

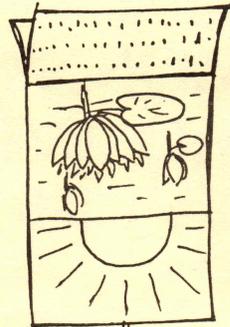
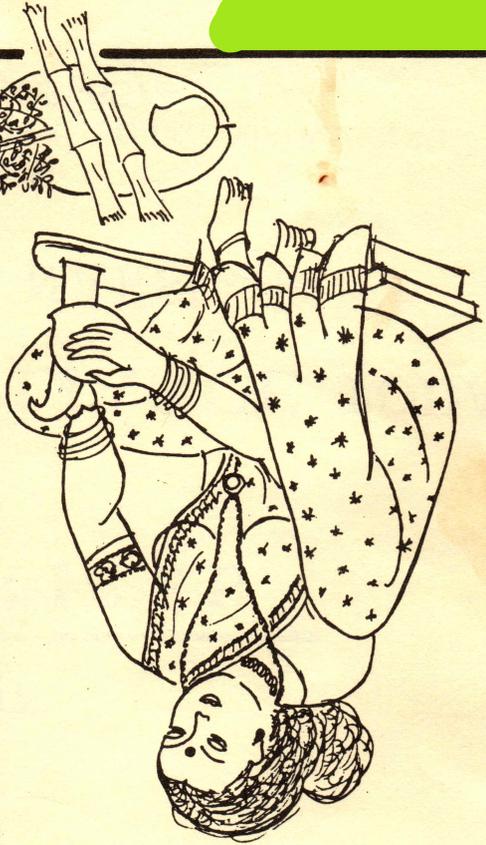
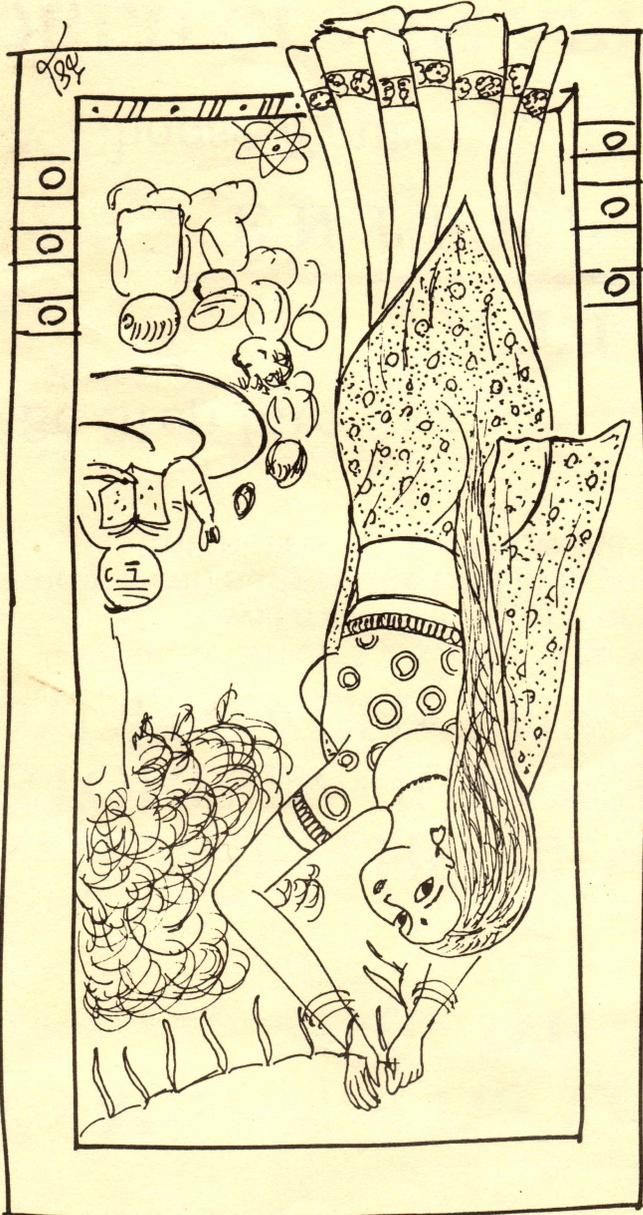
ADDRESS CORRECTION REQUESTED

April 1987

To

Non-Profit
Org.
Bulk Rate
US Postage
PAID

ಕೊಡು
ದೇವಿ ಕುಮಾರ್ ಅವರ... ಅಂತಿಮ
ವಿ. 19.



ವಿಷಯದ ವಿವರಗಳನ್ನು ಕೆಳಗೆ

ವಿಷಯ

WE MAY NOT BE LEGENDARY YET . . .
But We Will Be.

**WE ARE THE NEW APPLIANCE
STORE IN QUEENS THAT OWES
YOU EVERYTHING IT KNOWS.**

We know which TV, which VCR, which refrigerator and telephone
will make your home or office more enjoyable.
And we can suggest the best to fit your very personal needs—110 or 220.
But most of all, we know the value of prices that are real.

So Step Into

ATIF

ENTERPRISES

& Choose Your

WORLD CLASS APPLIANCE TODAY

ASK FOR BABU NARSIAH

70-20 35th Avenue, Jackson Heights, NY 11372
Mon. to Sun. 10:30 to 7:30 All Major Credit Cards Accepted
IN NY CALL: (718) 565-8574
OUT OF NY CALL TOLL FREE: 1-800-331-7503

Specializing in transfer of residence.

આ અભિવ્યક્તિ જીવનમાં સુખ અને સુવિધાઓ આપવા માટે
જાહેર કરવામાં આવી છે.

TELEGU FINE ARTS SOCIETY, INC.

cordially invites you to the presentation of
K.V. RAO - JYOTHI RAO AWARD TO

“MANDOLIN” U. SRINIVAS

during the mandolin concert

WITH GURU R. SUBBARAJU, A. KANYAKUMARI ON VIOLIN AND S.V. RAJA RAO ON MRIDANGAM ON
Sunday, April 19, 1987, at 5:30 P.M. at Hickman Hall 138, Douglass Campus,
Rutgers University, George Street, New Brunswick, New Jersey, U.S.A.

K.V. Rao - Jyothi Rao award, instituted by our life member and trustee Dr. K.V. Rao and Dr. Mrs. Jyothi Rao, is given annually to Raja Lakshmi Award(Madras) winner. It is given to individuals for their outstanding contributions in different fields & carries a cash award of \$1500 and an invitation to visit the U.S.A. The past winners of this coveted awards are Sri Sri, the poet, 1980; M. Balamuralikrishna, the singer-composer, 1981; Bapu, the cartoonist & Director, 1982; Vempati Chinna Satyam, the kuchipudi dance teacher & N. Venumadhav, mimicry artist, 1983; Y. Nayudamma, the scientist, 1984; Mr. Srinivas, the mandolin wizard, 1985 & G.K. Reddy, the journalist, 1986. The award is presented in cooperation with TFAS. TFAS congratulates the Raos for their generosity and this noble gesture.

DONATION: \$15, \$10 (Rights of Admission Reserved) TFAS IS A NOT-FOR-PROFIT TAX EXEMPT CORPORATION) For the concert

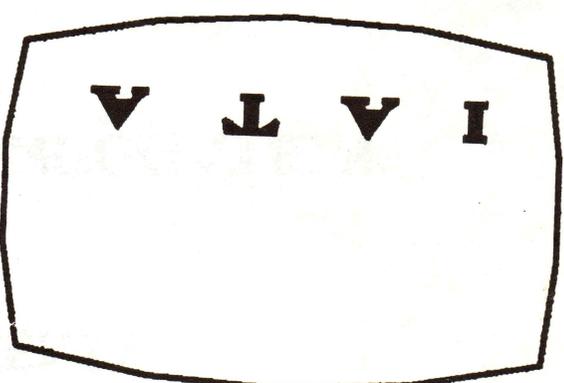
తెలుగు కళాసమితి

మీ ముగింపు. కె.వి.రావు-జ్యోతిరావు అవార్డును ప్రకాశించేందుకు మునుపటి వ్యవస్థాపక సభ్యులు కృతజ్ఞులు.

కె.వి.రావు సభ్యులు, ఆగస్టు 19, 1987, 5:30 PM

హిందూ కళాసమితి, హైదరాబాద్, టెక్సాస్, యూ.ఎస్.ఎ.

కె.వి.రావు అవార్డును ప్రకాశించేందుకు మునుపటి వ్యవస్థాపక సభ్యులు కృతజ్ఞులు.



With Best Compliments From
"FOR A FARE DEAL" DIAL
"మీ ప్రయాణానికి కృతజ్ఞులకు, వీసతులకు
మీ ముగింపును ప్రకాశించేందుకు మునుపటి వ్యవస్థాపక సభ్యులు కృతజ్ఞులు."

SKYLINE INTERNATIONAL TRAVEL CORP.
307 East 44th Street Suite 514
New York, N.Y. 10017

All domestic and international travel.
Prompt and Excellent Service.
Competitive Air Travel Fares.

For more information please call:
MR. VIJAY OR
MR. CHALAPATHI N. RAO
Chairman

Tel: 212-573-9016
212-570-9392
Telex: (ITT) 4941370
(ANSWER BACK) SKYLINE



An American Express Company

Balcor

We appreciate their acumen in Private Placement Real Estate investments and maintaining highest standards of professionalism.

...For a job well done...

OUR COMPLIMENTS TO B & A SECURITIES CORPORATION

B & A Securities Corporation 477 E. Butterfield Road, Suite 401 Lombard, Illinois 60148 China B. Boddipalli, President In Illinois: 312-964-2255 Toll Free: 800-323-6368

మరికూ... మాకు నగర మందిరి అందించారు. రిక్రూట్మెంట్ కిని ఆహ్వానిస్తున్నారా, గోపాలాక్షయం అందించారు, యంత్రాంగం నుండి వచ్చే అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా...

అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా...

అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా...

అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా...



అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా, అందరినీ కలిగి ఉంటున్నారా...

W R D S Y S T E M S

CONSULTANTS

SPECIALIZES

IN

IMS

CICS

IDMS

13 AGATHA DRIVE

EDISON

NEW JERSEY 08817

(201) 287-2189

ಮಹಾಶಯ -

ವಿವರ ಕಾಣುವುದಿಲ್ಲ, ಸಹಜ ನಿರೀಕ್ಷೆ -

ಅಗಲದ ಧನ ವಾಸವೆಂದೇ ಆದೇಶಂ ಸೂಚನೆ

ಅಂತಃಕರಣ ಸಹಿಷ್ಣುತ್ವವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಇದಕ್ಕೆ ಮಹಾಶಯ

ಕಾರಣಂ ಕೇವಲ ನಿರೀಕ್ಷೆ. ಇದಕ್ಕೆ ಸಹಜ ನಿರೀಕ್ಷೆ

ಅಂತಃಕರಣವೇ ವಾಸ್ತವವಾಗುತ್ತದೆ. ಮಹಾಶಯ

ಪ್ರಕೃತಿಯಲ್ಲಿ ಸಹಿಷ್ಣುತ್ವವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಇದಕ್ಕೆ

ಮಹಾಶಯವೆಂದೇ ಆದೇಶಂ ಸೂಚನೆ

ಅಂತಃಕರಣವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಇದಕ್ಕೆ ಮಹಾಶಯ

ಕಾರಣಂ ಕೇವಲ ನಿರೀಕ್ಷೆ. ಇದಕ್ಕೆ ಸಹಜ ನಿರೀಕ್ಷೆ

ಅಂತಃಕರಣವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಇದಕ್ಕೆ ಮಹಾಶಯ

ಮಹಾಶಯವೆಂದೇ ಆದೇಶಂ ಸೂಚನೆ

ಅಂತಃಕರಣವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಇದಕ್ಕೆ ಮಹಾಶಯ

ಕಾರಣಂ ಕೇವಲ ನಿರೀಕ್ಷೆ. ಇದಕ್ಕೆ ಸಹಜ ನಿರೀಕ್ಷೆ

ಅಂತಃಕರಣವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಇದಕ್ಕೆ ಮಹಾಶಯ

ಮಹಾಶಯ -

ವಿವರ ಕಾಣುವುದಿಲ್ಲ, ಸಹಜ ನಿರೀಕ್ಷೆ -

ಅಗಲದ ಧನ ವಾಸವೆಂದೇ ಆದೇಶಂ ಸೂಚನೆ

ಅಂತಃಕರಣ ಸಹಿಷ್ಣುತ್ವವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಇದಕ್ಕೆ ಮಹಾಶಯ

ಕಾರಣಂ ಕೇವಲ ನಿರೀಕ್ಷೆ. ಇದಕ್ಕೆ ಸಹಜ ನಿರೀಕ್ಷೆ

ಅಂತಃಕರಣವೇ ವಾಸ್ತವವಾಗುತ್ತದೆ. ಮಹಾಶಯ

ಪ್ರಕೃತಿಯಲ್ಲಿ ಸಹಿಷ್ಣುತ್ವವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಇದಕ್ಕೆ

ಮಹಾಶಯವೆಂದೇ ಆದೇಶಂ ಸೂಚನೆ

ಅಂತಃಕರಣವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಇದಕ್ಕೆ ಮಹಾಶಯ

ಕಾರಣಂ ಕೇವಲ ನಿರೀಕ್ಷೆ. ಇದಕ್ಕೆ ಸಹಜ ನಿರೀಕ್ಷೆ

ಅಂತಃಕರಣವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಇದಕ್ಕೆ ಮಹಾಶಯ

ಮಹಾಶಯವೆಂದೇ ಆದೇಶಂ ಸೂಚನೆ

ಅಂತಃಕರಣವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಇದಕ್ಕೆ ಮಹಾಶಯ

ಕಾರಣಂ ಕೇವಲ ನಿರೀಕ್ಷೆ. ಇದಕ್ಕೆ ಸಹಜ ನಿರೀಕ್ಷೆ

ಅಂತಃಕರಣವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಇದಕ್ಕೆ ಮಹಾಶಯ

WE DELIVER THE BEST
IN THE BUSINESS!

Hayes

IBM

INCORPORATED

EPSON

jr.

SPECIAL LATEST
SALE ON IBM-PC AT
DEMO UNITS
IN STOCK

AMDEK

Compaq

apple

QUADRAM
CORPORATION

(Our prices are the
lowest in New York)

WANG
OKIDATA

DON'T COMPROMISE: COME TO THE SPECIALISTS!

We will write Programs To Meet Your Business Needs.

PERIPHERALS • MONITORS -

oil brands • PRINTERS • DISK

SOFTWARE • ACCOUNTING

EDUCATIONAL • MEDICAL

GAMES • TRAVEL AGENCY

DATA GURU

75-23 Broadway, Elmhurst, N.Y. 11373 (718) IBM-6100

HAPPY HOUR

AT

DELHI PALACE



INDIAN CUISINE

4-7 PM MON-FRI

WE GIVE YOU FREE

**CHICKEN PAKORA, VEG SAMOSA, VEG
PAKORA, BHAJIA, WHEN YOU TRY ANY
ALCOHOLIC BEVERAGES...**

SERVING SOUTH INDIAN & NORTH INDIAN CUISINE

"ONLY INDIAN RESTAURANT WITH A FULL BAR IN QUEENS"

37-33 74th Street, Jackson Heights, N.Y. 11372

(718) 507-0666

WE CATER PRIVATE PARTIES

All Major Credit Cards Accepted

OPEN SEVEN DAYS

(Every month some 20 interesting questions will be asked in this forum and answers are given elsewhere in this issue. We are happy to note that a teenager has sent questions this month. We wholeheartedly welcome and encourage reader participation.....Editor)

1. How many chromosomes are in the human body?
2. What is the haploid number in the human body? How about the Diploid Number?
3. What religion does actor Patrick Duffy (Star of Dallas) and singer Tina Turner belong to?
4. How many cells are there in a chicken egg that we eat?
5. What is the difference between the sperm in the male and the egg in the female?
6. How does the sky get its blue color?
7. Why can you smell an odor when you turn on a gas stove, actually when natural gas has no odor?
8. What state has the motto Friendship?
9. What year did the U.S. Mint make seven different pennies?
10. What makes substances dissolve in water?
11. What is the universal polar solvent?
12. Why does ice and snow melt when you put rock salt on it?
13. Why do substances such as oil and waxes not dissolve in water?
14. According to statistics what state has the most Mercedes Benzes?
15. What are the three types of rocks?
16. A person with what blood type can donate to a different person who has a different blood type?
17. What does the S stand for in former President Harry S. Truman?
18. What is the quadratic formula?
19. How did the word "Punch" (drink) come about?
20. How do substances exit and enter cells?

(For Answers see Page 32.)

FORTH MARKETING

143-01 HOLLY AVENUE

FLUSHING, NEW YORK - 11355

GROWERS ** WHOLESALERS ** RETAILERS

of all Tropical Vegetables & Fruits

FRESH VEGETABLES JUST PLUCKED FROM

GARDEN AVAILABLE EVERY WEEK

DRUMSTICKS ... PAPRI ... EGG PLANT ... BITTER GOUARD

LONG BEANS ... WINTER MELON ... CHINESE SQUASH

INDIAN SQUASH ... PICKLE MANGOES

FRESH CURRY & CORIANDER LEAVES

AND MANY MORE

VISIT OUR STORE WHERE QUALITY COUNTS

MORE AND COSTS LESS

Monday thro Friday: 9a.m. to 7 p.m.

Saturday, Sunday & Holiday: 9a.m. to 8p.m.

We are just located adjacent to the

HINDU TEMPLE SOCIETY OF NORTH AMERICA

(718) 445-5700 Bus.

(718) 353-7678 Res.

We follow lunar calendar and depending upon the movement of the moon our new year's day is celebrated at different times each year. This year it falls on March 30, 1987. We have assigned a name for each in a cycle of 60. This year it is named as PRABHAVA, the first year in the cycle. Our day starts with taking a head bath (self-purification), wearing new clothes (appear differently) and eating a soup made up of tender leaves from neem tree, brown sugar, tamarind juice etc. Each of these items has a different taste. The mixture indicates the many happenings in life, good and bad. We then visit neighbors and friends and wish them a happy new year. After offering prayers to God in a temple, we gather around a priest to hear his forecasts about the happenings in the year ahead. Just like the weather man forecasts the weather based on the amount of precipitation, wind speed, wind direction and also on years' of experience, our Indian astrologers predict the future by observing the position and movements of the planets and stars with respect to the position of sun and earth. They can also predict one's future by first ascertaining the position of these planets at the time of one's birth and by observing and calculating the variances in those planets at any instant. They can then infer the influences of these positions on you and your behaviour based on a set theory and thousands' of years of experience. After all, nature should have an effect on human nature! We all then have a feasting dinner in company of all members of the family and friends. UGADI, beginning of an era, is one of the important days for all of us. (KR)

అంశములు

శుక్రవారము	అ 8 వ్య 11
ఆదివారము	అ 8 వ్య 8
మంగళవారము	అ 8 వ్య 5
బుధవారము	అ 8 వ్య 2
గురువారము	అ 8 వ్య 11
శనివారము	అ 8 వ్య 5
ఆదివారము	అ 8 వ్య 2
మంగళవారము	అ 8 వ్య 8
బుధవారము	అ 8 వ్య 5
గురువారము	అ 8 వ్య 2
శనివారము	అ 8 వ్య 11

అంశములు

శుక్రవారము	అ 8 వ్య 11
ఆదివారము	అ 8 వ్య 8
మంగళవారము	అ 8 వ్య 5
బుధవారము	అ 8 వ్య 2
గురువారము	అ 8 వ్య 11
శనివారము	అ 8 వ్య 5
ఆదివారము	అ 8 వ్య 2
మంగళవారము	అ 8 వ్య 8
బుధవారము	అ 8 వ్య 5
గురువారము	అ 8 వ్య 2
శనివారము	అ 8 వ్య 11

అంశములు

శుక్రవారము	అ 8 వ్య 11
ఆదివారము	అ 8 వ్య 8
మంగళవారము	అ 8 వ్య 5
బుధవారము	అ 8 వ్య 2
గురువారము	అ 8 వ్య 11
శనివారము	అ 8 వ్య 5
ఆదివారము	అ 8 వ్య 2
మంగళవారము	అ 8 వ్య 8
బుధవారము	అ 8 వ్య 5
గురువారము	అ 8 వ్య 2
శనివారము	అ 8 వ్య 11

MURTHY V. MUKKAVALLI
 Certified Public Accountant
 offers
 Professional Services In :

- * Taxation *
- * Auditing *
- * Budgeting *
- * Accounting *
- * Cash Management *
- * Financial Planning *

97-25, 64th Avenue
 Rego Park, N.Y. 11374.

Bus : (718)830-9221
 Res : (718)544-4043

ATTORNEY AT LAW

PAUL R. RAJAN

- *Real Estate
- *Personal Injury
- *Corporate Law
- *Commercial Law
- *Wills & Trusts
- *Estate Planning
- *Matrimonial
- *Immigration
- *Tax

195 MAIN STREET
 METUCHEN, NJ 08840
 233 BROADWAY, SUITE 77
 NEW YORK, NY 10279

EVENING WEEKENDS APPOINTMENTS AVAILABLE

(201) 321-1991
 (212) 406-3923

LAKSHMI VADAPALLI, M.D.
ANNOUNCES THE OPENING OF HER OFFICE
FOR
INTERNAL MEDICINE
AND
DIABETES

at
1950 Highway 27
NORTH BRUNSWICK, NEW JERSEY 08902
Office Hours By Appointment
Telephone (201) 821-0873

MURALI B. MANIKONDA
Sales Associate

Each Office is Independently Owned and Operated

FOR YOUR EVERY REAL ESTATE NEED

- o Buying a home
- o Selling a home
- o Commercial and Investment property
- o Relocation assistance

ANN CAIAZZO REALTY, INC.
623 Georges Road
North Brunswick, New Jersey 08902
Business (201) 246-2220
Residence (201) 297-7422

Century 21
NATIONAL REALTY SERVICE
MLS

అధికారికంగా ప్రకటించబడినది. ఇందులో ఉన్న అంకం 13వ అంకం 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100.

అధికారికంగా ప్రకటించబడినది. ఇందులో ఉన్న అంకం 13వ అంకం 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100.

ANSWER TO THE LAST MONTH'S QUESTION OF THE MONTH (PAGE 14 OF 3/87ISSUE).

Q. What are the average life spans of a \$1.00 bill and a Rs. 1.00 note (India)?

A. According to the US Treasury Department, the average lifespan of a dollar bill is 1 1/2 yrs. and according to the Reserve Bank of India, the average lifespan of an one rupee note is SIX months.

QUESTION OF THE MONTH (Ans. in next mth. issue.)

Q. What are the maximum and minimum number of months that can have "Friday, the 13th" in a single calendar year?????

Narayana Kavacham (the protective armour of Lord Narayana, spoken of as identical with Him) is from the sixth canto of Srīmad Bhāgavatam and was given to Indra (the King of the Heavens) by his one-time priest Viśvarūpa (son of Tvasṭa and who replaced Brihaspati temporarily) so that Indra can eliminate the demon Vritra.

Let a devotee desirous of pleasing the supreme Lord Nārāyaṇa, finish his bath and other purificatory rites like sandhyavandana. Do āchamana (Kṣava, Nārāyaṇa, Mādhaṇya and sip water three times), sit facing north with Pavitra (Kusagrass on ring finger) and do Anganyāsa and karanyāsa (consecrating and purifying the hands, fingers, heart, mind, face and the whole body) with the sacred mantras like "OM NAMO NARAYANA; OM NAMO BHAGAVATE VASUDEVAAYA AND OM VISHNAVE NAMAH". Then he should concentrate on the supreme Lord Narayana, possessing of the six divine opulances; power, virtue, fame, wealth, wisdom and renunciation; each in its fullest measure. Then he should say the following prayers.

"MAY SRI HARI denoted by AUM afford me protection on all sides and from all dangers. That SRI HARI with His lotus feet on the back of Garuda, wielding His conch, discus, shield, sword, mace, arrow, bow and noose in His eight hands and possessed of the eight mystic powers protect me. May He, appearing as Matsya (fish) protect me in water from all the aquatic creatures. May VĀMANA (the dwarf incarnation) also called TRIVIKRĀMA (who measured the entire universe in less than three paces) protect me on land and in space. May Lord NRISIMHA (halfman-half lion incarnation) protect me from all dangers associated with demons, forests and wild beasts. May Lord VARĀHA (the divine boar incarnation) protect me on the roads. May Lord RĀMA accompanied by His brother Lakshmana protect me on the mountains and at places away from home. May the divin sage NĀRĀYAṆA keep me aloof from violent religious practices and all evil spells and the sage NĀRA from pride. May Lord DATTA TREYA guard me against the risk of abandonment the practise of yoga and may Lord KĀPILA save me from the bondage of all actions. May the divine sage SANTĪKUMĀRA guard me against the shafts of cupid and Lord HAYAGRĪVA, from the sin of neglecting to offer prostations to the images of the Lord. May the celestial sage NĀRĀDA protect me from the sins of omissions and transgressions during the worship of the deities. May Lord KURMA (the turtle incarnation) keep me away from the sufferings of the different types of Hell. May Lord DHANWANTĀRI (the medical doctor incarnation) guard me against all diseases and Lord RISHABHĀDEVA protect me from all dualities like happiness and distress etc.

May Lord YĀJNA (the sacrificial-person incarnation) save me from public scandal; may Lord BALĀRAMA protect me from death at the hands of a human being; may Lord ŚEṢHA (the Lord of Serpents) protect me from all serpent bites and poisons; may the divine sage VĒDAVYĀSA guard me against ignorance; may Lord BUDDHA protect me against heretical creeds and neglect of duties. May Lord KĀLKI protect me from all the impurities and sins of Kali age.

May Lord KEŚAVA protect me with His mace in the early mornings; may Lord GOVINDA protect me during the sangava hours (2 hours after sunrise); may Lord NARAYANA protect me in the forenoon, may Lord VIŚHṆU with his sudarshana chakra protect me during the midday. May Lord MADHUSŪDANA protect me in the afternoons; may Lord MADHAVA protect me at dusk time; may Lord HRIṢĪKĪṢHA guard me in the first part of the night, Lord PADMANĀBHA during the second part of the night (till midnight), may the Lord with SRĪVĀTSA protect me in the later part of the night, Lord JANĀRDHANA during the last part of the night and Lord DAMODĀRA (having been tied by a rope around the stomach by Yaśoda) protect me at dawn; may Lord VIŚVEŚVARĀ manifested as the time-spirit or Death protect me during twilight hours.

May Lord SUDĀRSANA (the discus personified) burn up all evils and enemies. May the Lord's mace, Kaumodakī, crush to death all evil spirits like Kūṣhmandas (a class of Imps) and completely pound the Vaināyakas (a class of malevolent demigods who are living obstacles to all noble and benevolent undertakings), Yakshas (a species of ghosts), Rākshasas (ogres), Bhūtas (ghosts) and Grahas (evil demons who seize upon children). May PĀCHĀJĀNYA, the divine conch blown by Lord SRI KRISHNA, pierce the hearts of all evil-doers and drive away all Yātudhanas (ogres), Matrukas (female Imps), prmathas (some evil spirits attending on Lord Śiva), goblins and Brahmarakshasas. May the Lord's sword NANDAKA cut down and mow down all sinners, evil-doers and enemies and may the Lord's shield blind the eyes of evil-eyed. May GARUDA (the eagle carrier), Lord VIŚHWAKṢENA, the commander-in-chief of the Vaiśhnavā army, protect me from all dangers, and finally Lord NRISIMHA protect us everywhere and anywhere and this NĀRĀYAṆA KĀVĀCHA, imbued with the spirit of Supreme Lord NĀRĀYAṆA, protect us always.

(The following article written by two teenagers, SKN & KSR pose some interesting questions. Your participation is requested)

"But, Mom, all my friends date, why can't I? It's not fair!"

"Priya, you can't date!"

"Mom, you're so old-fashioned. I know, you want me to have an arranged marriage - that is so stupid! How can you marry a guy you don't even know?"

"Look, Priya, your father and I had an arranged marriage and we are happy!"

"Well, you two got lucky. How do I know if I'll be that lucky?"

Most Indian families, who have children growing up in America, are probably subjected to similar conversations like the afore-

mentioned. Growing up in America, especially as an Indian teenager, is a challenge within itself. Everyday, we find ourselves caught in the midst of two very different cultures. We are given a taste of both cultures, American & Indian, we don't fit into either. My friend & I are two female teenagers and we are faced with problems everyday. Basically, we have categorized three different types of Indian teenagers in America: a) those who have no freedom whatsoever (yet who find ways to get around their parents), b) those who are extremely liberated and can actually be referred to as American in their behaviour, and finally, c) those like co-author and I, who are temperate and middle-of-the-road.

My co-author and I have lived in this country for many years, yet we have not forgotten our culture and language. We both owe this to our parents because they have infused in us many Indian values and attributes. When we were young, we found ourselves protesting to all the "Indian" things we had to do, because we were receiving pressure from school in the form of discrimination. Therefore, we found ourselves imitating our American friends. However, both of us now realize the importance of understanding our own heritage and not being ashamed of it.

It is difficult to condemn Indian teenagers for trying to behave like Americans because they have been brought up in a different country and it seems only too logical that they will get accustomed to and will follow the American way of life. However, my co-author and I find, too often, that many adolescents think it's 'cool' to speak in English all the time, forget their cultures and isolate themselves from Indians. We disagree with this type of thinking and behaviour, because no matter how Americanized we become, we can't forget that

We're still Indians.

It surprises us when we hear that some Indian adolescents haven't even been to India, yet their parents push them to become involved in Indian activities, for girls, most often Bharathanatyam and for guys, may be some musical instruments, such as mridangam or violin. To be honest, it's difficult, and sometimes quite impossible to appreciate Indian dance or music, when one hasn't even been to India! My friend & I have both been to India many times and because of our visits, our appreciation and understanding of India's traditions and customs has grown immensely.

Many teenagers when asked if they're interested in visiting India, reply, "Are you crazy? It's so dirty. I mean they have beggars at every street corner" or "I heard the mosquitoes are really big and they have lizards in the house!" and a typical answer is "Oh my God! They don't even have toilet paper!" The basic fact is that Indian teenagers (and their parents) have been accustomed to extravagant luxuries and comforts. But, visiting India is an excellent experience and contrary to popular belief, it's not all beggars and filth. Many teenagers haven't seen the beautiful India with its splendid temples, gorgeous gardens and cool beaches.

Too often, Indian parents haven't established a frank and open relationship with their children, and upon becoming adolescents, the children are faced with many difficult and confusing situations which they cannot share with their parents. Our parents, on the contrary, have expressed their concerns for us when we have opened up with some of the pressures we face. Many of our friends have said, "What? Talk to my parents? I can't! Besides, they don't understand me!" Most of this dialogue, unfortunately, is a reality. Parents are there to help you in life, mainly by relating their experiences to their kids, thereby providing some comfort and understanding. However, this doesn't happen. Many Indian parents are so busy trying to protect the "American Evils" from their children, they fail to see that this is impossible. Instead of trying to accomplish this impossible deed, why not talk to one's children?

If an Indian teenager is courageous enough to approach his/her parents with a problem of having a "crush", the parents would probably label the child as being "Americanized", instead of helping the teenager with the problem. Of course, there's the other side of the story which may be the case of majority of Indian teenagers: they never tell their parents for fear of what they might say, therefore not giving their parents a fair chance. Actually, this fear shouldn't

TELUGU FINE ARTS SOCIETY, INC... MATRIMONIAL SERVICE

(The following information is provided for the benefit of the correspondents only. TFAAS neither promotes nor recommends any party. TFAAS or its members are not responsible for any commissions or commissions or for any consequences arising out of this service.)

M401) FOR A WELL EDUCATED BRAHMIN GIRL, 30 YEARS; 5'1" TALL; WORKING IN NYC; IMMIGRANT; FROM WELL EDUCATED BRAHMIN MEN. WRITE TO ADDRESS BELOW.

M402) FOR A WELL EDUCATED BRAHMIN GIRL, 26 YEARS; 5'2" TALL; WORKING IN NYC; IMMIGRANT; FROM WELL EDUCATED BRAHMIN MEN. WRITE TO ADDRESS BELOW.

M403) FOR A WELL EDUCATED BRAHMIN GIRL, 24 YEARS; 5'4" TALL; WORKING IN NYC; FROM IMMIGRANT/CITIZEN WELL SETTLED BRAHMIN MEN. WRITE TO ADDRESS BELOW.

M404) FOR A WELL EDUCATED BRAHMIN GIRL, 23 YEARS; 5'3" TALL; LIVING IN INDIA; FROM IMMIGRANT/CITIZEN WELL SETTLED BRAHMIN MEN. WRITE TO ADDRESS BELOW.

M405) FOR A WELL EDUCATED BRAHMIN GIRL, 21 YEARS; LIVING IN BANGALORE, INDIA; FROM IMMIGRANT/CITIZEN BRAHMIN MEN. CALL MR. MURTHY AT (201)949-8389.

M406) FOR A VISWA BRAHMIN IMMIGRANT GIRL, 20 YEARS; FROM US GENTLEMEN UNDER 30, PLEASE WRITE TO ADDRESS BELOW, MARK "L.K." ON THE ENVELOPE.

M407) FOR A BROAD MINDED PROFESSIONAL MAIDU GIRL, 29 YEARS, 5'2" TALL, US CITIZEN; FROM TELUGU PROFESSIONALS/STUDENTS, CASTE NO BAR, PLEASE WRITE TO ADDRESS BELOW, MARK "N.K." ON THE ENVELOPE.

M408) FOR A GRADUATE MAIDU GIRL, 23 YEARS, 5'3" TALL RESIDING IN INDIA; FROM WELL SETTLED MAIDU GENTLEMEN PLEASE CALL MR. RAO AT (201)967-8141.

M409) FOR A WELL EDUCATED BRAHMIN GIRL, 24 YEARS; 5'5" TALL; WORKING IN FLORIDA; BUSINESS GRADUATE; CITIZEN OF US; FROM WELL EDUCATED BRAHMIN GENTLEMEN WRITE TO ADDRESS BELOW, MARK "S.I." ON THE COVER.

M401) FOR A TELUGU GENTLEMAN; 25 YEARS; 5'9" TALL; FAIR AND HANDSOME; MS(EE); EMPLOYED WITH A MAJOR CORPORATION; IMMIGRANT; FROM BEAUTIFUL EDUCATED GIRLS, CASTE NO BAR, PLEASE WRITE TO : BOX 863, N. ARLINGTON BR. N.J. 07032.

M402) FOR A TELUGU GENTLEMAN; 30 YEARS; 5'5" TALL; HIGHLY QUALIFIED; WORKING IN NYC; FROM EDUCATED IMMIGRANT/CITIZEN GIRLS, CASTE NO BAR, PLEASE CALL PLEASE WRITE TO ADDRESS GIVEN BELOW.

M403) FOR A BRAHMIN GENTLEMAN; 26 YEARS; BS(EE); EMPLOYED IN VIZAG; FROM IMMIGRANT/CITIZEN GIRLS; PLEASE CALL DR. SWARNA AT (714)625-5810.

M404) FOR A TELUGU BRAHMIN(Y) GENTLEMAN; 26 YEARS; 5'10" TALL; PRESENTLY IN A DOCTORAL PROGRAM; FROM EDUCATED IMMIGRANT/CITIZEN B(Y) GIRLS, PLEASE CALL MR. P.S. RAO AT (401)783-0892.

M405) FOR A TELUGU BRAHMIN GENTLEMAN; 28 YEARS; 5'10" TALL; PRESENTLY WORKING IN NYC; FROM EDUCATED IMMIGRANT/CITIZEN BRAHMIN (Y) GIRLS, PLEASE CALL MR. ESHWAR (513)236-2208.

M407) FOR A ARYA VSYA GENTLEMAN, 26 YEARS; 5'5" ; DENTIST; PRESENTLY RESIDING IN CHICAGO, IL; FROM EDUCATED IMMIGRANT/CITIZEN GIRLS; CASTE NO BAR; PLEASE CALL DR. VINOD AT (312)921-3191.

M408) FOR HIGHLY EDUCATED TELUGU BRAHMIN GENTLEMAN 32 YEARS; 5'7"; FROM WELL EDUCATED IMMIGRANT/CITIZEN BRAHMIN GIRLS, CALL MR. PRATAP AT (417)883-8590.

TEAS MATRIMONIAL SERVICE POLICY.

1. Free for members' immediate family including brothers & sisters upto 3 times. Additional inserts \$10 per insert.
 2. Non-members at \$10 per insert.
 3. We encourage you to become life-members.
 4. All correspondence will be kept confidential.
- The above donations are used to defray the costs of publishing and phone calls, if any. Your cooperation is requested. Good Luck!!!

M14 & M15. For well qualified sisters, 24 and 30 years in India. From well qualified Brahmin gentlemen (South India). Call or correspond P.C., 13310, Maham Road, Apt #1103, Dallas, Texas 75240; Tel: (214) 437-0324.

TFAAS Matrimonial Service
81-31 Baxter Avenue, #5D
Elmhurst, NY 11373.

All correspondence will be kept confidential. Please write the Ad. No. & month of Jyothi.

శ్రీ లక్ష్మణుడు కృష్ణుడు కలిగిన కుటుంబం. శ్రీ లక్ష్మణుడు కృష్ణుడు కలిగిన కుటుంబం.

1. There are 46 chromosomes in the human body.
2. Haploid # 46, Diploid # 23.
3. They both are Buddhists.
4. There is only one cell.
5. The sperm is smaller and mobile and the egg is bigger and stationary.
6. The color of the daytime sky in clear weather is caused by the scattering of sunlight. One kind of scattering caused by atoms and molecules of the atmosphere gives the sky its blue color. Another kind of scattering, caused by bits of dust and water droplets superimposes a milky white color on the blue and makes the sky appear light blue instead of dark blue.
7. It is usually given an odor by the addition of sulfur-containing compound called mercaptans. The strong mercaptan odor makes it possible to detect a small gas leak before the gas forms an explosive mixture with the air.
8. Texas.
9. 1982.
10. Substances dissolve in water because they have a charge.
11. Water.
12. Because the rock salt mixes with the ice or snow and that mixture has a freezing point well below 32°F, as a result the mixture becomes a liquid.
13. Oils and Waxes have no charge.
14. New Jersey
15. Igneous (formed when molten rock deep inside the earth is cooled.). Sedimentary (developed from layers of sediment laid down by water and weather action). Metamorphic (formed by the action of heat and pressure on igneous and sedimentary rocks)
16. 0
17. The S really doesn't stand for anything, his parents put it there so that he would have a middle initial.
18. -bt b²-4ac 2a
19. The word puch was derived from the Hindi word Pa, which means a mixture of 5 juices.
20. There are 4 ways. They are diffusion (random movement of molecules from an area of higher concentration), Osmosis (the tendency of a solvent to pass through a semi-permeable membrane, a wall of a living cell, so it can equalize concentrations on both sides of the membrane), Facilitated Diffusion (Movement of chemicals inside and outside of the cell with the aid of membrane carrier molecules which are proteins called permeases, Active transport (requires input of energy; this also involves a Permeases).



We bring you 78 years of service. Dedication and Experience... .. We bring you our image —

Services:

1. Deposits at Competitive Rates
2. Financing of International Trade
3. Foreign Exchange
4. Remittances to India and Other Countries.

We bring you the experience and growth of 78 years of Banking Services. The image that is solid, sincere and diversified with worldwide network of 60 Overseas branches/offices located over 14 countries spread out all over the continents. We have a wide network of about 1900 branches all over India. The bank has thus over the years acquired an excellent national standing and an international status. We believe our success and image speaks for itself.

Please call for further information:

Bank of Baroda

(A Govt. of India Undertaking)

One Park Ave., New York, New York 10016

Phone: (212) 578-4550

Member FDIC



The 1986 Tax Reform Act makes it much more difficult to cut a family's overall tax bill through income shifting. The new law undercuts many of the tried-and-true techniques that take taxable income out of a parent's high tax bracket and move it into a child's lower tax bracket.

-NEW TRA RULE- Starting in 1987, if a child is under age 14, any "net unearned income" he receives during the year is taxed at his parent's top rate. Unearned income is defined as all income the child receives, except what he gets as wages or other compensation for services rendered. "Net unearned income" is total unearned income less the sum of \$500 and the greater of (1) \$500 or (2) the expenses attributable to the unearned income.

Problem: While the new rule certainly reduces the income tax benefits of giving income-producing property to a child under 14, it creates another problem. There are many under age-14 children who already own income-producing assets given to them as part of past income-shifting strategies. The TRA hits these gifts, too. Income is taxed at the parent's rate even if the cash or property was transferred to the child before 1987.

-LIFE INSURANCE SOLUTION- Transfer the child's assets into a single-premium life insurance policy on the life of the parent. The rapid cash value buildup of these policies is competitive with many other investments. It can provide current tax-free income through borrowing if needed. Or, if the cash value is allowed to build the policy can provide a substantial college fund. If the parent dies before the child reaches college age, the death benefit is payable to the child-again, completely tax free.

Example: A few years ago, 6 year old Ram Gupta's parents gave him a gift of bonds that throw off \$3,000 a year. Ram has no other income. In 1986, Ram used his \$1,080 personal exemption to shelter part of the income from tax. The remaining \$1,920 was taxed at his 11% bracket. Total tax bill: \$211.

Result: Ram's parent's, who were in the 50% bracket in 1986, saved themselves \$1,289 in taxes by not owning the bonds.

The tax picture looks quite different for the Guptas in 1987. Under TRA, since Ram can be claimed as a dependent on his parent's return, he can no longer shelter income with a personal exemption (although he can use \$500 of his standard deduction to offset unearned income). Ram's "net unearned income" will now be taxed at his parent's 38.5% tax rate.

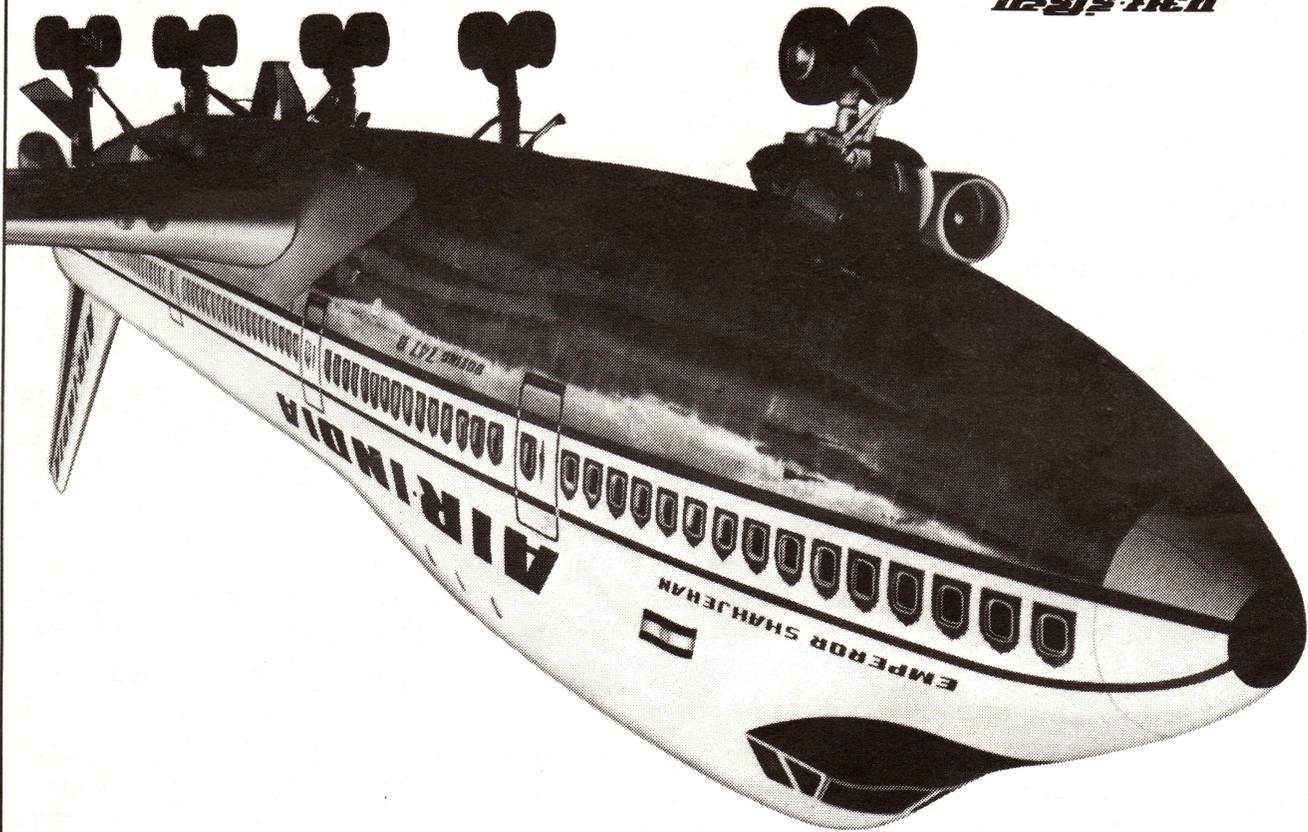
Result: Out of Ram's \$3,000 unearned income, \$500 is untaxed, \$500 is taxed in his own bracket (11%), and the remaining \$2,000 is taxed at his parent's rate. Total tax bill: \$825. If his parents owned the bonds, their tax bill would be \$1,155. So the family tax savings in 1987 is only \$330. In one year, the tax benefit of having Ram own the bonds has gone down by \$959.

-SINGLE PREMIUM POLICY- The Guptas can sidestep this tax result-in fact, they can eliminate the family tax bill for this income completely-by using the proceeds from the sale of the bonds to purchase a single-premium policy. New result: The tax on cash value buildup is zero. It doesn't matter whether Ram is above or below 14. There are some similarities between tax free municipals and this. Both the borrowings from a single-premium policy and municipal bond interest are tax-free. And a single-premium policy's guaranteed increase in cash value (i.e., the earnings on investment) is currently running around 8.5%, comparing very favorably with the rates offered by municipals. But a single-premium policy offers a big advantage:

-"FREE" INSURANCE PROTECTION- There is, of course, no life insurance protection in a municipal bond investment. There is with a single-premium policy. Policyholders "pay" for their coverage by letting the insurance company keep part of the money earned by investing the policy's cash value. So as long as the net rate is competitive with other investments, the insurance protection doesn't really cost the policyholder anything.

WE GO HOME EVERY DAY.

When you want to go home to India you naturally think of Air-India. We go home every day. We depart every night from New York to London and India. We have the fastest flights, too. What's more, you'll feel at home the moment you board an Air-India flight. We have Indian flight attendants. We have four channels of Indian music. We provide you with the latest Indian movies. And we offer you the authenticity of vegetarian and non-vegetarian Indian cuisine. And western cuisine, too. There's no place like home. And no airline like Air-India. Come home with us. We're your airline.



WE'RE YOUR AIRLINE
AIR-INDIA

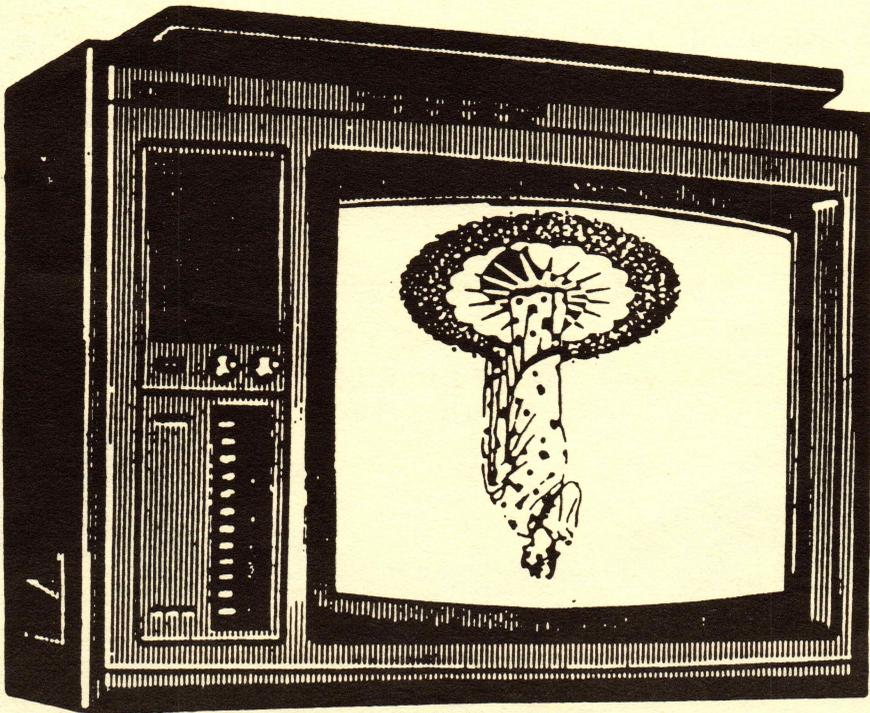
For arrival and departure information 718-632-0100
TOLL FREE RESERVATIONS

Continental U.S. 800-223-7776 • New York City 212-751-6200 • For Reservation Cancellations-212-751-8398

SAPNA SAREE & APPLIANCES

FOR YOUR DEFENSE

ON TOP SHOPS



LOW, LOW PRICES ON

110-220 VOLTS

Electrical &

Electronic Appliances

60825 2500
60825 4800

Watches
Cameras
Vedeos • TV'S

Lugages
Pens, etc.

Mail Orders
Accepted.

★ ★ 116 East 28th Street ★ ★

(Between Park & Lexington Avenues)

New York, NY 10016

Tel: (212) 689-6182

37-08 74th ST., JACKSON HTS., QUEENS

NEW YORK 11372

WE CARRY ALL OF THESE ITEMS — PLUS MUCH MORE
SELECTIONS AT VERY COMPETITIVE SAVINGS!

(718) 446-1004

(718) 651-6969

OPEN 7 DAYS

•
CANON COPIER

•
LARGE SELECTION OF CAMERA, V.C.R.'s & COM CORDERS

•
ALL KINDS OF AUDIO AND VIDEO CASSETTES

•
MICROWAVE OVENS, MAJOR APPLIANCES, TELEPHONES

•
LARGE SELECTION OF HOUSEWARE PRODUCTS

•
STEREO

•
LARGE SELECTION OF SONY TV'S

•
SEIKO AND CITIZEN
WATCHES—UP TO 45% OFF

KING OF OVERSEAS AND DOMESTIC APPLIANCES



*Appliance
Discount Center*