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<u>KASSAL VISHAY ABBA !!!</u>	<u>01,02</u>
<u>Sabha Adhyaksha Sandeshu</u>	<u>03</u>
<u>Ammgele Khabar</u>	
a. <u>Bhakti Natya Tarang on 17th July, 2022</u>	<u>04</u>
b. <u>88th Foundation Day on 21st August, 2022</u>	<u>06,07</u>
c. <u>Ganeshotsav Photo Contest on Facebook</u>	<u>28,29</u>
d. <u>Programs/Events conducted by our Mahila Shakha</u>	<u>08,09</u>
<u>Ammgele Samaja Khabar</u>	
a. <u>Prathama Punyatithi Mahotsav of H.H.Shrimad Vidhyadhiraj Teertha Shripad Vader Swamiji</u>	<u>18,19</u>
b. <u>News from GSBS Medical Trust</u>	<u>54,55</u>
<u>Ammgele Samaja Ratna</u>	
a. <u>GSB Achievers</u>	<u>12,26,51</u>
<u>Ammgeli Vasari</u>	
a. <u>Upwas Special Dishes</u>	<u>43</u>
<u>Anubhav ani Vichaar</u>	
a. <u>Need for a brief and precise summary on Hinduism by Ashok Prabhu</u>	<u>24,25,26</u>
b. <u>Tolerance by Veena Shenoy</u>	<u>34</u>
c. <u>Pind Daan Yatra by Pradeep Pai</u>	<u>36,37</u>
d. <u>Skin Donation by Dr. Sunil Keswani</u>	<u>40,41</u>
e. <u>A Short Version of Adiparva – Part I of the Great Epic, Mahabharata by Divakara Shenoy, Kochi</u>	<u>44,45,46,47</u>
f. <u>Lessons in Bhagavad Gita by Dr. Gayatri G. Shenoy</u>	<u>52,53</u>
<u>Arogyam Dhan Sampada</u>	
a. <u>Prevention of falls in the elderly by Dr. Vimal Mahendra Telang (PT)</u>	<u>14,15,16</u>
b. <u>Is Diabetes permanently curable ? What does the latest medical evidence say ? by Dr. Jenny Prabhu</u>	<u>48,49</u>
<u>Bhavishya Karyakramaa Maahiti</u>	
a. <u>Mahila Shakha Future Programmes</u>	<u>10,11,12</u>
b. <u>V.R.Shenoy Memorial Inter GSB Cricket Tournament on 4th December, 2022</u>	<u>13</u>

Chitrakala Pradarshan

- a. The Abhijeet Kini Section 42
b. Art Gallery Inside Back Cover
-

Dhan Sampada

- a. Where there's a 'Will', there's a way by Ashwini Shenoy 30,31,32,33
-

Desh-Pardesh Bhramhann

- a. Maldives – The Sunny Side of Life by Maitreyi Prabhu 38
-

Kavi Sammelan

- Vasanth's Poetry Corner by Konchadi Vasanth Pai 23
-

Mukhya Dinank Yaadi 09

Pustak Samiksha

- a. Book Review : A fine balance by Rohinton Mistry,
reviewed by Madhuri Pai 50,51
-

Suchana

- a. I.M. Pai Hall - An ideal hall for small gatherings 13
b. Classifieds in Voice of GSB 33
-

Swasthya Mantra

- a. Yoga, Meditation and More by Ajita Kini 20,21,22
-

Tungelli Pratikriya – Readers Write 37

Vinanti

- Appeal to donate to our Funds 56
-

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The views, thoughts, and opinions expressed in the text/articles published in this issue belong solely to the author, and not necessarily to that of the G.S.B. Sabha, the editorial committee of Voice of GSB and its printer, publisher and editor.

MESSAGE FROM PRESIDENT



Dear Samajbandhavas,

Namaskaru!!

The quarter of July to September was eventful for the Sabha. On July 17th, we featured the very accomplished Anand Bhate in the fifth edition of our annual Bhakti Natya Tarang Programme. His amazing performance of Abhangs and Natya Sangeet was enhanced by the superb accompaniment of talented accompanying artistes and excellent compering, which left the audience asking for more. On August 21st, we celebrated our 88th Foundation Day in which we felicitated meritorious students from our Community.

In addition to the Xth, XIIth and graduate students, we had engineers, doctors, lawyers, management students, Chartered Accountants, Company Secretaries and forensic professionals among the awardees. Both these programs were held after a gap of two years and it was our pleasure to connect with our members again.

The recently concluded Ganeshotsav celebrations saw additional fervor and enthusiasm as the occasion to welcome our favourite Ganapati bappa on a grand scale was presented after a gap of two years. The Sabha conducted its annual Ganeshotsav photo contest on Facebook, which received enthusiastic participation.

The Parampara Hastantaran series of the Mahila Shakha is an effort to pass on the traditions, practices and cultural values to the next generation. A program was held on the occasion of Ganesh Chaturthi, which saw enthusiastic participation from children from 5 to 13 years of age.

We continue supporting the Community from our various initiatives. With the start of the academic year, we have accepted educational assistance applications from our Vidyanidhi Fund and our Higher Education Aid Fund. Scrutiny of applications is in progress. Last year, we were pleased to extend total assistance of approx. Rs. 15 lakhs to our students.

Our support to the less fortunate senior citizens of our Community continues. Presently, we are supporting 41 senior citizens and the support includes providing them with monthly groceries, reimbursing the cost of their medicines and giving them a monthly allowance. We are glad that we can do our little bit to alleviate the suffering faced by these samajbandhavas in their golden years.

We are able to carry out these community outreach initiatives only because of the generous support from our donors. We remain grateful to these donors who give hope to the less fortunate that the community is there with them in their hour of need. We have designated Funds for each initiative and request your support which can enable us to do more for the Community.

The Sabha is for the welfare and well being of the members of our community. We have to look at new and contemporary initiatives which will enable us keep the members interested in the Sabha's activities, hence invite your suggestions.

We are committed to the task entrusted on us and assure that we will continuously strive to deliver better results.

Solicit your support and cooperation.

Dev Baren Koro.

Laxmikant Prabhu
President.

REPORT ON PROGRAMMES HELD BY G.S.B.SABHA, MUMBAI IN THE LAST QUARTER

BHAKTI NATYA TARANG PROGRAMME HELD ON 17th JULY, 2022.



Shri Anand Bhate performing at Sabha's Bhakti Natya Tarang programme, accompanied by Shri Sudhir Nayak (harmonium), Shri Bharat Kamat (tabla), Shri Rugved Jagtap (pakhavaj) and Shri Ravindra Shenoy (taal-manjira). Compering was by Smt. Dhanashree Lele.



Shri Anand Pejaware, Deputy Managing Director, SBI General Insurance, felicitating Shri Anand Bhate.

Our annual presentation of Bhakti Natya Tarang (BNT) is a confluence of Bhajans, Abhangs and Natyasangeet. Presented this year after a gap of two years, BNT 2022 was held on 17th July 2022, a week after Ashadi Ekadashi at the centrally located Pracharya B.N. Vaidya Sabhagriha of the Indian Education Society at Hindu Colony, Dadar.

Last year being the Birth centenary year of Bharat Ratna Pandit Bhimsen Joshi, the Sabha wanted BNT to feature an artiste trained by the Kirana Gharana legend. It was Sabha's good fortune that this BNT featured Panditji's shishya, Shri Anand Bhate.

He was ably supported by Shri Sudhir Nayak on harmonium and by Shri Bharat Kamat on tabla. Young and talented, Shri Rugved Jagtap

accompanied them on the pakhavaj while taal and manjira was played by Shri Ravindra Shenoy. Smt. Dhanashree Lele was articulate as ever and took the audience on a verbal pilgrimage with her competent compering.

The 300+ audience enjoyed popular Marathi Natyasangeet in the first half of the program while Shri Bhate obliged some members of the audience by accepting requests or farmaish in the second half.

The program was sponsored by SBI General Insurance, who were represented by their Deputy Managing Director, Shri Anand Pejaware. We received co-sponsorship from Redi Port Ltd and Shri Mangalore Prakash Hegde and were supported by generous donors. Venue support was received from Indian Education Society.



G.S.B Sabha, Mumbai Estd. 1934

(Charity Comm. Regn. A-1618(B))

Mission :

Working towards ensuring dignity of Senior Citizens, Nurturing the intellect of Young Minds, and fostering a spirit of Brotherhood amongst the Community.



Enhancing Community Well Being

www.gsbsabhamumbai.org

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88TH FOUNDATION DAY CELEBRATED ON 21ST AUGUST 2022.

The GSB Sabha, Mumbai was founded on 26th August 1934 with the divine grace and blessings of Parama Pujya Guru, H H Srimad Sukriteendra Tirtha Swamiji, of Shree Kashi Math Samsthan, with the vision of being a socio-cultural organization to enhance community well-being. We remain indebted to all the founders of the organization and those who have carried the mantle of the Sabha's agenda through these years.

The Sabha celebrates its Foundation Day in August every year and meritorious GSB students are felicitated on this occasion. Accordingly, the 88th Foundation Day Celebrations were held on 21st August, 2022. The programme was held on the 3rd Floor of Dwarkanath Bhavan Hall of Gokarna Parthagali Jeevotham Math, Shree Ram Mandir, Wadala. The Chief Guest for the occasion was Dr. Vatsala Pai, former Vice Principal and Head of the Dept of Philosophy, Ramnarain Ruia Autonomous College, Matunga, Mumbai.



**Welcome by Sabha President,
Shri Laxmikant Prabhu**

/self-development books, selected considering the age of the awardee, were also presented to each student. These felicitations were done from the various endowments received by the Sabha over the years for this purpose.

The V. R. Shenoy Memorial Vidyanidhi Merit Awards were awarded to the toppers from Class I to Class IX from the beneficiaries of the Sabha's Vidyanidhi Fund for the Academic Year 2021-2022. The felicitations consisted of a Certificate, a cash prize and a book. From its inception, these awards have been sponsored by Sabha Trustee, Shri B.T.Mallya.

To encourage and boost the kids who contributed their drawings to Voice of GSB, the quarterly newsletter of the Sabha, they were felicitated with the GSB Promising Talent Award. Children who had contributed drawings featured from the October to Dec 2021 issue and upto the July to September 2022 issue, were presented with a Certificate of Appreciation and a book. Again, these awards have been sponsored by Shri B.T.Mallya since inception.

Before the commencement of the awards, Sabha Committee member and motivational speaker, Shri Subhas Rao Mallya gave a talk, rather conducted a short workshop, which enthralled the



**Lighting the lamp before
start of the program**

After the auspicious beginning by the lighting of the lamp, 54 meritorious students who had excelled in academic studies from S.S.C. onwards in Academic Years 2019-2020, 2020-2021 and 2021-2022 were felicitated with Merit Certificates. Toppers in each stream of study were also presented with silver medals, sponsored by Smt. Jayashree Ramesh Shenoy. Motivational

audience and fired up the ceremony. He also guided on various ways of enhancing academic excellence through focus, choices one makes and many other aspects.

The Chief Guest, Dr. Vatsala Pai, also very well inspired the students to be academic achievers and at the same time insisted on the virtues of being a good human being. She emphasised on pursuing excellence in whatever nature of job we undertake.



**Address by Chief Guest,
Dr. Vatsala Pai**

This was followed by Sabha President, Shri Laxmikant Prabhu's address to the students. He expressed his pride in the diversity he saw amongst achievers from various fields. He stressed on his Mantra of knowledge-skills-attitude by quoting several anecdotes from revered Bhagavad Gita.

The Sabha is grateful to Gokarna Prthagali Math Committee, Shree Ram Mandir, Wadala for



**Subhas Rao Mallya interacting with
a student during his session**



Felicitation of a merit awardee

providing us the venue for the program and various arrangements therein. Mouth watering refreshments were sponsored by Nagesh Rama Nayak's 'Café Mysore'.

The program concluded with the singing of the National Anthem.

WE WOULD LIKE TO SEE YOUR NAME IN VOICE OF GSB

Voice of GSB, the quarterly newsletter of G.S.B. Sabha, Mumbai, is your newsletter.

It is a platform for you to share your thoughts, experiences and creativity.
We welcome your articles/essays and drawings, age no bar. Printing will be subject to discretion of the editorial team.

REPORT ON G.S.B. SABHA, MUMBAI'S

MAHILA SHAKHA PROGRAMMES HELD IN THE RECENT PAST



The GSB Sabha, Mumbai's Mahila Shakha Bhajan group offered Bhajan sevas as follows:

4th September 2022: At GSB Seva Mandal, Kreedha Mandir on the occasion of Ganesh festival.

6th September 2022: At Wadala Sarvajanic Ganeshotsav festival.

31ST JULY 2022: SHRAVAN HALDI KUMKUM

GSB Sabha, Mumbai's Mahila Shakha held its Shraavan Haldi Kumkum program 31st July, 2022 at Dwarkanath Bhavan Hall, Wadala Math. The sponsors of the event were Smt. Sudha A. Rao and Smt. Jyoti Ramnath Pai.

A talk by clinical dietician, Smt. Akshata Mallya Shenoy, on the topic of "Diet for the body and mind" was also organised.

Smt. Akshata Mallya Shenoy emphasized on the relationship between the mind and body and how the mind impacts the body. Having a holistic approach to nutrition involves treating the cause and not just its symptoms. Unlike the usual carbohydrates, protein and fats, nutrition for the various dimensions of the human being as per the panch kosha was enumerated by the speaker. Ahaar, vihaar and vichar are interconnected and impact our lives on a day-to-day basis and hence it's important to know that nutrition is not just what we eat, but anything that we consume in the form of thoughts, information and company. A question-and-answer session was also held after the talk.

The Mahila Shakha also felicitated:

- Vedamurthy Shri Trivikram Acharya for his insights on Achar Vichaar on Sabha's Facebook page during the lockdown.
- Smt. Gautami Acharya for her innumerable self-explanatory Phool Gantuche videos

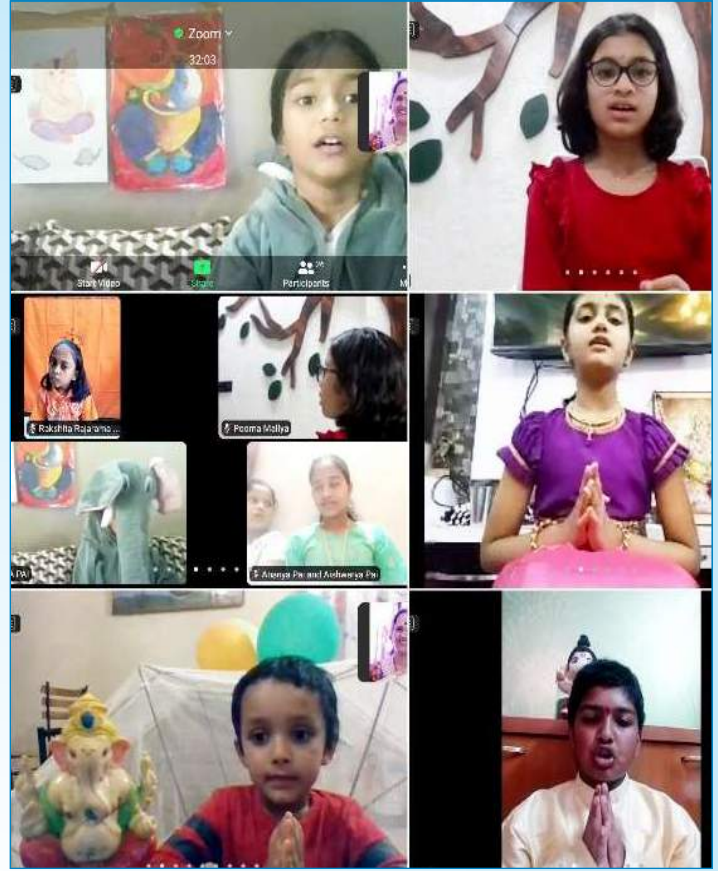


- Smt. Aditi Shenoy for her recipe videos under Aanapurne Sadapurne series
- Shri Vikram Bhat for his spiritual discourses series, though he was unable to be present in person

The audience appreciated the programme, a welcome change after a gap of two years due to the pandemic. The program ended with a vote of thanks and light refreshments.

27TH AUGUST 2022: VIRTUAL PROGRAMME FOR CHILDREN UNDER PARAMPARA HASTANTARAN

GSB Sabha, Mumbai's Mahila Shakha, under its Parampara Hastantaran series, conducted a virtual program 27th August, 2022 for children on the occasion of Ganesh Chaturthi. The children of age group 5-8 years recited a story on Ganesha in Konkani, and those in the age group of 9-13 years sang a Bhajan on Ganesha. The program got a great response and children very enthusiastically participated along with their parents & grandparents. An e-certificate and assorted books



suitable to all participants was sent. We are grateful to Shri Sadanand Pai of USA for being the generous sponsor of the programme.

LIST OF IMPORTANT DATES IN THE QUARTER OCTOBER-DECEMBER, 2022

Dates	Day	Festival	Dates	Day	Festival
2 nd October 2022	Sunday	Gandhi Jayanti	26 th October 2022	Wednesday	Bhau Beej
5 th October 2022	Wednesday	Dussera (Vijaydashmi)	4 th November 2022	Friday	Kartik Prabodhini Ekadashi
9 th October 2022	Sunday	Kojagiri Pournima	5 th November 2022	Saturday	Tulsi Vivaha (Lagna)
13 th October 2022	Thursday	Sankasthi Chaturthi	12 th November 2022	Saturday	Sankasthi Chaturthi
22 nd October 2022	Saturday	Dhana Trayodashi (Dhanteras)	3 rd December 2022	Saturday	Gita Jayanti
24 th October 2022	Monday	Narak Chaturthi	7 th December 2022	Wednesday	Sri Datta Jayanti
24 th October 2022	Monday	Laxmi Pujan	11 th December 2022	Wednesday	Sankasthi Chaturthi
26 th October 2022	Wednesday	Bali Pratipada, Deepavali Padwa			

G.S.B. SABHA, MUMBAI'S MAHILA SHAKHA

FUTURE PROGRAMMES

Day and Date	Programme	Time	Venue
Sunday 9-Oct-22	Bhajan Competition	4:00 p.m.	I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreeda Mandir Pls.note: Members can access the hall through the newly constructed pathway.
Sunday 6-Nov-22	Annual Get to-gether Cookery Competition Savoury item using millet (Can use any millet/millet) Entry should reach hall by 3.30 p.m. Cash Prizes sponsored by Smt. Bina Shenoy in memory of her Late Mother, Smt. Kishori T. Prabhu. Workshop on Therapeutic Yoga By Smt.Vatsala Rao, Senior Yoga Instructor	4:00 p.m.	I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreeda Mandir
Friday 2-Dec-22	Durga Namaskar Details given on pg. no. 11	3.30 p.m.	I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreeda Mandir

All are invited for the programmes.

Bhajan classes are held at the Sabha office. Please contact Sabha office for details
Mahila Shakha gives marriage assistance to the needy. We need your assistance to help them better

Donations are gratefully accepted

Smt Amita Kini
President
Mob: 98700 62476

Smt. Jayashree Rao
Convenor
Mob: 97695 53889

For any suggestions or queries, reach us at gsb.mahilashakha@gmail.com



**G.S.B.SABHA, MUMBAI'S MAHILA SHAKHA
INVITES ALL
FOR**

DURGA NAMASKAR POOJA



Friday, 2nd December 2022, 3.30 p.m. onwards

Venue: I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreedha Mandir.

Programme Details:

4.00 p.m.	Durga Namaskar Pooja starts
4.30 to 5.30 p.m.	Bhajan by GSBS MS Bhajan group
6.00 p.m.	Durga Namaskar and Aarti
6.30 p.m.	Prasad Vitharane

Note: Couples desirous of participating in puja can do so by paying Rs 10,000/-
“Kumkum Archana sevas” can be personally performed and need to be
booked at the office/venue by paying Rs. 250/- only

Sponsorship and Donations are appreciated

Account Payee Cheque may be drawn in favour of “G.S.B. Sabha, Mumbai”
or NEFT Transfer also accepted.

For details please contact our Sabha office (2408 1499) between 4 and 7 p.m. (Monday to Saturday)

Dinner will be served after the Pooja and Haldi Kumkum

P.S: Ladies / Couples participating in Durganamaskar and Kumkum Archane
should abstain eating Kharkatte and lasoon, piyav.

Smt Amita Kini
President
Mob: 98700 62476

Smt. Jayashree Rao
Convenor
Mob: 97695 53889

“MAMA MITRAM GANESHA”

KIDS' SPECIAL PROGRAMME

We are pleased to announce that GSB Sabha Mumbai's Mahila Shakha will be conducting a **special kids programme** during the upcoming **Maghi Ganapati** in **February 2023**.

To invoke the blessings of our beloved Lord Ganesha, kids shall be participating in an exciting assortment of activities such as *Chanting of Ganapati Atharvashirsha, bhajans, shlokas, Arati*, etc.

To prepare our kids for this special event, support will be provided by Mahila Shakha through **online training on Sundays**.

Interested kids are requested to register through the link given below or by scanning the QR code above:

<https://bit.ly/mmghanesha22>



Please note:

- * Activity is open for kids aged between 5 and 15
- * Programme to be held in offline mode (subject to change)
- * Programme will be open for kids in and around Mumbai, including Navi Mumbai, Thane and Kalyan
- * Participants to register their names by 12th November 2022 by filling the online registration form
- * Participants will get regular updates about the programme and training sessions through an exclusive WhatsApp group

GSB ACHIEVERS

SMT. SUMANA PAI SECURES FIRST RANK IN M.A., MUSIC (VOCAL)



Smt. Sumana S Pai, w/o Sreekanth R Pai from Kochi, secured first rank in M.A., Music (Vocal) for the year 2020-2022.

She did her post graduation from Maharaja's College, Ernakulam, Kerala (Government Autonomous College) affiliated to MG University.

We congratulate Smt. Sumana Pai on her achievement.

(information provided by Shri Vishwanath Ramakrishna Pai)



G.S.B.SABHA'S SPORTS CLUB 11TH EDITION OF

V. R. SHENOY MEMORIAL INTER G.S.B. CRICKET TOURNAMENT



After a gap of two years, the Sports Club of G.S.B. Sabha, Mumbai, is pleased to announce the 11th edition of its “V. R. Shenoy Memorial Inter G.S.B. Cricket Tournament”. The tournament will be held on Sunday, 4th December, 2022 at GSB Sabha’s Sports Club Grounds, Entrance next to SNDT Women’s College, R.A. Kidwai Road, King’s Circle, Mumbai – 400 019.

The Sabha conducts this annual tournament in memory of its ex-Vice President, Shri V. R. Shenoy, who had served in the Managing Committee of the Sabha in several capacities from the 90’s till his demise in 2010.

The Sabha is grateful to Smt. Sadhana and Shri Sunil Shenoy, s/o Late Shri V. R. Shenoy, for the financial support received for this activity.

G.S.B. Organizations are requested to send the confirmation of their participation by sending an e-mail to gsbsabha@gmail.com or contacting Sabha’s Sports Convenor, Shri Bharat Kini (98207 21244). The cricket team has to be nominated by a GSB organization and only GSB players are allowed. Participation fees Rs. 500/- per team.

Inauguration will be at 9.00 a.m. There will be a prize distribution function in the evening.

Mumbai
15th September, 2022

Laxmikant Prabhu
98203 16495
President

Bharat Kini
98207 21244
Vice President
Sports Convenor

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



The renovated air-conditioned I. M. Pai Hall of Sujir Gopal Nayak Memorial Kreedha Mandir, King’s Circle, Mumbai is an ideal hall for limited gatherings.

Hall capacity 150 people. Attractive Discounts for GSB’s. For booking enquiries, please send an email to gsbsabha@gmail.com

PREVENTION OF FALLS IN THE ELDERLY

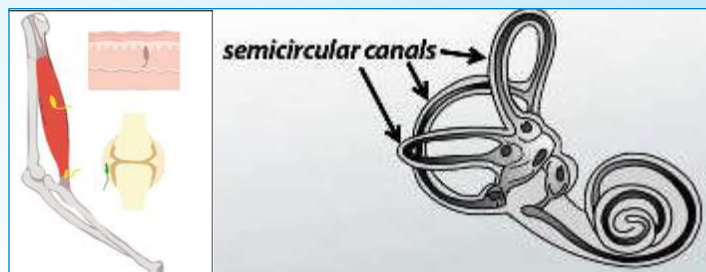
By Dr. Vimal Mahendra Telang (PT)



of 60 years is reported to range from 14%–53%. “Fall is a symptom not a disease”, with causes of fall being innumerable, they need to be addressed.

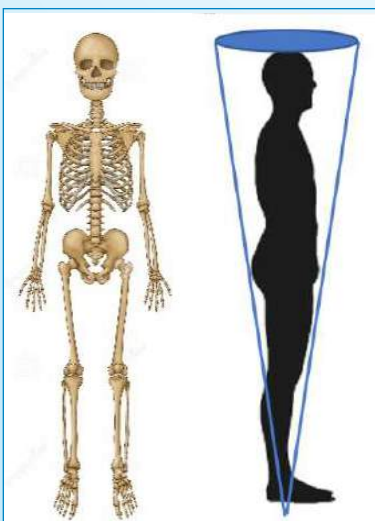


The force of “gravity” is a constant force the human body needs to encounter



We commonly hear in our discussion with friends and relatives about somebody fracturing their upper limb bones, hip bones, a head injury etc after falling in the toilet at night, from the bed, after slipping on a slippery/wet surface, down the staircase, tripping over an obstacle, fall while standing up or sitting down from a chair etc. The stories about the disability due to the consequences of the fall, the treatment, hospitalisations, home dynamics etc are depressing. The Costs on medical management, hospital stay, Rehabilitation, Caregiver etc. are high and soaring making it even more gloomy.

As per W.H.O, falls are the 2nd leading cause of mortality worldwide. 40% of all injury deaths are because of falls. Women fall more than men. The prevalence of falls in India, above the age



during most of the daily activities. Maintaining the line of gravity within the base of support (e.g., our two feet in standing, walking, running etc) is essential to prevent a fall.

The human body is a master piece of engineering which is linking together 206 bones forming 360 joints. Besides, the heavier portions of our head and trunk are placed upon a narrow base of support of our two feet, similar to an inverted cone, making it an inherently unstable framework.

These innumerable joints are held together or stabilized with the help of ligaments and muscles. Muscle is like the cables providing support to the main structure of the bridge. The human body is not just a static structure but a very dynamic one performing innumerable activities viz; standing, reaching, walking, running, sports, dancing etc. requiring high amount of coordination, mobility and stability. Each activity performed is planned and monitored online by our brain with feedback from the sensors in our ears, the eyes, and our skin, joints and muscles.

WHAT CAN BE DONE TO PREVENT FALLS?

Focus on the things you **CAN change**

- Consult your Doctor on any medical problems and Medications
- Exercise- Consult a Physiotherapist for Fall risk assessment and management.
Eat Healthy
- Modify Home environment
 - : Remove loose mats on the floor
 - : Use non slip mats outside and at entrance of toilets
 - : Avoid clutter on floor.
 - : Install grab bars in toilets.
 - : Keep Flooring Dry.
 - : Use Night light in room, passages and toilets.
 - : Take a bath sitting on a high stool.
 - : Storage facility to be kept within reach.
 - : Avoid using low beds, seating, chairs without arm rests
- Use **footwear** with good outsoles and enclosed heels. Avoid slippers & barefoot walking.
- Use a Cane outdoors in case of sensory problems, pain, weakness, deformities, crowded places, rainy season.

The sensor in our ears “the semicircular canals” gives us the information of the position /orientation of our body with respect to the earth (“Gravity”), that is whether I am horizontal/ vertical/ tilted/upside down etc. Our Skin, Joint &, Muscles inform us about the support surface, whether the floor is slippery, sandy, uneven etc.



They help us judge the position of body parts to each other without looking at our body parts i.e., whether the knee is bent, the foot is turned in /out, the toes inside the footwear are curled or straight, the finger position while picking up an object etc. It is the major information on which the body relies during movements. With Vision, we see objects, its type, size, shape, its position with respect to other objects, its velocity of movement etc. This information along with our past experience guides us whether we should bypass it e.g., a puddle of water, go over it e.g., a stone, wait till it passes by e.g., car etc.

The balance of the human body is challenged 1) by the internal forces generated while performing activities e.g., reaching out for boxes from a shelf, lifting objects, playing table tennis etc.

2) external causes e.g., by a) a push /pull in crowded places b) sudden breaks applied while travelling in public transport c) ground surface e.g., slippery floor, uneven surface, loose carpets,

floor mats, toys/ objects lying on the floor, pets etc. d) Furniture: low-seating, low beds, chairs without arm rests etc. e) poor lighting at night f) Inappropriate footwear, g) crossing roads, heavy traffic h) a sudden loud sound etc.

The body through practice and past experience has proactive plans already for expected disturbances (Internal) to stabilize the body parts in advance of the activity intended; ranging from simple routine activity of picking up an object from the floor to the skill of gymnastics as well. These proactive plans develop with practice just as a child develops his/her normal milestones of standing and walking as well as when one learns the skill of classical dances without falling. The body responds to unanticipated (External) destabilizing forces to prevent a fall by various patterns of muscle activity and movement depending on the direction, speed and force of the external force. e.g., just a foot movement or stepping forward/backward, reaching out to hold on to a support when travelling standing in a moving bus.

Hence any disorder in the 1) Brain and spinal cord e.g., stroke, parkinsonism, multiple sclerosis, Head injury, Alzheimer's, Spinal cord injury etc. 2) Sensory organs e.g. cataract, glaucoma, diabetic neuropathy, Vestibulitis etc. 3) Muscles e.g., Muscle weakness, myopathies 4) Bones and Joints e.g. Arthritis, Osteoporosis etc. Some medications, low BP can also cause dizziness leading to a fall. Life expectancy in India has changed from 35 years in 1950 to 70 years currently; and expected to be 82 years in 2100 as

per UN projections. It is reported that Senior citizen aged 60 years and above are the fastest growing population in India, increasing from 6.7% in 1991 to 10% in 2021. Between 2001 and 2051, the number of age 70 years and older is projected to increase 5-fold, and that of age 80 and above is expected to increase 4-fold.

Function of each system of the body deteriorates as we all age Remaining active physically and mentally curtails the rate of deterioration and prevents the "fear of falls" and the consequent falls. The person can move around outdoors and socialize with peers, friends and relatives. "Fear of falls" is a common reason for person remaining indoors, curtailing his/her outdoor activities, socializing, leading to depression, anxiety thus affecting his/her Quality of life.

So can falls be prevented? The Good news is Yes!!!

Exercises and functional activities are therapeutic. They help maintain and improve the strength of the muscles to stabilize the joints and move them. Practicing a healthy lifestyle, addressing the changeable factors in the environment, good balanced diet is a panacea for healthy ageing.

Senior citizens are a very big resource to guide the younger generation. They deserve need to be active and productive. We need to prevent them from falling and help them overcome falls, so that **FALL** becomes an acronym for a **Fabulous Age to Live and Love**.

The author is former Head of Department of Physiotherapy at All India Institute of Physical Medicine and Rehabilitation, Mumbai. Her speciality area is Neuro-Physiotherapy and Community Physiotherapy. She has guided numerous post graduate Research thesis.

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NEWS FROM SISTER ORGANIZATIONS

PRATHAM PUNYATITHI MAHOTSAVA OF H. H. SHRIMAD VIDYADHIRAJ TEERTHA SHRIPAD VADER SWAMIJI



H. H. Shrimad Vidyadhiraj Teertha Shripad Vader Swamiji attained Divya Samadhi last year on Aashadha Shukla Dashami i.e. July 19, 2021.

Shrimad Swamiji led the GSB Society towards spirituality through His life & teachings for more than 54 years. He was a unique and divine noble being. Shrimad Swamiji's Pratham Punyatithi Mahotsava was celebrated at Shree Samsthan Gokarn Partagali Jeevottam Math at Goa on 8th, 9th and 10th July 2022.

The first day i.e. 8th July 2022 was observed as Harismarnam Day when Ram Tarak Mantra Havan and Laghuvishnu Havan were

conducted with blessing and guidance from H.H.Shrimad Vidyadheesh Teertha Shripad Vader Swamiji. The day ended with Bhajanamrutha and Bhakti Sangeet followed by Deepotsava at Shree Ramdev Mandir. Next day was the Punyatithi of H.H. Shrimad Vidyadhiraj Teertha Swamiji. Guru Vandanam was observed on that day. Many Sookta Havan and Vayustuti Havan were performed on that day. Mukhyaprana Vighraha was installed at H.H.Swamiji's Vrundavana. After the Gau Pooja and lunch, a memorable classical music programme of Pt. Rahul Deshpande and Pt. Anand Bhatte was presented to the audience of about 5,000 people. A Live Artwork Performance was



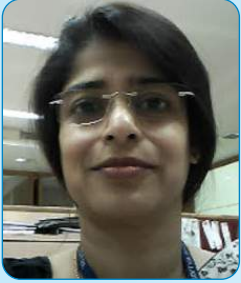
performed by World Renowned Speed Artist, Shri Vilas Nayak of Bengaluru. The day ended with distribution of Prasad Laddoos specially brought from Tirupati. Next day i.e. on 10th July 2022, 24 Hour Akhanda Ekaha Bhajanam was presented by 24 Bhajan Mandalees of GSB Community. H.H.Shrimad Vidyadheesh Teertha Vader Swamiji conducted Taptamudra Dharana i.e. giving Mudras to various devotees. That day 5,000 plus devotees took Mudras from H.H.Swamiji which is a record by itself in any GSB Math.

The VIPs who visited included Governor of Goa H.E. P. S. Sreedharan, Chief Minister of Goa Dr. Pramod Sawant, Union Minister Shri. Shreepad Naik, all the Cabinet

Ministers of Goa & Cabinet Ministers of Karnataka. About 500 plus volunteers actively executed all the arrangements like, receiving the devotees, Counter Management, Food Preparation, Prasad distribution etc. Goa Police did an exemplary job in providing ample security and making excellent traffic arrangements. All the Govt. Officials of Goa extended good co-operation in arranging this Mega Event. All the devotees highly appreciated the arrangements made for these 3 days. In all, more than 25,000 people attended the function in 3 days. We were all blessed to witness and be a part of such auspicious and once in a lifetime kind of Mahotsava.

YOGA, MEDITATION AND MORE

By Ajita Kini



We are constantly told to be thoughtful, mindful, and then we are told that meditating is to be free of thoughts, emptying the mind ... is this not a contradiction? Would not an innocent mind, the childlike mind, be confused – am I supposed to be thoughtful, or free of thought? And then we are rebuked for being thoughtless, as distinct from being free of thought! What is the desirable state?

What is mind? Everyone knows the brain – it is tangible; we can see it, or at least pictures and videos of it; we can touch it or see videos of a neurosurgeon touching it. But what is the mind? They say the mind is the seat of the thought. But then, what is a thought? Is it a thought when I analyze a difficult problem that I am facing? Or do we have more mundane and subtle thoughts as well? Let us try with an example :

We look at a rose. Let us break down what happens. The light reflects from the object (the rose) and projects on the retina of my eye. The image on the retina is sensed by the mind. The image is rotated 180 degrees (all objects are projected upside down on the retina and turned right side up by the brain – we are not even consciously aware of this). The image is matched to various images in the memory. The match is found to one kind of flower. The memory tells me that this is called a rose. So, we say, I am looking at a rose.

Having recognised the flower to be a rose, the memory again comes into play and tells us that rose has a fragrance. The mind instructs the hand to bring the rose to the nose and the muscles of the arm and hand obey. The mind instructs and the head bends to go close to the rose. The nose quivers to pick up the fragrance. The mind registers the fragrance. It matches it to the memory of the fragrance of various roses smelled in the past. It tells us whether there is a match.

And we conclude that this rose has a fragrance, or is devoid of fragrance, or has a stale perfume.

Each of these functions that has occurred is a function of the mind, and each is a thought. Often, not recognised as such, because they happen in such quick succession and automatically, that we do not even notice the progression of thoughts that have taken place. So, the mind is :-

- Sensing or perceiving (seeing, feeling, tasting, hearing, smelling – functions of organs of knowledge)
- recognising
- analysing
- remembering
- instructing
- executing (moving muscles, speaking, eating etc. activating the organs of action)
- reflecting
- dreaming
- interpreting
- emoting (feeling emotions of joy, sorrow, sympathy, empathy etc.)
- judging
- evaluating
- volition
- determination
- willpower
- resolution (resolving)
- visualising
- imagining
- conceptualising

All of this is the mind, and much, much more. Our teacher set us an interesting exercise the other day. Imagine your Īṣṭadevatā, or fairy godmother, or the genie in the magic lamp appears before you

and you ask for a “good mind”. The wish granter asks you to be more explicit in what you mean by a “good mind”. So now you need to enumerate, list out, all that you want as a “good mind”. Do you want to be clever, but have no memory? A great memory but stupid? What about creativity? Music appreciation, humour? As you start listing the attributes, you begin to grasp how vast and varied are the functions of the mind. The brain handles the biomechanics and biochemistry, the “how” of things. The mind manages the “why” of things. Why does something make you happy, or sad – the reasons are of the mind, and not the brain. Why you intuitively like something or someone, is because of the mind. Why your willpower is strong, and another person’s is weak – the reasons lie in the mind. The mind is the tip of the iceberg that is the citta, wherein lies the “why” of most of our actions and emotions. But that is a subject for another day. For now, we come back to – what is the desirable state? To be free of thought or to be thoughtful?

When involved in the day to day, mundane business of life, one needs to be thoughtful. When one wishes to enter a higher state, a meditative state, an introspective state, one needs to be “free of thought”. This is not exactly an accurate statement, though. The mind, by its very nature, cannot be free of thought. Thought is mind and mind is thought. The only time a person who is alive can be free of thought, is in samādhi. When in samādhi, one has no sense of self or time, and the mind is truly free of thought.

There is much talk of meditation these days. I prefer to use the terms dhyāna and samādhi. Both can be termed as meditation, but the two are distinctly different. Most of us are incapable of going into samādhi – it is a state that is reserved for those who are enlightened. The best that we ordinary people can aspire to is dhyāna. So, what happens to the mind and thoughts when one is in dhyāna?

When one is focused on the breath, feeling the touch of the breath, directing the breath (e.g., in vipassana, or various breath kriyā, śvāsāyāma), the mind moves from myriad thoughts to a single

thought. The mind becomes wholly engrossed, absorbed (laya) in observing and directing the breath, to the exclusion of all other thoughts. It moves from many-pointedness to single pointedness. This is dhyāna.

There are different gradations of dhyāna. When the mind is agitated, as in when one has had an argument with someone, or is faced with a difficult situation, the mind will not easily move away from that memory (of the argument or situation). At such a time, if one tries to “meditate” as often advised, the mind will keep returning to the issue at hand, until the person gets frustrated and gives up the attempt to “meditate”. Sage Patañjali’s Yoga Sūtra advises japa sādhanā in this kind of situation. Repeating the same nāma, or mantra, initially, perhaps mechanically and mindlessly, but gradually, as one keeps at it, the disturbing thoughts are kept at bay, and the nāma japa or mantra japa takes over the mind and slowly guides the mind towards single pointedness.

I have noticed that when the mind is disturbed, and I try to chant the śloka and mantra that I am accustomed to chanting on a regular basis, I find myself forgetting the words. When the mind is at peace, the chanting happens on autopilot; but when the mind is disturbed, the words elude me. At such times, I am forced to stop and devote my entire attention to recollecting the words, sometimes repeating the preceding śloka multiple times until the autopilot kicks in and brings back the forgotten words. Effectively, the effort to recollect the words displaces the disturbing thoughts from the mind, and slowly, the chanting calms the mind.

When the mind is in a neutral state, neither agitated, nor in a meditative state, then Sage Patañjali tells us, anything may be used as a focal point for the mind to become single pointed. Some people use the image of the Īṣṭadevatā (the deity that appeals to one, be it Ganeṣa, Kṛṣṇa, Christ, Buddha, etc.), or a symbol (Āum̐ etc.) or an object (the flame of the lamp, a flower, etc.) – essentially, providing a focal point for the eyes and mind. Others use sound, focusing on the

sound of a Tibetan Āurī bowl or the breath as it moves in and out – Soham or Hamsa meditation. Still others focus on the touch of the breath, as in Vipassana. Burning incense helps the sense of smell to become the focal point of the mind. Any of the senses may be deployed to achieve single pointedness when one is in a naturally calm and collected state of mind. And the dhyāna sādhanā will elevate the mind to a higher, more sāttvic, sublime, godly state.

Technically speaking, both the above-described forms of meditation are dhāraṇā – a practice to still the fluctuating thoughts. When one is already in a meditative state, Sage Patañjali advises maintaining a constant unbroken stream of awareness on any object or sense. This total absorption in the object of contemplation, where one loses sense of time – chronological and psychological, is dhyāna. And as mentioned earlier, when one further loses sense of self, and becomes one with the object of contemplation, then one has attained samādhi. In this state, there is no distinction between self and non-self – the entire universe (and perhaps beyond, never having experienced this, I cannot know) appears to be one with the self.

Sage Patañjali's Aṣṭāṅga yoga places āsana, prāṇāyāma and pratyāhāra before dhāraṇā, dhyāna and samādhi. So let us examine how āsana practice acts as a building block for meditation. Firstly, meditation requires one to be still for an extended period. Unless the body is still, the mind cannot be still. The simple reason being that any movement of the body requires the mind to kick in to maintain the balance of the body. Everyone has seen babies learn to sit, stand, and walk. Initially, they keep toppling over. Gradually, the baby learns how to maintain balance while sitting, standing, walking, until, it becomes second nature, unnoticed. This does not mean there is not a brain function that is occurring. The autonomous nervous system is involved in maintaining balance while we are sitting – it is just that it is so automatic, that it goes unnoticed. But if dhāraṇā is to graduate to

dhyāna, then we need to learn how to sit still for an extended period. This requires muscular – spinal strength, as well as bone and nerve strength. Anyone who has sat through a long talk knows how difficult it is to sit still even in what was initially thought to be a most comfortable position, whether on a chair or even lounging on the bed! So āsana practice helps us develop the muscular, spinal, bone, and nerve strength to sit still for extended durations. In fact, the reason why padmāsana is the posture of choice for meditative practices is that one will not topple over even if one goes into samādhi while in this posture. In other postures, one can easily lose balance and topple over if the dhāraṇā and dhyāna culminate into samādhi! Given that most of us are not at that level, padmāsana is not mandatory while sitting for prāṇāyāma or dhāraṇā, dhyāna practice.

Next, āsana practice, with its focus on awareness of the breath and mind, subtly nudges us into becoming adept at becoming introspective. Prāṇāyāma practice further enhances this inwardness. The senses become so attuned to what is taking place within the body, that they tune out all external sensations. Effectively, pushing us towards pratyāhāra. From there, focusing the entire awareness on a single aspect, like the touch of the breath, or some attribute (image, quality, nāma, rūpa, etc.) of the Īṣṭadevatā becomes a natural progression and one effortlessly moves to dhāraṇā and further, with sustained practice, to dhyāna.

This is how the practice of yogāsana qualifies us to practice meditation, be it dhāraṇā, dhyāna or samādhi. It is only the lucky few, like Ramana Maharshi or Rāmakrishna Paramahansa, for whom the saṁskāra of prior lifetimes was so strong, that they could go directly into samādhi, without having to go through these earlier stages. For the rest of us, we will have to go through proper channel – train the body, train the mind, train the nerves and then, and then alone, can we aspire to some form of meditation.

Ajita Kini has been a student of Iyengar Yoga since 2007. This is the 7th in a series of articles on yoga.

VASANTH'S POETRY CORNER

By Konchadi Vasanth Pai



ANDHA HAI KYA ?

When I do bump into women
And they ask me if I am blind
I just tell them "As a matter of fact
In both my eyes I have cataract,
Could you lend me a helping hand?" I blink
"To find the way to the ophthalmologist's clinic?"
Taken aback, the ladies beg pardon
Not knowing they have been led up the garden
The milk of human kindness overflows
As clasping my hand they lead me down the road
At the clinic, I pretend to climb the steps on all my four
And as the ladies turn back, I bolt from the clinic's back door.

REMEMBERING GRANDMOTHER.

I too had a refreshing nap
when I slept on my granny's lap
With no knights-at-arms around
palely loitering on the ground
with twittering of swallows the only sound
profound peace in sleep she found
Then with a start I did awake
Only to find my fantasy a fake.
There was no granny by my side
She was already with her Maker, betide

Konchadi Vasanth Pai (89), 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.

NEED FOR A BRIEF AND PRECISE SUMMARY OF HINDUISM

By Ashok Prabhu

This article discusses the need for a short and accurate summary of Hinduism and the importance of making it widely available.

A concise and easily understandable summary that truly reflects Hinduism is needed.

What is Hinduism? This question gets asked often. Answer is not straightforward. This question is answered by different people in different ways: way of life, sanatana dharma; Vedic religion; worshipping different deities including Shiva, Vishnu, Devi and Ganesh, and others; faith in Holy Vedas, Bhagavad Gita, Ramayana and other scriptures; importance of Sanskrit language in composing the Vedic scriptures; belief in doctrines of samsara, karma and salvation; conducting different rituals and including nature's forces in rituals; use of different religious symbols including the sacred symbol, "Om"; celebrating various festivals including Diwali, Navratri, Holi, Krishna Janmashtami, Makar Sankranti, and Ganesh Chaturthi; and practicing yoga and meditation. It is difficult to give a fairly short and an easily understandable answer. It is difficult for a common person to summarize Hinduism in few sentences and convey the essence of this great religion.

An average Hindu grows up worshipping images of deities at home and in temples, participating in festivals, rituals, upanayanas, marriages and other rituals, celebrating various festivals, observing elaborate processes of poojas, participating in religious dramas, bhajans and devotional music and songs, attending meetings of community religious leaders, visiting holy places and temples, going on pilgrimages, reading books on stories and teachings of Holy Vedas, Ramayana, Mahabharata, Bhagavad Gita and other Vedic scriptures and mythology aspects, learning about holy places and sacred rivers and their connections to stories in Puranas and

scriptures, getting to know about Enlightened saints and their miracles, and watching shows dealing with thousands of years of stories on progression of Hinduism. Given this, for an average Hindu, Hinduism has become a religion that is a combination of all these aspects. There are also numerous family and village deities, many subsects of Hinduism and somewhat different emphasis on philosophical aspects from religious leaders, hundreds of different rituals across the country, and vast variations in beliefs.

There are thousands of books and other literature on Hinduism in many different languages. These include fairly simple books for children, history and religious philosophy books, research papers and discourses on Hinduism and Vedic scriptures. History and philosophy-based articles on Hinduism have been written by scholars in journals and magazines all over the world for centuries. Hinduism is covered in high school and college courses in many parts of the world. There is a lot of discussion and reporting on Hinduism on the Internet and social media. There have been and continue to be large numbers of highly knowledgeable saints and religious leaders with very large followings within India and outside India who tirelessly preach and educate Hindus and others regarding various aspects of Hinduism. Many religious leaders and experts give presentations and hold discussions on Hinduism and yoga and meditation techniques in many parts of the world. Because of these great efforts by saints, religious leaders and scholars over several centuries, a lot of information on Hinduism is readily available.

However, in spite of such a vast amount of literature and discussions of various kind, it is difficult for most people from different parts of the



world to appreciate the essence of the oldest and philosophically rich Hindu religion that is practiced by about one billion people today. Common man does not have either time or sufficient knowledge to appreciate the depth and breadth of a complex religion like Hinduism. Hindu youngsters, especially outside India, have difficulty in explaining Hinduism to their friends and colleagues, and generally tend to shy away from having discussions on topics pertaining to Hinduism. Many times, outsiders are left with impressions of Hinduism being simply a practice of idol worship of deities, celebrations of grand festivals and caste system because this is what they get exposed to through the books they read and foreign media. This is truly sad given the profound teachings of Hinduism.

Combined efforts by religious leaders and experts and other intellectuals can provide a concise summary of Hinduism for generations to remember and benefit from it.

Do we believe that we need a summary of Hinduism that can be remembered by every Hindu? Is there a need for a brief description of Hinduism that all of us can remember and repeat and then if needed, provide additional information? Can a summary in few sentences do justice to such a broad, deep and rich religion developed over thousands of years? Can a concise summary be organized to convey essence of Hinduism? Does such a description of Hinduism in just a few sentences already exist to aid in discussions of this religion? If so, what is it? How can this be made widely available to the entire Hindu population starting with an early age? If not, how can we develop a precise summary that does justice to such an important religion?

Community and religious leaders and other experts are in a better position to decide on the need and merits of a well-crafted summary of the important features of Hinduism. An effective summary of Hinduism will need to combine many aspects of God and deities, Vedic scriptural

teachings, puranas and religious practices. It will need to be developed by combined efforts of different religious leaders and experts.

Following is an attempt at an example of a summary of Hinduism.

1. **God:** There is one God who is given many different names and worshipped.
2. **Creation:** God, also referred to as Brahman, is the source and energy of creation of the universe and manifested as all living and non-living things and sustains, preserves, and receives them back.
3. **Scriptures:** Teachings from originally Sanskrit language-based Holy Vedas and Bhagavad Gita, form the basis of Hindu religious philosophy along with other Vedic scriptures.
4. **Way of Life:** Hinduism teaches devotion to God focused, and dharma-based living, the doctrines of reincarnation and karma, and how people's actions determine the current life and future lives.
5. **Worship:** Image worship is the primary means of worshipping God. Temples, festivals, priests, pooja processes, sacred symbols and mantras play a major role.
6. **Human Goal:** The ultimate human goal is salvation, moksha. Through spiritual knowledge gain from Vedic scriptures and by pursuing detachment, devotion, yoga and meditation, humans can achieve this goal where our soul, atman, becomes one with the Supreme Soul or God, and ends the cycle of rebirths.

It is hoped that the religious and community leaders, experts and intellectuals will either select an already well-established summary of Hinduism or construct an appropriate precise summary of this great religion and then make it available in all Indian languages and also in many

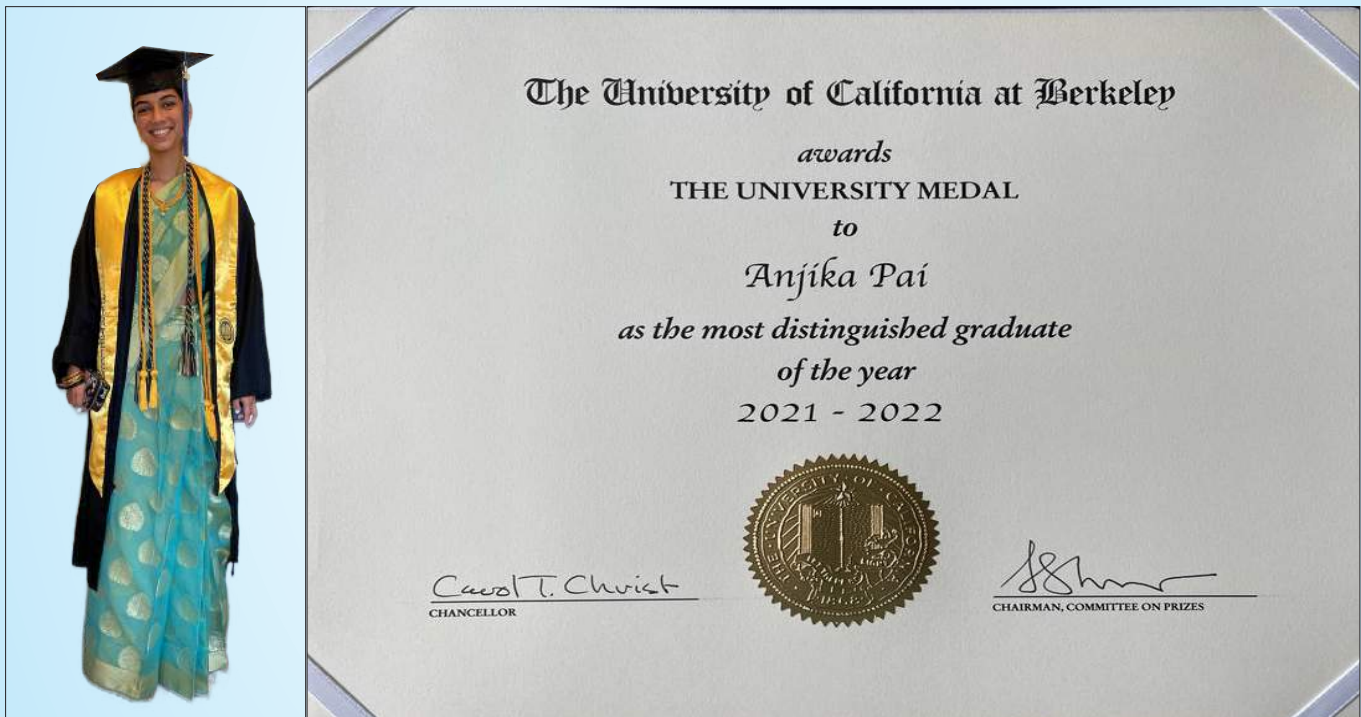
foreign languages. Hindus can carry a print out with them or have it on their smartphones. Children can learn starting from young ages and remember throughout their lives. Such a summary will then help in discussing aspects of Hinduism with common people all over the world so that they can have a better appreciation for the

greatness of Hinduism. This summary can also be used as talking points for more serious discussions on Hinduism. A cleverly designed and clearly stated summary will lead to interest, intrigue and curiosity among both Hindus and people from other religions to study and better understand the teachings of Hinduism.

Ashok Prabhu has a B.Tech degree from IIT Bombay, and a Ph.D. from Purdue University, USA. Since retiring from his professional career in the electronics industry, he has been studying Vedic history and scriptures, synergies between Vedic thought and recent scientific discoveries, and the history and accomplishments of the Saraswat community.

GSB ACHIEVERS

ANJIKA PAI IS AWARDED WITH THE UNIVERSITY MEDAL AT BERKLEY



The University of California at Berkley has awarded The University Medal to Anjika Pai as the most distinguished graduate of the year 2021-2022.

Anjika Pai, aged 22 years, was studying Environmental Science. She is also interested in music, and knows to play the piano, violin and Indonesian Gamelan. Besides Konkani, she speaks Hindi and Spanish. She has Freeship from East-West University for three years in Environmental Law.

We congratulate Anjika Pai on her achievement.

(information provided by Anjika's grandfather, Shri Sarvotham Bhat)

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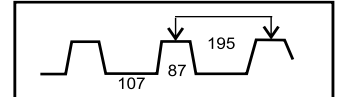
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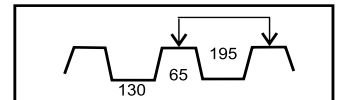
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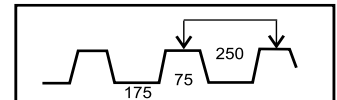
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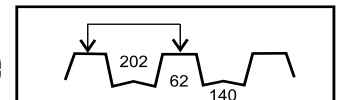
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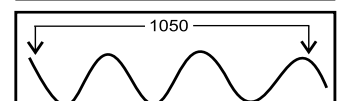
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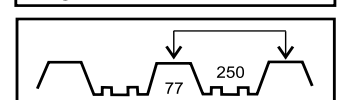
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GANESHOTSAV PHOTO CONTEST

This year marked the return of the festive fervour and electric enthusiasm associated with the most awaited and beloved Ganeshotsav. Following two years of a pandemic-induced lockdown and social distancing, devotees went all out this time to catch a glimpse of their *ishtadevata*, Ganesh at various pandals. So much so that this was reflected in the number of entries in our Annual Ganeshotsav Photo Contest!! We received entries by the dozens from our members, some of them regularly posting according to the daily theme. A five-day contest for this edition, we had themes that resonated with the youth, Selfie with Bappa, a



Photo Contest Judge
Venkatraya Mallya

theme keeping the patriotic spirit in mind, Azaadi ka Amrit Mahotsav, as well as a theme for the time tested traditions of the festival, Naivedya for Bappa.

Two winners were declared for each theme by our esteemed judge, Shri Venkatraya Mallya, a renowned Wildlife Photographer. Shri Mallya is an industrialist by profession and a wildlife photographer by passion. A resident of Mangalore since birth he co-manages the state-of-the-art rice mill started by his grandfather by the same name. His family members are ardent followers of the Kashi Mutt Guru Parampara.

Winners received a gift voucher of Rs. 500 each by NKGSB Bank, our loyal sponsors for the last 5 years.



Vasudha Nayak
1st Prize



Day 1
Selfie with Bappa



Akhila (Rashmi)
Kamath
2nd Prize



Day 1
Selfie with Bappa



Akshata Pai
1st Prize



Day 2
Naivedya for Bappa



Roopa Nayak
2nd Prize



Day 2
Naivedya for Bappa

Bappa Morya!!

CONDUCTED BY SABHA ON 



Sangita Shenoy
1st Prize



Day 3
Azadi ka Amrit Mahotsav
and Bappa



Day 3
Azadi ka Amrit Mahotsav
and Bappa



Varsha Shenoy
2nd Prize



Raghavendra
Kamath
1st Prize



Day 4
Devotees and Bappa



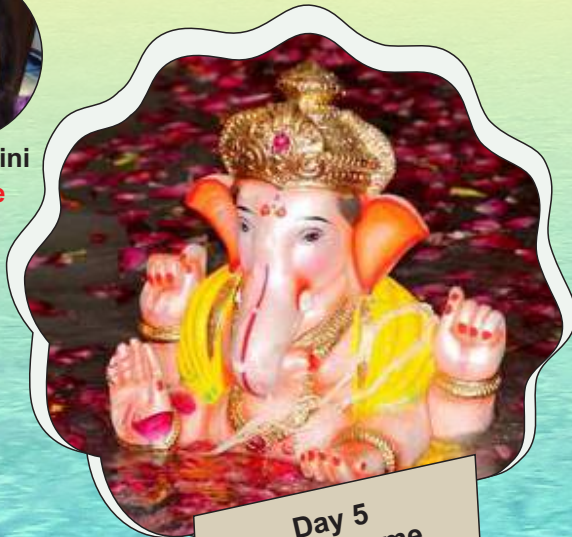
Day 4
Devotees and Bappa



Anita Pai
2nd Prize



Rithika Kini
1st Prize



Day 5
Open Theme



Day 5
Open Theme



Shobha
Shanbhag
2nd Prize

WHERE THERE'S A 'WILL', THERE'S A WAY!

by Ashwini Shenoy

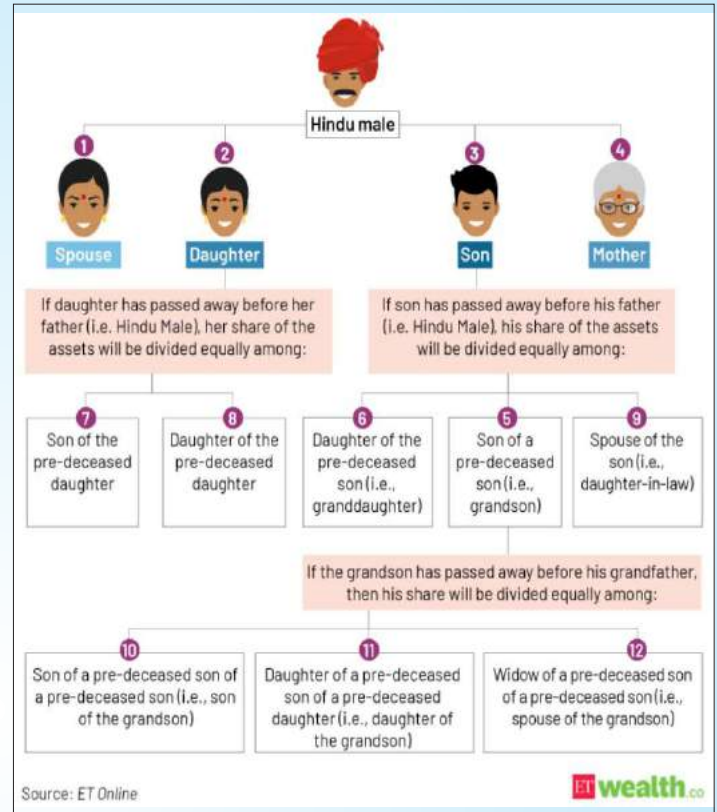


I have been mulling over what to write for a very long time now and after mentally sifting through a lot of topics, I have chosen a very sensitive topic - how to go about framing a Will. It's true that most of us would feel uncomfortable talking about our imminent death,

which is what a discussion about a will would essentially entail. In this scenario, let me pose a few questions - would you be able to rest in peace if you knew that after your demise, the wealth and assets that you had generated with such painstaking efforts during your lifetime were unavailable for the benefit of your loved ones? That too simply because you found the whole activity of keeping track of and listing down all the assets you owned as very cumbersome and avoidable? God forbid, what if some unscrupulous relatives took advantage of the ignorance of your spouse and children and managed to swindle them of what was rightfully theirs? How many times have we come across cases where siblings who are genuinely close to each other end up on opposite sides of a legal battle when a parent dies leaving behind substantial assets but no Will? Haven't we come across situations where brothers have wilfully left out their sisters from any share of ancestral assets, taking shelter in the fact that there was no Will? Aren't these good enough reasons to draw up a Will?

Let's start at the very beginning and familiarise ourselves with some basic concepts. A Will, officially known as a last will and testament, is a legal document that sets forth your wishes regarding the distribution of your property and the care of any minor children. Having a Will ensures that you can decide who gets your assets and in what proportion, in fact, you can even specifically mention who will be excluded from inheriting your assets! It ensures that your heirs will have a faster and easier time getting access to your assets and you can even identify who should take care of

your children as, without a Will, the courts will have to decide.



A testator is the one who writes a Will. The rules of succession are dependent on the religion of the testator. If the husband dies intestate, that is, without a Will, the assets are distributed as per the law based on his religion. For Hindus, Jains, Buddhists and Sikhs, the distribution is governed by the Hindu Succession Act, 1956, and the Hindu Succession (Amendment) Act, 2005. For purposes of simplicity, we will be discussing matters only relating to the Hindu Succession Act and relating to Hindu males.

In case a Hindu man dies intestate, his property will be first distributed to Class I heirs. If there are no Class I heirs, the property will be given to Class II heirs. Class I heirs include the widow, the mother and sons and daughters of the deceased, in addition to other heirs as under:

- widow, sons and daughters of a predeceased son

- ✓ sons and daughters of a predeceased daughter
- ✓ widow, sons and daughters of a predeceased son of a predeceased son
- ✓ sons and daughters of a predeceased daughter of a predeceased daughter
- ✓ daughter of a predeceased son of a predeceased daughter
- ✓ daughter of a pre-deceased daughter of a pre-deceased son

The below diagram, sourced from ET Wealth, will simplify matters a bit in relation to Class I heirs.

As you may have observed, daughters are entitled to a share of the ancestral assets. In August 2020, the Supreme Court pronounced that a daughter will have an equal share in inheritance as a son, which would imply that whatever a son is eligible to inherit, a daughter is legally eligible to inherit as well.

In this context, it is important to note a few interesting points:

- ✓ The father of a Hindu male is not the Class - I legal heir. Therefore, he will have no rights over the assets of his deceased son if the Class-I heirs (widow, mother, sons and daughters) are present.
- ✓ An ex-wife is not considered as a legal heir to the property, however, if the widow remarries, she will not lose her right as an heir to the assets of her deceased husband.
- ✓ The divorce or remarriage of the mother is not a bar to her succeeding as a legal heir to her son.
- ✓ A legal heir is disqualified from inheriting the assets of the person murdered, if the legal heir has committed the murder or abetted the commission of the murder.
- ✓ The children of a person who has converted to another religion are also disqualified from inheriting ancestral assets.

The basic elements of a Will are a listing of assets with the desired allocation among beneficiaries.

An executor, who is preferably a much younger person than the testator, should be named in the Will to give effect to the intentions of the deceased person. It is advisable to name an alternate who will act as an executor in case the main executor is unable to perform his duties due to unforeseen circumstances. The testator must sign the Will in the presence of two witnesses and they must affix their signatures and state their permanent address. It must be ensured that the witnesses are substantially younger to the testator so that they can testify in relation to the veracity of the Will, in case of a challenge. It is advisable to get a doctor to also sign the Will at the same time, certifying that the testator is of sound body and mind. A notarised copy of the Will may be kept by the testator in safe custody.

One may choose to get the Will registered (it is not mandatory) as the registration of the Will provides evidence that all parties had physically appeared before the registering officer and the officer had attested the same after ascertaining their identity. Once a Will is registered, it is placed in the safe custody of the Registrar and cannot be tampered with, destroyed, mutilated, or stolen. You may note that the contents of a Will are entirely confidential and need not be revealed to either the witnesses, the doctor, the executor or even the Registrar.

While drawing up a Will, it is important to understand the difference between giving life interests and making an absolute bequest. Suppose you say in your Will that after your demise, a certain property should go to your wife and after her demise, it should go to your children. This is called a life interest. On the other hand, if you say in your Will that after your demise the said property should go to your wife, it is called making an absolute bequest. Also, be sure to include a clause which deals with assets that would be acquired after making the Will and if you wish to disqualify someone from receiving your assets, do mention that in your Will as well.

What is a probate?

We commonly come across the expression that in spite of leaving behind a Will, a probate had to be

conducted. The letter of administration (LOA) and probate of will are instruments that allow the heirs to administer the entire estate, including both movable and immovable properties. While a probate is granted to the executor of a Will to oversee distribution of assets, the LOA is granted to legal heirs in the absence of a Will or if the executor does not discharge his duties.

To be able to exercise the Will, the beneficiaries and the executor need to make an application to the court to obtain probate— which authenticates the genuineness of the Will. A probate is not required in case of immovable properties of Hindus except if the property is located in West Bengal, Chennai and Mumbai.

What is a Succession certificate?

If the deceased has died intestate, a succession certificate will be required to be obtained from the court by the legal heirs. There is a difference between a legal heir certificate and succession certificate. A legal heir certificate is used to establish the identity and relationship of living heirs to the deceased and has limited relevance in the Succession Act. It is required only to claim benefits, compensation or entitlements like insurance, provident fund, pension, electricity connection, bank deposits, etc. The succession certificate, on the other hand, is used to prove the authenticity of heirs so that all the debts and securities of the deceased can be passed on to

The below table will tell us to whom an asset will be transferred in case of death of the first holder, when a nomination is registered:

Mode of Operation	Type of Asset					
	Bank Account	Fixed Deposit	Mutual Funds	Shares	Real estate	Shares of a Co-op Housing Society
Single	Nominee	Nominee	Nominee	Nominee	No concept of nominee-asset will be transferred to legal heir	Nominee
Joint	Nominee (with consent of survivor)	Nominee (with consent of survivor)	Survivor	Survivor	Share of the deceased will be transferred to his heir	Nominee
Either or Survivor	Survivor	Survivor	Survivor	No such concept in shares	No such concept in real estate	No such concept in shares

In the absence of a nominee, the asset will be transferred to the legal heirs

them. While a succession certificate will work for transferring immovable property, Courts levy a fixed percentage of the value of property as court fee for issuing a succession certificate.

Nomination and Joint ownership

In addition to drawing up a Will, it is important to understand how assets would be inherited in case of joint ownership and in case a nominee is added.

If an asset is held jointly, then on the death of one of the holders, the other person can hold the asset after providing the necessary documents to the relevant authorities. This is an easier way of holding assets and requires less effort to transmit the asset on the first holder's death.

If the asset is held in a single name, it is always preferable to have a nomination registered. As per Supreme Court judgements, a nominee is merely a custodian of the asset/money, for the benefit of the beneficial owner, who may either be the legal heir of the deceased (in the event of the deceased dying intestate) or a beneficiary under a Will. If the nominee and the legal heir are different, then the actual heir will have to claim the money from the nominee. Whenever one intends a specific asset to be inherited by a particular person, in addition to appointing that person as nominee, it is advisable to execute a Will specifically bequeathing that asset to the nominee.

Inheritance through a Will for NRIs

Anybody can transfer property in India through a Will. However, permission from RBI is mandatory for executing the Will, if the beneficiary is an NRI or PIO. Rules say that an NRI or a PIO can only purchase residential or commercial real estate, but not agricultural land or a farmhouse. However, there is no restriction if the agricultural land or farmhouse comes as an inheritance or is gifted to the individual. There is no tax on inheritance in India but individuals who acquire property are liable to pay tax on rental income and capital gains from its sale.

Nomination in Employees Provident Fund (EPF) Employees Deposit Linked Insurance Scheme (EDLI) and Employee Pension Scheme (EPS)

Nomination in EPF, EDLI and EPS in accounts are governed by the Employees' Provident Fund & Miscellaneous Provisions Act, 1952. Under the Act, an EPF member can nominate only those people who are defined as 'family' under the scheme. A person cannot bequeath money from EPF, EPS and gratuity to anybody other than those

defined 'family' members. If the money is bequeathed to any other person in the Will, then in such a case the beneficiary under the Will would not get the money and the nominee will be entitled to keep the money with himself.

Please note that nominations that were filed for EPF and EPS before a member is married become invalid once he/she is married. After marriage, the member of EPF and EPS is required to file the nominations again.

Here's hoping that the various aspects elaborated above have been helpful for you to get a head start in understanding the whys and wherefores of making a will, to make it easier for you to provide for your near and dear ones in a hassle-free manner. Happy estate planning!

Disclaimer: This article does not constitute legal advice. It is based on material available in the public domain and newspaper articles seeking answers to specific questions from different legal experts. Case specific legal advice should be obtained independently before taking any action.

Ashwini Shenoy is a Chartered Accountant with over 15 years of post-qualification experience and has been working in the financial services industry for the last 7 years. She is currently the Chief Operating Officer at Apicem Advisors and Consultants Private. Limited., a consultancy set up to advise Alternative Investment Funds (AIFs), while also taking on tax and audit assignments. She can be reached at ashwini@apicemadvisors.com.

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TOLERANCE

By Veena Shenoy

Most of the problems which arise in society, clashes among people, hatred, and wars are due to the intolerant attitude of people. When people become intolerant it leads to clashes and unrest in society, and ultimately leads to decay of social values, destruction of peace, and other related social problems. I want to share a small incident that shows that people have become so intolerant that they cannot make adjustments even for a short period of time.

Daily I go to a nearby park, for a stroll in the evening, along with my 80-year-old mother. I hold her hand and we walk leisurely in the park. The park has a round pond and people walk around the pond. It is a favorite place for both young as well as old people. Youngsters jog around the pond, whereas elderly people walk leisurely around the park. The park is my mother's favorite place. The jogging/walking area is not very narrow and at a time nearly four to five people can comfortably walk side by side. Hence if both my mother and myself hold hands and walk, we will not block the persons walking behind us as they can easily bypass us from either side.

As usual one day when we were walking, an elderly person told us that, since we are holding hands and walking, we should move either of the sides, as we were blocking people walking behind us (actually as I mentioned above, anyone can bypass us since there was enough space on both

the sides). His voice was quite rude and his wordings were sarcastic (he said that he has to dance on both sides as were walking in the middle). I was astonished at his mannerism. We were regular walkers in the park and we had never encountered such an incident earlier. I was astonished because I was holding my mother's hand who was 80 years old. However without arguing with the gentleman, both of us moved aside and I asked the gentleman to proceed, so that he can continue with his stroll, without us coming in his way. However, this made me think for a while. In parks, we interact with our fellow walkers hardly for a few seconds, and during this short span of time, if we cannot make small adjustments, what is the level of our tolerance? I was amazed and failed to understand, the gentleman's attitude and behavior. I was extremely pained but did not utter a word.



According to me, we will have fewer clashes in the society/world, if we are more tolerant. Tolerance is a virtue and adds to our personality. Lessons of tolerance should be inculcated in children during their formative years so that they will become good citizens and respect the feelings of other people. This will lead to harmony and peace in the society.

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

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PIND DAAN YATRA

By Pradeep Pai

Dear Samaj Bandhavas,

Pind daan is a ritual offered to the departed soul as homage and all of our members are aware about these rituals. There is also an onerous duty towards departed souls within our family who have no male offspring and those who deceased single. This task is often the responsibility of the male head of the family. Offering pind daan at three holy places, namely Prayagraj (formerly Allahabad), Varanasi (also known as Kashi or Benaras) and Gaya is mandatory as per the scriptures followed by GSB samaj. Our revered dharma guru Srimad Sudhindra Thirtha swamiji and the present pontiff of Kashi Mutt Samstaan, Kashimatadipathi Srimad Samyamindra Thirtha Swamiji have taken much efforts to help our samaj bandhavas fulfil this noble task. I have just completed this task for my departed elders in May 2022 and wish to share the experience and sequence of events through this article.

The sequence of visit to the holy places of Prayagraj, Kashi and Gaya should be as mentioned, as it is believed that after the pind daan at Gaya, no further pind daan is required. However, since you are going to perform pind daan at all the three places and Kashi has an airport, you may alter the sequence to suit your conveniences. At Gaya you are expected to quit forever, one favourite sweet, one favourite fruit, one favourite vegetable and leaves of any tree. Once you decide to quit leaves of certain tree, you cannot eat any food cooked in these leaves. In sweets you cannot quit "mithai-undo" as the Tirupati Balaji prasada is "mithai-undo" and you cannot refuse the prasada. Further, the discipline of not eating the products you have quit should also be followed by your wife. So, before quitting sweet, vegetable, and fruit, do consult her! Lastly, do remember that the products quit should be your favourite and not something that you would anyways not like to eat.

In Prayagraj and Kashi, we have our Kashi mutt, whereas in Gaya we do not have a mutt. However, in Gaya the rituals are performed by Kannadiga Brahmins authorised and blessed by our Kashi mutt mathadipathi. In places where we have our Kashi mutt, the arrangement of priest for pind daan rituals and the required pinda rice is provided by the mutt. We do not have to pay anything extra to the officiating priest other than by your own will. The mutt charges you ₹ 500/- for the officiating priest dakshina and pinda-rice.



In Prayagraj, Shri Kashi Mutt is located at a place called Daraganj, which is about 10 kms away from the main railway station. Here, after performing the pinda-daan pooja, the pinda is to be immersed at Triveni Sangam. The Kashi mutt samsthan with the blessings of our mathadipathi make all the arrangements for the same. The rickshaw to the ghat (& back), the boat from the ghat to the Sangam and further for Ganga-snan is all arranged by the math. The maximum expenses incurred would be around ₹ 900/- (for 2-4 people). If you were to make your own arrangements, it would be at much higher expense.

At Kashi too, the Kashi mutt samsthan organizes for the officiating priest and charges you only ₹ 500/- for the dakshina and pinda-rice. You may, at your choice, offer additional dakshina, if you so desire. In Kashi, the pinda daan is to be done at the banks of the river Ganga, accessible by climbing down steps from Shri Kashi mutt. While in Kashi, it is necessary that you visit the Kashi Vishwanath temple and the Kala Bhairav temple. The Kala Bhairav temple is located near Kashi mutt in Maidagin Golghar area, while Kashi Vishwanath temple is located about 8 kms from the Kashi mutt. Those desiring to view the Ganga arathi or

taking a boat ride on the river Ganga can do so in coordination with mutt. Both the Prayagraj Kashi Mutt and Kashi, Kashi Mutt have vrindavan of our revered swamijis of the past, where you must pray. Those wanting to travel back to Delhi from Kashi can avail of a convenient train, Shiv Ganga Express departing from Benaras railway station (NOT the Varanasi junction station) at around 10:15 p.m. and reaching Delhi the next day by 8:30 a.m.

At Prayagraj and Kashi, adequate residential arrangements have been made by the Kashi Mutt Samsthan. Excellent boarding arrangements are also available for yattris here. In Gaya, is the famous (& only one) Vishnu temple with the

prominent Vishnupaad (foot imprint of Lord Vishnu). Many yattris carry with them brass, copper replica of Vishnupaad from Gaya, but it is important that these replicas be venerated by touching the original Vishnupaad. Time permitting, you could also visit Bodh Gaya located around 30 kms from the Vishnu temple and see the Mahabodhi tree, where Lord Gautam Budha attained enlightenment.

In my view, the best time to visit all these places for pinda-daan in around February or March. In case anyone is interested to know more details or wish to make travel plans, please write to me on pradeep.pai@acequants.in

The author is Program Chairperson and Associate Professor at School of Business Management, NMIMS University, Mumbai. An avid reader, writer, traveller and food blogger, when not teaching quantitative subjects. For more on the author, visit www.acequants.in

READERS WRITE

Response on “SOIREEK JALLIGO?”

article by Amritha Girish Pai published in the July to September 2022 issue of Voice of GSB

I thank Amritha Pai for highlighting the facts which need to be studied in detail by the parents of the girls in the age group of 25 to 30 years.

She has brought up the subject of compatibility boldly at the right moment. If it is not considered properly, and if sufficient time period is not given, chances of divorce are more.

Heavy expenses are incurred in every marriage only with the hope of happiness and security of the daughter. If the marriage turns to divorce, not only money is lost, the parents are subjected to unbearable emotional problems which lead to health problems. Hence the best time for divorce is before marriage. The boy and the girl have equal responsibility in ensuring successful marriage. It may not be easy to bring out an exhaustive list of do's and don't's in selecting the life partner since every situation is unique.

Mahila Shakha of GSB Sabha, Mumbai may set up Marriage Counselling Bureau to guide the would be married couples.

Best wishes,

S. P. Shenoy

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MALDIVES – THE SUNNY SIDE OF LIFE

By Maitreyi Prabhu

A few years ago, we planned an impromptu trip to the Maldives – yes, it is possible, since visa is on arrival at no charge! The country is a cluster of islands where 1 island is 1 resort.... well almost! Few islands may have 2 or more resorts depending on the size of the island. A popular destination amongst honeymooners, the best time to visit this place is between December to March, but it also the most expensive time. We went in November and it was windy and rainy.

There are direct flights from New Delhi, Mumbai, Bengaluru and Kochi. Sri Lankan airlines is also an option, via Colombo. Maldives is just 30 minutes behind IST.

The country doesn't allow alcohol to be brought in – not even from duty free. We can only consume alcohol served in the resorts. The law prohibits smoking in most workplaces and public places.

The airport is small and domestic and international flights land at the same airport. We stayed at an island resort which was quite far from the airport. The usual modes of airport transfers to island resorts are speed boat, sea plane, domestic flights (also combination of flights with speed boats). Our domestic flight was almost an hour long which stopped at various islands to drop or pick up the guests and finally dropped us. Note, in case of storms or very rough sea, the speed boats and local flights can even get cancelled. Like most other resorts, ours too had a buggy service which even picked us up from the airport. The most common room categories are beach bungalow and water bungalow. There may be others with private pool, slides etc. We stayed in the water bungalow where early risers can get sunrise view and others can choose the sunset

view. Steps or slides can take you directly into the crystal clear blue waters of the sea – an experience not to be missed. Very few places in the world offer water bungalows.

While we opted for an all inclusive meal plan (unlimited alcoholic – IMFL and non-alcoholic beverages over and above the regular 3 meals), there are options of only breakfast, breakfast + lunch / dinner and all 3 meals. However, since Maldives imports practically everything which makes it very expensive, ordering a la carte food may be heavy on the pockets. So at least full board (all 3 meals) plan is highly recommended. They usually serve buffet and the cuisine is very close to Indian, so, suitable to Indian taste buds. Many resorts have Indian chefs, so vegetarian and Jain meals are also catered to.

Our resort and many other resorts provide non-motorized water activities at no charge e.g. kayak, snorkeling. Few resorts have spa also included in the cost. Although I am not a water person, 3 days of stay in the midst of water was relaxing.

On the way back, we also stayed at a local island called Hulhumale across the bridge from the airport island. It is an artificial island which has guest houses but not resorts. The local Maldiveans live here and it has regular restaurants and shops.

Due to the rising sea levels and climate change, experts are predicting that 80% of the Maldives will no longer exist in 2050. So..... pack your bags and plan a quick trip to this tropical paradise.



The writer is herself a travel connoisseur and founder of her own travel firm and can be contacted on connect@tripweavers.com or 98209 64655.

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SKIN DONATION

By Dr Sunil Keswani

NEED FOR SKIN DONATION



The skin is body's first line of defense. It is water-proof and prevents infection from entering the body. However, when severely damaged as during burns, this defense mechanism breaks down. If untreated, bacterial infection, dehydration, loss of protein and electrolytes takes place. Ultimately, the victim may die.



Skin Harvesting

Burn wounds affect patients physically, psychologically, socially and economically. An infected burn wound which leads to systemic sepsis is the single most major cause of death in burn patients.

Skin Donation is a donation that anyone can make after their deaths, which can save the lives of thousands of people and offer them a much better quality of life. It is said that skin is the best substitute for skin. Thus, skin donated after death is the best and cheapest substitute for patients having the requirement for it.

SKIN DONATION PROCEDURE

Donated skin is a boon to patients with burns. The skin should be harvested within 6 hours after death and can be harvested in 45 minutes. There are total 8 layers of skin; the uppermost layer of the skin is only harvested. There is no disfigurement and no bleeding. Skin is harvested from both the legs, both the thighs and the back.

There is no donor recipient matching needed. Anyone's skin can be transplanted on anyone,



Dressing the body after skin harvesting

It is estimated that more than 7 million people in India suffer from burns injuries every year. 80 % of these are women and children. It is second largest group of injuries after road accidents. Out of the 10 % of these which are life threatening, around 50 % succumb to their injuries. Nearly 1 to 1.5 lakh people get crippled and require multiple surgeries and prolonged rehabilitation in India every year.

there is no blood matching, no colour matching and no age matching required.

After the skin is harvested, it will be evaluated, processed, screened at the skin bank, and then supplied to the Burns Surgeon for transplanting on burn patients. The skin is preserved in 85% glycerol solution, it is stored between **4-5 degree Celsius** and it can be stored for a period of **5 years**.

WHO CAN DONATE ?

Almost everyone can donate skin after death. A small set of negative donors are those where death took place due to HIV and Hepatitis negative, Skin disease, Cancer, Active Jaundice, Sexually transmitted disease or Severe infection.

HOW TO DONATE ?

It is not compulsory to pledge or register, even if not registered, harvesting can be carried out once a call is made in time to the **24 hours SKIN DONATION HELPLINE NUMBER 27793333**.

Registered skin donors get a Skin Donor I.D Card along with a Skin donation Magnetic Sticker, "I AM A SKIN DONOR" Pocket card for future references.

You can register online on www.skindonation.in

Donating skin after death would be a great service to millions who are suffering.

Dr. Sunil Keswani is a Plastic Surgeon and Medical Director, National Burns Centre, Navi Mumbai.

Radhakrishna Kamath

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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".



Upwas Special Dishes

By Smt. Anuradha Prabhu
anuradhprabhu49@gmail.com

Recipes

Udid- Rulava Doddak

Ingredients

- 1 cup udad dal
- 3 cups rava (sooji)
- 1 tsp mustard seeds
- 2-3 green chillies chopped finely
- 1 tsp finely chopped ginger
- 1 tsp chopped curry leaves
- 1/2 tsp asafoetida powder
- 1/2 cup fresh grated coconut
- Salt to taste
- Oil as required

Method

- 1) Wash and soak udad dal in enough water for 4-5 hours. Roast the rava in a karahi till slightly warm.
- 2) Drain the water from udad dal and grind adding water as required till it becomes fluffy. Remove the batter and keep aside for fermentation.
- 3) Add salt, grated coconut, chopped green chillies, chopped ginger and asafoetida powder to the fermented batter. Add 1/2 cup of water, add the rava and mix slowly so no lumps are formed. Add more water if required to get a semi thick consistency.
- 4) Heat a tsp of oil in a karahi, add mustard seeds, as they splutter add chopped curry leaves. Pour this in the batter and mix well.
- 5) Grease a pan with oil and heat it, pour a ladleful of batter to form a thick dosa. Drizzle oil on the sides, cover and cook.
- 6) After few minutes flip the dosa and cook till done. This dosa has to be cooked on slow fire to make it crisp.



Urad ani mooga dal idli

Ingredients

- 1/2 cup urad dal
- 1 cup moong dal
- 1/4 cup grated coconut
- Salt to taste

Method

- 1) Soak both the dals separately for 3-4 hours.
- 2) Drain the water and first grind udad dal to a fluffy consistency. Remove and keep aside.
- 3) Drain the water and grind the moong dal to a coarse consistency.
- 4) Mix both the ground dals alongwith grated coconut and salt. Keep aside for 2-3 hours.
- 5) Grease the idli moulds, pour the batter and steam for 12-15 minutes.
- 6) Remove and serve hot with chutney or molaga podi.



Kanang Halwa

Ingredients

- 2-3 medium kanang(sweet potato)
- 1/2 cup sugar
- 2-3 tbsp ghee
- 1/2 cup milk
- 1 tsp cardamom powder
- 1 tsp chopped almonds

Method

- 1) Wash and boil the sweet potatoes in pressure cooker till soft.
- 2) Peel the sweet potatoes and mash it well.
- 3) Heat ghee in a thick bottomed karahi, add the mashed sweet potatoes, mix well and cook till it leaves the sides of the pan.
- 4) Add the milk and cook till all the milk is absorbed and it forms a lump.
- 5) Add the sugar and cook till it leaves the sides of the pan.
- 6) Garnish with chopped almonds and serve.





OM SREE KRISNAYA NAMAH



A SHORT VERSION OF ADIPARVA PART -1 OF THE GREAT EPIC MAHABHARATA

By Divakara Shenoy, Kochi

INTRODUCTION

The greatest epic of all times is Mahabharata, written by the great sage Veda Vyasa, the son of Parashara Maharishi. A voluminous literature work ever done in human history and containing more or less one lakh Sanskrit verses dictated by the great scholar sage, Veda Vyasa (Krishna Dwipayana) to Lord Ganesha who wrote the epic story. The entire story of Mahabharata spans over eighteen Parvas (volumes of books) written in poetry version consisting of more or less 1,00,000 Sanskrit Slokas said to be containing 18 million words. The Mahabharata is many times longer than the epic Ramayana. The story is about the great battle that took place in 3000 BC at Kurukshetra in India between the Pandavas and Kauravas of the same Kuru dynasty. The 18 parvas of the great epic are 1. Adi Parva 2. Sabha Parva 3. Aranyaka Parva 4. Virata Parva 5. Udyoga Parva 6. Bhishma Parva 7. Drona Parva 8. Karna Parva 9. Shalya Parva 10. Sauptika Parva 11. Stri Parva 12. Shanti Parva 13. Anusasana Parva 14. Ashwamedhika Parva 15. Ashramavasika Parva 16. Mausala Parva 17. Mahaprasthanika Parva 18. Svargarohana Parva.

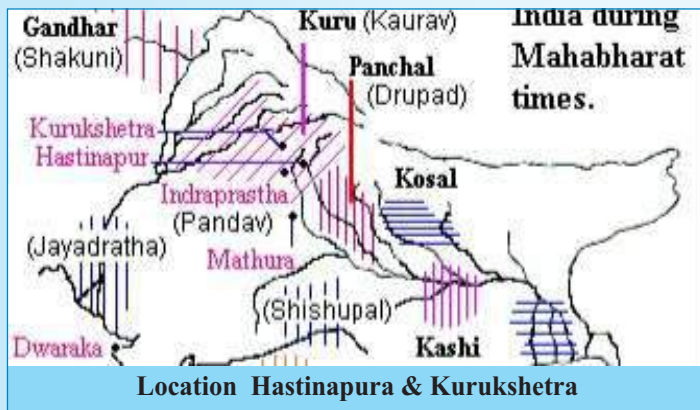
It is an undisputed fact that most people living in this supersonic age have no patience or spare time even to have a glance of the great epic, the treasury of divine knowledge. Taking into account such a situation a brief version of the stories contained in Adiparva, the first part of the epic is produced in this article.



STORIES OF ADIPARVA

As per Indian history, Yayati was a Chandravamshi King of ancient India. The capital of the country was the city of Khandavaprastha, later came to be known as Indraprastha. King Yayati had married Devayani, the daughter of Shukracharya, the chief priest of the Asuras (demons). Later the king had relation with Sharmishtha, the daughter of Vrishaparva, the king of Asuras. The King had two sons from his wife Devayani by name Yadu and Turvasu. Yadu's family lineage later became to be the Yaduvamsa. Shri Krishna belonged to Yaduvamsa.

Also he had three sons from his second wife Sharmishtha. Puru was the youngest among the three. The king Yayati was very much fond of his youngest son Puru who was chosen to be his successor. His family lineage became to be known as Puruvamasa. King Dushyanta was born in the Kuru family. He married Shakuntala and the couple had a son by name Bharat who ruled India and the land became known to be Bharat. Hastinapura is described in the Hindu Purana as the capital of the Kuru Kingdom. Hastinapura is a city in the Meerut district in the Indian state of Uttar Pradesh. Hastinapura city is situated on the banks of River Ganga.



Location Hastinapura & Kurukshetra

KING SANTHANU

Santhanu from Kuruvamsa was a powerful King who ruled the Kingdom of Hastinapura. Every day the king used to take bath in the holy river Ganga. One day while taking bath in the river he happened to meet Goddess Ganga the personification of the river Ganges who appeared before him. King Santhanu was attracted by her charming beauty and wished to marry her desperately. The king expressed his desire before Goddess Ganga who agreed to the King's wish on one condition that he would not question her whatever she might do, on violation of which she would leave him. The King agreed unconditionally. After their marriage she delivered a beautiful son whom she threw into the river and killed. The King remained helpless unable to prevent the heinous act of his beloved wife. In a similar way, she threw all her seven sons

one by one as soon as they were born. The king became extremely angry but could not tolerate such cruel acts of her. So when the eighth son was born the angry King stopped her from throwing the child into the river whereby Goddess Ganga became furious at the king for breaching the promise he had made to her. She at once left the King and the Kingdom. The eighth child was named as Devavrata who was later came to be known as Bhishmacharya.

BHISHMA'S VOW

Few years passed and one day King Santhanu happened to see a fisherman's daughter by name Satyawati on the banks of the river Ganges. Her beauty and musky fragrance emitted from her body attracted the King who fell in love with her and wanted to marry her. Her father agreed to give his daughter in marriage to the King on a condition that only her sons would inherit the throne of Hastinapura thus denying the legitimate right of his eldest son Devavrata to the throne. The King loved his son so much that he could not agree with the fisherman's demand. The very thought of marriage with Satyawati disturbed the King day and night and he was not able to sleep. Seeing his father in distress Bhishma came to know the reason for his father's agony. Bhishma therefore took a vow not to accept the throne and remain unmarried throughout his life.

CHITRANGATHA AND VICHITRAVIRYA

The King Santhanu married Satyawati and they had two sons Chitrangatha and Vichitravirya. The prince Chitrangatha was crowned as the King by his elder brother Bhishma by honoring his promise made to his stepmother Satyawati.

Later Chitrangatha died in a battle with the King of Gandharvas. So Bhishma on behalf of his minor brother ruled the country till prince Vichitravirya became major and inherited the throne. As an elder brother responsibility of finding bride for his younger brother fell on Bhishma.

DHRITHARASHTRA, PANDU AND VIDURA

King of the Kashi kingdom had three daughters Amba, Ambika and Ambalika. When the daughters attained age of marriage the King sent invitation to princes and Kings of nearby Kingdom inviting them to participate in the Swayamvara event arranged by him. He did not invite the ruler of the Hastinapura Kingdom by reason only known to him. This was felt as an insult to Hastinapura and Bhishma was angry at the King of Kashi Kingdom. On the date the ceremony Bhishma with his soldiers went to the location of Swayamvara and abducted all three daughters and asked his Younger brother Vichitravirya to marry them. Amba refused to marry Vichitravirya informing Bhishma that she was already in love with prince Salva. Bhishma therefore let her go. Then she went and approached prince Salva who refused to marry her as having been abducted by Bhishma.

Vichitravirya married Ambika and Ambalika. But he also died childless. Under such situation someone in the family required to continue the lineage to succeed to the throne of Hastinapura. Satyawati had a son named Veda Vyasa born to her in previous marriage with Sage Parashara, who was summoned to have progeny by having relation with the widows of Vichitravirya following the Niyoga System prevailing in those days. Ambika gave birth to a son named Dhritarashtra. Ambalika gave birth to a son named Pandu and the maid servant of the family gave birth to a son named Vidura.

All three princes grew under the care and love of Bhishma Pithamaha. Dhritarashtra was blind by birth and could not be trained in weaponry. He was the strongest among the three. Pandu and Vidura were given excellent training in archery, administrative science and politics.

RISHI'S CURSE TO PANDU

On attaining the age of marriage Dhritarashtra married princess Gandari who gave birth to 101

children, they came to be known as Kauravas. Eldest among them was Duryodhana.

Pandu married Kunti, adopted daughter of King Kuntibhoja ruler of Kunti Kingdom and Madri princess of Madhra. King Pandu once went to the forest for hunting. While hunting he heard a noise from some corner of the place where he was standing. He by mistake thought the source of noise might be from some animals. He aimed his arrow in that direction and happened to hear sudden cry of human beings not animals. He then going close to the source of the noise could see that his arrow had pierced the bodies of Rishi Kindama and his wife who were making love. The saint before taking his last breath cursed the King Pandu uttering that he also would die if he approached his wives to make love.

As a consequence of the curse the King Pandu died childless. Using the boon Kunti was granted by the sage Dhurvasa earlier before marriage she delivered Yudhishtira son of Yama Dharma. She also gave birth to Bhima son of Vayu Deva and to Arjuna son of Indra. Madri gave birth to Nakhula and Sahadeva, sons of Ashwini Kumaras. They were come to be known as Pancha Pandavas.

PANDAVAS AND KAURAVAS AT GURUKULAM

Both Pandavas and Kauravas were given training in archery and martial arts by Dronacharya as arranged by Bhishma. Upon completion of their training a day was fixed to test and also to exhibit their proficiency in the use of arms in front of the royal family and citizens of Hastinapura. Arjuna demonstrated extraordinary skill in archery and in using weapons. Duryodhana became jealous and was disappointed seeing the proficiency shown by his cousin brothers.

KARNA CHALLENGED ARJUNA

At this time Karna entered the arena like a roaring lion challenging Arjuna to fight with him. Karna was son of Sun God born to Kunti before her marriage to King Pandu and was unknown to the

public. She expected disaster to happen if the fight between Karna and Arjuna took place. Fortunately Kripacharya intervened and told Karna that he is not eligible to fight with prince Arjuna since he did not belong to royal family and was an uninvited intruder. Therefore it would be an insult for the princess to fight with the son of a charioteer. Duryodhana was angry for insulting his beloved friend Karna. Duryodhana at once left the place picking Karna in his chariot. He crowned Karna as King of the state Anga.

YUDHISHTIRA WAS DECLARED AS CROWN PRINCE

Dhritarashtra was born blind and not eligible to become ruler of Hastinapura. He was occupying the throne as a representative of his younger brother King Pandu. He feared questions from the citizens on his right to occupy the throne when Pandu's son Yudhishtira, the eldest among Pandavas and Kauravas attained the age to succeed to the throne. So Dhritarashtra thought it was right time to declare Yudhishtira as the crown prince. Therefore arrangements were made and Yudhshtira was declared as the crown prince of Hastinapura.

DURYODHANA'S HOSTILITY TOWARDS PANDAVAS

Duryodhana and his brothers knew that their father Dhritarashtra would not be able to become King of Hastinapura Kingdom. Duryodhana was overwhelmed with jealousy, greed and anger. He encouraged by his uncle Shakuni strategized ways and plans to eliminate the Pandavas from the face of the earth.

CONSPIRACY TO KILL PANDAVAS

The state Varanavata was known as the earlier capital of Kuru Kingdom. The annual festival in

Varanavata was approaching and it was customary for the royal family to participate in the celebration on invitation from the citizens of Varanavata. Duryodhana convinced his father Dhritarashtra to send the Pandavas to participate in the celebration on behalf of the Hastinapura Kingdom. Same time Duryodhana was devising plans to kill the Pandavas during their stay at Varanavata.

THE WAX HOUSE

Purochana, an eminent architect at the instruction of prince Duryodhana constructed a beautiful palace known as Lakshagriha (house of Laquer) in Varanavata for the stay of the Pandavas and mother Kunti. The appearance of the magnificent palace was so beautiful that no one would doubt that it was made of highly inflammable material. Vidura came to know Duryodhana's intention behind the construction of the palace. He arranged a worker to go to Varanavata to dig a long underground tunnel from the palace leading to the nearby river Ganges to enable the Pandavas to escape in case the palace was set on fire by Duryodhana's people. Vidura through his messenger informed the Pandavas about the death trap devised by Duryodhana. As planned in advance Pandavas arranged big feast and invited the people of the Varanavata. All came as invited and enjoyed lavishly the food and left.

The architect Purochana after a good meal slept in the Lakshagriha. Pandavas used the opportunity to escape. The Lakshagriha was set on fire and Pandavas escaped through the tunnel and reached near the river where a boat was arranged by Vidura to cross the river. Purochana and a woman and her five children who slept in the palace after lavish food became victim to the fire.

Shubham

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IS DIABETES PERMANENTLY CURABLE? WHAT DOES THE LATEST MEDICAL EVIDENCE SAY?

By Dr. Jenny Prabhu, MD

Before we talk about a permanent cure for diabetes, it is important to point out that there has been a definite shift in the perception related to diabetes which for a long time, has been viewed as a disease that cannot be reversed. The prevailing lore that is being rapidly debunked, is that anyone who has been diagnosed with it, has to live with it for the rest of their lives.

We have made excellent progress in medicine that can help individuals with diabetes to live a normal life. However, the dependency on medicines is a crucial issue which needs to be addressed. Now-a-days, there are several treatments that claim to reverse diabetes. These treatments are in areas of Ayurveda, diet planning, lifestyle management, etc.

Research has also found that a conscious effort to manage various facets of life can help in reversing diabetes. However, these treatments are in diverse forms that are not cohesive. The best treatments combine different aspects of dealing with diabetes which is like a transformative experience for the patients. This is a comprehensive tool which can actually help the patients in not just managing their diabetes but also reversing it quickly, safely and most importantly- permanently.

There are devices in the market that not only help in monitoring glucose levels, but can help deliver insulin too. There are continuous glucose monitor (CGM) devices in the market which are attached to the body and carry out the function of constantly monitoring and helping in self-management of diabetes. This wearable technology is a game changer as the patients can track their improvement regularly. This way, they can work on managing and reversing their diabetes. It is also a great step forward that celebrities are now coming forward and promoting such devices that break the taboo around diabetes. So yes, such hardware-based

technologies are a boon in managing diabetes. Secondly, technology can also be leveraged to manage and improve lifestyles because urban hectic lifestyles full of stress and lack of exercise is one of the biggest reasons for rise in such ailments. We have amazing devices which can help us in managing this aspect of our life too and achieve desirable results. Fitness trackers and smart watches are examples of wearable devices that can help track one's exercise frequency and intensity.

More aspects to consider are apps that can track glucose level, nutrition, sleep etc as an aid to managing diabetes. We believe that a method that automatically tracks a set of relevant lifestyle, diet, nutrition and emotions is ultimately the best solution. The key is to not force anyone to quit a particular behavior, but to simply start nudging the person towards cessation of harmful lifestyle behaviours and at the same time, reward them for reaching healthy goals.

We expect and we hope that this becomes an area of personalized medicine and that more and more people actively work towards reversing their diabetes instead of just relying on standard pharmaceutical treatments. It is important to point out that we are most certainly not claiming that medications are harmful- in fact, they are required for many patients, even if briefly, before lifestyle changes become the main treatment. Our overall endeavours should lead us to strive to continuously improve and aim for better and more holistic treatment as we move forward. Therefore, these disease reversal initiatives need to become an important part of our healthcare system. This can become a stronger possibility as diabetics realize that it is also more cost-effective to live without the disease.



So here is the answer to the question that you must have in your mind by now - did you know that most of the non-communicable chronic diseases are preventable and, in many cases, reversible - including diabetes?! With a good partnership between the patient and doctor, and following a tried and tested method of lifestyle change, cessation and ultimately reversal of diseases such as diabetes is very possible. About efficacy, we can say that this method has been efficacious for almost 100% of them that adhere to the treatment we've recommended, have succeed in this goal. We are working towards gathering and analysing more data, but so far it has looked quite promising in terms of this being an effective form of treatment.

There are four basic foundations for reversal of many of the ailments, including diabetes.

1. First is physical health; the patients need to start living a healthy lifestyle with more physical activity as research has shown that it not only helps in keeping the body fit (improvement in psychological health, weight loss and gain of muscle mass) but releases and appropriately balances hormones which are beneficial for the body as a whole.
2. Second is emotional and spiritual well-being. This, by the way, is an oft ignored factor that is responsible for the increase in diseases today, because of the stressful life that we all live. We must understand that our mind is directly connected to our body, and it is extremely important to keep the mind healthy to ensure that our body is healthy too.
3. Third is to follow a whole food, plant-based diet. There are many studies in the recent past which have proven that a plant-based diet helps in prevention and reversal of many diseases. This is something we have found

from a personal experience of living with the Native Americans in Orinoco Delta, and following their dietary habits. Their diet, free of salt, oil, sugar, etc., keeps them away from diabetes, heart diseases and hypertension. In fact, a study by National Geographic has also found a strong relation between plant-based cultures, and good health among communities that have an average lifespan of more than a hundred years (the "Blue Zones").

4. Lastly, we cannot ignore the utility of modern (and ancient) medicines in treating diabetes. There is a very prominent place for medicine in our lives. The prescription (and consumption) of medicines should keep the common goal in mind - that of eliminating diabetes and other diseases. Of course, we ultimately aim to be able to free everyone of medication/pills, once they've learned how to adjust their lifestyle for the better.

If you are diabetic or know someone that is suffering from some other chronic disease, the next thing you may be thinking is that these lifestyle changes are not doable or practical. All we can say for that, is that we have many of our own GSB Sabha members that have had diabetes and other ailments for dozens of years and within months of starting on such treatments, have completely cured themselves off their diseases - most of them within a few months of starting the program! So please do not wait. Find yourself a program that can help you, or of course you can contact me directly.

We are very glad to see so many options now opening up for patients with type 2 diabetes to finally cure themselves and get back to a healthy state. We welcome all the organizations and treatment methods that are joining us in the fight against diabetes.

Dr. Jenny Prabhu is co-founder of Circee Health - an initiative for disease reversal and prevention. She is a doctor with two MDs - in Pediatrics and in Internal Medicine. She wrote her first, medical journal article when she was only 20 years old, and her medical book chapter at 28 years of age. She was awarded the Young Entrepreneur's Award by BusinessWorld. She also led Circee to be the finalist at Shark Tank India Season 1. She can be reached at jenny@circeehealth.com.

BOOK REVIEW: A FINE BALANCE BY ROHINTON MISTRY

By Madhuri Pai



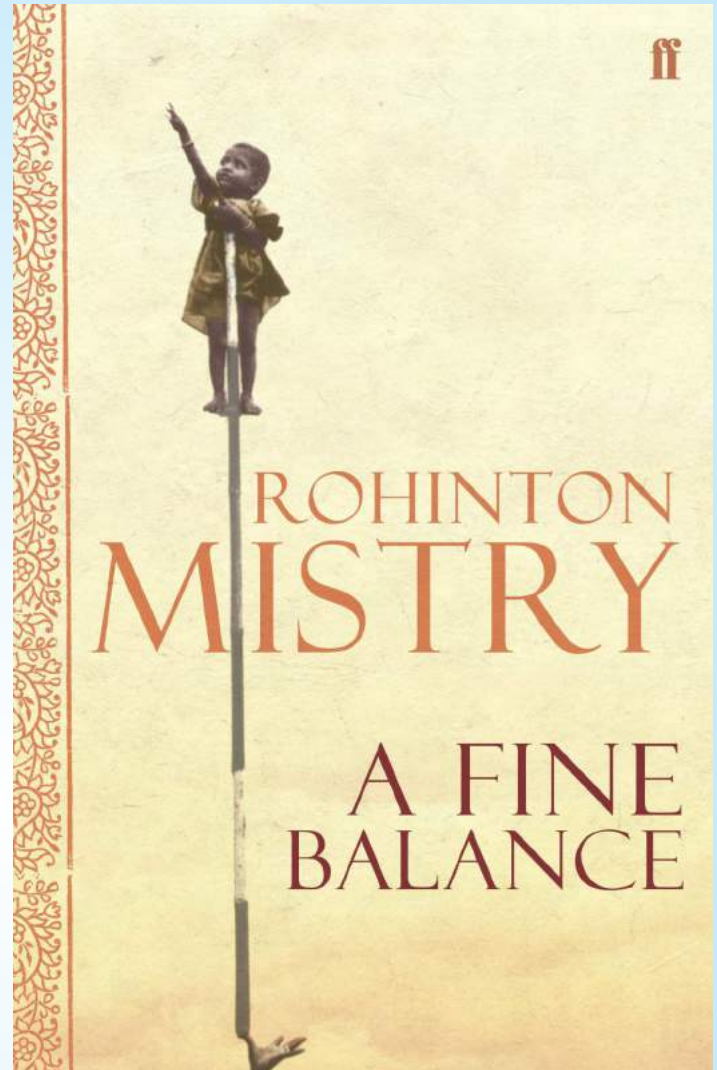
“Lately you are brooding too much about rights. Give up this dangerous habit.”

What, after all, are our rights? Do we have a right to be happy? To speak our minds without fear? To live in dignity?

Let’s lower our expectations – what about the right to not be bound by our caste in our profession? To not be forcefully sterilised? The right to not be mutilated and forced into begging?

Rohinton Mistry’s magnum opus “A Fine Balance” is a gut wrenching story of four characters who are unexpectedly thrown together during the years of Indira Gandhi’s Emergency years in the 1970s. Set in an un-named “city by the sea” (self-evidently Bombay), Dina, Maneck, Ishvar and Om come together through a strange sequence of events no one could have predicted but seem entirely plausible.

Dina “Aunty” is an attractive and young widow, focused on living independently and seeking help from her miserly but rich brother only when she has no alternative. She earns her living by doing simple tailoring work for a garment export company. As age and over worked eyes make needle work difficult, she hires Om and Ishvar. The talented tailors are in Bombay after having fled caste violence in their own village. Violence that led to the ghastly murder of their entire family by Thakurs who couldn’t bear two things. The first, seeing a “chamar” (untouchable) family break out of their station in life and pick tailoring over skinning dead buffaloes. The second, the simple act of Ishvar’s brother, not playing along with the Thakurs’ booth capturing and asking to freely decide who to vote for in the general election. The fourth key character in the book is Maneck, a deeply sensitive but weak young man who is dispatched from his home in an idyllic hill



station to study in Bombay and is boarding in Dina’s home, providing her an additional source of income.

Each character’s life follows a trajectory that is gut wrenching and yet believable. While Om and Ishvar’s struggles involve physical harm and violence, Maneck’s tragedy plays out in his mind. Dina, on the other hand, is defined by her struggle to stay afloat, to make the right choices between compassion and self-interest, every day.

This book is one of those that are riveting, not because they are filled with sunshine and hope, but because the supremely talented Mistry tells the miserable stories of his four character in a way

that makes you believe that they exist. You feel their hunger and their pain, their glimmers of hope and their depression. You cry with them as they weep in their despair and you marvel with them at our innate human ability to “carry on”. Till, of course, some of us decide they cannot.

There is no doubt that “A fine balance” is a modern day classic. A book that will plunge you into the depths of sadness and then pull you back up for a while before pushing you straight back in.

Read it. This is a book that will stay with you for a very long time and is a master class on what good writing looks like.

You see, we cannot draw lines and compartments and refuse to budge beyond them. Sometimes you have to use your failures as stepping-stones to success. You have to maintain a fine balance between hope and despair.’ He paused, considering what he had just said. ‘Yes’, he repeated. ‘In the end, it’s all a question of balance.’

Madhuri Pai, a GSB based in London, is a prolific reader. She lives in London and is the co-founder of Turning Pages, a social entrepreneurship that works on building strong reading habits in under privileged children. She is an IIM Bangalore alumnus and loves good Aamchi food and great books.

GSB ACHIEVERS

MISHIKA SHENOY ENTERS THE RECORD BOOKS



Mishika Shenoy has entered into the India Book of Records (Registered with Government of India) as well as International Book of Records for ***"Fastest to recall countries by their continents blindfolded"***

Mishika (born on July 6, 2011) recalled 195 countries by their continents in 1 minute, 29 seconds and 12 milliseconds while being blindfolded, at the age of 10 years, 8 months, and 8 days, as confirmed on March 12, 2022.

(information provided by Mishika’s parents, Veena and Ritesh Shenoy)

LESSONS IN BHAGAVAD GITA

By Dr. Gayatri G Shenoy

ध्यायतो विषयान्पुंसः सङ्गस्तेषूपजायते |

सङ्गात्सञ्जायते कामः कामात्क्रोधोऽभिजायते ||२-६२||

क्रोधाद्भवति सम्मोहः सम्मोहात्स्मृतिविभ्रमः |

स्मृतिभ्रंशाद् बुद्धिनाशो बुद्धिनाशात्प्रणश्यति ||२-६३||

dhyāyato viṣayān puṁsaḥ saṅgas teṣūpajāyate
saṅgāt sañjāyate kāmaḥ kāmāt krodhobhijāyate
2.62

krodhād bhavati saṁmohaḥ saṁmohāt
smṛtīvibhramaḥ
smṛtibhramśād buddhināśo buddhināśāt
praṇāśyati 2.63

dhyāyataḥ = while contemplating; viṣayān = on the sense-objects; puṁsaḥ = a man; saṅgaḥ = attachment; teṣu = towards them; ūpajāyate = develops; saṅgāt = from attachment; sañjāyate = arises; kāmaḥ = desire; kāmāt = from desire; krodhaḥ = anger; abhijāyate = is born; 2.62

krodhāt = from anger; bhavati = comes; saṁmohaḥ = delusion; saṁmohāt = from delusion; smṛti-vibhramaḥ = bewilderment of memory; smṛti-bhramśāt = from bewilderment of memory; buddhi-nāśaḥ = destruction of discriminative power; buddhi-nāśāt = from destruction of discrimination; praṇāśyati = one is ruined; 2.63

While contemplating on the sense-objects a man develops attachment towards them, from attachment arises desire, from desire anger is born. 2.62

From anger comes delusion, from delusion bewilderment of memory, from bewilderment of memory destruction of discriminative power, from destruction of discrimination one is ruined. 2.63

The process by which man is completely ruined and brought down to an animalistic state,

ultimately losing even his sense of discrimination between what ought to be done, and what ought not is described in the above two verses.



As stated earlier the pull of the sense organs towards their objects of enjoyment through the vehicle of the mind is extremely forceful. Even when the objects are not in front of the senses, the mind can contemplate upon them due to the memory of the taste experienced at some earlier point of time which lies dormant all the while as saṅskāra-s. Therefore deprivation of accessibility between the senses and their objects is also worthless.

dhyāyataḥ viṣayān puṁsaḥ saṅgaḥ teṣu upajāyate; ‘on constantly thinking about the sense-objects a man develops an attachment for them’. This attachment persistently brings up the thought ‘I must have them’. Attachment leads to an insuppressible desire to own them and enjoy them. So it is said saṅgāt sañjāyate kāmaḥ ‘from attachment is born desire’ or hankering. The mind makes provisions to attain the object of desire and strives to attain them. In the process if it meets with certain obstacles caused either by circumstances or by people, it gets frustrated and angry and takes its anger out on the object that created the hurdle. Thus kāmāt krodhaḥ abhijāyate ‘from desire arises anger’.

krodhāt bhavati saṁmohaḥ ‘from this anger is born a confusional state’. Anger is well known to make an animal out of a rational man. A man under the violent force of anger rarely talks sense. He loses his capacity to see reason. So it is said saṁmohāt smṛti vibhramaḥ

‘from delusion bewilderment of memory’. smṛti is the capacity of man to recollect that which he has learnt in the past. All that wisdom has taught

him or all that has been learnt from the teacher and through scriptures are forgotten in the moment of anger. There is nothing as unreasonable as anger. Anger makes one come to the initial position of total ignorance of the ability to distinguish between what is right and what is wrong. smṛti bhraṁśāt buddhināśaḥ ‘with this loss of memory of what is to be rightfully done, the power of discrimination between right and wrong is lost’.

buddhiḥ is the ability to discriminate between right and wrong. Under the influence of anger this ability disappears and man is reduced to a brute. So it is said buddhināśāt praṇāśyati that all is lost with the loss of intellect. All is lost means the purpose set forth initially of attaining Self-Realisation by the control of the senses is gone instead one comes back to square one. All previous efforts too are in vain. “..buddhināśād punarapi saṁsārē nimagnō naṣṭō bhavati having destroyed his discriminative power he becomes steeped in transmigratory existence, gets lost in it (R-Bh 2.63)”.

“..bhraṁśaḥ smṛty-utpatti-nimitta-prāptau anutpattiḥ due to this bewilderment even that which he has achieved through the scriptures fails to be of use to him. ..ataḥ tasyāntaḥkaraṇasya buddhērnāśāt praṇāśyati puruṣārthāyōgyō bhavātīyārthaḥ thus his inner apparatus of the mind being destroyed, his intellect is also destroyed, he becomes ineligible for the Supreme Goal; this is what is meant here (S-Bh 2.63)”.

All this happens when one makes independent efforts without the help of the Lord in controlling the senses and the mind, when what is advised about focusing on the Lord and considering Him as the Supreme matparaḥ and thus taking refuge in Him is ignored. Such is the invisible force of

the attraction of the senses towards their organs. But when the same senses are put to work for the Lord, then it becomes very easy to control them. Let the mind dwell on the thoughts of the Lord rather than on the sense-objects. Let it develop this taste. The Higher taste would wean off the lower taste in the objects. The senses cannot remain idle. The senses cannot be denied their engagements. So instead of playing with the sense objects let them now play with the Lord of the senses Hṛṣikeśa. But if this method is not followed then the above method described here in these two verses becomes inevitable.

When the senses are engaged in the Supreme Lord not only do they come under His care but also learn to lose their taste in the sense-objects having developed a higher taste for the Lord. A man who forcefully distances the objects from the senses still runs the risk of contemplating on them which ultimately brings about a cascade of eventualities leading to his ruin. Instead if he contemplates on the Lord in His devotional service and makes all his senses work for the Lord sacrificing all his fruits at His lotus feet, the whole process of self-control not only becomes easy and happy but also leads to God’s Grace which can act as a catalyst for Self-Realisation. Moreover having lost his attachment to the fruits of his labour and thus towards the sense-objects the whole trail of negative thoughts disappear on their own. (A little take home message- there is much to gain on losing this destructive emotion called anger. But how? How can one control anger in its midst? Seems like an impossible task. But not really. On being swept away helplessly by this tumultuous emotion, what can one do? Just stop. Take a deep breath and just keep repeating Shri Ram Jai Ram Jai Jai Ram. (Bhagavan ke naam pe break toh banta hai) ☺)

Extract from ‘Śrīmad Bhagavad Gītā -Encyclopedia of the Lord’s Teachings to Humanity.’ Translation and Notes - Dr Gayatri G Shenoy (bgitaggs12@gmail.com) She is retired Anesthetist with a deep interest in Vedanta, and has given several lectures on Bhagavad Gita in the past.

NEWS FROM SISTER ORGANIZATIONS

GSBS MEDICAL TRUST

CANCER DETECTION CAMP CONDUCTED ON 11th JULY, 2022



GSBS Medical Trust organised yet another Cancer Detection Camp for ladies above 40 years of age on the 11th of July, 2022. This camp, which is conducted on a regular basis, involves conducting procedures for detection of breast, oral and cervical cancer. On the birth centenary year of one of the Founding Trustees Dr. V. R.

Prabhu (i.e. 11th July 2021), the present Trustees of the Trust had expressed that on this date, this camp should be held in his memory.

This is the second year in succession that the cancer detection programme is being organised successfully and consistently. For this camp, 24 names were registered well before the due date. The Medical Trust was happy to receive Mr. Jagannath Prabhu, one of the sons of Dr. V. R. Prabhu, representing the family on the day of the camp.

This camp started at 8.30 a.m. at Health Rakshak and went up to 5.00 p.m. in the evening. The Trust expresses its gratitude to dentists, Dr. Shalini Rupanarayan, Dr. Shirley Limaye, Dr. Pratik Satpute and Mr. Vikas Gupta and gynaecologists, Dr. Meera Naik, Dr. Shonir Pai and Dr. Reena Kumari. The Trust is also thankful to the technicians and the staff members for the smooth functioning of the day-long programme.

CANCER DETECTION CAMP CONDUCTED ON 12th SEPTEMBER, 2022

GSBS Medical Trust is proud to inform, that one more “Cancer detection camp for the ladies above the age of 40” was conducted on the 12th of September. Camp started at 8 a.m. and the last patient was attended to at 5 p.m. It was planned to have only 25 patients for the day, as this is a time consuming process. Each patient has to pass through four different stages.

The doctors who attended the patients were Dr. Shalini Rupnarayan, Dr. Shirley Limaye and Dr. Vikas Gupta. Gynaecologists were Dr. Shonir Pai, Dr. Mira Naik and Dr. Ketki Kulkarni.

Receiving the sponsor couple, Mrs. Rekha Nayak and Mr. Rajiv Nayak, was a delightful moment. They were taken around the Centre. Smt. Gita R.



Pai thanked them for sponsoring the program, she also thanked the doctors and staff members for their support.

HEALTH CHECK-UP CAMP DURING GANESHOTSAV

As in the past, GSBS Medical Trust were requested to hold a camp at Wadala Mutt premises during Ganeshotsav period for the benefit of all devotees. The Camp was conducted on 7th September, 2022.

The following medical check-ups were done for every patient: Random sugar, Blood pressure, Eye, Dental, Orthopaedic and BMD. Follow up advice was given by the physiotherapist and the last step was meeting with the General Physician.

GSBS Medical Trust staff organised the check-ups in a systematic way, so that all patients were happy to undergo this Health check-up.



HEALTHY BABY CONTEST HELD ON SEPTEMBER 4th, 2022



GSBS Medical Trust has been organising a Healthy Baby contest during Ganesh festival time at Wadala Mutt. It is nearly 4 decades since this program is going on and Medical Trust takes pleasure in giving their services to the general public. This year, the contest was held on September 4th, 2022.

Dr. Suhas Prabhu, Dr. K. C. Patra, Dr. Pranjal Sathé Kale, Dr. Shefali Mhatre, all paediatricians and Dr. Poornima Prabhu, Dr. Vasanth Shenoy, Dr. Vivek Pai, Dr. S. R. Prabhu, Dr. S. G. Shanbhag, and Dr. Sunita Shanbhag, all of them in their special fields examined the children, gave

them advice and answered all queries by the parents.

Mr. Rajesh Ajgaonkar, Chief Compliance & Legal Officer & Company Secretary of Aeges Federal Life Insurance Co. was the Chief Guest. Mr. Samir Dani, General Manager, Corporate Affairs, of Indoco Remedies and Mr. Ajay Karaigi, President, Indoco Remedies were special guests for the program.

Dr. Suhas Prabhu, President of the Trust, welcomed all guests, introduced them to the audience, and honoured them with token mementoes. Mr. Rajesh Ajgaonkar, keeping in mind, the parents of participating children, spoke about how important it is to participate in such activities.

Smt. Gita R Pai thanked all those who had contributed to make the program a success. Smt. Aditi Kare Panandikar, the sponsors, Indoco Remedies, Wadala Mutt and Ganeshotsav Committee were given a big applause and services rendered by ladies representing GSBS Mahila Shakha were thanked. Special mention was made of all staff members who contributed to make the program a successful one.

JOIN US IN STRENGTHENING OUR COMMUNITY BY DONATING TO OUR FUNDS

Every Little Bit Helps

Sr.No	Fund	Objective	Financial Year 2021-2022	
			Amount Disbursed	Number of People Assisted
1.	Senior Citizen Adhaar Fund	Financial assistance for day-to-day expenses for those who need it and have completed age 60	3,72,000	35
		To facilitate the stay in old age homes for those who need it and can't afford it	36,000	1
2.	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>	4,68,626	35
3.	Medical Aid	One-time assistance for hospitalization expenses	1,31,250	12
4.	Medical Aid (Critical Illness)	One-time assistance towards medical emergencies, hospitalization or surgery expenses to those battling 23 critical illness as defined	1,04,500	5
5.	GSB Higher Education Fund	Provide assistance to needy and meritorious students for pursuing higher education	7,94,000	24
6.	Vidyanidhi	Educational assistance to school students from Std I to X, under-graduate and graduate college students and students pursuing post graduate / professional courses	7,93,500	249
7.	MS Marriage Assistance	Assistance to the bride's family for conducting the marriage ceremony	30,000	2

Donations :

1. Online : <http://donate.gsbsabhamumbai.org>
2. NEFT / IMPS :
 - a. Savings Bank Account with Bank of Baroda, Bhau Daji Road Branch
 - b. Account Holder Name: Gowd Saraswat Brahman Sabha, Mumbai
 - c. Account Number: 05800100014288
 - d. IFSC Code: BARB0BHAUDA (Kindly note: The 5th character is a zero and not the letter 'O')
 - e. Email: gsbsabha@gmail.com
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 so that we can coordinate with our bank and provide you the necessary details



Art gallery

Our Artists for this Quarter



Drawing by : **Aavya Vikram Kamath**
Age : 6 years



Drawing by : **Arjun Pai**
Age : 9 years



Drawing by : **Kirthi Kamath**
Age : 20 years



Drawing by : **Sarvotham Bhat**
Age : 96 years



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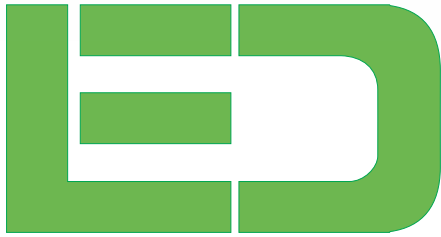
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