



CATHOLIC ASSOCIATION OF SOUTH KANARA

Founded in 1914

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

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**"Mangalore" Edited & Published by Patricia Lobo for
the Catholic Association of South Kanara**

RNI No - 3699/57; Regn. No. MNG/130/2015-17;

Printed at Assisi Press, Mangalore

Posted at Mangalore RMS on 10-10-2015



Pope Francis is always on the news for extraordinary decisions and statements that have made him one of the most popular world leaders and probably the most popular pontif of all times. Therefore, it is no surprise that he has brought about changes that make obtaining a ‘Marriage Annulment’ from the Church easy, simple and fast. We have an article about the changes.

A longtime Argentinian friend of the Pope recently said “Here is a person who has remained the same whether he was Parish Priest, Bishop, Archbishop or Pope. The only difference – he now wears white”. As the Archbishop of Buenos Aires, he rarely used the Archdiocese Limousine – He often rode a bus and then walked half a mile to the Church of our Lady of Caacupe! He displayed his love for the poor and marginalised through words and actions. He has continued to do so as the Pope. He has received threats to his life – Let us all pray for his good health and long life to continue the reforms and good work he is doing.

16th October is observed as World Food Day as declared by the United Nations (UN) and 24th October is annually celebrated as United Nations Day. With some seventeen(17) Specialized agencies such as UNICEF, UNIDO, UNESCO, WHO, World Bank and some nine(9) Research and Technical Institutions and a couple of Collaborative agencies, the UN System quietly and most often efficiently serves the world in a wide range of activities – Food distribution, Health Care, Education, Preservation of culture, Development support, promotion of peace and conflict resolution, We have an article on the ‘Action Against Hunger’ and another on Soil Health.

The October issue of ‘*Mangalore*’ has traditionally been dedicated to the Father of our Nation – Mahatma Gandhi. His remarkable life and words of wisdom shall perennially inspire the citizens of India and the world. We have reproduced extracts from a thought-provoking article by Sri Balram Jakhar, former Lok Sabha Speaker. Amidst all

the conflicts and mistrust in our world, let us remember his powerful words “An eye for an Eye makes the whole world Blind”. That this great man did not get the Nobel Peace Prize in spite of being nominated five times. This is considered one of the greatest blunders in the history of the Noble Prizes. It is hard to think of anyone who symbolizes non-violence struggle better than the Indian Independence Leader.

On the CASK front, we have completed the installation of Purified Drinking water facility in six(6) schools and provided free footwear to 500 children of three(3) schools. We are very grateful to Mrs Blanche Alvares of Bangalore for her generous contribution of Rs.30,000/- for the Footwear project and to Richard & Alice D’Sa of Mumbai for a contribution of Rs.5,000/- towards Scholarships. We have also received an anonymous donation of Rs.25,000/- for CASK projects. We hope to continue these impactful projects with your support.

Until next time.....Patsy Lobo

WORDS OF APPRECIATION

Dear Mrs Lobo & team,

I am a regular reader of ‘Mangalore’ as my mother Mrs Dorothy D’souza receives the same. Reading ‘Mangalore’ has become a pleasure. The articles are really nice and informative. August Issue was really good. Articles by Patsy Lobo and Veronica Shearer were really excellent. Hats off to the Vyakthiva Vikasana Karyagara project, Eye camp, Drinking water and distribution of shoes projects. The team headed by Capt. John Prasad is really doing an excellent job by reaching out to the needful persons of our society. Congratulations to all and continue to keep up the good work.

Vinod D’Souza
Lalbagh, Mangalore

The Editorial Team is deeply grateful to the large number of readers who constantly encourage us with their words of appreciation. The letter of Vinod D’Souza is representative of many others. We thank all of you for your support.

THE PRESIDENT SPEAKS

TURBULENCE IS A NECESSARY PART OF THE JOURNEY



Looking back, the last thirty days have been a period of confusion and controversy with chaos reigning all over. On the 20th of September 2015, CASK had its 102nd Annual General Meeting. Under item ‘any other matter’, our Vice President Richard Rodrigues read a public letter in Konkani on the Yettinahole Project. The members participated in a healthy debate and I was asked for my views. It was made clear that I would go by the majority. In general terms, my reasons for opposing pumping Netravathi River water to Chikkaballapur/Kolar region through 240 km from Yettinahole, were as follows:

1. The Western Ghats rain forests and Bio-Diversity of a UN Heritage Site would be affected.
2. The river water brings about brackish water (density 1010 to 1015) when it meets the Arabian Sea where certain fishes like Lady Fish (Kane), Mullet (Shevto) and Rounce thrive. If the river dries up, these species would be endangered.
3. Soil Erosion on the Coastal Areas would be rampant as no loose soil would be transported with the river flow.
4. The ground water table hydro pressures between the sea and salt areas would be inwards, affecting our wells with salinity.
5. With Mangalore SEZ and Mangaluru going in for Smart City Mission there will be additional demand from a growing population, industry etc.

While on one side the audience was informed that all elected members from both principal political parties had maintained a guarded silence, however on the other side, the Government, before embarking on any project of this kind would have done its home work.

Finally the matter was put to vote and it was resolved that we were free to express our personal opinion at any forum.

The country was shaken up on the reservation issue once again from the Western State of Gujarat to have the wave effect in Bihar as an election issue. What is sad is that development and welfare issues

have been side lined and more lung power used on Beef ban in the country. The lynching of Mohammed Akhlaq and brutally beating his son Danish in Dadri for allegedly eating beef on 'Eid' just a few miles from the national capital is a shameful and heinous crime. CASK strongly condemns the killing of Mohammed Akhlaq and salutes his son Corporal ShartajIAF for standing tall with the soothing balm of his statement 'SaareJahan Se Accha Ye Hindustan Hamara' to his countrymen. I cannot imagine the horror of a mob trespassing and intruding the privacy of a house and family!

Have our basic fundamental rights have vanished? We now talk of a 'Digital India' and 'Make in India'. If Silicon Valley is what it is, credit goes to America's culture of liberalism, tolerance and egalitarian participation to attract the world's finest talent to chase one's dreams. More than Silicon Valley millions, what we desperately need is peace, love and harmony with the culture of tolerance.

There have been silver linings in September too. Our tennis stars Leander Paes and Sania Mirza kept the Indian flag flying high at the U.S. open. State of the art indigenous built INS Kochi warship was dedicated to the nation. Our space scientists successfully launched the Astrolab too. These journeys encountered turbulence at every stage.

On the aspect of the opportunities that are bound to come up for the next generation, one should take note of India's pledge to cut emissions intensity by 35% before 2030. I hope our local Educational Institutions Management will study Intended Nationally Determined Contributions (INDC) plan and focus on climate change in the syllabus. The future job market is on renewable energy sources as all countries have to meet the global warming limit – 2 degrees Celsius over the pre industrialisation levels.

CASK offers hearty congratulations to our energetic member Joseph Gonsalves on being appointed 'Chief Traffic Warden' of Mangaluru City. We wish 'Uncle Joe' all the best with his coveted assignment. CASK will be having a Re union on the 21st of November 2015 to usher in the Christmas spirit. Block the evening and the date. Time for you to participate in the cultural event. Remember age has very little to do with ability. Jai Hind.

John Prasad Menezes

WORLD FOOD DAY - OCTOBER 16

Courtesy UN Food & Agriculture Organization(FAO)

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

World Food Day celebrates the creation of the Food and Agriculture Organization of the United Nations (FAO) on October 16, 1945 in Quebec, Canada. It is being celebrated since 1979. On this day, public awareness campaigns engage diverse audiences in action to end hunger and achieve a zero hunger world.

Why care about hunger?

Because the right to food is a basic human right. In a world of plenty, 805 million people, one in nine worldwide, live with chronic hunger.¹ The costs of hunger and malnutrition fall heavily on the most vulnerable.

- 60% of the hungry in the world are women.
- 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

Every human being has a fundamental right to be free from hunger and the right to adequate food.

Because we can end hunger in our lifetime. It's possible. The world produces enough food to feed every person on the planet. In September 2000, world leaders signed a commitment to achieve eight Millennium Development Goals by 2015. MDG #1 is eradicate extreme poverty and hunger and includes three targets. Since then:

- Forty countries have already achieved the first target, to halve the proportion of people who suffer from hunger by 2015.
- In addition, over the past 20 years, the likelihood of a child dying before age five has been nearly cut in half, which means about 17,000 children are saved every day.

- Extreme poverty rates have also been cut in half since 1990.

The challenge is significant, but these results show us that when we focus our attention, we can make big strides.

Because the cost of neglect is too high. No one in the world should have to experience hunger which causes human suffering. Hungry people have learning difficulties, are less productive at work, are sick more often and live shorter lives. The cost to the global economy because of malnutrition is the equivalent of US\$3.5 trillion a year. Hunger leads to increased levels of global insecurity and environmental degradation. Ending hunger is not just a moral imperative, but also a good investment for society.

This “Pulitzer prize” winning photo was taken by Kevin Carter during the Sudan famine in 1994. It depicts a famine stricken child crawling towards an UN food camp, nearby. The vulture is waiting for the child to die so that it can eat it.



This photo shocked the world!

Because it can happen to anyone. Even in the U.S, one of the richest countries in the world, one in 7 Americans - 14.3% - does not have enough to eat. A balanced diet is a luxury for many. Loss of a job, a family tragedy, poor health, or an accident can make anyone, anywhere, go hungry in a moment. Globally, extreme climate events, war, or even financial crisis can dramatically affect a person’s ability to feed themselves and their families. Without social safety nets, resiliency measures and good policy in place, these small and large events can set off a cycle of hunger and poverty. However, this is preventable!

BELIEVE (9)

By Dreamcatcher

I have always regurgitated my refrain in all my previous writings. Nothing waivers in my faith in human endurance and fighting spirit more than the way ordinary people make it to greatness. They do not just live ordinary lives, but live as good examples of God's creation, benevolence and gifts.

Lack of efficacy will prevail if I paraphrase Nick Vujicic's narration of his own story. Reading his story in his very own words brings so much joy and feeling of triumph. Most of us being blessed with all our limbs and body parts complain about our limitations. But here is Nick without limbs or extremities, believing in himself through God, achieving the unthinkable. Here he is, in his very own words:

Dear Friend:

My name is Nick Vujicic and I am thankful to have been born 30 years ago with no arms and no legs. I won't pretend my life is easy, but through the love of my parents, loved ones, and faith in God, I have overcome my adversity and my life is now filled with joy and purpose. I reside now in California with my wife, Kanae, and we both love seeing people's lives changed for the better or touched in some way. It is my hope that your life is positively impacted by my story.

I was born and raised in Melbourne, Australia, and it was a shock to my parents that I arrived without limbs. There is no medical reason for it. My parents did their very best to keep me in the mainstream school system and give me every opportunity to live to the fullest. I was blessed to have a brother and a sister as my best friends too.

We later moved to Brisbane, Australia, where I lived for 14 years before I made the move to California. At age eight, I could not see a bright future ahead and I became depressed. When I was ten years old, I decided to end my life by drowning myself in a bathtub. After a couple attempts, I realized that I did not want to

leave my loved ones with the burden and guilt that would result from my suicide. I could not do that to them.

I wasn't depressed my entire childhood, but I did have ups and downs. At age thirteen I hurt my foot, which I use for many things like typing, writing and swimming. That injury made me realize that I need to be more thankful for my abilities and less focused on my disabilities.

When I was fifteen years old, I sealed my faith in God and from there it has been an amazing journey.

A janitor at my high school inspired me to start speaking about my faith and overcoming adversity when I was seventeen. I spoke only a dozen times to very small groups over the next two years. Then I found myself in front of three hundred sophomore (grade 10) students and I was very nervous. My knees were shaking. Within the first three minutes of my talk, half the girls were crying, and most of the boys were struggling to hold their emotions together. One girl in particular was sobbing very hard. We all looked at her and she put her hand up. She said, "I am so sorry to interrupt, but can I come up and hug you?"

She came hugged me in front of everyone, and whispered in my ear, "Thank you, thank you, thank you. No one has ever told me that they loved me and that I am beautiful the way I am."

Her gratitude inspired me to go across 44 countries and speak 2,000 times. I realized that we all need love and hope and that I was in a unique position to share that with people around the world.

While majoring in both accounting and financial planning at a university, I also worked on developing my abilities as a speaker. I worked with a speaking coach who helped to cultivate me as a presenter. He especially worked on my body language as my hands flew everywhere at first!

I spoke on motivational topics after creating the company, Attitude is Altitude. I also launched a non-profit ministry, Life Without Limbs, to spread my messages of faith and hope around the world.

Whoever you are, wherever you're from and whatever you are dealing with, I hope that you will be inspired by my story and my message.

Dream big my friend and never give up. We all make mistakes, but none of us are mistakes. Take one day at a time. Embrace the positive attitudes, perspectives, principles and truths I share, and you too will overcome.

Sincerely - Nick

POPE FRANCIS SIMPLIFIES PROCEDURE FOR MARRIAGE ANNULMENT

In a development that will cheer many Catholic couples who are separated, Pope Francis has significantly altered and simplified the process for those seeking annulments of marriages in the Catholic church. The changes were announced at the Vatican on Nativity Day- 8th September 2015, along with the release of two formal documents signed by the Pope known as '*motu proprio*' - reflect new shift in delegating power from the church's central command in Vatican to local Bishops around the world. The documents propose to eliminate lengthy and redundant judicial procedures and empower local bishops to make judgments on their own in "particularly evident" cases. This is a deviation from the previous Popes who had generally sought to limit the number of annulments or delay them.

Briefly introducing the changes, Pope Francis explained that he wanted to **"strike a balance between the goal of salvation of souls with "the enormous number of faithful that too often are detached from the juridical structures of the Church at the cause of physical or moral distance."** "In total harmony with these desires, I have decided to give with this Motu proprio arrangements that do not favor or promote the nullifying of marriages but the promptness of the processes," said the Pope. It is proposed that the entire Annulment process should be completed within 45 days.

A marriage annulment is a decree from a church tribunal that a marriage between two persons was invalidly contracted. Such a decree

is often sought by persons who wish go into a new relationship and have a second marriage in the Church but have to wait for formal annulment of the previous marriage to do so, The proposed changes modify the procedures for obtaining annulments in two key areas (i) Eliminating the lengthy process requiring a second judgment on all annulment decisions and allowing local bishops a so-called “shorter” process to personally judge on cases considered particularly straightforward.

The changes also, in a new take on a since-abandoned practice, allow any first appeals of annulment decisions to be made at the local level instead of at the Vatican. Appeals from smaller dioceses will now be made at metropolitan archdioceses, which are closest to the diocese in question.

Pope Francis conceded that the changes including allowing decisions by Bishops, might worry Catholics concerned about Church teaching on the indissolubility of marriage. But the Pope says he wanted to offer the new process to Bishops so that it can “be applied in cases in which the accused nullity of the marriage is sustained by arguments particularly evident.”

“It has not escaped me how an abbreviated judgment might put at risk the principle of indissolubility of marriage,” the Pope continues. “Indeed, for this I wanted that in this process the judge would be composed of the bishop, that in the strength of his pastoral office is, with Peter, the best guarantee of Catholic unity in the faith and discipline.”

The 1.2 billion strong Catholic Church does not recognise divorce. Catholics who divorce and re-marry outside the Church in civil services are considered to be still married to their first spouse and living in a state of sin. This bars them from receiving sacraments such as communion.

Making it easier for divorced couples to receive annulments would allow them to return to the sacraments. Many progressive Bishops wanted the Church to be more merciful toward Catholics whose first marriages have failed.

The new procedures are the outcome of a 11-member commission appointed by the Pope in September 2014, consisting of lawyers and

theologians tasked with making proposals to reform the Annulment process.

Among other significant changes in the decrees: the Pope also mandates that annulment procedures be made free of charge around the world, and also asks that Bishops create some sort of structure in their dioceses that can guide and help separated Catholics considering divorce and/or annulment.

The Vatican announced the changes by releasing the two official documents, given the Latin names of *Mitis Iudex Dominus Iesus* (“The Meek Judge, The Lord Jesus”) and *Mitis et misericors Iesus* (“The Meek and Merciful Jesus”). The changes, signed by Pope Francis on August 15, 2015 will be effective December 8, 2015 - the opening day of the upcoming Jubilee Holy Year for Mercy and the 50th anniversary of the closing of the Second Vatican Council.

FEEDBACK - CASK PERSONALITY DEVELOPMENT PROGRAMME

Today Personality Development is really important. Excelling in academics is not enough but what is important is along with it, aspects of personality such as the way one holds himself/herself (Self Confidence), his /her interpersonal relationship, adjustment level, how presentable oneself is (Manners & Etiquette), ability to work in a team, ability to handle and manage stress, emotional balance, decision making etc.. do count a lot. It is personality that makes a person whole. One should pay attention to these aspects for in today’s world be it taking up a profession of any type or in any institution, importance is given to personality. If one has paid attention in developing his/her personality and imbibed them and it can be seen in their day to day living, certainly that person will have a place in any nook and corner of the world and can call himself/herself a successful person. Thank you CASK.

Virginia T Sangma, 3rd B.A- St Agnes College and participant- CASK Personality Development Programme. Originally from Assam; has joined Apostolic Carmel order & will work in Kolkota Province.

THE BITTER TRUTH

Joan Lobo



As we observe the International day of the **Girl Child** on October 11th, lets spare a thought for her, who has been a topic of discussion and debate for the past several decades but despite, her position remains unchanged even today. However, I would like to be on a positive note and proudly voice that a girl child is truly a goddess, the creator of the next generation, and many more beautiful definitions can we give a girl child, but yet our society is still not ready to accept the fact that a healthy and happy girl gives birth to a joyous and prosperous nation. ***A baby girl is God's opinion that life should go on.***”- quotes Carl Sandburg and rightly so. In ancient times the birth of a girl child was considered as auspicious. As an Indian proverb goes, “A home without a daughter is like a body without a soul”. In a country like India with such an ancient civilization, it is believed that women were worshipped. No ceremony was considered to be complete in the absence of women. In this background, it is absolutely shocking to note the rising crimes against women, and the deteriorating position of women in the Indian social scenario.

Our beloved country, India, is growing dynamically but the Indian society is still plagued with social constraints and thoughts that are not in sync with the modern mind set and hence are disturbing. One such social issue is the oppression of the girl child. Though women have proved themselves to be as good as their male counter parts, there are pockets in the society that look upon the girl child as a burden with no right to live. The birth of a girl child causes sorrow in the family that goes on to treat the girl almost like a beast of burden.” India is a “Male Dominated Society” hence women are at the receiving end. They are always ill-treated at every step. As a matter of fact, a girl child is under constant vigil initially by the parents, then her husband and finally her own children. She is never allowed to dwell and survive freely. And what about the plight of those girls who become victims of social

voodoo and distorted mindsets? What about those societies where the mother is forced to abort her child because it is going to be a girl or is shunned because she has given birth to one? What about the horrifying tales of female infanticide where the girl child is killed at birth. It cannot be imagined how this situation came into being but, the sadder and more shocking situation is when, in the 21st century we call ourselves highly civilized, cultured and educated, but the girl still finds it increasingly difficult to subsist on this planet. This situation is a worldwide phenomena, the difference being only in the degree of suppression of the girl and it is increasingly disheartening to see it take the shape of a demon in India. The woman who was earlier battered because she was considered a lesser being is now being battered, because she is a potential challenge to man's unquestioned supremacy.

Even now, the concept and mindset that women are mere chattels, laborers and child producing machines still persists and destroys the rising image of the women. When this is the status granted to women even today, the girl child has always been derided for the very day of her birth in a family, is the day of the doom of the family, and so, automatically when this is the welcome accorded to her, what could be awaiting her is traumatic to even think. When we neglect the girl, we are forgetting that, we are not only neglecting the individual girl, but we are also neglecting the very fountain of existence, and also all the finer aspects of life which in reality make this life worth living. A country's progress is bound to be scuttled when half the population of girls and women are kept below average standards of existence. The girl is not allowed to be educated, she is not given any freedom of expression, action or thought and she continues to remain uncared for and a forlorn individual. Only when we start realizing this fact, that, a girl is also as much of a human as a boy, with her own feelings and aspirations, we will be able to end this long standing struggle for the girl child. The very fact that the girl child has become a topic of discussion and debate, points to the fact that, she is something different from the other of the human species. Why this has come to be, is beyond comprehension, but, the fact remains that, the girl has not only been considered as the lesser, but has always been sidelined.

Besides no matter what status a woman may achieve outside her home, inside the home she, by and large remains a chattel. When this is the ground reality of the girl at home and outside home it appears that, even education and financial independence have not helped women really enhancing their status vis-a-vis the status of men. *“A girl is whole by all means.. not a toy by any means...underneath her hair and make-up there is sign that says: handle with care and respect”* is a familiar quote. My personal view is that the rise of women and the crime against women going hand in hand is a paradox but not difficult to understand. Unless men start regarding women as their equal partners, in the growth of humanity this differentiation between men and women shall continue unabated.

Year after year despite the fact that we set aside a day for the girl child, it is sad but true that the hand that rocks the cradle, the procreator, the mother of tomorrow; the woman who shapes the destiny of civilization in a tragic irony of fate - THE GIRL CHILD is one of the gravest concerns facing humanity today. The need of hour is to realize our responsibilities and give a halt to gender discrimination. A determined drive can initiate a spark to light the lamp and show the world that we all are equal . I think, we have the right to say ‘proud to be an Indian’ only when we respect and save the girl child and on a concluding note “Girls, you should embrace cos’ girls you cannot replace and so their future please do not erase as they are the future of the human race”.

A WARM WELCOME TO THE NEW LIFE MEMBERS

1. Mr Terence Mathias, Ontario - Canada
2. Mrs. Rita D’Souza, Pune - Maharashtra
3. Ms Daphne Mendens, Bangalore
4. Mr Anand Deepak Joseph Prabhu, Mangalore
5. Mrs. Ruby Lobo, Mangalore
6. Mr. Michael D’Souza, Mangalore
7. Mrs. Shareen S. D’Souza, Mangalore

LITTLE BOY'S BIG DESTRUCTION

Meena Lasrado, Bangalore

It was on that fateful day- 70 years ago, when the city of Hiroshima was devastated by a nuclear weapon in an inexorable manner. August 6th 1945 is a date in history never to be forgotten, when a B-29 bomber aircraft called '**Enolagay**', flying high over Hiroshima released '**Little Boy**', a deadly uranium bomb, with a destructive force equivalent to 16 Kilotons of TNT explosive!

A survivor named Suno Tsuboi, now aged 90 years, described it as a white silvery flash that erupted into a blistering fireball, burning at a million degree Celsius, hot enough to melt even steel. This was followed by a huge mushroom shaped cloud towering 16 km above the city. Thousands of survivors were scorched with horrifying burns. Some dived into brackish waters to escape the inferno. Countless others were charred to death in a mass of ashen desperate humanity. It is estimated around 1,40,000 died, thousands others affected by radiation lived painful & miserable lives, without a flicker of hope to regain human shape or sanity. Only stone buildings survived the catastrophe, leaving the city looking like burnt kilns, while trees and foliage were reduced to ash and everything was incinerated.

Three days later, on August 9th, 1945, a second atomic bomb was dropped on Nagasaki, claiming 80,000 lives with similar catastrophic circumstances for survivors. This final blow forced Japan to surrender to the allies, on August 1945, thus terminating World War II.

The scars of the world's first nuclear attack have manifested many physical and emotional side effects on mankind. Many died of radiation injuries over the next few days and months, lying where they fell, desperate for help that never came. When Japanese talk about Hiroshima and Nagasaki, they tend to identify themselves as victims of a bygone global conflict. Even today, seventy years on, some "hibakusha" or nuclear survivors, avoid talking openly about their

horrifying experiences, for fear of discrimination. Every year, on August 6th, residents walk in procession with lanterns in front of the Atomic Bomb Dome, commemorating the victims of the atomic bombing.

It is surprising that except for Japan, no other nation has banned the use of nuclear weapons to date. Ironically, being the only nuclear victim, Japan still seeks to ensure its security under the American Nuclear umbrella. It is a matter of relief that the world has not witnessed use of nuclear warheads over the last 70 years. However the global disarmament effort and nuclear weapons abstinence needs more resolve by all nations, other than just perfunctory annual Hiroshima pledges.

The Pilot of ‘Enola Gay’ was Paul Tibbits, who died in his nineties. Before his death he visited an island near Japan. A correspondent asked him if he would do it again. He replied, “Yes, if duty demands, I will !” It is interesting to note that Kenneth Rendell, founder of a private Museum located in Boston has several documents and a trove of World War II related artefacts. He mentions the other crew members of the Enola Gay’s flight, as Navigator Theodore Dutch Van Kirk, as the last surviving member, who died last year at the age of 93. Van Kirk’s headset, Bible and Navigators sextant which he used to plot the course to Hiroshima is stored in the Museum. Among the others of the crew, is Group Captain Cheshire, also a navigator, who is the founder of Cheshire Homes all over the world. This was his contribution to give back to society with a touch of sympathy and a crutch to limp on.

In spite of global strategic turbulence and cold war, seven decades later, the city of 1.2 million people is once more thriving as a commercial hub. Yet, it is not certain whether one can look forward to the next decade, where the world will be benign to the misuse of nuclear weapons.

To conclude on an optimistic note, I wish to quote the opening sentence of the preamble of the UN Constitution- “ If wars begin in the mind’s of men, it is in the mind’s of men that the defence of peace should be constructed”.

SOIL HEALTH...AN INDICATOR OF HUMAN HEALTH

Dr. Anand Titus & Geeta N Pereira

We have emphasized the cardinal fact that human beings should be part of nature and not above it. This article is dedicated to the conservation and restoration of soils and calls for urgent action to minimize the abuse of Soils worldwide. Crop productivity worldwide,



2015

International
Year of Soils

healthy soils for a healthy life

PROTECT OUR SOILS

relies on the top 6-inch layer of fertile soil. On December 20, 2013, the 68th U . N . General Assembly

declared the year 2015 as the International Year of Soils. A healthy living soil leads to healthy plants, healthy people and healthy livestock - All three things are closely linked and interlinked.

Friedrich Albert Fallou (1862), famously said “There is nothing in the whole of nature which is more important than or deserves as much attention as soil”. Truly, it is the soil which nourishes and provides for the whole of nature and makes the world a friendly environment for mankind. The whole of creation depends on the soil-the ultimate foundation of our existence.

Everybody wants to eat healthy and live healthy lifestyles but few think about soils as the bedrock of healthy food. The vast majority of people are unconcerned about soil degradation and this has to be addressed in order to change things. The real problem is the fact that we treat soil as a mere cashbox to add seeds, chemicals and fertilizers to produce food for 8 billion hungry mouths. Most people think of soil as a dead, inert material and not as a major natural resource. However,

a healthy soil is the lifeline of any nation.

It's true! Soil is a finite resource, meaning its loss and degradation is not recoverable within a human life span. As a core component of land resources, agricultural development and ecological sustainability, Soils provide key ecosystem services such as production of food, fuel, fibre, energy and medicinal products; clean air and water; gas exchange and carbon sequestration etc. Ultimately, Soils are the life-line for many critical ecosystems. It is therefore a highly valuable natural resource, yet it is often overlooked.

It is essential to comprehend that “Soil” is one of nature’s most complex ecosystems, containing a myriad of organisms which contribute to the global cycles that make all life possible. Soils host a quarter of our Planet’s Biodiversity which is essential for food security and nutrition. On an average, it can take hundreds to thousands of years for one centimetre of soil to form.

We must realize that soil has to be kept alive-excessive chemicals, pesticides and weedicides kill soil life. Essentially, soil life needs the same as a human life : a house (a good soil structure so that organisms can live there), a clean environment (no chemicals), water , air, and food. To get these conditions, farmers have to necessarily work with soil in an ecofriendly manner. Incidentally, in our eco-friendly Coffee farm, we have developed our own techniques of harvesting nitrogen fixers, Phosphate solubilizers and rebuilding the soil humus profile, with wonderful results. Please access -(<http://ecofriendlycoffee.org/the-fine-art-of-composting-in-coffee-plantations/>).

Hence, it is important that we take care of our network, above and below ground. An estimated 33% of global soil is moderately to highly degraded through erosion, salinity, compaction, acidification, chemical pollution and nutrient depletion. Studies on the effect of erosion have shown that the downfall of many flourishing empires was primarily caused by soil degradation. If soil loss is greater than soil development, due to high soil erosion, it is a serious threat to the global agri systems.

In an era where chemical or synthetic fertilizers are given prominence, the side effects are many, with a trail of destruction affecting the present and future generations. These chemicals not only pollute

groundwater but are a cause for many diseases and lead to people losing their immunity due to intake of synthetic fertilizer food. Farmers are lead into a false belief that higher productivity, at the cost of Fertilizers & Chemicals is the key for survival. Chemicals are quick to act but are poisonous to the soil. The very future of farming is affected.

Another big area of concern is heavy metals. Soil acts as a repository for many heavy metals that human activity releases into the environment. The soil itself may then present a risk to those who live or eat crops grown on it. WHO has identified 4 heavy metals - arsenic, cadmium, lead and mercury as toxic to humans. Such highly contaminated soils need expensive and time consuming remedial measures to restore the cropping cycle. Hence the need to build up soil organic matter which not only reduces the dependency on chemical fertilizers, but also enriches the fertility status of the soil without any side effects.

Demographers are grappling with one of the most pressing issues of the Century- With ever rising population, will there be enough food for an extra 4 billion people? Food availability and food security directly relies on soils. Quality food can only be produced if our soils are healthy living soils.

In a world of changing lifestyles, the new buzzword is - shift to organic, sustainable, or natural foods. WE need to change our mindset from quantity of food to quality of food. The dynamics has changed towards healthy foods. Consumers are prepared to pay a premium for foods grown with organic inputs.

Farmers play a central role in this change. Several diverse farming approaches promote the sustainable management of soils aimed at improving productivity. It is a proven fact that traditional Rural Farmers are bubbling with old ideas which work magnificently on the farm, without depleting the balance of natural resources. So it is worthwhile to go back to centuries of traditions practiced by our great ancestors and analyze the hidden secrets buried within. Reapplying these principles and maintaining a sustainable world is the only gift that we can give future generations.

PURITY - A VIRTUE ALMOST NEGLECTED

Tilliola R C Peris



My friend, a nun, who was undertaking the mission of higher education shared with me what one College lecturer had confided in her when she came to invite her for her wedding. She said, “Sister, during our Catechism classes, in preparation for marriage, the priest who was instructing us told us that the best gift a girl could offer to her groom on the first night is her virgin body kept pure and never sullied through any careless indulgent act. And I am happy to tell you that I am giving that gift to my groom”

Our parents of yester years were faithful to their family life, a life of commitment and fidelity to each other as life partners and they were also committed to raising a family and bringing up their children in the fear of the Lord. Their relationship with their growing children was to foster personal accompaniment, a friend to friend relationship, giving them proper guidance in order to promote character formation. All this was possible because they themselves, when they were children and while they were growing up, had taken the trouble of preserving the gift of their purity and were submissive to the guidance of their parents. Sunday Catechism and moral guidance helped them to keep their steps steady to walk the talk which they learned at home, in school and from society.

Today, times have changed and one is tempted to ape the West in their values and lax way of life. It seems as if only fleeting pleasure is important. However the sacred words of Jesus which reveal to us Gospel values, the teaching of our Holy Mother the Church which provides the spiritual focus at every Sunday Mass and Catechism classes, all stress eternal life with God forever. Our life on earth is temporary and our final destination is Eternity. Many accidents are taking place in the present times especially among the Youth who are caught up in rashness, restlessness, the allurements and pleasures of the world, the social media, night parties and suggestive dresses. They also indulge in meetings and get-togethers without the supervision of any elders. All these happenings are very alarming.

Moreover, there is an increase of immoral activities - child sexual abuse, human trafficking, child prostitution, etc. Children and adolescent boys and girls get trapped in such activities through peer pressure. This leads them to indulging in physical pleasures galore with a sense of licence either by force or voluntarily. Reading pornographic literature and viewing blue films are also very dangerous which lead young people into impurity, especially where there is no overseeing from parents and children do things on the sly. If this is the general state of affairs how can we expect families to be firm in their morals and right character-formation ?!

“Blessed are the pure in heart, for they shall see God.” This is the most educative and striking beatitude among the Eight Beatitudes taught by Jesus in the Sermon on the Mount. May Parents take it as their personal responsibility and bounden duty, which they cannot shirk under any circumstances, to walk closely and watchfully with their children. May they create a relationship that is based on trust and confidence in each other so that children do not hide anything from their parents. This especially applies to the mother. The home atmosphere should be such that loving and pure thoughts are planted in the minds of children which will help them to distinguish the good from the bad, the helpful from the dangerous. In this way children will get the strength, light and grace to choose the hard right against the easy wrong.

Modesty of the body is an important value that the mother should observe in the way she dresses her child. A mother may think that it is harmless if an innocent little girl wears sleeveless, backless dresses; however child psychologists will tell a mother that values are sown and grounded in early life. If the child gets used to wearing backless dresses or dresses with straps, when she grows up, she will hold the same opinion that it is perfectly acceptable to wear such dresses.

The father’s role in the family is equally important. The little boys will observe how their father behaves and will follow his example - his language, habits, life-style all will play an important role in determining how his sons grow up. The way in which he treats women folk, both within the family and in general, will surely influence the attitudes and values of his sons. They will learn to appreciate modesty or the opposite.

May both parents realise that they need to stress the lesson of

modesty to their children when they are small and then it will stay with them throughout their lives.

Spiritual help is a strong antidote to indulging in entertaining impure thoughts, desires, speech and deeds. Just like addiction to drugs or alcohol, once a young boy or girl gives in to sins of impurity and unchaste behaviour, it will be very difficult to come out of it. A great help is to make a good confession and believe in the mercy of God. Think of the scene of Jesus and the woman caught in adultery. Jesus exhorted the crowd: "Let anyone among you who is without sin be the first to throw a stone at her." A young person can draw great strength from the deep awareness that Jesus is our Merciful Saviour and a friend of the young, not a harsh judge.

Praying to Mother Mary is a great help. Praying three Hail Mary's every night before going to bed along with the invocation after each Hail Mary: "Through thy sacred virginity and immaculate conception, O Most pure virgin, queen of angels, obtain for me purity of soul, mind and body" is a powerful prayer of protection. Many reflections and stories are available as to how Mother Mary has helped young girls and boys from being enslaved by impurity.

Lives of Saints such as St Agnes and St Maria Goretti will surely inspire little children and young girls to value and preserve the gift of their purity.

Finally, may parents give proper guidance to their children both by precept and the example of their own lives of fidelity in their commitment to family life. This will surely go a long way in helping society to sustain a pure and chaste environment, both now as well as in the future.

Save the date

CASK REUNION

| | |
|--------------|------------------------------------|
| Date | : Saturday 21 November 2015 |
| Time | : 6.30 p.m. onwards |
| Venue | : Boat Club, Sultan Battery, Urwa. |

Please purchase the dinner coupons from any Governing Council member of CASK. All members of CASK and wellwishers welcome! Be assured of an enjoyable evening!!

IS MAHATMA GANDHI RELEVANT TODAY?

Dr. Balram Jakhar (former Lok Sabha Speaker), Extracts Courtesy—"The Day After" magazine

Mohan Das Karamchand Gandhi, the pioneer of non violence and inventor of Satyagrah is still able to provide success tips to the Bollywood movies like Munna Bhai MBBS or Lage Raho Munna Bhai. But, his relevance is not restricted to the tinsel town only, the man we admirable called Bapu can be found anywhere in India because he represents the essence of our civilization.

You find him everywhere anywhere you go in India today, in every hamlet, in every village, in every town, in every city - north, south, east or west. Yes my friends he smiles on every citizen of India, every good action of the Government of India, he goes everywhere! He is currency!

He was a giant of a man - with his frail body, his short dhoti, his walking stick, a khadi shawl over his bare shoulders and his round spectacles. A man whose footprints are found in every corner of this country, a man of the soil, a man who lives India its ethos, its culture, its fabric! A giant who epitomizes the common man of India. An extraordinary man, a cut above the rest and yet the empathy he had with the poorest of the poor, with every human being he came across, be it of this country or from abroad. A British trained barrister by profession, an Englishman to the core with the correct diction, the mannerisms, the etiquette and the way of life. From England to South Africa where he faced racial discrimination and humiliation where he realized that the color of his skin was brown and not white and where he realized that the glass ceiling was very rigid because of this! The awakening it brought in his life shook him and then he came back to India to lead our struggle for Independence. . . .the rest of course is history. It is all so well depicted in Richard Attenborough famous film.

Gandhiji's arrival in India was prophetic and his understanding of the scenario, his organizational abilities and his instinctive responses brought a sea change in the very nature of resistance to oppression and resistance to foreign rule. The concept of Swabhiman and the inculcation

of the doctrine of Satyagraha swept the country. The lawyer in him was changing and the realization that reason alone was not the sole weapon shook his psyche. He also realized that force alone could not deal with the burning issues and he went back to the roots of our thousands of years old culture and our traditional way of life. The Dharma concept that guides the way of life of every Indian from birth, the concept of duty, the Bhagwadgita, the stages of life and the ultimate withdrawal and renunciation practiced in the subcontinent for centuries was relevant when dealing with foreign rule and continues to be relevant even today.

India's tryst with destiny continues as we emerge today as an economic entity being internationally recognized and acclaimed. However, we are also acutely aware of the challenges that our young India is facing. Globalization is the new method of conquest in the world today! No battles to be fought and yet the World at your feet! The world has indeed shrunk; the growth of communication has enabled it. All news travel around the world in seconds, especially trends in the international markets and under the garb of liberalization prosperity is being shared! Investments are not limited to a country's needs, investments move across the globe at frightening speeds. Unfortunately, economic policies often wink at national interests and in the process many earlier national considerations are given the go-bye. It is said that money is the root of all evil. There is enough for the world's needs but not enough for anyone's greed. The thinking of Gandhiji was for all encompassing growth, for carrying everybody together, for having participation in the process of development of an entire country, and, is still very much relevant today. Many of the problems faced in today's development process are because of a lack of understanding of the traditions, cultures, ways of life, ecology and ethos of where these projects have been launched. The Neamgiripahar is God for the Adivasis of Orissa. It cannot be desecrated!

Gandhi Ji understood what India was all about and it was this deep understanding that made him realize that all progress came with sacrifice. His gigantic strides across India spread to the world, yet the trauma of partition haunted him, he was not celebrating when India became independent. To him the cost of freedom was a great burden, the

brotherhood of man was more important, the suffering of the common man with his simple needs and his equally simple lifestyle had been shattered by bloodshed. The divide was again between the haves and the have nots. Today India faces many ethical issues; we have half of our population below the age of 40, full of aspirations, enthusiasm and a determination to succeed. No nation can repress such aspirations and yet we will have to have fallen back on our ancient moral fabric to contain those aspirations. Our young nation will have to learn when enough is enough!

Editor’s Note – I wish to present some significant quotes of Gandhiji

- * “You must not lose faith in humanity. Humanity is an ocean; if a few drops of the ocean are dirty, the ocean does not become dirty”
- * “The only devils in this world are those running around inside our hearts and that is where all our battles should be fought”
- * “If all Christians acted like Christ, the whole world would be Christian”
- * “Woman, I hold, is the personification of self-sacrifice, but unfortunately today she does not realize what tremendous advantage she has over man”

Let us go along with the article by Sheela Kumar titled “Teaching Kids Gandhigiri” (Deccan Herald, September 26, 2015) :

1. Look only to the good in people
2. Practise Ahimsa
3. Inculcate Self–Discipline
4. Work for the larger good
5. Be Open-Minded
6. Honesty is the best policy
7. Engage in continuous Learning and Improvement
8. Adopt the creed of simplicity
9. Follow Religious Co-existence

Can we make an effort to disseminate Bapu’s teaching to the new generation, based on the above principles? Gandhi has always been my Hero and will always be!

CHESHIRE HOME MANGALORE CELEBRATES GOLDEN JUBILEE



The Golden Jubilee of the Mangalore Cheshire Home was celebrated in a befitting scale on Sunday, 27th September 2015 at the Academic Hall of Fr Muller Institutions.

The programme started with the blessing of the new renovated block at its premises at Suvarna Lane-Kankanady, by His Lordship Aloysius Paul D'Souza, Bishop of Mangalore. This was followed by the formal programme at Fr Muller campus. A galaxy of dignitaries graced the occasion – Oscar Fernandes, MP, JR Lobo-MLA, Ivan D'Souza-MLC, Jacintha Alfred-Mayor, A.B.Ibrahim-DC, Dr Shantaram Shetty-Pro-Chancellor-Nitte University, Fr Patrick Rodrigues- Director, Fr Muller's Charitable Institutions and Mrs Octavia Albuquerque, Ex-MLC and one of the Founder members of the Mangalore Cheshire Home. Mr Rana Philip, Chairman of the National Council-Cheshire Homes India was the Chief Guest.

The Cheshire Homes Movement was founded by Group Capt. Leonard Cheshire, veteran pilot of the Second World War who was involved in the bombing of Hiroshima and Nagasaki in Japan. He was deeply saddened and agonised by the resultant devastation and ruins. This prompted him to open his home as a refuge to the soldiers maimed by war and the first Cheshire Home was opened in U.K. in 1948. The first Cheshire Home was established in Mumbai in 1956 and the Mangalore Home was established in 1965. The modest home with 12 cured but destitute leprosy patients as the first inmates was opened on 7th August 1965, by Lord Leonard Cheshire himself.

Presently, there are 250 homes worldwide and 24 in India, primarily caring for the physically and mentally challenged and the destitutes.

From its humble beginning, the Mangalore Cheshire Home (MCH) has emerged as a model Rehabilitation Centre catering to paraplegics, physically and mentally challenged women. Presently there are 20 inmates. Over the years, the focus has shifted from merely providing food, shelter and clothing, to creating a holistic approach to disability aimed at making the disabled able and giving them a sense of dignity. This new approach resulted in starting training programmes for the residents in crafts like making greeting cards, tailoring, embroidery, flower making etc.

The program began by invoking God's blessings through a prayer song, followed by a welcome dance performed by the residents of Cheshire Home. The residents were felicitated with gifts by the Bishop of Mangalore, to the delight of the inmates.

In her welcome address Wilma Aranha-Chairperson of Mangalore Cheshire Home said, "our hearts are filled with joy and satisfaction as



the Mangalore Cheshire Home celebrates its golden jubilee. We thank the Founders and our mentors who have shown us the way to love and care for those in need.

Working with the Differently-Abled is a heartwarming experience. No recreation brings this happiness which we get by serving the very special people of God". She lamented that the Home has not been receiving the stipulated Govt Grants for the past 7 years and it depends on the support given by the generous public, who patronize the Home through gifts in cash and kind. She thanked all the donors who contributed to the home over the years.

Hazel Colaco-secretary of the Cheshire Home read a summarized report on the work of Cheshire Home over the last 50 years. A portrait of Lord Leonard Cheshire, painted by Wilma Aranha was unveiled by the Chief Guest - Rana M Philip. Mrs Octavia Albuquerque(92 years)

was felicitated for her dedication and yeomen service to Mangalore Cheshire Home in the early decades. A two minute silence was observed in memory of Terry Vaz, who had served as secretary of Cheshire Home for 46 years. In his address, Deputy Commissioner A B Ibrahim saluted Cheshire Homes for their 50 years of dedicated service to the people rejected by the society. He assured that the district administration will see that the Home gets food every month from the government and will provide all the support in the future years.

The Golden Jubilee Souvenir was released by Octavia Albuquerque, followed by honouring the past presidents/secretaries/committee members of Cheshire Home. Daughters of Charity of St Vincent de Paul and past Sisters were also honoured for their dedicated service to the inmates. Fr Vernon Vaz and Peter Vaz accepted the honors on behalf of their late mother Terry Vaz for her service and unstinted dedication towards Cheshire Home. Dr Henric Lobo accepted a memento in memory of his late parents – Stany and Cecelia Lobo, who had served the Mangalore Home as Vice-Presidents. Certificates were presented to the Trainees and volunteers for rendering their service to the Home.



In his Presidential address, Bishop Aloysius D'souza said, "Today we are celebrating the loving service rendered for the past 50 years towards the residents of this Home. Cheshire Home is a home where residents feel comfortable, cared and loved- it's a home away from home. It is obvious that man is himself a traveler; that the purpose of this world is not "to have and to hold" but "to give and serve." Service

to the poor is like doing God's work, and we should all appreciate and commend Mangalore Cheshire Home for their dedicated service and love towards the less privileged"

Mrs Dorothy Vaz, Vice-President proposed the Vote of Thanks. The entire programme was ably compered by Shobha Shetty, Treasurer of Cheshire Home.

CASK congratulates the Mangalore Cheshire Home on 50 years of dedicated service in the cause of the differently abled and wishes it greater success as a model home. The Home needs the support of the citizens of Mangalore.

POINTS TO PONDER, OCTOBER 2015

Dr. Norbert Shenoy

10 Core Beliefs

I came across a very thought provoking set of core beliefs about Investing by Nick Murray (<http://www.nickmurray.com/>) which I am reproducing below. Nick Murray is a hugely successful US based financial advisor and best-selling author of classics including "The Excellent Investment Advisor". His 10 core beliefs, will, hopefully, enable us to focus on what matters most for long term investing success and cut out a lot of noise that daily market levels bring into our lives.

1. I believe that the fundamental investment risk is not losing one's money, but outliving it.
2. I believe, therefore, that the only safety lies in the accretion of purchasing power.
3. I believe that the great long term risk of stocks is not owning them
4. I believe that everything you need to know about the movement of stock prices can be summed up in 8 words: The downs are temporary; the ups are permanent
5. I process the experience which most people describe as a "bear market" in two different words: big sale.
6. I don't believe in Individual Stocks, I believe in managed portfolios of stocks.

7. I believe that dollar cost averaging will make the dumbest person in the world wealthy. Hey, look at me: it already has.
8. I love volatility.
9. I'm not afraid of being in the next 25% down tick. I am afraid of missing the next 100% uptick.
10. I believe that, prior to retirement, people should own as close to 100% equity as they can emotionally stand. Then, after retirement, I believe they should own as close to 100% equities as they can emotionally stand.

Protecting Capital

There will be enough traders who would have entered the stock exchanges in search of “get rich quick” solutions who after a chastening experience might have acquired this useful insight. If you ask them, how to make a crore in the stock exchange, they are likely to tell you to start trading with two crores! Unfortunately, in the race to multiply returns, investors often ignore the most important part of investing: protecting capital. Every bull market has its fair share of multi-losers, as opposed to multi baggers. These are the stocks with very little fundamental support to back their astronomical valuations. Perhaps they got swept up in the overall enthusiasm for a sunrise sector. Either way, when the euphoria wears off, most of the stocks correct to a tenth of their all time high. In the process, investors lose 80-90%. In other words, for every Rs 100 you put in these stocks, all you can hope to get back is Rs 10. Stocks like NMDC, Jaiprakash Associates, Suzlon Energy, Jyoti Structures and Sterling Biotech and about 100 others have shed 80% of their market cap or more since their lifetime highs (in 2008, 2010 or 2014).

But this is not the motley list of stocks that have the ability to shave off investor capital. The real estate sector, since the 2007 highs, has made the promoters of top realty companies poorer by 90 per cent. Smaller investors have some consolation in the knowledge that the markets haven't spared the big boys. Their business insights, familiarity with cycles, etc couldn't save them. Table below tells the story.

Realty stocks: Pound to pennies

| Promoter | Company | Decline in networth, % |
|-----------------|------------|------------------------|
| K P Singh | DLF | -90.5 |
| Ramesh Chandra | Unitech | -99.1 |
| Rakesh Wadhawan | HDIL | -93.2 |
| Pradeep Jain | Parsvanath | -91.4 |
| Hemant Shah | Hubtown | -91.1 |

Data source: Ace Equity, Business Standard

Tons of data and complex calculations alone cannot tell you which stocks are the safest bets. In fact it is rather difficult to predict the multi losers over the longer term than the multi baggers. But there is no escaping diligent homework and extensive reading of all relevant material, if you want to take a direct exposure to equities. As Charlie Munger once said:

The wise investor should read extensively, analyze like a fox (as opposed to a hedgehog), and act decisively and in scale when the right opportunity presents itself.

Avoiding the multi-losers is as valuable as predicting the multi-baggers. Quite often, it pays to be modest and say, “May be this job of stock selection is best left to the experts”! Given below is the performance of diversified mutual funds which were available for investment since 1997. During these 18 years the best fund has multiplied the initial investment 82 times and the worst 20 times. What more could an investor ask?

| Equity MFs | NAV | | Appr % | CAGR % | Money Multiplied (x times) | |
|----------------------|---------------|-------------|--------------|--------------|----------------------------|------------|
| | 1.4.97 | 31.3.15 | | | | |
| | Sensex | 3427 | 27957 | 716 % | 12 % | 8 x |
| | Nifty | 970 | 8491 | 775 % | 13 % | 9 x |
| HDFC Equity | 5.76 | 469.72 | 8055 % | 28 % | 82 x | |
| Reliance Growth | 10.64 | 802.20 | 7439 % | 27 % | 75 x | |
| Franklin Bluechip | 12.37 | 852.77 | 6796 % | 26 % | 69 x | |
| Franklin Prima Plus | 6.56 | 442.19 | 6641 % | 26 % | 67 x | |
| Franklin Prima | 10.26 | 662.52 | 6357 % | 26 % | 65 x | |
| Reliance Vision | 10.18 | 453.68 | 4357 % | 23 % | 45 x | |
| HDFC Top 200 | 10.43 | 412.51 | 3855 % | 23 % | 40 x | |
| HDFC Capital Builder | 5.90 | 218.18 | 3598 % | 22 % | 37 x | |
| Birla SL Advantage | 9.78 | 355.77 | 3538 % | 22 % | 36 x | |
| ICICI Pru Top 200 | 7.04 | 198.24 | 2716 % | 20 % | 28 x | |
| Templeton Growth | 10.18 | 206.51 | 1929 % | 18 % | 20 x | |

Volkswagen, Nestle, American Express

A historic scandal has erupted in the global auto sector. The world's No 1 car company, Volkswagen AG, has cheated over 11 million consumers with a false promise of environmentally friendly diesel cars. The scale of the deception has shocked consumers, regulators, and investors alike. Will people trust the brand ever again? Will the company have to pay US\$18 billion in fines, as is being reported? Will the CEO go to jail? Have other auto giants done the same thing? We will know the answers soon enough. But spare a thought for the poor investors. The stock crashed from 162 euros to about 106 euros in just two days! And it's down about 60% in the last six months. It's trading at a price to earnings (P/E) ratio of 5.7. A similar example in India recently was Nestle's Maggi Fiasco. This leads us to the million dollar question: Should you buy such stocks in these situations? How would the legendary investment genius from Omaha view this scandal?

A quick history lesson is in order. In 1963, the world's largest credit card company, American Express, was involved in the 'salad oil scandal'. The eventual damage to the company was US\$175 million. The stock crashed. At that time, an unknown 35-year-old fund manager from Omaha bet big on it. He put 40% of his fund's money into this one stock. Why did he do it? And what can one learn from this? An insight into his thinking might tell us if Volkswagen is the 'Buy of the decade' or not.

- Will the core business survive intact? In the case of American Express, the answer was yes. People were still going to use Traveller's cheques and credit cards.
- Can the balance sheet withstand the hit? Having analysed the financials, Buffett knew that it could.


Positive answers to these two questions convinced Buffett that the company would pull through. The rest, as they say, is history. Within a year, the stock was up more than 40% and has been a compounding machine ever since. It's no wonder that Buffett says he likes to buy great companies when they are on the operating table! So what about Volkswagen? The two companies are not comparable but the lessons

are similar. There's no doubt that the company's core business will survive. Global diesel car demand is not going to crash in a hurry due to this scandal. What about the balance sheet? The company has already set aside US\$7.3 billion for potential damages. The very fact that it had this much money lying around should be a source of comfort. However, it may have to pay out more. The two key points are:

- Will the company survive? Answer: Yes.
- Will people still buy Volkswagen cars three, five, ten years later? Answer: Yes (as long as the company protects its brand by correcting its mistake quickly).

Thus, the stock is presenting a great opportunity for global fund managers right now. But how many will bite the bullet? It's important to recall the wise words of Buffett's guru, Benjamin Graham: 'In the short term, the stock market is a voting machine. But in the long term it is a weighing machine.' Volkswagen has been voted down right now. But a few years down the line, the situation could be completely different.

Congratulations



Disha Gloria Prabhu, for securing the first rank in M.A. (Journalism & Mass Communication) from Nitte University, Mangalore.

Wishing you all the success in your future endeavours from your loving

| | |
|---------|-------------------------------|
| Dada | : Anand D.J. Prabhu |
| Mama | : Irene Prabhu |
| Sisters | : Deepa Prabhu & Deena Prabhu |

THEY PRESERVED THE FAITH INSPITE OF PERSECUTION

Padmashree Aloysius. P. Fernandez

(The author is the Founder of 'Myrada' involved in development in Rural India. He was awarded the Padmashree in 2002)

Alan Machado's book "Slaves of Sultans" challenges a number of entrenched positions which are important but not the focus of this note. What I do want to focus on is the persecution that a group of the Kanara Catholics underwent for 15 years, yet they preserved the faith during this period and fled to Virajpet or Mangalore to rebuild the visible signs of their faith.

Alan, relying on his sources indicates that Haidar Ali did recruit Christians even to the army but did not force them to convert to Islam. His sources also indicate that around 30,000 Kanara Christians living in and around Mangalore were captured by Tipu Sultan and forcibly marched to Srirangapatna. One third died within a year of disease, hunger and poor living conditions. One third or more were conscripted into the army and other services after they had been circumcised and forced to adopt all visible signs of Islam. Many refused and were martyred. The objective of this note is to focus on the reports that those who adopted the visible signs of Islam, preserved their Christian faith during 15 years of captivity and even baptised in secret (with water) their new born. During the Captivity, those who fled to Virajpet and Tellicherry openly practised their Christian Faith. After the fall of Srirangapatna, those who returned to Mangalore built, with labour and sacrifice, their destroyed churches, and, once again, laid the foundations of the catholic community. This is no judgement of Tippu Sultan; he is known for his "kindness to Christians" (a plaque in St Marys Church in Fort Saint George says so) and for his support to Temples not only around Mysuru but also in Tamil Nadu.

Interestingly, I have not come across any other instance in India where the Christians were forced to convert by the Ruler as documented under Tipu Sultan. Even in those days, the Nayakas of Ikkeri in Uttara Karnataka allowed Christians to live and flourish. When the Jesuits

were suppressed by the Pope and forced out of India by the Portuguese, the Raja of Mysuru refused to throw out the 13 Jesuits who lived in his territory (SoS). Even in Tamilnadu where Christianity spread in the south and east coastal areas none of the Rajas or Nayaks persecuted Christians or forced them to convert in order to join the armies. The only instance of forced conversion therefore is what the Kanara Christians suffered in Srirangapatna.

The Church in Mangalore has an obligation to recognise this group of Christians who suffered for their faith, who preserved their faith for 15 years under State oppression and who on attaining freedom laid the foundations of today's Catholic Church in Mangalore and Virajpet. Martyrdom played a decisive role in the formation and growth of especially the early Christian Church. Recognizing, perhaps canonizing, those who preserved the faith during those 15 years of persecution, will do the same for today's Church in Mangalore. Is the Church in these areas willing to take up this challenge?

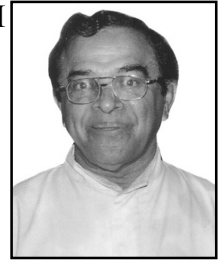
Padmashree Shri Aloysius P. Fernandez

Aloysius P. Fernandez was Executive Director of MYRADA from 1983 to 2009. Myrada is a rural development organisation. It has offices and programs in 18 Districts in three States in drought prone areas. He is popularly known as the father of the SHG movement which emerged in Myrada in 1984. Myrada is involved in dry land agriculture, watershed management, forestry, housing, education, health, skills training. It has a Krishi Vigyan Kendra and 10 training Institutes all in the field. Mr Fernandez started 'Sangamithra' a Not For profit Finance Company in 1996 to provide livelihood support and credit to marginalised people in remote areas, sex workers, devadasis, disabled and landless. He handed over Myrada in 2009 and is currently the Chairman of Nabard Financial Services (NABFINS) which in its 4 years of operation has a loan portfolio of Rs 900 crs in 4 States. He was a Member of the Bangalore University Syndicate, Director of Corporation Bank and a member of the Dr Rangarajan Committee on Financial Inclusion. He received the Padmashree in 2002 and the Caritas Millenium Award in the same year.

THE JOYFUL SEVENTY-FIVE.....AND SOME MORE!

There are many fine people such as the one whom I know from the year 1975 to this day, almost 4 decades of my association, who have selflessly enriched me in ways beyond measure and is my spiritual friend –

FR VIJAY KUMAR PRABHU SJ.



Fr Vijay's hidden knowledge helped the humblest and simplest people, an indication of his own simplicity and innate spirituality which is much appreciated! He is generous in sharing his time and knowledge with big and small. His sharp mantra that I captured is this: "One must be poor in order to know the luxury of giving". My deepest gratitude to Fr Vijay for his unfailing support during my days of turmoil!

A joyful priesthood is what Fr Vijay Prabhu lives and he strives for a balanced, personal and very energetic spiritual life. We all owe him a debt of gratitude. Fr Vijay is a great source of inspiration to us especially when we have gotten lost in our busy world. Thank you dear Fr Vijay!

We salute and congratulate Fr Vijay on his 75th Birthday on 11.10.2015 and wish him and pray for happiness, peace, joy and healthy life now and in all the years to come!

A Jesuit with gentle soul and mind
Humble to all that's his kind.
To have him around We are all proud,
The time we spend, he never makes us feel bored!
May you be blest more with happy smiles
Until your journey's end of miles and miles.
This is the time for your joyful tears
Looking back at your successful Platinum Years !

Lena Bennis, Family and Friends.

NEWS & NOTES

GOVERNMENT OF INDIA SET TO AMEND DIVORCE PROVISION APPLICABLE TO CHRISTIANS

The Ministry of Law and Justice, Government of India is all set to amend a divorce provision applicable only to Christians in order to bring uniformity in divorce laws across religions. The act, applicable to Christians, requires couples to be separated for two years before applying for a divorce, whereas for other religions it is only one year.

Supreme Court lawyer, Jose Abraham, who heads the Indian Bishops' Commission of Law and Public Interest Litigations welcomed the change and said "The law was discriminative. And we are happy that discrimination based on religion is now ending". The move comes amid a Supreme Court hearing in which a Christian - Albert Anthony, is trying to overturn a lower court denying him a divorce because of the existing provision of a 2-year separation. Anthony's plea "was for equal treatment for all Indian citizens," his lawyer Rajeev Sharma clarified. "Several High Courts have already noted the discriminatory nature of the provision" he added.

The Ministry of Law and Justice is to change what is seen as a discriminative section of the 2001 Divorce Act, government lawyers told the Supreme Court. The law is a "way to discourage and delay" divorces among Christians, according to family law expert George K Jose, who teaches law in Bangalore's Christ University. The 2001 law amended the Indian Divorce Act of 1869, which the British created for Indian Christians. Under the old law, couples could divorce only if adultery or a change of religion by one party was proved," Jose said adding that the 2001 amendment made divorce easier for Christians. "However two years separation was added as a concession to some Christian groups who were against divorce," Jose explained.

Abraham said the Catholic Church - although opposed to divorce - is happy about the move to try to bring parity between all Indians. "It should be seen as a progressive move to make uniform codes to govern all Indians," he said. Separate laws govern marriage, inheritance and divorce among India's Christians, Muslims, Hindus and those who marry outside religion.

MELWYN REGO APPOINTED MD AND CEO OF BANK OF INDIA



Mr. Melwyn Oswald Rego(56), B.COM., MBA, CAIIB-I, C.S. (Inter) assumed charge as Managing Director and Chief Executive Officer of Bank of India Limited on August 14, 2015. Prior to this, Mr. Rego served as a Deputy Managing Director and Executive Director of IDBI Bank Limited from August 30, 2013 to August 14, 2015. Mr. Rego served as the Chief Executive Officer and Managing Director of IDBI Homefinance Limited, an affiliate of IDBI Bank Ltd. until December 3, 2007. He also served as a Director of Bhushan Power and Steel Limited. Rego served as a Director of Essar Oil Ltd. from October 18, 2010 to August 30, 2013. He served as a Director of IDBI Homefinance Limited.

At IDBI Bank, Mr Rego had handled portfolios in various departments like infrastructure corporate group, project appraisal, debt syndication, structuring and advisory department, treasury and international banking.

Melwyn Rego has international experience and was a rank holder at a programme on International Capital Markets at Oxford University, UK. He has also participated in several seminars including those organized by EDI/World Bank at Washington. Mr Rego is a B.Com from BMCC College, Pune (affiliated with the Bombay University) and an MBA from Symbiosis Institute of Business Management- Pune. He is a keen sportsman and has a passion for music and dramatics.

CASK congratulates Melwyn Rego on this prestigious appointment and wishes him every success

MANGALOREAN CATHOLIC ASSOCIATION-PUNE CELEBRATES MONTHI-FEST

The Mangalorean Catholic Association (MCA), Pune organised the annual Monthi Fest celebration at Christ the King Church, Sainikwadi-Pune on Sunday, September 20. Over the past 19 years, MCA has aptly celebrated Monthi-fest in Pune, bringing together

Mangaloreans in and around Pune. The focus of the celebration this year was the involvement and participation of MCA youth members so that the next generation knows the importance of traditions and cultures while celebrating festivals.

The program commenced with showering of flowers at Mother Mary's Grotto singing 'Moriek Hogolsian' and a solemn procession to the church. This was followed by a concelebrated "Eucharistic Service", with Fr. Gratian Carlo SJ, Director NVSC and Spiritual Director of MCA as the main celebrant. Fr Ivan D'Souza preached a thought provoking homily about Mother Mary's role in the salvation of mankind. The packed church reverberated to the hymns and praises of the congregation, and to the lilting choir and music led by SVD & DNC brothers and MCA members. Ms. Edna Rodricks, Secretary-MCA thanked the clergy and the congregation for their devout participation in the Eucharistic service.

Maj. Gen. (Retd) Neville Rasquinha & Mrs. Sandra Rasquinha were the Chief Guests at the cultural programme that followed. Mr. Henry Lobo and Ms. Anitha Lobo, welcomed the gathering dressed in traditional attire and offered "Panpod ani Udak" to the guests. MCA President Mr Ronald Sequiera welcomed the guests of honour with bouquets. MCA's 'Vision & Mission Statement' was unveiled by Fr. Gratian Carlo.

The cultural program began with a prayer song 'Morie maye tuja navan ami Manglurgaram hanga zamleavn' by our Choir members. The children of MCA members performed to the tunes of catchy Konkani songs. The young couples of MCA danced to a konkani medley. 'Katrin Bayechi Kaani' a skit with a message was enacted by SVD brothers and MCA members. A comedy skit, 'Hotelache Bhade' left the audience in splits of laughter. The highlight of the day was the youth of MCA dancing for the very first time to the tunes of a Konkani medley. The cultural programme this year was a big hit with participation by all.

Gen. Neville Rasquinha gave away prizes to the students who passed SSC/HSC/Graduation/Post Graduation during the previous academic year. Prizes were also given to the children who participated in the dances. Mr Stephen Lobo, Treasurer-MCA proposed a vote of

thanks. Mrs. Judith Menezes along with youth members, Belita D'Souza, Jeffrey Carvalho and Steffie Rodrigues anchored the programme. The traditional latin hymn "Lavdate Dominum" was devoutly sung before the meal. The celebration ended with everyone joining in the 'masala dance'. The assembled guests were served a delicious fellowship meal '**Novem Jevann**

CARDINAL CLEEMIS DEMANDS BAN ON 'AGNES OF GOD'

Cardinal Baselios Cleemis, president of the Catholic Bishops' Conference of India, has demanded a ban on the play 'Agnes of God' saying it hurts the religious sentiments of millions of Christians in the country and abroad.

The content of the play "misinterprets the religious belief of the Christian Community and wrongly portrays character" of thousands of the clergy "who are committed to a life of celibacy," he said in a letter addressed to the Union Home Minister Rajnath Singh.

The play, directed by Mumbai born Kaizaad Kotwal, is an adaptation of a 1982 Broadway production written by American playwright and screenwriter John Pielmeier.

The original work, reportedly based on a true incident in the US, tells the story of a novice nun who gives birth and insists that the child was the result of a virgin conception. Investigations by a psychiatrist established sexual relations. The title is a pun on the Latin phrase Agnus Dei (Lamb of God).

The drama was scheduled for October 4 staging in a Mumbai auditorium but the authorities of the auditorium reportedly cancelled the show following protests from a city-based organization, Catholic Secular Forum.

Cardinal Cleemis said the drama is "a mockery of lakhs of Religious Sisters who are working selflessly with dedication and generosity" and the play "will deeply hurt the sentiments of Christians, who are always made easy targets, for no fear of retaliation and taken for granted for their peace loving nature". He also stressed that Christian community is "against any form of art and media that target the clergy and Religious

men and women of any Religion, as we believe that Indian culture respects all faiths and religions. It is a danger in allowing the play because "it will be an encouragement for such vicious minds to come out with similar plays".

As we go to the press, we note with regret that the government of Maharashtra has granted permission for staging the play ignoring the objections from the Christian Community. It is high time we show the government that Christians cannot be taken for granted.

JOE GONSALVES - CHIEF TRAFFIC WARDEN



Traffic Warden Squad (TWS), the commendable initiative led by **94 year old** Joe Gonsalves to ease the traffic problems in the city, was flagged off by Rev Dr Aloysius Paul D'Souza, Bishop of Mangalore on Gandhi Jayanthi Day – October 2, 2015. A march led by Joe with

other members of TWS including a large number of student volunteers proceeded from Hampankatta junction to the police commissioner's office.

About Traffic Warden Squad (TWS)

TWS will have Joe Gonsalves as chief traffic warden, and Alan, Deenath D'Sa, Nelson and O D'Cunha as deputy chief traffic wardens. There will be around 30 traffic wardens and the squad would be enhanced eventually if necessary. The chief traffic warden would be working with ACP (traffic). Traffic police officials like Mohan Kotary, Suresh Kumar, Manjunath, Shivaprakash and other officials of the traffic department will coordinate with the squad to ensure implementation of traffic rules.

CASK congratulates Uncle Joe on this admirable initiative and wishes him a successful tenure as the Chief Traffic Warden of Mangalore!

VINOD ARANHA APPOINTED DIRECTOR NITTE INSTITUTE OF ARCHITECTURE



Vinod Aranha, B.Arch, M.Arch, M.U.P., LEED AP - architect, urban planner, sustainability specialist has been appointed as the first director of the new Nitte School of Architecture started by Nitte University - Mangalore in August 2015.

The university is aiming at building a world-class institution eventually offering degree programs in architecture, urban planning, product and interior design, conservation and the arts.

Vinod Aranha holds dual masters' degrees in architecture and urban planning from the University of Illinois at Urbana-Champaign (USA), a certificate in business administration (UIUC), and LEED accreditation from the U.S. Green Building Council. He has contributed as a researcher on energy conservation at the Building Research Council at the University of Illinois, and LEED Technical Development at the U.S. Green Building Council (USGBC) in Washington DC.

Prior to joining Nitte University Vinod worked as professor -energy and sustainability at Manipal University.

CASK congratulates Vinod Aranha on this prestigious appointment and wishes him every success

OBITUARIES - SEPTEMBER

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

1. Alphonsus Pinto (78), Bendore, husband of late Leena Pinto, father of Sandya/Kenny & Arun/Sarah, on September 2, 2015.
2. William Franklin Rosario (74), Bejai, husband of late Maria Rosario, father of Kiran D'Souza, Sophia Rodrigues, Sonia D'Lima, on September 4, 2015.
3. Thomas Fernandes (68), Bendore, husband of Leena Fernandes (nee Cardoza, Chikmagalur), father of Kiran/Oleen, on September 4, 2015.
4. John Lobo (Kadle) (69), Bendur, husband of Celine Lobo, father of late Roshan Maxim, Jyothi Nancy/Prakash D'Costa, Shanthi Flavy/

- Roshan Mendonca, Cynthi Sylvy/Stephen Pinto, Rueben Patrick/ Joshil D'Souza, on September 6, 2015.
5. Dorothy Aranha (65), Mumbai, wife of Victor Aranha, mother of Vinita/Gavin, Vivet/Reiner and Vivek, on September 12, 2015.
 6. John D'Souza (77), Urwa, (MD'Souza Caterers), husband of Gracy D'Souza, father of Loy/Divya, on September 13, 2015.
 7. Edgar Fernandes (50), Bangalore, brother of Zeena, Elvis & Errol, on September 17, 2015.
 8. Victor Misquith (74), Derebail, husband of Beryl Misquith (nee Lobo, Vaslane), father of Karen/Gavin, Sharon/Steven, Ian/Reema & Lorraine, on September 19, 2015.
 9. Cecilia Monteiro(64), Jeppu, Wife of late Mathew Monteiro, mother of Merlyn, late Ashwin Rudolf, Claud & Gladys, on September 20, 2015
 10. Stanislaus (Stany) Pinto (83), Mumbai, husband of Ruby Pinto, father of Keith Pinto, Karen Ann Amin & Krysal Lou Irani, on September 20, 2015.
 11. Lancy Gregory Mascarenhas (56), Mumbai, originally from Bankal/ Kulshekar, husband of Pramila, father of Glasten & Calida, on September 21, 2015.
 12. Joseph Baptist D'Souza (81), Belman/Canada, husband of late Benedicta D'Souza, father of Lawrence D'Souza, Clara Gupta, on September 21, 2015.
 13. Valerian Pinto (86), Ashoknagar, husband of Nancy Pinto, father of Laveena/Sylvester D'Silva , Naveen/Preema and Praveen/Selma, brother of Sr. Marie Celine (Prioress, Cloistered Carmel), Sr. Leena (Carmelite Missionaries), on September 22, 2015.
 14. Lilly Lewis (91), Kallianpur, wife of late John Baptist, mother of Michael/Treeza, Victor/Benedicta, Vincy/Freeda, Jacintha/late Michael D'Souza & Ophelia/Oswald Cornelio, on September 23, 2015.
 15. Pavostine Stany Pinto (76), Bondel, husband of Hilda Pinto, father of Vincent/Lilly & Robert/Daina, on September 24, 2015.
 16. Tereza D'Souza (71), Ashoknagar, wife of Jerry D'Souza, on September 25, 2015.
 17. John Baptist Vas (73), Derebail, husband of Fatima Lilly, father of Ronald/Loninda, Roshan, late Reginald/late Roveen, on September 26, 2015.
 18. E. Sunder Frank (82), Valencia, husband of Tara Frank, father of Dr Elizabeth Frank, on September 28, 2015.
 19. Trilee Vaz (49), Milagres, son of late Eric Vaz and late Olga Vaz, brother of late Anchita/late Tom, late Triviliyan, Althea/Deepak, Alida/ Edwin & Aurea/Christopher, on September 28, 2015.