

Mangalore

Organ of the Catholic Association of South Kanara

Pio Mall, Third Floor, Jail Road, Bejai, Mangalore 575 004 Ph: 0824-2491733

RNI No. - 3699/57

Regn No / MNG /130/ 2021-2023

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September 2023

Rs. 50



**Our Lady of
Gaudalupe**



**8th SEPTEMBER
NATIVITY OF VIRGIN MARY**



**Our Lady of
Africa**



**Perpetual
Succour**



Fatima



Lourdes



Velankani



Pompei

"The day of the Nativity of the Mother of God is a day of universal joy because through the Mother of God, the entire human race was renewed"

HAPPY 'MONTHI-FEST'

SUSHEG LIFELINE



Suicide Prevention Lifeline

(A 24X7 Suicide Prevention Helpline - 0824 2983444)

THE GOAL : The goal of Suicide Prevention Life-Line in Mangalore is to prevent suicide and promote mental health.

OBJECTIVES

1. To establish and operate a suicide prevention lifeline in Mangaluru;
2. To train volunteers to assist those in distress through the suicide lifeline and prevent suicide;
3. To conduct awareness programs on mental health for students, parents, teachers, administrators;
4. To sensitize the community on mental well-being and suicide prevention through various programmes;
5. To publish literature on mental health and well-being in English and in local languages;

A survey on mental health of 1,016 students aged 14-25 years, conducted in 2017 in Mangalore showed that 4.52% of students had a history of past suicide attempt and 6.79% of students had suicidal ideation. Providing a lifeline of emotional support to such persons to prevent suicide is therefore a high priority.

World Suicide Prevention Day
Creating Hope Through Action



September 10, 2023

A rally is organised in Mangalore, from Town hall via Hampankatta & K S Rao Road to Loyola Hall, St Aloysius P U College on 10th September 2023



CATHOLIC ASSOCIATION OF SOUTH KANARA

Founded in 1914

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

CATHOLIC ASSOCIATION OF SOUTH KANARA

Pio Mall, 3rd Floor,
Jail Road, Bejai,
Mangalore - 575 004
Ph: 2491733, 4271733

OFFICE BEARERS

President

Capt. Vincent P. F. Pais
vincent.pais@gmail.com
9343569302

Vice Presidents

Dr Rohan Monis
Archibald Menezes

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Dr Anand Pereira

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Treasurer

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Stephen Mascarenhas,
Ullhas Rasquinha,
Mario Saldanha, Dr Derek Lobo

Editor

Patricia Lobo, 9986268404
derpatlobo@hotmail.com

Editorial Team

Joan Lobo, Trisha D'Souza,
Dr Anand Pereira,
Stephen Mascarenhas

Email

caskmangalore@yahoo.com
caskmangaluru@gmail.com

Website

www.caskmangalore.org

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Editor : Patricia F. Lobo**

RNI No - 3699/57; Regn. No. MNG/130/2021-2023;

Posted at Mangalore RMS on 11-09-2023



EDITORIAL

23rd August 2023 will stay as a red letter day for India, with the slogan **“India is on the Moon”** reverberating in every Indian heart. The successful soft landing of Chandrayan-3 on the south pole of the moon was a spectacular scientific achievement by our scientists. It was the culmination of the dedication and hard work of the present and past teams of ISRO and Sarabhai Institute of Science & Technology and the realization of the dreams of Jawaharlal Nehru, Vikram Sarabhai and all those who followed them right down to the present Prime Minister.

Amidst the triumph of Chandrayan-3 and the news of further space missions by Indian scientists, we unfortunately have some negative news.

5th September is observed as Teachers Day in India. As a teacher and educationist for over 50 years, this is always a day of special significance for me. There is a revolution in teaching and education in general but the focus on examinations has not diminished. This results in a large number of suicides every year.

10th September is Suicide Prevention Day. Apart from the Helplines that exist in many cities in India, including Mangalore, there is an urgent need for reforms in examinations and effective career guidance to students and their parents. The parents often push their children to do medicine or engineering even if the child is not up to it.

CASK was one of the co-sponsors of a seminar on dangers of substance abuse organised by Ian Cares Foundation at Kinnigoly parish on 20th August. This is an increasing problem and requires action on many fronts.

By the time this issue is posted, the Annual General Meeting of CASK would have been over. We expect a smooth and fruitful AGM. I hope the members appreciate the good work done by CASK over the last year.

I hope all of you had a meaningful and joyful ‘Monthi Fest’ on 8th September. This is now a Universal Feast celebrated by Mangalorean Catholics all over the world. May Mother Mary bless us all abundantly.
Until next time.....Patsy Lobo



THE PRESIDENT SPEAKS...

The month of September automatically reminds us of the Nativity feast that is celebrated in Mangalore & Udupi Dioceses in a big way. In Mumbai the Mount Mary feast at Bandra, is celebrated and so also at Velankani in Tamilnadu feast of Mary-our mother of health is celebrated. It brings to mind childhood memories of excitedly collecting flowers to offer to the infant Mary and the traditional odd number vegetarian family lunch, followed by “vorn” (Payasam).

The month of September starts a new year for us at CASK with the CASK AGM where our annual report and audited accounts are adopted by our members. Our annual report highlights our activities during the past year. One can be rest-assured that CASK will be as before transparent, organised and committed in its service activities. I will give this assurance at the 110th AGM on Sunday the 10th of September. AGM starts with a Thanks giving Mass at 9 am offered by Rev. Fr. Richard Coelho, Director Fr. Muller’s Charitable Institutions, followed by breakfast and the meeting at 10.30 am. This year Registration process is digitalised and handled by experts at the entrance of the hall. We request all the members to co-operate.

September month is also the beginning of autumn in the Northern hemisphere. European, American and Australian continents which are reeling under the heat wave and bush fires, will heave a sigh of relief at this welcome change of season. Climate change is a major issue that will haunt us for many years, unless the world wakes up and takes preventive action. Preserve planet earth is the slogan heard everywhere. Pope Francis has repeatedly warned citizens and the faithful to heed this call.

We celebrate Teachers Day on 5th September. We are proud of the close bond we share with the teaching fraternity through the different programs conducted by us. We also have many teachers among our members; we wish them all a happy teacher’s day. September 8th is also celebrated as world literacy day.

This year the rains so far have been deficit for our region. If we do not get some more rain before the month of September and October, we will have water shortage in the summer months so we have to be careful and avoid wasting water

Our greetings go out to our non-Christian brethren who are also celebrating their popular festivals of Krishna Astami, Ganesh Chaturthi, and Eid-Milad

Capt. Vincent Pais

THANK YOU

DONATIONS TO CASK CENTENARY TRUST

1. Mrs. Claire Tauro, Mangalore (In memory of her husband the Late Austin Tauro) - Rs. 1,00,000/- for Education
2. Mrs. Josephine Vas, Mumbai - Rs. 50,000/- for Teacher Enrichment
3. Dr. Anand & Geetha Pereira, Mangalore - Rs. 25,000/- for Family Support
4. Name withheld on request, Mangalore -Rs. 10,000/- for Trust Charitable Projects
5. Name withheld on request, Mangalore -Rs. 5,000/- for Trust Charitable Projects

WELCOME TO NEW LIFE MEMBERS OF CASK

Mangalore

1. Mrs. Flavia D'Souza
2. Dr. Ellias Gerald D'Silva

VISION AND 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 Konkani 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.

CASK CENTENARY TRUST

ANNUAL REPORT 2022-23

I. Introduction – Projects/Activities Selected for Support by CASK Centenary Trust: The Trustees of CASK Centenary Trust identified the following projects for consideration of Support/ Assistance from the Trust for the year 2022-23:

1. Personality Development Program for School/College students;
2. Teacher Enrichment Program (Me Time) for School/College Teachers;
3. Scholarship for deserving students from marginalized families;
4. Home for the Homeless;
5. Footwear for Barefoot School Students;
6. Provision of Safe Drinking Water Units in Schools catering to marginalized groups;
7. Health Care with focus on Eye Care, Centers caring to Physically & Mentally Challenged children, Care of the Elderly, Care of Disabled, Support to patients suffering from chronic diseases etc;
8. Promotion of Blood, Organ Donation & Whole Body Cadaver donations for Medical Education & Research;
9. Environment Protection – Focus on Tree Planting in Mangalore City;

Accordingly, the CASK Centenary Trust has been primarily supporting the above Nine Core Areas during the last SIX Fiscal years : 2017-2018 to 2022-2023. It was further decided that any other deserving cause can be supported on a case-by-case basis.

II. PROJECTS SUPPORTED

1. Personality Development Program (PDP) in Schools/Colleges

This is an ongoing program since 2011-12. During 2012-2013. This program was included as a CASK Centenary project and continued to date. **A total of 5665 students from different institutions have participated and benefited though 71 programs conducted during this period.**

The PDP program has been sustained for the past 10 years thanks to the following donors for their sustained support -Mr Anthony Prabhu, New York-USA; Mr & Mrs; Mrs Valentine D'Silva, Mumbai; Capt Flavian & Meena Kamath, UK; Mrs Marina Mathias-Chennai; Mrs Jovina Menezes, Mangalore; Mrs May D'Sa, Mangalore.

2. TEACHER ENRICHMENT PROGRAM (TEP)

Teacher Enrichment Program (Me Time) – The program started in the year 2017-2018, thanks to a donation of **Rs.4,10,000/-** from Mrs Jessy Vas and family-Mumbai, to the CASK Centenary Trust. **Total teachers participated in this program from 2017-18 to 2021-22 are 1458, in 47 programs conducted in different educational institutions in and around Mangalore.**

The TEP program has been ongoing and sustained from 2017-18 to date, thanks to the initial donation of **Rs.4,10,000/-** by Mrs Jessy Vas & Family of Mumbai.

CASK Trust is grateful to the following facilitators who functioned at both Personality Development & Teacher Enrichment Programmes: Mrs. Patsy Lobo (Co-Ordinator), Dr. Derek Lobo, Ms Bharathi Shevgoor, Mr. Archibald Menezes, Ms. Vidya Shenoy, Dr Lavina Noronha, Dr Anand Pereira, Mrs Geeta Pereira, Mrs Usha Rao, Ms Aarathi Kamath and Mr Manoj Fernandes.

The following CASK members have assisted - Ms Nayana Fernandes, Ms Gulobi Fernandes, Ms Patricia Mathias, Ms Thelma Pais, Ms Joan Lobo, Ms June Pais, Ms Dionysia D'Cunha, Mrs Jean Lobo and Mrs Sharlet Pinto.

3. Annual Scholarship Grants for Academic year 2022-2023:

CASK Centenary Trust annually grants Scholarships to deserving students without distinction of caste, creed or religion, under three categories – Endowments, General Scholarships and Scholarships from Covid Fund.

3.1. Grants from Endowments :

- Judith Brown Endowment – Corpus – Rs.2,00,000/-; Interest accrued Rs.12,000/- + Rs.28,000/- from CASK Trust = Rs.40,000/- - scholarship was granted to a student of St Agnes College;

- Marigold Endowment – Corpus – Rs.5,00,000/-; Interest accrued Rs.39,100/- scholarship granted to 4 students
- Late Cuthbert & Late Juliet Pinto Endowment – Corpus – Rs.8,00,000/-; Interest accrued Rs.20,000/-; scholarship granted to 2 students
- Late Ladislaus B. Aranha Endowment – Corpus Rs.10,60,000/- Interest accrued Rs.60,000/-; scholarship granted to 3 students
- Joe Pereira Fund – For Covid Family Support – Initial Corpus Rs.2,00,000/-; Interest accrued Rs.8,000/- granted to 2 students; This Endowment is specifically for Support of Families affected by Covid deaths. The donors plan to scale up the endowment by Rs.2,00,000/- each year for the next 4 years. For the present, this endowment is mainly used for the support of two boys - Covid orphans (both parents expired) from Milagres Parish.
- Donation received from Olivia Pereira -Rs.1,66,000/- granted Rs.55,000/- for one student

Total Grants from Endowments – Rs.1,94,100/- for 13 students.

3.2. Grants from CASK Centenary Trust Covid Support Fund

Since 2020-21, CASK Trust established a separate fund to grant scholarships to students from marginalized families affected by (a) covid deaths of one or both parents; (b) members of the family affected by covid hospitalization or job losses. CASK Trust conducted a Survey of all **225** parishes of Mangalore, Udupi and Chikmagalur dioceses and granted scholarships to 34 students in 2020-21. This year (2022-23) the Trust granted scholarships to **30** students under this category, with a total outlay of **Rs.6,30,000/-**.

Special thanks to the 51 donors to the CASK Trust Covid Support project who contributed a total of **Rs.12,75,000/-** which enabled the CASK Trust to grant scholarships worth **Rs.7,33,000/- to 34 students**, during academic year : 2021-22 and **Rs.6,30,000/- to 30 students** during this reporting year 2022-23.

3.3. Grants from CASK Centenary Trust Fund

Rs.28,000/- for granted to a student of St Agnes College – a beneficiary of Judith Brown Endowment; Total from Endowments +

CASK Trust Covid Fund + CASK Centenary Trust Fund = **Rs.8,52,100/-**,

Our Patron Rt. Rev. Peter Paul Saldanha, Bishop of Mangalore distributed the Scholarships in the presence of the Major donors, Members and well-wishers of CASK, on Saturday **6th of August 2022** at the Bishop's House Kodialbail, Mangalore.

We place on record our deep appreciation and gratitude to the donors for their empathy and generosity. May God bless them and their family abundantly.

3.4. Late Jerome & Late Iris Pinto Endowment:

Corpus to be Rs.ONE CRORE in Three years. The 1st installment of **Rs.33,33,333/-** was received in September 2021. The second installment of **Rs.33,33,333/-** was received in September 2022. The total received by the CASK Centenary Trust so far is **Rs.66,66,666/-** -The third installment is due in September 2023.

This amount is invested as per the advice of the donors and is managed by the CASK Centenary Trust.

The beneficiaries of this Endowment will receive Scholarships starting from the academic year 2024-2025.

3.5. Late Benedicta Moris Endowment - Corpus – Rs.10,00,000/- (Ten Lakhs)

As per the wish of the donors, 5% of the NAV as of 30th June every year, will be withdrawn of which 4.5% will be donated to Ave Maria Palliative Care and 0.5% will be used towards administrative expenses of CASK Centenary Trust.

4. Donation under CSR Funds by Dr. Allan Pinto

For the first time in the history of CASK Trust, we received a donation of **Rs. Five Lakhs** in March 2022 from Dr Allan Pinto from his firm - The Koramangala Construction company, under the **Corporate Social Responsibility (CSR)**. This amount can be used for any Education, Health or other Charitable purposes.

Dr Pinto donated another **Rs.4,00,000/- (4 Lakhs)** in March 2023, to the CASK Trust also under the CSR funds of his company.

We place on record our deep appreciation to Dr Allan Pinto for choosing CASK Trust for placement of his CSR funds. A portion of this fund was used for CASK Annual Scholarships 2022-23.

5. **Home for the Homeless** –The Trust has so far sponsored a total of Five houses starting from the Centenary year 2013-2014 to date. In addition, the Trust has provided funds for repair/renovation of another 5 houses belonging to marginalized families.
6. **Footwear to Barefoot School children** – This has been a prominent project of the CASK Trust since the Centenary year. We are grateful to Mr. Alwyn Rosario & Partners of M/S James & Company for providing the shoes at cost price.
7. **Supply of Safe Drinking Water Unit** – CASK Trust has so far installed **thirteen** (13) Safe Drinking Water Units – 10 in schools, 1 in a hospital and 2 in a Senior Citizen Home. The Trust has supervised the maintenance of the these installed units.
8. **Support to Asha Deepa – Home for Differently Abled Children at Chikmagalur** – The Trust contributed a total of **Rs. 1,15,000/-** towards the new extension of the Home.
9. **Promotion of Blood, Organs & Whole Body Cadaver Donations** – The Trust continues to actively promote Blood, Organs & Whole Body Cadaver donations to Fr Muller Medical College for teaching & Research purposes. This is done through articles in “Mangalore” magazine and talks by GC members.
10. **CONCLUSION** -The Trustees of CASK Centenary Trust place on record the support and contributions received from the well-wishes of CASK Trust which enabled the Trust to implement many impactful charitable activities even during the Covid affected difficult times. This is the first fiscal year when the CASK Centenary Trust did not need funds from the CASK since it received sufficient funds on its own. Our grateful thanks to Most Rev Peter Paul Saldanha, the Bishop Mangalore and Patron of CASK, for his support and encouragement.

Capt Vincent Pais – Managing Trustee, CASK Centenary Trust
Dated – 1st September 2023

RODRIGUES & D'SOUZA

CHARTERED ACCOUNTANTS

Partners

RUDOLPH M.C. RODRIGUES

MAXIM M. FERNANDES

SHEBONNIE M. C. PINTO

Catholic Centre II Floor

Hampankatta, Mangalore - 575 001.

Tel : Office : 2443799, 2443599, 2440234

Email : info@ca-rmc.com

AUDITOR'S REPORT

We have audited the attached Balance sheet of **THE CASK CENTENARY TRUST MANGALURU**, as at **31st March 2023** and the annexed Income and Expenditure Account for the year ended on that date. These financial statements are the responsibility of the management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.

The said Balance sheet and Income and Expenditure Account dealt with by this report are in agreement with the books of account.

In our opinion and to the best of our information and according to the explanations given to us, the said accounts along with accounting policies give a true and fair view:

i) In the case of the Balance sheet of the State of Affairs of the Trust as at **31st March 2023**,

AND

ii) In the case of the Income and Expenditure Account of the **Excess of Expenditure over Income** of the Trust for the year ended **31st March 2023**.

For Rodrigues & D'Souza

Chartered Accountants

[Firm Registration No. 003284S]


Shebonnie M.C. Pinto
Partner

[Membership No. 243131]

UDIN: 23243131BGXEMR7054



CASK CENTENARY TRUST

T-7, THIRD FLOOR, PIO MALL, BEJALMANGALURU - 575003

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2023

RECEIPTS		PAYMENTS	
To: Opening Balances :	₹	₹	₹
Cash in Hand	246.00	By: Personnel Development Programme Expenses	6.00
Cash at Bank :		" Scholarship for Poor students	8,85,875.00
The South Indian Bank Ltd		" Education & Health Care	2,55,890.00
Current A/c No. 0046073000061495	6,188.30	" Housing for the Poor	1,35,041.00
HDFC Bank A/c No. 50100402940602	41,409.62	" Teachers' Enrichment Programme	13,202.60
Yes Bank A/c No. 0609946000001619	11,80,019.10	" Judith Brown nee Colaco Scholarship Disbursed	14,000.00
Indusind bank A/c No.100163862892	2,02,080.00	" Covid Relief Fund	5,82,876.00
Mutual Funds	33,33,333.00	" CASK Projects	18.00
Fixed Deposits	35,02,768.00	" Late Cuthbert & Late Juliet Pinto Scholarship	40,000.00
Fixed Deposits-Opening Balance Incorporated	3,00,000.00	" Marigold Scholarship	30,000.00
		" Late Ladislaus B Aranha Scholarship	60,000.00
		" Family Support Programme	2,20,932.00
		" Bank Charges	44.70
Donations towards :		" Audit Fees	4,720.00
Projects	9,91,002.00	" Conveyance Charges	285.00
Covid Relief Fund	53,000.00	" Professional Charges	5,474.00
Housing for the Poor	35,000.00	" Miscellaneous Expenses	32.00
Scholarships	3,49,710.00	" Printing and Stationery	1,155.00
Education and Health Care	1,15,800.00	" Postage	348.00
Family Support Programme	3,64,613.00	" Salary	97,082.00
Late Jerome & Iris Pinto Endowment Fund -Corpus	33,33,333.00	" Telephone Charges	375.00
Benedicta Morris Hegde- Corpus	10,00,000.00	" TDS on Bank Interest	19,436.00
		" Pio Mall Office Maintenance	10,580.00
Bank Interest :		" Pio Mall Electricity Charges	3,005.00
SB Interest	54,197.00	" Repairs & Maintenance	600.00
FD Interest	47,747.00		


Shobini D

R E C E I P T S		P A Y M E N T S	
* Interest on Funds :		* Closing Balances :	
Teacher Enrichment Programme	12,876.00	Cash in Hand	4,339.00
Judith Brown Nee Colaco Scholarship	12,702.00	Cash at Bank :	
Late Cutibert & Late Juliet Pinto Scholarship	43,999.00	The South Indian Bank Ltd	
Marigold Scholarship	31,752.00	Current A/c No. 0046073000061495	1,19,257.70
Late Ludislavs B Aranha Scholarship	64,696.00	HDFC Bank A/c No. 50100402940602	42,249.62
		Yes Bank A/c No. 060994600001619	14,11,397.40
Contribution from CASK		Indusind bank A/c No. 100165862892	3,57,556.00
		Mutual Funds	76,66,666.00
		Fixed Deposits	34,12,768.00
			1,30,14,233.72
* Income Tax Refund Received :			
AY 2021-22	1,060.00		
AY 2022-23	16,692.40		
			17,752.40
* Interest on Income Tax Refund Received :			
AY 2021-22	70.00		
AY 2022-23	917.60		
			987.60
			1,53,95,211.02

Significant Accounting Policies - As per schedule.

Per report of even date

For Rodrigues & D'Souza

Chartered Accountants

[Firm Registration No-0032848]



Shebonnie M.C. Pinto

Partner

[Membership No.243131]

UDIN:23243131BGXEMR7054

Place: Mangaluru

Date: 31.07.2023


Nolin Nethal
Managing Trustee

Treasurer

Nolin Nethal

CASK CENTENARY TRUST

E-7, THIRD FLOOR, PIO MALL, BEJAL MANGALURU - 575003

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2023

EXPENDITURE	₹	INCOME	₹
To: Bank Charges			
" Audit Fees	44.70	" Bank Interest :	
" Professional Charges	4,720.00	SB Interest	54,197.00
" Miscellaneous Expenses	5,474.00	FD Interest	53,948.00
" Salary	32.00		
" Conveyance	97,082.00	Interest on Income Tax Refund Received :	
" Printing and Stationery	285.00	AY 2021-22	70.00
" Repairs & Maintenance	1,155.00	AY 2022-23	917.60
" Postage	600.00		
" Telephone Charges	348.00	Excess of Expenditure over Income for the year	21,768.10
" Pio Mall Office Maintenance	375.00		
" Pio Mall Electricity Charges	10,580.00		
" Depreciation	3,005.00		
	7,200.00		
	<u>1,30,900.70</u>		<u>1,30,900.70</u>

Significant Accounting Policies - As per schedule.

Per report of even date

For Rodrigues & D'Souza

Chartered Accountants

[Firm Registration No.003284S]

Shubom M.C. Pinto

Shubom M.C. Pinto

Partner

[Membership No.243131]

UDIN:23243131BGXEMR7054

Place: Mangaluru

Date: 31.07.2023

Mani Nisheth
Mani Nisheth
Treasurer



CASK CENTENARY TRUST
T-7, THIRD FLOOR, PIO MALL, BEJAL MANGALURU - 575003

BALANCE SHEET AS ON 31st MARCH 2023

FUNDS & LIABILITIES		ASSETS	
	₹		₹
Capital Fund :		Fixed Assets :	
Transfer as per Contra		<u>Laptop :</u>	
		Balance as per last Balance Sheet	18,000.00
		<u>Less : Depreciation</u>	7,200.00
			10,800.00
Corpus Fund :		<u>Cash in Hand</u>	4,339.00
Balance as per last Balance Sheet			
Marigold Scholarship-Corpus :		<u>Cash at Bank :</u>	
Balance as per last Balance Sheet		The South Indian Bank Ltd	
Benedicta Morris Hegde-Corpus :		Current A/c No. 0046073000061495	1,19,257.70
Received during the year		HDFC Bank A/c No. 50100402940602	42,249.62
Late Cuthbert and Late Juliet Pinto Scholarship-Corpus :		Indusind Bank A/c No. 100165862892	3,57,556.00
Balance as per last Balance Sheet		Yes Bank A/c No. 060994600001619	14,11,397.40
			19,30,460.72
Late Jerome & Iris Pinto Endowment Fund -Corpus :		Investments :	
Received during the year		Fixed Deposits (As per Schedule)	34,12,768.00
		Mutual Funds (As per Schedule)	76,66,666.00
			1,10,79,434.00
Late Ladislaua B Aranha Scholarship-Corpus :		<u>Tax Deducted at Source :</u>	
Opening Balances Rectified - Transfer from Cask Projects		AY 2023-24	21,996.00
Teacher's Enrichment :		<u>Accrued Interest</u>	
Balance as per last Balance Sheet	63,130.70		12,378.00
<u>Add : Interest on FID</u>	12,876.00		
	76,006.70		
<u>Less : Utilised during the year</u>	13,202.60		



FUNDS & LIABILITIES		₹	₹	ASSETS	₹	₹
Judith Brown (Nee Colaco) Scholarship :						
Balance as per last Balance Sheet		2,00,673.67		Capital Fund :		
Add : Interest on FD		12,702.00		Balance as per last Balance Sheet		2,00,111.90
		2,13,375.67		Add : Excess of Expenditure over Income		21,768.10
Less : Utilised during the year		14,000.00		for the year		
				Opening Balance Incorporated -		3,00,000.00
				Fixed Deposit		
Housing for the Poor :						
Balance as per last Balance Sheet		35,000.00		Add : Transfer as Contra		(78,120.00)
Add : Donations received during the year		1,00,041.00				78,120.00
Transfer from CASK Projects		1,35,041.00				
Less : Utilised during the year		1,35,041.00				
Education and Health Care :						
Balance as per last Balance Sheet		4,213.00				
Add : Received during the year		1,15,800.00				
Transfer from Cask Project		1,35,877.00				
		2,55,890.00				
Less : Utilised during the year		2,55,890.00				
Footwear Poor Students :						
Balance as per last Balance Sheet						1,03,199.00
Personnel Development Programme :						
Balance as per last Balance Sheet		36,241.20				
Less : Utilised during the year		6.00				36,235.20
CASK Projects :						
Balance as per last Balance Sheet		15,56,223.00				
Add : Received during the year		9,91,002.00				
		25,47,225.00				



FUNDS & LIABILITIES		₹	₹	ASSETS	₹	₹
<u>Less : Utilised during the year</u>			18.00			
Transfer to Housing for the Poor			1,00,041.00			
Transfer to Education and Health Care			1,35,877.00			
Transfer to Scholarship Fund			1,96,051.25			
Transfer to Covid Relief Fund Scholarship			11,736.00			
<u>Transfer to Late Ladislavus B Aramba Scholarship :</u>						
Corpus -Opening Balance Rectified			10,00,000.00		11,03,501.75	
Scholarship Fund :						
Balance as per last Balance Sheet			58,113.75			
<u>Add: Received during the year</u>			3,49,710.00			
Transfer from CASK Account			2,82,000.00			
Transfer from Cask Project			1,96,051.25			
			8,85,875.00			
<u>Less: Disbursed during the year</u>			8,85,875.00			
Marigold Scholarship :						
Balance as per last Balance Sheet			7,262.00			
<u>Add : Interest on FD</u>			31,752.00			
			39,014.00			
<u>Less : Disbursed during the year</u>			30,000.00		9,014.00	
Late Cuthbert and Late Juliet Pinto Scholarship :						
Balance as per last Balance Sheet			23,999.00			
<u>Add : Interest on FD</u>			43,999.00			
			67,998.00			
<u>Less : Utilised during the year</u>			40,000.00		27,998.00	



FUNDS & LIABILITIES		₹	₹	ASSETS	₹
Covid Relief Fund Scholarship :					
Balance as per last Balance Sheet		5,00,140.00			
Add : Received during the year		53,000.00			
Transfer from CASK Account		18,000.00			
Transfer from Cask Project		11,736.00			
		5,82,876.00			
Less : Utilised during the year		5,82,876.00			
Late Ladislaus B Aranha Scholarship :					
Balance as per last Balance Sheet		48,616.00			
Add : Interest on FD		64,696.00			
		1,13,312.00			
Less : Disbursed during the year		60,000.00	53,312.00		
Family Support Programming :					
Balance as per last Balance Sheet		2,02,000.00			
Add : Received during the year		3,64,613.00			
		5,66,613.00			
Less : Utilised during the year		2,20,932.00	3,45,681.00		
			<u>1,30,59,407.72</u>		<u>1,30,59,407.72</u>

Significant Accounting Policies - As per schedule.

Per report of even date

For Rodrigues & D'Souza

Chartered Accountants

[Firm Registration/NS/003284S]



Shobanji M.C. Pinto

Partner

[Membership No.243131]

UDIN:23243131BGXEMR7054

Place: Mangaluru

Date: 31.07.2023


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KEEPING FLOWERS IN BLOOM

by Trisha Lara D'souza

It was a blissful Tuesday evening when I returned from school in my ratty pony tails and disheveled uniform. The dining table was filled with colorful marigolds, blushing roses and the choicest picks of hibiscus, yellow elders and jungle flames from our very own garden. At the edge of the table were two earthy cane baskets of different sizes. As we lived in a joint family, the baskets were for me and my little cousin, Sasha.

Mom asked me to wash up and come help fill the baskets with flowers and decorate the edge of the basket. As we shuffled flowers to see what fits in best, I asked her why we do this every year. She sat me down said, 'Isn't it nice when you receive flowers on your birthday?' 'Yes, of course', I responded with glee. Similarly, we celebrate Mother Mary's birthday by offering flowers to her as we pray for her to intercede for us.

Also known as Marymas, the Nativity of Blessed Virgin Mary celebrated as an octave holds fondest memories of a childhood filled with colors and excitement!

The Church carried on a solemn practice of having all the kids be seated right at the front. During Holy Mass, the Priest filled his sermon with Biblical stories that would relate to our day to day lives as he sternly reminded us to respect our parents and concentrate on our studies. In our innocence we giggled at his counsel while we impatiently stirred to get to the part of fragrant flowers that stole the show.

At the end of mass we lined up to place a charming rose at the feet of Baby Mary and moved on to form circles around the tarp placed in the compound of the Church. The choir rejoiced to the tune of 'Sakkad sangatha melya, sakkad laagim soria'. We tried to squeeze our way to a suitable vantage point all set to welcome the joy of this season.

After a short prayer rendered by the Priest, the action is ready to begin. As the choir sweetly starts singing the most revered hymn of our Monthi Fest, our feet take root on the ground. With one hand firmly clutching our flower basket and one hand ready with a fist full of flowers our tiny hands can hold, we wait for the tune of the chorus.

On hearing the words ‘Moriye hogolsiya’, the flowers bloom into the sky as they adorn the presence of Mother Mary as she truly deserves.

As I remember, we get three attempts to divide the flowers into equal showers of love but ended up saving just a little more for the third chorus that was claimed the biggest surge. As the hymn ended we would beat and dust off the stray petals from our baskets.

It doesn’t end here, no. Because soon after was the race to be in line for the treat given to all the kids who attended this daily adoration. We were lucky to get the best sweets from various benefactors each day and held our baskets forward to fill our tired and hungry tummies.

In adulthood there are times we get the chance to attend and on other days a healthy work schedule leaves you in floral reminiscence of what was. Either way, I always remain grateful for the values learnt during this time of the year. Not to forget the spread of an odd number of dishes that spread across the table on our Fest ache dees. May your Nativity of Mary be as blessed as it has been for me this year.

CELEBRATING TEACHERS

Shobana Verghese

It’s that time of the year again when teachers are honoured in schools across our beautiful nation. They are showered with love and appreciation by their pupils taking the form of cards and bouquets, songs and dances together with garlands and gifts galore! School managements jump in and hand out honorariums in gratitude too. Being a recipient around forty times across the forty years spent in the school and education space, I bear witness to the gladness this brings to us teachers. May our joy increase!

However, my purpose today is not merely to echo these loving sentiments but to attempt to articulate what underpins this annual celebration and which plays out in classrooms every day of each year. Bear with me as I jump straight into the dynamics involved ...

So, let’s have a look inside classrooms to assess what will be happening ...

Well, in a truly pupil-centric environment, our teachers will be facilitating efficient learning whilst ‘covering the syllabus’. And this means that they will be using simple but efficient strategies to stimulate

‘good thinking’ by pupils. Most lessons will start with the teacher’s presentation of the concept to be mastered, followed by very ordinary sounding questions like those beginning with a ‘why’ or ‘why not’, which will invite pupils to reflect on and engage with the learning point[s] at hand. Then only will they be able to proceed to explaining how they arrived at their answers. Hence, teachers will be using simple yet thought provoking questions that will require pupils to think at different levels of difficulty and demonstrate their grasp of the content in varied ways. Pupils’ will need a few moments to ‘think’ before they can respond [and will not be shouting instantly when asked the usual rhetorical questions that can be seen all too often and do not require any ‘thinking’]. A language lesson may begin with an innocuous sounding instruction to read the passage and tell their partner what they think it is about in a sentence or two! A math lesson might begin by asking pupils to approximate or estimate what the answer could be before they address the problem given. Teachers will only be gently encouraging pupils to engage with the passage or concept with a few additional hints wherever necessary. These teachers know that strategies like these will ‘make thinking visible’ by pupils so they can monitor the quality of pupils’ thought processes as they work on the task[s] at hand. And this is not just jargon! Good teachers have always provided support and scaffolding while pupils do the ‘thinking well in order to learn well’. Pardon me for my opinion that teachers who indulge in the age-old ‘read and explain’ tactic where pupils remain passive listeners are the very definition of teacher-centricity.

And just a word about what pupil behaviour will look like in an actually pupil-centric learning environment ...

In a nutshell, pupils will be constantly ‘thinking’ in different ways when they engage with different types of subject matter that have the potential for thinking deeply and creatively! Period! Not rocket science ... pupils will learn to use their intelligence effectively in skilful ways that will benefit them lifelong. The capacity to think well is what the world needs to increase productivity on the one hand, and live harmoniously on the other.

I close with immense gratitude to the very large number of teachers who love their pupils enough to provide them the opportunity to learn for life... may their tribe increase!

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REMEMBERING BOBBY SALDANHA



In memory of our dear friend Bobby Saldanha, and our revered Alumni, The Debating Society and Indian Institute of Management Calcutta conducted the 'Bobby Saldanha memorial Asian 'parliamentary debate' on November 19, 2022.

We took this time to recall that Bobby Saldanha was a regular in the IIMC quiz and debating circles. His skills were known far and wide and represented the best in the art of persuasive brinkmanship at the podium.

Articulately put, "Listening and absorbing the logic, humor and language of Bobby Saldanha debates was a treat. If you were his opponent, you would have to resign to excruciatingly painful defeats. His arguments were flawless and combined with his sense of wit and spontaneity, he was virtually unbeatable". The finals of this debate were held on 4th Jan 2023 afternoon during our Ruby Reunion at IIM Calcutta, Joka. We were delighted that Mrs Carmen Saldanha graced the occasion along with Bobby's Aunt Bernie.

As narrated by Sandeep Bhatia, IIMC batchmate.

Everyone knows him for his effortless proficiency in the English-language and amazing sense of humour. Those were his most noticeable features but there were others too. I'm happy to have the opportunity to add to the repertoire of anecdotes and memories of his unforgettable personality.

I first saw Bobby at IIMC at the Freshers' Debate one evening soon after I joined. He was sweating and fretting near the stage, gesturing and talking to the organizers – the sweating I could understand, because the June Calcutta weather is such, but his impersonation of a cat on a hot tin roof made me conclude that he was very nervous leading me to logically conclude that he was surely going to make a dog's dinner of it when his turn came. What I actually heard could have knocked me down with a feather had I not been ROFL-ing helplessly. It was only much later that I realized why he had been getting his knickers in a twist – our Joachim was jockeying for a later slot so that he could decimate the speakers who came before him – his trademark style – which explained all the pother.

We made several excursions into the city, were in the same group for assignments and would sit in his room often, plotting and hatching strategies for his debates (he being quite the veteran at it) and quizzes; and while Milind participated in some debates himself, I competed in the occasional quiz, especially when Bollywood music was involved. We invariably hung out together, Bobby in his familiar turquoise and heliotrope pyjamas, discussing this and that, nothing serious, mind you, while listening to some hilarious Harry Belafonte songs on his record player. Milind, (a close friend and part of the trio) and I were very fortunate to get introduced to some lovely people whom Bobby knew in Calcutta namely Rev. John Mason and Meena-di, the matronly librarian at Jadavpur University, both of whom loved Bobby and were his friends, philosophers and guides.

I remember there was this marketing project we had to do in the 1st semester. I was, naturally, part of the group and after goofing off for much of the time when we should have had our noses to the grindstone, as the deadline loomed near, we spent a hurried few hours inventing stuff to put into the report without actually doing much legwork – a special skill we shared. We decided that all we needed to put the finishing touches to our assignment was a quote at the start of the write-up but, in those days, we did not have the benefit of Google or ChatGPT, relying only on our memories or the library. Slacking on library research for such a triviality, Bobby, with his natural aplomb, came up with “Strategy is everything!” an inane statement which he dignified with an attribution to an entirely fictitious (or so we thought)

Greek philosopher, Tacitus, reasoning that marketing was tacitly covered by the all-encompassing word “Strategy”. We got an A or A+, don't remember which, but that was probably because he made the presentation on behalf of the team.

He was a huge fan of P.G. Wodehouse, just as I was and still am. I realized, after a while, that he was Jeeves, Wooster, Uncle Gally, Fink-Nottle and several other PGW characters, all rolled into one. Sunny in outlook and inept at even the slightest hint of technology like Wooster; extensively knowledgeable in scripture and literature, and with a razor-sharp intellect like Jeeves; an attitude designed to spread “sweetness and light” like Uncle Gally; a belief that dutch courage was worth a shot, literally and figuratively, like Gussie; and so on.

I am reminded of a really funny and clever incident while he was at Citibank. The president of the bank had come in from America and was chatting with the new joiners, of which Bobby was one. He wanted to know if they had everything they wanted, and Bobby piped up with “no”. The president asked him what the problem was, and Bobby replied that he wasn't getting paid enough (who else would have had the cheek?); and the boss asked – “Why? are you not able to make ends meet?” – to which Bobby replied – “No. One end is vegetable!”. Everyone burst out laughing. Of course, he didn't get a raise, but he managed to get a rise out of the audience and became a memorable personality in the bank from then on. He knew how to make an impression. He timed his words to perfection, with a knack and impeccable timing for not just

Soon after this happened, he telephoned me at work to narrate the joke – remember I told you he was like Uncle Gally? This was him spreading cheer and joy whenever he could.

This was not an isolated incident. Whenever he had thought up, or heard, a good joke, he would share it at the earliest opportunity. For example, I remember another time when, at around 10.30 p.m., my phone rang. When I answered, Bobby's unique high-pitched and enthusiastic, “Tiger!” sailed through the ether over electromagnetic waves into my ear and I, with equal enthusiasm, shrieked back “Bobby!”

He could laugh at himself too with a wry, self-deprecatory humour. When his first son was born, he called to invite me to the christening. I asked him the name of the boy, to which he replied – Joachim. I went – What!!?!! And his answer was – What can I say? We Saldanhas have no imagination.

Our long standing plans to visit Chikmagalur ever since IIMC days finally materialised in September 2015, a most memorable trip. We had a great time in this verdant paradise He introduced us, (Sandeep Bhatia,

another IIMC batchmate whom we affectionately call “Chacha”, and I) to his dogs Ludwig and Spike, and his very own Anatole, who made the most divine sunny-sides-up and bacon rashers for breakfast. We travelled around, visiting Mangalore, with sumptuous food arrangements right through. Here are a few photos from that trip which I will cherish forever:



Every year, Bobby celebrated his mom, Esme's birthday by taking her somewhere nice on a holiday. In 2016, he planned to take her to Tranquebar, and so much did he consider me part of his family that he asked if I would join the trip. I was in Chennai at the time and welcomed the idea of a short break. Who knew that, shortly before the imminent trip, he would leave us all?



He was immensely proud of his family. You could sense his pride when he spoke of Carmen's fondness for antiques, joking that he was. being led from pillar to post; Kim's legal career with a global law firm or Josh's medical seat and skill with technology.

Bobby and Carmen's 25th wedding anniversary was a hugely enjoyable and unforgettable event when I met several of his friends and family.

Esme Auntie: we are all blessed to have known Bobby and you must be proud, justifiably, that there are so many people who have known him closely and enjoyed his company so much. While I miss him immensely, I am glad that he was my good friend and I have so many happy memories. Usha and I wish you many, many happy returns of your birthday, Auntie Esme, and we are glad to have you amongst us to commemorate Bobby.

Contributed by: Chalam Surampudi, IIMC batchmate

STUDENT SUICIDES IN INDIA – LETS TACKLE THE ROOT CAUSES

Dr Derek Lobo

10th September is observed as 'Suicide Prevention Day'

THEME for 2023 : Creating Hope through Action

About 800,000 people globally commit suicide each year, with INDIA accounting for 20% of those suicides. Over 1,64,000 deaths due to suicides were recorded in India in 2021; this works out to a suicide rate of 12 per 100,000 or 450 suicides a day, with labourers, farmers, students and housewives accounting for most of the suicides. According to NCRB Data, in 2020, 12,526 students died by suicide in India, while in 2021, the number rose to 13,089.

In this article, I wish to focus on 'student' suicides.



According to The World Health Organization, SUICIDE is an emerging and serious public health issue in India.

As per a study by Sher Shah - Major causes of student suicide were low self-esteem, a lack of self-confidence, a lack of patience, failure in an exam, and a mental health problem. The findings also indicate that one problem was common among all suicide survivors, and that was parental pressure due to low academic marks.

There are several 'Suicide Prevention Lifelines' in India, including in Mangalore run by Susheg Trust. There is one important point to remember – Those who are 'DEBATING' whether to commit suicide or not, contact the Helplines but those who are 'DETERMINED' to commit suicide do not contact the helplines – they are only debating about the method to end their life.

How to reach out to the 'Determined' group? We know that major reasons are – Failure in examinations or Failure to join the profession of their choice or the choice of their parents.

Let us look at some examples :

*Exam Failures “19 students commit suicide within a week since Telangana intermediate results were announced in April 2019”. 9.74 lakh appeared for the exam of whom 3.28 lakh were declared FAILED (33.6%)

The CM of Telangana said "Failing in examination does not amount to failing in life. Life is precious. Even if one fails in the examination, there will be plenty of opportunities."

This is the message that should go out from every school, college and educational institution; from every teacher, principal and management. Instead we function as if “Doing well in an Examination” is the be-all and end-all of Education.

PS – In the Re-Evaluation, some of the 19 students who committed suicide were declared “PASSED”!!

**The NEET Failures “S Jegadeeswaran (19) was a NEET aspirant, and hung himself having flunked the NEET examination twice. He wanted to be a doctor. Later, unable to deal with the grief over his son's death, his father hung himself at his residence the next day”

Tamil Nadu Chief Minister M.K. Stalin passionately appealed to NEET aspirants not to harbour any suicidal tendencies but face life with self-confidence. The Chief Minister said “Let their deaths be the last on the altar of NEET”.

The Solution – Proper 'Career Guidance' to students and parents from Class-8 onwards. The students should have the benefit of "Aptitude" tests and provided with a wide choice of professional 'streams' and 'sub-streams' (75-100 choices!).

Unless the “Root” causes of student suicides are tackled through Examination Reforms and Highly specialized 'Aptitude & Career Guidance', at all education institutions, Suicides will continue, thereby precious lives being lost.

I conclude with the statement of Bharat Ratna Dr CNR Rao, one of the greatest Educationist of India “We have an EXAMINATION System but not an EDUCATION system. When will our young people stop taking exams and do something worthwhile? It is important to relook at the entire examination system” and may I add “Prevent Student Suicides and ensure that all our Youth Live and function as instruments of CHANGE”.

*In Memory of a life so beautifully lived
A heart so deeply loved
on Her 19th Death Anniversary*



MRS. ROSE J.D. RASQUINHA

Born: 22-05-1926

Died: 07-09-2004

*“Those we love don’t go away,
They walk beside us every day.
Unseen, unheard, but always near,
Still loved, still missed and very dear”*

Forever remembered, Forever missed

*Your Everloving Son
Cletus*

BOOK “PRIDE OF KANARA - FR. JEROME D’SOUZA SJ” AUTHORED BY PROF. EDMUND FRANK

Report by Ivan Saldanha Shet.

India became Independent 77 years ago; the struggles and efforts to gain freedom seem remote now; Those who contributed to the freedom struggle from Kanara - the many dedicated and committed people who were in the forefront of the freedom struggle and those who contributed in different ways, need to be honoured. In this context, a new rare book, on an outstanding person of Kanara origin – **Rev Fr Jerome D’Souza SJ**, an untiring fighter for rights and freedom is deservedly published. Amidst the current scenario of confusion and chaos prevailing in ‘Bharat’, the book authored by **Professor Edmund Frank** highlights the Kanara ethos.



worthy of memory is Champion of rights, scholar, intellectual and litruer **Rev. Fr. Jerome D’Souza SJ** (1897-1977), a book titled **”Pride of Kanara; True Son of India, Fr. Jerome D’Souza SJ”** a very interesting easily readable book which was released on 7th August, 2023 at St.Aloysius College, Mangalore by the Bishop of Mangalore Rev Dr. Peter Paul Saldanha. The Author, Prof Edmund J B Frank is a renowned personality of Mangalore, after a rainbow of books on many subjects has come out with this new book.

In his welcome address, Rev Dr Praveen Martis SJ, Principal-St. Aloysius College lauded the book on Fr Jerome D’Souza, who rose to National and International fame. Fr Jerome’s contribution as a member of the Constituent Assembly in securing the Fundamental Rights and Minority Rights was immense. Dr Ronald Fernandes, a

premier benefactor, and Alumnus, a Journalist and Member of KPSC, evaluated and narrated some of the important highlights from the book. Sr Maria Shamitha AC, Provincial of the Apostolic Carmel, Karnataka Province, said that Fr Jerome's only sister, Sr Viola joined the AC Congregation and reflected on the services of Sr Viola. Mr Edwin D'Souza, the grand-nephew of Fr Jerome from Mulki, represented Fr Jerome's close relatives said that he and his family were now living in the same house where Fr Jerome was born and lived in. Dr Mona Mendonca's erudite anchoring brought a shine to the programme. It is planned to translate this book into Konkani, Kannada and Tamil. A portrait of Fr. Jerome was unveiled and will be suitably installed in the 'Aloyseum' museum.

Personality & Rare Book : Among the great personalities of Konkani Kanara who rose to national and international fame, the name of Fr Jerome D'Souza SJ stands tall. Fr Jerome was born on 6th August 1897 to Sebastian and Seraphina D'Souza of Mulki, a seaside town on the banks of river Shambhavi, in Dakshina Kannada district of Karnataka. All his five siblings served the church in different ways.

After his primary education in Mulki, he was at Aloysius High school in Mangalore along with his elder brother Boniface. After school he joined St Aloysius College where he did Intermediate studies. Unforeseen reasons made him join St Joseph's College in Trichy (in Tamil Nadu) which was run by the Jesuits. Jerome completed his BA Hons.in English Literature from Presidency College in Madras and worked as Lecturer in English at Trichy. Impressed with the work of the Jesuits among the poor Tamilian families he joined the Society of Jesus Novitiate at the Sacred Heart college, Shembaganur, Kodaikanal in 1921. In 1928, he was sent to Belgium for his Theology studies and was ordained a Jesuit priest at Enghein, Belgium on 30 August 1931. Fr Jerome did Theology and Tertianship at Amiens in France, where he mastered French. He returned to India in 1933 and re-joined the English faculty as Professor at St Joseph's College-Trichy. In 1935 he was appointed the first Indian Principal of the College. This was when he made a mark in public life and got acquainted with C Rajagopalachari and Jawaharlal Nehru. In 1938, he was appointed the first Indian Rector. When World War II broke out in 1939, Fr Jerome

who was recognised as a great orator was appointed to the District War Committee and as a member of the Advisory Board of All India Radio. He was invited to speak at public places to motivate the people and keep their morale high.

In 1942, he was transferred to Madras/Chennai as Rector and Principal of Loyola College. He was soon appointed to the Syndicate of Madras University and after obtaining the permission from his Superiors was elected to the Madras Legislative Assembly in March 1946 and elected as member, Constituent Assembly the same year as Christian representative. On 19 December 1946, Fr Jerome made his first entry into the Constituent Assembly as the only Catholic Priest. He fought for Minority and Fundamental Rights and distinguished himself as a prominent member in the Assembly. Fr Jerome D'Souza is rightly called one of the architects of the Indian Constitution. He played a major role in the debates on Minority and Fundamental Rights. He is a signatory to the original copy of the Constitution of India. Fr Jerome was the member of the first Interim Parliament until 1952, when the first elected parliament of India came into being.

Author Prof. Edmund Frank stated he was familiar with Fr Jerome during his Post Graduate studies at Loyola College, Madras from 1971 to 1973. Fr Jerome during discussions often narrated his experiences in the Constituent Assembly and at the General Assembly of the United Nations Organisation (1949 to 1957) and shared anecdotes of his life. The Government of India honoured Fr Jerome posthumously by issuing a commemorative postage stamp in his honour on 8 December 1997. This book gives the reader an exclusive knowledge of the great personality. It is time that the Govt of India suitably recognizes and decorates this tall contributor to the ethos of India.

**NOTE: To get the Book the Author requests to contact him directly:
Mobile : 7975369402. Email : edmundfrank14@gmail.com**

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A PICTURE SPEAKS A THOUSAND WORDS

Joan Lobo

Ever tried to describe a place you visited, to someone, and as much as you could go on and on of how amazing it was, you would end up saying “I guess you’d have to see it to believe cos’ it was a dream, like a picture post card coming alive”. And yet on another occasion I was excitedly describing my holiday in a picturesque Sakleshpur estate which was like heaven on earth with the sprawling garden, the enchanting background and the tranquil setting which I actually couldn’t have justified if not for the beautiful pictures I had captured. After all, “a picture speaks a thousand words,” and is a moment frozen in time. In recent times when travelling out is the last thing on my mind, I have enjoyed and experienced places despite not having been there and in a lighter vein I can say I have travelled the globe just following the holiday stories my friends share on Instagram and they being extensive traveller’s who holiday hard.

A picture can tell a story. It can reveal something about someone, it can capture people’s feelings, or even a memory and is something you can cherish forever. A picture can be set up and posed for or could be just a random click. Pictures are what make up the world and were the first way of freezing time and I’m sure they won’t be the last. Without pictures we wouldn’t have television, magazines, newspapers or movies.

While Photography is all about capturing moments and making memories irrespective if it’s a moment in time on an exotic beach, a wow moment in a beautiful landscape, a candid moment at a birthday party or an image showing a breathtaking sunset before it changes a moment later. The love and the loss, the quirky fun and the awkward times that you do not under any circumstance, want to remember; those are pictures and the times that one day, you will look back on and laugh, or cry or have jumbled emotions that no one can explain. It is true that sometimes in photography we tend to concentrate on making the image and not being in the moment. Life is full of precious moments and a photograph helps us to embrace each moment and truly experience it.

The grief caused by death is similar to the pain of distance, but photographs can help bridge the gap with our loved ones. The pictures we carry with us are a defiant refusal to believe that all our good times are behind us. Photographs don't lock us to loss, they remind us to live. If you don't think photos are important, wait until they are all you have left." Is a well known quote.

When you loose a precious one, you look and search for avenues to make believe they are around and one such morn while I was visiting my mums home I tried finding my peace looking through years of treasured photographs, some stuffed in drawers, others collated neatly into albums. On special days such as birthdays and feasts, these images are brought out and the joy that is encapsulated in them is rediscovered once again. In the immediate aftermath of a loss, pictures can serve as a wonderful comfort, they are a part of the grieving process as we sit looking at photographs of ourselves with our loved ones. Tears are shed over the fact that they are gone, but we find solace in the images and their importance looms even larger. To be able to see a person again is a way of remembering them. When a loved one dies, many of us collect, print, organise and share photographs - it can be a cathartic activity. Looking through them, especially as a family, sparks memories of the deceased, reignites old stories and connects you with the person you are missing. Photographs make us stop and reflect upon those moments that we have already lived. Looking at old photographs can make us stay caught up in the past and unable to move forward in the future. But the passage of time has allowed me to appreciate photographs for what they truly are - a way of seeing the beautiful life that person led, their personality and all the happy memories shared..Some people fear that being reminded of the past prevents a person from living in the present. Pictures are more than just snapshots of the past - They provide links to a loved past, they reveal a lifetime of shared memories and a treasured record of what has gone before.

In landscape photography, when you are capturing a particular landscape you connect with it in some way, It means something to you, and this gives you a deeper appreciation of the scene and the moment. One fine day at the beach contemplating clicking some photographs, I was lost in nature's splendor drawn by the colour of

the sky, the serene waters, the tranquil atmosphere. I spent some time absorbing the scene, becoming one with it, feeling an intimate connection with every part of the vista in front of me – the vegetation, the water, the distant houses and trees. I took in all the sights, the sounds, the smells of the place. I didn't rush to take the photograph but let the picture speak to me. When a photo is taken, that precise moment is forever captured to be revisited at the viewer's leisure.

When I was in my late teens I found my love for clicking pictures and made my dream come true when after my first job abroad I bought a camera with my first salary. Taking a picture felt like painting on a blank canvas; except the world is your canvas and you can capture whatever you want. Pictures can be of anything you cherish, anything you desire. I believe a picture can say much more than a word can. Photos are personal and provide long-lasting memories, regardless if it's a photo of the birth of your child, an old picture of your great grandparents or a snapshot of some wildlife. The photo that is taken with a purpose behind it, makes it a valuable keepsake. I spend time often looking through old photographs, recollecting the good times, the fun and the love especially of my growing years.

Visuals excite everyone. There is some beauty attached to visuals; even without words, they can not only deliver messages but also create a long-lasting impact. A picture has the capacity to speak even the most intricate emotions that even the most accurate jargon may fail to describe. A picture talks about the importance of silence, and how a picture is independent to tell its own story without clinging to some words. In a picture you can reveal miracles forgotten about. There is a beauty in pictures and can be a reminder of better times that can make you smile; A picture says a thousand words you may not. Visual storytelling is undoubtedly the way forward.

Of course, pictures remain as important as ever, but we need to make sure we're not only doing them but also doing them right. First time parents simply can't get enough of their child and nowadays being products of the "digital age" they always have some kind of picture-taking device at hand and, as a result, have thousands of digital pictures strewn across multiple devices. Alas, the unfortunate reality of life is

that it passes us by way too quickly. One day you're bringing your precious little baby home from the hospital, and the next thing you know your child is walking the aisle starting a new chapter in their life. Moments such as a baby's first steps, infancy – childhood the first day of school all the way through college graduation, weddings, anniversaries, landmark birthdays, homecomings, etc., the list goes on. However, with that being said, truth be told, our captured memories are only as valuable as how we choose to preserve them. Pictures offer us a great way to preserve our special memories.

A heartwarming reality "A picture is worth a thousand words and the memories are priceless".

TRANSFORMATION OF AN ENTIRE CONTINENT THROUGH MOTHER MARY

Dr Emerine Edwin

"Am I not here, I who am your mother?"

In the 15th and 16th centuries, the native people of Mexico were conquered first by the Aztecs and later by the Spaniards. The Aztecs, on triumphing over the natives, would slaughter the conquered as part of human sacrifice rituals to appease a serpentine deity called Quetzalcoatl. This cost about quarter of a million lives each year. The natives therefore lived a life in trepidation of natural and supernatural calamities. But the fear of their pagan gods kept them trapped in idolatry and they resisted adopting the Christian faith, despite the efforts of dedicated missionaries.

In 1531, there was a major turning point when the Blessed Virgin Mary appeared to a peasant man called Juan Diego. one of the first to accept the Catholic faith in Tepeyac, Mexico City. On his way to mass on a Sunday, our Lady appeared to him and asked him to implore the bishop to build a basilica in her honour in the same spot. Juan relayed this information to the bishop who was skeptical. When our Lady appeared again to Juan the following Sunday, he confided to her that he had not been successful in his mission and suggested she find another more worthy of the task. Our Lady chided him and told him she needed

him to fulfill her mission. On relaying her request a second time to him, the still skeptical bishop asked Juan for a sign to ascertain that he was truly in conversation with Our Lady. To this, she deigned to provide the sign the following day.

Due to the untimely illness of Juan's uncle, however, he was unable to return to her on the promised day. Ashamed of himself for failing to keep his promise, Juan took a different route in order to avoid encountering the Blessed Mother. To his surprise, she intercepted him and gently admonished him with her famous words, "***Am I not here, I who am your mother?***" She asked Juan to put out his mantle and pick the roses that had unseasonably appeared on the mountain. She then rearranged the flowers and asked him to present them to the bishop as her sign. When Juan opened his mantle in the presence of the bishop and let the roses fall to the ground, the now well-known Marian depiction of Our Lady of Guadalupe miraculously appeared on his mantle. The bishop then believed in the authenticity of the apparitions and eventually built the Basilica in Tepeyac.

In the wake of Juan Diego's visitation, around 9 million native American people embraced the Christian faith and the entire continent became Catholic. The veneration is ubiquitous in Mexico and widespread throughout Latin America, and to this day, the shrine receives about 22 million faithful in a year. The relic on the mantle, even today, shows no signs of deterioration and despite having been made of cactus fiber that does not last beyond half a century, has persevered well past half a millennium.

The church calls us to partake in a new evangelization. While the task seems daunting, and even impossible, are our challenges any greater than the ones that Juan Diego, a peasant man in his twilight years, faced in 1531? In his late fifties, Juan had already outlived his life expectancy and yet, look what God accomplished through him with the intervention of the Virgin Mother!

"Are you not in my shadow and under my protection? Are you not in the hollow of my mantle and the crossing of my arms? Do you need anything more?"

‘LAUGHTER GURU’ TURNS 85 - LOVING TRIBUTES TO A LUMINARY

Hemacharya

John B Monteiro, who is well-known for his illustrative best sellers like Corruption - Control of Maladministration (300 pages, Allied publications) and its update ‘India’s Painful Crawl to Lokpal’ (360 pages, published by Strategic Book Publishing & Rights Co.) 56 years later and ‘The history of CASK (Catholic Association of South Kanara and Fellow Centurions of Mangalore’ (400 pages) **turned 85 years on July 17, 2023.**

He is a permanent writer on the print and electronic media such as the prestigious website of the Coastal region-daijiworld.com and was actively associated as the permanent panel of writers in daijiworld weekly.

His writings are simple, full of historical anecdotes and carry humanism, without any vulgarity or negativity. His love for writing is vocal and heart touching, whether he writes about a celebrity or about a person digging graves at the Parish graveyard. He takes care of the English section of Bondel Parish bulletin, ‘Bondelchem Bonder’ a monthly magazine.

His lifestyle is also simple and very enterprising. He gets up sharp at 5.00. After initial prayers and reading, he prepares tea for himself and his wife Lynette. (Lynette walked across the gates of Heaven on August 11, 2017, yet he prepares tea for her.) Later he walks over to the nearby Bondel Public Grounds and conducts ‘Laughter Club’ for well over 20 minutes. In fact, it is confirmed news now that Monteiro carried ‘laughter’ to Mangalore when he moved to the city of his birth after he retired from L & T in the early millennium year 2000.

After the ‘Laughter Session’ is over, he drives down to the nearby St Lawrence Church and attends the first mass of the day.

John was born on July 17, 1938, in Bantwal, Mangalore to Late Hilary and the Late Carmine Monteiro. He pursued his initial education in the nearby church school, and went on to St Aloysius College, Mangalore to complete his graduation. Then he moved to Bombay to

do his post-graduation from Bombay University in economics, political science, and public administration.

Once a post graduate, he started teaching at St Aloysius College for a short stint. Then he moved to Bombay in search of green pastures, he worked for reputed companies including L & T in its Communications Dept for 30 long years. During this period, he started contributing his articles to the then well-known dailies and evening's called the Evening News of India and Free Press Bulletin.

Many of us may not even know that he is a 'Unknown donor' who contributes to humanitarian causes and follows the dictum in the Holy Bible that 'the left hand doesn't know what the right hand is doing.'".

I would see in him a few similarities when I compare him with Khushwant Singh, the thespian writer and then the editor of the Illustrated weekly of India. (Now defunct) It was Khushwant Singh who published a special 'Mangalorean Catholics' in the Weekly's edition in 1970, in which John Monteiro was assigned to write the lead article Canara Catholics. John did reproduce the edition again after 50 years to commemorate the golden birthday of his only daughter Primrose (Currently Managing Editor of 'Femina') in 2020.

At the L & T campus, he discovered a new age phenomenon called 'laughter Club' and after observing its success, he himself became the leader and conducted the sessions at lunch time for fellow office workers in Ballard Estate in South Bombay, where the L & T office was located. When he eventually retired and returned to his roots in Mangalore, he decided to spend his time in two sectors – a writer as a passion and as a social worker by profession and continued his 'Laughter sessions' on Bondel Grounds.

John & Lynette have two children, Primrose (Prima)-married to Kevin D'Souza and Mohan-married to Neisha Lobo. It was his children and his grandchildren-Zach and Maya who arranged a birthday bash for selected guests on his 85th birthday at the sprawling villa at Bondel, 'Johnlyn Cottage', a beautiful abode named after two love birds, John & Lynette.

While I was privileged to raise a toast during his birthday bash, the five minutes given to me were too limited to describe him as a

compassionate friend and a prolific English writer hence this article, an ode to a thespian writer, Laughter Guru and a compassionate human being. May this great son of Bondel, live long years with good health and tranquility.

POINTS TO PONDER, SEPTEMBER 2023

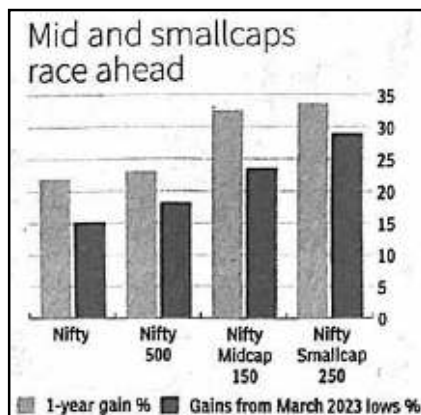
Norbert Shenoy

To Dance with the Bulls or Bears?

On 1st April 2023, BSE Sensex was at 59106 and closed at 67572 on 20th July 2023. The corresponding figures for NSE Nifty 50 were 17398 and 19979. This translates into an appreciation of nearly 14.5% in less than four months. Well, as is their wont, the stock markets have come off since then. So, will the investors dance with bulls or bears? The answer to this dilemma will have to be found in hard data rather than the narratives that are constantly changing as per the trading compulsions of speculators.

Given that over the long term stock prices align with earnings, it would make sense to carefully assess the earnings trajectory for the listed companies going forward. Based on the results of 1505 companies that reported results for the first quarter (Q1) of Financial Year (FY) 2024 by 9th August, the Profits After Tax (PAT) have risen by a handsome 50% year on year, as PAT margins have expanded by 303 basis points to 10.6%. However, caution is warranted as revenue growth has moderated on low volume growth, casting doubts on profit sustainability. As per Bloomberg consensus, earnings per share (EPS) for Nifty for FY 24 is estimated at Rs 985, a 19% rise over Rs 824 recorded for FY 23. But more often than not, future predictions tend to be optimistic. For instance, Nifty EPS for FY23 was estimated (Bloomberg consensus) to grow at 15% to Rs 884. The actual came almost 7% lower at 8%.

A look at the trailing valuations as given by Price to Earnings (PE) multiples highlights the fickleness of the valuation perceptions in the short term. Since the market low on 28th March this year, the Nifty trailing 12 month PE has expanded from 20.5 times to



almost 24.5 times by the end of July this year. This is at premium to long term averages (10 year average of 22.6 and 20 year average of 20.3). The valuations in the mid and small cap segments appear even more euphoric as can be seen from the chart alongside.

For those statistically inclined, an analysis of Nifty forward PE in relation to historical “central tendencies” and probabilities of outcomes would provide some useful clues. Nifty 50, trades at 19.9 times one year forward PE, which is at a 4% premium to 10 year average of 19.1%. Standard Deviation (SD) is a measure of dispersion of data from its mean. Measured by SD, Nifty 50 trades at 0.32 SD above 10 year mean. This would imply that there is a 68/95/99.7 per cent chance of data points falling within 1/2/3 SDs above or below the mean for a normal distribution. At 0.32 SD above mean, the current premium is not significant. But these facile conclusions hinge on the expected one year forward earnings growth of 16%. When compared to the CAGR of just 8% over 10 years, this expected earnings growth seems unduly optimistic.

Confronted by the above bewildering maze of facts, figures and conjectures, what should the playbook be for the investors? For one, investors could consider more granular data rather than blindly dance with bulls at the current elevated valuation levels. While there are signals that mid and smallcap segments are overheated, there are segments like IT where long term investors could do some bottom fishing. L&T Technology Services and Affle India which have seen

sharp fall in PE multiples could be looked at as their niche business models still hold out promise. Also sectors like pharma and auto, though at a valuation premium to the Nifty do offer opportunities to the discerning investors, as these sectors are getting re-rated given favourable developments. Then there are stocks, which are a good distance away from their all time highs and still offer value or, credible growth story. Even at the prevailing high market levels, 157 stocks in the Nifty 500 basket are a good 25 to 50 percent away from their all time highs and another 87 are even farther away. Investors could hunt for value in this group. Some such stocks that come to mind are, Triveni Engineering, EID Parry, Coromandel, and GSFC in the sugar and Fertilizer sectors and in the infrastructure sector one could look at PNC Infratech, KNR Constructions and HEG. At this juncture many PSU banks still offer good value. Other stocks that look promising are KRBL, Amara Raja Batteries, Mahanagar Gas and Sun TV. For those with low risk appetite and long term outlook a systematic investment plan (SIP) in a broad based passive fund like Nifty 100 Index Fund could be a good alternative.

For incorrigible traders, options offer a better toolkit to at least reduce risk and better control loss. The use of options, however, would require a clear understanding of the underlying concepts before resorting to ‘put’ and ‘call’ options to set up direction neutral strategies like “straddle” and “strangle”. But except for the excitement it provides, empirical data indicate that most such strategies end up in zero sum games and more often than not result in loss except when used for hedging purposes as in, say, “cashless collars”. A better strategy is to harness only covered options, where the positions are covered either by cash or deliveries. While this involves shorting (writing) puts and calls and requires substantial outlay of funds upfront to meet margin obligations, it can generate decent recurring returns with controlled risk. But the real challenge is that, this strategy calls for exceptional discipline which is exceptionally rare!

There is an instructive anecdote of a charismatic preacher who was trying to figure out his way (before the advent of Google Maps!) to the nearby railway station. On the way he asks a playful young boy for directions to the station and the boy explained the route with all

the twists and turns that the preacher had to negotiate to reach the station. The preacher was confused, so he pulled out the note book and asked the boy if he could provide the sketch of the route. The urchin boy found it easier to walk with the preacher and along the way he asked the preacher; “You look well nourished and well to do. What do you do for a living?” The preacher answered that he showed people the path to heaven. The boy stopped in his tracks gave the preacher a quizzical look and said “Hey Mister, you can’t find your way to the nearby railway station; how come you are able to show the path to heaven which we can’t even see?”

Well dear investor, eventually you will have to find your own path to financial Nirvana. But to achieve that, you have to acquire a modicum financial literacy and carefully ascertain your risk profile and goals that you need to achieve at various stages of your life. That will enable you to choose the right investment products and vehicles. It is worthwhile to remember that there is no law that you have to transact in the market at all times despite the plethora of tips and tunes that you are inundated with in the print, electronic and social media!

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**

Donation to ‘CASK Centenary Trust’ can be made by Cheque favoring ‘CASK Centenary Trust’, or NEFT to A/C No – 0046073000061495, South Indian Bank, Hampankatta-Mangalore; IFSC-SIBL0000046.

NEWS & NOTES

WORKSHOP ON 'FREEDOM FROM DRUGS, DRINKS AND DEPRESSION' HELD AT KINNIGOLI CHURCH



A workshop, 'Freedom from drugs, drinks and depression' was held at Kinnigoli church parish hall on August 20, 2023. The workshop was organised by Parish Family Council and ICYM in association with Ian Cares Foundation. MCC Bank Ltd and Catholic Association of South Kanara (CASK) as supporting sponsors. About 350 people attended the workshop.

Dr Laveena Noronha, Director, Ave Maria Palliative Care and Coordinator Suicide Prevention Group and Prof Dr Surfraz Hashim, Principal of PA First Grade College, Mangaluru, a psychiatrist and specialist in 'Mind Mapping' were the resource persons.

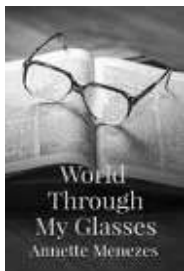
During a brief stage programme the parish priest, Immaculate Conception Church Kinnigoli Fr Faustine Lobo welcomed and thanked the resource persons. He stated that awareness on the consequences of drugs and alcoholic drinks is the need of hour.

Dr Laveena explained the reasons why so many people are committing suicide. She said they are not 'cowards' as per general perception, but they are courageous even to end their own life. She said the youngest to commit suicide is a 3 year old child. The audience were dumbstruck listening to certain data presented by her as part of increasing number of suicides around the world.

Prof Dr Surfraz Hashim spoke on the power and capacity of the human mind-conscious and subconscious and demonstrated how the human mind can be controlled and trained by us through a live demonstration showing how the whole body can be made stiff by controlling one's mind. He also demonstrated certain skills as part of physical exercise and showed how to supply blood and oxygen to the brain. The talks were followed by a debate where both the resource persons answered queries. Hemacharya-managing trustee, Ian Cares Foundation, assistant parish priests, parish council members among others were present.

Edna D'Souza and Shaila Aranha were the coordinators of this workshop. The leaflets and bookmarks on 'suicide prevention' were distributed to the audience. Sara Mathias from ICYM proposed the vote of thanks.

BOOK TITLED “WORLD THROUGH MY GLASSES” OF 100 POEMS AUTHORED BY ANNETTE MENEZES RELEASED IN MANGALORE



The book titled “World Through my Glasses” authored by Annette Menezes was released in Mangalore on 23rd August 2023, at the Ladies Club, by Ms Giselle Mehta, renowned author. It is a collection of 100 narrative style poems, highlighting different themes and experiences.

Another book titled ‘One of a kind’ authored by Annette Menezes was released at the White Doves on 26th August, 2023 by Mrs Corrine Rasquinha. This book is dedicated to the author’s mother Mrs Cecelia Lobo in Remembrance of her 100th Birth Anniversary (born 6th September 1923).



CASK congratulates Annette Menezes on the release of her two books and wishes her continued success.

FOURTEEN YEAR OLD GIANNAH SALDANHA LAUNCHES A BOOK TITLED “THE MYSTERIOUS SPACE”



A bundle of talent and budding author, Giannah Saldanha, daughter of Reshma and Anil Saldanha, and grand daughter of Mary and Patrick Saldanha, has written and published her very own book “**The Mysterious Space**”. The book was released on 15th August 2023, during the Independence Day celebration at her school – St Aloysius Gonzaga School.

A mind-blowing first of many more to come, ‘The Mysterious Space’, authored by Giannah at the young age of 14, is a thrilling and adventurous novel that keeps you at the edge of your seat with every turn of the page. A big kudos to Giannah and her proud parents for this wonderful achievement! The book is available on Amazon.

CASK congratulates Giannah Saldanha on her literary debut and wishes her a bright future.

ANIL LOBO RE-ELECTED AS CHAIRMAN OF MCC BANK



Directors of The Mangalore Catholic Co-operative Bank, popularly known as MCC Bank Limited have re-elected Anil Lobo from Valencia, Mangaluru as chairman of the Bank in the first board of directors meeting held on Monday, August 28, at the administrative office of the Bank, Hampankatta, Mangaluru for a period of five years from 2023 to 2028.

Jerald Jude D’Silva was elected as the vice-chairman of the Bank. Sudhir Kumar J, assistant registrar of Co-operative Societies, Mangaluru Division supervised the election processes and N J Gopal, superintendent assisted him.

CASK congratulates Mr Anil Lobo and wishes him a successful second term.

ROBERT CUTINHA ELECTED CHAIRMAN OF FEDERATION OF KONKANI CATHOLIC ASSOCIATIONS - BANGALORE

At the 26th Annual General Body Meeting of the Federation of Konkani Catholic Associations (FKCA), held at Konkan Samudhai Bhavan, Bengaluru on 20th August 2023, Mr Robert Cutinha was elected as Chairman. The meeting was well attended by 110 members and representatives from various Member Associations.

The other Office-bearers elected are - Vice Chairman : Nigel Fernandes; General Secretary: Leena Lobo; Joint Secretary 1: Vincent W. D’Souza; Joint Secretary 2: Antony E. Pinto; Treasurer: Richard Misquith; Legal Advisor: Anand Edward D’Souza; Cultural Secretary:

Sharon Rego; Spiritual Director: Fr Francis Assisi Almeida; Immediate Past Chairman: Silvian Noronha.

CASK congratulates Robert Cutinha and his team and wishes them a successful tenure.

NEW STATE-OF-THE-ART EQUIPMENT INSTALLED IN FATHER MULLER MEDICAL COLLEGE

The Father Muller Medical College Hospital in its drive for GEN NEXT care for its patients has embark on acquiring State of the Art equipment and technologies that have faster processing time and that can treat the large flow of patients who come into its care.

On 31st August, it launched its newly acquired technologies through the hands of its President, the Bishop of Mangalore Dr Peter Paul Saldanha. In presence of Guest of honour-NRI Philanthropist and Entrepreneur Mr Michael Dsouza and the Director of FMCI Rev. Fr Richard Aloysius Coelho.

Dr Ram ShenoyBasti, Prof and Head Radio-Diagnosis briefed the gathering on the 3T MRI and the 2 advanced USG for foetal imaging. He explained 'our Philips 3T Ingenia MRI is no less than a Tesla car!! It is a State-of-Art Advanced Supeconducting MRI system capable of imaging all body parts. The 3 Tesla here refers to its High Magnetic strength - which allows for Superior quality, higher resolution images with faster scan times, for imaging of all body parts.

The new GE Voluson E10 advanced ultrasound system is exclusively designed for Advanced Fetal, Obstetric and Women's Imaging.

The dignitaries also launched the new Hospital Management System Kranium, a software custom tailored for the hospitals unending growth. The Pneumatic Chute System in sync with the new EMR & HIS system This state-of-the-art technology enables swift and secure transportation of documents, medication, and samples throughout the hospital, streamlining internal processes and ensuring that every minute counts when saving lives.'

OBITUARIES - AUGUST/SEPTEMBER 2023

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

- ❖ Walter C J Lobo (84), Bejai, husband of Yvonne Lobo, father of Carol/Vivian Rodrigues, Jennifer/the late Joseph D'Souza and Sharmila/Roshan Kumar, on August 7, 2023.
- ❖ Joseph Crasta (66), Bendur, son of the late Alex Crasta and the late Piadad Crasta, was under the care of Kenneth and Trescy D'Souza, on August 7, 2023.
- ❖ Patrick Lobo (61), Bejai, son of the late Camillo and Maisie Lobo, brother of Leila/the late Peter Menezes, Michael Lobo (Former Secretary-CASK and Editor '*Mangalore*' Magazine) and the late Stephen Lobo, on August 8, 2023.
- ❖ John Miranda (59), Bendoor, husband of Elizabeth Miranda, father of Joylene Miranda/Manoj Pais, on August 10, 2023.
- ❖ Cedric Simon Crasta (71), Bendur, husband of Elveera (nee Fernandes), father of Caren/Prakash Tauro and Vivian/Rhea Crasta, brother of Rosy D'Silva, the late Ben Crasta, the late Fredrick Crasta, Tyra Machado, the late Grace Pinto, the late Agnes Fernandes and Olga Lobo, on August 11, 2023.
- ❖ Iris Alvares (80), Bejai, wife of the late Henry Alvares, mother of Arun/Joyce, Ashley/Saima and Andrea/David, sister of Lorna/Victor Quadros and the late Vivian/Hilda Pais, on August 14, 2023.
- ❖ Herlin D'Souza (39), Valencia, wife of Godwyn Dsouza, sister of Merlin/Anup, on August 15, 2023.
- ❖ Hilda Cutinha (76), Bendur, wife of the late Lawrence Cutinha, mother of Vikram, Vidya/Abraham, Veena/Divakar, Vineetha/John, Vijay, Vivek/Derina and Vindhya/Lawrence, on August 15, 2023.
- ❖ Beatrice Sequeira (95), Valencia, wife of the late J B (Billy) Sequeira, mother of Flo Gonsalves, on August 16, 2023.
- ❖ Rose Florine D'Souza (87), Milagres, wife of the late Lawrence D'Souza, mother of Bernard, Irma, Colleen/Keeron and Joan/Jeevan, on August 16, 2023.

- ❖ Cyril D'Souza (76), Valencia, husband of Leena D'Souza, father of Sunil/Anisha, Reena/the late Sujay, Vinil D'Souza, brother of Jacintha/J.S Khongwir, on August 20, 2023.
- ❖ Theresa Coelho (83), Milagres, wife of the late Lawrence Coelho, on August 23, 2023.
- ❖ Charlotte Mascarenhas (65), Milagres, wife of Robert Mascarenhas, mother of Sheetal/Joel Rasquinha and Dr Roma M, on August 24, 2023.
- ❖ Lilly Fernandes (96), wife of the late Francis Fernandes, mother of Winnie/Norbert, Norbert/the late Irene, Irene/Melwin, Flossy/Lawrence, Ida/Charles, Nora/Louis, Clarence/Joyce, the late Walter/Rita and Dorothy/Dolphy, on August 25, 2023.
- ❖ Alwyn Paul Soares (60), Bendore, husband of Diana Soares, father of Keith and Karen Soares, on August 27, 2023.
- ❖ Stany D'Souza (78), (Retd. MCC Bank Manager), husband of Leena Madtha (Retd MESCOM), father of Seema D'Souza/Vincent Crasta, Ashly D'Souza/Sonia Paul, Nishal D'Souza/Naveen Veigas, grand father of Sanchia Crasta, Salvina Crasta, Adrian Dsouza, Kiara Veigas, passed away on August 27, 2023.
- ❖ A B Pinto (86), (retired SCDCC bank staff), Bendur, husband of the late Christaline Pinto, father of Alwyn, Jyothi, the late Praveen & Rohan, on August 29, 2023.
- ❖ Anicet Joseph Mendonce (83), Bendur, husband of Pressy Mendonce, father of Jyothi/Leonard Pinto and Prithi/Jason Braganza, on August 29, 2023.
- ❖ Agnes Catherine Rebello (94), Bangalore, wife of late Major Eustace Rebello, mother of Shirley/Reynold Saldanha, Ronald/Marina, Albert/Susan & Sandra/Peter Sequeira, on September 1, 2023.
- ❖ Dilip Francis Mathias (61), Bangalore, Son of Late Regie & Flo Mathias, Brother of Jayant, Jawahar, Arathi, Suresh, Selma & Meeta, on September 1, 2023.
- ❖ Josephine Chakrabarathi (69), Bangalore, wife of Sandeep Chakrabarathi, sister of Jude, Lilian (Lolly Noronha), Fr Paul SJ, on September 04, 2023.

FOND REMEMBRANCE

WITH
LOVE



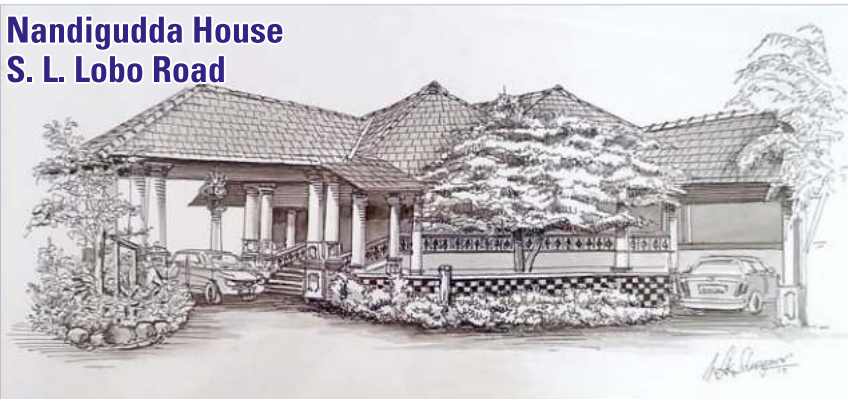
WITH
GRATITUDE

CECELIA LOBO

6th September 1923 – 6th September 2023

ON HER 100th BIRTH ANNIVERSARY

Nandigudda House
S. L. Lobo Road



You were the QUEEN of this stately home for 50 years from 1943 when you married our beloved Dad - Stany until you passed away on 8th January 1993. We have with pride preserved this home!

*The fragrance of a mother's presence & love lasts
a long time after she has gone*

ON BEHALF OF THE FAMILY - DEREK & PATSY LOBO

... make memories



... help students reach goals

... are caring, humorous, and empathetic

... are student-centered

... inspire and model kindness



... are life-long learners

... build relationships

... are dependable

... are reliable

... are trustworthy

... are honest and dedicated

... value students and build their confidence

... show grace

... encourage and support learning

... leave life-changing positive impacts



... put students first

... provide opportunities for service to others.

... are always learning

... are passionate about kids, their learning, and their personal success

... are collaborative and current

... are consistent and also flexible

... are a champion and an advocate for their students

... put faith and trust in students



HAPPY TEACHER'S DAY

If not delivered, please return to: Catholic Association of South Kanara,
Pio Mall, Third Floor, Jail Road, Bejai, Mangalore 575 004

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