

Mangalore

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World Day for International Justice

17 July



**INJUSTICE
ANYWHERE
IS A THREAT TO
JUSTICE
EVERYWHERE**

- Martin Luther King Jr



CATHOLIC ASSOCIATION OF SOUTH KANARA

Founded in 1914

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

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EDITORIAL

Derek and I were in Rome during the entire month of June and had a wonderful Roman holiday. Of course, a visit to Rome is incomplete without seeing Pope Francis. And we saw him at a special mass in honour of World Family Day on 25th June and received his blessings. It was inspiring to see the Pope kissing more than thirty children, while he went around in his Mercedes Popemobile greeting the people. We have come back refreshed and rejuvenated!

There are in our community some extraordinary people in Mangalore but we hardly know them. We recently discovered one of them-Reuben Nazareth, an 84 year old bachelor whose constant companions were **Books**. His total **collection of Books exceeded 10,000** and he recently decided to donate his precious books to different institutions in Mangalore, with the help of his sister Aloysia (Sr Josephette). We are happy to introduce Reuben in this issue, through his brother Ralph.

It is always heartening and inspiring to know about compassionate work and empathetic gestures. We have in this issue the inspiring stories of Mr Harakchand Sawla and the gesture of three tourists on their journey from Manali to Leh. Please read their stories and be inspired! There is also an article on the tragedy of healthy organs being buried or burnt in India, instead of being harvested and transplanted to those in need.

We have the disturbing news that admission of children to pre-primary classes reduced by nearly 50% in the academic year 2020-21 in Karnataka State, due to the Covid restrictions, lockdowns and its consequences affecting livelihoods. In addition, 261 schools in Karnataka closed-most of them were private schools. I think in trying to deal with the pandemic, we resorted to policies that have seriously affected our children.

On the CASK front, we have finalised the list of **twenty-nine (29)** beneficiaries for Scholarships under the CASK Covid Support Project – students who lost one or both parents due to Covid or the

family financially crippled due to covid hospitalisation. We have also received a record **202** applications under the CASK Annual Scholarships. It will be a challenge to select the most deserving candidates within the constraints of the funds available. We request our members to consider this worthy cause.

The Front and Back Cover pages are dedicated to the World Justice Day – 17th July 2022. Justice is closely linked to Human Rights and both are in short supply all over the world. All of us individually and jointly have to work towards ensuring and strengthening Justice and Human Rights.

We start the month of July with Doctor’s Day on 1st and Chartered Accountant’s Day on 2nd July – Doctors look after our physical health and the CAs our financial health and wealth. Let us wish and pray that they serve their clients with efficiency, kindness and uphold ethics.

Until next time... .. Patsy Lobo



THE PRESIDENT SPEAKS...

Dear readers - Wishing you all happy monsoon reading of our '*Mangalore*' Magazine which brings in interesting and thought provoking articles every month and keeps us updated with the events taking place in and around Mangalore city.

At CASK, we have been busy receiving Scholarship applications. We intend distributing Scholarships around the end of July. Many colleges are yet to start the academic year. One of the major criteria for granting Scholarships is the financial situation of the family and proof of admission for the academic year 2022-23 to the school/college.

There is a threat of the 4th wave of Pandemic hitting us. Metropolitan cities like Mumbai, Calcutta, Bangalore and Chennai have been reporting an increase in the number of infections. It looks like this pandemic is here to stay for years to come. We have to learn to cope and live with it, as we do with the common flu.

This year, the monsoon has gained strength a little late. Certain parts of the country are reeling under floods and consequent devastation, whilst the others are facing shortage of rain. Farmers in DK and Udupi districts are worried about the paucity of rains so far. In Delhi and UP the temperatures were soaring. Rain for the last few days, has brought some relief. The changes in the rain pattern and calamities like floods and storms in increasing frequency are obviously a result of climate change.

July is the month, where most of the service organizations see a change of guard. CASK draws the curtains on the present team in the month of September as a new team takes over. However, our impactful activities and programmes like the granting of scholarships, Teacher Enrichment Programme, Personality Development Programme and other charitable activities continue without a break.

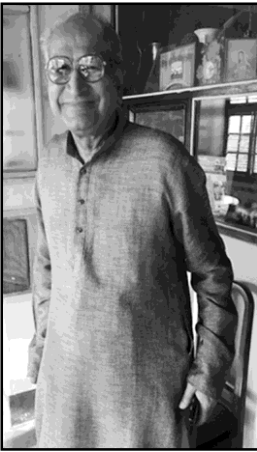
We have also fixed the annual gala event, **CASK Reunion 2022**, for the **19th of November**. Further details of the event will follow in the next issues.

The month of July is supposed to be named after the great Roman Emperor, Julius Caesar. First of July is observed as the Doctors day, 11th July as World population day, 28th July as World Hepatitis day and 29th July as International Tigers day.

Wishing that all of us may benefit from a normal monsoon and enjoy cooler days, till we meet once again next month

Capt. Vincent Pais

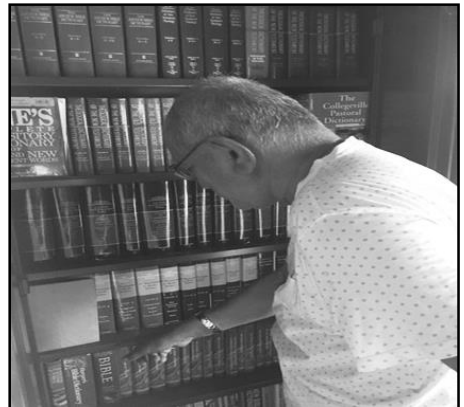
THE AMAZING BOOK COLLECTOR & HIS BOOK MISSION - MEET REUBEN NAZARETH



By his brother Ralph Nazareth

My elder brother Reuben, a bachelor aged 84 years, is ailing in Mangalore. I was supposed to visit him in December 2021 and join my sister Aloysia (Sr Josephette) in helping him but the Covid uncertainties forced me to cancel my trip, leaving Aloysia to take care of him single-handedly, for over two months when Reuben was hospitalized twice. He's back now at Nazareth Niwas where Sr. Anupa and her team are taking good care of him.

A huge task, one of many, Aloysia accomplished during this period was to deal with Reuben's enormous collection of books. Reuben was a bachelor but he did not lack companions – his numerous **Books which exceeded more than 10,000 in number.** Aloysia got many institutions in Mangalore interested in his library. It's good to know that now all of Reuben's precious books are housed in institutions that will make good use of them.



Below you see the Rector of St. Joseph's Seminary with other young priests during a visit to Reuben to thank him for his **gift of 3,500 books**.



Thanks to Aloysia's cyber-skills, my brother Ron and I were able to witness the visit even as we were driving back from Phoenix to Scottsdale. The felicitation by the seminarians, ending with the Rector's blessing, was as heart warming as it was well-deserved by Reuben. The visit ended with Reuben reciting the Gayatri Mantra to those around him. He seemed to be in fine fettle and basking in the light of praise and gratitude.

This recognition of Reuben was the latest in a string of such acknowledgments by the community. He was commended by the Bishop of Mangalore in a public proclamation and celebrated in his local parish with a special award ceremony for his years of scholarly ministry. The Theosophical Society Mangalore has periodically expressed its thanks to him for nearly thirty years of weekly discourses on the Bible under their auspices.

The plaque (above) cites a gift of 3500 books by Reuben to St. Joseph's seminary. This was but only a portion of Reuben's total holdings. St. Aloysius College, his alma mater received some 4,000 books. The Betharam Fathers, and several other convents were also beneficiaries of his gift of books. What a marvelous legacy to the community from this scholar sequestered in a house on the hill overlooking the Arabian Sea, surrounded by his books collected over years from purchases in book stores in Mangalore and Bangalore as well as roadside stalls and street vendors everywhere.

The latest book donations to major Mangalorean institutions hardly reflects the depth and extent of Reuben’s book ministry and advocacy. The number of individuals—not just his loving sisters in the cloister or his niece Ramona (Sr. Mary Denise)—who received gifts of books from Reuben is enormous.

When Reuben was here in Stamford, he discovered and befriended all the bookstore owners in town within a few days. They greeted his daily visits and purchases. I recall driving him to Queens to the home of a Hasidic Jew who was selling special editions of the Hebrew Bible. Needless to say, Reuben bought a hefty set of Biblical commentaries from him and ended up paying for extra baggage on the flight back! There’s much more to say about Reuben and books, but you get the idea. He was a book-lover *par excellence* and treated his books with deep attention and tender loving care as one might one’s children or one’s most valued possessions.

This is only the tip of the epic that is my brother Reuben’s first love. Perhaps I’ll be inspired to write about it more extensively in the near future. In the meanwhile, I salute him from a great distance, which shrinks to nothing in my imagination and brotherly affinity,

*Full many a gem of purest ray serene
The dark unfathomed caves of the Ocean bear
Full many a flower born to blush unseen
And waste its fragrance on the desert air.*

Thomas Gray

INTERNATIONAL DAY FOR COUNTERING HATE SPEECH

Fr. Cedric Prakash SJ

On all counts, the decision by the United Nations General Assembly to declare 18th June as the International Day for Countering Hate Speech (beginning in 2022) is significant. It comes at a special moment of world history, when hate speech in several parts of the globe, including India, seem to have become common, leading to xenophobia, jingoism, exclusivism and ultimately to unbridled violence. Nupur Sharma and Naveen Jindal, officials of the ruling party are recent examples but there were many others across the political and religious spectrum who can be accused of hate speech.

Three years ago, in May 2019, the United Nations Secretary-General António Guterres in a powerful statement said, “around the world, we are seeing a disturbing groundswell of xenophobia, racism and intolerance – including rising anti-Semitism, anti-religion hatred and persecution. Social media and other forms of communication are being exploited as platforms for bigotry. Neo-Nazi and white supremacy movements are on the march. Public discourse is being weaponized for political gain with incendiary rhetoric that stigmatizes and dehumanizes minorities, migrants, refugees, women and any so-called “other”. This is not an isolated phenomenon or the loud voices of a few people on the fringe of society. Hate is moving into the mainstream – in liberal democracies and authoritarian systems alike.

And with each broken norm, the pillars of our common humanity are weakened. Hate speech is a menace to democratic values, social stability and peace. As a matter of principle, the United Nations must confront hate speech at every turn. Silence can signal indifference to bigotry and intolerance, even as a situation escalates and the vulnerable become victims. Tackling hate speech is also crucial to deepen progress across the United Nations agenda by helping to prevent armed conflict, atrocity crimes and terrorism, end violence against women and other serious violations of human rights, and promote peaceful, inclusive and just societies.”

One does not have to be a rocket scientist today to realize that hate speech/ is on the rise in many countries, including India, with the potential to incite violence, undermine social cohesion and tolerance, and cause psychological, emotional, and physical harm to those affected. The nation has witnessed all of it, these past weeks. Hate speech not only affects the specific individuals and groups targeted, but societies at large. In several parts of India today communities which lived in harmony and unity for years, are sadly divided!

In a backgrounder for the ‘International Day for Countering Hate Speech’ the UN states, ‘the devastating effect of hatred is sadly nothing new. However, its scale and impact are amplified today by new technologies of communication, so much so that hate speech, has become one of the most frequent methods for spreading divisive rhetoric and ideologies on a global scale. If left unchecked, hate speech can even harm peace and development, as it lays the ground for conflicts and tensions, wide scale human rights violations. Hate speech is not only a denial of the essential values of the Organization, but it also undermines the/ UN Charter’s very core principles and objectives, such as respect for human dignity, equality, and peace. Advancing human rights and fighting hate are at the heart of the Organization’s mission and the United Nations has the duty to confront the global issue of hate speech at every turn. The impact of hate speech cuts across numerous existing UN areas of focus, from human rights protection and prevention of atrocity crimes to sustaining peace and achieving gender equality and supporting children and youth.

‘The International Day of Countering Hate Speech’ is an initiative

that builds on the/ UN Strategy and Plan of Action on Hate Speech/ launched on 18 June 2019. This first UN system-wide initiative designed to tackle hate speech provides an essential framework for how the Organization can support and complement States' efforts. The strategy emphasizes the need to counter hate holistically and with full respect for freedom of opinion and expression, while working in collaboration with relevant stakeholders, including civil society organizations, media outlets, tech companies and social media platforms. Hate speech is a menace to democratic values, social stability and peace. As a matter of principle, hate speech must be confronted at every turn and be tackled in order to prevent armed conflict, atrocity crimes and terrorism, end violence against women and other serious violations of human rights, and promote peaceful, inclusive and just societies. All countries should take this seriously!

In many countries including India, we seemed to have mainstreamed violence 'in the name of religion' and the violence against minorities and other marginalized groups. This violence, the UN emphasizes, is often manifested through targeted attacks on individuals or communities, acts of extremism, communal violence, state repression, discriminative policies and other types of embedded structural violence. Incidents involving hate speech, negative stereotyping, and advocacy of religious or national hatred have resulted in killings of innocent people, attacks on places of worship and calls for reprisals. Such violence also disproportionately targets religious dissidents, members of religious minorities or non-believers. We see this happening today with frightening regularity in different countries!

India today is unfortunately rife with hate and violence; the country is increasingly being polarized and divided on communal lines. Manipulative politicians of all hues and other vested interests leave no stone unturned in dividing and instigating people in the name of religion. A great shame but a painful reality! 'The International Day of Countering Hate Speech' is a reminder to all, that our great country is an example of pluralism and diversity; we have respect and tolerance of all religions and ideologies; the preamble of our Constitution embodies justice and equity for all.

A National Campaign Against Hate, in a draft statement says that

“The goal is to strive for fraternity which is the only way to robustly strengthen the other pillars of our democracy, namely justice, liberty and equality. We need to perforce formulate evidence-based collective responses that resist all forms of discrimination, as well as attacks and atrocities on all oppressed communities, whether marginalized due to caste, religion, gender, class, ethnicity, or sexuality as well as those who organize as workers, civil rights activists, and also individuals who raise their voices. We seek to: **1.** Build harmony and solidarity at every level from grassroots to international within a framework of justice; **2.** Strive to safeguard fundamental constitutional rights and freedoms and resist draconian laws and measures; **3.** Educate ourselves about syncretic pluralistic cultures, traditions and sub-altern histories country-wide; **4.** Build upon these traditions to strengthen fraternity within and across communities’ country-wide **5.** Stem all attempts to dilute or replace our constitution; **6.** Seek justice for victims of communal, casteist and misogynist hatred and discrimination; **7.** Be alive to India’s heritage of casteism and patriarchy in order to strengthen our democratic ethos; **8.** Comprehend and support ‘Not in My Name’ campaigns;

There is hope, as long as there are committed citizens, who have the courage to address the hate-spree and to stop the rot. There has to be a people’s movement that is visible and vocal in saying, “enough is enough”! Today, the first ‘International Day of Countering Hate Speech’ is a beginning, the journey ahead will be tough!

The words from the Rabindranath Tagore’s ‘Gitanjali’ could help sustain one in the journey :

“Obstinate are the trammels, but my heart aches when I try to break them, Freedom is all I want but to hope for it I feel ashamed. I am certain that priceless wealth is in thee, and thou art my best friend, but I have not the heart to sweep away the tinsel that fills my room. The shroud that covers me is a shroud of dust and death; I hate it, yet hug it in love. My debts are large, my failures great, my shame secret and heavy; yet when I come to ask for my good, I quake in tear lest my prayer is granted”.

THE TRAGEDY OF HEALTHY ORGANS BURIED OR BURNT IN INDIA

Dr Derek Lobo

In India, we record approximately **22,500 deaths per day** which works out to 8.4 million deaths per year. Each person has Six Organs and Six Tissues that can be harvested and transplanted to needy people. Considering that many organs are in pairs – corneas, kidneys, lungs, inner ears, bones, we are sadly burying or burning **45,000** healthy organs and tissues every day, which can save thousands of lives.

The Catholic Association of South Kanara (CASK) has been promoting pledging and donation of Blood, Organs and Whole Body after death (for education and research), since 2013, with limited success. While many persons pledge their eyes, hardly anyone thinks of pledging other organs. Also in Mangalore, except for corneal transplants and to a very limited extent, kidney transplants, there are no facilities for transplant of organs like lungs, liver, heart, Pancreas etc. For kidney transplants, the hospitals wait for **“Brain Dead”** patients whose number would be **“One”** per year for each of the five major Medical Colleges in the city.

The solution lies in harvesting healthy organs from deceased persons, soon after their death, so-called **‘Deceased Donor Transplants’**. This would need a dedicated and exclusive **‘Transplant Unit’** in a Hospital, with its own dedicated team of doctors, nurses and ancillary staff. There are examples of such “Transplant Units” in UK, USA and some other countries. The Duke University Hospital in Durham-USA conducts over 150 kidney transplants a year by harvesting kidneys from deceased donors. The Manchester Royal Infirmary in UK also annually conducts a large number of transplants of different organs.

It is estimated that in India, 100,000 – 150,000 people need a new kidney and about 100,000 need a new liver; it is tragic that our Medical Colleges have not invested in and established dedicated ‘Transplant Units’ and not promoted ‘Deceased Donor Transplants’.

On a related subject, about 10 lakhs persons are moderately or severely burnt in our country-10% of these are life-threatening, needing hospitalization and Skin grafts. At present 50% of those hospitalized die and another 30% get crippled. Sadly, there is no ‘Skin Bank’ in Mangalore.

I appeal to all organizations in Mangalore, Medical Colleges and enlightened citizens to give a serious thought to this crucial need and start a campaign to establish Organ Transplantation services in our city and promote

Blood, Organ and Whole Body Cadaveric donations to benefit our communities.

Norbert Shenoy

Three Rules to Prevent your Portfolio from Sinking

There is carnage on the markets across the globe, from Wall Street to Dalal Street. Only recently, one had to just go to sleep and wake up to see one's wealth swelling. Now, it's the reverse. Does this volatile world of investments offer any hope, at least for the long term investor? If one were to believe my friend who is a seasoned investor, there are just 3 rules to follow to prevent the investment portfolio from sinking. The trick he says, is not be overwhelmed by the surfeit of data and even information that markets spew out. He cites the example of Charles Darwin, arguably the greatest naturalist who ever lived and had more effect on our thinking than anybody. Darwin spent only four years travelling and the rest of the time thinking. This is a useful insight that can be applied in the sphere of investments. And according to him, you don't have to reinvent the wheel. Luckily for us, thinking along these lines has already been done before. Among others, it has been undertaken by none other than Benjamin Graham, widely acknowledged as the father of value investing. After spending close to 60 years in the stock market, Ben Graham had to come to the sobering conclusion that he had no confidence in either his ability or anybody else's, to predict the market. He went further and argued that most

stockbrokers, financial analysts, and investment advisers are no doubt above average in intelligence and perhaps in honesty and sincerity as well. But they lack experience and an overall understanding of common stocks. They spend a large part of their time trying valiantly, to do things they can't do well.

As per Graham, there are 3 main principles you need to follow to earn market beating returns over the long term.

1. The individual investor should act consistently as an investor and not as a speculator. In other words, try and figure out what a company is worth and then buy it at some discount to this value.
2. The investor should have a definite sell policy for all his common stock commitments.
3. Finally, the investor should always have a minimum percentage of his total portfolio in common stocks and a minimum percentage in bonds.

My friend did not blindly accept the above rules, just because they were enunciated by Graham, the guru of value investing. He sought to validate them using back data over the last 10 years. Here is what he did.

The stocks were selected based on the following criteria:

The stock would have to have a revenue of at least Rs 200 crores for the latest financial year, average liquidity of at least Rs 1 m for the past one year, price to book value of 0.8 or lower, and a debt-to-equity ratio of almost zero.

A price to book value ratio of 0.8 or lower ensures that one is acting like an investor and not a speculator in that the stock is being bought below its fair value, which in this case is assumed to be its book value. A low debt to equity ratio of almost zero is to help filter out highly leveraged companies that are often of poor quality and can turn into value traps.

Selling rule was pretty straightforward i.e. liquidate all the positions after two years and create a brand new portfolio with the proceeds.

Last but not the least, allocation of funds between stocks and bonds was in the ratio of 75:25 if the Sensex PE on the date of portfolio

creation was less than 25 and vice versa if the Sensex PE was more than 25.

The Sensex has averaged a PE of around 20-21 over the last many years. So a PE of more than 25 makes it significantly overvalued and prone to a market crash. This is why an allocation of only 25% to stocks if PE is 25 or more and 75% if lower.

Next step was to pick 10 random dates from Microsoft Excel over the last 10 years, create a 20 stock portfolio on each of these days with a holding period of 2 years. So, if one of the random dates was 5th January 2013, the portfolio was started on that day, was held for two years, and then liquidated on 5th January 2015. Based on the above rules, a database was constructed drawing on historical data from BSE archives to arrive at the portfolio performance vis-à-vis the Sensex. The results are presented below:

| | START DATE | END DATE | SENSEX PE AT START | 2-YR CAGR | SENSEX CAGR |
|--------------|------------|----------|--------------------|-----------|-------------|
| Portfolio 1 | Nov-18 | Nov-20 | 23.4 | 26.2% | 11.2% |
| Portfolio 2 | Oct-19 | Oct-21 | 27.2 | 21.7% | 21.6% |
| Portfolio 3 | Mar-16 | Mar-18 | 18.9 | 54.3% | 15.3% |
| Portfolio 4 | Feb-21 | May-22 | 35.5 | 21.9% | 3.2% |
| Portfolio 5 | May-21 | May-22 | 30.9 | 20.6% | 5.9% |
| Portfolio 6 | Mar-20 | Mar-22 | 18.6 | 74.8% | 37.6% |
| Portfolio 7 | Jul-13 | Jul-15 | 17.7 | 45.8% | 18.6% |
| Portfolio 8 | Sep-13 | Sep-15 | 18.3 | 37.6% | 12.7% |
| Portfolio 9 | Jan-15 | Jan-17 | 18.3 | 18.6% | -0.3% |
| Portfolio 10 | Jul-17 | Jul-19 | 23.7 | -16.3% | 8.3% |

The results are impressive whichever way you look at them. Except for portfolio number 10, all others outperformed the benchmark index and that too by a significant

margin. Portfolios 2, 4, and 5 were the ones where the Sensex PE was more than 25 on the start date. Hence, only 25% was allocated to stocks here. Even then, the CAGR has been in the region of 20% for all three. In fact, some portfolios, like number 6, yielded an outstanding CAGR of almost 75%, which could be an outlier.

In order to succeed over the long term, Ben Graham's three principles do the job quite well. They are simple, logical, and are proven in the stock market as we just saw. Of course, your rules do not necessarily have to be the rules that have been used in the above example. As long as you are following the three principles, your buying, selling, and asset allocation rules can be different. You can base them on your own temperament, time horizon, and long-term goals.
