



Ontario Konkani Association

e-Samachar (April 2023)

www.ontariokonkanis.com

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President's Message

Dear OKA Family,

Welcome to April and a full-fledged spring season! The unseasonable summer-like weather is delightful and a spirit booster for everyone. Did you ever wonder why April is named as such? The etymology behind the word “April” comes from the verb “aperire,” which means “to open.” Therefore, it is believed that April refers to the season when trees and flowers begin to “open” or bloom.

This edition of e-Samachar has a very helpful article by Veena Shanbhag on Yogasanas that help you build Low Back strength to combat pain, continuing from her article in the March edition. In the Senior's corner, Sadanand Mankikar has contributed an article that bursts some common myths around arthritis and has shared more details on the upcoming SVBF/OKA Senior's Day on June 25th as well as other relevant information for Seniors. Priya Prabhu is back in this edition with an article, Prancing in Prague! This article will surely excite many of us and get us planning a European trip. We also have an interesting article from Niranjana Kamath about Syndicate Bank.

We do hope you enjoy this edition of e-Samachar. Please consider contributing to the E-Samachar on a regular or one-time basis. We look forward to hearing from you at OKApresidents@gmail.com.

Anjana and Pravin Pai

Syndicate Bank – The Bank of the masses

BY NIRANJAN KAMATH

The town of Manipal is a testimony to how a small place can achieve greatness due to a few people and, in turn, shape the futures of thousands of men and women. Nestled between the Sahyadri hills and the Arabian Sea, Manipal today perhaps has many times more than its share of top-class institutions. Tonse Ananth Pai (January 17, 1922 – May 29, 1981) was one of the few men who catapulted a small village into a model for the world to follow.

There are three reasons why Syndicate Bank is important in the evolution of India as a wealth generator, and for working towards the upliftment of the masses.

- a. It was born out of a belief that an innovative person cannot really generate wealth for himself on a sustainable basis unless he works out a way to make his community wealthy as well.
- b. It was the only large bank in India to locate its headquarters in a rural area – in the 1930s Manipal was still a village.
- c. Even before CK Prahalad arrived on the scene, its promoters knew about how wealth could be found at the bottom of the pyramid.

At a time when all banks insisted on Rs 5 as the minimum deposit amount to open an account, Syndicate's promoters opened accounts with just 25 paise. This hugely successful venture has only become a case study in many Business schools now, thanks to publications from Selden Menefee, *The Pais of Manipal* (Manipal: The Academy of General Education, 1984), and MV Kamath's *TMA Pai, The Inimitable Banker*.

Brief History

The bank itself was a brainchild of Tonse Madhav Anant Pai, who went to Bangalore to study medicine. He excelled in his studies, and when earning his licence to practise medicine, he went back home to the fishing village of Malpe. He asked his parents if he could go to Japan for further studies, but was told sternly by his mother that he should stay in the same village and practice medicine for the welfare of the people he grew up with.



That broke the boy's heart. He wanted to study more. And he knew that a fishing village would provide him neither money, nor the intellectual challenge. He was proved right. In six months' time, he confirmed that a fishing village had only colds, fevers, diarrhea, dysentery and indigestion as regular ailments. He tried persuading his parents one more time to let him go overseas for further studies.

Once again, he was rebuffed. His relatives would talk of how the boy would go to sleep sobbing into his pillow crying over the unfairness of life.

Till one day, he had his Eureka moment. He realized that one reason why he was not earning enough was because the people around him were also not earning enough. Could he change that? He began strategizing a social revolution that India had never seen or imagined. He knew, as a doctor, that children are brought to doctors invariably by mothers; seldom by fathers. So, he focused on the women who came to him. He began urging them not to let their children end up like their fathers who were good only for fishing and then getting drunk when they returned to home base. The cleaning of the fish, selling them, managing provisions, balancing incomes with expenses was left to women. If there was any surplus money, the man demanded it, and got drunk with that money.

So, he urged the women to save. But they told him that there was not enough money for saving. He would then ask them to show how much money they had. They would show him a few coins. He would gently take a 25 paise coin from each woman and tell her to start with this. Since he was not a bank, he kept two notebooks for each woman – one kept with him and the other with the woman. He told them that he would send his compounder over to her house every day when the husband was not around. If they could save 25 paise, the amount would be registered in both the notebooks. The scheme, backed by constant persuasions and exhortations, worked. Women began saving. In a few months, Pai realised he had more than a thousand rupees – which translates into a few lakhs using today's valuations. The 25 paise deposit scheme came to be known as the Pygmy Deposit scheme.

It was time to go to phase 2 of the plan. He told them that their children were falling ill very frequently because they consumed only fish and rice. He urged them to give the children a glass of milk every day. That was impossible. A glass of milk was unaffordable. So Pai urged them to buy a cow for their houses. They laughed: "We cannot afford a glass of milk, and you want us to buy a cow?". But Pai gently told them that he could finance the cows for the women. And repayment was also painless, he explained: "Just give your child a glass of milk, and I shall purchase the rest of the milk from you and adjust the cost of the cow. You don't have to do anything else."

It took a while to persuade the first woman. But when she agreed, it was a game of "me too". Within a short while, there were so many cows in the village that Pai could not purchase all their milk. He therefore formed a milk cooperative.

To handle the amount of money coming in he started a bank - Canara Industrial and Banking Syndicate Ltd - with its headquarters in Manipal. The first branch of the bank started its operations in 1925 at Udupi in Karnataka. By 1937, it had secured its membership as a clearinghouse in Mumbai. He then started weavers' cooperatives, who too were financed by the bank. Then to benefit the Konkani community he began schools, then colleges and then institutions that taught engineering and medicine. This complex later became the prestigious Manipal Educational Complex.

His respect for women as stakeholders in the country's development also showed up in another area — employment. Immediately after his taking over as the Managing Director in 1962, Syndicate Bank created history by opening an all-women branch in Bengaluru (Sheshadripuram). Many more such branches were to follow.

In fact, to grow the bank, Pai used to look around for good businessmen, who had the urge to grow and both the ability and willingness to repay the amounts borrowed. In one of his travels, he met a trader, whom he helped get a yarn licence from the government. That businessman was Dhirubhai Ambani, And that is how a member of the Pai family remained on the board of Reliance Industries as long as he was alive.

The bank grew bigger – and became large enough to become one of the 12 largest banks in India. Nationalization of Banks in the 70's was the beginning of a decline in many of these Banks. Political interference became the norm. That said there is another reason why Syndicate Bank is important. Syndicate was a rural bank, with its roots in the rural sector. Syndicate Bank is an important milestone in India's evolution because it shows that when entrepreneurs are allowed to become wealth generators, everyone benefits. *Adapted from **RN BHASKAR** The writer is Consulting Editor with Moneycontrol*

Seniors Forum

By Sadanand Mankikar

UPCOMING EVENT

SVBF/OKA Senior's Day 2023: SVBF in collaboration with OKA is organizing "Senior's Day" on Sunday, June 25, 2023 from 10 AM to 3 PM at the SVBF Community Centre in Etobicoke. The activities will include Displays/Booths, Simultaneous Presentations (Retirement Residences, Estate/Will, Massage Therapy etc.), Musical Interludes, Karaoke, BINGO etc. A number of service organizations will share information on free services and programs available for seniors and diabetics. Abbott Diabetic Care will set up a table and will give away a limited number of complementary FreeStyle Libre sensors. Added attractions will include Percussion Ensemble led by Kishore Kulkarni and performance by Culture Criminals.

The event is free and we are looking for sponsors, donors and volunteers. If you have any suggestions or need any additional information about this event, please contact Sadanand Mankikar.

USEFUL INFORMATION

OKA EMERGENCY PREPAREDNESS PROGRAM: Estate, Will and Power of Attorney and End of Life Planning are two major elements of this OKA Seniors Forum Program.

For **preparing Wills and Powers of Attorney** you may contact Marvin Talksby (905) 405-0199 ext. 257 or Mary Bojkovski (905) 405-0199 ext. 276 of Nanda & Associate Lawyers. For additional information or assistance, you may also contact Raghunath Kamath or Ashok Bhatt.

For **End of Life Planning** one may contact Harjinder Bilku of Chapel Ridge Funeral Home at (905) 305-8128 or (647) 966-0093.

OKA AADHAR CHAT: This interactive web-based chat was established in 2017 as a part of the OKA Seniors Forum to facilitate communication amongst seniors and soon to be seniors. Since then, we have started posting upcoming events and relevant information on this chat. Members can post any questions and we will attempt to get answers. We invite everyone, young and old, seniors or not, to join this chat and share information including their experiences and expertise. To join this chat group, please send an email to shraddhapai.home@gmail.com

Additional information about OKA Seniors' Forum is posted on www.ontariokonkanis.com

OTHER USEFUL INFORMATION

INDUS COMMUNITY SERVICES: This organization provides very helpful service to South Asian seniors.

- Boost wellness for South Asian youth (Ages 16-18) virtual and in-person sessions in Mississauga and Brampton.
- Toy library and Parenting. Every Tuesday and Thursday 1:00 to 3:00 PM.

For the presentations, please visit <https://www.induscs.ca/seniorstownhall/> If you want to stay connected with Indus, you may sign up for their newsletter.

C.A.R.P. Are you a member of C.A.R.P. – previously known as Canadian Association of Retired Persons? If you are over 45, you may want to consider becoming a member of C.A.R.P. It is a national organization with chapters all over the country. Its mission is to “Promote and protect the interests, rights and quality of life of Canadians as we age”

C.A.R.P. is an advocacy group and from time to time they arrange interesting and informative seminars and workshops. Their monthly magazine Zoomer consists of useful articles and provide information on topics related to insurance, travel, health, entertainment and lifestyle.

For additional information, you may contact them by email: support@carp.ca
Phone: 1-833-211-2277 Website: www.carp.ca

ONTARIO GUIDE TO PROGRAMS AND SERVICES FOR SENIORS: Please click on the following link for the latest upgraded guide. [A guide to programs and services for seniors.](#)

SENIORS HOUSING AND HOME CARE DIRECTORY: Help for Mom has developed this very helpful publication which is about 130 pages, softcover and Readers Digest size. To get a copy send an email to helpformom.com or call Mary (647) 967-9821.

The following organizations disseminate very useful information either through regular news release and/or seminars, webinars and workshops:

Canada India Foundation www.canadaindiafoundation.com

C.A.R.P. Canadian Association of Retired People) www.carp.ca

Diabetes Canada www.diabetes.ca

Indus Community Services www.induscs.ca

UHNF (University Network Foundation) www.uhnfoundatiom.ca

(ARTICLES BY AND FOR SENIORS FOR THIS SECTION ARE ALWAYS WELCOME)

7 Myths about Arthritis

By Sadanand Mankikar

When it comes to arthritis, there are many myths and misconceptions. The experts are here to help you separate fact from fiction.

Arthritis is very common – in fact, one in five Canadians has the disease – but it’s still not well understood. Here we bust some of the most common myths and misunderstandings about Canada’s most common chronic condition:

Myth 1: Cracking knuckles causes arthritis

“There is no evidence that says cracking knuckles causes damage,” says Ashima Narayan, an Arthritis Society Canada physiotherapist. While excessive cracking could end up harming ligaments or tendons and may also contribute to reduced grip strength over time, it is not going to cause arthritis.

Myth 2: Everybody has a little bit of arthritis and it’s nothing to worry about

Arthritis could present as aches and pains for some people. But for many others, arthritis causes serious disability including the need for the use of a cane or wheelchair or joint replacement surgery. If you are experiencing joint pain or stiffness that won’t go away, early diagnosis could lead to early relief, so get it checked.

Myth 3: You can get arthritis from sleeping on your shoulder

Sleeping on your side or sitting cross-legged will not cause arthritis, says Narayan. However, if you already have arthritis, [good posture](#) both while sleeping and awake can help prevent soreness, fatigue and stiffness.

Myth 4: Certain foods cause arthritis

While there isn’t any evidence that particular foods cause arthritis, there are some [foods that could contribute to inflammation](#) in those who already have arthritis. To help fight inflammation, avoid processed meats and red meat, refined carbohydrates, artificial trans fats, high-fructose corn syrup and added sugars and

opt for more fruits and veggies, extra virgin olive oil, omega-3 fatty acids, dairy and dairy alternatives, green tea, nuts and garlic.

Myth 5: Gout is a disease of the wealthy

[Gout](#) can affect a wide variety of people and is more commonly found in anyone living with diabetes or high blood pressure. It is a form of inflammatory arthritis caused by higher levels of uric acid crystals in the blood which are deposited around joints and lead to inflammation. The good news is, it is curable with [appropriate treatment](#).

Myth 6: Exercise makes arthritis worse

True, lots of jumping or jarring are not a good idea when you're living with arthritis. Joint-friendly exercise and joint-friendly everyday activities, on the other hand, help protect the joints, improve mobility and make your quality of life better. "You're strengthening the muscles above and below the joint and around the joint," explains Narayan. This helps stabilize the joint and reduce strain. As well, protecting your joints in your day-to-day life—such as using two hands to lift something if you have arthritis in the hands or arm joints—helps distribute the weight and puts larger muscles and joints to work.

Myth 7: Only old people get arthritis

There are more than [100 forms of arthritis](#), and they can affect people at any age. For example, about 3 in 1,000 Canadian children have [childhood arthritis](#), and rheumatoid arthritis most commonly develops between ages 40 and 60. It's true, though, that [osteoarthritis](#) (OA) is more common as you age.

Arthritis is Canada's most common chronic disease – affecting six million (1 in 5) Canadians – and it can have a devastating impact on peoples' lives. Over half of Canadians with arthritis are younger than 65.

If you have joint pain or stiffness that won't go away, it could be arthritis. To be sure, take Arthritis Society Canada's Arthritis Symptom Checker today at www.arthritis.ca/bettertoknow, call 1-800-321-1433 or email info@arthritis.ca.

Source: Arthritis Society Canada

The Travel Chronicles- Episode Two

By : Priya Prabhu

Prague, Czech Republic

There are those trips and travels that stay entrenched in your memory for a very long time to come. You think of them, look at the pictures and a wave of nostalgia hits you. One such place that remains special in my heart is the beautiful country of Czech Republic.

We were three of us friends who booked a trip to Prague and Vienna as we intended to visit the capital cities of Czech Republic and Austria.

We landed in Prague and took an airport bus to Hlavani Nadrazi. We took a local underground train to Narodny station and walked by the beautiful riverside. The Vltava river offers a gorgeous view.

Day one HAD to be Charles Bridge by all means. After a quick breakfast, we walked over the entire stretch to see the riverside and appreciate the architecture. We walked over to the other side and over to the Prague Castle side. The view from top of the castle is not to be missed. It is quite a walk but totally worth it. The red tiled roofs sprinkled over the city make a wonderful view. Around the castle there were plenty of tourist offices offering various trips around Praha. 'Praha' as they say in Czech. We enquired about a trip outside Prague. So, we chose Punkva caves. Most bookings in Prague are simple and not too expensive.

Continuing our walking around Prague, we went over to the Vltava river. We decided to go take a Prague river tour. There is something magical about river boat cruises. We were welcomed on board with some spiced cinnamon cake. I think the powerful cinnamon aroma still lingers in my mind. We were also served a glass of refreshing Pilsner Beer. Pilsner is the local Czech brew. The boat cruised along the old city of Praha and we were told the significance of various beautiful buildings. Tour guides with a sense of humour are always welcome. One thing I have learnt in Europe is to know how to say 'old town' in every possible language. Reason – This is what we all need to explore and see and/or ask for directions to! Praha's old town is called 'Stare Mesto Praha-1'. Czech is a very different language and obviously it is not really

possible to bring it's connections to Latin as we could do with many Western European languages.

Continuing our journey into Prague – we strolled around the old city to discover the Jewish quarter and also the famous Prague Astronomical clock. The Astronomical clock is a beautiful clock and quite significant in the history of Prague.

Prague also has many museums to offer for a few museum enthusiasts. My favorites are the museum of Communism and the National museum of Praha. There are some interesting ones like 'KGB Museum', 'Beer museum' and 'Miniature museum'. The miniature museum is popular among young kids.

Twilight is my favourite part of the day. The castle across the Vltava river stands bright and strong. Walk a little further away from Charles bridge and you can see the bridge lit up as well. We walked around the 'Staré Město' and had a few good drinks and dinner at Hotel U Prince right by the astronomical clock. I'd recommend this place completely for it's Czech meat dishes and for the lovely ambience on the cobble-stoned central square.

For some thrills we took over the Ghost night walking tour of Praha. We got to hear many stories of drudgery and sights like dungeons. I am a huge fan of city walking tours as the locals can teach you so many things. I'd definitely recommend doing some research on a walking tour paid or free and getting to know any city better.

For night life there are plenty of clubs and pubs around Charles bridge. In the quintessential 'Prague' fashion there are plenty of things on 'offer' at these places. I wouldn't judge anyone for anything in East Europe! Whatever keeps you happy.

As I mentioned earlier we'd booked a day trip to the -Moravský Kras Severní Oblast cave explorations from a tour agency at Charles Bridge. Our driver picked us up early the next morning and we passed the city of Brno for a quick break. The caves and explorations were a lovely walk in the woods. Our group sat in a boat and we went inside some really eerie but beautiful caves. There were huge calcium formations of stalactites and stalagmites. The boat rider was a friendly man and answered all our questions. We returned back to Prague in the evening with another stop over at Brno. Brno is a charming city too. We took a quick stroll around the town center.

If shopping is something that interests you – then the areas and malls around Národní are the best. There are fashionable and colourful summer clothes as also some chic winter wear. You can pick local beers like Pilsner as also some souvenirs

and funny Pinocchio dolls made of wood to take back as a memory of Prague. The huge beer mugs are also very Czech but provided you have space in your luggage! A little local cafe which managed to impress us with it's food, drinks and ambience is – Restaurant U-Vejvodu. My friend tried a local dish of pork knuckles served on a wooden board with some sauces. The rest of us tried schnitzels and huge pretzels with beer. Another popular dish served in Czech is Beef Goulash. If you like some curry style dishes then this is worth a try.

Go for the adventure. Go for the spirit of east Europe. Go because it is 'so different'. Go because people may not always understand your brilliant English or local language or you may not understand Czech. But go because we all speak the universal language and emotion of humanity.





Yogasanas to help build low back strength

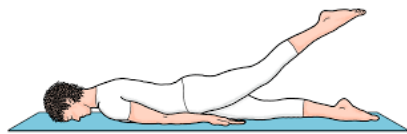
By Veena Shanbhag
Pharmacist
Certified Yoga instructor

Below are some yogasanas that help build low back strength.

Ardha shalabhasana

Lie flat on the stomach with legs stretched out. Rest the forehead on the mat for the duration of the pose. Raise one leg off the ground as high as possible, the opposite leg remains in contact with the mat. Hold for a few seconds and switch legs.

Breathing: Inhale when lifting leg and to the final position, exhale lowering to the floor.



Ardha Shalabhasana

Shalabhasana

Shalabhasana is an advanced variation of Ardha Shalabhasana where both legs are raised at the same time while pushing your palms down on the mat. Palms may be flat on the mat or make fists.

Breathing: Inhale when lifting legs and to the final position, exhale lowering to the floor.

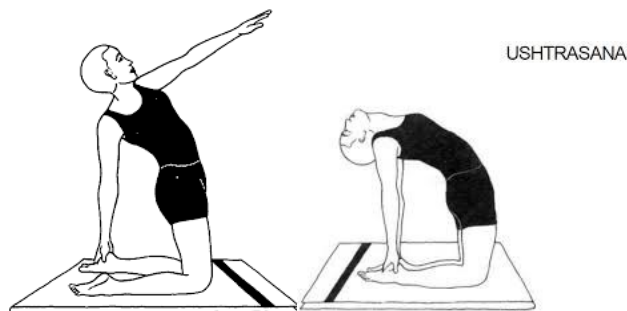


Shalabhasana

Ushtrasana

Kneeling on the mat, push your hips forward by gently pushing your palms in your low back. Slowly bring your palms down to your heels while pushing the chest forward and bringing your eye gaze up. Option is to bring one palm down on the heel while the other arm is raised up. Switch sides after holding the pose for a few seconds.

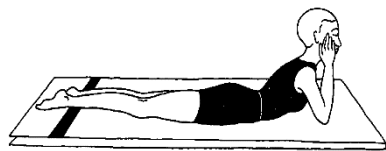
Breathing: Normal breathing while holding the pose. Do not breathe deeply as the chest is stretched in this pose.



Makarasana

Start with lying flat on the mat. Raise your head and shoulders off the mat and rest your chin in your palms. Bring your elbows slightly wider on the mat to reduce tension in the neck and back.

Breathing: Normal breathing while holding the pose for a few seconds.



Bhujangasana

Lie flat on your stomach with legs straight and feet touching the mat. Place your palms below your shoulders and pushing down into the mat, raise your chest off the mat with a back bend. Pelvis should be on the mat, neck relaxed, eye gaze ahead.

Breathing: Inhale while raising the torso off the mat, exhale while lowering.



Choose some or all of these exercises to practice for 20-30 minutes every morning followed by 10 minutes of Shavasana.

(Please consult with your physician before beginning any exercise program. By undertaking above exercise practice, you agree to do so at your own risk and are voluntarily participating in these activities)

Next month: Yogasanas for shoulders and upper back muscles