



# SABHA NEWS

Published by Samyukta Gowda Saraswata Sabha, 55, Habibullah Road, T.Nagar, Chennai 600 017.

*For circulation only among the members*

**e-mail: [sgssabhachennai@yahoo.co.in](mailto:sgssabhachennai@yahoo.co.in)**

**Telephone: 2834 3804**

**Website: [www.sgssabhachennai.com](http://www.sgssabhachennai.com)**

**No. 45**

**August 2015**

## EDITOR'S SPEAK:

We place before you the 45<sup>th</sup> edition of our Sabha News. This issue covers reports of the Review Cardiac Camp conducted for the underprivileged section of our community by the Sabha on 14<sup>th</sup> & 15<sup>th</sup> March 2015, a talk on Immunization, Family Day, an article on late Mr. K.R. Kamath, our Past President, apart from contributions from members. We thank and appreciate the continuing patronage by our regular contributors and look forward to participation by other members to make the Newsletter more interesting. We also invite articles on enriching Konkani culture, language, recipes, life style and tradition.

### REVIEW CARDIAC CAMP

A review Cardiac Camp was conducted for the members of our community, who belong to the BPL group on 14<sup>th</sup> and 15<sup>th</sup> of March 2015 at the Sabha premises. This was the review of the beneficiaries who had attended the Camp in the month of March 2014. Totally 84 persons were screened.

The Cardiology Department of SRMC, Porur, headed by Prof. J.S.N. Moorthy along with his associates conducted the Camp.

On the first day, registration of all the beneficiaries was done. Height, weight & Blood Pressure of all of them was recorded.

The following investigations were done on empty stomach:

CBC (Complete Blood Count)  
Fasting Blood Sugar, Lipid Profile,  
Blood Urea and Serum Creatinine  
(Kidney function tests)





Then all of them were provided with breakfast. The menu for the same was based on the recommendation of the nutritional specialist from SRMC. Two hours following breakfast – blood was taken again for estimation of sugar (Post Prandial). During this period the following tests were performed:

- ECG
- Ultrasound Scan of the Abdomen
- Echo



On the following day i.e. 15-03-2015, medical staff, headed by Prof. J.S.N. Moorthy, examined all the patients with the results and advised suitable treatment. Medicines were supplied free of cost to all the patients. B-Complex was provided for full one month to all patients. Two patients were referred to SRMC for further treatment. There was a very lively interaction between the patients and cardiologists at the end of the session which was highly appreciated. On both the days, all the patients, medical staff and volunteers were provided with breakfast, lunch and light snacks.



President of the Sabha, Mr. A. Arjuna Pai, honoured the medical staff, technicians and other paramedical staff. Vice-President Dr H.R. Shanbhogue proposed a vote of thanks and the programme was concluded.

### TALK ON IMMUNISATION



Reputed pediatrician Dr. S. Balasubramanian M.D., D.C.H, Chief Paediatric Physician, Child's Trust Hospital, Chennai gave a talk on child care and immunisation. The programme started with an introduction of Dr. Balasubramanian by

Dr. H.R .Shanbhogue, Vice-President of the Sabha, highlighting his illustrious career, quality research and papers published. Dr. Balasubramanian narrated with visual aid the changing factors effecting child's health, risk of self medication, signs of danger in children and other contributing factors of illness like vitamin D deficiency and life style diseases like obesity. He explained that only 44% of children between the age 12 and 23 are immunised in India. He stressed that immunisation is one of the most cost-effective and beneficial measures.

The lucid manner in which Dr. Balasubramanian presented the facts was appreciated by one and all. The talk was followed by 45 minutes of interaction by participant-members on various issues of child health care, diet and immunisation. Around 40-members of the Sabha and their families attended the programme. The Sabha President Mr. A. Arjuna Pai honoured the guest with a shawl and a memento. Mrs. Shoba R. Pai, President of Mahila Vibhag, proposed a vote of thanks. The programme was followed by lunch.

## FAMILY DAY 2015

The S.G.S Sabha and its Mahila Vibhag organised the Annual Family Day on January 15, 2015. The fun-filled evening provided an opportunity to bring out various talents among our members and their families, especially children. Competitions, outdoor games, lucky draws and fun games were organised as part of the programme.

A drawing and painting competition was held for children below 14 years of age in different groups. There was a good response from young participants of various age groups.

'Test your vocabulary contest', an interesting word game, was conducted by Mr. K.R. Baliga for participants of three different age groups. Participants came forward in large numbers to display their vocabulary skills.

To bring out creative ideas and carving skills of our members, especially women, a vegetable/ fruit carving competition was held.

As part of the variety entertainment programme, a fancy dress competition was held for children under different age groups. Tiny tots dressed in colourful costumes enacted various roles and provided a visual treat to the audience.

A fancy dress competition was also held for adults where participants took part enthusiastically, belying their age, displaying their talent. 'Akashavaniche Gotala' a short skit was presented by ladies. The theme, which centered around a comic situation arising out of a mix up of programmes of three different radio



stations - one talking of child care, the second on buffalo rearing and the third on preparation of carrot halwa - had the audience in splits.

A foot-tapping fusion dance by young girls captivated the young and old alike. On the occasion, the Sabha honoured Sri R.S. Prabhu, a member of the Sabha, for his achievements in the film industry and receiving the Dadasaheb Phalke Academy Award for his contribution to the Malayalam film industry.

After distribution of prizes for various competitions and lucky draws, the programme concluded with a dance on national unity in which tiny tots, dressed in costumes of different States, danced to the tune of 'Jai Ho' - an apt finale to the fun-filled evening.





**HINDUSTANI MUSIC CONCERT**



The Sabha organized a Hindustani music concert by Sri Devaraya Kini and his accompanist on 14<sup>th</sup> June 2015. The music lovers of our community were treated to an evening of bhajans/abhangs.

The programme began with a prayer rendered by baby Gayatri Prabhu. Mrs Vijaya R. Prabhu welcomed the gathering and did the introductions.

Sri Kini, a disciple of Madhav Gudi, was inspired by Pt. Bhimsen Joshi to take up singing Hindustani classical music. He rendered many rasikas' requests in Kannada, Marathi and his own favourite natya sangith compositions. Many of our members listened to the two-hours programme with rapt attention and enjoyed the performance.

Sri Kini was honoured with a shawl and a memento by our President Mr. A. Arjuna Pai. Mrs. Vijaya R Prabhu rendered a vote of thanks. The program concluded with national anthem rendered by the artist himself. The programme was followed by a buffet dinner.



### K.R. KAMATH- A FOND REMEMBRANCE



Sri Katpadi Radhakrishna Kamath, popularly known as Rane Kamath, was one of the prominent members who served as President of the Sabha for 12 years from 2001 to 2013.

A dedicated and disciplined person that he was, he believed in team work and presided over the meetings of the Managing Committee with remarkable efficiency, allowing all members to express their views and gave a helping hand in arriving at sound team decisions.

He was a strong supporter of the Mahila Vibhag of the Sabha encouraging

them to take on more responsibilities. Apart from the Sabha, he was associated with the working of the Madras Shri Kashi Math and the SGS Sabha Charitable Trust where his contributions were very significant.

In his demise on 14th February 2015 after a brief illness, the Sabha and our community in Chennai have lost an illustrious member. He is survived by his wife Mrs. Hemalatha Kamath (Latha mai) and two sons and their families.

May the soul rest in everlasting peace at the lotus feet of the Lord.

### CENTENARIAN SRI. S. N. PAI

*Sumita Pai*



Sri S.N. Pai, a member of the Sabha, will turn 100 this August. He was born in the year 1915.

He left the small town of Vaikom in Kerala about 80 years ago, armed with only a high school certificate. Over the years, by sheer hard work, he rose steadily to higher positions in various financial institutions and his last career role was as the Executive Chairman of Sakthi Finance Ltd. He transformed the company from a struggling loss-making small enterprise to a vibrant, mighty financial services company, over a short period of 8 years, where it occupied the second position in the industry. He then retired at the ripe young age of 75 years, after a long service of 56 years. Thereafter, he spent considerable time, money and energy on matters of spiritual, religious and social.

Earlier, he was closely associated with the construction and working of Madras Shri Kashi Math for over 10 years. He was also associated with the RA Puram Siddhi Buddhi Vinayaka temple for a long period of 30 years; for the first five years as Managing Committee member, the next five years as Vice-President and the following 20 years as President. Many people were given a helping hand by him, whether in getting employment or by way of finance. It was his good fortune to disperse crores of rupees as loans to large, medium, small-scale and tiny industries, as also individuals, for various purposes, which he did without any hassle, and thus gaining their goodwill. He is of charitable nature and has disbursed large amounts as charity and donations.

Sri S.N. Pai lives in his apartment all by himself with the assistance of a part-time household help. The secret to his long and healthy life is discipline – he wakes up at 4 am, prepares his morning coffee, watches TV for some time, spends about 2 hours for bath and pooja, has breakfast at 8.30 a.m., lunch at 1 p.m., frugal dinner at 6 p.m., and goes to bed at 8.30 p.m. He reads newspapers and spiritual books for about 3-4 hours. Since almost a decade, he has been using a walker to move about and is mostly confined to his flat. Although his faculties have worn out to some extent, he is able to lead a healthy, happy and contented life to a large extent as is possible.

What peaceful hours I once enjoyed!

How sweet their memory still!

But they have left an aching void,

The world can never fill.

(William Cowper)

We elders are prone to think more of our past than the present. Fast changing world triggers our childhood memories, a harmless exercise in our sunset days. I am more encouraged on having come across a golden thought thus: "Everyman's memory is his private literature."

The celebrations of the 376th birth anniversary of Madras (now Chennai), so dear to me, came in handy to reminisce about my younger days and thereafter.

In my childhood days, it was not the practice for the parent to visit the school at the time of admission of the child. In 1947, my father sent me with his personal secretary to St Raphael's Girls School, Santhome for my admission. In the same year, my father rented out the spacious first floor of a big house, in Balaji Nagar in Royapettah, with its owner on the ground floor. Tara, my elder sister, and I had to commute to the same school in Santhome by tram. We used to walk from Balaji Nagar to Ajanta Hotel Stop, to catch the Parrys-Luz main tram. We had to catch another small tram from Luz Corner, (where the Kerala Fashion Jewellery Mart stands now) to go to our school. This was a shuttle service between Luz and Santhome, mainly to cater to the needs of school children and Stella Maris College students.

My mother, a strict disciplinarian, packed our lunch in a three-tier tiffin carrier for both of us to share. Our problem was it was too heavy to carry. Thus, quarrel ensued between us. However, we sorted it out by equitable sharing of labour.

At times, I used to walk all the way back home through gullies and by-lanes, which were absolutely safe in those days. Fast-moving vehicles were virtually absent on the roads.

There was no canteen attached to our school and the concept of 'pocket money' was unheard of. For my favourite 'kamarkutt' and sweet almond bar, I had to ask my mother for a few annas extra, over and above the tram fare. Of course, I would have to account for the extra money as well!!

When St Raphael's Girls School shifted to Tamil medium, I moved to the newly found Rosary Matric School, an English medium school, where I studied from 8th to 10th standard.

In those days, there were no shops near our school. For small luxuries like ice-cream, we had to go to Juffers, near Elphinstone Theatre on Mount Road, now Anna Salai. The very name Elliot's Beach was scary for us children as daylight murders were common then as the area was an isolated one. So students dared not go beyond Eros theatre in Adyar.

I joined Queen Mary's College for my B.A. in 1956. The college campus with luxurious greenery was a place for Gods to see. Studying there was an experience to cherish for a life time. I am in close touch with my Alma Mater for more than a decade now, by way of conducting handicrafts workshops for students and participating in seminars, on invitation from the faculty of the college. The sad part is that now the campus is in a bad shape, with mindless denudation of trees and with its heritage buildings in utter despair and ugly bald patches on the erstwhile well-manicured lawns.

In 1952, my father built a house of his own in Luz Avenue, Mylapore. This was much against the advice of his friends, who warned him that this isolated area, then, would take some time to develop. The present Nageshwar Rao Park was a fallow land known as 'AaraathuKuttai'. My father was proved right in his decision.

I stayed in this seven-bed room house named SADHANA, till I was married off in 1961 to an engineer working in the then Madras State Electricity Board and who was stationed in Madurai. We were seen off by my parents and close relatives at the Egmore Railway Station which had a drive-in platform, where one could park a car near any bogie and walk in. A separate platform ticket was issued for the cars as well.

As newlyweds, my husband and I used to walk from SADHANA to Sir CP Ramasamy Aiyar Road to have an evening for our self. This road had a dead-end near the present Sangeetha Restaurant. In the absence of a bridge to cross the Buckingham Canal, cutting across this road, believe me, there was not a soul to see our panigrahanam (holding of hands). Our privacy was fully assured!

Ironically, we now reside in a lane off CP Ramasamy Road. We still hold hands tight, but only to save our dear lives and limbs, while crossing this road. We often hear passersby commenting 'jodi super'. Of course, we take it as a compliment, a way of ageing gracefully.

I sorely miss the chirping of sparrows, which pecked on the mirrors, spilling blood all around, despite being considered a nuisance then. I am oft reminded of a quote: "The past is the only dead thing that smells sweet" by Edward Thomas.

Soon after his retirement, I asked my husband whether we could settle down in Bangalore, known as a Pensioners' Paradise. Of course, he had different options like settling down in Kozhikode in Kerala, his native place. His ready reply to my query, in Madras lingo was "chanceyillai".

Good gracious, a wise decision indeed. We are blessed with graceful ageing, here and now.

## KEEPING ALIVE OUR TRADITION

*Purohit Goutham Bhat*

The history of Gowda Saraswats tells us that people of our community migrated from Goa to Karnataka, Kerala and other places in South India. The then Goan rulers tried to force their religion upon people. The people never gave in to religious invasion. They left behind all their belongings and migrated to nearby areas carrying with them only culture and tradition. They sacrificed so much to protect our culture and tradition. Now, we should ask ourselves whether we are following our tradition and culture which our ancestors protected and practiced even during harder times. By following our tradition we pay tribute to those who sacrificed their lives and belongings to safeguard our rich heritage and culture.



It is not as easy as one would think, our Shastra is like an ocean, and it is not easy to follow all that is said in it. Just imagine, we have a small cup in our hand. We can't empty the ocean into the cup, but once we dip it, our cup is filled with water. In the same way, we may not be able to follow all that is said in our Shastra, but once we try to understand it, we will gain knowledge according to our "Yogyata".

Celebrating our festival is important but our duty does not end there. There must be a customary way in how we worship our god. His Holiness SudhindraThirthaSwamiji has proposed an easy routine as to how we have to worship our God. For men, Swamiji advocates Sandyavandhana and for women ThulasiVandhana in the morning and evening. This routine practice will make us have an attachment with God all through our life.

Our festivals for a calendar year start from ChandramanaYugadi. On this day, we wake up early in the morning and have a bath before sun rise. For us, the Sun is one of the devathas whom we can see through our naked eye. Before his rays fall on us, we have to be ready to welcome him. Getting up early in the morning and welcoming him must be a daily practice. The best time to start it is on our Yugadi or New Year day according to our calendar. On that day, we eat prasadam made of jaggery and neem. Jaggery is sweet and neem is bitter. The significance of this is that it reminds us that there are sweet and bitter moments in our life. We have to take both sweet and bitter moments in a positive way and move forward. This can be found from one of the slokas "Sukha-Duhkhe same kritvalabhalabhaujajayau"(Bhagavad Gita, 2.38)

When we celebrate a festival, we follow the tradition laid down by our elders. If we see it from outside, rituals may seem senseless. But our elders kept all our rituals in such a way that it promotes religious value, social value and medicinal value. Now let's see how these three work hand in hand? On any festival or auspicious day, we invite all relatives and friends. They meet each other either to give or seek blessings. This strengthens our community bonding. We eat prasadam made of jaggery and neem. It has good medicinal value. The practice of eating

the prasadam after a prayer as a matter of daily routine ensures good health.

I conclude with a request to my Samajbhandavas to follow our tradition diligently as our elders have given us. This is to ensure that our GSB Community carries forward the rich traditions for generations to come.

## **PARENT-TEACHER: PARTNERS IN CHILD DEVELOPMENT**

*Vasudha Shenoy*

The child, the teacher, and parent are the three sides of a triangle of dependency. Unless there is mutual trust between the three, the child cannot reach his or her full potential.

The teacher and the parent have an important role in bringing up a healthy and intelligent child. Whatever situation or crisis a child is undergoing, if he or she is under the care of a sensitive teacher and a concerned parent, he or she is sure to grow up into a happy child. So how do we go about parenting?

Mutual trust between the parent and the teacher ensures that the child gets the proper environment for development. The teacher may have overlooked some mistakes in your child's work, or reprimanded him or her for a mistake he or she has not committed. Every child goes through such situations at some point in their lives or another. How would you react in such a case? Do you overlook it? Or do you take the effort to dig out every tiny detail and take the teacher to task?

At home, you may have done the same, perhaps scolded your child for forgetting to turn off the fan when he or she left a room, only to later realize that your spouse or the maid was at fault. And sometimes we tend to overlook his or her needs.

So how can you fault a teacher who handles a class of over 40 children every hour, for at least six hours each day?

Find a balance. Children may often tend to exaggerate events. This is not intentional - just an expression of how they perceive the world. For example, the way you may look at and react to, say, a butterfly in the garden may vastly vary from your child's perspective and response.

However, if your child constantly mentions a particular teacher, peer, or student bullying them, you would be wise not to ignore them.

As a parent, you need to be approachable. If your child refuses to approach you about his or her problems, then your relationship with your child may be in jeopardy. With teenagers, it may even become irreparable, if ignored.

Be sensitive of your child's need while also understanding his or her problems and difficulties. Teach your child to respect him or herself. Every human yearns for love, care and trust.

Learn the secret of gaining a child's respect and trust – trust and respect your child, and he or she will come to you with their everyday problems, ideas, dreams and experiences. Show your trust, and your child will reciprocate.

To be there for your child, you need to be his or her best friend.

## MIDSUMMER CAMP-OUT

*Vidya R Prabhu*

Summer this year is upon us as I write this. And of course it only seems hotter and hotter each year. When one lives in Chennai, one has to concede that the choice in weather is not varied. We get three, perhaps four months of pleasant weather when the Gods are kind. At other times its burning hot or blazing hot or fiery hot or sometimes a combination of the three. But the seasoned veterans, having survived many a Chennai summer would agree that it's not nearly half as bad as these Bangaloreans claim it is.

I often wistfully wonder what it would be like if the big bosses at my workplace decided to give the month of May off for everyone. Just like back in school. They would surely see a rise in productivity from his employee. But I know this will not be. Quite a lot of things have changed now besides the lack of summer vacations. When I was a school kid, I remember spending hours on the roof terrace at home in the evenings. I would sometimes simply be walking round and round in circles, occasionally doing a quick jig, sometimes lying down and gazing at the sky, sometimes reading a Harry Potter book for the hundredth time and all of a sudden it would be time for dinner and my mother would be calling

out to me to come downstairs. Going back to the living room, was like leaving one universe to go into another.

My elder brother would sometimes join me, if he did not have anyone else to play with or if he got temporarily bored of his video game. One summer, he suggested that we build a tent on the terrace so that the hot sun won't keep us away from it in the mornings. I was, of course, thrilled with the prospect of a tent. We got down to business straight away. We enlisted the help of our neighbor and my childhood idol, a girl by the name of Dhaya. She was in her final year of school and I suppose I must have been like an annoying little sister to her, wanting to imitate everything she did and trying to impress her all times. She had some experience with tent shops and she became our chief consultant. Our mother, the director of operations, helped with the most important part, the procurement of raw materials. Three tall sticks were soon found and tied together with a rope. They were stretched away from each other like a tripod and voila! The skeleton of the tent was ready.

One of the characteristic features of our house is the presence of sundry items of construction at whatever available space. These are reluctantly preserved in the hope that they might prove to be useful in the unforeseeable future. And that day had finally come that summer, when we used heavy bricks as place holders for the sticks. I should add that all the construction activity took place in the hot sun as my brother and I were too excited to wait till sun down. Blankets were quickly snatched from the adjoining bedroom and suspended on the sticks in a tent like fashion.

A small problem arose when we used the bricks to hold the blankets in their position too. We tried propping them up with clips from the clothesline but they wouldn't help. The bricks had to be balanced on top of the edges of the blankets which were placed on the parapet wall. As is the case with many houses in our neighborhood, we shared a wall with our neighbor. Now if the bricks were to fall down they would land straight on the heads of the people walking in our neighbor's passage way two storeys below. And one doesn't really need to watch the Home Alone movies in order to guess what happens to humans hit by bricks.

## TIPS TO YOUNGSTERS FOR A BETTER FINANCIAL FUTURE

*Ramakrishnan V.Nayak*

Mother cautioned us to be extremely careful inside the tent so that we wouldn't set the bricks in motion. And with that, the summer project was completed. That evening we sat in the tent for hours and made it more comfortable with pillows and floor mats. It was all quite luxurious. The next morning I invited a few friends from across the street to show them the tent. We decided to play a memory game with a card deck. The cards were spread out and the first person's chance had come. It went on for two rounds till it started to feel like a hundred degrees in there. In retrospect, I'm thinking that perhaps it was not the best idea to use heavy winter blankets as the roof of our tent. But we had little choice then. My friends suggested we continue the game in a more human friendly habitat. But I would have none of that! Leaving aside the fact that it was indeed boiling hot, our tent was really cool! I tried to reason with them, with my sensible argument that it was only a minor inconvenience compared to the novelty of hanging out in a tent, which was like a whole house in itself, while all the other kids only had dreary rooms to play in. It did not go down very well with them and they chose to leave me to roast in there by myself. My brother found other things to occupy himself with and didn't bother with the tent much.

Eventually it got far too hot for me as well and I quit the tent. And that's all I can remember about that particular incident. My brother tells me he faintly recalls the structure being blown away by winds of only average strength and the bricks and sticks lay about while the blankets were safely restored to the bed room.

At least a decade has passed since that tent was pitched and it feels like the days don't have as many hours as they used to, anymore. The terrace seems much smaller than I used to think it was when I was little and I go up there now, only rarely. Perhaps I should go and try to make another tent right away. Yes, I think I'll do that. Until next time then!

Today, India is perhaps the only major country in the world where the average age of the citizen is less than 30 years and every year, there are many youngsters who enter in to the working class or become earning members of their family for the first time. And as a country we lack social security system like the developed world and it becomes even more important for the youngster himself to take due care so that his/her financial future remains always bright.

Even though there are many ways for a youngster to secure his/her financial future, let's look at few tips which can help achieve this objective

### **Start Saving Early**

"Do not save what is left after spending, but spend what is left after saving" said a wise man.

The biggest and foremost challenge a youngster faces is beginning a monthly saving culture as most of the time the spending commitments keep knocking in. The best way to overcome this is to plan in advance, an amount which can be saved every month which generally can be a fixed percentage of one's own monthly income and execute the plan in a forcible manner.

It would be interesting to note that the corpus created by a person who is starting his savings early is way higher than the corpus created by the person who starts late in his career. For example, let's assume a person Mr. A starts saving a fixed amount of ₹ 3000 per month starting from his age of 25 till his retirement age 55 (i.e) 30 years and in total he would have saved ₹ 10.80 lakh. Let's also assume another person Mr. B who started his career along with Mr. A starts saving a fixed amount of ₹ 4500 per month starting from his age 35 till his retirement age 55 (i.e) 20 years and in total he too would have saved ₹ 10.80 lakh. If we assume the corpus grow at an annual rate of 12% in both cases, at retirement age 55, Mr. A would be worth ₹ 1.05 crore and Mr. B would be worth ₹ 44.52 lakh. It may be noted even though both have saved same amount of money, Mr. A would be richer than Mr. B by ₹ 60 lakh due to a magic factor called Power of Compounding.

## **Save To Your Fullest Potential**

Having decided to start the savings early, the second important factor is to decide the quantum of savings. While the savings ability differ for each individual based on his income and fixed monthly expenditures, in general many financial planners quote a target of 20% of one's income or higher to fund long term goals like retirement, as a decent amount to start with and keep increasing the same every year with increase in pay. The higher we sow, the higher the chance the higher we reap. Similarly the higher we save, the higher the chance we become rich.

## **Save With A Goal In Mind**

Many a time the ambiguity creeps in to a youngsters mind, whether it's worth to save the entire surplus corpus or to keep some sufficient cash balances in the banks savings account for different needs. The best way to approach such a problem is to identify the short term goals like higher education funding, plan for leisure trips, etc and long term goals like retirement corpus creation, etc and start saving for the same using different instruments. It may be noted asset class like direct shares or equity mutual funds are best suited to fund long term goals and short term goals can be funded with a mix of bonds, fixed deposits, recurring deposits or bond funds. Further saving with a goal in mind, will make a person stay with the saving till the goal is reached.

## **Stay Invested For Long Term**

The next big challenge a youngster faces include staying invested in the schemes chosen for long term as sudden cash requirements arise on time to time basis. To overcome this, at the planning stage itself, sufficient cushion should be made to meet emergency expenses through products which suit short term goals so that the other part, the long term investments remains stayed.

Another factor which hinders staying long term is the fear factor, majorly occurs during volatile equity markets or when equity markets fall. But time and again, it's proven over a long period of time equity markets have outperformed most of the other asset classes with superior returns despite all the gloom during the downtrend in the markets.

Let's see the power of staying long term through an example ₹ 5,000 invested per month in a instrument which offers a return of say 12 % pa and the maturity value after 15/20/25/30 years would be ₹ 24.98 lakh/₹ 49.46 lakh/₹ 93.94 lakh/ ₹ 1.75 crore respectively. As discussed earlier, the longer the period a person stays invested, the higher the chances he makes the magical Power of Compounding works in favour of him/her.

## **Use Credit Sensibly**

As the commitments are generally low, during the initial stage of the career most youngsters get attracted by the credit facilities in the market including loans, credit cards, etc but reality strikes sooner or later. The important thing to note is opting for a loan in any form really means discounting the future income today. The famous quote from investment guru Warren Buffet says

“If you buy things which you do not need, soon you will have to sell things you need”.

## **Invest In Factors Which Increase Your Earning Ability**

Finally, there should also be a conscious search by a youngster in the factors which can enhance his earning ability. The factors could be acquiring an additional graduation, learning a skill, acquiring knowledge and every such factor may need some expense. The expense in real should not be considered as a burden and if it really has the chance of increasing the earning potential, then it should be considered as an investment and taken forward.

## **Insure The Right Way**

Availing insurance the right way is the most complicated thing a youngster may face. One of the best ways to approach the same is availing a disability insurance or personal accident insurance in the first stage, health insurance in the next stage, followed by availing a pure term insurance policy for life. One should be extremely careful and take proper suggestion from a qualified advisor on the right policy and quantum of insurance as any kind of wrong advice or wrong implementation can deeply impact the financial future of the individual.

*(The author is a Certified Financial Planner, and your views can be shared at [rkonayak@dakshincapital.com](mailto:rkonayak@dakshincapital.com))*

## INTUITION, THE SENSOR WITHIN

G.V. Prasanth Kumar Baliga

*Soul wisdom*

*is revealed to man through the agency of intuition,  
direct perception of truth,  
not by amassing knowledge through the intellect.*

**(Paramahansa Yogananda)**

God has bestowed men with five senses to do the basics and the sixth sense to think rationally. Unlike animals, human beings are blessed with rational thinking. All animals, including human beings, are provided with one more sense – the Intuition. Unfortunately human beings, through evolution, seem to be losing this sense along with use of many of his internal organs (like they have lost the functioning of the Appendix).

What is Intuition?

Our mind sends signals around and picks up signals from other people and the surroundings. We feel comfortable with some people while the mere presence of some others cautions us or make us repel them. It's not only with people but also with surroundings. We expect surprises and it does happen. We feel some lurking danger and mentally prepare for it before it strikes. It is this intuition that strikes a chord in love (even in infatuation which is physical attraction!) and marriage.

Here, I would like to take psychiatrist Carl Jung's definition of Intuition. Carl Jung in his book 'Psychology types' defines intuition as "perception via the unconscious": using sense-perception only as a starting point, to bring forth ideas, images, possibilities, patterns, ways out of a blocked situation, by a process that is mostly unconscious.

It is, in short, unconscious sensing of things around us. It functions as the combination with either of the judging function of thoughts and feelings. It is the intuition that tells us whether a person can be trusted or not; a situation is or will be safe.

Intuition – the Sensor

Intuition is one of the faculties of the mind that is not explored or understood fully. It functions as a sensor. It is always cent percent correct in sensing aura or the surroundings. When the tsunami struck Andaman Islands,

many animals had already reached the higher grounds. Animals behave strangely before an earthquake or any other natural calamities. Animals can foresee their impending death. Man, with all his sophisticated technology, is always the last to react!

Intuition in Human beings

Human beings like any other animal also have intuitive powers. The scientific development and achievement of man in increasing means to satisfy his greed and lust for power has unfortunately resulted in his less dependence on Intuition. Most of the problem that we face in our society today is the direct result of the loss of our intuitive power.

Marriage without Intuition – a Mirage!

Love and life is inter-related web of any society, be it family, society of friends, community, political and non-political or professionals at all levels of management. Modern man is caught in a vicious circle of inter personal relationships that is turning more and more complex with the passage of time. Psychologists and lawyers have a field day today. Parents and the Elders have lost their relevance as troubleshooters for they are also caught in this vicious circle.

In the modern society, marriages have become mirages. Men and women or of the same gender develop bonding based on materialistic and physical need of the hour than over the long standing relationship based on emotional, mental and spiritual needs. By intuition, one can judge one's need vis a vis that of others. Unless a person knows his/her needs, he/she cannot understand what he/she can expect from their spouse. Only our intuition can tell us this. One need not go to a psychologist for this. Similarly, there is no need to go a psychologist or a lawyer to solve family issues. Our intuition gives us the solution, if you knock at its door. Our forefathers depended on it for solving day to day problems. Elders guide their progeny through intuition.

Make Intuition relevant!

Great men make best use of their intuitions. A good leader uses it as a guiding force. Dreams, foresights and creative thinking are channels for intuition. Meditation, ego, confidence and empathy (for oneself and others) enhance it. Creativity, benevolence and humility channelise it. Destructive thoughts, over dependence on

technology, over-ambition, uncertainty, greed and lust suppress it.

Intuition is one of the best gifts of God. Make the best use of it.

## RAMBLING THOUGHT ON EUTHANASIA

*S. Ranganatha Rao, B.Sc. (Engg.)*

Miss Aruna Ramachandra Shanbaug's sad demise on 18<sup>th</sup> May 2015, after remaining in a vegetative state for nearly 42 years; prompted me to write this piece.

I am quite aware that many of the readers may not be enamored of this topic, simply because they loath the very mention of anything connected with death!

Ludwig Minelli, a Swiss Human Right Lawyer, very rightly said thus:-

"I believe that every person has the right to live or die. But, I also believe there is no obligation to carry on living".

Besides the legal issue, he adds thus:

"We know that we die, but nobody believes its' going to happen to them. We need to rescue this topic (not that easy)" and talk about it at the family table. After all, we are all terminally ill. With tongue-in-cheek he adds 'Life is an illness spread by sexual contact - you die at the end 100%".

Now delving into the topic of Euthanasia, which is of great importance at present like legal, ethical or social aspects, I may proceed cautiously.

Euthanasia is a Greek term which means "Good Death". This is debatable in Indian context. We consider AKAALA MARANAM as DUR MARANAM (bad death) under the belief that the dead person left the world without living a life to the full extent.

### Doctors' Dilemma

A Physician assisting Euthanasia could be transgressing the 'Hippocratic Oath' to which he is bound-- under so called Medical ethics. He had solemnly sworn inter alia, thus:

"I will neither give a deadly drug to anybody if asked for it, nor will I make a suggestion to this effect"

## Euthanasia in different forms

Euthanasia is primarily carried out with the informed consent of the client or his/her authorized close relative(s). This could be voluntary, Physician-assisted or as Passive Euthanasia (by withdrawal of life-supporting devices to accelerate natural death).

### Euthanasia in Animal World

A wild animal, unable to fend for itself, due to old age or a lethal injury, retreats into isolation (leaving the herd it belongs to) to die of starvation or by attack of other wild animals in the vicinity.

In my early school days, I heard stories of Englishmen, leaving India for the good; putting their pets to sleep' with their pets on their laps with the Vet injecting a dose of PENTOBARBITAL SODIUM intravenously. They never trusted Indians with their pets!

Recently, I came across a shocking news item in a daily on Indian Army authorities freely Euthanizing their 'Retiring dogs'; perhaps in the true tradition of the British Army! Animal lovers have advised the army authorities to desist from the mindless euthanasia of their best friends, on the verge of its retirement.

In Tamil Nadu Police, I learn that it has a pension fund to take care of their dogs in retirement. Hopefully, better sense may prevail in the Indian Army.

### Euthanasia in Indian scenario

It seems Euthanasia in India is as old as the mountains. Old age is divided into two phases such as Vanaprastha and Sanyasa.

On fulfilling the duties of a house-holder, one could, by choice, move to Sanyasa Ashrama. This stage is more and more arduous in nature as is progresses in four stages of the Sanyasa Ashrama.

There are four types of Sanyasis or renunciates viz Kutichaka (living at home), Babudak (leaving the home, he lives on alms), Hamsa (practicing grater detachment he lives with nothing more than Tridanda (Sacred thread, a danda or stick & a loin cloth). And Parama hamsa (He needs no mundane props, not even a loin cloth).

Most of the Parama Hamsas are known to have a premonition of their imminent death! They are known to move deep into the forest, fearless of death, never to return!! Is not this a case of voluntary euthanasia?

There are several cases in our mythology which come under the ambit of assisted – euthanasia! These are not detailed here in indifference to the sentiments of the readers.

### **Euthanasia in Western Countries**

Netherlands became the first country in the world, in April 2002, to sanction Euthanasia; followed by Belgium in May 2002, with its laws permitting voluntary euthanasia and assisted suicides.

In Switzerland, assisted suicide is legal whether physician- assisted or not. In Sweden, there is no specific law for assisted suicide. The Public Prosecutor may or may not initiate criminal charges against the perpetrator. In United Kingdom, punishment for assisting suicide could be with imprisonment up to 14 years. The British law is silent on helping someone to travel to any country e.g. Switzerland where they could receive help to end one's life. This is in favour of the patient. Germany permits, passive Euthanasia (removal of life supporting devices like ventilators, if the patient wishes so).

DIGNITAS, an organization, in Switzerland, which helps patients all over the world to end their lives through voluntary euthanasia (by pumping lethal drug into their system by just pushing a button themselves) or the gulping the drug themselves. A staff member of DIGNITAS prepares an anti-emetic to prevent vomiting and leaves, half an hour prior to the last act by the patient. The event is video graphed, and the dead body handed over to the police and the coroner.

Strangely, 80% of the patients who approach DIGNITAS, do not commit suicide (Euthanasia)! Perhaps, the fact of the "Unhindered possibility of euthanasia gave enormous comfort to the patients; either to defer the attempt or drop their intention to end their life!! Thus, there was a move to impose a stipulation that foreigners have to remain in Switzerland for at least six months, as a cool off period to end their lives.

Legal or otherwise, the practice of withdrawal of life-supporting devices like ventilator and the like with the express or tacit consent of the care-givers of the patients, is in vogue in India

Believe me, some hospitals do waive ventilator rentals, when the vital organs of the dead are to be "donated" through the right channels. In whose interest any way? Please ponder over this.

Acknowledgement:-

1. Probus way to active ageing dt. 1-10-2005
2. An introduction to Gerontology by Swamy Shankaraananda
3. Deccan Herald

### **TRUE LIFE EXPERIENCES**

*P.B. Atulendranath Shenoi*

#### **Two lessons I learnt from my recent travels**

##### **1. Good samaritans- A rare species**

It was in late December '14 and Delhi's winter was at its peak. We had an elaborate programme to Kerala via Chennai for visiting various temples and relatives. We were stuck in Delhi Railway station as the Departure of the Tamil Nadu Express (10.30 p.m.) was being put off every hour due to 'technical fault' a Railway Jargon for Fog and poor visibility. The upper class waiting rooms were over-flowing and we four (self, daughter, son-in-law and grandson of 4 years) had to bear the brunt of the cold weather by sitting on the stairs of the Railway station. My daughter was anxious about her child and her father being exposed to the extreme cold. To break the monotony of the wait, we made some trips to the Railway tea stall, some distance away to drink some hot tea and sustain ourselves.

After my second trip from the tea stall, to my horror I discovered that my mobile was missing. The clip which held the mobile pouch hooked to my belt, had silently given way and I had no idea where exactly it could have fallen off. Delhi is a big station with hundreds of passengers waiting on the platform for the delayed trains to Depart. I was also not fluent in Hindi.

My first reaction was one of panic and bitterness as the contact nos. of all our relatives in Kerala who were to meet us at the stations were recorded in the mobile and we would be virtually stranded without the numbers. Then I decided to approach my son-in-law who was a cool and calm person. I remembered on an earlier occasion, he had helped us to solve a crisis situation at Delhi Airport.

He calmly rang up my number from his mobile. After several attempts (he did not give up till then) he got a response from the other end in Hindi. Since my son-in-law was fluent in Hindi, he had no difficulty in striking up a fluent conversation with this person and coaxed him to give directions about his location on the vast platform. My son-in-law went after the location leaving us behind. I thought it might be some porter or poor persons who was having my mobile and was getting ready to shell out some cash as reward. After some time, my son-in-law brought the good news that he had located the finder but that person wanted to see me before handing over the mobile which was truly justifiable. I made haste with my son-in-law greatly relieved and was pleasantly surprised to find him to be a respectable senior citizen travelling by the same T.N. Express waiting for its Departure. I thanked him profusely before receiving back my mobile. The train was finally given clearance at 3.30 A.M. - a delay of 7 hours. But in a way the delay in Departure helped me retrieve my mobile, proving in this case, 'All is for the good'.

But for these 2 good Samaritans, I would have lost my mobile. The lessons I learnt from this incident are that in crowded places like Railway platforms, do not trust 'hook on belt' pouches. Keep the mobile in your handbag. Also note all the contact numbers in a separate tele book in your hand bag.

## **2. Discretion is the better part of valour**

During our Kerala Tour, we visited my cousin brother's house in Cochin as we had been invited for dinner. They had a big dog - a Labrador named Tiger with a ferocious bark. Most of the day, it was on leash on the terrace (barking vigorously at passersby) except in the night when it was brought down and leashed in the verandah in front of their drawing room.

After dinner when we were all sitting and chatting in the drawing room, my sister-in-law, who looks after Tiger, brought him down from the terrace and leashed him in the verandah. My sister-in-law wanted my grandson to see and befriend Tiger and confidently took him to Tiger as she was the Master and Tiger was obedient and friendly with her.

After some time, we saw my grandson crying and rushing into the drawing room with tiger lunging after him with loud bark. Luckily no major damage was done excepting for a superficial tooth mark as my grandson was wearing loose fitting clothes at the time. No doubt my grandson was frightened out of his wits and all our hearts missed a beat before we separated them.

Everyone, especially my sister-in-law, was shocked and surprised that an obedient domesticated dog could suddenly behave like this in front of its master. That aside, our immediate priority was to take the child to a 24 hrs clinic, give him first aid and consult the pediatrician, who to be on the safer side prescribed an anti-Rabies injection course. My cousin's whole family had come to the clinic to help us.

My sister-in-law was heartbroken and inconsolable. But we consoled her that it was not her fault - and truly so - as I later read an article by an animal psychologist in a leading magazine which I wish to reproduce for the benefit of our Readers.

'It seems not all dogs are child friendly - certainly not Labradors and Alsations. Some dogs are extremely possessive of their master's attention and act aggressively to anyone (read children) who threaten to take away this. It seems to be a manifestation of attention seeking dominant behaviour' and Tiger might have felt like this.

Hence the important lesson I learnt was, do not take or allow children to go near dogs, however much their masters may certify their good behaviour and obedience. Because the behaviour of both dogs and children is truly unpredictable.



## A BIT OF PATIENCE IS ALL YOU NEED

*Ramya Shenoy*

Have you ever sat in the Sabha music hall during Ganesh Chaturthi celebrations, just waiting for people to start moving for lunch so that you can go too?

Don't deny it, you know we've all gone through this stage at some point during the puja, when hunger can overshadow even our devotion.

Life throws many such moments at us, where we have no choice but to wait as certain events play out.

For example, we've all had that doctor's appointment at a particular time, but waited nearly hours longer to see the doc? Or perhaps we've stood at the end of a long queue which did not show any inclination of getting shorter? Or maybe we've worked on a group project with a really annoying person, who was getting on our nerves? Perhaps we've waited for a train that was nearly an hour late? Or when our Internet was too slow to load that crazy youtube video our friend was telling us about?

When faced with such situations, did you feel like screaming? grumbling? punching somebody? Did you get irritated, and snap at everyone around you?

If you did, it means you need to learn patience, a value that appears to have been lost in most people in recent times.

The magic of the Internet has speeded up our lives, literally offering the world at the mere touch of a finger. We are so accustomed to a fast moving life that we quickly grow restless and impatient when asked to wait for something.

Sometimes, there may be a way to avoid waiting. For example, consider travelling. You could wait at the bus stop for however long it would take for the next bus to arrive, or you could split your pocket and take an auto, and reach faster.

However, for most situations, the wait is inevitable.

A waiter at the restaurant, for instance, is not going to be able to magically conjure up your food sooner just because you're hungry. In such

a case, your impatience may be understandable. However, lashing out at the waiter is not going to make the food appear sooner, either.

Nothing you can do will speed up things that are outside your control.

You're not going to get your response to a job application sooner if you keep nagging your would-be employer with phone calls. So in this case, impatience can destroy the best of plans, and a second's lapse of judgment can have enormous consequences. Life is all about timing, and everything falls in place when the time is right. However, patience is not as much about waiting as you would imagine. It is more about how you behave as you wait.

When you feel impatient, take a deep breath, and see if there's anything you can do to avoid waiting. If there isn't, ask yourself what you can do in the meanwhile to occupy yourself, and then do it. Sometimes, the best you can do is accept your situation calmly, and wait for the right moment to take action. This is also the healthiest and most stress-free alternative in the fast blur that is our daily life. Take what life throws at you with patience and a smile, and success will follow.

*(TheWriter is a 3rd-year Visual Communication Studies student)*

## TEMPTING TREATS FOR TINY TOTS

*Anita Praveen Kamath*

If food is the elixir of life, then relish it! Here are some delectable recipes of snacks and shakes, especially when meant for the apple of your eyes, your kids - one need not be a connoisseur to conjure up interesting combos! I can still recall vividly, the times when my girls in their pigtails and school uniforms would come home eager to know the menu of the evening and swipe it all off in no time! Now that they are mature adults far away from home and mom, the very mention of these delicious bites take them on a nostalgic trip down memory lane. Here's hoping the 'juniors' of your family enjoy these lip-smacking combos!

## Cheesy lentil burger with pineapple soda

### INGREDIENTS (for the burger)

Burger buns - 6  
Red lentil - 1 cup  
Green chillies (finely chopped) - 2  
Garlic (finely chopped) - 2 to 3  
Cheese (grated) - ½ cup  
Bread crumbs - 1 cup  
Maida - 2 tsps mixed with 1 tbsp water.  
Salt & pepper - to taste  
Oil - for frying.

### METHOD (for burger)

Add salt and water to red lentil. Cook until pulpy and all water evaporates. Allow it to cool. Mix red lentil, green chilli, garlic, salt, pepper and cheese. Divide into equal portions and make flat tikkis. Dip the tikkis in the maida water and roll in bread crumbs. Deep fry until crisp. Divide the bun into two equal halves. Place the tikki in between. Serve with tomato ketchup.

### METHOD (for pineapple soda)

Put two scoops of ice cream in a tall glass. Pour Mala's pineapple crush on top and soda water over it. Stir gently and serve immediately.

## Club sandwich with strawberry milkshake.

### INGREDIENTS (for the sandwich)

Bread slices - 4  
Cheese - 1 slice  
Butter - 2 tbs  
Cucumber - 4 slices  
Tomato - 4 slices  
Pan fried onions and boiled mushrooms - 1/4 cup  
Salt & pepper to taste.

### METHOD (for sandwich)

Butter the bread. Place cucumber slices and sprinkle salt and pepper. Top with second buttered slice. Place cheese slice and tomato slice over it and sprinkle with salt and pepper. Place the third buttered bread. Add a topping of mushroom and onions. Finally top it with the

fourth buttered bread. Cut diagonally into two. Serve with potato chips and tomato ketchup.

### METHOD (for strawberry milkshake)

Blend 2 cups milk with two teaspoons of sugar and four to six fresh strawberries in a blender. Serve in a tall glass over crushed ice.

## THE OTHER SIDE OF CITIES

*Vimalesh R Mallya*

What comes to your mind when you think about the word 'city'?

Rush-hour traffic? Dust and dirt? Dense human settlements? Water scarcity?

You are not alone then, most often than not, only the negative effects of a typical urban environment like increased crime-rates, pollution and chaos is widely thought about. This is not a new or a recent way to look at cities. Even many times in the past, mathematicians and economists have had a pessimistic take on cities and their expansion.

Thomas Malthus, an eighteenth-century economist, published an essay in 1792 on "Principle of Population" arguing that an excess of people and a scarcity of resources could be a lethal combination leading to epidemics, famine and extermination. But looking at most of the cities of the world today, you could easily realise that Malthus was not completely right. Be it London, Toronto, Stockholm or Bangalore, none of these cities are brimming with epidemics or people fighting for food. In fact, many people aspire to live in these places. Things have happened the other way round as these cities have flourished as important centres of economic growth and incubators of cutting edge innovations. But, how is this happening?

It is because of a hidden magic- '*Mingling of Diversity*'.

Urban environments bring together people from different walks of life, sections of the society and irrelevant fields of work to share spaces and randomly interact with each other. There is a massive epidemic of ideas and information sharing resulting from casual sidewalk conversations between strangers bumping into each other and other such unplanned forced encounters in a train or a bus.

This may sound strange, but these forced interactions could make a person working on a problem gain an outsider's perspective, at times, even enabling him to solve it. Such unexpected insights are valuable to innovate and come up with new ways of thinking. This is one good reason as why most of the innovations happen in cities (based on the number of patents that they churn out over a period of time).

These encounters which were once considered to be happy accidents in the past are now being studied and experimented by architects and urban planners to intentionally foster innovation. Gone are the days when buildings and work spaces were more segmented and disjointed from one another. The present day office spaces and public buildings are filled with more common spaces to initiate conversations that wouldn't have happened before and eventually enable people to explore ideas they couldn't have explored on their own. Pixar Animation Studios is an excellent example for how a company could reap excellent benefits out of this concept. When going through a sluggish phase during the making of the film Toy Story 2, most of the workforce consisting of engineers, animators, story-tellers and directors were all crammed into small cluster of cubicles to make this magic work. It did work wonders for them resulting in an amazing restructuring of the entire plot.

Do you understand the other side of the cities now? So, the next time when you run into a stranger, try starting out a casual conversation rather than taking a plunge into your WhatsApp inbox. A new way to look at things is waiting for you!

*(This article is inspired from a book named "Imagine" by John Lehrer on how creativity works)*

*The Writer is a transportation design student at MITID, Pune.*

## **SGS SABHA CHARITABLE TRUST**

*U. Prabhakar Rao, Managing Trustee*

The 10<sup>th</sup> Annual Day of the Old Age Home was celebrated in the forenoon of 12<sup>th</sup> April 2015. It was attended by about 50 well-wishers. There was Bhajans by the Residents and interaction between the guests followed by Lunch.

One more person joined the Old Age Home during last six months and we have 13 residents at present. They all are happy.

One of the schemes to raise funds to meet the expenses of the Old Age Home was to collect donations under "One Day Expenses Scheme", where a donor was requested to donate ₹1,500 (Rupees one thousand five hundred only). This amount was fixed around 10 years back. The Trustees felt that due to overall increase in cost, the amount of donation be increased from ₹ 1,500/- to ₹ 2,500 (Rupees two thousand five hundred only) and decided in its meeting held in April 2015 that the donation for one day expenses will be ₹ 2,500/-. We appeal to our members to celebrate special occasions such as birthdays, Wedding Anniversary etc. by contributing ₹ 2,500 under this Scheme. So also the contribution to Anna Poshana Fund has been increased from ₹ 24,000/ to ₹ 30,000/-. (Rupees thirty thousand only).

Mrs. Deepa Shenoy continues her good work of lecturing to the residents on religious matters. Bhajan classes are conducted by Mrs. Vijayalakshmi R. Pai. Dr. (Mrs.) Shantha Kamath has been advising the residents on health care regularly. Our thanks to all of them for their excellent contribution.

We repeat that the donations to the Trust are eligible for Income Tax concession under Sec. 80G. Cheques drawn in favour of "SGS Sabha Charitable Trust" may kindly be sent to the Trust Office, Dr. K.P. Mahale Centre, New No.17, (Old No.3), Ujjini Devi Street, Ayanavaram, Chennai - 600 023. Telephone: 2644 9585

## **WE REPEAT OUR REQUEST**

Please inform the Sabha Office as soon as there is any change in your address to avoid inconvenience or non-delivery of letters. We still receive quite a large number of communications addressed to our members returned undelivered for want of information of change of address. We appeal to members who have not furnished their e-mail addresses to the Sabha to do so now as most of the members are yet to furnish their e-mail addresses.

## WE MISS THEM

Since the publication of the last Newsletter No.44 in January 2015 the Sabha has come to know about the sad demise of the following members.

Dr. T. Ramachandra Pai, Mysore	09-09-2014
Mrs. Ahalya G. Nadkarni, Chennai	21-11-2014
K.R. Kamath, Chennai	14-02-2015
V. Narayana Pai, Chennai	28-02-2015
Mrs. Muktha R. Savoor, Chennai	23-03-2015
K.P.D. Rao, Chennai	24-03-2015
C. Rathnakumar Kamath, Chennai	03-07-2015
R. Manjunath Pai, Chennai	18-07-2015
M.A. Narasimha Shenoy, Chennai	16-08-2015
K.S. Shenoy, Bangalore	Date not known
K. Premananda Shenoy, Mangalore	Date not known

