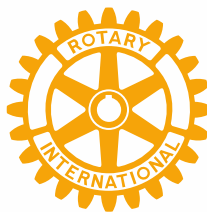




Rotary
CLUB OF PANAJI



THE SPARK

MONTHLY BULLETIN OF THE ROTARY CLUB OF PANAJI



ISSUE 4 | VOL.1 | OCTOBER 2024

REGULAR MEETING :

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

www.rotaryclubpanaji.org

DIWALI NIGHT CELEBRATIONS



DEEPOTSAV LAMP LIGHTING





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PRESIDENT'S MESSAGE

Rtn. Dr. Raghuvir Salkar



Dear Friends,

I hope that this message finds you well. It is quite amazing to me that four months of the Rotary year has already gone by. Taking over the reins of the club in July seems like yesterday. We have completed more than 60 projects- thanks to our dynamic directors and the entire Board. And none of this would have been possible without your support.

October is the Rotary month of Economic and Community Development. We carried out one of our flagship projects, namely, Students' Financial Assistance. This was the 27th year of this project and till date, our club has disbursed assistance of about Rs.1.60 crore to college students. This year the Event Chairman Carlito Martins selected 68 deserving students, and each of them was given assistance of Rs.10,000.

We also inaugurated a Smart Classroom at Prabodhan Prathamik Vidyalay, Porvorim. Through CSR amount of Rs. 5 lakhs received from Interarch Building Products Pvt. Ltd., Noida, we provided a smart board, projector and classroom furniture to one class of 4th standard.

Thanks to concerted efforts by our dynamic Youth Service Director Harshal, we installed a new Interact Club at Sunshine Worldwide High School, 6th one of our club sponsored Interact Club. We also held the 2nd RYLA for students from 3 Interact schools.

Many other smaller projects were executed. To name a few would be 3rd Dental Camp at Anjuman Narul Islam High School, donating MHM Incinerator to Bal Bharati Vidya Mandir, donating a projector to Govt. High School at Mercedes, a projector and screen to Shri Shantadurga High School, Bicholim.

Our long-awaited tour of Greece will commence on 4th of November from Goa. Hope you are all excited about it. A total of about 76 people including more than 20 club members, family and friends will be a part of this tour.

Wishing a very Happy And Joyous Diwali to you all.

With warm wishes,
Manguirish

RI PRESIDENT'S MESSAGE

Rtn. Stephanie A. Urchick



With World Polio Day on 24 October, I'm proudly rooting for Rotary as we team up around the world to End Polio Now.

I had the honor of attending a Strike Out Polio event in July at PNC Park, home of the Pittsburgh Pirates MLB team. The Rotary Club of Delmont-Salem hosted the event, which raised \$1.3 million for PolioPlus.

Later in the summer, I joined members of our Rotary family in supporting the Más Millas Menos Polio (More Miles Less Polio) bike ride. Felipe Meza Chávez and his team rode all the way from Ciudad Juárez, Mexico, to One Rotary Center in Evanston, Illinois, to raise money and awareness. The ride took 12 days, and Felipe and his team collected more than \$100,000 to support the fight against polio. It was a joy to greet them as they arrived in Evanston.

And I was thrilled to see Team End Polio raise global awareness around the 2024 Paris Olympics. This world-class roster of athletes, global leaders, and polio eradication supporters came together to advocate for a world where no child has to live in fear of being paralyzed by polio. Some of the athletes on Team End Polio are polio survivors themselves, adding weight to their advocacy.

These are just a few examples of the many ways Rotary has teamed up recently to End Polio Now. It is vital that we continue to seek out and recruit teammates in polio eradication, especially after the challenges our eradication efforts have faced this year.

The Rotary world was heartbroken to learn about the tragic passing in August of Aidan O'Leary, director for polio eradication at the World Health Organization.

I knew Aidan and worked with him directly. He was a tireless advocate in the fight against polio and a kind, genuine man. We will remember him both for his

advocacy and his warmth.

But where there is hardship, there is also hope. I feel hopeful whenever I consider the countless ways Rotary supports the fight every day to eradicate polio.

As people of action, we don't have the luxury of giving in to despair, even in the face of tragedy. The best way to honor Aidan's memory is by teaming up and reaching our goal to End Polio Now.

We made a promise to the children of the world and their families. It is incumbent upon us, together with our global partners, to end this threat once and for all.

There are so many ways we can team up to eradicate polio. You can donate to the End Polio Now campaign, join or initiate a PolioPlus Society in your club or district, or take inspiration from the fundraisers I mentioned above.

I encourage Rotary members around the world to continue to seek out new teammates, so that together, we end polio.



With best compliments from

Rtn. Manguirish Salkar

With Best Compliments from

Santosh Mahanandu Naik
PANJIM - GOA

EDITOR'S SPACE

Rtn. Ar. Gurprasad Mantravadi



Dear Friends,

It gives me immense pleasure to present another issue of THE SPARK today. We are in the festival of Lights and so will be your life full of light and hope of a new beginning.

We have a special article by Rtn. Sandeep Prabhu on the same. Also in this edition we have excellent writeups by Rtn. Pradip Talaulikar, Rajesh Patel, Prashant Kaisare which will make for a good evenings read with a cup of coffee

Kindly keep writing about your experiences whether related to travel or work or anything you may want to share with your Rotary Family and as usual we await your feedback and suggestions.

OCTOBER IS

ECONOMIC AND COMMUNITY DEVELOPMENT MONTH

"If we can make a difference in the life of one person in a community, it is a small yet significant step to empowering a whole community."
Lashini Naidoo

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SECRETARY'S REPORT

Rtn. Pankaj Saraf



Dear Fellow Rotarians,

October, dedicated to Economic and Community Development, has been an extraordinary month for our club.

We successfully executed 19 projects, benefiting 2,224 individuals, with a total expenditure of approximately ₹15 lakhs. 109 Rotarians participated, making a tangible impact.

Key Highlights:

- 27th year of Financial Assistance to students pursuing higher education (68 students, ₹10,000 each)
- Inaugurated Smart Classrooms at 2 schools (₹5,50,000)
- 2nd RYLA for 3 schools with impressive student participation
- Formation of 6th Interact Club at Sunshine Worldwide School
- Regular projects: Dental checkup camp, spectacle distribution, clothing donations, MHM incinerator, financial aid for medical operations

Meetings:

4 weekly meetings, including Diwali Night celebrations and Board meeting.

This month exemplifies our club's commitment to "Service Over Self." I congratulate President and the Board of Directors and express gratitude to members, volunteers, and supporters.

Let's continue working together, upholding Rotary's principles.

In Rotary Service,

Rtn. Pankaj Saraf

Secretary, Rotary Club of Panaji



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नाती गोती - खाता माती

Rtn. प्रदीप तळावलीकार



नात्यांच्या गोतावळ्याक नाती गोती किद्याक म्हणतात काय ? तातुतल्यान कसलो गुंतो जाता आसतलो काय ? आनी मागीर त्या गुंत्या खातीर कोण कोण आनी कशे कशे त्या गुंत्यात गुस्पतात काय ? मागीर तांचे किदें जाता ? ते माती किद्याक खातात काय ?

आमच्या अवती भवती जें किदें घट्टा, जें किदें आमी अणभवतात, जें किदें वाचतात, ताज्यावयल्यान अशें म्हणू येता की हें नात्याखातीर माती खावपाचे फकस्त राजकारणातल्या लोकांच्या नात्यांच्या गुंतावळी खातीर जाता. जालें, म्हजे विचार चालू जाले. हांव जरी विचारवंत नासलों तरी केन्ना केन्ना हांवय विचार करता. आता हातूतल्यान एक बरी गोष्ट जाता ती म्हणजे म्हाका तकली आसा हें सिद्ध जाता आनी शरीराचो ना जाल्यार तकलेचो तरी व्यायाम जाता. म्हाका पडलेल्या प्रश्नांची उत्तरां जरी म्हाका मेळनात तरी तकली आसा ही खूब व्हडली गजाल जावन उरता.

आता ह्या नाती आनी मातीचेंच घेयात. त्या दिसा भायर हुंवाराचो पावस पडटालो. आयतार आशिल्लो. खंय येवपाचो वचपाचो प्रस्न नाशिल्लो. सकाळचो आदेस आशिल्लो आनी हांव असोच बशिल्लो. हातात गरम गरम च्या आशिल्लो अनी फुडें त्या दिसाचो पेपर पडील्लो. पेपरांतली त्या दीसाची हेडलायन जावन आशील्ली, 'लकीने मंत्रीपुत्राचे नाव उघड केले. आता मंत्र्याने राजीनामा द्यावा' हेडलायन वाचतकीच मनातल्या मनांत का जायना भायर दोडकेर दोडक असो जो पावस पडटालो तसोच विचारांचो पावस म्हज्या मनांत पडपाक लागलो. हें लकी प्रकरण, आपल्या चल्याखातीर त्या मंत्र्याक खुब म्हारग पडटलें अशेंच त्या दिसाच्या बातम्यावेल्यान दीसून येताले.

आपल्या देशांत अशी खुब प्रकरणां घडलेली आसात की तातून नात्यातल्या मनशांखातीर

आमचे लीडर गोंत्यांत आयल्या. तांची मंत्रीपदां गेल्यां. खुब वर्षापयली आमच्या एका पंतप्रधानांक तांच्या चल्याच्या कर्माखातीर पंतप्रधानपद सोडचे पडील्ले. आनी म्हणूनच म्हाका दीसता की अश्या गोंत्यांत आयिल्ल्या नात्याखातीर नाती गोती हो शब्द वापरांत आयला आसूये. ?व्हेरेज काडली तर वर्साक एक ना दोनतरी मंत्री आपल्या नात्यातल्या, मनशांखातीर गोंत्यांत आयिल्ले दिसून येतात. ?व्हेरेज काडटां काडटां म्हज्या मनातल्या पावसाच्या दोडकेचो हुंवार जालो.

हालीच, एकाच घरांतल्या दोन मनशांक वेचणुकीचे तिकीट मेळचे ना अशें आमच्या देशांतल्या एका मुख्य राजकिय पक्षांन थारायला अशें जाहीर जाल्लें आसा. वैर म्हणील्ल्या प्रमाणे नात्यांतल्या गोंत्याखातीर जाता ते प्रकार लक्षांत घेवन त्या पक्षान तो जाहीरनामो प्रसिद्ध केलो आसलो तरी कोणूच ताका भीक घालत आसल्याचें दिसना. निदान आमच्या ह्या सुंदर राज्यात तरी ना. भायर ओजून पावस कोसळतालो आनी मनांत विचार. बरीच वर्सा राजकारणात आशिल्ल्या आमच्या एका आमदाराचो चलो मंत्री जावन आसा आनी आता ताजी सून त्याच वाटेर आसा अशी एक बातमी आसा.

तर आमचो आनी एक मंत्री आपल्या चलयेक वेचून हाडपाच्या विचारांत आसा आनी आमचो दूसरो एक मंत्री आपल्या बायलेकूच वेचणूकीत उतरवपाच्या तयारीत आसा अशें कांय लोक उलैतात. आनी एका मंत्र्याची तर गजाल एकदम जगावेगळी. ते स्वता माजी मंत्री

जावपापैली तांनी आपल्या बायलेक पंचायतीचेर वेचून हाडली आनी मागीरुच आपल्या मंत्रीपदाचो राजीनामो दीलो. किदें हो नात्या गोंत्यांतलो पैरव.

चलो, चली, बायल, घोव, ही सामकी लागची नाती ह्या लीडरमंडळीच्या राजकीय आयुष्यांत भुकंप करूं शकतात तशेंच भाचो भाची, पुतणयो, पुतणयी, सून जावंच्य ही नाती सुद्दां एखादी सुनामी हाडूंक शकता. आनी म्हणूनच नात्या गोंत्याच्या ह्या गुंत्याक नातलग हो एकूच शब्द दीला आसुये आमच्या जांन्तेल्यानी . म्हाका दिसता एकदां काय अशा मंत्र्यांची कारकिर्द सुरु जाली की मागीर अशा नात्यांतल्या त्या मनशांची त्या मंत्र्याच्या नावान आपलें काम करून घेवपाची एक प्रकारची लागण सुरु जाता म्हणूनच ताका नातलग म्हणता आसुये,

ईतले सगळें खबर आसुन, खंय तरी वाचून वा स्वताच्या अणभवाक येउन राजकारणी परत परत असले भुकंप वा सुनामी आंगार घेवपाक किद्याक तयार जातात ? अशी माती किद्याक खातात ? आपल्या नातलगां वैल्या मायेन ? काय तांच्यावैल्या मोगान ? काय मुळांत सत्तेच्या आशिल्ल्या मोहान ? तकलेन विचारांची गुंतो चढ चढ जायत आशिल्लो. भायर पावसाचे धुमशाण आता कमी जाल्ले. थोड्या वेळान

तो बंदूय जालो. ओताची बारीकशी तिरीप दिसूं लागली. मेल्याशिवाय स्वर्ग दिसना म्हणतात तेन्ना मंत्री जाल्याशिवाय हें तरी कशें कळपाचे. तेन्ना तसो प्रयत्न करपाचे थारावन चिक्रपीरी सकल दवरून हांव उठलों आनी लागीच आशिल्ल्या एका राजकीय पक्षाच्या ऑफीसाची वाट धल्ली.

प्रदीप तळावलीकार

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RETIREMENT PLAN

Rtn. Rajesh Patel



RETIREMENT PLAN

A retirement plan may be seen as a road map to a comfortable life after work. It entails accumulating enough money to pay for the lifestyle you want to enjoy in the future. Your retirement plan may well change over time, but the earlier you get started, the better.

ESTIMATING EXPENSES

Your post-retirement expenses largely determine that “magic number.”

It's a good idea to create a retirement budget, calculating estimated costs for housing, health insurance, food, clothing, and transportation.

And since you'll have more free time on your hands, you may also want to factor in the cost of entertainment, hobbies, and travel.

It may be hard to come up with concrete figures, but a reasonable estimate will be helpful.

STEPS TO RETIREMENT PLANNING

Regardless of where you are in life, there are several key steps that apply to almost everyone during their retirement planning. The following are some of the most common:

1. Come up with a plan. This includes deciding when you want to start saving when you want to retire, and how much you'd like to save for your ultimate goal.

2. Decide how much you'll set aside each month. Using automatic deductions takes away the guesswork, keeps you on track, and takes away the temptation to stop or forget depositing money on your own.

3. Choose the right accounts for you. Invest in a 401(k) or similar account if your employer offers that option. If the company offers an employer match and you don't sign up, you're giving away free money. Whether or not there's an employer match, you're getting a good deal tax-wise.

4. Check on your investments from time to time and make adjustments. This is especially important after a big event, like marriage or a baby.

RETIREMENT PLAN PRODUCTS

Immediate Annuity

1) Immediate annuity plans. Annuity plans help a retired individual with regular monthly payments. Immediate Annuity. It is a form of annuity that is paid out right away. You deposit a lump sum amount and start receiving annuities immediately as pension.

Deferred annuity

2) This is a life insurance plan that provides a fixed income at a future date of your choice. The deferred annuity pension plan allows the policyholder to build up a corpus by paying single or daily premiums. A deferred annuity plan begins with an initial accumulation phase. During this phase, policyholders have the option to obtain an annuity and make regular payments to it. These funds are then given responsibility to the insurance company for investment, allowing the corpus to grow over time and secure the future.

National Pension Scheme

3) This is a government-based plan (in Tier 1) with tax benefits. Withdrawal is allowed only after ten years of investing, which is the maturity period. Such an after-retirement plan allows only 40% of withdrawal; the rest is regular income. Tier 2, on the other hand, offers more flexibility in withdrawing money and is not exempt from tax.

4) Whole Life ULIPs

One of the most opted-for retirement plans, the life ULIPs are great for you. In this plan, the policyholders' money remains invested for their life. Once they retire, they can make partial withdrawals

from the available funds completely free of tax. Moreover, policyholders can withdraw whenever required or necessary.

5) Government Retirement Plans

The Atal Pension Yojana (APY) is a government-sponsored pension scheme targeted at unorganized sector workers and individuals not covered by any social security scheme. It aims to provide a defined pension amount based on the contribution made and the subscriber's age at joining. The minimum entry age is 18 years, and the maximum is 40 years.

The contributions are invested in a pension fund managed by PFRDA (Pension Fund Regulatory and Development Authority). The APY provides a guaranteed minimum pension amount ranging from ₹1,000 to ₹5,000 per month, depending on the contribution and age at entry.

6) Pradhan Mantri Vay Vandana Yojna (PMVVY)

PMVVY is a pension scheme specifically designed for senior citizens aged 60 years and above. The Government of India offers PMVVY guaranteed pension payouts at a specified rate for ten years. It aims to provide senior citizens with financial stability and income security during retirement.

SELECTING THE RIGHT RETIREMENT PLAN

Now that you are aware of the different types of retirement plans that you can choose from, it is time to clarify the types of retirement. There are also different types of retirement.

- Traditional retirement
- Temporary retirement
- Early retirement
- Semi-retirement

It is advised to invest only in one type of retirement after considering all the aspects. Nowadays, many people are opting for early retirement and planning aggressive savings at an early age to have enough savings to sustain the rest of their lives.

Initially, the concept of early retirement was Western, but today, many Indians are also opting for it and investing in current policies like Unit Linked Insurance Plans (ULIPs) to make the most out of their investment and achieve their investment goals quickly for retirement. So, it must be clear that choosing your retirement plan from the different types of investments depends on the different types of retirement.

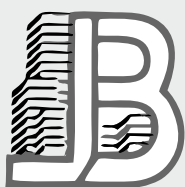


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WEEKLY MEETINGS / PROJECTS AT A GLANCE



Weekly Meetings & BOD Meeting



Inauguration Of Smart Class At Porvorim School on 05 October 2024

PROJECTS AT A GLANCE



Dental Health Camp at Anjuman Nurul Islam School, Cujira on 08 October 2024



Rotary Youth Leadership Award EDC Panaji on 25th October



Projector at Govt School Merces on 18th October 2024



Polio Awareness Rally on 24th October on Occasion of World Polio Day

PROJECTS AT A GLANCE



Distribution of 89 Spectacles to Needy People in Madkaim on 09th October 2024



Smart Class At Shantadurga High School Bicholim on 16th October 2024



Students Financial Assistance of Rs10000 to 68 Students on 13th October 2024



Donation of MHM Incenerator to Bal Bharati School Ribandar on 18th October 2024

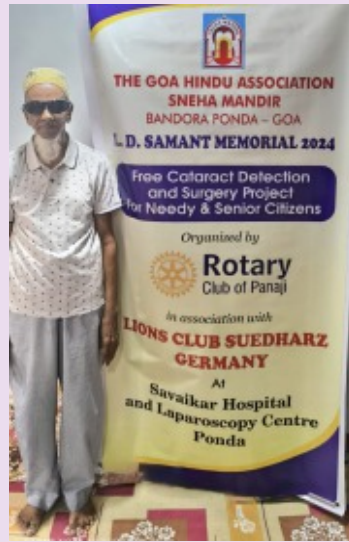


Workshop on Cyber Security Panjim on 29th October 2024

PROJECTS AT A GLANCE



Donation of Used Clothes & Financial Assistance to Orphanage, Goonj on 27th October 2024



Financial Assistance to Needy Person for Cataract Operation Panjim on 22nd October 2024



Monetary Assistance to a needy child for his surgery on 28th October 2024



Installation of New Interact Club at Sunshine Worldwide School Old Goa on 22nd October 2024



Distribution of Adult Diapers At Oldage Home Uccasaim on 09 October 2024

DIWALI CELEBRATIONS IN MY CHILDHOOD

Rtn. Sandeep Prabhu



DIWALI or DIPAWALI, as it is called the world over, is a Hindu festival that symbolizes the victory of good over evil, light over darkness. As per the history of Sanatan Dharma, Diwali is celebrated on the day when in "Treta Yuga" Lord Shree Rama defeated and eliminated the mighty Shashtra nipun Ten headed Lankeshwara Ravana and after that entered his own city of Ayodhya. While in the "Dvapara Yuga" on this same day, Lord Shree Krishna defeated and eliminated the mighty evil Asura King Narkasura, who had been terrorizing the whole world with his evil.

The Diwali festival celebrations is not just a one day celebration but celebrated for a few more days starting with "Vasubaras" wherein the cow, referred to as the mother cow is honoured for its service to human kind. The next day is "Dhanatrayodashi" or "Dhanteras" as it is called in the North of India and which signifies health, wealth, and prosperity. Purchasing gold on this day is considered very auspicious. Following day is the darkest night of the year, and as per the Hindu lunar, the calander falls on the amavasya of the Kartik month is celebrated as "Narakchaturdashi". In Goa, we celebrate it by making a "Narkasur" effigy and burning it in the morning between 4 to 5 am the time when Shree Krishna is said to have eliminated the demon The morning of Narakchaturdashi is the Diwali day and which is also called "Lhan Diwali" (small Diwali), Laxmi puja is performed later on in the day. The next day is "Padwa" and is celebrated as the Hindu New Year. Followed by "Bhu Beej," wherein brother and sister celebrate the strong bond between the two of them. The Diwali celebrations end with "Tulsi Lagna," also known as "Vodli Diwali" (Big Diwali), which is celebrated on the bright night, which comes a fortnight after Small Diwali.

The best part of Diwali in my childhood was having school vacations, starting after the end of mid-term exams, usually just a few days before Diwali for a period of 3 weeks. In those few days before Diwali, along with my friends, I used to make a Narkasur effigy. We had to make the effigy from scratch, begging a favor from a good farmer to get the hay for the body, collecting discarded wood from the market used in packing boxes, to make the skeleton, buying paint, colour paper, nails and than finally making

the mould for the face out of clay over which paper was pasted with home made gum, made from wheat (gurud).

After the paper dried, it was painted and carefully removed from the mold with the face looking like it was made of paper mache.

The other most important thing was to make an Akash kandil or Akash Divo, which frame, was made out of thin bamboo sticks over which coloured paper was pasted with gurud. Every year, a new different type of bamboo Akash Divo was made with bright color paper and having a different look. My father used to help me in making our Akash Divo. Those days, we used to put an earthen lamp (panati) in the Akash Divo where in a provision was already made to hold it. Every evening, the oil in the lamp had to be refilled to light the Akash Divo.

The other most enjoyable part of Diwali was meeting relatives & friends from all over Goa visiting each one during the Diwali festival. One very important task that my mother used to entrust me to do was carrying the freshly prepared homemade goodies (sweets) to gift over to my neighbors' houses. We had a couple of Christian & Muslim neighbors whose kids used to eagerly wait to receive our sweets. I still remember my mother placing all the different varieties of sweets she had laboriously prepared, on a large plate, covering it with a crochet cover and handing it over to me to be given to our neighbors, one at a time. The best part of the goodies was receiving their traditional goodies on Christmas & Eid. I used to excitedly wait for Christmas & Eid to relish their sweets.

One interesting ritual I remember, what one of my Maharastrian used to do. He was my age, but his elder brother who was 4 to 5 years elder to me used to make a model of a beautiful "Killa" (fort) in clay with mountain surrounded by valleys and trees. Small painted clay dolls of soldiers & Chatrapati Shivaji Maharaja were placed on the killa. Clay cattle & horses grazing in the fields and farmers working added to the beauty of the killa. This killa was made by the elder one on the Diwali day, and we kids used to enjoy playing with the soldiers, gaurds and cattle, placing them in various positions. Lightning the

killa with small oil lamps in the evening used to enhance the beauty of the Killa even more.

Celebrating Diwali in those days was not as noisy as it is today, especially on the Narkasur night. There were hardly 6 to 8 Narkasur effigies in the Panaji city those days. Noise was only of empty tin drums being beaten by teenagers infrequently, may be in one or two places a small loud speaker playing some devotional & and filmy songs at a resonable volume. People in the city used to walk around in the evening appreciating the lighting and the Narkasura effigys. My cousins, who were much older to me, used to collect me in the evening, and we all jam-packed in the car used to go visiting till late in the night, our other cousins all over Goa. The night was fun filled, eating hot bhaji pao & mirchi while enjoying the ride.

Dawn of Diwali was always very pleasant, with a slight breeze flowing and the temperatures being a little lower than the normal. At 5 a.m., my father used to wake me up to light oil lamps and burst fire crackers, signifying the victory of light over darkness and Good over evil. He would than take me to watch the Narkasura from our neighbourhood being lit up and burning in a huge flame of fire. After that, back home, my mother used to put oil on my body and scrub it with "utne" a sented powder, which left a mild fragrance on me throughout the day. After a hot bath all members in the house wearing new clothes bought specially for Diwali used to get ready for "deeve ovalni" or tilak ceremony. The eldest lady in the house, my mother, used to ceremoniously perform the ovalini ritual for all the males, old & young of the family, after which we used to break the karit fruit with the pressure of our left foot toe, here in, symbolizing the victory of the Good over the evil. After the ovalini, we greeted our elders and sat down to eat plate full of different varieties of tasty "fove" made from flattened rice, freshly prepared along with other sweets. We still continue with the same rituals year after year.

Laxmi pujan was another auspicious day of Diwali, celebrated with much pomp & funfair. In those days, the Indian financial year started on Laxmi pujan day. The markets were closed, and all the old and new books of accounts were kept in front of the deity during the puja. My father used to perform a small puja in his office and after that my job was to distribute pedhas & sweets to all the other neighboring offices. Our office used to be well decorated with oil lamps along with the bursting of fire crackers to invoke the Goddess of wealth shree Laxmi.

Every shop & establishment in Panaji used to perform the puja and one could see ladies & kids from the surrounding areas going around to the establishments , collecting sweets of puffed rice, battasa, khadi sakhar and a paper flower offered to them by these establishments. Panaji city used to wear a very festive and colourful look with all the shops, establishments, restaurants, and public spaces decked up with colorful patakas, oil lamps, and other beautiful diyas. In all the shops & establishments, pujas were being performed, and lovely fragrance wafting from the agarbattis & incense being burnt.

Padwa was celebrated as any other Diwali day by getting up early in the morning, doing our regular puja, greeting our elders, and eating the specially prepared fresh sweets.

Bhau Beej was another lovely day, the brother & sister bond was even more strengthened with both the sister & brother praying for each others well being and the brother strengthing the bond by again confirming to the sister his commitment to safeguard her interests & protect her from all evils. My uncles used to visit us for the Bhau Beej celebrations generally in the evening. My mother made elaborate sweet preparations and decorated the house to receive her visiting brothers. For me, as a kid, the specially prepared fresh sweets offered during the tilak ceremony were the focal point.

The Diwali festival ended with Vodli Diwali or Tulsi vivaha symbolizing the union of purity with devotion. It also marked the end of the monsoons and the beginning of the marriage season as per the Hindu lunar calander. The tulsi tree was adorned, and the tulsi pedestal called the Tulas was freshly painted and puja performed, signifying the union of Goddess Vrinda with Lord Shaligram a manifestation of Lord Vishnu. All the family members gathered in the evening near the Tulas. After the "Tulsi Lagna," we greeted each other and ate freshly cut sugar cane and other delicacies made from flattened rice.

Since the time I remember, I have always looked forward to enjoying Diwali, which is a major Hindu festival. I enjoyed greeting relatives & friends, eating sweets, and generally doing everything to make my Diwali enjoyable and helpful to my family members and friends. I am writing this article on the day of Diwali, 31st of October 2024 and wish you all शुभ दिवाली



BUSINESS CORNER

Rtn. Prashant Kaisare



Meet Ramamurthy Thyagarajan, a businessman with values similar to Ratan Tata. Like Tata, he leads a simple life despite being the founder of a billion-dollar enterprise.

Thyagarajan, who heads the Shriram Group valued at over 1.5 lakh crore, chooses to drive a modest Rs 6 lakh car and lives a life of simplicity. He even avoids using a mobile phone, preferring an uncomplicated lifestyle.

Ramamurthy Thyagarajan: Farmers Son

Ramamurthy Thyagarajan was born into a farming family in Tamil Nadu. Growing up, he appreciated a life of equality and simplicity. A gifted student, he studied mathematics in Chennai and took education from the Indian Statistical Institute in Kolkata. His early career began in 1961 with New India Assurance, where he worked for two decades, gaining financial expertise across various firms.

Start of Shriram Group The story behind the foundation of Shriram Group is an inspiring one. Thyagarajan noticed that banks often hesitated to lend money to the economically weaker sections, especially small truck drivers and traders. Driven to address this issue, he started Shriram Chits at the age of 37, alongside friends and family.

This company provided loans to those overlooked by larger banks, a model that ultimately became the foundation of his success. Today, Shriram Group

employs around 108,000 people, serving customers from all walks of life.

Thyagarajan Employee Welfare Programme

In 2006, Thyagarajan transferred the company's shares to an employee-owned trust, called the Shriram Ownership Trust. His like supporting others rather than accumulating wealth has made Shriram Group a trusted brand in India, known for its commitment to the common man. Through his leadership, the group remains a symbol of loyalty and support for everyday people, rooted in his vision of building a fair and inclusive organization.



Meet owner of 1.5 lakh crore group, don't use mobile phone, travel in Rs 6 Lakh car, live simple life like Ratan Tata, his name is **Ramamurthy Thyagarajan**

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**Rtn.
Dinesh Kamat**

ARE EXAMS THE BEST WAY TO ASSESS A STUDENTS KNOWLEDGE AND UNDERSTANDING ?

Rtn. Ar. Gurprasad Mantravadi



In education, exams are often seen as a necessary tool for evaluating a student's knowledge and understanding. Whether they come in the form of multiple-choice questions, essays, or practical assessments, exams are deeply woven into the academic fabric worldwide. However, as education evolves, there is an increasing debate about whether exams are truly the best way to assess a student's understanding. Many argue that exams are effective in measuring memory and application under pressure, while others believe they fall short of evaluating real comprehension, creativity, and critical thinking. Here, we explore the pros and cons of exams, other forms of assessment, and the implications for educational reform.

1. The Role of Exams in Education

Exams are traditionally designed to evaluate a student's grasp of material covered in a course. They aim to measure knowledge retention, problem-solving skills, and, in some cases, critical thinking. Typically, exams are standardized, which helps maintain consistency across evaluations. For decades, they have been seen as the benchmark for academic success, with performance in exams impacting future education and career opportunities.

The rigidity of exams provides a structured way to assess large numbers of students, allowing educators to gauge the effectiveness of their teaching methods. Exams can help identify high-achieving students and those who may need additional support, theoretically creating a merit-based system. In competitive fields, exams are also seen as a fair way to rank individuals based on objective criteria.

2. Advantages of Exams

a. Standardized Evaluation

Exams provide a standardized metric for assessing students, making it possible to compare academic performance across classes, schools, or even regions.

This standardization ensures that all students are judged on a uniform set of criteria, which can help to eliminate biases that might come from subjective assessments.

b. Encouraging Discipline and Focus

The preparation for exams often requires structured study and disciplined time management, which can instill valuable life skills. In many cases, exams motivate students to review their notes and consolidate knowledge, potentially leading to a stronger grasp of the subject matter.

c. Testing Pressure and Performance

Exams can also measure a student's ability to perform under pressure, a skill that is valuable in many real-life scenarios. Facing timed challenges in a controlled environment teaches students how to handle stress and deliver results, which may translate to improved resilience in their personal and professional lives.

d. Objective Feedback Mechanism

Exam results provide immediate, quantifiable feedback that students can use to measure their strengths and weaknesses. For teachers, exam performance can highlight areas that need revisiting in the curriculum or adjustments in teaching strategies.

3. Limitations of Exams

Despite their advantages, exams come with several limitations that can affect their reliability in assessing true understanding.

a. Focus on Memorization over Comprehension

Exams often prioritize rote memorization over genuine comprehension. For subjects that require deeper analysis, such as literature or philosophy, exams may fail to capture a student's ability to engage thoughtfully with material. This focus on

memorization can diminish students' curiosity and discourage exploration beyond the syllabus.

b. One-Size-Fits-All Approach

Standardized exams assume that all students learn and think in the same way, which is far from true. Students have diverse learning styles and strengths—some may excel in verbal communication, others in creative expression, and others in practical skills. Exams may disadvantage students whose strengths do not align with the format, potentially giving an inaccurate reflection of their abilities.

c. Exam Anxiety and Mental Health

The pressure of exams can lead to significant stress and anxiety among students, which can impair their performance. This anxiety may disproportionately affect students who struggle with test-taking, even if they understand the material well. In some cases, exam-related stress has been linked to long-term mental health issues, suggesting that the traditional exam format may not be conducive to a positive learning environment.

d. Limited Scope of Evaluation

Many exams fail to capture the full spectrum of student abilities, particularly in subjects that require practical application, creativity, or collaboration. For instance, subjects like music, art, or sports require hands-on evaluation, which exams are often unable to provide. Even in academic subjects, exams may miss out on a student's critical thinking, innovation, or problem-solving skills if these are not easily measurable in a timed setting.

4. Alternatives to Exams

With growing awareness of the limitations of exams, many educational institutions are exploring alternative assessment methods that may provide a more holistic view of student learning.

a. Project-Based Assessments

Project-based assessments allow students to engage with topics over extended periods, which promotes

deep learning. For instance, a research project or presentation encourages students to explore subjects independently, critically analyze information, and draw their own conclusions. This kind of assessment can be particularly beneficial in subjects like history, science, or social studies.

b. Portfolios

Portfolios involve a collection of a student's work over time, showcasing their progress and skill development. This method is often used in arts and design but can be adapted for other subjects as well. Portfolios allow for a cumulative assessment of understanding and provide a more nuanced picture of a student's abilities.

c. Oral Assessments

Oral assessments test students through discussions, presentations, or interviews, offering a way to assess their understanding, confidence, and verbal reasoning. While more time-consuming than written exams, oral assessments can be effective for evaluating soft skills and ensuring students have a genuine grasp of the material.

d. Continuous Assessments

Continuous assessments measure student progress over time through regular quizzes, assignments, and feedback rather than one high-stakes exam. This approach reduces exam pressure and encourages consistent study habits, potentially leading to a deeper understanding of the material.

e. Self and Peer Assessment

Self-assessment and peer assessment encourage students to reflect on their learning and evaluate their own work. By critiquing their own and others' assignments, students can develop critical thinking skills and gain insights into different perspectives, which contributes to a broader understanding of the subject.

5. A Balanced Approach to Assessment

A shift is underway toward a more balanced

approach to assessment, combining traditional exams with alternative methods. This hybrid model, known as formative assessment, involves ongoing assessments throughout the course, allowing teachers to identify and address gaps in learning before the final exam. By incorporating project work, group discussions, and portfolio submissions, formative assessment provides a comprehensive view of student progress and understanding.

In this balanced approach, exams still hold value as a tool for gauging memory, time management, and resilience, while alternative methods can reveal deeper insights into comprehension, creativity, and real-world problem-solving. The goal is not to eliminate exams but to view them as one part of a broader, more inclusive assessment system that recognizes the diverse ways in which students learn and demonstrate understanding.

Exams, while historically central to education, may no longer be the sole or best way to assess a student's understanding. They have the advantage of being standardized and familiar but are often limited in scope, promoting memorization over comprehension and creating unnecessary pressure on students. A more effective assessment strategy combines exams with diverse tools such as project-based learning, portfolios, and continuous assessment, providing a holistic view of student capabilities.

Ultimately, education is about more than memorizing facts; it is about fostering curiosity, critical thinking, and lifelong learning. As our understanding of education and learning deepens, it is crucial to rethink how we assess students in ways that prepare them not only for exams but for life itself.



INNER WHEEL PROJECTS



Sponsorships were given to two students by Inner Wheel members, Pradnya and Dr. Ashadevi on 13th October. Programme was organised by Rotary Club of Panjim. Total 65 students were benefited.

ROTAKIDS

FUNNY BONES

A man is talking to God.

The man: 'God, how long is a million years.'

God: 'For me, it's about a minute.

The Man: 'How much is a million-dollars?'

God: 'It's a penny for me?'

The Man: 'God, May I have a penny?'

God: 'Wait a minute

Santa: My wife died yesterday. I want to cry but tears are not coming out.... What to do?

Banta: Nothing, just imagine she came back.

ONE LINER

1. I used to have a handle on life, but then it broke.

2. Don't you hate it when someone answers their own questions? I do.

3. I can't believe I got fired from the calendar factory. All I did was take a day off.

4. Most people are shocked when they find out how bad I am as an electrician.

5. I used to think I was indecisive. But now I'm not so sure.

6. Light travels faster than sound, which is the reason that some people appear bright before you hear them speak.



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PALETTE OF FLAVOURS

I.W. Mrs. Pradnya Nachinolkar



Alsande Tondak

Alsande is a pulse indigenous to Goa. This pulse is the pride of Goa. using Alsande in thick gravy called Tondak is most loved by Goan Saraswats as it has a soft texture and unique and exquisite bold taste. Tondak comes from the term "Tondi Laavne" (to lick/put in the mouth)



Photo credit: Shivani Kulkarni

INGREDIENTS

1 cup Alsade (Goan Red Cowpeas, /2 cup Tiny Prawns, 1/2 onion finely sliced, 3tbsp freshly grated coconut, 1tsp coriander seeds, small piece cinnamon, 3 cloves, 5 whole black peppercorns, 4-5 dry red Byadgi chillies, small piece tamarind, salt as per taste.

PROCESS

1. Wash and soak Alsande overnight. Pressure cook Alsande along with finely chopped onion and salt as per taste on low flame for 4 whistles. Keep tamarind soaked in water. Do not extract its pulp

2. Heat 1 tsp oil in a pan. On low flame roast red chillies, Black peppercorns, coriander seeds, cinnamon and cloves till they change colour. Do not brown it very

much. Keep it aside and then in the same pan add sliced onions. Once the onions change colour add freshly grated coconut and roast till they turn reddish brown. 3. Grind the roasted mixture along with turmeric and soaked tamarind with water enough to be able to grind in a semi thick paste.

4. In a pan, transfer the pressure cooked Alsande. Add prawns and allow it to boil on low flame for 5 minutes. Once it starts to boil add our Grinded masala and allow it to cook for final 10 minutes. Adjust salt as per taste. Serve hot with Pooe, Pav or Roti or Rice



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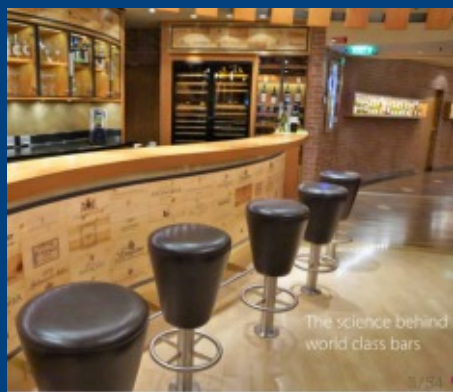


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