



CATHOLIC ASSOCIATION OF SOUTH KANARA

Founded in 1914

(Regn. No. MNG/130/2015-17)

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EDITORIAL

A recent study conducted by the Childline India Foundation on child protection measures in schools has highlighted the fact that only 12% of the Principals have had any training in Child Protection and Child Rights. From this, one can safely draw the conclusion that no such training is provided to teachers. This explains the recent death of a 3-year old girl in the lift of a Hyderabad School. The report highlights many shortcomings – unsafe construction, lack of functional fire safety, unchecked speeding in school zones, school buses being driven by unlicensed drivers, open man holes outside schools, lack of purified drinking water facilities, filthy toilets, teachers walking around with foot-rulers. **Shockingly, only 4% of the schools provide ‘Safe Drinking water’ and only 28% of the co-education schools have separate toilets for boys and girls!**

Reading the above report, I felt elated about the CASK Projects like Providing Purified Water facility in schools and Footwear for children jogging to school barefoot. **However the CASK reach is very limited, so I hope our members and well-wishers will increasingly come forward to support these impactful projects.** Such programmes need to be substantially scaled up and adopted by other organizations and school managements including in our Parish Schools.

I was delighted to note that the 2015 list of “**100 Most Aspirational Women**” in the world, published by BBC, includes Seven Indian Women – Asha Bhosle(Singer), Sania Mirza(Tennis star), Kamani Kaushal(actor), Rimppy Kumari(farmer), Smriti Nagpal(entrepreneur), Mumtaz Sheik(activist) and Kanika Tekriwal(entrepreneur). We have separately provided a few more details of these women who have made our country proud.

The terrorist attack in Paris was yet another reminder of the dangers and havoc that terrorism poses to all of us. Our hearts go out to those who lost their loved ones. We hope and pray that all peace-loving countries of the world will fight and defeat this menace unitedly. In this

issue we share the thoughts of one who lost his loved one on that fatal day.

Two eminent social workers of Mangalore were the recipients of District Rajyotsava Award this year – Corrine Rasquinha and Judith Mascarenhas. I had the privilege of interviewing Corrine and have pleasure in inserting the same in this issue. We will cover Judith Mascarenhas in the next issue. The articles by our regular contributors – Dreamcatcher, Veronica Shearer, Joan Lobo, John Monteiro, Preeti Aranha and Norbert Shenoy are all featured in this issue. There is also an interesting article about International Father’s Day.

The CASK Reunion on 21st November at the Boat Club was a spectacular success with >400 members/guests in attendance. The full report and the photographs are included in this issue. All Kudos should go to our President Capt John Prasad Menezes, Vice-President-Nayana Fernandes-the convener of the programme, all the Office-bearers and Governing Council members for all the efforts and efficient management.

On behalf of the Editorial team, I wish all of you, the joys and blessings of Christmas. Let us all remember that **christmas is love in action, everytime we love, every time we give, it is christmas.....may the new year 2016 be rewarding for each and every one of our readers.**

Until next time Patsy Lobo

A WARM WELCOME TO THE NEW LIFE MEMBERS

1. Mr Peter George Mathias - Javali, Chikmagalur
2. Mr Jeffrey Robert Saldanha - Mumbai
3. Mr Edward A.Coutinho - Garkhoda, Aurangabad
4. Col.Frederick D'Sa VSM(retd) - Bangalore
5. Dr Eugene George Rent - Mangalore
6. Mrs Doris R.E.D'Souza - Mangalore
7. Mr Louis J.Pinto - Mangalore
8. Mr Anthony Dalmeida - Mangalore
9. Ms Sandra Anna - Mangalore

THE PRESIDENT SPEAKS



‘THE HEART IS A POWERFUL TOOL’

As we prepare ourselves for the season of advent and a meaningful Christmas, let us take a simple and practical approach.

A couple of years ago, I was called for a meeting with a government official around 9 PM. As the deliberations were on, the official was entertaining mobile calls. The first call was from of an old lady from Bantwal whose cow had fallen in a dry well. The second one was that no water was available at a Public Health Centre in Puttur, while the third was from Belthangady related to electricity availability for pumping water for agriculture purpose the next morning. All the problems were attended to and directions given to solve the problems. I was impressed but at the same time could not help asking this official if this was practical. His answer was plain and simple stating that it works. He explained further that if he has helped one person in a day to make him or her happy, then his day is done. Secondly, the direct approach kept junior officials on their toes and this openness gave him a pulse of what was going on in the district.

Here was an example of a the heart as a powerful tool to help others. Well! that day on, I made a resolution that I will try and help at least one person a day. This has worked well and it has made me happy. When you recollect your day’s work before going to bed, do look back at your day’s performance and a good night’s sleep will be your reward. Hence this Christmas season and for the coming year 2016 remember that you have a powerful tool within you – ‘The heart’.

The ‘CASK Reunion’ held on 21st November 2015 was a great success. One person took up the responsibility as early as August 2015 and you will all agree our Vice President, Nayana Fernandes, gave the audience a delightful experience to remember. Though details are being covered separately in this issue, I want to highlight some aspects relating to policy and vision. Honouring and recognising Dr Michael Lobo by CASK for his contribution to community genealogy and history was long overdue. Secondly, CASK now has a three-in-one publication. I

have not come across any other author like the late Fr. Sylvester Monteiro SJ writing in Konkani, English and Kannada proficiently. Dr Derek Lobo and John Monteiro worked hard for the release of this publication.

The 50+ artistes who took part in the eight songs and dances have learnt or familiarized the immortal Konkani numbers. This approach will help us to preserve our traditions, customs and culture for the coming generations. I am happy that I am blessed with a team of efficient Office Bearers and Governing Council Members. I am grateful to all the sponsors and the members who participated. There has been a gradual 10% rise in our attendance, too, at successive CASK Reunions. 'Ache Din' for CASK?

On the national front we are having the 'Secularism' word being discussed and interpreted. The 'Intolerance' level has been hotly debated and those expressing their Freedom of Speech and Expression have been targeted. Where is 'Economic Development' focus? Sad to see the media concentrating on TRP ratings. Controversial statements are being made and lot of time wasted with attention being diverted from 'Sab Ke Saath, Sab Ka Vikas'.

On the 24th of November 2015, I was in Chennai when the city got flooded. It was a frightful experience as there was no electricity, which led to traffic lights being inoperative. With knee deep water, traffic was chaotic. Hopping transport modes, it took me over two hours to cover the last stretch of 2 kms to my destination for which I had to share a rickshaw with three others. None of us looked at caste, colour or creed of the co-passengers or the driver in that critical situation. It was just survival. I know of my friends being marooned in their flats for over three to four days. At this stage, any available food was welcome.

I reckon when we have time to spare one ought to contemplate, as adversity always tempers the spirit. The November 13, 2015 Paris killings are a blot on world peace. Let us pray that citizens of the world have a change of heart to practise the 'Fatherhood of God and the Brotherhood of man' and to practise 'to do unto others as others would do to you' principles. Wishing you a Holy, Joyful Christmas and Peaceful Happy New Year 2016. Jai Hind.

John Prasad Menezes

IN THE SILENCE OF THE NIGHT..CONTINUES THE GOOD FIGHT

'Fight the fight and always stay Striving' is her motto – The Inspiring story of Corine Rasquinha, as told to the Editor Patsy Lobo



Life does not end with a diagnosis... it continues to breed dreams, hopes and a will to wake up and live to make the world a better place. The love story continued for nine and a half years before Corrine and Vitus Rasquinha were married and still continues!

Within 5 years of marriage, Corrine was diagnosed with an ovarian cyst which prevented her from conceiving. For 5 years she tried everything possible including the "Test Tube Baby"... everything failed. She made a trip to Potta and laid her dreams, hopes and aspirations before the Lord. When all else was lost and the Doctors had told her that there was no chance of ever having a baby the natural way, she decided "I will continue to hope ... and He will decide for me." She was determined not to do anything that was against the Catholic Church. To the amazement of all the Doctors that were treating her, Corrine conceived and today their precious Gina is 21 years old and doing her MBA at St. Josephs College, Bangalore. Amazed at the precious gift that God had given her she decided to devote all her time and energy to working for the Lord. Today she has two homes for the destitutes, disabled, mentally/physically challenged men and women called the "White Dove Homes" housing 126 inmates. Her first home in Urwa-Matadakani was given to her by Grace D'Souza and the other in Jail Road by Royston Prabhu from Goa. Her 9 dedicated staff efficiently run these homes. What Martin Luther King said truly applies to Corrine - "The ultimate measure of a man is not where he stands in moments of comfort and convenience but where he stands in time of challenge and controversy".

"I have patients that I pick up from the road; I bring them here and treat them with dignity. I try to fulfill their wishes as many of them are in their late stages", says Corrine. My work is not over in that brief dark moment of my life there are people who share with me and illuminate things that I sometimes I do not even pay attention to.

Corrine hails from a very musical family and has used this talent to travel far and wide. She sings for “The World” in the Potta team to lead the Praise and Worship. She has cut 5 CD’s and visited 15 countries rendering her voice for the Lord. One often sees Corrine and her team feeding over 120 people around the railway Station every evening - an unusual and heartwarming sight! Indeed for her, scars are tattoos with better stories. Corrine has done 250 Road shows and travelled to 15 countries spreading the Good News.

In April 2015, Corrine was diagnosed with third stage Breast cancer and hepatitis B. The Doctors gave up hope but nothing shattered Corrine. She fought for her life and came out victorious only to be even more committed to the cause. “The Cancer scare changed my life. It helped me prioritize my life” says, Corrine thoughtfully.

Seeing the good work that Corrine is doing, Bishop Aloysius Paul D’Souza of Mangalore has gifted her 49 cents of land in Maroli where she plans to build a 200-bed hospital catering to the destitute psychiatric patients. The foundation stone for “The White Doves for the Destitute /Psychiatric Patients” will be laid soon and the construction will start soon thereafter.

“I used my music along with like minded friends to raise money for the various work’s white doves were involved with which include building 7 houses for the homeless, educating the poor students, paying for the medical treatment of the poor. We have been able to carry on for so many years because of the large hearted public who have come forward to help foster this ministry”.

What struck me the most during my brief visit to Corrine’s home was her positive attitude. Her reach-out to help others is amazing. Her Faith and Trust in the Lord that He will take care was inspiring. She is now able to share her story and take this opportunity to tell everyone that no matter what life throws, you will get through it if you have Faith and determination to do good.

Indeed Strength is born in the deep silence of the night to those who suffer; for the most important thing in illness is not to lose heart but to keep your faith strong.

“Do not be afraid of tomorrow for God is already there”(Author Unknown) is the final message from Corrine.

CASK SHOWCASES COCKTAIL OF EVENTS AT REUNION 2015

John B Monteiro

A delightful cocktail of events which included an award presentation, a book release, skits, music, songs and dances designed to usher in the Christmas spirit marked the Reunion 2015 of Catholic Association of South Kanara (CASK) at the Boat Club, Sultan Battery, Mangalore on November 21, 2015. The stage, with minimum of props and with the swaying coconut trees and tranquil backwaters of Gurpur river estuary formed the natural backdrop for the variety of events presented to an enthusiastic audience, overflowing the river-front open ground.

The evening programme started with an invocation prayer by Patsy Lobo, editor of "*Mangalore*", CASK's monthly magazine. This was followed by an invocation hymn by Francis Aranha and Nilofer Saldanha accompanied by Daryl Andrade.

Welcoming the audience, CASK President-Capt John Prasad Menezes, highlighted some of the impactful post-centenary projects initiated by CASK such as Provision of Purified Drinking Water in schools, provision of Footwear to Barefoot school-going children, Scholarships, Health Camps and Personality Development programmes.

He specially welcomed the star of the evening, Dr Michael Lobo, who, he said, has made the Mangalorean Catholic community proud with his multi-faceted achievements. He invited the audience to savour the cocktail of joy marking the season of thanksgiving for God's blessings. This was followed by the release of selected reprinted collection of seven books from about 30 written by the late Fr Sylvester Monteiro, who was Rector and Principal of St Aloysius College and Provincial of Karnataka Jesuit Province. Titled 'Sadanchi Sheet-Kadi' (Daily Rice-Curry), is a compilation of his four books in Konkani, two in Kannada and one in English. The book was released by Fr Denzil Lobo SJ, Rector of St Aloysius College Institutions and the first copy was presented to Mrs Florie Monteiro, wife of the late Stany Monteiro, younger brother of the author. Responding, she thanked CASK for reprinting the books and inviting her to receive its first copy.

Speaking prior to the book release, Dr Derek Lobo, immediate past president of CASK, recalled how, while speaking at the birth centenary celebration of the late Fr Monteiro in October 2012, he had made a sporting offer to re-publish his two books on CASK platform. He said Dr Aloysius Monteiro, now a retired UN official, younger brother of Fr Monteiro, had pursued the offer culminating in the reprint of seven books in one volume.

Speaking on the occasion, Fr Denzil Lobo noted the virtues of head and heart of Fr Monteiro and his humility in thought and action. He said that the book contains a wealth of earthy wisdom and guidelines on soft skills. He said that Fr Monteiro was a dedicated priest and an authentic human person who inspired holiness and the virtues he exemplified are reflected in the collection of books being released. He hoped that many would benefit from reading and digesting it. He praised CASK for publishing the collection which was later presented as a memento to the guests at the function.

The centre of celebration at the Reunion was the presentation of CASK Award in recognition of the multi-talented and achievements-filled Dr Michael Lobo who has excelled in many fields including mathematics, music, and authoring monumental books on Mangalorean Catholics and their genealogy. The award was presented by Walter D'Sa, a veteran office bearer of CASK and for many years its Treasurer.

Prior to reading the citation, Lovie Rebello, who conducted the award program, described Dr Lobo as a genius among the Mangalorean Catholic community with several books to his credit and having prodigious memory. She said that it was not enough to have a sharp mind but to use it well and that Dr Lobo has put it to excellent use and has distinguished himself in many fields by using his gifts of words and numbers.

Responding to the award, Dr. Michael Lobo, traced his long association with CASK in various capacities, starting with the celebration of 200 years of the liberation of Mangalorean Catholics from Captivity by Tipu Sultan. He said that he was overwhelmed by the award presented to him. He noted that the celebration of CASK Centenary in 2014 and its post-centenary outreach programmes have added new

dimensions and hoisted it to great heights of service. He said that many of his personal projects are work in progress and there is much to be finished. He also said that his latest project involves study of monuments in the cemeteries of Mangaluru.

The spirited evening celebrations included an interesting entertainment programme where famous yester year songs of renowned Konkani singers like Henry D’Souza, Wilfy Rebimbus, Melwin Peris, Albert Pinto, Jerome D’Souza and Eric Ozario were played and enacted in dance forms. All the dances and enactments were superb and absolutely delighted the audience.

“When is the next CASK function?” was a refrain heard from most of the guests!

INTERNATIONAL MEN’S DAY: IN A WORLD STACKED AGAINST WOMEN, HERE’S WHY WE STILL NEED TO TALK ABOUT MEN



Courtesy - ICAN

Men have run most of the world for most of its history. Men make up the vast majority of members of Parliament, Congress and just about every political and corporate power base across the globe. Men are generally paid more than women. In parts of the world, men are granted rights that women can only dream of. Men are over-represented in media, the arts, sport and finance. Men dominate the boardrooms across the world.

So why should we give any space to International Men’s Day, which is observed on 20th November each year?

A day celebrating men seems like an extravagance at best, even an insult to everyone’s intelligence, given the litany of disadvantages that billions of women face day after day. We must support campaigns against those issues which disproportionately affect women – the horrors of domestic violence and sexual assault, alongside the more ingrained systemic sexism of pay inequality, lack of opportunity and severe under-

representation in positions of power.

But this isn't a Zero Sum game. Supporting equality for women doesn't mean we need to be silent on men's issues. In fact, I want to proudly proclaim from the top of my Adam's apple that we should use International Men's Day to talk widely and freely about them. Not because men are better than women, nor because men need to be recognised by a specific day in the calendar. Not even because a special day really changes anything in and of itself. But I'm keen to use today to spark conversations because there are some challenges and issues which seem to affect men more acutely than women. There are also issues which affect many men but just aren't talked about widely. And if International Men's Day gives us a chance to focus on them and even play a part in addressing them, then we need to take any chance we can get.

International Men's Day may not be perfect but we can use the springboard offered by the day to talk about some awkward issues. We could focus on educational attainment, where girls outperform boys in many countries, body image, which is reported to be a concern for large numbers of men, or general health complaints, with men being 33 per cent less likely to visit a doctor than women. There may well be many more, but today, let's focus on just two - Suicide and Fatherhood.

Simply put, men are far more likely to kill themselves than women. This is a stark and sobering fact. In 2013, 78% of suicides in the UK were men. Thirteen men kill themselves every day in the UK, making suicide the biggest killer of men under 44. These are devastating statistics. Until recently this phenomenon has been talked about very little in public. Fortunately, this is beginning to change. Journalist Owen Jones is among those who've started speaking out. Mainstream media is now describing this as a public health crisis, which hopefully means a wider conversation on the issue, followed by some concrete attempts at improving it. We've got to openly talk about these horrendous statistics. We've got to demand more from ourselves – to open up those awkward conversations about mental health with friends, family and churches. We've also got to demand more from those in power, as a coalition of leading suicide prevention charities are doing today. They say, "Every year thousands of men take their lives, more than 4,600 last year alone. Yet the way we respond to

each incident has changed little over the last four decades. . . there are no national plans to act to ‘contain’ the issue and support those impacted by or enforce suicide prevention plans across the country.”

Fatherhood is the second area where we really have to open up a conversation. Around a quarter of children in Britain are now being raised in single parent homes. Fewer than 10% of these families are headed by a single father. In other words, in more than nine out of ten cases, children in those homes are growing up without their father under the same roof. Of course, this could be for a number of reasons, and it doesn’t mean that every man who leaves the home has done so for dishonourable reasons. However, it’s perfectly clear why Pope Francis recently spoke about the existence of a ‘fatherhood crisis’.

“Fathers are so necessary as examples and guides for our children in wisdom and virtue,” said the Pope. “Without father figures, young people often feel orphaned, left adrift at a critical moment in their growth and development.” This is no criticism of single mothers, but is certainly born out by statistics which suggest children in single parent homes can be disadvantaged compared to those with both parents still present. Of course, many, many children from single parent families grow to be well-adjusted and happy. But this doesn’t mean that there isn’t a big issue here.

The so-called crisis in fatherhood is something precipitated by men leaving. We must begin to talk about why so many men now don’t live with their children and the impact that can have in society as a whole. A man’s decision not to commit to his child and the child’s mother is a life-changing one – and one that it seems not enough men are taking seriously. There are, of course, no easy answers to this issue – relationships break down. But men must be confronted with the consequences of their actions.

So, three cheers for International Men’s Day, not in and of itself, but because we have to talk about this stuff. And if one extra conversation happens today by the water cooler, at a bar, in the school canteen, on a building site, or on the trading floor, then that’s good enough for me.

BELIEVE(11)

Dreamcatcher

It was the house of Emily Walsh. It was a September morning in 1960, with six hungry kids and just 75 cents in her pocket. The boys ranged from three months to seven years; their sister was two. Their Dad had never been much more than a presence they feared. Whenever they heard his tires approaching on the gravel driveway they would scramble to hide under their beds. He would leave just enough money a week for Emily to buy groceries. Soon he realized he would be better off without his family. He decided to leave them after all, for the goings on at his favorite bars. Now without the father, there would be no more beatings, but no food either.

Emily had to learn how to fend for herself and that too fast. If there was a welfare system in effect to help her at that time, she knew nothing of it. She scrubbed the kids clean and put on her best homemade dress. She loaded them into her rusty old 51 Chevy and drove off to find a job. The seven of them went to every factory, store, and restaurant in their small Montana town. No luck. The kids stayed crammed in the car and tried to be quiet while their mother tried to convince whoever would listen, and that she was willing to learn or do anything. She had to have a job. This went on for a while with no luck.

The last place she went to, just a few miles out of town was an old drive-in that had been converted into a truck stop. It was called Big Deckers. An old lady owned the place. As she was hiring Emily, she peeked out of the window assessing from time to time the crammed kids in the car. Big Deckers needed someone on the graveyard shift - 11 at night until seven in the morning. Emily was hired.

She would be paid 65 cents an hour, and she started work that very night. She raced home and called the teenager down the street that baby-sat for people. She bargained with her to come and sleep on the sofa for a dollar a night. She could arrive with her pajamas on and the kids would already be asleep. This seemed like a good arrangement. That night when Emily and the little ones knelt to say their prayers, they thanked God for finding Mommy a job.

When she got home in the mornings she would wake the baby-sitter up and would send her home with one dollar of her tip money — half of what she averaged every night.

As the weeks went by, heating bills added a strain to the meager wage. Also, the tires on the old Chevy had the consistency of balloons and began to leak. She had to fill them with air on the way to work and again every morning before heading home. One bleak winter morning, after work as she was getting into her car, she noticed four tires in the back seat. New tires! There was no note, no nothing, just those beautiful brand new tires. Had angels taken up residence in Montana? She wondered.

She made a deal with the owner of the local service station. In exchange for his mounting the new tires, she would clean his office. This was a clean barter for somebody with no spare money. She remembered taking longer to scrub his floor than it did for him to do the tires. Her car was now safe with new tires.

As days went by it was getting to be close to Christmas. She was now working six nights instead of five, and still there wasn't enough. She knew there would be no money for toys for the kids. As she ruminated she found a can of red paint. Being creative she started repairing and painting some old toys. She then hid them in the basement so there would be something for "Santa" to give the kids on Christmas morning. Clothes were a worry too. She was sewing patches on top of patches on the boy's pants, and soon they would be too far gone to repair.

On Christmas Eve the usual customers were drinking coffee at Big Deckers. These were the truckers, some lonesome travelers and local cops. The regulars were familiar faces to Emily. There were few musicians who were hanging around after a gig at the near by bar and were dropping nickels in the pinball machine. Most of the customers just sat around and talked through the wee hours of the morning and then left to get home before the sun came up. When it was time for Emily to go home at seven o'clock on Christmas morning she hurried to the car. She was hoping the kids wouldn't wake up before she managed to get home and get the painted toys from the basement and place them under her make shift Christmas tree.

When she reached the car she peered warily into one of the side windows. Her jaw dropped in amazement. Lo and behold, her old battered Chevy was filled to the top with boxes of all shapes and sizes. She quickly opened the driver's side door, scrambled inside and reaching back, pulled off the lid of the top box. Inside was a whole case of little blue jeans, sizes 2-10! She looked inside another box. It was full of shirts to go with the jeans. Then she peeked inside some of the other boxes: There was candy, nuts, bananas, and bags of groceries. There was an enormous ham for baking, and canned vegetables and potatoes. There was pudding and cookies, pie filling and flour. There was a whole bag of laundry supplies and cleaning items, and there were five toy trucks and one beautiful little doll. As she drove back through the empty streets the sun slowly rose on the most amazing Christmas Day of her life. She was sobbing with gratitude.

And she never forgot the joy on the faces of her little ones that precious Christmas morning.

Yes, there were angels somewhere in Montana.

I am reminded of my own little city (Mangalore) growing up. I remember knowing so many Emily Walshes. Single mothers struggled to feed, nurture and educate kids out of their meager earnings if any. More often they had neither a fall back system nor family support. All these mothers lived strong through their faith and self esteem believing in themselves and most importantly in their kid's future. And they made it.

Angels are everywhere!!

APPRECIATION

We thank you and the editorial team for giving us this platform to honour our father's memory and we wish you, the CASK and the Mangalore team all the best in the future. We enjoy reading the 'Mangalore' every month and will continue to look forward to receiving the issues in the months ahead. The content has really improved in the last couple of years and the magazine carries a nice mix of articles and information- **Anthony Pinto, Bangalore.**

KILLING TIME?

Veronica Shearer, Morpeth-UK

Do it now! I can't. I'm busy. What are you up to? Nothing much. I'm just so busy. We are so busy being busy that time is leaving us behind. As Socrates said, beware the barrenness of a busy life. *Time is of the essence...time and tide wait for no man...procrastination is the thief of time...* we have grown up with these hackneyed phrases about TIME. In the west, people try to make a day longer by turning clocks back and forward twice a year...Spring forward and Fall back. But when told the reason for Daylight Saving time the old Indian said, "Only a dumbwit man would believe that you could cut a foot off the top of a blanket and sew it to the bottom of a blanket and have a longer blanket." It seems just the other day that it was the millennium and there was merriment all over the world. My aunt in Gisborne, New Zealand, was the first to see the sun as they celebrated Mass outdoors to welcome the year 2000. But we are now on the threshold of 2016 and we wonder where these years have gone.

I remember sitting on a train and munching peanuts, which in the Mangalore of my day we called 'Time Pass'. But somehow in today's world, we don't have time to fritter away eating peanuts, we have to be *doing* something. This manic activity that we allow ourselves to be trapped in has been the cause of most of the diseases plaguing our universe. It is only after moving to Northumberland, where I started a new life, did I realise that it is alright for me to just sit and look at my garden...it is okay to just sit and watch the raindrops patter against the window pane and thank God for all His mercies. It is acceptable to take time out to reminisce about my life. It is fine for me to relax.

Meditation and Contemplation have become the IN thing in the western world today and it is also being introduced in primary schools so that children grow up understanding the importance of being *quiet and contemplative*. My 7-year old grandson cannot sit still. He is usually like a hamster on a wheel but when asked to sit in a yogic pose and keep silent just for five minutes, he actually did it. Mindfulness in education is a growing movement in the UK. Dharma Primary school in Brighton, has Mindfulness as part of their mission statement. The ethos of spending time in meditation helps children to develop the ability

to take a step back and be quiet. According to the school's prospectus ” *Sessions of one to two minutes, as silent or guided meditations, several times a week are effective for young children, and connecting mindfulness with regular daily activities such as eating, working and playing is a useful way to develop patience, compassion and self-awareness. In meditation children become aware of their thoughts and how rapidly their mind moves from one thought to another. In this way children begin to understand the power of thought and feeling and have an opportunity to observe and learn how they respond to situations and people around them”*

The atrocities being perpetrated in Europe and the Middle East have proved that life is fragile. Suicide bombers seem to have no love for the life God gave them. They are willing to snuff their lives out taking hundreds of innocent people with them. Commentators say that the answer lies in going to the root cause of the problem. Governments cannot eradicate terrorism by dropping bombs because violence begets violence. So there is no real answer. We are here today but we don't know what the morrow brings, so it is pointless living in fear. As the Dalai Lama said, *”Tragedy should be utilized as a source of strength. No matter what sort of difficulties, how painful experience is, if we lose our hope, that's our real disaster.”* Instead of dwelling on what evil there is in the world, we could spread love and peace, not just by our words but by our actions. Once we have peace within ourselves, we are then able to radiate this to others. But this requires taking a pause in our busy lives to meditate and contemplate. The best piece of advice I have had so far is from Alan Paton who says that there is only one way in which we can endure man's inhumanity to man and that is to try in our own lives to be models of man's *humanity* to man.

So we return to the crux of the matter which is TIME. Two thousand and fifteen years ago, a tiny baby was born in Bethlehem. He came to save us. There was conflict in His day too, in fact he was killed and died an ignominious death on a cross. But on that cross He forgave those that did not know what they were doing. It is He whom we have to emulate instead of wasting precious time finding ways and means of

being bigger and better than others. Love was His way. Love should be ours. Like a smile, love also generates love. Suffering comes to all. Unless we know suffering how will we know joy? Suffering makes us strong and resilient. Like the jeweller who hammers a gold bar to make it pure, so too are we made whole by being broken, a paradox no doubt.

As C.S. Lewis said ***“The most beautiful people are those who have known defeat, suffering, struggle, loss, and have found their way out of the depths. These persons have an appreciation, a sensitivity, and an understanding of life that fills them with compassion, gentleness, and loving concern. Beautiful people do not just happen.”***

Let us pray that the Christ child whose birth we will shortly be celebrating, gives us the courage to face the future with hope. However evil the world around us is, let us be resolute in our effort to do good. We have just celebrated Diwali, the festival of light, marking the victory of good over evil and it was heartening to read an article by a Indian journalist who lamented the fact that this beautiful feast had lost its meaning. Exchanging expensive presents had taken precedence over good deeds. Similarly, he who does not have Christmas in his heart will not find it under a tree. Let us put Christ back into Christmas instead of falling into the trap of commercialism. As for New Year resolutions, let us have just one.....take ***time*** to smell the roses.



ACHIEVEMENT

Priya Ann Fernandes stood 1st in the MusiQuest Piano Competition 2015 (Advanced level) held at Pune in November. She has won the grand prize of a Kawai ND21 upright piano along with a 50% scholarship to a summer music camp from the International Institute of Young Musicians USA.

She has previously won the 1st prize - an Essex by Steinway piano at the Con Brio All India Piano Competition Mumbai in 2013. She has received her training under Mrs. Geetha Chacko. She is the daughter of Lawrence and Anita Fernandes residing in Bangalore.

CASK Congratulates Priya on her achievements.

THE GREATEST LOVE OF ALL

Preeti Aranha

Awaiting the birth of a child is the most precious moment in every woman's life. The anxiety coupled with the expectations and the joy a birth brings is an experience by itself. It is a long journey, those nine months of nurturing another life within you. But the finale is grand. Being molly coddled for those 9 months is something every lady savours. Then the preparation of choosing the best hospital, the best linen, the softest wool and the priciest food takes precedent. Next the long term plans of choosing the best school, college and prayers for a long life for the offspring follow. The world revolves around having the best!

2015 years ago, there was a maiden who was handpicked to bring into the world God's own son. Her feelings on hearing the news must be inexplorable. But she went ahead with God's plans with her faithful husband assisting her. There began a strong relationship of trust and faith. They continued on their journey of nine months. The rumour spread of a new messiah to be born, jealously as is the other face of being human took precedence. King Herod ordered every male child killed. Joseph and Mary had to leave their town and travel with meager means. A donkey and not a chariot carried the Lord's mother. Every inn was full and finally a stable amidst the humblest of creatures was their nursing home. Stars shone extra bright that night and light filled the otherwise desert land.

Her feelings must have been the same every mother has. To love, protect, behold and have the best for her son. Every step he took in his growing years must have been an anxious moment for her. Could she have ever known what would be in store for her "Prince of Peace"? Curing the sick, performing miracles, forgiving and loving unconditionally were his only faults! So, the fury of wanting to put an end to His life.

At His prime of 33 years, He was called upon for the worst ever execution. Where humanity in all its face of wickedness and evil, concocted a plan that would, disgrace, humiliate and finally put an end to a precious life in the most heinous form. Being human we are the only species that is blest with a power to think. But when thoughts

materialize into such untold actions one wonders whether being born a human is worth it at all.

He bore it all. The accusations, humiliations, the stripping, whipping, the crowning with thorns, cuts and wounds, carrying a heavy cross up a hill, drinking vinegar when thirsty and finally, the greatest of all sacrifices, not performing a miracle to save himself.

His simplicity was His birth in a manger, His life a sacrifice and the greatest love of all, His death. But what of that glorious mother who selflessly bore just to sacrifice her only beloved son for mankind. Indeed, the greatest love of all.

X'MAS PUDDING

Matarani Mathias

INGREDIENTS :

❖ 300 g mixed dry fruit (such as candied peel, cherries, apricots, sultanas and raisins, tutti-fruity, figs, dates) ❖ 50g carrots, grated
❖ 2 tablespoons chopped ginger preserve ❖ 65 g suet or butter grated ❖ Zest of ½ orange ❖ 65 g maida ❖ 65 g Demerara sugar ❖ 75 g fresh white breadcrumbs ❖ 1 tablespoons brandy
❖ 25 g chopped cashew nuts ❖ 1 egg ❖ 30ml milk ❖ 30 ml caramel

PREPARATION :

Grease a 1 litre pudding bowl.

1. Mix all the ingredients together.
2. Put the mixture into the greased bowl and cover with a double layer aluminium foil. Tie a piece of string round the side of the bowl, put on a tight fitting lid.
3. Place in a pressure cooker with water halfway up the sides of the bowl. Reduce flame once it whistles and cook for 45 minutes.
4. When it's ready, remove the foil, turn out on to a plate.
5. Light it with brandy. Serve with vanilla ice cream.

THE OLD XMAS CARD

Joan Lobo

“Traditions remind us to stop the busy cycle of life long enough to reconnect and build bonds”- says Sabrina Beasley McDonald. Though the message of xmas is diluted down the years at each Christmas we celebrate the birth of Jesus with traditions drawn from Christianity as well as ones personal to each family. I know each family follows many of the common traditions, however each put their own spin on it and make it their own. Christmas is special because of these very traditions which we have followed and have come down generations—the dinners, the decorations, the gifts but closest to my heart are Xmas cards.

The 1st of December has always been my favorite day in the year because it marked the beginning of the joyous Christmas season. The Christmas spirit filled the air, with the shops playing Xmas carols and elaborately decorated. As I was strolling the streets this year, I was excited to see the stars in all hues and shapes adorning the shop windows and was drawn in, with a festive excitement enveloping me. It was the special time of the year to pick up Xmas cards to send fond family and friends. I was a bit rattled however, to see a limited array of cards. From my disappointed expression, the sales girl blurted that it's a sad story now that people don't fancy sending cards anymore. And instantly I was transported into the nostalgic old days when our xmas card list was extensive, the unstinted effort we made to make the lists for India and abroad and how we spent precious time selecting each card with the person in mind. The message inside the card had to be as beautiful if not more. Using the whole dining table for this ritual, cards spread across, the much used address book, the smoothest pen, the stamps and glue all neatly laid out was a sight to behold. When we mailed these cards it would be with the hope that each recipient would share the same pleasure that we got out of writing it – the same joy that we got when their cards arrived as well and which were all given pride of place. WooHoo!!! I'm done! Yes, I would be smirking once I had posted the last of the cards. Every year about this time I used to panic as I faced the inevitable postal deadline for mailing the cards.

Sending cards was always a cherished tradition, an age-old form of communicating our good will at Christmas. Could that all be changing now? Off late, there seems to be a dearth of holiday cheer filling up mailboxes across. Even the postman's bag has shrunk and he doesn't look weighed down with the bunch of Xmas cards like he used to years ago. The spirit that filled every Christmas card was dying, and a familiar, if fairly obvious perpetrator had murdered it: The Good Ol' Internet. If the number of Christmas cards we receive in the mail have severely dwindled it is a common phenomenon all over. We are sending less of the traditional Christmas messages, choosing to either create our own cards online or send e cards. Our easy going and quick fix generation prefers to do everything instantly and technology supports this by emails, SMSs and telephone connectivity. There is no greater pleasure than to hand write a Xmas wish to our loved ones and also receive wishes by cards, which can be preserved and appreciated throughout the year. Personally if people could continue sending Xmas cards to their close friends and loved ones, the tradition could be kept alive for many more years to come. Wishful thinking??? I guess.. However, the demise of the Christmas card is deeply saddening.

It is untrue that "nobody sends Christmas cards anymore," as non-senders proclaim with an air of self-evident finality. But, certainly, fewer do. I know this from firsthand experience and sadly I can reiterate that over the years the Xmas cards I receive are close to nothing from the piles of cards before. But however, now I get innumerable Christmas wishes by email and a few dozen SMSs on my mobile. There are many things to celebrate about the rise of social media, and many to regret. Among the most regrettable is that the Internet has rapidly eroded one of the season's most charming traditions. There's no real pattern. Some business firms to please and retain their clients still send cards, timelessly accompanied by tiny calendars. On the other hand, a surprising number of close friends, even immediate family members, shoot out a few words on Twitter or Facebook and enjoy being acknowledged as tech savvy. I know there are people who have given up on Christmas cards, finding them a chore, or preferring to save the cost of purchase and postage and avoid writer's cramp in

favour of sending an e-mailed greeting,

Is the Christmas card really going obsolete or becoming out of style??... If relationships weren't hard work, they would not be relationships too. I'm no Christmas curmudgeon, but it is true that it has gotten harder in recent years to get past the commercialism of the season to find the true core of Christian belief in the holiness of the Savior's birth. In the midst of all of that, it would be no wonder that the quiet time spent writing Christmas cards could be a welcome and peaceful respite for many. Whether fashionable or not, then, maybe this treasured custom of the Christmas season would long survive. Xmas cards are undoubtedly a joy to get in the mail with updates from near and dear ones. And displaying them around your apartment or house adds a cheery sense of warmth. There is something about the effort involved that reminds us that we are on someone's list. That they remembered us at Christmas time in the midst of their busy schedules and counted us as a blessing in their lives was gratifying.

Communication has seen a major overhaul in the past couple decades and I for one wouldn't want our current technology to disappear, and neither would I like 'the old ways' to be discarded. Like print books and eBooks, I think there is justification for both to complement each other – times when each can meet a personal need. With online communication dominating many people's lives, letter writing is also increasingly a dying art. But while it is old fashioned, Christmas card-writing is a strong part of the festive tradition - and the one part of letter-writing that looks to be living on." After all, isn't tradition what Christmas is all about?

You can blame all sorts of factors for the tragic demise of the Christmas card: lack of time, hideous expense, the eco-sin for cutting down trees for greetings and ignorance of addresses. But it seems to me the true reason is more rejecting the old and embracing the new in totality. That's probably why on top of my priority list this Xmas season is '**Send Christmas Cards**'. Because I not only want to receive and send Christmas cards, but also be a part of the meaning of Christmas in a world too rushed, too fleeting, too ephemeral. I conclude with the words of a popular Xmas carol.....

There's an old Christmas card in an old dusty trunk
And it brings back sweet memories dear to me
'Though it's faded and worn, it's as precious as the morn
When I found it 'neath our first Christmas tree
I thrill with every word, every line
Guess I'm always sentimental 'round this time
Pardon me if a tear falls among my Christmas cheer
It's the memory of that old Christmas card you gave me Denzil dear.

SOCIAL MEDIA THE GREAT EQUALISER

Jeanette Saldanha, Mumbai

I agree that an obsession with social media pervades society today. But it isn't always a bad thing. For example, if you are in waiting mode in a place where there are many other people. The silence needn't be uncomfortable. Just whip out your smartphone and you have a choice of options. You aren't forced to read an outdated publication which isn't really your cup of tea or try and avoid eye contact. You have entertainment on hand. Play a game or send messages on WhatsApp or, even better still, read all the email and messages and videos you haven't had time to peruse.

In fact, before you know it, the waiting is over and you are roused from your absorption by your name or token number being called. You might even feel slight irritation at being disturbed in the middle of playing a game or watching interesting footage and might not mind if someone else jumps the queue.

Compare this to times of yore. Waiting in line meant keeping an eye out for those looking to get ahead of you. You memorised the faces of the people in front of you and those behind. And, if you suddenly saw an unfamiliar face ahead of you in the line, your antennae went up and warned you it was time to act.

Of course, I speak from my experience back home. However, I was pleasantly surprised when I stood in queue recently to get my VOTERS ID card processed. There was a couple who tried to sneak

into the front of the line. It was as if they were wearing blinkers. All they could see was the official ahead who was conducting the iris and fingerprint scans.

Before I could react, one of those waiting in line went up to them and informed them where they should be standing. The woman feigned surprise and looked at the queue snaking along the length of the room as if she were seeing it for the first time. The grim look on the faces of people who had come before them made her and her husband quickly fall into line.

The use of Facebook and WhatsApp and other social networking sites helps you to save money and also jog your memory. The birthday reminders are welcome as these are dates that are hard to keep track of. No feelings of guilt over forgetting someone's important day.

The cost factor is important. Have you been to a shop selling cards lately? If you have, you will have been amazed by the variety available for every conceivable occasion. Birthdays are now easy on the pocket

As you start picking some up, you look for the price tag and are taken aback by the numbers quoted. In some shops, there are no visible tags so you are tempted to keep picking up all the ones that catch your eye. When you go to the counter and the bar code is scanned, your heart skips a beat when you are told the total. You limit your selection to the bare minimum and then realise that the process isn't over yet. Now you have to go to the post office and send them on their way. So much effort, time and money to let someone know you're thinking of them.

The luxury of being able to wish friends and family online with no hard feelings over the medium is something most of us enjoy now. Being able to access friends and family online means you cut down on telephone bills. Sometimes making a call can be unrewarding. Either you have picked the wrong time or the person you are speaking to has no special plans for the day. So, the conversation peters out after a while and you hang up, feeling a little cheated. On the other hand, there are no awkward pauses online.

I believe social media is the great equaliser, giving everyone a chance to be heard. Whether or not you listen is your choice.

**Remembering with love
On her First Death Anniversary**



Juliet M. Pinto

(18 July 1929 - 16 December 2014)

*You are not forgotten,
lov'd one
Nor ever will you be,
As long as life and
mem'ry last
We will remember thee;
Not gone from memory
nor from love,
But gone to our
Father's home above*

**A tribute of Love from
Her Children / Grandchildren
RIP
Dad, (Bertie) Patric, Cyril, Don
Fondly Remembered, Greatly missed**

“YOU WILL NOT HAVE MY HATRED”

Antoine Leiris (whose wife died in the Paris Terrorist Attack)

“You will not have my hatred” declared Antoine Leiris whose wife was killed in the Paris terror attacks. He conveyed this message in his Facebook post that appears to address Islamic State terrorists behind the deadly strike in which 129 people were killed.

“Friday night you stole the life of an exceptional person, the love of my life, the mother of my son, but you won’t have my hatred. I don’t know who you are and I don’t want to know, you’re dead souls,” writes Mr Leiris.

“No I won’t make you this gift of hating you. You have it coming, but to respond to hatred with anger would be giving in to the same ignorance that made you what you are. You want me to be afraid, to look at my fellow citizens suspiciously, to sacrifice my freedom for security. You lose. The player still plays.”

Over 89 concert-goers were killed at the Bataclan theatre in the worst of the attacks. Mr Leiris’ wife was among them. He describes seeing her body.

“I saw her this morning. At last, after nights and days of waiting. She was as beautiful as when she left on Friday evening, as beautiful as when I fell head over heels in love with her more than 12 years ago. Of course I am devastated with grief, I grant you this small victory, but it will be short-lived. I know she will be with us every day and that we will find each other in heaven with free souls which you will never have,” he writes.

“My son and I, we will be stronger than all the armies in the world. I cannot waste any more time on you as I must go back (to my son) who has woken from his sleep. He is 17 months old, he’ll eat his snack like any other day, then we will play like every other day and all his life this little boy will dare to be happy and free. Because No, you won’t have his hatred either,” says the gut-wrenching post.

HEROIC REFUGEE RESCUE ACT OF CAPTAIN JOSHUA PERIS-BHAT

The day – October 22, 2014. The bulk ship ‘CS Caprice’ with Capt Joshua Peris-Bhat in command and a 20-member crew of mixed nationalities, was cruising in the Mediterranean high seas, with a bulk load of 27,000 MT of barley from Liepaja-Latvia to Umm Said-Qatar via the Suez canal in Egypt. That afternoon, Capt Joshua received a distress call originating from Malta stating that a boat carrying >500 people was in distress and requires assistance. Capt Joshua immediately verified with the authorities to confirm that it is not a plot by pirates, which is common in the route.

Soon after confirmation, Capt Joshua deviated from the charted voyage to accomplish the herculean task of rescuing >500 people at sea in a ship which was moving precariously. He decided to save the lives of those refugees at all cost. His ship owners too gave approval for his rescue mission.

When the ship reached the boat in distress, the weather was extremely bad. On the other hand, the crew of CS Caprice expressed fears about ‘Ebola’ and security threat with a large a number of unidentified people. However, Capt Joshua managed to convince the crew.

The next couple of hours witnessed the heroic deeds of Capt Joshua and his crew in helping the 510 people in distress to embark on to the CSCaprice. The group of 510 persons had 10 pregnant ladies and a couple of mothers with infants in their arms.

The next task was to feed 510 people, which was a difficult task. Though the ship had sufficient food stocks, there was no time to prepare rice, rotis or curry. Hence, the crew prepared kichdi (a mixture of rice and lentil), for the 510 people. In the meanwhile, Capt Joshua was busy making calls to authorities in Malta, Italy and ship owners.

Statutory navigational warnings were sent out regarding the ‘boat wreck’ which had to be abandoned and set adrift as per mercantile laws,” he said and added that Malta RCC (Radio Control Centre)

after getting official clearances advised CS Caprice to proceed towards Sicily (nearly 60 hours of sailing). “The situation was very delicate handling a huge desperate crowd of humans with a small crew,” he went down memory lane.

Capt Joshua selected a few youth and made them leaders of small groups and asked them to manage the groups. When everything appeared to be going on smoothly, a medical emergency cropped up—a Syrian lady was gasping for breath. Though she was given oxygen, her pulse, blood pressure and temperature went unusually high, She was finally airlifted by an Italian ambulance helicopter.

Capt Joshua was in Mangalore some weeks back and gave a talk on his bold initiative to the members of the Mangalore Sea-farers Association at Eden Club. He highlighted the plight of thousands of men and women, who lose their life en route to the flight to the green pastures of Europe from the war-hit zones of Syria and neighbouring countries in the West Asia and Africa.

“It is a regular feature today for people, unable to tolerate oppression and strife in West Asia, Africa, Afghanistan etc to take the desperate risk of escape through sea,” said Capt Joshua. He informed that the refugees pay agents anything between US\$-2,500 to 3,500/- for a one-way trip to European/Mediterranean shores.

“The refugees are stealthily loaded, without any room to spare,” he said adding that the agents and skipper are picked up from the ‘boat’ when the land of promise is near and they go back to continue this diabolic trade repeatedly.

When CSCaprice reached the destination, it was a rebirth for 510 people, who would have been perished like thousands of people who perish in the mid-sea, without leaving even a clue.

The Connecticut Maritime Association(CMA), New York-USA, awarded Capt Joshua in recognition of his humanitarian act amidst grave danger.

Born on May 29, 1982, to Lawrence Peris Bhatt and Juliana, in Mangaluru, he had his first education in Roshni Nilaya and at St Aloysius College later. He completed pre sea training in 2004 and cleared chief

mates exams in 2008 and promoted to chief officer in 2010. He cleared the Master Mariner's exams and received four stripes as 'Captain' in 2013.

Capt Joshua works for Campbell Shipping Company Limited in Bahamas, with 16 ships mainly bulkers sailing worldwide.

CASK salutes Capt Joshua Peris-Bhat for his noble and courageous act and wishes him and his family God's choicest blessings.

WE ARE SO INVOLVED WITH EVERYTHING EXCEPT HEALTH

Late Steve Jobs

The last words of Steve Jobs "I reached the pinnacle of success in the business world. In others' eyes, my life is an epitome of success. However, aside from work, I have little joy. In the end, wealth is only a fact of life that I am accustomed to. At this moment, lying on the sick bed and recalling my whole life, I realize that all the recognition and wealth that I took so much pride in, have paled and become meaningless in the face of impending death".

"In the darkness, I look at the green lights from the life supporting machines and hear the humming mechanical sounds, I can feel the breath of God of death drawing closer...Now I know, when we have accumulated sufficient wealth to last our lifetime, we should pursue other matters that are unrelated to wealth...Perhaps relationships, perhaps art, perhaps a dream from younger days...Non-stop pursuing of wealth will only turn a person into a twisted being, just like me".

"God gave us the senses to let us feel the love in everyone's heart, not the illusions brought about by wealth. The wealth I have won in my life I cannot bring with me. What I can bring is only the memories precipitated by love. That's the true riches which will follow you, accompany you, giving you strength and light to go on. Love can travel a thousand miles. Life has no limit. Go where you want to go. Reach the height you want to reach. It is all in your heart and in your hands".

What is the most expensive bed in the world? – “Sick bed”...

“You can employ someone to drive that car for you, make money for you but you cannot have someone to bear the sickness for you. Material things lost can be found. But there is one thing that can never be found when it is lost – “Life”.

When a person goes into the operating room, he will realize that there is one book that he has yet to finish reading – “Book of Healthy Life”.

“Whichever stage in life we are at right now, with time, we will face the day when the curtain comes down. Treasure Love for your family, love for your spouse, love for your friends... Treat yourself well. Cherish others.

How true it is, he’s stated the obvious but on day to day basis,... lesson to be learnt.

POINTS TO PONDER, NOVEMBER 2015

Norbert Shenoy

Does Sensex Make Sense?

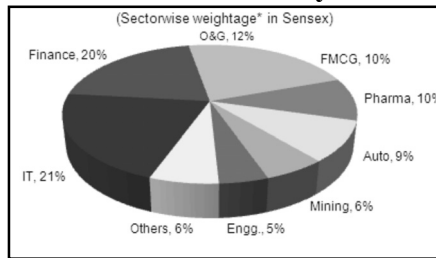
What is Sensex? It is a single number (index) that attempts to describe the state of the equity market in India. It was first compiled in 1986 by Bombay Stock Exchange (BSE). It is a basket of 30 constituent stocks, representing a sample of large, liquid and representative companies. The base year of Sensex is 1978-79 and its base value is 100. Over the last 36 years it has grown by nearly 280 times!

But there are 5,765 listed companies on the Bombay Stock Exchange. Their combined value is a little less than Rs 94 trillion. But here’s an interesting point: India’s largest companies - the constituents of the Sensex - form nearly half of the total market capitalisation! That’s right: Only thirty companies account for about 44% of the total market cap of the nation!

No wonder the Sensex is considered a ‘benchmark’ index. For many investors, it’s a gauge of market sentiments and returns. In fact,

most investors base their opportunity costs on Sensex returns. ‘Outperformance’ or ‘underperformance’ is in relation to this index. Similar to how the Sensex takes the lion’s share of the total market cap, certain companies (and sectors) within the Sensex take the lion’s share of the index. Here are some data points to put things in perspective... The largest company in the Sensex has a weightage of 12%. The top five companies have a share of 36%. The top 10 account for 60%. And the top 15 (half the index) form as much as 77% of the index! And when it comes down to the sector-wise spread, the following chart puts things in perspective...

Sensex’s fortunes rely on...?



As you can see, three sectors (information technology, finance, and oil & gas) contribute more than half of the market cap of the index. Bring in FMCG and pharma...and the figure rockets to about three-fourths. It must be taken into consideration that some of the severely beaten down sectors, such as metals and mining, have also played a factor in the change of weights to other sectors.

And thus, if one wishes to take a call on which way the index will move, it would make sense to focus on the major contributors. And going by their valuations at the moment, the trend seems mixed. Energy stocks, for example, have taken a beating. The IT pack is in the not-so-expensive zone. Within the finance space, certain stocks are trading below their long-term valuations. Others have remained resilient (purely in regard to valuations). The FMCG and pharma pack continue to be the market darlings, with valuations way above comfort levels. More often than not, market attractiveness is gauged through that of the Sensex. Thus, while it would only make sense to focus on a few large companies to gauge the market, a few intrepid investors do succeed in picking up future constituents of the Sensex before the market recognizes them.

Alchemist - Like Pablo Coelho's Alchemist, many of us would have expended a lot of our efforts and money in search of those elusive multi-baggers in the equity investment world.

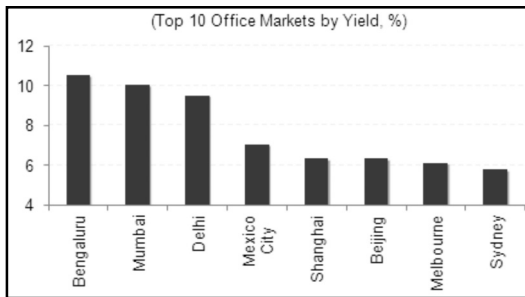
The guys over at Oppenheimer Funds came out with a very interesting article recently. Given the kind of slowdown the Western world is experiencing searching for growth stocks in the new slow-growth world is like finding an Oasis in the desert. Also, in the case of India, while growth is much higher, one has to be more selective and has to adjust his strategies to find companies that are set to ride the golden decade ahead. Such companies typically fall in 3 categories and are all set to break new ground and succeed in today's market place, be it from the developed or the developing world-(i) Organic revenue generators; (ii) Efficiency vendors; (iii) Innovators

Organic revenue generators are companies that can grow at a brisk pace without much ado. They have to spend little on hiring or capex to grow. Nestle and Page Industries are prime examples here. They have big brands and thus ability to grow organically. Competition can do little harm because of brand loyalty. Capex needs are also low with minimal advertising or hiring needs. Such businesses have secular growth embedded in them. Next comes efficiency vendors. They are a bit tricky to identify. Basically these companies sell efficiency or help in productivity improvements. Take the case of a small company called Honeywell Automation. It offers solutions to reduce operational cost; improve efficiency and reduce downtime for any particular business. In short, such companies help others get more value from their existing operations. Opportunities in this space are likely to multiply as India's investment cycle picks up. Being specialised in nature, companies that have first mover advantage here will be better placed than others. The last classification pool is - Innovators. As the name suggests these companies innovate which helps them grab market share. It also gives them pricing power. Unfortunately, in the Indian context there are few innovators that come to our mind. However, healthcare, IT and Financials are areas where are more likely to encounter disruptive innovations giving rise to new stars on the horizon. In a nutshell, companies belonging to any of these 3 categories are set to ride a

megatrend of sorts. In other words, they are secular growth stories. Regardless of economic upturn or downturn, their growth shall remain more or less intact. But it is very important for investors to take the right cues and keep an eye on the key triggers to identify them.

Prospects for Commercial Property - Residential housing prices in India's metros have gone through the roof over last 10 years. But the rental yields have hardly been lucrative enough. Stagnating at low single digits, the residential rental yields continue to reflect the oversupply situation. But the story is quite different when it comes to commercial real estate. On one hand, multinational companies are increasingly inclined to have presence in India. Apart from their demand for quality office spaces, their deep pockets have boosted prospects of commercial real estate. On the other hand the e-commerce boom has taken over from where Indian IT sector left in terms of domestic demand for commercial real estate. As per a Knight Frank report quoted by Economic Times, the demand for some pockets of commercial realty is so high that Mumbai, Bangalore and Delhi top global commercial property rentals. At a lofty 10%, the average rental yields in these cities stand much higher than the 2.5-3% yields fetched on residential properties. Not just that, the rental yields are almost double the yields from commercial properties in Washington, Sydney and Shanghai. This may be good news for the real estate players. But steep rental costs can be quite a deterrent for an economy that is trying to boost entrepreneurship with start ups.

Demand for commercial realty in India picks up



Source: Economic Times Knight Frank, Sumitomo Mitsui Trust RI

NEWS & NOTES

CASK PUBLISHES MULTI-LINGUAL BOOK BY FR. SYLVESTER MONTEIRO

For the first time in its century-old history, Catholic Association of South Kanara (CASK) has published a multi-lingual book which was released by Fr Denzil Lobo, Rector of St. Aloysius College Institutions, at its Annual Reunion on November 21, 2015. The book, titled Sadanchi Sheet-Kadi (Daily Rice-Curry) by the late Fr Sylvester Monteiro, SJ comprises seven selected books from about 30 written by him during the last two decades of the last century. They contain the distilled earthy wisdom of the author who held high positions in the Jesuit hierarchy like Rector and Principal of St. Aloysius College and Provincial of the Karnataka Jesuit Province.

Four of the reprinted books are in Konkani – Sheta-Bata, Taal-Mool. Nakla-Bikla and Thanchi Festa, the last one about the festivals of non-Christians designed to promote inter-religious/community understanding and harmony. Of the two books in Kannada, Namma Aparichita Vairigalu (Our Unknown Enemies) is about negative factors like arrogance, anger, dishonesty that destroy spiritual and emotional growth and hamper inter-personal relationships and Sadachara which is about good conduct. The Polite Way is the English book included in the reprinted volume which is about principles and practice of good conduct and etiquette.

The 232-page book, priced modestly at Rs. 150, can be had from the CASK office (Pio Mall, Jail Road, Bejai, Mangaluru 575 003) at a discount of 20% (Rs. 120 net) or by post at the listed price (packing and forwarding free).

SEVEN INDIAN WOMEN IN BBC 2015 LIST OF ‘100 MOST ASPIRATIONAL WOMEN’

It is most heartening to note that the 2015 list of “100 Most Aspirational Women” published by the British Broadcasting Corporation(BBC) includes seven(7) women from India :

1. **Asha Bhosle** – Since her debut in Bollywood in 1943, Asha Bhosle has recorded songs for >1,000 films;

2. **Kamini Kaushal** – better known as the Vivienne Leigh of her generation in Bollywood, has acted in >100 films. She was the leading actress in the film ‘Neecha Nagar’ which won the Best Film Award in 1946 – the first Indian Film to get this honor;
3. **Rimpi Kumari** – is a farmer from Rajasthan, who along with her sister Karamjit took over a 32-acre farm after their father’s death and converted it into a prosperous venture;
4. **Sania Mirza** – the Tennis star who has brought many accolades to India; winner of the Wimbledon and U.S. Open Women’s Doubles titles;
5. **Smriti Nagpal** – was inspired by her work as a sign language interpreter in India which has the largest aurally challenged people in the world, to establish Atulyakala to support Aurally challenged people;
6. **Mumtaz Shaik** – a Rights Activist for Women’s toilets through the ‘Right to Pee’ network; she ensured 96 free toilets for women in Mumbai and made the Government set aside Rs.50 million to women-only toilets in Mumbai city;
7. **Kanika Tekriwal** – After being diagnosed with cancer in early 20’s, Kanika established India’s first and only marketplace for private jet and helicopter charters;

NATIONAL EUCHARISTIC CONGRESS HELD IN MUMBAI

National Eucharistic Congress was held at the St Pius College, Archdiocesan Seminary Complex, Goregaon-Mumbai, 12-15 November 2015. It was attended by participants from 133 dioceses from India. This spiritual exercise was organized by the Bombay archdiocese, coinciding with the golden jubilee of the 38th International Eucharistic Congress held in this Archdiocese in 1964.

The Theme of the Congress was “The Eucharist: Nourished by Christ to Nourish Others” The 4-day program was aimed at addressing the challenge of this message in the Indian context.

A film of the 1964 event was also screened on during the Nov. 12-15 event, giving senior citizens among the delegates a moment of nostalgia, and for the younger generation a chance to see the magnitude

of the witness to faith and fervor of their parents and grandparents.

The relics of Blessed Pope Paul VI who had graced the 1964 Congress were presented for veneration

The Congress was attended by Papal Legate Cardinal Albert Ranjith of Sri Lanka, four Indian Cardinals — Cardinal Telesphore Toppo, Cardinal Baselios Cleemis, Cardinal George Alencherry and Cardinal Oswald Gracias and 71 Bishops.

The message from Pope Francis’ was conveyed through a video message. The Pope said that the Eucharistic Congress was a ‘Beacon of Light’ for Indian Catholics. He said



“The Eucharist is not just a reward for the good, but also strength for the weak and nourishment for those who hunger for love, forgiveness and mercy, This hunger can be satiated only by the bread that comes from above. Jesus himself is the living bread

that gives life to the world.”

The sacrament of the Eucharist, he stressed, “leads us to solidarity” with those in need; those suffering want and hunger.

WRITING THE INDIAN CITY



Dr GERALYN PINTO, Associate Professor and Head, Department of English, St Agnes College (Autonomous) won the Second Prize for her short story “Wadekar’s World” in the 2015 International Short Story Contest organized by the Save as Writers Group, Canterbury, England.

The theme of the contest was “Writing the City”. GERALYN’s story, “Wadekar’s World” focused on the life and experiences of Dilip Wadekar, a suburban train commuter on Central Railway’s Harbour Line from Chhatrapati Shivaji Terminus to Wadala Road. The story combines realism with interior monologue and humour with pathos.

GERALYN’s story was one of seven to make it to the shortlist and was the only foreign entry in an otherwise all-British final. This is the second time she has won in the annually-held Canterbury contest, the

last occasion being in the Shakespearean International Creative Writing Contest in 2013. Her stories and poems have been variously published, recognized, and awarded with prizes in Leeds, Canterbury, Bristol, Somerset and London.

She is the daughter of Mrs. Praxedes and late Mr. Hugh Francis Pinto, Retd. Additional Member of the Railway Board, New Delhi and Director, Tata Steel, Jamshedpur.

CASK congratulates Geralyn on yet another Literary Prize and wishes her many more.

THE 14th PERFORMANCE OF LITTLE THEATRE

The Little Theatre run by Mrs Patsy Lobo organized its 14th Production on 29th November 2015 at 'Nandigudda House' S.L.Lobo Road, Attavar - Mangalore.

Mrs Lobo writes, choreographs and directs her own Play which is enacted by children from ages 4-12 years, through the medium of songs, music, dances, debates and public speaking. The Title of this Play was "The Big Thrill Circus with a Message". A total of 44 children from 8 schools in Mangalore participated in the play. The Play highlights the cruelty to animals and employment of non-school going children in 'Circus' in India and ends with a message about the need to send children to school, need for humane treatment of animals and preservation of wild life. The debate about giving permission for the Circus to perform in the 'smart-city tagged Mangalore by the City Corporation included children acting the part of famous TV anchors Arnab Goswami and Burkha Dutt, Social Activist of Mangalore-Vidya Dinkar, Mayor Jacintha Alfred, an Advocate of the High Court of Karnataka and other Reporters.

At the Pre-Final Rehearsal of the Play on November 28, 2015, 50 children of Prashanth Nivas (Infant Mary School) were invited to Share Dance and Sing in the true Christmas spirit, along with the children of the Little Theatre. The bonding spirit was inspiring.

Mrs Blossom Aranha directed the music of the play. The children amazed the appreciative audience of parents, grand-parents and selected invitees by their superb performances.



NEW NATIONAL PORT CHAPLAIN

The CBCI Standing committee has chosen the Port Chaplain of New Mangalore Port Rev. Fr. Claude Corda O.P. and appointed him as National Chaplain of Apostleship of the Sea (AOS) with effect from November 5th 2015. The Apostleship of the Ship is a worldwide organization which sees the welfare of the Seafarers.

At the Standing Committee Meeting of the CBCI, three names of the Port Chaplains were presented and Fr. Claude was elected and later on appointed as National Port Chaplain by Most. Rev. Oswald Lewis (General Secretary of CBCI and Bishop of Jaipur). He took charge from Rev. Fr. Xavier Pinto (Redemptorist) who was the chaplain for the last 15 years.

Fr. Claude will continue to be the Port Chaplain of New Mangalore Port but also will do the additional work guiding 13 other port chaplains all over India.

OBITUARIES - NOVEMBER

CASK offers its sincere condolences to the families of the following members of our community, who passed away recently:

1. Lawrence Pais (74), Kulshekar, Ex-manager of AICS (St. Aloysius Institute of Computer Science), husband of Philomena Pais, Father of Neil/Rita Pais, Twinkle/Rohan Moraes, on November 7, 2015.
2. Christine Viegas (Kitty Teacher) (88), Bendore, sister of late Sr Immaculate Viegas, late Sr Mary Immaculate, Fr Stany Viegas (Bangalore), late Fr Fred Viegas (Delhi) & Marcel Mark (Micky)/Veera, on November 7, 2015.
3. Joseph Camillus D'Souza (78), Milagres, husband of Elvira, father of Sheela/Karam, Antony/Sharon, Shireen/Agnel, on November 8, 2015.
4. Josephine Milly Pinto (79) Kulshekar, wife of late Joseph Kashmir Pinto, Mother of Theresa Pinto, Rita Dsouza/Late Felix Dsouza, Benedicta Pinto, Dotty Tellis/ Late Peter Tellis , Ronald pinto, Eugene Dsouza/Oswald Dsouza, Sylvester Pinto/Maila Pinto, Winny Vaz/Joseph Vaz, Jenifer Saxena/Anurag Saxena, on November 9, 2015
5. Alban Fernandes (49), Valencia, husband of Susan B. Fernandes, father of Ashin Sherin & Aldrin Sara, on November 14, 2015.
6. Edwin V. L. Moras (95), Cascia, husband of late Grace Maria Moras, father of Charles/Hilda, Grace/John, Ronald/Flavia, Jacintha/Naresh, Francis/Dorothy, Irene/Ambrose, Ines/late Lancelot, Joseph/Ida, Joyce/Maxim & Joylus/Elveena, on November 15, 2015.

7. Alice Rasquinha (97), Bejai, wife of late Benjamin, mother of Celine/Dian D'Souza, Theresa/late Daniel Bukelo & Irene/Leo Lobo, on November 15, 2015.
8. Jerome M C Paes (61), Bejai, son of late Arthur & Lily Paes, brother of late Jean, late Joe, Joan, Jennifer, Joy, Jasmine & Joachim, on November 15, 2015.
9. Elveera Theodore nee Pinto (49), Jeppu, wife of Ronald, daughter of late Bonaventure Pinto & Carmine Pinto, daughter-in-law of late Peter Theodore & late Christine Theodore, on November 16, 2015.
10. Harold (Harry) D'Sa (66), Bejai, husband of Aureen D'Sa, father of Nigel D'Sa & Nayomi/Mario D'Cruz, on November 16, 2015.
11. John George Fernandes (60), Bendur, husband of Elizabeth, father of Kevin/Winifred, Glen & Marvin, on November 17, 2015.
12. Celine Helen D'Mello (64), Urwa, (Ex Staff, Central Bank of India, Mangalore), sister of Fr Eddie D'Mello SVD, on November 17, 2015.
13. Sr M Agnus BS (76), Originally from Bantwal, St Raymond's Convent, Vamanjoor, Mangalore, on November 18, 2015.
14. Leo D'Souza (85), Kulshekar, husband of Pauline D'Souza, father of Valerian/Renny, Stephany/Felix, Richard/Mariette, Lita/Late Rony and Alwyn/Cynthia, on November 18, 2015.
15. Sr M Jossy BS (66), Originally from Moodubelle, Sisters of the Little Flower of Bethany, Mangalore, on November 19, 2015.
16. Fr Harold Menezes (84), Puttur/Mangalore, son of Callistus Menezes & Agatha Benedicta D'Sa, on November 19, 2015.
17. Gretta Patrao, Bendore, mother of Joan, Simon/Laureen and Jimmy, on November 21, 2015.
18. Lydia Rasquinha (59), Falnir, wife of Ronald Rasquinha, mother of Sydney and Dr Vinay, sister of Fr Leslie (SJ), Lancy, Belinda, Maureen, Rositor, Dr Brian and Dr Vernon, on November 23, 2015.
19. Asses Mary D'Souza (86), Niddel/Kulshekar, wife of late Raymond D'Souza, mother of Monthu Marcel/Cicilia, John Baptist/Clara Mary, Louis Felix/Emilia & Henry, on November 23, 2015.
20. Lizzy Flora Crasta (26) Kulshekar, wife of Sandeep Crasta, daughter of late Francis D'Souza and Lorna D'Souza, daughter-in-law of Vincent and Lucy Crasta, on November 25, 2015.
21. Irene Rodrigues (74), Valencia, wife of late Cyril Rodrigues, mother of Chandrika, sister of Sr Lucy, on November 26, 2015.
22. Dorothy D'Costa (94), Bejai, wife of late Gaspar D'Costa, mother of Corinne/Lancelot Vaz, Errol/Violet & Lancelot/Hazel, on November 28, 2015.
23. Eliza D'Sa (64), Kulshekar, wife of Alex D'Sa, mother of Sunita/Sunil, Anitha/Wilson, Anil & Vijay, on November 30, 2015.
24. Rose Vas (91), Bendore, wife of late Sebastian Vas (Vas Bakery), mother of late Kenneth / Gladys, Lynette / Peter, Bryan / Caroline, Lester / Joyce, Mira / Bhujang, the late Norman, Caryl / Neil & Pearl / the late Mohan, sister of Frank M Lobo, on December 4, 2015.