



SABHA NEWS

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EDITOR'S SPEAK: ✍️

A warm greetings to all our readers. We are happy to share with you that our Sabha's social service activities, in promoting healthcare among the lesser-privileged section of our community, have increased in the past two years. We conducted the second women's wellness camp and the annual cardiac review camp. We hope to continue such endeavours in the years to come. This newsletter covers pictures of the visit of HH SamyamindraTirthaSwamiji to the Sabha, during his visit to Chennai in May last. It covers the regular events held in the Sabha from January to December 2017 and interesting articles from our contributors. We thank and appreciate the continuing patronage of our writers and look forward to contributions from other members to make the Newsletter more interesting.

SWAMIJI VISITS SABHA

His Holiness Samyamindra Tirtha Swamji, Mathadipadi of Shri Kashi Math Samsthan, visited our Sabha on 28th May 2017 as part of his visit to Chennai.







54th GANESH CHATURTHI CELEBRATIONS

Our Sabha's 54th annual Ganesh Chaturthi festival was celebrated with pomp and grandeur at the Sabha for five days from 25th to 29th August 2017 with enthusiastic participation of the community members. On the first day, the celebrations began with the Prathishta ritual at 6.10 a.m. amidst chanting of mantras and slokas.

WOMEN'S WELLNESS CAMP

A Women's Wellness Screening Camp for the under-privileged women of our community was organised by the Sabha, in association with the Department of Obstetrics and Gynaecology, Sri Ramachandra Medical College and Hospital, on 12th & 13th August 2017. Totally 47 women were screened during the camp. The team from SRMC was headed by Prof. Usha Viswanathan, M.D. DGO.

Mammogram (screening for breast cancer) was arranged at Sri Ramachandra College Hospital on 9th, 10th and 11th August 2017.

On 12th August the following tests were done:-height/weight; CBC; blood pressure; fasting sugar; ultra sound scan of the abdomen, thyroid function, pap smear, bone density and post-prandial sugar test.

The following day the women were examined with the results. They were also examined for thyroid diseases. Dr. Kamakshi Shanbhogue, Neurologist, examined patients for neurological complaints. Nutritional specialists interacted with the beneficiaries regarding nutritional requirements and the supplements. The patients were given relevant medicines for two weeks. Dr Usha also had an interactive session with the beneficiaries and answered their queries.

On both days, breakfast and lunch were provided to all the beneficiaries and volunteers.

To keep in the secrecy, the CCTV cameras were disconnected during these days and only lady volunteers were around the examining centre in the Sabha premises.





This was followed by Ganahomam and Sarvajanic Moodganapathi Seva. There was 2 Mahamoodganapathi Sevas and 32 Moodganapathi Sevas, including the Sarvajanic Moodganapathi Seva. Rang Puja was performed on the fourth day, 28th August in the evening. Members of our community participated in large numbers on all the five days in Pujas and Archanas, and bhajans in the evenings.



The visarjan procession on the final day began with a kolattam dance by the Mahila Vibhag members. The idol of Lord Ganesh was placed on a pallaki adorned with flowers and taken around the campus amidst singing, dancing and chanting of Ganapathy Bappa Morayya, Managla Murti Morayya. The idol was later immersed in the well at the Sabha premises.

Samaradhana Lunch was provided to the members on all the five days in the afternoon. A widespread, consisting of traditional Konkani food items, was served. It was catered by Sri Babuji (Surendra Prabhu) and Sri Ravi Nayak. Under the able guidance of the Managing Committee, support from volunteers and active participation by members, the festival was a grand success.

HINDUSTANI MUSIC CONCERT

The Sabha organised a Hindustani Music concert by Sri Devaraya Kini and his accompanists on 17th September 2017. The music lovers of our community were treated to an evening of bhajans/ abhangs. The programme began with a prayer.

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 compositions. Many of our members listened to the two-hour programme with rapt attention and enjoyed the performance.

FAMILY DAY 2017

The S.G.S Sabha and its Mahila Vibhag organised the annual 'Family Day' on January 14, 2017. The programme was an occasion for our community members and their families to get together and to showcase their talent and enjoy a fun-filled evening. Drawing competitions were held for children in three different age groups. Fun games were organised for members. A Rangoli competition, 'Test your Vocabulary' contest, a unique 'Identify the Powder' contest, and outdoor games for children were organized as part of the programme. Refreshments were provided free for the members and their children.









The entertainment programme began with a prayer song. A Konkani drama 'Soiriyangele Sambhrama'' was staged by an all-women troupe, Ranga Vaibhav from Mangalore. A Shiv Thandav fusion dance by women was the highlight of the evening. An energetic performance to a foot-tapping number, bright costumes and colourful lightings had the audience spell-bound. The programme concluded with prize distribution for various competitions and lucky draws.

4th CARDIAC REVIEW CAMP



The fourth review Cardiac Camp was conducted for the underprivileged section of our community, on 11th & 12th of March 2017 at the Sabha premises. This was the review of the beneficiaries who had attended the earlier camp in the month of March 2016 and also few new patients.

Totally 89 persons attended the camp and were screened.



The Cardiology Department of Sri Ramachandra Hospitals, Porur, headed by Prof. J.S.N. Moorthy, along with other doctors and technicians, conducted the Camp. On 11th (the first day) the registration of all the beneficiaries was done. Height/weight and BP were recorded. The following investigations were done on empty stomach: CBC (Complete Blood Count), Blood Sugar- Fasting, Blood urea / Serum Creatinine (kidney function test) and lipid profile.





Then all of them were provided with breakfast (The menu was recommended by the nutritional experts). Two hours following the breakfast, blood was taken again for estimation of blood sugar. ECG, and ultrasound scan of the abdomen were also performed.

On the following day, i.e., on the 12th of March, Echo was performed. All the beneficiaries were examined with the results by specialist doctors and advised suitable treatment. They were given medicines free of cost for two weeks.

On both the days, all the patients, medical staff and volunteers were provided with breakfast, lunch and light snacks.

MOHAN RAO RETIRES

Sri Mohan Rao, a dynamic and committed member of our Sabha, retired as member of the Managing Committee of the SGS Sabha after his active participation till September 2016. He has been in the committee from 1998-99 to 2015-16



He was in charge of stage management and volunteers during the Ganesh Chaturthi Celebrations and other functions for more than a decade. As a senior most Volunteer on the Stage, he groomed other volunteers in flower decoration of the Lord and stage management while ensuring smooth conduct of the festivities. He played an active role in mustering volunteers and mentoring them.



He shared a friendly relationship and good rapport with the other committee members and the office staff. He is one among the few volunteers who assists many bereaved Amchi families with the formalities during the last rites of their loved ones.

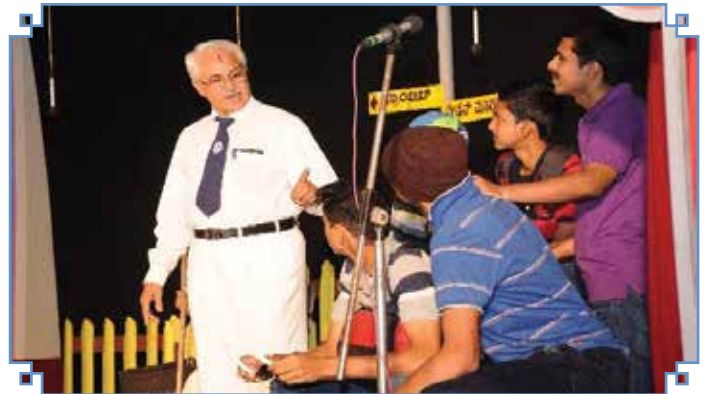
The Sabha and its Managing Committee wishes Mohan Rao good health and long life!

MUSIC CONCERT

Miss Varsha Prabhu of Bantwal gave a Hindustani music and Bhajans Concert on Sunday, 23rd July 2017 from 6.00 p.m. Miss Prabhu was accompanied by Mr Deepak Nayak Harikhandige on the Tabla, Mr. Sampreeth Shenoy on Harmonium and Mrs. Anitha Prabhu on Manjira / Taal.



Miss Varsha Prabhu started learning Hindustani Classical Music at her early age of 8 from her mother Mrs. Anitha Prabhu, also a tabla player, later from Pandit Arkul Shrinivas Shenoy of Jaipur Gharana for a short period. She also receives guidance from Mrs. Nagaveni Hegde, disciple of Padma Vibhushan Dr. Gangubai Hangal. Presently she is being guided by Mr. Suresh, disciple of Padma Bhushan Pandit Puttaraj Gawai.



She has performed at various venues in Mangalore, Bangalore, Mysore, Goa, Kerala and Mumbai. Given concerts in Yuva Saurabha programmes conducted by the Kannada & Cultural Department in 2016 and Pandit Bhimsen Joshi Memorial Music Concert conducted by GSB Mandal, Dombivili in February 2017.



RAILWAY PLATFORM

A Konkani Drama "Railway Platform" was staged by Sadhana Balaga of Mangalore on 20th August 2017. The play has been written by Sri U. Prakash Shenoy and directed by Sri Prasanna H.S. Ninasam & Sri Sathish P.B. Ninasam. Music accompaniments by Sri V.S. Gurumurthy & Miss Bhavana P. Shenoy

The drama focussed on an old lady having three sons and a daughter and who is neglected and not looked after by her children. She feels sad and decides to visit her best friend's house in Mumbai. On arrival she gets to know that her friend met with an accident and travels back to her hometown by train. Enroute she falls sick at the Marwa railway station. The railway officials give her emergency treatment. She falls in love with the people of the Marwa and gains lot of care and affection from them. From then on the old lady starts staying at Marwa railway platform. She is looked after affectionately by the station master and a divorced young lady. After some days she is asked to leave the station as per the orders of the senior railway officials. As the station master and the divorced young

lady are emotionally attached to her, they think of taking her to their house. At the same time, an article about this old lady gets published in the newspaper along with her photo. Her children get to know about this and they feel insulted. They come searching for their mother in order to take her back home. Now, her sons, the station master and the divorced young lady request the old lady to come and to stay with them in their respective houses. The drama concluded with a big question as to where the old lady would go.



There was a flute recital at the beginning of the drama by Master Samarth Shenoy.

After the drama there was a sumptuous buffet dinner.

THE KABALI OF MYLAPORE

N G Ramanathan

One of the biggest temples in Chennai is the Kapaleeswarar Temple at Mylapore. The temple is dedicated to Lord Shiva. The god is worshipped here as Kapaleeswarar and his consort Goddess Parvathi as Karpagambal. History buffs may know that the Kapaleeswarar temple was earlier situated at Santhome Beach where the present St Thomas Cathedral, popularly known as Santhome Church, is situated.

During 1566 AD, Mylapore fell into the hands of the erstwhile Portuguese rulers and the temple faced the possibility of demolition. In order to save the temple, the devotees shifted the temple to its present location. The then temple at Santhome was built by Pallava Kings. Unconfirmed sources credit the structure of the present temple to Vijayanagar rulers of the Tuluva Dynasty.

Among many festivals of the temple, Panguni Peruvizha (Spring festival) held over 10 days is an important one. During this period, religious discourse, music, drama and dance are held. The neighbourhood comes alive with a carnival-like atmosphere. During the festival, Mylapore, the cultural hub of the metropolis, is transformed into a village and the area surrounding the temple is taken over by roadside shops and hawkers, selling all sorts of traditional goods and articles which are available to the urban population only during this festival.

During the 10 days of the festival, the busy R.K. Mutt Road and other connecting roads leading to Luz and Mandaveli are closed for vehicular traffic at the time of the procession of temple idols. In fact, before the 1980s, the entire area surrounding the temple used to be cordoned off for motorists for all the 10 days. City buses and other four-wheeleders would have to take a detour from Mandaveli to reach Luz Corner and back to Mandaveli.

Arubathimoovar festival

The 7th day of the festival is the Arubathimoovar festival which is the most important. The Arubathimoovar festival is dedicated to the 63 Nayanmars (saint poets), who attained salvation after leading a life of penance and devotion to Lord Shiva. During the festival, the bronze idols of the saints are taken out in a procession. Deities from all over the city temples also participate in the procession, which is again a unique feature of this festival.

(Readers are requested to share their knowledge, if any, of other city temples which enjoy such participation from other temples in the city in their festivals.)

One of the highlights is the participation of 'Vairasami' in the procession. Vairasami means idol made of diamonds. Armed guards and heavy security accompany the Vairasami which is said to come from George Town area of Chennai. Till the mid-70s, huge vahanas (depicting the mythological creatures which carry the idols of the Lord) were carried by able-bodied men and taken in a procession in madaveedhis (roads surrounding the temple) which are about 2

kms. in distance. Some vahanas like Adhigara Nandhi, Silver Rishba and Kailasa Vahan easily weigh about half a ton. In the later years, the vahanas were carried on the specially designed chariots and this simplified the job of about 100-odd people taking turns in lifting them during the procession.

The importance of the Arubathimoovar can be understood so much so the Amalgamations group of companies, which is an important industrial group in Tamil Nadu and which includes companies such as TAFE, Simpson & Co, India Pistons etc, declares one-day holiday for its staff. Even now, the tradition is still followed by the Group though none of its offices are situated in Mylapore.

Another uniqueness of the temple is that the well-known spiritual speaker Late Sri KirubanandaVariar was granted the status of Nayanmar in recognition of his services to God. Sri KirubanandaVariar is now known as 64th Nayanmar in the temple.

Mylapore is also the birthplace of Tamil poet and philosopher Thiruvalluvar. The temple also has a special mention in 'Thevaram', the devotional songs on Lord Shiva composed during the 7th century, in Malgum Mathri Thavazhum MaadaVeedhi Milappil Ullar'. Saints Thirugnana Sambandar and Arunagirinathar have sung songs on the glory of Karpagambal.

The Kapaleeswarar temple also symbolises religious harmony. The Mylapore tank on R.K. Mutt Road was donated to the temple by the Nawab of Arcot. To symbolise the harmony, the tank is still used by Muslims on the day of Muharram for purification purposes.

During the pre-television days, the festival was a big source of entertainment for Mylaporeans --for both children and elders alike. Opposite the temple tank on South Mada Street is an elementary school which remains closed during the entire period of the festival and is used for an exhibition narrating the history of Mylapore. The exhibition is known as Bommai Sathiram. One of the important attractions in the exhibition and which raises the curiosity of the many, is the graphic depiction of Yamalokam and

the punishments meted out to the sinners. For example for adulteration of food, the punishment meted out is Kumbibagam -- deep frying of a person in hot boiling oil. If one wants to know in advance the punishments for the sins committed, one must visit the exhibition. It is always good to know beforehand what is in store!

A SUBURBAN TRAIN TRAVEL

Vidya R.Prabhu

I breeze past an old man who hardly has the energy to stand. He stands with his right hand outstretched and his left leaning on a cane. I see him almost every day peering uncertainly through a thick pair of glasses at passers-by at the Tambaram Railway station. A few of us pause to drop a coin or two in his hand. But I am as always only just in time to catch my train; I gulp down my guilt and race past him to the stairs that lead to the platform to catch the train to Chengalpattu. Today, I have a few minutes to catch my breath as the train is conveniently late. We seem to have an unspoken understanding, the mid-morning train and I. When I'm late, it's late too. Although there have been times when this understanding has been less than perfect. I have watched woefully from the over bridge, the train leaving without me. Too far away even to attempt foot-boarding it. But those days are rare.

I make my way to the ladies compartment up at the front. It's thankfully not too crowded. I find a seat near the window along with some college girls, some others from the IT sector like me, some women with little children who are delighted by the train and wait impatiently for it to start moving, some older women who make themselves comfortable on the floor of the compartment even though there are plenty of empty chairs and some women who stretch themselves royally on all three seats and catch up on some sleep.

We are shortly joined by one of the most successful tradeswomen here- a samosa-seller. Hers is a familiar face. I see her and it occurs to me that there's something different about her today. Suddenly it hits me. It is the complete absence of the thick hair that usually covers her head. She, however, seemed oblivious that

something was amiss about her appearance. She goes about the business as usual. Every day she brings with her the most wonderful smell of my morning. A big steel can of onion samosas artfully concealed in a shopping bag. You can buy 5 for a sum of 10 rupees. They're quite oily and so extremely tasty. Perhaps not a wholesome breakfast but definitely sufficient for a snack. Fans of street food would surely love it.

She is joined today by a group of young women whose wares don't have the mouth-watering quality of the samosas but an appeal no less attractive to the passengers of the ladies compartment. These are Gypsy women or Korathees as they are popularly known. They sell every handmade beaded jewellery - from earrings, bangles, anklets, chains, necklaces and bracelets to even safety pins. Some of these women wear clothes with skirts hitched up to the knees, funky cut blouses and fashionably mismatched half- saris and carry an infant in a kangaroo pouch-like arrangement tied securely with a cloth. Some of these infants peer out from their pouches, drawing a smile from the commuters. The Korathees too have moderate success in selling their wares.

Both kinds of tradeswomen get off at the next station and make way for some of their less successful counterparts. A woman selling handkerchiefs of many designs, so many that she claims to have every kind that was ever made. Blue flowers or red flowers, cartoon pictures or plain ones with lines at the border, but not everyone are impressed with the patterns. Another woman is selling sweet putt, a snack made with puffed rice, coconut and sugar. However, the putt seller cannot hold a candle to the samosa seller. She gives up after a few entreaties to the commuters who catch her eye. The lady selling handkerchief pushes some of her other wares, but with little luck she too gives up and sits down. The putt seller lets the handkerchief selling woman have a packet of her snack. The latter takes the packet from her and remarks on how full the basket is. The putt woman sighs and tells her it's been one of her bad days. The camaraderie they share is one of old friends, yet one pays the other for her snack and they both get off at the next station. A couple

of flashily dressed transgenders get on at the next station and walk up and down the aisle asking everyone for coins much to the amusement of the passengers. They make way for a blind peanut candy seller, followed by a young boy selling popcorn from a plastic bag which is almost his height, followed closely by a very old woman seeking alms, at whom most of them take pity and drop a coin. Amidst this parade of humanity I sit, overhearing the conversation of some women near me who met each other a few stations ago, discussing the health of the then Chief Minister, cautioning each other to lower the tone.

We all settle into our respective places now. The vendors clutch their wares and stand at the compartment's entrance, the beggars sit on the floor nearby, the college girls thumb through their photocopies, the IT workers pour through the screens of their various fancy gadgets, the children prepare to fall asleep on their mother's lap, exhausted from their excitement with the train while some simply look out of the window waiting for the next stop.

FIVE RETIREMENT RULES

Ramakrishnan V Nayak

Few years back, I was having an interesting conversation with an investor who at the time had just retired from service. During the conversation, he quipped an interesting, simple but one of the most powerful quote which I recollect everyday even now. All he said was "At retirement, One's confidence will be directly proportionate to his bank balance".

Over the years, I was fortunate to meet and understand the financial requirements or priorities of several retired persons and let me try and give below the abstract of the same in this article, by way of "5 retirement rules of thumb"

Rule 1: Plan for healthcare costs

The recent survey reveals, the medical treatment costs in India are growing at a scorching pace of 18% p.a. for the last few years and it gives retired persons more reasons to be careful about this particular aspect, as healthcare inflation has the potential to wipe out one's life-

time savings. To overcome this uncertainty, it's not only advisable to have appropriate health insurance cover by taking proper advice from an advisor, but also it makes sense to reserve a portion of retirement savings towards healthcare savings, as this amount can be handy in case of any medical emergencies.

Rule 2: Expect to live longer

The next aspect, one need to be aware is that the average mortality rate in India is increasing. In fact, in the last two to three decades the mortality rates in India has grown up by almost 10 years, which means the younger generation are living more than the previous generation, and the reasons for the same may be attributed to advancement in medical facilities, better nutrition, growing income levels, etc.

For retired persons, this means the provision for the corpus needs to be sufficient as the longer the life, higher the provision for living costs and healthcare expenses.

Rule 3: Be prepared for inflation

Inflation simply means erosion in purchasing power over a period of time due to increase in prices. Every retired person has to be best prepared for the inflation, as on an average retired life time of a person hovers around 1/3rd of total life cycle.

For example, if we assume a retired person requires ₹50,000/- as monthly house hold expenses, the value of today's ₹50,000/- diminishes to ₹27,920/-, ₹15,590/- and ₹8,706/- over the period of next 10, 20, and 30 years respectively considering an average Inflation of 6% per annum which is target rate of RBI in recent years. In other words, to retain the same purchasing power of ₹50,000/- per month in today's value, one should spend ₹89,542/-, ₹1,60,357/- and ₹2,87,175/- after 10, 20 and 30 years respectively considering the inflation rate of 6% p.a.

Rule 4: Position investments for growth

In the past, we have seen many retirees investing almost their entire corpus in fixed

income schemes like Post Office Schemes, Bonds, and FDs and choose to largely ignore the aspect of growth in investments. For example, the famous Postal Monthly Income schemes interest rate were around 12% pa two decades back, only continued to fall steadily over the years and are currently giving around 7.8% pa. A retired investor in the past who felt 12% pa from such a safe scheme was good enough to take care of his retirement income, would have been facing difficulties now, as not only his interest income would have come down but also the inflation factor must have reduced his purchasing power as the capital would not have seen any growth

While it's advisable, a majority of the retirement corpus can be invested in safe fixed income yielding schemes, sufficient care need to be taken that the overall corpus grow with time for which a smaller portion based on one's own asset allocation pattern, has to be invested in instruments like equity or balanced schemes.

Rule 5: Don't withdraw too much savings

Another common mistake retirees do are withdrawing too much from the savings or invested schemes which give them regular income for reasons like gifting during family occasions, travelling, etc. While all such reasons are important and has to be given due weightage, equal care should also be given in deciding the quantum, as over spending may lead to cutting down on certain essential requirements at a later stage.

(The writer is a Certified Financial Planner and your views can be shared at rkonayak@dakshincapital.com)

A DOYEN OF PHILANTHROPY



Sri Bantwal Umanath Baliga, popularly known as U.N. Baliga, an active member of the Sabha, passed away on 23rd October 2016 at the age of 94.

He joined the Managing Committee of the Sabha at the instance of the then Hon. Secretary & Treasurer Sri J.S. Prabhu in 1962 and later served as Joint Secretary for 14 years from 1965 to 1979. This was the most crucial period in the history of the Sabha as the main activity was the construction of Sabha's buildings. Parabmam and Baligamam worked together very closely in raising funds and supervising the construction of the buildings. He was also a driving force behind several religious functions of the Sabha, and his contribution in organizing the visits of the Swamijis will be remembered.

On the personal front, Baligamam started his career by working in various private companies. He also had a short stint in the Army which took him to Burma during the Second World War.

Baligamam had an entrepreneurial bent of mind right from his young age. Even when he was managing the sales of a Calcutta-based company in Madras, he dreamt of setting up his own production unit. He started Baliga & Company in 1953 and there was no looking back

from there on. Known for his dedication and diligence, Baligamam won the confidence of customers by maintaining high level of quality in the products.

Baligamam married Premalatha (fondly called Premmai) in 1951. He had her full support in conducting the Sabha's religious and social functions. Mrs. Premalatha Baliga was a member of the Managing Committee of the Sabha from 1998 to 2013 and took active part in conducting various social and religious functions at the Sabha.

Baligamam was specially chosen by His Holiness Sudhindra Thirtha Swamiji to head a Committee for the construction of the Kashi Math building in Madras and due to his strenuous efforts and leadership, the Math was built and inaugurated in a record time in 1994.

Baligamam was by nature very generous and silently contributed to religious and social causes. His unstinted support to good causes knew no bounds.

In recognition of his outstanding life time contributions, Baligamam was felicitated at the inaugural function of the Centenary Celebrations of the Sabha on 4th February 2012.

SURESH RAO PASSES AWAY

Sri U. Suresh Rao, a member of the Sabha and a renowned Auditor, passed away on 7th June 2017. He was 80.

Rao was a partner at Brahmayya & Co. Born in 1936 he did his PUC from Vivekananda College and pursued B.Com at Loyola College. He was an ideal Chartered Accountant for whom ethics came first. Mr. Rao has mentored several people.

He was the Electoral Officer during the Elections to the SGS Sabha Managing Committee. He ensured that the elections were conducted in a smooth and fair manner. Mr. Rao is survived by his wife and two sons.

**U. Prabhakar Rao,
Managing Trustee**

One of our resident Mrs. Sharada Bai passed away on 31st March 2017. We have at present 9 residents.

The 1st floor of our building is well equipped for a Marriage Hall and is available at an affordable cost of ₹15,000 for one day for our community members. Our members are requested to make use of this Hall and there by enhance the resources of the Trust for more charitable activities.

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 express our grateful thanks to the donors who sponsored for 135 days under the "One Day Expenses Scheme" from January 2017 to December 2017. We appeal to our members to celebrate special occasions such as birthdays, wedding anniversary etc. by contributing ₹2,500/- under this scheme. 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, at Dr. K.P. Mahale Centre, New No.17, (Old No.3), Ujjini Devi Street, Ayanavaram, Chennai - 600 023. Telephone: 26449585

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 address.



- To remove bad breath: Chew Eliachi (green cardamom)/ Sanuf(fennel)/ Laung(Cloves).
- For Acidity problem: Suck a piece of Laung (clove) after meal.
- To enhance Memory: Soak seven Almonds in water overnight. Remove the skin and boil it with a glass of milk and sugar and drink. Repeat this for 20-25 days. Even chewing 7 Almonds daily helps.
- Relief from Cold: One or two drops of Eucalyptus oil in hanky works as a good inhaler during running nose. A few drops of Eucalyptus oil if added to hot water, its steam provides relief during cold.
- Relief from severe Cough: Take a mixture of Ginger Juice & Honey(warm) before going to bed.
- Relief from Stomach Ache: Take a mixture of Carom Seeds (Ajwain), a pinch of black salt and few drops of Lemon with lukewarm water. (Don't chew, swallow this mixture)
- A flake of Garlic swallowed with water on empty stomach daily in the morning can be helpful in solving many stomach & gastric problems.
- A 1/2 tsp of Turmeric powder in a cup of hot milk can bring relief from cold and coughs.
- Biting a Clove provides relief from toothache.
- Keep a piece of Mulethi (Liquorice Root) in the mouth, for relief from persistent cough. When it eventually softens, chew it.
- Take a teaspoon of Table Salt and mix with a glass of hot water. Gargling 3 - 4 times a day is helpful in giving relief to throat irritation.
- Roast Carom seeds (Ajwain) and make powder. Apply this on your gums, if there is a gum problem, it will help.
- Eat Carom seeds (Ajwain) then drink lukewarm water. This provides relief to cough
- If you find yourself constipated, take a tablespoon of Fenugreek Seeds and swallow it with drinking water in the morning and before going to bed. You can also treat this by eating a teaspoon of roasted Ajwain mixed with a pinch of salt, and following it with a warm glass of water.
- For silky hair: Mix a few drops of Honey in your olive oil and then massage it well on your hair. Keep it for half-an-hour before rinsing it off with a mild Shampoo. Your hair will become silky.
Curd or dahi is also known as a natural conditioner for the hair.
Mix together Curd and an Egg Yolk.
Apply on your locks and keep for 30 minutes. Rinse off with a mild shampoo.
- For Burns: If you grazed your skin over a hot pan, apply Aloe Vera gel to the burn. The soothing and anti-inflammatory gel creates a second skin to protect it from air, which irritates exposed nerve endings.

Source: Internet

WE MISS THEM

Since the publication of the last Newsletter the Sabha has come to know about the sad demise of the following members:

L. Lakshminarayana Hegde	16-07-2016
G. Srinivasa Prabhu, Payyanur	11-08-2016
Mrs. Shyamala Kini	25-08-2016
Mrs. Ratna A. Prabhu	22-09-2016
U.N. Baliga	23-10-2016
V. Paramananda Shenoy	09-11-2016
N. Anantha Padmanabha Mallya	04-12-2016
K. Srinivasan Kamath	06-01-2017
Mrs. K.P. Mukunda Rao	11-01-2017
R.L. Mallya	17-01-2017
M.L. Mallya	10-03-2017
R. Balkrishna Prabhu	18-03-2017
J. Gopala Kamath	22-03-2017
Mrs. V. Sarada Bai	30-03-2017
Suresh V. Hegde	01-04-2017
U. Suresh Rao	07-06-2017
Dr. K.P.M. Prabhu	12-06-2017
N. Gurudas Kamath	29-06-2017
Uday Naimpally	10-10-2017
N.V. Bhat	23-10-2017
Mrs. U. Premalatha Shenoy	25-10-2017
U. Ramanan Kamath	09-11-2017
R.R. Pai	11-11-2017
B.R. Rajkumar Bhat	08-12-2017
K.K. Bhandarkar, Udupi	Date not known
V. Ravikumar Shenoy	Date not known
Mrs. Vasantha Venugopal	Date not known
V. Babu Prabhu	Date not known



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