



# CATHOLIC ASSOCIATION OF SOUTH KANARA

Founded in 1914

(Regn. No. MNG 130/2012-14)

## CATHOLIC ASSOCIATION OF SOUTH KANARA

Pio Mall, 3<sup>rd</sup> Floor,  
Jail Road, Bejai,  
Mangalore - 575 003  
Ph : 249 1733

### OFFICE BEARERS

#### *President*

**Capt. J. P. Menezes,**  
*menezesjp@yahoo.com*  
9844045888

#### *Vice Presidents*

**Nayana Fernandes**  
**Richard C. Rodrigues**

#### *Secretary*

**Mario Saldanha**

#### *Joint Secretary*

**Dr Anand Pereira**

#### *Treasurer*

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Ullas Rasquiha, Lydia D'Cunha,  
Prof. Edmund Frank, Allan  
Fernandes, Dr Christopher Pais

#### *Editor*

**Patricia Lobo, 9480346634**  
*derpatlobo@hotmail.com*

#### *Editorial Team*

**Zozimus Pais, Joan Lobo**  
**Anand Pereira**

#### *email:*

**caskmangalore@yahoo.com**

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## EDITORIAL



The month of November is dedicated to children in India with 14<sup>th</sup> November - the birthday of Pandit Jawaharlal Nehru declared as Children's Day. This year Children's Day will have a special meaning with 60 year old Kailash Satyarthi, a Child Rights Activist of India and Malala Yousafzai, the 17 year old Education Campaigner from Pakistan being recipients of the Nobel Peace Prize.

Satyarthi is an Electrical Engineer who drifted into Social Work and established the Bachpan Bachao Andolan (Save the Childhood Movement) in 1983. Over the last 30 years his organization has rescued >82,000 children from Child labor and bondage and helped in their successful re-integration. He is the ninth Indian or Indian-origin person to be conferred the Nobel prize and the second Indian to win the Nobel Peace Prize, the first being Mother Theresa.

Malala at age-17, is the youngest recipient of the Nobel prize ever and the first from Pakistan to get the Nobel. She was shot in the head by a Taliban gunman in 2012 but miraculously survived and ever since has been a vigorous campaigner for Education of the Girl. This is the second time she adorns the Front Cover of "Mangalore". In conferring the award, the Nobel Committee declared **"The award is for their struggle against suppression of children and young people and for the right of all children to education"** and added **"there is an important point for a Hindu and a Muslim, an Indian and Pakistani, to join in a common struggle for education and against extremism"**.

While rejoicing that the Nobel Peace Prize has come to the Indian sub-continent this year and congratulating Kailash and Malala, all of us need to reflect on issues like child labor, child exploitation, sex trade, the effects of war and conflicts on children and other related problems. I particularly liked the statement of

Kailash Satyarthi “People talk about globalization of economy and markets; people talk about globalization of knowledge; **I call upon people to globalize Compassion for children – Let them be free from all chains and have an opportunity to enjoy their childhood and to live in peace**”

As for Malala, she is one my heroines and I often quote her during my interactions with teachers and students. I urge all of you to read her book “**I am Malala - The Girl Who Stood for Education and was Shot by Taliban**”. I am particularly fond of her quote “**One child, one teacher, one book, one pen, can Change the world**”. In our own little way, let us try to change the world!

Well, most of us know Malala from Pakistan but very few had even heard of Kailash Satyarthi of India! Joan Lobo has researched on this Social Entrepreneur and Child Rights Activist for our benefit. Her well-written article appears on Page - 14.

Our visit to ‘Prashanth Nivas’ was a heartwarming experience as we interacted with the students from Holy Angel School, Jeppu.

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Thanks to Dr Anand & Dr Geeta Pereira for their inspiring and enlightening article on avoiding food wastage.

An article on Ebola is the need of the hour as the Ebola virus which is spreading in West Africa calls for our attention.

We have often received suggestions to include a Recipe Section in ‘Mangalore’. The new Editorial team has decided to cater to this suggestion, not on a regular basis but as and when we receive innovative recipes. Secondly, we have decided not to restrict the recipes to Mangalorean delicacies alone but give our readers an exposure to national or popular dishes of other countries. Our regular contributor - Veronica Shearer has started the ball rolling in this issue!

*Patsy Lobo*

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## THE PRESIDENT SPEAKS

### Namasthe Mangaluru!

*What is in a name? that which we call a rose  
By any other name would smell as sweet.*

William Shakespeare, English dramatic poet (1564-1616) in Romeo and Juliet.

Based on the approval given by the Union Ministry of Home Affairs, the anglicised name of Mangalore, with effect from November 1, 2014, has been changed to 'Mangaluru'. Twelve cities in Karnataka changed names, too, as per the Government notification. Change is inevitable. As per a change management study, it is surprising to learn that on an average over 50% per cent of any given population likes to live in known comfort zones and are averse to change. Looking back, we were the old Mysore State before i.e. until 1956, but now we are Karnataka State. New names of cities like Mumbai, Chennai and Kolkata have been accepted worldwide over a period of time. Let us hope 'Mangaluru' will improve in traffic governance, garbage management, improving quality of life of Mangaloreans now on. One immediate positive development is that this change in name will promote additional local employment as there will be change of name boards, sign posts, etc, in and around the city. You can be certain our 87 year old publication name 'Mangalore' will remain unchanged as per registration norms.

Will Mangalore smell as sweet as the Shakespearean rose? That brings us to the topic of environmental cleanliness. On October 2, 2014 we had our Prime Minister launching the 'Swach Bharat' Campaign. Our Patron, Most Rev. Dr Aloysius Paul D'Souza, has given a call for implementation of this project in the Diocese. We too at CASK will contribute our part to make this mission a success in our own way. Perhaps, the first thing we need for 'Swach Bharat', as citizens, is the change of mindset. The urge to have cleanliness next to godliness has to come from within for all citizens. We need not wait for others to lead and show the way. We can be part of the team by reducing and recycling organic garbage generated from our own household. Reduce the

use of inorganic material by promoting organic fibres instead of polymers. The 'Swach Bharat', besides on land, will also be applicable to our lakes, rivers, seas and air too. Hence, let us be aware of pollution, the effects of carbon emissions to humans and the climate change warning. On the whole, it is my aim and dream to provide clean drinking water to all schoolchildren in the rural areas within our own capacity so that a major part of water-borne diseases are eliminated so as to improve health economy of the country. In the event you would like to share your views on the subject, please be free to respond. We at CASK are open to new ideas from members.

It has been over a month since the new team assumed office. We are learning our respective duties and roles. The first meeting of the Governing Council took place effectively on October 3, 2014. This was followed by a meeting of the Office Bearers and Committee Chairpersons on October 17, 2014. At the moment, we are getting geared up for November 16, with our first planned activity of the Free Eye Camp at Fr L M Pinto Hospital, Badyar, in association with doctors from Fr Muller Medical College led by Dr Norman Mendonca. More on this project in the next issue.

The Diocesan Council of Catholic Women in collaboration with CASK organized a half-day workshop on 22nd October on the theme "Leadership Development of Women". A report is separately given inside.

The Editorial Team has strived hard to make this November issue of 'Mangalore' dedicated to the children of this country. My congratulations to Editor, Ms Patsy Lobo, and her team. During Dussehra and Diwali festivals that were celebrated recently we experienced our city being well lit. Now the noise of crackers bursting around has diminished. The Christmas festive mood is setting in with the first public function in the first week of November. Still time for Kuswar though!

Finally dear reader, having read the 'Swach Bharat' message let us not make it a photo opportunity but strive to make it a 24x7 whole year operation.

**JAI HIND**

*John Prasad Menezes*

## WHISPERINGS 2

*Patsy Lobo*

“The world is like a Library with each person a separate book. Each book contains a wondrous story and no two stories are the same! In my life time, I wonder how many books I can open, how many books I can read and how many books I can love” - *Sally Huss*.

We used these words for our 2013 Christmas Card, sent it to our relations and friends the world over and I am tempted to use the same for yet another event in my life, as I have had the blessing of meeting many books during the one year from the Inauguration of the Centenary Celebrations (when I wrote ‘Whisperings’-1) to the Valedictory Function of the CASK Centenary.

The Centenary has been a colourful page in our book and the CASK family and friends have reached out in many ways and made the event one of spectacular fame and honour for CASK, the Mangalore city and the Community all over the world. I usually get up as early as I can when I have something to do on the Computer trying to get on to the one and only substitute for the IDIOT BOX before my husband takes over. One such morning, I woke up with a start trying to count just how many days were left for the Grand Finale The CASK Centenary Valedictory Function scheduled for 21<sup>st</sup> September 2014. True enough, there was an email from the Secretary and Convener Capt. John Prasad Menezes who often took the crew into confidence and commanded with vigor! ‘100 days left’, he said ‘Keep the CASK Banner flying high’. All of us who had signed up for various events were reminded to pull up our socks and report to duty. Yes Sir, “Our ship, your command” and I woke up to reality.

Though the tasks ahead seemed numerous and there were moments of doubts, fears and hopes, it kind of thrilled me. I started with the invitation. Yes, The Banyan Tree-India’s National Tree symbolizing immortality and survival has always fascinated me; it had to find a prominent place in the invite and get into shape with design, colour and beauty. The long, deep roots and branches symbolizing the unity of all Mangaloreans far and wide had to take shape not just in picture form but with the human touch.

This Tree of much repute took shape in Fr. Muller's Rehabilitation Unit with which I am associated for the past 44 years! There I have found much fulfillment, creating, designing cards, table mats and wall hangings. Having collected the Cards from the Rehabilitation Unit, I felt it must now take real roots. A few friends and my ever loyal household helpers Shalet and Flavy, got going on the job. Roots from the garden and finally Coir (kato) made the roots. Loretta Rebello a dear friend and I spent a lazy Sunday planning and she came up with the slogan "Like the revered Indian Banyan Tree, our roots go firm and deep....our branches far and wide".

While I sat on the Round Table on the Verandah making lists for Postal Delivery with the Treasurer Walter D'Sa, a kind and dedicated man, my friends sat on the Square table cutting and sticking with my two ever loyal domestics. What a book of Memories! The first of its kind! The Captain of the Ship wondered whether we could have added a little green to the Banyan Tree. I agreed and got going on painting each of the 1,000 invites with the team. The Team focus was outstanding and rewarding as each one took pride in what they did. On to the labeling, hand-delivering or posting which just followed, the team worked round the clock and our front verandah turned into a very busy post office. Seven days before the event, we realized we needed another 200 invitations and while the kudos came in from near and far, the excitement was elating for all of us. One more book, one more story to treasure!

We thought we should have a Centenary Anthem and Centenary Poem in honor of the unique and rare Centenary milestone. I phoned Giselle Mehta, a literary giant of our community, who readily agreed to write and compose the music. Oscar Weltha, the well-known Musician of Mangalore wrote the music into score. I soon found a group of singers with Marie Lou Rasquinha the nightingale of Mangalore at the her best, Beena Gonsalves, Ivan Mascarenhas, Francis Aranha, Riona Mascarenhas and the very talented Daryll Andrade on the guitar and of course Oscar on the Key board. They practiced on the front verandah at

9 in the night performing with gusto and enthusiasm. Geralyn Pinto, a friend and another literary giant readily agreed to write a poem befitting the Centenary. I still spend many a Golden Moment reading and digesting the words of both the anthem and the poem—a first in the history of the CASK. An Anthem and a Poem in my book to treasure. (I do hope the guests present took home the “Take Away” of both, which was given at the hall)

By this time, the play titled “Around the world in sixty minutes” took shape with evening practices in ‘Nandigudda House’ where the walls rocked with music and laughter. Sandra’s dance school at Kadri rocked with the participants of the dances working towards excellence and the pages of another valuable book found place in my Treasure chest. It made me feel that since all of us share a common bond, we all gave our best. All kudos to Sandra Anna who gave more than her best!

Though the décor was planned 3 weeks prior to the function, it now formed a picture. It would be all Indian, mango leaves and marigold flowers. The team sat down to make “Kissing Balls” or “Pomanders” as they are called. Huge paper balls covered with Orange Marigolds would adorn the windows and pillars of the majestic Milagres Hall. How demanding and how difficult was the task? We asked no questions but the team worked tirelessly sitting on the hall floor, a day prior to the function refusing to call in decorators but accepting the challenge with optimism, a positive attitude and with Faith in the Almighty—after all, we were working for a cause. The mood took a swing for the better when the CASK office-bearers walked in to cheer us up and soon there was enhanced activity—Mango leaves strung and tied with the “Kissing Balls”, chairs being placed. It was a wonderful culmination of family bonding. The security team of the Vice President of India, the police and intelligence, walked in and out there was an air of celebration, illuminating and life changing. The pages were not stale and flat but filled with beautiful colourful pictures expressing tension, turmoil, expanding our perceptions and respecting the grace that surrounded us. With less than 24 hours left and with the tight security cordon, we did not know



how much time we would get to complete the job but for sure there were a host of angels hovering around reflecting a ray of hope. A different dream fulfilled....another page filled up the book.

The day dawned, the church was looking beautiful and the choir of angels along with the 'White Doves' led by Corine Rasquinha were there to celebrate with us and 'Thank God' for His blessing on CASK. A book filled with words of thanks and acknowledgements, for HE was always with us.

The lunch in honor of the CASK Centenary to >1,200 inmates from 8 institutions in Mangalore was a befitting gesture that showed that CASK remembered the unfortunate folks obliged to spend their life in these institutions. Two CASK members willingly came forward to host the lunches - Christo and Lolly Noronha at Prashanth Nivas(450 inmates) in honor of Auntie Renee Noronha's 80<sup>th</sup> birthday and Victor and Alina Pais of New Jersey, USA in the other 7 institutions (703 inmates) - A cherished memory for my book.

On to the Formal function, as the band struck the note at 5.30 sharp, 100 girls from St. Agnes College dressed in white with a touch of orange and green symbolizing our National colours, lined up to greet the dignitaries. Women empowerment, the value of the girl child, the importance of providing Education to girls, the need to ensure their safety and security, to help our beloved country to progress further and become a super Power has always been one of my dreams. What a blessing to be able to symbolize this dream through those 100 girls! Thanks to Sr. Prem, Principal of St Agnes. I could almost hear Mother Mary Aloysia AC Founder of St. Agnes College whispering down from heaven "Sr. Prem, you have done our college proud".

The Formal Function was a very dignified and a well organized programme. The dignitaries came on time, all the speakers kept the time allotted, and the speeches were thought-provoking and appreciative of not only CASK but also the Catholic community, Catholic institutions and our contributions to the nation. As author Allan Machado of Bangalore so aptly put it "Getting so many eminent personalities to attend the Valedictory function was a reflection of the recognition CASK has achieved beyond the

confines of our numerically small community. This is critical if CASK is to continue growing and extend its reach well and truly within India and abroad”.

The wife of the Vice-President - Salma Ansari truly inspired me by her poise, charm and dignity. As she walked down the aisle she shook hands with people at every row and fondled the children. Through this gesture and sweet smile, she built an unspoken bond...I am sure all those who held her hand would cherish and treasure those fleeting moments. The Vice-President and the Governor specially greeted the people on the balcony, yet another gesture of bonding by these very eminent personalities!

The release of the CASK Centenary Souvenir and Special Postal Cover and ‘My Stamp’ by the Vice-President Sri Hamid Ansari were events of significance. All kudos to John Monteiro, the Editorial Consultant for compiling the Souvenir and Nayana Fernandes for her herculean efforts in getting the Special Cover and My Stamp designed and printed by the postal authorities. That the Chief Postmaster General of Karnataka - Sri M. S. Ramanujan was personally present to hand-over the Special Cover and My Stamp album to the Vice-President was another feather in the cap of CASK! More memories to treasure!

The handing over of cheques was particularly satisfying for CASK – the total Value of cheques disbursed at the function was Rs. 9,25,000/- towards scholarships to 100 students, a Home for the Homeless at Maria-Ashram Parish and the ‘Poor Patients Fund’ of Holy Cross Hospital, Chickmagalur. In my precious book I see the map come alive with sacred places where true generosity abides, what a message for my book!

Finally, the Cultural Show-the anti-climax for me. Will the Power Point Presentation and the Sound system work? I suddenly became cold and sat below the stage with a lump in my throat as I introduced the show and asked myself “What on earth am I here for?” I thought I have always tried to lead a purpose-driven life. I thought God plans every moment of our lives and HE planned this, so ‘Go Patsy Go’. With a prayer in my heart, I sat there motionless as the scenes evolved. The stage setting was truly

wonderful with every detail taken care of by none other than the talented creative Michelle Andrade. It was too good to be true. The voices, the laughter from the audience, the music from the young Swetan and Jackson all made me feel good. I looked back to see where my “ever supportive husband” was sitting. I found him sitting alone on the third row enjoying the show. After months of planning, preparation and discussions during breakfast, lunch and dinner, Was it really over? There were tears of joy trickling down!

I cannot end these “Whisperings” without loudly proclaiming and thanking my friends who were a great source of strength and support—Joan Lobo, Patricia Mathias, Zeena Machado, Shiboni Pais, Thelma Pais, Pettu Saldanha, Zita Farias, Sunita Menezes, Nayana Fernandes, Mario Saldanha, Anand Pereira, Ullas Rasquinha, Ian Lobo, Dillon Farias. Then the Cast of the play who performed superbly, Janet Caldera who led the vovyas (ವೌವಿಯಾ) the Coordinators of the dances—Ratna Pinto and Bina Gonsalves, the dancers who excelled, the choir whose singing was edifying and many more who were there to uphold the Cask Banner. Special Mention and thanks to the Capt of the Ship John Prasad who ably steered and the President of CASK—Derek Lobo who was always at the helm in his calm and unassuming way, guiding, and inspiring everybody. In addition, there were a number of phone calls/emails with encouraging words which was a big booster.

As this great era of 100 years ends, Derek and I are particularly grateful for the gift of family and friendship and that most powerful tool in the world – LOVE that sustained us when we returned from Delhi to retire here in Mangalore, in fact sustained us all through our life. Remember that the most intimate experiences of God’s presence with us often occur within the everyday moments of our life, our interactions and relationships even with complete strangers. The challenge is recognizing these moments and taking time to stop and savor the feeling. Are my stories complete? Is my book filled up? Have I put in all the books in my neat and cosy library of memories? I ask myself. Or is there more to come? I am sure there is more!

Perhaps this is what makes God smile! He surely smiled on all of us that day.

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## KAILASH SATYARTHI AND MALALA BASK IN NOBEL (NOBLE) GLORY

*Joan Lobo*

*“Successful are those who can lay a firm foundation with the bricks that others throw at them.”*

Amidst the depressing news of the cyclone Hudhud causing unparalleled damage in the state of Andhra Pradesh and the Pakistan army continuously violating the ceasefire and attacking villages along the Line of Control and defacing websites, all hope was not lost as the The Nobel foundation announced the heartwarming news that Kailash Satyarthi was jointly awarded the Nobel Peace Prize along with Pakistan's Malala Yousafzai *“for their struggle against the suppression of children and young people and for the right of all children to education”*. Kailash Satyarthi is the first Indian born to win the Nobel Peace Prize and overall eighth Indian to win the prize. There is another first to it, Malala Yousafzai is the youngest person to win a Nobel prize in its 113-year-old history. The Nobel Committee honored the two for risking their lives for the rights of children to education and to lives free of abuse. Their selection was widely acclaimed, their heroism undeniable.

One is Muslim, the other Hindu. One a Pakistani, the other Indian. One known, the other unknown, One a school girl, the other a man with decades of experience. Despite their many differences, 17-year-old Malala Yousafzai and 60-year old Kailash Satyarthi will be forever linked - co-winners of the 2014 Nobel Peace Prize. They are, in reality, two sides of the same coin. Both seeking to return to children their childhood. Child rights activist Kailash Satyarthi and Pakistani teen Malala Yousafzai are a beacon of hope for the children and young people in the subcontinent to live a life of dignity and to grow up to their full potential. Call it unfortunate or call it destiny, it took an award by an external organization to make us Indians notice the great work that Kailash Satyarthi has been doing for decades. However, as they say, better

late than never! ? There's only one word to describe Kailash Satyarthi: THE UNSUNG HERO.

His real name is actually Kailash Sharma. When he started working for the child's rights in his 20s, he decided to drop his surname 'Sharma' as it highlighted a higher caste and caused hindrance in his interaction with people living in slums and villages. His Bachpan Bachao Andolans headquarters is a nondescript three-storey building in Kalkaji, a cramped and chaotic locality of south Delhi. On the outside, nothing suggests the difference it has made to the lives of thousands of children. On a wall inside, a scoreboard reads: 83,525 children released since 1980. Kailash Satyavarthi is part of these statistics that most Indians spared little thought for till now.

Kailash Satyarthi is not an international celebrity like 17-year-old Malala Yousafzai of Pakistan, with whom he is sharing the prize. Instead, he has labored for three decades to shave away at the numbingly huge problem of child slavery in India, using undercover operatives and camera crews to find the airless workrooms and mine shafts where children were being kept. His unwavering fight against child trafficking and child labor in India and his non-violent protests and demonstrations are an inspiration to many. His organization and network have freed children from servitude and have raised awareness of child labor and have developed wide ranging strategies to solve it. He's taken on the establishment, as well as thugs employed by the most evil guys who think kidnapping, starving, and overworking kids is a way of life.

Kailash Satyarthi has saved tens of thousands of lives. At the age of 26 he gave up a promising career as an electrical engineer and dedicated his life to helping the millions of children in India who are forced into slavery by powerful and corrupt business and land-owners. His original idea was daring and dangerous. He decided to mount raids on factories - factories frequently manned by armed guards - where children and often entire families were held captive as bonded workers.

After successfully freeing and rehabilitating innumerable children, he went on to build up a global movement against child labor. Today Kailash heads up the Global March Against Child Labor, a conglomeration of 2000 social-purpose organizations and trade unions in 140 countries. Satyarthi has been involved with the Global March Against Child Labor and its international advocacy body, the International Center on Child Labor and Education (ICCLE) - a global coalition of NGOs, teachers and trades unionists, and also the Global Campaign for Education. Yet even as he has become a globally recognized figure, Kailash continues the gritty work of leading raids to free slaves. Kailash believes that he must focus on a range of activities - from the grassroots to the most visionary - in order to win the fight. .

He has attacked the root cause of the problem by giving access to quality education and helping parents pay their debts and lead new lives. Satyarthi is also credited with establishing Goodweave as the first voluntary labelling, monitoring and certification system of rugs manufactured without the use of child-labour in South Asia. He has helped enactment and adoption of national and international legislations, treaties and conventions as well as the constitutional amendment on child labour and education. Kailash's work is based on three major strategic thrusts - he organises raids to identify and free bonded children; tries rehabilitate them by providing vocational training and and works with the media and other groups to build national and international consumer resistance.

During a raid on the Great Roman Circus, employing trafficked teenaged girls from Nepal as dancers, he was beaten up with rods and bamboo sticks. The circus owner even pointed a revolver at Satyarthi. However, the team rescued 13 girls and he survived the onslaught with dignity.

After Narendra Modi was elected Prime Minister, Mr Satyarthi tweeted, "A tea-boy dares his detractors by becoming the PM of India. Now it's his turn to ensure that no child is forced to become a child labourer." which is so inspirational to say the least.

Kailash Satyarthi can be referred as the tireless, unlikely and accessible Nobel peace prize winner. In almost every way, Kailash Satyarthi is an unlikely Nobel laureate. He has a gmail address, correspondence to which he answers himself, when he can eventually find the hours in the day. He freely gives out his mobile phone number, and, again, when he has time, happily answers all callers. And he has maintained the same office for years, in a dusty, poorly-paved street in unfashionable Kalkaji, in south Delhi.

But there was always more to Kailash: more stories the media could cover to highlight the problem; more that the government could do to enforce the legislation parliament had passed to outlaw child labor and mandate education; more police could do to stamp out the corruption that meant officers looked the other way; more that multinational companies in the developing world could do to ensure they weren't making their money from the bent backs of children.

But Kailash realized, too, the nuances of child labor in the developing world. It is not as black and white as it is seen in the west. The families in which children work are desperately poor. Parents are concerned about earning enough money just so they can eat. Invariably, children are encouraged to work. Whatever meagre income they earn can be the difference between going hungry and not, between surviving and not. But Satyarthi had cited a problem in the process.. He realized he needed to ease the children's transition from a life of intense labour to their life as a student because at the first sign of distress in school, these already traumatized children would bolt away. Yet he fought all the odds and made a success of his mission in the best way he could.

On the other hand, Malala Yousafzai, now 17, is a schoolgirl and education campaigner in Pakistan. "Despite her youth, Malala has already fought for several years for the right of girls to education, and has shown by example that children and young people, too, can contribute to improving their own situations," the Nobel committee said in a statement. "This she has done under

the most dangerous circumstances””. Through her heroic struggle she has become a leading spokesperson for girls’ rights to education.”

“We don’t learn the importance of anything until it’s snatched from our hands,” she said in an interview.. In Pakistan, when we were stopped from going to school, at that time, did I realize that education is very important, and education is the power for women.”We realize the importance of our voice when we are silenced” she reiterated.

At the age of 11, Yousafzai began writing a blog for the BBC about her life in the Swat Valley and the importance of educating girls — a dangerous undertaking, given that the Taliban controlled much of the area. Her story was told in a 2009 documentary by *The New York Times*.

In early October, 2012, a gunman boarded her school bus and, asking for her by name, shot her in the head. Left for dead, she survived the attack and was later sent to a hospital in the UK for rehabilitation. The assassination attempt caused international outrage and divided Pakistan. Since regaining her faculty of speech, Yousafzai has lectured widely on the importance of education — especially for girls. Her fight and struggle for girl’s right to education and her determination is heroic and iconic to the rest of the world and the peace prize is a truly deserved recognition for her monumental achievements. She had affirmed despite the gruesome attack on her “ I don’t want revenge for the Taliban but I want education for the sons and daughters of the Taliban. Extremists have shown what frightens them most- A girl with a book”.

The Nobel Committee said” it regards it as an important point and a nice symbolism for a Hindu and a Muslim, an Indian and a Pakistani, to join in a common struggle for education and against extremism.” Hopefully, this can be a positive injection in that conflict and put pressure on the leaders to approach each another.”

In conclusion The greatest gifts you can give your children are the roots of responsibility and the wings of independence and

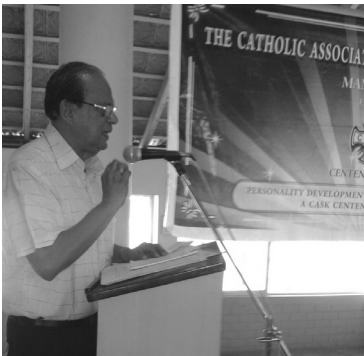


our hero KAILASH SATYARTHI and heroine MALALA YOUSAFZAI are striving to deliver this message and inspire the world. “If not now, then when? If not you, then who? If we are able to answer these fundamental questions, then perhaps we can wipe away the blot of human slavery.” With these thought provoking words from Kailash, Let each and everyone one of us too play our part and do all we can to eradicate this evil. We may not win a nobel prize but we can sure rid this malady.

KAILASH AND MALALA WE SALUTE YOU!!!!

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## **REPORT ON THE LEADERSHIP DEVELOPMENT PROGRAMME OF DIOCESAN COUNCIL OF CATHOLIC WOMEN CO-SPONSORED BY CASK**



***Mr. Winston D'Souza***  
***Member - Governing Council of CASK***

The leadership development programme for the newly elected leaders of the diocesan council of catholic women (DCCW) was held at Bishop's House on 22<sup>nd</sup> October 2014, Co-Sponsored by CASK.

The women Representatives of various associations and leaders of all Parish units, were present at the inaugural. The President Lydia D'Cunha welcomed the gathering and explained the objectives, History and development of DCCW and stressed the need for the women to work unitedly, specially work for women in distress. The Spiritual Director Rev. Fr. Francis D'Souza said women have now understood their mission towards their family and society as well and the need to come, stay and work together. Ms. Nayana Fernandes, Vice president, and Mr. Winston D'Souza, Member - Governing Council of CASK (Catholic Association of South Kanara), were present. Mr. Winston

D'Souza, Introduced CASK centenary projects and gave a brief explanation regarding the eye and body donation, one of the projects of CASK. He handed over the forms to the President of DCCW to be filled by those who wish to donate their body parts after death.

Fr. Vinod Mascarenhas, Project Director, Capuchin, Krishik Seva Kendra, Belthangady along with his team conducted the workshop through skits and a power point presentation. He explained how the position of the man in the family creates the atmosphere in the house and at times which leads to the suffering of women. The skits brought out the need for women to come together breaking the hurdles and work towards the empowerment. He also stressed the need to include young women in the council. Two women, Ms. Shahida of Vimukti and Ms. Theresa Lobo, the Belthangady Varado council president shared their experience and the problems they faced in their journey of leadership. A presentation of women in various fields was made through a PPT. which will be continued at Varado level.

At the General Body a detailed report of DCCW activities and report of SAHAY - counseling and guidance centre of DCCW



*Prof. Lena Fernandes being felicitated by DCCW*

was presented by Secretary Terry Pais and Sahay coordinator Prof. Lena Fernandes respectively. The Bishop of Mangalore, Most Rev. Dr. Aloysius Paul Dsouza

presided over the General Body. Prof. Lena Fernandes was felicitated for her service towards women in distress.

The following office bearers were elected:

**President** : Ms. Hilda Alva, Bondel

**Vice President** : 1. Ms. Lena Regao, Puttur

2. Ms. Flossy Lobo, Merlapadav

**Secretary** : Ms. Anita Lobo, Bajal

**Treasurer** : Ms. Nancy Fernandes, Milagres

**Life Member Representative** : Myrtle Lobo, Lynette Almeida.

The election was conducted by Ms. Lily Pereira, Ex President, DCCW, and Flavy D'souza, the first woman president of Catholic Sabha was the observer.

The vote of thanks was proposed by DCCW Secretary Ms. Terry Pais. Ms. Greta Pinto, Surathkal and Assumpta Crasta, Vamanjoor compeered.

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## **MEMORIES ARE MADE OF THIS!**

*Veronica Shearer, Morpeth-UK*

The clock is ticking and the pages on the calendar seem to be flying forward. I am now five score and two and a grandmother too so the only way to feel young is to wear my blue suede shoes and go back to 1967 when we arrived in Mangalore...In the next few issues I will share with you my favourite recipes and the memories that go with them. So join me on this nostalgic tour starting from the swinging 60's when my parents and I made our permanent home in Mangalore!

I had brought my dancing shoes from Calcutta where as a 15 year old who was too old for pigtails and too young for cocktails, all I could do was dance! Mum had taught me to Tango, Fox Trot and Waltz and the Jive and Rock n' Roll, I learnt literally on the hop! Our parties were mainly hosted in Uncle Walter and Auntie Lynette's house in Park Circus, Calcutta. Their only child, Michael, was in the Merchant Navy. So whenever his ship docked, it was party time! I looked longingly at his 'shipee' mates, hoping one of them would ask me to dance but of course none of them bothered about a pimply 15 year old. So while they danced cheek-to-cheek with their girls, I danced with Mum. We danced to Connie Francis, Jim Reeves, Cliff Richard and Elvis, Buddy Holly, The Rolling

Stones and The Shadows. The first two on the list were kept for midnight, when romance was in the air! By then I would be back home with Mum and Dad. This scenario continued the following year, 1967, when Dad retired from his nomadic Army life and we decided to settle in my all-time favourite place - Mangalore!

I was only 16, plump and naive. Once again none of the boys I yearned for had any time for me. So I concentrated on learning how to cook. My friends' mothers were ace cooks and I learnt so much from them. Party fare at their homes was exotic to say the least. Aunty Cynthia, Aunty Rene and Aunty Diana's creations were pure finger-licking delicacies. Their recipes can all be found in the Ladies Club cook book which every home should have. From cakes and pastries to pickles, masala powders and Christmas fare, the Ladies Club book is your Bible! But Mum's traditional party fare was Shammi Kababs, Fish Cup, Biryani, Sorpotel, Russian Salad and Chow Mein. She hated cooking but when she put her mind to it, she was really good. I usually experimented on the guests by making a Souffle-sometimes cheese, sometimes spinach and usually a chocolate mousse for dessert. Many years later, when I lived in Bombay with my Uncle Eric and his children, he re-named my Chocolate Mousse. He called it 'Buddie' because it was brown and it wobbled!

Mum's cooking didn't last long. One morning, a young man knocked on our door and introduced himself to Dad as 'Thomas'. He had heard that Dad had retired as a Colonel from the Indian Army and wanted some advice from him. It transpired that among other skills, Thomas could also cook! Well, that was that! Mum asked him to cater for one of our parties and voila...Butler Thomas had hit Mangalore society. He became the darling of the party circuit and never looked back! This was the last time Mum ever cooked so today I'll share with you Mum's Shammi Kababs. Forgive me for not formatting these as regular recipes are.....

### **Shammi Kababs**

#### **Method:**

1. Clean and wash 100gms 'channa dhal'

2. Boil the dhal with 750gms minced meat, 4 cloves, 1 piece of cinnamon and salt, with just enough water till cooked and dry.
  3. While the mince and dhal are cooking, grind to a paste, 1 piece ginger, 3 cloves garlic, 1 tsp coriander powder, 1 tsp garam masala, 1 dry chilli and 1/2 tsp haldi
  4. Chop coarsely 1 hard boiled egg, 1 medium onion, 2 green chillies, 2 tsps coriander leaves/ cilantro. Keep this chopped mixture separate.
  5. Grind together the masala paste, the cooked mince/dhal and break in 1 raw egg.
  6. Mix well and shape into balls or flat cakes. Make a dip in the centre and put a little of the chopped green ingredients and hard boiled egg. Close up the ball, flatten again and shallow fry till rich brown.
  7. Serve with onion rings and wedges of lime.
- Let's look forward to some traditional Mangalorean wedding fare & Christmas Kuswar recipes.

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## THEY SHARED THEIR DREAMS...

The day seemed promising already... Felt a fulfillment in my soul even before we had ventured out..... It was a happy sunny day ..... When Patsy, Joan and Anand decided to visit the Infant Mary School attached to Prashanth Nivas, Jeppu.... to talk to the little ones , to spend time with them and experience them. As we entered there, we were greeted with happy chatter, innocent banter, smiling faces oblivious of who, what and why? The kids were all over, scribbling on their slates, drawing, singing with gay abandon. We decided to speak to the kids of the 7th standard, being the highest class there, whom we believed would speak their mind best.. Incidentally, we were there since children's day was round the corner too and how interesting it would be to know what the day meant to them. We walked into a classroom of beaming smiles and infectious warmth. How happy they seemed to be sharing an

indescribable bonhomie with each other. However, we spoke to 13 of them, one to one, to know their desires, their dreams, their idols and aspirations.

It was a most heartwarming experience to hear them out cos' theirs were not small dreams, their idols and heroes were far beyond and they sure had not a miniscule of doubt of achieving their future goals. They awed us with their replies, their confidence and their spirit. As we clicked photographs of them, they were so excited and wanted to know whether they would be on TV or in a magazine. They sure had a desire and a dream for themselves. In their little mind they were little celebrities.

They clung to Patsy like they craved attention and affection, they amazed Joan with their enthusiasm and left her speechless and they surrounded Anand with utmost admiration while he clicked their pictures as they struck different poses in different locations in the school. Anand truly looked like Cha Cha Nehru in their midst. We experienced a camaraderie with them like we had known them before.. And after we had finished our interaction with them and were leaving, they dint want us to go which awed as if they had not had enough of us.

As much as we never wanted to leave them we did inspired with a smile on our lips, a song in our hearts, and a morning that was more memorable than any other. We truly felt we had been surrounded with angels that morn and their happy faces will always stay with us as their warmth has struck a chord in our hearts and the memory of this day will not fade away for sure. We realized that the lesser they had the happier they were.... They wanted to be singers, cricketers, doctors, a nun, a district commissioner et all. Without exaggeration they implored us to pray that they achieve their dreams and we truly hope they will do. They were surely amply armed with a most vibrant smile, a bright gleam and sparkle in their eyes, a bounce in their steps and a warmth in their disposition to conquer a dream. India is in safe hands if these kids are India's future....

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## BIG DATA ANALYTICS AND THE RACE TO CONTROL THE SPREAD OF EBOLA

*Sanchita Lobo*

I am far far away from the epicenter of the Ebola crisis and yet this deadly virus is making a very large impact on me. My loved ones are Humanitarians and Doctors, and as the virus threatens to break through borders and spread its unwelcome wings, I see them prepare systematically, doing their part to assist with the massive global effort to control the spread of the disease. On my part, I am psychotically reading up on Ebola. It's become almost an obsession and I dig out and find every article and blog that's being published on the latest developments on the fight with Ebola.

Being in the Data analytics and Big Data field I am heartened to see just how data is impacting the effort. In recent weeks, there have been some very interesting articles that have explained the role of Big Data in the Ebola control effort. I would like to share with you bit and pieces from these articles, just so that you can get a sense of the importance of data and how in the years to come, this sector will have an even larger role to play in the detection and control of such outbreaks and epidemics.

But let's back track a bit. For those of you unfamiliar with Data Analytics and the Big Data phenomenon, let me try and explain what it is. Today data is collected everywhere: whether it's purchase or transaction records, weather sensors, posts to social media sites, digital pictures and videos, or even cell phone GPS signals. According to Wikipedia we create one billion gigabytes of data every day. What's more astonishing is that as much as 90% of that data has been created in the last two years alone. Data Analytics is the process of capturing, curating, storing, searching, sharing, transferring, analyzing and visualizing this data, so that insights can be drawn to improve business profitability. When the data is so large that it is impossible to analyze using traditional methods, we call it Big Data. Today Data is changing the way we live in so many ways. It is being used in

medicine to predict the outbreak of diseases, doctors and hospitals are using data to make diagnosis, companies are using data to manipulate the way we shop, data is being used to make our cities smarter...the list is endless.



*Mobile phone data from West Africa is being used to map population movements and predict how the Ebola virus might spread.*

Now let's see how Data Analytics and Big Data experts are using data to fight the Ebola virus. An article I read in [cnbc.com](http://cnbc.com) talks about how one mobile carrier in Senegal has provided researchers with access to anonymized data gleaned from cellphones. This provides a window into regional population movements that could help predict the spread of Ebola. With an incubation period of between two and 21 days, during which victims may not know they are infected, determining where people are going and where they have been is essential to containing Ebola. As such, the model created using the cellphone data, combined with the latest reports from the World Health Organization, is helping to offer clues about where to focus preventive measures and distribute health care. Using information gleaned from a wide range of sources, such as social media, hospital updates and flight records, authorities are able to develop unprecedented insights into where and how to respond. Not only could this help save lives, it can also ensure that resources are allocated where they are needed most.



However the article goes on to say that though there is a mass of data available, what's crucial is that the data is interpreted correctly as misinterpretations could lead public health officials down wrong paths and only increase the spread of the disease. They say that while big data can help provide more detailed modeling, these are just reference points and a human eye is still needed to synthesize and interpret the information accurately. This reiterates our belief that data, though a crucial component to any analysis, is only second to a skilled and intuitive data scientist, who needs to be able to derive and communicate relevant and accurate insights gained from the data, effectively.

Another report in BBC explains how port, train and flight data collected by a big data analytics company which has developed an Ebola-tracking app, is helping track potentially infected people and helping identify who they may have come into contact with. This is extremely relevant as tracking the movement of potentially infected people can help curtail cross border spread of the disease.

Researchers at Germany's Humboldt University have developed a model that computes the relative risk of Ebola entering a specific country based on what they call the "effective distance" by air of that country from major Ebola infection zones. Instead of looking only at the distance between two countries, the model also looks at other measures - like the frequency of air traffic, transit points, and the number of travelers between specific airports in different countries - to calculate the likelihood of Ebola entering the country. "In a nutshell, places that exchange lots of passengers are more likely to have new Ebola cases rather than those that are closer but exchange fewer passengers.

We all hope that this virus will soon be contained and the loss of lives minimized. In the meantime, let's all stay informed and do our part to stay healthy and safe.

Sanchita Lobo, Jigsaw Academy, The Online School of Analytics. [www.jigsawacademy.com](http://www.jigsawacademy.com)

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## TURN OVER A NEW 'LEAF' - STOP FOOD WASTAGE

*Dr Anand & Dr Geeta N. Pereira*



*Dr Anand & Dr Geeta Pereira*

The world has just celebrated World Food Day on October 16th. World Food day is an annual event that is aimed at being the biggest and most widely celebrated global day for positive environmental action, involving everyone from all corners of the globe. The World Food day was

instituted in 1981 by the United Nations to stimulate world awareness of the environment and encourage political attention and action.

World Food Day is a day of action against hunger. On October 16, people around the world come together to declare their commitment to eradicate hunger in our lifetime. Because when it comes to hunger, the only acceptable number in the world is zero.

The 2014 World Food Day theme - Family Farming: "Feeding the world, caring for the earth" - has been chosen by the U.N. General Assembly, to raise the profile of family farming and smallholder farmers. It focuses world attention on the significant role of family farming in eradicating hunger and poverty, providing food security and nutrition, improving livelihoods, managing natural resources, protecting the environment, and achieving sustainable development, in particular in rural areas.

This article helps mankind reflect on one key issue with respect to the wastage of food.

This year's (2014) theme for World Food Day celebrations stands out as "Feeding the world, caring for the earth". The theme highlights on various aspects of anti food waste and food loss that encourages each one to reduce their food print. It is time to act now, because the enormous imbalance in life styles and the resultant devastating effects on the environment is causing

irreparable loss to many critical ecosystems, across the globe, especially in the Third World and developing countries. In the coming years, lack of food and water security will result in social unrest. FAO estimates that a third of global food production is either wasted or lost. Food waste is an enormous drain on natural resources and a contributor to negative environmental impacts.

### **Why be concerned about Hunger?**

- ✧ The right of food is a basic human right.
- ✧ 60% of the hungry in the world are women.
- ✧ one in eight people in the world, are estimated to be suffering from chronic hunger, regularly not getting enough food to conduct an active life.
- ✧ Almost 5 million children under the age of 5 die of malnutrition related causes every year.
- ✧ 4 in 10 children in poor Countries are malnourished damaging their bodies and brains.

During the wedding season, spread across India, we have noticed that on a given day in a small city like Mangalore, there are at least half a dozen weddings and at least 25 % of the invitees are common, resulting in enormous food wastages. Can we bring out an innovative approach to stop this wastage?

Food waste is an enormous drain on natural resources and a contributor to negative environmental impacts. If food is wasted, it means that all the resources and inputs used in the production of all the food are also lost. For example, it takes about 1,000 litres of water to produce 1 litre of milk and about 16,000 litres goes into a cow's food to make a hamburger. The resulting greenhouse gas emissions from the cows themselves, and throughout the food supply chain, all end up in vain when we waste food.

The world produces enough food to feed every person on the Planet. Yet we are faced with the paradox of the plenty. A big inventory of food stock on one side and people going hungry because they do not have the means to buy their own food. The

challenge therefore is to eradicate extreme poverty and hunger.

In addition to the cost of human suffering, the world as a whole loses when people do not have enough to eat. Hungry people have learning difficulties, are less productive at work, are sick more often and live shorter lives. Hunger leads to increased levels of global insecurity and environmental degradation.

### **Conclusion**

There is more than enough food in the world so that no one need ever go hungry. People's participation is more important in eradicating hunger. Ending hunger is not just a moral imperative, but also a good investment for society. World Food Day is an opportunity for all of us to heighten public awareness of the world food problem and strengthen solidarity in the struggle against hunger, malnutrition and poverty.

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## **CASK ESSAY WRITING COMPETITION**

**CASK organised an essay writing competition at St Agnes College on the occasion of the Centenary Celebration**

**Topic : "How have things changed for women after Independence"**

***Melisha Preethi Pinto - II B.Com was judged the winner.***

### **HAVE THINGS CHANGED FOR INDIAN WOMEN AFTER INDEPENDENCE?**

"The search for human freedom can never be complete without freedom for women"

Today we are living in a post independence era wherein our democracy is considered one of the biggest in the world. With a billion people our country has made a substantial difference on the world arena.

A progressive India, a secular nation! But the most poignant question today is "Has life changed for Indian women since independence"? As we glance through the newspapers today, there's so much rhetoric about women empowerment and rights but on the flip side, women have been subjected to the most brutal

form of violence and even morally degraded to a shameful extent. It's very interesting to note though the transition, old Indian women in the post independence era from a more subjective role to an objective one. A lot can be debated and deliberated about, but a clear perspective will enable us to understand the actual facts.

The position of women has changed a lot in modern times. Clearly women have made tremendous strides towards equality in recent decades. However, we still live in a society in which the worth of women is measured in their physical appearance and not their intellectual contribution of talents. It is not an unknown secret that many women are paid considerably less than men for doing the same type of work. What effect does this obvious gap between men and women have on our nation's female population? The effect of this is the unconscious perpetuation of the understanding that women are inferior to men in our society. This also stands in direct contradiction to the claim that we are all created equal. This gap between men and women can be seen in countless social arenas, such as the workplace, the average household, educational institutions and even in our nation's government.

The multi faceted role that a woman assumes has been applauded and considered to be a noble one in certain spheres where men too have shouldered their responsibility, be it at home or at the work place.. But it's a tip of the iceberg. One may be able to pick and choose the examples. By and large the authoritarian and the masculine approach has pervaded the mind set so much that the rational thinking has not made way. Development on the other hand is never problem free. It goes hand in hand with displacement. Women are now exposed to so many threats. Sexual harassment at work, rapes and acid attacks are rampant too and India has proved ill equipped to handle this. The picture is undeniably gloomy. But shift perspective and you can see more than a hint of pink on the dark backdrop. The brightness is courtesy, the spunk and resolve shown by the Indian

woman, both in rural and urban areas. Women have shown grit and persistence in fighting for their rights. They have shown a great deal of positivity in ensuring that they are given due rights and justice..

Today women in India have definitely walked past the traditionalistic mindset and have carved a niche for themselves. From a domesticated subjective figure, she has surpassed the expectations of many and left an indelible mark in their respective fields, Be it politics, medicine or any other field, Indian women have shown the fortitude to create a new world of their dreams and expectations. It's amazing to see this metamorphosis over the last sixty years. It has been slow and steady but nevertheless a very pivotal one. Pre- Independence era had a very male dominated purview. The dawn of the nineteenth century saw many emerging ideas about education and learning. Schools became more common and communities that had never learnt reading and writing started sending their children to school. But there was a lot of opposition to educating girls even then. Yet many women struggled to get their basic education rights. Women were hardly in the limelight although a few did create ripples in the freedom struggle of India. Their lives have indeed touched and inspired many women.

It's amazing to see how our Indian women who deep down are still structurally bound with the family oriented lifestyle have managed to juggle their multiple roles with ease. But sadly our society has still not learnt to accept the facts. It seems to be a part of the larger system of inequality between men and women. It therefore has to be dealt with actions not just at the level of the individual or the family but also by the government. Equality is an important principle of our constitution. Yet inequality exists and it's sad to see how progressive India still leans back on the regressive approach when it comes to women.

The speech Tryst with Destiny given by our first Prime Minister of Independent India, Mr. Jawaharlal Nehru sets me thinking about the current status of Indian Women. I quote "Long

years ago we made a tryst with destiny, and now the time comes when we shall redeem our pledge, not wholly or in full measure, but very substantially. At the stroke of the midnight power, when the world sleeps, India will awake to life and freedom. A moment comes, which comes but rarely in history, when we step out from the old to the new, when an age ends, and when the soul of a nation, long suppressed, finds utterance”. But has our country really awakened? Have we stepped out of the old and have our women long suppressed found freedom to express and live the life they want to. We all need to get out of our comfort zone and think. In a nutshell India has mapped a progressive path. Women too have enjoyed freedom of choice and expression. The constrictive veils of society have been made redundant. But there is still the subjective form of derogation that is deep rooted in mindset and action. Rural women have to face the brunt of this attitude and approach even more. So its progression with regression and until there is revolution in complete sense women will still be considered second class citizens. Till then, all other economic and political progress for women is just a thin veil that barely covers the disquiet beneath: Because India is supposed to be better than this. As Clinton put it “India will rise or fall with its women”.

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## **WELCOME TO NEW LIFE MEMBERS**

**We warmly welcome the following New Life Members**

1. Sunitha M. A. Pereira, Mangalore
2. Daisy Pinto, Mangalore
3. Ivan Mascarenhas, Mangalore
4. Vincent D’Souza, Mangalore
5. Denis Lucas Menezes, Mangalore
6. Marina Dias, Mangalore
7. Austin Dias, Mangalore
8. Florence Pinto, Mangalore
9. Suraj Charles Numes, Mangalore

## TEMPTING CASK HISTORY AND SOUVENIR COMBO OFFER

In 1914, some eminent leaders of Kanara Catholic community founded Catholic Association of South Kanara (CASK). Their objective was to promote the welfare of the community and represent their aspiration and grievances to the authorities at various levels which they, and leaders who followed them, did with great consistency, vigour and with notable success. This hundred-year journey is presented in the book, **CASK and Fellow Centurions**, 412 deluxe-size pages priced at Rs 500, released at the inaugural function of Centenary celebrations on September 22, 2013 by Mrs Margaret Alva, then Governor of Rajasthan. It is mainly based on the reporting and writings in **Mangalore**, the official organ of CASK, which was launched in 1927 and has had unbroken run to date.

Leaders of CASK over the century were a cerebral group and they closely monitored and projected the community's interests. The book reflects this by publishing highly selective readings from **Mangalore**. This is the focus of Part One, **Facets of CASK**, of this book. Part Two, **Fellow Centurions**, traces the origin and growth of over fifty Catholic institutions, business and professional entities that have crossed the century landmark. Before the Gulf boom, Kanara Catholics found employment beyond the district in civil service and as mariners. Part Three of the book, **Concluding Cocktails**, covers two instances from these sectors.

**The CASK Centenary Souvenir**, 224 deluxe art pages priced at Rs. 300, was released by the Vice President of India, Dr Hamid Ansari, at the Centenary Valedictory function on September 21, 2014. It avoids the conventional fluff of plethora of inane VIP messages and offers serious reading matter for the discerning reader. At the core of the Souvenir is Severine Silva's out-of-print book condensation, by the author himself, of his classic and authoritative book, **History of Christianity in Canara**.



**CASK offers these - the book and Souvenir combo - at Rs.600 (a discount of 25%) for spot purchase at the CASK Pio Mall Office. Both the publications will be delivered by post/courier anywhere in India for the combined listed price of Rs 800 (packing and forwarding free). The corresponding cost for foreign destinations is US \$18.**

*For any clarification, please Email: [caskmangalore@yahoo.com](mailto:caskmangalore@yahoo.com)*

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## **POINTS TO PONDER – NOVEMBER 2014**

*Norbert Shenoy*

### **Approach to Equity Investing**

Equity markets, over the last few weeks, have been volatile. Even if one considers the last 5 years, the markets have been anything but unidirectional. After hurtling down for much of 2011, markets have been climbing fairly sharply in the past year. Again, a dismal 2011 was followed by a sharp rise in 2012. How then does one invest in such a volatile and yet the most profitable (in the long run) asset class? A prudent approach to investing in equities, therefore, would have to include the following three elements.

- i) Careful Selection
- ii) A long term outlook
- iii) A disciplined approach which will keep greed and fear at bay.

A convenient investment vehicle which eminently lends itself to the above three pronged strategy is Systematic Investment Plan (SIP) in carefully selected equity mutual funds. SIP, where you invest a fixed sum every month/week in select funds, would not only provide the discipline that is so crucial while investing, but also help you to achieve what the expert investor achieve (without your knowing it!), that is, buy more when the markets are cheap and less when they are costly. The numbers tell the story more clearly. Last five years, starting from September 2009, Sensex and Nifty have returned 9.9 per cent annually. The broader market

gauge, the CNX 500, has also given 9.8 per cent annual return. But had you run a systematic investment in even a simple Nifty Index Fund, you would have got more than 14 per cent per annum.

Important parameters to select outstanding equity funds could be : i) Returns track record over 5 or, preferable 10 years, ii) Size of the fund (assets under management), iii) Rating and iv) Expense ratio. Based on the above criteria, we would recommend the following funds. The table below, compares the returns (CAGR – Comounded Annual Growth Rate) under Systematic Investment Plan (SIP) and lump sum (PTP – Point To Point) investment.

Large Cap Funds	SIP		Mis & Small Cap Funds		SIP		Multi Cap Funds		SIP		Index Funds		SIP	
	PTP		PTP		PTP		PTP		PTP		PTP		PTP	
Franklin Prima Plus	19.8	15.8	Franklin Smaller Cap	30.6	23.0	Franklin High Growth Cos	25.2	18.3	GS Junior	16.1	12.7	BeES		
BSL Top 100	19.8	14.8	UTI Mid Cap	29.3	21.5	Reliance Equity Opportunity	22.8	20.6	Kotak Sensex ETF	15.2	9.7	ICICI Pru		
HDFC Equity	19.3	15.8	DSPBR Microcap	28.1	24.0	BNP Paribas Dividend Yield	19.8	16.2	Index Nifty	14.6	10.1	HDFC Index		
UTI Equity	19.1	15.3	ICICI Pru Value Discovery	27.2	21.7	Franklin Flexi Cap	19.6	15	Sensex	14.6	9.6			
ICICI Pru Top 100	18.9	14.4	BSL Pure Vvalue	27.1	22.9	L&T India Spl Situations	19.2	15.6	GS Nifty BeES	14.3	9.7			

**Source: SHUTTERSTOCK.COM**

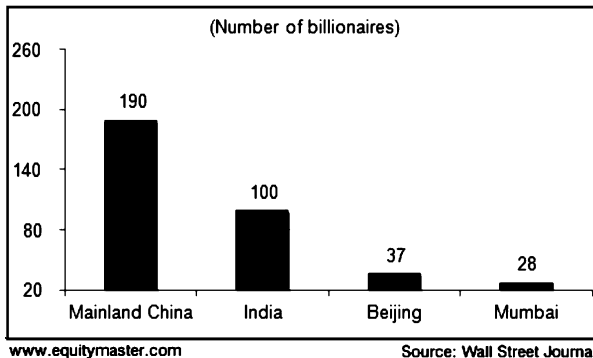
It should however be born in mind that mid and small cap funds come with higher risk. It would be prudent to build a portfolio where 80 per cent of the funds are invested in large cap funds and 20 per cent in mid and small cap funds. This percentage could be varied depending on one's risk profile. In the past two decades, barring the bull market of 2003 to 2008, an uptrend or downtrend has lasted around two to three years. A SIP therefore, has to necessarily be operated for at least four to five years for the investment to deliver.

## **Billionaires**

The people at the top of the income pyramid are often a subject of both envy and fancy. Number of billionaires in a country may not necessarily be as good an indicator of economic prosperity as of economic disparity. Nonetheless, it would be interesting to have a look at the billionaire (net worth above US\$ 1 billion) stats in India and our neighbouring country China. This year the number of Indian billionaires stood at 100, a 3% decline over last year.

China, however, witnessed a 21% jump in the number of billionaires to 190. While Mumbai boasts of 28 billionaires, Beijing has about 37 billionaires. Globally, the total number of billionaires stands at 2,325, a 7% increase over last year.

### **Who boasts of having the most billionaires?**



### **Where do Billionaires Invest?**

An article analysing the investment patterns of the world's billionaires would make for a good reading isn't it? So, what are these super wealthy people spread across the continents of US, Europe and Asia investing in these days? Well, as per Barron's, the pattern differs somewhat from continent to continent. Take the US billionaires for example. They have more than one third of their wealth parked in developed market equities as well as fixed income. Hedge funds and private equity investments make up another 22%.

Asian billionaires on the other hand prefer real estate and direct investments over hedge funds. And as far as Europe is concerned, they too prefer real estate. But they have also shown good amount of interest in hedge funds and private equity. Important to add that billionaires in all the three continents have equities as the single biggest avenue for parking their wealth. Another important observation is the high allocation to cash, perhaps a sign of risk averseness after the 2008 crash and also the impending rise in interest rates

## **Jeevan Shagun**

Returns of 7-7.5 per cent and a higher risk cover make this traditional plan better than its peers

LIC has launched a single premium money-back policy, Jeevan Shagun. It is a traditional savings plan that brings a share of profits of the company to policyholders along with a life insurance cover. Unlike usual single premium policies, this plan offers a higher risk cover, with the sum assured being 10 times the premium. The policyholder is free to decide on the amount he needs at maturity (minimum at Rs 60,000) with no upper limit. The premium is decided based on the sum needed at maturity and the policyholder's age. The policy period is 12 years. Individuals of age up to 45 years can invest in the policy.

Launched on September 1, this plan is open for investment for a period of 90 days.

A person of 30 years of age will have to pay a premium of Rs 521.25 per Rs 1,000 of the sum he wants to receive on maturity.

Say he wants to receive a sum of Rs 1 lakh on maturity, he will have to pay a premium of Rs 52,125. With this, he will get a life cover for Rs 5,21,250. So on a death claim, the nominee will get Rs 5,21,250. Maturity proceeds of 1 lakh will be paid as under. Rs 15,000 at the end of the 10<sup>th</sup> year, Rs 20,000 at the end of the 11<sup>th</sup> year and the balance Rs 65,000 at the end of the 12<sup>th</sup> year.

This works out to a return of 6.14 per cent. However, if loyalty additions are included, the returns may work to about 7-7.5 per cent. This is based on the assumption that LIC will declare a loyalty addition of Rs 110 per Rs 1,000 of sum assured, which is the amount LIC declared for one of its money-back plans last year, according to agents.

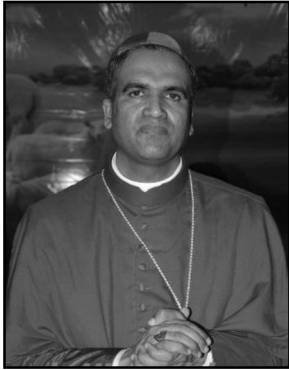
The return of 7-7.5 per cent is not bad given that maturity proceeds from Jeevan Shagun are tax-free (as the policyholder gets a risk cover for 10 times the premium in the plan).

Bank fixed deposits now give a return of about 8.75-9 per cent on a ten-year investment, but the post-tax returns could be lower as interest is fully taxable at your slab rate and of course, without any life cover.

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## NEWS & NOTES

### DR IGNATIUS D'SOUZA INSTALLED AS BISHOP OF BAREILLY



The 45<sup>th</sup> Bishop of Mangalorean origin was consecrated as the Bishop of Bareilly on 4<sup>th</sup> October 2014 at the St Alphonsus Cathedral Church grounds-Bareilly, Uttar Pradesh, whose bells pealed with joy to welcome the new Bishop – Ignatius D'Souza. The Episcopal Ordination and Consecration of Fr Ignatius D'Souza was performed by His Excellency Dr Salvatore Pennacchio, the Apostolic Nuncio to India and Nepal with 14 other Bishops including Aloysius Paul D'Souza of Mangalore and T.Anthony Swamy of Chickmagalur assisting and concelebrating the high Mass.

Bareilly diocese was carved out of Lucknow diocese in 1989. It is a suffragan diocese of Agra archdiocese. The Archbishop of Agra was present on the occasion. The diocese consists of three districts of UP - Bareilly, Shahjahanpur and Pilibhit and six districts of Uttarkhand - Almora, Bageshwar, Champavat, Nainital, Pithoragarh and Udham Singh Nagar in Uttarakhand. Bishop Ignatius succeeds another Mangalorean Most Rev. Anthony Fernandes who served the diocese since 1989. The diocese consists of 55 parishes, with a total Catholic population of about 7000, spiritually catered by 83 priests(51 diocesan and 32 religious), 42 religious brothers, 289 sisters and 42 major seminarians.

The Apostolic letter of appointment in Latin by Pope Francis called as “Papal Bull” was read by the Secretary to the Apostolic Nuncio and its Hindi version was read by Fr Paul Falleira, the Chancellor of Bareilly diocese. In his homily, His Grace Most Rev Albert D'Souza, Archbishop of Agra emphasized on the duty of the new Bishop as a Shepherd of his flock and urged the congregation “to live in joy and thanksgiving”.

The High Mass was followed by a Felicitation Function. In his maiden address, the new Bishop gave a clarion call to the clergy and laity of Bareilly diocese join to serve the diocese with a motto “to serve the Lord with gladness”. The Nuncio Dr Salvatore Pennacchio, Dr Anthony Fernandes (Bishop Emeritus of Bareilly), Dr Aloysius Paul D’Souza, Bishop of Mangalore and Dr T. Anthony Swamy, Bishop of Chickmagalur felicitated the new Bishop. Sri Oscar Fernandes M.P, Mayor of Bareilly and other political and religious dignitaries were also present. The speeches were interspersed with colourful dances staged by the students of Various schools of the city.

Bishop Ignatius brings along 23 years of rich, pastoral, ministerial and administrative experience to the office of the Bishop. He was ordained on 7 April 1991 in Lucknow and is a linguist-he speaks 12 languages. He is a versatile preacher, teacher and inspiring pastor and has served the diocese of Lucknow in many capacities. Since 2008 he was Vicar General of Lucknow diocese.

Bishop Ignatius was born amidst Coffee plantations in Kagnalla, Basrikatte in Mudigere Taluk, Chickmagalur District. His 81 year old mother Lucy D’Souza was present to witness her son being consecrated as Bishop.

**CASK offers its congratulations to Bishop Ignatius D’Souza and wishes him a fruitful Ministry as the Bishop of Bareilly.**

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## **GOLDEN JUBILEE OF URSULINE FRANCISCAN EDUCATION SOCIETY**

The Golden Jubilee of the Ursuline Franciscan Educational Society was celebrated on a grand scale on 11<sup>th</sup> October 2014 at the Bejai Parish Hall with His Lordship Francis Serrao, Bishop of Shimoga as Chief Guest and His Lordship Aloysius Paul D’Souza, Bishop of Mangalore presiding. The dignitaries on the dais included Sri U.T. Khader, Minister for Health-Karnataka, Sri J.R.Lobo, MLA and his wife Philomena Lobo-Director of Publoc Instruction, Sri Ivan D’Souza, MLC, Fr Bruno Chelangwa from



the Diocese of Same, Tanzania, Sri Walter D'Mello, Dy Director of Public Instruction, Prof Edmund Frank. Sr Edelburga Monteiro, Ex-President of Ursuline Education Society and Sr

Doreen D'Souza, the current President of Ursuline Education Society. In his address Bishop Francis Serrao said, "For the past 50 years, the Ursuline sisters are providing good education and good values in order to mould their students into better persons" and wished the Sisters continued success in the service of society through their educational institutions. Sri U.T. Khader, Minister for Health and Family Welfare, expressed his appreciation and thanks to the Ursuline Sisters for their dedicated service. He said "It is through the sincere service of people like the Ursuline Sisters and others that our society has become better" and assured his full support to the work of the Ursuline Sisters. Dr Aloysius Paul D'Souza released the book 'Lighted to light' and in his Presidential address said "Convent schools teach values which are attached to life. This is the reason parents want to send their children to convent schools. Teaching is not merely a profession, but also a vocation and more importantly a Mission - provide education to the poorest of the poor. This mission is carried out by the sisters very well". He said "you sisters are the ones who also take care of the elderly, no matter in what situation they are. You never stop doing good to the people" Sri J.R.Lobo, Sri Ivan D'Souza, Fr Bruno, Mrs Philomena Lobo and Mr Walter D'Mello, all felicitated the Ursuline Sisters. Prof Edmund Frank, handed-over a cheque of Rs. 5 Lakhs (Rs.5,00,000/-) to the Ursuline Education Society.

Prof Edmund Frank, Chairman, Sylvester Frank Foundation inaugurated the 'Shikshak Nidhi' project and handed over a cheque Rs 5 lakhs to Rev. Sr Doreen D'Souza, President of the Ursuline Franciscan Education Society.

Fr Bruno Chelangwa of the Diocese of Same, Tanzania thanked the Ursuline Sisters for their work in Same Diocese, Tanzania and requested the Bishop of Mangalore to depute a few more priests for the mission in Same-Tanzania.

Sr Doreeen D'Souza, the Superior General of the Ursuline Franciscan congregation, President of Ursuline Franciscan Educational Society welcomed and Sr Lilly Fernandes, Secretary Ursuline Franciscan Education Society, proposed the Vote of Thanks. The programme was followed by a very entertaining cultural programme.

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### **AVEEN RODRIGUES IS RECIPIENT OF THE PRESTIGIOUS NESPRESSO INTERNATIONAL AWARD**



Mr Aveen Rodrigues, of Melkodige Coffre Estate has won the prestigious and unique Nespresso AAA Sustainable Coffee quality International Award for the year 2013 with respect to India. The Award ceremony was held in October in Switzerland.

The prestigious and unique Nespresso AAA Sustainable quality International Award in collaboration with the Rainforest Alliance, bestowed on Aveen Rrodrigues speaks volumes of the initiative taken by Aveen over many years in adhering to the stringent AAA norms in terms of Highest quality of coffee, Sustainability and Ecofriendliness and productivity pertaining to shade grown high elevation Aarabica coffees. In a nut shell, in addition to sustainability criteria, the tough AAA programme adds to quality and productivity dimension to sustainability. Only 1 to 2% of the worlds coffee crop meets the tough standards set by Nespresso.

**CASK congratulates Aveen on receiving this prestigious Award and wishes him further success**

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## **PROF GERALYN PINTO RECIPIENT OF YET ANOTHER INTERNATIONAL POETRY AWARD - A SUCCESS STORY**



Dr. GERALYN PINTO, Associate Professor and Head, Department of English at St Agnes College (Auton.) was declared winner of the 2014 International Desi Writers Lounge Contest for her short story 'Shanthi Smells of Smoke'. Her beautifully crafted story deals with the painful but extremely pertinent theme of female infanticide.

Geralyn's work of short fiction, 'Field Pumpkin' recently made it to the shortlist of the 2014 Save as Writers International Creative Writing Contest - 'The Bigger Picture: Reflections on WWI'. Save as Writers is Canterbury's liveliest creative writing group. The winners will be declared at the awards evening which is part of the annual Canterbury Umbrella Festival, and is slated for Nov 1, 2014.

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

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## **THE KARNATAKA CABINET REJECTS JUSTICE B.K. SOMASHEKAR INQUIRY COMMISSION REPORT ON MANGALORE CHURCH ATTACKS**

The Karnataka State Cabinet which met on 16<sup>th</sup> October 2014, decided to reject the B K Somashekar Judicial Inquiry Commission report into the series of church attacks in Mangalore that occurred in 2008. Christian groups and leaders have been demanding rejection of this report with demonstrations and memoranda ever since it was submitted to the former BJP government. The groups demanding the rejection included Karnataka United Christians Forum for Human Rights, led by Archbishop Bernard Moras of Bangalore.

It may be recalled that a series of anti-Christian attacks occurred in Mangalore and other parts of Dakshina Kannada, Udupi and Chikmagalur districts in 2008, when the previous BJP government led by the B S Yeddyurappa was in power.

The present Government led by Chief Minister Siddaramaiah took note of the contradictory findings in the Preliminary and Final reports submitted by Justice B.K.Somashekar to the government and hence rejected the report, suspecting that the Final Report might have been doctored. The Govt of Karnataka has also directed the State Home Department to take action against the perpetrators of the attacks based on the nine-point recommendations of the National Human Rights Commission (NHRC).

Karnataka's Law and Parliamentary Affairs Minister T. B. Jayachandra, who briefed the reporters after the State Cabinet meeting, said when the report was submitted to the previous government, he and other Congress leaders then in opposition, had termed the report as "politically motivated" and an attempt to exonerate the perpetrators of the crimes. The NHRC had recommended compensation to the victims and also the churches and other places of worship belonging to the Christian minority community and taking steps to prevent recurrence of such violence.

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## **YOUNG MANGALOREAN SWORN-IN, NSW SUPREME COURT LAWYER**



***Adv. Jessica with her parents  
and a well known Adv. John  
Nestel, who moved her admission***

### ***Ivan Saldanha-Shet.***

Jessica Annamaree Lobo, is a young Australian of Mangalorean roots, born and bred in Sydney Australia. After very laudable academic achievements, on October 10th, 2014 she was admitted and sworn-in at the Supreme Court of New South Wales (NSW) Sydney, as a registered lawyer, a unique achievement by any measure.

As an advocate for the rights of people with disabilities from migrant and refugee backgrounds at a Sydney-based NGO she has gained maturity far beyond her years. She has also had training

in public policy development and has studied Law and Arts (Italian studies major) at Macquarie university Sydney and Universita Di Bologna, Italy. Jessica aims to join the Australian Public Service or practice discrimination and/or family law.

She has been a regular visitor to India and specially Mangalore the home town of her parents. She knows many languages, even a bit of Konkani, she not only loves this region but is very fond of Mangalore food. Her father who has been her mentor is Principal of St Aloysius Junior School, Milson's Point, Sydney. Her mother worked with the 'Sydney Morning Herald' and later in the administration of NSW University School of Nursing.

On the singular honour for a young lady, she very simply states, "My admission to the Supreme Court of New South Wales as a registered lawyer has been one of my special aims. It was truly memorable day filled with pride, joy and a great sense of achievement". May she achieve greater heights in her future ahead.

**CASK congratulates Jessica on receiving this prestigious appointment and wishes him further success**

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## **RAJ FRANCIS PEREIRA ELECTED PRESIDENT OF KKL**

Konkani Kutam London, which had formed their committee earlier during July 2014 comprised of twelve members who worked hand in hand to develop and stabilize their incipiently formed association in London. In their first general meet held in London on October 25, they elected the office bearers who will handle the responsibilities of the association for a period of two years effective from October 27 till September 30, 2016.

Amongst the elected office bearers were Lloyd D'Sa as secretary, Precilla Fernandes as the vice president, Raj Francis Pereira as the president and Mathilda D'Souza as the treasurer of the association. Apart from the above, the following members will be in the executive committee:

Apoline Vas, Ceaser Fernandes, Divya D'Souza, Helen Augustine, Johnson D'Souza, Melvin Rodrigues, Sandhya D'Souza and Stany Mendonca.

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## Obituaries - October/November

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

1. Silverius John Rebello (Silvy) (78), Jeppu, son of late A. J. P. Rebello and late Ethel Rebello, on October 7, 2014.
2. Juliet D'Souza (70), Valencia, wife of late Lawrence D'Souza, mother of Lloyd/Anita, Lorraine/Canute, on October 14, 2014.
3. Josephine D'Souza (83), Mumbai, wife of late Ignatius D'Souza, mother of Felcy/Paris, William/Lilly, Dorothy, Sr Winnifred, Leo/Celine, Juliana/Manuel, John & Leena/Valerian, on October 15, 2014.
4. Maurice Lobo (67), Bendur, husband of Carmine, father of Sunitha, Sunil and Samith, on October 18, 2014.
5. Alice Rodrigues (84), Kulshekar, wife of late Lawrence G. Rodrigues, mother of Rosy/Shantharam, John/Cynthia, Dora/Adolf, on October 19, 2014.
6. Mark D'Souza (58), Jeppu, husband of Judith D'Souza, father of Jenevia, on October 19, 2014.
7. Joseph Patrick Rodrigues (56), Valencia, son of Catherin and late Philip Rodrigues, brother of Mabel, Rita, Janet, Jacintha and Steevan Rodrigues, October 22, 2014.
8. Wilfred Joseph Fidelis Vaz (Retired Chief Manager of RBI), Beloved husband of Dorothy and father of Anjali, Amrita, Mario, Denis, Christopher and Andrew; passed away on October 20, 2014. His memory will live on through his wife, 5 children and 9 grandchildren. Interred on 23rd October 2014 at St. Joseph's Church, Juhu, Mumbai.
9. Juliana Isabella Dias (78), Bondel, wife of late F. L. Dias, mother of Mavis/Blany, Melvyn/Nandana, Mervyn/Venita, Mariette/Jerry & Meena/Loy, on October 23, 2014.
10. Florence Louis (66), Bondel, wife of late Ambrose Louis, mother of Manoj/Sunitha Louis, on October 27, 2014.
11. Clement D'Souza (58), Rosario Cathedral, husband of Leena D'Souza, father of Carol Lyna and Cletus, on October 31, 2014.
12. Avitus John Menzies, Mumbai, 17.06.1926 - 02.11.2014, Beloved husband of (late) Marie Menzies, Loving Father Of Roy/Mildred, Renee/Henric, Ray/Joan & Romanee. Fondly missed by nine grandchildren & one great grandchild. Buried at St Andrews Church Bandra on Monday 3 Nov 2014.