

# Mangalore

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## THE EMPTY TOMB & THE RISEN LORD!

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*- Robert Flatt*

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# CATHOLIC ASSOCIATION OF SOUTH KANARA

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## INSIDE....

PAGE

### APRIL 2023

1. Editorial	4
2. President Speaks	5
3. 10 years with Pope Francis	6
4. Statement of ownership of 'Mangalore'	11
5. Bad Apples, Sad Couples, Glad Tidings	12
6. Anti-conversion Laws - Historical Perspectives	16
7. Discussion on 'Introspections' by Seema Nazareth	21
8. The Global Banking Crisis and World Economy	23
9. CASK Programme at Kinnigoli Parish	25
10. India Shines at the 95th Academy Awards 2023	26
11. Hippity Hoppity Easter's on its way!	29
12. The Invitation Oriah Mountain Dreamer	30
13. George Silva Chi Jinniechi Katha	32
14. An Ode to the Everlasting Journey	33
15. Points to Ponder, April 2023	37
16. News & Notes	42
17. Obituaries	49

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## EDITORIAL

At the outset, I wish all our readers the joys and blessings of the Risen Lord! And wish that the Risen Lord bestows special graces on all the CASK members world wide, the readers of “Mangalore” magazine and their families.

I wish to dedicate this issue to the **TEN years of Papacy of Pope Francis**. Ever since he was elevated as Pope, he has brought about many courageous and refreshing changes in the functioning of the various units of the Vatican, tried to reduce ‘Clericality’ and worked towards a transformation to a Synodal and Empathetic Church. We have some reflections on his ten years of Papacy, including views by leaders of Non-Catholic faiths.

The 95<sup>th</sup> Academy Awards had much cheer for India – our country won two awards – one for the lively song ‘**Natu...Natu**’ and the other for the film ‘**The Elephant Whisperers**’ under the short documentary category. We in Mangalore have reasons to be particularly happy that the Director of ‘The Elephant Whisperers’ was Kartiki Gonsalves, with Mangalorean roots.

There is also an Indian involved in the Editing of the movie “**Everything Everywhere All at Once**” which captured SEVEN awards under various categories. One of the Assistant Editors of the movie was Aashish D’Mello of Mumbai. It’s wonderful to see India shining at the Oscars!

CASK implemented its first programme in 2023 – we co-sponsored the International Women’s Day celebration at Kinnigoly Parish on 12<sup>th</sup> March 2023. A total of **187** parishioners of Kinnigoly participated in the programme, including over 50 couples. Please see details and photographs on Page-28.

Among the interesting articles this month is one by chottebhai titled “Bad apples, Sad couples, Glad Tidings”; one by Isaac Gomes on “Historical Perspectives of Conversion Laws”; one by Professor P.G.Acquinas titled “An ode to the everlasting journey”; not forgetting ‘Points to Ponder by our Treasurer – Norbert Shenoy. We also have details of two Book Launches and many items under News & Notes... Happy Reading...

**Until next time...**

**Patsy Lobo**





## THE PRESIDENT SPEAKS...

April is the month of Joyous resurrection. It is because of Jesus's death on the cross and resurrections that today Christians are the largest community in the world. I wish all our readers a Happy, Joyous and Holy Easter. Truly I say to you, a grain of wheat remains no more than a grain unless it falls into the earth and dies, but if it dies it bears much fruit (John Chapter 12: 24-25). We are the Easter people, if Jesus had not died on the cross and was not raised on the third day, we would not have been Christians. This is the very core of our faith. It is our firm belief that we never walk alone, for we know that the Risen Lord will guide us and keep us hopeful of better days ahead.

April also welcomes spring which is followed by summer and the heat. It is the season when different varieties of local fruits are available in the markets. April showers and May flowers are what we appreciate during this season. Schools close for summer vacation. Many plan short holidays. I wish all our members' Happy Holidays.

CASK plans to embark on some impactful projects and conduct charitable programs in the near future. We look forward to your support. We had a programme at Kinnigoli Parish on 12th March 2023 - a Couples Day combined with International Women's Day. A power point presentation on "Gender Sensitivity & Gender Issues" by Dr. Derek Lobo was the highlight.

Climate change has definitely made its presence felt during the month of March. There is no respite from the soaring temperatures. The water table is receding in many parts of the city. We have another two months before active monsoons set in.

In April, we invite applications for scholarships under CASK

Centenary Trust. We reach out to all communities by offering scholarships to the most deserving students. 5<sup>th</sup> April is National Maritime Day, 7<sup>th</sup> is World Health Day and Good Friday, 9<sup>th</sup> is Easter.

Once again on behalf of CASK, I wish all our members a very Happy Easter. May the risen Lord bless and keep us in good health.

**Till next month take care**

**Capt Vincent Pais**

\*\*\*\*\*



# 10 Years with Pope Francis

*Courtesy NCR*

Soon after his election in 2013, the newly elected Pope Francis captured the attention of those within and outside the Catholic Church, with his rejection of the luxurious papal apartments and the papal throne, his staunch emphasis on mercy and his off-the-cuff airplane press conferences. He also announced he would break with 400 years of tradition and would no longer spend summer holidays at Castel Gandolfo, a papal villa outside of Rome, instead preferring to remain at the Vatican and work through the summer months.

In a January 2023 interview with the Associated Press, Francis cited his decision not to move to the summer palace, saying, “Castel Gandolfo was a bit of a court – it had a court spirit. In June, the court was moving there as from London you go to Scotland, the court. It’s that kind of court idea. It’s the last absolute court in Europe.”

His vision for the papacy, he said, is to **“remove all appearance of court and to give it what is really a pastoral service.”**

As archbishop of Buenos Aires, Argentina, Cardinal Jorge Mario Bergoglio was already known to have moved out of the archbishop’s palace, doing his own cooking and using public transportation.

When he first appeared on the balcony of St. Peter’s Basilica the night of his election, wearing only a simple white cassock and refusing to don the traditional velvet mozzetta, red shoes and gold pectoral cross for the new pope, Archbishop Mark Coleridge of Brisbane, Australia, recalled being puzzled. As one who worked in the papal

court, in the Secretariat of State under Pope John Paul II, he thought it looked odd. Then Francis asked those in the square to pray for him before giving them his blessing.

“It was clear this was not business as usual,” Coleridge told NCR, ahead of Francis’ 10-year anniversary. “And it was anything but show biz. One of the things about Francis is the way he has freed himself from the very powerful protocols of the papal court.”

The changes over the last decade, are more than cosmetic. It’s a **“dismantling of the papal monarchy”** where the Pope has shifted the church from what Coleridge describes as a **“hierarchical church to a synodal church”** and **“from a powerful church to a church that is poor and powerless.”** He added “The paradigm shift that we’ve seen unfolding in these 10 years has been astonishing, and it’s something I never thought I’d see.”

**New processes for preaching the Gospel** - On October 11, 2022, Pope Francis celebrated a Mass marking the 60th anniversary of the opening of the Second Vatican Council, where he said the 1962-65 council was a moment of “rekindling” the church’s outward-facing mission.

According to Anna Rowlands, professor of Catholic social thought & practice at Durham University- England, the 10 years of the Francis papacy can be viewed not only as “taking us back to certain key teachings of Vatican II” but as the “embedding of the teaching in the church’s practices.” As Vatican II taught, the church cannot be viewed as a monarchical or vertical institution. Instead, the council elevated the importance of the entire church. “And if we really see the church as the people of God, then what we need to be discerning is what the Spirit is doing amongst the people of God and letting that process speak,” she said.

Italian theologian Andrea Grillo, who teaches at Rome’s Pontifical Atheneum of St. Anselm, concurred. “Having restored the dynamic side to the Catholic tradition and having overcome a 19th-century model of Catholic vision is the greatest merit of this decade of pontificate,” he told NCR, noting that in the last 10 years, Francis has “unlocked” what was blocking the church’s reform in a number of

key areas, such as liturgy, family life and questions of authority.

For Rowlands, the main projects of the Francis papacy is taking the core theological teachings of the council and “turning those teachings into accessible, meaningful processes so that they become the practices of the institution. And that’s the bit that I think Francis and many others feel has never really happened in terms of the reception of the council,” she added.

Archbishop Roberto González of San Juan, Puerto Rico said “Francis is the most important pope to implement the Second Vatican Council. John Paul II began the initiation of the council, and Pope Benedict XVI’s theological writings elevated its importance, Francis has exemplified the implementation of the council with his language, gestures and processes.

And for many observers, the two greatest pillars of Francis’ reform process are his focus on **synodality**, which he is using as a vehicle to implement the council’s reforms, and his new **Vatican constitution**, which dramatically expanded the number of top leadership roles lay men and women can hold and reorganized Vatican departments under the central priority of evangelization. Under the title of *Praedicate Evangelium* (“Preach the Gospel”), the new apostolic constitution was released in March 2022 and took effect in June, overhauling the Vatican’s central bureaucracy for the first time in more than 30 years.

Cardinal Arthur Roche, Prefect-Vatican’s Dicastery for Divine Worship recalled hearing from fellow cardinals attending the meetings of cardinals ahead of the 2013 conclave that elected Francis said “The voice that was heard above all the other voices was Cardinal Bergoglio saying we have to stop being introspective and rediscover that the nature of the church is missionary.” “He [Francis] said that **a church that stops moving loses its nature**,” Roche said.

*To gain insight into how Pope Francis is viewed among those with different faiths or none — NCR invited the presiding bishop of the Episcopal Church, an atheist, a Muslim scholar and a rabbi to discuss the Jesuit pontiff. Below are excerpts from their responses :*

**Input by Bishop Michael Curry**, the Presiding Bishop of the Episcopal Church. He became widely known following his powerful



*Pope Francis greets a boy who ran onstage during his general audience in the Paul VI hall  
Aug. 17, 2022*

sermon at the royal wedding of Prince Harry and Meghan Markle.

**Bishop Curry:** There is a profound equality among us, as the children of God. And that passion for the value of human beings and of creation moves me. I have my own history that gets me to that place, but I sense something similar in this Pope - Like when a little kid gets up on the altar and he has this naturalness of someone who is clearly a pastor and has a pastoral instinct and conviction.

What's really cool about him and we come from different traditions, of course but **I can see him as my pastor**. And I have a feeling a lot of people can see that in him. I find the Pope **a marvelous combination of humility, clarity and authenticity**. I will never forget when he was on the airplane talking to reporters about LGBTQ folk and their relationship with God, and he said, "Who am I to judge?" which offers clarity about - who am I to judge somebody else's relationship with God? That was stunning. It was a holy moment.

Pope Francis represents spiritual and moral leadership and life in a complex time and that's a blessing to the world, to the rest of us.

He was recently in South Sudan and other parts of Africa, with the Archbishop of Canterbury-Justin Welby and Rev. Iain Greenshields, the moderator of the Presbyterian Church of Scotland, hoping to help, to inspire, to find ways of peace. And when he speaks, we listen. People of different faith traditions listen because he doesn't come from a position of arrogance or dominance; there is a genuine humility. So folks trust him. We trust him because he's real.

**Nadya Dutchin** - *Nadya Dutchin is the former executive director of the American Humanist Association. Raised Catholic and now an atheist and humanist, Dutchin previously served as co-executive director of a climate justice organization based in Washington, D.C.*

*Dutchin believes that people can be good without believing in God. “We know that people can form ethical values that are informed by science, reason and compassion”.*

**Dutchin:** The affirmation from Francis that the ultimate “sin” is disobeying your own conscience was pleasantly surprising to me. I think we’ve seen how disobeying our conscience and doing what isn’t aligned with our values can create a “hell on Earth” scene for people. More than that, individual and collective determination requires that we are free to shape our lives. While I am not uncritical of the Catholic Church, I can always appreciate liberatory critical thinking.

*[In a letter published by the Italian newspaper La Repubblica in September 2013, Francis wrote: “There is sin, also for those who have no faith, in going against one’s conscience. Listening to it and abiding by it means making up one’s mind about what is good and evil.”]*

**Dutchin:** As a nontheistic humanist, I know it takes deep character and courage to dissent from entrenched norms and institutions with long histories of demanding sameness, and Pope Francis has made some assertions that diverge from his predecessors. He seems invested in building community and belonging by breaking from Catholic traditions that dehumanize LGBTQIA people. It is my hope that Pope Francis marks a Socratic progression that leads to more human dignity and freedom and disentangles from authoritarian religious suffering and violence. We have one precious life on this planet, and I hope Pope Francis marks a culture shift toward cooperation and inclusivity over toxic polarization and dogmatic rigidity.

Many scholars and leaders across all religions and communities have profusely praised, Pope Francis for his remarkable outreach to all communities by his kind gestures and other acts like adopting refugee families from Syria.

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## STATEMENT

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**I, Mrs Patricia Lobo, hereby declare that the particulars given above are true to the best of my knowledge and belief.**

**Date : 31-03-2023**

**(Sd) Mrs Patricia Lobo,  
Publisher**

## BAD APPLES, SAD COUPLES, GLAD TIDINGS

# *chhotebhai*

Fortunately I belong to a small parish where just a handful of people come for the Sunday evening Mass. It is therefore a time of quiet reflection for me.

These reflections then are based on the first two readings of the first Sunday of Lent. The first reading was from Genesis on the “fall” of our first parents. The second was from Romans that stated “One man’s offence brought condemnation but now one man’s act has brought justification and life to all humanity” (Rom 5:18). I did this reading and made an introductory remark that if we believe that one man’s act brought sin, death and damnation, and another man’s act redeemed us of all that, then we could make the fatal error of believing that we are but “passive spectators” in the economy of salvation. This would be an erroneous conclusion, fraught with danger. Hence this reflection.

Some 40 years ago, I made my first 30-day Ignatian retreat under Fr Dan Rice SJ in his ashram in Bihar. He asked me to contemplate in complete solitude on the Genesis account of creation and fall, for about a week! What could one contemplate on such ancient and abstract events? In truth it was a very enlightening experience. Ever since, I have been fascinated by the first eleven chapters of Genesis; described by biblical scholars (exegetes) as being primordial pre-history, allegorical in nature. Those events are both authentic, yet not factual! An oxymoron?

To comprehend this reflection one needs to understand a little bit about Genesis, the first of the five books of the Pentateuch and more particularly its first eleven chapters that are pre-historical. For close to 2000 years it was believed that the Pentateuch was recorded by Moses (circa 1250 BC). However, since his own death is recorded in Deuteronomy chapter 34, he could not possibly have been the author. Exegetes now believe that the Pentateuch was compiled from various sources by as yet unknown authors. It is with this caveat of how, when and by whom the Pentateuch was written down that I share my reflections on the “Fall”. Popular calendar art depicts an unclad young couple eating an enticingly red apple. This is incorrect. Exegetes tell

us that apples did not grow in ancient Palestine. The Hebrew word for the fruit is ‘Tappan’ which could be an apricot, orange or lemon; but not an apple.

So how did the apple enter the Adam story? Master story-teller Dan Brown in his fictional “The Da Vinci Code” uses the apple of the garden to connect with Newton’s apple, the laws of gravity etc to build his fictitious tale.

The reason is found in St Jerome’s Latin translation of the Bible (Vulgate) in the 4<sup>th</sup> century AD. The tree of good and evil is translated as “Bonum et malum”. Mal is the Latin prefix for evil, as in malicious, malafide etc. The botanical name for apple (all are in Latin) is *Malus Pumila*. In all probability it is from here onwards that the two words got juxtaposed and the bad apple entered the English lexicon. What was bad/evil about this lethal fruit, even if it was not an apple? Genesis refers to two trees in the middle of the garden – the Tree of Life and the Tree of the Knowledge of Good and Evil (Gen 2:9). Note two things – that the trees are in the middle; that is they are central to the entire story. Secondly the tree is called “Knowledge of Good and Evil”. The messaging now becomes clearer. Before this incident/development humans did not have the faculty to distinguish between good and evil. It is only after “eating the fruit” that their eyes are opened (Gen 3:7) and they become aware of good and evil and their own inadequacy.

A celibate and monastic church leadership has insinuated that the first sin was sexual. This is as absurd as the apple.

My personal reflection is that this was the transition from animal existence to humans with spiritual/divine faculties and the ability to distinguish between good and evil. It was the beginning of morality. This is precisely what distinguishes humans from all other intelligent creatures like chimpanzees, dogs or dolphins. They don’t have a sense of morality or a divine connect. In classical language, humans now have a soul (anima) that other creatures don’t possess. So I daresay that my reflection is correct. It also means that the Genesis account is not just a story or myth. It is rich in meaning and symbolism.

Those who have studied the evolution of the human race now know that it began with a woman (not a man) in Africa. Evolution of the species over thousands of years led to the Neanderthal species

and

finally Homo Sapiens (modern humans). We also know that Neanderthals and Homo Sapiens had mixed or common progeny. At what point of time did Homo Sapiens emerge as a distinct entity? The science of evolution may or may not find the answer. Scientific exploration is concerned with HOW things happen. The Bible, and very specifically Genesis, tells us WHY things happen. The how and why are two sides of the same coin and not mutually exclusive.

So while scientific evidence tells us how creation took place (the Church officially accepts the Big Bang theory of the beginning of the universe) Genesis tells us why God created. We get clear messages – there is a creator god, while the sun, moon etc are mere creations. God made humans in its own likeness; it made them to live forever; It gave them free will, the faculty to choose.

See the powerful messaging. Humans have free will. We are not bound by fate or pre-destination. I see this as something that distinguishes Christianity from almost all other religions and philosophies of life. If we have freedom we need to act intelligently and responsibly. However, God is aware of the frailty of its creatures, hence has some built in safeguards.

God had therefore warned humans not to eat of those trees under pain of death (Gen 3:4). However, post the “Fall” God had to resort to Plan B. It therefore takes remedial action saying “Now that the man has become like one of us in knowing good and evil, he must not be allowed to reach out his hand and pick from the tree of life too, and live forever” (Gen 3:23). It therefore banishes them from the garden (Gen 3:24). Again go beyond the symbolism to the message. If in a fallen state humans reach the tree of life (immortality) would that result in eternal damnation? God loves his creation too much to not allow that to happen. Morality was OK, not defective immortality.

Enter Jesus. Humans needed to be redeemed from a fallen state. Jesus needed to come to open the gates for the banished. He needed to be born, die and rise again to tear the curtain in the Temple (Mat 27:51), again symbolic of the gulf between God and Humans.

Did the human race have to wait in some kind of a limbo for millennia till God found somebody like Mary who could say a total yes, for the redeemer to enter history? Humanly speaking this seems

unjust. This can be answered in two ways. As the Bible says “With the Lord one day is as a thousand years, and a thousand years as one day”. This tells us that in the spiritual realm there is no such thing as time and space that are finite.

We have reflected on the bad apple, the sad couple and the glad tidings of the New Adam, Jesus. “The first Adam became a living being, the last Adam became a life giving spirit” (1Cor 15:45). I now revert to my original observation that we could arrive at the dangerous and erroneous conclusion that we are but passive spectators. This is the real temptation – to not do anything, possibly believing that one is already “saved” as some evangelicals assert.

Genesis tells us another story – that we have the knowledge and freedom to choose between good and evil. We have to actively co-operate in God’s plan of salvation for each and every one of us. For, “As you sow, so you shall reap”. So let us not blame a bad apple or a sad couple. Let us assume responsibility for our own actions and bear good fruit.

May this holy season of Lent be a time of prayerful contemplation of God’s Word to discover the Glad Tidings of God’s eternal love and, in turn, respond in love and service.

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# ANTI-CONVERSION LAWS - HISTORICAL PERSPECTIVES

*Isaac Gomes - Kolkata*

## **What is Conversion?**

It is an act of consciously renouncing one's religion or beliefs and adopting another religion. Real conversion is a matter of the heart – totally voluntary. The question therefore is how Christian or Hindu or of other faiths we are - for most of us did not choose our religion and were christened in our infancy by our parents/guardians, into the religion we are. Thankfully most of us are not fanatics because in our schools, colleges, universities and workplaces we mingle with people of diverse cultures and different faiths; we take part in Unity Octaves, Inter-religious seminars/dialogues and festivities of different communities.

## **What is anti-conversion law?**

Anti-conversion laws are designed to prevent or prohibit one's conversion from one religion to another.

### **ANTI-CONVERSION LAWS IN COLONIAL TIMES**

A research by the US Library of Congress (LOC) shows that laws restricting religious conversions were originally introduced by “over a dozen princely states, including Kota, Bikaner, Jodhpur, Raigarh, Patna, Surguja, Udaipur, and Kalahandi.” These states were headed by Hindu royal families during the British colonial period, particularly in the latter half of the 1930s and 1940s. They enacted the laws “in an attempt to preserve Hindu religious identity in the face of British missionaries”. (Source: India Today 23.12.2020)

### **ATTEMPTS TO ENACT A NATIONAL LAW**

Following India's independence, Parliament introduced a number of anti-conversion bills, but none were enacted. First, the **Indian Conversion (Regulation and Registration) Bill** was introduced in 1954, to enforce “licensing of missionaries and the registration of conversion with government officials”. This bill failed to gather majority support in the Lok Sabha.

This was followed by the introduction of the **Backward Communities (Religious Protection) Bill** in 1960, “which aimed at checking conversion of Hindus to ‘non-Indian religions’ which included Islam, Christianity, Judaism and Zoroastrianism”.

**PRESENT SCENARIO :** At present, 11 out of 29 States have enacted anti-conversion laws to curb change of religion (from Hinduism to Christianity or Islam) by individuals or groups through inducement, force, coercion or any other fraudulent means. These states are: (1) Odisha (1967), (2) Madhya Pradesh (1968), (3) Arunachal Pradesh (1978), (4) Chhattisgarh (2000 and 2006), (5) Gujarat (2003), (6) Himachal Pradesh (2006 and 2019), (7) Jharkhand (2017), (8) Uttarakhand (2018), (9) Uttar Pradesh (2020), (10) Karnataka (2022) and (11) Haryana (2022).

*From the timeline above, it is evident that contrary to popular belief, six out of the eleven states passed Anti-conversion Laws during the Congress regime. Though Arunachal Pradesh passed the Freedom of Religion Act in 1978, it was never enforced. (Source: Northeast Now, 24 February 2021).*

Tamil Nadu in 2002, and Rajasthan in 2006 and 2008, also passed similar legislations. However, after protests by Christian minorities, Tamil Nadu legislation was repealed in 2006; while in Rajasthan, the bills did not get approval of the governor of the state, and the President of India.

It will be noticed that the **basic premises of these laws are that conversion is done through inducement, force or fraud.** Therefore, the respective state governments have fixed **the onus on the accused to prove that he/she has not violated the legal provisions.** According to these laws “**Inducement or allurement**” means the offer of any gift or gratification, either in cash or in kind and shall also include the grant of any benefit, either monetary or otherwise. In Haryana Act “Allurement” also means *education in a school run by any religious body, divine pleasure and better lifestyle.* There is a problem with this legal definition. For example: “In a church-run hospital, if a patient is provided free treatment, anti-conversion law can be misused to say that it was an allurement or gift from the church authorities with the hidden agenda of religious conversion.”

## Why do people convert?

People convert to a different religion for various reasons, e.g. conversion by free choice due to a change in beliefs, secondary conversion (joining a religious group primarily because one's spouse or partner has done so), deathbed conversion, marital conversion, and forced conversion (*kidnap and conversion into Islam of a 12 year Christian girl in Faisalabad, Pakistan*).

## Justifications for Anti-conversion law

- The proponents of anti-conversion laws believe that these laws are necessary to protect the cultural and social fabric of a particular community or society; to protect the traditions and beliefs of a dominant religion; and to maintain its power over other minority groups/religions.
- Many argue that anti-conversion laws are necessary to protect individuals from being coerced or deceived into converting to a different religion. They claim that some religious groups use manipulative or unethical tactics to convert people into their faith and therefore such laws are needed to prevent such malpractices.
- *Fraudulent Marriages:* In the recent past, there have been reports of people having forced women to convert to their own religion after marriage. Such incidents not only violate the convert's right to freedom of religion but also undermine the secular foundation of our society.

## What is the status of the anti-conversion law in India?

As mentioned, eleven states of India have passed anti-conversion laws to regulate conversion from one religion to another. These laws, including mixed marriage laws, vary from state to state. Anti-conversion laws passed in the above states have been challenged in courts. *The last hearing on this was in the Supreme Court on 3<sup>rd</sup> February 2023. The next composite hearing of all cases on this matter lying in the different high courts was scheduled on 17<sup>th</sup> March.*

**Constitutional Provision:** According to Article 25(1) "Every person has the freedom of conscience and the right to profess, practise and propagate religion". This right is subject to public order, peace, morality, and health.

Article 26 guarantees Freedom to manage religious affairs subject to public order, morality and health. Every religious denomination shall have the right to:

- (a) Establish and maintain institutions for religious and charitable purposes; (b) Manage its own affairs in matters of religion; (c) Own and acquire movable and immovable property; and (d) Administer such property in accordance with law*

**Existing Laws:** Though there are Anti-conversion laws in many states, there is no such central government law. In 2015, the Union Law Ministry stated that Parliament lacks the legislative authority to enact legislation prohibiting conversion.

The current Anti-conversion laws require that individuals seeking to convert to another religion must obtain prior permission from the government authorities *(In U.P. before conversion 60 days notice as per Schedule-I and after conversion, declaration within 60 days as per Schedule-III)*. Some states have more stringent anti-conversion laws than others, and impose both jail term and heavy fine.

- While all states have banned conversions by force, fraud or inducement of cash or kind or benefits in any form, Himachal Pradesh, Uttarakhand, Uttar Pradesh and Haryana laws place a ban on conversion through marriage.
- Haryana Anti-conversion Act stipulates, even if the accused dies during the trial, courts shall be empowered to secure payment of maintenance amount by making a charge on the immovable property of the deceased accused of causing the conversion (The Indian Express 20 December 2022).
- In UP, this Act is not applicable to one who **“reconverts to his/her immediate previous religion.”** It is to facilitate *Gharwapsi*, a re-conversion drive carried out by Hindu groups seeking Christians and Muslims to embrace the Hindu religion. This drive has gained momentum since the NDA government came to power in May 2014.

### **Issues associated with anti-conversion laws**

There are several issues associated with anti-conversion laws that have been the subject of debate and controversy. These are:

1. **Freedom of religion:** Anti-conversion laws are viewed as a violation of the Right to Freedom of Religion - guaranteed by our Constitution;
2. **Discrimination:** Anti-conversion laws can be used to discriminate against, target or to prosecute certain religious groups.
3. **Coercion and manipulation:** The main excuse of the proponents of anti-conversion laws is the necessity to prevent coercion and manipulation in religious conversion. However, many believe these laws are often used as a ruse to suppress minority religions and restrict their growth.
4. **Social and cultural divisions:** Anti-conversion laws can be used to maintain social and cultural domination of the majority religious group.
5. **Conflict with other laws:** Besides freedom of religion, anti-conversion laws are also in conflict with the constitutional right to freedom of expression, and freedom of association.

In view of the fact that Christian population has remained static at 2.3% (2001 & 2011 Censuses), and the Muslim population was 13.4% and 14.2% in Censuses 2001 and 2011 respectively, the current Anti-conversion laws are superfluous. Also they are at variance with at least three features of the Basic Structure concept pinpointed by the Supreme Court of India during **Kesavananda Bharati case in 1973**. These are: (1) The “essence” of other fundamental rights in Part III - Articles 12-35 of the Constitution on Fundamental Rights. (2) Freedom and Dignity of the Individual and (3) The balance between fundamental rights and directive principles.

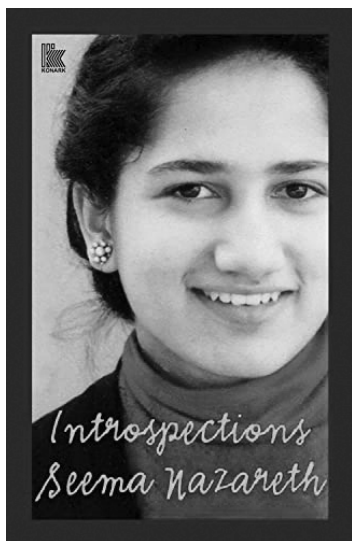
India being a Secular country no religion should be given official patronage and people of different religions/faiths should have the freedom to practise and follow their beliefs without any fear of discrimination. Anti-conversion laws take away this freedom and create fear & discrimination. In light of this and with due deference to the Indian Constitution, the Apex Court should declare anti-conversion laws null and void.

Let me end this session, with a classic reply of St Teresa of Calcutta, on conversion:

*“Yes, I convert. I convert you to be a better Hindu, or a better Muslim, or a better Protestant, or a better Catholic, or a better Parsee, or a better Sikh, or a better Buddhist. And after you have found God, it is for you to do what God wants you to do.”*

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## AMBASSADOR PASCAL ALAN NAZARETH INTERACTS WITH STUDENTS OF ST AGNES COLLEGE



The Principal of St Agnes College-Sr Dr Venissa, invited Ambassador Pascal Alan Nazareth (IFS Retd) for an analytical discussion of the Book of Poems titled **‘Introspections’** by his deceased daughter-**Seema Nazareth** on 8<sup>th</sup> March 2023. He also addressed the students on the all India Civil Services, with particular reference to the Indian Foreign Service, being an excellent career option for its students on 9<sup>th</sup> March 2023.

In his address, Ambassador Nazareth mentioned that his mother Elisabeth Lucy (popularly Lizzie) had studied at the St Agnes School during 1924 – 1932.

Though she did not complete her high school studies as she was married at age 16 in May 1932, she was none the less “ignited” at it with a great love for English literature, particularly poetry and spent the rest of her life reading, memorizing & reciting it to her children and grandchildren. Mr Nazareth set up an annual prize, named the Elisabeth Lucy Nazareth Prize in December 2015 (which was her birth centenary) for SAC’s most outstanding student of English Literature..

St Agnes College has a remarkable history & trajectory. When founded in 1921, it was the first women’s college on India’s west coast and the first women’s college under private management in the whole of undivided India. It therefore attracted students from many parts of India including Madras, Bombay & Karachi as also from Ceylon,

Muscat & Bahrain. Though a ‘minority’ institution, its doors were always open to all women students irrespective of religion, caste or economic status.

In the ten decades since 1921, the college has steadily grown in size, stature & renown. In recent years it has set up Agnesian ‘Ignite’, Research & Community Welfare Centres as also a Digital Library to upgrade its pedagogic methodology / resources and outreach. In 2006, it commenced PG courses. That year it was honoured with the International ‘Jimmy and Roselyn Carter Foundation Partnership Award’ for its “path breaking project in rainwater harvesting and watershed management which brought succour to villages on Mangalore’s rural outskirts”.

In 2007 the University Grant Commission granted it “Autonomous Status” and in 2017 graded it as a ‘College of Excellence’. It was the first college of Mangalore University and the third in Karnataka to receive this grading. The other two are Bangalore’s St Joseph’s and Sophia Colleges.

During his visit, Mr Nazareth presented its library with 30 books on international affairs, diplomacy, world history and Mahatma Gandhi, and also 6 DVDs of his lectures on diverse topics within India & abroad, to its Digital Library.

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## **CASK CENTENARY TRUST**

**Invites applications for annual scholarships for academic year 2023-24 from school/college students from economically weak families.**

**Please collect application forms from**

**CASK Office**

**3rd Floor, Pio Mall,**

**Jail Road, Bejai,**

**Mangalore - 575 004**

**Ph: 2491733, 4271733**

**E-mail: [caskmangalore@yahoo.com](mailto:caskmangalore@yahoo.com)**

# THE GLOBAL BANKING CRISIS AND WORLD ECONOMY

*Jeffrey D. Sachs*

The banking crisis that hit Silicon Valley Bank (SVB) last week has spread. We recall with a shudder two recent financial contagions: the 1997 Asian Financial Crisis, which led to a deep Asian recession, and the 2008 Great Recession, which led to a global downturn. The new banking crisis hits a world economy already disrupted by pandemic, war, sanctions, geopolitical tensions, and climate shocks.

At the root of the current banking crisis is the tightening of monetary conditions by the Fed and the European Central Bank (ECB) after years of expansionary monetary policy. In recent years, both the Fed and ECB held interest rates near zero and flooded the economy with liquidity, especially in response to the pandemic. Easy money resulted in inflation in 2022, and both central banks are now tightening monetary policy and raising interest rates to staunch inflation.

Banks like SVB take in short-term deposits and use the deposits to make long-term investments.

The banks pay interest on the deposits and aim for higher returns on the long-term investments. When the central banks raise short-term interest rates, rates paid on deposits may exceed the earnings on long-term investments. In that case, the banks' earnings and capital fall. Banks may need to raise more capital to stay safe and in operation. In extreme cases, some banks may fail.

Even a solvent bank may fail if depositors panic and suddenly try to withdraw their deposits. SVB succumbed to such a bank run and was quickly taken over by the US Government.

Bank runs are a standard risk but can be avoided in three ways. First, banks should keep enough capital to absorb losses. Second, in the event of a bank run, central banks should provide banks with emergency liquidity; Third, government deposit insurance should calm depositors.

All three mechanisms may have failed in the case of SVB. After

the run, US regulators announced they would guarantee all deposits.

The immediate question is whether SVB's failure is the start of a more general bank crisis. The rise of market interest rates caused by Fed and ECB tightening has impaired other banks as well. Now that a banking crisis has occurred, panics by depositors are more likely.

Future bank runs can be avoided if the world's central banks provide ample liquidity to banks facing runs.

The central banks will try to have it both ways: higher interest rates plus emergency liquidity, if needed. This is the right approach but comes with costs. The US and European economies were already experiencing stagflation: high inflation and slowing growth. The banking crisis will worsen the stagflation and possibly tip the US and Europe into recession.

Some of the stagflation was the consequence of COVID-19 and Some the result of shocks caused by long-term climate change.

Yet stagflation has also been intensified by economic disruptions caused by the Ukraine War, US and EU sanctions against Russia, and rising tensions between the US and China. These geopolitical factors have disrupted the world economy by hitting supply chains, pushing up costs and prices while hindering output.

We should regard diplomacy as a key macroeconomic tool. If diplomacy is used to end the Ukraine War, phase out the costly sanctions on Russia, and reduce tensions between the US and China, not only will the world be much safer, but stagflation will also be eased. Peace and cooperation are the best remedies to rising economic risks.

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## **GENTLE REMINDER**

**To all subscribers of 'Mangalore' in India and Abroad.  
Please renew your subscription to 'Mangalore'. The validity of your  
subscription is indicated on the postal slip on the back cover.**

***Cheque in favour of Catholic Association of South Kanara.  
NEFT transfer to Catholic Association of South Kanara Account No:  
0046053000043007; IFSC: SIBL0000046  
South Indian Bank Ltd, Hampankatta, Mangalore.***

After executing NEFT, please send an email to  
caskmangalore@yahoo.com giving details

**CATHOLIC ASSOCIATION OF SOUTH KANARA (CASK)  
WARMLY WELCOMES  
THE COUPLES OF KINNIGOLY PARISH  
TOPIC: GENDER EQUITY & EQUALITY  
IN HONOUR OF INTERNATIONAL WOMEN'S  
DAY - 8TH MARCH 2023  
12TH MARCH 2023  
SPEAKER - DR DEREK LOBO**

CASK was a co-sponsor of the International Women's Day Celebration at Kinnigoly Parish. CASK President-Capt.Vincent Pais gave a brief introduction to CASK and its various charitable activities. Dr Derek Lobo, Past President of CASK made a 40-slide Power Point Presentation highlighting the significance of International Women's Day and the theme for 2023 "Embrace Equity" and on "Gender Equality & Sensitivity". The presentation focussed on the need for flexible and complementary roles for men and women in this 21<sup>st</sup> century.

Fr Faustine Lobo, Parish Priest of the Immaculate Conception Church, Kinnigoly, effectively translated to Konkani, the presentation made by Dr Lobo. The programme was attended by **187** parishioners of Kinnigoly, including over **50** couples. The senior most couple was felicitated and also a widow agriculturist for her innovative agricultural achievements.



CASK was represented by Captain Vincent Pais, President, Mrs Gulobi Fernandes, Joint-Secretary, Dr Derek Lobo, Past-President, Mrs Patsy Lobo, Editor "Mangalore" and Mr Hemacharya, Member-Governing Council. The programme was followed by lunch sponsored by CASK.

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# INDIA SHINES AT THE 95<sup>TH</sup> ACADEMY AWARDS 2023



**The Elephant Whisperers - 95<sup>th</sup> Academy Award Winner under Short Documentary Film Directed By Kartiki Gonsalves, who has Mangalorean roots**

**Kartiki Gonsalves-Director  
& Guneet Monga-Producer of  
'The Elephant Whisperers'  
With the Award Trophy.**



**The Hero & Heroine of 'The Elephant Whisperers' Bomman & Bellie  
with the Oscar Award.**



The Short Documentary movie of 41 minutes highlights **Bomman and Bellie**, an indigenous couple from the Kattunayakan tribe, dwelling in the picturesque Mudumalai forests in the Nilgiris, who devote their lives to caring for orphaned baby elephants - Raghu and Ammu, forging an inspiring bond and a model of human-animal family that tests the barrier between the human and the animal world. They courageously protect Raghu & Ammu from poachers and other threats.



*Kartiki is the daughter of Timothy Aloysius Gonsalves and Precilla Gonsalves and has an elder sister Dhanika.*

Kartiki Gonsalves is a **Sony Artisan, one of the first women selected in India as a Sony Imaging Ambassador for the Sony Alpha series as a natural history and social documentary photographer.** She is an Indian Natural History, Social Documentary photojournalist/filmmaker currently based in Mumbai-India.

Timothy Aloysius Gonsalves (born 20 June 1954) is a computer scientist and professor. During his academic career, he has been founder/co-founder of several institutions and companies. These include founder of Nilgiri Networks (P) Ltd, co-founder of NMSWorks Software (P) Ltd, co-founder of the TeNeT Group and RTBI at IIT Madras, and IIT Mandi Catalyst. Most notably, he was the founding Director of IIT Mandi in the Himalayan state of Himachal Pradesh from Jan. 2010 to Jun. 2020. He is currently Professor Emeritus (Honorary) at IIT Mandi. His academic interests include education for engineers of the future, computer networks, distributed systems, telecom software and performance evaluation among others.

## 95<sup>TH</sup> ACADEMY AWARDS "Naatu Naatu" Best Original Song



Rama Rao Jr. and Ram Charan – the lead actors of RRR – became popular. "Naatu Naatu" became the first song from an Indian film to win the Academy Award for Best Original Song and the Golden Globe Award for Best Original Song, as well as the first song from an Asian film to win the former.

The 'Naatu Naatu' song is not just about the music or the dance. The song has a deep emotional appeal, which is what makes it stand out.



### WON SEVEN ACADEMY AWARDS

Best Picture, Best Director, Best Actress, Best Supporting Actor, Best Supporting Actress, Best Original Screenplay, and Best Editing

There is a third Indian connection to the Oscars 2023 – apart from 'Natu...Natu' and 'The Elephant Whisperers'. The assistant editor of 'Everything Everywhere All At Once', which won seven awards, including Best Picture, is Mumbai-born **Aashish D'Mello**.

Aashish D'Mello was one of the two assistant editors who worked on the Daniel Kwan and Daniel Scheinert-directed film. Aashish D'Mello and China's Zekun Mao assisted the American editor Paul Rogers, who ended up winning the Best Editing award.

The 30-year-old Aashish is the son of the late Denzil D'Mello, a lawyer in the Bombay High Court, and Ruth D'Mello. They lived near the iconic Mehboob Studios-Bandra. He did his bachelor's degree in mass media from St. Xavier's College in 2013, then worked as an assistant director at Apocalypso Filmworks for 2 years and then moved to USA for his post-graduate studies at the American Film Institute (AFI) in Los Angeles. Since then, he has been working in the film and television industry there.



## **HIPPITY HOPPITY EASTER'S ON ITS WAY!**

*Trisha Lara D'souza*

Every year we await the Easter bunny filled with the light that brightens the darkness of the night. During this Holy Week I reminisce the candles that have illuminated the best memories!

It all starts with an inquiry about the Mass timings of the week. We plan our outfits in pastel for Maundy Thursday, black for Good Friday and resplendent shades for Holy Saturday. It has been a tradition of ours to attend Holy Mass at Fatima Retreat House with our friends like family comprising of four families attending as one. My parents and I walk the lush green pathway that takes us to the designated far right that we always deemed to be our neck of the compound. We would either find ourselves to be the first ones there or approach with dainty smiles to those who have saved us our seats, having arrived earlier.

Us kids would take the row in front as we all sat together celebrating the solemnity of the season. Our parents would take the row behind to keep us in check as whenever we strayed into faint giggles and excited whispers.

Maundy Thursday's solemn ceremony brings to light the Washing of the Feet and the Last Supper of Jesus Christ. As tradition goes, the clergy summon twelve representatives to be seated near the altar as the Celebrant imitates the footsteps of Jesus as he washed the feet of His disciples. We peeked and probed into the crowd to see the persons chosen and always wondered the criteria to be worthy of this privilege.

Good Friday brought with it a day that started with the Way of the Cross in the morning and Mass in the evening. It has always been a day spent in tranquility as we reflect on the Lent that has been. In most cases, we would then plan the menu for Holy Saturday and Easter Sunday as we seek to celebrate the risen Lord. Our home awaited the aroma of the traditional Easter feast. But most of all, it is still and will always be cherished as the time spent with family as we are grateful for the life and learning given to us.

The risen Lord is present in our homes much before we step into the surroundings of Church. The evening starts in darkness as the main

Celebrants walk in procession to light the Easter candle that burns till Pentecost. On this special evening it is a unique experience as we renew our baptismal vows that our parents have promised on our behalf during our infancy. The celebration is elevated with the voices of the choir that has had us swaying as we have sung together all these years.

The revered part of the night surely are the Easter wishes that can never wait till the end of the Recessional hymn! The chairs are thrown in disarray as hugs and kisses take over in the utmost presence of love brought by the resurrection of Christ.

That brings us to Easter Sunday when the table is set, the house filled with cheer and laughter and tummies that await a delectable meal cooked with blessed hands. Chocolates and Easter eggs find themselves to be the traditional dessert. Eggs mostly broken and destroyed only to find toys and bunnies inside them!

We all have our traditions; we all have our cherished memories. This Easter don't forget to have your Easter bunnies observe the very same thought and devotion as we celebrate a happy Easter!

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## **THE INVITATION** *Oriah Mountain Dreamer*

*forwarded by Natasha Menezes*

It doesn't interest me....what you do for a living.

I want to know....what you ache for

and if you dare to dream...of meeting your heart's longing.

It doesn't interest me....how old you are.

I want to know....if you will risk

looking like a fool....for love

for your dream....for the adventure of being alive.

It doesn't interest me...what planets are squaring your moon...

I want to know....if you have touched

the centre of your own sorrow...if you have been opened

by life's betrayals....or have become shrivelled and closed  
from fear of further pain.

I want to know....if you can sit with pain

mine or your own....without moving to hide it

or fade it or fix it.

I want to know....if you can be with joy  
mine or your own....if you can dance with wildness  
and let the ecstasy fill you to the tips of your fingers and toes  
without cautioning us....to be careful, to be realistic  
to remember the limitations....of being human.

It doesn't interest me....if the story you are telling me is true.

I want to know if you can....disappoint another  
to be true to yourself....If you can bear  
the accusation of betrayal....and not betray your own soul.

If you can be faithless....and therefore trustworthy.

I want to know if you can see Beauty even when it is not pretty  
every day...And if you can source your own life  
from its presence.

I want to know....if you can live with failure  
yours and mine....and still stand at the edge of the lake  
and shout to the silver of the full moon, "Yes."

It doesn't interest me....to know where you live  
or how much money you have.

I want to know if you can get up....after the night of grief and despair  
weary and bruised to the bone....and do what needs to be done  
to feed the children.

It doesn't interest me....who you know  
or how you came to be here.

I want to know if you will stand....in the centre of the fire with me  
and not shrink back.

It doesn't interest me....where or what or with whom  
you have studied.

I want to know....what sustains you from the inside  
when all else falls away.

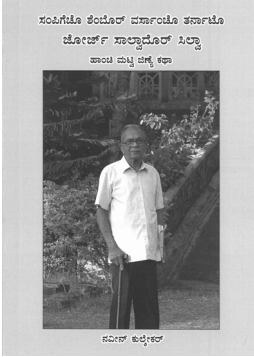
I want to know....if you can be alone with yourself  
and if you truly like....the company you keep  
in the empty moments.

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**PLEASE NOTE THE CASK UPDATED WEBSITE**

**[www.caskmangalore.org](http://www.caskmangalore.org)**

# THE BOOK “SAMPIGESO SHEMBOR VARSASO THERNATO GEORGE SILVA CHI JINNIECHI



(Hundred Year Old Youngster from Sampige-George Silva’s Life Story in Konkani, authored by Naveen Kushekar).

The book was released at “Guthu Mane” Ballalbagh, Mangalore on 26<sup>th</sup> March 2023. This is the inspirational life story of Mr George Silva who hailed from Sampige village in Moodbidri, DK District. The initiative to bring out this book was the brainchild of one of his daughters – Harriet Silva Vidyasagar, who had spent the last

23 years of her life, shuttling between Mangalore and Washington DC, in order to take care of her parents.

The arc of George Silva’s life, mirrors the arc of the history of Civil Aviation in India. This is the inspirational story of a country boy, the son of a farmer, who dreamt of working with his hands on machines and engines, and of some day even flying a plane. It is hoped that his life story will inspire many a young person to aim at holding on to their dreams and persevering to take up a career of their own choice and not one which they are forced into.

Included in this short biography is the brief story of the Tata Airways entry into and creation of India’s civil aviation sector. As George Silva completed 100 years, the story comes full circle, as the Tata Group once again has acquired Air India, including Indian Airlines where George Silva served his entire career, in the airlines that he loved.

The Guest of Honour was Ms Aruna Bahuguna, IPS (Retd)-Andhra Pradesh, who released the book along with Chief Guest Mr Dolphy Lobo and Mr Kuldip Jain, Police Commissioner-Mangalore. Also present were Mr Eric Ozario, Gurkar, Mandd Sobhan, Fr Walter D.Mello and Fr Vincent D’Souza.

It is hoped that the publishing of this book will result in a trend to honour the lives of lesser known heroes and heroines in our families, immortalize their life and inspire future generations.

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## AN ODE TO THE EVERLASTING JOURNEY

*Professor Dr. P. G Aquinas, Post Graduate Department of  
Studies and Research in Social Work, Mangalore University*

Vishwas Rebimbus is very keen to preserve the glorious past. He is able to distil the story of their life: the passion that the Rebimbus family nurtured. It is the fragrance of a coastal town that is a blend of warm hearts and cool breeze that blows over this unique land. It is impossible to celebrate the lyrical extravaganza of Wilfy Rebimbus without concern for humanity and poverty that is a message in most of his compositions. Wilfy has consistently prioritized the plight of the poor and downtrodden in his nearly five decades of lyrically dedicated life serving the cause of Konkan.

**‘Hanv Yetham Ghati Devon’** – is the true love story of a young man who is separated from his family due to economic necessities. It is a tragic tale of a person’s commitment to his literary calling that fails to provide him the means of sustenance. He is separated from his dear family and his own glorious home town. He sets on a path to earn a livelihood in an alien mountainous place.

I was agog with joy and nostalgia when I received the sweet news that “Hanv Yetham Ghati Devon” was being recreated from the masterpiece of the 1970’s. As I saw it, I was surprised that it was not just the song but the background that formed the large canvas of the heart rendering lyrical extravaganza. The lyrics of Wilfy has helped frame the history of Kodial. The mantle is moving to youngsters who were not probably born in 1970’s but who have an opportunity of sharing and unravelling the history of Mangalore with a high level of enthusiasm. We need to be happy about the dissemination of information that was a part of the mangalorean heritage. We have learned that Mangalore is the cradle of banking, the tickling of taste buds through the Udupi hotels outside. What needs to be understood that every creativity has its origin in pain and suffering.

Hasn’t your madness for music stopped? Music does not bring enough income to even give a ounce of milk for your darling daughter. Forget music and start working?

Using the sensory rich medium of YouTube, Rebimbus creation has combined textual information with tangible lyrical information. The reposting historical fact is captured with the black and white image with the message that kindles the heart and touches the soul.

The poet knows that his music is for ever even if he stops singing, his music will go on for ever. The narrative around the song is almost entirely about the invisibility of human determination. “My salary is given, by evening we will be united” United with the feminine – Mother Home town, my adoring wife and my darling daughter. The tone is triumphant, the victory of love over economic necessities. The realization that there are second and third chances of making it happen. Nothing is over till it is over. It is not over until you’re dead but a poet lives through his works.



Still it is the hearts longing of a young man, writing from the trenches of a mountainous region that cuts straight to the heart of Wilfy who wants the world to hear him. “I am in an alien place but let me say that while I was earning for my love, I still have not let sight of where

I belong and whom I have to be ultimately united to”.

When we talk of Love, we talk of a romantic union of two souls but our understanding that there are so many other factors that make life worth living. The only way we could really understand Wilfy and of course we could only do so to a limited extent is that his poetry is a reflection of his heart through the words he has portrayed. In his unique poetic style he has divulged much of his life that even today is a rollercoaster of emotions. Listening to the soulful music and the emotions of hearing the scintillating poetry.

There is no general or vague description of his attachment to Mangalore town. It is incredible, nuanced, specific, nostalgic and emotional. His love for his motherland, the romantic attachment for family life, the art of expression, the freedom of believing in the full glory of human love.

Hearing this song brings to my mind that life has been unkind to him, but he has converted his intense feeling into a heart breaking song. It happened at a time when Mangalore was literally between the devil and the deep sea. It was a place that was harsh and violent by not providing enough for the sustenance of her people.

History does not elevate the true sons and daughters of the mangalorean soil who stood strong against all odds and valiantly built a bond under difficult circumstance. It was a rich race who lived their lives with dignity, did not blame anyone but moved along the tide when the forces were beyond their control.

In the true sense “Hanv Yetham Ghati Devon” wants to celebrate love for place and family and not be distracted by the worldly pleasures consumerism and extravagance but instead to find concrete way of addressing economic needs. The true story of love and sacrifice is truly a glimpse of Wilfy’s music and lyrics that demands a concrete faith in ourselves. It is an adoration of family reunion as he comes down from the lofty mountains to the plains of love and compassion. These are not empty words or superficiality of existence but the bare reality of things that make life worth living.

In today’s world we have seen events where human dignity and personal self-worth are treated with contempt. Bottling the message of “Hanv Yethan ...” in its new avatar is a vision that what was true some 50 years back is very much true today. Our principal enemy is human greed that makes us weak and vulnerable. We need to build our lives on the eternal grace of love and compassion. The message is – when we hit rock bottom, under difficult circumstances, we need to look inward, retreat to an alien place only to come back to a place filled with human dignity and love to start life afresh. Let us have the confidence to start all over again to preserve our glorious past. Wify with his deep affection for Kodial, the love for music till his departure for the Ghats and his belief in his music and in himself and the faith in God which is always with humanity, he reminds us how he is relevant to our times.

The addition to the remix from Rebimbus creation should be looked at as repackaging the traditional number about 3 decades ago into what is an everlasting component of human emotions.



**Rathan Castelino** has added spice to the original Wilfy Creation that puts the basic idea that women have “natural assets” when it comes to emotions, nurturing and self-effacement. The traditional woman’s self-centeredness remains unthinkable. “I will wait for you and back your every decision” shows that women are ordained by nature to spend time meeting the needs of others in their family. The very nature of Rathan Castelino’s soulful singing gives justice to the

original number and brings up the compassion that the female are best known to bring up the finer qualities in their male counterparts. The feeling of women’s ways of thinking, and feeling are reappraised and revalued in this song and they transform their families from deficiencies and weaknesses into strengths.



**Sheryl and Shereen Colaco** have beautifully supported and enriched this song with their beautiful voice rendition. Their backup voices rise to the movements of accomplishment emphasising the need to be associated with the higher intellectual functions of “culture”. The most part of this is that intimacy is a source of value, it is morality and not a private hobby.

Christopher and Zeena have dedicated their effort to bring about a visual treat to the soulful song. They have done justice to the visual depiction of the life story of Wilfy and Meena that is the life of most of the families of the average mangalorean. It does not divide the world into men and women, it unifies the opposite, it obscures the fact that the qualities of both men and women perpetuate a life that allows us to be reciprocal to each other and with us as a family we can overcome any issue eventually and “my voice will be heard long after we have bide adieu to this world”. It is this difficulty that promises eternal life. It is the promise of life that in difficulty we live, as the Lord himself has proved beyond doubt that we need to give up our lives to live for eternity. Wilfy’s creation has just proved it. It is the celebration of life... and Love....

*Norbert Shenoy*

**Wealth & Women** - Every year, the ritual of celebrating International Women's day goes on with a lot of fanfare! And we see, mainly men, waxing eloquent about empowering women! Celebrations for the day are generally organized by women and we also hear of awards specially reserved for women, like outstanding woman leader or outstanding business woman of the year. Alas, the jury for such awards is almost always dominated by men. Implicit in all this is the patriarchal mindset that conveys that women on their own may not be able compete with men and win these awards on equal terms. In my view, this condescension is an insult to women and only perpetuates the status quo ante! Aren't we men experts at tokenism?

But thanks to education, the traditional paradigm of women taking care of homes and men taking care of money has changed over the last few decades with increasing participation of women in the workforce and many of them emerging as entrepreneurs in their own right. In the early 50s, the percentage of working women in urban female population was around 12% and it rose to around 16% in 2018-19 (source: NSSO). While the growth in percentage terms may seem modest, if we take into account the population growth over the last 7 decades, then it will be evident that many more women are working today compared to previous generations. Even among women who do not have formal employment e.g. homemakers, there is increasing involvement of women in personal finances of the household. This is an encouraging development for the well being of the families and our society as a whole. However, we still have a long way to go as far as women's involvement in investments and personal finance planning is concerned.

### **Misconceptions about women and money**

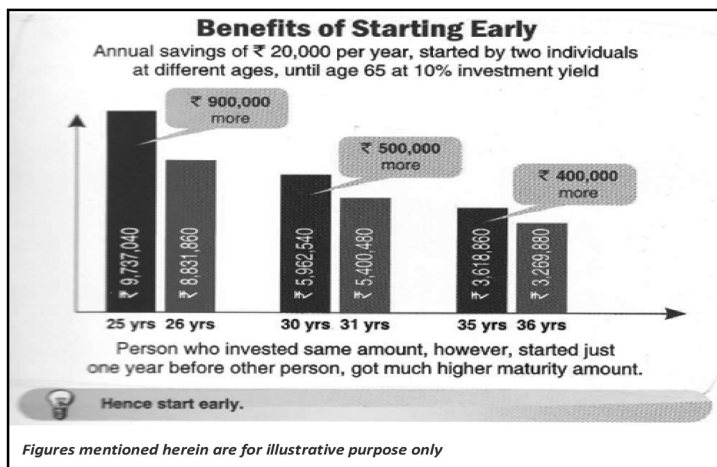
- The perception that women are bigger spenders than men is wrong. Women usually make smaller ticket purchases, while men tend to make big ticket purchases e.g. property, cars etc.

- The perception that men are more fiscally responsible than women is also incorrect. It has been seen that men are likely to take on more debt compared to women (source: bankrate.com, November 2022).
- Many men consider themselves to be better money savers than women. However, their perception is usually wrong. Women usually suffer more from a sense of insecurity than men and therefore, tend to save more than men across different income groups. Also, women feel more responsible towards their children and are ready to make sacrifices for the sake of their children's future. A survey conducted by Bank of Baroda, shows that average balances of women in Jan Dhan Yojana is more than average balances of men (source: Times of India, August 2021).
- There is a perception that men are better investors than women. Studies in the US have shown men are likely to take more risks than women; women are more conservative. Women usually think more long term, whereas men tend to trade more (short term). Trading is risky and can harm your financial interests (source: Motley Fool, March 2023).
- Women are not interested in investing. This is not entirely true. While in India, many women leave investment decisions to their spouses or fathers, women are equally concerned, about the family's financial security and life-stage financial goals. With societal changes taking place in India e.g. shift from joint to nuclear families, women choosing to remain single, greater career growth opportunities for women, more and more women are seeking financial independence. Since the COVID-19 pandemic women are saving and investing more than men (source: Outlook India, November 2022).

### **Common mistake made by women in relation with money and investments**

**Start investing late.** Women often want to settle down in their careers or lives before they start investing. While many men may also want to do the same, women usually start their investment journey

later e.g. when kids start going to school. This delay results in opportunity lost. The earlier you start investing, the more wealth you can create through the power of compounding. Compounding is profits earned on profits; the longer your investment tenure, higher is the power of compounding (see the chart below).



**Not take sufficient risks.** Important to remember that risk and return are directly related. Higher the risk, higher the potential return over sufficiently long investment tenure. Since the sense of insecurity is higher in women, they usually tend to avoid risks. Too much risk aversion may hamper you in achieving your long term financial goals. Historical data over the last two decades have shown that risk-free returns (e.g. Bank FD interest) have failed to beat inflation on a post tax basis. You should take the right amount of risk, based on your risk capacity and financial goals. You should understand that your risk taking ability is different from risk appetite. You should consult with a financial advisor, if you want to help in understanding your risk profile.

**Make compromises to balance priorities.** Women have to balance many priorities e.g. career, taking care of children, spouse, parents, in-laws etc. In this difficult juggling act, they may have to make compromises that harm their long term financial goals. It is important for both working women and homemakers to have a financial plan. Financial plan can help you balance multiple priorities and achieve your financial goals. Financial planning is the process of

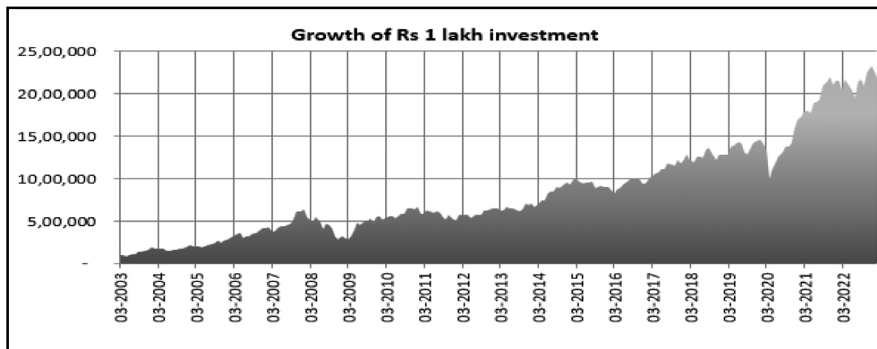
defining different goals, quantifying these goals after factoring in inflation and your income and expenses. The outcome of financial planning is an investment plan to meet your financial goals having due regard to your constraints / priorities. Financial planning also prepares you for risks like untimely death, serious illnesses, work life interruptions like childbirth, child care, taking care of ailing relatives etc. You could take the help of a financial planner in making your financial plan.

**Afraid of making mistakes.** This comes from the sense of insecurity and this often prevents women from making investment decisions or delay making investments. You should understand that you do not have to be an investment expert or know everything to start investing. You can invest in mutual funds, which are managed by professional fund managers with sufficient expertise and experience, who will make investment decisions on your behalf to achieve your investment objectives over sufficiently long investment horizons. There are different types of mutual funds for different investment needs and risk appetites.

### **Embrace equity for your long term financial goals and wealth creation**

*#EmbraceEquity is the theme for the international women's day, 2023 (March 8 2023) where the world celebrates the achievements of women, raises awareness of diversity and collectively forge women's equality and gender parity.*

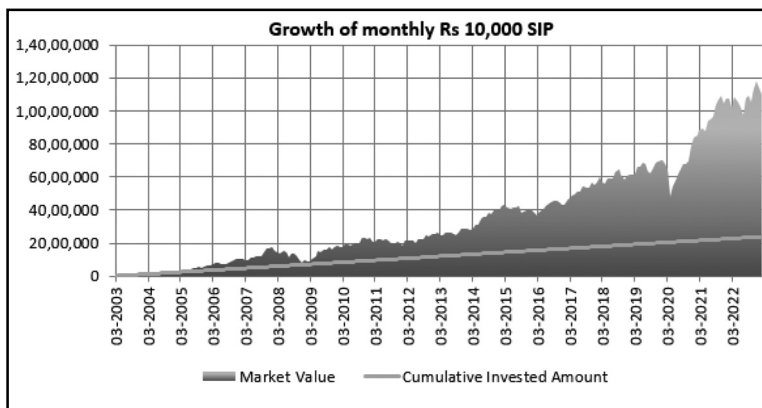
Equity is an asset class, referring to shares of companies which trade in stock exchanges. Many women may think of equities as very risky investments. While equities are volatile, historical data shows that equity as an asset class has the highest wealth creation potential over long term. The chart below shows the growth of Rs 1 lakh invested in Nifty 50 TRI (the leading equity market benchmark index) over the last 20 years (as on 28th February 2023). Your investment would have multiplied more than 20 times in the last 20 years at a CAGR of 16.6%. Equity as an asset class is suitable for your long term financial goals like children's education, children's marriage, retirement planning, etc.



*Source: National Stock Exchange, Period: 01.03.2003 to 28.02.2023.*

## **How to start investing for financial security and aspirations?**

- Start with defining the financial goals for you and your family in quantifiable terms. You should prioritize your goals and factor inflation in your financial goals.
- Prepare an expense budget to optimize your savings by eliminating inessential expenses.
- It is not enough to save, you should invest your savings to get adequate returns to achieve your financial goals at different stages of your life.
- Start investing from your regular savings and choose appropriate investment vehicle to suit the time horizon of your goals. Mutual funds provide required diversity, spanning different time periods (covering fixed income, equity, hybrid and multi assets) and bespoke investment options. They lend themselves admirably to disciplined investment process, namely, systematic investment plan (SIP). Through SIP, you can invest fixed amounts every month (or any other interval). The chart below shows the wealth creation through a monthly SIP of Rs 10,000 in Nifty 50 TRI over the last 20 years. With a recurring, cumulative investment of just Rs 24 lakhs over 20 years, you could have accumulated a corpus of nearly Rs 1.1 crores. You can see the wealth creation potential of SIP over long investment horizon.



Source: National Stock Exchange, Period: 01.03.2003 to 28.02.2023.

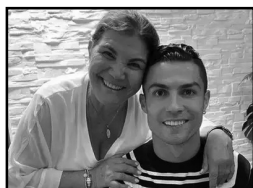
In the ultimate analysis the rules for successful investment are the same for men and women, except that many a woman might, after centuries of temperamental conditioning and hard to jettison biases of a patriarchal society, feel tethered even when education and economic independence have set them free.

The rules for successful investment are simple: Start **early**, save (invest) **regularly** and continue over **long term**

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## NEWS & NOTES

### A LESSON FROM CRISTIANO RONALDO



A reporter asked Cristiano Ronaldo: **Why does your mother still live with you?** Why not build her a house? Cristiano Ronaldo replies “My mother raised me by sacrificing her life for me. She slept hungry so I could eat at night. We had no money at all. She worked 7 days a week and evenings as a cleaner to buy my first football equipment so that I could become a player; my complete success is dedicated to her. And as long as I live, she will always be by my side and have everything I can give her. She is my refuge and my greatest gift”.

Money does not make people wealthy. In fact, **some people are so poor all they have is money**. True wealth is found in gratitude for the gifts and blessings in life.

## **MS SUSAN VALENTINE PINTO ELEVATED AS A JUDGE OF THE GUJARAT HIGH COURT**



Five judicial officers from Gujarat were elevated as judges of the Gujarat High Court on 17<sup>th</sup> March 2023, as recommended by the Supreme Court Collegium and endorsed by the Government of India. Among them was Justice **Susan Valentine Pinto**, the first Christian Woman Judge of a High Court in India. Justice Susan Pinto was last posted as the principal district and sessions judge at Sabarkantha-Gujarat.

**CASK offers congratulations to Justice Susan Valentine Pinto on her appointment as a judge of the High Court of Gujarat and wishes her every success.**

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## **DR AMOR MENEZES & TEAM ON A MOMENTOUS SPACE BIO-MANUFACTURING MISSION**

*Courtesy Mangalorean.com*



Dr Amor Menezes and his team from the University of Florida (UF), USA are on to a momentous Space Bio-Manufacturing Mission. The team is spearheading the DARPA Mission to pioneer crucial Bio-Manufacturing in Space.

Dr Amor Menezes is an Assistant Professor, Department of Mechanical & Aerospace Engineering at UF. His team applies dynamical systems theory and control engineering methods in the fields of systems and synthetic biology.

Dr Amor is the son of Arunlal and Asha Menezes originally from Mangalore and is married to Dr Faye Pais, daughter of Advocate Louis Pais and Nouella Pais of Mangalore. He is the nephew of Captain John Prasad Menezes, Past President-CASK.

**CASK congratulates Dr Amor Menezes and his team on their significant mission and wishes them success.**

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## OLGA D'COSTA HONoured FOR HER ACHIEVEMENTS



This honour was for winning a medal for the country at the Senior World Badminton Championships, Spain 2021, in Singles at the age of 77. And in Academics as a Professor presenting papers at National and International Seminars which got published in journals.

**CASK congratulates Olga D'Costa on her achievements and the well-deserved recognition she has received. Olga is the wife of the late Jerome D'Costa, a well-known Entrepreneur of Bangalore and niece of Winston D'Souza, former member of the CASK Governing Council.**

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## MERLYN ANDRIANA LOBO SECURES THIRD RANK – VISHVESHARAYA TECHNICAL UNIVERSITY



We are pleased to know that Ms Merlyn Andriana Lobo has secured the Third Rank in Electronics & Communication Engineering Examination held by Vishwesharaya Technical University (VTU). She is a student of BNM (Bhagirathibai Narayan Rao Maanay) Institute of Technology – Bangalore.

Merlyn is the daughter of Alwyn Raj and Prema Diana Lobo of Ranipura.

**CASK congratulates Merlyn on her achievement and wishes her a bright future.**

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## UNITED STATES GLOBAL LEADERSHIP COALITION INVITES INDIAN AMERICAN HAROLD D'SOUZA FOR AN EXCLUSIVE CONVERSATION

U.S. Global Leadership Coalition (USGLC) invited renowned survivor of Human Trafficking **Harold D'Souza** - Executive Director, Eyes Open International (EOI), to join US House Representative Brad Wenstrup, Lt. General (Retd) Martin R. Steele of US Marine Corps & Ambassador Kelley Currie, U.S. Ambassador-at-Large for Global Women's Issues (2020-2021) for an exclusive conversation on 15<sup>th</sup> March 2023 on the importance of America's Global leadership in times of crisis. Harold is a member of the Ohio Advisory Council representing U.S. Global Leadership Coalition - an influential network of 500 businesses, NGO's; national security and foreign policy experts; faith-based, academic, military, and community leaders in all 50 States, who support strategic investments in order to build a better, safer world.



Harold D'Souza informed the press that his 15<sup>th</sup> March Conversation along with other eminent persons, was realistic, factual and aimed at a better future for kids with happiness, peace, and freedom.

The USGLC works across USA to strengthen America's civilian-led tools – development and diplomacy – alongside defense. By advocating for a strong International Affairs Budget, the USGLC is working to make America's international affairs programs a keystone of U.S. foreign policy.

Harold D'Souza served on the United States Advisory Council on Human Trafficking under President Barack Obama and President Donald Trump. Life has come a full circle for Harold & Dancy D'Souza, originally from Mangalore-India and now a resident of Cincinnati, Ohio. He and his family were victims of Human Trafficking and after their ordeal was over, established the NGO–Eyes Open International aimed at Advocacy and Action against Human Trafficking.

Eyes Open International was nominated '**Organization of the Year**' at the top 4 in the United States of America for The Liberator Awards 2023 on March 25, at Columbus, Ohio.

## **RAINWATER HARVESTING COMPANY OF CHIKMAGALUR REPRESENTS INDIA AT THE WORLD WATER DAY IN GERMANY**

We are pleased to know that the ‘Rainwater Harvesting Company’ of Chikmagalur, co-owned by brothers - Michael & Sunil Baptist represented India at the Third International Water Day Conference at Heidelberg-Germany, held on 23<sup>rd</sup> March 2023.

Rainwater Harvesting Company is renowned for using modern and innovative technology for harvesting and preserving rain water.

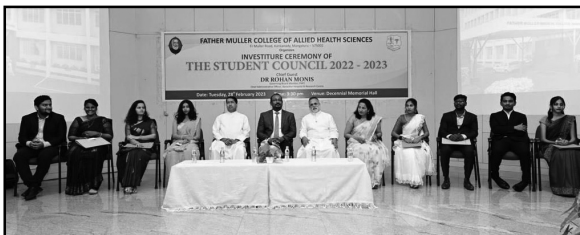
**CASK congratulates Michael & Sunil Baptist on receiving national and international recognition and wishes them continued success.**

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## **DR ROHAN MONIS – CHIEF GUEST AT INAUGURATION OF STUDENT COUNCIL-FR MULLER COLLEGE OF ALLIED SCIENCES**

The student council of the Father Muller College of Allied Health Sciences (FMCOAHS) 2022-23 was inaugurated on 28 February 2023 with an investiture ceremony. Dr Rohan Monis, Chief Administrative Officer, Kanachur Hospital and Research Centre and the Vice-President of CASK, was the chief guest. Fr Richard Coelho, Director-Father Muller Institutions (FMCI) presided.

The welcome and a bio-sketch of the chief guest was done by Mr Ajay Lobo, Introduction of the new council members was done by Fr Ajith Menezes Administrator of the FMMC & FMCOAHS; the oath of office was administered by Dr Hilda D’Souza, Principal FMCOAHS.



Dr Monis referred to the inspiring story of Bruce Lee with the message- however hard times may be, the spirit of ‘evolvment’ should be in one’s pursuit. There are no short cuts in anyone’s success, just the unseen struggle. In his presidential address, Fr Richard Coelho congratulated the newly elected members and urged them to be valued leaders in

society and elaborated on the qualities of a true leader in a multi-faceted society.

The badges of office were presented by Dr Monis to the council members. In his address, Dr Kristen D'Cruz, the outgoing Student Council President said he felt elated about fulfilling the job as the president. The newly installed student body president Ms Joicy Devina Monteiro in her address, conveyed her support to the overall progress of students. Ms Getciya Alice Rani the new general secretary proposed the vote of thanks.

The investiture ceremony was compered by students Ms Rafa Zainab and Mr Clayton Dcunha (Bachelor of Hospital Administration)

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## **MANGALORE DIOCESAN CONSULTATION ON PASTORAL ISSUES**

### ***Report - Fr Anil Fernandes***

With the spirit of *Unum Presbyterium*, the body of priests who exercise pastoral offices in the parishes and in the institutions of the Diocese of Mangalore gathered for an annual Pastoral Consultation on March 30, 2023 at St Antony's Charity Institution-Mangalore. A total of 235 diocesan and religious priests serving in the diocese, had fruitful consultations with the bishop, vicar general, chancellor and financial administrator on various issues raised.

In his address, Bishop Peter Paul Saldnaha said "It is a day to come together with every priest of the diocese. This consultation will guide all of us to collaborate and participate within the diocese for a more fruitful ministry."

This year, the focus of the pastoral consultation was on pastoral issues. In the first session, Fr Basil Vas, Parish Priest, Madanthyar presented the issues-Liturgical, Pastoral and Canonical. Rev. Dr Victor George, Chancellor responded to the questions and clarified the doubts.

In the second session, Fr Paul Sequeira, Parish Priest, Varkady presented issues concerning administration and finance. Msgr Maxim Noronha, Vicar General and Fr Vijay Lobo, Diocesan Financial Administrator responded to the issues and queries.

Two General Body meetings of Parish Union and Priest Aid Fund (PAF) were also held at the same forum. Senior Priests Rev. Dr William Barboza and Rev. Fr Norbert Lobo, who celebrated the golden jubilee of their priestly ordination were felicitated by the bishop and other dignitaries.

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## **PROCLAMATION THROUGH MUSIC: CHURCH MUSICIANS FROM MANGALORE DIOCESE ATTEND MUSICAL INSTRUMENT WORKSHOP**

*Report By Fr Anil Fernandes*



The Commissions for Liturgy and for Social Communication of Mangalore Diocese organised “House of Worship”, a half-a-day workshop on musical instruments on March 26, 2023 at Pastoral Centre -Mangaluru. The workshop was organised in association with Music Square, Mangaluru, a brand shop of Yamaha India. Fifty (50) church musicians from 20 parishes and religious institutions attended this workshop, along with some religious sisters and seminarians. Fr Vijay Machado, Director, Mangala Jyothi in his opening remarks said, “Music is integral to our liturgical worship.” Music at Mass is very important. It is not simply a performance by a soloist or choir, a background to accompany our prayer, a means to create a mood. More than owning a musical instrument, musicians of the church choir must know how to handle the piano or keyboard. This workshop will enhance your skills. Ryutaro Watanabe (Japan), Marketing executive of Yamaha India greeted the participants.

Glen Fernandes from Goa was the main resource person who gave a demo of keyboard and Guitar and clarified the doubts of participants. The workshop was coordinated by Fr Anil Ivan Fernandes, Director, Canara Communication Centre, Mangalore, Fr Vijay Machado, Director, Mangala Jyothi and Mr David Mathew, team member of Yamaha IBD.

## **REV.FR FERDINAND GONSALVES APPOINTED VICAR GENERAL OF UDUPI DIOCESE**



The Bishop of Udupi – Gerald Isaac Lobo has appointed Rev Fr Ferdinand Gonsalves as the new Vicar General of Udupi Diocese. Fr Gonsalves is currently the Parish Priest of Pangla-Shankarapura Parish and has previously served as

Principal of Puttur & Ujire Colleges, Milagres PU College-Kallianpur and Lourdes Central School-Mangalore. He holds a B.A.in Theology, M.A. in English and B.Ed degree.

Fr Gonsalves is the son of John Gonsalves and Angeline Rebello of Kundapur.

**CASK congratulates Fr Ferdinand Gonsalves and wishes him the very best.**

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## **OBITUARIES - MARCH/APRIL 2023**

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

- ❖ Gladys D'Souza (73), Valencia, daughter of the late Francis D'Souza & the late Lilly D'Souza, sister of Mabel Anna Menezes & Dorothy D'Souza, on March 8, 2023.
- ❖ Herry Victor Saldanha (66), Valencia, husband of the late Jacintha Saldanha, father of Vijitha and Vikram/Venissa, on March 10, 2023.
- ❖ Sr Rose Marie D'Souza (87), Shanthidham Convent, Deralakatte, Mangalore, on March 11, 2023.
- ❖ Sr M Claretta AC (83), (nee Monica D'Sa), St Agnes Convent, on March 13, 2023.
- ❖ Celine Pereira (67), Kulshekar, wife of the late Everest Pereira, mother of Sharel/Lloyd Lasrado and Sumith Pereira, on March 13, 2023.

- ❖ Antony John Pereira (83), Bejai, husband of the late Valerina D'Mello, father of Lavina/Oliver D'Souza, Jathin/Vanitha Pereira, Naveen/Priya Pereira, Savina/Oswald Padival and Zeena/Anand D'Souza, on March 18, 2023.
- ❖ Annie Pinto (75), Milagres/Mumbai, wife of the late Charles Pinto, mother of Shyla/Naveen Vas and Roshan/Ailin, sister-in-law of the late Valerine, Vincent, Sr Marie Celine (Prioress, Cloistered Carmel), the late Cyril, Sr Leena (Carmelite Missionaries) and the late Oswald, on March 18, 2023.
- ❖ Francis Thomas Fernandes (Cyril) (66), Bejai, husband of Florine Fernandes, father of Femina/Joshua Niemi, Fevin Fernandes, on March 19, 2023.
- ❖ Sr M Genevieve Lewis (84), St Bridget's Convent, Nanthoor, Bendur, on March 20, 2023.
- ❖ Julia Reina Rodrigues (74) (Renny Rodrigues, Ex MESCOM), Bendur, wife of the late Valerian L Rodrigues, mother of Larry/Asha and Loella/Rajanand, sister of Tony, Bony, Dony, Rony and the late Cony, on March 20, 2023.
- ❖ Leena Aloysius (96), Bendur, sister of the late Sr Antoinette (Salesian), the late Sr Beatrice AC, the late Arthur, the late Flavia and the late Eric, on March 23, 2023.
- ❖ Lily Correa (77), Bejai, wife of the late Vincent Correa, mother of Edwin/Mitchelle, Molly/Tarun and Godwin/Preeti, on March 25, 2023.
- ❖ William D'Souza (63), Valencia, husband of Rosy D'Souza, father of Sheethal Nisha/Alwyn Pinto and Nishanth, on March 28, 2023.
- ❖ Dulcine Coelho (82), Milagres, wife of the late Joseph Coelho, mother of Nancy, Lilly and the late Norbert Coelho, mother-in-law of Antony and Dony, on April 3, 2023.
- ❖ Sr Rozy D'Souza (ACI), (47), Loretto/Mumbai, Handmaids of the Sacred Heart of Jesus, Superior of St Raphaela Mary Convent, Paldane, daughter of the late Leo and Agnes D'Souza, sister of Richard/Judy D'Souza, Roy/Roshni D'Souza and Sylvia/Navin Andrade, on April 4, 2023.

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# Vision & Mission of CASK

## Vision

Striving to create and enrich a connected community that cares, of all those with roots in this beautiful corner of the globe, called Konkan Karaval

## Mission

Reaching out to the marginalized by extending support for their education, health care and housing needs. Preserving and promoting the unique culture of this region and joining hands with all those committed to the preservation of environment.

## THE 17 SUSTAINABLE DEVELOPMENT GOALS (SDGS) TO TRANSFORM OUR WORLD:

- GOAL 1 : No Poverty
- GOAL 2 : Zero Hunger
- GOAL 3 : Good Health and Well-being
- GOAL 4 : Quality Education
- GOAL 5 : Gender Equality
- GOAL 6 : Clean Water and Sanitation
- GOAL 7 : Affordable and Clean Energy
- GOAL 8 : Decent Work and Economic Growth
- GOAL 9 : Industry, Innovation and Infrastructure
- GOAL 10 : Reduced Inequality
- GOAL 11 : Sustainable Cities and Communities
- GOAL 12 : Responsible Consumption and Production
- GOAL 13 : Climate Action
- GOAL 14 : Life Below Water
- GOAL 15 : Life on Land
- GOAL 16 : Peace and Justice Strong Institutions
- GOAL 17 : Partnerships to achieve the Goal



# World Health Day : 7<sup>th</sup> April 2023....

## Theme : Health For All

*Health for All is a global initiative that aims to raise awareness and advocate for healthcare issues affecting communities worldwide. This year World Health Organization (WHO) is celebrating its 75th anniversary.*

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