



# CANARA UNION NEWSLETTER

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[www.canaraunion.com](http://www.canaraunion.com)

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Garden by the Bay (Singapore) – Deepa Talgeri

## **NEW ANNOUNCEMENT**

THOSE MEMBERS WHO HAVE NOT PAID THEIR ANNUAL SUBSCRIPTION FOR 2024-25  
MAY NOTE THAT THEIR MEMBERSHIP STANDS CANCELLED.

MEMBERS WHOSE ANNUAL SUBSCRIPTION FOR 2025-26 IS STILL DUE ARE  
REQUESTED TO PLEASE PAY AT THE EARLIEST.

### **Annual Membership Subscription Fees**

**All Members shall pay in advance their Annual Subscription for the period 1st April to 31st March of the financial year.** For ease of payment, we have introduced **UPI** and the QR code which is published hereunder.

**Annual subscription is as follows. Pay by Cash/Cheque/NEFT/UPI. Contact office 080-23342625 if you need clarification.**

60 years & below Rs.300/- + GST 18% Rs.54/- = Rs.354/- per annum  
Above 60 years Rs.150/- + GST 18% Rs.27/- = Rs.177/- per annum  
Over 80 years: No subscription

**For Hard Copy of CUNL (Canara Union Newsletter) please add Rs.150/- per annum (April-March) towards postage/delivery charges. You can add to Annual Membership Subscription.**

Pay: "The Canara Union", S/B Acct No.106003130000822,  
SVC Co-Operative Bank Ltd., IFSC Code: SVCB0000060.

**If paid by NEFT, please email NEFT reference number to canaraunion@gmail.com or Whatsapp to 8310857255 with your name. If paying by UPI, please send screenshot with name and details of payment.**



### **APPEAL**

Canara Union appeals to all its Members who are over 80 years to please pay Rs.150/- per annum (April-March) for the Hard Copy of CUNL (Canara Union Newsletter). Method of payment is detailed on Page 2 of the CUNL. Those members who have paid may ignore this message.

Hon. President:	Prakash Aroor	
Hon. Gen. Secretary:	Meera Philar	
Editor:	Amit Kilpady	amitkilpady@hotmail.com
Editorial committee:		
Member –	Meera Philar	meeraphilar79@gmail.com

## A WORD FROM THE PRESIDENT

They say that comparison between cities is not right, but after living in Chennai for well over four decades, I must confess that city's administration is far better than namma Bengaluru's. When I was studying in BMS College, I had to pass through the Kempegowda Circle on my way there. Himalaya Talkies to the Kapali Cinema side took more than 5 years and six different contractors to complete. I am praying every day to the God of Roads to finish the road opposite the Canara Union soon and not to repeat history. The CU



has lost almost a whole year's revenue coming from the rentals of our TSR Hall, dining- and mini-halls. I worry that we will soon be forced to draw from our reserves to meet fixed expenses and cut down on some of our programmes unless they are assisted through sponsorship. This is such an unexpected situation and we wait helplessly.



Because of the condition of the roads, this year's Sankranti event, jointly presented by Sursagar and the Canara Union, had to be located at Shri Chitrapur Math. It was lovely to be there. It is always held in memory of Shri Manohar Hattikudur and is generously supported by the family. As always, it was early in the morning but how wonderful to see how many came! I really admire the effort. The concert too was greatly appreciated by all.

I learnt the word 'dawdle' only recently, then realised it's such a part of our lives. I think it can describe the many times I postpone writing 'A Word' every month while the Editor Amit Kilpady waits patiently, sometimes until just days before the Newsletter is printed—sorry Amit! Hopefully not this time!

Usha and I realised only recently that dawdling is something we have to accept. Maybe it is even necessary in a strange sort of way. Schoolchildren stop to do all sorts of things before they get to school. I remember we would get late and often got scolded. But dawdling was important. It calmed us down. The small talk, a quick revision of the test we were about to write, playing with a marble or two, hastily cleaning our shoes for the teacher's inspection, borrowing a compass, all these somehow made the school-day easier to get into.

When we were older, though, we could decide when to linger and wait. I remember that sometimes, just as I was about to board a bus at a busy time, I would meet someone who needed to talk to me. I would let the bus go and take the next one. Meanwhile we would catch up, perhaps even have a cup of coffee.

And now that I know the word, I notice people dawdle a lot. The other day, I peeped out of the window and saw our helper come in through the gate. We waited for the doorbell to ring, and about fifteen minutes passed. When it finally did, she smiled and explained, 'I was talking to my friend's daughter, she was passing by. She is expecting her fourth child and her mother-in-law doesn't help her. Imagine!' On the way back home, there would be others to stop our Prema and share their 'sukh-dukh'!

As I write this, Usha has called me to come and have lunch. For the fifth time.

## SPECIAL ANNOUNCEMENT

Canara Union is happy to announce their new Website [www.canaraunion.com](http://www.canaraunion.com) which has gone live with immediate effect. We look forward to your thoughts and feedback, if any.

**All members are requested to send a hello email to [canaraunion@gmail.com](mailto:canaraunion@gmail.com) giving your latest email ID, phone number and address.**

## PRINT COPIES and E-ISSUES



We thank those who have written/telephoned to indicate their preference of the CUNL.

Members who haven't contacted us and who prefer e-issues please let us know your preference. And those members who have opted for e-issues but are still getting hard copies of CUNL, please let the office know. Please write to [canaraunion@gmail.com](mailto:canaraunion@gmail.com) with a copy to [meeraphilar79@gmail.com](mailto:meeraphilar79@gmail.com) or phone the Canara Union at 080 23342625. Thank you.

PS: Members who have not paid Rs.150/- towards postage of the CUNL for the year, are requested to pay - Cash or Cheque favouring "The Canara Union". If transferring by NEFT, please transfer to "The Canara Union" S/B Acct No.10600 31300 00822, SVC Co-operative Bank Ltd., IFSC Code: SVCB0000060. Please send us a copy of NEFT transfer and your name.

You can also pay by UPI. See details on page 2

NOTE: We are updating our Membership List. Request all Members to send us your latest address, phone numbers (Landline and Mobile) and email IDs to [canaraunion@gmail.com](mailto:canaraunion@gmail.com).

## LETTERS TO THE EDITOR

We invite our readers to share their views on the Newsletter, and suggestions, at [cunlcanaraunion@gmail.com](mailto:cunlcanaraunion@gmail.com).

We will be glad to publish letters from time to time, at the discretion of the Editor.

## ACKNOWLEDGEMENTS

We are deeply grateful to the following for the donations made by them towards:

**Canara Union Monthly Distress Relief Fund**

**A Well-Wisher**

**Rs. 12,000.00**

**PS: We request all donors to provide us with a letter and a copy of PAN Card and Address Proof at the time of donation, which is a requirement by the IT Department.**

## MEDICAL EQUIPMENT

The medical equipment donated by members to Canara Union are meant to help patients tide over their immediate requirement for a period not exceeding 3 months. If required beyond 3 months, members are requested to make alternative arrangements. (This will help equipment availability to others in need.) All requests need to be made either by email or letters. Henceforth, a nominal refundable deposit will be collected, as follows:

**Walking Stick: Rs.100/- Walker: Rs.250/- Wheelchair: Rs.500/- Hospital Bed: Rs.1000/Rs.2000.**

## RENEWED APPEAL FOR MONTHLY DISTRESS RELIEF ASSISTANCE

Dear Friends, Canara Union continues to assist the badly affected families of Covid-19 every month. Your continued support and help towards this scheme as long as possible would be appreciated. You may make payments either by cheque or bank transfer to the account specified below. For any clarification you may contact or write to us at:

Prakash Aroor, President                      Mobile: 9901560602

Meera Philar, Hon. Secretary                Mobile: 9844022713

Harish Sujir, Hon. Treasurer                Mobile: 9845055567

Email: [canaraunion@gmail.com](mailto:canaraunion@gmail.com)

Payments can be made to THE CANARA UNION WELFARE FUND either by cheque or by Net Banking transfer to the following:

**The Canara Union Welfare Fund**

**Savings Bank A/C No.:10980 31300 05454**

**SVC Co-Operative Bank Ltd. Vidyamandir Branch, Malleswaram, Bangalore 560 003**

**IFC Code: SVCB0000098**

## VERY VERY IMPORTANT ANNOUNCEMENT REGARDING DONATIONS

All Members/Donors wanting to make donations, please see one full page ANNOUNCEMENT in the CUNL. You may pay either by CHEQUE OR NEFT. Follow it up with a letter or fill details in a copy of the Announcement Sheet along with a copy of your PAN Card and Proof of Address. If sending by NEFT, please send to respective account (Name and No.) of your donation choice as mentioned in the Announcement Sheet. For any clarification, please email [canaraunion@gmail.com](mailto:canaraunion@gmail.com) or WhatsApp or call Meera Philar at 9844022713 or Harish Sujir at 9845055567.

## DONATION

From:  
Name: Sri / Smt. \_\_\_\_\_  
Address:

Date: \_\_\_\_\_  
PAN NO: \_\_\_\_\_

To,  
**The President**  
The Canara Union(Regd.)  
Bangalore-560003

Sir,  
**Sub: Donation towards Endowment Fund/s**

I wish to donate a total sum of Rs. \_\_\_\_\_ (in words: Rupees \_\_\_\_\_)  
towards The Canara Union Endowment Funds detailed below:

Type of Donation	Amount	Bank Details
Building Fund		The Canara Union, Account No 34050851518 State Bank of India, IFSC SBIN0007080
Distress Relief Fund		The Canara Union(Regd) Distress Relief Fund Account No 10600 31300 18707 SVC Co-operative Bank Ltd., IFSC Code: SVCB0000060
Medical Relief Fund		The Canara Union(Regd) Medical Relief Fund Account No 10600 31300 18706 SVC Co-operative Bank Ltd., IFSC Code: SVCB0000060
Students Scholarship Fund		The Canara Union(Regd) Students Scholarship Fund Account No 10600 31300 18705 SVC Co-operative Bank Ltd., IFSC Code: SVCB0000060
Cultural Endowment Fund		The Canara Union(Regd) Cultural Endowment Fund Account No 10600 31300 18703 SVC Co-operative Bank Ltd., IFSC Code: SVCB0000060
Sports Endowment Fund		The Canara Union(Regd) Sports Endowment Fund Account No 10600 31300 18704 SVC Co-operative Bank Ltd., IFSC Code: SVCB0000060
Monthly Distress Relief Fund		The Canara Union Welfare Fund Account No 10980 31300 05454 SVC Co-operative Bank Ltd., IFSC Code: SVCB0000098

I am enclosing the cheque for the above said amount / remitted by NEFT/RTGS, as detailed below:

Cheque No..... Dated ..... drawn on Bank....., Branch.....  
NEFT / RTGS Details Remittance made Dated..... Bank / Branch.....  
The amount of donation [tick any one]

- Is to be kept as a Corpus Fund and interest earned thereon is to be used for disbursement.
- Is to be distributed in the next occasion for disbursement as decided by the Canara Union.

The donation is given in the memory of:

I have attached a copy of my PAN CARD and PROOF OF ADDRESS.

Regards,

Signature  
Phone No:

## SHANKARANTI PROGRAMME HELD ON 14TH JANUARY 2026

As mentioned by our President, Shri Prakash Aroor, in his “Word from the President”, we could not perform the Shankaranti programme this year at the Canara Union premises, owing to the road work on 8th Main Road, Malleswaram. However, we did not want this tradition to be stopped. Hence, the 2026 Shankaranti morning music concert with breakfast, co-sponsored by Canara Union and Sursagar, was held on 14th January 2026 at Shri Chitrapur Math, Malleswaram. Braving the cold morning, we had a very good audience making the occasion more special.



Shri Milind Chittal enthralled the audience with his accompanists, Shri Udayraj Karpur on the Tabla and Shri Ashwin Walawalkar on the Harmonium. We thank the management of Shri Chitrapur Math for letting us celebrate Shankaranti at the Math.

## THE IMPORTANCE OF BUILDING COGNITIVE SKILLS IN CHILDREN (PART 2)

VIDYA D SAGAR



### Other Important Ways to Improve Cognition:

#### 1. Encourage creative play

Creative play enhances the cognitive skills of children. Allowing children to use their imaginations is helpful, and there are many benefits of pretend play in child development. "Let's Play Pretend" is a favourite game of small children where they imagine themselves in different roles and can ultimately learn a lot.



#### 2. Encourage your child's interest in books and puzzles

Children can increase their concentration, patience and sense of achievement when they solve puzzles. Books are a great way to kindle the imagination, and reading aloud from books helps children build their vocabulary and language skills.

#### 3. Provide educational toys and games

Ideally, games can provide both fun and

learning. Word games, number games and memory games help kids develop their cognitive skills while they're having fun.

#### 4. Engage in outdoor play

Play has an important role in cognitive development as it is also a mode of learning. Studies have shown that stimulating environments like the outdoors can spur greater development of the part of the brain that is responsible for thinking, perceiving and understanding languages.

#### 5. Tell stories to your children

Storytelling has been recognised as an important tool today because it helps children develop their imaginations and enhances their motivation to learn. It can also help kids develop openness to new ideas, problem-solving abilities, risk-taking strategies and the ability to come up with out-of-the-box ideas as they grow into adults.

#### 6. Have your children tell you stories as well

Encouraging children to tell stories not only enhances their imagination but also helps them develop their language skills, reading comprehension, pronunciation, grammar and social skills.

#### 7. Support your child's hobbies

Hobbies can be educational tools, promoting both learning and social skills. Hobbies can be fun and relaxing, and also help your child maintain their physical and mental health. Your daughter's passion for a particular hobby today might even lead her to a career in the future.

## Other Factors to Consider

### *Health and Well-Being*

Healthy food is required for healthy brain development. Parents should plan nutrient-rich daily meals and encourage their children to abstain from junk food.

Sleep helps the brain recharge and process the information acquired during the day.

Parents can utilise the time before bedtime to focus on the positive events of the day and encourage their child to share how their day went, whether good or bad. If something negative happened, the parents can offer reassurance. This assertion of the parents' love and affection creates a sense of well-being that can help the child to grow emotionally and to develop a positive attitude.

Regular exercise and physical activities like cycling and swimming—or even yoga and meditation—are known to improve cognitive skills in children (as well as being fun). Exercise keeps the body and mind healthy, relieves stress and helps kids develop healthy lifestyles early on, hopefully helping them avoid some health problems in adulthood.



### *Learning and Family Environment*

Children should be allowed to spend time outdoors as often as possible, since they can learn a lot from nature while appreciating its beauty. They should be made aware of the importance of plants and trees and ecosystems so that they can become environmental stewards from a young age.

Concept-based learning helps kids to retain knowledge longer and apply core concepts in their daily life. It encourages children to become more active, communicate effectively and become lifelong learners. It is holistic in nature and helps in the development of the child as a whole, rather than just focusing on academic learning.

Most important of all is an affectionate and caring atmosphere for the child to grow in. Research has proven that a warm and affectionate environment results in children growing up to be more resilient, happier and healthier, with better cognitive abilities. Parents can do fun activities with their children, like dancing, swimming, playing games, going for picnics, hiking and cycling. This time spent together will create lifelong happy memories.

## Benefits of Cognitive Development

### **1. Promotes long-term learning**

Learning, as we all know, is a lifelong process. Cognitive learning encourages students to take a hands-on approach to learning which will help them make important decisions later in life by studying all the pros and cons.

### **2. Develops problem-solving skills**

Problem-solving skills are essential later in life, both for career-building and for managing a family.

### 3. Improves comprehension

Cognitive learning helps students to comprehend things clearly and develop a deeper understanding of situations and circumstances.

### 4. Improves confidence

With deeper comprehension skills and more knowledge, children can approach life with greater enthusiasm and confidence, helping them be successful in all their endeavors.

### 5. Improves memory

A deeper understanding of the subject makes the student retain the knowledge gained for a longer time, thus improving their memory.

### 6. Instills a love of learning

Concept-based education instills a lifelong love of learning in the student, pushing them to continue gaining knowledge and developing new skills. Both are important for career success.

### 7. Emphasises innovation

In cognitive learning, students reflect on problems, explore different ideas and come up with new solutions.

### Building a Strong Foundation for Future Success

Research has shown that there is a strong link between the development a child undergoes in early childhood and the level of success he or she experiences later in life. The brain is the most incredible network of information

processing, and both interpretation and thinking skills improve as children learn. Parents, teachers and caretakers should help children develop their cognitive skills at an early age so that they can grow up with confidence and with the skills to succeed.



If a child does seem to have a learning disability, it is important to seek help from a qualified professional. Today, there are various methods to assess and train children who have learning disabilities. Not all children are born with the same cognitive abilities, but they all have the potential to develop into able and efficient individuals. With the help of caring, nurturing parents and teachers, children can utilise their potential to a maximum extent and grow up to be well-rounded and successful individuals.

*[This content is accurate and true to the best of the author's knowledge and is not meant to substitute for formal and individualized advice from a qualified professional.]*

Everyone makes mistakes; it's about the way you respond to them that's really important.

- Steve Smith, Cricketer

## HOW LIFE CHANGES FOR A WOMAN

PREETA BELLARI



My life from a married woman to a widow was truly a profound and life-altering moment. Today when I turn back, I do say time just flew by. But honestly each day wasn't easy as I made it seem. This is about how I have gently woven into my transition from being a wife to walking this path as a widow with strength and grace. I just came across a decade old photograph in my Google memories a few months back and went into a flashback.



TEN YEARS... seriously? But it will be twelve years this month. Such a simple phrase, yet within it lies a lifetime of change. It reminded me it was not only the passage of time, but the story of this woman (me) who was reshaped by life, love, loss and quiet strength. One sunrise at a time, yet when I think about it, I realised how much I have shifted. This decade was nothing like the times before, it changed me in

ways I had never dreamt of. Situations tested me, taught me and helped me grow strength, faith and acceptance. The years before were filled with joy, laughter and the comfort of a busy and happy home. My husband was by my side and life had its own rhythm. Even on difficult days, there was always a sense of togetherness. The everyday routines that seemed so ordinary then, now feel so precious beyond words. In 2014 my world changed forever. Losing my husband suddenly to a severe cardiac arrest felt like the ground had been pulled apart beneath my feet. Nothing, nothing at all prepares you for that kind of a loss.

The silence that follows is deafening and learning to live within it takes courage you never knew you had. Part of me went with him and the other half lives for my kids. I was just 49 years then but no matter what age you are, it does shatter your entire world when you lose the one you loved and kept on a pedestal all your life.

The years that followed were about rediscovering, about learning to live alone, to make peace with emptiness and to find light again. I did realize that grief doesn't end, it just changes form. It's like a quiet companion walking besides you and reminding you of love that was deep and real.

I did learn to live again but it's a different kind of living. I woke up each day and built a life around my memories. It is said that time is the healer, but it is not true. The pain never goes away completely, it softens over time. Grief isn't

a sign of weakness. Somewhere along the way I found myself, the woman who could smile again, who could find beauty in small things and who could carry memories as blessings and not burdens. Aging through the decade taught me grace. I stopped chasing what didn't matter and cherished what did -- like my loving and doting children, peace, people and purpose. I learnt to find meaning in quiet evenings, and I enjoyed my own company. My kids did spend a lot of time with me, but a day came when I put my foot down and explained to them: This was my life now which I had accepted, but they had their entire life ahead and they had to move on. We live together and I know they are always around when I need them most. But one has to go with the flow. We would sit and go through old photographs without tears but instead smile as we recollected memories attached to those moments. I gradually found strength in solitude, wisdom in stillness and dignity in acceptance. As days went by my silver strands became symbols of resilience and each wrinkle a story of growth and survival. It tells you of your life lived with emotion and depth.

Through this journey, Facebook became my unexpected lifeline. What began as a window to the world, became a bridge to hearts which brought warmth and new friendships. I met people from different walks of life, all who



shared fleeting yet meaningful conversations. Some friendships grew into strong bonds over the years, while some faded gently and a few close ones left this world too soon, leaving behind a quiet ache and fond memories that still linger in my heart. It is indeed strange and beautiful how virtual connections can bring such real emotions over time. This platform became a space where I could share, laugh, reflect and heal.... A reminder that even when life changes beyond recognition, kindness and true friendships do exist. Through all this I learnt that love and friendship know no boundaries.

A fortnight ago, I joined a 50+ group on Instagram, hesitantly, with no expectations, and a quiet curiosity. I didn't know what I was stepping into, but life has a gentle way of placing small surprises in our path, just when we're ready for them. What began as a simple click soon unfolded into something far more meaningful. This space introduced me to interesting events, soulful conversations, and some truly genuine, warm-hearted people. Each interaction touched me in its own way, adding depth, comfort, and a renewed sense of belonging to my life. It reminded me that growth, connection, and joy don't come with an age limit, they arrive when the heart is open and willing to receive.

Growing older isn't about just counting the years, it's about embracing each chapter with grandeur. I carry my past with love, live my present with gratitude



and step into each new day with hope. Aging does have its own beauty; it gives you a perspective. Life doesn't always go as it is planned and that's the beauty of it. We grow, we stumble, and we rise again and, in this process, we find ourselves. Today I see life differently

with the help of my children and few near and dear ones; they make every day of mine so beautiful and special. I am definitely not who I was and that's the best gift time could have given me.

*[Representative images only]*

## THE ART OF NEGOTIATION

### PRAKASH JOTHADY

*Let us never negotiate out of fear but let us never fear to negotiate.*  
- John F. Kennedy



Negotiating better deals is an essential skill for anyone working in purchasing, selling, manufacturing, administration, or general management. However, negotiation abilities have applications far beyond business, extending to domestic situations, family gatherings, relationships with neighbours, and dealings with merchants and bank managers. Opportunities to negotiate beneficial terms are always there in our daily lives.



Negotiation has become a common part of many people's lives, whether it's resolving domestic issues or dealing with job responsibilities. Recognizing when to commence a negotiation is crucial; it usually

occurs when both sides express a willingness to engage in conversation. This reciprocal readiness shows the possibility of common ground. In circumstances where one party is unwilling to negotiate, the other may need to emphasize the merits of their plan in order to encourage cooperation.

Successful negotiation requires the capacity to think fast and react to new information as it arises. A detailed awareness of the opposing party's viewpoints, attitudes, and values considerably improves flexibility. While an ideal negotiation situation would involve securing a contract without making any concessions, resulting in a win-lose conclusion for the victor, effective talks frequently necessitate compromises on both sides.

To reach a successful agreement, all parties must engage in the exchange of concessions, ensuring that each party is satisfied with the end result.

## THE WONDER YEARS: TEEN TIMES AND COLLEGE (PART 1)



### VANDANA PANDIT

Teenage came with its customary crushes and heartbreaks. I didn't have much hope on the romantic front as I was far too argumentative and strong-minded, and no boy stood for that. Also hardly any of the ones I met read, and that was a big deal-breaker. I did have one semi-boyfriend in the ninth standard. This relationship died a natural death because all I did when we met was to get notes from him for my impending ICSE exams and he really helped me. He was two years my senior and had done very well in his exams.

Unfortunately, I soon started hearing rumours about myself and this boy. The very thought of being linked to a boy was too much for my giant ego, along with the very real fear of not doing well in my exams because of the distraction. So I decided to break up.

He was taken aback and maybe a little hurt but took it on the chin and we both went our separate ways with no harm done. We remained friends until I finished my board exams and for a few years after. A few years later in college, I met another guy when I was playing badminton.



He was tall, pleasant-looking and nice, but it ended there. He did not read, his pronunciations were abysmal, and he was not too bright. When he came home, my dad would stand at the far end of the living room behind him, and

glare at him. How that poor guy didn't have two holes burned into the back of his head is a mystery to me, but he never caught any of my dad's angry vibes. My father was never a fan of any of my male friends who visited me, but he seemed to especially dislike this one and I was reluctant to ask him why as I may have agreed with him myself.

Our conversations were limited to which cricket games he had played and been brilliant in. Now, cricket has never been my favourite sport and to sound or act enthusiastic about it was unbearably painful for me. Conversations about Tennis, Badminton and Athletics were fun, but cricket bored me to death. So, this association was probably doomed from the very beginning. He was also too cloyingly eager about me, and when I started avoiding him, he wrote me a letter which was full of spelling and grammatical errors. That was it for me. He also had an annoying habit of saying 'Teddy Beer' for Teddy Bear, and finally I decided it was too much to bear! I wrote back and may have mentioned I wouldn't want to meet him even if he was the last man on earth. Harsh, but teenagers can be heartless and judgemental at times. I bumped into him many years later and he happily said he had a girlfriend, and that they were engaged. I wondered if he had even realised what had happened.

I did meet a few guys I liked but it still seemed like too much work and effort to carry any relationship forward. So eventually, I lived in my

own world, quite happy and content.

I joined Mount Carmel college in the year 1987 after I had successfully passed the board exams, and despite my mother's writing it down that I would not. I was determined to go there as I had heard the girls were all 'posh' and the college itself very liberal and modern. I



decided to apply for a Bachelor of Commerce degree and got admission easily.

I have a few regrets about this today as I feel I would have been far happier and more suited to doing Arts. I decided

to pursue a degree in Commerce because that's what my results indicated I should do. In those days, one took on a career that was directly proportionate to the marks one achieved; for example, doing well in the sciences and maths meant you did Science (brilliant). Mediocre and low-mark achievers were meant to do Commerce and Arts respectively (not so brilliant). Very few would and could take on a course which they chose themselves and had an aptitude for. A child's mental prowess and acumen were directly related to the marks they got in the Science and Math subjects. One friend decided to do Arts after doing extremely well in the board exams and I still remember the disapproving comments that followed. "Who does Arts when they've got a 95% in Science and Maths?"

I say kudos to the kids who did that, and they've proved their worth in their respective worlds. Things are much improved nowadays with parents being more sensitive to a child's choice. There will always be a few who would like to live their dreams out vicariously through their children, and the only advice I have for them is to get some therapy and a life.

The first day of college was infamous for 'ragging.' Senior students would sit along the driveway leading up to the college and catch the freshers as they tried to slink past.



I oiled my hair, wore a salwar kameez, bangles and a bindi and tried to look pious. And failed. I was summoned almost immediately and asked to kneel in front of a bunch of senior girls. I had to lift my arms, bow down multiple times and say something to the effect of hailing my mighty seniors. I forget the words now.

I was lucky I didn't have to do the following which some mates were subjected to, and fled with a sigh of relief to my class:

1. One had to go and propose to the watchman or a male lecturer. Most chose the watchman. I don't think any man has been proposed to as many times as that poor watchman. He seemed used to it and never bothered to reply.
2. An egg was handed to us, and we had to sit on it and pretend to lay it. Very easy until gravity got the better of one and broke the egg to delighted squeals from the seniors.

This was all done in harmless fun and many of us made good friends with our seniors later, though it was scary for a fresh-off-the-school-boat kid at the time. I settled down into a routine and made a lot of friends; some of whom remain close to this day.

## PERSONALIA

Dear Members of the Canara Union,

The Canara Union frequently gets enquiries about personal announcements. These are personal in nature, usually small, and are generally about the following:

- births, weddings, engagements, thread ceremonies
- items for sale
- services available (catering, paying guest accommodation etc)
- student performance
- success at work, awards, personalia information etc
- change of address, relocation
- seeking information about services available

**'THE INDEPENDENT PAGE'**, for small-format, half- and full-page announcements will be published at a nominal rate. The tariff will be as follows + GST of 18%:

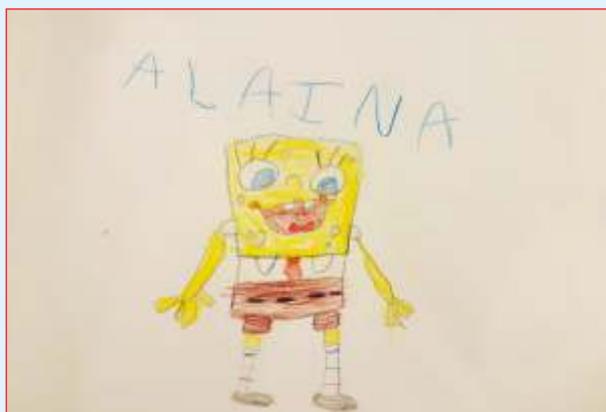
Upto 50 words	-	Rs 100.00	without photo
51 to 150 words	-	Rs 150.00	with photo if any
151 to 250 words	-	Rs 250.00	with photo if any

Also:

Full-page feature/ad of A4 size	-	Rs 700/-	per page
Half-page	-	Rs 300/-	per half-page

Please send all announcements to the Canara Union by the 16th of the month.

## KIDS CORNER



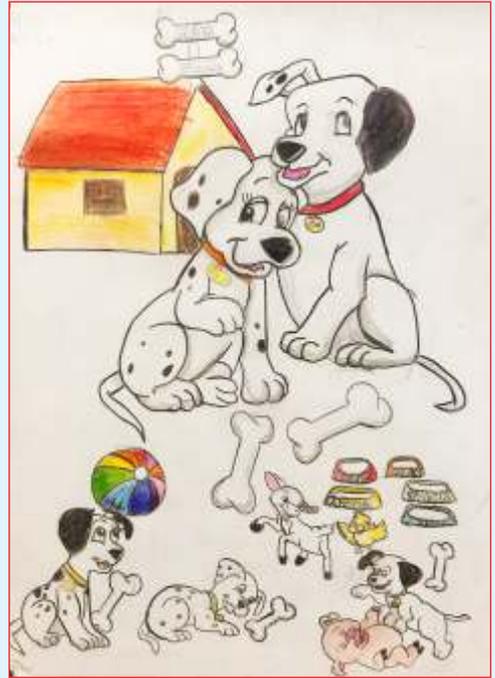
Sponge Bob - Alaina Honnavar Aval (5 years)



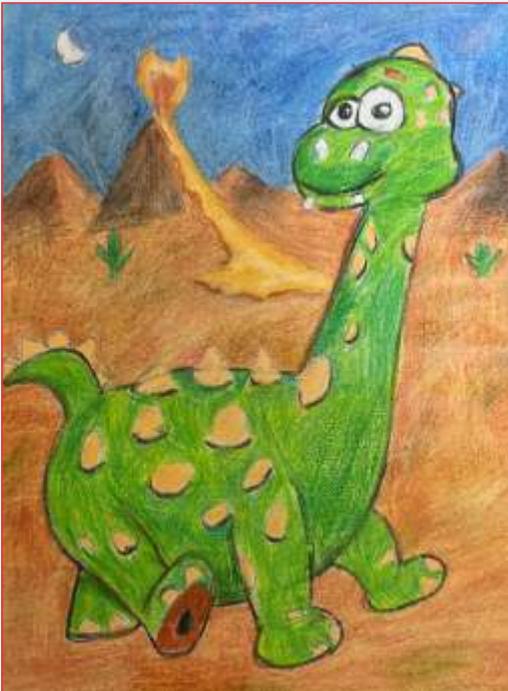
Lila Mudbidri (8 years)



Nidhi Kundapur (7 years)



Pranika Hattikudur (10 years)



Ashlesha Moodbidri (13 years)



My Hod Ammama Vrinda Talgeri  
- Rhea Hosangadi Ashlyn Louis (14 years)

## TALENT CORNER



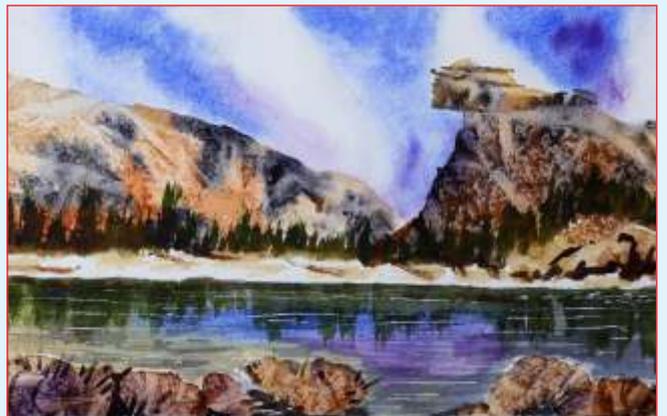
Artwork in Acrylics by Deepa Rao



Colour Pencil Artwork by Dhvani Padukone



Graphite Pencil Artwork  
by Asha Kulkarni



Winter Paintings in Watercolor by Rekha Mavinkurve

## LISTINGS

Product	Contact	Mobile No.
<b>Internationally Certified Make-up Artist &amp; Hair Stylist</b> Specialising in bridal, fashion and party makeovers. Available for bridal and pre-wedding events, fashion photoshoots.	Anagha S Kamath	+91 8861441021
<b>Home Made Condiments</b> Aamti Pitti, Kholombo pitti, Madras sambar powder, Rasam powder, Idli Sambar powder (no adding cooked tuvar dal), Chow chow masala powder (with tamarind), Methkut, Garlic chutney, Fried gram chutney powder, Molagapodi (for idli and dosa), Groundnut chutney powder.	Vidya & Santosh Irde	+91 9341183420 +91 9379897639
<b>Refashioned/Customised/Handmade Items</b> Crochet, quilling and fabric accessories, hand embroidery, stitching(kids), handmade toys and planters, giving a new life to anything to Reduce, Reuse and Renew.	Sheethal Shirali	+91 9886225732
<b>Fun About Crochet</b> Handcrafted in crochet just for you at your doorstep. Key chains, mobile, Ipad pouches, Bookcovers, Bookmarkers, Sling Bags, Baby Sets, Baby Blankets, Saree Blouses & Crochet Jewellery. Email: smita.koppikar67@gmail.com	Smita Koppikar	+91 9910077916
<b>Kodial Kitchen</b> Authentic Vegetarian & Non Vegetarian Mangalorean Saraswath homestyle food. Customised -Day/Week Plans at customized price. Bulk orders on package pricing	Anoop Kumar Baidoor	+91 9449445757 +91 8217641219
<b>Insurance</b> Vehicle and Medical Insurance requirements and other utility services	Ravikiran Shirali	+91 9343584044
<b>Insurance</b> Advisor for LIC Life Insurance and HDFC ERGO General Insurance (e.g. Health, Vehicle, Home, Fire, Industrial, etc)	Prashant G Balsekar (Authorised Agency Code: 2014 8271 0921)	+91 8310183498, +91 9343097773
<b>Purohit</b> Performance of various Poojas, vratas, ceremonies and rituals	Niteesh Mudur Bhat	+91 9900911144
<b>Purohit</b> Contact me for all types of Poojas, homas, apara kriyas and ceremonies	Ruthwik Shukla	+91 9740670573
<b>Godshey Artisan Chocolates</b> Pure & Real Bean-to-Bar Chocolates, made to European Standards, using finest organic cacao beans. 100% Veg & Natural, No preservatives, No Artificial flavours. We make customised gift hampers for every occasion. Over 30 variants including sugar free, drageeand spreads. Visit <a href="http://www.godshey.in">www.godshey.in</a> or call/whatsapp.	Tejal Savur Katre	+91 9594932266
<b>Ruah Associates - Cleaning Products</b> For all needs-hand wash, floor cleaner, dishwash liquid, toilet cleaner, detergent powder, glass cleaner, multipurpose cleaner, phenyl.	Monisha Kallianpur	919902057999
<b>Aakar Creations and Aakar Art Classes</b> For gifting ideas of hand painted products and learning different kinds of art for children and adults.	Monisha Kallianpur	919902057999
<b>Advaya Dishwashing Liquid Soap</b> Home-made soap with minimum chemicals and can be used for cleaning utensils by hand (Not for machines) and ceramic tiles too. Quality comparable to other popular brands and reasonably priced. Available in ½ ltr and 1 ltr cans. Fresh stock available.	Anjali Karkal	919869107108

## Report on the Activities of Bangalore Local Sabha for the Month of January 2026

Report by **Saikrupa Nalkur**

- **On 4th January**, Vardhanti of Nagadevata, Annamma, Chamunda and Marikamba Sannidhis was observed with Vishesha Samaradhana Puja at the sannidhis, Mangalarati and Santarpan Seva.

### Upcoming Events at Bengaluru Math

- **February 6th:** Pattabhisheka Vardhanti of H.H. Shrimat Sadyojat Shankarashram Swamiji: Devi Pujana, Durganamaskar, Deepanamaskar, Bhashya Pathan, Ashtavadhana Seva
- **February 15th:** Shri Maha Shivaratri, Chaar Yama Shiva Pujana
- **March 1st:** Shishya Sweekara Divas of H.H. Shrimat Parijnanashram Swamiji III: Devi Pujana, Durganamaskar, Deepanamaskar, Bhashya Pathan, Ashtavadhana Seva

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Contact: Shobha Ulpe 8861715493, Shruthi Ubhayakar 9423008640, Sheela Nagarkatti 9343093002

## OBITUARY

We convey our deepest sympathies to the family and relatives of

**Shri Konaje Nagesh**, aged 80 years, on 28 December 2025 at Hubli

**Smt Indira Gopinath Baidur**, aged 88 years, on 30 December 2025 at Bengaluru

**Shri H V Kapileshwar**, aged 98 years, on 3 January 2026 at Bengaluru

**Shri Eknath Nagarkar**, aged 83 years, on 9 January 2026 at Mumbai

**Shri Anil Maller** (S-I-L of Hattikudur Shrikant), aged 70 years, on 16 January 2026 at Bengaluru



## THE CANARA UNION (REGD.)

No. 42, The Canara Union Road (8th Main), Malleswaram, Bangalore - 560 003.

Phone : 080-23342625 e-mail : canaraunion@gmail.com

Website : www.canaraunion.co.in

### Notice to Donors of Canara Union's FCRA Account

With the changes in the Foreign Contribution Regulations Act (FCRA), it has become mandatory to channelize all foreign donations by a social/charitable organization in India through the State Bank of India, New Delhi, Main Branch (SBI-NDMB). In accordance with this new FCRA Regulation, Canara Union has opened a new FCRA Account with SBI (NDMB), New Delhi. Hence, the old FCRA account with Bank of India, Margosa Road, Malleswaram, Bengaluru cannot be used for any foreign inward remittance.

We give below the details of the new designated account where the Foreign donations should be remitted.

Name of the Bank: State Bank of India, New Delhi Main Branch  
Address: FCRA Cell, 4th Floor, New Delhi Main Branch, 11 Sansad Marg,  
New Delhi – 110001,  
Account No: 40255120262 (FCRA Savings Account)  
Branch Code: 00691  
IFSC No: SBIN0000691

All foreign institutions and individual Donors, will have to remit their donations only through the above designated SBI bank FCRA Account. A person of Indian origin, holding a foreign passport, will be covered by the term "foreigner" for the purpose of FCRA. Foreigners having an NRO account in India, if he chooses to use the funds from that NRO account for donation purposes, will also need to transfer to the above stated account only, as it is classified as foreign source donation under the FCRA rules. Donors are advised to use the swift code while doing the remittance for faster transfer. We also request all donors to intimate the Canara Union office of the remittance and clearly state the purpose of the donation (Scholarships, Medical or Distress) and whether it is towards corpus (endowments) or to be disbursed in the year of receipt for the stated purpose. We also request you to give the passport copy, the tax code/identification number, if any, for our various compliance and audit purposes.

(Canara Union Hon. Gen. Secretary: canaraunion@gmail.com)

**Prakash Aroor**  
Hon. President  
prakash.aroor@gmail.com

**Harishchand Sujir**  
Hon. Treasurer  
sujirharish@gmail.com



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