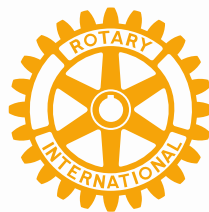




Rotary
CLUB OF PANAJI



THE

SPARK

MONTHLY BULLETIN OF THE ROTARY CLUB OF PANAJI



ISSUE 9 | VOL.1 | MARCH 2025

REGULAR MEETING :

Every Wednesday at 6:30 pm,
5th floor, EDC House,
Dr. Atmaram Borkar Road, Panaji - Goa

www.rotaryclubpanaji.org

PROJECT AT A GLANCE



Toilet Block Inauguration at Immaculate Conception School, Dabal on 19th March 2025



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PRESIDENT'S MESSAGE

Rtn. Dr. Raghuvir Salkar



Dear Friends,

The month of March is Rotary's month of Water, Sanitation and Hygiene or WASH.

Our club's global grant project initiated by IPP Nester under WASH was inaugurated with two Rotarians from the foreign partner club in the UK attending the event.

One toilet block for girl students was commissioned at a school in Dabal. Another toilet block is getting ready at a school in North Goa and is expected to be inaugurated soon. Congratulations to IPP Nester!

Our efforts to provide free cataract surgeries continued with one more beneficiary added to the list which has now about 25 names.

Smaller projects also took place including supporting Matruchhaya, Auxillium High School which has an Interact Club and Lalitprabha Natya Mandal- a music school at Volvoi.

Some major activities are planned for the month of April which include inauguration of club's global grant project of 2024-25, Felicitation of Past District Governors which is a district level event chaired by our past president Dinesh Sinari and strongly supported by our own PDG Gaurish, and Cervical Cancer Awareness & HPV vaccination drive headed by Rtn. Dr. Kedar.

I am very happy to inform you that our Club has so far contributed more than USD 10,000 to Rotary Foundation India, and another USD 10000 has been donated towards club's Endowment Fund.

Much more remains to be done, especially in Endowment Fund which I am trying hard to establish and which I will with your support and blessings.

With warm wishes,
Manguirish

☺☺

With best compliments from

Rtn. Manguirish Salkar

RI PRESIDENT'S MESSAGE

Rtn. Stephanie A. Urchick



March is here, and for Rotary International, that means celebrating Water, Sanitation, and Hygiene Month — a time to shine a spotlight on one of the most transformative areas of our work.

This month is an opportunity to reflect on The Magic of Rotary and the profound impact we create when we come together with determination and purpose.

Years ago, I experienced this magic firsthand in the Dominican Republic. When a group of members helped people install water filters, three children watched with amazement as dirty water entered one end of a filter and clean water emerged from the other. When we paused the demonstration, one child tugged at my sleeve and pleaded, "Show me the magic again."

To them, it felt magical. It was also the result of countless hours of effort — planning, transporting, and installing the filters — alongside local partners who were dedicated to making clean water accessible. In that moment, I realized that what seemed like a small act could change residents' lives. That is The Magic of Rotary.

This story is a testament to the incredible potential of our global family to create change. Water projects exemplify our reach, our partnerships, and our unwavering commitment to improving lives. Consider Rotary's work with USAID. That partnership has enabled us to work with communities and governments to improve access to sustainable water and sanitation services for thousands of people in the Dominican Republic, Ghana, the Philippines, and Uganda.

Partnerships remind us that Rotary's impact is amplified when we work together.

Through our strategic alliance with the United Nations Environment Programme, we're advancing the Community Action for Fresh Water initiative. This program equips Rotary members with the tools and resources to protect, restore, and sustain freshwater ecosystems.

When we make use of Rotary grants and advocate for clean water in our communities, we create a ripple effect that extends far beyond individual projects.

As we embrace the spirit of the month, I encourage every Rotary member to seek out new partnerships. Collaboration multiplies our efforts and helps us reach more people in need.

Whether it's joining forces with local organizations, forming alliances with international agencies, or mobilizing your community, every step we take together brings us closer to a world where everyone has access to clean water and safe sanitation.

The Magic of Rotary shines brightest when we work in harmony with others to create lasting good. Together, we can turn dreams into realities that transform lives and communities. The result may feel like magic at times, but we know it's from the power of our collective commitment and compassion. Let's harness this magic to make a difference this month and beyond.

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EDITOR'S SPACE

Rtn. Ar. Guruprasad Mantravadi



Dear Rotarian friends,

We present before you another glorious issue of The Spark for the month of March 2025.

Its Exam time and families are busy concentrating on the academic requirements.

TV and mobile are best shown the cupboards to avoid distraction. However im sure we will definitely find time to take a peep into the various articles and projects presented in this issue.

Do keep the reviews and articles flowing and wish the children at home "all the very best "



Warm regards,

Rtn .Ar. Guruprasad Mantravadi

Editor ,The Spark-2024-25

MARCH IS

WATER AND SANITATION MONTH

"Clean water, the essence of life and a birthright for everyone, must become available to all people now."

Rotary  

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SECRETARY'S REPORT

Dear Fellow Rotarians,

I am pleased to present the Secretary's Report for the month of March, highlighting our club's activities and achievements.

We have had four weekly meetings and one Board of Directors (BOD) meeting during this period. These meetings have been well-attended, and I appreciate the active participation of our members.

I thank Rtn. Dinesh Kamat for arranging excellent speakers at every meeting & making the meeting enjoying & knowledgeable.

On 18th March we inaugurated the Toilet Block constructed at Immaculate Conception High School done Under our Global Grant project. This permanent project will benefit over 500 students for many years to come, providing them with a safe and hygienic environment.

We were delighted to host two Rotarians from our partner club, Rotary Club of Great Yarmouth Haven, England. Their visit strengthened our bond and reinforced our commitment to collaborative projects.

Our Club has been actively conducting cataract surgeries, and I am proud to report that we have already completed close to 30 surgeries this year. We will continue to work towards restoring vision and improving the quality of life for those in need.

We also donated Rs 45,000 to Matruchhaya, an orphanage, to purchase a Bal Rath (bus) for their

Rtn. Pankaj Saraf



students. This contribution will greatly benefit the children and support their educational and extra curricular activities.

I take this opportunity to congratulate our sporties who as always won the "All Goa Rotary Cricket Tournament" held at Sanvordem.

As the saying goes:

"The best way to find yourself is to lose yourself in the service of others."

I would like to extend my heartfelt gratitude to our members and contributors for their unwavering support and dedication. Your efforts have made a significant impact, and we look forward to continuing our service to the community.

Thank you.

Best regards,
Rtn. Pankaj Saraf
Secretary



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उडता गोवा? छे, बुडता गोवा.

Rtn. प्रदीप तळावलीकार



आपल्या गोव्यांतल्या विधीमंडळाच्या पावसाळी अधिवेशनात सध्या उडत्या गोवासंबंधी होत असलेल्या चर्चेने गोमंतकियांची बरीच करमणूक झाली असणार. महिन्याभरा आधी उडता पंजाब ह्या हिंदी चित्रपटाच्या सेन्सॉर बोर्डाबरोबर झालेल्या झगड्याच्या संधर्भात पंजाबबद्दल बरीच अधीक माहिती मला जमा करता आली होती. आपल्या विरोधी पक्षनेते राणेसाहेबांनी उडत्या गोव्याचा तो तसा उल्लेख केल्याने आधी मला वाटलं हेंही प्रकरण तसेच कांहीतरी असेल. म्हटलं, म्हणजे मनांतल्या मनांत हो, गोव्यावरही कुणी काढला हा तसला सिनेमा ? तसला म्हणजे आपलं गर्द, तंबाखू, मरियोना, आदी मादक औषधांच्या बाबत हो.

तसं पाहिलं तर ही का नवी बातमी आहे ? जूनीच आहे. खरं म्हणजे फार फार जूनी. फार तर नव्या बाटलीत जूनी दारू असं तुम्ही म्हणू शकाल. तीन चार वर्षांमागे दस्तुरखुद्द आस्मादिकांनी ह्याच विषयावर एक लेख लिहीला होता. त्याचे टायटल होते 'गोवा.. गोईग.. गॉन'. असो.

तेव्हां गोवा ऑलरेडी गॉन झाल्यावर आता त्या जून्या दारूकडे सरकाराचे लक्ष वेधण्यांत काय अर्थ आहे. उलट ते म्हणतील, जुने ते सोने. म्हणजे दारू जितकी म्यॅचुअर्ड म्हणजे जुनी तेवढी ती चांगली असें जगभरांत मानले जाते. तेव्हां राणेसाहेबांचे जरा चुकलेच म्हणायचे. मला तरी विचारायला हवें होतें. मला, अगदी प्रामाणिकपणें, असें वाटते की खाशांनी उडता गोवा एवजी बुडता गोवा असें म्हटलं असते तर एका वाक्यांत आय मीन एका दगडांत कितीतरी पक्षी आणि त्याबरोबर पक्षही पाडतां आले असते. काय ? नाही लक्षांत येत ? सांगतो.

आपला गोवा ड्रगज च्या विळख्यांत आहे हें आता किती तरी वर्षे झाली जगजाहीर आहे. म्हणूनच तर

जगभरांतील पर्यटक इथें येतात आणि जीवाचा गोवा करतात. ह्या मादक औषधांमुळें गोवा अक्षरशः बुडतो आहे हें सांगायला का ज्योतिषी पाहीजे. दूसरी गोष्ट म्हणजे कॅसिनो. ह्या कॅसिनोच्या नावाने आज जो तो पोलिटीशन उठतो व गळा काढतो. मला हा कॅसिनो इथें नको तर मला तो कॅसिनो तिथें नको. पंधरा दिवसांत इथला तिथें नेला नाही किंवा तिथला इथें आणला नाही तर मी बेमुदत उपोषण करीन वगैरेवगैरे. ह्या कॅसिनोत जुगाराबरोबर दारू आणि दारू बरोबर ड्रगज ह्यांचा उघडउघड व्यवहार चालतो हेंही उघडच आहे. ह्या असल्या धंद्यामुळेंही गोवा बुडतो आहे असं मी म्हटलं तर कुणाचंच दूमत असण्याचे कारण नाही. बेकायदा मायनिंग व त्या संबंदातला अनागोंदी कारभार ह्या मुळेंही गोवा बुडालाच होता. भ्रष्टाचाराच्या इतक्या सूरस आणि इतक्या चमत्कारीक कथा आम्ही इथल्या वर्तमानपत्रांतून वाचल्या आहेत आणि त्याही राजकारण्यांनी केलेल्या. तेव्हां अश्या भ्रष्टाचाराच्या विळख्यांत गोवा किती आणि कसा बुडाला आहे हेंही सांगायला कुणी कुडबुड्या ज्योतिषी नको. तें ज्योतिष्य एखादा शेंबडा राजकारणी सुद्दां करूं शकेल. ह्या भ्रष्टाचाराने कुणालाही आणि कुठल्याही क्षेत्राला सोडलेले नाही. राजकारण म्हणू नका की समाजकारण, कायदा म्हणू नका की क्रिकेट, कला म्हण नका की क्रिडा. तेव्हां आणखी बुडणे म्हणजे काय बाकी राहीले आता. असं असूनही खाशांनी हा असा जूना विषय का काढावा ह्याचे कोडें मात्र मला सोडता आलेले नाही. बरं ह्या सगळ्या बुडीताच्या खेळांत ज्या सरकाराचा पाय खोलांत होता ते सरकार तर खाशांच्याच पक्षाचे होते. कॅसिनो त्यांच्याच पक्षाने सर्वप्रथम गोव्यांत आणले. मायनिंग स्कॅम त्यांनीच केले होते. इथें स्कॅम ह्याचा अर्थ भ्रष्टाचार असाच घ्यावा. गर्दच्या अजगराने विळखा घालायला सुरवात केली होती तेव्हांही त्यांच्याच पक्षाचे सरकार होते. त्यांच्या पक्षाला साथ देणारेही दोन, तीन का

चार पक्षही होते त्यावेळीं, ते अजूनही आहेत. त्यांतला एक तर आजच्या सरकारालाही साथ देतो आहे.

आलं का लक्षांत किती पक्षी पडले असते एका दगडांत ते. बरं अजून सगळ्यांत मोठा पक्षी पाडायचा राहीलाय. त्याकडे वळू, सध्या पावसाळा चालू आहे. चालू म्हणजे एखादा मुलगा किंवा मुलगी चालू असते तसं नव्हे हं तर हे पावसाचे दिवस आहेत. ह्या वर्षी पाउस तर केळ्याच्या सालीवरून घसरल्यासारखा पडतोय. ठिकठिकाणि पाणी साचतेय. वर्तमानपत्रांत त्या बुडणाऱ्या ठिकाणांचे विहंगम चित्रही आपण वर्तमानपत्रांतून पाहीले आहे. पणजी शहर तर दर पावसाळ्यांत बुडते.

१८ जून रस्ता अजून राज्य स्तरीय पोहण्याचा तलाव म्हणून सरकार का जाहीर करत नाही हा मला पडलेला एक न सुटणारा प्रश्न आहे. दर वर्षी तो रस्ता न बुडवा म्हणून पावसाळ्याच्या आधी आणि जास्त करून पाउस सुरू व्हायच्या काही दिवसच आधी कितीतरी महान प्रयत्न केले जातात आराखडे बांधले जातात, मग ते जे काही आहे ते जाहीर केले जाते आणि मग इथे तिथे खणले जाते, इथून तिथून पायप लायन घातली जाते, मुनिसीपालीटीच्या स्मार्ट अधिकाऱ्यांची टीम येथून तिथे फिरत फिरत रस्त्याच्या खोलाइची व केलेल्या कामाची गंभीर चेहऱ्याने पहाणी करते. पण इतक्यात पाउस सुरू झाल्याने पळत पळत ते आपले ऑफिस गाठतात. मग.. मग अधिकृत पावसाळा सुरू होतो.

पावसाळ्यांत मग मासे मारी वर बंदी घातली जाते तसं मग हे अधिकारी पावसाळ्यापूर्वी सुरू केलेल्या त्या कामावर स्वतः बंदी घालतात. पावसाळा जाहीरपणे

ओसरल्यावर आणि मधल्या काळांत दोन चारदा तरी १८ जून रस्त्याचा पोहोण्याचा तलाव झाल्यावर मग वर म्हटलेली सगळी कामे नव्याने करावी लागतात म्हणून परत केली जातात आणि अश्यातर्हेने हें दूष्ट कर्म वर्तुळ चालूच राहते. ह्यावर किती तरी पैसा पावसाच्या पाण्यात वाहून जातो. व तसेंच जें पणजीच्या १८ जूनचे तसेंच वास्कोच्या स्वतंत्र पथाचे तर थोड्या फार फरकाने तसेंच मडगावच्या आबाद फारीय रस्त्याचे व तसेंच फोड्याच्या दादा वैद्य सर्कलचे. म्हापश्याचाही अशाच प्रकारचा रस्ता नक्कीच असेल. म्हणूनच म्हणतो गोव्याला बुडता गोवा हेंच नाव योग्य आहे. इथे आणखी एक प्रश्न उठतो तो म्हणजे सुक्या मोसमात ह्या पंचायती, मुनिसीपालीटी, सरकार त्यावर उपाययोजना करण्यासाठी काहीच पावलें का उचलीत नाही ?

हें सगळें बाहेर काढायची संधी कशी बरें चुकवली खाश्यांनी ? खरे म्हणजे उडता गोवा ही तशी जुनी गोष्ट झाली. उडता पंजाब पाहून तसें सुचले असेंच म्हणावे लागेल. त्यामुळे तें म्हणजे नव्या बाटलीतली जुनी दारू असेच झाले.

म्हणून मला असें वाटतें की ह्या सगळ्या घोटाळ्याला बुडता गोवा असें खाश्यांनी म्हाले असते तर ते जास्त संयुक्तीक ठरलें असते आणि एका वाक्यांत कितीतरी पक्षी व पक्ष पाडता आले असते.

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WHY ARE THERE 33 CRORE DEITIES IN HINDU RELIGION?

Rtn. Ar. Gurprasad Mantravadi



Hinduism, one of the oldest living religions in the world, is often perceived by outsiders as polytheistic because of its vast pantheon of gods and goddesses. A frequently cited number—33 crore (or 330 million) deities—often surprises and even confuses people. Is it literal or symbolic? Is Hinduism really a religion with so many gods? To answer this, we need to explore not only scripture and tradition but also philosophy, symbolism, and cultural diversity.

Let's delve into the origins, interpretations, and deeper meanings behind the concept of 33 crore deities in Hinduism.

The Origin of the "33 Crore Deities"

The number "33 crore" (33 koti in Sanskrit) is a widely quoted but often misunderstood concept. The confusion primarily arises from the interpretation of the word koti.

In Sanskrit, koti has two meanings:

1. Crore (a numerical value of 10 million)
2. Category or type/class

So, when ancient scriptures mention 33 koti devata, it is debated whether they meant 33 crore (330 million) gods or 33 types of gods.

The Vedic Interpretation – 33 Deities, Not 33 Crore

The Vedas, the foundational texts of Hinduism, speak of 33 principal deities, not 330 million. These 33 deities are categorized as follows:

- **8 Vasus** – Deities of natural phenomena (like fire, wind, etc.)
- **12 Adityas** – Solar deities, representing different aspects of the Sun and cosmic order
- **11 Rudras** – Aspects of Lord Shiva, associated with transformation and destruction
- **2 Ashvins** – Twin horsemen, considered divine physicians

This makes up a total of 33. These are not merely individual gods but symbolic representations of universal principles—forces of nature, cosmic laws, and aspects of life and consciousness.

So, originally, 33 koti devata referred to 33 classes of deities, each representing fundamental elements and

principles of the universe.

Where Did the "33 Crore" Interpretation Come From?

Over time, as language evolved and the scriptural texts were interpreted in different regional languages, the word koti began to be taken numerically as "crore." This might have happened due to:

- Linguistic misinterpretation
 - Oral transmission where context was lost
 - The deeply inclusive and diverse nature of Hinduism, which allowed for a growing number of deities and forms to be worshipped across regions and traditions
- As a result, the number 33 crore became a popular expression to signify the immense, almost infinite number of divine manifestations recognized in Hinduism.

Unity in Diversity – The Core Philosophy

At the heart of Hinduism is the belief in One Supreme Reality, known variously as Brahman, Paramatma, or Ishwara. All deities are seen as different forms, aspects, or manifestations of this one Supreme Truth. Whether it's Vishnu, Shiva, Durga, Ganesha, or any village deity, each is ultimately seen as a path to the same Divine.

So, even if people worship thousands of gods, the underlying philosophy is monotheistic or monistic—all paths lead to the same source.

Why So Many Gods, Then?

There are several reasons why Hinduism appears to have a vast number of deities:

1. Personal Connection

Different people connect to different qualities. Some may be drawn to the nurturing aspect of the divine (like Devi or Lakshmi), others to strength and discipline (like Hanuman or Shiva). Hinduism allows each person to choose a form that resonates with their inner nature.

2. Regional and Folk Traditions

India is incredibly diverse, and local cultures often incorporate regional gods and goddesses. Many of these deities are manifestations of mainstream ones like Shiva or Devi but are worshipped under local names and forms.

3. Symbolism and Philosophy

Each deity in Hinduism is symbolic. For example:

- **Ganesha** represents wisdom and removal of obstacles.
- **Saraswati** symbolizes knowledge and learning.
- **Durga** is the embodiment of feminine power and protection.

These symbolic forms help devotees understand and connect with spiritual principles in a relatable way.

4. Inclusivity of Beliefs

Unlike rigid monotheistic systems, Hinduism doesn't insist on one way of worship. It embraces a wide range of beliefs, practices, and even contradictions. This openness leads to a multitude of expressions of the divine.

The Divine in Every Being

One of the most beautiful aspects of Hindu philosophy is the belief that the Divine resides in everything—in humans, animals, trees, rivers, mountains, and the entire universe.

This idea, found in texts like the Bhagavad Gita and the Upanishads, implies that there are potentially as many forms of God as there are beings. Thus, saying "33 crore deities" becomes a poetic way to acknowledge the divine presence in all creation.

Modern Interpretation

Many modern Hindu thinkers and spiritual teachers interpret the "33 crore gods" as a metaphor. It reflects:

- The infinite nature of the Divine
- The diversity of human experience and paths to spiritual growth
- The symbolic language of ancient Hindu texts that cannot always be interpreted literally

Swami Vivekananda once said:

"Is it a wonder that we have so many gods, when every man is god?"

This profound idea captures the essence: The Divine is not out there somewhere—it is within and all around.

One in Many, Many in One

The phrase "33 crore deities" in Hinduism should not be taken literally, but rather symbolically. It represents the boundless diversity of divine expressions recognized in the Hindu worldview. At its core, Hinduism teaches that there is only one ultimate reality, and all forms—whether 33, 330, or 33 crore—are ways to understand and connect with that reality.

In a world that often tries to put religion in boxes, Hinduism stands out as a celebration of spiritual freedom, symbolism, and unity in diversity. The 33 crore deities are not a contradiction—they are a reflection of the infinite ways the human heart can reach for the Divine.



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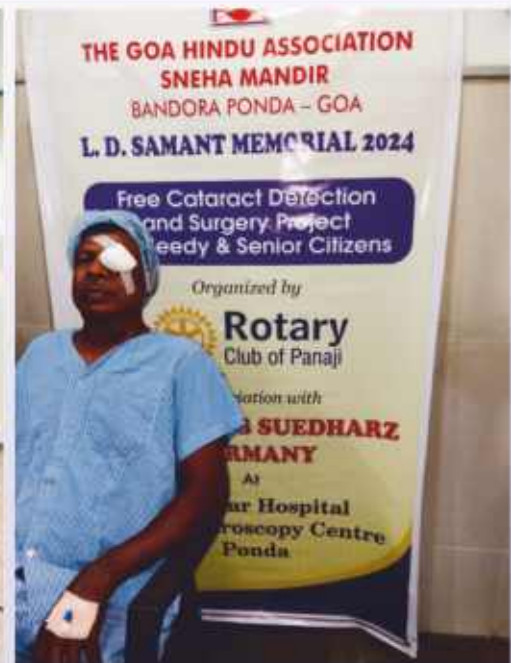


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BUSINESS CORNER

Before the rise of Google in late 2000s, Yahoo was the undisputed king of the internet, with its search engine and email services being used by billions of internet users across the world.

However, after the launch of Google, Yahoo gradually began to decline, and today it has become a relic of the past.

But did you know that Yahoo had the chance to acquire Google but the deal did not materialize.

Let us delve into the untold story of how Google's creators once approached Yahoo to sell their website.

The birth of Google

In 1996, two Stanford University students, Larry Page and Sergey Brin, started working on a school project which took the form of a revolutionary search engine that would transform and revolutionize the internet decades later.

Andy Bechtolsheim, the co-founder of Sun Microsystems, was the first to realise the potential of Page and Brin's innovative search engine, and became its first patron, investing \$100,000 in Google in 1998, even before it was officially registered as a company.

The same year, Page and Brin approached Yahoo and other tech giants for investments or buy their company outright as they felt that the project was distracting them from their academic pursuits.

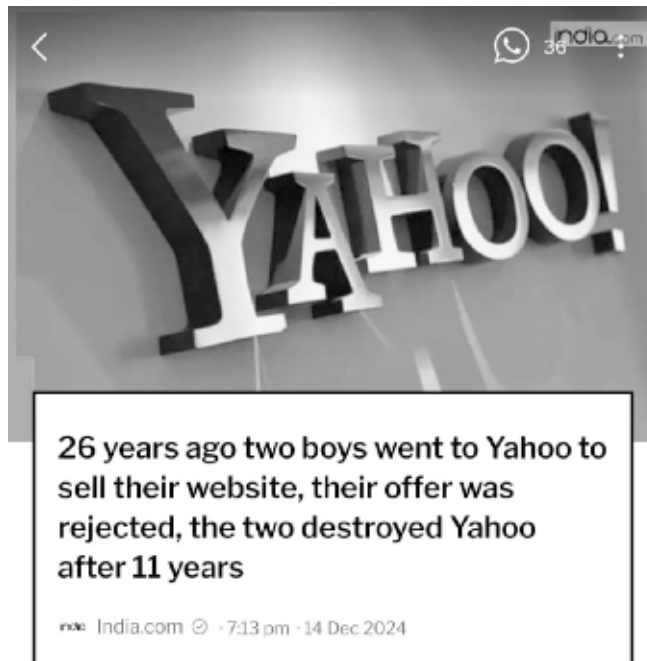
The founders of Google, who also invented the PageRank system, approached Yahoo, offering to sell their innovative system, which today is at the core of Google's search engine, for just \$1 million.

However, Yahoo turned down Sergey and Larry's offer to buy their nascent company, which would transform into world's most powerful tech firm in coming years.

Rtn. Prashant Kaisare



In 1999, Larry Page and Sergey Brin offered to sell Google to Excite for \$1 million, but Excite CEO George Bell rejected the offer, even after Excite's venture capitalist, Vinod Khosla, negotiated the price down to \$750,000.



When Yahoo tried to buy Google

In 2002, Yahoo, seemingly realising their mistake of not taking Page and Brin's offer, tried to buy Google when Yahoo founders, Jerry Yang and David Filo gave the green light to the company's CEO Terry Semel to make an offer to Google's founders. Soon, at a dinner with Brin and Page, Semel asked them what they wanted to do next (with regards to Google). "We don't know," came the answer.

Semel then offered to buy Google, with Page and Brin initially asking for \$1 billion, a price agreed to by the then Yahoo CEO. However, later Google's founder raised the price to \$3 billion and the negotiations fell apart.

The rise of Google

While Yahoo tried to acquire Google in 2002, it seems logical that its founders were hesitant to sell the company because at that time Google had started emerging as a powerful force as internet usage became more common.

Google had found a unique business model with its AdWords model, which would shape the future of digital advertising and cement the company's place as the undisputed ruler of the internet in the years to come. Google's AdWords platform allowed advertisers to bid on keywords and the number of people who clicked on their ad were determined by the bid price.

Ads that did not perform well were quickly removed, which benefited both advertisers and users. Additionally, Google also helped clients improve their campaigns using its large database.

This new technology had made Google a major player in the tech industry by the early 2000s.

Startled by Google's rapid success, Yahoo tried to buy them out, but after the deal failed, it acquired Inktomi, a search engine that used parallel computing technology to search the web for pages that contained a word or phrase, to counter Page and Grin's juggernaut.

However, Google continued to grow at an unprecedented rate and soon became synonymous with the internet, even as the downfall of Yahoo continued, gradually shutting down many of its services, and becoming a shadow of what it once was.

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UNDERSTANDING STOCK MARKET UPS AND DOWNS

Rin. Rajesh Patel



Understanding Stock Market Ups and Downs During the Ongoing Tariff War And How Investors Can Stay Calm and Make Smart Choices

If you've been watching the news or checking your investment apps recently, you've probably noticed a lot of ups and downs in the stock market. Sometimes the market is up in the morning and down by the evening—and it feels like there's no clear reason why. But behind a lot of these sudden changes is something called a tariff war, also known as a trade war.

In this article, we'll explain what this means in simple terms, why it's causing so much uncertainty, how different sectors are being affected, and most importantly—what regular investors like you and me can do to protect our money and make smart decisions.

What Is a Tariff War, Really?

Let's start with the basics.

A tariff is a tax that one country places on goods coming in from another country. For example, if Country A puts a 20% tariff on steel from Country B, it means that imported steel now costs 20% more than before. The goal is often to encourage people to buy local products instead of imports.

A tariff war happens when countries start putting tariffs on each other's goods in response to disagreements—usually about trade imbalances, political policies, or economic power.

Here's a simple example:

- Country A puts a tariff on cars from Country B.
- Country B doesn't like that, so it responds by putting a tariff on food products from Country A.
- And then it keeps going back and forth, growing more complicated.

This kind of trade battle can create a lot of tension and uncertainty in the global economy.

How Does This Affect the Stock Market?

The stock market doesn't like surprises. Investors prefer stability and clear rules. But a tariff war creates the exact opposite: uncertainty.

Here's what happens:

- Businesses face higher** costs for imported materials and products.
- Profits shrink**, especially for companies that depend on international trade.
- Stock prices fall**, as investors worry about lower earnings.
- Consumer prices rise**, which can slow down spending.
- Panic selling** happens when people rush to sell stocks, driving the market down further.

In short, a tariff war creates a chain reaction—starting from global policy and ending up in your personal investment account.

Real-World Examples

Let's look at a few industries that are feeling the heat:

Technology Sector

Many tech companies, like those that build smartphones or laptops, rely on parts made in different countries. Tariffs on these parts make production more expensive, which can cut into profits. This often causes stock prices for tech companies to drop when trade tensions rise.

Automotive Industry

Car makers often import components like engines, steel, or electronics. When tariffs are placed on those items, car production becomes costlier. If they pass those costs on to consumers, people may buy fewer cars—hurting the company's performance and its stock.

Agriculture

Farmers in many countries export their goods abroad. If a foreign country places a tariff on those goods, farmers may lose buyers or be forced to lower prices. This can lead to losses, layoffs, or reduced output, affecting agriculture-related businesses and stocks.

Small and Medium Businesses

It's not just the big companies. Smaller companies that depend on global suppliers or customers can also suffer. For many of them, just a small price increase can hurt their bottom line.

How Can Regular Investors Protect Themselves?

It's easy to feel overwhelmed by all this, but there are several steps investors can take to stay calm and confident during turbulent times:

1. Build a Diversified Portfolio

Invest in different industries and asset types (like bonds, mutual funds, or real estate), so that if one sector suffers, the others might remain strong. It's like not putting all your eggs in one basket.

2. Stick to Your Long-Term Plan

Don't panic and sell your investments just because of short-term market noise. Think about your long-term goals—whether it's retirement, a child's education, or buying a home—and stay focused.

3. Keep Some Emergency Savings

Having a separate emergency fund means you don't have to sell investments at a loss if something unexpected happens.

4. Stay Informed—but Don't React Emotionally

It's good to read the news and understand what's happening, but reacting emotionally to headlines can lead to bad financial decisions. Take time to think before making big moves.

5. Talk to a Financial Expert

A certified financial advisor can help you build a strategy that fits your personal goals, income, and risk tolerance. Their advice can be especially useful when the market is unpredictable.

A Time for Patience and Planning

At Rotary, we believe in service, resilience, and looking out for one another. These values also apply when dealing with financial uncertainty. With thoughtful planning, patience, and a level head, we can all get through this.

Yes, the markets may seem shaky right now, but history shows us that they always recover in time. By making smart choices today, we can build a better, more secure financial future—for ourselves, our families, and our communities.



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SOLUTIONS

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4	3	2	1
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2	4	1	3
3	1	2	4
1	3	4	2
4	2	3	1

FUNNY BONES

-What did one snowman say to the other snowman?

It smells like carrots over here!

-Why did Beethoven get rid of his chickens?

All they ever said was, "Bach, Bach, Bach!"

-What did 20 do when it was hungry?

Twenty-eight.

-Why is grass so dangerous?

Because it's full of blades!

-Why are mountains so funny?

They're hill areas.

-Why wasn't the cactus invited to hang out with the mushrooms?

He wasn't a fungi.

-Why shouldn't you fundraise for marathons?

They just take the money and run.

-Why did the crab cross the road?

It didn't—it used the sidewalk.

-Why does it take pirates a long time to learn the alphabet?

Because they can spend years at C!

-Why can't a nose be 12 inches long?

Because then it would be a foot.

-Why can't you put two half-dollars in your pocket?

Because two halves make a hole, and your money will fall out!

-Why does a moon rock taste better than an Earth rock?

It's a little meteor.

-How much do rainbows weigh?

Not much. They're actually pretty light.

-What is the most popular fish in the ocean?

The starfish.

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We all love our food.

We also want our food to be perfect and tasty. It's also important to have a good presentation and different colors and should smell good, this enhances ones attraction for that particular dish. Just to give an example, my good friend who lives in Mumbai and comes down often to visit his family in Bicholim, Goa, always wants to visit Tato's restaurant in Panaji. I asked him once why only Tato's at Panaji, his reply "I like the taste, the smell of their suki bhaji pao and also its color along with the perfectly cut small cube shaped potatoes". A good combination of all these four will make ones sensory organs titillating and will create in oneself the urge or crave to like a particular dish.

In this article, I would like to introduce you to recipes which I have learned over the 7 past few years. Many house holds in Goa prepare these dishes. I learned to make it the way my mother used to make them. I hope you do like it and would highly appreciate any comments.

Zunka vegetarian, Goan style:

This is one dish I like very much, it is also very easy to prepare and can be cooked easily when one is in a hurry. My wife, who learned it from my mother, explained it to our cook. I like to prepare it during my spare time and when I am in the mood of cooking. I like to have it at least once a week.



I will list here the ingredients required for approximately a dish for 4 people to eat. One can increase or decrease the ingredients proportionally

according to the quantity required.

- 2 cups (approx 250ml each) of Besan (chana dal)
- 3 medium-sized onions
- 2 medium-sized potatoes
- 8-10 kadi patta leaves (curry leaves) optional.
- 10-12 Garlic cloves, mashed
- 1 inch of ginger piece, mashed
- 1 spoon of mustard seeds
- 1 spoon of Jeera
- 1/2 a spoon of Haldi
- 1 spoon of Byadgi mirchi powder
- 2 spoons of Zhunka masala or Garam masala powder
- 3 Green chili's medium spicy, cut, and split
- Salt as per taste.
- 2 spoons of ground nut oil, preferably cold pressed.
- 1 small cup of chopped coriander leaves.
- 750ml hot water.

Put all these ingredients in a dish in their right proportions so that one doesn't have to go searching during the preparation.

Take a suitable sized vessel or kadhai, preferably a non-stick one. Keep it on the gas stove or electric stove as per your convenience and heat it. Put in the oil, and once that is heated, put the mustard seeds once the mustard starts sizzling put in the Jeera. Keep the burner on medium flame, now put the onions that have been sliced length wise, I prefer it this way.

You can also cut it in small pieces if you so desire. Once the onions start turning golden brown, put in the kadi patta, after that put in the potatoes which have been cut in the shape one likes, I like them cut in small pieces. You can boil the potatoes for a few minutes before putting them in the kadai to reduce the time of preparation. After this, put in all the masala, chili's, crushed garlic and ginger, turmeric, salt, etc. Mix all these ingredients well on low flame until the color of the base masala turns a bit dark.

After that put in the Besan a little at a time at the same time roasting the Besan and checking that it doesn't stick on the bottom, then slowly put in the hot water, at the same time keep mixing the ingredients well. Now cover the kadai and let the mixture simmer for about 5-10 minutes, checking the mixture every minute or so. If necessary, add some more hot water to the mixture. Once the Besan has lost its raw smell and got mixed well in the zunka and the potatoes have become soft, you can turn off the flame.

The consistency of the zunka should be soft but thick, that's the way I like it, some like it slightly watery. You can increase or reduce the water according to your liking the consistency of the Zunka. Serve the zunka hot and garnish it with chopped coriander as the final step in the process of making the zunka. I like to eat the zhunka with hot chapati or rice bhakri. One can also eat it along with katre pao, bread or rice too. Do try it the way I do, and let me know in your comments.

Ravan Bhat, Vegetarian:

This Ravan bhat used to be prepared by my mother when there remained extra cooked rice from the previous day. Generally, every household cooks enough of fresh food for lunch and dinner.



My mother used to leave any leftover food from the previous night outside the doorstep for any hungry animal to eat. In those olden days, there hardly used to be any stray animal or a beggar in Goa. But a little food left outside overnight would usually be eaten by a hungry animal or birds. But if the leftover food was more, then the chances would be that it would not be finished. So, any excess rice or pulav, etc, left overnight would be used to make Ravan Bhat the next day. I liked Ravan Bhat because it was spicy, and it gave a dark green color, which enhanced its presentation, especially once the grated

coconut is sprinkled over it.

One can also use freshly cooked rice for the Ravan Bhat, too, if one desires. I will list out the required ingredients herein as below

- 1 cup (approx 250ml) Basmati rice
 - 2 cups water
 - 1 bay leaf
 - 1 dagad
 - 2-3 elaichi, peeled
 - 1/2 inch cardamom stick
 - 2-3 cloves
 - 8-10 leaves of kadi patta
 - Pinch of pepper powder
 - 1 Spoon of ginger garlic paste
 - 1 medium-sized onion cut in small pieces.
 - 20- 25 cashews, half cut
 - 1 cup, half roasted peanuts
 - Half cup chana dal soaked for 4-5 hours (optional)
 - 1 spoon kashmiri red mirchi powder
 - 2 Spoons of malvani masala or any other spicy masala will do (my mother used to make her own masala for this recipe)
 - 2 spoons of tamarind water or cocum water
 - 1/2 cup grated coconut
 - 1/4 spoon turmeric
 - Salt to taste
 - 2 cut medium spicy green chili's
 - 2 spoons of ground nut oil (preferred cold pressed)
 - 2 spoons ghee
 - Half cup of chopped coriander leaves
- Keep all the ingredients in a dish in its proper proportions so that one has it at hand during the cooking.

Take one cup of Basmati rice and 2 cups of water (the proportion of rice and water is 1:2) and cook the rice to about 75%. I usually do my cooking in an electric cooker. One can do it in a microwave or the conventional cooker as per convenience.

Putting in a pinch of salt while cooking rice makes it non sticky. Also, a few drops of lemon juice or a small slice of lemon kept on the rice while cooking gives it a nice refreshing smell.

If you are using leftover rice or pulav, etc, in the recipe, then reduce the raw rice quantity accordingly. Now, take a suitable sized cooking vessel. A non-stick one is preferred. Heat it on a gas stove or an electric stove as per your convenience. Now, put in the oil and let it be heated. Then put in the khada masale (whole spices) and the bay leaf and turn them over for a few seconds. You can also put these whole spices in the cooker along with the rice while it is cooking, I sometimes prefer it this way when I do not use Basmati rice in the recipe. Put in the curry leaves (optional). I like the smell of the leaves and always use them without fail in most of my recipes, plucking fresh leaves from my plant in my kitchen garden. Put in the chopped onions and fry it till the color starts turning light brown. Put in the soaked and drained chana dal, when the chana dal is soaked for 5 hours, it cooks faster and also easier on the bite. Put in the roasted peanuts and turn them over in the mixture.

After a minute or so, put in the cashew nuts. Start putting in the turmeric, salt as per taste, masala powder, ginger garlic paste, chili powder, green chili's, and pepper powder over the mixture while mixing the ingredients all the time. If more spiciness is required, then an extra green chilly of the spicy kind can be added in the very beginning so that the onions soak in the spiciness.

Keep turning the mixture for a minute or two or till the aroma of the spices fills the room, turn off the heat. Now take the 75% pre cooked rice and the left over pulav or rice etc and put it into this just prepared masala mixture, little rice at a time while at the same turning the mixture slowly so that the rice grains do not break and over it Sprinkle tamarind water while mixing it thoroughly. Now put this partly cooked Ravan Bhat into the cooker again. Pour the ghee over the rice and also spread coriander leaves over it, I like the smell of the coriander leaves and usually try to use them in my recipes. Cook the rice until it is fully cooked and fluffy.

Serve it hot and garnish it with grated coconut. 2-3

people can have a filling meal made with 1 cup of raw rice. You can also add one large, small cut baked potato piece during the preparation, but in this recipe, I prefer the Ravan bhat without the potatoes. You can increase or decrease the proportions of the recipe according to the number of people.

One can also use a little coconut or groundnut wet chutney or mango or lemon pickle as a side dish. I prefer the Ravan Bhat dish as it is without any other accompaniment.

Do try my way of preparing the above 2 recipes. I do hope you like it and would be very happy to receive any comments from you.

☺☺

Best Wishes From

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