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**UPDATION OF MEMBERSHIP RECORDS**

We would like to be in touch with our members. Please e-mail us your mobile number and email id to [gsbsabha@gmail.com](mailto:gsbsabha@gmail.com). While sending the details, please include your membership number or your complete address so that we can locate you correctly in our membership records.

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# MESSAGE FROM THE PRESIDENT



**Dear Member,**

**Namaskaru,**

Trust you all are safe and healthy.

By now we all have learnt the artless art of living with the challenging situation. It has brought about the resilience in us and we now are better equipped to cope with these times.

This year we were forced to have subdued celebration of all our festivals, Gudi Padva to Ganesh Chathurti to the Chaturmas vritas of our Dharmagurus. It is very unlikely that the upcoming Navratri and Deepawali are going to be any different.

The subdued celebrations once again demonstrated our community values and our resolve to respect the directives given by various authorities. This keeps the GSB flag flying high and makes us all proud. Our sister organizations pampered us with live telecast of all aartis and sevas performed at the lotus feet of Lord Ganesh and the presiding deities of our Mutts; this included the soulful bhajans rendered by well-known artistes of national and international repute. Being at home, we were blessed to view this although the feeling of watching this in real life would have been a good experience.

The Sabha and its Mahila Sakha were continuously engaged with various activities like the story telling workshop in Konkani, workshop for making of eco-friendly Ganesh idols, "My Home Ganesh" photography contest, the tutorials on flower binding (gantuche), kitchen and terrace gardening, to name a few.

Including the Lockdown special edition, this is the fourth e-version of the VoG and has been well received by the readers. The contributions came from all over India and some overseas as well.

The Managing Committee meetings are held over e-platforms and by now we have mastered the art.

We are pleased to inform you that our Trustee, Shri. B. Trivikram Mallya was nominated to the Board of Trustees of GSBS Medical Trust, an organization born out of the Sabha in 1973. Shri Mallya replaced another Trustee Shri. N. N. Pal, who after providing yeoman services did not seek an extension on personal grounds. Please join us in thanking Pal-maam and wishing Mallya-maam all the very best.

We are saddened by the passing away of Smt. Vilasini Bhandarkar who was a staunch supporter of the Sabha and a member of both the Managing Committee and Mahila Shakra Committees in the past. She was also the first recipient of our GSB Woman Entrepreneur Award. We pray to God Almighty to grant strength to the family members to bear with this loss

We are sure that, by the grace of God and the blessings of our Guru parampara, there would be a vaccine available very soon till then should muster the courage to live with this challenge.

Dev baren koro.

Thanks and regards,

**Laxmikant Prabhu**

*President*

# A toy full of holes

**“When I bring to you coloured toys, my child, I understand why there is such a play of colours on clouds, on water, and why flowers are painted in tints---when I give coloured toys to you, my child” – Rabindranath Tagore Gitanjali**

Do you remember your favourite toy growing up?

It didn't matter what it was; a plane, a doll, kitchen or doctor set or a plastic soldier. That was your favourite toy and you loved it more than anything else in this world. Many years later, you probably deduced how it influenced you from the way you interacted with the outside world and the career choices you made.

With no advertisements or movies to promote a particular genre of toys, the choice of toys was mostly dictated by budgets and on what the parents thought was the best for their child.

Something very similar happened in 1890 when Frank Hornby, an upcoming British politician and entrepreneur, wanted his sons to be exposed to the world of engineering. This was the golden age of industrialisation. The steam engine had been invented fifty years ago and had embedded itself into every sphere of life. Two things that most impressed Frank were the steam engine and the crane. The first that would ceaselessly provide motion to all machines and the second that would be a primary tool to lift and shift way beyond the capacity of fortitude of humans and animals. These would later be incorporated in every set manufactured in his time.

Frank, although being passionate about technology, had to join his father's business as an accountant. When he wanted to channelize the

by Subhas Rao Mallya



energy of his two sons, Roland and Douglas, he thought of looking at the world of toys. His wife, Clara, a teacher by profession, believed that toys should have an educational value. Frank thus decided to build the toy on his own.

So way back in 1898, Frank fabricated a few perforated strips from tin sheets and drilled holes in them, each strip was half inch wide with holes of 8SWG (4.06mm) placed at half inch intervals. These dimensions are still maintained by the hundreds of clones that were and are produced across the world till this day. It is as if these dimensions are sacrosanct. Frank then rounded the ends of these metal strips so that they would not cut and bruise the children's hands.



**“The best toys are like unicorns. They include enough horse to seem real, but enough horn to become magical.” - Amber & Andy Ankowski, “Anatomy of the Perfect Toy”**

Like children of their age, his sons interest waned after a few days and Frank was back cutting sheets of tin for new parts to make new models. The models ranged from cranes to bridges to steam locomotives. He soon realised that if he made interchangeable parts that could be connected by nuts and bolts, he could

recycle the older parts. To his awe, both Ronald and Douglas were now bolting these parts in imaginative ways to suit their taste beyond his own set models for which he had created the parts. Behold!! The Meccano was born initially with a non-fancy name “Mechanics Made Easy”.

The name itself was quite a mouthful and intimidating to parents looking for Christmas gifting options, forcing Frank to think of a better name. Once while explaining his toy to a parent and prospective buyer about the utility of his toy, Frank said that it was something that a child could “Make and know” and this was phonetically shortened to Meccano.

The sets grew from set no 0 to set no 10 and for some period the sets were also referred to by alphabets. Set 10, which came in a 4 tiered wooden cabinet was the biggest set with thousands of parts, and is still a Meccanoman’s ultimate toy. Initially the models were static, slowly a miniature steam engine was added to impart motion to these models, later the sets evolved to using electrical motors and now hobbyists employ micro controllers, something that Frank could not have envisaged.



Douglas Hartree was an English mathematician and physicist who made an important contribution to computing in the era before electronic computers. Using a simple Meccano set he replicated the functionality of the differential analysers built in the USA by Vannevar Bush for MIT.

Meccano was initially zinc plated and got its colour in 1926. The classic British

version was in the highly recognisable red and green while the French counterpart in yellow, blue and black. The parts were packed in boxes that featured a father with two boys building a giant block setting crane. The painting was created by W.H. Pinyon, had tried to recreate



the spirit, by imagining Frank and his two sons spending family time together. For the model he was inspired by the Titan crane manufactured by Stothert and Pitt. This was the biggest crane in those times. Buyers soon realised that even set 10 did not have all the parts to build it. Serious Meccano hobbyists takes this as a challenge and do build the giant block setting crane even today.

Meccano was not immune to the economic and political events. Production was stopped during World War II as the Meccano factory at Binns Road, Liverpool was used as a prototyping and researching centre. Production again ground to a halt in 1950 during the Korean War for lack of metal. Meccano was produced under the name Metallus in Germany, but during the Nazi regime the idea that the German kids played with a British invention was not palatable and hence Metallus sets were renamed after major German cities that Adolf Hitler visited and the parts were manufactured to metric dimensions. To set records of sorts, the Metallus Berlin set (although produced in limited quantity) boasted to have more parts than Meccano set no 10. Over the years the ownership of the company

passed from Britain, France, Japan and now is owned by SpinMaster, a Canadian company.

Over the century, the fans, aptly called Meccano boys by Frank, remained ever loyal. Initially, Frank published a leaflet called Meccano magazine with instructions for new models, it encouraged hobbyists to form local clubs and many of these do exist to this very date. Later on the magazine ceased to exist, but as of today many hobbyists publish electronic versions with the building instructions of newer models and club news, keeping Frank's legacy alive. Every year, a 2-day exhibition called SkegeEx is hosted by the North Midlands Meccano Guild, at the sea side resort of Skegnessand and is attended by hundreds of Meccano folks from the UK, Europe and rest of the world.

India too has its share of Meccano sets and many of the readers here would remember the little screws in inaccessible corners were the ones that needed repeated tightening. The Indian toy industry spewed its own affordable versions under various names for years, most of them disappeared with the advent of cheap Chinese toys. Fortunately, as destiny would have it, some Indian toy manufacturers were themselves Meccano boys of yore and for them not manufacturing an Indian version was unthinkable.

Rashik Bhai, a 70+ year old Meccano boy, with his son Anuj, built a 14 foot Bandra Worli Sea link stretching across his large drawing room as a creative antidote to lockdown blues. Mr Jagat Bodawala, an enthusiast who is known for his highly creative models, built a windmill, a replica from the old Meccano days. Mr Arup Dasgupta, a retired ISRO scientist, took the challenge to build the Howrah Bridge successfully.



From L to R: Rashik Mehta Subhas Rao Anuj Mehta  
Showing off some vintage parts with some newly minted parts



Rashik and Anuj Mehta with the 14 feet long Bandra Worli sea link

Who said Meccano is only about vehicles and bridges ? Sayan Chowdhury gives a human face



Sayan's Moonlight Ridge

to the models moving away from traditional models to building a forest hideout where even the trees are made from Meccano parts.

What drives these men to a toy invented a century and two decades ago? Each one had a very similar story of their introduction to



Meccano in their childhood. Anuj credits his father's motor skills, memory and mental alertness to Rashik Bhai's habit of daily tinkering with his Meccano. Anuj, who is the co-owner of Pegasus Toykraft, is one of the Indian manufacturers of the set and Rashik Bhai takes full advantage of his unlimited supply of parts.

The other person in the same league is Abbas Gabajiwala who is involved in the family business of toy manufacturing company, Zephyr, which manufactures Mechanix. He refrains to be called a Meccano boy and says he is a Mechanix hobbyist. He rightly points out that Meccano is no more a construction toy where a child could unleash his imagination and see it translated to

reality with a series of pulleys strips joined by nuts and bolts.

Toys can be more than simply children's playthings, the biggest ones can say so much about popular culture and the generations raised in it. Toys played such a fleeting but impactful role in our lives. It's not just a stroll down memory lane for the kids who played with these toys, there are people who still collect them.

Abbas, like Anuj, although young want to keep the original spirit envisaged by Frank that is summed up beautifully by Rabindranath Tagore

***"A toy should be imperfect so that the child can express creativity to fill that gap"***

*Subhas is a Chemical and Electronic engineer working in a large Public Sector Undertaking. He is a history enthusiast and also a trainer, guest lecturer and visiting faculty. He is a Managing Committee member of G.S.B.Sabha, Mumbai.*

## The True Cause of Type II Diabetes

**"Diabetes"**. Just the name instantly makes you think, "sugar" and the word, "diabetic" brings visions of sugar-free, doesn't it? Well, while this is true, have you ever wondered how diabetics get that way? Why sugar? By using my medical background, I would like to dispel a huge myth that floats around regarding this disease. In the next article, my wife Dr. Jenny will address the ways in which we reduce dependence on medications and even reverse diabetes in our patients.



**Please remember that fat is the real culprit, not sugar. Sugar is the poor victim!**

Very quickly, there are 4 types of diabetes, but today we will only talk about type 2, which we in the medical field call "adult onset insulin resistance". In this type, patients acquire it later on in life, and are not born with it.



**by Dr. Ajoy Prabhu**

At this stage, I would like to tell you something that is my pet peeve with a lot of pharmaceutical companies that produce the drugs for type 2 diabetes. Unfortunately, they do not complete the story about diabetes. You can even find very beautiful animations, showing you the mechanism of insulin resistance - in other words,

they explain the “how it happens” part. What they somehow skip, is the part about why insulin resistance happens.

In this short article, I will try to fill that gap. But before I do that, let’s step back and look at the mechanism of a normal human being absorbing energy through food. Let’s take the example of what happens when one eats a chapati.

Chapati is digested into chunks of carbohydrates called starch, which then is further broken down into chains of glucose and ultimately into individual molecules (the smallest version) of glucose. So, you see, pretty much all carbs turn into glucose, and this is where you might start to think that carbs cause diabetes. This gives rise to the popular saying that “sugar” (correctly, glucose) is bad for you. But bear with me, while I explain it further.

Let us continue with the story to show you what happens around our cells when this glucose arrives at the cell walls. Here is a normal human cell. The round thing is the cell itself, while the circle in the center is the nucleus - the brain of the cell, and the red marks are the little gates that let glucose in and out of the cell. And finally, the

little yellow lines are strings of fat that all cells have, to some extent or another.

Let’s zoom into the top part of the cell. The little red marks you saw earlier are actually

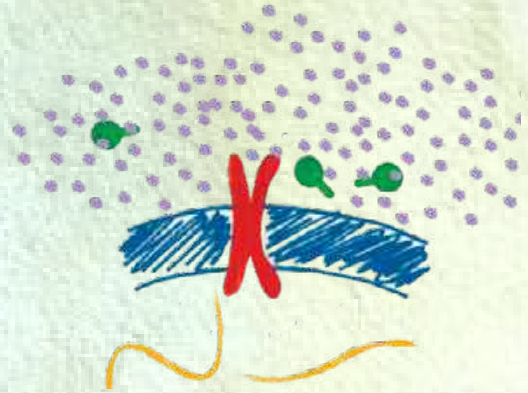


Figure 2

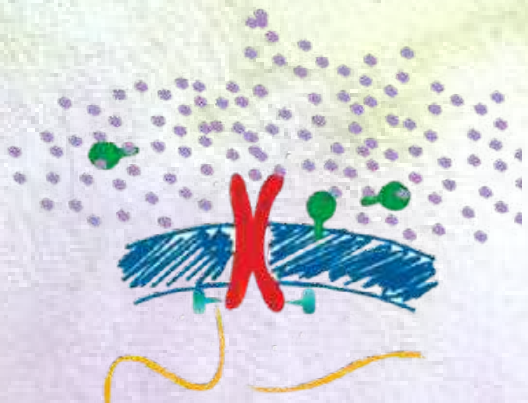


Figure 3

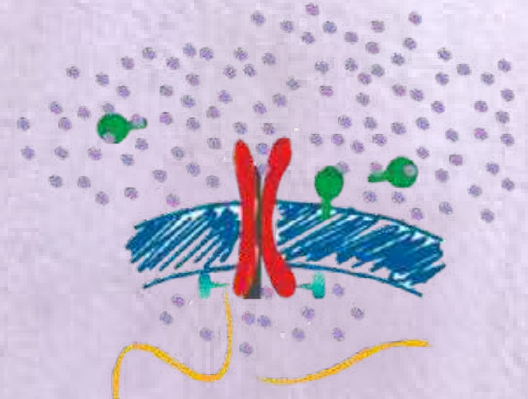


Figure 4



Figure 1

small gates (see below) through which the cells take in glucose.

In response to the glucose around the cell, the body produces insulin (green bulbs). In figure 2, you can see the glucose (purple hexagons) outside the cell. You might wonder why can't glucose just get into the cell to be used up? The answer is that the cell's gate needs to be opened up, and that is what insulin helps do. The insulin binds to the cell wall, and in response (figure 3), within the cell, molecules I will call "insulin helpers" (blue push pins) help pull the gates apart. As you can see in figure 4, the insulin helpers open up the gate and glucose goes flooding into the cell.

Let's take a look at the same view of a diabetic cell. You may notice something slightly



Figure 7

different-- it has more threads of fat. This difference will become important shortly. Let's go through the process of glucose coming to the cells, waiting for it to be used up

Look at the figure above where the glucose comes in, and so does the insulin (figure 5), just like we could have predicted. Insulin even attaches to the cells as shown in figure 6. However, pay attention to figure 7. Here you can see that the little "insulin helpers" are actually trapped in the fat, and can't help open the gates to let glucose in. This, of course, is an oversimplification, but I hope it gets the message across.

For diabetics, we have two choices as far as medicines are concerned, we can either use a drug such as metformin, which re-allows the body to push the glucose into the cells or we can add more insulin (injections) hoping that overwhelming the cells with extra insulin will help open up the glucose entry channels. Keep in mind that, once a person starts taking extra insulin, it is extremely difficult to discontinue without making drastic lifestyle changes- stay tuned, we'll discuss this!

Notice that neither of these solutions address the true cause of diabetes - what we in the medical field, call intracellular lipids. You call it fat. Address the fat and your problems are solved!



Figure 5

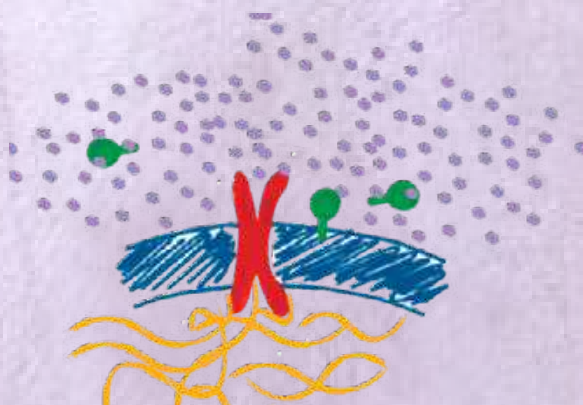


Figure 6

In case you have any doubts about my explanation, think about any diabetic you have known that has to inject insulin. Doctors ask them to inject insulin in different parts of the body. Have you thought of why this is the case, or have you seen what would happen if they used the same site? The site immediately surrounding the insulin injection, accumulates fat. This is a direct result of the above explanation. If there is one thing you should remember from this article is this – think of insulin as the “enemy” of fat. So, when we put glucose in our system, extra insulin is produced, and therefore the fat doesn't

come out of the cells, and makes a permanent home in the body.

I hope this has been a good overview of how type 2 diabetes works. If you don't take away anything except for one point from this article, please remember that fat is the real culprit, not sugar. Sugar is the poor victim!

Now that I have explained in detail the mechanism and the cause of diabetes, my wife, Dr. Jenny Prabhu will attempt, in the next article, to explain how best to treat it.

*Ajoy Prabhu co-founder of Dr. Prabhu's Health Siddhi, a chronic disease reversal clinic. He worked with the Obama White House as Director of Marketing for US NIH. He was the fourth highest ranking official in the US govt. He has authored 3 patents and established 5 companies.*



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# THEY MAKE US PROUD : THE G.S.B. LEGENDS SERIES

## Remembering Shri Vaman R. Kamath – A Rich Tribute [1950 – 2010]

Shri Kodibet Vaman Ramaray Kamath attained legendary status in Saraswat community for his yeoman contribution and sacrifices for the benefit of our community and society at large.

Born in Surathkal, Karnataka on 29 April, 1950, Shri V.R. Kamath completed his schooling in his birth place before graduating in Science from St. Aloysius College, Mangalore, after which he pursued degree in Law at the Government Law College, Churchgate, Mumbai.

Shri V.R.Kamath, Senior Vice President – Centralised Treasury and Finance Group at Reliance Industries Ltd., had a sparkling career



**He inspires us to lead a purposeful and virtuous life, give back to the society, to resolve and back oneself to ‘Make the Impossible Possible’.**

in international banking and finance – an acknowledged expert on the subjects, which led to him being conferred ‘The Banker of the First Order’ award from Stanford University. Prior to joining Reliance Industries Ltd. in 1998, he had a successful stint of over two decades with Bank of America which enriched his domain expertise and was invited to deliver guest lectures by leading institutions in banking and management institutes such as Reserve Bank of India (RBI), Indian Institute of Foreign Trade (IIFT), RBI Bankers Training College,

Sydenham Institute of Management for its MBA programme and so on. He had also been a frontline office bearer of the Forex Club International and Funds & Investment Dealers Association of India. He was very well networked with the Heads of leading Banking and Financial Institutions in India.

It is astonishing that despite a very demanding professional career he devoted his life for the cause of Saraswat community and left a legacy of selfless service.

Shri V.R.Kamath was closely associated with Shree Gokarn Jevottam Partagali Math and was an ardent devotee of H.H. Shrimad Vidyadhiraj Teerth Shreepad Vader Swamiji. With Swamiji’s



blessings and under his advice, Shri V.R.Kamath worked relentlessly in pursuit of expansion as well as consolidation of various Math activities. His legacy is visible till date at various socio-religious-cultural events organised at Shree Ram Mandir, Wadala (Shree Gokarn Math), Mumbai. It was due to his persistent efforts that the Math at Wadala could get occupied areas within the precinct vacated, portion of additional land annexed and additional covered area made available for Math use. He was also instrumental in the beautification of the Math premises at Wadala and has left his stamp throughout the Math premises. He had the privilege of serving as Chairman of Shree Ram Mandir, Gokarn Math, Wadala and Trustee of GSB Sarvajanik Ganeshotsav Samiti, Wadala.

Shri V.R.Kamath's mission was to create a Saraswat platform on which the community could come together to make the world a better place to live in. With HH Vidyadhiraj Teerth Swamiji's blessings he took the initiative of organising a national event – Koti Rama Nama Yajna in 1997 at Shree Ram Mandir, Wadala, Mumbai which was attended by Swamijis of Kashi Math and Kavle Math. At the event, Gokarn Math Swamiji gave a clarion call to the community to serve humanity through Quality Education, Service to Senior Citizens and Medical Care. Shri V.R.Kamath spontaneously and enthusiastically took upon this great task and proceeded to fulfil Swamiji's call. The seed capital of Rs. 40 lakhs from the event was utilised for this project and Shri Kamath's untiring efforts gained success with the formation of Vidyadhiraj Charitable Trust (VCT) in November 1998 at Harigram-Kewale villages near Panvel as the location (16 acres of land).

VCT is engaged in multifarious human welfare activities such as human relief, educational advancement, health care and medical aid. Under Shri Kamath's leadership VCT has set up



Shantikunj Sevashram which is home for over 80 senior citizens, Shree Ram-Vithal Mandir where various festivals are celebrated with great religious fervour and Meenakshi & Gangadhar Bhat Memorial Hospital which is a 25,000 sqft hospital block. VCT has also set up an English medium school in its complex which is affiliated to Maharashtra State Board. Shri V.R.Kamath, Prime Mover & Founder of VCT, donated Rs. 1 cr towards construction of the school and is named Ram Krishnaa Academy to commemorate his beloved parents – Late Shri Kodibet Ramaray Kamath & Late Smt. Krishnabai Kamath. Currently over 500 students from adjoining villages study at the school and has a track record of 100% SSC pass results.

A spectacular spiritual, religious, socio-cultural mega-event was organised in the year 2008 at VCT complex. The event, brainchild of Shri Kamath, was a huge success as a result of 5 years of preparation and painstaking efforts. It was a 10 day historical event - titled Vishwa Shanti Mahayajna - for global peace & integration, with the concept of 'Vasudhaiva Kutumbakam' - one world one broad family. With the objective of World Peace, Prosperity

of Nation and Society, several Yajnas were organised including Shata Koti Rama Nama Yajna. Swamijis of Gokarn Math, Kavale Math and Chitrapur Math graced the event. Around 2 lakh people from all parts of India and also from abroad attended the event. Chief Minister of Goa Shri Digambar Kamat and Sri Sri Ravi Shankar of Art of Living were among several dignitaries who participated in the event.

A visionary, Shri V.R.Kamath was bestowed with the Ekalavya Puraskar in 2009 and Vidyadhiraj Puraskar in 2010 in appreciation of his meritorious services to the society.

Shri V.R. Kamath breathed his last on 11<sup>th</sup> April, 2010. He suffered from cancer and spent last 3 months at Jaslok Hospital, Mumbai. Such was his dedication and commitment to community service that he had converted his hospital room into a mini office from where he remotely supervised activities at VCT including inauguration of the school, Ram Krishnaa Academy, by Gokarn Math Swamiji in presence of Goa Chief Minister, as Shri Kamath couldn't attend on the advice of doctors treating him. He never allowed his ailment, which was detected in 2006, to come in the way of his selfless service during which he not only

organised the mega event of Vishwa Shanti Mahayajna in 2008 but also supervised the construction of Ram Krishna Academy at VCT which was inaugurated in January 2010.

In his last few months at the hospital, Shri V.R.Kamath shared a vision to integrate and unite all Saraswats holding prominent positions across the country and overseas to develop a 'Global Centre of Intellectual Capital' of Saraswats, collectively enabling them to develop a 'Science Knowledge Centre' with highly focused Research & Development in Life Sciences and Technology. His vision included establishing an integrated database of Saraswats - top of the line technocrats, CEOs, industrialists and others. He stressed the importance of a united Saraswat community for a better world order. He shared this vision with several dignitaries who visited him at the hospital.

Shri Kamath's life is a rare example of humble beginning, achieving professional excellence together with selfless service to the community in Tanu, Mana and Dhana. A self-made man, Shri Kamath is a symbol of tremendous will power and immense self-belief. He inspires us to lead a purposeful and virtuous life, give back to the society, to resolve and back oneself to 'Make the Impossible Possible'.

**Radhakrishna Kamath**

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# Vasanth's Poetry Corner



by Konchadi Vasanth Pai

## PROJECT 'AVATAR'

*(Based on a news item in Times of India dated 20<sup>th</sup> July, 2012, quoting a report from the Daily Mail, London.)*

Do you want to be immortal, have no fear  
That day is not too far, it is quite near  
When your brain can easily be sliced  
and fitted into a robot's top so devised  
as to allow it to live unto perpetuity  
What remains to be done is the nitty-gritty  
the finishing touches to cybernetic immortality

Itskov the visionary entrepreneur has set his sight  
On completing this project working day and night  
He has christened it AVATAR which is just right  
In a way it would be the triumph of mind over matter  
Offering you immortality on a platter

It is no longer in the realm of science fiction  
Of its scientific feasibility there is no contradiction  
The cost of this procedure though, will leave you floored  
It will run into billions only the world's richest can afford  
Where does human being's consciousness lie?  
Can a brain severed from body, biological rules defy?  
Is the "me" or "I" located in the mind or brain?  
To all these questions we hunted for answers, but in vain

Can an artificial carrier sustain individual consciousness  
Or Will a heart lung machine keep transplanted brain in harness  
The very thought of these problems makes my mind go blank  
In the end, I think this Russian chap is just a crank

Defying death is just another facet of human vanity  
I am now working on a new ode on Intimations of Immortality

## THE 'SAVANT SYNDROME'

*\*ADIPS stands for "Altogether Deficient In Poetic Skills"*

*(This poem is based on a news item in the Times of India dated 30<sup>th</sup> April 2012.)*

To learn mathematics at school we all resort to mugging  
But have you heard of anyone learning through slugging?

Jason Padgett of US was a school drop out  
Of Maths he knew very little, there is no doubt  
As he was strolling outside a karaoke club, it is said  
Robbers slugged and repeatedly kicked him on the head  
Thereafter all he could see were mathematical formulae  
He drew intricate drawings wherever his hand he could lay

His case raised curiosity of neuroscientists overseas  
They took him to Finland to diagnose the disease  
Scanning of the brain clearly revealed  
Heavy concussion at a particular point  
which he must have suffered, it is believed  
while he was slugged near the karaoke joint  
The rest of his brain rushed to strengthen this area  
To impart to it superhuman skills, is that clear?  
That's how he could solve maths problems without fear  
Dr. Berit Brogaard calls it by its medical name  
SAVANT SYNDROME which brought Padgett such fame

Hasten I must to the karaoke club tonight  
To search for those ruffians and pick up a fight  
Receiving a few blows on my head will surely end  
My present state of ADIPS\* my dear friend  
Acquiring instead the SAVANT SYNDROME  
Which'll turn me into a great poet when I return home.

*Konchadi Vasanth Pai (87), has spent over 60 years in the pharmaceutical industry in Govt. and non Govt. sectors and as consultant after retirement. He has also worked in NGOs such as Sanjivani in Delhi and Childline in Pune. He presently lives with his son in Bengaluru. He is passionate about blogging and social networking*

## The Abhijeet Kini Section



Instagram: @abhikini and @kinistudios

Twitter: @abhikini

Facebook: Abhijeet Kini Studios

www.abhijeetkini.com

www.kinistudios.com

Abhijeet Kini, founder of Abhijeet Kini Studios, is a Mumbai based illustrator, animator and independent comics publisher, known for his comic series “Angry Maushi” and “Fanboys”. Winner of the Best Illustrator Awards Bronze (2018 and 2019) at the Comic Con India awards, Abhijeet has been a regular participant in all the Indian comic cons and has also participated in international editions. Along with cartooning for magazines and newspapers like Timesgroup, Hindustan Times, Timeout Mumbai, Timeout Delhi, National Geographic Traveller, Verve and the like for over 2 decades, he is a regular illustrator with Tinkle comics since 2004. Along with art, he also runs a merchandise line along with his wife, featuring his artworks. Abhijeet has been conducting workshops across all age groups on ideation, creative writing and drawing and comic making and is also a visiting faculty at Whistling Woods International and Usha Pravin Gandhi College.



*“Vhardik Munjis are a good time to meet relatives, especially those you have never seen before! and it gets super-awkward when they ask you to recognise who they are! imagine that scenario, this time with masks!! yabba!!”* says Abhijeet.

# Why should you start investing early for your retirement??

Till almost two decades ago, retirement planning meant having a male child, but with the concept of nuclear family catching up, retirement planning is a must and should be done at an early age

It was also believed that when one retires from active employment, his working son would shoulder the responsibility of the house. On occasions when the individual didn't have a child, then other members of the joint family would shoulder the responsibility partly and the other part would come from the person's pension. However, this concept is fast changing with the advent of a nuclear family or a family with just two parents and their child. Also the trend of large number of people preferring to remain single all their lives is also catching up.

“

**There are several advantages of starting early for setting up your retirement corpus in life.**

With these emerging trends, it becomes all the more important for an individual to plan his retirement so that he does not have to depend on anyone for his monthly expenses in his silver years.

## **Why should one think of investing?**

One needs to understand that with the advancement in the medical science, the average life expectancy has gone up in the country. So, post your retirement you would need to create a corpus which would be able to take care of your expenses at least for 25-30 years.



by Amit Shanbaug

It should be able to provide for you and your spouse for the number of years you expect to live post-retirement.

## **When should one think of investing?**

The earlier one starts the better it is for him. I am personally of the opinion that one should start investing as soon as one gets a job or gets gainfully employed. You can start saving small initially, and then as your income grows you can increase your contribution for investments.

There are several advantages of starting early for setting up your retirement corpus in life. Firstly, the earlier you start and remain invested, the larger is the corpus that you would create due to the power of compounding. It means that you would also be getting returns on the gains from your investments. Secondly the earlier you start, the lesser is the financial commitments that you may have. So you can actually save and invest more in the earlier years as at the later stage you may have financial commitments for the family cropping up. Also, when you are young, you can afford to invest in a slightly riskier investment option like equities or equity mutual funds for gaining higher returns on your investments

## **How much should you invest?**

The size of your retirement corpus should be based on several parameters. If the size of the corpus is not able to help you in your silver

years, it defeats the purpose of setting up the corpus in the first place. Also if you aim at a higher retirement corpus, it would just put in extra burden on you to save more for investing, thus leaving you with lesser money to spend on yourself and your family.

You should take in factors like your age, assets already created, existing and future liabilities while planning to set up your retirement corpus. There are online retirement calculators which would help you in this task. If your spouse is working or if there is a second source of income like rental income, this too should be considered while setting up the retirement corpus.



I have also given a table below which would be able to help you understand the monthly contribution to set up a retirement corpus of Rs 1 crore.

### Where and how should you invest?

There are several asset classes which offer you options for investments; however one should look at the real rate of returns while deciding to invest in them. One needs to be assured that the returns beat inflation and offers positive gains for the investor. For instance, if the rate of inflation is around 7 percent and investment in bank fixed deposit are offering a return of 6 percent, your

investments are actually offering you a negative returns. You need to invest in asset classes which beat inflation.

An investment in an equity mutual fund is one of the options of investment which can beat inflation and offer positive returns in the long run. You can choose to investment systematically in any of the mutual fund schemes through a Systematic Investment Plan(SIP) with a monthly contribution as low as Rs 500. Keep a long-term outlook of investing for a period of at least 15 years for creating wealth.

Those who have missed the bus need not worry. They can still invest a lump sum in the beginning, followed by monthly investment in such schemes.

Monthly investment to build a corpus of Rs 1 crore

Years to retire	At 8 %	At 10 %	AT 12 %
10	54,661	48,817	43,471
15	28,899	24,127	20,017
20	16,997	13,169	10,109
25	10,515	7,537	5,322
30	6,710	4,424	2,861
35	4,359	2,634	1,555

**Disclaimer:** The writer does not advocate or recommend any investments for any group.

*About the writer: Amit Shanbaug works as a Senior Assistant Editor at the Times of India. He has been a personal finance writer for publications like the Economic Times and the India Today group.*

# Phanchadika with Arjun Bhandarkar



by Laxmikant Prabhu

A personal experience changed his perspective towards life. Arjun Bhandarkar, a young techie started an initiative to raise funds for the needy and underprivileged. In spite of having a demanding job, Arjun has been passionately pursuing this endeavor and has managed to gather funds for more than 100 cases so far. With ever increasing needs, he has now registered his initiative as a Charitable Trust and hopes to scale up his outreach initiative. Our Laxmikant Prabhu was in conversation with him



- When did you start feeling for the needy and wanted to help them, what was your first reactions and how did you venture out?

I had experienced how tough it was to source funds all of a sudden during the emergency operation of my father. Though I have a good job and medical insurance, the immediate need to arrange it made me think later of others who do not even have such source or resources to get their treatment done and are vulnerable. Initially my plan was to help 6 families with Rs 25,000 each but the initiative exceeded expectation.

- Was it difficult convincing those around you that you were determined to help?

No, as some would not reply to my message and the ones who did, had very less questions. Some of the ones who did not reply initially, are regular donors now and some still look other way. Cannot force anyone as we are unaware of their financial condition.

- Initially did people wonder what was wrong

with you to get into something that was away from the normal?

Yes, some did ask as to why and what for. I did explain them the idea behind it. Some did not even ask and directly contributed as they had trust in me and some after seeing the work are trusting the motive behind Save Life Charitable Trust.



**Their plight and struggle makes me believe, our problems are nothing.**

- How did you feel after helping the first cause?

It was something which I had not expected as plan was to help with Rs 25,000. But response from people was such that I could generate more than Rs 2.8 lakhs for that cause. It felt great that people trusted me and donated wholeheartedly and could make a difference.

- Did people on their own come and help you with funds or you had to make requests. ?

I did reach out to more than 1,000 of my contacts in the first 2 months through Social Media and other way possible. Post which people began realizing what was I up to, now they voluntarily reach out to donate as they know their contribution reaches to genuine needy families.

- Did you get frustrated anytime as mobilizing funds was difficult. ?

Initially as it was new did feel frustrated sometimes when funds did not come as

expected. After 3 months, it has been steady going and to our surprise it has not stopped the donors even during lockdown and in fact we have helped more families with lesser amounts during this phase.

- **You have a good job so how do you balance between your work and passion.?**

It is challenging to maintain balance with the number of cases coming in, but doing it outside working hours so that time is utilized in doing something which I believe in.

- **Which organizations came forward to help you. ?**

No organization has helped. It is done by myself and the Donors who are contributing some part of their earning in trying to make society better.



- **Understand that you have now registered your initiative, what triggered that ?**

Initially my Plan was to let people know what was I up to and believe in the purpose as we never did anything for publicity. Slowly we gained trust of the Donors and performed consistently as per their expectation and mainly needed to check if this was really what I wanted to do regularly as sometimes you feel negative/frustrated from the response easily in this field. But never felt so till now as people have been supporting and the difference which it makes for family can be seen when they receive help. This has kept me and

donors going. Cases inflow increased which made me think to take the initiative to next level and get it registered as charitable trust and help as much as possible at least with a small amount without the need to raise funds from donors.

- **Now that you have a registered institution has it helped mobilise greater support. ?**

Yet to feel the difference as it's just a month we have registered. Before we registered, initiative did raise more than Rs 80 lakhs for 102 causes in 11 months. Hopefully, expecting the same support from our donors and can help more needy of society.

- **Can you tell us a heart rendering story, which gets you goose bumps. ?**

I had got to know about a family from Kadaba, Puttur where Mother was taking care of her 2 mentally and physically challenged daughters aged 26 and 20. They are Endosulfan victims. She lost her husband when she was pregnant for second time and after that the struggle that she might have gone through years, can't even imagine. Took up the cause thinking we could generate 1 Lakh rupee for her to cope with day to day needs. But people responded overwhelmingly and we could support her with 2.5 lakhs. After which others got to know about her and she received additional help of 1.5 lakhs thus making her not to worry on the financial part and take care of her daughters. Their plight and struggle makes me believe, our problems are nothing.

- **Oh Partha, who is your Sarathy?**

I look at others who have been in this field from long time, to learn and get motivated. There is no Sarathy as such.

- **Where do you want to take this, as in what next.?**

Next would be to apply for section 80G after

a year so that more contributions flow in and in 3 years, get FCRA certificate to receive foreign donations. This will help to mobilise funds and help as many as possible.

- **What would you like to be remembered as?**

Each one will have different point of views about me and I am happy with whatever they think. As I am not doing it to gain any Publicity and done without any expectation.

- **Any message you want to give our readers?**

You struggle and earn to make your living. Most of us are satisfied or have our own problems and won't look beyond it. But when we see life from other side (of a struggling family or individual), our problems are nothing and more importantly we should feel lucky to be healthy. When you know about someone who genuinely needs help, do extend a small helping hand

and reach out to your close ones and pool in whatever possible and help. As we all know drops of water make a mighty ocean .

- **If anyone wants to support your cause how can they do that?**

If anyone wishes to support, they can send an email to [arjunbhan@gmail.com](mailto:arjunbhan@gmail.com)

***Arjun “dev baren koro” and hope you motivate many more to get into similar initiatives.***



*Laxmikant Prabhu is President of G.S.B.Sabha, Mumbai*



REMEMBERING

# Vilasini Bhandarkar

W/O LATE K.R. BHANDARKAR

20TH JUNE 1931 - 18TH SEPTEMBER 2020

Our beloved and cherished mother passed away. Her love, devotion and generosity will inspire us forever. She always smiled through any trials and tribulations and we are sure she would want us to follow her footsteps.

Fondly missed by:  
Vasudev and Vrinda Bhandarkar  
Rita and Ranjit Matthew  
Vivek and Bharati Bhandarkar  
and grandchildren.



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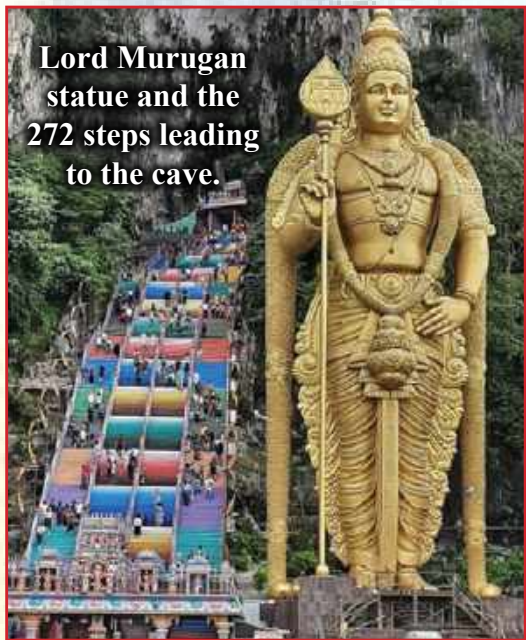
# Malaysia – Truly Asia

by Maitreyi Prabhu

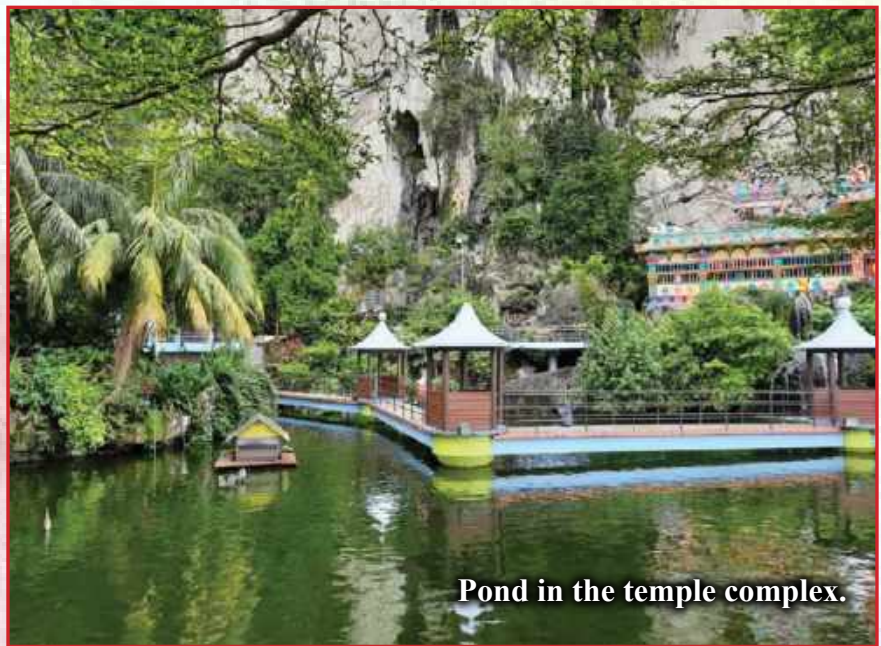


2020 started with a quick 6 days child friendly trip to Malaysia - Genting Highlands and Kuala Lumpur can be action packed for the entire family.

Direct flights on Malindo from Mumbai land in Kuala Lumpur and we proceeded to Genting Highlands for 2 nights since the flight reached early morning. Genting, which is approximately 2 hours from the Kuala Lumpur airport, is an integrated hill resort accessible by road or cable car, experiences cool weather round the year. On the way to Genting, you could take a short halt at Batu Caves dedicated to Lord Murugan. You can climb 272 colourful steps to visit the Hindu shrine and the high arched ceiling. The complex has a couple of more temples. Rani Restaurant at the base of the temple serves awesome south Indian breakfast



Lord Murugan statue and the 272 steps leading to the cave.



Pond in the temple complex.

We opted for the glass bottom cabin in cable car to get a good view of the valley on the way up. You can get off at a station in between from the cable car and visit the Chin Swee Temple.



View from the cable car



View from the cable car



Chin Swee Temple

We chose to stay at the hill top (among the clouds) at Genting Highlands for the experience and where most of the action is. Ripleys believe it or not, Sky Avenue – a lifestyle mall with childrens’ attractions and restaurants, Skytropolis Indoor theme Park, Imaginatrix show – a fusion of acrobatics, dance and jaw-dropping stunts, Sky VR for multi-dimensional are experiences that kept us at the edge of our seats.



**Sky Avenue**



**Skytropolis**



**Ripleys’ believe it or not rides**



**Ripleys’ believe it or not rides**



**Imaginatrix**



**Sky VR**

After the first 2 days in Genting Highlands, we proceeded back to Kuala Lumpur and visited the famous Petronas Twin Towers and the adjoining Suria KLCC mall with the Symphony Lake water fountain show post sunset.

**Petronas Twin Towers**



**Symphony Lake water fountain**

We wanted to experience something close to nature, so went for a half day visit to Farm in the city. Here, we can interact with and feed animals like giant tortoise, foal, rabbits and other species of tame and exotic animals.



**Animal feeding & petting at Farm in the city**

Post this we visited Berjaya Times Square mall for shopping as well as Indoor theme park. 1 day at Sunway Lagoon theme park was engaging. The park consists of 6 sections - Water Park, Amusement Park, Wildlife Park (lion and tiger feeding activity is a must watch), Extreme Park, Scream Park & Nickelodeon Lost Lagoon, although 2 days would have done justice to cover all of them. The Park has lockers available to keep your belongings while you enjoy the rides.



**Sunway Lagoon theme Park**





**Indian restaurant at a mall in Kuala Lumpur**

Buffet lunch at the KL tower's revolving restaurant is definitely worth a visit. It has a good spread of delicious dishes and a separate Indian counter too. Since we had some time left after the lunch, we visited Bukit Bintang area for some last minute shopping before we proceeded back to the airport for our return flight.

Indian restaurants are easily available in both the above cities.

*The writer is herself a travel connoisseur, founder of her own travel firm and can be contacted on [connect@tripweavers.com](mailto:connect@tripweavers.com) or 98209 64655.*

## **Kotagiri – The Little-Known Gem Of A Beauty In The Nilgiris**

Travelling by road has its own thrills. From changing landscapes and beautiful terrains, it does give you a first-hand chance at experiencing the diversity that is India.

Based in Bangalore provides us with an easy access to some of the best road trips that South India has to offer. Having done day trips along with the missus in and around Bangalore, an extended weekend was an opportune moment for a longer one.

I stumbled across the beautiful yet lesser known hill station of Kotagiri while searching for our accommodation in the Nilgiris. Around 30 kilometers further than Ootacamund (Ooty), I would say it is a far better option to savour the beauty of the hills as well as avoid the hustle and bustle of a popular tourist hotspot. It is true – the higher you climb, the better the view!

### **The start from Bangalore**

Kotagiri is ~300 kilometres or an eight-hour drive

from Bangalore. After a rather difficult and long Friday for both of us, we started at 7 AM for our destination very well knowing that the notorious city traffic would set us back an hour before we could rev up the engine on the Bangalore – Mysore highway.

Fortunately, and much to our surprise, we hardly encountered any traffic and before we knew it, we were cruising on the Bangalore – Mysore highway by 8 AM. With the ongoing lane extension works given the increase in daily traffic between the two cities, one does need to exercise caution at times and closely follow the detour boards, but the strong filter



*by Vipin Shenoy*

coffee cuppa at an Udipi joint prior to our journey kept me wide awake.

*Travel Tip: With options a plenty for breakfast all along the Bangalore-Mysore strip, one can always start early, say around 0530-0600 hrs from Bangalore to avoid the city traffic (yes, even on weekends)*



*Photo courtesy:  
manjunath\_prasad\_tn and mycitybengaluru*

## **The tale through two national parks – Bandipur and Mudumalai**

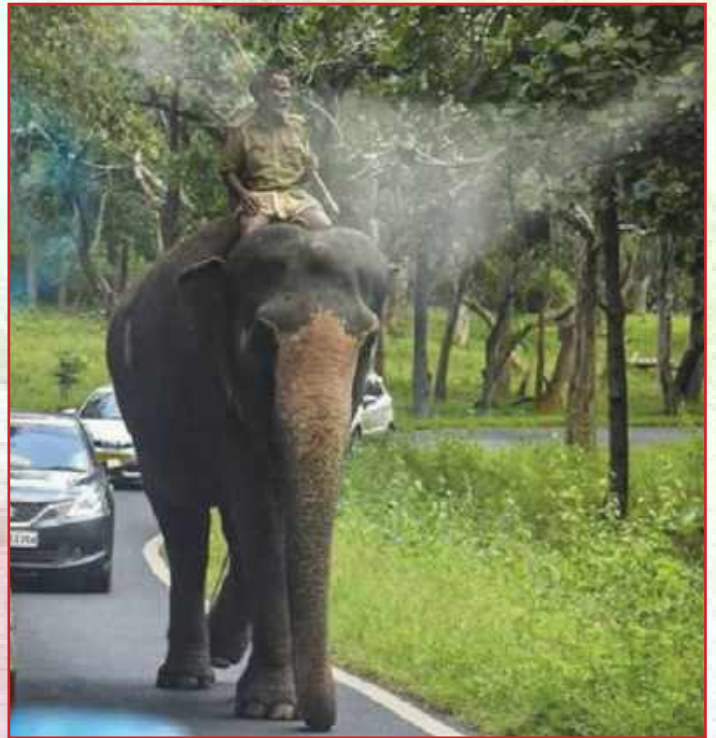
After traversing the periphery of Mysore and after a four-hour long drive, one can only feel refreshed and truly in the lap of nature when entering the lush and serene Bandipur National Park.

Administered separately, the Bandipur National Park (in Karnataka) and the Mudumalai Wildlife Sanctuary (in Tamil Nadu) are the components of a single spectacular ecological continuum spread across the southern states of Tamilnadu, Karnataka and Kerala.

Not only do they offer you one of the best sightings of elephants and other wildlife but also allow you to savour the nature in all its glory as you amble through at 30 kilometers per hour, the

mandated speed limit through the reserve and its two-lane roads.

After a thorough check at the border checkpoint between Karnataka and Tamilnadu, we entered the Mudumulai section of the National Park. The roads here are slightly narrower and it is advisable to steer carefully as you jostle for space alongside heavy transport vehicles, tourist buses and fellow four-wheeler cars.



*Photo courtesy:  
gudalur\_mistvalley and nilgiristories*

*Travel Tip: Although the National Highway passing through Bandipur closes at 9 PM, it is advisable that you plan your trip to traverse through the national parks in daylight, preferably by 5 PM.*

We decided to reach out via the Kalhatti Ghat via Theppakadu in Mudumalai. This route is a steeper route when compared to the standard Gudalur route but the sheer thrill of testing my driving skills plus the joy of having ticked off my list, the famed 36 hairpin bend road had led us to taking this route to reach Ooty.

With little traffic and I would say excellent highway discipline by fellow travellers giving way or stopping completely to help the vehicles climbing the steep descent, we quickly ambled through and checked each marker board. It was a relief when we finally crossed the 1/36 marker and were on our way to Kotagiri.

*Travel Tip: Ensure your vehicle is serviced before any long road trip. For steep climbs, it is advisable to switch from Automatic to Manual mode as it allows you to control the vehicle throttle better.*

After negotiating the weekend traffic logjam at Ooty, it was a relatively easier climb up the mountains to reach our destination, Kotagiri.

Kotagiri is a small hill resort surrounded by lush green tea estates and a lesser known destination in comparison to Ooty, the Queen of South India but we were thoroughly impressed by the experience of getting there – be it a sudden calm, a slight drizzle following us on the foggy roads, with only colonial-style estate houses and tea estates for markers on either sides, Kotagiri has a certain charm and a magnetic aura. And since we were travelling close to New Year’s Eve, it was nothing but heavenly!



## **Kotagiri Was The Find When One Says It Feels Good To Be Lost In The Right Direction**

I must take this opportunity to thank the missus for selecting an absolute gem of a beauty – Teanest Nightingale. A colonial style cottage, it has the perfect blend of being able to jostle with nature that makes your hurried city life fade into oblivion and at the same time the staff and the place itself making you feel at home.



*Photo courtesy:  
Nature Resorts*

For two days, it was nothing short of a perfect vacation – waking up to birds chirping and a majestic sunrise, bed tea and a scrumptious breakfast spread.



*Photo courtesy:  
Vipin Shenoy*

## **Trip down memory lane – Ooty and Wellington**

Our trip to Kotagiri was also driven by the desire to reconnect with my fauji background. A trip down memory lane to Wellington, a town close to Coonoor and home to The Defence Services Staff College (DSSC), a premier tri-service training establishment of the Indian Armed Forces.

Having spent a year in 89-90, I was keen to flaunt the perks of being a fauji kid to the missus but that rush of feelings, of revisiting old memories is something that I cannot describe to this day.

Meandering through the valley, we made our way to Gorkha Hills, the Madras Regimental Center and the Wellington Gymkhana Club finally deciding to stop at Culinarium at Ketti. Perched on a bend, the building overlooks the valley, and you can gaze all you like through the large glass windows, a perfect backdrop for a lazy afternoon lunch. A must visit over the popular 180° McIver, now famous as the location for the Bollywood film, Kapoor and Sons.

*Travel Tip: There is a fuel station right opposite Culinarium at Ketti – with plenty of space to park, it is an ideal place for refuelling, checking your tyres and also to replenish on snacks from the tuck shop.*

We were also able to visit the Dunmore House, a naval holiday home that is a stone's throwaway from Sims Park. After a brief introduction, the caretaker was kind enough to give us a tour of the property. After posing for a few photographs with missiles and torpedoes, it was time to head back home to Bangalore.



**Photo courtesy:  
Vipin Shenoy**

## **Heading back home – to namma ooru Bengaluru**

After some mandatory pickings from Ooty – fresh jellies and jams from Sims Park, chocolates and essential oils, we started our journey back home only to realize that the Tamilnadu Police had decided to divert traffic through the National Parks via the longer, more scenic route via Gudalur, giving us an added bonus to cruise through beautiful views of the Pykara Lake.



**Photo courtesy:  
Vipin Shenoy**

I would add that at times, you would come across sections of the road where repair works are underway or they are yet to be attended to, which means there are more potholes and less of paved road. My point being, do keep an eye on the road, if not for the traffic but for the potholes that would otherwise make for a very bumpy and unpleasant ride. With



the fading light and the weekend coming to an end, we made it back home after negotiating the Bangalore traffic, nearly 11.00 hours since our start from Kotagiri.

*Travel Tip: Carry loads of water and snacks for longer trips. It comes in handy should you want to make for a quick pit stop and not lose time at restaurants or food joints when you need to*

*cover more distance and avoid driving at night.*

Kotagiri was the find when one says it feels good to be lost in the right direction. Now reminiscing the leisurely strolls through the tea plantations, the winding roads and the warmth of the staff that greeted us at Teanest Nightingale, we eagerly wait to plan our weekend getaway, for it is true – so much of who we are is where we have been!

*Vipin is a management consultant based in Bangalore. A social observer, he has widely travelled across India owing to his father's military background and this strongly influences his first-hand account laden writing style. You can reach him at shenyvipin@gmail.com*

## Blood Gold

At last nature decided to close down the unhindered interference by humans!

Nature simply threw an invisible challenge and the mightiest nations buckled!

The virus SARS-CoV-2 brought the rat race to a grinding halt!

A non-living entity, the virus SARS-CoV-2, which measures around 100 nanometre, is a RNA virus. Its ability to proliferate in the human cells brought the world's mightiest nations to their knees.

The COVID-19 pandemic brought to fore the unchallengeable power of nature to counter any man made interference. The transmission of the SARS-CoV-2 virus from the bat to pangolin to humans literally brought to a halt all the anthropogenic activities. The ramifications of the pandemic are devastating.

The lockdowns imposed in all the countries came as a boon and a bane. The positive side of the lockdowns was witnessed through several welcome aspects. Foremost was the

control of transmission of the virus. The others included the free movement of birds and animals in metropolitan cities like Mumbai; control of air, water and noise pollution; no road accidents; and so on.

Another noticeable fact during the lockdown was the general well-being of most people who are otherwise prone to allergic cough, cold and fever as the seasons change. Stomach upsets, gases, indigestion and related disturbances were minimal.

This general well-being was very important because most doctors were busy as Corona Warriors and not available for treating the routine illnesses. Most other treatments had been stopped fearing virus transmission. Most specialists, general practitioners and dentists too were not available.



by Gurudatta Wagh

The importance of homemade food, spending time with family members, work-for-home and work-from-home, relaxation from the otherwise daily grind gave a totally new experience to all.

“Don’t meddle with nature” is the warning this pandemic has clearly given.

The mention of the ‘Barna’ tradition of the Tharu tribals of Bihar’s West Champaran district, by the Prime Minister in his Mann Ki Baat on Sunday, 30 August 2020, is indeed recognition of the harmonious way of life practiced by tribals. He mentioned that the Tharu tribals maintain a lockdown for sixty hours and do not move out of their houses. This prevents the treading on emerging plants and helps in rejuvenation of nature.

Similar practices by tribals all over the world have been responsible for maintaining biodiversity and a sustainable way of life.

“Sacred groves” (God’s forest) is one such concept that protects the forests. Tribals respect the deity of the forest and fear the wrath of the deity if they indulge in disturbing the natural flora and fauna of such groves. The Bishnois

(bish 20, noi 9) of Rajasthan follow 29 principles that protect nature.

A recent article in the Indian Express (Explained: Why is an Amazon tribe talking to Indians about Blood Gold?, 7 September 2020, by Dipanita Nath) gives prominence to the emotional appeal made by the Yanomami people belonging to the Amazon rainforest. The appeal is to stop buying gold and save the lives of the tribals of the Amazon.

The forests inhabited by the tribals are known to have gold and illegal gold mining is carried out in this region. Tribals are murdered if they oppose the illegal miners. The emotional appeal matters a lot in saving the lives of the tribals who care for nature.

The unbridled exploitation of mother earth and the gentle slap it has given us through this pandemic, must not be overlooked once things get back to normal. Our rich traditions of worshipping nature must be put into practice to avert a catastrophic wrath in the times to come.

Let us not forget that our needs are few but our wants are many

II Jivo Jivasya Jivanam II

*Gurudatta Wagh, born in Karwar, residing in Pune, is associated with SKSP activities.*

*Working in a science research institute, his hobbies include reading, writing, and physical fitness.*

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Do you know GSB friends who have still not enrolled as members of the Sabha?

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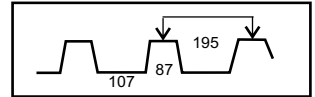
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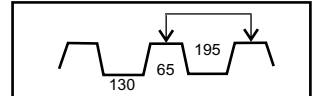
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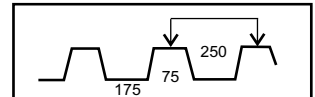
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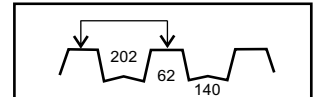
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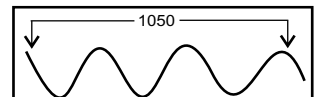
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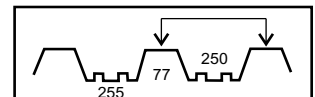
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# Report : Online series of Inspirational talks under “Samvaad” Series and Online Workshops

## Importance of Guru in One’s Life by Vedamurthy S Y Sudhakar Bhat

Encouraged by the keen interest shown by the community for online events, the GSB Sabha and the Mahila Shakha both organized more online events during this quarter.

Continuing the Samvaad series of online talks, on July 5<sup>th</sup> 2020, in accordance with the auspicious occasion of Guru Purnima, a special pre-recorded session by Vedamurthy Shri S Y Sudhakar Bhat, the Principal of Shree Sreenivasa Nigamagama Pathasala, Mangalore was premiered live on the Sabha’s Facebook page. He spoke about the “Importance of Guru in One’s Life”. He covered aspects of how knowledge is acquired from sacred texts and how it is passed on from generation to generation. And how some of the Gurus who acquire this knowledge can then pass on the wisdom and help guide others who follow them. The Sabha acknowledges the support of the Youth of GSB team in helping organizing the recording with Bhatmam on our behalf and sending the same to us.



## Lessons from the Bhagavad Gita by Smt. Jaya Row

Following this session, the Mahila Shakha of the Sabha organized a session on July 12<sup>th</sup> 2020, titled “Lessons from the Bhagavad Gita” conducted by acclaimed speaker Smt. Jaya Row. She touched up on various aspects of the Bhagavad Gita, the importance of reading some parts of the Gita and taking life lessons from the same. She illustrated the concepts with several day-to-day scenarios and how the Gita talks about those and how somebody can apply the teachings of the Gita in such scenarios. The session concluded with some audience interaction where the speaker was able to answer some questions.



## Know your Child by Smt. Priya Nayak Gole

On 2<sup>nd</sup> August 2020, the Mahila Shakha organized a session titled “Know Your Child” with Smt. Priya Nayak Gole, an expert pediatric speech and language pathologist. In a highly engaging session, the speaker adeptly covered topics for young parents, grandparents and parents of specially-abled children into typical developmental parameters, delays and red flags to look out for. The session also included some great tips on stimulating children at home. A large number of parents and grandparents highly appreciated the session and were able to ask specific questions at the end of the session.



## Kitchen and Terrace Gardening by Smt. Vinaya Prabhu

On 13<sup>th</sup> September, 2020, the Mahila Shakha organized a session, under our Samvaad series, on Kitchen and Terrace Gardening by Smt. Vinaya Prabhu.

Smt. Vinaya Prabhu, who nurtures a 900 sq ft terrace garden and also grows the organic manure for it, said that the main ingredient for a kitchen and terrace garden was the love and care for plants. She said that in the concrete jungle of Mumbai, kitchen and terrace gardens are ways in which we can overcome the space problem to grow plants.

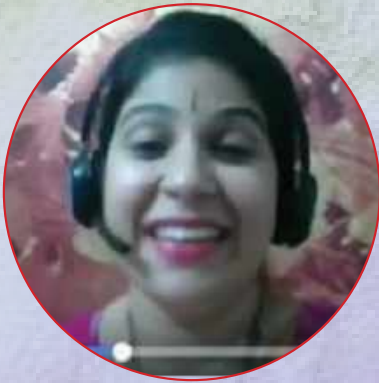
Her talk covered the following topics : Types of plants suitable for balconies, Types of plants suitable for open terraces, What does the plant need ?, Size of planters, How to go about plotting ?, Pruning, Compost and Pest Control – Prevention and Cure.

The session had a lot of participants and was very well received by the attendees.



## Konkani Story Telling Workshop by Dr. Rajani Pai

In addition to the Samvaad series talks, the Mahila Shakha also organized two online workshops. The first workshop was a Konkani story-telling workshop, held on 19<sup>th</sup> July 2020, conducted by Dr. Rajani Pai, a writer and poetess. Her style of storytelling was deeply engaging for the children who were participating and by conducting the entire workshop in Konkani, she encouraged a lot of children to recite their own Konkani stories.





## Eco-friendly Ganesha idol making workshop by Smt. Aruna Joshi

The second workshop, held on 16<sup>th</sup> August 2020, was an eco-friendly Ganesha idol making workshop in which Smt. Aruna Joshi got a large participation of children from ages 5 and above to make Ganesha idols with children's clay, wheat flour or mud. She did a step-by-step demonstration, which was followed by children who then showcased their Ganesha idols to the audience online.



### Rakhi Making Competition

Mahila Shakha organized Rakhi making competition for girls/ladies above 12 yrs. on FB. 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> prizes were awarded Amazon Gift vouchers sponsored by NKGSB Bank to the winners.



### 'Aroha Avroha jodi' A mother and child (duet) singing competition

'Aroha Avroha jodi', A mother and child virtual singing competition was held in September 2020. The participants were required to record a 4 minute video and upload it to us. There were two categories, Semi-classical which could be Hindi, Marathi or Kannada songs and Bollywood songs from Hindi movies.

23 enthusiastic participants uploaded their videos across both categories. The judges were Chandrika Kamath Dandekar and Karishma Kini Bijoor.

1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> prizes were announced in each category.

The winners received Amazon e-vouchers sponsored by NKGSB Bank.

Please enjoy these videos available on our Sabha's FB page.

### 'Phool Gantuche' tutorials

On our FB page, flower knitting or 'Phool Gantuche' tutorials are posted regularly by our Mahila Shakha to help people master this art. These videos are made by Smt. Gautami Acharya.

Till date, there are 11 video tutorials with various combination of flowers and other items. The material used are shevanti, rajnigandha, durva, chana (chick peas), jai mogare, betel leaves, sugandhi, and many more.

The garland with betel leaves has got the highest response with 700 likes, 436 shares and 36,000 views. Mahila Shakha extends their thanks to Smt. Gautami Acharya for making these very popular videos.

Stay tuned for updates on our online programmes and activities by following our Facebook page: <https://www.facebook.com/gsbsabhamumbai.org/>  
Past session recordings of our Samvaad talks are available at <https://gsbsabhamumbai.org/samvaad>

*Congratulations to all Winners*

# **Ganeshotsav 2020**

## **My Home Ganesha**

*Theme Based Photo Contest on Facebook*



**Contest Judge**  
**Rashmi Mallya (Freelancer)**

*Winning Photos out of 48 entries over 3 days*



**1<sup>st</sup> prize**  
**Prakash Nagesh Kamath**



**2<sup>nd</sup> prize**  
**Pranali Pal**



**3<sup>rd</sup> prize**  
**Anand Kamath**





**N. N. Pal**

# Nomination of Shri B T Mallya as Trustee at GSBS Medical Trust



**B. T. Mallya**

Shri N N Pal, Sabha's Nominated Trustee at the Trust since 24<sup>th</sup> April, 2016, had expressed his inability to continue as Trustee of the Medical Trust when his term ended on 30<sup>th</sup> June, 2020.

We express our gratitude to Shri N N Pal for the yeoman services rendered at the Medical Trust and wish Shri B Trivikram Mallya all the very best in his new assignment.

The GSBS Medical Trust was born out of G.S.B. Sabha, Mumbai, in 1967 and was formed into a public Trust in 1973.

Shri B Trivikram Mallya, Trustee of the Sabha, has been nominated by the Managing Committee to be the Trustee of G.S.B.Sabha's Medical Trust for a period of 3 years w.e.f. 1<sup>st</sup> July, 2020. This nomination will be put up for ratification at the next General Body Meeting of the Sabha.

## !!!An Ideal Hall for Small Gatherings!!!



The COVID pandemic has resulted in restrictions being placed on the number of people who can be invited to any function.

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**By Donating To Our Funds**  
**Every Little Bit Helps**

S.No	Fund	Objective	Financial Year 2019-2020	
			Amount Disbursed	Number of People Assisted
1.	Destitute Senior Citizen Welfare	Financial assistance for day-to-day expenses for those who need it and have completed age 60	2,25,000	41
2.	M S Senior Citizen Adhaar	To facilitate the stay in old age homes for those who need it and can't afford it	63,500	Stay of one couple at an old age home
3.	GSB Senior Citizen Medical Welfare	Cover domiciliary medical expenses of economically weaker section of senior citizens of the community with daily medical expenses <i>Not covered by any other health scheme</i>	7,77,015	37
4.	Medical Aid	One-time assistance for hospitalization expenses	2,23,000	13
5.	Medical Aid (Critical Illness)	Assistance towards medical emergencies, hospitalization or surgery expenses to those battling 23 critical illness as defined	1,25,000	4
6.	GSB Higher Education	Provide assistance to needy and meritorious students for pursuing higher education	6,02,000	15
7.	Vidyanidhi	Educational assistance to school students from Std I to X, under-graduate and graduate college students and students pursuing post graduate / professional courses	5,11,000	200
8.	MS Marriage Assistance	Assistance to the bride's family for conducting the marriage ceremony	25,000	1

**Donations :**

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2. NEFT / IMPS :
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  - b. Account Holder Name: Gowd Saraswat Brahman Sabha, Mumbai
  - c. Account Number: 05800100014288
  - d. IFSC Code: BARB0BHAUDA (Kindly note: The 5<sup>th</sup> character is a zero and not the letter 'O')
  - e. Email: [gsbsabha@gmail.com](mailto:gsbsabha@gmail.com)
  - f. Please mention your name and contact number in the Narration
3. Cheque or DD can be addressed in the name of GSB Sabha, Mumbai payable at Mumbai and delivered to The Treasurer, GSB Sabha Mumbai, 101, Shreenidhi, Opp. Bank of Baroda, 76 Bhau Daji Road, Matunga (C.Rly), Mumbai – 400019.
  - a. On the back of the cheque / DD, kindly mention the fund to which you are donating along with details of in whose name you wish to make the donation
4. International Donations (for international currencies) : The Sabha has FCRA registration and a separate bank account for accepting donations in foreign currencies. For wire transfers, please send us an email at [gsbsabha@gmail.com](mailto:gsbsabha@gmail.com) so that we can coordinate with our bank and provide you the necessary details

# Tea time snacks

*Here are few varieties of rotti and buns to enjoy with your evening tea.*



by Smt. Anuradha Prabhu  
anuradhprabhu49@gmail.com

## Mangalore buns

### Ingredients

- 2 cups whole wheat flour
- 3/4 cup maida
- 1 ripe banana
- 6-7 tsp sugar
- 3/4 tsp cooking soda
- Salt to taste
- 1/2 cup buttermilk
- 2tsp butter
- Oil for frying



### Method

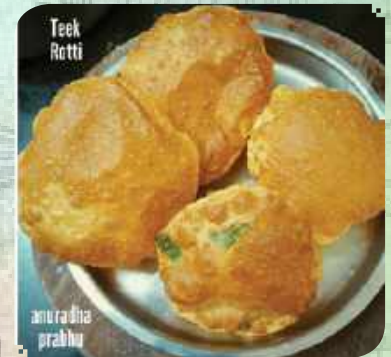
- 1) Mix sugar, salt, cooking soda and buttermilk in a wide bowl. Mix well.
- 2) Mash the banana well and add to it along with the flours.
- 3) With the help of little water knead into a soft dough. Add butter and knead well.
- 4) Cover and keep aside overnight.
- 5) The dough will have risen, form into lemon sized balls.
- 6) Roll the balls into thick puris with the help of dry flour.
- 7) Heat oil in a karahi and fry the buns till golden. Serve hot.

P.S:- I have made this buns with whole wheat flour as its more healthy, but traditionally its made with maida only. Sugar can be added as per one's taste, a little more if one wants the buns more sweet.

## Teek Rotti

### Ingredients

- 2 cups whole wheat flour
- 3-4 green chillies
- 1 inch piece ginger
- A pinch of asafoetida
- 1/2 tsp sugar
- 1tbsp oil
- Salt to taste
- Oil for frying



### Method

- 1) Crush the green chillies and ginger. Add it to the wheat flour alongwith salt, sugar, asafoetida, and tbs of oil.
- 2) With the help of a little water form a dough. The dough should not be very soft.
- 3) Make small balls of the dough and roll into puris.
- 4) Heat oil in a karahi and fry the puris. Serve hot.

## Biscut Rotti

### Ingredients

- 2 cups maida
- 1 cup whole wheat flour
- 1 grated coconut
- 1 tbsp semolina
- 2-3 green chillies
- 10-12 curry leaves
- 1 tsp mustard
- 1 tsp urad dal
- 1/2 tsp asafoetida
- 4 tsp ghee
- Salt to taste
- Oil for frying

### Method

- 1) Heat a tsp of oil in a karahi, add the udad dal and mustard. As the udad dal changes colour add the chopped green chillies, chopped curry leaves and asafoetida. Stir for a minute.
- 2) Add the grated coconut and saute on low flame till it changes colour. Add salt and semolina and saute for few minutes. Keep aside to cool.
- 3) Mix together maida, whole wheat flour, ghee and salt. Add a little water and make a stiff dough.
- 4) Make lemon sized balls from the dough, roll each ball into small puri, add a tablespoon of coconut mixture in the centre.
- 5) Gather the edges of the puri and flatten gently, apply little maida and roll into thick puries. Repeat the process with remaining dough.
- 6) Heat sufficient oil in a karahi, fry each rotti on a medium flame. Serve hot.



# Home is where the temple is

My grandfather has always been more of a best friend to me than an elder member of the family. Be it cooking together in the kitchen or him teaching me algebra years ago, we have always been close. There are so many lessons he has taught me, both bookish and philosophical, and he has always been right. Some of my most favourite stories from his repertoire are those of Karkala. Tales of his childhood, of stolen mangoes, games played and taking care of their pet cows. As a child, most of my summer days were spent in Karkala. Lush green trees, quarries where quartz is mined, crowds of people visiting the temples and searing hot weather that would scare the bravest. However, if I did have a choice to go back, I would do so in a heartbeat.

Karkala is a temple town located in the Western Ghats and our native village. An hour away from the bustling city of Mangalore, Karkala boasts of crowds and tranquil together in a rare combination. Anyone would laugh at me if I told them that I chose to spend my vacations in a temple town, but that's just how it is. I could never do justice to the house by describing it to you, but its worth a try. A heavy wooden door, leading to an expansive hall where the family gathers together for some lighter moments. Beautiful gardens which are littered with bursts of colour and fragrances of various flowers. My Grandaunt carefully tends to the flower beds every day, and they are used in our temple. Behind our house, you will find a grove in which she grows leafy vegetables and fruits of all kinds.

The rather big house was aptly named *Maruti Nilaya*; Maruti being the name of Lord Hanuman and *Nilaya* meaning dormitory. It has housed at least 6-7 generations of our



by Aditi Vivek Kamath

family in it. It has always been my personal opinion that a home is a person and frankly, the house has ever come alive with the whole family in it. Everyone has a heartwarming story to tell if you're willing to listen patiently, which is perhaps the reason why I can rattle off the names of 4 generations of the family quickly. If the sultry mornings and boiling afternoons aren't for you, then Karkala at night is equally charming. The town that is usually sleepy around mid-morning suddenly lights up and buzzes with activity. Men sitting on the temple verandah, women in sarees with flowers in their hair and little children running around can be seen. Others will tell you it is like any other small town; loud and crowded. But the beauty lies in the eyes of the beholder.



**Anyone would laugh at me if I told them that I chose to spend my vacations in a temple town, but that's just how it is**

Strolling through the streets during the festivals, you'll find the streets littered with stalls selling everything from food to toys to utensils. Known more popularly as *saantha* or stalls, my favourite ones are those selling hot and tasty bhajis. A raw banana fritter, some puffed rice *charmura* chutney and a cold *kokum* soda are recurring characters in my dreams. You'll

find people getting ready to eat the temple food or *samradhane* as it is considered a form of *prasadam*. Some of my fondest memories are holding my Grandfathers hand while we stroll through the busy roads and lanes of the village. Coming back to the house, you'll usually be in time for the *bhajans*, which as a child I could never appreciate. After all, how can you expect a five-year-old to sit still and not squirm like a fish? Over recent years, I have learnt to enjoy these moments a little more. A soft breeze, smaller cousins, are running around and the elders are singing देहाची तिजोरी or ಎಲ್ಲೆರುವೆ ತಂದೆ ಬಾರೋ. I guess I completely forgot where my love for classical music stemmed from; it is definitely from my family. And the day finishes with a delicious dinner where the family comes together and shares funny stories.

Every time I would tell my mother how much I enjoy living in the old house, she would always

remind me that we were there for a special occasion. She always said that I might not hold the same opinions if I were to see the village on a typical day. I only realised how wrong she was when I started coming to Karkala from Manipal once every six months. Praying to Lord Venkatramana and Lord Hanuman has been an integral part of my pre-exam routine. I do not speak for everyone when I say this, but I cannot think of a situation where I have not felt peace while praying in the temple. In the hot, dusty afternoon, all I felt was like a weight had been lifted off my shoulders. The comfort of arriving in your hometown is unexplainable. I cannot wait for the pandemic to leave us for good so that I can wake up in my ancestral house to the sound of chirping birds and the soft sunlight blanketing me in its warmth. There's nothing like Karkala, and I consider myself immeasurably lucky to be born in this family. After all, home is the person who lives in it.

*Aditi Vivek Kamath is a final year student pursuing a B.Tech in Aeronautical Engineering from MIT,Manipal. An avid reader, she also has her own blog and loves singing. All things plane related interest her and you will mostly find her reading old newspaper articles any time.*

## On Life and Death

When a sperm meets an egg, the sperm and the egg each loses it's individual identity. Do you suppose each of them thinks it has "died"? And yet, for us, from our vantage point of view, it is the start of a brand-new life ....

When the fetus emerges from the mother's womb, it's entire environment and life-situation changes - from being in a zero-gravity liquid environment, where it received both oxygen and nutrition through the blood, to a world where gravity weighs it down at every step, and it

suddenly needs to breathe on its own through the lungs; take nutrition through the mouth (learn to swallow) and excrete through the excretory organs. While going through the experience of being born, is it not like the fetus is experiencing the "death" of one kind of life and taking birth into another kind of life?



by Ajita Kini

Why then do we imagine what we humans (adults) fear as “death” should be final? It may very well be a transformatory experience, where we take “birth” into another form of living!

The sperm and egg exist as distinct “beings” for a few moments to a few days. The fetus exists as a “being” for approximately 9 months. A human may exist as a “being” for any number of years, let us say going up to four score and ten, or a century! To a mathematical bent of mind, this increase in “lifespan” is in the nature of a geometric or exponential progression. So can we hypothesize that in the next state in which we emerge, after “death” of our life as we know it, the “lifespan” will be still longer?

On a slightly different path now:

The law of conservation of mass, also known as principle of mass/matter conservation is that the mass of a closed system (in the sense of a completely isolated system) will remain constant over time. The mass of an isolated system cannot be changed as a result of processes acting inside the system.

If I were to apply this to the earth, considering the earth as a whole to be a closed system, what happens when I die? Based on my religious background, I would be cremated. This means, that the water in my physical body would escape as water vapour, become a part of the atmospheric humidity and come back to earth as rain / dew etc. Various elements would assume gaseous form and become a part of the atmosphere until they either come back to earth dissolved in rain, or are absorbed by plants in gaseous form itself. The last remaining part of me would become ash and merge “dust unto dust”. Thus, each and every bit of my mortal body would come back to earth and be absorbed into the earth, therein to be absorbed into plant life.

This plant life might become food for some life form, including, but not restricted to, human life. For example, if the elements that used to make me are absorbed by a carrot, that carrot may be consumed by a human. If it is absorbed by grass, it may be consumed by a cow, whose milk / meat is consumed by a human. Or it may be absorbed by a tree, which over time, is consumed by some parasitic form of life or merges back into the earth as manure to repeat the cycle. Think about it - what today constitutes my body, may on my death, become a cell in the body of a human, or a cow, or a tree .... or even the plastic shell of a television set or cellphone, which is after all derived from petrochemicals which are of organic origin!

“

**A human may exist as a “being” for any number of years, let us say going up to four score and ten, or a century!**

To take the same thought in reverse, what I eat today, was at some time a part of some human being somewhere, and a part of a cow or a tiger in another lifetime and a part of a mushroom in yet another lifetime. If every element has a “memory”, then the cells of my body have the collective “memory” of being a human, an animal, a plant, a dinosaur, a woolly mammoth .... every form of life from the beginning of time itself, or since the birth of this world of ours! Is this what the Buddha had in mind when he said everything, living and non-living, has a soul?

I now go still further, and look at you and think - of all the cells that comprise you, and all the elements that comprise each cell; and all the

cells and elements that comprise me, what are the chances that some of the elements that make up your body and some of the elements that make up my body, in some earlier time, occupied the same body? If I were to compute the probabilities, taking into account how long life has existed on earth and how many living beings

there have been on this earth since the beginning of life, I am sure, the probability would be very high indeed. Thus, when I look at you, I see, you have been a part of me in another lifetime, in another age; and I have been a part of you in another lifetime and in another age. Why then, are we so ready to kill each other today?

*Ajita Kini is a Mumbai based thinker and a dreamer.*

## Lost recipes of GSB cuisine

As I reminisce my childhood days, I remember my grandmother and great grandmother cooking some delicious dishes for us kids. I remember the aromas that used to take over the entire household. Those, of course, were days spent in our old Mangalore home, with cousins, aunts and uncles living together. We would visit them during our school vacations. We would play all day long and then run into the kitchen famished, asking my ponjiamma “what’s there for lunch!” With a smile, she used to ask us to wash our hands and wait quietly for the food to arrive. That was our favourite part of the day. The ghashis, the koddels, the phodis, upkaris used to make our day. However in the midst of all these trademark dishes, she used to cook up some really rare ones as well. Back then I used to struggle to pronounce the names or even remember them, but I vividly remember the taste! Unforgettable! These are the lost recipes of our GSB culture, which somehow need to be brought back to our focus.

“

**These are the lost recipes of our GSB culture, which somehow need to be brought back to our focus.**



**by Smt. Prabha Kini**

Take Pirpitto for example.

With a name like that, I never knew what to expect on our plate. The dish was a sweet treat made of ragi, scraped coconut, jaggery and cardamom. They were shaped into soft laddoos. We used to devour them. Ponjiamma would say it is good for health. One of those ‘good-for-health’ dishes which actually tasted good! Although the ingredients for Pirpitto are quite easily available and is very simple to make, the dish somehow does not get mentioned much. We had tried it at home recently, and I was taken back to my childhood days immediately!

Kanya Hindri (Hindori) was another sweet dish, made of roasted rice kano (broken rice bits), jaggery and scraped coconut and cardamom. The Poha version of this dish is made even today, but the kanya hindori is a rarity. I am sure some of our readers do make it, but I would be happy if more people tried. It is a superb sweet dish.

During summers, the ladies of the house used to prepare happals, papads and wodi’s. We children were entrusted the work of spreading them out

in the sun to dry. We would gobble up some raw 'peet' while we were at it and that used to taste delicious! However, once we were done successfully laying out all happals, etc in the sun, as a prize, we would get Saakhre Happolu as a treat. They were small happols made of sugar and flour with cardamom. They were eaten raw, not fried. Chewy while eating, sweet and delicious. During our recent visits to Mangalore, I tried asking for these at some shops, but alas, did not find them. I am very sure, they are available in certain places and I wish to get my hands on them soon.

I somehow remember most of the sweets from these lost recipes, maybe because they had a lasting impression on me and I associate them with my lovely childhood memories. My mother used to make lovely crisp

Ghasmandos and Kare Kheeri. Sukrundo is also another one that is rarely made at home. Kare Kheeri was a very special dish, a bit difficult too. It was made with soaked and pounded rice, ground to a paste. This was then made into thin Karos (thin rolls), with our palms and not the chakli acchu/press. These karos were directly put into boiling Kheer, like dumplings. Simply mouth-watering!

I am sure our readers might know a few more such lost recipes. I would call these "Lost" because not many households make them anymore. This is not to say that no one makes them. I will be the happiest to know if more and more of our samaj bandhavas make these GSB gems at home and keep the tradition going! These are not just recipes, but are heirlooms.

*Prabha Kini is a popular homechef based in Mumbai, who loves promoting pure GSB and Mangalorean cuisines. She loves hosting people for her pop-up meals, via websites from where people can register. Along with serving some typical amchi fare like dalitoy, ghashi, ambade, etc, she also loves to educate people about our colourful GSB history. She is a Midday Guide Awards nominated homechef, who is also into art and music.*

*You can follow her on instagram on @prabhalicious\_homecooking and on FB Prabhalicious*

## Contentment

Contentment is a state of being happy and satisfied. Many a time we use this word to convey a certain individual is always content with whatever he has or he gets and does not complain. However, how many of us are actually content with our life? Some people will say they are content/satisfied with what they have and hence do not desire/expect more from life. However majority will say they are unhappy with their life and point towards various issues and causes of discontentment. Some people are unhappy with their jobs, some are

unhappy with their relations and some others are unhappy with their surroundings. This discontentment is the main cause of many social conflicts and gives rise to unrest in the society. A person who is content, receives whatever befalls on him as Almighty's order.

Many a time, we presume rich people with all the money and comforts at their disposal are



by Veena Shenoy

happy as they can afford anything which ‘money can buy’. There is also a general perception that lesser privileged people, who find it difficult to make their both ends meet, are unhappy because they constantly have to struggle to get food and other basic necessities. However, a beggar girl proved me wrong with her sweet smile of contentment and I would like to share that incident.

During Diwali, I was distributing sweets near a park, where many beggars sit in the morning. I pitied the children, as young as seven to eight years old, holding their younger siblings and begging. They sat in groups of two or three, sometimes they sat with their parents (usually mothers) or sometimes sat away from parents. I saw a seven year old girl holding a two year old child. I gave two sweets to the older girl, i.e. one for each of them. She took the sweets and went away. I was busy distributing sweets and reached the park’s exit gate. Since some more beggars were sitting near the gate, I reached the gate and saw this same little girl sitting with other beggars. Since I had limited sweets, I was about to tell her that I had already given her sweets. But before I could say anything, she said to me “Aapne mujhe mithai diya hein (you have given me sweets)” and smiled at me with

utmost contentment. The girl’s smile, who was wearing torn clothes and had undone hair, was so radiant that I remembered the saying “All the statistics in the world can’t measure the warmth of a smile.” The smile was full of contentment as if she owned million dollars and had all the comforts of the world are at her disposal. She did not take the additional sweet from me, which I was inclined to give.

The girl’s smile made my day, and I realized, the girl despite her poverty is content with whatever she gets. This made me ponder, how often are we satisfied/happy with what we earn or get? Don’t we

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**Many a time, we presume rich people with all the money and comforts at their disposal are happy as they can afford anything which ‘money can buy’**

often complain about petty issues? Are we really content like the little beggar girl who could smile so wholeheartedly on receiving sweets? Despite all the little comforts in life, are we really content? I immediately began to count my blessings.

*Smt. Veena Shenoy regularly writes for newspapers. Till date, 600 of her articles and letters have been printed in the newspapers*

To encourage our young minds to take up writing and unleashing the creativity in them, VOG has started series on articles written by school going childrenS. If your child is a writer, kindly send us his/her article on our email address [gsvog@gmail.com](mailto:gsvog@gmail.com) and we shall be proud to print it in our publication. Sabha’s decision to print will be final.



# GSBs are unique

Since our history states that GSBs came from Kashmir, travelled along the Saraswati river, went to Bengal (Gowda desh) (hence the name Gowda Saraswat Brahmins) , crossed the Vindhya and settled along the west coastal towns of Goa, Mangalore, Kochi and the surrounding areas, we are truly Indians. Also, it is said that we are called 'Dorkas' because of our connections with Dwaraka. We are unique because our community is an amalgamation of so many varied people of India. We have imbibed various customs and cultures across the length and breadth of our country and are therefore unique.



**Our community hallmark is intelligent, well-educated individuals, several of whom have reached the zenith at several establishments and industries**

Our community hallmark is intelligent, well-educated individuals, several of whom have reached the zenith at several establishments and industries. Yet, we do not 'market ourselves'. Canara Bank, Syndicate Bank, Corporation bank and Vijaya Bank are our hall marks. Finance is our forte, yet many GSBs have excelled in the hotel industry. Although, they have yet to reach the national status of masala dosa, chole bhature or gol gappas; our unique Biscuitambado, Biscuitrotis, Golibaje are immensely popular due to our GSB hoteliers' efforts.



by Dr. Veena Adige

We have unique religious pujas like the chudi puja and the vayna puja, exclusively GSB in the world. We, GSB ladies, adorn coral mangalsutras from our sasurals, the like of which is not designed anywhere, and dharemani, which is similar to Maharashtrian mangalsutra from our maikas. And we are expected to wear both.

Our food is also unique. So is our obsession with food. While others fast, we have elaborate meals after our pujas. Although masala dosas have been made very popular by our Udipi brethren, our pathrado or kadge chacko have yet to reach the masses. There is dal makhni, dal tadka, masala dal etc but our DDT (Daat dalithoy) is unique. It's unique flavour is due to the special phanu (tadka) of hing along with the other ingredients. Our saatha may remind one of balushahi but our churmundo, mando, especially ghaas mando are unique. We eat bamboo shoots (keerlu), various parts of the jackfruit (Ghare karo, saal), bikanda besides the fruit itself and we even eat the banana raw fruit (bondi), stem (gabbo), various leaves like colocasia (pathrade paan), chitte paan, taikilo, dudhi paan and others which other Indians may not be even aware of.

We are so fond of various lovely smells like that of hing, udad dal (hoornu), fried kotambari that we go to any lengths to include them in our diet. Our wide variety of coconut curries is also unique. We have sukke, sagle, bendi, ghashi et al which have a base of coconut-roasted red chillies-imli differentiating each from the

others by small amounts of hing and elements like coriander seeds raw and fried, with tadka of mustard and kadi patta or onions or garlic. The tastes are very subtle and only a GSB may know the difference between a sukke and sagle, from a bendi and ghashi.

Our dressing style is also unique. Our bridal saris are worn in nine yard style and the kholvi is akin the ones worn by Maharashtrian fisherwomen. We have udadaa muhurat, an important part of our wedding rituals which have the grinding stone(dante) and grinding of udad and moong by the couple separately with their close relatives. We also wear nine yard saris during certain pujas and while giving away the daughter(dharvotun divche).

The cradling ceremony of our children is on the twelfth day while in other communities they wait till the child is a little older and the mother is fit enough to take the strain of sitting or standing for long periods during the ceremony. Most

barsaas are done after the mandatory forty days of resting, or at one and a quarter month or sometimes even later. That is why one can hear pet names in other communities like Bubai, Bittu, Boo-boo, Potlu, Gogol, Thumpa, baby and others as the child has yet to be named.

Our language has Kannada, Marathi and Malayalam words in it, depending on the place where we live. In fact there are four main types of 'GSB-Konkani'-Manglolean, Kochi, Goan and North Kanara-which can have really funny interpretations which Vsisters had showcased during the 'Bhashe gondolu' drama held in three locations in Mumbai, as well as in Baroda, Mangalore and Ahmedabad. Maharashtrians can understand what we speak if they hear us often, as our language is closer to Marathi. But Mangloreans find it difficult to understand when a Kerala GSB speaks Konkani!!!

GSBs are unique and great. I am proud to be a GSB.

*Dr. Veena Adige is a journalist, an author and a writer. She has written five novels, six e-books and hundreds of articles, stories, interviews, reviews, features and the like and her work has been translated into many languages..*

## Old is the mind, young is the Soul

I often struggle to understand this generation's concept of love and marriage while understanding that in context to my upbringing that believed in the old-school style of arranged marriage. What could be better than your parents and the astrologer fixing a suitable match for you? My daughter would probably disagree, and call the process an archaic institution, one that could be done away with. But as opposed to other women my age, I think I had it more

comfortable, all thanks to my mummy's daring attitude and belief that her daughters could conquer the world if they had to. To put it mildly, the word 'average' didn't exist in her dictionary! After I finished my BSc in 1992, I desired to study further. For the first time, my parents were reticent, and couldn't understand the point of me pursuing further studies. "Get married and



by Vijaya Kamath

settle down. You're reached the right marriable age." I would always wonder if unsolicited opinions of my extended family played a role in this sudden change of heart. On their own, my parents seemed liberal, yet post conversing with relatives, their opinions would change.

After much persuasion, I took the entrance test for NIT Surathkal. I topped it, thus leaving Papa with no choice but to send me to Surathkal to pursue MCA (Master in Computer Applications). Life went on, campus interviews, selection into TCS, staying alone in Bangalore, Chennai, and then back home in Hyderabad. Mummy would get paranoid and always have a slew of advice to offer, but she trusted me and knew I would never let her down. While I was burning the midnight lamp at work, my mother commenced lining up alliances, carefully short-listed for me. I always desired a tall, smart and handsome computer engineer. At the same time, she worried about the family's reputation and the colour of the groom's skin. I still do not understand her fixation with a person's skin colour. The first gentleman was one who expected me to wait till he arrived from USA in December of 1996 while I was getting a chance to go to London in June. My mom tried everything to stop me from going to London. I held my ground, there was no way I was missing an opportunity of a lifetime for a man who may or may not agree to marry me. We argued and argued – it was not her apprehension but the influence of relatives. I am sure deep inside her heart, she was incredibly proud of her rebellious daughter.

After I returned from London, two more alliances were lined up, and I just couldn't believe the drama surrounding these meetings. Prior to marriage, albeit before my sudden weight gain, I was rather thin and tall with a figure my daughter claims was 'to die for'. One of the

gentlemen I met had a rather small frame and dared to body-shame me. Looking back, I don't think it was my fault since it was his decision to meet me. His first question upon looking at my aunts, was if we had a history of obesity in the family. He proudly stated that he ran 10 miles a day, and I would have to run with him to maintain myself. I found it quite bizarre, the way he spoke, I could visualise myself starve every day. Having to run 10 miles a day after a hectic day at work? No, thanks! I explained to my mother that I disapproved of such comments and I would never be happy with such a person. Mummy, in her own way, tried to convince me that once I marry him, I would be able to change him as I would be his wife. I was vehement, and finally, the alliance didn't go through.

I met VK in 1998. Our uncles were colleagues, and nobody had anything wrong to say about him. My dreams of marrying a computer engineer seemed more and more difficult since

“

**I still do not understand her fixation with a person's skin colour.**

VK had done his MBA and worked in the pharmaceutical industry. My parents were thrilled with him since he was well educated and had a good job. My mother was especially happy, as VK came from a good family and was fair. My parents didn't force me but insisted that I at least meet him before making any rash decisions. If this did not work out, they wouldn't interfere anymore and let me make my own decisions. My extended family couldn't help but do what they did best; they told my mother I may not find any other boy as I was way past my prime.

When I finally met VK, I realized we were swimming in the same ocean. He desired a professionally qualified girl who could manage a home with him, without him and despite him. Like my parents, his mother had also issued an ultimatum- agree to this alliance or find a girl for yourself. Since we were both in the same dilemma, we chose to marry each other. The unbelievable had finally happened! And since then, we've been together. Engineer or not, it was definitely a match made in heaven. My in-laws were incredibly supportive and always supported me equally.

With one non-important criterion relaxed, I got the best husband in the world, he accepted me with no terms and conditions. He continues to

support me unconditionally in all my professional pursuits, and we share an unbreakable rapport – our thoughts are similar. We broke the traditional soirika norms, refused to do a reception as we both found it silly to stand on a stage and smile at strangers and chose to get married 'past our prime'. We've raised our daughter to take her own decisions and not be affected by somebody else's words. After seeing the rigidity of the older system, we feel that today's generation would be suffocated by that thought process. Although we come from a rather conservative Konkani family, we trust her to choose her own life partner. We haven't imposed an age limit on her and wish to see her establish herself in her career before taking any other decisions. After all, the heart is never too old to find love.

*Vijaya Kamath is a self-employed IT professional who stays in Chembur with her husband and daughter. She runs her company from Vashi and works on enterprise and mobility software solutions for customers.*



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# Obituary - Smt. Vilasini Bhandarkar

## A RADIANT SOUL BIDS GOODBYE



Mrs. Vilasini Bhandarkar passed away peacefully on Friday, September 18, 2020. . She held her own for thirty-four years after the death, in 1986, of her husband, the late Prof. K. R. Bhandarkar.

Mrs. Bhandarkar was born Vilasini Shenoy, on June 20, 1931 to a large family of six children in Padubidri, Karnataka. As a student at R.M. Bhatt High School in Dadar, Mumbai she was an active participant in many sports including track, kabaddi and badminton. She was a woman with diverse interests, including sports, singing, and art. She had travelled widely first in India, and then in the USA, France, and England.

At the time of her graduation from high school, India achieved Independence and Mrs. Bhandarkar straight away began her job at the Nelco Radio Assembly factory. Shortly thereafter, her cousin, Kasturi, would introduce her to her future husband, Krishna. What followed was an astonishing display of self-conviction and strength of character. At the age of 18, she made a decision to commit to a relationship while Krishna sailed off to England. Krishna did not disappoint her. Upon his return two years later, he persuaded his future father-in-law, Ramakrishna Shenoy, to give his blessings. Furthermore, much to the consternation of elders in the family, Krishna refused to accept any dowry! It was an unusual decision at the time, considering that self-selected weddings, and



by Vivek Bhandarkar

that too without a dowry, were frowned upon and not easily accepted in society. Her broad-minded approach to traditions would serve as a beacon for the younger generations who had to contend with rigid traditions versus personal choices for life partners. She was a match-maker long before the Internet match-making era. Many relatives and friends remember her with gratitude for their marital bliss.

Vilasini inherited her keen interest in business and accounting from her father who had a flourishing jewelry business in Padubidri, but during the war, when he fell on hard times had to serve as an accountant to local merchants. This talent stood her in good stead, when in later years she helped manage many aspects of her husband's publishing business. The word economics has its roots in the Greek word, Oikonomia which is composed of two words: oikos, which means "household"; and nemein, which means best. It is a testament to her economic stewardship, that Mrs. Bhandarkar was able to manage not just her own household, but during the 1963 war, coordinated an effort to purchase staples at wholesale prices for the local community, and later for the many non-profit organizations which sought her advice on managing their resources.

In her own household she used her time wisely to care for her family, which included her three children, her aging mother-in-law, and four nephews who stayed with her while they

attended college. She was an outstanding chef for her family, cooking not only the routine daily Konkani meals, but entire repertoires of feasts for special occasions including family festivals. It is very likely that frugality was her middle name as she stitched all the school uniforms for her three kids during their primary through high-school years. She imparted her work ethic to her children to teach them all of these skills, so that they too could become independent in their later years. No task was beneath her in the running of the household. A woman far ahead of her times, a one sentence description of Mrs Vilasini Bhandarkar. Atmanirbhar was integral of all her actions both in personal as well as professional life.

She donated generously to the Goud Saraswat Community, establishing scholarships for needy children. Her generosity expanded well beyond the local community to society at large. In the seventies, she was appointed the head of the Kamala Kalyan Kendra by her neighbor and close friend Shalini-Tai Patil wife of late Vasantdada Patil, former chief minister of Maharashtra. At Kamala Kalyan Kendra, she employed poor and destitute women teaching them new life skills. Her stitching factory won numerous contracts from some of the largest corporations in Mumbai, which not only created jobs and

livelihood for women but also by recycling cloth and uniforms she was able to donate large sums to charitable institutions. For couple of years she was a Director of a bank started by a team of all women, Indira Sahakari Bank. For her services, she was elected Vice-President of the Mahila Shakha. She is the recipient of the first GSB Sabha Woman entrepreneur award constituted in 2015. She was also appointed as a Special Executive Magistrate.

Mrs. Bhandarkar had a ready smile and sparkle in her eyes, powered by friends, family and people at large. She had a vast repertoire of songs from Hindi cinema that she would recall in an instant and deliver with great enthusiasm and mime. She could light up any room with her eager spirits and light-hearted banter. A woman of great grit, she was able to recover from a pelvic fracture just two years before her passing away. Her family will forever fondly remember the last great celebration of her 89<sup>th</sup> birthday on 20<sup>th</sup> June 2020 accompanied by song, and laughter delivered by her extended family and friends.

She left behind a loving family of three children, and their spouses: Vasudev and Vrinda Bhandarkar, Rita and Ranjit Mathew, Vivek and Bharati Bhandarkar; six grandchildren, and five great grandchildren.

*GSB Sabha, Mumbai and its Mahila Shakha prays for her departed soul to attain Moksha and May God give strength to the family to bear with this loss.*

Encourage the artist in your child. Get their talent appreciated by publishing it in VoG's Art gallery. Submit your child's drawing to [gsvog@gmail.com](mailto:gsvog@gmail.com)

# OBITUARY

*Shri Dilip N. Pai, son of Late Shri Narsimha T. Pai and Late Smt. Tara N. Pai, breathed his last on 1<sup>st</sup> September, 2020.*

*Shri Dilip Pai was actively involved with several GSB organizations. His association with GSB Seva Mandal was for more than 35 years. He was their Chairman in the year 2009-2010. For several years, he was looking after the security arrangements at their Ganeshotsav. One can remember him sitting diligently on the platform at R A Kidwai Road, supervising the arrangements and giving directions.*

*He was also associated with the GSBS Medical Trust and was on various sub-committees of the Trust. He was a staunch supporter of the Sabha.*

*His ambition was to be a police officer but destiny led him to his shoe business. He is survived by his wife, Shraddha and children, Priyanka and Prathamesh. We pray to the Almighty to give strength to the family to bear with this loss.*

*Shri Dilip Pai's passing away is a loss to the GSB community. We bow our heads in reverential respect to him.*



**SHRI DILIP NARSIMHA PAI**  
(14.12.1952 – 01.09.2020)



**MRS RADHA BALKRISHNA RAO**  
(10. 3. 1936 – 10. 8. 2020)

*Mrs. Radha B. Rao, a former Committee member of the GSB Sabha, Mumbai's Mahila Shakha, passed away peacefully in her home. She was an active and enthusiastic member, helping in organizing and participating in all events,*

*She was born and brought up in Mumbai. She was married "to the late Dr. Ullal Balkrishna Rao and they had a happy and fruitful married life. Their home was welcoming to innumerable friends and relatives for many decades. She was a very skillful seamstress and her culinary talents were par excellence. Her depth of general knowledge and history was stunning to many. She was a pillar of strength for her family and a guide and friend to her children and grandchildren. She will always be remembered for her charm and grace, her friendly personality and winning smile.*

*She is survived by her four children, their spouses and six grandchildren. May her soul rest in peace.*

## DRAWING COMPETITION FOR CHILDREN ORGANIZED AT KINNIGOLI

On 22<sup>nd</sup> August, 2020, on the occasion of Ganesh Chaturthi, a drawing competition was organized at Kinnigoli by Devraya Mallya Foundation. There were 3 categories a. Std. 1 to 4 b. Std. 5 to 7 and c. Std. 8 to 12. The judges were Smt. Laxmidevi and Shri Kinnigoli Ganesh Mallya.

28 entries were received. First prizes were given in each category and appreciation prizes were given to all the participants.



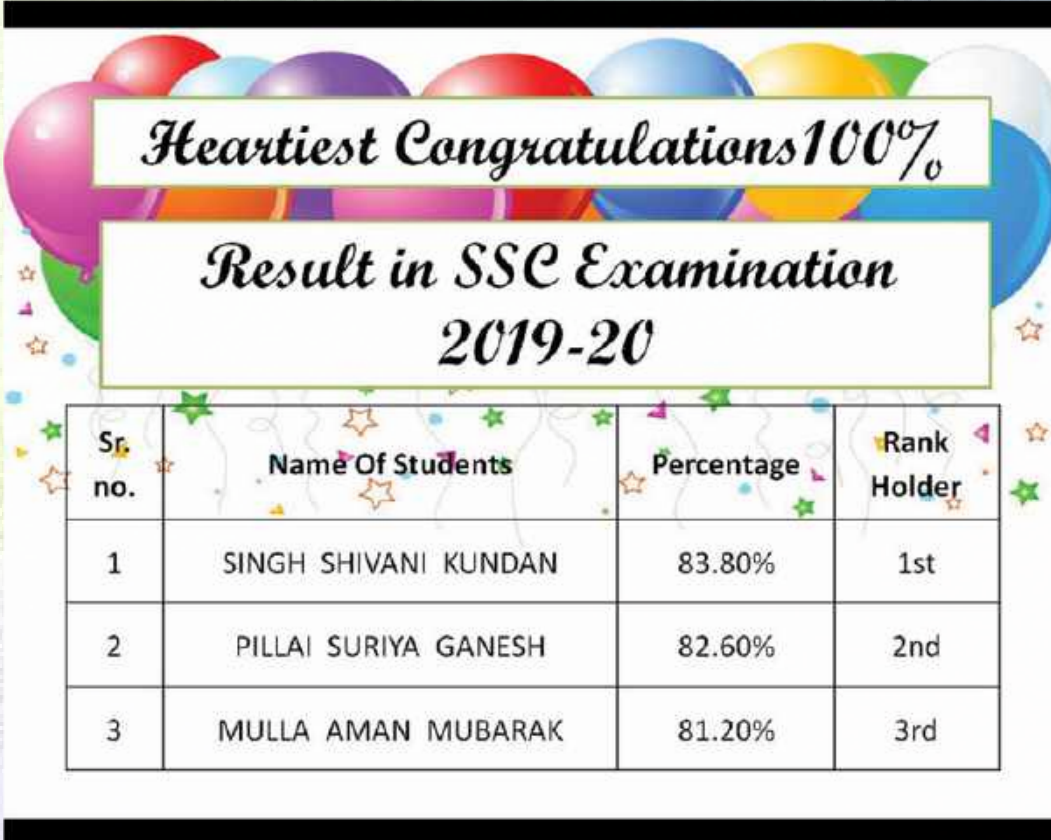


# News from Sister Organisations

## HAT TRICK BY RKA

The third batch of students at Rama Krishnaa Academy, Harigram-Kewale, in rural Panvel, run by Vidhyadhiraj Charitable Trust, has passed the SSC Board exams with a cent per cent results,

over the result. It is creditable that students hailing from rural backgrounds could achieve this with English as a medium of teaching. It was sheer hard work by them and their teachers.



Sr. no.	Name Of Students	Percentage	Rank Holder
1	SINGH SHIVANI KUNDAN	83.80%	1st
2	PILLAI SURIYA GANESH	82.60%	2nd
3	MULLA AMAN MUBARAK	81.20%	3rd

for the third successive year. The only English medium school in that area, RKA has 540 students, having started with just eight, and caters to students from seven villages in the vicinity. All the students this year scored more than sixty percent and two of the students, Suriya Ganesh Pillai and Sahil Nagesh Parve, secured 93 percent in Science. Shivani Kundan Singh stood first in the school with 83.80%, Suriya Ganesh Pillai came second with 82.60% and Aman Mubarak Mulla was third with 81.20%.

The Headmistresses, teachers and the Management expressed their joy and happiness

## GSB Vsisters

During the lockdown, the GSB Vsisters of Navi Mumbai who in the normal course of time have six to eight programs in a year, utilised the time fruitfully and conducted a lot of contests and programs through the internet during the four months. In April the Vsisters chanted Ramnaam in a group during the saptah before Ramnavmi. Smt. Shantala Bhat conducted the Ramnaam chanting.

This was followed by several contests. The Fancy Dress contest had 32 entries judged

by Smt. Kishori Nagar from Mangalore. Music contest had 54 entries from GSBs all over the world (judged by Smt. Priti Kamath and



One of the entry for Table setting contest

Smt. Preeti Athri). In this contest family members could also participate and entries came from Dubai, the USA and Switzerland besides various parts of India. The next was Art and Craft contest which had 95 entries (judges were

Smt. Amita Kini and Smt. Bina Shenoy).

Hairstyle contest had lovely 26 entries and the necklace contest had 31 and were judged by Smt. Gita Pai. Smt. Sudha Pai was the judge for the Table setting contest which had 23 entries.



Participant of Shringar – Sari contest

Smt. Bharati Sudhir Nayak was the judge for the shringar-sari contest which had 20 entries.

Due to lockdown, the very popular annual samuhik chudi puja could not be held. An online contest was held wherein 31 contestants were judged by Smt. Maya Nayak.

Various other activities like selfie pics, exchanging recipes, discussing religious issues were also held.

## List of important dates in the quarter October-December, 2020

Dates	Day	Festival	Dates	Day	Festival
18 <sup>th</sup> September 2020 to 16 <sup>th</sup> October 2020	Friday Friday	Adhik Masa	14 <sup>th</sup> November 2020	Saturday	Laxmi Pujan
2 <sup>nd</sup> October 2020	Friday	Gandhi Jayanti	16 <sup>th</sup> November 2020	Monday	Bali Pratipada, Deepavali Padwa
5 <sup>th</sup> October 2020	Monday	Sankashta Chaturthi	16 <sup>th</sup> November 2020	Monday	Bhau Beej
17 <sup>th</sup> October 2020	Saturday	Navratri Ghatasthapana	25 <sup>th</sup> November 2020	Wednesday	Kartik Prabodhini Ekadashi
25 <sup>th</sup> October 2020	Sunday	Dussera (Vijaydashmi)	27 <sup>th</sup> November 2020	Friday	Tulsi Vivaha (Lagna)
31 <sup>st</sup> October 2020	Saturday	Kojagiri Pournima	3 <sup>rd</sup> December 2020	Thursday	Sankashta Chaturthi
4 <sup>th</sup> November 2020	Wednesday	Sankashta Chaturthi	25 <sup>th</sup> December 2020	Friday	Gita Jayanti
13 <sup>th</sup> November 2020	Friday	Dhana Trayodashi (Dhanteras)	29 <sup>th</sup> December 2020	Tuesday	Sri Datta Jayanti
14 <sup>th</sup> November 2020	Saturday	Narak Chaturthi			

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# ART GALLERY



## Our Artists for this Quarter



Drawing by  
**Maithili Nayak**  
Age  
11 years



Drawing by  
**Arjun Pai**  
Age  
7 years



Drawing by  
**Laxmi Acharya**  
Age  
23 years



Drawing by  
**Shri Sarvottam Bhatt**  
Age  
95 years



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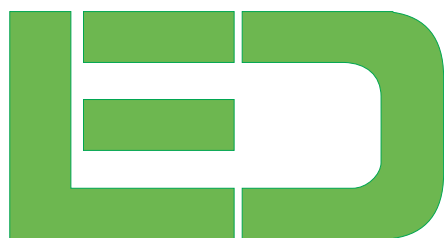
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