



# CATHOLIC ASSOCIATION OF SOUTH KANARA

Founded in 1914

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

## CATHOLIC ASSOCIATION OF SOUTH KANARA

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**Reminder**

## **NOTICE FOR THE 102<sup>nd</sup> ANNUAL GENERAL BODY MEETING**

### **To ALL MEMBERS OF CASK**

Notice is hereby given for the 102<sup>nd</sup> Annual General Body Meeting of CASK.

**Date : Sunday, 20<sup>th</sup> September 2015. Time : 10.00 am**

**Venue : Auditorium – St Aloysius College, Mangalore**

### **AGENDA**

1. Prayer
2. Welcome by the President
3. Remembrance – Departed Members
4. Consideration of the Minutes of the last AGM held on 28<sup>th</sup> September, 2014.
5. Consideration of Annual Report 2014-2015
6. Consideration of the Audited Statement of Accounts for the year 2014-2015
7. Appointment of Auditor
8. Briefing on CASK Centenary Trust
9. Any Other Matter with the Permission of the Chair.

**Please Note :** Questions or Clarifications regarding Annual Report or Audited Statements should be sent to the Secretary-CASK at least seven (7) days prior to the date of the AGM.

Issued by

**Dated 1<sup>st</sup> August 2015**      **Mr Mario Saldanha, Secretary-CASK**

### **A WARM WELCOME TO THE NEW LIFE MEMBERS**

1. Mr Jawahar Francis Coelho, Singapore
2. Mrs Marina D'Souza, Florida-USA
3. Mrs Jyothi Aranha, Florida-USA
4. Mrs Maya Maria Unger, Markham, Ontario- Canada
5. Ms Corrine D'Souza, Mumbai
6. Mr James Stephen D'Souza, Udupi
7. Mrs Christine Sequeira, Mangalore
8. Mr. Rohan Paul Rebello, Mangalore



## EDITORIAL

We celebrate Teacher's Day on 5<sup>th</sup> September. Next to our parents, the teachers have the most influential and important role in moulding the next generation of citizens. According to the recent census published by the Ministry of Education- Government of India, though enrollment in schools has steadily increased, there are still 25.6 million children aged 6-14 who are out of school. These unfortunate children are deprived of education as well as teacher role models. Coming to Colleges, a little over 50% of young people aged 15-19 go to any sort of educational institution and fewer than 25% of those aged 20-24 were in any educational institution. These young people will predominantly form the "unemployed" and therefore vulnerable to rowdism, fundamentalism, terrorism and other social evils.

We interviewed four outstanding Educationists/Teachers of our community – Vimala Lobo, Elaine Coelho, Lily Pereira and Lena Goveas, each with over 40 years of experience in the Education field. We hope their stories will inspire all of us, specially women.

Our regular contributors 'Dreamcatcher', Veronica Shearer, Joan Lobo and Norbert Shenoy have stimulating articles and Preethi Aranha has an article on our farmers. Happy Reading!

I thought this is good news ! The famous Toy company –Target of USA will stop referring to gender in some areas of the store after an outcry on social media. It will start using gender-neutral signage in store aisles that carry kids' toys, bedding and books, seeking to quell a social media firestorm ignited this summer when a woman expressed displeasure on Twitter at a sign in one of its stores that referenced "building sets" and "girls' building sets." In the coming months, the discount retailer will add signs in its kids' bedding area that no longer feature suggestions by gender but will instead address kids as a group. Target will also remove references to gender, including the use of pink, blue, yellow, or green paper on the back walls of the shelves of its kids' sections, the company declared recently. Two months ago, Abi

Bechtel, a mother in Ohio-USA, criticized Target's gender designations in its toy aisle and posted a photo on Twitter. The post led to an outcry, with the admonition, "Don't do this, Target." And Target responded by saying "We will not do this any more". Three cheers to Abi Bechtel and the power of the Social media!!

The tempo of CASK activities continued in August. The Personality Development Programme was formally inaugurated in Mount Carmel Central School- MaryHill, St Agnes College and St Anne's English Medium School-Kelara. We also started the programme in St Agnes English Higher Primary School-Bendur and Carmel School, Bolar. The programme is going full steam at the Kannada Medium Pompei School-Urwa. At the Kelara School, we were privileged to have one of our major donors - Mr. Valentine D'Silva from Mumbai. During September/October, we hope to launch the programme at the Milagres College, St Aloysius Institute of Education, (Bed College) and Gonzaga School, Kodialbail.

The multi-programme event organized by CASK at St Agnes College on 14<sup>th</sup> August 2015 was a great success. The programme included :

- Seminar on Human Rights with Fr Cedric Prakash SJ as the keynote speaker;
- Release of the Book "Slaves of Sultans" authored by Alan Machado Prabhu;
- Felicitation to Dr Olinda Pereira on her 90<sup>th</sup> Birthday and
- Distribution of CASK Scholarships.

The details are separately provided.

The 4<sup>th</sup> Aquaguard Water Purifier is installed at St Anne's School-Kelara and the 5<sup>th</sup> will be installed at Prashanth Nivas School-Jeppu. Shoes for Barefoot children were given to the students of Ursuline School-Bolar. With this, CASK has provided shoes to 500 children of three schools. We wish to continue these impactful projects and are grateful to our members and well-wishers for supporting us.

**Until Next Time.....Patsy Lobo**

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## THE PRESIDENT SPEAKS

MANGALURU TO RISE ABOVE MEDIOCRITY – ‘A SMART CITY’

*Excellence is a continuous process and not an accident.* -**A.P. J. Abdul Kalam**

It is said that excellence is available to all who are willing to make the commitment. Further, winning habits separate the individual from the ‘pack’ of mediocrity. After swallowing the anchor in 1990, I have lived in Mangaluru for the last 25 years witnessing the socio economic and cultural changes. Good old Mangaloreans even now often refer this town as a “glorified village”. Well, I beg to differ!

Mangalore Special Economic Zone (MSEZ) conceptualised at the turn of Millennium has shown the nation and the world that the city has more to offer than just banks, educational institutions, port and plantation crop produce.

On the 27<sup>th</sup> of August 2015, the Central Government unveiled the list of proposed 98 smart cities. Earlier, the State Government recommended Mangaluru among 6 cities for the smart city tag; Mangaluru City had scored 96.88 marks topping the list in the State. Now, Mangaluru has to make it to the top 20, as the Govt. would immediately release Rs 2 crore each to the top 20 cities for preparing the detailed project reports. Each city would get Rs 500 crores for five years from union government. The funds provided under the scheme would be utilised for improvement in power supply, solid waste management, cleanliness, transport, low cost housing, developing parks/ playgrounds, reducing congestion and the like.

Mangaluru just did not qualify to this select group with a magic wand. CASK congratulates all the institutions, associations and individuals who made this dream into a reality. Let us look at the positive impact-smart city development will attract foreign investment and foreign cities interested in becoming Mangaluru’s Twin partner. The bar for professional standards will be raised higher as well as employment in different sectors. On the negative side the finance model of the project is not clear and it will largely rely on higher property taxes and expensive public services are arbitrary. Will land sharks corner the real estate market?

The smart city has to be compact with all basic infrastructure and urban mobility but the land acquisition remains a thorny issue. From the point of larger national issue, are we as a nation, moving away from

basic Indian philosophy and culture? The focus on the farmer and agriculture is equally important, as states like Karnataka, Maharashtra and Gujarat are already experiencing draught with farmer suicides on the rise. We cannot afford to neglect the importance of good monsoon. India is in dire need of a second green and white revolution. All said and done, henceforth, Mangaluru is forced to rise above mediocrity with the smart city tag.

Last week Pope Francis shook up the Catholic world again by announcing that priests around the world will be authorized to forgive the 'sin of abortion' when the church begins a 'Year of Mercy' this December 2015. From the beginning of his pontificate, Francis has been a 'Pope of Mercy'. The first Sunday after his election, Pope Francis said. 'God never tires of forgiving us... but we at times, we get tired of asking forgiveness'. For his papal motto, Francis chose 'misericordiam eligendo', a latin phrase that roughly translates as 'choosing through the eyes of mercy'. In the past 2 years, he changed the church's tone by welcoming people living on the margins, including gays and lesbians, divorced Catholics, the elderly, the poor and the sick. These moves present to the public and press a more forgiving, more open church. The 'Catholics for choice' who are progressive and liberal Catholics have reacted poorly to the pope's pronouncement where their president commented that he did not believe that Catholic women will be queuing up to ask for forgiveness. Time has come for the church to respect women for their choices about their health, welfare and lives. Extending forgiveness for having an abortion by a local priest does not meet that standard of respect in the age of feminism, advances in medicine and personal autonomy.

Well this issue of abortion as a 'sin' and 'crime' and automatic excommunication will be hotly debated by Canon Law experts in days to come. Time for all of us to read and refresh what is said in the 'Code of Canon Law'.

We are now getting geared for the CASK AGM on 20<sup>th</sup> September 2015. It is time we said 'Hello' to each other exchanging notes what we can do to keep CASK going. This team has only one more task to perform-raise the bar of our community and society above mediocrity to make each Mangalurean, irrespective of caste, colour, creed, a smart Mangalurean.

**Jai Hind**

***John Prasad Menezes***

## SEMINAR ON HUMAN RIGHTS, RELEASE OF THE BOOK – SLAVES OF SULTANS AND FELICITATION TO DR OLINDA PERIERA ON HER 90TH BIRTHDAY

Catholic Association of South Kanara (CASK) organized a seminar on Human Rights, on 14 August 2015 at Avila Hall-St Agnes College. Fr Cedric Prakash SJ, renowned Human Rights Activist and Director-Prashanth, Centre for Human Rights, Justice and Peace, Ahmedabad, delivered the keynote address under the title ‘**The Challenge of Mainstreaming Human Rights Today**’.

The seminar began with invoking God’s blessings through a prayer song sung the students of the Human Rights Cell of St Agnes.

Capt. JP Menezes-President - CASK welcomed the gathering and introduced Fr Cedric Prakash as one of the outstanding and fearless Human Rights Activist of India and the recipient of several awards.

Fr Cedric Prakash started his address by referring to the quote of Nelson Mandela in the CASK invitation “**to deny people their human rights is to challenge their humanity**” and said that “Human Rights’ is a very vast subject and involves every dimension of human existence rooted and enshrined in the very first Article of the Universal Declaration of Human Rights (UDHR) which unequivocally states that “all human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood”.

The authors of the Constitution of India certainly wanted the new-born nation to be shaped by the letter and spirit of the UDHR and that is why the core values enunciated in the Preamble of the Indian Constitution are **justice, liberty, equality and fraternity**. These values are non-negotiables and will help develop the character and the progress of our country.

**He opted to focus on 4 human rights which he felt are threatened in our country today :**

(i) the right to life; (ii) the right to freedom of speech and expression; (iii) the right to freely practice and propagate one's religion; (iv) the right to safe/clean water and sanitation

**1. The right to life** - The right to life is a fundamental right which is guaranteed not only in our Constitution but also in Article 3 of the UDHR which states “**Everyone has the right to life, liberty and security**”. Unfortunately, this fundamental right has been under attack and has come in for much debate in India and in other parts of the world. The ‘attack’ on this right comes in various forms and include: abortion of the unborn child; female foeticide; terrorist attacks, attacks on minorities and other vulnerable groups, domestic violence, suicides by farmers; euthanasia and the death penalty.

This right is based on three premises: God alone is the author of life and death; every State and every Government must protect the life of all its citizens and provide security to all; no human being has the right to endanger or take one's own life or that of any other human being. Yes, we certainly all need to do much more soul-searching to make the right to life a reality for every single citizen all over”.

Referring to the ‘death penalty’ or ‘capital punishment’, Fr Prakash informed that The **International Commission Against Death Penalty** (ICDP) enunciates four major reasons why the death penalty should be abolished: (i) the risk of executing innocent people exists in any justice system, (ii) the arbitrary application of the death penalty can never be ruled out (iii) the death penalty is incompatible with human rights and human dignity (iv) the death penalty does not deter crime effectively.

The recent hanging of Yacob Memon has generated much controversy. Many felt he deserved the death penalty since he was one of the ‘masterminds’ of the Mumbai carnage. The ones who have insisted on the death penalty for Memon are silent about the ‘masterminds’ of the violence that struck Mumbai in early 1993 (when 900 persons were killed) or of the Gujarat riots of 2002 (nearly 2000 killed) – these roam about with immunity and impunity; the Vyapam scam case which has already taken the lives of more than forty individuals are conveniently



swept under the carpet.

Fr Prakash emphasized that Death penalty is no solution for any of the above perpetrators. Touching on farmer's suicides, he said that we are all aware of their terrible plight and the reasons which precipitate their untimely deaths but can we do something to prevent them, can the State do much more to mitigate this sorry state of affairs? Yes, we certainly all need to do much more soul-searching to make the right to life a reality for every single citizen all over. **Ultimately, let us remember that God alone is the author of life and death.**

**2. The right to freedom of speech and expression** – Despite commitments to protect freedom of speech, our government has been lenient against militant and other groups that threaten and attack people over views they do not like. This has resulted in a few publishers withdrawing or cancelling books being prepared for publication. This indicates erosion or even destruction of Article 19 of the Constitution of India which guarantees to every citizen of India the fundamental right to freedom of speech and of expression. Very significantly, this very same right is enshrined in Article 19 of the Universal Declaration of Human Rights which states that “everyone has the right to freedom of opinion and expression; this right includes freedom to hold opinions without interference and to seek, receive and impart information and ideas through any media and regardless of frontiers”.

Freedom of speech and expression is surely the pillar of a truly vibrant and participative democracy which needs to hold its rulers accountable - what is evident is that large sections of the media in India are no longer free and fearless! They have been corporatized, co-opted and controlled. There are very few healthy unbiased debates or penetrative, perceptive, analytical editorials and op-eds. In all fairness, some still have the courage to do so. For these, we have to be immensely grateful and wish that they continue doing so always.

**3. The right to freely practice and propagate one's religion** – The fundamental right that ‘all persons are equally entitled to freedom of conscience and the right to freely profess, practice and propagate religion’ is a corner stone of our country which has a secular and

pluralistic fabric. This fundamental right has in the recent months come in for much attack with several direct or indirect attacks against the minorities – these include ‘ghar wapsi’ programmes’; a ban on ‘cow slaughter’; idolizing the killer of Mahatma Gandhi – Nathuram Godse; abolishing the Christmas Day holiday and calling it ‘Good Governance Day’; attacking Churches and Church personnel in Delhi and other parts of the country; making derogatory remarks on Mother Teresa and minorities in general. What remains at the crux of the debate is whether every Indian can freely and fearlessly preach, practice and propagate one’s religion – and embrace the religion of one’s choice!”

This right to freedom of religion has been curtailed through Anti-Conversion laws that have been passed by Orissa (1967), Madhya Pradesh (1968), Arunachal Pradesh (1978), Gujarat (2003), Chhattisgarh (2003), Rajasthan (2006) and Himachal Pradesh (2006). The Gujarat Act says that one who wishes to convert from one religion to another shall take prior permission for such proposed conversion from the District Magistrate concerned.

Eminent Jurist and former Solicitor General of India, Mr. Soli Sorabjee addressing a public gathering on the subject at the Nehru Centre in London on June 11<sup>th</sup> 2003, stated, *“The Gujarat legislation provides that the person who is converted has also to seek permission from the District Magistrate. Failure to comply with these statutory provisions invites severe punishment of imprisonment and fine. These provisions are objectionable and intrude on a person’s right to privacy. These laws have further shaken the confidence of the minority communities and accentuated their sense of insecurity.”*

**4. The right to safe/clean water and sanitation** – Through a resolution in July 2010, the UN General Assembly explicitly recognized the human right to water and sanitation and acknowledged that clean drinking water and sanitation are essential to the realisation of all human rights and called upon States and international organisations to provide financial resources, help capacity-building and technology transfer to help all countries, to provide safe, clean, accessible and affordable drinking water and sanitation for all.

“The human right to water and sanitation is derived from the right to an adequate standard of living and inextricably related to the right to the highest attainable standard of physical and mental health, and the right to life and human dignity. It entitles everyone to sufficient, safe, accessible, acceptable and affordable water and sanitation services. Governments are obliged to ensure this by adopting appropriate legislation, policies, programmes and ensuring that these are adequately resourced, implemented and monitored.

Fresh drinking water is indispensable for human life and for supporting terrestrial and aquatic ecosystems. Sources of fresh water are necessary for health care, agriculture and industry. In India and many other countries, women need to trudge several kilometres a day to fetch a pot of drinking water. In many cities, the water pipelines are old and often corroded; they become one with the sewage lines. The builders in collusion with officials in several of our cities have filled up lakes, talavs and ponds which are meant for water conservation and regeneration.

“In order to preserve what is sacred to the people of India, we need to remind ourselves of the words of Mahatma Gandhi “many people, want to punish you for speaking the truth, for being correct, for being you. Never apologise for being correct, or for being years ahead of your time. If you’re right and you know it, speak your mind. Even if you are a minority of one, the truth is still the truth.” For, we the people of India, our choice is clear: to protect and preserve our fundamental right of free speech and expression – whatever the consequences!”

Concluding his speech, Fr Cedric Prakash said, “How can we respond? “I would like to propose the following possibilities as a response: to be witnesses of our faith; to propagate and to ensure human rights for all; to be aware of what is happening around us; to foster an intellectual depth that is critical; to have the courage to speak truth to power; to collaborate with all men and women of goodwill; and to take a stand that is prophetic”.

Fr Cedric concluded his address by quoting the immortal words of Archbishop Oscar Romero of El Salvador :

*“We accomplish in our lifetime only a tiny fraction of the magnificent enterprise that is God’s work.*

*Nothing we do is complete, which is another way of saying that the Kingdom always lies beyond us....*

*We cannot do everything and there is a sense of liberation in realizing that.*

*This enables us to do something, and to do it very well.*

*It may be incomplete, but it is an opportunity for the Lord’s grace to enter and do the rest.*

*We may never see the end results, but that is the difference between ‘master’ builder and the worker.*

*We are the workers, not the master builder; the ministers, not the messiah. We are prophets of a future that is not our own.”*

Today, let Romero be our guide, our inspiration as we do our very best to ensure human rights for all!

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### **RELEASE OF THE BOOK “SLAVES of SULTANS”**

authored by Alan Machado Prabhu was done by Dr Olinda Pereira- Founder of Vishwas Trust. Dr William Da Silva, well-known Historian, briefed about the book and introduced the author, Alan who belongs to the Machado Prabhu family, originally ganvkars of Goa. The Machado family was taken captive by Tipu Sultan to Srirangapatana in 1784. Alan’s interest in the traumatic history of his family, most of it forgotten, has led him onward through a long journey of which ‘Slaves of Sultan’ is the latest and most comprehensive. Alan is an engineer by profession and has worked in Australia and UK.

### **FELICITATION TO Dr Olinda Pereira on her 90<sup>th</sup> Birthday**

– Dr Derek Lobo, Past President of CASK raised an apt and humorous toast to Dr Olinda highlighting her many achievements and contributions in the education, social and activism areas. He mentioned that while accepting to be felicitated, Dr Olinda requested that she should not be placed on a throne and no rituals like draping with a shawl, peta, fruit basket offer etc to be followed. Dr Lobo highly appreciated this



gesture and pointed out that it reflects the greatness, humility and simplicity of Olinda, following the footsteps of our Pope Francis. CASK presented Dr Olinda with a cheque of

Rs.10,000/- towards Vishwas – the Care of the Elderly project.

Dr Olinda in her address, stressed that children should respect and take care of their parents and seniors. “It’s sad to see that so many elders are housed in old age homes neglected by their children. These elderly folks get depressed being left alone in old age homes without the company of their family or children. Please don’t neglect your elders- take care and love them” urged Dr Olinda.

**DISTRIBUTION OF CASK SCHOLARSHIPS** - Nayana Fernandes-Vice-President of CASK while announcing CASK scholarships for the academic year 2015-16 said “One of my strongest beliefs is that “Freedom comes through Education” and expressed her joy that on the eve of India’s 69<sup>th</sup> Independence Day, CASK had the privilege of distributing 110 scholarship cheques for the 3<sup>rd</sup> consecutive year. This year the value of each cheque is Rs 4,000/-, primarily meant for extra coaching and books. Some of the cheques were symbolically presented to the Principals/students during the occasion by Prof Edmund Frank, who had contributed Rs. 1,00,000/- through the Sylvester Frank Foundation to the CASK Scholarship Fund 2015-16. Several of the CASK Governing Council members also contributed, with the President-Capt John





Prasad Menezes and Family heading the list with a contribution of Rs.15,000/- and Mrs Thelma Pais with Rs.10,000/-. Richard Rodrigues, Mario Saldanha, Dr Anand Periera, Nayana

Fernandes and Dr Derek Lobo each contributed Rs.5,000/-. We also received a contribution of Rs.5,000/- in honor of the 90<sup>th</sup> birthday celebration of Dr Olinda Pereira, from her cousin – Derek Pereira and his wife Lyta from Canada. The rest of the Scholarship fund came from the interest accrued from the Franklin Mathias Fund and the CASK Centenary Fund.

Dr Michael Lobo distributed his CD named “Feminine Voices” comprising of 100 songs sung by various lady singers, to musician FM Lobo and Dr Olinda Pereira. Mario Saldanha- Secretary of Cask proposed the vote of thanks, while the entire programme was ably compered by Dr Anand Pereira- Jt Secretary of CASK. The programme ended with everyone singing the National Anthem marking the 69th Independence Day.

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## **‘GHOST’ THE MUSICAL COMES TO MANGALORE**

The CAUSE Foundation, a non profit organization of Bangalore will be performing the **Musical ‘GHOST’** directed by Leila Alvares, in Mangalore on Saturday, **19<sup>th</sup> September 2015** at 7pm at the Loyola Hall, St Aloysius College. The proceeds will go towards worthy charities.

**The Musical is** based on the 1980’s movie GHOST which starred Demi Moore and Patrick Swayze. The movie was proclaimed to be the most romantic movie of all time and featured the now immensely popular song ‘Unchained Melody’.

Tickets: Rs.500/-, 300/-, 200/- Available at : Jimmy’s(Kadri & Falnir), Hotel Mangala (Jeppu), Alvares Centre (0824 2212020) and online on [bookmyshow.com](http://bookmyshow.com)

## CHICKEN SOUP FOR THE SOUL

**A Tribute to FOUR outstanding Teachers of Mangalore ....those who ventured out to take small steps and ended with great leaps!**

We interviewed four outstanding Educationists/ Teachers of Mangalore in honor of Teacher's Day 2015 – Vimala Lobo, Lilly Pereira, Elaine Coelho and Lena (Angelena) Goveas. Each of them have over 40 years of experience in the Education Field.

### **VIMALA LOBO, CASA GRANDE, FALNIR**

Let us all remember that Music is to the soul what words are to the mind! Vimala has shaped destinies and sculptured souls in Mangalore and will always be one of the unforgettable ones specially for those whose lives she touched.

**What did stir, deep inside you to create Music and fill our Kodial with the Sound of Music?**



I played my first piece of music “Yankee Doodle comes to town” when I was 4 years old. My Mother- Anne Rego who was an LTCL always inculcated in us her 4 children the love for Music..Ever since, music is my soul. I played the Pipe Organ for 16 years in St Patrick's church-Bangalore and when I got married to Reggie Lobo in 1969 and came to Mangalore, I brought music to the hearts and homes of of this city. It was and still is my joy and pride to do this. In 1973, I became the Representative of the Trinity College of Music and sent up many students for music Exams. In 2002, I started “Akshara” a Montessorie school in Mangalore which subsequently merged with Yenopaya school.

**Looking back, what are your major achievements?**

When I came to Mangalore in 1969 as a new bride I started giving piano lessons and I guess at least 1,000 children have been my students. Besides teaching music, I was appointed as a Representative of Trinity College of Music, London in 1973 and sent up many students for exams from Initial to LTCL. In 2009, I was appointed as the Representative for the Trinity Communication Centre to help students and adults to speak and effectively communicate in English. I continued to be involved

with Trinity College until a year ago.

I was the first in Mangalore to conduct 'Finesse Classes' for young brides and was also the first 'Event Manager' of the city. This was before caterers, decorators, arrangers etc became routine!

### **What effect has the power of music had on your life?**

My day begins and ends with music. Music is my morning coffee, my supplementary medicine which I inhale and share a bite with someone else. Music has a profound effect on my existence. Just listening to my students play is relaxing and reduces my stress. I start my day at 6.am with sun rise and my first student always sends ripples in my heart. My last pupil came at 10pm and with that I said my night prayers at the 6 foot statue of our Lady that I have mounted in the verandah of my 10th floor apartment at Casa Grande. Without Music my life would not be remotely what it is today.

### **Who were the people in Mangalore who encouraged and inspired you?**

The first name that comes to my mind is the late Kiran Alvares. He was the main supporter of the Family Musical Events I organized every year, "Your favourites and Mine" at Town hall- a wonderful show where we had a cast of 150, mostly friends and family. I was also the first occupant of the 193 apartment 'Casa Grande' complex – his dream project. I functioned as the Secretary of the Building Complex for the first 15 years. "Some people come into our lives and quickly go, some people move our souls to dance.... They stay in our lives for a while and leave footprints in our hearts" – Kiran was one of them.

I also wish to mention Late Cynthia and Leo Pereira. I was a home member in 'Lucina Mansions' from the time I came to Mangalore and taught music to all their 5 daughters. I am also thankful to Joy and late Ray Saldanha who were my neighbours and friends.

### **What message do you have for the students of today?**

Hard work does not kill anyone. Perseverance gives results....God always rewards Hard Work and Perseverence.

On behalf of CASK we salute you Vimala for the yeoman service given to our children and music lovers of Mangalore.



## **LILY PEREIRA... BABYLAND... ATTAVAR**

On the road to Jeppu from the Railway Station beyond KMC Hospital in Attavar is BABYLAND, the school established by Lily Pereira in 1972 - where freedom and love reign; where one discovers the core of strength and courage of this lady of substance, popularly known as Lily Bai.

### **When did you start Babyland School?**

Babyland as the name suggests, is a school for children of a tender age. I founded Babyland in 1972. The motto of this institution is HAPPY CHILDHOOD

### **Briefly Tell us about the Growth and Expansion of Babyland**



I have been one of the pioneers of nursery education and also one of the first to start holiday camps for children. In 1985, Babyland inaugurated the creativity Summer Holiday Camp and these Summer Camps are an ongoing activity where children exhibit their innovations in print, paint, song, dance and speech.

Babyland added a feather in its cap in 1994 by starting Preethi Primary School, conducting classes from 1 to 5. Here normal as well as 'Special' children get individual attention, care, love and guidance. We enroll autistic children and children with learning disabilities. In 2001, I established a nursery teachers' training centre called Early Childhood Care and Education. Here young women are trained to be ideal mothers, child care directors, nursery teachers, facilitators and animators. The latest addition, established in June 2008 is "The Merelyn Integrated Education Resource Cell for children with special needs, such as Autism, Down's syndrome, Dyslexia, etc.

### **As you look back - what are your major achievements?**

All the activities and units of Babyland fulfill our motto – To ensure a Happy Childhood to the Children of Babyland, who are a happy lot with activities all round the year. Learning, singing, dancing, participating in competitions, quizzes, celebrating national festivals and having sports

and games. A unique feature of Babyland is the celebration of a mother's day, a father's day and a family day. During these celebrations mothers, fathers and the whole families of Babyland children enjoy the camaraderie.

I am particularly proud that Babyland has contributed to the education of Special and Differently Abled children.

**As an educationist, what are your messages to the new generation of school managements, teachers and parents?**

You can create a good future by creating a good present. Give the ones you love wings to fly, roots to come back and reasons to stay... Children are precious and some even more. It has been a challenge for me to be a pioneer in Inclusive Education and I am proud of this.

Lily Pereira enjoys the exhilaration of scaling new heights. She always gave her students a second chance, nurtured the underprivileged and differently abled children. She taught us here in Mangalore that Education is a combination of many things. CASK salutes Lily Pereira.

**ELAINE COELHO... CUCKOO'S KINDERGARTEN, FALNIR**



Some people WANT it to happen, some WISH it to happen, others MAKE it happen ... We are talking about Elaine Coelho lovingly and popularly known as Cuckoo, who started Cuckoo's Kindergarten in 1997 in a 85-year old ancestral home "Melrose" on Falnir Road. A wish fulfilled, a dream come true.

**What inspired you to take up teaching?**

When I was 4 years old and living at Kankanady we had a little boy staying in our out house. He often pleaded with me to teach him to write and read. So I sat there perched on the kitchen window with a broom stick in my hand, taught him the alphabets and made him repeat it several times after me, little did I know that I would have to do the same later on in life. My Mother Said: Que Sera Sera, **what will be will be and that was My Dream.** Isn't it strange that the students you try to inspire are the ones that end up inspiring you?

## **What were the early years of Teaching like? Any special memories?**

For ten years after I got married I helped out at Nazareth convent under the guidance of Sr. Marie Rose and those years truly spoke volumes because I realised that this was one profession that was so rewarding that I wanted it for life. I moved on to Muscat and got a job at the Indian School and trained with the Principal Mr. Leo Lobo and I was convinced that to teach is to touch a life forever. For 15 Years I worked hard to achieve my goal and when we came back to Mangalore I dared to start my own school in 1997.

## **Tell us about Cuckoo's Kindergarten ?**

Is it a reality? Yes it is. I got a lot of support from the family and the local community. Most of the children were non-English speaking and I enjoyed listening to them walk out of Cuckoos kindergaten talking complete sentences in English. I teach them the phonetics way with music, song and dance. I do not force my children to perform, there is no stress for Annual Day but we celebrate all Festivals, have sports day, Fancy Dress competitions, art and craft displays and every one gets a prize. My assistants Satya Gollekeri, Cynthia(my daughter-in-law), Sandra Saldanha and Claire Tauro(my sister-in-law) who is my Music Teacher have all been wonderful. I forget my age when I am doing the Boogie Woogie and the Birdie Dance with my children. They keep me young.

## **What is your message to young parents?**

Co operate , share,talk it out if there is a problem,and above all assist me in keeping our school a place free of any fears for a Good Education can change anyone. Courage is making something happen. Your actions are absolutely essential for making possible every success that you want to achieve in life. You can only make things better by being cheerful and happy yourself.

## ANGELINA (LENA) GOVEAS .... SOCIAL WORKER TO EDUCATIONIST!!



If what you're just wishing today is going to get you to where you want to be tomorrow, then Angelina Goveas popularly know to us all as Lena shares the secret and her power to act from within and make things happen across the shores beneath the white marble domes of "Abu Dhabi, the capital of the United Arab Emirates".

### **What inspired you to cross the shores and start a school in Abu Dhabi?**

When my husband Gilbert and I first moved to Abu Dhabi, we noticed that there were no facilities for working parents to leave their young children under proper supervision. So on June 1, 1975, I began a small playgroup in my own home with a handful of kids. On the first day I had two students, and within two months I had forty. My background and experience in child psychology and social work, helped me a lot in setting up this venture. I owe everything to the sound leadership training and encouragement that I received from my mentor ....founder principal of Roshni Nilaya-Dr. Olinda Pereira (I belonged to the first Post graduate batch of the college).

### **What were the early challenges?**

Back in the seventies it was very rare to see a lady entrepreneur in any field. Also, in those days, Abu Dhabi was nowhere near the bustling, vibrant city it is today. Starting ventures here was often seen as extremely risky. However with my husband's constant encouragement and support, I went forward with achieving my dreams. My husband though working for the Government, was a great help to me, with his flair for the Arabic language which was needed to deal with the concerned authorities. Together we dared to venture.

### **How did "LEENS" come into existence?**

As time passed, the population of expatriates in Abu Dhabi grew, and with it, the demand for more professionally run nurseries. Thus began "LEENS"....*Leens Nursery* began in a small facility in a residential area, in a short while it grew to *Leens Kindergarten & Nursery* and then finally, to two separate entities ... 1) *Leens Nursery*..for the toddlers ( Under the Ministry of Social Affairs) and 2) *Leens School*

*&Kindergarten..from K.G. 1 to Grade 6 (Under the Ministry of Education ). The quality and dedication of the staff that I employed has always been of utmost importance to me. I am happy to say that some of them have stayed with me for more than 30 years. Till 2015 we operated one of the most popular schools in Abu Dhabi with over 1000 students, thanks to an exceptional staff, and parents who had confidence in us. In March of this year I wound up the school, though the Nursery still continues in two villas with a strength of 500. My constant support and encouragement has been my youngest son Schuster, who helped *Leens* reach great heights. Having my older daughter in law, Patsy in the Nursery is also a great help.*

### **Take us through Memory Lane and share your thoughts with us**

It makes me proud to see the fine professionals that my students have turned into today. What makes me even happier is that they still remember my school, my teachers, and me after all these years, and still cherish their time in my school. I am most proud of the fact that the differently abled children also found a place in my school, with the co-operation of my staff.

### **Any Comments on the changing scene in Education?**

Times have changed in the field of education. There are more rules and regulations from the respective authorities, which is good in a way, as the aim is for overall standards to improve. However, I notice that schools are losing their individuality, and teaching styles are becoming more robotic.

### **What is your message to the future Educationist specially in Mangalore?**

What I wish for today's educationists to adhere to the authorities' regulations, but also to ensure that every child under their care gets adequate encouragement to develop their inner talents and aspirations. When a child is happy to go to school, the academic part of it usually takes care of itself. As for teachers and parents, my message is just this... remember that we hold the future in our hands... we have the responsibility to nurture our children with love, patience, and discipline in all areas, to face this world and make it a better place.

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**A TRIBUTE OF LOVE**  
**On her Eleventh Death Anniversary**



***Rose J. D. Rasquinha***

***(22 May 1926- 7 September 2004)***

In my Rose Garden of memories  
I see you standing there.

An angel in disguise  
Who taught me how to care.  
I long to hear your voice  
for real not in my dreams.

I am missing you so much these days  
how empty my world seems.

People say time heals all wounds  
that someday the pain will subside,

But Mum, I can tell you  
I think they must have lied.

The emptiness I am feeling now  
is strong and I am weak.

These eleven years have been without you  
so dreary and so bleak.

In my Rose Garden of memories  
I know you'll always be.

For though you're gone  
from this mortal world  
In my heart you'll always be.

**Fond Memories Today & Always**  
**your ever loving son**  
**CLETUS**

colour pages 25

colour pages 26



colour pages 27

colour pages 28

## HAIL MARY

*Joan Lobo*

Come September and the church courtyards in Mangaluru are reverberating and resonating with the mellifluous strains of ‘Sakkad Sangatha Melyan’ and ‘Moriek Hogolsean’, flowers of all hues and colors strewn turning the yard around ‘Maria Bambina’ into a beautiful floral carpet as joyous little kids along with their parents congregate for 9 consecutive days to commemorate the birth of Mother Mary with a lot of fanfare. We feel blessed by paying obeisance to Mother Mary on her birth anniversary. “Monthi Fest” as it’s called in Mangalore elicits a magical effect on the psyche of Mangalore Catholics worldwide, evoking a flood of fond memories - of sugarcane, sticky candy, picking flowers, blessed paddy, delicious meals of freshly harvested vegetables and so on.

Mother Mary is called by different names in various places. One of them is ‘Mount Mary’, which in Konkani is ‘Monthi Mai’. According to some elders this feast was first celebrated in Bandra-Mumbai where fishermen were very often troubled by storms. Hence they built a Church in the name of Mount Mary on a hill next to the shore so that Mother Mary would protect them from the vagaries of the sea. They called it ‘Mount Mary Church’. Once a year they used to offer the fish they caught as well as vegetables, fruits and flowers to our Lady and thus they celebrated the feast of “Mount Mary”. This tradition is said to have come down to Mangalore and celebrated as “Monthi Feast”. Another version of this feast comes from our local history. ‘Monthi Feast’ has its origin in Farangipet on the outskirts of Mangalore. It was here, Fr Joachim Miranda, a Goan Priest, who lived around 250 years ago, started this practice on top of a hill, on the northern bank of the Nethravathi River in an ancient place called Monte Mariano. It is known as Mount of Mary. History goes to state that the Nativity feast of Our Lady was first celebrated at Monte Mariano to coincide with the annual feast of the Church and ever since is here to stay.

The Nativity of Mother Mary has always been closest to my heart and the sweet memories prompt me to rewind the clock. In my little

days however, I couldn't fathom the meaning and the importance of this feast and its many rituals, yet I felt a special attachment and loved the day. Nostalgic memories of the feast of yore, as we patiently waited for the school bell to end our day and darted out to collect flowers often from unguarded gardens! It was a craze those days to gather different varieties of flowers. We were four of us at home, vying with each for the best tray and if flowers were inadequate, every neighboring flower garden was invaded and we were entertained warmly looking at our devotion and enthusiasm. Our little minds were made to believe that more flowers meant more blessings for us. A big Rose as the centerpiece gave us immense joy. When the chorus was sung, we flung fistful of flowers into the air in unison sometimes naughtily aiming for other kid's heads too. After the flower showering ceremony we would slowly sneak some of the better flowers from the ground especially roses for our trays the next day. However, the final reward came only on the feast day-the much awaited KOBU(sugarcane), and we would eye the longest one invariably thrice our height and the thickest one ignorant of how our teeth would have to battle it out. We proudly carried it home after the ceremony.

Partaking of the ceremonial vegetarian meal by the whole family was the most meaningful event of the day. Mum would have turned out an array of traditional yet delicious vegetarian dishes with Aloo Dhento, occupying the pride of place. The vegetarian dishes were more often an odd number. The fidgety four of us would have fun lending a helping hand at the grinding stone and felt important often creating more chaos. The de-husked corn, blessed in the church was brought home, powdered and sprinkled into every dish reverently with a prayer whispered which was another solemn ritual called the 'Novem jevann'(new meal). Non-vegetarian was taboo on the day and we really didn't complain. Very often we would have the meal on banana leaves which was thrilling; the most delicious Vorn was served as desert and to top it all at tea time it was Shevio Roce which was a double delight. Eating our sugarcane was another memorable experience. After our struggle with it for a while, Mum would painstakingly skin the sugarcane and cut it into little cubes for us to consume and this truly concluded our nativity

celebrations .

However, many of these traditions are now fading away. The flowers are scant and scarce, in disposable plates mostly from the flower sellers or the florists as most live in apartments now. It's a non vegetarian cuisine with an odd vegetarian dish or two as a formality. From the days of enthusiastically waiting for the sugarcane on the feast day, now the kids are treated everyday with different goodies and the sugarcane does not hold as much attraction. Also, almost died down is the custom of sending the blessed corn by post to those working away from home.

The timing of the Nativity of Mother Mary is just right as we celebrate the harvest festival when fields are green and the rivers full. The arrival of new corn is like a gift from Mother Earth to us and a befitting tribute to Mother Mary. This heartwarming harvest feast celebrates the toil and tireless efforts of the farmers too. September 8<sup>th</sup> is a SACRED day honoring Mother Mary, a celebration of our redemption, a day of THANKSGIVING as we celebrate the harvest festival and a JOYOUS day as families come together from far and near to have the festive lunch. Let us pledge to pass on these old beautiful traditions to the next generation.

Can't help but share that this year while I was attending the novena services at Fatima Retreat House, I wished I could be a child all over again, watching the tiny tots strutting in with their flower baskets with the bountiful joy of their hearts reflecting on their faces. They were basking in excitement and partook in the meaningful service organized, with so much of fervor and zest though sometimes a bit impatient to honor Maria Bambina. As they walked like angels in a procession to the courtyard to shower flowers after reverently placing the most special flower from their baskets around her in church, they were ecstatic honoring this treasured baby.. It was a joyful sight to behold, how in their excitement towards the end they had their baskets totally inverted to honor the baby with every visible petal they had carried.

As this issue comes out, The Nativity feast would have just passed by but I truly hope all of you'll had a hallowed and beautiful day and hope we can keep the age old traditions of the day alive always.

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## I AM MY OWN ARCHITECT

*Veronica Shearer, Morpeth-UK*

In 1968, I was studying Psychology at St Agnes College, Mangalore. Our lecturer was Sr Aloysius who instilled in us everything we needed to know about life and living. We analysed dreams, did experiments in the lab, we even studied what Freud and Jung had to say about the WHY and WHEREFORE of a person's behaviour. But little did I know that forty years later I would need to retrieve all this information from my subconscious. . . . I had to start a new life in a foreign country, learn to be worldly wise, understand how to be emotionally secure in order to bring my teenage children up the correct way and most importantly I had to look for a job to keep body and soul together. My Emotional quotient was checked at every job interview. This psychological testing has become vital in today's stress-filled work environment. One has to be emotionally mature to survive.

Thinking back to Sr Aloysius' explanation of Freud's Id, Ego and Super ego, I realised that we can only be emotionally mature when the Id is kept in check by the Ego and the Ego is kept in check by the Super Ego. The Id is what we are born with. It's me and me and only my needs that need to be catered to as a baby would do. Between the age of three and five the Ego kicks in and manipulates the Id. It still gets what it wants but in a socially acceptable fashion. Then much later the Super Ego hones the id and ego further with the aid of social and moral principles which are learnt from the family and society in general. We can only say we are emotionally mature when the Ego is kept in check and the *I* in our vocabulary is not capitalised. Trying to see things from another's perspective, recognising how our behaviour affects others, admitting our mistakes, accepting responsibility for our actions and not playing the BLAME game. Even sixty year olds can behave childishly becoming defensive when criticized, when they are not able to handle setbacks effectively and are unable to manage anxiety, stress, anger and fear.

Books have been written on the subject of emotional maturity because no one wants an emotionally immature person in their team. Team spirit and team work is necessary in every field of life whether it

is in the family or in the sports arena or in the work force. If only the SELF can be kept in check and another's welfare be at the heart of our mission, can we consider ourselves on the road to emotional maturity. Self-pity is a poison that corrodes one's inner self. Wallowing in it, is even worse. Being proactive, instead of reactive could be the answer. Doing something about a problem rather than crying about it makes one emotionally mature. I have gone through the mill of life where it would have been easy for me to suppress and repress my emotions to protect my ego. I did do just that for several years till I realised I was no good to anyone...not my family or my friends or my students in the school I taught in. So I decided to stop stewing and start swimming towards a solution.

Introspection and looking inwardly is self-awareness at its best. This is the bedrock of emotional maturity. I tried to become self-aware and look at my emotional states without self-recrimination. I had to accept the fact that I was angry or sad or hurt, I had to see my thoughts and actions from all angles, and judge myself based on the same standards that I judged others. I could see that people who were self-aware were better at taking criticism, as they were more perceptive of their own actions and emotions. 'To thine own self be true' had to become my ideology before I could achieve emotional maturity. I couldn't change overnight but I could work towards it day by day till I achieved enough confidence to accept the way I was. Hand in hand with self-awareness is confidence. Too much of confidence could make us appear arrogant and too little makes our self-esteem so low that we begin to loathe ourselves. Our emotional intelligence is then on a downward spiral. But a healthy balance of self-awareness and confidence takes us on the road to emotional maturity.

Flexibility and the willingness to change our opinions or ideas when it involves others, requires much patience and calm. Being able to manage change without losing our cool is a difficult task but well worth practising. Retirement, redundancy, marriage break-up, empty nest syndrome when children leave home and the death of a loved one are monumental changes in one's life pattern. When my father retired from the Army, he was unable to adjust to civilian life with its indiscipline and corruption. So

much so, he suffered a stroke and passed away at the age of 67. In the UK, courses in being able to adjust to major changes in one's life are now offered by the government, free of charge. Going for counselling and therapy is not a stigma any more. It just helps us to move on.....

'It's good to talk' was a tag line for British Telecom. In the UK, free phone lines for listening services like the Samaritans are a life line for people who just want to talk without being judged or given advice. It is therapeutic to vent one's feelings and share our grief with an objective outsider. It is not a sign of weakness. Churches in Newcastle offer a listening service which is anonymous. No one can provoke us to sin because sin comes from within. Two thousand years ago Jesus exhorted us to look within ourselves. Yet we took no notice.....

Senseless murders, terrorism, violence whether it is in the home or on the street, are all signs of human behaviour at its basest level. Recently the American TV station murder of two innocent presenters by a disgruntled employee is proof that when the love of SELF overpowers all other sensitivities, rational behaviour is forgotten. Our emotional quotient is therefore measured by how we can reason and make decisions without bias. We can consider ourselves on the ladder to emotional maturity when we can say with William Shakespeare, "It is not in the stars to hold our destiny but in ourselves."

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## **Msgr Alexander D'Souza – A Versatile Priest**

*John Monteiro*



In the passing away of Msgr Alexander D'Souza on 20<sup>th</sup> August 2015 at age-89, the Diocese of Mangalore and the Konkani community has lost one of its stalwarts. He ably served as Editor of the Konkani Weekly – RAKNNO, as President of Karnataka Sahitya Academy, as Parish Priest and many other portfolios during nearly 60 years of creditable priestly service, including journalism, hospital administration and youth counseling.

Fr Alexander hailed from Puttur and did his SSLC from the local Board High School in 1943 and joined St Joseph's Seminary at Jeppu for his priestly studies. He was ordained priest in 1952. From 1955 to 1958 he studied at St Peter's College, Rome, for post- graduation in



Theology – earning a doctorate in the subject. In 1961, after a condensed course in journalism in Germany, Fr Alexander plunged into the field of Konkani journalism and literature.

As Editor and Manager of Raknno, the official weekly of Mangaluru Diocese, Fr Alexander upgraded its editorial content and standard as also placed the circulation and advertisement on a sound footing – making the paper not only self-financing but also profit-earning. He encouraged young writing talent by organising annual training camps in journalism and also started paying contributors to the weekly. Raknno diversified into publishing under the banner of Raknno Prakashan. Serial stories were printed as centre-folds of the weekly so that subscribers could collect them for binding.

Fr Alexander has been Parish priest of important city parishes like Bendoor, Rosario Cathedral and Milagres where he organised the tri-centenary celebration of the church in 1980. While in this parish, he initiated a housing project at Nithyadhar Nagar to provide 135 houses for low income group. There are three high points in Fr Alexander's long priestly ministry. He was Vicar General of Mangaluru Diocese (a post next to the Bishop) for 15 years from 1972. In this capacity, he was the convenor for organising the historic visit of Pope John Paul II to Mangaluru on February 6, 1986.

The second high point was as Director of Father Muller Charitable Institutions from 1988 to 1991. In this capacity, Fr Alexander initiated action to establish Father Muller Medical College and starting of Post-graduation course in Dermatology. Third, Fr Alexander has been a member of the Gandhi Peace Foundation since 1952 and was closely involved in organising Gandhiji's Birth Centenary Celebrations in Mangaluru.

Fr Alexander was so well respected among his peers and lay people at large that he was widely addressed as Monsignor, a Papal title given for exceptional service. It may surprise many that no such title has been conferred on him officially. For the last few years Fr Alexander marked his retirement in the Senior Clergy Home on St Antony's Asylum campus at Jeppu. A voracious reader and facile, versatile writer, his frail physique and failing eye-sight put breaks on his life-long passion for books and writing. He had beaten off an otherwise terminal disease – cancer - sacrificing his stomach and the joys of normal eating. But, he was nattily dressed even in his private study and lighted up when having visitors, recalling highlights of his long and eventful priestly ministry.

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## BELIEVE (8)

*By Dreamcatcher*

*I am thankful for all of those who said NO to me. It is because of them I am doing it myself – Albert Einstein*

He was born paralyzed in the lower left part of his face. Because of this, his speech was slurred. His speech had a unique expression and he spoke differently. Without thinking of any of these drawbacks, Sylvester had a dream. He wanted to be an actor. Most people thought that his looks and speech would be a death rattle for an acting career. Everyone rejected him because of this disability.

Sylvester attended school in suburban Philadelphia. Here he was determined to pursue acting. He then spent two years instructing at the American college of Switzerland in Geneva. When he arrived back in the United States he became a drama major at the University of Miami where he also began to write. He was in a real hurry to follow his dreams. Hence, he left college before graduation and moved to New York to pursue his acting career. He auditioned for almost every casting agent in town with no success. He also turned to writing many screenplays while waiting for his acting career to blossom. He kept auditioning with one rejection after next. He started writing more screenplays and received similar decisions.

Now Sylvester had run out of money and was living in a desperate situation. He could barely even feed his family. Then one day as he was walking through the streets of New York, he wandered into a library to keep warm. This comfort became a regular habit during the colder months. In the library he began reading books from writers such as Tolstoy and Edgar Allan Poe. This gave him a bit of an extra edge and inspiration in his writing endeavors, tempting him to pursue his movie career more and more.

He was now desperate to get work, but wouldn't compromise on taking up any average job. He knew he had to stick to his plan. He never gave up, but was soon running out of cash. In desperation he stole his wife's jewelry and sold it. Needless to say, he ended up

homeless, sleeping at the New Jersey Bus Terminal for weeks. Things got so bad that he spent many days without food.

As he was finding ways to fend off hunger, he came up with an idea of selling his best friend and companion through this endeavor - his dog. He had to sell him to a total stranger outside a liquor store for \$25. He was heart broken, but he was not able to feed the dog neither himself. He cried for days over his dog.

During his hard times, he saw a boxing match between Mohammed Ali and Chuck Wepner. The fight inspired him for a screen play. He began to write this boxing story as a script for a movie. He didn't sleep for the whole weekend and banged out the script in 20 hours!

He tried to sell the script to the producers and he got an offer of \$125,000 straight away for the script. But he wanted to star in the movie, he wanted to be the main boxing hero. The studio refused him and said "He looked Funny and talked funny". He stood his ground. He was broke but obstinately wanted to be an actor. Few weeks later the movie producers increased their offer to \$325,000. They just wanted his movie script not him. Sylvester still refused. He had to be in that movie.

Eventually, the producers relented, they let him act in the movie but paid him only \$35,000. They thought with him acting, the movie would flop. As soon as he got the money, he went looking for his dog. He loved his dog so much, he waited 3 days outside the liquor store, looking for the man who bought it. When he found the dog, the man refused to sell him back the dog. Sylvester begged him and offered him \$100. The man refused. He even offered him \$500. The man refused. He then offered him \$1000 but again the man refused. Finally, Sylvester had to pay \$15,000 for the same dog that was sold for \$25.

The movie with the boxing story became the blockbuster - Rocky. It earned \$225 million in global box office. The movie won three Oscar awards for the Best Picture, Best Directing, Best Film Editing. Sylvester known as Sly Stallone was nominated for the BEST ACTOR. The Rocky movie was also included into the American National Film Registry as one of the greatest movie ever. A movie made by and acted by a star

rejected for his looks, deformed face and slurred speech.

Sly's dog and best friend starred in the movie as Rocky's dog Butkus. After Rocky, Sylvester Stallone, moved on making a series of Rocky movies until 2006. Sylvester Stallone's Best Quote - *It ain't about how hard you hit. It's about how hard you can get it and keep moving on. That's how winning is done.*

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## FAREWELL FR RONNIE PRABHU



Fr Ronnie Prabhu was a multi-faceted personality and an exceptionally gifted leader of our times who passed away on 17<sup>th</sup> August 2015 at Bangalore due to end-stage cancer. His contribution to the community extends over different areas of life—spirituality, education, counseling, youth animation, administration, inter-religious harmony, leadership training, etc. More than all of these, his capacity to make and retain friends from people in all walks of life is phenomenal. Rich or poor, young or old, educated or illiterate could easily approach him and claim him to be a friend. It is this magnetic quality of Fr Ronnie Prabhu's personality that has impacted many persons across religions and communities.

Born in 1940 in Mangaluru, Fr Ronnie Prabhu had his schooling in St Aloysius College until he joined the Society of Jesus in 1957. He was an extraordinarily gifted student and always secured distinction in his academic studies including a gold medal in his Masters degree in philosophy. He humbly admitted that he was a 'pampered child of God', and felt that his life's mission is to bring love, joy and peace into the hearts of the people he met.

The Society of Jesus, of which he was a valued member, reposed its trust in him by placing him in important positions of authority such as rector of St Joseph's College, Bangalore, Mount St Joseph, Bangalore, St Aloysius College, Mangaluru, and Provincial of Karnataka Jesuits. But whatever his status, Fr Ronnie Prabhu made it a point to reach out to every person and kindle in him or her the desire to excel and to serve.

**CASK offers its condolences to the members of Fr Ronnie's Family and the Jesuit Community in India**

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# POINTS TO PONDER, SEPTEMBER 2015

*Norbert Shenoy*

## How Long is Long Term

### What are your chances?

#### If held for five years

Returns	Occasions out of 100		
	Sensex	CNX 500	Large-cap fund
Losses	9	7	1
Less than 10 % return	34	48	25
Less than 15 % return	48	63	50
More than 15 % return	52	37	50

#### If held for ten years

Returns	Occasions out of 100		
	Sensex	CNX 500	Large-cap fund
Losses	1	0	0
Less than 10 % return	16	5	0
Less than 15 % return	35	38	7
More than 15 % return	65	62	93

*The above calculations are based on a rolling return analysis of the Sensex since 1980, and the CNX500 and the fund from 1995*

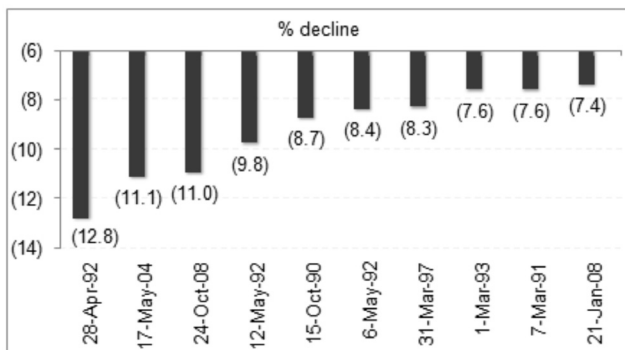
- If you held your investment in Sensex for five years, you would have had negative returns in 9 out of 100 occasions and you would have made more than 15% returns in 52 occasions out of 100.
- If you held your investment in Sensex for 10 years, you would have made a loss only in one instance out of 100 and would have realized more than 15% returns on 65 occasions out of 100.

So if you want to minimize the chances of loss and ensure a 15% CAGR, the investments would have to be held for 10 years.

Manic Monday, The Day Market Lost Its Bottom - On Monday (24-Aug-2015) BSE-Sensex tumbled by 1,624 points, registering a fall of 6.2% in a single day. And if you believe this was one of the biggest falls in the history of the Indian stock markets, think again!

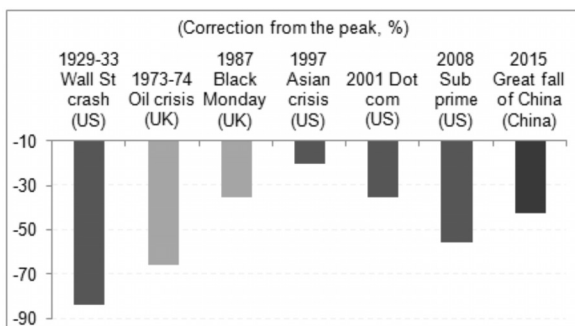
Below is a chart which shows the biggest declines in the Sensex in a single day in percentage terms.

### Single day steep slides in the Sensex



However, the turmoil in the capital and currency markets in India was not an isolated incident. China which was regarded as the global growth engine has started sputtering. But it is worthwhile to remember that markets all over the world go barking mad once in a while. The pecking order of global stock market crashes is presented in the chart below

### Pecking order of global stock market crashes



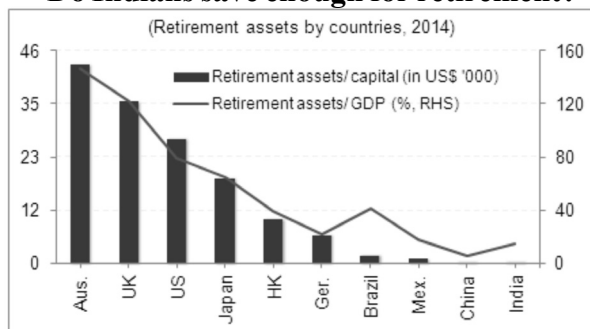
Such sharp corrections typically result in colossal losses in stocks, both good and bad. But the bad ones really take a beating. These are companies having huge debt on the balance sheet, higher promoter pledging and a weak management overall. And if such stocks are part of one's portfolio, they can virtually make the entire portfolio come

crashing down. But for quality companies run by a sound management, price corrections such as these provide an opportunity to add them to your portfolio. And patient investors always wait for more such falls.

## Retirement in India

What are the chances that most Indians have insufficient savings at the time of retirement? Well, as per a study, at the time of retirement, Indians (on an average) have about Rs 8,200 as their retirement funds. That's indeed, a scary figure. As per the survey report, India only has about 15% of its GDP in the form of retirement assets. This is a very low figure when compared to developed nations such as Australia, UK, US, Japan, etc. Retirement assets to GDP ratio for these nations are in range of 65% to 147%. If it is any consolation, India fares better than China which has a figure of 5.5% in this respect. One more redeeming feature is that the Indian demographic profile is such that young working population supports much smaller ageing population. There are also the strong family ties, which have nurtured a tradition of young children looking after their aged parents. The chart below indicates the average per capita retirement assets for various countries. The figures for India and China are so small, that they cannot be seen in the chart. For India it stands at about US\$ 128, while for China it stands at US\$ 141. In comparison, for Australia, UK and the US, the figure stands at about US\$ 43,160, 34,930 and 27,070 respectively.

### Do Indians save enough for retirement?



As it turns out, the survey has identified that Indians are generally less bothered about saving for retirement - despite the knowing its importance. While there many stats and data points which indicate how

much money one would need to invest to maintain one's present lifestyle, and essentially how much one would need to save till retirement, the fact of the matter is that other costs and expenses tend to take precedence over retirement goals and that is the reason why one has to carefully formulate a goal based financial plan in good time. But do think about this - Rs 100 today would be worth a little over Rs 432, three decades from now (assuming an annual inflation rate of 5%). With inflation of 6%, this value would be worth about Rs 574. Add another percent and the amount would be Rs 761. For one to maintain current lifestyle, it would be important for their savings to beat these figures. Equities therefore, should be a significant part of one's retirement savings portfolio as this asset class has comfortably beaten inflation rates over long periods.

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## **HANDS THAT TOIL**

*Preeti Aranha*

Visiting Webster market in Mangalore in the morning is indeed a thrill. The exodus of vegetables that come in make you wonder at the time and trouble taken to plant, grow and finally harvest.

I remember my father religiously tending his vegetable garden every morning, despite his hectic schedule. From picking up healthy vegetable seeds at Bangalore Russel market every second Saturday to demarcating little plots before planting them, carefully fashioning out supports for creepers, checking for insects and finally, watering them, those plants received the attention of their lives! The ultimate joy was - enjoying the fresh produce and sharing it with our neighbours.

What a thrill it was to reap two pineapples we grew in our pots. Manuring, shifting the pots from one side to another on our balcony to capture maximum sunlight and taking care of those two beauties was quite something.

My thoughts go to our farmers. What a life it must be for them, of planning, executing, studying the skies everyday with prayers for good weather, keeping their fingers crossed when the crops are to be harvested



and finally, storing their produce. The list seems endless. Most of them must have had very basic schooling but looking back the talent at methodical planning in growing of food produce to tailor to such a large audience is worth a million to ponder about. And, finally when it comes to selling their produce what do they actually get? The middle man comes in and then the main store plays its part in selling the produce. Is this three step process really necessary?

While in the US, we used to visit the Farmers market that prided itself for selling organically grown produce. It was a thrill to come home with a bundle of fresh beans and vegetables that were personally handed over by the farmers. The face to face encounter with the farmer was so comforting. This concept appealed so much that we made it a point to make it a ritual to visit the farmers market every week.

It saddens us when headlines glare back informing of farmers' suicides. Give them a platform for direct sales. For starters large grounds can be suitably arranged for them, free of cost, to come by and sell their produce personally: what a nice feeling that would be for the grower and the purchaser. Moreover, it would be a pleasure to see the grower responsible for that rosy red tomato, juicy, cool cucumber and the brilliantly purple eggplant.

I recall incidents in the Laura Ingalls series that are so graphically portrayed by Laura the author herself, about their own experience in farming in the Midwest where a rich wheat crop is grown and is all ready to harvest but is ferociously attacked by locusts

Things come by to us so easily in life. Comforts have increased and there is no dearth for want. But all this would not have been possible without those playing their silent roles backstage. As I am reminded of the dialogue at the end of the movie "OM Shanti Om", "Abhi picture backi hemere dost" which is followed by the artists who have toiled backstage making their appearance, I sincerely hope the day dawns soon when we get to see those who toil silently for us backstage making their entry in a grand way for, after all honouring the sons of our soil is the best tribute we can pay to mother Earth!

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# HEALTH INSURANCE MYTHS

*Oswald D'Cunha*

With annual health care costs on the rise, absence of proper health insurance can result in a huge financial loss in the event of serious illness or accident. Health Insurance as a Financial product is widely misunderstood and is full of misconceptions. In this article, I wish to highlight the common misconceptions and debunk some myths!

## **Common Health Insurance Myths**

1. If you are covered under 'Group' Health Insurance scheme, you do not require personal health insurance cover - While group health insurance has its advantages, it is important to know the benefits under the group insurance. Apart from the total amount, check the policy coverage and adequacy for the needs of your family. It is best to buy additional health insurance in case you decide to change your employer or the employer decides to cut down benefits or restrict coverage.
2. If you have Health Insurance, all your medical expenses are covered – People wrongly believe that if they have health insurance, all their medical expenses are covered. This is untrue eg the policy may not cover maternal benefits or dental work. There are comprehensive or add-on policies to cover such costs.
3. You need to be hospitalized for 24 hours to avail health insurance – this is a common myth. Not all procedures need 24 hour hospitalization. Day care procedures like chemotherapy or radiotherapy do not require 24 hour admission to avail claims.
4. It is always advisable to buy a policy through a trusted agent – This may not work as the agent you trusted may change jobs or not be there when you make claims. It is best to carefully go through the terms and conditions before buying the policy.
5. While buying a Health Insurance policy, you need to check the empanelled hospitals – Please note that even during the policy term, the network of empanelled hospitals can change for various reasons including blacklisting of a hospital or blacklisting of Insurance companies by hospitals.
6. 'Cashless' is the answer to all your medical woes – 'Cashless' is certainly a great benefit but cashless benefit is only for authorized claims and not all claims. Therefore, 'on-call emergency funds' should be available for you.

7. You must compare pre-existing waiting periods – In the case of pre-existing diseases, there is usually a waiting period of 4 years. If you are perfectly healthy while taking a policy, then this clause is not applicable to you.
8. There will be no changes in the Health Insurance Policy you bought – Insurance is a contract between the insurer and the insured, which needs renewal each year. It is important to check for changes in policy terms/conditions, while renewing the policy.

**Final Message** – Choose a Health Policy that suits your life-style, health care needs and financial status

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## NEWS & NOTES

### INTERNATIONAL INSTITUTE OF PUBLIC POLICY AWARDS FOR JOE GONSALVES, SACHITHA NANDAGOPAL & FR RONNIE PRABHU (POSTHUMOUS)

International Institute for Public Policy (IIPP)-Mangalore, has announced its Annual ‘Outstanding Community Leaders of Mangaluru’ Awards to Mr Joe Gonsalves, Fr Ronnie Prabhu SJ and Ms Sachita Nandagopal in recognition of their social activism, selfless service to humanity and consistently working for public cause. The awardees have been selected in recognition of their contributions for the cause of policy implementation for public good. Fr Ronnie Prabhu expired soon after the Awards were announced and will be given the award posthumously.

As in previous years, the announcement of the award is made on the eve of Independence Day every year by Max and Jessie Rasquinha of Texas-USA, the founders of International Orientation Centre and International Institute for Public Policy. The award is presented in recognition of selfless work for the cause of humanity in different fields. The award carries a cash prize of Rs 50,000, citation and crystal mementoes handpicked by Max Rasquinha. The awards will be presented during the visit of the philanthropist couple to Mangalore, by the end of this year.

While announcing the awards, Mr Max Rasquinha said “He who wishes to secure the good of others has already secured his own. We

have in our list several such leaders who deserve to be recognized, who are the prospective candidates for the award. Watching the greatness in others is a virtue of greatness in ourselves”.

Walter Nandalike (founder-Daijiworld ), eminent singer late Wilfy Rebimbus, former Lokayukta Santosh Hegde, Mnsgr Fred Pereira, Bishop Aloysius Paul D’Souza, Dr Olinda Pereira have received the ‘Outstanding Community Leaders’ award in the past.

## **JOE GONSALVES**



Born on January 1, in 1922 Joseph Gratian Gonsalves was a New Year’s gift to his parents of Milagres parish.

Better career prospects took Joe to Mumbai where he joined as a management trainee in the prestigious J L Morrison and Company, which had its head office in London and branches in principal Indian metros. He served as head of branches in Delhi, Chennai and Kolkotta and finally back to Mumbai as the head of all branches in India. The Company sent him to London for advanced training.

Due to his extraordinary talent and skill coupled with hard work, he was ultimately elevated to the position of general sales manager lending 29 years of valuable service to the company. In 1975, armed with the rich experience he acquired at Morrison he joined Union Home Products Limited as an executive director. With his professional skills, expertise and endearing personal qualities he left an indelible mark in both these organizations. He retired from service in 1983 but hasn’t retired from the multifarious work he has taken upon himself and he enjoys doing it.

After his retirement in 1983 Joe has immersed himself wholeheartedly to the cause of serving his community. He served on the board of Father Muller Hospital for 15 years and has served on the Catholic Board of education. His benign service at St Joseph’s Workshop for over 3 decades is the hallmark of his social service.

He was given the responsibility of overseeing the security arrangements during Pope’s visit to Mangaluru in 1986 and he did commendable job.

## **SACHITHA NANDAGOPAL**

Sachitha Nandagopal, Executive Director- Centre for Integrated Learning, is a passionate teacher who has moved from teaching journalism to heading an NGO dedicated to grooming personality of individuals. She is a teacher, a mentor, an administrator and a loving support to many, including inmates of old age homes in the city. She has also aided her husband, a senior journalist to evolve strategies and interventions that add value to present education system.

A post graduate in mass communication and journalism from Mangalore University, Sachitha has strived to give her best to her students as head of the department of journalism at Besant Women's College, Mangaluru, then as principal of CMR Institute of Post Graduate Studies in Media Studies in Bengaluru before quitting her lucrative career to work with children and youth in personality development and social sensitizing. Sachitha has been active in other social circles including the Toastmasters International. Through Centre for Integrated Learning, she and her husband have reached out to thousands of students imparting them value based education. She has recently joined the Centre of Ethics at Yenepoya University.

**Late Fr Ronnie Prabhu – A tribute is separately given.**

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## **STAGECRAFT PERFORMS THE PLAY – ‘YOU NEVER CAN TELL’ by GEORGE BERNARD SHAW**

The citizens of Mangalore had the rare privilege of being witness to an adaptation of the old English Play “YOU NEVER CAN TELL” authored by George Bernard Shaw. The play directed by Ramona Mathias was performed on 30<sup>th</sup> August 2015 at the C.V.Ramana Nayak Hall-Mangalore. The Cast included Ramona Mathias, Rajani Patrao, Leah Mascarenhas, Santosh Rodrigues, David Pais, Kieth Palanna, Dr Gerard D’Souza, Dr Ajay Kamath, Lovie Rebello, Nilofer Saldanha, Arjun Pinto and Rajiv Goveas.

**CASK congratulates Stagecraft and wishes the group further success.**

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## **SR MARISSA AC CONFERRED THE KRANTI JYOTI SAVITHRIBAI PHULE AWARD**



Sr Marissa AC, Principal of Mount Carmel School, Lullanagar in Pune has been conferred the prestigious Kranti Jyoti – Savithribai Phule Award in recognition of her outstanding contributions to empowerment of girl students in Maharashtra.

She was selected for the award by Tejaswini Sanstha. The award was presented at a function at Sanskritik Bhavan in Pune on August 19, 2015. The award perpetuates the name of the great social Reformer of Maharashtra – Savithribhai Phule, who tirelessly worked towards making every girl child stand on her own with dignity.

In the citation presented to Sr Marissa, the Award Committee mentioned that she walked in the footsteps of Venerable Mother Veronica, the Foundress of the Apostolic Carmel order but achieved the social goals set by Savithribhai Phule. Apart from the citation, Sr Marissa was presented with a memento, bouquet and a book in Marathi on the life of Phule, by the Chief Guest – Sulabha Ternekar.

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## **RONALD FERNANDES, BUREAU CHIEF OF DECCAN HERALD-MANGALORE IS ELECTED PRESIDENT, PRESS CLUB OF DAKSHINA KANNADA**



Ronald Anil Fernandes, Deputy News Editor and Bureau Chief of Deccan Herald in Mangaluru, has been elected as the President of the Press Club of Dakshina Kannada district for a three-year term 2015-18.

After completing BSc, Ronald took up journalism for his post-graduation and even before the PG results were out, he got a teacher's job in St Aloysius College. However, he quit it the very next year to gain practical knowledge in journalism. After working for a brief period in Udaya TV in Chennai, he joined the Deccan Herald in 1997, in which he continues to work

for the last 18 years. Since 2005, he is heading the Mangalore edition of Deccan Herald which covers 5 districts - Dakshina Kannada, Udupi, Kasargod, Kodagu and Chikmagalur. He was also instrumental in launching City Herald, a popular supplement, which is now discontinued.

Meanwhile, he did his PhD in Journalism and obtained the doctorate in 2007. He also passed the State-level Eligibility Test for Lecturership in Journalism, accredited by University Grants Commission (UGC). He has undertaken assignments in Singapore to cover an expo on 100 years of Titanic in April 2012; to Sri Lanka to cover a tourism programme in September 2007 and to Kuala Lumpur to cover CNI conference in August 2005. He was also a part of a 14-member team to study the problems in North Eastern states (organized by Directorate of Field Publicity, Govt of India) in November 2009.

Besides being a full time journalist, Ronald is also actively involved in many academic and social activities such as promotion of blood donation and Prison Ministry. Ronald received the 'Sarojini Naidu 2009,' national award for best rural reporting on 'Women and Panchayati Raj' and the recipient of ICPA – Fr Luis Carreno Award – 2011, a national award, for outstanding journalist. He is also the recipient of Sadhana award (instituted by Sadhana National Cultural Foundation) in Journalism category and District Rajyotsava Award for the year 2012.

Ronald has authored three books - 'TV tolls for teens' (based on his PhD thesis), 'Mangalore Matters,' and 'Uncovering the urban masks'.

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## **PROFESSOR EDMUND FRANK HONORED BY ST PHILOMENA COLLEGE-HASSAN**



St Philomena's College for Girls in Hassan run by the Sisters of Charity, held its 3<sup>rd</sup> Graduation Day on 5<sup>th</sup> August 2015. Well-known philanthropist and Chairman of the Sylvester Frank Centenary Foundation - Professor Edmund Frank was the Chief Guest. Prof Frank was honored on the occasion for his work as a social entrepreneur and philanthropist.

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## **OBITUARIES - AUGUST /SEPTEMBER**

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

1. Martin Raphael Fernandes (63), Milagres, husband of Lulu, father of Ashley and Aleene Fernandes, on August 6, 2015.
2. Sharon Crasta (33), Bejai, C. A., Asst. Manager, Albertsons, daughter of late Sebastian Crasta & Mary D'Almeida, on August 10, 2015.
3. Stella Pinto (74), Bejai, wife of Reginald Pinto, mother of Anita/Balraj Barrett & Anil Pinto, sister-in-law of Wilfred Pinto, Pamela/John Pinto-Shebonnie, on August 13, 2015.
4. Michael Lobo (85), Derebail, father of Ronald/Diana, Gretta/Stany, Meera/Nelson, Donald/Jyothi, Prakash/Joyce, on August 16, 2015.
5. Cecilia D'Souza (81), Bondel, Retd Teacher, Rosary Higher Primary School, August 18, 2015.
6. Walter D'Souza (81), Bendur, husband of Ivy D'Souza, father of Queenie/Joseph, Shalini/Ronald & Rahul/Prithi, on August 18, 2015.
7. Margaret Mary (Rittie) Menezes (71), Bendur/Bangalore, wife of late Mervyn, mother of Manoj, Meena, Bhupi, Meera and Sugam, on August 19, 2015.
8. Alwyn D'Souza (Valli) (38) Derebail, husband of Pramila D'Souza, father of Alysia & Allan, on August 19, 2015.
9. Alexander Salvador Pais (52), Derebail, husband of Flossy Pais, father of Aaron, Arnold, Angeline Pais, on August 21, 2015.
10. Joseph Albuquerque (94), husband of late Laurel Albuquerque, resident of Nympha Sadan, and brother-in-law of Elaine 'Cuckoo' Coelho & Austen J A Tauro, on August 22, 2015.
11. Walter Wilcy Raj D'Souza (55), Valencia, husband of Anna Monthi D'Souza nee Lobo, father of Aston and Ajith, on August 26, 2015.
12. Martha Lobo (95), Bendur, wife of late John Lobo, mother of Rosemary, Raymond, Florine & Francis, on August 28, 2015.
13. Fr Hilary Pereira SJ (91), Former Principal: St. Joseph's Boy's high school, Bangalore & St. Aloysius Evening College Mangalore on August 30, 2015.
14. Lucy Lobo (88), Bondel, wife of late Joseph Antony, mother of Leo/Rosy Lobo, late Marcel/Lilly Lobo, Stella/Valerian Mendonca, Cyril/Sevrin Lobo, Fredrick/Leena Lobo, Sr Agnes Lobo, Hilda/Felix D'Souza, Victor/Metilda Lobo & Alwyn/Shanti Lobo, on September 2, 2015.