



# CATHOLIC ASSOCIATION OF SOUTH KANARA

Founded in 1914

(Regn. No. MNG/130/2021-2023)

## CATHOLIC ASSOCIATION OF SOUTH KANARA

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## EDITORIAL

**“An optimist stays up until midnight to see the New Year in and count one’s blessing”.** Let this optimism be the message that you share with others. The month of January is a great time to appreciate the love and blessings received during

the year past.

May the best memories of the past year be the supers. As this new year begins keep your attitude positive, no matter what happens as the year progresses find the good in every situation. And, if you do that, the year will be good to you!.

The worldwide Covid-19 pandemic has seriously affected Healthcare resources and healthcare delivery to tackle a host of communicable and non-communicable diseases. This has also generated a negative impact on livelihoods and financial stability of families. In such a situation, it is appropriate to remember the words of Catherine Ponder in her book **‘The Dynamic Laws of Prosperity’** – One positive statement is more powerful than 1,000 negative thoughts and two positive statements are more powerful than 10,000 negative thoughts. Let us concentrate on **‘Positive’** thoughts as we embark on the new year 2022!

The *“Mangalore”* magazine enters the **96<sup>th</sup> year** of uninterrupted publication with this issue. As an organ of the Catholic Association of South Kanara (CASK) the magazine has played a positive role over these 96 years. I am privileged to be the 24<sup>th</sup> Editor of the magazine and would place on record our appreciation and thanks to all my 23 predecessors. From your side, please support the magazine by paying your subscription dues and renewing your subscription promptly. We have received many requests for e-version of the magazine. We are discussing the pros and cons of the e-version and will try to find a solution. However, the e-version will only be an addition to the print version, which is preferred by a large majority of our readers.

CASK suffered a blow in the passing away of Uncle **Walter D'Sa**, who served the Association with great sincerity and efficiency as its Treasurer from 2007 to 2020. He is credited with streamlining the book-keeping, accounting and financial systems of CASK with much diligence and transparency. This in turn has resulted in the recognition that CASK is a very dependable and trustworthy organization, thereby facilitating the fund-flow to our various developmental and charitable activities and programmes. Thank you Uncle Walter and we know you will have a blissful eternal life. We offer our heartfelt condolences to his wife May D'Sa and to his sons – David, Daryl and Desmond and their families.

In the passing away of Puneeth Rajkumar, Karnataka lost one of its greatest cine heros and icons. However, he continues to live through the donation of his eyes and has motivated hundreds of his fans to pledge their eyes. India annually requires 1.5 lakhs eye donations but only 25% of the demand is met each year. Therefore, the example given by Puneeth and the Eye donation pledges he has motivated is a noteworthy and praiseworthy contribution. Thank you Puneeth! May your tribe increase!!

Pope Francis has given a Christmas present to married couples in the form of a letter, which we are pleased to publish in this issue. The Bishop of Mangalore and the Patron of CASK hosted a Christmas get-together which he called as 'Bandhutva' or brotherhood inviting officials and guests representing all Faiths. We are pleased to publish his address at the 'Bandhitva' event. There are as usual, other articles and items of interest...Happy Reading!

In conclusion, let me quote Amanda Gorman – Remember that no matter what happens, a new dawn will bloom...

When day comes we (will) step out of the shade, aflame and unafraid, the new dawn blooms as we free it.

For there is always light, if only we're brave enough to see it...

If only we're brave enough to be it.

**Until next time.....Patsy Lobo**

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## THE PRESIDENT SPEAKS...

The light shines in the darkness and the darkness has not overcome it. Dear Friends greetings of peace & joy in this holy season! The past year has been one of the most fruitful years in the history of CASK. We have achieved many milestones. I am sure God has a special plan for us. As everything else in this world proves to be unpredictable, we can see God stands firm by our side. We can be assured that his light will always guide us and his hand will lead us. I want to thank all the people who have made this possible, who have listened without judgement, helped without conditions, understood with caring and love, no matter what.

Our endowment funds have increased many folds during the year. All that is entrusted to us will be utilised for scholarships, charitable works and for the betterment of the downtrodden. We pass through this world just once and we are required to do whatever we can before we depart. Finally what we carry with us is our name and good deeds and nothing else. Pandemic or not, our team has put in more than anyone could imagine. As we thank God for allowing us to be a part of this organisation, your contributions and prayers have helped us carry this association through these difficult times with much satisfaction.

In the New Year too, we resolve to carry on our charitable services with your continued support and good wishes. Our only prayer & hope is that, those who have benefited from our charity will one day be able to extend a helping hand to other needy people. So that one day we will really be a community which will be called the “Rome of East”. I am sure that was the aim of our forefathers when they started this Association which is now 108 years old.

I am grateful to each and every Governing Council member and our past office bearers who have put in their best over the years. We assure you of our continued support in the coming year too. Our endeavour will be “Let us all seek, strive and work towards resilience, resourcefulness and reinvention for a better world in the year 2022”

Our website “caskmangalore.org” will be fully operational during 2022 and you will be able to follow our journey closely. Also our ‘Mangalore’ Magazine comes to your doorstep by the 12<sup>th</sup> of every month without fail. Our editorial team works very hard to keep up the tradition of 96 years of uninterrupted publication.

**Capt. Vincent Pais**

## **WELCOME TO NEW MEMBERS OF CASK**

1. Mrs Mary Grace Pereira – Belthangadi
2. Mr Vincent Fernandes – Kaup, Udupi Diocese
3. Mr Dion Clive D’Souza – Malpe, Udupi Diocese
4. Mrs Elveera Monteiro – Mangalore
5. Mr Ralph Colin D’Souza – Mangalore
6. Mr Alric Vivien D’Souza – Mangalore
7. Mr Anthony Marian Dennis – Mulky
8. Mr Wilfred A.Rebello – Mumbai
9. Mr Arthur Victor Dias – Paladka
10. Mrs Sharlet Dias – Paladka
11. Mr Gowin Philip Quadros – Shirva
12. Mr Prakash John Andrade – Udupi
13. Mr Wilson D’Souza – Udupi
14. Mr Walter Cyril Pinto – Udupi
15. Mr Wilson Herald Rodrigues – Udupi

## **THANK YOU – Donations to CASK Centenary Trust**

### **Towards ECG Project**

1. Mr R.C.Rodrigues, Karnataka Agencies – Rs.25,000/-
2. Dr Libert Anil Gomes – Rs.5,000/-
3. Dr Rohan S.Monis – Rs.5,000/-

### **Towards Housing Project**

1. Patsy & Dr Derek Lobo – Rs.20,000/-
2. Jennifer & Capt Vincent Pais – Rs.10,000/-

### **Towards CASK Charitable Projects**

1. Mr Denzil & Mrs Kajal D’Souza – Rs.10,000/-
2. Clement D’Silva, Bangalore – Rs. 4,000/-
3. Mr Cyril S.Mendonca – Rs. 3,500/-
4. Anonymous – Rs. 5,000/-

## OMICRON VARIANT DID NOT ORIGINATE IN SOUTH AFRICA, IT WAS ‘DETECTED’ THERE! THE DIFFERENCE MATTERS

*Saumya Kalia, Courtesy – The Swaddle Team*

Here are some facts about the new ‘*Omicron*’ variant of the Covid19 virus. The first confirmed infections reportedly came from foreign visitors to **Botswana**. Due to a robust testing and sequencing system, a South African scientist flagged it to the global health community. The World Health Organization noted the variant was first “**reported**” in South Africa. It somehow translated into the media, experts, and others calling it a “South African variant,” indicating the variant originated there. Now, most Southern African countries face travel bans from Western nations-some have likened it to “punitive measures” for the region’s transparency.

The highly-mutated variant of concern signifies uncertainty and the importance of vaccines. But the series of events indicates the knowledge gap that currently exists in the way vaccine information is communicated and acted upon.

Take the misinformation around Omicron’s origins, for instance. The first confirmed infection of Omicron was reported in Botswana around 11th November, which was later reported in South Africa too. Scientists who were sequencing the genome and identifying the mutations chanced upon the variation and shared it with others. This does not mean the variant “originated” in Botswana or South Africa. The individual nationalities are unknown. “Such detection should not be confused with Botswana being the country of origin of the strain,” Dr. Edwin Dikoloti, Botswana’s health minister, said in a press conference.

New findings even show the Omicron variant was spreading in the Netherlands before the first case was identified in Southern Africa. Cases of the new variant are also being identified in other countries (such as the U.K., Canada, China, and Israel)– because of the variant’s genome the South African scientist first identified.

This also makes the decision to ban travel from Southern African

countries a knee-jerk reaction.

“The prohibition of travel is not informed by science, nor will it be effective in preventing the spread of this variant,” South Africa’s President Cyril Ramaphosa said in a speech recently. “The only thing the prohibition on travel will do is to further damage the economies of the affected countries and undermine their ability to respond to and also to recover from the pandemic.”

Moreover, a raft of studies questions the efficacy of international travel bans. A study in the Journal of Emergency Management concluded there is little evidence to prove that international travel bans curb the spread without other public health measures, like isolation. With the Omicron variant, the WHO has already advised against travel bans. Moreover, “some of the cases have been directly linked to travel to southern Africa, others have been linked to travel from elsewhere and a few of Israel’s suspected cases are not linked to travel at all,”

Singling out Southern African countries, who alerted the world about a new variant due to their robust labs, is misguided. **It “is like banning the room with the smoke detector when there’s a fire in your house”.**

**Comments :** The good news is that the newest variant christened ‘**Omicron**’ seems to be weaker and milder and hopefully will result in the transformation from a pandemic to an endemic state, like the Influenza and some other viruses with nil or mild symptoms and self-healing in a few days. However, it is important that all of us protect ourselves with vaccination and wear a mask as much as possible.

**- Dr Derek Lobo**

## MESSAGE

The Editorial Committee has decided that all articles, tributes, eulogies and advertisements, sponsorships etc must be sent to the **EDITOR**, before the end of each month to the following email – [derpatlobo@hotmail.com](mailto:derpatlobo@hotmail.com); or telephone - +91-99862 68404 or 9980238548; All Tributes or Eulogies in colour or Black & white should not exceed four (4) pages and should be forwarded to the Editor well in advance to the email ID above. Please do not send through WhatsApp. Thank you for your cooperation.

## **POPE FRANCIS – CHRISTMAS PRESENT TO MARRIED COUPLES IN THE FORM OF A LETTER**

Speaking at his studio window on Sunday, 26<sup>th</sup> December 2021, Pope Francis said he intended the letter to be his “Christmas present to married couples.” He urged them to keep having children to fight the “demographic winter” which, in Italy, has led to one of the lowest birth-rates in the world.

He said “Maybe we aren’t born into an exceptional, problem-free family, but our family is our story – everyone has to think: It’s my story; they are our roots: If we cut them, life dries up!”

In the letter, Pope Francis said lockdowns and quarantines had forced families to spend more time together. But he noted that such enforced togetherness at times tested the patience of parents and siblings alike and in some cases led to real difficulties. “Pre-existing problems were aggravated, creating conflicts that in some cases became almost unbearable. Many even experienced the breakup of a relationship,” Francis wrote. He offered his closeness to those families and reminded parents that the breakup of a marriage is particularly hard on children, who look to their parents as a constant source of stability, love, trust and strength.

“The breakdown of a marriage causes immense suffering, since many hopes are dashed, and misunderstandings can lead to arguments and hurts not easily healed,” he said. “Children end up having to suffer the pain of seeing their parents no longer together.”

He urged parents to keep seeking help to try to overcome conflicts, including through prayer. “Remember also that forgiveness heals every wound,” he said.

He repeated a refrain he has often used when meeting with families and married couples, listing the three most important words in a marriage: “Please, thanks and sorry.”

Picking up the theme in his remarks to tourists and passers-by in St. Peter’s Square, Francis said a failure to make peace before going to bed at night can lead to a “cold war” the next morning.

“How many times, unfortunately, conflicts originate within the domestic walls due to prolonged periods of silence and from unchecked selfishness!” he said. “Sometimes it even ends up in physical and moral violence. This lacerates harmony and kills the family.”



## **'BANDHUTVA' CHRISTMAS CELEBRATION AT BISHOP'S HOUSE WITH PEOPLE OF DIFFERENT FAITHS AS 'BANDHU'**

*Fr Anil Ivan Fernandes*

*“No force, no allurements in following Jesus. Freedom is at the centre stage. Misinterpretation of allurements would end up lawful charitable works, a matter of concern” : Bishop Peter Paul Saldanha*

Bishop of Mangalore – Most Rev Peter Paul Saldanha hosted a 'Bandhutva Christmas Celebration' at Bishop's House-Codialbail on 30<sup>th</sup> December 2021, with prominent guests representing all Faiths.

In his address, Bishop Saldanha said “Although Jesus is the sign of contradiction and rejection for some, many follow Him willingly and lovingly. For, Jesus does not reject anyone who comes after Him. Freedom is at the centre stage”. The Bishop further said “Jesus' invitation to follow Him is based on Freedom. One can follow Jesus, only if he/she wants to follow Him.” He emphasized that the Law of the Catholic Church strongly forbids any forced conversion or conversions by fraudulent means. “The issue of forced conversion is a highly exaggerated subject,” the bishop said.

“According to the Catholic faith, the real fear is that the misinterpretation of allurements could end up in abandoning even the lawful charitable activities that are taught by Jesus towards the needy and beneficiaries. These good works would be given up, out of fear which is a matter of concern. Who is responsible for this preoccupation?” said the bishop.

Speaking about Bandhutva, Bishop Peter Paul said, “It is an occasion to experience brotherhood which calls each one of us to show our concern and thoughtfulness towards our fellow beings. Jesus the par excellence is our model to become humane, kind, loving and gentle. Celebration of the birth of Jesus is an incentive to become brothers and sisters to one another filled with love, forgiveness and compassion. We only collaborate lovingly, willingly and joyfully in the plan of God to be one in fraternal love. We are 'Bandhu' to each other, for Christ is the 'Bindhu'. He is our elder brother sharing in our flesh and

blood. He does not carry any instrument of death but comes with love, forgiveness, peace and joy to yield true fraternity and solidarity. He desires us to spread that love to all brothers and sisters irrespective of boundaries”.

The bishop concluded his message with the call of Pope Francis, “To Dream as a single human family, as fellow travelers sharing the same flesh, as children of the same earth which is our common home, each of us bringing the richness of his or her beliefs and convictions, each of us with his or her own voice, brothers and sisters all.”

Sri N. Shashi Kumar - IPS, Police Commissioner of Mangaluru was the guest of honour at the celebration. The political leaders, luminaries of public administration, city corporators, officers from the departments of police, law and order, education, health, IT, Intelligence, banking sector, NGO, Media, religious leaders, heads of Christian institutions were present.

In his address Mr Shashi Kumar said “Bandhutva echoes a great feeling that all people belonging to different religions are united together in love and brotherhood. I, along with my department staff, work sincerely to realize the dream of the all citizens of this city.”

Dr John D’Silva, Secretary of Diocesan Pastoral Parishad compered the programme. Rev. Dr Joseph Martis, Secretary, Diocesan Council of Priests welcomed the gathering. Rev. Dr J B Saldanha, Diocesan PRO proposed the vote of thanks. Pastor Rev. Hubert M. Watson, Principal of Karnataka Theological College, Balmata led the opening prayer. Msgr Maxim Noronha, Vicar General of the diocese said the grace before the meals.

CSI choir group members from the city entertained the guests with melodious Christmas carols.

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## TRIBUTE TO A FRIEND – WALTER D'SA

*Delivered by Norbert Shenoy*

Nothing is forever and that is the mercy of eternity to time. Yet, young or old, healthy or sick, when we lose a loved one, we cry out in despair: As flies to wanton boys, are we to the gods, they kill us for their sport. Then again, as the poet would say, a bird in a cage, puts heaven in a rage.



Walter George D'Sa, all of 88 years, 2 months and 21 days, has flown out of his cage to freedom. But come to think of it, no cage could stifle Walter, for he lived by the adage, Ad Astra Per aspera; to the stars through the thorns. He reached out to the stars by reaching out to people, his loved ones, his friends and any cause that sought to reach out to the marginalized.

Since 1980 our paths have crossed many times, both in Reserve Bank of India and NABARD; first, briefly in Delhi, then in Mumbai, Bangalore, Chennai and Mangalore. In the final phase of his fruitful career he was the founder principal of the Regional Training Centre for Southern Region in Mangalore. He carried on the discussions with the then Chairman to set up the new institute, conducted the initial negotiations and documentation with the diligence for which he was well known. Today the sprawling campus and state of the art training facilities at the Bankers' Institute for Rural Development in Mangalore, are a testimony to his enduring and visionary contribution in the field of training for agricultural finance. Throughout his career, he was the "go to" man on any issue concerning co-operative credit structure for short term loans. He also had the distinction of representing India on Institutional Framework for Agricultural Finance at Apraca, Manila, Philippines.

We his younger colleagues always looked up to him for guidance and support. But what set him apart as a great man manager was his unassuming demeanor and his singular capacity to listen.

After his retirement he refused to hang up his boots. He and May, his better half, travelled quite a bit, visiting their three brilliant sons and their grandchildren in Dubai, the US and Canada. But his heart was always in Mangalore where he made new friends and took time to meet his old friends if only to find out about their wellbeing. But then

he suffered a stroke which hampered his mobility. But behind the gentle, unassuming persona was a man of steely determination to live life on his terms. Until two years ago he would drive to the office of the Catholic Association of South Kanara almost daily, frequently visit my office for putting through his investments, do the marketing and complete a host of family's social obligations. You could frequently see this scholarly old figure with his impeded but graceful gait, trudging the streets of Mangalore or even negotiating staircases with his walking stick. Typical of the man, his contribution to Catholic Association of South Kanara was quiet but extraordinary. Although in his eighties he proved to be a computer wizard of sorts. He single handedly streamlined the finances at CASK by devising, in consultation with his son, a system of accounting based entirely on spreadsheet, without resorting to macros or borrowed algorithms. This simple yet elegant system has stood the test of time and many a tax audit. But then the outbreak of Covid coupled with his feeble health and advancing age forced him to remain within the confines of his home. He did permit me to take him for vaccination and have a rare ice cream treat at Naturals. But the extended seclusion, absence of purposeful action and the recent passing away of May's brother Oscar Fernandes would have imperceptibly weighed him down.

About a month back his health took a turn for the worse. On Thursday the sixteenth of this month, my wife and I visited him in the ICU. Although wrapped up in tubes, needles and wires, when we called out his name he opened his eyes and lifted his head a wee bit as if in recognition. The duty doctor told us that his heart was stable, BP was low but was improving with medication, and although the lungs were weak and urine output was low, there was some improvement in his condition. We walked out with hope, not realizing that was his last bust of life. Well, Walter has walked away. But as I walk down the memory lane, I clearly see the celebration of a full, fruitful, nay glorious life.

The woods are lovely, dark and deep,  
But I have promises to keep,  
And miles to go before I sleep.

Walter has certainly walked the arduous miles and kept his promises. Now who can grudge him a peaceful walk in the silent, enchanting woods? One could not ask for more.

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# NATIONAL LEVEL BUSINESS PLAN CONTEST FOR CATHOLIC YOUTH

With the aim of encouraging Entrepreneurship among Christian youth, National Youth Council of CBCI (Catholic Bishops Conference of India) in association with Kanara Entrepreneurs conducted a national level Business Plan contest. More than 70 youth representing 30 dioceses participated in this contest.

Kanara Entrepreneurs (KE), a mutual benefit non-profit organization nurturing entrepreneurs, helped all participants with a one page business plan template where one could fill their idea, business model, customer segment etc. Mentors and subject matter experts from KE reviewed all the business plans and shortlisted 20 teams whom they mentored for 2nd round presentations.

**Here are the 20 teams who made it to the 2nd round:**

Sl no	Team Name	Team Members	Church/Parish
1	AquaTangle	Aronstun Ralph Dsouza, Praveen Rodrigues	St Peter Claver Church, Arva
2	CoastalCart / CultureCart	Godwyn Chetan Dsouza	Doresanipalya Parish , BG Road, Bangalore
3	Green Wear	Aman Abhishek Hembrom	Infant Jesus Church
4	Beats and Breaths	Winston Rohan Dsouza	Cathedral of Our Lady of Assumption Church
5	Lisieux Group	Dr. Elsa Cherian	St.Mary's Church Parel, Changanacherry
6	Genesis	Roger Dsilva	Palle Parish
7	Healthcloud	Clerissa josline rodrigues	Kaikamba
8	Kartgo	Prince bilung	Fatima church gonda
9	Xamplay Edutech	Nishad Joseph Menezes	Immaculate Heart of Mary Church
10	CrosServ	Sandesh Andrade	St. Patricks, Bangalore
11	Saving Grains	Elizabeth Yorke (KE BLR)	St John's Church, Bangalore
12	WalkTogetherNow	Allen Martin D Almeida	Cascia
13	RiteScript	Ashok Kumar Babu	Ascension Church
14	DR.EV	Sudheer Antony Fernandes	St Rock Parish, Kacharkahalli, Banaglore
15	Recycle Hub	Jeevan Austin Veigas	Infant Jesus Church, Modankap, Bantwal
16	EKNES	Romeo Rongphar	Umrongo parish
17	A2R Solutions and Services	Amith Ben Joel Veigas	Manipal
18	Lone Wolf (Avani)	Michael Soreng	Church of the Transfiguration, East of Kailash
19	Milagres Fashion	Edrich Lewis (KE BLR)	Holy Cross, Pamboor
20	MY DOCTOR	Franklin Brian Dsouza	St. Josephs The Workers Church

Seasoned entrepreneurs from KE Bangalore logged into the zoom calls where 20 teams presented their detailed business plan and financials on Saturday November 13 from 11 am to 4 pm. All the teams did a good job of presenting their plans within stipulated 7 mins

and answered questions from the judges within the next 3 minutes. From this list, the judges selected Top-5 teams for the final presentations.

**Below are the 5 teams selected for the finals:**



**Aronstun Ralph DSouza & Praveen Rodrigues**  
*(Aqua Tangle/Edible Water Bottle)*



**Elizabeth Yorke**  
*Saving Grains/Upcycling Spent Grain, creating wealth from waste*



**Dr. Elsa Cherian**  
*Lisieux Group/ SPHAGATTI Enriched with Spirullina and Jackfruit Flour*



**Nishad Joseph Menezes**  
*Xamplay Edutech/ Community based assignments platform*



**Michael Soreng**  
*Lone Wolf (Avani)/Food waste Management*



**THE FINAL WINNERS**

I Prize - Elizabeth Yorke - Rs. 50,000/-

II Prize - Nishad Joseph Menezes - Rs. 25,000/-

**Consolation Prizes:**

Aronstun Ralph DSouza & Praveen Rodrigues - Rs. 10,000/-

Dr. Elsa Cherian - Rs. 10,000/-

Michael Soreng - Rs. 10,000/-

**Editor's Note:** We place on record our appreciation to National Youth Council of CBCI and Kanara Entrepreneurs for organizing this Business Plan Contest for the Catholic Youth. We hope this will be a yearly feature. Congratulations - All the winners!

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## **GOLDEN JUBILEE YEAR INDO-PAKISTAN WAR 1971**

### **SPOUSES OF COMMANDER GEORGE MARTIS & COMMANDER VERNON FRANCIS REBELLO HONOURED**

The 18 Karnataka Battalion NCC, Mangalore Group, under the able guidance of Col Nitin Bhide organised the ‘Wreath Laying Ceremony’ at the Kadri War Memorial on 6<sup>th</sup> December 2021, to mark the Golden Jubilee year of the 1971 Indo–Pak War. During the programme, the surviving martyrs-veterans and the Spouses of the departed veterans were felicitated in honour of their exemplary service to the nation celebrating the 50th Anniversary of the momentous Victory, ‘Azadiki Vijay Shrankhalaaur Sanskritiyonka Mahasangam’ to inspire the next generation of India.

On behalf of Col A K Sharma, group commander, Mangaluru Group NCC and All Ranks of the Group, commanding officer, 18 Karnataka Battalion NCC, Col Nitin Bhide extended heartiest congratulations on the Golden Jubilee of the 1971 Indo – Pak War and said, “Today, we are here to honour the martyrs, felicitate the Gallantry Awardees and their Next of Kin and express our Nation’s collective gratitude to the Veterans of the War. This is an endeavour of the grateful nation in the on-going Vijay Shrankhla being organised all over the country, leading to the Vijay Diwas on December 16.”

Brig. I N Rai, in his speech said, “This is indeed a memorable ceremony to honour our brave soldiers and fallen heroes and also to commemorate the 50th year ‘Swarnam Vijay Diwas’.” He felicitated the following Gallantry Awardees and the next of their kins.”

**Anandi Martis, wife of Cdr George Martis VrC, Nausena Medal (NM) and Bar Operation Savage. Cdr Martis, had received NM for gallantry before the war, received a VrC during the 71 war and was conferred a NM for subsequent action. A road in Kadri-Mangalore is named after him.**



**Capt Vasanthi Rebello (Retd), wife of Cdr Vernon Francis Rebello NM.** The award was conferred on him for conspicuous bravery and devotion to duty in face of



the enemy, in the highest traditions of the Armed Forces.

**Priyanka Soans, daughter of Lt Cdr Herbert Soans, NM, VSM.** Lt Cdr Soans personally led his team in rescuing all hands on S S Mariviki in distress. During the 1971 War, Lt Cdr Herbert Soans NM brought to bear all his professional acumen, dedication and devotion to duty to the task at hand. For his service during the War, he was conferred the Vishisht Seva Medal.

The 98-year-old MWO **Harekal Lakshmana** was honoured for his gallant and meritorious duty during the war. Under the orders of the President of India, the mention of Warrant Officer Harekal Lakshmana's name sent by the Chief of Air Staff was published in the Gazette of India-1st July 1972.

The cadets of NCC Army Wing, St Aloysius College, Mangaluru under leadership of ANO Shakinraj, in-charge of NCC Army Wing at St Aloysius College (Autonomous), Mangaluru and cadets from various institutions attended this programme. Several ex-servicemen, armed forces personnel, heads of various institutions, associate NCC officers witnessed this programme.

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## AMBITION, ZEAL, MOTIVATION..... CONTENT WITH LIFE

*Courtesy The Swaddle Team*

“I used to be a very ambitious woman, but then over time, the zeal in me has reduced. I am not content with life. I have no motivation to hustle but I am also not happy with where I am at present.”

### **RESPONSES :**

I feel like no one ever prepares us for how stressful working can be in this age of “hustle culture” — irrespective of how much you love the career you’ve chosen. If you feel like you’re tired and can’t hustle anymore, well, here’s some news: you’re human. Hustle culture isn’t sustainable — more so, in the aftermath of the pandemic that made us feel collectively disillusioned.

Neither do I know you, nor do I know anything about your professional life or your mental health, but as someone who has dealt with a bad spell of burnout and continues to have her life impacted by it in the long run, your woe resonated with me. So, maybe, you can consider seeing a therapist to understand whether you’re indeed experiencing burnout, or struggling with depression. Perhaps, it could also help you understand the dissonance you’re experiencing between wanting to get ahead in your career, but not finding the motivation to do so.

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Ah, hustle culture — distilled capitalism for the modern middle class. I’m sure Jay-Z would hate me for this, but life is most definitely not all about the next hustle, the next rush of professional success. I’m sure every Slytherin would hate me for this, but ambition is not a prerogative for a good life. You’ve reached a point most workaholics reach at some crossroads in their life — the crushing realization that life was made for the quieter moments; not for us to constantly work our rears off.

Your tiredness may stem from feeling unfulfilled, or being overworked, or a general dislike of your working headspace. Perhaps, the larger picture seems blurry to you. There is no shame in being

tired — in fact, admitting so is important. Whatever field of work you're part of, once in a while, you'll need to take a step back, go for a walk, take a trip, fall into your bed for days. Zeal is a resource that you'll need to recharge: sometimes for a long, long time. . . . Let yourself chill, please. The hustle shall wait.

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Hustle culture is overrated and you seem to have arrived at its logical conclusion. It is a myth that hustling will get you to where you want to be — nobody talks about how hustling is also directly proportional to the risk of burnout. Ambition can also involve slowness, wisdom, and introspection. You can't make your moves unless you know where you want to go, how you want to get there, and what you want out of it. Hustling and working at a supersonic pace can make you lose sight of the bigger picture and get you caught up in the process rather than the goal. This feeling is a sign that it's time to take a step back and take it slow — think about what it is you really want, why you feel stuck and unhappy with where you are, and what you can do about it that doesn't involve another hustle-spiral. It's a capitalist myth designed to extract as much productivity out of you while making you lose sight of your own desires.

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I think hustling is overrated. Ambition is subjective and we can all set our own definitions of success. At the same time, I think the irony is that contentment is elusive for us all. If you feel you're not happy at the moment, perhaps, try to narrow down what's making you unhappy? Is it your job? Is it your house? Something else in your personal life? Once you know what it is, perhaps, you'd be able to address it better. In this case, I think it'd be helpful and important to separate what you want, from what social standards dictate. So, for instance, if you're unhappy with where you live, the solution may not be to scale up your accommodation, but to scale down. If you want to be happier at work, the trick may not be to give it more time, but to reduce how much time you spend on it. Perhaps, figuring this out can help rebuild your enthusiasm.

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## **Introduction:**

The term ‘sensitivity’ is used in varied fields, that range from the emotional to the chemical. With ‘Value Education’ for children as the umbrella term, this article focuses on sensitivity as a human quality and a value to be inculcated.

## **What is Sensitivity?**

The dictionary offers two aspects of sensitivity (1) a person is sensitive to himself/herself or open to others in such a way that his/her thoughts and feelings are easily influenced by others; (2) a person is sensitive to others or has the ability to feel for others as he/she does for himself/herself. It is the ability to predict what a person will feel, say or do about you, about himself/herself and others.

Most people have some level of the first kind of sensitivity – it is self-preservative. The second is more rare and has what is known as a ‘ripple effect’ i.e. moving outwards in concentric circles from oneself to the group immediately around oneself – one’s family, then the community, the society and the world at large, in ever widening circles.

Sensitive people are people who find their greatest satisfaction in human relations. They are considerate and sympathetic in dealing with others, they want to give others rather than get something from them and who are yet, not dependent on others.

A sensitive person is one who is curious about and deeply involved with others. He/She is open to people and non-defensive in his/her relationships with them. Sensitivity is the ability to enjoy what you possess and show it towards others and your environment.

Sensitivity helps a person to give concrete expression of the divine love abiding in him and allows him to partake in the goodness of God, who created this beautiful world for the happiness of His creatures. It is said that “it is one of the most beautiful compensations of life that no person can sincerely try to help another, without helping himself/herself in the process”.

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## TIME TO OVERHAUL THE GLOBAL FINANCIAL SYSTEM

*Prof Jeffrey D. Sachs*

*For low- and lower-middle-income countries to pursue their development goals and do their part in tackling problems like climate change, they need to be able to borrow reliably on decent market terms. Yet the current two-tiered global financial system extends this privilege almost exclusively to rich countries.*

At the COP26 climate summit last month, hundreds of financial institutions declared that they would put trillions of dollars to work to finance solutions to climate change. Yet a major barrier stands in the way: The world's financial system actually impedes the flow of finance to developing countries, creating a financial death trap for many.

Economic development depends on investments in three main kinds of capital: human capital (health and education), infrastructure (power, digital, transport, and urban), and businesses. Poorer countries have lower levels per person of each kind of capital, and therefore also have the potential to grow rapidly by investing in a balanced way across them. These days, that growth can and should be green and digital, avoiding the high-pollution growth of the past.

Global bond markets and banking systems should provide sufficient funds for the high-growth “catch-up” phase of sustainable development, yet this doesn't happen. The flow of funds from global bond markets and banks to developing countries remains small, costly to the borrowers, and unstable. Developing-country borrowers pay interest charges that are often 5-10% higher per year than the borrowing costs paid by rich countries.

Developing country borrowers as a group are regarded as high risk. The bond rating agencies assign lower ratings by mechanical formula to countries just because they are poor. Yet these perceived high risks are exaggerated, and often become a self-fulfilling prophecy.

When a government floats bonds to finance public investments, it generally counts on the ability to refinance some or all of the bonds as they fall due, provided that the long-term trajectory of its debt relative to government revenues is acceptable. If the government suddenly finds itself unable to refinance the debts falling due, it likely will be

pushed into default – not out of bad faith or because of long-term insolvency, but for lack of cash on hand.

This is what happens to far too many developing-country governments. International lenders (or rating agencies) come to believe, often for an arbitrary reason, that Country X has become uncreditworthy. This perception results in a “sudden stop” of new lending to the government. Without access to refinancing, the government is forced into a default, thus “justifying” the preceding fears. The government then usually turns to the International Monetary Fund for emergency financing. The restoration of the government’s global financial reputation typically takes years or even decades.

Rich-country governments that borrow internationally in their own currencies do not face the same risk of a sudden stop, because their own central banks act as lenders of last resort. Lending to the United States government is considered safe in no small part because the Federal Reserve can buy Treasury bonds in the open market, ensuring in effect that the government can roll over debts falling due.

The same is true for eurozone countries, assuming that the European Central Bank acts as the lender of last resort. When the ECB briefly failed to play that role in the immediate aftermath of the 2008 financial crisis, several eurozone countries (including Greece, Ireland, and Portugal) temporarily lost access to international capital markets. After that debacle – a near-death experience for the eurozone – the ECB stepped up its lender-of-last-resort function, engaged in quantitative easing through massive purchases of eurozone bonds, and thereby eased borrowing conditions for the affected countries.

Rich countries thus generally borrow in their own currencies, at low cost, and with little risk of illiquidity, except at moments of exceptional policy mismanagement (such as by the US government in 2008, and by the ECB soon thereafter). Low- and lower-middle-income countries, by contrast, borrow in foreign currencies (mainly dollars and euros), pay exceptionally high interest rates, and suffer sudden stops.

For example, Ghana’s debt-to-GDP ratio (83.5%) is far lower than Greece’s (206.7%) or Portugal’s (130.8%), yet Moody’s rates the

creditworthiness of Ghana's government bonds at B3, several notches below those of Greece (Ba3) and Portugal (Baa2). Ghana pays around 9% on ten-year borrowing, whereas Greece and Portugal pay just 1.3% and 0.4%, respectively.

The major credit-rating agencies (Fitch, Moody's, and S&P Global) assign investment-grade ratings to most rich countries and to many upper-middle-income countries, but assign sub-investment-grade ratings to nearly all lower-middle-income countries and to all low-income countries. Moody's, for example, currently assigns an investment grade to just two lower-middle-income countries (Indonesia and the Philippines).

Trillions of dollars in pension, insurance, bank, and other investment funds are channeled by law, regulation, or internal practice away from sub-investment-grade securities. Once lost, an investment-grade sovereign rating is extremely hard to recover unless the government enjoys the backing of a major central bank. During the 2010s, 20 governments – including Barbados, Brazil, Greece, Tunisia, and Turkey – were downgraded to below-investment grade. Out of the five that have since recovered their investment-grade rating, four are in the EU (Hungary, Ireland, Portugal, and Slovenia), and none are in Latin America, Africa, or Asia (the fifth is Russia).

An overhaul of the global financial system is therefore urgent and long overdue. Developing countries with good growth prospects and vital development needs should be able to borrow reliably on decent market terms. To this end, the G20 and the IMF should devise a new and improved credit-rating system that accounts for each country's growth prospects and long-term debt sustainability. Banking regulations, such as those of the Bank for International Settlements, should then be revised according to the improved credit-rating system to facilitate more bank lending to developing countries.

To help end sudden stops, the G20 and the IMF should use their financial firepower to support a liquid secondary market in developing-country sovereign bonds. The Fed, ECB, and other key central banks should establish currency swap lines with central banks in low-income and lower-middle-income countries. The World Bank and other development finance institutions also should greatly increase their

grants and concessional loans to developing countries, especially the poorest. Last but not least, if rich countries and regions, including several US states, stopped sponsoring money laundering and tax havens, developing countries would have more revenues to fund investments in sustainable development.

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## POINTS TO PONDER, JANUARY 2022

### News for the New Year

*Norbert Shenoy*

1. **Deposit Insurance:** Now that the Deposit Insurance & Credit Guarantee Corporation (DICGC), Amendment Bill 2021 has been promulgated, DICGC becomes liable to pay bank depositors when any direction, order or scheme is passed which prohibits the depositors of the insured bank from accessing their deposits. DICGC is required to pay the depositors the insured amount (of up to Rs 5 lacs – inclusive of principal and interest, as against Rs 1 lac earlier) within 90 days from the date from which such direction/order/scheme takes effect. Earlier the liability of DICGC to pay was triggered only when the order of liquidation was passed against a bank.
  - Before the promulgation of DICGC (Amendment) Act 2021, DICGC was required to settle the dues to the liquidator, who in turn would ensure that the distribution to each depositor. Now DICGC is required to pay the depositor either directly or get the amount credited in the account of the depositor through the insured bank.
  - All commercial banks (including branches of foreign banks operating in India), local area banks, all state, central and primary co-operative banks (which are known as Urban Co-operative banks) are insured by DICGC. However, primary co-operative societies are not covered.
  - Insurance cover is available for up to a maximum of Rs 5 lacs, covering balances in savings, current, fixed/recurring deposits in all branches of the insured bank. The name/s capacity in which they are held should be the same while computing the cover. If there is a change in the order of names of a joint account, such

balances will be treated as different deposits for the purposes of considering insurance cover. So it may be advisable to have multiple joint accounts, with different order of names or to add a family member as an additional joint account holder, since the cover of Rs. 5 lacs will be separately available for each such account/s.

## 2. Cost Inflation Index (CII)

- The Government of India, Ministry of Finance (Department of Revenue), Central Board of Direct Taxes published in the Gazette of India, Extraordinary Notification No. 42 /2016/F.No.142/5/2016-TPL dated 02-06-2016 the Cost Inflation Index (CII) for Financial Year 2016-17.
- CII is required to calculate Long term capital gain under Income Tax Act. Long Term Capital Gain (LTCG) is calculated when the Capital asset is held for more than 2 years (one year in case of Shares/equity and 3 years in case of investments in debt)

Cost Inflation Index 1981-82 to 2016-17							
1981-82	100	1991-92	199	2001-02	426	2011-12	785
1982-83	109	1992-93	223	2002-03	447	2012-13	852
1983-84	116	1993-94	244	2003-04	463	2013-14	939
1984-85	125	1994-95	259	2004-05	480	2014-15	1024
1985-86	133	1995-96	281	2005-06	497	2015-16	1081
1986-87	140	1996-97	305	2006-07	519	2016-17	1125
1987-88	150	1997-98	331	2007-08	551		
1988-89	161	1998-99	351	2008-09	582		
1989-90	172	1999-00	389	2009-10	632		
1990-91	182	2000-01	406	2010-11	711		

### LTCG is computed as below:

- $LTCG = \text{Full value of consideration received or accruing} - (\text{indexed cost of acquisition} + \text{indexed cost of improvement} + \text{cost of transfer})$
- Where,  $\text{Indexed cost of acquisition} = \text{Cost of acquisition} \times \text{CII of year of transfer} / \text{CII of year of acquisition}$



- Indexed cost of improvement = Cost of improvement x CII of year of transfer / CII of year of improvement
- The Finance Act 2016 shifted the base year for giving the tax payer the option to get the market value of the property to April 1, 2001, instead of the earlier date of April 1, 1981. This provision has given some benefit to the tax payers, as the market price of immovable property has increased more during the period, as compared to the increase in the cost inflation index announced by the government from time to time. So if property has been acquired before 01.04.2001 then capital appreciation before 01.04.2001 has been exempted from income tax. For capital assets acquired before 01.04.2001, market price or cost price as on 01.04.2001 is to be considered as cost price for calculation of Capital gain.

COST INFLATION INDEX 2001 SERIES 2001-02 TO 2018-19			
2001-02	100	2010-11	167
2002-03	105	2011-12	184
2003-04	109	2012-13	200
2004-05	113	2013-14	220
2005-06	117	2014-15	240
2006-07	122	2015-16	254
2007-08	129	2016-17	264
2008-09	137	2017-18	272
2009-10	148	2018-19	280

### 3. Economic Disparity

- Year 2021 has been a tumultuous year by any reckoning. World was ravaged by the pandemic, climate change which manifested itself in numerous ways with cyclones, floods, unseasonal rains, heat waves, forest fires, melting glaciers and alarming pollution levels. But official statistics would have us believe that Indian economy is bouncing back. But India still remains a land of contradictions, with superstition vying with technology and financial centres and superhighways masking the poor infrastructure in the hinterland. But more disturbing aspect is masking of the debilitating inequality in incomes and wealth by the grandiose macro aggregates. The following figures narrate the

lamentable story hidden behind the mainstream economic narrative.

Shares of different sections in total income (%)						Shares of various groups in total wealth (%)					
		1980	1990	2000	2010	2021			2000	2010	2021
Top 10%	World	52.3	54.4	57.7	54.4	52.2	Top 10%	World	78.7	75.4	75.5
	India	32.4	34.4	40.9	53.2	57.7		India	54.4	61.3	64.6
Top 1%	World	17.5	18.5	20.8	19.9	19.3	Top 1%	World	39.5	37.1	37.8
	India	7.5	10.7	15.5	21.6	21.7		India	23.5	30.3	33
Bottom 50%	World	6.2	6.6	7	7.8	8.4	Bottom 50%	World	1.8	1.8	2
	India	21.2	20.3	18.5	14.3	13.1		India	8.3	6.9	5.9

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## NEWS & NOTES

### WEALTH IN INDIA ‘VERY UNEQUAL’

*Rohitha Naraharisetty*

The World Inequality Report 2022 found that India is very ‘**Unequal**’ in terms of wealth and income distribution. While the bottom 50% of the population languishes with next to no wealth, the elite are so affluent as to be a sharp contrast — the top 10% account for 57% of the national income, the report states.

Launched by World Inequality Lab, the report further goes on to state that **globally, the richest 10% own 76% of all wealth, and the poorest half of the population owns 2% of all wealth.** In view of the size of our population, India alone has a significant impact on global figures.

“India stands out as a poor and very unequal country, with an affluent elite,” they write.

The middle class in India is relatively poor, with an average wealth of around Rs 7 lakhs. In contrast, the average wealth of the top 10% is somewhere around Rs 63 lakhs, and that of the top 1% is more than Rs 3 crores.

In economic terms, “wealth” refers to the total value in terms of the possessions and money that a person or family owns; and “income” refers to the money earned by individuals on a regular basis.

One of the big reasons cited for this staggering inequality is liberalization and deregulation policies that proliferated all over the

world — especially in developing countries — in the mid 1980s. “While the top 1% has largely benefited from economic reforms, growth among low and middle income groups has been relatively slow and poverty persists,” it noted.

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## **SR JOSEPHINE D’SOUZA ELECTED SUPERIOR GENERAL OF PALLOTINE MISSIONARY SISTERS – THE FIRST NON-EUROPEAN!**



We are pleased to know that Rev Sr Josephine D’Souza is elected as the First Non-European Superior General of the Pallottine Missionary Sisters. She hails from Derebail Parish-Mangalore. Pallottine Sisters are an international catholic religious order their name comes from their Founder, St Vincent Pallotti, a Roman priest (1795-1850). He was overwhelmed by God’s love of each individual person, and the life of Jesus Christ urged him to work with a degree of charity which continues to be an inspiration to all Pallottines.

“**The Love of Christ Impels Us**” is the motto of the **Pallottine Missionary Sisters** – an international congregation of religious women serving in 18 countries.

Those who choose to make their home with us will live with dignity, have the respect of those who support them, be assisted and encouraged to live a full and active life, with choices and involvement in every decision that affects them directly.

**PHILOSOPHY OF CARE** - Our philosophy is to provide a holistic person-centred service, with personalised care and support at all times.

**TREAT ALL WITH RESPECT AND DIGNITY** - We treat each person with dignity and respect, never forgetting that each resident is an individual, someone with a lifetime of experiences, interests and memories. Their family and friends will always be made welcome, encouraged to visit, stay for a meal and spend time together.

**CASK congratulates Sr Josephine D’Souza on her election as the first Non-European Superior General of the Pallottine Sisters and wishes her the very best.**

## **MANGALORE'S 79-YEAR-OLD OLGA D'COSTA WINS BRONZE AT THE BWF WORLD SENIOR BADMINTON CHAMPIONSHIPS HELD IN SPAIN**



BWF World Senior Championships is the most prestigious Badminton event that started in 2003 in which the winners are given the title **“World Senior Champions”**. These championships are held once every two years and the member associations are invited to enter in up to four players/pairs in each of the five events in every age category. Organised in men’s and women’s singles, doubles and mixed doubles category, this event is organised for various age groups ranging from +35, +40 to +70, +75. This year, the Badminton Championships were held from **28th November to 4th December at Huelva-Spain.**

We are very pleased to know that Mrs. Olga D’Costa, Age-79, Mangalorean by origin and now settled in Bangalore, proved that Age is just a Number and won a Bronze Medal at the World Badminton Championship in Spain. Olga represented India in the + 75 Years World Badminton Championship. At this age, while most of us complain of various physical ailments, Olga D’Costa kept herself fit and healthy by playing Badminton – her favourite sport and has brought credit to our country and our city.

**CASK congratulates Olga D’Costa on her spectacular achievement in winning a Bronze Medal at the International Badminton competition at Spain and wishes her continued success.**

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## DR RONALD COLACO HONOURED WITH “KOTI-CHENNAYA” AWARD



Renowned NRI entrepreneur and philanthropist Dr Ronald Colaco was honoured with the ‘Koti-Chennaya Award’ during the 19th Koti-Chennaya Jodukare Kambala held in Moodbidri on

11<sup>th</sup> & 12<sup>th</sup> December 2021.

Veteran RSS leader Kalladka Prabhakar Bhat, minister for urban development Byrathi Basavaraj, MP and president of Karnataka BJP Nalin Kumar Kateel, minister for fisheries S Angara, minister for social welfare Kota Srinivas Poojary, MLA and honorary president of Moodbidri Kambala committee Umanath Kotian, and other dignitaries honoured Dr Colaco with the Koti-Chennaya Award, along with a memento, shawl and fruit basket.

**CASK congratulates Dr Ronald Colaco on being the recipient of another well deserved award.**

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## DR ROHAN MONIS HONOURED AS A COVID WARRIOR

The Dakshina Kannada District Administration, District Panchayat, District Health and Family Welfare Department, District AIDS Control and Prevention Unit, District News and Public Relations Department, District Legal Services Authority, Indian Human Rights Protection Forum, Self Service Organisations with the NSS units came together on **December 1st, 2021** to observe **WORLD AIDS DAY** & celebrate the contribution of the **COVID WARRIORS** at Infant Jesus Church Hall, Modankap, Bantwal.

In recognition of his services to the ailing at Kanachur Hospital & Research Centre during the COVID 19 Pandemic, Dr. Rohan S. Monis was invited as chief guest and felicitated. Dr. Kishore Kumar - DHO;

Fr Valerian - PP Infant Jesus Church, Modankap; Dr. Badarudeen - DAPCU Officer; Mr. Venkatesh - SI Bantwal; Dr. Deepa Prabhu - THO, Bantwal & Iqbal Bantwal - President, Indian Human Rights Protection Forum were present.



Dr Monis was part of the group of healthcare & community leaders who brought about change & managed the district health issues with efficiency and professionalism, through a combination of collaboration, cooperation & community participation. Dr. Rohan dedicates this recognition to his front line COVID 19 team

at Kanachur Hospital & his family - Smitha, Rhys & Rhianne.

**CASK congratulates Dr Rohan on this well-deserved recognition and wishes him further success.**

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## **INASAM'S PEREIRA HOTEL COMPLETES A CENTURY**



*Ignatius Pereira & his wife Letitia*

Very few business establishments complete 100 years of service. We are proud to announce that 'Inasam's Pereira Hotel in the centre of Mangalore and opposite the famous Government College has the distinction of completing a century in the hotel industry.

The hotel was established by Ignatius Pereira (popularly 'Inasam') in 1921. It was initially known for 'sheetkadi' – fish curry and rice and then expanded to other well-known Mangalorean dishes like beef roast, pork chilly and other traditional Mangalore dishes, cooked on firewood which gave the dishes a distinct homemade flavour.

After the death of Iasam in 1975, the hotel was taken over by his son – William and presently run by William’s son – Oliver.

The hotel has stood the test of time by maintaining its old world charm yet moving forward to cater to new demands in the market. It is this quality which has made Pereira’s a household name in the entire district and far beyond for the last 100 years. Older generations of Mangaloreans from all over the world still speak fondly of their yesteryear meals at Pereira’s, delicious and affordable.

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## **OBITUARIES - December 2021/January 2022**

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

1. Philip Fernandes (85), Kulshekar, husband of Ullorica Fernandes, father of Marina/Manuel Lasrado and Agnes/Norbert D'Souza, on December 7, 2021.
2. Lt Col Harjinder Singh, (43), husband of Lt Agnes Prafulla Menezes, father of Preet Kaur, son-in-law of Mary Menezes & Late Felix Menezes of Salmara, Karkala, on December 8, 2021. (He was in the helicopter that crashed along with General Bipin Rawat).
3. Walter George D'Sa (88), Bendore, ex-NABARD/RBI, husband of May (née Fernandes), father of Darryl/Nithya, Desmond/Christine, David/Vanita, brother of the late Grace Miranda, the late Lizzie Pinto, Sr Gertrude UFS, Myrtle Fernandes, Sr Zelia AC, Eula Pinto, late Richard and Diony, on December 17, 2021.
4. Vinod D'Souza (60), Bejai, husband of Jeanette D'Souza, father of Adith & Amith D'Souza, on December 19, 2021.
5. Dolphy Joseph Patrao (75), Milagres, (Director of MCC Bank. Ex Manager of Milagres church office), husband of Rita Juliet Patrao, father of Joy Patrao/Queenie D'souza, Loy Patrao/Giselle Sequeira and Sony Patrao, brother of the late Fredrick/Dorothy Patrao and Greta Patrao, on December 23, 2021.

6. Fr Felix John Noronha (62), Pavoor, Chaplain of Snehalaya, Pavoor, Manjeshwar, brother of Milly Pinto, Stany Norohna, Pascal Norohna, the late Theresa Monteiro, Lucas Norohna, on December 25, 2021.
7. Bridget Lobo (96), Bendore, daughter of the late Paul Vincent Lobo & the late Victoria Rita D'Souza, on December 26, 2021.
8. Cyril Archilis Tauro (68), Bendore, husband of Flavy Tauro, father of Carol/Shyam and Sherwin, on December 28, 2021.
9. William Braggs (74), Valencia, husband of Josephine Dominic Braggs, father of Jean, Colin and Reuben, on December 28, 2021.
10. Apoline Monteiro (99), Valencia, wife of the late Anthony Baptist Monteiro, mother of Lizzie, Cynthia, Sybil, Sylvia, the late Victor, Edmund, Fatima, Heji, the late Joe, Minna, Neena, Paulie, Ophie, Mariette and Jackie, on December 29, 2021.
11. Dr Wilma Philomena Gonsalves (75), Bendur, wife of Orlando Gonsalves, mother of Shaun, Sharon/Andrea, Suzan and Samson, on December 29, 2021.
12. Sr Juliana D'Souza (70), Bridgettine Convent, Nanthur, Mangalore, on December 29, 2021.
13. Marlon John D'Sa (60), Bejai, husband of Nirmala D'Sa, father of Joshua & Jonathan D'Sa, on December 30, 2021.
14. Philomena Lobo (66), Kulshekar, wife of the late Joseph Lobo, mother of Lola and Loy Lobo, on December 30, 2021.
15. George Mervin Vas (58), Bendore, son of the late V F Vas and Juliana Vas, brother of the late Philip Naveen Vas, on December 31, 2021.
16. Pauline Saldanha nee Lasrado (69), Bejai, wife of the late Donald Lasrado, mother of Darel/Rachna Lasrado and Charel Lasrado/Brad Canby, on January 1, 2022.
17. Sr Catherine Monteiro UFS (84), Somarpann Novitiate Chapel, Derlakatte, on January 4, 2022.

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