

Prahladrai Dalmia Lions College of Commerce & Economics

AFFILIATED TO UNIVERSITY OF MUMBAL

2007-2008

SINCE LAST THIRTY SIX YEARS WE NOT MERELY TEACH, WE IMPART KNOWLEDGE



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Magazine 2007-2008

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I, Mrs. S. S. Aware, hereby declare that the particulars given above are true to the best of my knowledge.

Sd/-

S. S. Aware

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true

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ragedy of life is not that it ends too soon, but that we wait so long to begin it.

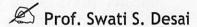
Most of us hesitate to venture on untrodden paths, mainly out of fear of failure and also feeling of helplessness. "What I alone can do?" is the question that comes in our mind, and We give up. We go on cursing the darkness around us; however no amount of cursing will ever remove the darkness. It needs to be reckoned that darkness does not have the power to snuff out ever a single candle.

Instead of merely complaining, waiting for someone to take the lead, why should We not start something ourselves? Chances are that once you take first step in right direction, others will follow. History proves that all revolutions we brought about by a step taken by an individual at the right moment.

It is said that nearly everybody can stand in adversity, but if you want to test anybody's character give him power to do a task and enforce accountability for the same. The results obviously shall be positive.

The earth and environment that all of us enjoy today, is not inherited from the past generations. Mother nature has been very generous in giving plenty to us but mankind greed has taken its toll on her. In pursuit to maximize earnings, we have overlooked the price that the future generations will have to pay for our ignoring, environment leading 'Global Warming'.

Year end is neither an end nor a beginning but a for going on, with all the wisdom that experience can still in us. Its time, We resolve to continue glorious journey of our education , the journey of knowledge, excellence, integrity and ethics. Let us resolve to become the best in all aspects of our career, particularly ethics because that is a very crucial which enhances the value of our knowledge, skill and wisdom in public eye.



From Principal's Desk...



My Dear Readers,

My Hearty Greetings to you all!

I am getting an opportunity to greet you and put before you an Account of activities of the year 2007-08. Keeping in mind the aims of

- a) empowering the students through knowledge & information
- b) moulding young, talented students into mature, socially responsible citizens, the academic programmes and other programmes (students friendly activities) were conducted during the year.

The students also gave positive response. Creativity was displayed by the students at the poster making competition which was organized on 15th August. The trustees Lions Club members appreciated the talent of our students.

The students **spontaneously took** part in intercollegiate elocution, debate competitions, and festivals namely Shishir 2007. Umang 2007 & Sanskarsangam 2007. **Our Dalmia Lions Utsav** was a **memorable one.** About 21 Colleges took part in the competitions. The dance competition **performance of students elevated the mood of the audience.** Here I must mention Shri Arun Chandiwale choreographer who made sincere efforts, for the dances of Utsav & Annual Days. Our **'one act' plays** of this year were **prize winning and message giving** (awareness towards AIDS). Love towards society & family values) directed by Shri Rajendra Shrisatkar.

Our students of F.Y.B. Com Miss Priyanka was asked to present welcome dance at the annual festival UDAN held by the Extension work dept at Kalina Campus. Management is paying due attention towards capital investment. In response to the needs of the students a well equipped Third Computer Lab is established with the real support of Lion Kanahaiyalal G. Saraf, Secretary Governing Council.

The Annual Prize Distribution Function is worth mentioning. Along with the Prize Distribution Function staff members – Junior College Vice Principal Ms. Jyotsna Vyas (Retired on 31st October), Senior College Vice Principal Dr. Arun Bhende (Retired in June 2008) & Sport Director Prof. B. V. Tekle (Retired in June 2008) were felicitated by the Management for their life long achievement and valuable services provided by them since the establishment (1972) of our college. We wish them healthy & wealthy life.

To make the faculties attentive towards education & to develop the knowledge of the teacher a unique competition namely "Write Ups' on the subjects — The challenges before Higher Education, Present Examination System — was held for the teachers. The sincere & enthusiastic teachers came forward and expressed their opinions in the essays in the teacher, they are motivated for attending refresher courses Orientation programmes.

On Sports front also we are marching towards National Level achievements. Our students Miss. Nadkar, Master Parmar, Master Kunder represented Mumbai University at National level Volleyball Tournament. The Junior College Cricket team was the Runners up in the cricket tournament organized by the Government Sports Department of Maharashra. The Senior, Junior College Volleyball terms secured better position & were Runners-Up in various competitions.

The well known companies like ICICI, GEEBEE, Kotak Mahindra Bank, AXIOM visited our college **for placement purpose** and provided job opportunities for outgoing (T.Y.B.Com) students. **Dr. A. M. Bhende**, Vice Principal Senior College has done a good job **for this students' placement**.

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I say with confidence that with the support of co-operative, encouraging Trustees & management & with a dedicated expect faculty & evergreen administrative staff unique academic programmes will be conducted in future to provide a comprehensive learning experience to the students – our valuable assets.

-Prin. Ms. Savita S. Aware

Students' Council



Mr. Rajendra P. Amballa T.Y.B.Com Culture Secretary



Ms. Deepika Trivedi T.Y.B.Com, Representative & General Secretary



Mr. Vikas Sharma T.Y.BMS Representative



Mr. Rajesh Vishwakarma S.Y.BMS Representative



Ms. Divya Kabra F.Y.BMS Representative



Mr. Ronak Vyas NSS Secretary



Ms. Pushpa Malviya F.Y.B.Com Representative

BEYOND THE CALL OF DUTY

* Prin. Ms. S. S. Aware

- 1. Felicitated as "Distinguished Past student in Academics" at the time of Golden Jubilee Function (2007) of B.Y.K. College of Commerce, Nashik.
- Attened Seminar on "Development in Higher Education & Globalisation" jointly organized by Somaiya Vidyavihar & University of Mumbai college Principal's Association on Thursday 16th August, 2007.
- 3. Attended & presented paper on "Retirement Planning Its importance & advantages" in the Three Day National level Seminar on "Retirement Planning in the emerging socio-economic environment" organized by B.Y.K. College of Commerce, Nasik on 20th, 21st & 22nd December, 2007.
- 4. Attended and presented paper on **IQAC** in two day state level Seminar conducted by SIBER, Kolhapur on 3rd & 4th December, 2007.

* Prof. (Ms.) N . S . Lele

- (a) Attended the workshop on Revised syllabus in Mathematical & Statistical Techniques of F.Y.B.Com. at Vivek College of Commerce.
- (b) Delivered a guidance lecture to F.Y.B.Com students of Mittal College of commerce in Mathematics.
- (c) Participated in the workshop on the right to information Act 2005 at Kandivli Education Society's College of Arts & Commerce.

*Prof. (Ms.) S.A. Mandavawalla

- (a) Attended the workshop on Revised syllabus in Mathematical & statistical Techniques of F.Y.B.Com. at Vivek College of Commerce.
- (b) Invited on the panel of experts for guest lectures organised for T.Y.B.Com. students of Ghanshyamdas Saraf Girls College Malad , J .M. Patel College of Commerce and Mittal College.

*Prof. (Ms.) S. S. Desai

- (a) Invited to deliver guest lecture to B.M.S. students on "Quantitative Techniques" at K.G. Joshi college of Arts & N.G. Bedekar College of Commerce Thane.
- (b) Nominated as the subject Expert in statistics / Mathematics on College selection committee of K.G.Joshi college of Arts & N.G.Bedekar college of commerce.

^{Prof.} S.N.Hatekar

- (a) Completed the Orientation Programme from 27/09/07 to 25/10/07 at Academic staff college university of Mumbai.
- (b) Attended training programs of DAECEE at University of Mumbai.

BEYOND THE CALL OF DUTY

Prof. B. K. Patel

(a) Attended the TWO day International Conference on 'Issues in international scenarios, special Economic Zone & Business Process out sourcing' at Department of commerce, University of Mumbai.

Prof. S. V. Chandratre

(a) Attended the TWO day International Conference on 'Issues in international scenarios, special Economic Zone & Business Process out sourcing' at Department of commerce, University of Mumbai.

Prof. (Ms.) Mausami Galwankar

- (1) One day work shop on revised syllabus for T.Y.B.com Business Economics Paper III, organised by department of buness economics, Mithibai College, Mumbai in collaboration with board of Studies in Business Economices, University of Mumbai, on January 20, 2007
- (2) One day conference on "Special Economic zones a boon or a bane?" on August 25, 2007 organised by K.P.B. Hinduja College of Commerce on August 25, 2007
- (3) One day workshop on Dec. 01, 2007, on revision of syllabus in business economics of B.com
 I,II,III organised jointly with board of studies, in business economics, University of Mumbai and K.P.B. Hinduja College of Commerce.
- (4) International Commerce & Management Conference on "Issues in International scenario; Special Economic Zone and business process out soorcing". Organised by, the University department of Commerce, University of Mumbai on 6th & 7th December 2007

Prof. Shiva M. Padme

(a) Participated in the One Day workshop for Teachers in Accountancy at Hinduja of College of Commerce.

Prof. S. S. Shrivastava

- Appointed as Resource person by the Maharashtra State Education Board for Higher Secondary, in the subject of secretarial Practice for "The 12 year Teachers' Training Programme' conducted at Patkar College, Goregaon (W), (May, 2007)
- 2. Invited to address Teachers of Secretarial Practice at a Workshop conducted by the Maharashtra State Education Board for Higher Secondary at Podar College, Matunga (E). On the topic 'Debit Capital in the Corporate Sector' for the restructured Sercetarial Practice Syllabus. (August, 2007)
- 3. Appointed as a Resource person by the Maharashtra State Education Board of Highe Secondary at a Workshop conducted at NNKTT College of Commerce, Thane (W). Addressed the Commerce teachers of Central Suburbs on the subject entitled, "Deposits and Bonds" (September 2007)

Contin

BEYOND THE CALL OF DUTY

prof. S. S. Shrivastava

- 4. Guest lecturer at Nitin Godiwala Junior College of Commerce, Vile parle (E) to guide and prepare students due to appear for the HSC Board Exams 2008 (December, 2007)
- 5. Subject expert (Secretarial Practice) at Sahyadri Junior College of Arts, Commerce and Science, Mulund (W) Guided and prepared students appearing for the H. S. C. Board Exams 2008. (January, 2008)

Ms. Sheetal Shah (Librarian)

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- (a) Participated in the One Day seminar on 'Management of Learning Resources; Expectations challenges and Opportunities at Hinduja College of Commerce.
- (b) Completed the Orientation programme from 27/09/2007 to 25/10/2007 at Academic staff college University of Mumbai.

Ms. Leela Peter (Registrar)

Participated in the workshop on the Right To Information Act 2005 at Kandivli Education Society's College of Arts & Commerce.

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Cont.

JUNIOR COLLEGE ACTIVITIES

2007-2008

- DR. PRATIBHA DADHICH

Junior college of Prahladrai Dalmia Lions College aims at providing the infrastructure and atmosphere conducive to holistic development and joyful learning. The role of teacher at our college is that of a facilitator who encourages questions and critical thinking aimed at developing compassionate active, life long learner, capable of accepting the challenges of the rapidly globilsing world.

Various co curricular activities were conducted throughout the year 2007-2008.

1) CULTURAL ASSOCIATION

The cultural association of Jr. College organized various activities during the year. The association is thankful to the Principal, Vice-Principal and the Supervisor for their support and co-operation throughout the year.

(A) Collegiate events:-

- 1) Friendship Day was celebrated on 9th Aug. 2007. As it was the beginning of the academic year student got opportunity to make new friends.
- 2) On the auspicious day of 15th Aug. 2007, Junior students presented patriotic songs and showed versatility in singing and paid tribute to the martyrs. Of our country.
- 3) Teachers Day was celebrated on 6th Sept. 2007. The students made this event memorable by organizing a musical & mimicry Programme.
- 4) Traditional Day was celebrated on 11th Dec. 2007. Large number of students participated with full enthusiasm by displaying the culture of different states on this occasion Traditional Day Comp. was organized and the winners are:-
 - 1) 1st prize-Suraj Chaube FY/A
 - 2) 2nd prize- Sampada Halwalkar- SY/H
 - 3) 3rd prize- Divya Jhanvi- FY/D

Consolation

- 1) 1st prize Hardik Shah FY/G
- 2) 2nd prize Abhishek Surve FY/I
- 5) Saree & Tie day was celebrated on 15th Dec. 2007.

(B) Inter-Collegiate competitions

Students were sent for various inter-collegiate activities.

- 1) Umang 07 organised by N.M.College Participated in singing & folk dance.
- 2) Sanskar Sangam 2007 organised by Sankardham Jr. College Chaitra Nadkarni woll first prize in singing competition held on 5th Dec. 2007.
- 3) Shishir 2007 organised by Lala Lajpatrai Jr. College participated in debate, Mehendi Singing and hindi group dance, won 2nd prize in Hindi groupdance.

participants were:-

- 1) Sonam Parihar
- 3) Hanrietta Netto
- 3) Mohsin Shaikh
- 2) Shanawar Shaikh

6) Ashish Parmar

4) Shweta Kshirsagar

(C) Dramatics

Rharatiya Vidya Bhavans Competition.

- 1) Gujarati. Play 'Gharkul'
 Second best production
 Second best Actor-Prem Mehta
 3rd best actress Shweta Upadhayay.
- 2) English play 'Partner'
 Second best production
 2nd best Actor Latesh poojari
 3rd best actress Bhoomika Khandewal

IPTA Competition

Hindi play - 'G for Goat'

Merit Certificate - Shweta Upadhayay.

D) DALMIA - LIONS - UTSAV 2007-2008

To bring out the hidden talents of the students Dalmia Lions Utsav an intercollegiate competition was held on 18th & 19th December 2007, under the able guidance of the management specially Lion Kanhaiyalalji Saraf.

The Principal Ms. Savita Aware along with Ms. Jyotsana Vyas and supervisor of Junior college Dr. Pratibha Dadhich, Prof. Rajesh Ruke, Prof. Ms. Swati Mandwawala, Prof. Mr. S. S. Shrivastav, Mr. Dash, other teaching and nonteaching staff actively participated to make our utsav a great success.

The ustav organised intercollegiate events which includes (1) Singing, Solo & Duet (2) Mono Acting (3) Ad-mad Word (4) Folk Dance & (5) Western Dance in which 21 colleges took part.

The utsav was financed mainly by college management along with the co-spronsors, Bank of India, Malad (West) Branch and Marico Industries.

Last but not the least the utsav could not have been successful without the support and co-operations of student volunteers.

- A. D. Patel Co-Ordinator

(D2) <u>Dalmia Lions Utsav</u>

21 college participated, there were 6 events organized and 225 students participated.

 $oldsymbol{O}$ College students participating in Singing, Dance and Western Dance Competition.

Won 1st prize in 'Duet singing'

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- 1) Shadad Sayed
- 2) Nishant Kashyap
- (B) Won 1st prize in 'folk dance'

Participants are:-

- 1) Shweta kshrisagar
- 3) Tejal Rawal
- 5) Devangi Shah
- 7) Himanshu Soni 9) Dinesh Mali
- 11) Priyanka Prabhu
- 2) Divya Jhanvi
- 4) Ashwini shivalkar
- 6) Rohit Chavan
- 8) Mukesh Mali
- 10) Sumit Pawar
- 12) Kinnari Parekh

Members of Cultural Association:-

- 1) Prof. K. S. Vachharajani
- 2) Prof. A. D. Patel
- 3) Prof. Rashmi Punamia
- 4) Prof. Kiran Mishra

(2) FINE ARTS ASSOCIATION

A) Mehendi Competition:

Prize Winners of Mehendi Competition held on Thursday, 23rd August, 2007.

1)	Atiya Khan	SYJC	•	G-46	1
2)	Priyanka Jain	FYJC		A-110	II
3)	Neha Singh	FYJC		C-80	111

Consolation:

1)	Aiysha Baig	SYJC	A-18
2)	Daksha Mistry	SYJC	C-09
3)	Privanka Saboo	SYJC	G-109

In all 32 students participated

- Activity-in-change Ms. Rajkumari Vy

B) Poster Painting:

Prize Winners of Poster Painting held on Thursday, 23rd August, 2007.

1. Megha Bansal	FYJC	E-2	1
2. Pawar Sumit	SYJC	D-53	II
3. Rathod Pradip	FYJC	G-24	111

Consolation:

1. Soma K. Saha	FYJC	G-33	1	
2. Reshma C. Patil	FYJC	H-93		
3. Ativa Khan	•	SYJC	G-46	

©) Best Out of Waste Competition:

Prize Winners of Best out of Waste Competition held on Thursday, 04th Oct., 2007.

1. Sanjay R. Vijaykumar	FYJC	D-34	1
2. Soma K. Saha	FYJC	G-33	SOUTH
Consolation			
1. Riven Shah	FYJC	G-62	1
2 Mehul Parmar	SYJC	C-47	- 11

D) Cartoon Competition:

Prize Winners of Best out of Cartoon Competition held on Thursday, 04th Oct., 2007

1. Riven P. Shah	FYJC	G-62	1
2. Hitesh P. Shastri	FYJC	G-87	11
3. Dhara D. Shah	FYJC	G-50	111

Activity in Change Prof. Mercy Abraham

E) Rangoli & Flower Arrangement

Flower Arrangement:

1. Rinku Jethwa	FYJC	B-21	Ist
Rangoli Competition:			
 Jayshree S. Rane Ashwini N. Sakpal Drishti 	FYJC FYJC FYJC	D-76 C-29 H-62	lst IInd IIIrd
1st Consolation : 1. Riddhi	FYJC	D-105	

Activity in Change Prof. S. S. Yadav

3. All Language Literary Association (Jr. College)

A) Elocution Competition

All language Literary Association conducted various literary activities throughout the academic year. this year Elocution competition was conducted on 23 August, 2007. Nineteen (19) students enrolled for the competition. The competition was kept in Room No. 19. Students were allowed to speak in English, Hindi, Gujarati & Marathi. There was a tremendous response from the all other students of the college who were present to encourage their friends. Prof. S. Pandey ad Prof. Rashmi Kulkarni Judged the event following students were declared as the Winners.

1. Geeta Joshi	SYJC	B-49
2. Lynron D'souza	SYJC	G-93
3. Sampada Hadwalkar	SY.IC	Н

4. Divya Jhanvi FYJC D-23 Fist Consolation



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ri Vyas

5. Nirali Shetty

FYJC G-90 Second Consolation

Throughout the year Prof. S. S. Shrivastava, Prof. Rashmi Kulkarni, Prof. Mini Abraham and Prof. Rupali Wani helped in preparing students for various intercollegiate activities. Last but not the least we are very thankful to our Principal madam Savita Aware and Jr. College supervisor Dr. Prof. Dadheech for extending their whole hearted support.

- Activity Incharge Porf. Anil Bagade

B) All Language Essay Writing Competition (20/09/2007)

Gujarati

Ist Prize Parmar Krunal IInd Prize Patel Asha S.	FYJC FYJC	I D	Roll No. 102 Roll No. 104
Marathi			
Ist Prize Vinav Vasant Halim	SYJC	Н	Roll No. 51
Hindi			
Ist Prize Divya Thanvi IInd prize Janila Vaddi	FYJC FYJC	D D	Roll No. 23 Roll No. 29
English			
Ist Prize Ashish N. Nathwani	FYJC	В	Roll No. 90

-Activity-in-charge Prof. Gita Naik

Member of Literary Association

- 1. Prof. Anil Bagade
- 2. Prof. Gita Naik
- 3. Prof. S. Pandey

4. Guidance Lectures for H.S.C. Students

As per the past practice, this year also Prof. S. Shrivastava and Prof. A. Bagade conducted guidance lectures for the benefit of the H.S.C. students of our college. These lectures were conducted form 3rd January 2008 to 7th January 2008. Being the first year of the revised syllabus, reputed teachers associated with training the syllabus and experienced lecturers form various colleges were invited to guide and to explain to the students the finer points of presenting the answers for the H.S.C. exams.

The following lecturers were invited:

- 1. Prof. Natranjan
- English
- 2. Prof. Tiwari
- Hindi

3. Prof. D. Y. Patil

Secretarial PracticeSecretarial Practice

Prof. S. Shrivastav

- Maths

5 Prof. A. Jadhav

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EconomicsOrg. of Commerce & Management

6. Prof. J. M. Rao 7 Prof. M. Jariwala

- Book Keeping & Accountancy

Prof. R. Patwardhan

- Information Technology

The sessions were interactive wehrein students got their doubts cleared. They were motivated and confident about appearing for Board Exams.

- Activity Incharge Prof. S. S. Srivastava Prof. Anil Bagade

lam very happy to place as record that our students have always ensured that the college's flag is kept flying high. They have always worked towards maintaining the high level of the college with the encouragement of the faculty members.

My sincere thanks to all the teachers of various committees for not leaving a single stone unturned to provide a platform to our students to show case their creative talents and imaginations to the world. Congratulations of my young creative students in their endeavor.

I feel proud to state that Prof. A. D. Patel who has been a key factor for the past many years in taking our students to the height of glory in the field of DRAMATICS. Our young actors who are in the path of stardom has been awarded with various awards in various categories.

How can I ever forget the love, support and cooperation of our Vice-Principal Prof. Jyotsana Vyas who has always been guiding force to all our students in their time of need.

This will be incomplete report if I do not convey my sincere thanks to non teacing Staff members.

Last but not least I wish to convey my deep appreciation to our Principal Ms. Savita Aware for her ever willing support for bringing the latent potential of our students.

I hope with the distinctive guidance of our principal and the support of our staff members & nonteaching staff members college will be destined to scale new heights in the field of sports, cultural and academics.

- Pratiba Dadhich



CULTURAL ACTIVITIES SENIOR COLLEGE (2007-2008)

As per the provisions of Maharashtra Universities Act, 1994 and the (Amendments and Continuance Act, 2000) Mr. Rajendra Amballa of T.Y.B.Com was selected as the cultural secretary for the academic year 2007-08.

Prahladrai Dalmia Lions College has a reputation for creating winners. Our past students through their tireless determination, sublime vision and sheer will, scripted glorious chapters in the history of the college. Their grand legacy motivated a whole new generation of the present students to imbibe that most vibrant spirit of excellence.

Following is the list of our students who won at the inter-collegiate Level:

1) Shailesh Bhutka:

1st Prize in fruit and vegetable carving, at Saraf College, Malad (West)
2nd Prize is salad dressing at K.E.S. college, Kandivali (West)
3rd Prize in Flower arrangement, SIWS college wadala and MMK college Bandra (West)
3rd Prize in Fruit and Vegetable carving, Lords college, Malad (W),
Consolution Prize in cookery, Elphistone college, Churchgate.

- 2) Ankit Mehta:2nd Prize in economic quiz at SIWS college, wadala
- 3) <u>Jitendra Soni</u>:2nd Prize in jewellery making at Saraf College, Malad (W)
- 4) <u>Manish Todi, Hitesh Suvarna and Sunil:</u>
 1st Prize in dumb charades at saraf college, Malad (W)
- 5) <u>Minal Chaudhary:</u>
 1st Runner up at Best Personality contest, KES College.
- 6) <u>Preeti Mundhra:</u>
 1st Prize essay writing organized by sthya sai organization.
- 7) <u>Vikram Jhala and Anoop Bhagat:</u>
 2nd Prize in economic quiz organized by M. K. Sanghvi College, Andheri (W),
- 8) Neeraj Agarwal:
 Consolation prize in elocution at Patkar College, Goregaon (W)
- 9) <u>Adamji Nasrulla :</u> 1st Prize Poetry Writing, M. K. Sanghvi College
- 10) <u>Priyanka Marolia :</u>
 2nd Prize in singing, Dalmia Utsav, P. D. Lions College.

- 11) <u>Ishaan Dey:</u>
 1st Prize in one act play, Dalmia Utsav, P. D. Lions College.
- 12) <u>Latesh Poojari:</u>
 3rd Prize in Best actor in an English Play named.
- 13) <u>Bhumika Khandelwal:</u>
 2nd Prize Best Actresses in an English Play.
 2nd Prize Best Actresses in an Gujarati Play.
- 14) Prem Mehta:
 3rd Prize Best Actor in an Gujarati Play.

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- 15) <u>Bharati Jain, Ankita Jain and Richa Jain :</u>
 Consolation Prize in Statistical Data presentation at J. M. College, Goregaon (W)
- 16) Ankita Jain:
 Best Female Dancer at inter collegiate dance competition organized by Lokhandwala
 Samarth Nagar Resident Association, Andheri (W).
- 17) Niket Solanki, Bhupesh Murarka and Kishan Bhati:
 3rd Prize in Account quiz organised by Nagindas Khandwala College, Malad (W)
- 18) <u>1st Prize in Fashion show organised by K.E.S. College, Kandivali (W)</u>
 Participants Name:
 Ankit Thakkar, Ravi Shukla, Ashish Poojari, Nipun Khetan,
 Minal Chaudhari, Snehal Amin, Sneha Amin, Yashwini Shetty and Ravi Tripathi

Our Motto is Never give up, for it is always wiser and better to hope than despair. Life is a gift with a glorious prize only if one could play it right, with determined grit.

I would like to tank for management, Madam Prin. Ms. Aware, Vice Prin. Dr. A. M. Bhende, Prof. S. N. Hatekar, Prof. Ms. Sharada Gaintonde, Prof. Kiran Mane, Prof. Ms. Amrita Kambli and Prof. Ms. Mausumi Galvankar from senior college and Prof. A. D. Patel, Prof. K. S. Vacharajani, Prof. Ms. Rashmi Punamiya, Prof. Ms. Kiran Mishra from Junior College for their Guidance and support.

Prof. Rajesh Ruke Incharge Cultural Activities

Rajendra Amballa Cultural Secretary



N.S.S UNIT

REGULAR REPORT FOR THE YEAR2007 - 2008.

Name of the Programme Officer

Prof. Sharada Gaitonde Prof. Shiva Pandme Prof. G. B. Tripathi

Name of the secretary: Ronak R. Vyas T.Y. BCom.

No. of students enrolled: 77
Male: 65 Female: 12

Nature of work done:

Flag Distribution Project: (5th August, 2007 onwards)

The NSS unit of our college sold 1065 flags made by differently abled presons worth R 2130/-. The flags were provided by the NGO Hitech Family Envichment Foundation, Vile-Parle.

15th August, 2007 Independence Day Programme. All the N.S.S. volunteers attended the Independence day celebrations and participated in conducting of the inter class patriotic singing competition 'Azaadi' which was organized by the students council with the active support of the Lions Club of Malad-Borivali Rakhee Project (17th August, 2007 onward). The N.S.S unit of our college undertook the Rakhee project with the Vallabhdas Dagara Indian Society for M.R.

<u>Leadership Training Programme</u> organized at DTSS college from 5th to 9th September, 2007 Nitin Walnekar of F.Y.B.Com. attended this programme.

Inauguration of DISHA (Development Initiatives on Supporting Healthy Adolescents) organized DTSS college on 5th September, 2008, inaugurated by Honorable Minister Dilip Walse Patil. The workshop was attended by Parasmani Thuthgar and Rajan Shetty - both F.Y.B.Com. students and Prof. Sharada Gaitonde.

International Nonviolence Day celebrated on 2nd October on Gandhiji's birt anniversary. The peace rally was from Manjiben Nanavati college to Gadhiji's statue at Juhu followed by singing of devotional sings and a skit. The programme was attended by Prof. Sharad Gaitonde.

Blood Donation Drive

On 23rd November, 2007 a blood donation drive was organized in co-ordination with the Indian Red Cross Society and the Lions Club of Malad-Borivali 45 bags of blood were collected.

1st Dec. to 7th Dec. 2007

IDS awareness week was conducted by arranging a rally in the adopted area vasai hill. volunteers actively participated in this rally. A discussion was also held in the college to create

awareness among peers.

Pulse Polio Immunization

people were made aware about the pulse polio immunization drive conducted.

N.S.S volunteers also participated in conducting Dalmia Utsav and Inter Collegiate competition conducted by our college on 19th December, 2007 and on the college day on 22nd December, 2007 and the Prize Distribution day on 22^{nd} January, 2008.

Martyrs Day 30th January, 2008

14 volunteers and one Programme officer attended communal Harmony Peace Rally' organized by Mumbai Sarvoday Mandal and Gandhi Smarak Nidhi.

The N.S.S. Programme officers and volunteers are thankful to madam Principal for the encouragement and motivation due to which the N.S.S. activities could be carried out smoothly.

- NSS Programme officers

STUDENT PLACEMENT

The academic year saw a host of companies visiting the campus for placement purposes. Due to an all round development especially in the IT, BPO and Retail sectors millions of job opportunities are created for students and the easiest way for such companies is to have an interface with students especially outgoing ones in the institutions.

The following companies visited the premises for placement / presentation during the course of the year.

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- 2. GEEBEE
- 3. Mangsidhesh Investments Pvt. Ltd.
- 4. The Skyline Aviation Club
- 5. Kotak Mahindra Bank
- 6. A x 10m
- 7. Career Launcher India Ltd.

Besides the above mentioned companies, TCS visited the premises and created about thirty jobs for T.Y.B.Com Students. Most of these companies visited the Business during the Second term and it is expected that their number will grew in the near future.

Dr. A. M. Bhende Vice Principal

DACEE REPORT

Department of Adult & Continuing Education & Extension

DACEE unit of college had enrolled 86 students out of which 81 students completed their project successfully. The students had opted for various projects under which they were required to put in designated number of hours.

The distribution of the students according to projects taken is presented in the following table.

		I am and the second sec
05	11	86
04	10	78
	04	

ACTIVITIES CARRIED OUR UNDER EACH PROJECT:

1) Industry Oriented Project (IOP):

- > Aim: This Project is aimed at empowering students with marketable work-skills so as to increase their employability.
- Activity: The enrolled students attended orientation Programme, obtained Letter of appointment from their employer, maintained daily work experience record to complete 240 hours requirement laid down by the department and on completion, the students obtained letter of completion and confidential report from their employers.

2) Information Technology Project: (IOP):

- Aim: This project is aimed at helping the students to become familiar with the various courses of information, enable them to learn the skill of accessing the information form internet, organizing and presenting information and sensitize the students to social problems.
- > Activity: To achieve above objective the students visited ten websites on the given topic and prepared project report. Each students had put in minimum of 120 hours to finish their projects.

3) Career Project: (CP)

- Aim: This project is aimed at helping the students to know about the job market of the career being explored, learn method of collecting information learn to prepare materials for dissemination etc.
- Activity: The students selected career of their choice, interviewed two person from the same field, collected all information about the career from vocational guidance centers and presented them as charts. The students displayed these charts on college ground. They also prepared brochures, gave 5 minutes talk students on their chosen and prepared project report. Each students had put in minimum of 120hours to finish their projects.

ALL the students attended Annual Festival "UDAAN" held by the Extension work Department at Kalina Campus. Our F.Y.B.Com student Priyanka presented Welcome Dance and also won the trophy. Our ITP students presented ten minutes skit on worsening condition of farmers in rural area.

The training sessions were conducted every month by the extension work teachers of the college. Madam Ratnaprabha Rajmane, the field coordinator guided our students for each of the project. She conducted two training sessions one in each term. Madam Rajmane inspired the students and helped completing the project on time. Her student friendly attitude created confidence among the students that they can complete their project and qualify themselves for ten marks.

The college DACEE unit is extremely grateful to madam principal for extending her support to the extension activity and also allowing the students to use computer facilities for completion of their projects.

Students managers

- 1. Bhavik Thakkar (F.Y.B.Com)
- 2. Yogesh Varma (F.Y.B.Com)
- 3. Varun Sharma (F.Y.B.Com)

Extension work teachers

Prof. S.N. Hatekar (Prof-in-charge)

Prof. Ms. S.A. Mandavawalla

Prof. Ms.S.S.Desaiss

BMS & M. COM. ANNUAL REPORT FOR THE ACADEMIC YEAR 2007-2008

Prahladrai Dalmia Lions College of Commerce & Economics is growing exponentially in the field of education & the college added feather in its capacity by introducing Management (BMS) & Master of Commerce Course in 2003-2004 & 2004-2005 respectively and running with full sanctioned capacity. The college has good organization including a well established Principal's & Main Office , Account department, administrative office examination hall, well equipped Library with huge number of books, water coolers, LCR & Modern Gymnasium & independent Sport Administration to promote students with interest in game and sports.

The Management is perplex of the society which starts from house & elevated to Country level. This is the time where Prahaladrai Dalmia Lions College stood up and understood its responsibility to shape up its repute to come out as great manager to contribute to the accelerating growth of country. The students are taught ethics moral, character to envisage in them and output as a blend of bearing of Jesus & Socrates, They are taught forbearance, temperance, sincerity, humbleness and many more elements of the character.

The vibrant & Dynamic Management of the college is also succeded to get affiliation with Tilak Maharashtra Vidyapeeth for Master of Business Administration & Master of Computer Application programme in the college.

Looking at overall scenario of the college it is very enthusiastic, learning oriented, counseling, guidance and overall development of students is envisaged.

DR. B. P. SINGH COORDINATOR-BMS & M. COM.

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STUDENTS' COUNCIL REPORT (2007-2008)

As the year comes to an end, we present you with some of the glorious events which $w_{\mbox{er}_{\varrho}}$ celebrated in our college organized by the students council.

Inauguration of student council and felicitation of Ex-students council members:

The Inauguration of the students council was held on 30th September 2007. Mr. V. S. Mhatre, Assistance Deputy Director, Education was the chief gurst of the function. As per our tradition the function started with lighting of the lamp by the dignitaries which followed by a short and highly inspiring speech by lion K. G. Saraf, Hon'ble Secretary, Governing Council, Madam Principal Ms. Aware gave us a brief insight into the history of the students council activities of our college. She also spoke about the various contributions made by the member of the student council in the past few years. Ex-students council members were felicitated at the hands of the chief guest.

Azadi Day:

Our Independence Day 15th August was celebrated by organizing various functions based on the theme of National Integration. The day started with flag hoisting at the hand of the President of Lions Club of Malad - Borivali.

A poster making Interclass Competition was organized having the theme on the most memorable moments in the past 60 years of India Independence. Our Hon'ble Trustee selected 'Best Poster' amongst all others and awarded them with momentous. It was a grand success.

It was followed by a drama and patriotic songs sung by our present and past students. It was a befitting tribute to the great patriots of our nation.

Teachers Day:

5th September the Birthday of Dr. Sarvapalli Radhakrishnan is celebrated as teachers day in our country. In our college we celebrated it in a unique way. On that day the students conducted lectures as per the time table. The best student was adjudged by their respective lecturers. The student who got maximum marks was awarded as the Best teachers organized by the student council, where all teachers participated in dumb charades, antakshri etc. Those moments became memorable with out Madam Principal's active participation in all the events on this great day.

Traditional Day:

India is known for its varied customs and its rich cultural heritage. It has people following different religious beliefs, languages, traditions etc. A college is a place where students having different ideologies, values get together. Traditional day gives an opportunity to students to wear traditional dresses and to get an insight in fellow students culture and tradition. In our college, it was celebrated on the 11th of December 2007. Students council had organized a best Traditional Dress Competition (solo. couple and group). We had students (boys and girls) wearing

traditional Gujarati, Marathi, Punjabi and South Indian Dresses. Students wearing their customary dresses were needed to speak on their tradition and perform an act appropriate to his or her tradition. There was an overwhelming response from the students. The function was attended by Principal Ms. Aware and judged by Senior Lecturers. In the afternoon the students danced away on the beats of Nashik Dhol.

Rose, Tie and Saree Day:

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Roses through their true essence depicts Love, Friendship, Peace, Harmony and Serenity. Rose Day provides an opportunity for the students to express their feelings for each other. In our college we celebrated it on 17th December 2007. Love as it is said is a symbol of eternity, it wipes out all sense of time, destroying all memory of a beginning and all fear of an end. Our students may have gone through the same passion when they exchange Roses with each other.

Dalmia Lions Utsav:

Prahladrai Dalmia Lions College is Pioneer Institute. We have set a benchmark for systematic organizations of their collegiate youth festival are concerned. This years Dalmia Lions Utsav was no exception. It was organized on 19th and 20th December 2007. More than 250 students from 21 colleges participated in Singing, Dance (Folk and Western) mono acting and may other events in the Utsav. State Bank of India and Kaya Skin Clinic were the official sponsors. The inter collegiate youth festival was the Brain Child of Lion K. G. Sarafji Hon'ble Secretary Governing council of our college. We received continous support from Madam Principal Ms. Aware and Ms. Jyotsna Vyas Incharge Junior College. Prof. A. D. Patel and Prof. Rajesh Ruke were the Co-ordinators. We would also like to thank Prof. Ms. Mandvawalla, Prof. S. S. Shrivastav, Prof. Chandratre and Mr. Vishnu Das for their guidance and support. Member of the student council toiled very hard to make it a grand success.

We wish to thank members of Teaching as well as Administrative staff for their support in conducting these activities.

Prof. A. M. Bhende Inchange Students Council

Ms. Deepika Trivedi General Secretary

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GYMKHANA REPORT FOR THE YEAR 2007-2008.

I am delighted to put forth the report of our GYMKHANA activities for the academic year 2007-08. The year 2007-08 brought a great success to all our sports students especially in the field of cricket and volleyball. The students have given a spectacular performance in the Inter-Collegiate, District, State and National Level tournaments I shall briefly report the highlights.

- * Mast. Sumeet Parmar of S.Y.B.COM and Mast. Anish Kunder of S.Y.B.COM were selected to represent University of Mumbai at All India Inter University Volley ball tournament held at Aurangabad.
- * Miss. Harshada Nadkar of F.Y.B.COM was selected to represent University of Mumbai at All India Inter-University Volley -ball tournament held at Hyderabad.
- * Mast. Ajay Dubey of JR. College represented our college at the Maharashtra State fencing Competition Conducted by Nanded District fencing competition.
- * It's a pleasure to inform you that our JR. College CRICKET team was the runners-up in the Cricket tournament of organised by the Government Sports Department of Maharashtra.
- * Our VOLLEY-BALL BOYS team of SR. College secured third position at Inter-Collegiate Volley-ball tournament organized by University of Mumbai They also secured various positions in Volley-ball matches conducted by various colleges.
- * Our VOLLEY-BALL GIRLS team of SR. College secured fifth position at Inter-collegiate Volley-ball tournament organized by University of Mumbai. They were the runner-up in the Volley-ball tournament conducted by Dahisar Sports Foundation.
- * The College ANNUAL SPOARTS DAY for the academic year 207-08 was held on 29th November, 2007 at Goregaon Sports Club.

I sincerely thank Principal Ms. S.S.Aware and the management whose cooperation in and our Gymkhana activities has given a lot of encouragement and I have been able to guide outplayers and athletes in a satisfactory manner and they in return, have been able to show their talents.

PREETI MUNDHRA (Sports Secretary)

Prof. B. V. TEKLE (Director of Sports)

Rank Holders



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Zaveri Darshanchandra B. T.Y.B.Com - Ist



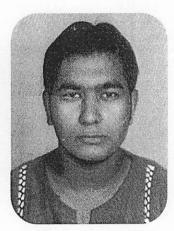
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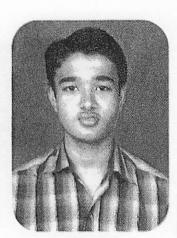
Agrawal Pravinkumar D. T.Y.B.Com - IIIrd



Trivedi Deepika S. S.Y.B.Com - Ist



Jalan Ganesh N. S.Y.B.Com - IInd



Jain Mayur P. S.Y.B.Com - IIIrd



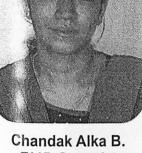
F.Y.B.Com - Ist



Munot Gourav V. F.Y.B.Com - IInd



Maknojia Zishanali S. F.Y.B.Com - IIIrd





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Rank Holders



Margaj Priya B. S.Y.J.C - IInd



Dhanuka Shashank S.Y.J.C - IIIrd



Saraf Rashmi Ramesh F.Y.J.C - Ist



Patel Rukesh Jayesh F.Y.J.C - IInd



D'souza Lynton Caron F.Y.J.C - Illrd

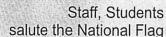
Junior College Traditional Day Celebration





Independence Day Celebration

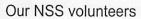
Trustees, Lions Group & Principal salute the National Flag

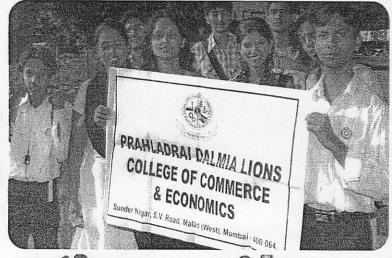






Trustee Lion Ruiaji & President Lion Arun Sarafji judging the poster competition held by Fine Art Association "Looking Back"





Sports Activities During the year 2007-2008

Lion K. G. Sarafji inaugurating Sport Day



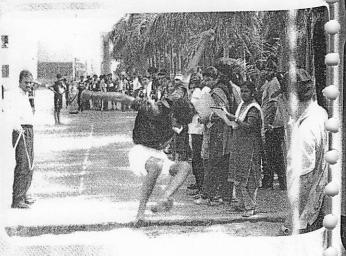












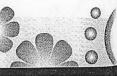


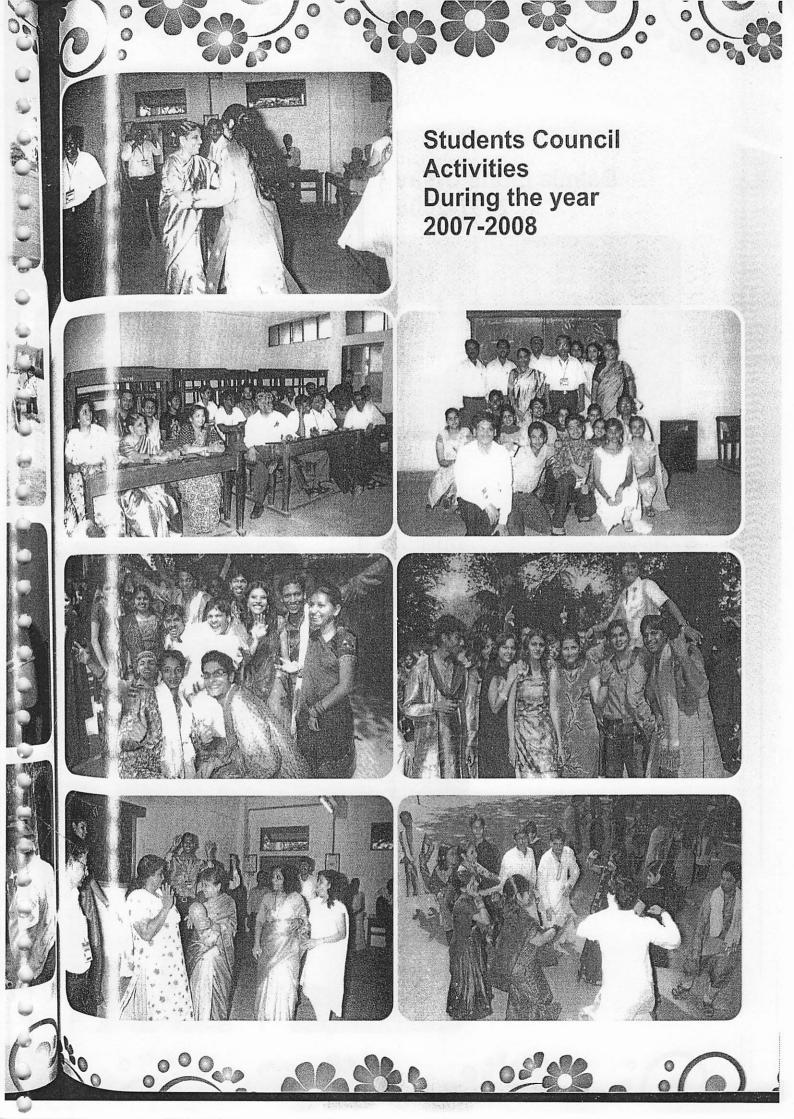












Dalmia Lions Utsav 2007-2008



















SPORTS STARS

- Miss. Nadkar Harshada- F.Y.B.COM. Represented Mumbai University at National Level Volleyball tournament.
- Mast. Parmar Sumeet S.T.B.COM. Represented Mumbai University at National Level Volleyball tournament.
- Mast. Kunder Anish S. Y. B. COM. Represented Mumbai University at National Level Volley-ball tournament.
- * Mast. Jigar Soni F.Y.B.COM Secured 2nd place in Carrom tournament.
- * Miss. Mundhra Preeti S.Y.B.COM Best SPORTS WOMAN of the year.

*The following students won the Athletic championship Trophy on the Annual Sports Day.

SR. College Sanchis Joel M.COM Priyanka Prabhu F.Y.B.COM

JR.College Kasture Santosh SYJC. Kumauat Ritu SYJC.

- * Mast. Jigar Soni F.Y.B.COM Secured 2nd place in Carrom tournament organized by Mumbai University.
- * After many years its proud to let you know that Jr. College CRICKET team were the runnersup in the cricket tournament conducted by Government Sports department of Maharashtra.

Names of winning students	Class
Gharat Shivam.	S.Y.J.C.
Ruparelia Devang	S.Y.J.C.
Patil Ashish	S.Y.J.C.
Panchal Dhaval	S.Y.J.C.
Lad Nilesh	S.Y.J.C.
Jathar Manish	S.Y.J.C.
Samant Hitesh	S.Y.J.C.
Patney Lokesh	F.Y.J.C.
^D avda Ronak	F.Y.J.C.
Gorivale Sagar	F.Y.J.C.
^{luk} arul Aniruddha	F.Y.J.C.
^{red} nekar Saneel	F.Y.J.C.
outhar Dinesh	F.Y.J.C.
Kagda Ravi	F.Y.J.C.

SR. College VOLLEY-BALL GIRLS team secured fifth Position at University of Mumbai and $w_{\rm erg}$ the runners-up in the volly-ball tournament conducted by Dahisar Sports Foundation.

Names of Winners	Class.
Asharya Deepa	T.Y.B.COM
Khapne Shreeja	T.Y.B.COM
Salian Akhila	T.Y.B.COM
Mundhra Preeti	S.Y.B.COM
Chichani Pooja	S.Y.B.COM
Daftary Raina	S.Y.B.COM
Tourani Vanita	 S.Y.B.COM
Nadkar Harshada	F.Y.B.COM
Rame Rachana	F.Y.B.COM
Ojha Namrata	F.Y.B.COM

Prof. B.V.Jekle. (Director of sports.)

SR. College VOLLEY BALL BOYS TEAM ACHIEVEMENTS:-

- 1. 1st place organised by Burhani College.
- 2. 1st place organised by N.L.College.
- 3. 1st place organised by Shiva Sena.
- 4. 2nd place organised by Dahisar Sports Foundation.
- 5. 3rd place organised by University of Mumbai.

Names of Winning Students.	Class
Shahzad Baig.	M.COM
Reenav Modi.	M.COM
Chyot Taranjeetsingh.	T.Y.B.COM
Hiten Rajput.	T.Y.B.COM
Summet Parmar	S.Y.B.COM
Anish Kunder	S.Y.B.COM
Mayank Birla	S.Y.B.COM
Soni Jigar	F.Y.B.COM
Suraj Mehta	F.Y.B.COM
Swanand Mankame	F.Y.B.COM
Sushant shetty	F.Y.B.COM

- Prof. B. V. Tek^[6] Director of Sp^{orb}

Prize Distribution

Trus e Lion Ruiaji, Lion Jhunjhunwalaji Principal & Vice principal inaugurating prize distribution function



All dignitaries on the dias







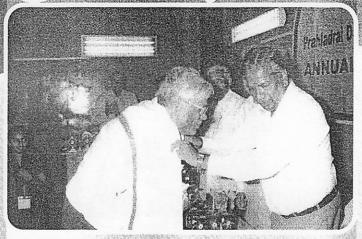






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Jekle, pcts.)



We say Goodbye

Felicitation to
Dr. A. M. Bhende, Vice Principal Sr. College,
Prof. Jyotsna Vyas, Vice Principal Jr. College
& Prof. B. V. Tekle, Sports Director



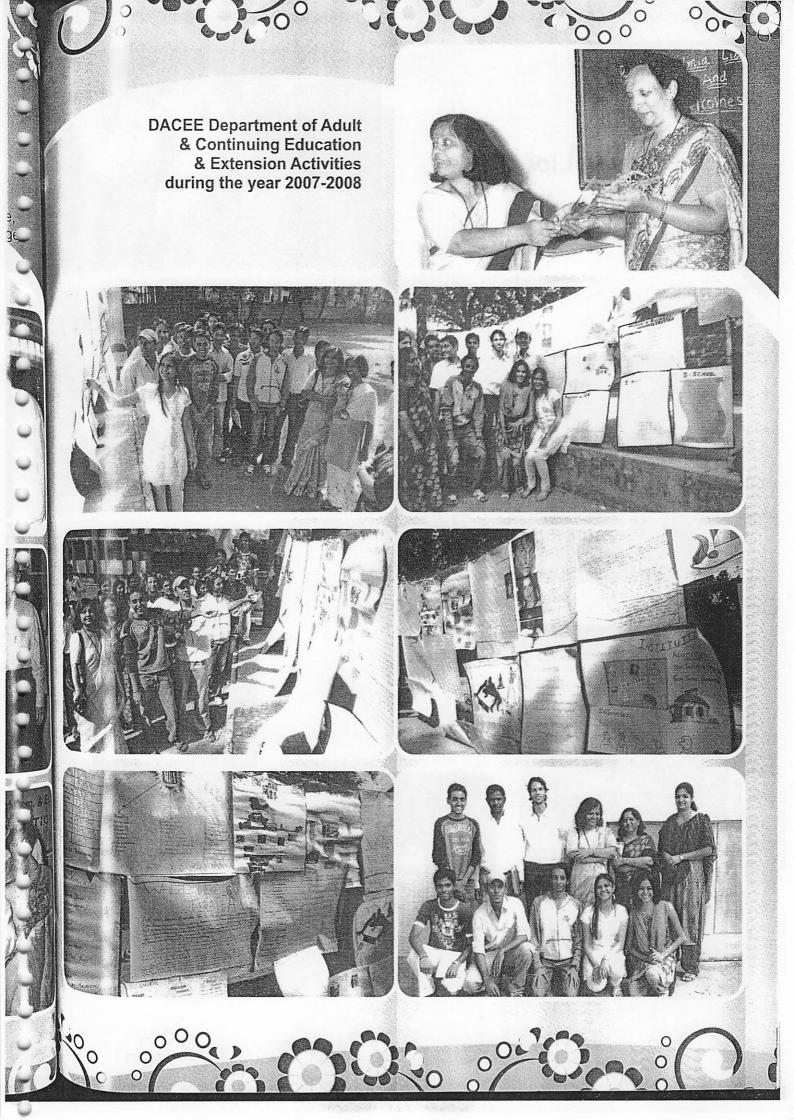




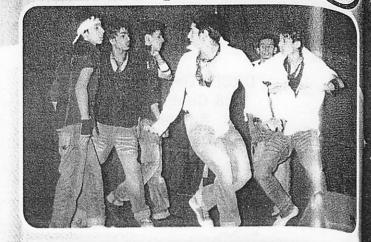


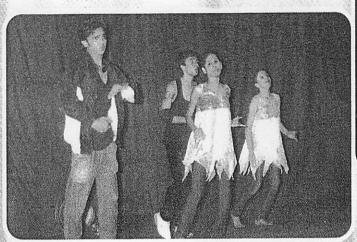






Dalmia Lions Utsav

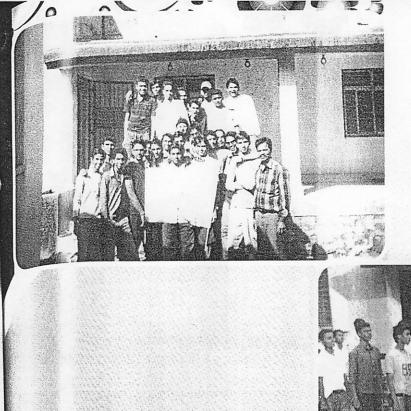




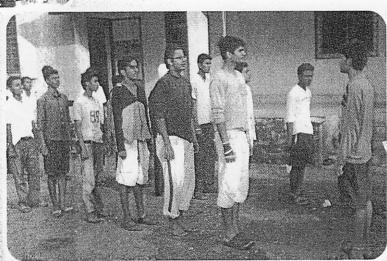




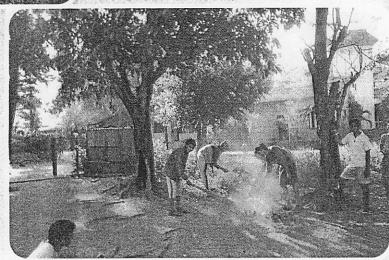




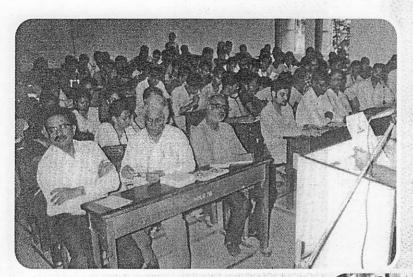
NSS Activities during 2007-2008

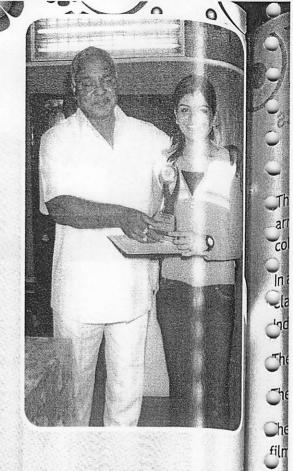






Sports





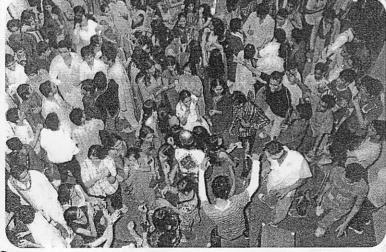
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Student Council Activities







FINE ARTS ASSOCIATION

Report for the year 2007 - 2008

The Fine Arts Association aspires to promote arts and crafts among the students of the college by arranging various collegiate competition and sending the students to participate in intercollegiate competition.

In association with the Lions club of Malad-Borivali, the Fine Arts Association organized an Inter-Class Poster/Photo competition-exhibition to mark the sixtieth anniversary of Indian Independence.

The theme of the competition was "LOOKING BACK"

The competition was inaugurated by Lions Arun Saraf president Lions Club of Malad-Borivali.

The competition covered India's achievements in the last sixty years in the field of sports and films, also covering historical moments in the last 60 years.

The response from the students was overwhelming. Around sixty posters were made by the students who participated in a very competitive spirit. The exhibition was so impressive that the Lions Club of Malad-Borivali gave prizes to all the participants.

On August 25, 2008, just before Rakshabandhan, the association organized mehendi competition for girl students and flower arrangement competition for all students. Twenty-nine girls participated in competition, which was judged by Ms. Rekha Sharma of 'Care for Her Beauty Parlour' and Ms. Vijayalaxmi of, "Rose Beauty Parlor".

Eight participants participated in the flower arrangement competition which was judged by Ms. Bhumika Kothari Arts & Craft teacher of Dr. Radhakrishnan High School.

The association takes this opportunity to thank Ms. Renu Ruia for sponsoring the prize for both these competition and to Ms. Rekha Sharma and Ms. Vijayalaxmi for sponsoring prizes for the prize winners and participants of the Mehendi Competition.

Mr. Shailesh Bhutka represented the college at the intercollegiate festival and won a prize.

Ms. Parasmani Tuthgar worked as the Secretary for the year 2007-2008.

The association takes this opportunity to thank the Principal, Vice Principal Teaching and nonteaching staff for their co-operation.

- Prof. N. S. Lele

- Prof. S. S. Desai

Sunder Nagar, S. V. Road, Malad (W), Mumbai - 400 064

NON - TEACHING OFFICE STAFF

Sr. No.	Name	Designation	
1	Ms. Leela Peter	Registrar	
2 Mr. S. K. Pandey		Supdt. Accountant	
3	Mr. V. Y. Gosavi	Head Clerk	
4	Mr. M. B. Savratkar	Sr. Clerk	
5	Mr. Sagar R. Saini	Sr. Clerk	
6	Mr. Nitin Presswala	Sr. Clerk	
7	Ms. Rasika Patkar	Jr. Clerk	
8 Ms. Medha Sawant Jr. Clerk		Jr. Clerk	
9	Mr. Vijay B. Chavan	Jr. Clerk	
10 Mr. Vikas Jamdhade Jr.		Jr. Clerk	
11 Ms. Punam Bhate		Jr. Clerk	
12 Ms. Smita Agashe		Jr. Clerk	
13	Mr. Milind M. Aayere	Jr. Clerk	
14	Mr. Ashok Sarpe	Peon	
15	Mr. R. L. Dubey	Peon	
16	Mr. Bharat Likhar	Peon	
17	Mr. Sushil Yadav	Peon	
18	Mr. Jayprakash Yadav	Peon	
19	Mr. Hemant Bansode	Watchman	
20	Mr. Gangaram Solanki	Sweeper	
21	Ms. Saroj Jajot	Sweeper	
22	Mr. Mangal Jedhia	Sweeper	

Sunder Nagar, S. V. Road, Malad (W), Mumbai - 400 064

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msomma cranica I	1. Mr. B. C. Gowda (Accounts)
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5	Prof. Savitha Raphel
6	Prof. Sanskriti Jain
7	Prof. Amrita Kambli
8	Prof. Sushil Agarwal

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LIST OF VISITING FACULTIES FOR M.COM

Sr. No.	NAME OF FACULTY
1	Prof. R. B. Tagde
2	Prof. Meghna Chotaliya
3	Prof. B. K. Patel
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5	Prof. Madhavi Nighoskar

RETIREMENT - IT'S PLANNING & ADVANTAGES

(Paper Presented by Prin. Ms. S. S. Aware in National Seminar at B.Y.K. College Nashik)

The cycle of the life always takes its routine cause - childhood, youth, old age retirement. Senility death - whether the human being is male or female, rich or poor. In the changing scenario of 21st century the dimensions of the concepts, traditions in all the stages of life have been changed and changing. Retirement, its planning importance is one of the vital concepts which has attracted immense public interest at all levels. A systematic and planned projection of the path of actions / programmes to be carried on in the years ahead (after retirement) is an essential requirement in modern days.

Let me express my views on retirement - Meaning - psychological aspect - planning for $_{\hbox{successful}},$ enjoyable retirement in the life.

Retirement:-

It means Stoppage of regular work. Cessation of regular activity. It is like a break from routine work. It can be described as disengagement. In a civilian life at a particular age the person has to stop his regular work. There is no specific age common everywhere but generally being 55 to 60. The idea behind fixing this age is that human being gets tired. He /she loses his / her energy. The work cannot be done effectively, efficiently and carefully. Even proper attention can not be paid to work while finishing that work due to which quality of the work gets affected. To avoid this, the concept of retirement at a particular age. The retirement age concept is for serving people but those who are professionals, farmers, doctors, freedwomen, authors can work till the end of their lives adjusting their work load i.e. reducing work working for specific hours.

The effective Retirement planning is a burning, social problem owing to the rising proportion of serving people male as well as female in the society.

With an improvement in nutrition, advance in medical science, development in public health facilities people are living longer. The general diseases are brought under control. The life expectancy of people is increased all over the world. But simultaneously it is creating problems also to retiring people as well as society.

How to face the challenges of longer life?
How to adjust health and wealth?
What should be the way out?
How to adjust a little savings, pension for the future life?
How to utilize free time?
Whether we will be mentally, physically fit to enjoy future life?

To get suitable solutions to these problems 'Retirement Planning' (R.P.) is a Margadarshak.

The present system of life style also responsible for growing importance of Retirement Planning. Psychological attitude of human being makes him / her more thoughtful - thinking about health, wealth possible work etc. In the old days after retirement, children were everything. To go to native place, carry on traditional work, enjoy with the family members was the simple way out. But now there is complete change in the life style - separate family, no importance to hereditary business, feeling to devote time for social work. Even though there is lack of awareness adequate preparedness among retiring people about the R. P. in a

developing country like India. The retiring people become nervous, depressed but not ready to think about planning for work to keep themselves busy after retirement and do not concentrate that much forecasting for the future. Psychological attitude is Dekha Jayega! Why should we plan - Sub Bakwas!

However there is a need to strengthen the public awareness about Retirement Planning. Retirement Planning gives chance to think about our ability capacity to do something after retirement. If we are physically fit and mentally interested in doing that thing which could not be done while doing jobs / work, the estimate can be made. Based on the estimates the processes like thinking, rethinking, judgment, coordination, seeking advice of elderly persons, co-ordinating with others, will start & the time will come to stop at a point which gives better idea about future work. For example while serving / doing regular job, idea was to operate a small business from the home. To satisfy that dream Retirement life will be useful For carrying on small business too much organizational efforts are not required or high overheads are not required and if we are having strong desire to do that noting wrong in trying that but before finalizing a plan should be prepared. A plan will give idea about doing business. its nature, type, variety method, usefulness etc. Preparation of plan makes our mind alert. It gives good exercise to our mind & body. Overall we remain fresh. Freshness is a good tonic for better health. It is my frank opinion that while preparing plan the care should be taken that plan should be need based, skill based. Alternative plans also should be prepared. Due to situations which will take place there will be requirement of change.

The persons who are retired in the 20th century i.e. mostly up to 2000 based on their answers, question - have you planned? No! Not at all, but it is our mistake. For proper utilization of resources planning is essential requirement. Now they are realizing the importance of retirement planning. Not Bad!

The persons who will be retiring in near future - based on their answers. Have you planned for retirement? 70% of the respondents replied that they have planed not to remain idle but to be ideal for the society by doing some work. Some of the respondents even explained their plans enthusiastically. One plan which is excellent according to my opinion is mentioned here.

To maintain reading habits of retired people & to motivate senior citizens to enjoy reading papers, magazines, we will establish 'Retirees' Club' at our house. Due to this we will be in touch with our age-old friends. We will also be fresh. For this we will invest some amount in purchasing of books. We will have discussion on some important topics. Once in a week mostly on Saturday the members will meet and discuss on this week's important reading. Quite a good plan!

20% of the respondents (Retiring people) are of the opinion that why we should waste out time in Retirement Planning? Even for changing this attitude as it is a social problem, initiative should be taken by some people. There should be seminars for Retiring people to explain to them that they should not be nervous, depressed but think positively for making retired life enjoyable, useful and fruitfull and workshops for Retired people -As to make them alert that Retirement is not a curse but enjoyable life. Experienced persons should be invited for delivering the lectures in the workshop. Their practical experiences should be shared. If they will express their views, experiences in a familiar way it will helpful to the retired people.

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The Retirement planning is advantageous to the Retiring people, Retired people and to the society.

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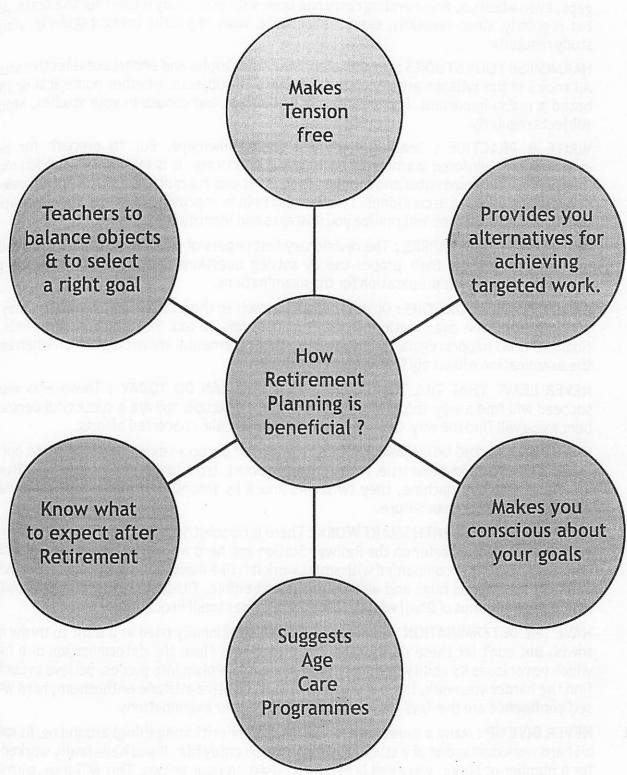
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short Retirement planning is a good tonic at the age of 55. It should be tried with proper ivited for lare. The retirement planning should be done not only by an individual who is retiring but by he academician and institutions who care for well being of the peoples.

TEN STEPS TO TOP EXAM

- 1. STUDY REGULARLY: You should study and learn something every day. Do not study with long gaps. Even when you are traveling carry one book with you. Study is tonic for the brain. As you eat regularly, sleep regularly, exercise regularly, walk regularly, invest regularly, similarly study regularly.
- 2. HARMONISE YOUR STUDIES: Do not select important topics and undertake selective studies. All topics in the syllabus are important. Likewise all subjects, whether numerical or theory based are also important. Do not adopt policy of pick and choose in your studies. Study all subjects regularly.
- 3. WRITE & PRACTICE: Reading gives you good knowledge. But to prepare for better examinations reinforce learning by writing and practicing. It is said that "practice make a man perfect" Prepare notes and summaries to assist you in a quick revision. Repeat reviewing and revising till you are confident. This will also help in improving your actual presentation in the examination, as you will realize you mistakes and identify the pitfalls.
- 4. **REVISIONARY TEST PAPERS**: The revisionary test papers of past examinations are available in the Library. Make their proper use by solving questions and practical problems given therein as part of your preparation for the examinations.
- 5. **BROADEN YOUR HORIZONS:** Do not restrict yourself to the course. The curriculam may help you in passing the examination. It may not help you to top. Read business journals, and financial news papers regularly. They will provide incremental knowledge which when used in the examination will surely fetch you better marks.
- 6. NEVER LEAVE THAT TILL TOMORROW WHEN YOU CAN DO TODAY: Those who want to succeed will find a way, those who don't will find an excuse. You are a successful person and hence you will find the way. Overcome you shyness & make concerted efforts.
- 7. HARD WORK ALONG WITH SMART WORK: If you want to top an exam be optimist. An optimist expects his dream to come true. If you are an optimist, trouble will not trouble you. Troubles are like a washing machine, they twist and knock us around, but in the end we come out brighter and better than before.
- 8. HARD WORK ALONG WITH SMART WORK: There is no substitute for hardwork. However hard work is done by the porter on the Railway Station and hard work is also done by Anil Ambani. When hard work is accompanied with smart work it is like manufacturing popcorn. From small quantity it becomes huge and also delicious and edible. Otherwise it is Bhajipala business where huge volumes of Bhaji when cooked, it becomes small in quantity.
- 9. HAVE THE DETERMINATION: Sometimes you get emotionally tried and want to throw in the towel. But don't let these dark clouds come your way. Have the determination of a mirror, which never loses its ability to reflect even when it is broken into pieces. Believe in Luck and find the harder you work, the more you have of it. Positive attitude enthusiasm, hard work self confidence are the Keys for your sure success in your examinations.
- 10. **NEVER GIVE UP:** Many a times we are complaining or criticizing things around us. In spite of all hard work demanded of a student, you must also enjoy life. If you have really worked hard for a number of hours, you need break for at least an hour or two. This will also rejuvenate your mind and reenergize for further work. It is better to light one small candle than to course the darkness.

In Nut Shell:

Hard work, visualization, persistence, perseverance, optimistic, positive attitude, enthusiasily self confidence, focused studies and the attitude of never give up relentless.

- Prof. D. M. Kad HOD - Accountance acl

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PRESENT EXAMINATION SYSTEM - CRITICAL ANALYSIS

(With special reference to the 3 year degree course in commerce)

The basic objective of education is to provide training, knowledge, develop skills and aptitude of any person whenever a person selects a particular branch of studies, he intends to acquire skills and qualifications which will make him job - worthy.

As a commerce graduate, the career options generally available are related to accounting, finance, banking, sales, marketing, human resource, travel and tourism, advertising, retailing and many other service industries for jobs in any of these fields, the student requires to acquire professional skills like good communication skill, interacting with people and many such. Hence it is essential that the course he undertakes should help him such skills and the skills and qualifications and his acquired skills need to be tested.

An integral part of the teaching learning process is the examination system. The purpose of any examination is to determine the aptitude, qualification with the help of questions or exercises.

The present examination system at the undergraduate level in the commerce faculty consists of two stages.

At the first and second year of the three year degree course, the examinations are conducted in two semesters, where one examination of 50 marks is conducted at the end of each term. The minimum marks required to pass in any subject are 35 out of 100. These exams are conducted by the respective colleges, on behalf of the University.

In the third year, the students have to appear for a single examination at the end of the academic year. This exam is conducted by the University. Here too, the minimum marks for passing in any subject are 35.

The present evaluation has some drawbacks which are as follows.

At the first and second year of the course the minimum marks for passing in any subject as mentioned earlier are 35 and sometimes if a student secures the required marks in any subject in his first term end examination itself, he loses interest in the subject in the second term.

Besides, the performance at the first and second year of the course does not carry any Weightage and his performance at the degree examination is judged solely on the marks secured in the third year. In the process there is no motivation for the student to perform well at the first and second year of his course.

The guidelines from NAAC recommend that there should be continuous evaluation of the performance of the student throughout the year. This examination on system does not provide

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for such evaluation except at the first year in the subjects of Mathematical and statistical Techniques and Business Communication, where 10 marks are allotted to the tutorial tests conducted during the course of the academic year.

From the current year, projects of 20 marks, have been introduced in the subjects of Foundation Course I.

Since the maximum marks for such tests and projects are 10, a student may take these tests lightly, and concentrate only on the Term-End examination.

In the final year, students appear for seven papers, out of which two papers have 20 m_{arks} projects and in the remaining five subjects there is no provision for continuous evaluation.

If an overall view of the examination system is taken, it is apparent, that only the memorising skill of the student is tested and the students are not given exposure to real life situation.

To overcome these difficulties, the evaluations system needs to be restructured.

First of all, there is a need to "raise the bar" i.e. the degree in commerce should have 50 marks as the minimum marks for passing in any subject.

Some weightage should be given to the performance of the students at the first and second year, so that there will be motivation for the students to perform well at these examination.

Students should be given assignments in every subject with a 40:60 ratio for the performance in assignment and tests.

Every student should be allowed to choose a subject of his interest as his specialised subject, right from the first year and then be given hands on training in that subject. This will help him understand the utility, and various applications of his specialised subject. The performance of the student can be judged on the basis of the skills he has acquired and he may be graded accordingly so that when he passes out he will not have to worry about his career option.

In the final year each student should undertake a research project in his specialised subject, prepare a dissertation on the selected topic and make a presentation for which separate marks must be reserved. Such a project will help the student to learn about data collection and presentation, develop his communication skills and teach him to interact with people, all these skills will prepare him for his future careers.

All these aspects need to be looked at critically, and some concrete steps need to be taken otherwise the system will end up churning out graduates who may not measure up to the requirements of the industry.

- Prof. Ms. N. S. Le

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..... FROM VICE PRINCIPAL'S PEN

 $_{\mbox{As I}}$ am on the last lap of my career I am in an introspective mood and want to revisit $_{\mbox{memories}}$ gone by.

I joined the institution, which was a prestigious project of Lions Club of Malad-Borivali, on 16th June, 1972 and will be retiring on 30th June 2008. As a matter of fact, I form a last link hetween past and present and hence these few stray thoughts.

When I joined the institution I was 24 and was surrounded by my colleagues older than me. The founder Principal was strict and disciplined but kind and courteous when it came to teachers especially newly appointed ones.

Since I am in a reflective mood, I want to categorised events circumstances, etc. which $_{\rm affected}$ my career decade wise as follows :

1972-1982

This was a decade which saw the institution settle academic wise, discipline wise etc. I was immensely benefited during this decade because of assistance, guidance etc. give to me by my seniors. Some of them inculcated in me a habit of "reading" newspapers, periodicals, magazines, books etc. By and by it did not remain a habit but became and "obsession" in me. In the end I could improve upon my qualifications and conduct research and finally obtained Ph.D. degree from the University of Mumbai because of my reading habit. During this period I could also develop proper relationship with my seniors.

1983-1992

This decade saw me handling onerous responsibilities - extra curricular activities as well as Head of the Department, Commerce. Being head I had to handle matters about availability of required number of teachers, their needs and requirements, books and other reading material which is of interest to them et. Besides I also had to inculcate habit of reading books on the subject, periodicals, magazines etc. The period also saw dissensions, political chicanery etc. which affected peace and tranquility of staff room. Watching from fringes I had to be more responsible.

1993 onwards

The decade saw me registering as a Ph.D. students thus taking a momentous decision in ^{my} life. I had an access to various libraries - University of Mumbai, NMIMS, IMC, British Council ^{etc.} besides accessing to newspapers, periodicals, magazines, reports, other publications etc. ^{One} of the defining moments of life came when I as conferred upon when Ph.D. on 15th April, ²⁰⁰² by the University of Mumbai.

Since then I have been registering students for M. Phil under me and helping them to Prepare for Ph.D.

The recent years have seen a lot of qualitative development taking place in college. Many self financing courses - BMS, M.Com are already introduced and many like MBA are in offing. As time passes on the institution itself will undergo a seachange. A7 storey new building which will house new departments in on anvil. what the society will foresee in progress, progress and progress I

- Dr. A. M. Bhende

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CHALLENGES BEFORE HIGHER EDUCATION

In the last 60 years in the field of higher education tremendous growth - expansion, h_{as} been witnessed. In 1950 only 20 universities were there in the country, now in 2007 this number has grown to 350 having almost 20000 colleges all over the country. Of course, the quantitative growth does not ensure enhanced quality in education. Only one example will suffice to proventorial provents this observation: This year in the top 10 universities included in this top 10 universities according to one survey.

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This vast expansion of education has lost the real purpose of education.

The purpose of education in the words of Swami Vivekanand is the 'manifestation of perfection of man which already exists in man'. does the present education system fulfill this Purpose? The present education makes a person only employable to enable him to earn his bread-butter. This livelihood is called in Sanskrit as (उपजिविका) Upjivika. It is not a problem of life & death. The real object of education is to make a man a complete person.

In the wake of globalization this purpose, it seems, is lost and it has made a man as one of factor or production.

To give real meaning to education once again we have to overcome number of difficulties and meet following challenges:

i) Controls are multiple with no co-ordination:

e.g. in Engineering College - University, Director of Education, AICTE College etc. Due to this oneness in direction cannot cannot be maintained.

ii) No autonomy to Universities:

Govt. imposes no. of restrictions on varsities, so they can not take decisions independently regarding various aspects of education. e.g. service conditions, work-laod, remuneration etc.

iii) No Accountability at all:

Various players in the filed of education should be accountable to somebody. But in practice it is not so.

iv) Fee structure is not rational:

There is no definite policy regarding fee structure; which should have some sound base. A present a student can not come to know that how much fee he will have to pay next year. It particularly in the field of professional education.

v) Interface with industry / society is still lacking:

Students do not get exposure in practical field during their course. They should get it. A linkage between educational institution and relevant industry should be established.

Interference by politicians is another challenge in the field of education:

Asurvey says that till 1980 only 4 to 5% of politicians were in the field of education. After 1980 only 3-4% people are non-policitical in this field. This has encouraged malpractices, corruption, non-academic elements resulting in the deterioration of the quality of education.

 $_{\mbox{vii})}$ Pathetic attitude of the Govt. is one more hurdle in the development of higher $_{\mbox{education}}$:

Govt. is trying to get rid of higher education throwing it completely in the hand of market forces/private people which will cause tremendous harm to the quality of education. Private participation is welcome, but it should be subject to a very strong, independent Regulating authority.

viii) Entry to foreign universities is a great threat to our educational system:

 $_{
m Our}$ institution will have to be more competitive, transparent, offering such courses which will make the students strong on their own.

ix) Educational system should be more efficient, transparent and balanced:

It should be capable of judging the students from all aspects i.e. intelligence, memory, wisdom, physical mental capability etc.

The list of challenges is unending. The National Knowledge Commission (NKC) has suggested no. of measures to develop higher education.

Following recommendations may help upgrade quality of higher education.

- 1. Forming of a National Level Foundation which will be independent of Govt. though funded by the govt. like judiciary. This foundation will think of education right from primary level to higher level.
- 2. Introduction of Indian Education Services (IES). Like IAS to administer educational policies at various levels.
- 3. Controls should be minimum with proper co-ordination at various level.
- 4. Increase in funding by the govt. at central & state level at least up to 60% of GDP.
- 5. Introduction of Education Development Bank: In coming 10-15 years the youngest population % is going upto 54% in the total population. It will require huge investment in education. Then we will be able to cater the increasing & varied needs of students in future.

- Prof. S. V. Chandratre

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FUTURE OF CHILDREN IN INDIA

India! India is a country known for her own tradition, culture, heritage and her room. India is a developing country. The future of India totally depends on the young generation, The young generation is a backbone of our country. India is a populated country as it ranks 3rd all over the world. India's future can be bright if the young children are trained properly.

Basic education should be given to each and every child in the country as India is a democratic and secular country so it does not believe in any caste or creed in the matter of education. India is an independent country and to make India more developed the young children should be skilled properly. Primary and secondary education should be given to boys and girls both because if there are any differences made between any person then it would act as a hurdle in the process of development. There should be basic education to illiterate children and even adults who can further teach their children. Different types of courses, extra curricular activites, aptitude test, etc. should be given to the future children of our country. If the children will be skilled then the future of India will be bright and India will be known as a developed country instead of a developing country. All the future children should get equal treatments, equal knowledge so that they can walk on the right path of progress. The future children in India would be more skilled as all types of facilities will be provided to them. Almost all the children are provided education. Many children are joining many coaching classes and extra curricular activities and hobby classes are originated to train children so that they can be more skilled more knowledgeble and more creative. Due to their intelligence they can take our country on the seventh cloud.

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India is a country of culture, religion but apart from that the children of India are also smath and creative in their studies and other activities. These children will act as a backbone of the country, These children will act as the bone-key arch of the country. They are only support of the country. These children will only lead to the bright In todays modern world the children are playing on International levels Swimming, Chess, Cricket, Hockey, Football etc. all the children participate in these competitions and win the medals and make our country proud. I indias future generation will be proving that they will take our country India to the greater heights. The future children in India will be thousand times more creative than the past or present generation. India's future children will surely make India happy and proud. Due to these children all the factors such as corruption, poverty, illiteray etc will be vanished and the children will be understanding creative intelligent alert etc. MOTHER INDIA will be proud to have such children and to have such a literate population the future of children is bright and this is what will lead to the bright future of the country India



According to an economic term 'Money is what money does.' Today we are living in an atomic age of modern technology and in this age I can truly believe and say that money can buy everything.

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Today in this world from the topmost rank to the lowest rank everyone has right to earn more and more someone wants money to increase his status in society, some one needs money to earn name and fame, some one need to become the most powerful person and some one wants to use its power.

Today is the world of money and in this world money can buy everything According to me money can buy time, love, sleep and also health and wealth. Now most of you must be thinking how money can buy all this but friends by giving a simple example I can prove it, a student whose name has already appeared in the admission list but has failed to pay the fees due to his negligence but he still gets the admission by bribing the staff. This shows money can buy time.

Same thing applies for love. Love is various forms and every from is selfless. This I would say if I would be in a 19th century. Dear friends we are in a 21st Century love is not selfless but selfish. A poor man wants more children so that his income should increase by employing them. Many families in our country still accept a boy, because they think that if a girl is born then their wealth decreases. In todays generation a Mother abandon her baby because he or she must be ugly or suffering from Aids. This shows that love has already vanished from our planet Many of my friends

disagree with me and argue that if man can buy everything than why not sleep. In a political way I convince them that they should go to a medical shop and ask the chemist to give them sleeping pills. If they have money they can buy those pills and have a sound sleep A person who is very ill can also cure if he has money. If he has money he can buy the best treatment and medicine and can be cured. This shows money can buy life health, wealth also.

Many of them would be still wondering that if money can buy everything except my principle. But friends today even a man of great principles fall prey to the greed & waste of money Dear friend when you see a note of Rs. 100/alien on around you just pick it up, thinking to put in a temple but than when you need money you use it. This shows that 100 Rs. has bought your principles too. A prostitute sell her body & earns money and this shows for earning money human beings can go to any extent.

And last but not the least that money is also used to buy vital organs like kidney, heart, blood, people who are earning barely from hand to mouth are compelled to sell their body organs in exchange for money and even most of our relationship are also based on money. When you have money then we have the sunshine atmosphere of friends but when luck betrays us all our friends keep distance from us. This shows money has power to buy relationship also.

My dear friends today's world is a money oriented world and money has a nucleus position in our life. Today we have renounced all our relations, feelings, principles, love etc. for the sake of Money. I end this by saying the most popular Bollywood lines.

त बाप बडा त मैया, मैया सबसे बड़ा रूपिया But the whole thing is that की

Apna sapna Money, Money, Money, Money
- Suraj R. Chaube (F.Y.J.C.)

AIDS &HIV

What is AIDS?

AIDS is called Acquired, because it is always caught from someone else. Immune DEFICIENCY because the virus destroy's the body's 'protection Mechanism' that fights against diseases & syndrome because this illness has a varity of signs & symptoms.

What is HIV?

It stands for HUMAN IMMUNO DEFICIENCY VIRUS. It is the name of the virus that causes AIDS

Where does HIV live in the body?

HIV lives in the body fluids of the infected person such as semen, Vaginal Secretion, blood and blood products made from infected blood though there is evidence of the presence of HIV in tears sweat & mother's milk the concentration of HIV is so low that it usually does not infect others.

How does HIV enter the body?

- Through unprotected Penetrative sex with an infected person :
 - You could get infected with HIV if you have sex with an infected man or woman or
 - If you have sex with a commercial sex worker or any women with multiple sexual partners or a man who has multiple sexual partner or
 - If you have sex with many different casual Partners, you have a High Chance of getting infected with HIV or
 - You might get infected the very first time you have sex if your partner is already carrying the infection.
- 2) Through contaminated Blood & Blood Products:

HIV can enter the body through containmated blood or blood products which contain HIV is given to a person through blood transfusion.

If injected equipments contaminated by HIV are used e.g. by drug users to inject drugs into their bodies.

HIV can enter the body when medical instruments contaminated by HIV are not cleaned & Sterilised properly.

HIV can also enter the body when sharp tools used to cut the skin are not cleaned & sterilised property.

3) Through infected mother to the child:

A Pregnant woman who has HIV in her body can pass the infection to her baby in her womb or during birth. WHO & UNICEF advocate breast feeding in developing countries as the chances of other infections through bottle feeding are much higher & breast milk will protect the child form number of infections & build up the immune system.

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AIDS is now every one's problem. What's more, many of us may be exposed to HIV infecticings unknowingly. However those who are practicing High Risk Behaviour are more Vulnerable than others for example.

People who have multiple sexual partners have a higher chance of getting HIV infection. Even if you have casual unprotected Sex once in a while you are still at a risk of contracting HIV.

People who have sexually Transmitted diseases may have sores on their sex organs or discharges. It is easier for HIV to enter the body through these sores of due to discharges.

People who Share their drug injection Syring & needles.

People who require frequent blood transfusion

Can I Identify a person with HIV/AIDS?

No!

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In the early stage people with HIV infection may look & feel well. They may not even know that they carry HIV in their bodies. But they are capable of spreading the infection to others. In this case of HIV positive they can still pass on the infection to others, through any of the modes of transmission or infection mentioned earlier.

What happens to a person with HIV?

If a person has HIV in the body he/she is called a HIV positive person & does not automatically mean that he/she has AIDS at that point of time. However, most HIV positive persons will develop AIDS & eventually die.

Though some people have made claims that they have a cure for AIDS these claims have not been proved.

There is a lot of research going on in many countries to try & find a medicine to cure AIDS. Till a cure is found PREVENTION IS THE ONLY CURE.

ACT Now, know the facts not the Myths:

AIDS is the condition where the immune system fails to protect our body from infections leaving the body completely defenseless it is caused by Human Immune deficiency virus the body thereby succumbs to one or more infections leading to death eventually.

You can not get HIV/AIDS from:

Scientific evidence shows that unlike many other Viruses such as the common cold, the HIV does not spread through casual everyday contact. That means you are not at risk through:

Normal social contact, playing together in the workplace & classroom eating together, sharing toilets & latrines coughing or sneezing hand shakes, hugging or kissing or insect bites.

What happens to a person infected with HIV?

The body of the healthy person is well protected by a strong defence system which fights off harmful infections. But in any HIV

infected person.

HIV weakens & destroys the defence system of the body & because the body then has no protection, many other illnesses make the person very sick & eventually the person dies in the early stage.

Many people with HIV infection look healthy & feel well. They may not know that they are carrying HIV in their bodies and they are capable of infecting others.

.....But after some years

Most HIV positive persons go on to develope AIDS as their immume system becomes severely weakened. Normally mild diseases turn into fatal diseases.

Major signs of AIDS in Adults:

- Weight loss, at least 10 percent body weight.
- Chrenic diarrhoea, for more than one month.
- Prolonged fever for more than one month (intermittent or constant)

Minor signs of AIDS in Adults:

- Persistent cough, more than one month.
- Generalised puritic dermatitis (General skin disease / infection)
- An episode of herpes oster (Viral infection)
- Oro pharyngeal candidiasis (fungus infection in mouth & throat
- Chronic progressive & disseminated herpes simplex infection.
- Generalised lymphadenopathy (cenlargement of lymph glands)

How can I be sure I do not have HIV in my body.

If you have any reason to think you have been exposed to HIV infection go & see a doctor or a health worker or a counsellor. They will answer your questions & give you correct information & advice.

Safe sex by use of condom?

Use a condom properly everytime you

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have any penetrative sexual contact. It helps protect you & your partner.

Do not inject drugs:

Stop injecting drugs, it is safer to take drugs by inhaling, smoking or swallowing them to avoid HIV infection / AIDS

Safe blood for transfusion:

Should you or your relatives or friends require blood transfousions, seek blood, from relative or friends. They are safer than buying blood from professional donors.

DONATE BLOOD you can not get HIV by donating Blood. All equipments used are sterile & used only once Motivate.more people for voluntary blood donation. Voluntary blood donation will reduce professional blood donors donating infected blood.

What can you do?

As an individual you can make all the difference Act now & not wait till HIV which causes AIDS infects one of us, our friends or a family member.

Spread the message of HIV infections & AIDS

Help educate others including teenagers about AIDS.

Share information about low risk behaviours:

Low risk behaviours are:

- Safe sex
- Safe blood & blood products transfusion.
- Safe injecting practices & not sharing injecting equipments.

Treat people with HIV / AIDS with compassion, not discrimination.

They need our care & protection. They can improve their life with our support & Prevent HIV to spread.

Our approach public health must be protected & simultaneously, human rights must be respected.

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I think my teacher is my friend,
who helps me everymoment without an end
I think my teacher is born beautiful
and she is all the more dutiful
She some time scolds me
Some time praises me, I like
those moments when she teach me
She is not my teacher but God. I feel
She cares about me and my career.
I would like to do whatever I can for her
for she has laid the foundation of
my great future.

- Suraj R. Chaube (F.Y.J.C.)

WEINDIANS

We are Indians

Coming up above all the nation

Highest in population

Lowest in invention

We have more brains

but then to we have to travel in local trains

We have many Rules

but people think we make them fool

because they are very cool.

Every one has his own ambition

No one looks at his nation

This is the generation

but then to I Love my Nation.

- Suraj R. Chaube (F.Y.^{J.C.)}

CHALLENGES BEFORE HIGHER EDUCATION

Teacher change course for better pay:

Teacher are leaving school and colleges to join corporate banks, BPOs and coaching classes. This is due to the fact that salaries have remained stagnant in the teaching industry whereas the salaries have gone up many fold in the other industries. College teacher have no chance of promotions as well as recognition is low leading to high levels of stress due less job satisfaction and ultimately resulting in high levels of attrition.

Internal Assessments - a farce :

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Internal assessments of students were introduced in the colleges as well as institutes of higher learning to curb absenteeism in classes as well as discourage the students from going to coaching classes. More often than not it has been observed that the assessment is done in such a way that nearly all the students get more or less equal amount of marks. Also the assessment is done twice in a year leading to mockery of the whole exercise the internal assessment should be done through out the year on a continuous basis.

Strength of permanent teaching staff:

Many state governments have put ban on recruiting teachers on permanent basis. Teachers in colleges have been recruited on ad hoc basis either on contractual basis or on clock hour basis. This concept of floating population of teachers leads to decline in quality of teaching as the teachers are not so committed as they do not have stability in their profession. These teachers are not qualified to check the papers at the university level leading to permanent teacher being over burdened by checking of extra amount of papers thereby leading to unsatisfaction manner of paper checking. This has been reported for many subjects in many universities.

Criteria for selection of teachers:

UGC and various governments time and again come out with requirements for teaching profession that teachers should have minimum qualifications as well as they have to clear NET & SET examinations. What is forgotten while appointing teachers is that whether the teacher has got ability to put forward his view to the students. This very important point of communication skills of the person being appointed is forgotten.

Miscellaneous other factors:

Infrastructure of the colleges and institutes of higher learning needs to be improved drastically. E. Q. computer related courses are taught in our colleges but the maintenance of the same is very pathetic. Libraries of colleges needs to be improved as well as the quality of text books written for the students are study and with lots of mistakes. The syllabi are having topics of ages gone by and not in many cases relevant to needs of the present times. Also objective type of questioning has killed the expressing skills of the students. The academic atmosphere from institutes is absent and the teachers are told to carry out non academic work which diverts the attention of the teachers. This needs to be stopped at any cost. Course curriculums are rigid with person from one stream not able to study topics of the other stream This needs to be curtailed and a more mature and open approach needs to be taken to make higher education more enjoyable and not only for getting lobs

FEAR NOT

Fear not that you might make a mistake in believing your dream.

Fear rather that if you don't go for it you might stand before God and he'll tell you You could have succeeded had you had a little more faith.

Fear not that you might fail, Fear rather that you will never succeed If you never try & If you are unwilling to take risks

Fear not that you might get hurt, Fear rather that you will never grow if you wait for painless success.

The old man said to the young man, 'Why not go out ,on a limb, After all isn't that where the fruit is"

> PREETI.G. MUNDHRA S.Y.B. COM-D.

TWO DAYS WE SHOULD NOT WORRY

There are two days in every week about which we should not worry, two days. which should be kept free from fear and apprehension, One of these days is 'yesterday with all its mistakes & cares its faults and blunders, its aches and pains.

Yesterday has passed forever beyond our control.

All the money in the world cannot bring back Yesterday.

We cannot undo a single act we performed; We cannot erase a single word we said.

"Yesterday is gone forever."

The other day we should not worry about is "Tomorrow."

will all its possible adversities, its burden, its large promise & its poor performance, Tomorrow is also beyond our immediate control.

control.
Tomorrow sun will rise,
Either in splendor or behind a mask of clouds,
but it will rise. Until it does, we have no stake in
Tomorrow, for it is yet to be born.

FUN CORNER!

What will be the slogans if God made adverts?

Please don't drink & drive, You're not quite ready To meet me yet.

Could you imagine the price of air If it were brought to you by Another supplier?

If you miss the sunrise
I made for you today, never mind.
I will make you another one
Tomorrow!

How can u possibly be a Self – made man? specially recall creating you.

What do I have to do to get Your attention? Take out an Ad in the paper?

Earthling, don't treat me Like an alien.

If u think the MONA LISA is Stunning You should look at my masterpiece In the mirror.

Don't forget your umbrella.

I might water the plants today.

I think you're the most Beautiful person in the world. Okay, so I am biased.



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PREETI G. MUNDHR

This leaves only one day, "Today".

Any person can fight the battle of just one day is when you and I add the burden of those way awful eternities Yesterday & Tomorrow that break down.

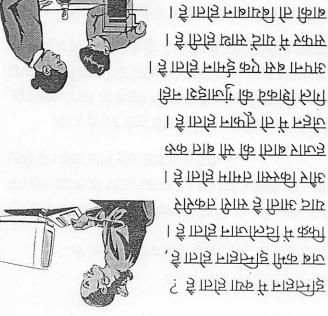
It is not the experience of today that drives person mad,

It is the remorse or bitterness of somethin which happened Yesterday and the

Dread of what Tomorrow may bring. Let us, therefore, Live BUT-ONE DAY AT TIME.

PREETI. G. MUNDH

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। ई कि मिल स्पे अजाम होता है। । हिए नाइम्निड़ ५िंड र्ने 7ए मठक मठक क्यीकि मुश्कित में जान होती है।

- फ्रिंड डिन निभय् कि निभक्रमू

किरिश्मा कलयुग का

रमशान - दुनियां का अतिम स्टेशन नाई - बालों का शत्रु जल - बिना किश्ये का मकान . हि. ड्राह. मि कि द्रृह - माम मंगल सूत्र - शादी का लाइसेन्स मंदिर - मन पसंद जूते बुराने का स्थल बादा - स्वर्गका सीदी कालेज - युवक-युवितयों का गार्डन र्फि कि 5 में हां मिन करें ि कि रिक्ति - गाम डी

अखबाद - ईन सबका मिरमीर डॉक्टर - यमराज का दुश्मन फिर्डी रे कि 5 छे शिरि - ज्ञान ने सिर्

मारुकी 1514 थिएए एक कि.डी

। ए गारुकी एम धिक्ष io ethin कि दिन्दी एग एउंचे के पूर्व संध्या पर हिन्दी क drives. न्म देख, एछ में नाए कि निर्म कि देखा, वह स्वाम श्रि जगाया । घड़ी देखने पर पता यता आज १४ v that w र नाअ कि मारुस भित। थि दिर दि निए निए से मेए में । गम्ह निव्या यह अपराघ की अपराघ बोध होने लगा। ि किस हो ... इसे पिए सि रुसी । ड्रे िक प्र नब मधी हैं, गष्टीयता का पर्याय हूँ तथा राष्ट्र के समग्र विकास का I-WO" मिरि क्या के रुप में रहने दें में सरल, भुगम, सरस MHCN कि भीनवार्य रुप से जिक्षा का माध्यम बनाए तथा अंग्रेजी ग्रीाम् कि प्राकप्रम , ई मिमि म्डूंग कि फिर्स की कि मजान बजाए त्यागने का सस्ता अपनाया है, उन्हें मालूम मजाल में मुझे आधुनिक बनाने नए शब्दों के गहने र्भ यात को होना है भी क्या देश है है में प्रकामर वामर न रिष्ठ किनिकत प्रकाव छम्निशार्ष र्न एन मिक्षिप , ड्रै फिड़क इस । धिर इंखि कि निर्का की न्किर्ठ , धिर रुद्र कि रूपिंट , ई रिश्क प्रप्रुउम नगङ्खी मं नाना है। निष्य सभ्य लेश मुझे अपना में भि के निष्ठी मिकि , है विभिन्त में कि कि । ई 137 वि आवह क्षेत्र सीव सीवेका व्यवहार हो रहा है। एप्रेस् कि फिर्फिए । मिब्री ईम नि किथिगि । कि न कि हिम्क ामांद्रप्र किम्मर्सी नाकि के डिग्लास । ाष्ट्र किस्मि प्राप्य कि निकिनिक के त्रपार कियी है दिन्डी कि के है िल निलं कि कि कि काम होंद्र एक फिल निक्मि के ़ 5 कि कि वी मह एक की ख्यु फेर कि का के प्राकृ -जिस्म उसके दिन्ही एवं लिखा था हिन्दी कुछ सीच-िएए साए किनि केंस्ट ब्रस्ट , पिए इर डि ि छई दें किछी , हिए प्रण नात्री त अशुदान करती उस नारी पर पड़ी, हुरंग लिशिह्मण्ल डिमली में इंप्रजी प्रचन हिंद कि । कि डिंग अर्जा में शिएन कि मिरायाम रुहि छि

- श्रेता उपाध्याय

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भारतीय बच्चों का भविष्

क के मार्थ दुनिया के आरी दुनिया के आरो के तारे, के नो नन्हें स्थारे पूर्व हैं, वे भगवान को भी लगते सारे हैं।

उपरोक्त पंक्तियाँ हमे यह बताती है कि ये जो बच्चे है, यह हमारा उज्जवन भविष्य है, जिन्हे भगवान का दर्जा दिया जाता है । पर आज कल का जमाना देखा जाए तो यह कविता झुठी लगने तिन्हें । क्या आप इसे सच मानते हैं ?

आज हमारे देश की आबादी इतनी बढ़ गई है कि सब लोगों को दिन का दो समय का खाना नहीं मिल _{गाता}। आजकल बच्चे तो इतने मजबूर हो गए है कि उन्हे पढ़ाई के बजाए काम करना आवश्यक लगने लगा है। जिनपर हम को उमर कुछ सिखने के लिए है, उन्हे काम करकर अपना पेट पालना पडता है। क्या ये वही बच्चे है। का भविष्य निर्मर करता है? अगर ये वहीं है तो वृंबह्ने लिखाई से बंबित क्यों है?

कार हम गहराई से सीने ती आज भी ये नन्हें बच्ने हिक हिन हिन कि पिरा है। अगर हम गहराई है। अगर आक्षा के अस्छे राह पर नहीं जाने हैंगे ति क्या वे क्या हम बढ़ती चले लिटा के मिरा कि में हम से चिन्ह में कि में हैं। कि ए देहेंह कि जिन्हों कि कि बच्चे हैंक कि पाग प्रकी हिन एक्स कि जिस हम है है। अगर ने कि जिन्हों के कि में हो जिएगी।

मी जापकी और एक ऐसी रोशनी दिखाना बाहती हूँ जिस पर हम बच्चों का भविष्य और वर्तमान दोनों मि करता है। सिर्फ केवल अच्छी पढाई-लिखाई से यह बात पूरी नही होती इसके लिख अफ्स रोश बड़ो का ^{सम्म} अब अधिक महत्त्व रखते हैं।

। फेंडे अंग्रह में इस प्रध्नास दिए का रिल्यू मड़े हि मिर्क की पिंड्राइ मिड़क इए में में प्रध्नास

। किंग्ड प्रर, जय बच्ची !

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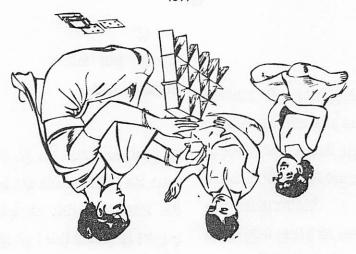
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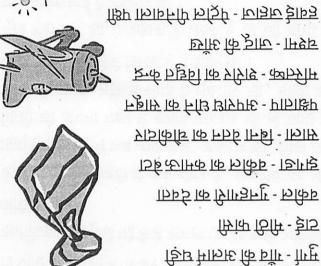
(97)

...क पशुना कार्यना का

मंदिर - मन पसंद जूते चुराने का स्थल मंगल सूत्र - शादी का लाइसेन्स मास - बहू की सी .आई .डी. जेल - बिना किराथे का मकान नाई - बालों का शतु रमशान - दुनियां का अंतिम स्टेशन इमशान - दुनियां का अंतिम स्टेशन इमशान - दुनियां का अंतिम स्टेशन इमश्च का धंधे धंदे का पेडियो अखबार - स्मराज का दुश्मन प्रम गिरुर्स) धृंब-ड्रेगम नामकी रुड्डम के जिग्लास । गुरुम निक किन्छ प्रम , ईप्र किगोम प्राप्ट के किर्सस छि निक्से। गुरुस एप बहुन प्रम बार्ड हि निक्सि प्राप्ट रुक्स गुरुस किमोर्स निम्हि निम्हि निम्हि के बिद्रिम प्रसि प्रकी के प्रिमेस में एड्ड शमड़ हुर्भ्य प्रकी के के किद्रम प्रसि प्रका के प्रमुच हुर्भ्य प्रका के स्वार्टिस प्रमुच हुर्भ्य प्रका के स्वार्टिस प्रमुच हुर्भ्य प्रका के स्वार्टिस प्रमुच हुर्भ्य प्रकार प्र

क्या हमारी न्याय व्यवस्था

ई एक मिक



काज हमारे देश को जरुरत है इन्सानियत की सब्बाई की । हमारे देश का प्रतेक नेता सत्यमेव जयते कहता है पर इसका अर्थ नहीं समझता । अब हमारे त्याय कहता है पर इसका अर्थ नहीं समझता । अब हमारे त्याय का मेह छाड़कर न्याय का मोह लगाना पढ़ेगा । अमीरी-गरीबी का मेद-माव मिटाना होगा । तभी होगा । समिरी-गरीबी का मेद-माव मिटाना होगा । तभी

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विद्ना - बुढ़ापे की अचूक दवा स्वप्न - मन में दबी कामना का मित्र शमशान - जीवन गाड़ी का अन्तिम स्टेशन ड्रिप प्रग क्लिंस फिन कि नेम् कि नेम्कि अब खेल कि कि कि । निपास कि गिलि गिगान हि ति हिन

। फिक इंड्रम शिमड़ । फिक इंड्रम शिमड

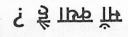
प्राप्त कि निगम

वस्त का भी अजीब खेल है, न जाने जिन्दगी से उसका क्या मेल है ? वस्त के आगे किसी की भी नहीं चलते, वस्त ही सब कुछ सारी किस से जुड़ी है याते वस्त ही सब कुछ सारी करन से जुड़ी है याते किस से जुड़ी है जिन्दगी, वस्त से जुड़ी है याते किस हो याद दिलाती है के हम्म से गादें। जन वादों में हम हो, उन यादों में हम है, न का सार का साथ नहीं, इंडम बार का साथ हा जिस्हों का साथ किस के से किस है।

ई हिंग सबसे बड़ी है

। इंगाम ग्राप्तक में रुडी रुप एड कि रुपंट, डिन डावप्प क्रिंड फ्री, में रुपाड़ी ईं रिरुमी रिष्टी बस डाय मान क्षित्र क्षित्र कि रिष्टी कि रिष्टी होने के गर्ना स्वीत्र

बनाए है, पर दोस्ती तो खुद भगवान की परछाई है।



किसी ने पूछा माँ क्या है ? कीन है ? समुन्दर ने कहा - माँ ऐसी हस्ती है, को ओलाद के लाख राज सीने में छुपा लेती है। बादल ने कहा - माँ ऐसा इंद्रधनुष है,

जिसमे हर रंग समाया है। जापर ने कहा - मॉ ऐसी गजल है, जो हर सुननेबाते के दिल मे उत्तरती जाती है। माती ने कहा - मॉ गुलशन का दिलकश फूल है, मिससे खूबसूरती और बढती है। औलाद ने कहा कि में अनमोल दासी है, जो हर दिल पर लि कि पर दिल पर लि

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जाराहें मंत्र हैं हैं 55 फर कि दिब्ब हैं ब्रिंग फर्म । जामास मक हैं के नास के निाम फ्र , हैं किंग्रें गिन मास मि फ्री प्राब प्राब कि नास केंमड़े

। प्रारुत कारा नत बेजार उसके सामने थी बास्तियों हजार। उसके सामने लगा था ओरतो का टरबार। हो जाती है आपस में तकरार। नीन दिन में पानी आता था। । प्रामाप्ता में किक्किम दिन प्राप्ति है जाता है। । प्राप्ति में में किक्किम है। हो के के प्राप्ति है कि हम हि

घायल और घबराकर नत ने भी तोड दिया दम, आता

रेक्स पापी का समय पर भरते है हम, फिर भी पानी ने । मंद्रमें काम है फिर्की

विन पानी कैसे रहे घर साफ, बर्तन धुले कैसे क्या खाए स्था पकाएं कैसे जिए हम।

। माक ग्राप्ट डि ब्रम्प निाग निव , प्राकामज्ञा अप्ते डेकि ग्राप्ट डि मि कशिष्ट निाग की , ग्राष्ट्रमम्प भिक्त कि क्षिकुछ्ब नड्ड कींफ्रि

आधिक बनाए।

। प्राप्त कि

म्रॉस क प्रिकित ,ई फिं घम में मिज्ती ग्रास तमाएक ज्ञार हमीं ,कि प्रिकित ,ई ग्राष्ट्रा में घर्षें में घ्रोंस मड़ ग्रास भूग ग्राप्त हि कि प्रिकित ड्रेडिट ई प्राप्य गम्पर कि मिकी बड़े ड्रिगम ,कि प्रिकित ई स्थार है हि घाड के मिकी । कि प्रिकित है छिती ये कि में मिसपूर ग्राप्त

मूर्ख गहीपाटो तो ये सहारा है तकदिर का जो बोगा सो पाया ये सच्चाई है तकदीर की ।

म जाय दिन

ोएंगर में तड़प तड़प के मर जाएंगे, मर गए तो भी तूझे आवाज लगायेंगे, रब को रिश्वत दे के तुझे भी बुलाएंगे, जब तुम आओंगे तो साथ, । फिंग्राफ क्रिक्ट फाएंगे।

(84)

1 है त्यज़ि बाप्राम् ज़िस्

नसते तर पालमेट मध्ये बुशने भारता बह्त काढलेले वसने निरर्थक आहे का ?

भारतीय मुलांच्या भवितव्यासाठी शासनाने काही तर्म मान हे सैचानाचं घर तर्म कराया हे करायाचं घर समान हे सेचानाचं घर आसतं एखाद्यावेळी हिच मुले पशिस्थतीला गांगफन आपला देशाचे रक्षक बनण्या ऐवजी भक्षक बनतील. आणि अशा मुलांच्या शोधातच तर गैर सामाजिक मुलांना भारतावरच स्वारी करण्यासाठी लालूच दाखविणारे मारतावरच पता समाजात दिवसे दीवस वाढतच जात आहेत.

अपल्या देशातेल मुले ही आपल्या देशावे शिल्पकार आहेत. त्यांच्या भवितव्यात आपल्या देशाते भवितव्य अवलबून असते. या मुलांना अशा आयोपी संघटनां पासून दूर ठेवण्याचा उपाय म्हणजे त्यांना सेचत्मार मिळवून देणे, त्यांच्या अडवणी दूर करणे या सादी शासनाने सदेव प्रयत्नशील राहीले पाहिजे.

त्यासाठी शासनाने कामगारांच्या निवृतीचा काक कमी कर्मा निवृतीचा संधी किम पिता त्यांच्या निवन पिता संधी कर्मा कर्मा निवन पिता त्यांच्या जाणी नवीन पिताच्या काही जागांवर एक द्यांची अथवा प्रतेक क्षेत्रात महत्त्वाच्या कानुमंद्री अशा दोन जागांची निवड कर्मात आणास नवीन पीढीचे विचारही कळतात आणा अनुमंदाचाही उपयोग कर्मा येतो. या जुन्या लोकांच्या अनुमंदाचाही उपयोग कर्मा येतो. या जुन्या लोकांच्या अनुमंदाचाही उपयोग कर्मा येतो. या नितीन कामकाजही सुरळीत चालके, रोजगार उपलब्धी नितीन कामकाजही कमी होतात.

अशानेच भारतात्रे स्थान जगात उंचावण्यास मदत होईल आणि आपत्या या देशास जगात मानाचे स्थान मिळेल आणि आपता **हा भारत पुन्हा बलसागर** भारत होईल.

. मि. कं. पार . मग्र - फ्रक्राम नर्जाप



शारतातील मुलांचे भविष्य

गरत, भारत हा आकाराने विशाल देश आहे. या भारत हा अगित हो आकार ने जाएते. भारत हा अगित ने अगित हो अगित ने अगित ने अगित हो अगित ने अगित ने अगित ने अगित अगित प्रिकाम देशातील लेक संख्या असणाया देशातील जेका ते जाता ने अगित में अगित में अगित में अगित में अगित ने अगित ने अगित ने अगित ने अगित जाता ने अगित न

परंतु यात चुकी मुलांकी नव्हे तर आपत्या शासनाकी आहे. आपने **शासन यांगत्या नवीन** तरतरीत भिक्षेला संधीच देत नाहीत आणि म्हणे

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तिखणी बंदुक घ्या वा तागढी वा नागर हिंदवी सा ताकर ।। हिंदवी चाकर होऊन का एवढच करायचय मायूएमस आपत्या मुलांनी नांगरच ओढायचे का ? नाही आपण असे होऊ देवू नये. **आपत्या नवान त्यावा**. कारण कार्येणन **दावे त्यांच्या कालेला वाव दयावा**. कारण इंग्लियांच्या अंगी **अप्रतीम कलाकुपर** आणि **पामध्यं** आहे इंग्लियांच्या अंगी **अप्रतीम कलाकुपर** आणि होस्त आहे

(67)

कृष्ट विद्या विस्त निक्रम किया मुह्म निक्रम

महागाईमा राक्षस करतो जीवनाची उजाद राने

पारिद्रधात जंग जंग पछाडलेल्या भिलकांना आपल्या मुलांना भीकेम लावण्याशिवाय दुसरे मार्गञ्च सूखत नाही. पण ही लहान मुले गरीब,

बिचारी, आयुष्याच्या सामन्यात हरलेली त्यान मुद्धा भीके शिवाय दुसरा मार्ग शिल्सक नम्ता मुद्धा भीके शिवाय दुसरा मार्ग शिल्सक नम्ता अहा ! दुपारच्या केळेस आपणांस स्खर्मकी परंतु ही मुले केवळ पोटाच्या मुकेसाठी पायांन अयुष्याच्या काठाकाठाने चालताना या मुला दुःखे, अश्रू यांचा सतत उंबरठा ओलांडाव लागतो. मुले ही देवाघरची फुले अस्मे म्हणता परंतु ही फूले बहरण्याच्या आधीच कोमेजले जातात.

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भारतातील मुलांचे भवितव्य

आजवा दिवस फार कंटाळवणा होता. भागवा विदेन अवस्थेत असाच घरी रिक्षाने निधाली होतो. त्यातच ट्रॅफीक जाम! आवातर मन फारब कोमेजून गेल होतं. इतस्यात कोणी एक काला काणा मुलगी माइ्या जवळ भीक मागत अति. तिच्या चेह्यावरचे केविलवाणे भाव पाहून मनाती उदासीनता सुरत्यामुळे गृष्ट्रप झाली होती. दीडवितीच्या भूकेस पूरते तळहाताची थाळी, तीने केलेली तळहाताची थाली, सुकलेली धाळी, तीने केलेली तळहाताची थाली, सुकलेली काया, फारलेले कपड़े आणि मूक झालेले तिचे काया, फारलेले कपड़े आणि मूक झालेले तिचे

पिरस्थीतीजी जाण करुन देत होते. मनात विचार आला **आज भारतातील मुलांची** स्थिती कोबळ्या वयातच अशी उमसेल तर भवितव्यात या



मुलांची स्थिती काय ?

भाज भारतास स्वांत्रं मिळून ६० वर्षे पूर्ण सिंह १० वर्षे पूर्ण भारतास स्वांत्रं सिंह १० वर्षे पूर्ण सिंह अपून युद्धा भ्रष्टाबार, दारिह्य, गुन्हेगारी ताति ताति प्राप्ता प्राप्ता प्राप्ता सिंह काल नाही काल मुले असतील तर धडपडत नाही त्यात्रं सुंह के असतील तर पालकां अपून पंचायत होते. काही केळेस तर पालक पिरिश्यित समोर गुंड थे ठेकून आपल्या पालक परिश्यित आसिंहत्या करतात मग अशा निष्पाप मुलांसमवेत आत्महत्या करतात मग अशा निष्पाप मुलांस महत्त्रं स्व

. जिप्त मेरितातील दारिद्रय संपत्ने नाही. किलोको संसार फूटपाथच्या किनारी तर गलिको कस्तीत वसले आहेत. त्यातच बाढत चाललेली

।...घाम किंगाहिम

श्रीमंत मुलांती स्थिती फार नेगळी नाही. या मुलांना खाण्या पुरते तसेच इतर सुख सोयी असे अत्र, शिक्षण यांती हींसमीज होते. परंतु कित्येकदा यांना आपत्या स्वप्नांना मुख्ड घालावी लागते ते म्हणजे केवळ पालकांच्या वाढत्या दबावामुळे. या मुलांक्या कदावित जास्तच अपेक्षा असतात. सतत हे कदावित जास्तच अपेक्षा असतात. सतत हे करावित जास्तच अपेक्षा असतात. सतत हे का पालकांच्या धोकम पट्टीमुळे या मुलांच्या या पालकांच्या धोकम पट्टीमुळे या मुलांच्या या पालकांच्या धोकम पट्टीमुळे या मुलांच्या या पालकांच्या धोकम पट्टीमुळे या मुलांच्या

विद्याधनम् सर्वदान प्रधानम् जेथे सरस्वती तेरी लक्ष्मी असे स्ट्यातात परंतु कित्येक मुलांना गरीबी मुळे व मुलगी म्ह्याजे परायाने धन अशा पालकांच्या गैरसमजुतीमुळे या मुलांना शिक्षणापासुन मुकावे लागते मग असे असेल तर तरुण विद्यायाति हशास आणि भारता सारख्या विकासनशील देशास तरुणाशिवय कोण तारणार ?

७५० एम्ब्र . भि. चि. घाघ. मग्

> प्रज्ञता एक समाज विधातक गुन्हेगार! आपण मूचातो बिकट वाट वही वाट नसावी परंतु विचार करा खरच का हो स्वत:हून या मार्गाकडे वळतात?

> पूक धागा सुखाजा शंभर वागे दुधाजे बाजा प्रत्यक्ष अनुभव येतो है गरीव मुलाव्या बाबतीत. भीक मागू शकत नाही परंतु पोटाजी भूकपुद्धा मिळवू शकत नाही म्हणून गरीव मालक आपत्या मुलांना कामावर रूज्यू करतात व्यातूनत्र एक मोठ्या व गंभीर समस्येता उद्य व्यातूनत्र एक मोठ्या व गंभीर समस्येता उद्य व्यातूनत्र एक मोठ्या व गंभीर समस्येता उद्य होता म्हणीया व गंभीर समस्येता उद्य मुलांच्या हाती कारखान्यातील यंत्रे असतात या भाजही आपत्या भारतात बातमंजूरांची संख्या १० लाखा पेशा अधिकत्र आहे. आपण आपला १० लाखा पेशा अधिकत्र आहे. आपण आपला १० लाखा पेशा अधिकत्र आहे. आपण आपला १० लाखा पेशा सिला असे म्हणते का

ही झाली त्या मुलांच्या बाबतीतील भिती ज्यांना केवळ दोन वेळच्या अत्राची प्रसा भात पडते. परंतु मध्यवर्गीय तसेच

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માતૃ વંદના

- પોતે સર્જેલી સૃષ્ટિમાં દરેક ઠેકાણે પહોંચી વળવાનું ઈશ્વર માટે અશક્ય થયું એટલે જ તેણે મા નું સર્જન કર્યું.
- 💠 બાળપણમાં ગોદ આપનારને ઘડપણમાં દગો ન દેશો.
- ભગવાનને ભજવાથી મા મળતી નથી. પરંતુ મા ને ભજવાથી ભગવાન અવશ્ય મળે છે.
- ♦ જે ધરતી પર તેં પહેલો શ્વાસ લીધો ત્યારે મા તારી પાસે હતી. માટે મા-બાપ છેલ્લો શ્વાસ લે ત્યારે તું પાસે રહેજે.
- ♦ જગતમાં મા બનીને જોશો તો...ક્યાંય દુર્ગુણ નહીં દેખાય. દુશ્મન બનીને જોશો તો...ક્યાંય સદ્ગુણ નહીં દેખાય.
- ♦ ઘરની મા ને રડાવે છે તે મંદિરની મા ને ચુંદડી ઓઢાડી
 દે ? વાહ દીકરા વાહ !!!
 - ગંગાના તીર તો વધે ઘટે રે લોલ, સરખો એ પ્રેમનો પ્રવાહ રે...જનની
 - વરસે ઘડીક વ્યોમ વાદળી રે લોલ, માડીનો મધ બારે માસ રે...જનની
- 💠 મા-બાપ વગરનું ઘર એટલે...ધબકારા વિનાનું હૃદય.
- ◆ ૮ વરસનો તારો બાબલો જો તારા પ્રેમને ઈચ્છે તો...૮૦ વરસના તારા મા-બાપ તારા પ્રેમને કેમ ન ઈચ્છે ?
- પ્રથમ પ્રણામ મારી માને હો જો, માન્યુ જેણે માટીને રતન, ભૂખ્યા રહી જમાડયા અમને, કીધારે અમ કાયાના જતન.
- ઓ મા તમારા વહાલની વહાલપણથી ઉઘાડયા મારા અંતરના દ્વારને મારી આંખોથી માણી મેં સોનેરી સવારને.
- 💠 ત્રણ જગતનો નાથ પણ મા વિના અનાથ છે .

- ♦ માતાનો ખોળો એટલે…દુનિયાની સહુથી _{સલાયન} જગ્યા
- મા એક એવી ૠતુ છે જેને કદી પાનખર આવતી જ
 નથી
- રોમે રોમે કેતુ ભર્યુ...જેના વેણેવેણે વરદાન
 ઘેર ઘેર એ જ બિરાજે...મા રૂપે ભગવાન
- ♦ જે મસ્તી છે આંખોમાં તે સુરાલયમાં નથી હોતી અમારી કોઈ અંતરની મહાલયમાં નથી હોતી
- ♦ શીતળતા પામવાને માનવી તું દોટ મૂકે
 જે મા ની ગોદમાં છે તે હિમાલયમાં નથી હોતી
- ♦ સો શિક્ષક કરતાં એક માતા ચઢે,
 સદ્ગુણ સંસ્કાર આપી બાળકને ઘડે....
- બાળપણમાં જેણે તમને પાળ્યા... ઘડપણમાં જે એન હૈયા બાળ્યા, તો યાદ રાખજો દીકરાઓ...તમારાભાગ મરી પરવાર્યા.
- બચપણમાં જે દીકરાને મા-બાપ બોલતા શીખવે છે એજ
 દીકરા ઘડપણમાં મા-બાપને ચૂપ રહેવા શીખવે છે.
- અંગ નિચોવી અમૃત પાયા...ગાયા ગીત, શ્રી મધુર છરા
 ઘેરૂ ગર્જી વરસતી જાણે...અષાઢની એ મેઘ ઘટા.
- ♦ જે દીકરાઓના જન્મ વખતે મા-બાપે પેંડા વહેંચ્યા દીકરાઓ મોટા થઈને મા-બાપને વહેંચી રહ્યા છે.
- ♦ સંસારની બે કરૂણતા મા વિનાનું ઘર અને ઘર ^{વિનાની} મા.
- 🔷 મા વગરનું બાળપણ એટલે કડી વગરનો દરવાજો.
- ♦ મા-બાપની આંખમાં બેવાર આંસુ આવે છે, દીકૃ[‡] સાસરે જાય ત્યારે…દીકરો મોં ફેરવી લે ત્યારે…
- દીકરાને મા ના આશીર્વાદ તો મળતા જ હોય છે, ^૫ આજ્ઞાંકિત દીકરાને કાયમ ફળતા હોય છે.
- મા અને ક્ષમા બન્ને એક છે કેમકે માફી આપવામાં બં^{ને તે} છે.

∱મા માં ૦

> ∳ દુનિ ગુર ોત

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- જગતરૂપી ખારા સમુદ્રમાં એ મીઠી વીરડી સમાન છે, મા એ માબાકી બધા વગડાના વા!
- ≱ કાનની બુટ્ટીની જોડ મળે, હાથમાં કંકણની જોડ મળે, પગના બુટની જોડ મળે, પણ જનનીની જોડ નહીં મલે રે લોલ

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- ♦ રેતીના કણને કદાચ ગણી શકાય, પણ માની મમતાને ન ગણી શકાય
- મા એટલે વ્હાલ ભરેલ વીરડો, મા એટલે મા એટલે મંદિર કેરો દીવડો
- માતા જે હાલરડાં બચપણમાં સંભળાવે છે, તે જીવનના અંત સુધી સાથે આવે છે.
- ♦ દુનિયામાં દર વર્ષે પાંચ કરોડ ત્રીસ લાખથી વધુ સ્ત્રીઓ ગર્ભપાત કરાવે છે. તારી માતાએ પણ ગર્ભપાત કરાવ્યો હોત તો તું આજે એને પીડા આપવા હયાત હોત ખરો?
- ♦ પ્રસૂતિની પીડા વેઠીને પણ તને જન્મ દેનારી માતાને સતત પીડા આપતાં તારું કાળજું કપાઈ જતું નથી ?
- ♦ ગાંડા દીકરાને પણ માતા તે જીવનભર નભાવે છે તે એની મમતાળું મા દીકરાને ન ભાવે એ કેવું કહેવાય ?
- માબાપને વૃધ્ધાશ્રમમાં મૂકવા જતા યુવાન! તું આટલું તો વિચાર કે એમણે તને જન્મ આપ્યા પછી અનાથાશ્રમમાં ગમે ત્યાં રઝલતો મૂકયો હોત તો તારી હાલત શી હોત?
- બધા જોડે બંધાય એનું નામ સંબંધ કહેવાય, પણ માતા જોડે બંધાય એ તો ૠણાનુંબંદ કહેવાય.
- ♦ તું બચપણમાં લાચાર હતો ત્યારે તને જેમણે સાચવ્યો એ મા-બાપ ઘડપણમાં લાચાર બને ત્યારે એમને સાચવવાનું કર્તવ્ય બજાવવા જેટલો લાયક તું પણ બનજે ને!
- ક્તરા પર હાથ ફેરવનારને કૂતરો વફાદાર રહે છે, તમારા પર હાથ ફેરાવનાર મા-બાપને વફાદાર રહેવા જેટલી લાયકતા તું જાળવી નશકે ?
- ♦ તું જન્મયો ત્યારે તું રડતો હતો તે તારી મા હરખભેર હસતી હતી, એ એટલું ધ્યાન રાખજો. તું હસતો હોય

- ત્યારે તારી મા ડૂસડાં ભરીને રડતી તો નથી ને ?
- ♦ પુત્ર માટે રાતા લોહીને સફેદ દૂધમાં પલટાવે એનું નામ માતા ને દૂધ દેનારી માતાને રાતા પાણીએ રોવડાવે એનું નામ કપૂત! કહે, તું કપૂત તો નથી પાકયો ને?
- ♦ ૨ડવું હોય તો માથું મૂકીને ૨ડવા માટે અભો તો કોઈનોય મળશે પણ ખોળો તો આખા મલકમાં એક માત્ર માનો જ મળશે.
- ♦ દૃદયથી પ્રત્યેક મા એક જ હોય છે ભલે ને પછી એ દેહથી
 કે દેશથી અલગ હોય કે અનેક હોય!
- મરતી માતા રડતા દીકરાનો વિચાર કરે છે પણ કમાલ છે હસતા દીકરાને રડતી માનો વિચાર તો જરાય નથી આવતો!
- ♦ પાંચ-સાત દીકરા-દીકરીઓ સાથે જેણે પોતાની જિંદગીના પચીસ-પચીસ વર્ષ વીતાવ્યાં છે એ મા બાપ સાથેના છેલ્લા દિવસોમાં પાંચ-સાત વર્ષ પણ વીતાવી ન શકે એવા સંતાનોને શું કહેવું ?
- ♦ બચપણ દૂધથી જીવે, ઘડપણ હૂંફથી જીવે, તને દૂધ દેનારી માને હૂંફ દેવાનું ચૂકતો નહિ.
- ♦ શિવની જટામાંથી તો માત્ર એક ગંગા જ અવતરી છે પરંતુ માના જીગર-શિખર પરથી તો સંતાનો પ્રત્યેના વાત્સલ્યની કેટલીય ગંગા-જમનાઓ વહી નીકળીને પુત્ર પ્રત્યેની મમતાના મહાસાગરો ભણી છેડે છે.
- 💠 સદા આપે હૂંફ અને શાતા, એનું નામ જન્મ દેનારી માતા.
- ♦ જે ઘરમાં મા બાપને સંતાનોના મહેમાન બનવું પડે એ ઘરમાં ભગવાન રાજી ન રહે.
- સરસવના ઝીણા દાણા જેટલી પેટમાં રહેલી પથરી તને ત્રાહિમામ-ત્રાહિમામ પોકરાવી શકતી હોય તો પછી બે કિલો વજનવાળા તને નવ નવ મહિના સુધી તારી માતાએ ગર્ભમાં શી રીતે ઊંચકાયો હશે.
- 🔷 બધામાં વડી એનું નામ માવડી.
- 💠 આંધળી માને દીકરો દેખાય પણ દેખતા દીકરાને માતા ન

દેવોને પણ પ્યારી

ભીનામાં સૂઈને જેણે, મને સુખમાં રાખ્યો છે, એ માતાને વંદન હજો, સ્વર્ગ થકી જે ન્યારી છે.

દુ:ખ દર્દ વેઠીને જેણે, શાંતિ સ્વર્ગથી દીધી કે એ માતાને વંદન હજો, દેવતણી જે દુલારી છે.

હસતો રાખી સદાય મુજને, જેણે રૂદન પચાવ્યુ છે, એ માતાને વંદન હજો, દેવોને પણ પ્યારી જે.

ભૂખ વેઠી જીવનમાં જેણે, પકવાન મુને જમાડયાં છે, એ માતાને વંદન હજો, સઘળાને જે વહાલી છે.

ગોળ વિના ફીકો કંસાર, માત વિના સૂનો સંસાર, ચંદ્રવિહોણી ફીકી રાત, સૂર્ય વિનાનું ફીકું પ્રભાત.

જળ વિનાનો જેવો કૂપ, ને તાજ વિનાનો જેવો ભૂપ, ગોળ વિના ફીકો કંસાર, માત વિના સૂનો સંસાર.

વર વિનાની જેવી જાન, ગોપી વિનાનો જેવો કહાન, જ્ઞાન વિહોણો જેવો વિપ્ર, ધન વિનાનો જેવો વૈશ્ય.

ગોળ વિનાનો ફીકો કંસાર, માત વિના સૂનો સંસાર, જળ વિનાની જેવી નદી, લવણ વિના જેવું ભોજન

બળ વિનાનો જેવો સૈનિક, બાળ વિનાનું જેવું ઘર, ગોળ વિના ફીકો કંસાર, માત વિના સૂનો સંસાર,

મંદિર તીરથ બહુ કર્યા, પૂજ્યાં ના મા-બાપ, એ સઘળું શા કામનું ? ધૂળ બરાબર જાણ, અભિષેક અનુષ્ઠાન તો, કીધા અઢળક વાર, સેવ્યાં ના મા-બાપ તો, ધૂળ બરાબર જાણ.

માન દીધું સૌ લોકે, વંદન કીધાં હજાર, ઠાર્યા ના મા–બાપ તો, ધૂળ બરાબર જાણ.

બહુ ભણ્યાં પૈસા રળ્યા, મિલકત અપરંપાર, સંતોષ્યા મા-બાપ ના, ધૂળ બરાબર જાણ.



વિગાત

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યોડ્યુ ના

ના ેશ

સંતોને ઝૂકી ઝૂકી આશિષ લીધી હજાર, દુભવ્યા જો મા-બાપ તો, ધૂળ બરાબર જાણ ધૂમ્યા દેશ વિદેશ, ને રળ્યા એવોર્ડ અપાર, રાજી ન થયાં મા-બાપ તો, ધૂળ બરાબર જાણ. માનપત્ર પામ્યાં ઘણાં, છબીઓ છપાઈ લાખ, રીઝવ્યાં ના મા-બાપ તો, ધૂળ બરાબર જાણ શ્રી ગણેશ, પુંડલિક શ્રવણે સેવ્યા બહુ મા-બાપ તો રીઝયા પરમેશ છે ધન્ય જીવન એ જાણ



गिरातनुं धींगाणु

સાડા નવ વાગ્યે સેમિનાર શરૂ થશે જ એમ સમજ ટ્રેકડા મારતી, ધક્કા મારતી, ધક્કા ખાતી અને દિલગીરી દાખવતી હું નિયત સ્થળે પહોંચી ગઈ. અંદરના રહસ્યમય ખંડના પ્રવેશ દાર આગળ પોતાનું નામ, મોબાઈલ નંબર, રહેઠાણ નંબર, ક્યાં ભણ્યા, કયારે ભણ્યા શું ભણ્યા વિગેરે વિગતો ભરવા બાબતના ફાટક આગળ બધાએ કતાર કરી હતી. કતાર આગળથી હેમખેમ પાર ઉતર્યાની લાગણી સાથે પેલા રહસ્યમય ખંડમાં હું પ્રવેશી. કયુ સ્થાન ગ્રહણ કરવું તેની ગડમથલ પછી હું સ્થાયી થઈ. એક વિદ્વાન વિશે થોડી પ્રસ્તાવના અને પુષ્પગુચ્છ અપાયા બાદ પેલા વિદ્વાન દેખાતા મહાનુભવે તેમનું સંભાષણ શરૂ કર્યું.

અમને સહુને સુંદર પેડ અને રૂપકડી પેન અપાયેલા મેં પેડ પર લખવા માટે ચેષ્ટા કરી ત્યાં મારી નજીક બેઠેલ પ્રાધ્યાપકે મને ટોકતા પૂછયું, ''પહેલી વાર આવો છો ?'' મને સમજાયું નથી એવી તેમને ખાતરી થતાં તેમણે આગળ ચલાવ્યુ ''આ સાહેબ એક ઇંટિગ્રેશન સાઈનમાં તો માનતા જ નથી. ત્રણથી ઓછી બિલકુલ નહી. તમારા લખવાના સાહસને મારા તરફથી પૂર્ણ શુભેચ્છા છે પણ તમે કંટાળી જશો.''

મે તેમને ન ગણકારતા નોટસ લખવાનું ^{ઉત્સાહ}ભેર ચાલુ રાખ્યું મારી બાજુવાળા તે પ્રાધ્યાપક થોડું વક હસી નિદ્રાધીન થઈ ગયાં. પેલા વિદ્વાન સાહેબ બોર્ડ્યર ઘણું લખ્યે રાખતા હતા. કશું લખવાનું રહી ન જાય તેના ટેન્શનમાં મને આસપાસ શું ચાલે છે તે જોવાનો ^{ટાઈમ} જ નહોતો.

એટલામાં પેલા વિદ્વાન સાહેબે કોઈ એક જગ્યાએ લેમ્ડા (ગણિતમાં વપરાતો સિમ્બોલ) નો પ્રયોગ કર્યો હતો તે બાબતે કોઈ એક ખૂણામાં બેઠેલ એક સન્નારીએ ભયાનક વિરોધ નોંધાવ્યો. સૂતેલી પ્રજા જાગી ગઈ અને શું થયુ તે તપાસવા ટૂંકી-લાંબી ડોક લંબાવી, આંખો ઝીણી કરી, પોતે આમાં શું લાડવો ખાઈ શકે તેની ચેષ્ટામાં લગભગ બધા જ આડાઅવાળા થયા (મને હજુ સુધી નથી સમજાયું કે આંખો ઝીણી કરવાથી વધુ સારુ કઈ રીતે સંભળાતું હશે). કેટલાક બાંયો ચડાવી ઊભા થઈ ગયા. કોઈને વળી મહિલા વિદૂષકનો તમતમતો ચહેરો દેખાતો ન હતો. તેથી તેમના દર્શન કરવા આગળ આવી ગયા. અલબત્ત વાળ ઓળતા જાય અને મહિલાને ધારી ધારીને જોતા જાય. એક પ્રાધ્યાપકે વળી પોતાના ગૃહસ્થ અનુભવ મુજબ નક્કી કરી નાખ્યું કે આ બંને પતિ-પત્નિ હોવા જોઈએ અને ઘરનો ઝઘડો સેમીનાર સુધી તાણી આવ્યા છે.

પેલા સન્નારીને 'લેમ્ડાને' બદલે 'થીટા' જ ખપતો હતો. વિદ્વાન સાહેબ મરક મરક હસતા હતા. કદાચ તેમને આવા રૌદ્ર સ્વરૂપ અને ગમગીન વાતાવરણની પૂરી આદત હતી. તેમની સ્વસ્થતા જોઈને સન્નારી ઔર બગડયા. ઘણી મથામણ પછી વિદ્વાન સાહેબે લેમ્ડા પ્રત્યેની આસકિત છોડી દીધી અને થીટા ને અનાસકત ભાવે અપનાવી લીધો. સન્નારી ફરી પોતાના સ્થાને સુખરૂપ ગોઠવાઈ ગયા. કોઈને કશી સમજ પડી નહી કે એ વિદ્વાન સાહેબની ભૂલ હતી કે સન્નારીનો દુરાગ્રહ, ત્યાં હાજર સઘળી પ્રજાના ચેહેરા પર ઊંડી ગ્લાનિ દેખાતી હતી. આવું સુંદર જામેલું નાટક-જેમાં પોતાને કશી લેવા દેવા નહીં, આમ અનાયાસે સંકેલાઈ ગયું અને તે પણ ત્યાં હાજર એક પણ સભ્યની દખલગીરી વગર તે કારણસર. આ નાટક જો લાંબુ ચાલ્યું હોત તો કોણ જીતશે તેના પર બોલી પણ લાગત.

હું સમજી ગઈ કે હવે જમાનો 'થીટા' નો છે એટલે જ્યાં જ્યાં 'લેમ્ડા' લખેલું હતુ ત્યાં 'થીટા' લખ્યું. પણ આ શું ? સન્નારી તો વિજયના મદમાં જાણે થીટાને રમાડતા અને થીટા પર સવાર, નિદ્રાધીન થઈ ગયા. આ જોઈ વિદ્રાન સાહેબે હળવેકથી ફરી થીટાને સ્થાનભ્રષ્ટ કરી લેમ્ડા ને પ્રસ્થાપિત કરી દીધો. હવે મને જબરજસ્ત કંટાળો ઉપજ્યો અને શેકસપિયરના વિધાનને યાદ કરતા મનોમન બબડી What is there in name?

- સ્વાતિ માંડવાવાળા (Mathematics Department)

हिलचा अ5माच

મારા દિલના અરમાન છે ઘણા

કોણ કરશે એ પૂરા સ્વપ્નમાં જોયા પ્રેમીઓ ઘણા જે સજાવી ગયા અરમાન ઘણા એક પ્રેમી મને મળ્યો હકીકતમાં

જેને દૂર કરી દીધા દિલના

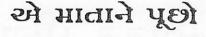
ઘણા અરમાન મારા

દિલમાં મારા એમનું દિલ મૂકી ગયા

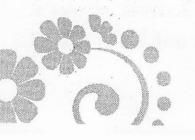
અરમાનો પૂરા કરવાનું ભૂલી ગયા 🤎

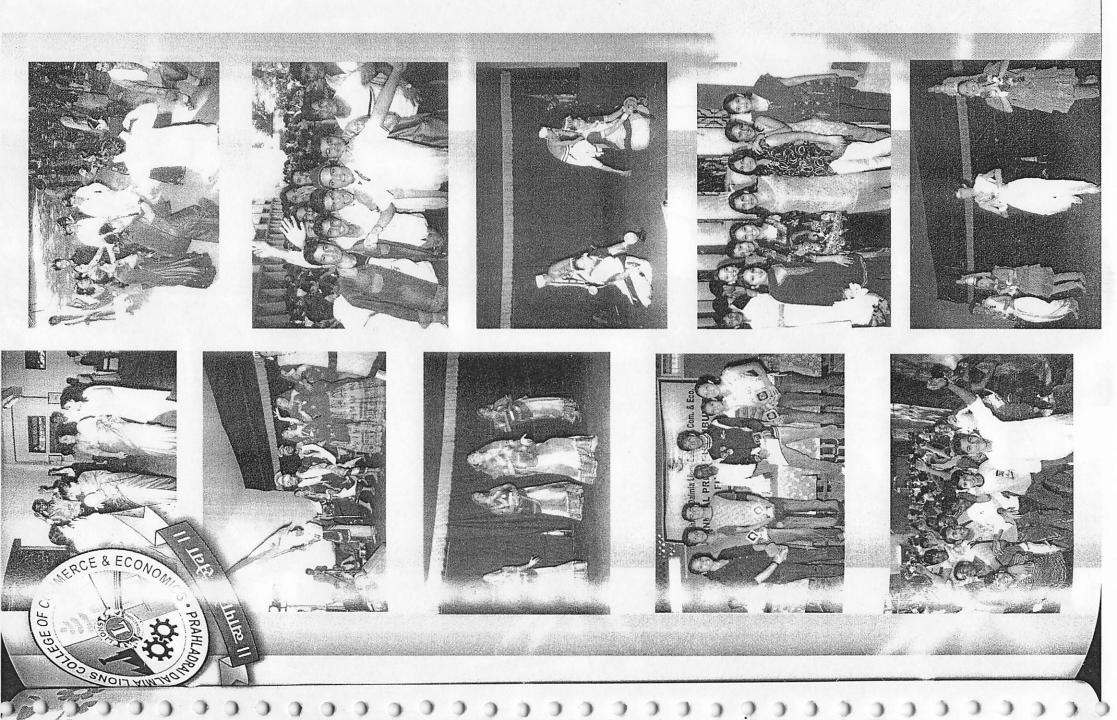
નસીબના ખેલ અધૂરા

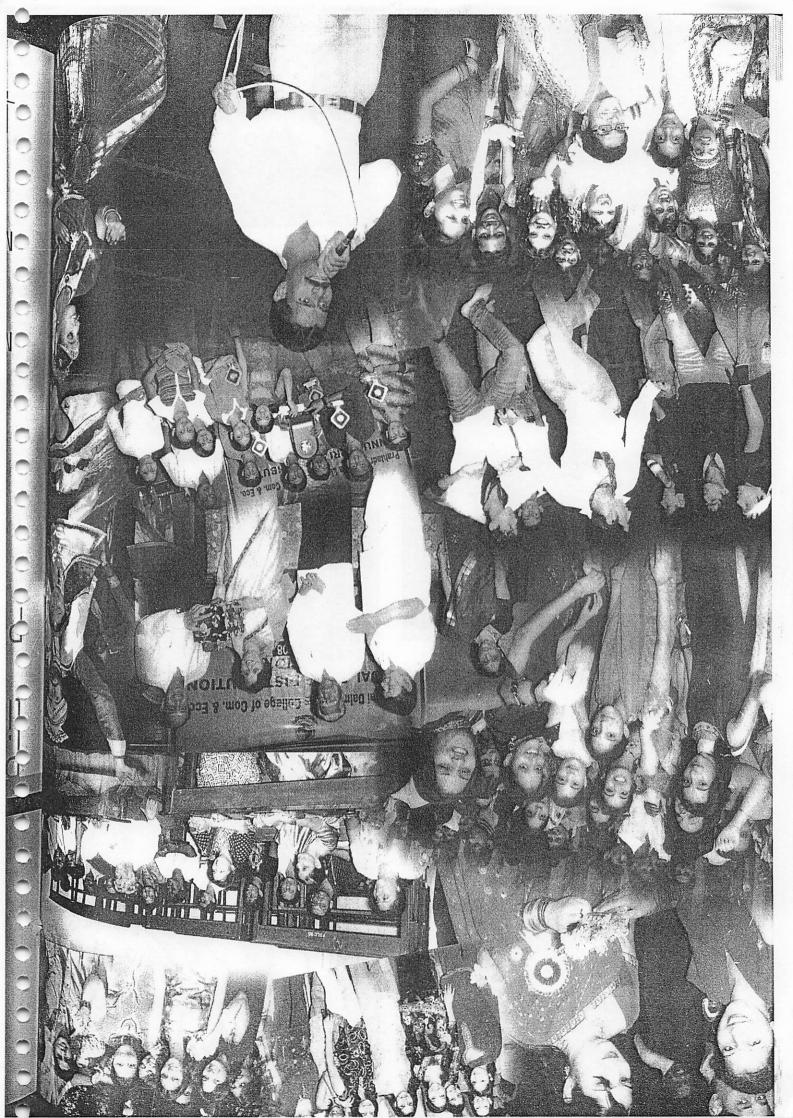
કોણ કરશે એ દિલના અરમાન પૂરા.



સાચો પ્રેમ કોને કહેવાય ? એ માતાને પૂછો. સેવા શી રીતે થાય ? એ માતાને પૂછો. મૌન રહી જીવન શી રીતે વેઠાય ? એ માતાને પૂછો. કુટુંબમાં પ્રિય શી રીતે થવાય ? એ માતાને પૂછો. શી રીતે સુખ શાંતિ અન્યને અપાય ? એ માતાને પૂછો દુ:ખમાં સુખ શી રીતે અનુભવાય છે એ માતાને પૂછો. સાચો ત્યાગ કોને કહેવાય ? એ માતાને પૂછો. સાદગી શી રીતે થાય ? એ માતાને પૂછો. કટુ વેણ શી રીતે કહેવાય ? એ માતાને પૂછો. છાયા બની શી રીતે કહેવાય ? એ માતાને પૂછો. નિષ્ઠાથી જીવન શી રીતે જીવાય ? એ માતાને પૂછો. મૂક રહી વેદના શી રીતે વેઠાય ? એ માતાને પૂછો. શી રીતે ફરજ અદા કરાય ? એ માતાને પૂછો. સીતાસમ શી રીતે જીવાય ? એ માતાને પૂછો. જીવનમાં ધર્મ શી રીતે પળાય ? એ માતાને પૂછો. દંભ તજી જીવનમાં શી રીતે રહેવાય ? એ માતાને પૂછો.



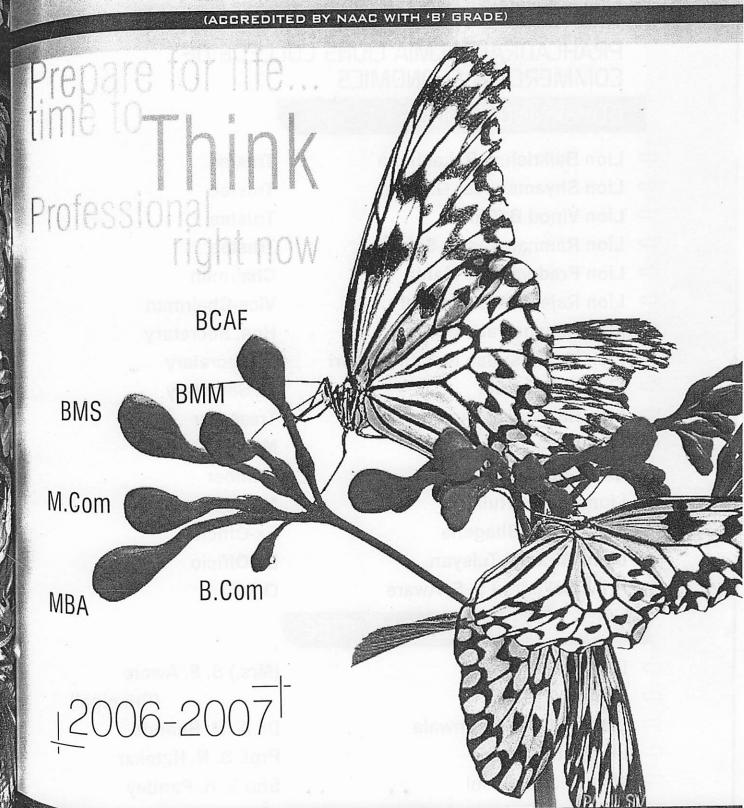






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