 4 across (4,6)
- 13 6 Down composed the immortal verses which impart courage when recited (7,6)
- 16 *Tithi* which marks the birth of Lord Ram (7,6)
- 20 The God who hurled his weapon at infant Hanuman (5)
- 22 Time of the day when Lord Shri Ram was born (4)
- 23 Father of Hanuman and Bhim, the God of Wind (4)
- 25 The Forest episode, the 3rd Kanda (6)
- 26 The celestial bow of Shree Ram (8)
- 27 The last *Kanda* of the Ramyana (6)
- 28 Possibly the first bridge over a sea connecting two kingdoms (4,4)

DOWN

- 1 Raja-rishi of Mithila, disciple of Yajnavalkya (6)
- 2 Kumbha, Pushkar, Madhavpur etc.(5)
- 3 The chakra located between the eyes (4)
- 5 Likhita Japa, a religious tradition of writing name of Lord Shri Ram one crore times (9)
- 6 Renowned poet who wrote Ramcharitmanas (8)
- 9 The female protagonist of the Ramyana (4)
- 12 Maricha, in the form of a golden deer was this (4)
- 13 Lata Didi's immortal song, *Thumakchalat Ram* _____ (7)
- 14 Hanuman leapt at it when the God at 20 across intervened (3)
- 15 One who does not get aged (4)
- 16 They are blessed to live very long (7)
- 17 The trial which Devi Sita underwent _____ pariksha (4)
- 18 The capital city of Ikshvaku dynasty of Kosala, 2nd Kanda(7)
- 19 Shatrughna's son and nephew of Shree Ram (6)
- 21 This _____ Anand Bhavan makes Hanumanji's favourite *vadas* (5)
- 24 Wife of Maharishi Vasishtha, chief priest of Raghu dynasty and teacher of Shree Ram (4)

Kiddies' Corner:

Answer to the Smart Kid Contest (page 34)

$$7 + 16 - 5 / 3 \times 1 = 6$$

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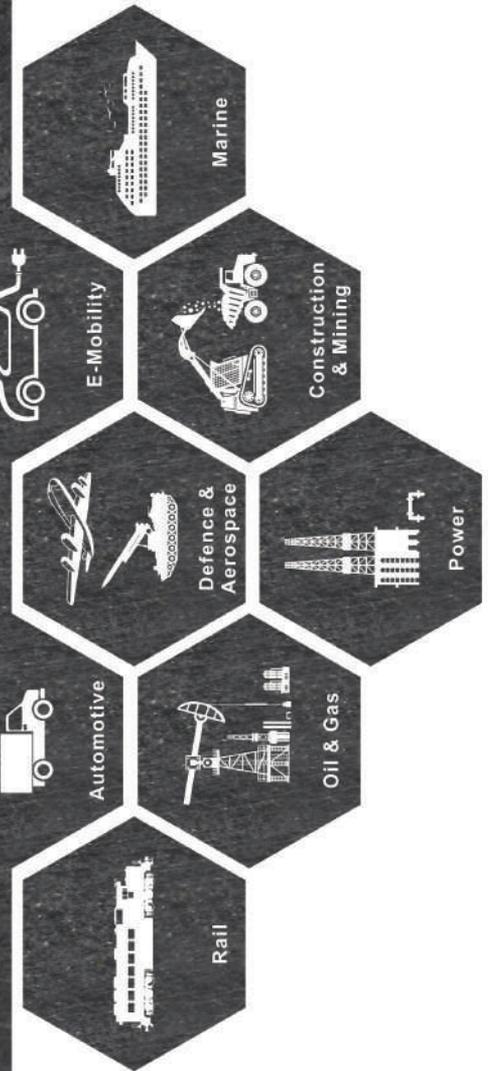


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Mira Gurudas Masurkar (nee Shibad)



(20th May 1930 - 19th March 2022)

Dear Aai, we miss you dearly. You devoted your life to your family and you were always there for us. You were completely dedicated as a daughter, wife, mother, grandmother, friend, and citizen. The depth of your love and caring amazed us and still lives in us all.

You lived a simple life and were always smiling, affectionate, and kind-hearted- a true karma yogi. You had a unique, strong, and independent way of looking at the world and this empowered your children and grandchildren.

You have left a legacy of love and admiration.

We love you very much.

You will always live in our hearts...

Children:

Nandini-Shivaram

Vinay-Sujata

Kishore-Rita

Grandchildren:

Neeta Sheila-Prashant

Amit-Aastha Anirudh

Nikhil-Anjula Namita-Mihir

Great-grandchildren:

Ojas Vihaan Vera

Aanya Anaaya

Masurkars, Bijoor, Lajmis, Nilawars, Kalbags, Chittars, Padbidris

**and all her near and dear relatives and
the staff of Entod Pharmaceuticals Ltd.**

In this heartwarming feature of our ‘Couple- in -Seva’ series, SHARAD and VARADA SOUKOOR share their stories and reach a common conclusion – that when Pujya Swamiji creates a new opportunity for you to do seva

“He Himself Gives You The Strength”

SHARAD

I was born in Bombay but was lucky to grow up in Honnavar with its beautiful surroundings. Our family had a strong sense of belonging with Shri Chitrapur Math. I remember my visit to the Math with my mother during “Sadhana Saptaha”. After my Brahmopadesha my father had taken me to Math to perform Pada -puja at the lotus feet of Swami Anandashram along with him. I get goose bumps when I remember that awesome experience of doing Abhisheka of those Divine feet and placing flowers on them. The blissful serene gaze of P.P. Anandashram Swamiji is still etched in my mind. In later years in Honnavar I had many opportunities to attend the Rathotsava, Abhinava Sammelana and to have Darshan of P.P. Parijnanashram Swamiji. After settling down in Mumbai, Varada and I, with our little daughters, had visited Khar Math on different occasions for Darshan and to seek Blessings of Swamiji. Later, our bank jobs took us both to different, distant places. We were in Bidar in Karnataka when P.P. Parijnanashrama Swamiji attained Mahasamadhi. We were in Kolkata at the time of the Arrival

stronger instantly.

In 1998, we both got transferred back to Mumbai. That year P.P. Swamiji was being hosted by various Local Sabhas of Mumbai. For the first time we could attend Pujan-s, Swadhyaya-s and Ashirvachan-s at different camps of Swamiji. Since I was working in Borivili at that time, I got a chance to work as a volunteer during Swamiji’s Borivili camp. I was one of the volunteers at the footwear-counter. That was my very first experience in seva. Swamiji’s interactions during the volunteers’ meeting inspired me to continue being in seva. I offered seva as a volunteer in our Goregaon Sabha during Swamiji’s visits in later years. In 2001, both of us took Mantra-diksha from Swamiji at Shirali.

In 2008, at the beginning of the Tercentenary Year, we participated in Guru Jyoti Yatra as Sankalpita volunteers. It was a memorable and once- in- a- lifetime experience for all of us. I had the opportunity of carrying the Holy Guru-paduka-s for some distance during that yatra.

In the year 2013, I retired from the bank and during our that year’s Chaturmas visit expressed my desire to offer seva on a regular basis. On being asked whether I can come to Shirali, I thankfully agreed to being there for at least fifteen days in a month. Thus started my series of enjoyable trips to the Math and assignments at the Accounts and Seva Departments under the guidance of Late Kailaje mam and Keshav Sorab mam. After these assignments I was given the work of scanning the old records.

In between these trips to Shirali I had got an opportunity for volunteering at Karla during Navaratri

EVERGREEN MOMENTS!



celebrations. I was given the Publications Sales counter.

During the Kankanjali Utsava I was one of the volunteers at the Publications Counter at Santa Cruz. During this event I got Adesha from Swamiji to join the Publications Committee as a member. I was assigned the task of collecting the stock position at various Publication Hubs and consolidating this data in the form of statement every month. I did this till the beginning of lockdown. At present, this is being automated.

I had reached Shirali in March 2020, just before the lockdown was announced. Cases were multiplying in nearby Bhatkal. But we at the Math felt fully protected by the grace of the Gurus. All the precautionary measures were being followed. I immersed myself in my work without worries. I could return to Mumbai only in the month of October after the travel restrictions were lifted. It was during this period at Shirali that I had the divine experience of the 'Guru -Vatsalya' which will be always remembered by me.

VARADA

During my childhood days in Talmaki Wadi, the visits of P.P. Anandashram Swamiji and P.P. Parijnanashram Shishya Swamiji were much- awaited events. Prior to their arrival, we children used to gather at Wadi Hall to make colourful paper flower mala-s for decoration. I loved to attend puja-s and bhajan-s during those days of the camp. It was a festive occasion for the whole of Wadi. Those days I used to attend bhajan-s organised by Gurukrupa Bhajan Mandal which was started by Shirur Gijjupachi of Talmaki Wadi. She used to take us to Khar Math too, during Swamiji's visit and we had opportunities to sing bhajan-s on many occasions in the august Presence of Parama Pujya Parijnanashram Swamiji.

Later, as the years passed, due to college studies, job, transfers and family commitments there was a drift. In 2001, I took voluntary retirement from my job and got involved in Samskrita studies. I completed the Aradhana and Sadhana courses of our Math. When I went to receive the certificate from Swamiji's Lotus hands, Swamiji asked "Why don't you teach?" I had no answer. The idea of standing in front of a group of people and speaking to them used to make me nervous. But I took those words of Swamiji as his Adesha and with a constant prayer in mind started teaching under Girvana Pratishta. This was the beginning of my seva in the true sense. Slowly, doors began to open, one after another. I got an opportunity to become a Prarthana teacher. My inhibitions went away in the company of innocent children. During that time I was also training participants from our Sabha for the Bhagwad Geeta Competition. I started encouraging the Prarthana kids and their parents also to participate in this and started training them. It

became a joyous occasion for both children and parents when they not only participated, some even won prizes also in their respective age- group categories.

Then came the Tercentenary year and with it - a lot of opportunities for seva. A workshop was arranged at Mallapur to impart training to Sabha Representatives in Guru Pujan and I got the opportunity to attend this training and to serve as Co-ordinator of Goregaon Sabha during Sadhana Shrinkhala. Though initially the response was lukewarm since sadhaka-s were hesitant to participate in a new form of sadhana, after several individual demonstrations and practice, a large number of the sadhaka-s got motivated and participated in the event to make it very successful. In the case of Seva Saptaha also people were initially hesitant, but by the Guru's Grace, after listening to experiences of the participants at Sabha functions, more devotees began to come forward to join the Seva Saptaha.

After the Sadhana Shrinkhala was over, many sadhaka-s began to miss the dynamism of Samuhika Sadhana. So, we decided to meet once in a month at the residence of one of the sadhaka-s in different areas of our sabha to perform Sadhana Panchakam. The reverberation of the soulful mantra-s of puja, powerful chanting of stotra-s and doing the Devi Anushtana created very good vibrations within the home which more and more sadhaka-s wanted to experience by hosting it. Since then this became our regular sabha- level activity. Even though the lockdown on account of the pandemic abruptly put a brake on this, by Guru's Grace within 2-3 months, a way out was found to overcome the obstacle by using available technology and this regular pathan and puja became a great source of strength to overcome the worries and tensions generated by the pandemic about the uncertain future. In our first online Gurupujan which we tried on 15th June 2020, we played the audio in the Divine voice of Swamiji which itself gave great relief to our stressed minds and since then we began to wait for an auspicious day to perform various online spiritual activities.

Presently, "Girvana Pratishta" has given me the responsibility of editing their quarterly e-magazine "Girvana Patrika" which is aimed at encouraging writing in Samskrita among students and teachers. This has given me an opportunity to deepen my knowledge about the Devabhasha.

By now, both of us have realized that whenever Swamiji creates a new avenue for us to offer seva, He Himself gives us the strength to fulfill our responsibility by His Divine Grace. We bow in deep gratitude at His Lotus Feet for all that we have received...

“आमगेली संपन्न सनातन संस्कृती”

डॉ. सुषमा आरुर, गोंय.

सगळ्यांतु संपन्न सनातन संस्कृती आमगेली,
माक्का अभिमान आस्स तिगेलो,
स्वच्छता आनि नागरीकरणांतु पयली,
आशिल्ली सिंधु संस्कृती आमगेली,

संकुचित म्हणता, “ हो आमगेलो, तो आमगेलो न्हंयि ”
उदार म्हणता “सगळी पृथ्वी एक कुटुंब व्हयि”
सगळ्यांतु संपन्न सनातन संस्कृती आमगेली,
माक्का अभिमान आस्स तिगेलो.

शिकवण दिल्ली सर्वधर्म समन्विताची,
बुद्ध, कबीर, अशोक हांचे असल्या ज्ञानियांनी,
सगळ्यांतु संपन्न सनातन संस्कृती आमगेली,
माक्का अभिमान आस्स तिगेलो.

देवु आस्स प्रतिएक्का जीव, जीवाणूंतु
अशी शिकवण दिल्ली साधु - संतांनी,
सगळ्यांतु संपन्न सनातन संस्कृती आमगेली,
माक्का अभिमान आस्स तिगेलो.

सानपणधोर्नु जीवन मूल्य शिकिल्लें
देक्कूक पण्णा मं ? विसरु पळ्ळा की कस्लें ?
सगळ्यांतु संपन्न सनातन संस्कृती आमगेली,
माक्का अभिमान आस्स तिगेलो.

शतकांवैरि शतकं जावनु गेल्लीं.
जाल्यारि, आमच्यांतुलि मानवता खंयि गेल्ली ?
सगळ्यांतु संपन्न सनातन संस्कृती आमगेली,
माक्का अभिमान आस्स तिगेलो.

जति-धर्मु, लिंगभेद, एक अभिशापु माक्षी काळांतुलो,
बांदयां समतेचो समाजु, ह्या बदलत्या जगांतुं
सगळ्यांतु संपन्न सनातन संस्कृती आमगेली,
माक्का अभिमान आस्स तिगेलो.

विकासा आड, पर्यावरणाकेल्ली नासाडी,
कोंक्रीटा इमारतींनी, देशाची गोमटाय काळ्ळी लिगाडी,
सगळ्यांतु संपन्न सनातन संस्कृती आमगेली,
माक्का अभिमान आस्स तिगेलो.

जीवन कित्लें क्षणिक, हें कोविडाने दाक्कोलु दिल्लें,
आत्तपुणि जागि जावनु मनुष्यत्व दाक्कोवंया,
सगळ्यांतु संपन्न सनातन संस्कृती आमगेली,
माक्का अभिमान आस्स तिगेलो.

फक्त उणेपण दाक्केयितां अशी बिल्कूल न्हंयि,
येताति अडसर विकासाच्या पायवाट्टेरि,
त्यामितीं, मन मगेलें चिंतित जाता म्हळ्ळेलें व्हयि,
जाल्लेतारि, अभिमान आस्स माक्का जन्मभूंयेरि,

ऊंचायेचेरि आस्स, आमगेलो भारत महान,
शपथ घेंवयां तागेली, गरिमा कायम्म राकचि,
सगळ्यांतु संपन्न सनातन संस्कृती आमगेली,
माक्का अभिमान आस्स तिगेलो.

“जीवनसंध्या”

चैतन्य नाडकर्णी, विरार

हांव, माक्का, मगेलें म्होणू
आयुष्य सगळें काळ्ळें,
म्हांतारपण दिस्लें म्होणू
संसाराचे मर्म कळ्ळें

देवधर्मु, जाल्लो तशी केल्लो,
ससारु चोललु व्हेल्लो,
गुर्ताचे, लागीचे ते सगळे मेळ्ळे,
एकेक जालु सोणू गेल्ले.

हाळ्ळें कस्लें ?

व्हेल्लें कस्लें ?

कोणे केल्लें कस्लें ?

खांवचे, पिवचें, ताज्जे भायर कस्लें ?

हाळ्ळिल्लें, व्हेल्लिल्लें कस्लें

सत्य, मिथ्या तें सगळें हांगा,
खरें, फाल्स, जमता तशी सांगा,
मनाक सम जालु चोलचें तें हांगा,
आखेरिक, देवु आस्स म्होणू सांगा.

ज्येष्ठांचा आशिर्वाद लाखमोलाचा"

मुरलीधर रा. हट्टंगडी, दहिसर (प.)

ज्येष्ठांचा, संतांचा, गुरुजनांचा आशिर्वाद लाख मोलाचा असतो तो खरा ही होतो.

एक लहानसं गाव असतं. त्या गावात एक वृद्ध महिला, आपला मुलगा, सून आणि नातवासह समाधानाने राहत असते. सर्वांशी प्रेमाने वागणारी ही आजी सर्वांची आवडती असते. दिवसा धार्मिक पुस्तकांचे वाचन, जप आणि संध्याकाळी देवळात जाऊन भजन मंडळींना साथ करणे ही तिची दिनचर्या.

गावातील महिलांना कुंभमेळ्याला जायची खूप इच्छा असते. सहल आयोजकांशी चर्चा होते. सात दिवसांच्या सहलीत कुंभमेळा आणि आसपासची तीर्थक्षेत्रे असे निश्चित होते. दरडोई अंदाजे रुपये १०००० खर्च येईल असे आयोजक सांगतात. सर्व महिला तयार होतात. आजींनाही आग्रह करतात. आजींच्या मुलाचा पगार तुटपुंजा आणि त्यात कुटुंबाची जबाबदारी त्यामुळे आजी नकार देतात. तुमचा मुलगा किती खर्च करू शकतो ते पहा, वरचे पैसे आम्ही देऊ, पण तुम्ही यायलाच हवं असं इतर महिला अगत्याने सांगतात.

दुसऱ्या दिवशी आजी मुलाजवळ पृच्छा करतात. आपली आई आतापर्यंत कुठेही गेलेली नाही. कुटुंबासाठी आयुष्य वेचलं, आणि आज प्रथमच आपल्याजवळ काहीतरी विचारणा करते आहे, या जाणिवेने मुलगा लगेच होकार देतो. आपली एफ डी. मोडून रुपये १५००० देईन असे सांगतो. सुनबाई ची काळजी वेगळीच असते. हे पैसे मुलाची फी भरण्यासाठी राखून ठेवलेले असतात. ती लगेचच हे आपल्या नवऱ्याला सांगते. त्यावर आजीबाई म्हणतात, "सुनबाई तू काळजी करू नकोस. पुढच्याच महिन्यात लाख रुपये घरात येतील." सुनबाई मनातल्या मनात चरफडते. "पुढच्या

महिन्यात काय झाडाला पैसे लागणार आहेत? " मुलगा ठाम असल्याने, आजी सहलीला जातात. आपल्या वृद्ध आईची इच्छा पूर्ण करता आली म्हणून मुलालाही आनंद होतो.

हा आनंद फार काळ टिकत नाही. दोनच दिवसांनी वर्तमानपत्रात बातमी येते की, कुंभमेळ्यात झालेल्या चेंगराचेंगरीत अनेक यात्रेकरू मृत्युमुखी पडले. त्यात आजीही असतात. या मृत्युमुखी पावलेल्या लोकांच्या वारसांना, सरकारकडून रुपये दोन लाख जाहीर होतात, आणि त्यानुसार आजींच्या मुलाला दोन लाख रुपयांचा धनादेश मिळतो. मुलगा गहिवरतो, म्हणतो, "बघितलंस आईला हे असं होणार हे माहीत होतं, म्हणूनच ती म्हणाली पुढच्या महिन्यात आपल्या घरात लाखभर रुपये येतील." म्हणून ज्येष्ठांना दूरदृष्टी असावी किंवा त्यांच्या पुण्याच्या प्रभावाने त्यांच्या विचारांत बोलण्यात एक प्रकारची शक्ती असावी.

Konkani Lexicon Fun Quiz

(For Answers please go to page 54)

जातक	होरेतु
मेळामेळी	वेयु
राशी	वेणी
निश्चितांबूल	होर्डिक
होक्कल	

“हस्त कर्ण स्पर्श”

मूळ मराठी लेखक : मकरंद करंदीकर
अनुवाद : उदय मंकिकर

सुमारफांता आमगेल्या हातांथाल्नु कस्लियि चूकि जाल्यारि, आम्मी म्हणताति, “ कान धरतां सायबा / सायबिणे.” थोडेजाणं तेमेयि अक्षरशः कान्नाक हात लायताति. मैफिलिंतु गवई, सुमारफांता तागेल्या कान्नाक हाताने स्पर्शु कर्ता. हें कस्लें खातिर करताति ?

हाक्का अनेक धार्मिक, पारंपरिक आनि अन्य नमुन्याची कारणं आस्सति. प्राचीन काळधोर्नु, आमगेले वेद, ग्रंथज्ञान हाज्जे जतन मौखिक परंपरेने, म्हळ्यारि, गुरुने सांगचे आनि शिष्यांनी तें आयकुनु बायपाठ कोर्चे, ह्या नमुन्यारि केल्यां. मेंदूंतुं ज्ञानाच संचय कर्तना, आपणे जें पळेरिले, स्पर्शिलें, ज्या ज्ञानाचो सुगंध अनुभवलो, ताज्जो परस्पर संचय जात आसता. हजारो वर्स हजारो ज्ञानी जानांनी ह्याचि मार्गाने सर्व अनुभवनु, ताज्जे विश्लेषण तांत्री रचयिल्या ऋचा एकेयि श्लोकांतु केल्लें. तें सर्व आयकुनु ताज्जो आमगेल्या मेंदूंतुं संचय कोर्चि प्रक्रिया, हजारो वर्सधोर्नु सुरु आस्स. तुलना केल्यारि, गद्य मजकूरापशी, पद्य बायपाठ कोर्चे ससार आसता. त्यामितीं, आमगेलें सर्व ज्ञान हें ऋचाबद्ध, श्लोकबद्ध आस्स. साहजिकचि, ताज्जेवटु संगीत विकसित जात गेल्लें. ह्या पार्श्वभूमीचेरि, या प्रथेची आम्मी विविध कारणं पोळोंवयां.

१. अत्यंत मौलिक आनि हजारो वर्सधोर्नु राक्कुनु दवरलेलें हें मौखिक ज्ञान, मेंदूलाग्गी थायि पावोंवचे कार्य कान्नांच्या मार्गाने जात्ता. तशीचि, संगीतांतुले ७ शुद्ध आनि ५ कोमल स्वर , गुरु मुखांथाल्नु आयकुनु, लक्षांत दव्वोरनु घेवु, ते आपणागेल्या कंठाथाल्नु अगदी अचूक वापस निर्माण कोर्चे, हें आनिकेयि कठीण काम. असल्या कष्टप्रद प्रशिक्षणाउप्रांते, वेद म्हणतना अथवा गायनांतु, शिष्यालाग्गीथाल्नु कस्लियि चूकि जाल्यारि, ती, गुरुने चुक्कीचें शिकेयिलेमितीं न्हंयि तरि, आपण आयकुवच्यांतु चूकि जाल्ली, अशशी शिष्यागेली भावना आसता. आनि ह्या चुक्कीचें परिमार्जन म्होणु उजव्या कान्नाक , उजवो हात लावनु , ज्ञानाच्या ह्या कर्णद्वारालाग्गी

तो क्षमायाचना करता. श्रद्धेची ही एकी उच्च भावना.

२. भारतीय सामुद्रिक तशीचि अंगलक्षण शास्त्रांतु, कान्नांक मस्त महत्व आस्स. मनुष्यागेल्या कान्नाचो आकार , रंगु, रचना हाज्जेरिथाल्नु, त्या मनुष्यागेलो स्वभावु, व्यक्तिमत्व हाज्जे आकलन जात्ता. तुमगेले कान कार्यक्षम आस्सति अशशी तुम्मी दाक्कोवनु तुमगेलें वर्तन जरी चुक्कीचें जाल्लें तरी, त्या कान्नांची क्षमा मागकाजचि.

३. हाक्का एक अत्यंत महत्वाचें धार्मिक कारण सुद्दांयि आस्स. आमगेल्या उजव्या कान्नांतु, थोड्या महत्वाच्या देवतांगेलो वास आसता, अशी मानताति. त्या विषयांतु गुरुचरित्रांतु अशशी वर्णन आस्स. “त्या देवतांची नावे ऐका । सांगेन ऋषि सकळिका । अग्नि आप वरुणार्का । वायु वेद चंद्र असती ।।३६।। तशीचि, उजव्या हात्तारि पांच महत्वाच्या तीर्थांचो वास आस्स अशी मानताति. “अंगुष्ठमूळ-तळहातेसी । ब्राम्हतीर्थ अग्नीतीर्थ परियेसी । अंगुष्ठतर्जनी-मध्यदेशी । पितृतीर्थ असे जाण ।।५४।। चतुरंग तळवेवरी । देवतीर्थ असे निर्धारी । कनिष्ठिकाभागोत्तरी । ऋषितीर्थ असे जाणा ।।५५।। (संदर्भ-रामकृष्ण कामत संशोधित गुरुचरित्र) . त्यामितीं, चुक्कीचें परिमार्जन म्होणु उजवो हातु उजव्या कान्नारि दव्वोरनु, कान्नांतुल्या देवतांवटु, ह्या महत्वाच्या तीर्थांक एक प्रकाराने मेळयिताति.

४. आमगेल्या फुडेच्या शरिरशास्त्राच्या ज्ञानानुसार , कान्नांतु महत्वाच्या “शिरो ” आसताति. कान विदिलेमिती अस्थमावारी व्याधी, लागी येनाति, अशशी समजुती आस्स. दृष्टिंतु सुधार जांवचो , आनि महत्वाचे म्हळ्यारि , मेंदू तरतरीत जांवचे खातिर एक्युप्रेसर म्होणु कान्नारि विशिष्ट जागेरि दाबु दिताति.

५. गायकाक, कठिण तान एकेयि मुरकी सम जम्मने जाल्यारि, अथवा ती सम घेंवच्याक जायद वे अशी अनमान आसल्यारि तो गायकु, कर्णस्पर्श कोर्नु क्षमायाचना कर्ता. मुस्लिम गायकांतु सुद्दांयि, असल्या चुक्कीबद्दल “तौबा” कोर्चि प्रथा आस्स. तेवयि कर्णस्पर्शुचि कर्ताति. मस्त होडी, वैल्या पट्टींतुली एकेयि दीर्घ तान घेत्ना, कानांच्या शिरांचेरी एक नमुन्याचो ताणु येत्ता. त्या वेळारि कान्नारि हातु दव्वरलेले मितीं, ह्या ताणाची जाणीव कम्मी जात्ता. गायक, एकेक फांता कान्नामाक्षी हातु दव्वोरनु, आपणागेलो आवाजु आनि वाद्यांचो मेळु सम जाल्ला की ना, हाज्जो सूक्ष्म अंदाज घेत आसता.

कान्नाक हात लावनु, म्हळ्यारि, कर्णस्थित देवतांगेलें स्मरण कोर्नु, “आपणागेल्या भयिणीगेली आयुष्यभरि बरे रितीने काळजी घे” अशी सांगता. गंमती म्हळ्यारि, त्यावेळारी होकलेगेलो भावु आपणागेल्या भावोजीगेलो कानु तिरपुंवचि संधी सोण्णा. सान्न चेडवांगेले कान विंदचे खातिर शुभमुहूर्त पळेयिताति. विविध धार्मिक विधीवेळारि, कानांक स्पर्श कोर्चो, कान विंदचे, कान्नांतु भिकबाळी एकेयि सुवर्णालंकार घालचे, नैसर्गिक विधीवेळारी जानवें कान्नाक शिरकांवचें हे केवळ बाहयोपचार अथवा शृंगाराचो भागु न्हंयि, त्याबद्दल सखोल विचारु जाल्लेलो आस्स.

लग्न समारंभांतु होकलेगेलो भावु, आपणागेल्या भावोजी गेल्या

वटायेरि, अशी आस्स हे “हस्त कर्ण महात्म्य”!

“कोकणी आगदत्यो आनि वाक्प्रचार”

१. आदणांतुले रडताति, सुपांतुले हासताति

Those (grains) In the boiling pot (or in the grinding stone) cry while those in the basket (i.e. outside) laugh

Those in difficulty are laughed at by those who are out of it, without realizing that they too will have their turn.

२. आदळले कडेचि (बोट) आदळचें चड.

The hurt toe is often hurt. A soft heart is very sensitive to pain.

३. आपण करना, दुसऱ्यांक सोण्णा.

He himself does not do a job, yet prevents others who are lame of both

४. आपण खायिना दुसऱ्यांक दीना.

He will not eat a thing but not allow others to do so. Dog in the manger.

५. आपणागेलें विसरता, दुसऱ्यांगेलें उलेयिता.

A person forgets his own faults, yet makes much of those of others.

अमोल ठेवा सौ. माया अनिल बिजूर

पाळण्यात पहा निजला ग माझा ।
स्वप्न गुंफवीत बाळ राजा ॥१॥

स्वप्नात पाही हा देव देवतांना ।
खुदकन् हसे बाळ राजा ॥२॥

झुंजमुंजू झाले पहाटेच्या वेळा ।
भूपाळी ऐकतो बाळ राजा ॥३॥

त्याच्या गोऱ्या गाली तीट मी रेखिली
दृष्ट न लागो बाळ राजा ॥४॥

हातांच्या ग मूठी वळवूनी पहा ।
चोखीत राहातो बाळ राजा ॥५॥

पाऊली पैजण रुणझुणताती ।
अंगणी रांगतो बाळ राजा ॥६॥

बोबड्या बोलांनी घरा येईल शोभा ।
लाडका झालासी बाळराजा ॥७॥

देवा तूही कृपा केली आम्हावरी ।
देऊनीया हा रूपी बाळ राजा ॥८॥

दयाघना तुझी करीता मी सेवा ।
अमोल हा ठेवा बाळ माझा ॥९॥

हम नारी हैं, शक्ति हैं,
सुशांत, सुडौल, सुरेख,
हम नारी हैं, शक्ति हैं,
इंद्रधनुके रंगों सी अलग अलग, पर एक...

सूरज की किरणों के जैसे
धर धर खुशी बिखेरें हैं,
हर नया सवेरा करता
कल के दूर अंधेरे हैं..

तीखी कडवी खट्टी मीठी
हरस्वादों में बसती हैं
बाबा की आँखों में रहतीं
माँ के दिल में हैंसती हैं

बच्चों की उधम में हम हैं
खिलखिल, बालहठ में हम हैं
नन्ही सी आँखों से छलकी
मुस्कुराहट में भी, हम हैं..

भूत भविष्य की कडी जोडता
कोमलसा हैं धागा एक
हम हर उस विश्वास भरे रिश्ते में,
जिसके रूप अनेक.

चलो, स्वामि की बनें प्रेरणा
भुजाओं को उनकी बल दें
प्यारों को संकट घडी में
प्यार शक्ति का आँचल दें

आइ हुई हर हर विपदा में
सँभालें अपना घर आँगन
छोटे छोटे यत्नो से दें
इक दूजे को अपनापन

दूजे की शक्ति पहचानें
हाथ जोडकर करें नमन
खुद उठें दूजेको उठाएँ
सुखमय हो यह सारा चमन

- प्रद्व्या नायक (बोरीवली पूर्व)

नारी..एक वरदान



Pragnya is the Daughter of Shivangi Naik (nee Shaila Bijoor of Talmakiwadi).

ॐ सर्वे भवन्तु सुखिनः । सर्वे सन्तु निरामयाः । सर्वे भद्राणि पश्यन्तु ।
मा कश्चित दुःख भाग्भवेत् ॥ शान्तिः शान्तिः शान्तिः ॥

हिन्दी भावार्थः

सभी सुखी हों, सभी रोगमुक्त रहें, सभी का जीवन मंगलमय बनें और
कोई भी दुःख का भागी न बने । हे भगवन हमें ऐसा वर दो !



चारि मित्र एकडे मेळ्यारि पांचव्यागेलि खैर ना

सुधीर कोप्पिकर, गोरेगांव

दंडकारण्यांतु एक विशाल आनि सुंदर तळें आस्ता । सुत्वांतु घनदाट हिरवळ आस्ता आनि थंई चारि मित्र वास्तव्य कर्त आस्ताति । एक काळो कायळो, एक सानु दुडुदुडु धांवतलो उंदुरु, एक हगुर चम्कतलो कासवु आनि एकी भांगराचामड्याचें मनाभांवतलें चित्तल किंवा हरिण अशिश चारि मित्र आस्ताति ।

एक दिसु सांज जाल्या तरि अजुनी चित्तल घारा इत्याक येनि? म्होणु कायळो चिंता कर्ता तरि ताक्का उंदुरु म्हणता – तूं चारि दिक्काने उड्डुनु तपशील घे आनि सांग । कायळो तशीचि वैरि उबता आनि सुतू पळैता । चित्तलागले पाय बांधुनु ताक्का धांवच्याक जायनाशि एका झाडाक घट्टि बांधल्या । आनि तो व्याधु घारा व्होरूक फळं, सुक्किलें लाक्कुड इत्यादि जमा कोरूक लाग्ला । आमि मित्रान्नि मेळ्नु कस्तितरि युक्ति कोर्नु चित्तलाक सोडोव्का । कायळो उड्डुनु परत तळ्यालागि येता । आनि मित्रांक जाल्लेली खब्वरि सांगता ।

तेगगयि मित्र विचार विनिमय कर्ताति । शंका, कुशंका, तर्क, संभाव्य अशिश सगळ्या द्रष्टिकोनांथाव्नु विचार कोर्नु दोनि तंत्र तय्यार कर्ताति । कायळो म्हणता – पैलें उंदुरु मगेल्या फाट्टिरि बैसो, हांव ताक्का चित्तल आशिशले कडे सोडता । वेळु पोळोनु तूं ही योजना चित्तलाक सांग । मागिरी वापस हांगा येव्नु हांव कासवाक व्हर्ता ।

कासवु विचार्ता – हांव तुगेल्या फाट्टिरि कशिश सवारि कोरूं?

कायळो म्हणता – तुगलें तोंडांतु ऐकिे वालि घट्टि धरि । ताज्जी दुसरी बाजु हांव चोंचींतु घट्टि धोर्नु उबतां । तूं भीव्नाक्का एकेयि गडबडनाक्का । घट्टि धोर्नु घे आनि मज्जेरि भरवसो दवरि । तरि आतं आमि कामाक लाग्यां ।

उंदुरु कायळ्यागले फाट्टिरि बस्ता, कायळो उबता आनि ताक्का चित्तल आशिशले कडे सोडता । कासवाक हाडुक परत तळ्यालागि वता । उंदुरु हळ्चि सगळी योजना चित्तलाक सांगता । कायळो वगि वगि वापस वच्चुनु कासवाक घेव्नु येता । आतं हो शिकारी खंयि आस्सवा?

तो व्याधु लाक्कुड झाडालागि हाण्णु दव्कोर्नु वापस फळं हाडुक वोचका म्हणतना चित्तल धडपडुक सुरु कर्ता । आनि धड्डने पडता । शिकारी आश्चर्याने चित्तल दिक्काने पळैता तितल्यांतु कायळो उड्डुनु चित्तलाचेरि बस्ता आनि तागले दोळे कुरकुटायल्लें वारि कर्ता । तो व्याधु म्हणता "आजी दिवसु बरो आस्स । चित्तलाक मारचें पाप हांवे कोर्का म्होणु ना । तान्ने जाव्नु प्राणु सोळ्ळो । हांव आतं मगलिं कामं निवात कोरूक मोकळो ।" त्या व्याधाक गप्पचूप चित्तलागले पाय्यातुलें दोर कुरतुडुनु काइतलो उंदुरु दिस्सनाचि ।

जाल्ल्यारि त्याचि वेळारि सुक्किले पान्नां मद्धेंतु सरसर सरपटेत वत्लें कासवु त्या व्याधागल्या नजरेंतु पडता । आजि माक्का द्विगुणित लाभ जांवचे आस्सशें दिस्ता । आनि धा दिवस कस्ली चिंता कोर्का म्होणु ना । तित्ले भित्तारि सरसर आवाजु जाता आनि दोळ्या पात्ति हाल्लोव्चे पैलें चित्तल वार्या वेगाने थंड थान्नु पोळ्नु वता । ताक्का धोर्का म्होणु व्याधु त्या झाडा दिक्काने छल्लांग मारता । आनि हांगा कासवाक उब्वानु घेव्नु कायळो सुखरूप तळ्यालागि येव्नु पावता ।

अशिश चारि मित्र वापस सुखरूप तळ्यालागि पावलीं आनि पैलेवारी आनंदाने जीवन जग्गुक लागलिं । बालमित्रान्नां, तुम्का सुद्धा संतोषाने मित्रां वटु खेळ्क, मस्ति कोरूक आवडतलें नैवे?

Konkani Lexicon Fun Quiz

(Answers to Konkani Quiz on page 50)

Horoscope

Bride groom

Matchmaking

Son-in-law / Daughter-in-law's father

Zodiac Sign

Son-in-law / Daughter-in-law's Mother

Engagement

Marriage / Wedding

Bride

Divine Art work

An amazing miraculous experience

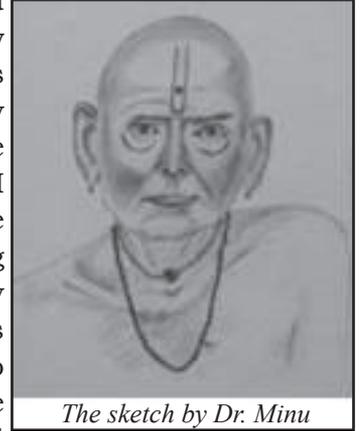
*(Akkalkot Swami Maharaj is considered as the next incarnation of Shree Datta Guru, after Sripad Sri Vallabh and Narsimha Saraswati. On the occasion of His Jayanti on 3rd April and Punyatithi on 28th April, we present a stunning real life miraculous account from the book, **Eternal Friend- Shri Swami Samarth-Maharaj of Akkalkot.** The author Dr. Mukund Hanumante is a successful yoga practitioner and practices vedic philosophy in the USA. Akkalkot Swami attained Mahasamadhi in 1878. His cryptic utterances include “Hum Gaya Nahin, Jinda Hai”. The author has granted permission to print the story verbatim).*

*We all know that our own HH Shrimat Shankarashram Swamiji II is regarded as the incarnation of Lord Dattatreya. Once a devotee of Akkalkot Swami by name Sahasrabudhe Maharāj desired to visit Akkalkot for Darshan. While in Pune, he got a dream in which Swami Samarth Maharāj advised him to visit a particular sacred samādhi of a Datta avatar in Mallāpur. In the vision, Swami Samarth Maharāj showed him the shrine of the Datta Avatar at Mallāpur and told him that urgent repairs were due at the shrine. Sahasrabudhe Maharāj had not even heard of this place. The vision was too strong and impossible to be ignored. So he managed to find out where this place Mallapur was and when he reached Mallāpur, he found the samādhi just as it was seen in his dream. Since then, Sahasrabudhe Maharaj became a devotee of our Swamiji HH Srimath Shankarashram II. This proves that our **Swami HH Shankarashram II** and Akkalkot Swami Maharaj were both true incarnations of Lord Dattatreya and one in soul with different bodies.*

Dr. Ms. Minu is a Physician from Austin, Texas. She is married to Sumit and has one son. Ever since her childhood, she has been charmed by the wondrous stories of Sri Swami Samarth of Akkalkot, shared by her grandpa. This developed an unconditional love for Sri Swami Samarth in Minu’s heart.

It was a Sunday morning before 11 Sept.2001. At that time, Minu was in Phoenix doing Fellowship in Endocrinology. During my meditation, Sri

Akkalkot Swami asked me to tell Minu to draw His picture. Minu was elated to receive my phone call and little wonder struck when I said “You have innate talent for drawing pictures, especially of people. Swami has asked me to tell you to draw His picture”. She was sceptical & baffled



The sketch by Dr. Minu

as she had, neither, any training nor experience in drawing. However, I persisted as it was a Divine wish. I challenged Minu “Try drawing His picture to the best of your ability and let us see what happens. Send me the picture, when you have finished”.

Minu was bewildered as to how and why the Divine sent her (a Medical Doctor without any artistic skills) a message to draw His picture and not any other devout person with artistic talent and skill. Little did she realise that the Divine was simply acknowledging her daily ‘e-mails’ of pure love (prayers).

Minu overcoming procrastination and inhibition mustered all the courage and sat at her desk one evening in Oct. 2001. In her own words, “I turned off the TV, unplugged the phone, cleared off my desk, except for a stack of papers and a small tea candle. At first, I tried to draw the picture from my memory. My grandfather, parents and uncle all have large portraits of Sri Swami in their homes. Each one captured a different aspect of Him and each portrait had a different expression. One seemed jolly, while the other was stern and third omniscient. I started drawing, but seconds later, was erasing the marks on the paper.

The eyes were too small and the ears were not symmetrical. After a few minutes of drawing and repeated erasing, I retrieved a small picture I had of Sri Swami in my study. In this picture, given to me by my grandfather, Sri Swami’s eyes were deep and kind and His mouth was about to break into a smile. I placed it in front of me, looked at it

for a few seconds and began to draw. After about 90 minutes, Sri Swami's picture was finished and most importantly, was an exact likeness of HIM. I added some finishing touches to the picture, more shading and defining of features. I was very surprised that I was able to complete the picture. When I finished, I felt very peaceful; my mind was quiet which is something I struggled with during prayers in the past. My heart and mind felt extremely light and relaxed."

Minu showed this beautiful picture to her mother the next day. The divine beauty captured by her daughter on paper, pleasantly surprised the mother. Surprisingly, or by divine will, Minu misplaced this artwork, before she could email it to me. She was distraught over her carelessness, when she could not locate it among her stack of papers in her small apartment. Minu was not aware that the mischievous Swami had intended her to do a better, perhaps a more refined drawing of Him. Additionally, He wanted to convincingly reveal to her that she has an untapped reservoir of an artistic fountain. All that she needs to do is call up, simply surrender to this divine artist, her Eternal friend within herself.

Drawing up on her resilience Minu sat for the second drawing. This time it took her over 2 hours and the resultant picture was even grander. His eyes were deep and sparkled brightly. His lips wore a slight charming smile. The shading was subtler and created an effect as if some new dimension is revealed to an observer, every time it is observed. According to Minu, "the more I looked at it, the more certain I was that it was not me who had drawn the picture. Rather it was through His divine inspiration that the picture came into being". This picture is now framed and kept in her meditation room. "His face seems to have come alive. Each time I look at it and His expression is different each time. But always emanating tremendous warmth. Often it is as if, He is ready to step out of the picture itself".

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All remittances are to be made online (details you can get from KSA office) or by D.D. / cheque, in favour of
Kanara Saraswat Association

Personalalia

Every year, the Jaipur Literature Festival celebrates poetry as one of literature's most influential art forms. The Festival recognizes the best amongst India's plethora of versatile and talented poets. In 2022, it has handpicked **Ranjit Hoskote**, a resident of Mumbai, for the coveted award with strong recommendation from a powerful erudite jury.



Ranjit started publishing his works in the early 1990s. He has also received the

Sahitya Akademi Award, the Sahitya Akademi Golden Jubilee Award and the Sahitya Akademi Prize for Translation. Ranjit Hoskote is the author of five major books of poems, including, most recently, *Central Time*, *Vanishing Acts* and eighteen works of cultural criticism. He is the editor of *Dom Moraes: Selected Poems*. His translations include *I, Lalla: The Poems of LalDed*.

The KSA heartily congratulates Shri Ranjit Hoskote, the recipient of the Mahakavi Kanhaiyalal Sethia Poetry Award 2022. His poetry is popular among the intelligentsia for its richness in content, unique and distinct style.

(Photo credit: Priyasha Nair)

Here and There

Report on the activities of Bengaluru Local Sabha for the month of February 2022

Special programmes:

On 10th February, on the auspicious occasion of Vardhanti Utsava at Shirali, *Bhashya Pathan* was offered by Bengaluru sadhaka-s from home.

On 13th February, Bengaluru Sabha was blessed to lead the Local to Global Shri Guru Pujana as a part of the Sayujyam Seva which witnessed enthusiastic participation from sadhaka-s including yuva-s.

On 21st February, the auspicious occasion marking the *Rajata Jayanti of Peetharohana* of our revered HH Shrimat Sadyojat Shankarashram Swamiji was observed with Gayatri *Japa Anushthan* and *Bhashya Pathana*. Varada Shankara Vrata was performed at Bengaluru Math

for the well-being of our Param Pujya Swamiji. The Math building was illuminated with beautiful LED lighting. Oil lamps in the *Sabhagriha* added to the festive look.

Regular Programmes :

(a) The series of talks on the Bhagavad Gita by Dr. (Mrs.) Sudha Tinaikar, concluded on the 16th Feb 2022. Dr. (Mrs.) Tinaikar has commenced a new topic – Vivek Choodamani.

(b) Girvana Pratishta classes, *Sambhashana Varga* classes and *Prarthana Varga* are being conducted online.

(c) Gayathri *Japa Anushthan* is performed every Sunday online.

(d) Daily morning puja-s and evening puja-s on Monday-s, Thursday-s and Friday-s were performed by Shri Satyendra Sorab mam and *gruhashta-s*.

(e) Durga Namaskar was performed every Friday by Ved. Shri Vijay Karnad Bhat mam.

(f) The Shri Shankaracharya *Ashtotthara Shatanamavali* is being recited by Sadhakas-online, every Sunday. It will conclude on 1st May.

Report by Saikrupa Nalkur

Our Institutions

Gamdevi Saraswat Mahila Samaj, Mumbai held the 'Lekhan and Sangeet Puraskar 2022' function virtually on 10th February 2022 at 4 pm. The President of the Samaj, Mrs. Padmini Bhatkal welcomed all with a short speech after which the programme began with a melodious Sharada Stavan by our this year's Sangeet Puraskar recipient, Mrs. Savita Kalbag.

Mrs. Srikala Vinekar then introduced the recipient of this year's 'Lekhan Puraskar 2022' – Mrs. Priya Prabhakar Baddukuli, a retired officer from Life Insurance Corporation. Priya is a passionate writer of short stories in Marathi and Konkani which have been published in the Kanara Saraswat Magazine occasionally. She presented her award winning humorous story 'Vatvat Savitri' and Konkani poem 'Jyotishankaracharya Appa' on this occasion and left us all in splits of laughter.

The recipient of 'Sangeet Puraskar 2022' Mrs. Savita Kalbag was introduced by Mrs. Priya Bijoor. Savita started to live her passion in music after retirement from Mumbai Municipal Corporation (BMC). She has a very sweet high pitched voice and with guidance from her maternal

uncle Late Shri Durgesh Chandavarkar, she has performed on stage and AIR Akashvani programs in Marathi, Punjabi and Hindi during her hey days. Presently she is practicing her art under the guidance of our very own Mrs. Geeta Yennemedi *pacchi*. She presented a recording of selective songs on this occasion and concluded with the melodious '*Akheracha ha tula dandavat*'.

The program ended with a vote of thanks and announcement of the 24th Feb programme by Mrs. Smita Mavinkurve.

Report by Mrs. Vijayalaxmi S Kapnadak

Saraswat Mahila Samaj, Gamdevi, Mumbai

Our yearly 'Mother's Day' was celebrated on 24th Feb on Zoom, in memory of an illustrious, distinguished social worker, dedicated for serving our motherland – India. Smt Kasturba Gandhi's punyatithi.

Padmini Bhatkal, Chairperson of Saraswat Mahila Samaj welcome the audience and our special guest – an eminent, brilliant, highly qualified educationist – Dr. Suneela Mavinkurve for having accepted our invitation and graced this day.

Kalindi Kodial, Hon. Treasurer introduced Dr. Suneela- product of Talmakiwadi. Suneela got her Master's Degree in Biochemistry for her Research on use of Gamma Radiation in increasing shelf life of fishing products, while working with Bhabha Atomic Research Centre. A recipient of Research Fellowship and was awarded Ph.D. degree by the Victoria University, Manchester, U.K. in 1973.

After her return to India, she joined Post Graduate Centre at Goa University. She was responsible for setting up University Department of Microbiology, occupied important position such as Prof, Head of Dept of Microbiology, later as Dean of the Faculty of Life Sciences and Environment and also officiated as Vice Chancellor of Goa University in 1995. She has several research publications in National, International Journal, and has guided, several students for Ph.D. Degree. During her tenure here in the research career she completed many Research Projects sponsored by various agencies Dept. of Ocean Development, CSIR, UGC, DAE etc. She has also organised several national Conferences, Workshops. She was consultant to Scientific Research Council, Govt. of Jamaica, West Indies in 1983. She was also awarded Fulbright Fellowship under Indo-

US visiting programme to carry out research at Florida (USA) in 1981

Post retirement Dr. Suneela renewed her interest in divine Sanskrit language and mastered this language and subsequently became a recognised Girvan Pratishtha- Shri Chitrapur Math teacher and started teaching Sanskrit-Aradhana-Sadhana-Dharana. She has also taken Bhagvad Geeta classes in Talmakiwadi under the aegis of the Shri Chitrapur Math, and with her exceptional career graph in teaching, which has been her forte- passion, for the past 8 years she is working with our B V E Society School having English and Marathi medium in Talmakiwadi. Presently she is its Chairperson and faced the most difficult period during the Pandemic, mainly due to financial crisis, as maximum number of students come from the underprivileged strata. She has been a strong, determined leader and with her team in the school she has been guiding in all best ways possible and her efforts continue as a true mother, for the school children. Dr. Suneela spoke at length about the establishment of the school in the year 1939 by the Saraswat Mahila Samaj and which later on to Talmakiwadi premises and flourished into English and Marathi schools having its own building with 900 students. She introduced many new projects and schemes for the development of the students in the present Pandemic situation. She emphasised on the dire need on the financial support from all specially Bhanaps.

Kalindi and Dr. Suneela had an interesting interactive session and Suneela narrated how she was drawn to learning Sanskrit language while she still continues to be playing the part of teacher.

She also narrated some light- hearted incidents where she learnt to ride a scooter to travel to her University for many years when she was posted in Goa. The first woman to be seen on a scooter observed by the Goa public which used to be amusing and pleasant for Goa public. She has very good reminiscences of the Goa stay. That was a stupendous career span of a young girl born and brought up in our loving Talmakiwadi in a very affectionate religious socially committed family where the members who are also steeped into social/religious work for our community, a motherly figure in the true sense.

Vijayalaxmi Kapnadak gave a very an appreciative Vote of Thanks, praising her intelligence, leadership qualities and her commitment to help the community specially after retirement and also thanked the audience.

Sponsors- Shaila Hemmady – ₹1000/- (in memory of Smt. Shrimati Hemmady and Smt. Sumitra Mankikar)

Reported by Geeta Suresh Balse

CLASSIFIEDS

BIRTH

A Bonny Boy Abhimanyu born on 18th January at London to Kedar and Ipshita Mavinkurve, grandson to Dr. Prakash & Smita Mavinkurve of Mumbai and Dr. Mrinmoy Kumar & Dr. Krishna Saha of Port Blair. Great grandson to Malati Suresh Kati.

FLAT FOR SALE

For sale large 2 BHK flat with 2 enclosed balconies at Andheri East, Mumbai, Area 900 sq ft carpet. Centrally located and close proximity to Metro and Andheri station. Please contact+919833822278, +919819162278

DOMESTIC TIDINGS

BIRTHS

We welcome the following new arrivals:

Jan 18 : A Bonny Boy Abhimanyu to Ipshita and Kedar Mavinkurve at London.

OBITUARIES

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

- Feb 4 : Biyar Jayanthi Rao (74) at Bantwal, Mangalore.
Feb 18 : Subhash Shankar Koppikar (77) at Chennai.
Feb 23 : Bahina Shivanand Upponi (95) at Borivali (West) Mumbai.
Mar 2 : Vasant Shankar Kalyanpur (87) at Mumbai.
Mar 6 : Gayatri Ashok Maskeri (69) of Talmakiwadi, at Mumbai.
(her organs were donated)
Mar 19 : Mira Gurudas Masurkar (92) at Andheri (West), Mumbai.

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