

Mangalore

Organ of the Catholic Association of South Kanara
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16 November International Day for Tolerance



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the oppression or persecution
of others.**

John F. Kennedy

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CATHOLIC ASSOCIATION OF SOUTH KANARA

Founded in 1914

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

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EDITORIAL

It is very appropriate that the cover page of this issue is dedicated to **“Tolerance”** in view of the tragic events in Israel-Palestine and Ukraine-Russia and the back cover dedicated to children, who are the main victims of all wars. We have in this issue an article on the ongoing wars with reflections of the author – Professor Jeffrey Sachs. The opinions expressed belong solely to the author.

I was highly inspired to know that Pope Francis recently declared **Beatification of the 9-member ULMA family of Markowa-Poland** – Josef and Victoria Ulma along with their seven children. They hid eight Jewish people from their village during World War-II and were executed by Hitler’s army along with the 8 jews. Their crime – trying to save eight jews by hosting them in their home. We feel privileged to provide our readers details of the ‘Blessed’ Ulma family.

Proclamation, Beatification and Canonization are the three steps a person needs to fulfill to become a saint in the Roman Catholic Church. In beatification a deceased person is declared “Blessed” and worthy of limited public veneration. Responsibility for beatification was assigned to the Roman Curia under Pope Sixtus V in the late 1500s and continues to date. The beatification of the Ulma family motivated me to search for ‘Blessed’ or Saints among couples or parent-children Saints. Please see the list under News & Notes.

Claudia Goldin, a Harvard University professor, was awarded the 2023 Nobel economics prize for **“having advanced our understanding of women’s labor market outcomes.”**. We have an article on the main findings of Goldin.

Fr Muller Charitable Institutions and Medical College have recently been in the news for notable milestones. We are pleased to highlight these milestones. We are also happy to note that Mr Ronald Colaco, NRI Entrepreneur and Philanthropist has received yet another prestigious award from UK. May his tribe increase! Our regular contributors – Veronica Shearer, Joan Lobo, Norbert Shenoy and more

recently “#chhotebhai”, never disappoint us. In a unique gesture of inter-faith solidarity, our beloved Bishop and CASK Patron-Peter Paul Saldanha visited the Kudroli temple during Dassehra. We salute you dear Bishop!

On the CASK front, the members of CASK along with helpers placed flowers and/or candles on over **250 ‘unattended graves’** in the Milagres cemetery and **190 ‘unattended’ graves** in the Angelore cemetery. I hope this commendable act by CASK, will be followed in all the cemeteries in Mangalore next year.

Until next time.....Patsy Lobo



THE PRESIDENT SPEAKS...

We are already in the month of November and inching towards the end of 2023. There are Festivals galore from October onwards till the end of the year.

November 1st is All Saints Day followed by All Souls Day on the 2nd. Every year CASK takes the initiative of placing flowers on all unattended graves at a few city cemeteries. This practice was followed this year too. That will be our annual tribute to our deceased forgotten Catholics of Mangalore.

Please support us by renewing your Mangalore Magazine subscription and help us with your donation to CASK Centenary Trust towards our worthy charitable causes.

Mangalore witnessed a large walkathon organised by the Police department on the occasion of Karnataka Rajyotsava day for a drug free Mangalore. Most of the participants were college students. Kudos to the Mangalore Police department for highlighting an increasing problem. For so many years no one thought of such an idea.

Looks like this year we are having more rain towards the tail end of the monsoon season than previous years. Farmers are crying that these rains are not good for the crops. One thing is sure we may not face a shortage of drinking water this summer. Climate change is a warning we all have to heed to. The World Climate Summit this year may

bring in some stringent rules. If you recall, Pope Francis had called a summit of all religious heads to urge the world leaders to implement some strict measures and regulations last year.

The festival of lights 2023 is here; hope there won't be much pollution from fireworks. Government has brought in some curbs and NGO's are trying to educate people on noise pollution. We in India celebrate Deepavali-the festival of lights on 12th November. We wish all a Happy Diwali! Each day has a memory to cherish and a cause to fight for.

On the 7th of November, we in India observe National Cancer Awareness day. 14th November is Children's Day. 25th of November is International day for the elimination of violence against women. 26th November is World Youth Day.

God Bless you all and stay safe and healthy.....**Capt. Vincent Pais**

THANK YOU

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GENTLE REMINDER

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AN UNIQUE BEATIFICATION OF 9-MEMBER ULMA FAMILY OF POLAND

The **Ulma family - Józef and Wiktoria Ulma with seven children** were a Polish Catholic family in Markowa, Poland. During the Nazi German occupation in World War-II, they attempted to rescue Polish Jewish families by hiding them in their own home during the Holocaust. They and their children were summarily executed on 24 March 1944 for their courageous and humane act.

Notably, despite the murder of the Ulmas - meant to strike fear into the hearts of villagers, their neighbours continued to hide Jewish fugitives until the end of World War-II in Europe. At least 21 Polish Jews survived in Markowa during the occupation of Poland by Nazi Germany. They are regarded by the State of Israel as Righteous Among the Nations, and they are venerated in the Catholic Church as martyrs following their beatification by Pope Francis, their feast day is celebrated every year on 7 July (day of the anniversary of Józef and Wiktoria's wedding).



Józef Ulma



Wiktoria Ulma

Józef Ulma (2 March 1900 – 24 March 1944) from the Village of Markowa near in Przemyśl, was the son of affluent farmers. In 1911, he took short courses in a general school. In his youth, he became involved in social activities. At age-17, he was a member of the association in the Catholic Archdiocese of Przemyśl, whose aim was prayer and fund-raising for the construction and maintenance of churches and chapels. In addition, he was an active member of the Catholic Youth Association and later the Rural Youth Association. At this time he worked as a librarian and photographer.

In 1921-22, he completed his compulsory military service in Grodno. In 1929-30, he studied at the National Agricultural School in Plzeò, obtained a diploma. And became a market gardener, growing fruit trees, raising bees and silkworms. In 1933 he received an award from the Przeworsk District Agricultural Society for these activities. He was the first to introduce electricity to Markowa. Furthermore, he was passionate about photography, and indulged in it during cultural events in his village and during family celebrations. He also wrote articles for a local weekly newspaper. In addition, he was a member of the Agricultural Circle and other organizations.

Wiktoria Ulma, née Niemczak, (10 December 1912 – 24 March 1944) from the Village of Markowa near in Łańcut; Her mother died when she was six years old. She completed her primary and secondary education in her hometown, after which she took courses at the People's University in Gaë In her hometown, she was a member of an amateur theater troupe. Wiktoria was an educated housewife, taking care of the home and their children. Through hard work, persistence and determination, the Ulmas were able to purchase a bigger farm of 5 hectares in Wojs³awice near Sokal (now Ukraine), and had already begun planning a relocation when the war began.

Józef and Wiktoria married on 7 July 1935. After their marriage, they earned their living as farmers on the farm they owned. Together they had seven children:

(1) Stanis³awa (born 18 July 1936), aged 8; (2) Barbara (born 6 October 1937), aged 7; (3) W³adys³aw (born 5 December 1938), aged 6; (4) Franciszek (born 3 April 1940), aged 4; (5) Antoni (born 6 June 1941), aged 3; (6) Maria (born 16 September 1942), aged 2; (7) Unborn child, aged 8 months;

The couple were active members in the Church of Saint Dorothy in Markowa. They deepened their faith through membership in the Association of the Living Rosary and participation in the sacramental life of the church. After the outbreak of World War-II, Józef participated in the Polish campaign.

HOLOCAUST RESCUE - In the summer and autumn of 1942, the Nazi police deported several Jewish families of Markowa as part of Operation Reinhard, the Nazi plan to exterminate Polish Jews in the German-occupied Poland. Only those who were hidden in Polish peasants' homes survived. Eight Jews found shelter with the Ulmas: six members of the Szall (Szali) family from Łañcut including father, mother and four sons, as well as the two daughters of Chaim Goldman, Golda (Gienia) and Layka (Lea) Didner. Józef Ulma put all eight Jews in the attic. They learned to help him with supplementary jobs while in hiding, to ease the incurred expenses.

ARREST and EXECUTION - The Ulma family were denounced by W³odzimierz Leœ, a member of the Blue Police, who had taken possession of the Szall (Szali) family's real estate in Łañcut in spring 1944 and wanted to get rid of its rightful owners. In the early morning hours of 24 March 1944 a patrol of German police from Łañcut under Lieutenant Eilert Dieken came to the Ulmas' house which was on the outskirts of the village. The Germans surrounded the house and caught all eight Jews belonging to the Szali and Goldman families. They shot them in the back of the head according to eyewitness Edward Nawojski and others, who were ordered to watch the executions. Then the German gendarmes killed the pregnant Wiktoria and her husband so that the villagers would see what punishment awaited them for hiding Jews. The six children began to scream at the sight of their parents' bodies. After consulting with his superior, twenty-three year old Jan Kokott, a Czech Volksdeutscher from Sudetenland serving with the German police, shot three or four of the Polish children while the other Polish children were murdered by the remaining gendarmes. Within several minutes 17 people were killed. It is likely that during the mass execution Wiktoria went into labour because the witness to her exhumation testified that he saw a head of a newborn baby between her legs.

The names of the other Nazi executioners are also known from their frequent presence in the village. The village Vogt (Polish: *Wójt*) Teofil Kielar was ordered to bury the victims with the help of other witnesses. He asked the German commander, whom he had known from prior

inspections and food acquisitions, why the children too had been killed. Dieken answered in German, “So that you would not have any problems with them.”

On 11 January 1945, in defiance of the Nazi prohibition, relatives of the Ulmas exhumed the bodies, which were originally buried in front of the house, and found Wiktorja’s seventh child, emerged from her womb, in the parents’ grave pit. A funeral was later held in the Church of Saint Dorothy in Markowa and the family’s remains were then buried in Markowa cemetery.



Grave monument to ‘Blessed’
Ulma family.



New altar tomb of the Blessed Ulma
Family - Church of Saint Dorothy,
Markowa, Poland.

COMMEMORATION - On 13 September 1995, Józef and Wiktorja Ulma were posthumously bestowed the titles of Righteous Among the Nations by Yad Vashem. Their medals of honor were presented to Józef’s surviving brother, W³adys³aw Ulma. Their certificate states that they tried to save Jews at the risk of their lives.

On 24 March 2004, the 60th anniversary of their execution, a stone memorial was erected in the village of Markowa to honor the memory of the Ulma family. The inscription on the memorial reads : **“Saving the lives of others they laid down their own lives. Hiding 8 brethren in faith, they were killed with them. May their sacrifice be a call for respect and love to every human being! They were of this land; they will remain in our hearts”**.

At the unveiling of the monument, the Archbishop of Przemyśl, Archbishop Józef Michalik – the President of the Polish Bishops' Conference – celebrated a solemn Mass. The local diocesan level of the Roman Catholic Church in Poland initiated the Ulmas' beatification process in 2003. The Vatican Secretary of State Cardinal Tarcisio Bertone spoke in Rome of the heroic Polish family on 24 January 2007 during the inauguration of the Italian edition of Martin Gilbert's book *I giusti. Gli eroi sconosciuti dell'Olocausto* ("The Righteous. Unknown Heroes of the Holocaust").

Special commemorations were held in Markowa on 24 March 2007 – 63 years after the Ulma, Szall and Goldman families were massacred. Mass was celebrated, followed by the Way of the Cross with the intention of the Ulma family's beatification. Among the guests was the President of the Council of Kraków, who laid flowers at the monument to the dead. The students of the local high school presented their own interpretation of the Ulmas' family decision to hide Jews in a short performance entitled *Eight Beatitudes*. There was also an evening of poetry dedicated to the memory of the murdered. Older neighbors and relatives who knew them spoke about the life of the Ulmas. One historian from the Institute of National Remembrance presented archival documents; and, the Catholic diocesan postulator explained the requirements of the beatification process. On 24 May 2011, the completed documentation of their martyrdom was passed on to Rome for completion of the beatification process.

The fate of the Ulmas became a symbol of martyrdom of Poles killed by the Germans for helping Jews. A new Polish "National Day of the Ulma Family" has first been suggested by the former Prime Minister Jarosław Kaczyński. Subsequently, the growing support for a more formal commemoration inspired the Sejmik of Podkarpackie

Voivodeship to name 2014 the Year of the Ulma Family (*Rok Rodziny Ulmów*). The new Ulma Family Museum of Poles Saving Jews in Markowa was scheduled to be completed in 2015. On 17 March 2016, The Ulma Family Museum of Poles Saving Jews in World War II was opened in Markowa in presence of the President of Poland, Andrzej Duda.

On 17 September 2003, the Diocese of Pelplin, Bishop Jan Bernard Szlaga initiated the beatification process of 122 Polish martyrs who died during World War II, including Józef and Wiktoria Ulma with their seven children among the others. On 20 February 2017, the Congregation for the Causes of Saints was allowed to take over management of the process of Ulma family by the Roman Catholic Archdiocese of Przemyśl.

On 18 December 2022, Pope Francis declared the entire family to be martyrs and determined that they would be beatified on 10 September 2023, a celebration that was held in their native Markowa and presided over by Cardinal Marcello Semeraro on the Pope's behalf. Between 30 March and 1 April 2023, the remains of the Ulma family were exhumed in preparation for their beatification, after which they would be placed in a sarcophagus, prepared in advance, in the side altar dedicated in the Church of Saint Dorothy in Markowa.

The beatification of the Ulma family is unique within the Catholic Church, as they are the first family to be beatified together in the history of the church in 21st century. After some news reports suggested that the beatification would represent the first beatification of an unborn or pre-born child, the Dicastery for the Causes of Saints released an official clarification on 5 September 2023, stating that "this [unnamed] son was delivered at the time of his mother's martyrdom" (based on the evidence that his remains were found emerged from his mother's womb in the original grave), and he was therefore included with the other martyred Ulma children, under the Catholic doctrine of baptism of blood.

NOVEMBER – THE REMEMBRANCE MONTH

Veronica Shearer

November is the month we remember those who have died and in Britain we celebrate Remembrance Day (also known as Poppy Day owing to the tradition of wearing a red poppy, to honour members of the armed forces from all Commonwealth countries who died in the line of duty. These included people from India, Pakistan, Africa, the Caribbean etc. As a result, there are people from many commonwealth countries who are now settled in the UK. I am one of them and so is our Prime Minister, Rishi Sunak and several members of his cabinet.

A multicultural society is characterized by people of various races, ethnicities, and nationalities living together in the same community. In a multicultural society, people maintain, pass on, celebrate and share their unique way of life, language, traditions, and cultural behaviour.

British society is one of the most secular in the world and in many surveys determining religious beliefs of the population, agnosticism, nontheism, atheism, secular humanism, and non-affiliation are views shared by large percentages of Britons..

A country is a larger version of a family. Modern families are nuclear. They have no time for tradition, religion or cultural values. But they do uphold the values of honesty, fairness, kindness to those in need and care for the elderly and the vulnerable. Gender equality, empathy, compassion and generosity of spirit are the basic foundations on which a family of any religion, culture or ethnicity should be based. Similarly, the person or party that people vote for must uphold these values. Violence- physical, mental or psychological should play no part in a family or in a country. Populism, ethnic cleansing, xenophobia are unfortunately the bedrock of many Governments. We can see it

unfolding in Europe, Britain, the USA, China and India. It's a frightening prospect for our children and grandchildren. Money markets, big business, wealth and power far supersede moral values.

Since the time of the British Empire, people have migrated to the UK. After World War II, the UK needed workers, so it welcomed Commonwealth citizens to come to Britain. During the Great War, 250,000 Belgians migrated to escape the wrath of the war. During the 1930s before World War II, Jews started to migrate to the UK with the rise of the fascist leader 'Adolf Hitler' and 'Nazism'. During the 1940s to 1960s, Polish people were invited to come to stay in the United Kingdom with the promise of jobs and a house. Due to the massive migration of Polish people, the Polish community is deeply anchored in present society. From the 1950s to 1960s settlers from Pakistan, India, and Bangladesh settled. In 1972, a group of Asians arrive in the United Kingdom as they had been expelled by the Ugandan government. Though the immigrants helped the UK by being workers, racism was a big problem. In the 1960s, the UK made a change to its immigration policy. The immigration policy of Britain became more about tolerating immigrants, but not actively caring about integration. In 1962, the Commonwealth Immigrants bill was passed to restrict immigration. More immigration bills and anti-discrimination bills followed in order to ensure equal rights for all citizens. The UK used to be the most welcoming country in the world, but things have changed in today's Britain. Hard line policies against migration started after 9/11.

In London, we find over 200 languages spoken and nearly one-third of the population was born abroad. It is considered the most multicultural city in Europe. 43.4% are white British. This is because most of them are moving to the countryside instead of the city, which

is a rural migration. It is a city filled with culturally diverse areas, especially Chinatown with its Chinese bakeries, restaurants, and supermarkets/stores, Camden Town and Brixton that was declared as the unofficial capital of British, African, and Caribbean descent. For centuries, London and the whole UK have welcomed people from all different countries and accepted their religion and culture as a part of Britain's history. .

As we remember those who gave their lives in two major world wars, let us not forget that Indian soldiers like my Dad and thousands of Indians like him, fought for the British empire. The past should not be forgotten. Looking at my own family, we have mixed the gene pool to such an extent that almost every country in the world is represented! It has certainly lent richness to the society that we live in. The world is a beautiful melting pot of some 7,000 languages and cultures. Let's embrace them, as they make our earthly home a more interesting place to live in.

A GRAVE MATTER

Joan Lobo

Come November 2nd, a day of Remembrance and Gratitude as we celebrate All Souls Day. In Roman Catholicism, a day dedicated and for the commemoration of all the dear departed of baptized Christians which is observed by people around the world. This tradition has its roots in the Catholic Church, but other Christian denominations also observe it in their own way. A day filled with emotions, when people remember their loved ones and pray for their eternal rest. All Souls Day inspires people to reflect on life, death, and after life. It is not a sad day, but rather a day of hope I would love to believe. A thought provoking day that brings to mind that death is not the end but a passage to a new life. The celebration of All Souls Day is a realisation

of the strong bonds of love and family that continue even after death. It's a day that makes us believe that our loved ones are always with us, not but just a memory, but with us in spirit too.

For most of my life, I've found graveyards to be foreboding places, best left to funeral processions and gravediggers. We also often view them as unsettling places, with unpleasant reminders of our own mortality. Despite it being emotionally challenging to visit a graveyard they also serve as tranquil and peaceful sanctuaries for the deceased who reside there. As we enter a graveyard, we are often filled with an uneasiness despite the fact that they bring perspective and serenity and also strike a connect to where we come from, reminding us how fragile life is, and also giving us a bit of peace through their calm. Graveyards are actually holding places for memories. There's more to a graveyard than just the eternally interred. Just about every stone artistically created to include symbols, images or even a statue - whether it is religious or not, tells the story of the life of the person laid to rest beneath the soil. "Cemeteries are actually for the living".

Graveyards are soulful and sacred and are a seemingly unchanging element of our landscape. The dead rest for eternity, and the barest facts of their lives are carved in enduring stone. But there is no calmer place on earth than a graveyard. People in quest for comfort sometimes find solace in a graveyard. They always remain prohibited zones where mortals venture less and perhaps the only place which is not trespassed. Ironically those who fear none are always scared of death and graveyards.

As I strolled through the Milagres Church graveyard during one of the visits to my parents graves, I was struck by the beauty and tranquility of this historic burial ground which was like an island of repose. An explosion of greenery with well-laid-out walkways lined with ornamental plants on both sides. During the flowering months the tree canopy covering the cemetery is a colourful sight to behold. The entrance to the cemetery marked by an archway, is draped in foliage and adorned with hedges. A narrow path snakes through the greenery flanked by rows of modest gravestones, some old and weathered, some

fresh and polished. The graves arranged in neat rows, delineated by symmetrical hedgerows. Quite impeccably tended with well-manicured trees which provide ample shade and a peaceful atmosphere. The rustling of leaves and the chirping of birds are the only sounds, a stark contrast to the hustle and bustle of the city that lay just beyond the cemetery's gates. The various monuments and memorials are both impressive and somber. There are grand tombs that towered over the graves, ornate crypts with marble facades, and simple headstones inscribed with poignant epitaphs. Some of the older markers are adorned with classical and religious symbols, such as angels, crosses, and ornamental carvings. The newer graves feature modern touches like personalized headstones with photographs of the deceased or plaques with heartfelt messages from their loved ones. As I walked further I felt a dismal atmosphere beginning to settle in, reflective of the weight of death and loss that permeated the space. However, it also fostered a sense of respect and reverence for the departed, and a reminder to cherish the time we have with those we love. Ultimately a graveyard is a beautiful, serene, and thought-provoking place but with painful memories. It allowed me to reflect on life's fragility and the importance of honoring those who have passed. Despite the graveyard depicting a grim place, it was unexpectedly calming, and I left with a newfound appreciation for the beauty of final resting places. Though I also felt distressed having to see a few of those who had lost their lives before they even really began. The headstones of an infant and a teenager, overpowered me with grief. Painful as it may be, such experiences bring home the finality of death. Something deep within us demands a confrontation with death. A last look assures us that the person we loved is, indeed, gone forever. What goes on after our loved ones die when they are sent to places to be prepared and ready for burial, helps us understand why morticians and undertakers do what they do. Knowing that someone is taking the responsibility providing that support in a sorrowful time needs us to appreciate the role they play and in today's day undertakers just do it all.

The families of the dear departed start their collective tryst with their dear ones on the evening of All Saints Day itself. They clean up the graves, give a coat of paint, decorate the gravestones with flowers, light candles and pray for the dear departed. It is a heartwarming site when the entire graveyard is decorated with lights bringing an otherwise peaceful place alive. As devotional music is played, priests go round blessing the graves, with the families of those interned there gathering round in somber vigil. Without a resting place to visit many grieving people end up feeling adrift and lost, not knowing where to direct their grief. This often happens with inaccessible, undefined, or unmarked scattering locations. It's sad though to see graveyards looking so forlorn through the year, sometimes neglected beyond a point. And suddenly when it's All Souls Day, it is buzzing with activity, being spruced up, painted and decorated. It's such a transformation and wish it was that way through the year. But sadly you will also see many abandoned graves or rather the forgotten dead. For the past few years some of us from CASK have been placing flowers and candles on these unattended graves as a sign of respect and a gesture of love in two cemeteries.

The history recorded in a cemetery reveals that people gone before were as vital and alive as we are now, with dreams and plans that seemed within their grasp. Those imagined futures might not have come to pass, the stones tell us. But expressions of human kindness and understanding when they were alive is really all people had. In the space of the cemetery, it is a valuable reminder.

PLEASE NOTE THE CASK UPDATED WEBSITE

www.caskmangalore.org

SAVING ISRAEL & PALESTINE THROUGH UNITED NATIONS

Professor Jeffrey D.Sachs

Following Hamas's heinous attack on innocent Israeli civilians, senior Israeli military strategists are threatening the ethnic cleansing of Gaza. This would be another Nakba (Arabic for catastrophe), akin to the mass expulsion of Palestinians from their homes and land in 1948. If Israel commits massive war crimes in Gaza in the face of global calls for restraint, Israel would put its fundamental national security at risk.

UN Secretary-General Antonio Guterres has spoken clearly, persuasively, and eloquently about the need for a cease fire, the release of hostages, the protection of the civilians of Gaza, support for Israel's security, and the decisive move to a Palestinian state alongside an Israeli state in line with previous UN agreements. In this he speaks for the great preponderance of humanity and the vast majority of UN member states, who seek peace and justice for both Israelis and Palestinians.

All five permanent members (P5) of the UN Security Council – the US, UK, France, Russia, and China — have a common interest in a cease fire followed by a comprehensive agreement for a two-state formula. All the P5 nations desire good relations with both Israel and the Arab world. All have a strong national interest in peace, including security for Israel and statehood for Palestine.

Secretary-General Guterres has charted the framework for peace:

“We have approached a moment of calamitous escalation, and find ourselves at a critical crossroad. It is imperative that all parties - and those with influence over them - do everything possible to avoid fresh violence or spill-over of the conflict to the West Bank and the wider region...

“All hostages in Gaza must be released. Civilians must not be used as human shields. International humanitarian law — including the Geneva Conventions — must be respected and upheld. Civilians on both sides must be protected at all times. Hospitals, schools, clinics and United Nations premises must never be targeted...”But any solution to this tragic, decades-long ordeal of death and destruction requires full recognition of the circumstances of both Israelis and Palestinians, of both their realities and both their perspectives...

“Israel must see its legitimate needs for security materialized, and Palestinians must see a clear perspective for the establishment of their own state realized, in line with United Nations resolutions, international law and previous agreements. If the international community truly believes in these two objectives, we need to find a way to work together to find real, lasting solutions — solutions that are based on our common humanity and that recognize the need for people to live together, despite histories and circumstances that tear them apart.”

There should be no geopolitical divide among the major powers with regard to this crisis. Russia has very strong ties with Israel, since thousands of Russian Jews live in Israel. The UK, EU, and US also have strong economic, technological, cultural, and historical ties with Israel. China too has long and solid relations with Israel. Yet none of these major power wants to alienate the Arab and Muslim worlds. Every major power has a significant Muslim population: 1-2% in the US and China, around 7% in the UK and EU, and approximately 10% in Russia. Moreover, all have significant economic, security, and cultural ties with the Arab and Muslim worlds.

The P5 should work urgently together towards a UN Security Council resolution charting the path to peace and a Palestinian state (or even to one state based on equality and democracy, if the Israelis and Palestinians prefer that to a division of the land.). Russia is reportedly on the verge of submitting a peace resolution. The US should resist a knee-jerk reaction of opposing a Russian initiative,

and work with Russia and other P5 members in the common cause of peace.

Israelis and Palestinians, alas, are each deeply divided into three camps, which might be called the peacemakers, the skeptics, and the fundamentalists. The peacemakers believe that peace is possible through negotiation. The skeptics are so deeply distrustful of the other side that they do not believe in peace. The fundamentalists, a decided minority on both sides, believe that God granted them the land – so the other side has no rights at all.

The peacemakers are ready for peace. The skeptics can be won over with sufficient respect, diplomacy, and realism in the negotiations, and UN Security Council backing for a negotiated peace (including peacekeepers, financing, and other instruments of enforceability). Fundamentalists on both sides will be disappointed. Yet they should be reminded that human rights and dignity for all are enshrined in the Universal Declaration of Human Rights and backed by the UN Charter.

From time to time, brave leaders have arisen who have convinced the skeptics to try for peace, and who have told the fundamentalists that both sides deserve respect and justice. Examples are Egypt's Anwar Sadat and Israel's Yitzhak Rabin. Both were assassinated by fundamentalists of their own nation, martyred like other great peacemakers of our time, including Mahatma Gandhi, John and Robert Kennedy, and Martin Luther King Jr.

As Jesus, himself martyred, taught, “Blessed are the peacemakers, for they will be called the children of God.”

The nations of the world, operating under the UN Charter and defending the Universal Declaration of Human Rights, must move urgently to help save both Israel and Palestine. The UN Security Council should head off this calamity by giving urgent and timely support to the millions of Israeli and Palestinian people who yearn for a lasting peace with security and justice for all.

CHILDREN'S DAY : 14th NOVEMBER 2023

A letter to the future STARS from your Parents & Teachers .. For you are the ones we love so much and hold so very dear.

Dear Children – We love you dearly and wish to send you a special message on Children's Day – 14th November 2023. Yes, we have expectations and aspirations for you and your future and might advise you or track you constantly. Please know that our intentions are good but while you consider our expectations and advise, you must decide your own vision, your mission in life, your goal, your ambitions, your chosen profession, Therefore always listen to yourself and remember that the most important conversation we need to have is with ourselves. You need to give yourself the time and space to visualize and try to determine the journey of your future life – listen to your feelings, listen to your heart and inner self, try to understand the intricacies of the present world. Remember the world has undergone drastic and dramatic changes affecting your future, thanks to Artificial Intelligence, Robotics, Social media, Internet, Data-driven decisions and new technologies across all sectors.

Remember – you are the artist of your life, not your parents or teachers. The greatest challenge in life is to be your own person; if you think different, accept that being different is a blessing. Please be selective with time and energy because both elements of life are limited. At all costs, maintain your mental and physical health. While it is good to aim at doing well in examinations, please remember that doing well in examinations is not the be-all and end-all of education. Remember 'SKILLS' are far more valuable than degrees and diplomas, therefore concentrate on strengthening your Personality – leadership skills, public speaking skills, listening skills, problem-solving skills, public relations skills, negotiating skills etc along with values, ethics and the right principles. Also identify and work on your talents, be it music, sports, arts, dancing etc. And try to select a cause and be an Activist – Child Rights, Women's Rights, Women Empowerment, Care of elderly, Care of Disabled, Refugees, Children with Special Needs,

Prevention of Suicides...whatever! In your CV, you must have at least one cause which you are passionate about.

Finally, remember that the amount of positive vibrations you have in life matters. Please don't chase money but chase 'happiness and satisfaction' in whatever profession or job you choose. Good luck our future STARS and custodians of the future!.....**Patsy Lobo**

"Your children are not your children. They are the sons and daughters of Life's longing for itself. They come through you but not from you, And though they are with you yet they belong not to you"

- **Khalil Gibran**

Origin of Children's Day



Chacha Nehru - Originally, on November 20, Children's Day was observed as Universal Children's Day by the United Nations. After the death of Pandit Nehru, his

birth anniversary 14 November began to be celebrated as Children's Day in India since 1964.

DR RONALD COLACO RECEIVES DISTINGUISHED FELLOWSHIP AWARD 2023 IN HOUSE OF LORDS, BRITISH PARLIAMENT

Dr Ronald Colaco, the prominent philanthropist of global repute was honoured with yet another award from the Institute of Directors (IoD) at the House of Lords, British Parliament, London, on October 19 in an event of IOD's Global Convention. The event was well attended by a galaxy of eminent personalities from international corporate, academic and social circles.

This Certificate of Fellowship is signed by Justice M N Venkatachaliah, the former chief justice of India , former chairman of National Human Rights Commission of India and former chairman for National Commission for Constitution of India Reforms as the chairman, Institute of Directors.



Left to Right : Lt Gen Surinder Nath, PVSM, AVSM (Retd) president IOD; Nicholas Lyons, Lord mayor of London; Dr Ronald Colaco & Mrs Colaco; Paul Scully MP, minister of London and parliamentary undersecretary of state (minister of tech and digital economy, government of UK).

Dr Ronald Colaco is the recipient of several prestigious awards from many countries. In 2017, Times Now media in association with ICICI Bank had conferred on Dr Colaco, ‘**Global NRI of the Year** award in Philanthropy’, having chosen a single individual from amongst 110 countries.

Dr Colaco’s accolades, honours and titles earned from USA, Canada, Australia, London, European and several Middle Eastern Countries, besides Karnataka, which have been listed in the World Book of Records and others are exceeding more than 44 prestigious awards.

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MOST REV. DR PETER PAUL SALDANHA

Bishop of Mangalore visits Kudroli
Gokarnanatha Temple during Dusshera
Festival 2023



Bishop being garlanded by
the Treasurer of the temple



We greatly appreciate this rare gesture by Bishop Peter Paul Saldanha promoting inter-faith harmony and solidarity. We salute you Bishop Peter Paul!

FR MULLER MEDICAL COLLEGE RECEIVES A MUNIFICENT DONATION OF RS 50 CRORES FROM MR MICHEAL DSOUZA & FAMILY



**Dr Antony Sylvan Dsouza, Dean - Fr Muller Medical College &
Dr Hilda Fernandes, Principal, Fr Muller College of Health Sciences
greet Micheal & Flavy Dsouza**



The donation will be mainly used for

1. Fr Muller Medical College Silver Jubilee Academic Block
2. Fr Muller PG Hostel cum Apartments
3. Fr Muller College of Pharmaceutical Sciences

CASK Places Flowers / Candles on 439 'unattended' graves at Milagres & Angelore Cemeteries on All Souls Day 2023



CASK members along with 3 scholarship beneficiaries of CASK Trust - Joyson Pinto, Immanuel Goveas & Dominic Goveas, were involved in this thoughtful gesture. A total of 249 unattended graves in Milagres and 190 unattended graves in Angelore were identified. We hope the example of CASK / CASK Trust will be followed in all the cemeteries in Mangalore Diocese next year.

Vision of CASK: 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 of CASK: 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.

FR MULLER CHARITABLE INSTITUTIONS AND MEDICAL COLLEGE IN THE NEWS

Mr Michael D'Souza, NRI Entrepreneur and Philanthropist gives a Donation of **Rs.50 CRORE** to Fr Muller Medical College



(Please see photographs on Page 27)

INAUGURAL OF SILVER JUBILEE YEAR OF MBBS COURSE (1999-2023) & ACADEMIC YEAR 2023-24



The Father Muller Medical College (FMMC) rang its Silver Jubilee bells at a grand ceremony on 16 October 2023, highlighting the 25 years of commencement of the MBBS programme of the college. The post-graduate programme at Fr Mullers had commenced a few years before the undergraduate MBBS programme in 1999. The event included the initiation of the silver Jubilee batch of MBBS students into the Mullerian fold. .

An inspiring welcome address was given by Fr Richard Coelho, Director-Father Muller Charitable Institutions. He highlighted the

struggles of the MBBS programme coming to light, making it a desirable educational investment by students.

Dean FMMC-Dr Antony Sylvan D'Souza made a presentation on the future plans of the Medical College and the aspirations of the management, faculty and students for a bigger, gen alpha education cum administrative block.

The chief guest Ms Ghana P Kumar, Deputy Superintendent of Police, Puttur subdivision and an alumnus of FMMC (MD Pathology), emphasised the importance of documentation, both for a doctor and for a police. Prescriptions should be legible and decipherable and treating a common man as a human should be natural to a doctor. Medicine and its advances need constant updating and upgrading. At a later stage she joined the Civil Services. She thus encouraged the new UG students to dream big. She said, "Dream big with the help of your parents, whose dreams come to reality in you".

The honour and respect to the Doctor's Apron was instituted by Dr Nagesh KR, Professor of Forensic Medicine. The White Coat ceremony establishes the new joiners into the medicine stream; the drape around them symbolizes purity and clarity.

To mark the 25 years of the MBBS programme, a tree was lit by the alumni batch representatives with 25 candles marking yet another feat where all 25 batch representatives came in on call from their Alma Mater. The 25 Years of MBBS theme song was also released which highlights the unity and diversity of the college.

Most Rev. Dr Peter Paul Saldanha, Bishop of Mangalore and President of FMCI, in his address, said that "the whole of Father Muller's echoed the goodness and humility of the divine. The path of the entrance leads to the Chapel, the home of the Divine. The presence of the Divine Light shines on all the people who work here. A lasting impression will surely be created by the faculty, staff and patients but it's your responsibility to leave a lasting impression here. This hospital, which began in 1880, is synonymous with Kankanady which was

elevated because of this institution. No one college under the FMCI banners lacks anything; high moral and ethical standards are set.”

Rev. Fr Ajith B Menezes presented the guests and members on the dais the 25-year memento and officiated the 25-year logo of the Silver Jubilee celebration of the UG programme of FMMC.

Dr Ganesh MK (Surgical Gastroenterologist) proposed the vote of thanks. Dr Joylene D’ Almeida (OBGYN) compered the event. Members of the Father Muller Centenary Charitable Society, Governing Board, Faculty and Staff were part of the event. Special invitees were the parents of the new joinees of the Silver Jubilee batch of MBBS students.

FR MULLER MEDICAL COLLEGE DERMATOLOGY DEPARTMENT

The Department of Dermatology, Father Muller Medical College has been selected to take part in the first cohort for the **International League of Dermatological Societies (ILDS) and Global Partnerships for Education and Care (GPEC) Programme**

Under ILDS-GPEC Programme, the Dermatology Department of Fr Muller Medical College will be partnering with the Medical Faculty of Brawijaya University, Indonesia. The programme will officially begin in January 2024 for a term of 2-years.

GPEC Programme Aim: To improve the standard of dermatological education and care worldwide, through facilitating mutual learning partnerships between international organisations, furthering the ILDS’ vision to attain the best possible skin health for all people around the world.

GPEC Partnership Benefits: Include Travel grant for training; Access to the GPEC Knowledge Hub (online resource library); Invitations to annual GPEC events and International congresses; Ongoing support and guidance from the GPEC team; Inperson visits; Virtual training sessions; GPEC success sharing event & case study development; GPEC knowledge hub

FR MULLER NURSING COLLEGE THUMBAY INAUGURATED



Inauguration and Blessing of Father Muller Nursing College Thumbay, Bantwal Taluk was done on 1st November 2023 (113th Death Anniversary of Fr Augustus Muller its Founder). by the Bishop of Mangalore – Peter Paul Saldanha, in the presence

of Sri U.T.Khader, Speaker-Karnataka Assembly, Sri Ivan D’Souza, former MLC and Sri Michael D’Souza, NRI Entrepreneur & Philanthropist. Rev Fr Richard Coelho, Director-Fr Muller Institutions gave the welcome address and stated that this is the first and the only nursing college in Bantwal Taluk.

Chief Guest Sri U.T. Khader, Speaker of Karnataka Legislative Assembly unveiled the plaque and said “Father Muller Nursing College Thumbay, is a matter of great pride to Thumbay Grama as it the first nursing college in Bantwal Taluk. He wished the nursing students a bright future and wished that Fr Muller Institutions establish many such institutions in rural areas and assured his constant support to Fr Mullers. He concluded by wishing the gathering a hearty 50th Karnataka Rajoytsava”.



Rev. Fr Sylvester Vincent Lobo, Administrator FMHT & FMNCT appreciated the work done by the Engineers & contractors. Guest of Honours Shri B Abdul Salam & Michael D’Souza felicitated the students and building contractors, Engineers, Architects and the persons involved in the construction of the new building.

CLAUDIA GOLDIN – WINNER OF 2023 NOBEL ECONOMICS PRIZE

Courtesy – The Swaddle Team

Claudia Goldin, a Harvard University professor, was awarded the 2023 Nobel economics prize for **“having advanced our understanding of women’s labor market outcomes.”** Goldin’s research was the “first comprehensive account” of women’s participation in the labor force which helped explain the gender gap in employment and pay; that is, why women are likely to work less, and earn less, than men.

Goldin is only the third woman to win this prize – Elinor Ostrom won it in 2009 and Esther Duflo in 2019. While announcing the recipient of this year’s award, the Royal Swedish Academy of Science said, “The fact that women’s choices have often been, and remain, limited by marriage and responsibility for the home and family is at the heart of her analyses and explanatory models... Her insights reach far outside the borders of the US and similar patterns have been observed in many other countries. Her research brings us a better understanding of the labour markets of yesterday, today and tomorrow.”

Only around 50% of women work or even seek work to earn, as compared to 80% men, the committee awarding the prize noted. These participation gaps between men and women vary across the world and have been found to be wider in South Asia, the Middle East, and North Africa, sometimes exceeding 50%. This gap is often viewed by economists as a “wasted opportunity,” reported Associated Press (AP), as it reveals an inefficient allocation of work, where jobs aren’t going to those most qualified to hold them, which may pose large economic costs to society.

Over the last century, more women have entered the workforce, especially in high-income countries. “Equal participation does not, however, imply gender equality, as gender gaps exist in many other dimensions of the labor market,” the committee noted. Herein enters the gender pay gap – when women work, they earn around 13% less

than men. The jobs they take up often have less scope for promotion and the skewed male to female ratio in boardrooms and higher positions shows the continued underrepresentation of women. The committee noted that increasing women's participation and bridging the gender wage gap is also a matter of economic concern, as it could help increase global GDP.

Goldin set out to study the reasons behind these gaps, painstakingly reviewing over 200 years of labor market data, and she found that women's jobs were often left out from the historical records. Women working on farms or in cottage industries, for instance, were not included in the records, while women's occupation in the US censuses was often listed as "wife."

Earlier, the understanding was that as economies grow, more women would enter the workforce. However, Goldin's research revealed this was not the case during the Industrial Revolution. "Goldin showed that female participation in the labour market did not have an upward trend over this entire period, but instead forms a U-shaped curve. The participation of married women decreased with the transition from an agrarian to an industrial society in the early nineteenth century, but then started to increase with the growth of the service sector in the early twentieth century. Goldin explained this pattern as the result of structural change and evolving social norms regarding women's responsibilities for home and family," the committee noted.

In an earlier interview with AP, Goldin said, "...we realize that these differences, although some are found within the labor market, are really reflections of what happens within individuals' homes, and they're an interaction between what happens in the home and what happens in the labor market." Women's own expectations about work prospects and participation at the time – which, the committee noted, could be "severely off the mark" – may have had a role to play in their reduced participation.

Women, as young girls, watched their mothers at home and expected the same for themselves. They may have, therefore, stopped their education at a point as they didn't expect long working careers for themselves. However, those women who came of age in the 1970s and 80s did see themselves working for a significant portion of their

lives and thus invested in higher education, Goldin's research explained.

Another factor that could have led to an increase in women's participation around the 1960s was the invention of the contraceptive pill. This pill gave women control over their fertility and allowed them to delay marriage to instead invest in their education and careers.

While more women are part of the labor force today, the gender pay gap continues to persist. Goldin showed that parenthood could be behind these wage disparities. "Once a woman has a child, her pay tends to drop and subsequently doesn't grow as fast as it does for men, even among women and men with similar educational and professional backgrounds," AP reported. Women, as mothers, bear a higher burden of child care responsibilities than their male partners. However, modern work demands flexibility, availability and rewards uninterrupted careers. As a result, new mothers who take time away from work to tend to their children, and subsequently return to work require greater flexibility in terms of hours and responsibilities, which affects their earnings.

According to the awarding committee, Goldin's work, which combines history and economics, serves one crucial lesson: "...there are many, often not mutually exclusive, explanations of labor market gender gaps (e.g., discrimination, human capital inequalities, social norms, childcare expectations, technological change, labor market structures), and these explanations change as a society transitions from one stage of development to another." Goldin's research further served to establish the economics of gender as a mainstream area of economic research. But it also shows that addressing the gender employment and wage gap is a complicated policy question, due to its intersections with societal expectations and norms which are context-dependent and vary from country to country.

As Randi Hjalmarsson, a member of the economic prize committee, said, "Claudia Goldin's discoveries have vast societal implications... By finally understanding the problem and calling it by the right name, we will be able to pave a better route forward."

SUICIDE PREVENTION – WHAT IS BEING DONE ABOUT IT?

Olga Noronha

Suicide can be prevented, screams an article in a popular website!!! One may ask, ‘what is being done about it?’ Here’s some light in the darkness!

Suicide Lifeline, a unit of Susheg Charitable Trust in collaboration with the Police Commissionerate, Educational Institutions, NGOs, Social Service Clubs, and socially concerned citizens of Mangalore organised a Walkathon on Sunday, 10 September 2023 to commemorate World Suicide Prevention Day and to spread awareness about this community crisis. The walkathon was flagged off at 7:30 AM by the Commissioner of Police, Mr Anupam Agrawal from Town Hall and ended at Loyola Hall, St. Aloysius PU College via K.S. Rao Road. Poster and Reel competitions on Suicide Prevention were held on the theme ‘Creating hope through action.’

A short formal program was held at Loyola Hall with Assistant Commissioner of Police Mr. S. Mahesh Kumar of Mangalore Central and Lion Dr. Melwyn D’Souza, District Governor as guests of honour. More than a thousand participants including students, faculty, and concerned citizens participated in the Walkathon.

Susheg Charitable Trust : Susheg Charitable Trust was formed to enrich the life of all living beings Humans, Animals, and Plants. Susheg means contentment – a satisfied, peaceful life in harmony with one’s environment. Susheg is a Konkani word derived from the Portuguese ‘sossegado,’ meaning a contented form of life. Currently, it is active in three social areas: Susheg Kiran helps save lives by preventing suicide and promotes mental health and well-being. Susheg Lifeline trains volunteers to assist those in distress through the suicide lifeline and prevent suicide. It conducts awareness programs on mental health for educational institutions, administrators, faculty, parents, and student leaders and sensitizes the community on mental well-being and suicide prevention through various programs. It also publishes literature on mental health and well-being in English and local languages.

Susheg Lifeline was inaugurated on October 2nd, 2017. It was born of a survey on mental health and well-being of 1016 students between the ages of 14-25 years of Mangaluru which was conducted in the Month of March 2017 under the direction of Roshan Monteiro, Sr Marie Evelyn A.C., & Dr Lavina Noronha. Preliminary analysis of the results indicated that 4.52% of students surveyed have a history of past suicide attempts and a significant number (6.79%) of students had suicidal ideation. According to the WHO, suicide is an emerging and serious public health issue in India. However, it is preventable with timely, evidence-based, and often low-cost interventions.

Over 1,64,000 deaths due to suicide were recorded in India in 2021. This works out to a suicide rate of 12 per 1,00,000 or 450 per day, mostly by labourers, farmers, students and housewives. According to NCRB Data, in 2021, the number of students who died by suicide in India was 13,089. According to the findings of a study by Sher Shah in the same year, major causes of student suicide were low self-esteem, a lack of self-confidence, a lack of patience, failure in exams and mental health issues. The findings also indicate that one problem that was common among all student suicide survivors was parental pressure due to low academic marks.

Providing a lifeline of emotional support to all persons with suicidal ideation is therefore the need of the hour. Susheg Charitable Trust in collaboration with the postgraduate department of Psychology, St. Agnes College, and the postgraduate department of social work, St. Aloysius College, mobilized concerned citizens and organizations to set up such a Lifeline in Mangaluru. Susheg Lifeline now reaches out to people from all over India and even abroad. The Helpline number is: 0824-2983444.

Helpline data from October 2017 to August 2023 reveals that during this period the Helpline received a total of 2,561 calls. Calls by males were 1,319 and calls by females were 1,242. State-wise distribution of calls showed 643 calls from Karnataka and 1,892 from outside the state, totaling 2,535. Some were also blank calls or missed calls. The reasons for the calls according to order of importance were: Psychiatric problems, stress, relationship issues, family problems, academic issues, substance abuse, suicidal thoughts, unemployment, financial problems, loneliness, medical issues and finally legal issues.

To conclude: what can you do about suicide prevention?!

Norbert Shenoy

Decline in Household Savings – Causes & Consequences

According to RBI, the net household savings declined by 19% in FY 23 while household liabilities, excluding mortgage loans (housing/real estate), grew 99 per cent. As could be expected, the Finance Ministry has shrugged off this disturbing development on the basis of cherry picked data put out by SBI's economic wing. It is agreed that the main reason for the decline in net household savings is the sharp rise in household liabilities, which the ministry says is on account of households borrowing mainly to buy vehicles and property. This, it is claimed, demonstrates their confidence about income prospects. But Bank of Baroda in a recent report, has bluntly said that real incomes are actually falling because inflation is higher than what people can bear. Official statistics don't always reflect the ground realities of economic distress. So the data supporting government's stand are at best spotty. Just luxury homes and high-end cars purchases are quite possibly no more than a skew caused by inequality which is hardly comforting. Well every thesis has an anti-thesis and the ministry seems to have revisited Hegelian Dialectics! As always, when the intention is to tweak the facts to fit the narrative, truth is the first casualty.

If more granular data on savings, consumption and GDP, sourced from RBI, CSO and CMIE are analysed in some detail, we could infer the following.

First, net financial savings of households (assets minus liabilities) contracted by 19% in FY 23.

Second, incremental non-mortgage borrowing growth, derived by netting out housing loans from banks and housing finance companies from total financial liabilities, jumped up 99% in FY 23.

Third, assuming a 6.2% rise in investments in physical assets in FY 23 based on recent trend, nominal Compounded Annual Growth Rate (CAGR) of household income over four years is estimated at

8.6%. Net of inflation of 5.7%, the estimated real income stands at 2.9% which is the slowest pace of growth in the last 40 years. But the nominal private final consumption expenditure (PFCE), plus net financial savings over the last four years has grown at 3.2%, clearly suggesting that household savings decline is mainly caused by an increase in borrowings by households to finance consumption in the context of sluggish income and rising inflation.

If fall in income coupled with rising inflation is one cause of falling household savings, the other more insidious cause appears to be India's failure to wring more growth out of its huge working age population. At the moment we are busy patting ourselves on the back as the fastest growing large economy. But the country has to try harder to increase female participation in the labour force. As per the Economist, in India it is a dismal 24%, half of global average. Getting more women into jobs would bolster household savings and the demographic dividend which would help deal with the fact that women live longer than men, but tend to have more meager savings and pensions and so are vulnerable in old age. Moreover, the young demographic profile will not last forever. If India needs a cautionary tale to justify action, it need look no further than its own rapidly ageing southern states. In Kerala 17% of the population is already 60 or older. So to sustain savings over the long term, we need to start planning for old age earlier which would warrant creation of an ecosystem to promote and sustain long term savings, comprising more extensive reform of our pension systems, possibly by raising retirement ages. We should nurture financial markets by deepening and widening them, particularly the debt market to provide options for long-term saving and health insurance. Simultaneously, we should create conditions for well-regulated private social care.

The impending consequences of fall in net household savings are many:

1. Households have been on a borrowing binge as it were, from FY 20 with new loans more than doubling from Rs 7.74 lac crores to Rs 15.80 lac crores. This does increase systemic risks for banks and NBFCs posed by the ongoing retail loan boom, particularly the unsecured portion of it.

2. Decline in the net financial savings ratio of the household sector will adversely affect the borrowing programme of both the Government and Corporate Sector. For example, the prudential norm that the acceptable level of fiscal deficit of 6% of the GDP for the centre and States taken together, is based on the assumption that household savings will be around 7% of GDP and the inflow of resources from abroad will be around 2.5% of GDP. The borrowing space so provided is expected to be shared by Government to the extent of 6 %, public sector 1 – 1.5%, leaving about 2 – 2.5% for the private corporate sector. Hence if savings of household sector fell to, say, 5% of GDP on a long term, the fiscal deficit will be higher and this will first and foremost adversely affect capital expenditure of the governments, which at present provides the prime engine of growth for the economy.
3. On the other hand, increasing fiscal deficit that is inconsistent with the potential for growth of the economy will result in structural inflation, further reducing savings and investments. It will also increase cost of borrowing all round, particularly for government which eventually will lead to a debt trap where progressively higher share of revenue will be preempted to service burgeoning public debt. In other words, it means that the present generation is increasingly borrowing from future generations unmindful of the of the burden we are casting on them just because it is politically expedient at present.

We can not let the household sector's savings to fall further. It is not equitable to our children and even to our immediate future, since household sector is the only surplus savings sector in the economy. The other two sectors; the government and the corporate business sector are net borrowers. Alas! In the prevailing political milieu of competitive populism there may not be many who are willing to read the writing on the wall.

A roller coaster ride can throw one upside down or side to side; not meant for the faint hearted! After the birth of my daughter 38 years ago, this was the first time I was travelling out of my hometown-Kanpur, for more than 10 days. It was a roller coaster ride through 3 coastal states, visiting 10 cities in 15 days. My family quite rightly thought I was mad. At the last point of call, a young lady hearing my itinerary, appreciatively remarked that I must be age-18! Flattered, I told her to multiply that number by 4. This trip to Goa, Kerala and Karnataka was occasioned by a family event. My wife and I did most of the circuit together except for a 6-day parting of ways in between. Our first port of call was to our daughter in Goa. Her 6-year old daughter asked me some challenging questions about Jesus, his disciples and God; especially about Jesus' death and resurrection. She wanted to know how humans had a beginning and an end but God didn't. He just existed Shades of Young Sheldon's existentialist profundity. That night, I stayed awake seeking a cogent answer to my grand-daughter's very legitimate query. I said that human lives were linear, like a line with a starting and ending point. But God was like a circle, without beginning or end.

In Goa, I conducted a programme on Vatican-II and Synodality, organized by the All India Catholic Union (AICU) and the Catholic Association of Goa. I cannot stop telling people that the collegial and fraternal ecclesiology Vatican-II is the Catholic church's best kept secret, to keep the laity ignorant. Many well-off and educated laity of the Konkan coast seem averse to Vatican-II. I can understand this conservative attitude among the elderly but I was aghast to find this among relatively young people in Goa. Small wonder then that when Pope Francis was asked about the possibility of convening Vatican-III, he said "First implement Vatican-II". Had this been done in both letter and spirit, there would be no need for the ongoing Synod on Synodality. The Synodal decisions cannot be imposed from the top, unless it is simultaneously implemented from the bottom up. Decrees and encyclicals cut no ice, if the hierarchy and clergy are frozen in a time wrap.

From Goa, I visited 4 cities in Kerala in as many days. They were personal visits after 30 odd years. With shadows lingering, I'm not sure when I would visit again. In Trivandrum, I met the former Principal of a prestigious Christian College in India. I was aware of the pressures and criticism he had faced because he stood for Christian values and morals. He told me how the representative of a billionaire builder came to him, asking for a seat. He was willing to pay Rs. Two Crores in cash. The Principal took a principled stand and gave a royal boot.

My host in Trivandrum belongs to the Syro-Malabar Rite. Being a Sunday, I was looking forward to attending the Qurbana (Eucharistic sacrifice) in that Rite but they don't have evening services. He confirmed that it was celebrated in the Pre-Vatican-II liturgical form with the celebrant facing the altar. Leaving my wife in Trivandrum, I proceeded to Kottayam/Palai, one of the bastions of

Christianity in Kerela. I visited a Syro-Malabar village church. Yes, the curtain was there, separating the “sacred from the profane”. Had they not heard of the curtain being rent when Jesus died on Calvary so that ‘sinners’ cleansed by the blood of the lamb, could now enter the Holy of Holies (cf Mat 27:51)?

Ernakulam was next. I visited St George’s Forane Church in Edapally. It was ornate, majestic and aesthetic, except for the gilded angels on the spires. I recalled that the opening of this multi-crore church a few years ago had drawn flak for wasteful expenditure. Where is Jesus in all this, He who had said of himself “The son of man has no place to lay his head” (Mat 8:20)?

I now moved to Payanoor, where I attended the evening mass in the Latin rite church. As in many places in the South, men and women sat separately. “What God has put together, let no one put asunder” doesn’t apply here. I further noticed that the altar servers were all male! Gender prejudice seems deeply entrenched. A quaint practice in this church was a devotion to St Joseph the Dreamer. There was a larger than life statue of St Joseph in a sleeping posture that the congregation venerated. This is because God spoke to St Joseph in a dream. Thankfully where we live, we have a church dedicated to St Joseph the Worker!

It was time to leave the dreamers in God’s Own Country as I had work ahead in Mysore. I was affectionately welcomed by the clergy there since over the last 3 years, I was helping them in their struggle for justice against their Bishop, since removed. I now helped them strategize for the future. The next morning one of the priests celebrated a private mass for me. I timed it – 15 minutes. We then visited Anjali Ashram, the Samadhi of Swami Amalorpavadas, the great champion of the laity. When challenged about the democratization of the church, he had famously said ‘The Church is more than a democracy, it is a community’.

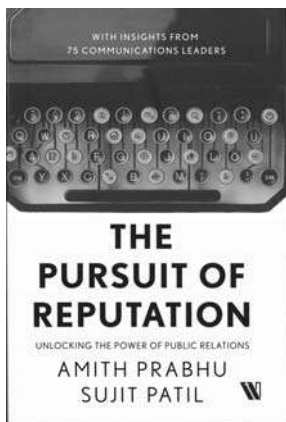
My last stop was at Bangalore where we had a full day session on Vatican-II and Synodality, arranged by the local chapter of the Indian Catholic Forum. Speakers included Sri M.G. Devasahayam, IAS(Rtd), the ever dynamic champion of democracy and secularism and Verghese Joseph, Chief Editor-Indian Catholic Matters who spoke on the importance of the media. My wife and I attended Sunday mass at a parish run by the Franciscans. The church was full; it was a simple and meaningful celebration. The only incongruity was what looked like a gold crown placed on the tonsured head of poor St Anthony.

One last take-away from the Roller coaster. In all the churches in Kerala, the people removed their footwear. In Bangalore, half the congregation did so. Then what happens when these same people come up north?

We need to discard a lot more baggage than our footwear. After this roller coaster, we also need to choose between Joseph the Dreamer and Joseph the Worker; also the correct tools for discerning God’s plan for us, both collectively and individually.

NEWS & NOTES

THE BOOK TITLED “THE PURSUIT OF REPUTATION” AUTHORED BY AMITH PRABHU AND SUJITH PATIL RELEASED



This book is a one stop survival guide to this new world where “REPUTATION” is the key to success.

At the heart of this book lies a profound recognition that the way we communicate is undergoing an enormous shift thanks to the growing influence of social media, the rise of influencers, data-driven decision-making and the blurring of lines between earned, owned and the paid media.

The primary author Amith (DSouza) Prabhu is originally from Falnir Mangalore and is an alumnus of St Aloysius College. He is the founder of the Promise Foundation and Score - School of Communication and Reputation - Mumbai.

CASK Congratulates Amith Prabhu and Sujit Patil on this insightful book and wishes them continued success.

MR RUDOLPH MASCARENHAS RECEIVED `FLAVOUR OF INDIA FINE CUP AWARD 2023

Mr Rudolph Mascarenhas, Innovative Coffee Planter received `Flavour of India Fine Cup Award 2023' at the World Coffee Conference held in Bangalore from 25 th to 28 th September 2023.

CASK Congratulates Mr Rudolph Mascarenhas and wishes him further success.



OLGA D'COSTA CONFERRED MANIK LIFETIME ACHIEVEMENT AWARD 2023 BY KCA-BANGALORE

The Manik Lifetime Achievement Award was presented by the Kanara Catholic Association, Bangalore, on 23rd September 2023 at the Konkan Samudai Bhavan-Bangalore. It is intended for individuals with at least 30 years of documented accomplishments in the field of education, healthcare, music, fine arts, literature, social service, entrepreneurship, philanthropy & sustainability.



The award was given to **Mrs Olga D'Costa** for her exemplary service and achievements in the fields of academics, sports, business and humanitarian causes.

In her address to the gathering, Olga left the audience with a thought-provoking message “ Victory does not always go to the younger and fitter person but instead it goes to the person who says “I can.”

MRS PHILOMENA PERIS CONFERRED LIFE-TIME ACHIEVEMENT AWARD BY AGNESIAN ASSOCIATION ON 22-10-2023



Philomena Peris is a renowned Coffee Planter and Past President of Christian Planters Guild-Karnataka

HAROLD D'SOUZA ADDRESSES BOWLING GREEN STATE UNIVERSITY ON LABOUR TRAFFICKING



Bowling Green State University (BGSU), founded in 1910, is a Public University focusing on Public Good. BGSU invited crusader Harold Henry D'Souza to enrich students on the **'Red Flags' of Human Labour Trafficking'** in the USA. This 'Inter Professional Education' event was hosted by the BGSU College of Health and Human Services, on October 3, 2023. As a public university, BGSU focuses on public good and embraces its role as a national model in addressing the educational, economic and social vitality of their region, the state of Ohio, the nation and the world. A simulation on sex trafficking and labor trafficking was shown to the students. Harold D'Souza reflected on labour trafficking scenario as a 'Content Expert' after students shared their observations.

Fr. Freddy from Vyara, Gujarat, Dr. Sophia Fernandes, Principal, School of Social Work, Roshni Nilaya-Mangalore, Dr. Lara Wilken, Professor at BGSU and Helen Lobo from Bahrain spoke to the press; All of them expressed sentiments about Harold - that he is an inspiration and motivator for victims of injustice, oppression, trafficking and torture; he is an Ambassador of peace fighting to stop all kinds of slavery and exploitation. He has the unique ability to touch hearts'. Today Harold D'Souza serves as an Ambassador - Advisory Council for the Ohio Attorney General's Human Trafficking Commission.

A native of Bajpe, Mangaluru, Harold D'Souza is creating ripples of hope in the United States of America and Worldwide to combat human trafficking.

STEMS N LEAVES INTERNATIONAL – MANGALORE RECEIVE EXPORT EXCELLENCE AWARD

We are happy to note that M/S Stems N Leaves International-Mangalore, owned by Mr Jude Jerald Goveas & Mrs Rufina Salvia Goveas have received the ‘Export Excellence’ Award from the Ministry of Commerce & Industry, Government of India. The Award was given at Delhi on 16th September 2023, through **Chemicals and Allied Products Export Promotion Council (CAPEXIL)**.



Jude Jerald Goveas



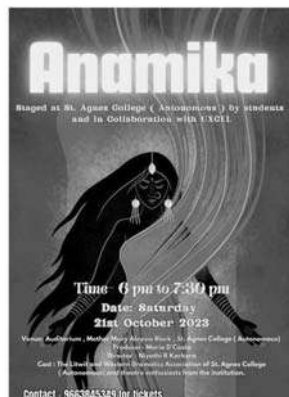
Rufina Goveas

The award is in recognition of their notable exports of Granite and products, including granite monuments.

CASK offers congratulations to Jude & Rufina Goveas on the recognition of their successful enterprise and wish them continued success.

ANAMIKA – IN HONOUR OF THE GIRL CHILD

The students of St Agnes College (Autonomous) in collaboration with UXCEL-the Institute of Excellence-Mangalore, staged a play titled ‘ANAMIKA’ in honour of the Girl Child on 21st October 2023 at the St Agnes College Auditorium. Mrs Maria Phyllis D’Costa was the Producer of the play and Ms Nityathi R.Karkera was the Director. The cast was from the members of the “Litwit & Western Dramatics Association of St Agnes College and theatre enthusiasts from the college.



BLESSED OR SAINTS AMONG COUPLES & PARENT-CHILDREN

- ❖ **Blessed Luigi Beltrame Quattrocchi (1880-1951)** a lawyer and **Maria Corsini (1884-1965)** a catechist, are the first married couple to be 'Beatified' together by the Catholic Church. They had four children, three of whom entered consecrated religious life.
- ❖ **Blessed Jane:** The mother of not one, but two saints - **St. Dominic** and his far-lesser known brother, **Blessed Manes**.
- ❖ **Parents of Mary:** Probably most Catholics know or were taught at one point that the mother of Mary, **Anne**, and her father **Joachim** are both Saints.
- ❖ **Parents of St. John the Baptist:** These are well-known biblical figures, but their status as saints is not known to many - **Saints Zachary (Zechariah) and Elizabeth**.
- ❖ **St. Helena and Constantine the Great:** One of the more notable parent-child pairs of Christian history is notable because the parent, St. Helena, is a saint, while her far more famous son, Constantine the Great, was never declared a saint in the Roman rite. However, he is venerated as a saint in Eastern Orthodoxy.

CHRISTIAN PLANTERS GUILD - NEW TEAM OF OFFICE-BEARERS – 2023-2025

At the Annual General Body Meeting of the Christian Planters Guild (CPG) held on 14th October 2023, at the Mangalore Club, the following were unanimously elected as Office-bearers for the term 2023-2025 :

- | | |
|----------------------------------|---|
| 1. President-Mr Anil D'Souza | 2. Vice-President - Mrs Meera Pais |
| 3. Secretary-Ms Lynn Mascarenhas | 4. Asst Secretary-Mr A. J. Mascarenhas |
| 5. Treasurer-Mr Alwyn D'Souza | 6. Imm. Past President & Adviser - Mrs Marjorie Texeira |

CASK congratulates the new team of CPG and wishes them a successful tenure.

CAPT. JOHN PRASAD MENEZES IN THE NEWS



We are pleased to note that Capt John Prasad Menezes, Director – Mission to Seafarers-India recently interacted with Princess Royal – Her Royal Highness Princess Anne at a reception hosted by the British Deputy High Commissioner in Mumbai, on 17th October 2023.

AN ANGEL IN HEAVEN WITH ORGANS DONATED TO THE NEEDY ON EARTH



13-year old Ashish D'Souza sadly expired on October 17, 2023. He was a bright student and a devoted member of the Altar Boys Sodality in Milagres Church.

Amidst their deep sorrow, the parents of Ashish - Alphonsus Albert and Sonia D'Souza, decided to donate his eyes and other organs and also his whole body to Fr Muller Medical College for Education and Research.

Promotion of Blood, Organs and whole Body Donations is a priority project of the Catholic Association of South Kanara (CASK) and the CASK Centenary Trust.

CASK/CASK Trust places on record our sincere admiration and gratitude to the parents of Ashish and wish that their sterling example will be followed by many others in Mangalore Diocese.

OBITUARIES - OCTOBER/NOVEMBER 2023

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

- ❖ Valerian Alvares (75), Bondel, husband of Cecilia Alvares, father of Viola/Rupert Miranda, Vinitha/Lawrence Francis D'Souza, Violet/Allan Sequeira, Vileeta/Brian Nazareth, on October 6, 2023.
- ❖ Ronald Lewis (64), Mumbai, brother of James/Salome Lewis, Juliet/the late Jelris Paul, Edwina/Everis D'souza and Gladys/George Lobo, on October 6, 2023.
- ❖ Victoria Helen Lobo (86), Milagres, wife of the late James Lobo, mother of Manohar/Reema, Ranjith/Michelle, Suraj/Francea, Chandani/Vinay, the late Sitara, on October 7, 2023.
- ❖ Stella Mascarenhas (88), Bondel, mother of Veera/Lancy Lobo, on October 9, 2023.
- ❖ Sr Laeta BS nee Christine Fernandes (94), Bangalore of the Congregation of the Sisters of the Little Flower of Bethany, Mangalore, on October 9, 2023.
- ❖ Sr Lilia Rasquinha UFS (76), Udupi, St Rose Convent, Kallianpur, daughter of the late Ambrose Rasquinha and the late Alice D'Souza, on October 10, 2023.
- ❖ Agnes D'Souza (70), Bejai, wife of the late Robert D'Souza, mother of Melwin/Laila, the late Alwyn/Susan and Steven/Richa, on October 11, 2023.
- ❖ Fr Faustin John Pinto (73), Dehradun, brother of Theresa/the late Mark, Leena/Vaidyanathan, Peter/Christine, Felix/Ivy, Pius/Pedcy, Cynthia/Wency, Rony/Pammi and Micky/Veena, on October 12, 2023.
- ❖ Reginald Oliver D'Souza (65), Bendur, husband of Lilly D'Souza, father of Rohan D'Souza, brother of Robinson, Everest, Luviza, Flavilla, Clarence, Janet, Charlotte, Melwin and Alexander, on October 12, 2023.
- ❖ Annie D'Souza (89), Angelore, wife of the late Victor D'Souza, mother of Enid Maria/Charles Mathias, Eric/Ivy D'Souza and Anil/ Ashuntha D'Souza, on October 13, 2023.
- ❖ Juliana D'Souza (75), Bendore wife of the late Vincent Robert D'Souza, mother of Vanita Joan/Vinod Varekat, on October 14, 2023.
- ❖ Sr Jason Ferrao BS (68), Dharwad, daughter of the late John and Lucy Ferrao (Marne/Mudubelle), sister of Clotilda/the late Kasmir Mendonca, Rocy/Albert Aranha, Albert/Veronica Ferrao, Stany/Lorna Ferrao, Celine/Peter Alwaris, Juliana/Uday and Fedric/Meena Ferrao, on October 15 2023.

- ❖ Alphons Denis Pereira (82), Kulshekar, husband of Jessy Pereira, father of Divya/Thomas Pinto, on October 16, 2023.
- ❖ Wilfred Fernandes (78), Mumbai brother of the late Victor/Gertrude, the late Vincent, Veronica/the late Valerian, the late Vivian/Emmy, Veeda/Cyprian, William/Diana, Vitus/Frida, Violet/the late Gratian, Veera/Norbert, Vigil/Neela, Vivek/ Nirmala, Wilma/Ronney, on October 16, 2023.
- ❖ Dorries Gretta D'Silva (72), Jeppu, wife of Sachindra, mother of Swapna D'Silva & Sandeep D'Silva, on October 17, 2023.
- ❖ Ashish Sohan D'Souza (13), Milagres, son of Alphonsus Albert D'Souza (Compu Net Systems) & Sonia Fernandes, brother of Aasher D'Souza, on October 17, 2023.
- ❖ Fr Louis Vas OP (53), Maharashtra, originally from Modankap, Bantwal, on October 17, 2023.
- ❖ Gratian Jossie Fernandes (64), Milagres, husband of Gracy Fernandes, father of Ozwina/Desmond D'Silva and Riya, brother of the late Lawrence, Juliana, Catherine, Hilda, Veronica, Severine, the late Oswald, Rita, Alwin, Shanthi, Sheela and Nirmala, on October 19, 2023.
- ❖ Stephen Sequeira (52) (Shaan Bondel), Bikarnakatta, husband of Wilma Quadros, father of Reanne & Renisha, on October 19, 2023.
- ❖ Sr Mary Aniceta AC (85), Ladyhill, nee Benita Celestina Rodrigues, on October 20, 2023.
- ❖ Oswald Joseph D'Souza (91), Bolar, husband of the late Dorothy (Dotti) D'Souza, father of Selma and Roy (Terri), brother of the late Wilfred/Eula, the late Donny/Celine, the late Sr Clea, the late Lancy, the late Laura/the late Gilbert Rasquinha, Marie/the late Albert Menezes, the late Jerry/Ruby, on October 17, 2023.
- ❖ Sr Donata Colaco (91), Ullal, Sisters of Charity, Nirmala Convent, Ullal, Mangalore, on October 22, 2023.
- ❖ Sr Mary Priyanthie AC (78) Bendore, nee Nathalia Mareeen Mercedes Pinto, St Agnes Convent, Bendore, Mangaluru, on October 22, 2023.
- ❖ Sr Mary Tressy BS nee Jenis Pinto (76) Bangalore, of the Congregation of the Sisters of the Little Flower of Bethany, Mangalore, on October 23, 2023.
- ❖ Terence Vaz (75), Bendur, husband of Theresa Vaz, brother of the late Lucian/Celsa, the late Derek/Florence, the late Raphael, the late Nelson, Lynette/Kishore and Lorna/the late Lawrence, passed away on October 25, 2023.
- ❖ Edwin JF D'Souza (75), Milagres, husband of Jane D'Souza, father of Ruth Esther D'Souza/Sudhakar Prabhu, on October 26, 2023.
- ❖ Helen D'Souza (94), Niddel, wife of the late Paul D'Souza, mother of Harold/Clotilda, Walter/Juliana, Dolphy/Jacintha, Felcy/David, Jossy/Mariette, Alwyn/Cynthia, Pressy/Richard and Lancy/Sofia, on November 1, 2023.



NATIONAL CANCER AWARENESS DAY

NOVEMBER 7

Preventive Measures for Cancer

Preventive measures for cancer aim to reduce the risk of developing cancer and may vary depending on the type of cancer. Cancer risk can be reduced by:

- Avoiding tobacco
- Maintaining a healthy body weight
- Having a healthy diet, including fruit and vegetables
- Doing physical activity on a regular basis
- Avoiding or reducing consumption of alcohol
- Avoiding ultraviolet radiation exposure
- Scheduling cancer screening exams



National
Cancer
Awareness
Day 7 November

The earth reveals its innocence
through the smiles of children.

**HAPPY CHILDREN'S
DAY**

14th November



*"Children are like buds in a garden and should be
carefully and lovingly nurtured, as they are the future of
the nation and the citizens of tomorrow".*

- Jawaharlal Nehru

**If not delivered, please return to: Catholic Association of South Kanara,
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