

Catholic Association of South Kanara Founded in 1914

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

1 Editorial

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EDITORIAL

It is with a feeling of great pride and joy that we wish to inform you that 'Mangalore' has entered its 90th Year of uninterrupted publication! The first issue of 'Mangalore' was rolled out in July 1927. This is certainly a record in India and in the Catholic Community. We place on

record our appreciation and thanks to the twenty-two (22) Editors who preceded me. They have all made noteworthy contributions to CASK and to "Mangalore" magazine.

Traditionally, in most societies, the mother assumed the dominent role in bringing up children with the father responsible for financial security. This traditional allocation of parenting duties has now drastically changed with both parents involved in parenting and rightly so. It needs emphasis that mothers and fathers bring different strengths and styles to their parenting roles, giving their children the best. These roles complement each other and are each necessary for healthy childrearing. To stress the importance of Fathers, June 21 was globally observed as 'Father's Day'. Since our June issue was dedicated to Parents, we thought it befitting that we dedicate the July issue to Fathers. Our regular writer - Veronica Shearer has paid glowing tributes to her father on his 100^{th} birthday. She highlights the positive impact a father can have on his children. So do a few fathers interviewed by Joan Lobo.

July 1, is observed as Doctor's Day in India - We remember the doctors and other health professionals who work towards diagnosing and treating diseases and also preventing diseases. In general, they put in efforts to improve the health of all of us. Let us be grateful to them. Unfortunately, there is increasing commercialization of the medical profession. This has been highlighted in the article "The Stethoscope Dishonored" by Derek Lobo.

We also took a shot at interviewing a hard working and honest entrepreneur in the catering field – Stany Crasta, Owner of **JoJo Caterers**, who has shared a recipe with us.

There were two important days in June - 'World Refugee Day' and World Yoga Day - The United Nations High Commissioner

for Refugees (UNHCR) informs us that a staggering 59.5 million people were forced to flee their homes/countries in search of safety in 2014 and that 1 out of 122 people are now internally displaced, a refugee or an asylum seeker! Moreover 50% of the refugees are women and children. The plight of refugees mostly fleeing conflict areas is indeed sad and pitiable. On June 15 - Salil Shetty, General Secretary of Amnesty International(Mangalorean by origin) released a report titled 'The Global Refugee Crisis: A Conspiracy of Neglect'. He termed the Refugee crisis as 'one of the defining challenges of the 21st century' and added 'the response of the international community has been a shameful failure. We need an effective policy and a comprehensive global strategy".

India can justifiably be proud that YOGA originated in our country and that the United Nations declared June 21 as 'World Yoga Day'. This will certainly promote Yoga globally. However, it is important that Yoga is promoted as a Healthy and Beneficial Exercise for physical and mental well-being and not as a religious ritual. It would also be inappropriate to make it compulsory in schools and colleges - given a choice, large number of students would be willing to learn yoga anyway.

The Editorial team always picks up gems from Pope Francis. This time, Fr Cedric Prakash enlightens us on the Pope's encyclical on Environmental Issues titled 'Care of the Common Home'. The 'Dreamchanger' has sent-in one more inspiring story and Mr Francis Colaco has forwarded another one.

The 'Footwear for Barefoot Children' and the 'Safe Drinking Water Facility' in schools is striking a chord in many hearts. The owners of the Shoe Company 'James & Co' have donated 100 pairs of shoes to CASK in honor of the Birth Centenary of the Founder – James Rozario. We thank Alwyn Rozario and his family for their generosity.

We also look forward to our members and well-wishers contributing towards our Scholarship Fund. We wish to give scholarships of value - Rs.5,000/- each to 100 students from 25 Pre-University Colleges as we did last year. Please support us.

Until next time......Patsy Lobo



THE PRESIDENT SPEAKS

WHAT THE MIND DOES NOT KNOW THE EYES DON'T SEE

June had many days dedicated for causes. While we had Fathers Day, a day for the disabled, world environment day, etc, two days of the month

were special to me - World Yoga Day on $21^{\rm st}$ June and International Day for the Seafarer on $25^{\rm th}$ June.

I have been practising yoga since 1981, and would like to share my views on a personal note. When we think of yoga, most of us picturize it as a set of physical exercises, a fitness protocol, philosophy, austerity, etc. In reality yoga has a holistic approach to human being's overall development. Maharshi Patanjali, who compiled this cream of knowledge 3000 years ago, wrote 196 aphorisms which includes the ultimate spiritual goal (Samadhi Pada and Kaivalya Pada), methods to attain (Sadhana Pada) and also indications to confirm that we are on the right path (Vibuthi Pada).

Astanga Yoga, as proposed by Patanjali has eight limbs or branches which include moral and character building (Yama, Niyama), physical development (Asana), energetic progress (Pranayama), control of senses (Pratyahara) and mastery over mind (Dharma, Dhyana and Samadhi). This kind of a total approach is meant for people of all ages, gender, irrespective of religion followed. It is a way of life to seek progress and success, both in our worldly and spiritual life.

One of the best things in life I learnt through SuskmaVyayama is how to pray. The posture, the procedure and benefits this exercise generates by its effect on the Manovaha Nerve helps one to sublimate the sexual instinct and to increase the powers of concentration. Hence with all the publicity given last month on yoga, my recommendation to you is never torture your body but make a gradual progress. Time to open our minds for the eyes to see.

On the 25th of June, I addressed the Company of Master Mariners of India, Mangalore Chapter and the local Institute of Marine Engineers on the topic, 'Issues and Concerns of Modern Seafaring'. It is

said that if we do not have the shipping industry, half the world population would starve to death while the other half would be frozen to death. This is the truth. Ships move because of seafarers. There are a lot of challenges the seafarers are encountering-unemployment, exploitation, loneliness, criminalization and above all a gradual alienation from society. So the next time you switch on your electric heater, remember the coal to generate electric power has moved many tonne-miles with the silent services of the seafarer. Your cooking gas, petrol for the vehicle, name it, most of the cargoes are moved by ships. Three cheers for the seafarers who keep international trade moving. Now that the mind knows the contribution of the seafarer, perhaps the eyes will see the commodities moved in our everyday life.

On the national front, in the month of June we had Lalitgate scandal, Fake Educational Qualifications episodes and the Vyapam Death Scam. Our concern ought to be on the Home Ministry's move to ask journalists accredited with the Press Information Bureau to get yearly police verification, the reason being, security of confidential information. The Vyapam Scam would not have surfaced but for the whistleblowing by some journalists and activists. A democratic state should not curb 'Freedom of Expression'.

On 15th June 2015, our CASK Office welcomed the honorary services of Joan Lobo - our Governing Council Member. Mid May 2015, our Treasurer, Walter D'Sa took ill while on holiday in Dubai and now making steady progress in Mangalore. To fill up the void, Joan's gesture to give her time thrice a week in the morning has been a merciful blessing for CASK. Joan brings with her professional expertise from the hospitality and retail management disciplines which will help CASK. Thank you Joan and Uncle Walter.

Under CASK 'Safe Drinking Water Facility' for Schools we have installed drinking water facility in 3 schools - Badiyar, Gardady and Kinnigoli - catering to over 650 children. We will cover 2 more schools to benefit a total of 1000 children.

Instead of 'Clean India Campaign' let us also advocate 'Stop Dirtying our Country', as prevention is better than cure. The will and the power is in our hands. Together we can make a difference!

JAIHIND

Capt. John Prasad Menezes

CASK DISTRIBUTES FOOTWEAR AT ST RAFAEL'S ENGLISH HIGHER PRIMARY SCHOOL-BADYAR



The CASK project "Footwear for Barefoot School Children" was inaugurated on 6th July 2015 at the St Raphael's English Higher Primary School, Badyar Parish, Belthangadi Taluk.

Captain John Prasad Menezes, President-CASK formally handed over the shoes of different sizes to Sr Shubha of Bethany Order, the Headmistress of the school.

A total of 214 children were provided with sturdy and aesthetically appealing strap Shoes. The breakup of the students: Hindu - 90 (SC-8; ST-9), Muslim-87 and Catholics -37. The message -



our catholic schools are providing education to children of all religions and social strata and so does the support from CASK!



CASK has also donated purified drinking water facility at the same school, courtesy the donation of Drs Anand & Geetha Pereira.

The next lot of shoes will be donated to Gardady Parish school, also in Badyar Taluk.

A total of 500 chilren will be provided shoes under this scheme during this academic year.

CASK wishes to thank all the donors who generously contributed to these impactful projects.

BELIEVE (7)

By: Dreamcatcher

It happens every Friday evening, almost without fail, when the sun resembles a giant orange as it starts dipping into the blue ocean. Old Ed comes strolling along the beach to his favorite pier. Clutched in his bony hand is a bucket of shrimp.

Ed walks out to the end of the pier, where it seems he almost has the world to himself. The glow of the sun is a golden bronze now. Everybody's gone, except for a few joggers on the beach. Standing out at the end of the pier, Ed is alone with his thoughts... and his bucket of shrimp.

Before long, he is no longer alone. Up in the sky a thousand white dots come screeching and squawking, winging their way toward that lanky frame standing there on the end of the pier. Dozens of seagulls soon swoop around him, their wings fluttering and flapping wildly. Ed stands there tossing shrimp to the hungry birds. As he does and if you listen closely, you can hear him say with a smile, 'Thank you. Thank you.'

In a few short minutes the bucket is empty. But Ed doesn't leave. He stands there lost in thought, as though transported to another time and place. Invariably, one of the gulls lands on his sea-bleached, weatherbeaten hat - an old military hat he's been wearing for years.

To onlookers, he's just another old eccentric codger, lost in his own weird world, feeding the seagulls with a bucket full of shrimp. That's too bad. They'd do well to know him better. His full name is Eddie Rickenbacker. He was a famous hero back in World War I.

After the war in 1920, Eddie Rickenbacker became a race car driver and eventually started the Rickenbacker Motor Company. Because of inadequate sales of his cars, he went bankrupt. His war experiences had made him very persistent. In 1927, he bought the then famous Indianapolis Motor Speedway. This helped him recover from debt. Slowly, he succeeded in buying Eastern Air Transport from General Motors. He built this company up into the famous Eastern Airlines.

On one of his flying missions across the Pacific, he and his sevenmember crew went down. Miraculously, all of the men survived, crawled out of their plane, and climbed into a life raft. Captain Rickenbacker and his crew floated for days on the rough waters of the Pacific. They fought the sun. They fought sharks. Most of all, they fought hunger. By the eighth day, their rations ran out. No food. No water. They were hundreds of miles from land and no one knew where they were. They needed a miracle, and so they prayed for a miracle.

As days went by they were dying of hunger. One day tired and worn, Ed's consciousness was fading. Suddenly, Eddie felt something land on the top of his cap. It was a seagull! Old Ed would later describe how he sat perfectly still, planning his next move. With a flash of his hand and a squawk from the gull, he managed to grab it and wring its neck. He tore the feathers off, and he and his starving crew made a meal - a very slight meal of it for eight men. Then they used the intestines for bait. With it, they caught fish, which gave them food and more bait... and the cycle continued.

With that simple survival technique, they were able to endure the rigors of the sea until they were found and rescued after 24 perilous days at sea.

Eddie Rickenbacker lived many years beyond that ordeal, but he never forgot the sacrifice of that first lifesaving seagull. And he never stopped saying, 'Thank you.' That's why almost every Friday night he would walk to the end of the pier with a bucket full of shrimp and a heart full of gratitude.

Courage is doing what you are afraid to do. There can be no courage unless you are scared – Ed Rickenbacker

THANK YOU DONORS

- 1. Towards Drinking Water facility in Schools: ₹ 25,000/-each: Mr Sashy Adolf D'Souza, Mumbai; Mrs Judith D'Souza, Mumbai
- 2. Towards CASK Scholarship Fund: ₹ 10,000/- Merwyn & Shanthi Sequeira, Mumbai.

We request others to please support the various CASK projects

A MAN WITH A MISSION

Forwarded by Francis T.R.Colaco, Bangalore

One would expect a man like him to constantly think of ways to develop his business and make more money. That's what most people would have done anyway.

But 50-year-old Venkatraman, owner of 'Sri AMV Homely Mess' near Erode town in Tamilnadu, is a different kind of person. He has no such worries. **His only concern is to see how he could continue with the Lunch at Re ONE scheme at his hotel.**

For over 5 years, Venkatraman has been giving lunch every day for about thirty persons at his hotel for just Re 1. The beneficiaries are mostly attendants of poor in-patients from the nearby Government General Hospital, who pay just Re 1 for a meal that is priced at Rs 50 for other customers.

Venkatraman may have served at least 40,000 Re 1 meals till date. The prices of food grains, oil, spices and vegetables have gone up many times in the last four years, but the one rupee lunch has remained unaffected.

Venkatraman ensures that the poor get the same meal that his other customers get for Rs 50.

"For other customers, the price has been revised. Five years ago, the cost of a lunch at our hotel was Rs 25; now it is Rs 50," says Venkatraman, who also gives a 20 percent discount for the disabled.

This extraordinary effort started in 2008 when a woman who had admitted her relative to the general hospital came to his mess to buy idlis for herself and another relative. When Venkat informed her that the idlis were over and suggested dosas instead she told him that since dosas were more expensive, she would not have enough money to buy food for two people and that one of them would have to go hungry. That got Venkat thinking. "I knew I had to do something. Sometimes the patient gets hospital food but it's their caretakers and relatives who stay hungry. If you look at the profile, they are mostly daily wage labourers who have to go for work and then come to watch over their family members at the hospital," says Venkatraman.

"Initially I had planned to give them a free meal. But then I felt they might be embarrassed, and perceive it as charity. They may also worry about the quality of the food since it is free of cost. Therefore I decided to charge a token amount of Re. 1," he explains.

Though he is facing financial difficulties, Venkatraman receives solace from the 'divine blessings'.

"I have the full support of my family in whatever I am doing. My second daughter scored 1085 marks (out of 1200) in her Plus 2 exam. We were unable to admit her in engineering college because we could not afford the fees. But thanks to a person in Ramakrishna Math, she got a seat in a reputed engineering college in Chennai. The management has also given her a fee waiver".

"I have reasons to believe that such good things have happened in my life because of the small acts of service to the poor I have been doing. It gives me great satisfaction," says Venkatraman.

Why do we always fail to respect true Humans? We believe Mr Venkatraman deserves our highest respect, recognition and gratefulness.

CASK PROGRAMME: AUGUST 14, 2015

Time: 4.30 – 7pm **Venue**: St Agnes College, Mangalore

- Seminar On "Human Rights"
 Keynote Address Fr Cedric Prakash SJ
- 2. Felicitation to Dr Olinda Pereira on Her 90th Birthday
- 3. Release of The Book "Slaves of Sultans" Authored By Alan Machado Prabhu

All Members Of Cask Are Cordially Invited With Family & Friends

A WARM WELCOME TO THE NEW LIFE MEMBERS

- 1. Mr Denis Nobel Vaz Mumbai
- 2. Mr Simon Francis Patrao Mumbai
- 3. Mrs Lorraine Saldanha Bangalore
- 4. Dr Kai Beermann/Dr Gwen Benny Essen, Germany

LET THE MEMORY LIVE ON (100th Birth Centenary Tribute to My Father)

Veronica Shearer, Morpeth-UK

It was the 8th May 2015 - Victory in Europe Day(VE Day) celebrations in London and the soldiers who fought in the Second World War and survived, marched along the festooned Horse Guards Parade. I had a lump in my throat as I watched the scene on television. It was the 70th Anniversary of VE Day, so the veterans who proudly marched past the podium, in their official regalia, where Prince Charles took the salute, would have been in their nineties. **If my father were alive he would have been among them, at the age of 100**. He too had fought in the Second World War when he was an officer in the British Army. He too would have celebrated VE Day on the 8th May 1945.

Ronald Aloysius(Sunny) Gonsalves was born on the 29th July 1915 the eldest son of Damian and Lillian Gonsalves. He was born and brought up in the north of India as my grandfather worked for the Posts and Telegraphs and he was transferred to many places in the north and west of India. Dad studied in Mhow but spent most of his youth in Jabalpur with his siblings Monica and Stanley, both much younger than him. His doting parents insisted he learn the violin and much to his dislike he had to perform for any visitors they had. He was much relieved when his younger siblings arrived as the pressure was off him to some extent. But his skill at the violin was second to none and even in his retirement in Mangalore he would spend hours practising quite difficult classical pieces. Vimala Lobo and Louella Lobo Prabhu would often accompany him on the piano. What good days those were!

Dad was also a brilliant mathematician. This was a gift which resembled the famed Shakuntala Devi. Once again he was not proud of this talent and shied away from teaching me Maths. It was only when he was raging with fever that he would start doing square roots of ten digit numbers. It was quite scary for a little girl like me to watch this spectacle. But I was in awe of his sharp brain and his amazing talents but most of all his humility. There was no boastfulness or pomposity in him and neither was there a cruel bone in his body. I remember he

stopped eating chicken because he saw one being slaughtered. Dad was such a softy and I loved him for it. But his temper, which was only evident when he was at work, was legendary. He couldn't bear indiscipline, corruption or slackness.

Dad was brought up in the north of India and lived most of his army life in the north as well. The southernmost posting he had was in Poona. So his knowledge of Hindi and Punjabi was as good as his English. His colourful vocabulary with the choicest of swear words became second nature to him and caused us much bother when we decided to settle in Mangalore after his retirement. He couldn't speak Konkani and it was too late to learn but he did pick up a couple of Konkani phrases which would be regularly used in road rage on the streets of Hampankatta. His inimitable sense of humour won him friends and so did his musical talent. Unlike our friends and family in Mangalore we were not wealthy but Dad spent every last penny on my upbringing and gave me the best that life could possibly offer. His one fear was that India wasn't the same anymore and there was no future in this country for people like us, without riches or power. His hope and dream was that I should return to the land of my birth – England, that green and pleasant land. Sadly he didn't live to see that I would ultimately make my home in the UK.

Dad served in the Army Services Corps of the British Army and then the Indian Army. People who saw my plump physique would roll their eyes heavenward and say...."Of course! She's an ASC girl!"There were great opportunities to feather one's own nest in the ASC as Dad was in charge of signing off contracts of food supplies for the troops. I remember the number of contractors who would come to our door with silver salvers and other exotic bribes but were personally shown the door by Dad. He would pepper them with his colourful language and tell them never to darken our doors again. His honesty and integrity was renowned. He called a spade a spade and this won him friends but fortunately he wasn't ambitious, for it didn't win him promotions.

Dad remained a Lt Colonel. His father died young and he had to see to the upbringing of his brother and sister and look after his mother. His brother, Stanley, joined the Army and retired as a Brigadier. Monica, his sister, married an Army officer, who retired as a Brigadier too. Both his siblings overtook Dad in the social ladder but he never resented it. He could only get married after he had settled his brother and sister, so at the age of 35 he married Joyce Mathias. In 1952 he and his young wife went to England as he was sent on a Food Preservation Course and it was here that I was born! They never had any more children because I proved to be a huge challenge for them! But they gave me the best of everything and for that I will be eternally grateful.

After Dad's retirement we settled in Mangalore and he found a Security Officer's job. He enjoyed it at first but soon realised that unlike the Army, he couldn't enforce discipline among his subordinates. He couldn't understand how organisations could run without the bedrock of discipline. He soon turned cynical and bitter about life. This finally led him to suffer a stroke, which left his right side paralysed. But paralysis didn't stop Dad from making our bed tea in the morning and using an old typewriter to write to all his family.... with just the left hand. His letters to me were priceless. He had a marvellous style of writing which would leave his readers in fits of laughter. I was married by then and lived far away in the North of India but he wrote to me every single day. I treasured the blue inland letters he typed on, because every word was a gem. I would read and re-read his letters every time I was sad or lonely. I don't think he ever realised how much they meant to me. Now I wish I had told him how much I loved him and how much I had to thank him for. He died so suddenly that the opportunity never came. To you Dad I offer this tribute:

Ronald Aloysius Gonsalves or Sunny as you were known Your memory will live on in our hearts and souls.

Your grandchildren and great grandchildren never knew you at all But they have inherited your talents both great and small.

The Lord called you, long before he should You broke our hearts and left a vacuum.

Honest and sincere you were, in word and deed Always generous to those in need.

You departed this world at the age of sixty seven That's no age to leave us and go to heaven.

This year you would have been a hundred years old When God made you, He certainly broke the mould. So we'll celebrate the day and remember the past, In your memory we'll raise a glass!

Birth Centenary of late James. G. Rosario

Alwyn Rosario

The Birth Centenary of the late James. G. Rosario, the founder of James and Company, renowned Footwear

dealers of Mangalore, coincides with the Platinum Jubilee (75 years) since the establishment of James and Company.

James Rosario was born on 10th March,1915 to the late Peter and late Rose Rosario. He pursued his primary education at St Aloysious. An avid lover of automobiles he started his career by setting up a cycle shop in Hampankatta. He then ventured into the sale of leather and accessories used in the manufacture of footwear. This establishment was called James and Company and was started on the 1st of May,1940 in front of Milagres church. Due to the road widening to accommodate the government Wenlock hospital in the early 1960's, the establishment was moved to its present location on Falnir road. This structure is more than 100 years old and was earlier the home of a Lasrado family.

To meet the growing demands of footwear in and around Mangalore, the management ventured into wholesale trading and then moved on to retail business in the early 1970's. This 'home shop' has completed 75 years this year and is a household name due to the paramount efforts of James Rosario, his wife Lilly Rosario and brother-in-law late George D'Souza. George D'Sousa was a towering pillar at James and Co welcomed customers of varied social standings with warmth and joy. That is the reason why James and Company enjoys the patronage of customers extending to 2nd and 3rd generations from far and wide.

Its customers are now more like family friends due to the rapport that has been developed over the years. 'Best quality footwear at a reasonable price' is the motto of this establishment and it has strived to achieve this to this day. James and Company constantly donates footwear to orphanages and ashrams in and around Mangalore and is known to be a trusted brand for the religious. Customers often remark that the guaranteed quality and the warmth they receive steers them towards James and Company irrespective of the other more dazzling

options. This was the reason why the English daily 'The Hindu' published a special article titled "Quality has given them a firm footing" on the 10th of April, 2012.

The values instilled by its founders is still carried on with the same zeal and enthusiasm by its present management to make James and Company a household name and sustain the same in future.

James & Co donated 100 pairs of shoes to the CASK 'Footwear for Barefoot Children' project. We thank Mr Alwyn Rosario and his family for this generous gesture.

CLARIFICATION: LIFE MEMBERSHIP OF CASK AND SUBSCRIPTION TO "MANGALORE"

Many Founders, Benefactors and Life Members of CASK would have received a letter signed by me and the Secretary, requesting you to renew your subscribtion to the "Mangalore" magazine.

A few have rightly pointed out that when they became Life Members, they were assured that they will receive "Mangalore" free of cost for life. This entitlement of 'free' supply of "Mangalore" for a lifetime was draining the Association funds, in view of the constantly escalating costs of printing, administration and postage. In fact, it reached a point when the continuation of "Mangalore" became unsustainable. In addition, no funds were available for other activities of CASK.

In view of the above, the CASK General Body in 2007-08, unanimously resolved to withdraw the entitlement of 'free' Mangalore to all category of members and decided that those who wish to get 'Mangalore', should separately subscribe to the magazine at annual rates to be determined by the Governing Council of CASK. The current annual rate is Rs.300/-. We are grateful to the large majority of members for appreciating and supporting the policy change. In the meanwhile, we continued to post "Mangalore" to all in the list, irrespective of whether the subscription was renewed or not.

We request you to please renew your subscription to "Mangalore" and support the magazine - Ms Patsy Lobo, Editor

POPE FRANCIS ON THE CARE FOR OUR COMMON HOME

Fr. Cedric Prakash SJ

The long awaited encyclical on 'environmental issues' by Pope Francis is finally here! Released on 15th June 2015, in the Vatican, the encyclical is certainly not merely a defining moment for the Catholic Church but in fact for the whole of humanity.

Entitled 'Laudato Si' (*Praised be to you!*) – 'on care for our common home', the first two words of a thirteenth century prayer written by St. Francis of Assisi and called the 'Canticle of the Creatures' or the 'Canticle of the Sun'. The words '*Praised be to you*' refers several times in this beautiful prayer which praises and thanks God for giving us the whole of creation and particularly for 'Brother Fire' and 'Sister Water'. Pope Francis already set the tone of his papacy when on March 13th 2013, the day he was elected Pope, he took his name from St. Francis of Assisi who is universally regarded as the Patron Saint of the Environment and in his identification with poverty and with peace.

'Laudato Si' has come in when the world is surely in need of a roadmap. That is why perhaps right from the moment Pope Francis contemplated this encyclical, there have been all kinds of debates, comments and insinuations on what his stand would be. It surely did not need much of a prophet to understand the sum and substance of this encyclical because Pope Francis repeatedly hinted through words and actions of what the contents would be. Together with the ecumenical patriarch Bartholomew I in May 2014, Pope Francis co-signed a common declaration repenting for humanity's treatment of the earth. He has been consistent in his defense of farmers who are poor and owned small land holdings.

In his first Apostolic Exhortation 'Evangelii Gaudium' he had already asserted that 'there are other weak and defenceless beings who are frequently at the mercy of economic interests or indiscriminate exploitation. I am speaking of creation as a whole. We human beings are not only the beneficiaries but also the stewards of other creatures. Thanks to our bodies, God has joined us so closely to

the world around us that we can feel the desertification of the soil almost as a physical ailment, and the extinction of a species as a painful disfigurement. Let us not leave in our wake a swath of destruction and death which will affect our own lives and those of future generations'.

Above all, the Pope has never minced words in taking on exploitative capitalism, the greed and selfishness of a few and the fact that the rich and the powerful contribute significantly to the destruction of our planet. On the eve of the encyclical's release, Pope Francis very emphatically told a group of pilgrims that they need to receive his encyclical with open hearts. "Our house is being ruined and that hurts everyone especially the poorest among us. My appeal is, therefore, to responsibility, based on the task that God has given to man in creation: 'to till and tend' the 'garden' in which humanity has been placed (cf. Ge.2:15). I invite everyone to accept with open hearts this document, which itself in the line of the Church's social doctrine".

At the heart of the encyclical are 3Cs - Caring, Challenging and Commitment.

CARING: In 'Laudato Si', Pope Francis calls the whole of humanity to be more caring and more sensitive to creation. This, the Pope emphasizes is the duty of every human being in small and big ways. It is therefore significant that in his encyclical he refers to the fact that human beings are stewards of this earth and are entrusted in a very unequivocal way to care for the earth.

CHALLENGES: Pope Francis' encyclical is all about challenges: the need and importance for a change in lifestyles; to reduce energy consumption, to avert the unprecedented destruction of the environment and very specially to stop using fossil fuels. He challenges the rich and the powerful in a way no one had done earlier; so much so even before the encyclical was released there has already been plenty of heart-burn and resentment from these sections of society. He categorically states, "in the present condition of global society, where injustices abound and growing numbers of people are deprived of basic human rights and considered expendable, the principle of the common good

immediately becomes, logically and inevitably, a summons to solidarity and a preferential option for the poorest of our brothers and sisters. This option entails recognizing the implications of the universal destination of the world's goods, but, as I mentioned in the Apostolic Exhortation 'Evangelii Gaudium', (123) it demands before all else an appreciation of the immense dignity of the poor in the light of our deepest convictions as believers. We need only look around us to see that, today, this option is in fact an ethical imperative essential for effectively attaining the common good' (#158)

COMMITMENT: A radical and positive change to what is happening to the earth will not be possible if there is no whole-hearted commitment from every level of society. The Pope does not spare the priests of the Catholic Church and he calls upon them to engage with the faithful on environmental issues. He calls for a new global political authority which needs to shoulder the responsibility 'of tackling the reduction of pollution and the development of poor countries and regions'.

The encyclical is direct and hard-hitting. In the very second para, he writes, "this sister now cries out to us because of the harm we have inflicted on her by our irresponsible use and abuse of the goods with which God has endowed her. We have come to see ourselves as her lords and masters, entitled to plunder her at will. The violence present in our hearts, wounded by sin, is also reflected in the systems of sickness evident in the soil, in the water, in the air and in all forms of life. This is why the earth herself, burdened and laid waste, is among the most abandoned and maltreated of our poor; she "groans in travail" (#2). It is timely and it was surely well worth the wait. Now that we have the blue-print to address several ills which are plaguing the world, the one question we need to ask ourselves is whether we individually and collectively have the courage to put the Pope's vision into action. He questions, "What kind of world do we want to leave to those who come after us, to children who are now growing up?"

THE STETHOSCOPE DISHONORED and THE DECLINING IMAGE OF THE DOCTOR



Dr Derek Lobo

I graduated as a doctor from Kasturba Medical College-Mangalore in 1969. Those days we had to wear a white coat in the hospital – this coat had three large pockets – the lower right hand pocket was for the stethoscope, the lower left hand pocket was for the knee-hammer, a magnifying glass and a torch and the upper left side pocket was for pens –



at least two-black, green or red. The exhibition of the stethoscope outside a hospital or clinic was considered undignified and frowned upon! The medical profession was considered noble and held in high esteem and reverence. A doctor could be easily identified from his/her neat dress and dignified manners. Male doctors usually adorned a neck-tie, were clean-shaven or sported a well-groomed moustache, goatee or beard. There was no need to park a stethoscope on one's

shoulder!

Move on to 2015 and you find the stethoscope hanging from the shoulders of scooter and motor-cycle riders, car drivers, people(obviouly medical students or doctors) in restuarants, shops, markets, malls, parks......Indeed this instrument called stethoscope has been degraded and being dishonored beyond measure and this is reflected in the opinion about doctors increasingly held by the people—a friend told me that "you doctors have transformed into merchants dealing in different parts of the body-heart, lung, brain, eyes, liver, kidneys, bladder, intestines, uterus.... And a hospital is nothing but a super-market". There was always some nexus between doctors, laboratories, pharmacies and pharmaceutical companies but in the past, there existed a Laxman-rekha of limits. Today, that Laxman-rekha has

been trampled and obliterated and this nexus has turned out to be unethical, unprincipled, dangerous and greedy, with hardly a thought or concern for the welfare of the sick!

Is there hope amidst this gloomy scenario? Well, a team of doctors led by Dr Arun Gadre of Pune started interviewing doctors in private practice and have recently documented the various acts of unethical practices. A total of 78 doctors have so far listed the various acts of omission and unethical practices and the high degree of commercialisation of the medical profession and health sector. Many of these doctors have said that it is almost impossible to survive as a principled doctor under the prevailing situation.

Let me list some of the unprincipled practices — Unnecessary investigations, needless admissions, prolonging hospital stays, needless surgeries, needless admission to ICU, subjecting patients to ventilators knowing fully well that the chances of recovery are nil, prescriptions with unnecessary multiple drugs, prescribing drugs from unreliable companies whose quality is suspect, needless references, not providing all the options or choices available, conducting unprincipled research......Unlike the developed countries, we do not have 'effective' watch-dog agencies — The Medical Council of India and the Indian Medical Association (IMA) have codes of conduct and the powers to take disciplinary action against erring doctors but such action is rarely taken, even when there is evidence of negligence. There are of course cases of doctors being wrongly accused by patients or their relations and even assaulted -Such acts need strong condemnation and quick action by the law enforcing agencies.

In conclusion, let me emphasize that there are honest and principled doctors who are dedicated and committed to the good of the patients. Society needs to identify and encourage them and also recognize and honor them. We also need to support the initiatives of the type embarked upon by Dr Gadre of Pune and extend such campaigns to all parts of India. In the meanwhile, the greatest blessing one can get from God is —remaining in good health so that you do not need to be hospitalized or consult a doctor except for periodic check-ups.

LATE SR NIRMALA - SUCCESSOR OF MOTHER TERESA

Sister Nirmala Joshi, the head of Missionaries of Charity (MC) from 1997 to 2009 passed away in Kolkata on 23rd June 2015 at Age-81. She was elected as Superior General of the MC about 6 months before the death of Mother Teresa, who had hand-picked her to be her successor.

A galaxy of leaders from India and abroad including Prime Minister Narendra Modi, Mrs Sonia Gandhi and West Bengal Chief Minister Mamata Banerjee expressed their sorrow at her death and conveyed heartfelt condolences.

Sr Nirmala was second among 11 children of a Nepalese Hindu

family who settled in Bihar. She was born on July 23, 1934 and was named Kusum [flower]. Her father was an Army Officer. She graduated from Patna Women's College, managed by the Apostolic Carmel nuns. She had disclosed that her call came while at the college hostel in Patna,



when she saw a Hindu companion kneel to pray and make the sign of the cross. She was then just 16 years old. She continued her "search" for seven more years and became a Catholic in 1958 at age-23. She joined the MC congregation a month later. Her family was not happy with the conversion but her younger sister Bindu also became a Catholic and joined the Apostolic Carmel nuns.

Archbishop Thomas D'Souza of Kolkatta paid rich tributes to Sr Nirmala and said "She indeed carried forward the legacy of Mother Teresa, a legacy of love and service to the poorest of the poor through her nuns all around the world".

West Bengal Chief Minister Mamata Banerjee tweeted her condolences saying: "Kolkata and the world will miss her."

DAD - A SONS FIRST HERO....

Joan Lobo

God couldn't be everywhere so he created "FATHERS"

It is gratifying to share the precious sentiments of these super dads who did it with pride in their eyes and love in their hearts

RICHARD RODRIGUES..... Most joyous moments to me as a

Father was to see my boys growing up from Day one their adulthood and transition into men and now watching them being responsible family men......



PRAKASH D'SA....." Being a father has been my greatest source of



immeasurable.

achievement, inspiration and pride. Fatherhood has taught me unconditional love and reinforced in me the importance of sacrifice and sharing.. My two sons are as much my pillars of strength as I am their guiding light. The joy Ethan and Rylan have brought me is

A DAUGHTERS FIRST LOVE

RUEBEN MENEZES.....".My children have truly been a joyful experience and watching them grow has been a double delight. Feels gratifying that the world is recognizing the role and significance of 'FATHERS' too. Children are as much teachers as they are learners. Our sweet lil' two Keagen and Keaya have surely made us proud and life complete for us"





TOMTON COELHO....."A

daughter is a daughter is a daughter for life. Dianne is my second love and to her, I am her first. In her we found a new dimension to the words 'Life' and 'Living'...Our little princess is the sunshine of our lives". She has added so much of excitement and joy and we cant ever imagine life without her..".

JEREMIAS BRAGGS....."I am the proud father of three girls-Jovina,

Jennifer and Jade. Here I would like to add one more 'J" as they are my three jewels. In the wake of my wife's untimely and sudden demise recently, I have been looked after with so much of tenderness, warmth and love by them. All praise and glory to God that I am blessed with such wonderful daughters. I experience Fathers day......everyday.



IN INDIA, A TRULY OUTSTANDING ROAD MAP FOR CREATING GENDER EQUALITY



Sr Christine Schenk (CS) Interviews Astrid Lobo Gajiwala (ALG) at the Voices of Faith event in March 2015 at the Vatican

CS: In my March 12 column, I promised to revisit the creative gender policy approved by the Catholic Bishops'

Conference of India (CBCI). This 2010 document has the ambitious goal of integrating gender justice into societal structures at all levels of the Indian church. An important objective is "to stimulate reflection in the Church on its mission to form a discipleship of equals," with "the ultimate goal of achieving gender equality." I interviewed one of the architects of the gender policy statement-Astrid Lobo Gajiwala.

CS: How did you become involved in developing the gender policy?

ALG: I became involved after Bishop Bosco Penha of Mumbai was asked to present a paper on the situation of women at the 1992 CBCI plenary assembly. He decided a woman would be better suited to the task and invited me to speak in his place. I accepted and broke the silence on violence against women. As a result, the bishops instituted a women's desk chaired by its first ever woman secretary, Sister Cleopatra, who was also chair of the women's section of the Conference of Religious of India. I was nominated as a consultor and have remained one for the past 23 years. In 1996, thanks to the efforts of Bishop Bosco, the desk became a full-fledged Commission for Women.

The 2008 plenary assembly of the CBCI again focused on women, but this time on their empowerment. I was one of the keynote speakers. I was also in the organizing committee under the leadership of Sr. Lilly Francis, then secretary of the Women's Commission. We held grass root level meetings, asking women to identify their main concerns and what they would like to see on the bishops' agenda. We also conducted a survey. There were 40 women invited to this meeting, a first in the "history" of the CBCI. One of the recommendations was to bring out a gender policy within a year.

The Women's Commission was entrusted with the task of drafting

the policy. Sister Lilly formed a drafting committee. I was a member on it. We spent more than a year researching, meeting, emailing, consulting regional secretaries, strategizing on striking a balance between being true to the women we represented and being acceptable to the bishops. This was, after all, their document.

The bishops reviewed our draft and revised it slightly. Most importantly, the vision, mission, objectives and guiding principles were left unchanged. This was the crux of the policy, open to creative interpretation. It is not a perfect document, but it is a good start.

CS: Have you seen any signs that the gender policy has made a difference?

ALG: First, like any law, the gender policy is a visible demonstration of the bishops' intent. This is important because it makes the bishops accountable. At the same time, it provides the faithful with a blueprint for change.

I belong to the archdiocese of Mumbai, and I can confidently say that the gender policy has made a difference. One of the important principles articulated was that gender equality is a cross-cutting issue and not merely the concern of women. It is a human rights issue and a Gospel imperative and so must engage all women and men, commissions and communities, institutions and organizations.

In 2012, after the horrific Delhi rape, the entire Mumbai church came together to address the issue. The archdiocesan Women's Commission under the leadership of Marcia D'Cunha spearheaded the campaign. I suggested it be called the **37 million diyas (lamps) campaign** to draw attention to India's missing women. All the commissions worked together. The diocesan resources were allocated for this, specially for the promotional material. The Board of Education collaborated with a NGO, Avehi Abacus, to introduce a gender sensitivity program for middle school students.

For the past two years, the various commissions of the archdiocese are jointly celebrating International Women's Day. Men, too, are part of the celebrations, not just as spectators but as participants. The message of gender equality is spreading wider and wider.

The gender policy also advocates education in gender sensitivity to change mindsets. The archdiocese is supporting this in many ways. Two years ago, we started a gender sensitivity program for seminarians coordinated by the Women's Commission. I am a part of this effort, doing one session on how church structures and policies make it necessary for women to "negotiate" partnership in the church and another on gender relations in the church, which focuses on educating to prevent clergy sexual abuse. We are a mixed team of women and priests. The response has been good. But, we will only know the fruit when these seminarians begin functioning in their parishes.

In other seminaries, there are female theology professors, who offer a feminist perspective. Feminist theology is also being taught. The Mumbai Women's Commission also has special certificate courses for women offered in collaboration with Sophia College-Mumbai. The topics range from examining gender stereotypes to reading the Bible with a woman's eyes.

More recently, a group of women and men, including priests, at the national level, concerned about the stories of sexual abuse that hit the Western press but also those that we hear about in India behind closed doors, put together a policy for prevention, protection and redress of sexual abuse of women in the church.

Since the gender policy advocates zero tolerance of violence against women in society and the church and recommends the setting up of institutional structures to [implement] this, we offered this draft policy to the CBCI standing committee in 2013. We were hoping that it would make it to the agenda of the bishops' plenary assembly in 2014. Unfortunately, that didn't happen. We are still awaiting the bishops' decision.

In the meantime, Cardinal Oswald Gracias has promised to put such a policy in place in Mumbai. So yes, the gender policy is coming alive. But much depends on the willingness and ability of people to hold the bishops accountable.

Astrid, Sr Lilly Frances, Marcia D'Cunha, the Women's Commission of the CBCI, and the Indian bishops are to be congratulated for developing a truly outstanding road map for creating gender equality

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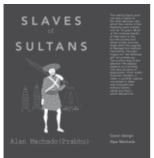
in our church and in society.

Now we must challenge the universal church, including the Vatican and the world's bishops' conferences, to do the same.

Sr Christine Schenk (order of St. Joseph), served urban families for 18 years as a nurse midwife before co-founding Future Church, where she served for 23 years. She holds master's degrees in nursing and theology.

Dr Astrid Lobo Gajiwala is an Indian scientist, theologian, writer and mother of three. She has been living her Christian commitment in an interfaith family for the past 25 years. Astrid is of Manglorean origin.

BOOK – 'SLAVES OF SULTANS' AUTHORED BY ALAN MACHADO PRABHU



'Slaves of Sultans', documents the migration of Goans to Mangalore and the identity change that took place over the 300 years. The book attempts to fill the knowledge-void regarding the community's history.

The story of migration is as old as time itself. Curiosity, growth, development, a thirst

for adventure, listlessness are some of the reasons why people migrate, but the most common one, the one that is common throughout history, **is survival.** Our neck of the woods too has been witness to mass migration. During the Portuguese Era, many families moved out of the state in fear of inquisition, among these were families which settled in Mangalore. 300 years is a very long time, and these people created an identity of their own over the span of these 3 centuries. While away from the place that was once home, without any link, the generations that followed had to bear witness to the domination of the Nacao Portuguese and Tipu Sultan's regime. 'Slaves of Sultans' is a well researched book written by Alan Machado.

Originally from Goa, Alan found his family's roots as 'Ganvkars' from Aldona. "In becoming known as Mangalorean today, the

community went through a series of traumatic crisis which tore it apart from its ancient roots. The first of these was the process of Christianisation. Religious rites and practices are still extensively relied upon in agriculture, trade and every aspect of life, to seek divine help for success. So having to give these up was perceived as threatening one's livelihood. Replacing them with untested rites must have created their own traumas, as did developments that eventually forced a large section of the population to migrate in search of security and food," says Alan about his inspiration to write the book.

"The second great crisis resulted from inimical government policies towards agriculture and the failure to protect the country from the Dutch and Marathas over many decades. Just as the family was re-establishing new roots in Kanara, they were uprooted by Tipu and taken to Srirangapatna along with the entire Christian population. This was undoubtedly the most traumatic event in the history of the community. From my family, only Joao Macedo (Prabhu) returned from captivity in Srirangapatna. Very little of all this history is known and there are many misconceptions. I wanted to give as accurate and logical an account as possible, using all accessible sources. 'Slaves of Sultans' also gives future historians a more authentic foundation to build upon."

Alan is also the author of 'Shades within Shadows' and 'Sarasvati's Children' but hopes that 'Slaves of Sultans' contributes to the recording for posterity both the history and the traditions and customs of the Mangalorean community of Goan origin.

About the author: Alan Joseph Machado (Prabhu), an engineer by profession belongs to the Macedo (Machado) Prabhu family, originally ganvkars of Aldona, in Bardez, Goa. The family was converted to Christianity sometime after 1605, and emigrated to Mermajal, near Mangalore circa 1680, along with a significant part of Bardez's population. The family was taken captive by Tipu Sultan to Srirangapatna in 1784; only João survived. Alan's interest in the traumatic history of his family, most of it forgotten, has led him onward through a long journey of which Slaves of Sultans is the latest and most comprehensive.

The book will be formally released in Mangalore at a CASK function on 14th August 2015.

"ಜೆವಾಣ್ (JOWAUN) FROM JOJO"



We interviewed Stany Crasta, a very popular and progressive Chef of Mangalore who needs no introduction. Be it a Roce or a wedding reception, a christening, a Jubliee, or just a family dinner '**JoJo**' features with his mouth watering pork bafat or indad, chicken Roast, Galambi chutney, fish curry and the works. Stany is the

propertior of JoJo Caterers along with his charming wife Flavy

"Welcome to his world". Let's make it ours for the next few minutes as he unravels his life story and try out their mouth watering Pan Roll Recipe.

Many lose through never starting, but Stany with wife Flavy began and got started. "Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible", a quote of Francis of Assisi is aptly meant for the Crasta couple.

Born on September 14th 1961, Stany was one of six children. As a young boy he watched his mother Piede (popularly Piadami) cook and cater to the needs of those who had small and big dinners. There were no caterers in those days and catering was not a profitable occupation. He watched Mum, helped to cut and chop and cook when there were big orders. Stany completed his evening college and joined Karnataka State Tourism Development Corporation (KSTDC) as a store keeper. With an eye of a mestro at the young age Stany watched, but never forgot techniques till one day in September 1997 he took off on his own, with his very able assistant Flavy by his side. Together they fought many battles, saw many a dull day and crossed many hurdles but they plodded on and can now very proudly look back holding a banner "We are one of the great Mangalorean Catholic entrepreneurs in the field of Catering". "God furnishes one with essential tools especially to those who would make their work in the world useful and important" says Stany and "my work carries with it a dignity that I am proud of". No one is born a great cook, one learns by doing. I do the marketing, the cooking, the tasting, supervising, the driving when necessary, help



with the chopping and am almost always at the venue to help and supervise the serving. "There are times that we have 5-6 functions a day" proudly chirps in Flavy and I personally see to the taking out and grinding of the masalas even though we have cooks to do it. It is very exciting when an order comes in as Chicken Roast. or Pork or Chicken Indad for that is my forte and I personally see that the best comes out of the JoJo

Kitchen" announces Flavy. She is proud of her ability to cook. We have ten employees and personal supervision is our hallmark.

Flavy a bright and intelligent woman is the ambassador of the company . Their one and only princess Stephina born in 1997 is doing her first Year BA in Psychology at St. Aloysious College. She hopes to be a Clinical Psychologist and help people who are suffering, and thus contribute to society.

Talking about recipes, the couple take out the masalas by "Andas" a word so difficult to find a match in the English Language, could we say "intuition".

At the end of our interview Stany echoes "What my Mai (Mother) did, I follow and believe me you cannot make out the difference". "A recipe has no soul, you must bring the soul to the recipe" pipes in Flavy."We are not interested in competing with any one, just doing our best gives us great joy", says the simple and very respectful all and all Chef cum Proprietor Stany Crasta. The Tag Line "Be a survivor, we are what we are, our food never goes out of style... we are everywhere..... And our tag line as we walk to the dinner table for the feast "I can't believe it.!! It is Stany again".

Try these mouth watering Pan Roles from the Cuisine of Flavy and Stany Crasta.

RECIPE - To make about 25 Pan Roles : Ingredients for the outer covering: 400 gms, sifted flour (maida) 100 gms Corn Flour, one beaten egg, and salt to taste. Mix well with water, beat into a liquid consistency. Heat a small shallow non stick pan, apply a smearing of oil, and pour in a spoonful of batter, and fry a pancake. When cooked turn over on a plate and cool. Continue this way till all the batter is over.

Ingredients for the Filling: 400gms ground mince, ½ kg chopped onions, 2 green chillles, corriander leaves, ginger, garlic, corriander leaves. Fry all these ingredients lightly and boil together till cooked. Add Baffad Powder to taste, salt, and a dash of lime and garam masala. Cool.Place a little mince lengthwise in each pan roll, fold the sides and roll up tightly. Dip the pan roll in beaten egg and bread crumbs and shallow fry the JoJo way. Serve hot with a spiced up sauce of your choice.

Sometimes all it takes is a Pan Roll to make you feel saucy, cheeky and bright!

DEATH OF A STRANGER

Jeanette Saldanha, Mumbai

I am happy to report that an irritating habit is on its decline. This business of calling family friends or worse, complete strangers, "uncle/aunty" seems to be slowly dying out, and three cheers to that!

One of my earliest memories is of being brought before a lady with bushy eyebrows and a round body (fat) and told, "Say hello to 'aunty" by my mother. I was too young to argue then, and in any case I assumed that "aunty" meant a woman with bushy eyebrows and a fat body!

Later, as the epidemic spread – uncles included the clean shaven, the balding, the toothless, the pony-tailed, the moustachioed, the potbellied, the smiling, the surly – I realised that any male who wasn't a father or a grandfather was an "uncle". The same way I thought an aunty was fat/long plated grey hair and a lady who would talk continuosly (talkative).

While traveling in trains, my sister and I were coached to be polite to "uncles" and their female counterparts, "aunties", recite "Jack and Jill", and generally behave in an angelic fashion to earn one of the most miserable gifts any child could have wished for – a pinch on the cheeks!

Today, fewer people call me "aunty". I assume this is because their parents had childhood experiences similar to mine. Or maybe these days children are taught to either clear their throats or say, "Hey you" to attract attention. Thankfully, I am saved the trouble of passing on to another generation the traumas of an earlier one.

There are a couple of people my friend's son still calls "uncle/aunty", but for the most part it is "Mr. so-and-so" or simply "Sir". The familiar avuncular call, like smoking and asking parents' permission before going out for a movie, are habits that seem to belong to the past.

What should the age difference be before I am forced to call someone "uncle/aunt", my friend's son wanted to know at a very early age. Thirty, I said, or 25 – actually I am still not sure. Then we arrived at a compromise. Fifteen years. Arbitrary, I know, but you need to draw the line somewhere.

The 10 years between a boy of 12 and a young man of 22 is far greater than the same number of years between a man/woman of 44 and another of 54. Luckily, hair dyes, vanity, the habit of saying "dude/babe/chic" and other techniques to make one look and feel younger have ensured that you cannot call anyone "uncle/aunty" these days without being sued for chronological inappropriateness. Aunties have it even better. The feel-good industry is all in their favour.

All these thoughts have been provoked by the biggest cultural event of the year – the marriage of George Clooney. His wife is 17 years younger. In the old days, she would have been forced to call him "uncle" or "Daddy".

It had to happen some time. If you have children and they have children, then it is not unusual to be addressed as "grandpa" or "grandma". But if the second part of the conditions aren't met, when a random stranger calls you "grandma", you pause. You think. You wonder what it is in the cosmic order that has shifted ever so slightly.

Unlike premature greying, premature forgetfulness and premature short-sightedness – all of the conditions I am prey to – being nominated a premature grandparent is the most difficult to take. This happened about two decades ago.

I was at an ATM, card in machine, hand on the buttons when I temporarily forgot if my password (or pass number, more accurately) was the date on which T S Eliot was born or the Second World War commenced. Or perhaps there were other choices – my credit card number, Sachin Tendulkar's batting average, the first four digits of pi. As I stood there, focusing, concentrating and willing the number to jump into my consciousness, the person behind me said gently but firmly, "Move on, grandma."

He wasn't a youngster, which made it all the more nauseous. In fact, the speaker looked like he had gone to school with Eliot, had personally turned the key that started the World War or had spent his time calculating the value of pi to a thousand places while watching Sachin bat. "Sorry Dad. You have given me your ID card by mistake." That's what I should have told him. Instead, I was so shocked, I stood around even more immobile than before, with an even blanker expression on my face.

Vomiting on my torturer was ruled out because speed is of the essence here. Any repartee must be quick and rapier-sharp. Mine was neither. And it takes a while to conjure up the bile.

I remember when I was called "Mummy" for the first time. My daughter was a few months old and it was thrilling and exciting. You think that the next time you'll get emotional in that precise way will be when you're called "grandma." But who knew that the magic moment would come at the ATM, and the golden word would be spoken by someone who might actually be older than you?

But the jolt worked in more ways than one. It enabled me to recall the day my own grandma had died. This was good, not for sentimental reasons, but because the four-digit number I was trying to remember was the date she passed away. Next time anyone calls me "grandma", I will just turn around and tell him 3791. Not much of an insult, I agree, but guaranteed to confuse.

POINTS TO PONDER, JULY 2015

Norbert Shenoy

Patels & Motels

A crazy dictator in Uganda, in the 1970s stripped Indians of their enterprises and drove them out. The Patels from Gujarat who had built up thriving businesses in Uganda had to flee the country along with other Indians. A large number of them landed on the US shores, but their woes were far from over. The US economy was facing a severe slow down thanks to the oil crisis. Motel industry was one of the most damaged sectors. But this is what the Patels set their sights on. Their game plan was simple. Get the banks to finance a chunk of the purchase price of motels and then move into them with their extended families. Doing this served two very important purposes. It not only eliminated the accommodation costs but the entire family could also double up as the motel staff.

With that the 'Patelisation' of the US hospitality industry truly started. The end result was a potent mix of low cost operations and an asset base that was in place with almost negligible capital cost. Needless to say the competition found it hard to put up a sustained fight. And one by one, a lot of the motels came to be owned by the Patels, making them a dominant force in the industry. As per a study, at present, Indian origin Patels own around 21,000 hotels and motels accounting for a staggering 42% of the US hospitality market with combined worth of \$ 40 billion! This was a time tested investment strategy of 'Heads I win, tails I don't lose'. With disaster staring them in the face, the focus was to cut costs and survive; not so much on garnering profits. By starting the enterprise with very little of their own capital, the Patels ensured that downside was as good as non-existent. They did not worry too much about the upside as in how much revenues they can make. Their only aim was to not lose much should things don't work out in their favour.

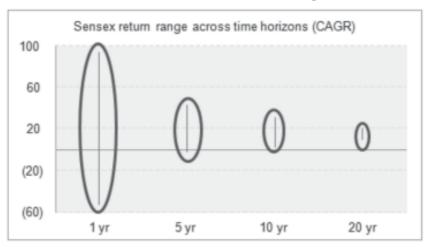
But Patels are not the only ones who have successfully adopted this strategy. Even business leaders ranging from Richard Branson to L N Mittal have minted their billions using this very same approach. The

approach involved trying to minimise the downside so that the upside can take care of itself. Remember Warren Buffet and his famous two rules for investing? Rule number 1 - don't lose money and rule number 2 - always remember rule number 1. This would mean a good portion of our investment should go into strong defensive portfolios

Equity Investment with Zero Capital Loss?

If an investor were to invest in the BSE-Sensex at the end of each year starting 1984, how would his returns be across different time horizons? The chart below shows the range of compounded annual returns that the Sensex has delivered across different time frames. So let's say you have a one year investment horizon. During the 30 year period, there would have been years when your investments would be up substantially. But then there would also be a 30% chance of capital erosion. If you had invested at the end of 2007 with a one year investment horizon, a year later your portfolio would be down more than 50%!

Which Is The Best Time Horizon For Investing?



You can see from the chart that as your time horizon expands, the volatility in the Sensex returns drops drastically. In fact, if you had an investment time horizon of 10 years or longer, you would see 'ZERO CAPITAL LOSS' on your Sensex portfolio. In our view, the investing game need not be too complicated. You don't need to be a rocket scientist to identify businesses with strong fundamentals. Pay a price

that the fundamentals justify. Have a diversified portfolio because you will not know in advance which stocks will outperform or underperform. Once you have done this, all you have to do is to 'not do' anything. Be patient. Be passive. Keep the 'action itch' under control. And the power of compounding will work its magic for you.

How to Pick Stocks?

"The reason our ideas have not spread faster, is they are too simple." These are the words of Charlie Munger, the Vice-Chairman of Berkshire Hathaway Corporation. Here he is referring to the point that people - especially in the investing world - tend to prefer complicated models just because the simple ones may just be too good to be true. In other words, their simplicity tends to make them unreliable or inferior. In a recent article posted on Gurufocus, the author discussed out the simplicity of the mental model approach Buffett and Munger take to simplify their investment process.

In a broad sense, they use four filters to narrow down their options. Filter number one would be to understand the business - knowing one's circle of competence and staying in it. Filter two would be to understand and identify the competitive advantage of the businesses. The third filter would be to gauge the managements and stick with only those businesses that have honest and able people running them. Or as Peter Lynch says, "Go for a business that any idiot can run - because sooner or later, any idiot is probably going to run it." And the fourth filter is to not overpay for even the best of the companies. In other words, buying the stock at a sensible price would be imperative for good returns over longer periods. It may be noted that this is not the entire system they follow, but is just part of their overall process. And it goes without saying that diving into the details would be required, especially to understand the key factors that affect the various businesses they look at or consider as investment prospects. But the four stage filter, would be a good method to go about shortlisting stocks - either by eliminating all the ones that do not pass these tests or the other way around.

NEWS & NOTES

FAREWELL CHARLES CORREA



One of India's most renowned and iconic architect and urban planner – Charles Correa expired on 16th June 2015. He was 84.

Goan by origin, Charles was born in Secunderabad and graduated from St Xavier's College-Mumbai and then

University of Michigan and Massachusetts Institute of Technology. He has held many distinuished positions and was conferred the Padma Shri in 1972 and Padma Vibhushan in 2006. He was the first Chairman of the National Commission on Urbanization.

A proponent of 'open-to-skies' spaces, he liked using local techniques and aesthetics in his buildings. He designed the Mahatma Gandhi Memorial in Ahmedabad and the Madhya Pradeh Assembly Building. He was also the Chief Architect of Navi Mumbai and is known for his pioneering work on low-income and affordable housing. Recently, he completed three notable buildings abroad — the Ismaili Centre in Toronto, the Brain Science Center at MIT, Boston and the Champalimaud Centre in Lisbon. He was also the chief architect of India's Permanent Mission at the United Nations, New York.

The funeral rites were performed at Our Lady of Salvation Church(popularly Portuguese Church), designed by Charles himself. In spite of inclement weather, a packed church of relations, friends, fellow architects and admirers were there to bid him farewell and as reported in MID-DAY "shed tears for this man of humanity, as colossal as the buildings he used to design, ideas as lofty as those imposing towers he built and as open and welcoming as his famous spaces, which allowed in sunlight and sky. They cried for this poor city too, bereft of one of its most ardent lovers, the fount of its wisdom, the creator of its rugged aesthetics".

In his death, India has lost one of its greatest architects and Urban Planner.

KONKANI STUDY CHAIR INSTALLED AT MANGALORE UNIVERSITY

A Konkani Study Chair has been installed at the Mangalore University. The inauguration of the Study Chair was held on 12th June 2015 at Ravindra Kalabhavan at University College-Mangaluru, with Sri R.V.Deshpande, Karnataka Minister for Higher Education and Tourism as the Chief Guest.

The Konkani Study Chair is aimed at promoting research on konkani language, literature, culture, and arts. The Government of Karnataka has sanctioned Rs.2 Crores as the initial seed money for the Study Chair. The konkani language has more than 1000 years of history and is one of the predominent languages of coastal Karnataka.

Speaking on the occasion, Roy Castelino, President of Karnataka Konkani Sahitya Academy lamented that there is no scientific documentation about the migration of konkani speaking people or of the konkani-speaking tribal communities like kudubi and halakki.

Mr J.R.Lobo MLA pointed that the responsibility for saving and developing the language primarily rests with the konkani community and urged that konkani be used as the mother tongue.

Bishop Aloysius Paul D'Souza, Nalin Kumar Kateel-MP, Mayor Jacintha Alfred and President of the World Konkani Centre-Basti Vaman Shenoy were present.

RACHANA MOVES TO ITS OWN OFFICE AT PIO MALL

RACHANA – The Catholic Chamber of Commerce and Industry moved to its new office premises at Pio Mall, Bejai-Mangalore on 20th June 2015. Most Rev Dr Aloysius Paul D'Souza, blessed the new 560 square feet office on the first floor of Pio Mall and wished that RACHANA attains greater heights. Mr J.R.Lobo, MLA, Mangalore-South formally inaugurated the new office, in the presence of Mr Ivan D'Souza, MLC, Mr Ivan Fernandes, Chairman, KE Global-Dubai, many Past Presidents, and Mr John Monteiro and the current Office-bearers and members of RACHANA.

CASK offers its congratulations to RACHANA on owning its own office and welcomes it as our new neighbor at Pio Mall.

ABREO FAMILY OF VIOLINISTS PERFORM IN MANGALORE



Dr Gerard Abreo and his wife Nicole are a unique Mangalore origin family based in Houston, Texas-USA. They are unique because (a) in this 21st century, they believe that children are the greatest gift on earth

and so, they have nine(9) children aged 01-16 years; and (b) The seven older children play the violin and the youngest two aged 3 and 1 respectively are bound to join them!

The family was recently in Mangalore and performed at the Senior Citizen's Home run by the Little Sisters of the Poor at Bajjodi-Mangalore on 24th June. Apart from the inmates of the Home, a large number of music afficianos of Mangalore were privileged to listen to the splendid violin performance of the family.

Dr Gerard Abreo originally hails from Kulshekar. He is an alumnus of St John's Medical College and then went to USA to specialize in Cardiology. Gerard was a well-known Jazz player as a teenager. Nicole comes from a Music family of "Sangeet Vihar" Bejai. She is the daughter of Gerard Lobo, who plays several musical instruments and the niece of Frank M.Lobo, the renowned violinist of Mangalore.

MLC IVAN D'SOUZA COMPLETES ONE YEAR



Mr Ivan D'Souza, the popular MLC of Mangalore completed one year as an MLC on $27^{\rm th}$ June 2015. A booklet highlighting his achievements during the past one year was released at a select gathering of his friends held at Goldfinch Hotel on $26^{\rm th}$ June 2015. Raising a toast to

Ivan on this occasion, Dr Derek Lobo, Past President of CASK said "What Ivan has achieved during his first year as MLC is certainly amazing, extra-ordinary and commendable – This is well elaborated in the booklet released. Dr Lobo summarized his achievements under 5 bullets:

- ❖ Since his nomination as MLC on 27th June 2014, the Karnataka Legislative Assembly functioned on 61 days. Ivan was present on all 61 days − 100% attendance − shows his commitment, sincerity and motivation;
- During this one year he has to his credit 52 major achievements where Ivan had a hand or intervention or facilitation or protest – it works out to one major achievement every week;
- ❖ In the Assembly, he has raised 56 pertinent questions on various aspects of progress, improvements and development of our city and the districts of DK and Udupi, across many ministries. It shows that Ivan dominated every session for the progress and development of coastal Karnataka:
- Out of the Rs 2 crores that he received from the Area Development Fund, he has disbursed Rs.1,51,06,000/- for 41 different projects. I was most impressed that Ivan has provided details of the Receipts and Disbursements and unused amounts. I wish such transparency and accountability is exhibited by not only politicians but also religious heads-be it Hindu, Christian or Muslim and heads of all our institutions-schools, colleges, hospitals, or other social service organisations;
- ❖ Through his good offices, Ivan has been able to get Rs − 1,28,55000/- from the Chief Minister's Relief Fund and distributed it to 140 deserving people of all communities primarily towards Medical Treatment.

Ivan emphasised that he does not take sole credit for all the achievements listed. Other political representatives have also supported but he had been vigourously pro-active.

CASK congratulates Ivan on his commendable achievements during his first year as MLC and wishes him continued success.

KARNATAKA AGENCIES - MANGALORE BAGS PRESTIGIOUS AWARDS



Karnataka Agencies, an authorised dealer for Mahindra & Mahindra Vehicles in Mangalore has bagged the coveted Mahindra President's Delight Award at the recently concluded

Dealer conference at Colombo - Sri Lanka.

Other awards won were All India Winner- Best in Service, All India Winner-Crusade Black Belt as Best Customer Centric Dealer and 2nd Runner Up in Best Dealer Category.

The awards were presented to Mr. R C Rodrigues, Managing Partner and Mr. Santosh Rodrigues Partner-Karnataka Agencies by Dr. Pawan Goenka Executive Director M&M, in the presence of Mr. PN



Shah President Auto Sector M&M, Mr. Arivinda Dasilva former Sri Lanka cricketer, Mr. Daler Mehndi - Punjabi Pop Singer and Mr. Vijay Nakra Senior VPM&M.

CASK congratulates Mr. R C Rodrigues (Vice President - CASK) and Mr. Santosh Rodrigues on being recepients of the prestigious awards and wishes them continued success.

JOHN MICHAEL D'CUNHA - REGISTRAR GENERAL OF KARNATAKA HIGH COURT



John Michael D'Cunha, the judge who is credited with dispatching a sitting Chief Minister of a State – Ms Jayalalithaa of Tamilnadu to jail has been appointed as the Registrar General of Karnataka High Court. This is a befitting recognition of the honesty, integrity and efficiency of the judge, whose judgement in the Jayalalithaa

disproportionate assets case, is considered a master-piece!

Hailing from Kaikamba village on the outskirts of Mangalore, Judge D'Cunha is an alumnus of SDM Law College-Mangalore. He qualified as a District Judge in 2002 and served as First Additional District and Sessions Judge at Hubli, Principal District and Sessions Judge, Dharwad and Registrar(Vigilence) at the Karnataka High Court.

CASK congratulates Judge D'Cunha and wishes him continued success.

RAKNNO HAS NEW EDITOR



Fr Valerian Fernandes, a Konkani scholar took over as the editor of 'Raknno' Konkani weekly on June 4, 2015 at Bishop's house. On the same occasion two books by Raknno publications were released.

Lampyanv' (Lantern) a collection of socio-religious analytical articles based on scriptures and church teachings

by Fr Victor A Pinto, Kirem and 'Mirsang Millibai' (Chilly Millibai) collection of stories for children by Charlie Kulshekar were released on this occasion.

Fr Francis Rodrigues, the charismatic Editor of RAKNNO for the past ten years was given a formal farewell at the same function. Fr Francis is transferred as Parish Priest of Vorkady in Kasargod District.

CASK welcomes Fr Valerian Fernandes and records its appreciation and thanks to Fr Francis Rodrigues for his commendable work as Editor of Raknno for a decade.

OBITUARIES - JUNE/JULY

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

- 1. Josephine (Jessie) Sequeira (79), Mumbai, wife of late Cyril Sequeira, mother/mother-in-law to Cleta/Kannan & Lorraine/ Derrick, on June 4, 2015.
- 2. Cletus D'Souza (58), Navi Mumbai, husband of Rajeeni D'Souza, father of Remita and Cassandra D'Souza, on June 6, 2015.
- 3. Charles Menezes (64), Loretto/Bangalore (Former Secretary and treasurer of BKCS Koramangala), husband of Leena, father of Sunil/Juliet Pereira & Sushma/Ronald Daniel, on June 8, 2015.
- 4. John Monteiro (59), Narampady/Jeppu, husband of Irene, father of Manoj and Michelle, brother of Sr Pulcheria, on June 11, 2015.
- 5. Lawrence John Gonsalves (89), Kulshekar, husband of Cecilia Gonsalves, father of Lancy/Precilla, Gracy/Jayaprakash, late Gregory, Asha/Prakash & Nisha, on June 12, 2015.
- 6. Gertrude Rodrigues (95), Bejai, Daughter of late P. A. Rodrigues & late Regina Magdalen Rodrigues, on June 13, 2015.
- 7. Lucy Fernandes (57), Anjelore, wife of late Martin Fernandes, mother of Melroy and Marita, on June 14, 2015.
- 8. Ozwald Pereira (Ozzy) (63), Bejai, husband of Merlyn, father of Oleen A. Paul/Arnold Paul & Maquelin Pereira, on June 17, 2015.
- 9. Celine Menezes (79), Angelore, wife of late Albert Menezes, mother of Doreen/Alwyn, Noreen/Thomas, Terry/Walter, Maria/Dolphy, Lawrence/Flossy & Florine/Dolphy, on June 17, 2015.
- Sr Florita Fernandes A.C. (84), Carmel Convent, Durgapur/ Kalmady, daughter of late Francis Xavier Fernandes & late Florine Andrade, Sister of Sr Ethelina AC, Bhagalpur, on June 17, 2015.
- 11. Edward Pinto (Eddie) (77), Urva/Bangalore, husband of Juliana Ida Pinto, father of Suraj Pinto and Poonam Pinto/Kenneth, Lu/Lydia, on June 18, 2015.

- 12. Philomena Maria D'Souza (Philu) (80), Mumbai, wife of Gratian D'Souza, mother of Dr Arun (Usha Rodrigues) of Troy, Michigan, late Dr Gita; Nisha and Samir, on June 18, 2015.
- 13. Felcy D'Souza (54), Jeppu, wife of Sylvester Leonard D'Souza, mother of Loyston and Smitha D'Souza, on June 23, 2015.
- 14. Lucy Pinto (92), Bendur, wife of late S. J. B. Pinto, mother of Sr Amabella AC, Victorine/Patrick Aranha, Gertie/Donald D'Silva, Betty/Lawrence D'Souza, Donald/Rose, Boniface/Prescilla & Antony/Celine, on June 24, 2015.
- 15. George Vas (62), Milagres, husband of Stella Vas, father of Vinod/Jennifer Vas, on June 25, 2015.
- 16. Sathish Menezes (34), Derebail, son of late Louis Menezes and Monthie Menezes, husband of Sunitha, brother of Shanthi Menezes, Judith Menezes and Santhosh Menezes, on June 26, 2015.
- 17. Letitia Agnes D'Souza (90), Bondel, wife of late Bonaventure D'Souza, mother of late Rosy/late Valerian, Walter/Mildred, Richard/Clara, Micheal/Meena & Emilia/Ronald, on June 28, 2015.
- 18. Irene Mathias(96), Bangalore, wife of late Eddie Mathias (Dewan Bahadur S.L.Mathias & Sons-Kelagur Estate), mother of Denis/Jenny, Margie/Roy, Sheela/Nicky Sawney on July 1, 2015
- 19. Sr Jacintha Serrao (51), Vamanjoor, daughter of late Mark Serrao and Severine Serrao, sister of Niece of Fr Fred, Fr Clement, Fr Eugene, Sr Julie Ann, on July 2, 2015.
- 20. Leena D'Cunha (67), Urwa, daughter of late Eliza Mascarenhas and Canute Mascarenhas, on July 2, 2015.
- 21. David Norbert D'Souza (63), Milagres, (Prop.: Diana Electricals, Highlands), husband of Jacintha D'Souza, father of Ashwini/Alwyn, Savitha/Rohit, Amitha/Shawn & Diana/Niel, brother of late Fr Gerald Martin, Sr Joyce, on July 2, 2015.
- 22. Leo Tauro (79), Bejai, husband of Letitia Tauro, father of Deepak/Sonal, Roshan/Eroline & Dheeraj/Sheryl, on July 5, 2015.