

Konkani Express

January 2014

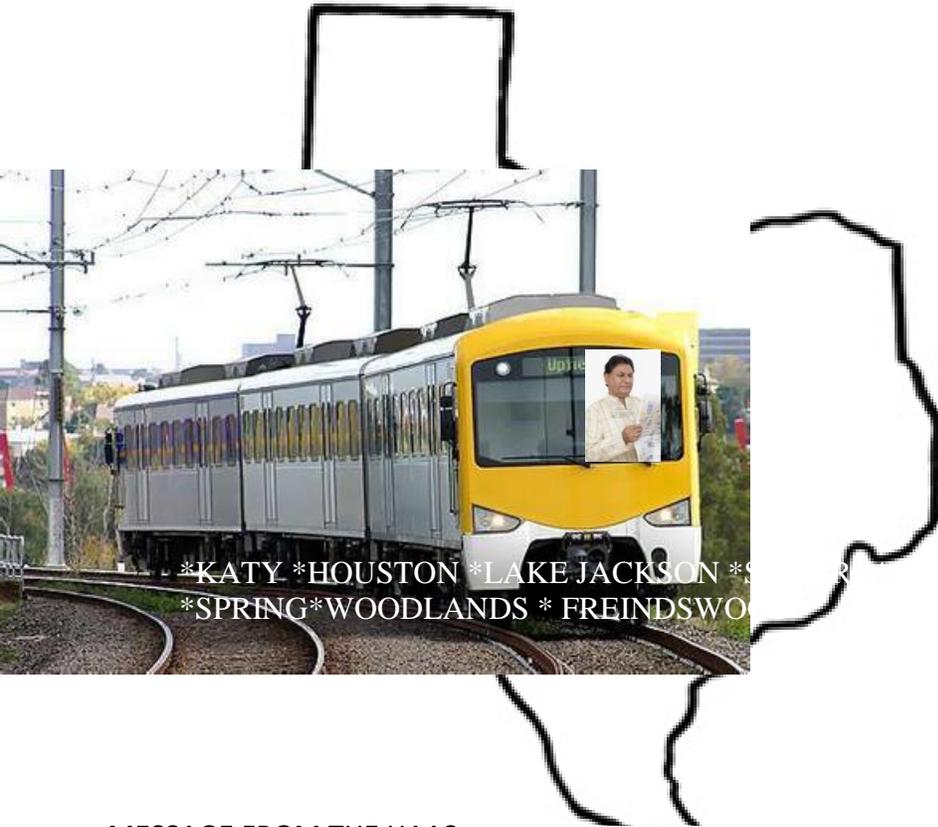


Sheeyakaaal:
The cold days of winter

Photo:
Nikhil Baliga

KONKANI EXPRESS

KONKANI EXPRESS EDITION 3



MESSAGE FROM THE HAAS
PRESIDENT:

Inside this issue:

Message from HAAS President	2
Sachi Shenoy	3
Giving Back	7
Kakwa	9
Art of Living	11
Vivek Kini	14
Charani Kamath	16
Anadiplosis	17
Committee announces	18
Sago Uppuma	19
Smile on camera	20

Dear Greater Houston Konkani Community,

Happy New Year to each and every one on behalf of the HAAS Committee. It's been a year since we Ladies took over. Looking back, 2013 has been a good year. We were able to celebrate the 10th year mark for HAAS with a lot of support and enthusiasm from the community.

We look forward to another year of celebrations with all your support. We begin our New Year with Satyanarayan Puja on March 1st, 2014. We encourage our HAAS members to come up with new ideas and suggestions to bring our community together to showcase the immense talents that exists in the community. We welcome the enthusiasm that Ms. Charani Kamath brings as she joins the committee this year as additional youth coordinator. Do extend your full support to this charming young lady.

In February HAAS will support the 'Gala for Upaya' organised by Mrs. Shobha and Dr. Vasudev Shenoy. We are proud to acknowledge its CEO, Sachi Shenoy, as one of our own. Her mission to help the ultra-poor is indeed commendable. A community is not judged by the riches they have but by how well they support the less fortunate. Looking forward to seeing you all at upcoming HAAS events!

With this, we wish you all a very happy, healthy, peaceful and very prosperous New Year.

Truly

Maya R. Prabhu

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Keeping up with the konkans: Sachi Shenoy
CEO—Upaya Social Ventures



Photo Credit: Paul Morse / Clinton Global Initiative

Houston area konkans proudly salute one of their very own! Jay Shenoy of Katy, Texas interviews Sachi Shenoy who now heads an organization that impacts the lives of so many caught in the web of ultra-poverty. Started from scratch, Upaya has grown phenomenally and was invited to attend the Clinton Global Initiative!

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1) What and/or who inspired you to start Upaya Social Ventures?

I was very fortunate while growing up that my parents took me to India often. I saw poverty all around me in my parents' hometown. Even when my father was young, I had heard that his parents struggled for a bit but did well when my "Ajja" started his own business. This created jobs for many people in the community and they were able to earn a good living and climb out of poverty. That stuck with me for a long time and the problem of poverty was always interesting to me in the years that followed. I thought then maybe jobs were the answer for so many millions of other Indians that were living in poverty.

2) How does Upaya change things for the ultra-poor?

We go into regions where the ultra-poor live and try to build businesses for those communities. These poor communities are primarily in rural areas. When you venture out from the big cities in India, there is absolutely nothing there! The tragedy is that you have very able bodied and passionate people with nothing to do. I firmly believe that by building even one business, you can create a cycle of other economic activity and suddenly you can bring prosperity to a place that would otherwise be very poor.

3) How do you advise these businesses?

We work very closely with entrepreneurs in the field. Upaya has a team of four people in India and their responsibility is to work alongside and coach entrepreneurs in the field. We coach them on how to manage things they would typically be unaware of such as financial management and information systems. This also means that we are in the field and monitoring every move that the entrepreneurs make. In exchange for our support, these entrepreneurs agree to train and employ the poorest of the poor in their communities.

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4) *Growing up in Houston, did you notice any ultra-poor in America? Compare the ultra-poor in the U.S with the Ultra poor in India.*

There are definitely ultra-poor in the U.S. The poorest of the poor in the U.S. will look very different from the poorest of the poor in India. However, the poorest in the U.S. are better off because we have good support systems in the U.S. On the other hand, the poorest in India have nothing. All in all, the infrastructure and support systems in India are very poor. Hence, the poverty is so much more severe in India.

5) *Since you were raised in America, how did you feel about living in India through all the cultural differences?*

I didn't find it to be that different. My parents were very good about exposing me to the culture at a very early age. I continue to try to follow many Indian customs. Also, I had been to India enough so that it didn't feel like a foreign country.

6) *How can Konkans in North America help in improving conditions for the ultra-poor?*

There are a few things...

1. We need financial support. Many people say that they want to be involved and they do not want to "just write a check"; however, we need money in order to actually build businesses. You can't get away from needing capital to do what we do. I can assure my fellow Konkans that if you have faith in me and my team, we are very transparent with how we are utilizing the money.

2. We need project ideas. Please, tell us if there are any entrepreneurs in India that we should support.

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3. We could always use volunteers. However, we ask that people be able to devote at least three months to become immersed in the field because it is very hard for someone to add value in a short amount of time.

4. Spreading the word. If people can do more to talk about our work and get people excited about our work, it will help Upaya become more empowered.

7) *Tell me about your meeting with Bill Clinton?*

We were one of few organizations that had been invited to personally meet President Clinton. We were very honored by that invitation because we are still such a young organization. Meeting President Clinton and the members of his team showed us how we have the support of the Clinton Global Initiative (CGI). Their endorsement has gone a long way for Upaya. We were also able to give a speech at CGI and get people fired up about our work. The whole experience was very positive!

8) *What advice would you give to Konkani Youth in Houston?*

I would say follow your dreams but be practical about it. Don't jump into it because starting your own business is no easy task. I had years of experience in the corporate world and a good network in the industry before I began my business. Ultimately, follow your dreams but get solid practical experience before you launch into something like your own venture.

Thank you for cooperation. It was a pleasure talking to such an accomplished person and I wish you all the best in your future endeavors.

--- Jay Shenoy, Katy, Texas



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1. **\$2000/-** Donation received from Mr. Pramod Rao of Katy, Texas. This donation will aid the cause of higher education in India. The Committee thanks Mr. Pramod Rao for his generosity.
2. **\$1044/-** Contributions received from HAAS community for the Vidya Nidi Fund during Diwali Celebrations. The donation will be disbursed as Scholarships to deserving students in India. Kudos to all who opened their hearts and wallets to help the needy.
3. Thanks to Mr. Govind Bolor for donating delicious Jilebis and Bhoondi Oondos for our Diwali Celebrations.
4. Thanks to the following sponsors of the new HAAS Connect Directory. Their generosity will help HAAS provide members with an updated directory **free of charge**:

Neeta and Nandu Balsaver
Sujata and Jagdish Desai
Kanchan and Jayant Kabad
Sujata and Tom McFadden
Mridula and Anil Rao
Deepa and Rajesh Shashital

Kasturi and Ashwin Bhatt
Asha and Pankaj Dhume
Prabha and Ramchandra Malya
Maya and Ramkrishna Prabhu
Mrs. and Mr. Mahesh Shah
Shobha and Vasudev Shenoy

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Kumar Sirur
Ashok Pai

Madhav Ubhaykar



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*Happy New Year!!
To our HAAS Community*



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Kakwa

Kakwa is a small village close to Mulki in Karnataka. Like numerous small villages in India, Kakwa has long ways to go before it can even come close to the progress that has happened in metropolitan areas. Until recently, the village lacked sufficient drinking water supply, good roads, decent facilities for wedding/other functions, etc. The Sri Nagabrahmasthanana Samithi has been working on several initiatives for the betterment of the local community. We were in India a few weeks ago and had an opportunity to visit Kakwa. The pictures below illustrate some work recently completed and other work currently going on.



Community Centre construction underway



Outdoor area used for weddings of locals



Well recently built to solve drinking water scarcity

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Area where food is served to locals and visitors



Restroom facilities for locals and visitors



Hore Kanika in procession

--Ramesh Kamath, Katy, Texas



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How Art of Living saved my life!



When Maya Prabhu called me asking I write a few words about how Art of Living changed my life, I was thrilled; I thought “just a few words”? I could write a book!

When I say Art of Living has saved my life, I am speaking of ‘life’ both in the literal sense, and emotional sense. Because of a deep emotional hurt, though I continued to function in body, my mind was almost dead! I’m talking about a lack of desire to live, the agony within that was uncontrollable, losing sight of how important it was to my family that I snap out of this self-destructive sorrow. I was living every moment in misery and putting my husband and children thru it as well. I couldn’t function at home or at work. Every person’s experience is unique, people couldn’t understand why I was so deeply hurt. People recognize physical hurt and sympathize with you, but emotional hurt is brushed off though it is the one that causes deeper scars than the physical ones. I was torn within...broken to pieces, and no one understood!

I decided I would snap out of this, I needed Inner peace! I owed it to my husband and children. For their sake I had to live. Every time, I felt the overwhelming pain I thought of them. I owed it to them for the love and patience with which they cared about me. I had to live agony free life. I cried buckets and told my cousin I was miserable, she suggested I take an Art of Living class to get out of this terrible emotional mess. I had to take control of my life and move on. That’s when my journey into Art of Living began in Aug 2006. I am always grateful to my cousin for showing me this path.

What is Art of Living? “Founded in 1981 by Sri Sri Ravi Shankar, The Art of Living Foundation is a not-for-profit, educational and humanitarian NGO (Non-Governmental Organization) engaged in stress-management and service initiatives. The organization operates globally in 152 countries. The organization’s programs are guided by Sri Sri’s philosophy of peace: “Unless we have a stress-free mind and a violence-free society, we cannot achieve world Peace.” To help individuals get rid of stress and experience inner peace, The Art of Living

KONKANI EXPRESS

offers stress-elimination programs for all ages, (including corporations, prisons, veterans returning home from war) which include breathing techniques, meditation and yoga. These programs have helped millions around the world to overcome stress, depression and violent tendencies." it is not a religious organization. By 'spiritual values' we mean universal human values like friendship, generosity, compassion, care for the environment and service to humanity - values respected by all nationalities and traditions. In fact, one of our goals is to promote spiritual values, regardless of the religious, cultural or social background of people who participate, respecting and not questioning any religion our participants may practice.

Art of Living programs are places where tears turn into smiles, dullness into creativity, where reason becomes sharper, faith becomes deeper and a place where people from all walks of life, come together, as a one world family. The secret to health and happiness lies deep within every human. Everyone knows that we don't feel good and we get stressed when there is disharmony in our lives, when our bodies are tired and our busy minds constantly chatter and judge. Settling the surface mind is meditation. Living in the present is meditation. Relaxing deeply is meditation. When you are really happy, reposing in love, you are meditating. Meditation is that space when the thoughts have subsided, and the mind is in complete rest.

Have you ever been told to breathe in while counting from one to ten? You may have been given this advice to calm down from stress, and noticed that it worked. Did you know that it is possible to keep the same sense of calm from day to day? The key to achieving greater happiness isn't very far. In fact, as an Art of Living Teacher I would tell you it is right under your nose. Literally, it's all in something as simple as the breath!

In the Art of Living Course we teach Sudarshan kriya. What is Sudarshan Kriya? Sudarshan Kriya is an immensely powerful yet simple technique that incorporates specific natural rhythms of the breath which harmonize the body, mind and emotions. This unique breathing technique eliminates stress, fatigue and negative emotions such as anger, frustration and depression, leaving you calm yet energized, focused & yet relaxed. Millions around the world have done this unique practice and have reported better quality of life.

Art of Living is an Ocean, you can test the waters by just dipping your toes and be content, if you wish you can go a little further and soak knee deep in the waters. I decided to "dive"! A deep dive! I love every moment of it! It changed my life for the better, so I decided to be part of this wonderful community and signed up to dedicate my life to help others achieve peace within. The peace and joy I find in meditations cannot be compared to anything the outer world can offer me!

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I am human, even now, I have moments that agitate me at times...but it is always on the surface and for a few minutes/maybe an hour...NO ONE can take away the peace I feel within! It is much easier to snap out of it now than it was before I started on this journey! Life is beautiful and I live every moment of it being grateful and thankful for the grace that has flowed in my life after I stepped on this path! Everyone, in Art of Living says “Oh, why did I take so long to come here”? Then, we say...I am glad I am here! Just twenty minutes of Sudarshan Kriya practice a day keeps us smiling and radiant! I have discovered the unlimited power and freedom – not as a concept, but as a direct experience that infuses the mind with clarity, deep love and care for all beings in this universe! It’s LIFE CHANGING!

■ Mridula Rao, Friendswood, Texas



If you want others to be happy

Practice Compassion

If you want to be happy

Practice compassion

--- Dalai Lama

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Keeping Up with the
Konkanis:
Vivek Kini
CEO: A2Z
Mortgage



1. What inspired you to start A2Z Mortgage?

I wanted to start a profitable business with a low overhead. My first choice was a business related to Mortgage banking because I was interested in finance and numbers.

2. What would you advice Konkans wishing to apply for a mortgage loan?

The best advice is to work with a trustworthy mortgage professional who can offer every mortgage product available in the industry. If the mortgage professional that you are dealing with does not offer all the products available in the industry, you may not get the best deal and you could lose a lot of money in the long run. Also, when someone is looking to buy a home, it is good for them to apply for a mortgage loan and get a pre-approval at least three months in advance. If there are any credit issues or any changes needed in the file, this would give ample time to make appropriate modifications.

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3. How does your service differ from those offered by others?

Our company offers every single product available in the mortgage industry and our rates are very competitive. We offer wholesale rates whereas the banks offer retail rates. Our rate is at least 0.25% better than the rate that banks can offer.

Our access to over 30 lenders allows us to offer better rates to our customers including those that may have unique challenges or requirements. Each lender has its own guidelines for each mortgage product. For example, most lenders can do loans with a minimum credit score of 640 and a maximum debt ratio of 50%. Since we have access to over 30 lenders, we can go as low as 560 credit score and a debt ratio as high as 56%.

We close very complex loans as well. Most mortgage professionals are unable to close complex loans. Our closing ratio is 98%.

We also provide personalized customer service to our clients. By reviewing the mortgage application and credit report, we guide our clients in the right direction to get the pre-approval letter.

4. How can Konkani youth start planning for their future and what can parents do to help them?

To buy a home, one must have good credit. Their credit score must be more than 740 in order to get the best rate. Children should start building credit when they are in college. They should have at least three trade lines with 24 months of payment history. Parents authorizing their children to use their credit cards will not help. Children must have their own credit history. This will help them qualify for a mortgage loan immediately after they graduate from college and get a job. Parents can help their children with the down payment.



--- Thanks to Rohan Kini for his help in submission of this interview

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Hello Everyone,

I am honored to be recognized as the HAAS Youth Coordinator for the current committee. For those who do not know me well, I am presently a senior in high school in Katy, have been a part of HAAS for about five years, and take pride in my Konkani heritage. As youth coordinator, I aim to encourage the youth in our community to come forward and take part in the numerous exciting and culture invoking events that our HAAS committee plans for us. Also, I hope that my ideas and hard work will continue the HAAS tradition.

My main goal for the coming year will be to gain approval and raise money for a 2015 HAAS Scholarship Fund that rewards the Konkani youth for their achievements and active membership in HAAS based on an application. As a senior in the process of applying to college and scholarships, I understand that scholarships are not merely money: they are a token of appreciation for all the nights and weekends we spent studying. Therefore, the purpose of the HAAS Scholarship will not be just to provide financial aid, but to encourage the graduating Konkanis to pursue their dreams. In addition, I recognize the importance of volunteering in school and its prevalence in college applications, so I plan to start a HAAS tutoring list where the Konkani youth can sign up and get volunteer hours for assisting those in our community who need academic help. More information on these ideas will be provided in coming months.

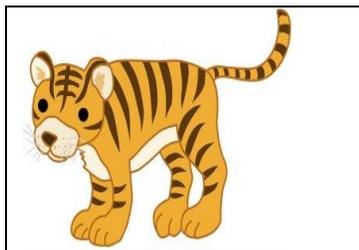
With everything I do as youth coordinator, my overarching desire is to get the youth involved and increase their love for our heritage. I sincerely thank you all for this opportunity to give back to the Konkani community that has made me who I am today.

- Charani Kamath, Katy, Texas

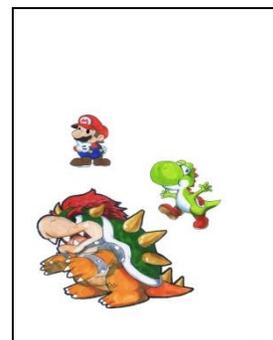
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Anadiplosis:

1. Tests can be very hard
 Hard is an adventure
 An adventure can be dangerous
 Dangerous is a tiger
 A tiger can never be friendly
 Friendly isn't a name for a test



2. If I don't play video games I get mad
 When I get mad I kill people on my team
 If I kill people on my team I loose
 If I lose that is sad
 It is sad if I don't play video games



3. Rain can be good
 Good can be bad
 Bad can be floods
 If there are floods it was heavy rain.



4. Cupcakes are good
 Good is watching
 Watching TV is awesome
 Awesome is food
 Food is good
 Good is cupcakes.



5. Phones have games
 Games have running people
 People are everywhere
 Everywhere is phones.



----- Mahamaya Kini,
 Houston, Texas

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Hear Ye! Hear Ye!
The Committee announces!!



1. The Committee is glad to announce that Ms. Charani Kamath has joined the Committee as additional Youth Coordinator. She is a dynamic young lady and brings with her a lot of enthusiasm and innovative ideas.
2. Thanks to Mr. Madhav Ubhayakar for revamping and updating the HAAS web site!
3. Thanks to all the volunteers who helped make all our functions this year memorable.
4. Sincere appreciation to all those who sponsored the HAAS connect directory so that HAAS members can receive a free updated copy!
5. Save the date: February 8th, 2014 ---**Luncheon for Upaya.**
6. Save the date: March 2nd, 2014 – **HAAS Satyanarayan Puja.**

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*Konkani Creativity & Cooking
Corner*

SABUDANA (SAGO) UPPUMA



Ingredients:

Sago (soaked 12hrs & drained of fines & water)	1.5 cup
Peanuts (roasted, peeled and ground coarse)	1 cup
Onion finely chopped	1 medium size
Mustard seeds	1 tsp.
Cumin seeds	1 tsp.
Turmeric powder	0.25 tsp.
Green chili sliced into 2	1 medium
Curry leaves	5 large sprigs
Fresh coconut grated	0.25 cup
Green shelled peas (sautéed)	0.5 cup
Lemon juice	1 Tbsp.
Salt to taste	1.25 tsp.
Water	1.25 cup
Oil	3 Tbsp.

Method:

Add oil in a wide and deep non-stick skillet. When hot, add and stir in sequence, mustard seeds, cumin seeds, green chili, curry leaves, onion. After onions are cooked for 3 min., stir in green peas and turmeric. Add sago, coconut, peanuts, lime juice, water & salt, and stir every 2 min. at medium fire; Cook for about 20 to 30 min. (or until the sago is translucent); Enough to serve 4 to 6 people.

----- Ashwin Bhatt, Houston, Texas

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2013: Smile, you are on Camera



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Rates are Quarter page \$20.00
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HAAS has been formed to provide a common meeting ground for the Amchigeles residing in and around the Greater Houston area.

Our mission is to

- Preserve and promote our culture, tradition and deep rooted heritage.
- Confer the values and spirit of our culture to generations after us, and
- Provide an opportunity to network socially and professionally with other Amchigeles.

Have you checked out our website?

www.ourhass.com

HAAS has been created to preserve and promote our culture so that we can pass it on to future generations.

We would like to hear from you on how we can help our organization have greater impact.

If you have any new ideas to encourage youth involvement or any service opportunities for our organization—we would love to hear from you.

Also, if you have any specific concerns or goals you would like addresses, we hope to hear from you as well!

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