

Mangalore

Organ of the Catholic Association of South Kanara

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*She is the
Flower of the
Field from
Whom bloomed
The precious
Lilly of
the valley*

CASK INTERVIEW IN BUDKULO MEDIA



Coming soon in Budkulo Media YouTube Channel

The editor of Budkulo Media YouTube Channel - **Donald Pereira** interviewed the leaders of the Catholic Association of South Kanara (CASK) on 30th August 2024. CASK was represented by Capt.Vincent Pais-President, Dr Anand Pereira-Secretary, Dr Derek Lobo-Past President & Mr Ullhas Rasquinha, Coordinator-CASK Scholarships.

This interview gave us the opportunity to highlight the contributions & achievements of CASK, specially in the last decade, post the successful celebration of the CASK Centenary in 2013-14. The interview focussed on the CASK vision, mission, history, impactful charitable activities like scholarships for students from marginalised families, footwear for barefoot school students, safe drinking water units in rural schools, tree planting, personality development programme for students, teacher enrichment programme, promotion of blood, organs & whole body donations and about "Mangalore" magazine.

Our appreciation and thanks to Donald Pereira for inviting us and efficiently conducting the interview. We request our members to watch this informative interview.



CATHOLIC ASSOCIATION OF SOUTH KANARA

Founded in 1914

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

CATHOLIC ASSOCIATION OF SOUTH KANARA

Pio Mall, 3rd Floor,
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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,
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EDITORIAL

With this issue, I complete TEN years as Editor of "Mangalore" magazine. I place on record my appreciation and thanks to all the Presidents and Governing Council members from the year 2014 to date, for giving me this honour and privilege. My gratitude to the members of the Editorial team and all the regular contributors - Joan Lobo,

Drs. Anand & Geetha Pereira, Mr Norbert Shenoy, Veronica Shearer, Fr Cedric Prakash, Professor Jeffrey Sachs. Flavia Agnes, Trisha D'Souza, Dr Derek Lobo and all others who have enriched the magazine with their articles.

This issue contains the Annual Report 2023-24 of CASK for your perusal.

The new scare is the monkey pox epidemic; we have relevant information on this infection which is threatening the world. The good news is that it is generally a self limiting infection.

Monthi fest - the nativity of Mother Mary is one of the biggest festival for Catholics of the Karnataka Konkan region and our people worldwide. May Mother Mary bless CASK and all of us its members.

5th September is celebrated as Teachers Day in India. As a teacher and educationist for over five decades, it has a special significance for me. I am blessed to receive greetings and wishes from several of my students each year.

World Suicide Prevention Day is observed on 10th September every year since 2003. The theme for this year is - "Changing the narrative on Suicide". The aim is to implement various activities to prevent suicides and offer help to those who contemplate suicide. In Mangalore under the leadership of Susheg Suicide Lifeline project a meeting followed by a march is organised from the Town Hall to St Aloysius PU College. Over 1000 students are expected to participate. I wish the programme success and hope that followup actions will also be rewarding.

CASK will have its Annual General Body meeting on Wednesday, 25th September 2024 at the Bendore Hall. At this meeting, a new team of Office bearers and Governing Council members as well as a new Editor for 'Mangalore' magazine will be elected. Let us hope that a smooth transition will take place so that we have a new team committed to take CASK to greater heights.

With all good wishes.....Patsy Lobo



THE PRESIDENT SPEAKS...

Dear readers,

Happy Nativity feast to all of you! It is a big feast for all Catholics of Mangalore & Udupi Dioceses. In Mumbai, Bandra feast at the Mount Mary, and so also at Velankani in Tamilnadu this feast is also celebrated in a big way. I am glad the tradition of offering flowers and venerating Infant Mary is still continuing and the traditional vegetarian family lunch, followed by "vorn" (Payasam).

We have scheduled the CASK AGM this month, when we will present our Annual report and audited accounts to our members. The AGM Notice and the Annual report and audited accounts have been posted in a separate booklet and sent to all members and so that they will receive it in time. Our annual report shows the activities carried out during the past year by the Association. One can be rest assured that CASK is very transparent, very well organised and committed in its service activities. During the GC meeting held on the 29th of August 2024, it was passed that The 111th AGM will be held on Wednesday the 25th of September 2024 at 10.30 am at Bendore Church Hall. All the members who are attend the AGM are requested to bring the AGM Notice booklet with them to the hall as an identity proof. Request all the members to co-operate. Mr Walter D'Souza has agreed to be the returning officer.

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

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

Our greetings go out to our Hindu brethren who are celebrating Ganesh Chaturthi this month.

Take care and God bless.....Capt. Vincent Pais

**REMINDER - 111TH ANNUAL GENERAL BODY MEETING OF
THE CATHOLIC ASSOCIATION OF SOUTH KANARA (CASK)**

TO ALL MEMBERS OF CASK

The 111th Annual General Body Meeting of CASK.

Date: Wednesday 25th September 2024 Time: 10.30 am

Venue: Bendore Church Hall, Mangalore

AGENDA

- 1. Prayer**
- 2. Welcome by the President**
- 3. Remembrance – Departed Members**
- 4. Consideration & Adoption of the Minutes of the last AGM of CASK held on 10th September 2023**
- 5. Consideration & Adoption of the CASK Annual Report 2023-24**
- 6. Consideration & Adoption of the Auditor's Report & Statements of CASK for 2023 - 2024**
- 7. Appointment of the Auditors**
- 8. Election of the Office bearers and 10 Governing Council Members for the term 2024 –2026**
- 9. Any other matter with the permission of the chair**
- 10. Vote of Thanks by the Secretary**

Please Note: (1) Questions or Clarification regarding the Annual Report or Audited Statement should be sent to the Secretary – CASK at least 7 days prior to the date of the AGM

(2) Forms for nomination for the post of the office bearers and 10 Governing Council Members can be collected from the CASK Office. The Completed forms should be submitted to the CASK Office atleast 3 days in advance of the AGM Date. Please bring this AGM notice when you are coming for the AGM as identity proof.

Dated: 30.08.2024

**Issued by Dr. Anand Pereira
Secretary-CASK 2020-2024**

Note: The Notice for the AGM of CASK along with Annual Report and Audited Statements have been sent by post to all members of CASK at their registered Address. This is a Reminder.

CATHOLIC ASSOCIATION OF SOUTH KANARA (CASK) ANNUAL REPORT - 2023-2024

INTRODUCTION

The Annual Report of the Association for the year 2023-2024 is presented. During the year, the Governing Council met 6 times to conduct the business of the Association, take appropriate decisions and organized various activities/programmes in pursuance of the objects of the Association.

The General Body Meeting of the Association was held at the Avila Hall, St Agnes College, on **10th September 2023**. 48 members attended and duly approved/adopted the Annual Report and the Audited Statement of Accounts for the year 2022-2023.

A thanksgiving mass was held prior to the AGM at St. Agnes Convent Chapel, concelebrated by Rev. Fr. Richard Coelho.

M/S Rodrigues & D'Souza were reappointed as Auditors. The Office bearers, Elected members and Co-opted members nominated during the AGM 2022 continued, since their term of office was for the 2 year term 2022-2024.

OFFICE-BEARERS: 1. President – Capt. Vincent P. F Pais; 2. Vice-President-1- Dr. Rohan S Monis–; 3. Vice-President-2 –Mr. Archibald Menezes; 4. Secretary, Dr Anand T Pereira; 5. Joint-Secretary – Mrs. Gulobi Fernandes; 6. Treasurer – Mr. Norbert Shenoy.

GOVERNING COUNCIL MEMBERS: 1. Mrs. Joan Lobo; 2. Dr Caren D'Souza; 3. Mrs. Sharlet Pinto; 4. Dr. Eric Christopher Lobo; 5. Mrs. Olivia Pereira; 6. Mrs. Ratna Pinto; 7. Dr Libert Anil Gomes. 8. Miss Trisha Lara D'Souza; 9. Mr. Vincent Camillo D'Souza; 10. Mr. Dane D'Souza;

Mr. Dane D'Souza subsequently resigned and Mrs. Marjorie Texeira was co-opted in his place.

The following members were co-opted:

I. FROM CATHOLIC ORGANIZATIONS:

1. Mr. Louis Pinto (President-Mandd Sobhan); 2. Mr. Ulhas Rasquinha – Ex-President-Gentlemen Sodality; 3. Mr. Stephen Mascarenhas (Hemacharya) – Founder – Ian Cares Foundation;

II. EMINENT PERSONS of CATHOLIC COMMUNITY-MANGALORE:

1. Mr. Jeevan Saldanha (Ex-President-KCCI); 2. Mr. Richard Rodrigues;(Entrepreneur & Past President-CASK) 3. Mr. Mario Saldanha. (Agri Expert & Past Vice President-CASK); 4. Mrs. Nayana Fernandes (Social Worker & Past President-CASK)

III.EX-OFFICIO:

1. Dr Derek Lobo (Retd Regional Advisor, UN-WHO & Past President-CASK) - Representative of the Patron-Bishop of Mangalore;
2. Mrs. Patsy Lobo – Editor “Mangalore” magazine.

Legal Adviser & Permanent Invitee to GC Meetings – Mr. Daryl Andrade - Advocate

SUB-COMMITTEES - The following Sub-Committees which were formed at the AGM in September 2022, continued. They met as needed and reported to the Governing Council. The conveners of the sub-committees for the year 2022-2024 are: 1. Mr. Ulhas Rasquinha – Administration/Finance & Scholarships; 2. Dr Derek Lobo – Centenary Projects & Health; 3. Ms. Nayana Fernandes-Programmes; 4. Ms. Patsy Lobo-Teacher Enrichment & Personality Development Programmes; 5. Editorial Team – Patsy Lobo (Editor), Joan Lobo, Dr Anand Pereira, Miss Trisha D’Souza & Hemacharya.

PATRON OF CASK - The President and office bearers of the Association periodically met the Patron of CASK-Rev Dr Peter Paul Saldanha, Bishop of Mangalore and briefed him about the activities of CASK.

1. ADMINISTRATION AND FINANCE: The Administration and Finances of the Association continue to be efficiently managed, with due adherence to the relevant provisions of the Income tax Act and the Registrar of Societies. The computerized membership records, accounts and the subscriber list of “Mangalore”, including the Free Mailing List are constantly updated.

1.1. MEMBERSHIP

1.2. Enrolment of New Life Members – During the year 136 new members were enrolled and Life Membership fees collected was **Rs. 1,36,001/-**. This amount has been taken to Income and Expenditure Account.

2.Charitable Programmes

2.1. ANNUAL SCHOLARSHIPS 2023

CASK provides Scholarships under two categories namely **(1) from Endowments; (2) Regular Annual Scholarships;**

The scholarships are granted based on the low financial status of the families without any distinction of religion, caste, creed, marks or merit. Weightage is also given to problems faced by the families - Single parent, women abandoned by the husband, daily wage earner, domestic workers, suffering from major or chronic diseases, disabled etc.

2.1.1. Franklin Mathias Endowment – The core amount of this Fund is **Rs.6,67,732/-**. Interest accrued on investments of this Fund during the year was **Rs. 40,197/-**, which was utilized to grant Scholarships during 2023 for 2 students.

2.1.2. Annual Scholarships: CASK has been granting Annual Scholarships for deserving students each year, mainly towards Books, Extra coaching and transport. **In 2023**, 46 beneficiaries were granted scholarships. Total amount of scholarships disbursed by CASK is Rs 4.55 lakhs; that is, Rs 3.55 lakhs of general scholarships and Rs 1 lakh to Manipur Students.

The Vicar General of Mangalore Diocese-Msgr Maxim Noronha distributed the Scholarships in the presence of the major donors, members and well wishers of CASK, on Saturday **8th July 2023** at the Bishop's House Kodialbail, Mangalore.

2.2.Status of CASK Centenary Celebration Fund: The balance carried forward from the last fiscal year on account of this Fund was Rs. 32,89,415.42/-This amount, along with the Rs. 28,778/- earned as interest from investments, increased the balance to Rs. 33,18,193.42. This includes the value of the CASK office at Pio Mall-Bejai.

3. “Mangalore” Magazine: ”Mangalore” with Ms. Patsy Lobo as editor and Ms. Joan Lobo, Drs. Anand & Geetha Pereira, Ms. Trisha D’Souza & Mr. Hemacharya in the editorial team, has continued to maintain high quality and done a commendable job. With varied articles & News/Notes of interest, the magazine has continued to receive much appreciation from the readers.

4. During the year concerted efforts were made to collect arrears of subscriptions which yielded a total collection of over Rs 6, 71,000/-

We also record our appreciation and thanks to our regular contributors—Ms. Veronica Shearer, Mrs. Patsy Lobo, Ms. Joan Lobo, Mr. Norbert Shenoy, Prof Jeffrey Sachs, Mr. Frank Islam, Ms. Flavia Agnes, Fr Cedric Prakash SJ & Dr. Derek Lobo, Drs. Anand & Geetha Pereira.

6. OTHER PROGRAMMES

6.1. Due to unavoidable reasons, the Annual CASK Reunion was not held in 2023.

6.2. Placement of Flowers and Candles on Unattended Graves on All Soul’s Day – 2nd November 2023 - Members of the CASK Governing Council placed flowers and candles on 249 unattended graves in Milagres Parish and 190 unattended graves Angelore Parish on All Soul’s Day – 2nd November 2023.

6.3. International Women's Day Programme - CASK celebrated International Women's Day on 9th March 2024 at 'Dev Kripa' Senior Citizen Home for Women. The 38 women in the home consisting of residents (18), Bethany Sisters (8) and Care-takers (12) were felicitated and honoured. Each received a gift of a set of towels.

7. CASK WEBSITE – The CASK website: <http://www.caskmangalore.org> is operating satisfactorily. Apart from important information about CASK, the website has editorials and president's messages and selected articles of interest from the "Mangalore" magazine. We are grateful to Mr. Shubhakeerthi for uploading the necessary content on the website.

8. COLLABORATION WITH OTHER ORGANISATIONS: CASK continued its policy of collaboration with other organizations and associations based in Mangalore. During the reporting year, the organizations/institutions collaborated include the All-India Catholic Union (AICU), Christian Planters Guild, St Aloysius College, St Agnes College, Fr Muller Institutions, CODP, Rotary Club of Mangalore and Kanara Chamber of Commerce & Industry. CASK continued to be in contact with Kanara/Mangalorean Catholic Associations in different cities of India and abroad.

9. CONCLUSION – CASK wishes to thank our Patron – His Lordship Peter Paul Saldanha for his constant support and guidance. We thank all our donors/supporters, government agencies, our members, subscribers of "Mangalore" and well wishers. The Office bearers and Governing Council members deserve our gratitude for their time, efforts and commitment to CASK. We also thank the Editor and Editorial team of "Mangalore" for the sustained quality of the magazine and projection of CASK activities. We request continued support from our members and well wishers to scale up the charitable activities, and take the association to greater heights.

Dr Anand Pereira – Secretary
Dated – 30 August 2024

FACT SHEET ON MONKEY-POX

The monkeypox virus was first discovered in Denmark in 1958, in monkeys kept for research. The first reported human case of mpox was a nine-month-old boy in the Democratic Republic of the Congo (DRC) in 1970.

On 15 August 2024, Sweden became the first country outside the African continent to confirm **monkeypox** (mpox clade Ib) in an individual with travel history to central Africa. The confirmation of the case came just one day after WHO's Director-General declared mpox **a public health emergency of international concern (PHEIC)** for the second time in 2 years, following an upsurge in new and concerning cases in the Democratic Republic of Congo and several neighbouring countries, including the emergence of a new strain – called clade Ib – which appears to be more severe than clade II, which has been circulating in the WHO European Region for some time.

People with mpox infection develop lesions that typically progress from papules, macules, vesicles, pustules, and then scabs. A person is contagious until after all the scabs on the skin have fallen off and a fresh layer of intact skin has formed underneath.



Following eradication of smallpox in 1980 and the end of smallpox vaccination worldwide, mpox steadily emerged in central, east and west Africa. A global outbreak occurred in 2022–2023 caused by a strain known as clade IIb. The natural reservoir of the virus is unknown – various small mammals such as squirrels and monkeys are susceptible.

KEY FACTS :

- Mpox (monkeypox) is an infectious viral illness caused by the monkeypox virus, a species of the genus Orthopoxvirus. Two different clades exist: clade I and clade II;
- Common symptoms of mpox are a painful skin rash or mucosal lesions which can last 2–4 weeks accompanied by fever, headache, muscle aches, back pain, low energy, and swollen lymph nodes; The rash begins as a flat sore which develops into a blister filled with liquid and may be itchy or painful. As the rash heals, the lesions dry up, crust over and fall off.
- Mpox can be transmitted to humans through physical contact with someone who is infectious, with contaminated materials, or with infected animals;
- Laboratory confirmation of mpox is done by testing skin lesion material by PCR;
- Mpox is treated with supportive care. Vaccines and therapeutics used for mpox in some circumstances.
- Mpox can be prevented by avoiding physical contact with someone who has mpox. Vaccination can help prevent infection for people at risk;
- Anyone can get mpox. It spreads from contact with infected persons, through touch, kissing, or sex or animals, when hunting, skinning, or cooking them or materials, such as contaminated sheets, clothes or needles
- It is advisable to stay at home until all scabs fall off and a new layer of skin forms
- Cover lesions and wear a well-fitting mask when around other people; avoid physical contact.
- Transmission-person-to-person transmission of mpox can occur through direct contact with infectious skin or other lesions such as in the mouth or on genitals; this includes contact which is face-to-face (talking or breathing), skin-to-skin (touching or

sexual contact), kissing, respiratory droplets or short-range aerosols from prolonged close contact. The virus then enters the body through broken skin, mucosal surfaces (e.g. oral, pharyngeal, ocular, genital, anorectal), or via the respiratory tract.

- Mpox can spread to other members of the household and to sex partners. People with multiple sexual partners are at higher risk. Animal to human transmission of mpox occurs from infected animals to humans from bites or scratches, or during activities such as hunting, skinning, trapping, cooking, playing with carcasses, or eating animals.
- Some people may have one or a few skin lesions and others have hundreds or more. People with mpox are infectious and can pass the disease on to others until all sores have healed and a new layer of skin has formed.
- Children, pregnant people and people with weak immune systems are at risk for complications from mpox. Typically for mpox, fever, muscle aches and sore throat appear first.
- In the context of the global outbreak of mpox which began in 2022 (caused mostly by Clade IIb virus), the illness begins differently in some people. In just over a half of cases, a rash may appear before or at the same time as other symptoms and does not always progress over the body. The first lesion can be in the groin, anus, or in or around the mouth. People with mpox can become very sick.
- For example, the skin can become infected with bacteria leading to abscesses or serious skin damage. Other complications include pneumonia, corneal infection with loss of vision; pain or difficulty swallowing, vomiting and diarrhoea causing severe dehydration or malnutrition; sepsis (infection of the blood with a widespread inflammatory response in the body), inflammation of the brain (encephalitis), heart (myocarditis), rectum (proctitis), genital organs (balanitis) or urinary passages (urethritis), or death.

- Detection of viral DNA by polymerase chain reaction (PCR) is the preferred laboratory test for mpox. The best diagnostic specimens are taken directly from the rash – skin, fluid or crusts – collected by vigorous swabbing.
- The goal of treating mpox is to take care of the rash, manage pain and prevent complications. Early and supportive care is important to help manage symptoms and avoid further problems.
- Getting an mpox vaccine can help prevent infection. The vaccine should be given within 4 days of contact with someone who has mpox (or within up to 14 days if there are no symptoms). It is recommended for people at high risk to get vaccinated to prevent infection with mpox, especially during an outbreak.
- Several antivirals, such as tecovirimat, originally developed to treat smallpox have been used to treat mpox and further studies are underway. Further information is available on mpox vaccination and case management. Self-care and prevention
- Most people with mpox will recover within 2–4 weeks. Take over-the-counter medications for pain like paracetamol (acetaminophen) or ibuprofen; Do not pop blisters or scratch sores, which can slow healing, spread the rash to other parts of the body, and cause sores to become infected; or shave areas with sores until scabs have healed and you have new skin underneath (this can spread the rash to other parts of the body).
- To prevent spread of mpox to others, persons with mpox should isolate at home, or in hospital if needed, for the duration of the infectious period (from onset of symptoms until lesions have healed and scabs fall off). Covering lesions and wearing a medical mask when in the presence of others may help prevent spread. Using condoms during sex will help reduce the risk getting mpox but will not prevent spread from skin-to-skin or mouth-to-skin contact.

PLEASE NOTE THE CASK UPDATED WEBSITE

www.caskmangalore.org

**World Suicide Prevention Day -
Sept 10, 2024**



**“CHANGING THE
NARRATIVE ON SUICIDE”**

If you or someone you know has been
touched by suicide, your voice matters.

LET Break the silence
US Speak up
Reach out

Come, join us in Yellow on September 10th at
8AM at Town Hall!

**TOGETHER WE CAN
MAKE A DIFFERENCE!!**



SUICIDE LIFELINE: 0824-2983444
(A unit of Susheg Charitable Trust)

**24/7
SERVICE**

It is a matter of Concern that Student Suicide rate in India is increasing every year - in 2022 a total of 13,044 students committed Suicide in India. The main reasons are failure in examinations or stress related to examinations, pressure from schools, teachers and parents or substance abuse.

MESSAGE BY POPE FRANCIS – 12 AUGUST 2024

Courtesy - NCR

Pope Francis told a group of priests and religious women recently **“God will not judge people by how many university degrees they earned, but by how well they cared for the poor”**,

“The Lord won’t ask us, ‘What did you study?’ ‘How many degrees do you have?’ ‘How many works did you accomplish?’ No, no. The Lord will say, ‘Come with me because I was hungry and you gave me to eat; I was thirsty and you gave me to drink; I was persecuted and you protected me,’” the Pope said.

“That is the theme of the final exam on which we will be judged,” the pope said on Aug. 12 as he met members of the general chapters of the Dominican Missionary Sisters of St. Sixtus, the Society of the Sacred Heart of Jesus, the Sisters of the Presentation of Mary and the Vocationist Fathers.

Pope Francis joked that it was “efficient” of the Vatican to group all the general chapter members together in one audience since it is chapter “season” in Rome.

All four religious orders, he said, were founded to support and educate young people from poor families who would not otherwise receive the education they needed and the guidance necessary to discover their vocations.

The founders of the four orders “saw in them a sign from God for their mission,” the pope said. “In the same way, it will also be good for you, especially in these days of community discernment, to keep constantly before your eyes the face of the poor.”

“Jesus speaks to us in our neediest brothers and sisters,” Pope Francis said, “and in every gift given to them there is a reflection of God’s love.”

And while the art of spiritual discernment is a specialty of the vocationist fathers, the pope told the religious that learning to make decisions by listening to God, to others and to one's own heart is essential for all Christians.

Discernment, he said, involves "prayer, meditation, patient waiting, and then courage and sacrifice" to put into practice that which God, "without ever imposing his will on us, suggests to our hearts."

Having choices is a sign of the freedom God gives to each person, the pope said.

"Our world is in such need of rediscovering the taste and beauty of making a decision, especially regarding definitive choices, which cause a decisive turning point in life, such as the vocational one," he said. Young people need spiritual fathers and mothers to help them understand that "to be free is not to remain eternally at a crossroads, making little 'escapes' to the right and left, without ever really taking a road."

"Being free means betting - betting - on a path, with intelligence and prudence, certainly, but also with boldness and a spirit of renunciation, in order to grow and progress in the dynamic of giving and to be happy and loving according to God's plan," the pope told them.

OUR HEARTFELT THANKS

DONATIONS TO CASK CENTENARY TRUST

1. Mrs Maryanne Mendonca, Mumbai – ₹.1,00,000/- for Scholarships
2. Drs Anand & Geetha Pereira – ₹. 25,000/-for Family Support Programme
2. Mrs Jessie Vas, Mumbai – ₹. 20,000/-for Teacher Enrichment Programme
3. Name withheld at donor's request – ₹..10,000/-for charitable projects

Welcome to New Life Members of CASK

MANGALORE

1. Mrs. Jennifer Martha Dcosta
2. Dr. Rudolph Joyer Noronha
3. Mr. Ronald Vincent Crasta
4. Mrs. Theresa Leonilda Aquinas
5. Dr. Jostol Pinto
6. Mrs. Jasmine Benedicta Goveas
7. Mr. Stephen Quadros
8. Mrs. Shanthi Rasquinha
9. Ms. Vandan Joan Rasquinha
10. Mr. Manoj Dyson Fernandes
11. Mrs. Neeta Joan Peris
12. Dr. Zenibia Anjela Desouza
13. Dr. Zuider Prakash Dsouza
14. Mr. Sanyo Prakash Dsouza
15. Ms. Maria Lena Fernandes
16. Mr. Leslie Ashok Noronha
17. Mr. Gerald Monteiro
18. Mrs. Genevieve Monteiro
19. Mr. Conrad Denis Jerald Mascarenhas
20. Mrs. Selma Sequeira
21. Mr. Conrad Jude Cutinho
22. Mr. Denzil Praveen Francis Castellino
23. Mr. Arun Pinto
24. Mrs. Alveera Dsouza
25. Mr. Roger Macqueen Pinto
26. Mr. Bradley Gerald Dsouza
27. Mr. Sanjan Earl Pinto
28. Mr. Vinod Antony Roman Pinto
29. Mr. Shaun Dominic Pinto
30. Mr. Colin Anotony Pinto
31. Mr. Austine Patrao
32. Mrs. Jean Benny Lobo
33. Mr. Sundeep John Dsouza
34. Mr. Blaze Dsouza
35. Mrs. Lilly Sabina Dsouza
36. Mr. Mark Percival George Fernandes
37. Mr. Stephan Nelson Monteiro
38. Mrs. Vineetha Noronha
39. Mrs. Lorraine Viola Noronha
40. Mr. Keith Dsouza
41. Mrs. Hera Pinto
42. Mr. Roshan Antony Dsouza
43. Mr. Cyril Jerry Lobo
44. Mr. Victor Andrade
45. Mr. Vikram Jude Saldanha
46. Mrs. Florine Gretta Dsouza
47. Mrs. Anita Cordeiro
48. Dr. Vincent Crasta
49. Mr. Avil Kiran Dsouza
50. Mr. Naveen Swebert Monteiro
51. Mr. Wilfred Monteiro
52. Mr. Lionel Pinto
53. Mr. Romans Lobo
54. Mr. Oswald Dsouza
55. Mr. Rayan Roshan Dsouza
56. Mr. Santhosh Dsouza
57. Mr. Herald Naveen Kumar Dsouza
58. Ms. Sharlaina Felicia Sequeira
59. Mr. Wilfred Denzil Lobo
60. Mr. Naveen Pereira
61. Mr. Steevan Pinto
62. Mr. Johnson Lobo

UDUPI

Mrs. Vineetha Reshma Quadras
Mr. Ronald Wilfred Quadras
Dr. Christer Emmanuel Fernandes
Mr. Pritish Burton Dsa

BANTWAL

Mr. Stany Lobo

KARKAL

Mr. Oswald Sunil Mendoca

PUTTUR

Mrs. Silvia Dsouza

MUMBAI

Mrs. Josephine Dsouza

GENTLE REMINDER

To all subscribers of ‘Mangalore’ Please renew your subscription to ‘Mangalore’. The validity of your subscription is indicated on the postal slip on the back cover.

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



A TRIBUTE OF LOVE

On her 20th Death Anniversary



Rose J.D. Rasquinha

Born : 22 May 1926

Died: 7 September 2004

*If Roses grow in Heaven
Lord, please pick a bunch for me.
Place them in my Mother Rose's arms
and tell her they're from me.*

*Tell her that I love her and miss her,
more than ever today
and when she turns to smile,
place a kiss upon her cheek
and hold her for awhile.*

*Because remembering her is easy,
I do it every day,
but there's an ache within my heart
that can never go away*

*With fond memories
Your beloved son
Cletus*

REMEMBERING BEATRIX (TRIXIE) NORONHA

Beatrix Noronha our beloved Mother was also our mentor, teacher, 'confessor', advocate and moral compass. We - Ivan, Doris, Peter, Rita, Joseph and Stephen are the fortunate and ever grateful children of Diony and Trixie Noronha.

Our parents were decent, gracious and loving people. Family came first, community and neighbors were treated with love and respect – doors were open to just anybody, connections were made and nurtured. Mom and Dad's hospitality and generosity knew no bounds. Our home "Devadan" in Bangalore was the popular venue for a great many family gatherings over decades. Dad died on April 6, 1977, followed by Mom on August 19, 1996. Years after their deaths, they remain respected and admired by the Bangalore and Mangalore Catholic communities. Sweet memories linger.

This tribute is written to honor our darling Mother, on what would have been her Centenary birthday - August 16, 2024

Beatrix Mary Matilda was the eldest child of Charles and Doris (Peris) Noronha. Charles Noronha belonged to one of Bangalore's prominent Mangalorean families. Charles was an eminent Catholic in Government service, rapidly rising in the State official ranks. Doris Peris was a highly accomplished young lady and the eldest daughter (of seven) of another then very few Mangalorean families from Bangalore. Charles and Doris were wed at St Patrick's Church, Bangalore, in November 1922. This idyllic marriage lasted for just 10 years and bore four lovely children, Beatrix (Trixie), Elsie, Anthony (Tony) and Elizabeth (Betty). Doris died on Apr 11, 1933 at age of just 32, leaving Charles and four young children bewildered and bereft. At not yet 9 years, Trixie was the eldest, Betty at 3 was the youngest. The children were entrusted to the care of the expanded family especially their Aunt Rose and Charlie's revered stepmother Pulcheria.

Three years after Doris's death, Charles married Louisa (Lizzie) Colaco. By this marriage, he had another four children – Loysie (who died in infancy), Cecil, Flavia, and Vivian. Professionally Charles grew from strength to strength. His life too was cut short. After a long and painful illness, Charles passed away on the morning of 14th March 1950. From the time of her Mother's death to the time of her marriage,



*With her mother Doris and siblings,
Elsie, Tony and Betty - 1932.
Doris died a year later*



A rare photograph - Trixie as a toddler

*With her mother
Doris and siblings,
Elsie, Tony and
Betty - 1932.
Doris died a year
later*



Mom had the responsibility of looking out for her three younger siblings. Despite those personal issues, she was a star student, with multiple musical and other creative talents. Her schooling was at the prestigious Sacred Heart High School at Good Shepherd Convent, Bangalore. The extended family regularly organized the trips to school for the siblings, in a horse driven carriage. In the year when her father was posted to Chikmagalur, 140 miles away, Charles kept Trixie, Elsie and Betty as boarders in Good Shepherd Convent and Tony at St Joseph's EHS so as not to disrupt their schooling. While on holidays in Chikmagalur, Trixie was introduced to horse riding and other outdoor activities.

Trixie made her First Communion at St. Patrick's Church in Bangalore in 1931. A photo of that memorable occasion is preserved in the Centenary Bulletin of St Patrick's.

On completion of school, she enrolled at the venerable St. Joseph's College for two years of Inter. She was looking forward to earning a Bachelor of Arts in college, but that changed when the proposal of marriage came at age 19.



*First Communion photo.
From the Centenary
bulletin of St. Patrick's
Church, Bangalore*



Trixie Noronha gets ready for School in 1930

*With Charles and his second wife, Lizzie.
The four siblings - Betty, Trixie, Elsie, Tony
and young stepbrother Cecil*



By this time she had become a gifted pianist, with a beautiful voice to match. We have heard stories that Trixie was a very popular young lady in social circles. Many of her friends from those early years remained very close and special throughout her life.

Beatrix was married to the dashing, 28 year Dionysius Noronha on September 15, 1943, in a rarely permitted evening service at St Patrick's Church. The following excerpt is from a report of the wedding, featured in the community magazine 'Mangalore' (issue of October 1943): "One of the grandest and most largely attended weddings in our community took place in Bangalore on the 15th of September. The pretty bride looked most charming as she was led to the altar by her father, while the organ poured forth soul-stirring music. A grand reception was held in the Glass House at Lalbagh amidst very pleasant and picturesque surroundings. His Grace the Archbishop of Madras, who came all the way from Madras to attend the wedding, proposed the toast of the newly-married couple in eloquent terms. He remarked that the happy couple represented the union between two reputed, talented, and greatly respected Catholic families. His Grace said that he cherished a high regard and admiration for the bridegroom whom he had known for well-nigh 9 years, and he could safely foretell that one day he would grace the Madras High Court".

In the early years of his judicial career, Dad was posted to different cities in South India, including Mangalore, Kasargod and Coimbatore. Wherever he went, so did Mom. There is little, we siblings remember of our early childhood in those different places. Permanence for a period of about 10 years came in our move to



Mangalore. Dad was posted to Mangalore in the early years of the marriage, in special consideration of his parents' old age and his father's recent stroke. Sylvester a respected businessman and land owner, had been a very active person, but with a complete change in lifestyle after this acute medical event. A few years after the family moved to Mangalore, Dad's mother Juliana also suffered an illness that resulted in her being bedridden the rest of her life.

Our mother, then with four children, soon to be five, had to take on the formidable additional responsibility of providing care to her chronically ill in-laws. She also had to oversee the functions of a large and busy household - the ancestral Home, Julie Bagh. In addition there was involvement with important matters of the heart and mind relating to the second family which Dad inherited by virtue of being the late Charles Noronha's eldest son-in-law. Mom and Dad were now the 'connecting link' between the three young 'step-siblings'. All this would have been enormous challenges for Mom, and it must have taken acceptance, patience and discipline to make a seamless transition.

Charles Noronha died in 1950 and our father stepped into his shoes with the able and loving assistance of Mom. In later years, Flavia and Vivian in particular would recall that Trixie was like a mother to them.

Charles Noronha died in 1950 and our father stepped into his shoes with the able and loving assistance of Mom. In later years, Flavia and Vivian in particular would recall that Trixie was like a mother to them. Our mother was not cognizant of many of the local cultural norms in Mangalore, but came to quickly understand and embrace these. She also undertook with grace the role of an Officer's wife, at formal and various other events. She found time to play tennis



*Charles and Lizzie, with -Stepmother Pulcheria -Diony and
Trixie Noronha -Allwyn and Elsie Saldanha -Stany and Betty Kamath
-Tony, Cecil, Flavia, Vivian, -Ivan and Doris - 1947*

at the local Ladies Club, and became involved with other activities of that still flourishing organization. Mom's benevolent nature, charming smile, and ever evident generosity, earned her affection and admiration of the Mangalorean community. Because of her guidance, counsel and rapport, our Mangalore childhood and schooling was most enjoyable.

After that decade, there began a nomadic period of four years when Dad was stationed to other cities in Karnataka State, sometimes transferred with little warning. To his credit every step was a higher level, leading ultimately to an honored career in the judicial system. Time and time again Mom had to bear the burden of managing the many logistics of changing houses, schools, churches etc. There were also major differences in the local dialect and social mores, in each city. In the final phase of our lives, we moved to Bangalore in blissful



*Early marriage years
of Diony and
Trixie With paternal
Grandparents,
Sylvester and Juliana
Noronha, Dad and his
two siblings,
with their spouses Ozzie
and Melanie Vaz,
Malcolm and Irene
Noronha and the 'older'
cousins - Dec, 1952*

contentment. Professionally, our father quickly rose to be Head of the Karnataka Vigilance Commission. The crowning glory of his career was the appointment as a Justice of the Karnataka High Court - the first ever Mangalorean Catholic to be so assigned anywhere in the country. During this busy tenure on the Court, our mother was a willing and gracious partner when Dad was the chief guest and/or speaker at ceremonial events. On many an occasion, she was the chief guest.



*These photographs, circa the 60's
were both taken in front of our
Bangalore Home - the treasured 'Devadan'*

'Devadan' so named by Dad was the hallowed Home, where we spent our formative years. It was also a second home to a great many. Besides us six siblings, there was constant accommodation of cousins and others who came to Bangalore for studies or jobs. After our father died in 1977, most capably and with determination, Mom took on the role as the head of Devadan. She directed and supported each of her children, as we sorted out our interests and passions. When problems arose, Mom would make a wise summation of the same, intervene and come up with sound solutions. She spent a lot of her time in tutoring us in studies as well as made sure that we would diligently practice our music. She was instrumental in guiding us to choose the careers we have, and for influencing the lives we lead. Her positive attitude and words of encouragement will remain with us forever. A charming lady, smiles came naturally to her, a great sense of humor was evident and we revelled in that unforgettable cascade of girlish laughter. We loved making our Mom laugh.



Devadan was the popular venue for many celebratory occasions like birthdays, wedding events and family reunions. Our father and mother were also actively involved in a variety of acts of piety and philanthropy. Among mom's activities were commitment and volunteer work for all the different schools we attended. Mom was busily engaged in a number of charitable groups such as the Catholic Women's League, Good Shepherd Past Students and Parents Association, and Ladies of Charity. She invested enormous time to St. Patrick's Church, where she was in the choir and played the iconic Pipe Organ, for over fifteen years. She was the Editor of the Children's Corner section of the monthly Parish newsletter the 'Patrician', under the pseudonym "Aunt Patricia". But her most passionate purpose was for the children at St. Patrick's Orphanage (now St. Patrick's Boys Home). These children were loved and pampered, as also tutored in singing and music. There was special attention given to the developmentally challenged. As part of Ladies of Charity activities, she would participate in feeding of the poor, often going to the slums in the hot afternoon sun. Other endeavors for the St. Patrick's boys included knitting sweaters for them. Even during later years of her home confinement, she continued to be a patron for the orphanage. Our mother had over several decades given so much of her time, energy, and tangible contributions to the welfare of these orphaned children. Groups of these kids would in turn make visits to Devadan, in the years Mom was physically limited. Their happy chatter and voices would evoke that beautiful smile.



The seven Noronha siblings. R-L - Trixie, Tony, Elsie, Cecil, Betty, Vivian and Flavia



*At the Vatican
An audience with Pope Paul VI*



*Ladies of
Charity at St.
Patrick's
Church - mid
1960's*

The three eldest sons had left India, before our mother was stricken by an illness that would affect her physical abilities in profound ways. It must have really hurt her, to see one child after the other leave the nest in Bangalore, to be so far from most of her grandchildren, miss family milestones and celebrations aplenty. In years of good health she did manage to make a couple of trips to the West, including one memorable trip to Rome where she received an audience with Pope Paul VI. We brothers, Ivan, Peter and Josie would get back to Bangalore for a few weeks as often as we could, to bask in the warmth of her overwhelming generosity and boundless love. Our sister Doris lived in Bombay but her son Niren spent the bulk of his schooling years in Bangalore. Five of us siblings were most fortunate that we had a champion in our beloved sister Rita, to care for our mother through the decades of Mom's disabling affliction. There was too a small team of loyal and compassionate caregivers, who our mother genuinely loved and trusted. They assisted her in fulfilling mundane as well as favorite activities and in maintaining social connections. They were a respected part of the family.

Mom kept in constant touch with her sons abroad, with regular mailed letters. Her handwriting was sublime, her prose perfect. Those letters were scripted as frequently as once a week. She wrote often to

many others as well. Among them, the parents of one of her several Godchildren, 'Diotrix', uniquely named because of one family's love of Mom and Dad. This time consuming practice of communication was pursued, even after the first stroke robbed her of the use of her writing hand. She learned how to write with her left hand and when successive strokes affected that side of her body, she struggled anew to keep the letters coming. As her strength and dexterity withered from those cruel blows of fate, the lines became fewer, the words larger and increasingly misshapen, but the letters were still written remarkably often. A true labor of love.

The weddings of the four sons over a span of 12 years took place in India, all but one in Bangalore. When in good health but even after several strokes, our mother was actively involved in the organization of these events. If there ever was evidence needed, that even when profoundly physically disabled, she could manage with finesse a large Indian Catholic wedding, it was that of Steve and Sandy in 1988. This would be the last time that the DIOTRIX clan - all her children, their spouses and grandchildren were gathered in one place - Devadan. Our beloved matriarch was in her element. Love radiated from her face. Joyful pride reigned.

The last years of her life left our mother disabled and bedridden, presenting a challenge that most could never have coped with. Yet she did so with total stoicism, faith and hope. If there was anything good about her suffering - it was that she endured it to be an example, a teacher. Mom's will to do good, never ceased. Her children and



her grandchildren (on short visits to Devadan) were embraced by her loving affection. These toddlers lapped up the attention and affection. Mom taught and influenced all of us by the life she lived, in health as well as in illness.

At the time of her death the outpouring of love and sorrow from the community was immense. We had never seen so many people at a



Nine of her 13 grandchildren



Tara entertains her grandma.



Her six children

funeral in all our years in Bangalore. The image that will forever linger in our minds, is the guard of honor that the boys of St. Patrick's gave her. As the cortege carrying her body came into the expansive grounds of St. Patrick's Church, hundreds of children stood side by side holding candles, saluting her and singing as a unique chorus. This was a glorious sight to behold. It wasn't just the six of us who had lost a mother. It was too, all those young boys at her funeral, and many many others. Of hundreds of messages received on her death, one summed it up perfectly. "Trixie Noronha is no more. A saint has gone to receive her eternal reward. Trixie was an example to whoever saw her. Her unwavering faith in God, strengthened our own faith in Him. A beautiful life is no more. But she has left the fragrance of her life to imitate".

Our parents were truly extraordinary people. Our mother's whole life was one of selfless devotion. Besides doing everything possible to keep us kids happy and healthy, Mom went out of her way to make others also feel like part of the family. Scores of people even today, reminisce about the genuine warmth and hospitality of our mother, and the haven that was Devadan.



*The DIOTRIX Clan - Annual Gathering -
August, 2023 - West Virginia, USA -
" The family that Sings Together, Clings Together."
- one of Dad's favorite sayings*



*In memory of,
my beloved
Mother. - Peter*

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LIFE SWINGS

Joan Lobo

I was walking past a school and curiously watched a girl on a swing enjoying herself with gay abandon. Barely a little girl but actually a young lass of about twenty, swinging in broad arcs up and down all by herself on the playground and I wondered what had prompted her to get back on a swing. Then I amusingly recollected that I had done the same thing, not so long ago. It's a thrill you want to feel again, the soaring magic of tilting up into the sky, of leaning back and pushing myself higher and higher until I am sure I wanted to go right over the top catapulting myself onto a cloud. As I heard the creak of the chains and felt the shivery vibrations carrying me aloft I wanted to feel that magic again, but instead sadly felt my sides pinching and a dizzy feel when I leant back and my hands ached from holding on. Though I wanted to enjoy that same old experience but it was not meant to be. But rather as I watched the young lady swinging up and down, I seriously wondered if it gave her the same old thrill reliving her childhood days.

Who doesn't have a fond memory of swinging at the park? Reminisce those much awaited trips to the park when my friends pushed me on the swing or maybe sometimes I was a solo swinger. Either way I enjoyed the joys of the breeze against my face and the way my hair blew all over the place when I swung back and forth. Learning to pull myself higher and higher into the sky felt like I was flying. Playgrounds and ultimately swings, are a symbol of childhood and most of us outgrow it because we believe we must grow up, although that is not always the case. Swinging, I believe, is one of the simple pleasures of life and there is no reason to ever outgrow something as exciting as a swing. We had put together a swing at my parents home latched on to a steady branch of the mango tree and was our favourite haunt and together with the neighboring kids it was always reaching for the stars.

Through everything the swings and I have been through, nothing will ever stop me from enjoying them. It is possible that they represent more for me from a childhood full of memories and an adolescence full of even more. Swings will forever be able to take me back in time and every sweet memory I cherish.. Remember that feeling when you get at the apex of the swing and seem to be floating? The risk involved at that exact moment, seemingly suspended in mid air, and the drop after that is so cool. There is the exhilarating feeling at that pinnacle of height that gives us a mental and physical adrenaline rush. It makes the whole swinging experience awesome. Well, the journey to that apex and the ensuing feelings are lots of fun .Sometimes, as a child we would trip, or fall but, for most part would handle all the issues ourselves. If it got rough an elder would intervene, but most often as children we learned all on our own to play, socialize and learn life skills without any input from adults.

We learned to kick our feet and pull on the chains in unison all on our own. . We loved the risk and reward. We figured out our own boundaries. It was exhilarating how we mastered this event. We were delighted as we learnt the feeling of accomplishment and gratification while we were swinging. It was a great fun workout.

Relating the swing to life we have ups ,downs and the stagnant. The middle motion of the swing representing playing it safe. It's the mundane of each day. And if we are good with this to and fro, then by all means, we deserve to stay where we are. But as expected many of us are always desiring something bigger and better. More happiness. More excitement. Bigger rewards. More success. All of those big wonderful things are on the far side of the swing. And unfortunately, we dont swing only one way. We need to pull to the other side too .On one extreme of that swing are the big risks, It's the hard stuff. It's disappointment. Perhaps criticism. It's the hustle. And it's where we need to get to the other side. On the other end of the swing are the big rewards, the highest achievements. That's where our big audacious goals get filled. In order to get to that side, we have to be willing to pull and push ourselves and remain grounded too sometimes.

If you ask any billionaire how many failures he has had I'm pretty sure it will be equally matched to his successes. Ask any hall of fame athlete about his strikeouts and missed shots and they will tell you that they have done it all. It's not an accident or a fluke. Yes that can happen but that is not what we want to bet on. For every great success, there is probably a failure on the other side. Though we believe the grass is greener on the other side, it can be green where we make it out to be. This is the rhythm of life. It's in nature. It's everywhere. There is Light and Dark. Yin and Yang. Day and night. Ebb and Flow. Rise and Fall. I'm afraid that we often fail to go after our biggest dreams, our big goals, our big vision because we have an equal and matching opposite fear of failure or loss. So, we choose to stay long on the ground with our feet fixed between the back and forth. If we want something better, bigger, in our life, then we need to swing higher.

Life is like a swing -We move up and down during the ride and often we start over again to reach the top and then eventually land down where we began.. It doesn't mean we should stop moving up, it doesn't mean we should stop hoping. It means falling is just a part of gravity which needs to happen for us to rise up again

Points to Ponder, September 2024

Norbert Shenoy

Fiction of Law & Capital Gains Taxation

Those who wish to explore the concept of Fiction of Law will find interesting examples of the same in the labyrinthine maze called Income Tax Act 1961. A legal fiction in simple words is defining something to be true for the sake of convenience. Of course, "convenience" is something that the government of the day decides through deeming provisions in the statutes passed by the legislature. When it comes to construction of tax statutes it is important to bear in mind that the concept of "natural justice" is rarely considered, as courts have consistently held that "tax and equity are strangers" which implies that fiction of law is taken to its logical conclusion even when such conclusions appear to be illogical!

Capital gains is defined differently for different kind of assets and their taxation varies depending on the type of asset and its holding period. Fortunately, Budget 2024-25 has simplified the definitions and taxation provisions to some extent. Following table summarizes the changes.

Change in Holding Period to be considered as LTA			STCG Tax Rate		LTCG Tax Rate	
Capital Asset	Earlier	Now	Earlier	Now	Earlier	Now
Listed Equity Shares	>12 mths	>12 mths	15%	20%	10%	12.50%
Eqty Oriented Mutual Funds	>12 mths	>12 mths	15%	20%	10%	12.50%
House Propert/ Land	>24 mths	>24 mths	Slab Rate	Slab Rate	20% with Indexation	12.5%*
Shares not listed on Stock Exchange in India	>24 mths	>24 mths	Slab Rate	Slab Rate	20% with Indexation	12.50%
Gold	>36 mths	>24 mths	Slab Rate	Slab Rate	20% with Indexation	12.50%
Listed Debentures	>36 mths	>12 mths	Slab Rate	Slab Rate	20%	12.50%

Note: LTA – Long Term Asset, STCG – Short Tem Capital GainsLTCG – Long Term Capital Gains,

The revised LTCG tax now provides a more favourable environment for overseas investments, at a time when Indian markets are overvalued. Investors, HNIs in particular, through the GIFT city in Gujarat, could directly invest up to \$250000 in a financial year under the RBI’s Liberalized Remittance scheme in overseas equities/funds. International equities/funds now enjoy parity with Indian equities, albeit with a 24 month holding period for LTCG classification, down from 36 months earlier. Another opportunity that opens up for HNIs is in the space of unlisted shares, since the tax harmonization proposed in the budget aligns the taxation of gains from unlisted shares with that of listed shares except for the waiting period, to be eligible for LTCG taxation.

But in a country with aspirations of being Vikshith Bharath before long, the need to accelerate investments backed by risk capital cannot

be overemphasized. But the last few budgets of FM Nirmala Sitharaman seem to be increasingly diluting the significance of this source of high powered savings garnered through equity capital when it comes to tax treatment. While increasing short term capital gains tax is understandable, increasing the same on long term capital gains on equities is something that cannot be appreciated in an economy that is hungry for high powered risk capital. A better option to consider would have been to increase the holding period to, say, 2 years and abolish tax on gains made thereafter. Given the speculative fervor fuelling the markets at present, this change might turn out to be revenue neutral, if not positive.

It is also encouraging to see the Finance Minister heed the concerns raised by a large number of investors on removal of indexation benefit on investments in house property/land which would affect investments made prior to the budget. She moved an amendment to the proposed LTCG taxation in respect of realty sector. In the case of transfer of a long term capital asset being land or building or both, by an individual or HUF which is acquired before July 23, 2024, the taxpayer can compute tax under the new tax rate at 12.5% without indexation and the old scheme at 20% with indexation and pay tax which is lower of the two. It has to be appreciated that the Finance Minister has honoured the promise to ensure that changes in taxation rules are not brought about with retrospective effect.

Treatment of capital gains in the case of buyback of shares, however, leaves some questions unanswered. Earlier buyback proceeds were tax free in the hands of the shareholder as the tax was paid by the company which meant that the tax burden was borne by the continuing shareholders and not the seller. This provision is now replaced under which the entire sale proceeds of shares sold in the buyback offer is treated as dividend in the hands of the shareholder and taxed at slab rate. The cost of acquisition of the shares sold is treated as capital loss which can be set off against future capital gains. This is likely to result in companies almost entirely resorting to buyback through open market purchases instead of through tender offer. Shareholders who sell shares

during the period when the company is buying back its shares in the open market will pay only 12.5% LTCG tax and not on the sale proceeds at the applicable slab rate as proposed under the new provision when shares are sold under the buyback offer. Well, it is possible to resort to a fiction of law through a deeming provision which could state that proceeds of any sale of shares of the company in the period during which the company is buying back its shares from the open market will be treated as dividends! It seems that such treatment may not only be regarded as discriminatory but turn out to be disruptive and hence may not be feasible. But bureaucrats are known to have resorted such to quixotic proposals in the past! Another complication can arise when a company takeover occurs, where an offer for usually 26% of the total shareholding has to be made to the public shareholders. How will the sale proceeds be taxed in such cases? This question remains to be resolved.

It is worthwhile to note that the existing provisions that enable an investor investing in residential property and specific bonds, to minimize capital gains tax outgo are retained.

Under Section 54, the seller of residential house property is required to invest the sale proceeds in another residential house property in India to be constructed within three years or to be purchased within two years from the date of sale or to have been purchased within one year before the date of the sale. In case your capital gain does not exceed Rs 2 crores, you can invest in not one but two house properties, although this option is available only once in a lifetime. The quantum of exemption under this section shall be lower of:

- a) Capital Gains,
- b) Cost of new asset (limited to Rs 10 crores)

This exemption comes with a three year lock-in period on the new asset.

Under Section 54EC, taxpayer gets exemption if the capital gains from sale of land, building or both are invested in specified bonds issued

by REC, PFC etc. Maximum investment in these bonds is capped at Rs 50 lacs in a financial year. The quantum of exemption under this section shall be the lower of capital gains or cost of the bonds purchased. These bonds at present carry a coupon rate of 5.25% and have a lock-in period of 5 years. It has to be noted that even the act of using these bonds as collateral for loans will be considered a breach of lock-in period.

Section 54F deals with exemption from long term capital gains on sale of all kinds of capital assets (including shares, mutual funds) except residential house properties. To claim the exemption under the section, taxpayer has to invest the sale proceeds in one residential house property in India to be constructed within three years or to be purchased within two years from the date of sale or to have been purchased within one year before the date of sale. The quantum of exemption is calculated as $A \times (B/C)$, where A is the capital gains on sale of the original asset, B is the cost of the new asset and C the proceeds from the sale of the original asset. B, that is cost of the new asset, is however limited to 10 crores. Further, the following conditions have to be satisfied to be eligible for the above exemption.

1. The assessee should not have owned more than one residential house apart from the new asset, on the date of sale of the original asset.
2. The assessee should not have purchased another house property, apart from the new asset within two years from the date of sale of the original asset and should not have constructed another house apart from the new asset, within three years from the date of sale of the original asset.
3. A lock-in period of three years applies to new asset.

Claiming exemption under one of the above sections does not preclude an eligible taxpayer from claiming exemption under another section as per expert opinion.

IGNITING ENTREPRENEURSHIP

RACHANA Catholic Chamber of Commerce and Industry, Mangaluru, in collaboration with ICYM Central Council diocese of Mangalore, hosted a unique programme **“Igniting Entrepreneurship”** for entrepreneurship aspirants of the Catholic community of Mangalore diocese as well as nearby dioceses on 28th August 2024 at St Sebastian’s Church hall, Bendore.

It was an inspiring and impactful event, aimed at empowering young entrepreneurs, and attracted a diverse audience eager to learn from seasoned professionals.



The programme commenced with a symbolic ceremony where the president of Rachana, John B Monteiro, handed the lighting medium to the chief guest, Rohan Monteiro, who then ignited a torch which was held by Winston Sequeira, ICYM president, Mangalore diocese. This act was followed by the speakers lighting sparklers, symbolizing

the spark of inspiration being passed on to the youth. A traditional lamp lighting ceremony also took place, adding a touch of solemnity to the event.

John Monteiro, president of Rachana, kicked off the event with a warm welcome and an insightful address. He highlighted the significance of the event in inspiring and empowering young minds through engaging sessions, interactive discussions, and practical activities centred on entrepreneurship. He stressed on the need for such opportunities to build a larger entrepreneurial community.

Event convener CA Vikram Jude Saldanha provided a concise overview of the event's objectives, emphasizing its role in bridging the gap for aspiring entrepreneurs. He underscored the importance of guiding young talents towards realizing their business aspirations.

Winston Sequeira, president of ICYM, diocese of Mangalore, expressed gratitude to Rachana for this collaborative effort, encouraging participants to fully engage in the programme and take advantage from the wealth of knowledge being shared.

Chief guest Rohan Monteiro delivered an inspiring speech, sharing his personal journey and discussing the challenges he faced in his business endeavours. He emphasized the importance of maintaining quality in goods and services, noting that trust and financial success should naturally follow. He likened the business world to navigating waves, where risks, self-belief, and resilience elevate one's position. He further encouraged the youth, asserting that this is the right time to build a business. Success and failure are both part of the journey, and with a positive outlook, nothing is impossible. He advised the

participants to start small, be patient, and work their way up. He added that one should believe in themselves and God and affirm that success will be theirs. Monteiro concluded by offering support to aspiring entrepreneurs through Rachana.

The event featured three key sessions:

Session 1: Leslie Rego, owner of The Mat Shop and Home Shop, shared the story behind his entrepreneurial journey, encouraging young entrepreneurs to commit fully to their ventures. He offered practical advice on what to do and what to avoid in business. He stressed not to expect anything to come to your doorstep rather knock on doors and find your way up.

Session 2: Roy Castelino, proprietor of Roy Constructions, discussed his venture into civil construction, highlighting the importance of understanding the business intricacies before starting. He urged the youth to thoroughly study the business landscape before launching their own enterprises. He made it clear that self-interest and hard work are crucial to lead a small start-up. He emphasized that although it takes a while to progress, it is not difficult to venture into any business.

Session 3: Dr Paul D'Souza captivated the audience with his passion for agriculture, speaking about the importance of positive thinking, patience, and the power of compounding. Dr D'Souza emphasized that entrepreneurial success requires discipline. Though a professor, his love for agriculture is deep rooted in him and has yielded well. As an agriculturist with expertise in dairy farming he called on young entrepreneurs to enter into the trending market of agriculture.

Throughout the event, J R Lobo, moderated the sessions and provided valuable insights, pointing at the importance of having a clear vision. He stressed the necessity of hard work, calculated risks, and resilience in the face of failure, encouraging the participants not to be deterred by setbacks. Lobo also advised the audience to network with experts in similar fields and be open to continuous learning.

Former Rachana presidents, Gilbert D'Souza, and Marjorie Texeira, chairperson of the silver jubilee celebrations, also pledged their support to the young entrepreneurs.

Victor Johnson Monteiro, proprietor of Paramount Cargo and Transport LLC, Dubai contributed through monetary sponsorship. Ullas Rasquinha was also recognised for his contribution.

Fr Clifford Fernandes, parish priest of Holy Cross Church Kulshekar who was present for the programme offered his guidance to both Rachana and ICYM, stressing the importance of such programs in igniting entrepreneurial spirit. He concluded his remarks with a prayer and blessed the gathering.

It was a wonderful opportunity for 200 plus entrepreneurship aspirants and budding entrepreneurs in a unique platform.

The event was skilfully compered by Dr Savannah Sequeira, Dr Jessica Monteiro, and Rianna D'Cunha, ensuring a smooth flow of activities. The programme concluded with a vote of thanks by Rachana joint secretary, Walter D'Cunha, followed by lunch where attendees continued to discuss and exchange ideas.

NEWS & NOTES

BIOGRAPHY OF THE LATE FR.CAMILLE BULCKE SJ OF RANCHI

It is a matter of great joy and pride for the Catholic community in India that a BIOGRAPHY of the Belgian Missionary-Father Camille Bulcke SJ who headed the Hindi and Sanskrit Departments at St Xavier's College, Ranchi is being brought out by Ravi Dutt Bajpai and Swathi Parashar as authors. The book is titled 'Camille Bulcke'. The Jesuit priest learnt and mastered Hindi after coming to India and obtained a Ph.D in Hindi titled "Ramkatha" : Utpatti aur Vikas (The Ram Story-Its origin & Development, 1950). He was also inspired by the mission to make Christian texts available to the common people in India and translated the texts to Hindi as part of his scholarly pursuits.



He prepared an English-Hindi glossary in 1955 for the benefit of Catholic priests and later worked on compiling an English-Hindi dictionary. Fr Bulcke was an admirer of Goswami Tulsidas. He found great similarities in Tulsi's path of devotion, selfless service to human beings, compassion towards all and moral conduct very close to his own religious practices as a devout Catholic.

The Govt of India bestowed on Fr Bulcke the third highest civilian award PADMABUSHAN

INTRODUCTION TO BUDKULO & ITS EDITOR - DONALD PEREIRA



Donald Pereira, originally from Belthangady is a life member of CASK and is a talented and versatile writer and journalist. He has worked in various newspapers - Janavahini, Star of Mysore, & Mysooru Mithra. He is well versed in graphic designing and printing.

His articles have been published in many konkani periodicals. He gives credit to Rakknio Weekly for transforming him as a professional writer. In 2011, he started his own media **Budkulo.com** and started a powerful multilingual E-magazine. Since then, he has been a regular activist representing the Mangalorean Catholic community. His constructive criticism has helped the society. He is the author of many stories also. His literature is published in Vijaya Karnataka, Kannada Prabha dailies, sudha & Mayura magazines. One of his stories is included in the Konkani syllabus for Degree students at St Aloysius University.

Donald Pereira is renowned for exclusive interviews. He has to his credit more than 100 interviews so far. Recently he has started a YouTube channel. Through **Dony's Encounter** title, he presents interviews and various other programmes.

CASK offers congratulations and commends Donald for his contributions through the media and thanks him for his selfless service to the Mangalorean community. His interview with CASK leaders will be featured shortly in the YouTube Channel.

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 Konkani Karaval.

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

ANJALI TAURO – NEW CHARTERED ACCOUNTANT OF THE MANGALOREAN COMMUNITY

We are pleased to announce that Ms Anjali Tauro of Mumbai has recently obtained the C.A. from the Institute of Chartered Accountants of India.



Anjali is a B.Com graduate from N.M.College of Commerce & Economics-Mumbai. She is the daughter of Jan & Jane Tauro of Mumbai and granddaughter of the late Austen Tauro and Claire (fondly called Beeba) of Falnir-Mangalore.

CASK congratulates CA Anjali and wishes her a bright future.

RAKNNO AWARDS 2024

Lavi Ganjimat, a renowned Konkani writer, and 'Amche Sheth,' the parish magazine from St Joseph Church, Bajpe, were awarded the 'Raknno Sahithi Prashasthi - 2024' and 'Raknno Athyuththam Firgoz Pathr Prashasthi - 2024,' respectively, at a ceremony held on Sunday, September 1 at the Mangalore Bishop House Hall. The Bishop of Mangalore, Dr Peter Paul Saldanha, presented these inaugural awards alongside Raknno Editor Fr Rupesh Madtha.

Raknno is a Konkani-English bilingual weekly run by the Diocese of Mangalore since 1938. It provides spiritual, social, cultural, and political analysis to Konkani readers worldwide.

SCHOLARSHIP AWARDS BY ST ALOYSIUS (Deemed to be University)

It is gratifying to note that St Aloysius (Deemed to be University) has recently awarded scholarships to 721 students of the undergraduate (UG) programme, worth Rs.38.2 lakhs. Of these, 61 students were recognised for their active participation at state, national or international levels. Scholarship worth RS.6.8 lakhs were awarded under the “Kreedha Spoorthi” scheme. 235 students of the first year UG programme were awarded cash prizes under the “Vidvath Spoorthi Scholarship” for their excellent performance in class-12 and Pre University examinations.

CASK places on record its appreciation to the management of St Aloysius College for motivating and encouraging students through grant of scholarships.

SAHITHYA MANCH HONOURS FR ANGELLO F.X.MAFFEI SJ

The Sahitya Akademi and the Konkani Institute of St Aloysius (Deemed to be University) in Mangaluru jointly organized a special event titled ‘Sahithya Manch’ on August 30 to honor Fr Angello F X Maffei, the first lexicographer and grammarian of Konkani in Kannada script. The event was held at the Sahodaya Auditorium of St Aloysius (Deemed to be University) and focused on Maffei’s significant contributions to the konkani language and literature.

The registrar of St Aloysius College, Dr Alwyn D’Sa, welcomed the gathering. This was followed by an introductory address from Melvin Rodrigues, the convener-Sahitya Akademi Konkani Advisory Board, who highlighted Fr Maffei’s work in the field of Konkani linguistics.

Dr Fr Jerome D'Souza SJ, a renowned scholar of Italian, Spanish, French, German, Kannada, and Konkani languages, inaugurated the event by offering flower petals to an image of Fr A F X Maffei, marking the beginning of a day filled with insightful discussions and reflections on Maffei's contributions.

The symposium was chaired by Dr Fr Melwyn Pinto SJ, who provided an overview of Fr Maffei's life and work. Three scholarly papers were presented during the event, each focusing on different aspects of Maffei's contributions:

- Fr Olvin Veigas SJ presented a detailed paper on the life and work of Fr Angello F X Maffei, highlighting his journey and achievements in the field of Konkani literature.
- Dr Fr Jerome D'Souza delivered a paper on Fr Maffei's role as a lexicographer, delving into his methodologies and the impact of his lexicon on Konkani language preservation.
- Fr Jason Pinto S D B presented a paper on Fr Maffei as a grammarian, exploring his work in standardizing Konkani grammar and its significance for future scholars and speakers of the language.

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Rev Fr Dr Francis Assisi D'Almeida appointed Syndicate Member of Bangalore City University



Rev Fr Dr Francis Assisi D'Almeida - Advocate, Priest of Mangalore Diocese and presently Secretary of Karnataka Regional Commission for Education is appointed Syndicate Member of Bangalore City University, Bangalore

***CASK Congratulates Rev Fr. Francis Assisi D'Almeida
and wishes him every success***

OBITUARIES - AUGUST 2024

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

- ❖ Peregrine D'Souza (61), Ashoknagar, husband of Maria D'Souza, father of Elroy & Priston D'Souza, on August 2, 2024.
- ❖ Elma Pramila (69), Bangalore, wife of the late Narendra Reddy, mother of Prathik/Melanie and Jithan, sister of Rudolf D'Souza, Elveera Fernandes, Aubrey D'Souza, the late Rodney D'Souza and Diana Lobo, on August 3, 2024.
- ❖ John D'Costa (78), Valencia, husband of Gracy D'Costa, father of Denzil Celestine D'Costa and Savitha Veena Tauro, on August 4, 2024.
- ❖ Edward Pinto (74), Bantwal, husband of the late Hilda Pinto, father of Rohan/ Preethi Pinto, Roshal/Thomas Pinto, on August 5, 2024.
- ❖ Fr Paul D'Souza (51) (Diocese of Shivmogga), brother of Celestine/ Martin Serrao and Jessy/Ivan Mascarenhas, on August 5, 2024.
- ❖ Ronald Edward D'Silva (62), Kulshekar son of Christina D'Silva, husband of Alfreda D'Silva, father of Roshan and Resma, brother of Philip Richard D'Silva, on August 5, 2024.
- ❖ Prasanna Saldanha (48), Chikkamagaluru son of Mary Saldanha and the late Charles Saldanha, brother of Mildred/Fredrick lobo, Roseline/ the late James DSa, Cecilia/the late Ronald DSouza, Herald/Flavy, Norbert/Alice, George/Rita, on August 8, 2024.
- ❖ Joseph Victor Rodrigues (81), Bejai, father of Trinita/Tony D'Cunha, Terence/ Vinita Rodrigues & Trevor (Mark)/Daisy Rodrigues, on August 8, 2024.
- ❖ Lawrence Fernandes (89), Rosario, husband of Monthina Fernandes, father of the late Giles, Cynthia, Sheila/Ivan, Sharen/Glen, Sharmila/ Peter, Shirley/Selva, Savitha/Madhu, on August 10, 2024.
- ❖ Letitia D'Souza nee Pinto (77), Bendur wife of the late Monthu Pinto, mother of Melanie/Michael and Priya, on August 13, 2024.
- ❖ Lilly Pereira (77), Bajpe, wife of the late Paul Pereira, mother of Sunil /Asha, Merelyn Pramila/Gregory and Anil, on August 13, 2024.
- ❖ Stella V Lobo (84), Valencia, wife of the late D R Lobo, mother of Satish/Lavita, Seema/Felix and Sunita/Valerian, on August 14, 2024.
- ❖ Aloysius Aurelean Madtha (82), husband of the late Maria Josephine (Jessie) Madtha, father of Sunil/Marilyn and Christopher/Preema, on August 14, 2024.

- ❖ Braggs Michael Rosario (B M Rosario), ex - Serviceman/BSNL, husband of Cecelia Gracy Rego, father of Prathibha Lydia/Ashwan D'Souza, Praveen Lawrence/Roshni, on August 15, 2004.
- ❖ Rohan Herbert Pinto (49), Kulshekar, son of Stanislaus Pinto and Benedicta, brother of Rayan Pinto/Monita, on August 16, 2024.
- ❖ Ophelia D'Souza (87), Bejai, wife of the late Alphonsus Basil D'Souza, mother of Praveen/Tanya D'Souza, Prashanth /Jessica D'Souza, Pradeep/Pearl D'Souza, Elveera/Rathan D'Souza, on August 16, 2024.
- ❖ Hilda Anna Rego (76), Derebail, wife of the late Sylvester Rego, mother of the late Donald/Diana, Maria/Philip, Victor/Shirley, Meena/Vimal, Arun/ Merlin, on August 17, 2024.
- ❖ Patrick Joseph Sequeira (60), Derebail, husband of Mary Jessy Sequeira, sfather of Prajwal Sequeira & Preston Sequeira, brother of Remy Alvares, the late Ronald, the late Vincent, brother-in-law of Patrick Alvares, the late Sophia, on August 17, 2024.
- ❖ Fr John Joseph Almeida (89), Sasthan, OFM Cap Aka James Almeida, son of the Late Anthony S Almeida and the Late Seraphina Sequiera (Mabukala, Sasthan), passed away on Sunday August 18, 2024.
- ❖ Sr Leonora Menezes UFS (85), St Ursula Convent, Bolar, on August 19, 2024.
- ❖ Ivan Canute Miranda (64) Brampton Canada (Gurpur Kaikamba), husband of Letitia, father of Jane & Karen, brother of the late Lorna/Hubert Rego (Pune), on August 20, 2024.
- ❖ Peter Rego (87), Bejai, husband of Alice Rego, father of Navin / Pramila Rego and Clifford/Reena Rego, on August 21, 2024.
- ❖ Jane D'Souza (89), Chickmagalur, wife of the late Ignatius D'Souza, (lifetime caretaker-Joseph D'Souza), mother of Janet/Joe Nazareth (Michigan) and Reuben/Genevieve D'Souza (Dallas, Texas), on August 21, 2024.
- ❖ Sr Fabiola BS (80) nee Stephanie Angela Mathias (80) of the Bethany Congregation, on August 23, 2024.
- ❖ Hilda Fernandes (83), Bondel, mother of Laveena/Walter Lobo, and Kiran/Ramya Fernandes, on August 23, 2024.
- ❖ Janet Gladys Crasto (56), wife of George Crasto, mother of Jessica/Jason, Janice and Jane, sister of Joyce/the late Dolfy, Gretta/Denis, Rita/Casmir, Margaret/the late Cyril, Lynette/Francis, sister-in-law of Paul/Florine, Romulus/Jacintha, Ronald/Irene, Benedicta/Thomas and Edward/Dorothy, on August 23, 2024.
- ❖ Melwyn Menezes (73), Boston USA, Husband of Late Dr Maria nee Rasquinha, Father of Andrea, Brother in law of Priya Mascarenhas & Rasquinha Brothers-Primus, Titus, Vitus, Linus, Cletus on August 26, 2024.

TRIXIE NORONHA

Born - August 16, 1924

Died - August 19, 1996



*"She Lived, She Loved, She Gave
and Honored Always"*

- Ivan. Doris. Peter. Rita. Joseph. Stephen.*
- Our spouses, children and grandchildren*

Happy Teachers Day

September 5



"Democracy means "The government is us; we are the Government, you and I."

"In a democracy, the highest office is the office of the citizen."

Democracy succeeds if the citizen is patriotic, dedicated, and works for the welfare and progress of all fellow citizens.



INTERNATIONAL DAY OF
DEMOCRACY
September 15

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