

Mangalore

Organ of the Catholic Association of South Kanara

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

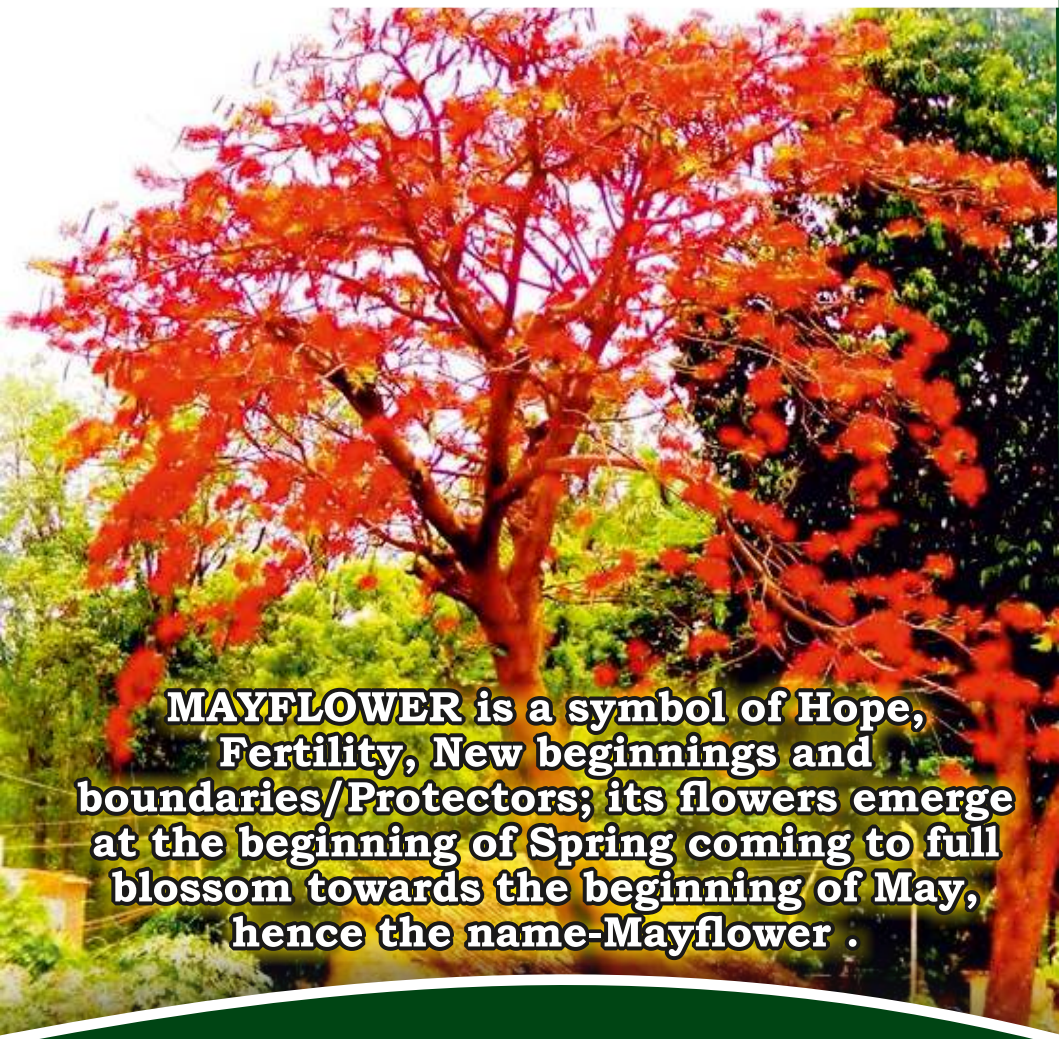
RNI No. - 3699/57

Regn No / MNG /130/ 2024-2026

Vol LXXXXVIII No. 05

May 2024

Rs. 50



**MAYFLOWER is a symbol of Hope,
Fertility, New beginnings and
boundaries/Protectors; its flowers emerge
at the beginning of Spring coming to full
blossom towards the beginning of May,
hence the name-Mayflower .**

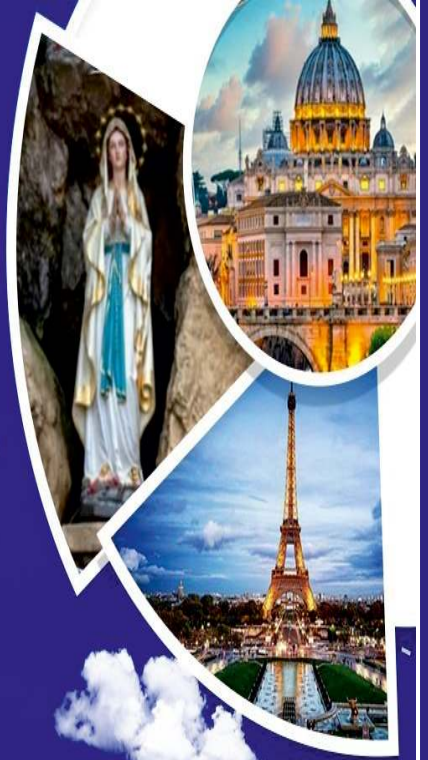
**“If you take a flower in your hand and really
look at it, it's your world for a moment.”
- Georgia O'Keefe .**



ಗ್ಲೋಬ್ ಟ್ರಾವೆಲ್ಸ್
GLOBE travels

PILGRIMAGE TOUR TO **EUROPE**

May 20th to June 03rd 2024



Places to visit

Rome, Vatican, Assisi, Pisa, Venice, Padua, Engelberg,
Munich, Prague, Paris, Lourdes, Avila, Fatima, Lisbon

ರೋಮ್, ವಾತಿಕ್ಯಾನ್, ಆಸಿಸಿ, ಪೀಸಾ, ವೆನಿಸ್, ಪಾದುವಾ, ಎಂಗೆಲ್‌ಬರ್ಗ್,
ಜ್ಯೂರಿಕ್, ಮ್ಯೂನಿಕ್, ಪ್ರಾಗ್, ಪ್ಯಾರಿಸ್, ಲೂಡ್ಸ್, ಅವಿಲಾ, ಫಾತಿಮಾ, ಅಸ್ಟೋರ್

CONTACT NOW



**+91 98459 55508,
+91 824 4110687-690**



**delphine@globetravels.in
tours@globetravels.in**



CATHOLIC ASSOCIATION OF SOUTH KANARA

Founded in 1914

(Regn. No. MNG/130/2024-2026)

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

Secretary

Dr Anand Pereira

Joint Secretary

Gulobi Fernandes

Treasurer

Norbert Shenoy

GOVERNING COUNCIL MEMBERS

Richard Rodrigues,
Nayana Fernandes, Joan Lobo,
Dr Libert Anil Gomes,
Louis Pinto, Jeevan Saldanha,
Ratna Pinto, Sharlet Pinto,
Olivia Pereira, Vincent D'Souza,
Eric Lobo, Dr Caren D'Souza,
Trisha D'Souza, Marjorie Texeira,
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

INSIDE....

PAGE

MAY 2024

1. Editorial	4
2. President Speaks	5
3. Unbound –International Non-Profit	7
4. Introduction to Red Cross	10
5. Here's why 'Victim' is not a dirty word	12
6. Summer Lovin	15
7. Eulogy to Louisa Benny	17
8. Protection of Trees	21
9. NRI Philanthropist- Micheal DSouza	22
10. Charitable Projects of CASK Centenary Trust	23
11. Luciana Residency - New facility inaugurated...	24
12. It's OK to make New Year Resolutions	25
13. Dangerous war Games	27
13. Radio Ga Ga	30
14. Points to Ponder, April 2024	33
15. News & Notes	36
16. Obituaries	41

**"Mangalore" Published by Patricia F. Lobo for and
on behalf of The Catholic Association of South Kanara from
3rd Floor, Pio Mall, Jail Road, Bejai, Mangalore - 575 004
and Printed by Fr. Maxim D'Silva at Assisi Press,
Assisi Complex, Jail Road, Bejai, Mangalore - 575 004
Editor : Patricia F. Lobo**

RNI No - 3699/57; Regn. No. MNG/130/2024-2026;
Posted at Mangalore RMS on 11-05-2024



EDITORIAL

8th May is observed as International Day of the Red Cross & Red Crescent organization. The organization was founded by Henry Dunant after seeing the casualties and deaths from wars. Unfortunately, wars continue to cause havoc in various parts of the world. Red Cross and Red Crescent volunteers are providing commendable services to victims of war and need our gratitude and support.

A Mayflower tree in full bloom is soothing and beautiful to the eyes. It is a sight to behold and energises most of us. We have a picture of a Mayflower tree on the front cover.

It is the time of the year when CASK/CASK Centenary Trust invites applications for scholarship grants for the academic year 2024-25. Our organization is unique because we grant scholarships based on the economic situation of the family and not on merit or marks obtained. Almost all our scholarship beneficiaries are from poor and marginalized families. Last year we granted scholarships to 140 students. This year we are aiming at granting scholarships to at least 250 or more students and we seek donations from our members in this connection.

We are pleased to inform you that one of our members – NRI Philanthropist Mr Michael D'Souza, has announced a substantial donation to the CASK Trust. The modalities of this donation are being worked out in the form of a Memorandum of Understanding (MoU) to be signed between CASK Trust and representatives of Michael D'Souza. I place on record our sincere appreciation and gratitude to Mr Michael D'Souza for his magnanimity and large heartedness in supporting the scholarship and other charitable activities of the CASK Centenary Trust. We hope other members will also come forward to support the worthy cause of student scholarships. We have an article by Dr Derek Lobo on the Non-profit called **"UNBOUND"** which was started by a Catholic family and a friend of ours in Texas-USA which has over a 40-year period, supported over one million poor families in Africa, Asia and South America and aims to support another one million in a much shorter time. Dr Lobo has proposed that CASK/CASK Trust

transforms itself as a **Mini-Unbound** in Mangalore and help our community come out of their poor financial status and marginalization.

The dance of democracy will be predominant during the month of May, with five phases of Lok Sabha elections being held. Let us hope and pray for peaceful elections followed by a regime that will protect our constitution, democratic values, secularism and Unity in Diversity.

Until next time.....Patsy Lobo



THE PRESIDENT SPEAKS...

Dear Friends,..... May the month ahead be filled with an abundance of magnificent miracles blissful blessings and splendid surprise.. As we welcome May it starts with the very first day dedicated to St. Joseph the worker. It is also a day dedicated to each one of us who do our daily chores and require divine intervention to help us to cope with life’s challenges.

May is a month that is dedicated to Mother Mary. During this month, we remember Our Lady’s powerful intercessions and apparitions at Fatima on 13th of May. We also celebrate the feast of Mary Help of Christians on the 24th, Mary mother of the church on the 29th along with Mother’s day. Let us pray that through Mother Mary’s intercession we get some respite from the current heat wave sweeping through this region. This year Mangalore is facing acute water shortage, we have not had our regular April showers. Temperatures have soared above 40 degrees Celsius, experts predict that if we do not take care of our environment, the next couple of year’s temperatures will peak 50 degrees Celsius. Things are moving from bad to worse: Inflation is on the rise; there is threat of a fourth wave of pandemic etc. Initially there were negotiations for peace between Russia and Ukraine. No one thought this war would prolong for so long. Pope Francis too prayed / appealed for peace. All efforts are on to stop this unnecessary bloodshed. Israel – Gaza war has seen millions of innocent people suffer, over 33,000 are dead. In wars like these even the countries that are not involved will suffer economically

By now you must have exercised your voting rights and voted for a suitable candidate and government that will uphold and protect human rights and ensure justice for all its citizens, regardless of race, class, gender or religion. We need a real secular government to rule us for the next 5 years.

At CASK we are inviting applications for scholarships. Scholarships are distributed in the month of June/July every year as per the criteria laid down in our application forms. We have informed most of the schools and colleges and also the donors of our scholarships about this event. Forms can be collected from our CASK Office at Pio Mall, Bejai on any working day between 9.30 am to 3.30 pm. Scholarships will be distributed after scrutinizing the applications in the month of June/July. For the past 2 years this occasion was graced by our Patron-His Lordship Bishop of Mangalore at the Bishop's house.

During the scholarship distribution program we will be also helping the Manipur students studying at St. Agnes College with their college fees. Some generous donors have come forward to help us. Each Manipur student will receive an assistance to the tune of Rs. 15,000/- during the current academic year.

Until next time, take care and stay safe

WELCOME TO NEW LIFE MEMBERS OF CASK

MANGALORE

Dr. Savaanha Delilah Sequeira

Mr. Royston Sequeira Prabhu

Mrs. Rovenia Constane Frank Sequeira

Mr. Melvin Peter Peres

Mrs. Vinni Irine Quadras

Mr. Roshan Madtha

Mr. Lionel Alwyn Noronha

Mr. Joachim Dsouza

Mr. Nelson Castelino

Mr. Melwin Aranha

Mrs. Divya Dsouza

Mr. Edwin Castelino

Mariette J Mascarenhas

Mr. Jordan Noronha Prabhu

UDUPI

Mr. Eric Soans

ANDHERI WEST MUMBAI

Mrs. Lilly Martis

Ms. Sonia Prudence Martis

UNBOUND –INTERNATIONAL NON-PROFIT THAT HAS SPONSORED ONE MILLION CHILDREN, YOUTH & ELDERNS OVER A FORTY YEAR PERIOD

Dr Derek Lobo

There are many so-called 'Non-profit' or 'Charitable' trusts or organizations worldwide, who are rendering yeomen services to the poor or under-privileged or oppressed people in different parts of the world. I was recently exposed to the 'Non-profit 'UNBOUND' based in Kansas city-USA which was founded in 1981 by a small group of lay Catholics which over a 40-year period has supported over one million children, youth and elders and is now aiming to support a million more people in much less time.

UNBOUND was founded by the HENTZEN family – brothers – Bob, Bud and Jim, their sister Nadine Pierce and their friend Jerry Tolle. Bob and Jerry were former lay missionaries who had witnessed first hand the devastating effects of poverty, while working in Latin America. They had met hardworking families heroically struggling to ensure better lives for their children. This experience made them envision an innovative and highly personalized sponsorship programme to free people from poverty, hunger, slavery and marginalization. They believed that the smartest path out of poverty is through self-direction.

The founders were lay Catholics grounded in the Gospel call to '**put the needs of the marginalised and vulnerable FIRST**'. Their mission is to walk with the poor and the marginalised of the world by providing personal attention and direct one-to-one sponsorships and benefits to help children, youth, elders and their families in Africa, Asia and Latin America and help build their unique paths out of poverty. They believe that the connections they establish foster relationships and transform lives across geographic, economic and social divides.

UNBOUND believes that Honesty and Transparency are necessary to operate an efficient and effective organization grounded in the Gospel call to serve the poor. The COVID-19 pandemic and the war in Ukraine have led to the biggest increase in extreme poverty since 1990. The situation is further worsened by the ongoing GAZA war. At the height of the COVID-19 pandemic in 2020, **170 million** more people fell into extreme poverty. It is estimated that **570 million** people are expected to remain in extreme poverty through 2030,

A report by the UN World Food Programme says that conflict, economic shocks, climate extremes and soaring fertilizer prices are combining to create a food crisis of unprecedented proportions. As many as 783 million people are facing chronic hunger. We have a choice: act now to save lives and invest in solutions that secure food security, stability and peace for all, or see people around the world facing rising hunger.

The scale of the current global hunger and malnutrition crisis is enormous. WFP estimates – from 78 of the countries where it works (and where data is available) – that more than 333 million people are facing acute levels of food insecurity in 2023, and do not know where their next meal is coming from. This constitutes a staggering rise of almost 200 million people compared to pre-COVID-19 pandemic levels./

At least **129,000** people are expected to experience famine in Burkina Faso, Mali, Somalia and South Sudan. Furthermore, any fragile progress already made in reducing numbers risks being lost, due to funding gaps and resulting cuts in assistance./ The global community must not fail on its promise to end hunger and malnutrition by 2030./ India accounts for a large proportion of people living below the poverty line and accounts for the largest number of people going to bed hungry each day. **EDUCATION is the best investment against poverty and hunger.**

It strikes me – if a family of 4 siblings and their friend in Texas can establish a Foundation and help a million people come out of poverty in 40 years, WE at CASK with a membership of over 1,200 persons

should be able to support the education of at least one thousand students through scholarships each year and help their families come out of poverty and low economic status, thereby bringing about a change in the city and district or Diocese. Therefore I appeal to all members of CASK to make a donation to the CASK Centenary Trust starting this year to increase our annual scholarships from 140 last year to at least 400-500 this year. If each member contributes Rs.2,000/- we will collect Rs.24 lakhs and with funds already available, grant 400-500 scholarships this year.

Please note that the main criteria for granting CASK scholarships is **NOT MERIT but the economic status of the family**. The majority of scholars helped by CASK/CASK TRUST are children of maids, women abandoned by husbands, daily wage earners. low income holders like rickshaw drivers, hotel workers, cleaning staff, mechanics etc. Since the past three years we established a separate fund to provide support to the children of families affected by COVID 19 due to death of one or both parents, or huge hospitalization costs or loss of jobs. Last year, we defrayed the first year fees of 30 students from MANIPUR admitted to St Agnes College. **The total allocation for scholarships was about Rs 20 LAKHS.**

While our support to economically weak families has been noteworthy, the needs are much more and there is scope to help more people and get them out of poverty.

I am therefore requesting all CASK members to support your organization so that we can substantially increase our support to deserving students and families and get them out of poverty.

Let us establish a mini UNBOUND here in Mangalore through the CASK Centenary Trust. As I said earlier, If each CASK member can contribute Rs.2,000/- this year, we collect Rs.24 Lakhs and with the already available funds., will be able to increase the number of beneficiaries from **the 140 last year to 400-500 this year!** This is my DREAM and I urge each CASK member to positively respond to this appeal and make it your DREAM too!!.

I take this opportunity to highlight other projects of CASK/CASK Trust – since 2012, we have been conducting personality Development Programmes for school/college students with focus on leadership, communication skills, mindfulness and also career guidance which should be provided primarily by teachers from Class 7 onwards. Since 2017, we are organising ‘Teacher Enrichment’ programs to strengthen the teaching skills of teachers and empower them. A particular focus is the topic **“Teachers as gatekeepers of the Mental Health of students”** .

The other programmes include providing ‘footwear’ to barefoot school students and supporting “ASHA KIRAN” a facility for helping physically and mentally challenged children in Chikmagalur. The footwear is not for style but to protect the children from two health hazards – **snake bites and hookworm infestation**-a major cause of anaemia in children. Much of this impactful work is done quietly without much publicity.

In conclusion, once again I urge CASK members to join hands and support all our charitable projects.

INTRODUCTION TO RED CROSS & RED CRESENT ORGANISATION

International Committee of the Red Cross) was founded in 1863. It was established to care for victims of battle in time of war, but later national Red Cross societies were created to aid in the prevention and relief of human suffering generally. Its peacetime activities include first aid, accident prevention, water safety, training of nurses’ aids and mothers’ assistants, and maintenance of maternal and child welfare centres and medical clinics, blood banks, and numerous other services. The Red Cross is the name used in countries under nominally Christian sponsorship, while Red Crescent is the name used in Muslim countries.

The Red Cross arose out of the work of Henri Dunant, a Swiss humanitarian, who, at the Battle of Solferino, in June 1859, organized

emergency aid services for Austrian and French wounded. In his book *Un Souvenir de Solferino* (1862; *A Memory of Solferino*) he proposed the formation in all countries of voluntary relief societies, and in 1863 the International Committee for the Relief of the Wounded was created. This organization in turn spawned national Red Cross societies.

The Geneva Convention of August 22, 1864, the first multilateral agreement on the Red Cross, committed signatory governments to care for the wounded of war, whether enemy or friend. Later, this convention was revised, and new conventions were adopted to protect victims of warfare at sea (1907), prisoners of war (1929), and civilians in time of war (1949).

Red Cross and Red Crescent

The worldwide structure of the Red Cross and Red Crescent now consists of the International Committee of the Red Cross (ICRC; Comité International de la Croix-Rouge); the International Federation of Red Cross and Red Crescent Societies (Fédération Internationale des Sociétés de la Croix-Rouge et du Croissant-Rouge); and the national Red Cross and Red Crescent societies. The governing committee of the ICRC is an independent council of 25 Swiss citizens with headquarters at Geneva. During wartime the ICRC acts as an intermediary among belligerents and also among national Red Cross societies. It also visits prisoners in war camps and provides relief supplies, mail, and information for their relatives. The ICRC was awarded the Nobel Prize for Peace in 1917 and 1944 and shared a third Nobel Prize for Peace with the League of Red Cross Societies (now International Federation of Red Cross and Red Crescent Societies) in 1963. The International Federation of Red Cross and Red Crescent Societies, which has a secretariat in Geneva, helps provide relief after natural disaster and aids in the development of national societies.

PLEASE NOTE THE CASK UPDATED WEBSITE

www.caskmangalore.org

HERE'S WHY 'VICTIM' IS NOT A DIRTY WORD

Courtesy – Majlis-Mumbai

Some decades ago, a shift in rhetoric encouraged victims of sexual violence to distance themselves from victimhood. The connotations behind the prevailing terminology portrayed victims of sexual violence as passive and irreparably damaged. The goal of the shift was, understandably, to reclaim a sense of identity and strength for those who had experienced sexual violence, and to convey a sense of agency and empowerment to sufferers as a whole.

Survivor where 'victim' evoked brokenness, "survivor" evoked resilience. Where "victim" spoke to ongoing pain, "survivor" was about transcending... And a story of overcoming is much more marketable.

For me, "survivor" has always felt victim-blaming. It silences my pain. It asks me to redirect my emotions. It puts the onus on me to get through. It dismissed me while I was in the thick of trauma, not sure if I would make it to the future that "survivor" offered. Even now, with the privilege of having a choice, I have to decide every day that I will survive, that I want to survive.

For me, "survivor" distances me from my status as a victim of crime. It eclipses the damage done by the perpetrator. In fact, it feels like it removes the perpetrator from the picture altogether, which is a little too convenient. I understand that the goal is to reclaim my power, but I want him to claim accountability. If the focus is that I survived the crime, you might forget its nature, you might forget that someone is at fault for committing it. I don't want him any more removed than he already is by the community, or by the headlines.

For me, "survivor" feels like sanitising, watering down my language so that others feel comfortable enough to acknowledge what happened to me. It would be easier, more digestible if I thought of myself as a "survivor". If we skip to the empowerment part, you don't have to grieve with me, because what I faced is over.

For me, "survivor" is a shaming of those who did not survive the crimes committed against them.

I understand that “survivor” emphasises the courage required to confront the trauma of sexual violence. But why does my strength hinge on making it to the finish line? Are we not all, in some way, constantly overcoming? Is there not something inherently wrong with a society that can only talk about grief, particularly women’s grief, when it is over? Are we leaning into a patriarchal standard that refuses to look crying women in the eye?

“Victim” is not a dirty word. It isn’t something to be cured. It doesn’t imply weakness or passivity, it legally describes what I am; a victim of a crime through no fault of my own. It is a categorisation, not a state of mind. It isn’t contingent on whether my perpetrator was found guilty in a court of law, or whether I pulled through. I don’t need to progress from “victim” to “survivor” and if there is a progression, it isn’t linear.

When participating in criminal proceedings, “victim” is a label one has to get comfortable with, quickly. A goal of With You We Can, Australia’s national online resource demystifying the police and legal processes for victims of sexual violence, is to prepare people for just that. So, we use the term consistently.

I was reminded recently in a conversation with Dr Rachael Burgin that within the legal process, another terminology war exists. Often victims of crime are referred to as “complainants”, a term traditionally reserved for the person who reported the crime. Many victims of sexual assault are not the ones who initially report to police – a friend or family member might report on their behalf. But if the two terms become synonymous, the wrong person is afforded access to services and support. As such, in this context, being referred to as a “victim” might trump being called a “complainant” not only because the latter implies that you’re a nuisance for reporting the crime, but because the former is a privilege.

The system, the sector and the community should, and do, have room for nuance. But the amount of questioning and shaming I come up against because of my choice to use the term “victim” makes me think that we are falling for a distraction, criticising each other instead of the cause.

I don’t ever mean to force the term on someone who identifies as a “survivor”. And I don’t think less of anyone who identifies as a

“survivor”, not one bit. The only important thing about defining yourself as a victim, survivor, or both, is that you chose it. If “survivor” makes you feel respected, if it highlights your resilience like it intends to, you are a survivor to me.

Just remember, movements shift, language evolves, and you are many things in addition to whatever label you choose for yourself. Whatever I am, I am lucky to be here to tell my story. And I am lucky that society thinks I am worth listening to, because of my privilege. That is what’s important.

Let’s honour each other’s experiences, and our understandings of them. Let’s be okay that they differ and evolve. I don’t need to be shamed for my choice to identify as a “victim”. What I need is a world that gives us all less to have to survive.

If you or someone you know is experiencing, or at risk of experiencing, domestic, family or sexual violence, call 1800RESPECT on 1800 737 732, text 0458 737 732 or visit 1800RESPECT.org.au for online chat and video call services by Sarah Rosenberg Sarah Rosenberg is Executive Director and Co-Founder of With You We Can, a national online resource demystifying the police and legal systems for victims of sexual violence while working to improve them. She pulls together advocates, experts and services to encourage collaboration and amplify the work of others, which extends to her work consulting for various organisations in the gendered violence sector. Sarah is a part of the National Women’s Safety Alliance, a member of the Australian Law Reform Commission Expert Advisory Group. She is also an Edna Ryan awardee. Aside from using her living experience for change, Sarah is Head of Policy & Research at Run For It Australia.

OUR HEARTFELT THANKS

DONATIONS TO CASK CENTENARY TRUST

1. Dr Anand & Dr Geeta Pereira – ₹. 50,000/- for Family Support Project
2. Mrs Veronica Mathias- Bangalore- ₹. 30,000/- for Support to Manipur students
3. Mr Vivian Peres-Delhi – ₹. 30,000/- for Support of Manipur students
4. Mr Peter Mathias – ₹. 15,000/- for Support of Manipur Students
5. Capt. Arul Aranha – ₹. 15,000/- for Support of Manipur Students
6. Mr Neville Peres – ₹. 15,000/- for Support of Manipur Students
7. Name withheld on request by the donor – ₹. 10,000/- for Charitable Projects

SUMMER LOVIN

By Trisha Lara D'souza

I was chomping on a bowl of watermelon with a mint lime refresher on the side and chatting with a bosom pal when I asked her the usual banal question, 'So when will you be in town?'.

'I'd rather get baked in the Bangalore heat than sweat in the Mangalore heat', she said.

Any conversation during these months has the weather weaved into it with mumbles and grumbles and a bottomless pit of dehydration. It's true; it's not an easy time to go about a normal day when you're impeded with blinding headaches and ill-timed fatigue.

But I've begun a new strategy to face the sweltering tunes. It isn't novel, it isn't unheard of either but it sure needs an occasional reminder. In this new routine, I never think about how hot it is, I try to embrace the humidity and work around ways to make work for me!

In the process I discovered some interesting solutions –

I started with using an ice roller as part of my morning routine, it feels oh so refreshing and adds a gorgeous glow to tired faces.

I began making a load of mint lime, pomegranate juice and kept a stock of juicy watermelon in addition to the daily load of water. Especially because no matter how much water we drink, it is madness to endure the heat without hydrating fruits and veggies.

And best of all, it was these small adjustments that has made my summer just a little more delightful.

I recently attended a Toastmasters meeting where I dawned the role of the Toastmaster of the Day. It is an esteemed that encompasses the role of a master of ceremonies at a function.

Throughout the meeting I asked my fellow members to share their experiences in making this summer a bit more tolerable.

I received an earthy suggestion to drink water from a clay pot and a practical one of wearing oversized outfits with style left to the worthy icons.

A sincere gentleman advised us to plan our schedules keeping in mind the peak hours of 11:00 am to 4:00 pm while a sensible woman blurted

that we should just change our attitude! We all know it's hot, harping on it sure won't make it any better.

It finally spun out to planning a weekend away to cooler temperatures as a quick getaway. But I'd settle with the amped up finale that said, 'Have a chilled glass of majjige'!

Most times we engage in what is than how we can make it better.

The step I've taken to make it better is to also include a quirky wallpaper on my phone that says, 'squeeze the day'. Plays on the word squeeze to get those toxins out as well as make the most of our day.

Here's hoping you have a summer that seems a bit cooler than before and I am off to rummage my freezer for some blueberry ice-cream!

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.**

**We are grateful to all members who responded to our appeal
to settle pending dues and further renewed their subscription
to the Mangalore Magazine.**

EULOGY TO LOUISA BENNY

By her grandson Adith Lobo



To quote Mother Theresa -“A life not lived for others is not a life, Give your hands to serve and your hearts to love”

This for me sums up the life of my grandmother Louisa Maria Benny.

Born to the late Jacob and Mary Pais of Urwa- Nana was one among 12 children. Being the youngest daughter, her siblings always described her as the most stubborn and determined one who charted a course for herself starting from her schooling at Lady Hill Convent to St. Agnes college for her B.A, and St. Ann's for her B.Ed , and Mysore university for her M.A.

Known for her essence of style, beauty and the way she carried herself, a train journey from Mangalore to Mumbai in the early sixties was the filmy story background where cupid struck a handsome student of Dentistry at Nair Dental College, Bombay, and a charming teacher at the Hill Grange school and Gloria convent Bombay. And the rolling wheels of the train via Kadur whistled in the romance between them and they remained devotedly committed to each other even as Abba took over his father's dental practice in Mangalore and Nana taught at the Aga Khan school at Dar e Salam in Tanzania. Upon her return, they married in 1966 and I am the first grandchild of that wonderful marriage.

Most of Mangalore would surely reminisce that Louisa Benny was the first person in Mangalore to ever conceptualise and establish what was Mangalore's first fashionable boutique. .

Louisa was the wife of a renowned dentist and she surely carried the good reputation of her husband in true mark and stature. Society will surely remember her as a person who was ALWAYS there for the help and need of others. She has helped numerous youth by setting them on careers and jobs, teaching Spoken English to the novices at the Ursuline Convent and St. Joseph's Seminary, and ever supportive of the religious in their many endeavours. The many youth and clergy

whom she has helped are today successful and have remained friends with our family.

Nana was a hospitable and charitable christian woman, who always welcomed everyone. My mum narrates the annual month-long Marian devotions hosted by her that helped to foster and nurture the extremely tight bonds we share with the neighbourhood around Benny's.

For a child like me who grew up in the 90's I am sure that there are not many who can boast of a grandmother who could whip up the best bakes, pies, cakes, burgers and pizza's – ALL MADE at home. The aroma of more than 40 to 50 Christmas cakes being baked on her trusted Siemens oven still fills my heart EVERY single time I enter a bakery in any part of the world. She always embraced new experiences, travels and delights with a very open mind.

To quote Psalm 128- A Song of Ascents Verses 5 & 6 "May the Lord bless you from Zion, may you see the prosperity of Jerusalem all the days of your life, May you live to see your childrens children" My grandmother Louisa lived to see and live this promise of God. She was blessed with 8 grand children and my sons – her 2 great grand children.

Today, as we bid farewell to my grandmother Louisa, it is a particularly poignant feeling as Nana will be reunited in the symbolic home of a grave that she will share of her dearest husband Ignatius who passed away 20 years ago, and her dearly beloved first born son Kevin who passed away exactly one month ago today. Since Abba's passing away, Nana and Kevin were each other's rock, strength and stay and they always watched out for each other. Nana suffered challenges with dementia. Even in her state of dementia- she would insist that EVERY visitor to Bennys would have a meal and a pretty girl or a handsome boy were well complemented. She was both aware and unaware of Kevin's demise and had a fall in search of Kevin 10 days ago.

Through all of this, in her nearly 86 years, Nana enjoyed the goodwill and affection of neighbours, family and friends who have played significant roles as she transitioned through various phases of her life. From the young, determined, ambitious student days, to the excitement of embarking on a sea voyage to forge a career on foreign shores in the late fifties, to her being the charming, gracious and supportive

wife of a prominent and well loved dentist. And her days of being a formidable and strong mother, to a loving and benevolent grandmother. Something stellar about Nana and her lady hill girls - her classmates and peers still meet every year to have a reunion and this year Nana will smile from her heavenly abode.

Today, it's fitting that I thank each of you for the wonderful role you have played in Nana's life. Our utmost gratitude is reserved to those innumerable to mention for lack of time, who visited her and Kevin and showered affection and support through their various health challenges. Louisa enjoyed the unwavering support of all her children, their spouses and grand children for whom she will remain a most cherished memory until the end of their days. Most specially, my mother Jean who in the last few years showed a role reversal and 'mothered' her own mother as she regressed to a child like person who was still particular about her painted nails and pretty clothes.

We as a family would like to thank Dr. Christopher Pais, Dr. Vijay Kumar and my uncle Dr. Ronald Menezes for their timely attention to Nanas medical needs. We would also like to thank the clergy of our Parish Fr. Bonaventure and Fr. Robin who have visited her with communion, our fellow ward members of St. Thomas Ward and Naina and her group of friends who would make it a point to visit Nana and make her Christmas cheerful.

My condolences also go out to Nana's surviving siblings Auntie Celine and Uncle Eddie. Uncle Eddie and Auntie Rosy who would faithfully visit Nana every week and spend time with her.

To quote Nana's favourite verse and something stands instilled in my heart Genesis 3:19

"By the sweat of your brow you will eat your food until you return to the ground."

Nana as you have lived your life and on your final journey today, we bid adieu to you with your favourite classical style

Smile and the World Will Smile with you.

You will be in our hearts forever.

Louisa Maria Benny you were one in a million.

VISION & MISSION OF CASK

VISION

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

MISSION

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

APPLICATION FOR SCHOLARSHIPS 2024-25

CASK/CASK Centenary Trust invites applications for scholarships from students from marginalised families for the academic year 2024-25.

Application forms can be collected from CASK/CASK Trust Office at Pio Mall, Bejai, Mangalore, on all working days between 9.30 to 3.30 pm.

Completed forms should reach CASK/CASK Trust office by 31st May 2024.

IF YOU CUT



Who is responsible to preserve our home, "mother earth"?
If not you, who?
If not now, when?



ARUNANJALI SECURITIES

**NRI Philanthropist
MICHAEL DSOUZA
Announces A Substantial Donation
To CASK Centenary Trust**



**Michael DSouza Believes that
The Power of Perseverance
Overcomes Adversity in Business**

Mr DSouza has made a unique Proposal: To the Total Annual Outlay of CASK Centenary Trust for Charitable projects - He will add another 20% each year for the next 5 years.

A Memorandum of Understanding (MoU) is being developed for this purpose.

CASK Trust is deeply grateful to Mr DSouza for his magnanimity and Philanthropy



Michael & Flavy DSouza

CASK CENTENARY TRUST CHARITABLE PROJECTS

1. Annual Scholarships – To students from marginalized families
2. Support to Families Affected by COVID-19
3. Support to Students from Manipur
4. Footwear for Barefoot students(Protection from snake-bites & Hookworm Infestation)
5. Safe Drinking water Units in Rural Schools
6. Promotion of Blood, Organs & Whole Body Cadaveric Donations in collaboration with Fr Muller Medical College
7. Personality Development Programs for students
8. Teacher Enrichment Programs for Teachers to improve their teaching skills and to empower them
9. Support to ASHA DEEPA – a facility for physically & mentally challenged children at Chikmagalur
10. Support to Tree Planting and Environment Protection Issues

We request our members to join hands with us to and support our various projects.

Luciana Residency inaugurated 24 Needy Families get Homes



'Luciana Residency', a noble initiative providing 24 homes to those in need at Gurupur Ganjimutt industrial estate, was inaugurated on April 15, 2024.

The housing project, 'Luciana Residency', was completely donated by Vincent & Mable Rodricks, a philanthropist couple residing in the UAE. The Rodricks couple handed over the flat to Nakshetra Mary, the first occupant.

Fr Cyprian D'Souza, OFM, provincial councilor of the Capuchin Fathers & Fr Melwin Pinto SJ, Rector of St Aloysius Deemed-to-be-University, blessed the residential project.

Applauding Vincent Rodricks' gesture, Fr Melwin Pinto SJ said, "Donating homes for the needy embodies the spirit of generosity and solidarity, offering a tangible solution to the complex issue of homelessness and poverty while restoring dignity and hope to those in need. Today, Vincent not only provided shelter but also offered a pathway to a brighter future for those who have been struggling to find a place to call home.

Meena Rebimbus, Ivan Sequeira, and Vishwas Rebimbus, along with their troupe, enthralled the gathering with their melodious singing.

The project comprises three blocks named Akaash, Bhoomi, and Chandra, totaling 24 single BHK flats equipped with all basic amenities. Additionally, each apartment is thoughtfully designed with amenities such as water recycling and rainwater harvesting, aiming to provide comfort and sustainability and to nurture a sense of stewardship for the environment. The eco-friendly features serve as a reminder of our collective responsibility to safeguard the environment and natural resources. Various trees and plants have also been planted to nurture greenery and safeguard the environment.

The entire construction work was undertaken by Roy Rodrigues.

CASK/CASK Centenary Trust conveys its appreciation and gratitude to Vincent and Mable Rodricks for their generosity and commendable outreach to the homeless and the marginalised families.



IT'S OK TO MAKE NEW YEAR RESOLUTIONS AND COMPLETELY IGNORE THEM A WEEK LATER!

Courtesy – The Swaddle Team

I have a ritual for every New Year's Eve. Ever since I knew how to comprehend words, I find a mostly unblemished notebook, tear it up a bit, and turn it into my journal for the year. This ritual lasts exactly one week, after which the notebook lays forgotten in a dark corner of my desk, only to be desecrated again for the next new year.

The fantasy of leaving behind stacks of journals with scandalous details about a turbulent relationship with my one true love (Adam Driver) might be hard to let go of, but ideally, at some point, I'd realize that maybe journaling daily is not my strong suit and move on to another resolution. Perhaps working out or crocheting might be a better fit, I guess.

But no. Year after year, I embark upon the same quest with the same vigor and lose interest with the same vigor. In fact, as I file this, I'm destroying last years' notebook in order to re-make it into this year's project. And as I do that, I've figured out the obvious. The common ritual for New Year's eve is that of failure. And my spicy take about that? I am so glad we're failing.

This New Year, Forget the Kilos; There's Other Stuff to Shed

Failing as a concept, first, is a lot more interesting than the tepid resolutions we come up with year by year. I'd rather talk about failing than going to the GYM every day like a heathen. Imagine the sheer boredom of all of us losing weight, becoming better people, reading more books, cooking elaborate meals, perhaps some doing some crochet for garnish? Of course not. Because none of us are going to ever set a pace or a plan of action to achieve these goals, let alone accomplish such ambiguous, grand proclamations within a year. Exactly how does one become a better person in a year? Do you have a plan to save one drowning baby animal a day? Do you even know which animals these are? Do you know exactly where they're drowning? Did you get a detailed map, bro? No? Guess you're going to fail. Condolences, mate.

Soft bullying aside, researchers believe that the reason we're messy with good habits is that we sort of dislike doing those good, healthy things, which means they don't trigger our feel-good chemicals often enough, which means we're less likely to do them again. When our brains don't receive immediate rewards, it gets harder to keep habits going. The habits we choose to begin on a New Year are often more people-pleasing than they are for personal gain, more long-term than designed to get dopamine rushes. Of course, we're going to suck at keeping up with habits that are both hard to do and bring us no personal joy beyond the distant thought of convincing people that we're interesting, or evolving.

Now, I'm not going to 10-steps-to-fix-your-habits because this is not a self-help guide. I'm only here to tell you that failure is amazing for people. (Source: is a person, has failed a lot, still doing fine). Our ritual of failing each year is pretty cool because it is a reminder of how corny we are as a species. It is a reminder to relax, to understand that we can never make anything big intentionally happen without seriously caring for it. It is a reminder to take things at our own pace and not take ourselves seriously enough to actually believe we'd be able to fulfill what we want just because it's January 1. I mean, has your hangover even subsided yet?

Sometimes you wish there was a software program that would automatically load every habit you wanted and delete any you hated. But this is 2020, and climate change won't let us get to 3020, and you cannot stand the idea of your skin-tight ridiculous gym gear and McDonald's just seems divine. That's going to be every year forever, but who said that's a terrible thing? At some point, you'll figure out that January 1 means nothing, find something that you really want to do at a date that isn't a silly cultural self-help congregation, and you'll do amazing. Januaries are for failing. Productivity is somewhere amidst the other eleven months. We'll figure it out.

You'll be all right. Unless, your resolution is to be more politically active, in which case, read up about India's undemocratic CAA-NRC acts and go join a protest near you ASAP!

DANGEROUS WAR GAMES

Jeffrey D. Sachs | April 23, 2024 | Other News

The Democrats and the Republicans are outdoing each other to prove who can get us to World War III fastest. Joe Biden and the Congressional Democrats are making a convincing bid to be the leading warmongers. The Congressional Democrats just voted unanimously in a vote of 210 – 0 to extend the Ukraine War with another \$61 Billion to kill more Russians and Ukrainians, and by a lopsided majority of 173-37 for another \$14 Billion to extend Israel's mass slaughter of Palestinians in Gaza. Donald Trump weighed in before the vote that Ukraine's survival and strength is "important to us", and that Europe should pay more. Republican Speaker Mike Johnson did his part for warmongering by calling Russia, China, and Iran the updated axis of evil. The slur was just in time for Secretary of State Blinken to fly to China to threaten more US sanctions if China trades with Russia in ways the US disapproves.

The strongest Presidential candidate for peace is Jill Stein of the Green Party, who is on track to appear on ballots across the country. The Green Party is well advanced in gaining full national access and is working very hard to complete that task. Cornel West, another passionate candidate for peace, is on the ballot in a few states but as an independent candidate faces prohibitive expenses for ballot access because of an unfair system rigged by the two main parties. Robert F. Kennedy Jr., alas, is only half a peace candidate, strong on ending the Ukraine War through diplomacy, but stridently backing Israel's war in Gaza rather than the diplomacy that is urgently needed and capable of ending the war.

On a bipartisan basis, the White House and Congress are driving the world towards a global war. Washington has absolutely no strategy for Ukraine to win the war, but is intent on arming Ukraine to kill as many Russians as possible, even as the war kills vastly more Ukrainians. From the start of Russia's special military operation in Ukraine, I called for a negotiated peace, emphasizing Ukrainian neutrality and an end to NATO enlargement – which is vociferously, and understandably, opposed by Russia as an existential threat. Yet

Biden and Congress continue to insist on NATO enlargement to Ukraine and hence on more war. The result? Ukraine has suffered hundreds of thousands of casualties and ongoing territorial losses.

At the same time, Biden is now arming Israel to commit unconscionable war crimes, with more support now on the way. The US complicity in Israel's slaughter of Gazans is strongly rejected by the American people, especially young people, yet Biden and Congress aren't listening to the people. The Government of South Africa, in an application to the International Court of Justice (ICJ), has powerfully asserted that Israel is committing genocide. Yet when US students say the same, they are now being arrested. In fact, the ICJ quickly ruled that Israel's actions might well violate the 1948 Genocide Convention, pending a final ruling that will take more time.

If all this were not enough, the US continues to escalate its many provocations towards China. The US is imposing new unilateral trade, financial, and technology measures to hinder China's economy. These measures are in violation of American commitments under international trade rules, yet the US brazenly imposes them in any event. In another paranoid and vindictive action, Congress also voted today that TikTok must be sold by its Chinese owners to a US owner.

The US also has the gall to attack China for its "over-capacity" in manufacturing production. The term "over-capacity" really just means that China produces large volumes of high-quality manufactured goods at very low prices. China's production processes for electric vehicles, for example, are astoundingly efficient.

Most recently, Biden has put US troops into Kinmen Island, an island of Taiwan, in violation of the one-China policy that underpins US relations with China, and therefore peace. The US has also gratuitously upped the anti-China rhetoric together with the leaders of Japan and Korea.

The Biden Administration's antagonism to Iran is similarly relentless and hypocritical. On April 1, Israel bombed Iran's diplomatic compound, in a stark violation of international law. Yet instead of condemning Israel's actions, the US blocked criticism of Israel by the UN Security Council the next day. When Iran counter-attacked on April 14, the US harshly criticized Iran and even put on new sanctions. Washington goes out of its way to assert such double standards.

So, let's add it all up regarding the alleged "axis of evil." The US rejects negotiations with Russia because the US wants to use the Ukraine War to weaken Russia, even as the war destroys Ukraine in the process. The US refuses to take any action to rein in Israel's mass slaughter in Gaza. The US flagrantly provokes China in multiple ways. The US punishes Iran for escalation started by Israel. There is no axis of evil. Rather, the US has pushed Russia, China, and Iran ever more tightly together in the face of unrelenting and misguided US militarism.

Americans are profoundly unhappy about all of this warmongering. Only 33 percent of Americans approve of Biden's foreign policy. Biden is a life-long neocon, supporting NATO expansion, military adventures, and regime change operations for decades. He is also unfit to lead the country for another four years and should not be running for re-election in any event. Meanwhile, Trump as president armed Ukraine, dissed the Minsk II agreement that would have defused the crisis, and went out of his way to antagonize and abandon diplomacy with both China and Iran. The world is closer to nuclear Armageddon than ever, just 90 seconds to midnight according to the Doomsday Clock of the Bulletin of Atomic Scientists.

America's two main parties offer Americans no real say on the life-and-death issues of war and peace. Both are war parties. Both continue to shovel in more money and munitions to try to hide their past reckless miscalculations. Both parties also serve the same paymasters: Wall Street, the military-industrial complex, and the mega-rich, who fund the two parties to deliver tax cuts and subsidies for the wealthy, and NATO enlargement and arms contracts for the military industries. Peace and economic justice therefore go hand in hand.

The true hope for foreign policy sanity and a fair economy is the lead peace candidate, Jill Stein. The main work for peace activists in the next few weeks is to ensure that Stein is indeed on the ballot in every state in November, despite the brazen attempts by the two major parties to keep the Green Party and peace candidates off the ballot. As Americans in record numbers call for a political choice outside the failed parties of war and Wall Street, and for diplomatic solutions to the wars raging around the world, a voter surge for peace could well occur in November. If Stein is on the ballot across the nation, voters will have that choice.

RADIO GA GA

Joan Lobo

The rich aura of bygone days ,whether grand or modest, playful or serious is an ambience of character and charm There's a unique beauty in old things .Old has character that's been built up over time. It's the scrapes and the dents, it's the wear and tear of use and of service.This character just can't be replicated.”Old things have a soul, a unique story to tell. They carry the whispers of the past “is an old saying

Long before prime time anchors screamed their opinions on TV, long before famous cricketers touted myriad products on TV, long before another mother-in-law and daughter-in-law duo sparred on yet another teary soap-opera spin off and if you can dare imagine, long before the dirge that served as Doordarshan's signature tune ushered in the day's program with an air of melancholy, there was a dignified, comforting, refined companion in every Indian house – the radio.

Serving as a window to the outside world, the radio occupied a pride of place in our households. Our radio at home sat atop our dinner wagon , yet another prized Indian household staple. An antenna was strung across the hall and the radio kept us entertained throughout the day. Beautiful music always resonated at our home every morning as we got ready for school, and it came from our little MURPHY radio which dished out non stop golden oldies from our favourite Radio Ceylon. Exhilarating and elating it was a perfect start to the day . With the vast collection of records , the announcers with their mellifluous voices and charismatic presentation made the program spirited and clearly a favourite among music lovers in India. Two broadcasting stations dominated the airwaves then, Radio Ceylon and All India Radio.

Of course, the radio was not just about music. It was also about sports, especially cricket. Young or old there would be no argument when a cricket match was on. The radio had to be tuned to the cricket commentary. which was always playing in the background.

Recollecting that in those days, there was no one day cricket, leave alone T20. Only a full five days test match. Our normal routine was definitely interrupted whenever India played a test match. I remember listening to matches broadcast at all hours from England, West Indies or Australia. The radio commentator had to paint a picture for us listeners through his thrilling and engaging words. The field placement was described as the bowler started at the top of his run up followed by the delivery, description of the stroke and the number of runs taken. It was hard to visualize forward short leg, silly mid-off, deep square leg, third man and other fielding positions but our imagination ran riot and so it was. Can you ever imagine following the IPL matches on the radio?? It would be too much to happen.

I fondly recollect the arrival of the tape recorder in our home which spelt the death knell of the radio while the television was the final nail in the coffin. This brash newcomer with visuals consigned the old trusted friend to the dustbin of history. Our poor old MURPHY radio was unceremoniously dispatched to the loft and it had stayed there for as long but recently my passion for antiques made me bring it down to occupy a pride of place in my home despite not working efficiently. . Everytime I look at it , I am flooded with the sweet old memories of hurried school mornings, of lazy summer afternoons and of study holidays during exams when the radio was my constant companion. Of nights when the lights were off and though we were snuggled into bed , I would turn on the radio. It was delightful to see it warm up as the lights from the valves would flicker on and as they became steady, they would filter out of the vents painting a pattern on the wall behind. The radio was my childhood friend, but with time we just went our separate ways with shared memories to linger forever.

Today, inundated as we are with the visual medium, it is hard to imagine a time when the radio fulfilled our needs for news, sports and entertainment and wove a magic of sorts.

While the visual media restricts imagination, what we see is what we are compelled to believe is the reality. The radio, on the other hand, leaves our imagination unfettered. For instance, we had no idea, even

as we listened to Jim Reeves , what he looked like. Was he young? Was he old? Was he good-looking? It didn't matter. His voice, and his choice of music, was all that counted as we listened to him. In between music and cricket, there was news. The daily news bulletin from AIR was heard almost everywhere in the country. Even though it was the government's version of events, it was not blatantly coloured in the early years. In the absence of any other mass media, radio was the main source of news. And when the radio became portable, it also became less elitist. The transistor radio was everywhere, in villages, in small towns, in cities, at the local chai shop, in hovels and grand havelis. I can still recall those days when the radio broadcast was a coherent mix of news, soothing music, drama, cricket commentaries and gripping topical talks

From a small footprint in 1947, radio grew to cover the entire country and was to be found in homes of the rich and the not so well off. The age of the internet has not diminished its importance or why else would it be still around.

Pocket Transistors were also popular for a while especially with cricket fans who could listen to the match commentary while they were on the move. I used to sneak the pocket transistor in my school bag to share the cricket scores with friends cos the obsession for the game was unimaginable those days.

While TV gives everyone an image, the radio gives birth to a million images in a million minds.."Unlike today, music, bulletins and voices during that era travelled the air waves to reach millions of homes and offices by traversing boundaries.

Kudos to all radio listeners and shout out to those who keep the radio buzzing with innovative content and music, providing infotainment in the best way even in this internet driven electronic era. Radio continues to be one of the foremost mediums of information in rural India. Most of us brush aside the magic that the good old radio can bring to our lives. Back in the day, even owning a radio was a matter of pride. Radio speaks to millions while speaking to one...knows no boundaries in time or place....informs, entertains inspires and

motivates....That's why we cannot get over our old favorite little box...the radio.

Let us revive this delightful pastime, which soothes our soul, calms our senses; an amalgamation of information with entertainment. To conclude with the lyrics of the song Radio GA Ga

Let's hope you never leave, old friend
Like all good things, on you we depend
So stick around, 'cause we might miss you
When we grow tired of all these visuals do

You had your time, you had the power
You've yet to have your finest hour
Radio GA Ga.....

POINTS TO PONDER, MAY 2024

Norbert Shenoy

Retirement Planning

There are countless people who saunter through life and muddle through many a crises and when overwhelmed by challenges, scream for help from all and sundry or seek solace from the good book which says: "Look at the birds of the air: They do not sow or reap or gather into barns; your heavenly Father feeds them. Are you not of more value than they?" (Matthew 6:26). Few would, however, concede that they have utterly failed in being prudent and diligent in planning for the future. But then devil can quote the Bible and as Devil's Advocate one might as well make a counter point by quoting from the Proverbs: "The plans of the diligent lead to profits as surely as haste leads to poverty" (Proverbs 15:22).

So what do we do? Muddle through life or anticipate and plan to face likely challenges as best we can? This is a choice we have to make, at least those of us who would strive to have a purposeful life. A necessary, though not sufficient, condition to ensure a purposeful life is to have

adequate financial resources to take care of our needs and of those around us, particularly in our sunset years. This would call for delineating goals to be achieved at various stages of life and of course, even beyond life (through a succession plan for instance). One such goal could be to build a retirement corpus which would involve careful calculation of savings and the quantum and mode of investment required to meet that goal. The figures that flow from such a planning exercise are not from the magical abacus of some financial magus, but from a simple formula to compute compound interest that we all grappled with in our school days, which is $F = P(1+r)^n$, where F is the future value, P is the present value (principal), r is the rate of return (generally annual) and n is the number of compounding periods (generally in number of years). Anybody with access to the now ubiquitous smart phone or a laptop could compute the outcomes of the above formula through apps or MIRR functionality on the spreadsheet, with ease.

Data Inputs:

Age: 30 years. Retirement age: 60. Current monthly expenses: Rs 50,000. Likely average annual inflation: 6%.

Likely monthly expenses 30 years from now, after factoring in inflation as above: Rs 2,87,175 resulting in an annual expense of Rs 34.46 lacs.

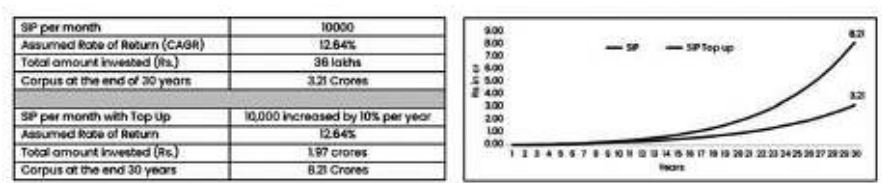
To fund the above annual expenses, one would require an investment corpus Rs 3.45 crores assuming a rate of return of 10% p.a.

Steps to Achieve The Goal: While the size of the corpus of Rs 3.45 crores may appear daunting, a consistent and disciplined approach as suggested below could make accumulation of such a sum a viable proposition even for the average investor.

SIP (Systematic Investment) per month in Nifty Index Fund	Rs. 6500
Return (10 year rolling return for Nifty since 1999)	14%
Total amount invested over 30 years	Rs. 18 lacs
Corpus (accumulated amount) at the end of 30 years	Rs.3.5 crores

Post Retirement Challenges: A closer scrutiny will, however, show up some flaws in the preceding, what appears to be a complete plan. For one, there is the question of post retirement inflation. If we assume that inflation is likely to persist even after retirement, at 6% per annum, it would mean that in the very first post retirement year, a provision will have to be made to meet additional 6% of Rs Rs 34.46 lacs which is over Rs 2 lacs and this will keep increasing each subsequent year. This would require a higher retirement corpus, which might warrant either higher SIP investments, or a longer saving period or, a combination of both. One way to overcome this problem would be to increase the SIP every year, in keeping with the generally increasing income level during one’s active career, or by cutting down expenditure. The results of such disciplined savings and investment, even with affordable sums would be quite encouraging.

Let us reckon with a slightly higher monthly SIP of Rs 10,000 to be increased by 10% every year. Although over the last 44 years BSE Sensex has given a compounded annual return of over 16%, let us err on the safer side and adopt a more conservative rate of return of 12.64% which is the 10 year rolling return for BSE Sensex between 01.06.13 and 30.05.23. The results of such an investment plan are summarized below.



It can be seen that the monthly SIP of Rs 10,000 with annual top up of 10% generates Rs 5 crores in excess of what regular (without top up) would have achieved. The excess amount if invested at a return of 10% would generate Rs 50 lacs additional annual cash flow which would be adequate to cover both inflation and longevity risks.

L’chaim!

NEWS & NOTES

POPE TURNS ROME CATECHISM CLASS INTO 'SCHOOL OF PRAYER'

Pope Francis took over the catechism classes at St. John Vianney parish on the far eastern edge of Rome to inaugurate his **“School of Prayer.”**

The pope went, unannounced, to the parish after school on April 11 and met with about 200 children, Vatican News reported.

He spoke to them about prayer and answered their questions. He also brought them chocolate Easter eggs and rosaries.

The ‘School of Prayer’ Initiative was announced in January by Archbishop Rino Fisichella, pro-prefect of the Dicastery for Evangelization’s section for new evangelization, which is coordinating preparations for the Holy Year 2025.

The archbishop said the project would be like the pope’s “Fridays of Mercy” initiative during the extraordinary Jubilee of Mercy in 2015-2016, when the pope visited people on the “peripheries,” including babies in a neonatal unit, a center for the blind and a housing project to illustrate the corporal works of mercy.

Pope Francis has asked Catholics around the world to observe 2024 as a “year of prayer” in preparation for the Holy Year.

The pope’s lesson for the children focused on the theme of prayers of thanksgiving, the Dicastery for Evangelization said in a statement afterward.

“It is important to say thank you for everything” he said. “The first word is ‘thank you.’”

The Pope gave each of the children a large folder with his coat of arms on the cover and, inside, a special prayer of thanks composed for the occasion; the prayer thanked God for the gift of life, the gift of parents, the gift of creation and, especially, “the gift of your Son, our brother and savior, friend of the small and the poor.”

THE RECIPE BOOK - 'ANNA'S KITCHEN' RELEASED



Anna's Kitchen, a special recipe collection book published by Ian Cares Foundation, featuring Late Anna Mascarenhas, Late Tarla Dalal, international chefs Ryan Dantis and Nigel

Lobo among others was released by celebrated author of best seller novels, Giselle Mehta, on Saturday, April 6 at Sarva Dharma Sangama Rehab centre, Kinnigoli. "After the release of the book, Madame Giselle Mehta mentioned that Indian women are renowned as the best cooks in the world.

She said the late Mrs Anna Mascarenhas had a degree in Food Technology from the famed Nirmala Niketan Institute Mumbai and without doubt her recipe book "Anna's Kitchen" confirms that she had expert culinary knowledge. She lauded the immense efforts at the centre saving youth from drugs, drinks and depression. She said she was happy to share her vegan recipes in the book. "The event was held to coincide the birthday of the late Anna Mascarenhas, a renowned culinary expert and social worker. Walter Nandalike, founder of Daijiworld Media, in his key note address said, "Anna Mascarenhas had initiated her recipe column in the daijiworld portal way back in 2001. She not only used to publish her own recipes but receive them from all over the world due to which daijiworld received great acclaim. Anna Bai's legacy serves as a beacon of hope – a reminder that even in the darkest of times, there are individuals like her who embody the very best of humanity and inspire us to strive for a better, more just world." The program was graced by Fr Andrew Leo D'Souza, parish

priest of St Lawrence Church, Bondel as the chief guest who said Anna was a devoted member of his Bondel parish and he was privileged to visit her during her sickness.

He reminisced that he conducted the funeral prayer service before her body was shifted to a hospital for research. He appreciated the good work at the centre in memory of both Anna and her son Ian. “Fr Faustine Lobo, parish priest of Kinnigoli Church, presided over the program. He said although he did not meet Anna, currently he is a partner in what is being carried out at the centre. Ina Mascarenhas, daughter of Late Anna Mascarenhas and a trustee, welcomed the guests. Hemacharya, managing trustee proposed a vote of thanks. Well known compere Hera Pinto conducted the program.

ALISTER D’SOUZA – EXCELLENT STUDENT OF THE YEAR- ST ALOYSIUS DEEMED UNIVERSITY

We are pleased to announce that ALISTER D’SOUZA, student of 3rd year B. A. at ST Aloysius College has been declared as “Excellent Student of the year” 2023-24 for his noteworthy performance in studies and extra-curricular activities.

Alister is the son of Ivan & Cynthia D’souza, of Huluvathi, Jagra sub-staion of St Lawrence Church, Mallandur, Chikmagalur district.



Alister is a beneficiary of a Scholarship from the CASK Centenary Trust for the past three years, under the COVID Support Programme. His father Ivan D’Souza who is a small coffee grower and daily wage worker was a victim of

COVID-19 and was hospitalized in Mangalore and accumulated huge hospitalization bills affecting the education of his two children – Alister and Alisha, both received CASK Trust support for their education during the past three years..

CASK offers congratulations to Alister and wishes him a bright future.

**PRESS RELEASE: FROM VICTIM TO
ADVOCATE – HOW HAROLD D’SOUZA SHINES
A LIGHT ON THE NATURE OF HUMAN LABOR
TRAFFICKING**

We had the pleasure of speaking to Harold D’Souza at the University of Cincinnati’s Combatting Human Trafficking class on April 04, 2024. D’Souza shared with us his experience of coming from India to the United States to work for a job with great salary benefits and getting duped once he and his family arrived. He and his family were victims of human trafficking, specifically labor trafficking and debt bondage.

Being new to the country, D’Souza and his family believed and trusted their trafficker so when the trafficker asked the family to turn over any documents or money for “safety concerns” the family immediately handed it over. Now the family was in the hands of the trafficker. And when the family tried to ask for their dues, the trafficker told D’Souza that he would get arrested, deported, jailed, or handcuffed if there was any attempt to speak out. The psychological trauma and compliance the traffickers inflict on their victims is so severe that over time, little force, or use of threat is needed.

Many people today are getting tricked into coming to the United States for a job. On the outside, a hospitality job paying \$75k sounds great, but it is not even close to the truth. Within 30 minutes of landing,

D'Souza told our class, the individual or family that moved across the world for a better life, better job would be under the control of their 'sponsor' –the trafficker.

The biggest takeaways from the presentation were: Be happy, Think Positive, Never Quit, and Believe in Yourself. Eyes Open International is an organization that Harold D'Souza founded to empower individuals and communities around the world to combat trafficking. After going through something this horrific, D'Souza and his family have made it their mission to protect and ensure no one else falls victim to human labor or sex trafficking.

As Kim Namjoon once put it “No matter who you are, where you're from, your skin color, your gender identity, just speak yourself.” And that is exactly what Harold D'Souza is doing.

Aditi Rasquinha - New CEO of DHL Global Forwarding - Greater China



We are delighted with the appointment of Aditi Rasquinha to the position of CEO DHL Global Forwarding Greater China. She is currently Head of Ocean Freight Asia Pacific at DB Schenker, a position she has held since 2021.

Prior to her current role, Aditi held several senior leadership positions in the freight forwarding industry. She started her career with DHL in 2005 as Business Analyst for GCS in Singapore. Her latest role with DHL Group was as Director Ocean Freight DGF Malaysia in 2014. Thereafter, Aditi gained experience with Kuhne + Nagel as OFR Head Thailand and the Netherlands. Her extensive experience encompasses P&L management, operations, sales and strategy and has centered around business turnaround with a focus on delivering cultural and organizational transformation.

Aditi is the daughter of Titus & Marina Rasquinha of Bangalore.

CASK congratulates Aditi on assuming her new role and wish her every success in the future.

OBITUARIES - APRIL / MAY 2024

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

- ❖ Juliana D'Mello (82) (Retd. Teacher, St. Aloysius High School, Mangalore), wife of the late Prof Valerian D'Mello, mother of Vinutha/Clifford, Vinaya/Sundeep and Vijesh/Nikitha; on April 1, 2024.
- ❖ Helen (Evelyn) Pereira (102), wife of the late G A Pereira, mother of Alwin/Gretta, Jossie/Mary, Flossy/the late Maurice, Oswald/Maya, Eric/Meera, Placid/ Shanti and the late Merlyn/Percy, grandmother of Anup/Sybil, Amit/Charlene, Ashmita/Anish, Jeevan/Preetham, Mridula/Brian, Roshan, Rohan/Shilpa, the late Rodin, Reuben/Lavina, Priyanka, Avinash, Arpitha/Sunjay, Chirag/Ashmita, Veron, Melissa/Jaydeep and Darren, on April 1, 2024.
- ❖ Sr Noelle Marie AC (80) nee Gratia Daizy Furtado, daughter of the late Eusabius Furtado and the late Brigitta Lobo, sister of the late Louis Furtado, the late William Furtado, the late Rosario Furtado, the late Winnibald Furtado and Charles Furtado, on April 2, 2024.
- ❖ Dorothy D'Sa (93), Bendur, wife of the late Fredrick Charles D'Sa, mother of Felix, Francis, Frank, Mercy, the late Vincent, Filbert and Frenny, on April 3rd, 2024.
- ❖ Julian D'Souza (86), Jeppu, husband of Celestine D'Souza, father of Peter/Jennifred (King's Caterers), Oswald/Savita and Violet/Melwyn Sequeira, on April 4, 2024.
- ❖ Sr Harriette BS (Clotilda Crasta), daughter of the late Jerome Crasta and the late Remedina Lewis (Kannada Kudru), sister of the late Peter Crasta, the late Pius Crasta, the late Leo Crasta, the late Sr Carmelita, Victoria Rebello and the late Ida Rebello, on April 5, 2024.
- ❖ Vincent Pinto (89), husband of Philomena Pinto, father of the late Prashanth, Priya/Vinod, Pradeep/Dipti, Pramod/Jacqueline, Pritesh/Shanti, Vinit/Tarishma, brother of Sr Marie Celine (OCD), Sr Leena (CM), on April 5, 2024.
- ❖ Franklin Ronald D'Souza (79), husband of Eugene D'Souza, father of Praveen, Prafulla/Sandeep and Prashun Neil/Melita, on April 5, 2024.
- ❖ Louisa Maria Benny (nee Pais) (85), wife of the late Dr I J Benny, mother of the late Kevin, Jean/Godric Lobo, Gwendoline/Kai Beermann, Karen/Glenn Boaz and Kiran/Reshma Benny, on April 5, 2024.

- ❖ Faustin O C Andrade (F O C Andrade) (90), Urwa, husband of Gemma, father of Louvina, Francis, Ramona/Bunyan D'Rozario, Michael/Ashwini, Paula/James Coelho, Loretta, Antony/Anisha and Tessy/Keith Lobo, on April 9, 2024.
- ❖ Fr Valerian D'Silva (72), Karkala/Mangalore, on April 9, 2024.
- ❖ Lily Lobo (78), Rosario, wife of the late Michael Lobo, mother of Vanita, June and Hyacinth, mother-in-law of Stephen, Tyrone and Ryan, on April 11, 2024.
- ❖ Valerian D'Souza (58), husband of Cynthia D'Souza, father of Roshni and Rovin D'Souza, on April 14, 2024.
- ❖ Neville Currie (58), Bangalore, husband of Diana (nee Fernandes), father of Michelle, brother of Anita / the late Lloyd D'Souza, brother in law of the late Loy Fernandes, Joyce/Vincent Patrao, Gilroy/Pearl Fernandes, Floid/Stella Fernandes, Rovina/the late Ulric Lobo and Rayan/Dimple Fernandes, on April 14, 2024.
- ❖ Hilda Mascarenhas (90), wife of the late Santhan D'Cruz, mother of Felix/Shanthi D'Cruz, Gracy/Philip D'Souza, and Leena/the late Antony Spink, on April 15, 2024.
- ❖ Frederick Andrew Fernandes (102), husband of Lily Fernandes (nee D'Costa), father of Cleta/Steve, Cleva/Roland, Melveyn/Deepa, Melroy/Anna, grandfather of Gazelle/Daniel, Griffith/Roxanne, Sangeetha/Amit, Siddharth/Pooja, Josephine & Sarah, on April 16, 2024.
- ❖ Thomas Robin Rodrigues (74), Bendoor, husband of the late Melba Maria Rodrigues, father of Juliet/Norbert, Cynthia/Alwyn, Lancy/Flavia and Cinderella/Dyny, on April 18, 2024.
- ❖ Mark Sequeira (77), Mumbai, husband of Magdalene Sequeira, father of Malwyn/Sharmila and Mallory Camy/James, on April 19, 2024.
- ❖ Xavier Santhmayor (87), Chikkamagalur, husband of Celine Alvares, father of Richard, Wilfred/Gladys, Ronald/Shalini and Pramila/Richard, on April 20, 2024.
- ❖ Lulu Saldanha (86), Milagres, wife of the late Joe Saldanha, mother of Debbie/ Ashok Chadha & Nina/Colin Colaco on April 20, 2024.
- ❖ BK Anand (Champu) (78), Bangalore, husband of Rose nee Fernandes father of Nanditha, Ramola and Arun on April 24, 2024.
- ❖ Lester Govias (54), Bangalore, husband of Lisa, father of Liam and Simone, Son in law of Greeba Colaco on April 24, 2024.
- ❖ Celine Rebello (100), Milagres, wife of the late Edwin Rebello, Mother of Tony/Candy, the late Peter, Michael/Maria, Leila/Ashok, Sheila/Finn, Marina/Titus, Larry/Lovie, on May 4, 2024.

Sacred Treasures, Spiritual Delights



JEROSA COMPANY

Opposite Milagres Church, Hampankatta, Mangaluru 575 001

☎ : 0824 2423870 / 2423871 ☎ : 97416 94527



THEME : WORLD RED CROSS AND RED CRESCENT DAY IN 2024

"I give with joy, and the joy I give is a reward."

This theme promotes the idea of giving with a sense of joy and recognizing that the joy experienced in the act of giving itself is a rewarding outcome...

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

**"Mangalore" Published by Patricia Lobo for CASK
from 3rd floor, Pio Mall, Bejai, Mangalore 575 004 & printed by Fr Maxim D'Silva
at Assisi Press, Assisi Complex, Jail Road, Bejai, Mangalore 575 004
Editor : Patricia F. Lobo, Posted at Mangalore RMS on 11-05-2024
RNI No.-3699/57;Regn No / MNG /130/ 2024-2026**