



CATHOLIC ASSOCIATION OF SOUTH KANARA

Founded in 1914

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

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EDITORIAL

CASK celebrated International Women's Day in a unique way this year with the inmates and caregivers of "DEV KRIPA" the well known home for women senior citizens at Attavar-Mangalore.. The 18 inmates, 8 Bethany sisters and 12 care givers were delighted that we honoured them and gifted each of them a set of towels. This simple gesture by CASK brought joy to 38 women. Let's uphold the strength of a woman and watch them reach new heights. Well done CASK!! The speech of Dr Derek Lobo at this function on 9th March is published We believe it was a good gesture by CASK. Photographs are on pages 26 & 27.

Kiran Vas based in Denmark, gives testimony on his struggle with "**Attention Deficiency Hyperactivity Disorder or ADHD**" which was diagnosed when he was 54 years old. Many children suffer from this disorder and are victims of ridicule and discrimination from teachers while at school. School managements and teachers need training in dealing with children with ADHD, Dyslexia and such other problems.

We are pleased to announce the Inauguration of the **SKIN BANK** at Fr Muller Hospital supported by Rotary International, through the Rotary Club of Mangalore. This will help treat and save many victims of serious burn injuries. We appeal to all persons to donate their skin upon death to enable saving lives of burn victims.

A recent headline in the Deccan Herald said "**28% of patients on dialysis expire within 10 months**" Amidst such a situation, we are pleased to present **Mr Kirthi Kiran Lobo** who has survived on dialysis at Fr Muller Hospital for a record **TWENTY-ONE (21) years**. Please see Kirthi's photograph and details on Page-28.

As this issue of the magazine reaches you, it will be time for the National elections which are being held in seven phases starting 19th April and ending on 1st June 2024. We wish and hope for a fair and peaceful election an outcome that favours the people specially the poor and disadvantaged.

Easter is a season where we reflect and contemplate on the journey of Jesus and prepare ourselves to welcome the Risen Lord. The Editorial team wishes all the CASK members and subscribers of “Mangalore” magazine a very Happy Easter. May the Risen Lord abundantly bless all of us.

Until next time.....Patsy Lobo



THE PRESIDENT SPEAKS...

(John Chapter 12: 24-25), "Truly I say to you, a grain of wheat remains no more than a grain unless it falls into the earth and dies, but if it dies it bears much fruit". We are the Easter people, if Jesus had not died on the cross and risen on the third day, we would not have been Christians. Our whole belief is based on this mystery. It is because of this today Christians are the largest community in the world. I wish all our readers a Happy and Holy Easter.

April also brings in spring which is followed by summer and the heat. April showers and May flowers are what we look forward to this season. Schools have their exams and then the summer vacation follows. I wish all our members a happy holiday season.

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

We have elections scheduled to be held on the 26th April 2024 in our part of Karnataka. To preserve our democracy and our independence, it is the duty of every citizen to go out and vote. We are aware of the atrocities and treatment meted out to the minorities, so let us stand up and fight for our rights. May we elect a strong and favorable Government

In the month of April we invite applications for scholarships. We intend continuing with our scholarship program and as we reach out to all

communities and to the most deserving students. CASK has planned to embark on some promising projects in the near future and we look forward to your continued support and participation.

On 8th of March CASK celebrated International Women's Day at the senior women's home "DEV KRIPA". There are 38 women at the home.

5th of April is National Maritime day, 8th World Health day (WHD)

May the risen Lord bless and keep us all in good health in mind and body

God Bless.....Capt.Vincent Pais

WELCOME TO NEW LIFE MEMBERS OF CASK

Mr. William D'Almeida	Mangalore	Mrs. Irene Efreenia Dsouza	Mangalore
Mrs. Lyvia Louis Cardoza	Mangalore	Mr. Sydney Joachim Dsouza	Mangalore
Mr. Rohit Ralph Pinto	Mangalore	Mrs. Judith Shaila Lobo	Mangalore
Dr. Teena Sheethal Dsouza	Mangalore	Mr. Peter Cornelio	Udupi
Dr. Ancilla Patrao	Mangalore	Mr. Cyril Lobo	Udupi
Mr. Nishan Joy Lobo	Mangalore	Mrs. Helen Jane Cornelio	Udupi
Ms. Anita Jasmin Dsouza	Mangalore	Mr. Alwyn Bonifas Andrade	Udupi
Mr. Navaneeth Merwin Dsouza	Mangalore	Mr. Clifford Denzil Aranha	Udupi
Mr. Gerald DMello	Mangalore	Mrs. Reema Agnes Frank	Bantwal
Mr. Herman Errol Lobo	Mangalore	Mr. Louis Fernandes	Mumbai
Mr. Vincent Prakash Dcosta	Mangalore	Mr.Praveen Maxim Martis	Poland
Mrs. Relcita Joyce Seqieora	Mangalore		

PLEASE NOTE THE CASK UPDATED WEBSITE

www.caskmangalore.org

CASK CELEBRATES INTERNATIONAL WOMEN'S DAY 2024

Dr Derek Lobo

Dear Friends – 8th March is International Women's Day. The Catholic Association of South Kanara (CASK) each year celebrates this day with different groups –students, teachers, Women's groups and organisations etc. This year, we decided to celebrate this day with all of you at 'DEV KRIPA', a renowned home for women to acknowledge, recognise, honour and celebrate the thirty-eight(38) women in this kindness exemplified home. WE have three groups of women in this home – **first the 18 inmates** – you have admirably played your role as a mother, wife, family member and a member of your community. We wish to record our appreciation and gratitude to all of you for the contribution you have made as a woman and applaud each of you.

The second group here are the **eight Sisters of the Bethany congregation** under the leadership of Sr Claudius who have devoted their life to service and prayer. Each of you are fully dedicated to ensure the care and welfare of all the inmates and efficiently manage this home. We wish to appreciate and thank you for your devoted services- each of you are embodiments of kindness and care and you exhibit the best of womanhood.

The third group of women here are **the 12 Care-givers**-some of them hail from distant places-West Bengal, Bihar, and the North-East. They function as the pillars and backbone for this home by their dedicated and praiseworthy work. We wish to tell them that their services are highly appreciated and they represent the true value of womanhood.

The Theme of the *International women's Day 2024* is '**Investing in women: Accelerate progress**', with the spotlight on gender equality, women and girls empowerments and their rights to healthier lives. I believe CASK has made a useful investment in organising this

programme in `DEV KRIPA`. I further believe that with this simple gesture, CASK has admirably celebrated Women's Day honouring 38 wonderful women staying here in `DEV KRIPA`. All honour and glory to the women here. God bless - all the 18 inmates and the 20 Care-givers who are exemplifying the best of womanhood. Cheers also to the women from CASK and guests who have joined us at this function.

I have always believed that International Women's Day should be celebrated by MEN rather than only the women. I am happy to see today that apart from me, there are four other brave men at this unique function – Rev Fr Bonventure Nazareth, Parish Priest of Milagres who inaugurated the function with a thought-provoking prayer, Captain Vincent Pais, President-CASK who delivered the Welcome address, Dr Anand Pereira, Secretary-CASK and Dr Manoj Shenoy, a guest from USA.

WHEN MY WORLD FELL APART... AND HOW I BEGAN TO BUILD IT UP AGAIN

Kiran Vas

Hi, I am Kiran (Don't You Dare) Vas, a Copenhagen based Mangalorean with a tale that many of you will easily relate to.

Born on the 23rd of January, 1967, in Richmond Town. I was the only son of my parents Kevin and Blanche, born between my sisters Anita and Maya.

As a child and teenager, I was skinny, athletic, injury prone, a chatterbox, very distracted, and captain of my one man daydreaming team. But I was blessed with broad shoulders and nerves of steel that could absorb the punches that I regularly seemed to attract from both friends and foes.

An alumnus of St. Joseph's Boys High School in Bangalore the batch of 1983, I was one of those who could never sit still. The kind who would rather chase a ball than solve an equation! The consequence? I spent a substantial amount of time standing outside the classroom hoping that the principal would not be doing his rounds.

The Vaz family lived in a charming bungalow built on 25 Serpentine Street. There I enjoyed an ordinary, happy, and secure family life. My mother Blanche was the youngest of the 17 children of PG and Rose D'Souza and we were often part of huge family gatherings at our grandparents' place, Oorgaum House.

Dad and Mom shaped many aspects of my life as I evolved from a clumsy, injury prone child to a spicy teenager, a reluctant student, a career-focused young man, and a proud husband and father. The grace they conducted themselves with as they navigated their own struggles, helped me appreciate them all the more when I later faced my own dark days. But, more about that later.

After I left Bangalore in 1987, I had a relatively successful career as a leader and entrepreneur spanning 35 years on both land and sea. My approach to life remained unchanged for most of this period. I was popular thanks to what others described as my 'magnetic personality' and 'charming smile'. And, I still cannot sit still, a true example of the proverbial 'ants in my pants'.

During these years, I constantly sought to improve my nascent leadership and entrepreneurship skills, the ones that helped me throughout life to script my own 'Oh Yes', 'Ooh Yes' and 'Ooh Yes' Stories and Emotions, that are metaphors for the three types of smiles I sport when I am happy.

Sadly, the sources of my smiles started drying up slowly from 2012. Bit by bit, my secure world started falling apart, till the disintegration peaked in 2018. From then, till 2020, I lived the worst of my nightmares, marooned in what I now call the Cape of Oh No, a cold lonely place where I was tossed around as my life was constantly ravaged by a series of hurricanes. During this time, I suffered from repeated bouts of stress, which soon gave rise to anxiety, depression and 'the fear of not falling asleep'.

In 2021, at the age of 54 years I discovered the probable reason why this was so. After many rounds of semi-depression and near burnout, I found out that I had **Attention Deficiency Hyperactivity Disorder or ADHD.**

nitially, I was disheartened. But it actually gave me a new perspective from which to view many of the adventures that took me from Bangalore to Copenhagen. Along the way I relished many aspects of life on a journey that led me from being a home appliance salesman in Mumbai, to a merchant marine officer for Maersk Line, and eventually, an ambitious ‘stay-at-work’ father in famed fortune companies and start-ups, including one working on AI way back in 2017.

The diagnosis led me to invest in a period of intense introspection. I needed to find ways to channel the ‘ants in my pants’. The result was amazing; something that very few of those who knew me, myself included, would have ever imagined: I wrote a novel! My goal was to share my story, to inspire people like me, and families like mine, with practical examples that it is possible to live a fulfilling life with ADHD.

Perfectly Imperfect: How ADHD Can Inspire Leaders and Entrepreneurs to Burn Brighter and Not Burn Out, the story I wanted to share with the world, is available at your favorite Amazon store.

Perfectly Imperfect stands out for its **disruptively different DIY approach**. It masterfully blends business buzzwords and humor into a captivating narrative to address **modern day emotional and mental challenges**. It offers **deep insights, inspiration and optimism, while using tools** that seem outrageous and quirky, but are actually simple and hugely effective. It will help you:

- **Acquire powerful skills** that otherwise may not come naturally
- Convert **vulnerabilities into strengths**
- Balance pillars of **work-life-wealth** to achieve your goals
- Share the immense value you have to offer the world

I also have a maverick vision to Create a Billion Smiles Every Day! You can find out more about it on www.kiranvas.com where I journal a repertoire of stories, concepts, tools and ‘cool’ moves I enjoy in my new avatar as a leader and entrepreneur with ADHD. Here I also share a few interesting concepts from my book including introducing you to Oh Landia, a virtual storytelling universe that I use every day to solve

the problems and leverage the opportunities I encounter in everyday life. Hope you can find the time to occasionally join me there!

ADHD was my secret waiting to be discovered and it inspired me to realize how much ‘people like me’ can achieve against all odds.

Are you **curious** to see if you can do the same?

While my natural charm and a confident air are contagious, I will require the support of many of you to reach my audacious billion target.

NEWS WITHOUT THE NOISE

Joan Lobo

Walked into this home one evening... my favourite haunt... my feel good place... always a pleasure being there... a very welcoming couple... as I walked in I saw him at the coffee table buried in his newspaper, totally engrossed and oblivious of my presence. As he turned the pages a smile, a smirk, a sigh, et al was a heartwarming sight, with his scholarly spectacles, a cup of piping tea beside and till then I always believed only morning time was newspaper time. Before long he realised my presence and was a little awkward having not noticed me said that his day isn't complete without reading the newspaper from end to end. We indulged in small talk and I was on my way home feeling guilty that I had done away with the newspaper totally during the pandemic and on hindsight, in earlier days time stopped for me when I was with my newspaper and morning cup of coffee and it was my happy hour.

A quintessential part of our daily routines, the newspaper has been a vital link between us and the world at large. The newspaper, often fondly referred to as the “morning friend,” played an indispensable role in our daily lives. Born out of the necessity for communication, newspapers have evolved over centuries, metamorphosing from simple handwritten news sheets to today's digital versions. With the advent of Gutenberg's printing press in the 15th century, mass production of newspapers became possible, sparking the spread of information like

wildfire and igniting a revolution that fundamentally changed the world. A vital component of human society for ages has been the lowly newspaper, which serves both as a knowledge bank and a messenger of information. The substance and importance of the newspaper has not changed, despite the fact that modern technology has totally changed how we access and consume news now.

The newspaper, a timeless emblem of civilization, plays a multifaceted role in society. It is a rich tapestry of news, thoughts and opinions, features, and advertisements woven together to provide a comprehensive snapshot of our world. Even in the digital age, the newspaper's significance remains undiminished, a testament to its enduring appeal. The ink of a newspaper is a silent yet potent weapon against societal ills, fostering transparency, accountability, and ultimately, empowerment. The newspaper is a sentinel of truth, an archive of our times, and a testimony to our shared human experience. It offers a rich amalgamation of current events, entertainment, and insights, mirroring the dynamic society we live in. The importance of newspapers extends beyond their primary role as information disseminators. It is more than a compilation of news and features. It reflects our society, a catalyst for change, and an enduring beacon of knowledge and understanding.

Foremost, newspapers are the conduits of information. They keep us abreast of political developments, economic trends, scientific breakthroughs, and cultural shifts locally and globally also providing objective reporting, insightful analyses, and thought-provoking editorials, enabling us to understand complex issues and form informed opinions. In a world where fake news and misinformation can proliferate, credible newspapers' integrity and thorough fact-checking are invaluable. In a society where information is power, newspapers are a democratic tool accessible to all. Newspapers have also adapted to digitalization, offering online versions, incorporating multimedia content, and reaching out to audiences on various platforms. We read newspapers for a myriad of reasons. They encapsulate our journey, capturing events big and small and preserving them for posterity. They are silent witnesses to history, recounting our past and informing our future. .

Furthermore, newspapers cater to a varied spectrum of interests and preferences . Sports enthusiasts pore over match reports, business professionals peruse economic news, technology buffs explore the latest innovation, and culture aficionados delight in arts and literature pieces. Newspapers thus serve as an intellectual buffet, enriching our knowledge in countless domains. They educate, entertain, inspire, and provoke thought, enhancing our intellectual and cultural lives. Newspaper ads reach a broad audience, from job seekers to property buyers, from event goers to shoppers, proving their versatility and effectiveness. They also entertain us with features like comic strips, crosswords, and horoscopes.

Newspapers are historical records. They chronicle our collective journey, document events, capture societal transformations, and create an archive for future generations. They weave the story of our times, becoming a historical narrative that can inform, inspire, and educate future societies. Newspapers hold sentimental value for many. The tactile experience of flipping through pages, the aroma of freshly printed newsprint, and the ritual of morning reading create a unique charm, often missed in digital reading. They are often the harbingers of social change, spotlighting issues, sparking debates, and influencing policy-making.

I had this next door household who had an obsession for newspapers. They bought as many of them. It was a delight seeing the elderly couple sitting in their garden, while he was absorbed with nature and news and she engaged with the crossword. The son was a sports buff and his wife used to be scrutinizing the ads and local news and this went on till late morning. It was a wonderful sight to watch them day after day. The elderly gentleman used to proudly tell me that all his wisdom and knowledge came mostly from newspapers. However, in the days of yore, this was a pattern in most homes and newspaper time was an indispensable part of the day.

Sadly, the newspaper is now becoming a thing of the past for many families. Earlier the sound of the cycle bell in the early hours was an alarm to get the folks out of bed and grab their cup of coffee and newspaper. Also, picking up the paper from the stall on the way to work and stealing any spare moment to glance through it was a thrill.

In conclusion, newspapers, in their print or digital forms, remain a cornerstone of our information ecosystem. They fulfill various roles - as a news source, an opinion shaper, a societal mirror, and a historical chronicle. They embody the principles of a free press, uphold democratic values, and enhance our intellectual life. Even in our era of digitalization, where social media platforms and news apps rule the roost, the charm and utility of newspapers remain undeniable. They serve as a vibrant forum for expression, disseminating news and reflecting societal sentiments.

I conclude with some food for thought :

It's amazing that the amount of news that happens in the world every day and always just fits exactly in the newspaper.”

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.

TOWARDS CHANGE!

Fr. Cedric Prakash SJ

The Election Commission of India (ECI) has just announced the General Elections 2024 with the schedule details! It will be in 7-phases from 19 April and ending on 1 June, with the results to be declared on 4 June. We are all aware that this is a watershed moment for the country and the outcome of the elections will certainly determine our future, particularly the nation's commitment to its Constitution and the future of our democracy. Pope Francis has called us to 'wake up the world'! We cannot do so, if we are afraid or if we pretend to be asleep, oblivious to the realities around us!

India today is indeed at a defining moment of her history! There are some fascist, and fundamentalist forces which are at work. IF they win, the country is likely to go back to the 'dark ages'; at stake are India's pluralistic traditions and her democratic ethos! We need 'Good governance'! Article 19 (which guarantees freedom of speech and expression), Article 21 (the right to life and liberty) Article 25 (which guarantees freedom to preach, practise and propagate one's religion), for that matter, most fundamental rights, are in danger of being denied to most citizens. At the receiving end, are the poor and the vulnerable, the marginalised and the minorities, the excluded and the exploited, the Adivasis, the Dalits and the OBCs; the small farmers and migrant workers; women and children; the unemployed; the differently-abled and other sexually-oriented persons; human rights defenders, journalists and all those who take a visible and vocal stand to protect and promote the idea of a democratic, inclusive, pluralistic and secular India!

Political will seems to be absent to address the many burning issues which plague the nation. There are hurried legislation and draconian policies (which weaken the Constitution) which include the Citizenship Amendment Act (the rules of which have just come into force), the National Education Policy, the anti - conversion laws, the anti-farmer (pro-Corporate) farm laws, the four labour codes, the Forest Conservation Amendment Act, the Uttarakhand Universal Civil Code,

the 'One Nation, One Election' report. Constitutional bodies like the Election Commission, the Enforcement Directorate, the Central Bureau of Investigation, the NIA, the Income-Tax, the police and even the judiciary are compromised; they have all become 'Caged Parrots'.

Corruption has become new normal! The unprecedented scam of the Electoral Bonds (EB) rocks the nation! The pathbreaking judgement on the EB by the Supreme Court on 15 February, has exposed the corruption, the lack of transparency and lack of accountability which officially exists today. The State Bank of India (SBI) had to furnish the complete details to the Apex Court by 6 March; on 4 March, the SBI petitioned the SC, for an extension of time till 30 June to provide these details! The Apex Court was unmoved and dismissed the petition; the SBI had to comply with the order or face charges of contempt of court. They finally provided the data on 12 March. On 14 March, the Election Commission uploaded some of the details on their website. The SC once again came heavily down on the SBI on 15 March, for not revealing complete details of these bonds!

The 'Hindutva' ideology is mainstreamed: from the proliferation of temples to the ascendancy of the RSS in every sector, the pluralistic fabric and the rich diversity of the country is systematically being destroyed. Recently, the BJP MP from Karnataka Anant Kumar Hegde publicly asserted that should the BJP get the 400plus seats in the coming elections, they would surely change the Constitution to suit the majoritarian sentiments! On 22 January, with much fanfare, it was the launch of the Ram Temple by the BJP/RSS, using official Government of India machinery. There are numerous instances of minorities (Muslims, Christians and Sikhs) being targeted and attacked. In Manipur and elsewhere, Christian personnel and institutions are being attacked almost daily! The farmers and the ordinary labourers are on the warpath. Thousands of small farmers, who at this moment, are on the outskirts of Delhi, are being forbidden to enter the capital city. The Government is using every ruse in the book to quell their protest.

The sanctity of our Constitution, is being torn to shreds. The Constitution guarantees fundamental rights (rooted in the 1948 Universal Declaration of Human Rights) to every single citizen of India; they are based on the four non-negotiable pillars of *justice*,

liberty, equality and fraternity. These fundamentals which are enshrined in the Preamble with the pledge *to constitute India into a Sovereign, Socialist, Secular and Democratic Republic*; where *dignity, unity and integrity* are paramount. *The* promotion and the protection of human rights for ALL and the respect for pluralism and diversity, is *sine qua non* for good governance

It is imperative that ***we the people***, mainstream Constitutionality today, which could include:

- to promote and protect the Constitution in every way;
- to study the Constitution: developing an ownership of it in letter and spirit;
- to organise in-depth training /s in social analysis and advocacy;
- to ensure that all official policies / legislation which are draconian anti- people, anti- poor and anti- Constitutional which go against the democratic and pluralistic fabric of the country be rescinded
- to change the ‘narrative’ of ‘who will win’ the forthcoming general elections;
- to exercise one’s franchise freely, without fear or favour, for democratic, secular parties

The American poet Lawrence Ferlinghetti in January 2006, penned an incisive poem entitled

‘Pity the Nation’ based on Khalil Gibran’s poem. He writes:

*Pity the nation whose people are sheep
and whose shepherds mislead them
Pity the nation whose leaders are liars
Whose sages are silenced
and whose bigots haunt the airwaves
Pity the nation that raises not its voice
except to praise conquerors
and acclaim the bully as hero
and aims to rule the world
by force and by torture
Pity the nation that knows
no other language but its own
and no other culture but its own*

*Pity the nation whose breath is money
and sleeps the sleep of the too well fed
Pity the nation, oh pity the people
Who allow their rights to erode
And their freedoms to be washed away
Pity the nation Oh pity the people
the people of the earth of every nation—
And my country, tears of thee
Sweet land of liberty!*

Through his incisive poem, Ferlinghetti, gives us an insight into the state of India today. We have the moral responsibility to ensure change! In the meantime, we pray and internalise the words of Rabindranath Tagore, ***“Into that heaven of freedom my Father, let my country awake!”***

DRY BITE IN SNAKES: CAUSES, IMPLICATIONS, AND MANAGEMENT

Dr. Anand & Geeta Pereira

The World Health Organization (WHO) estimates that about 5 million snakebites occur each year, resulting in up to 2.7 million envenomings. Published reports suggest that between 81,000 and 138,000 deaths occur each year. Snakebite envenoming causes as many as 400,000 amputations and other permanent disabilities. In India, around 90% of snakebites are caused by the ‘big four’ among the crawlers - common krait, Indian cobra, Russell’s viper and saw scaled viper. Effective interventions involving education and antivenom provision would reduce snakebite deaths in India. However, there’s a twist to the tale. In the world of snakes, where venom is often seen as a formidable weapon for hunting and defence, there exists a curious phenomenon known as the **“dry bite.”** Unlike their venomous strikes, which can be lethal or incapacitating, a dry bite occurs when a snake delivers a defensive or warning bite without injecting venom into its target. This

intriguing behaviour challenges conventional notions of snake aggression and underscores the complexity of their interactions with prey and potential threats. About 50% of snakebite cases can be dry bites. They are characterized by fang and tooth marks and the absence of injected venom. Dry bites can occur from all snakes, but their frequency varies from species to species.

A True Story

Mrs. Jenny, the wife of Captain Vincent Pais, President of Cask, recently, experienced a snake bite while attending to her garden one evening. Despite being rushed to the hospital and identified with fang markings; she showed no adverse reactions typically associated with snake bites. This was attributed to the phenomenon of “dry bites,” where snakes do not inject venom. Dry bites reflect snakes’ evolutionary strategies to optimize survival and reproduction, showcasing their mastery in adapting to their environment.

Understanding Dry Bite

A dry bite is a term used to describe a snake bite where little to no venom is injected into the victim. While it might seem puzzling that a snake would choose not to deliver venom during a bite, several factors contribute to this behavior. Firstly, snakes primarily use venom for subduing prey and defending against threats. In cases where the snake perceives the target as non-threatening or the bite is defensive rather than predatory, it may opt for a dry bite to conserve venom for future use. Unlike envenomation bites, which can have severe consequences, dry bites typically result in minimal or no symptoms beyond the physical trauma caused by the bite itself.

Venom Delivery

One key factor influencing venom delivery is the snake’s intent. Snakes typically reserve venom for subduing prey or defending against threats, and they may choose to deliver a dry bite if the target is perceived as non-threatening or if the bite is defensive rather than predatory. This selective venom use allows snakes to conserve their venom for critical situations, ensuring their survival in their natural habitat.

Adults are thought to be far more judicious than juveniles and will therefore more often deliver a dry bite if they perceive that they are under threat, which usually provides them with enough time to escape.

This intentional decision to conserve venom can occur in one of two ways:

1. Assessment of Encounter: The snake evaluates the encounter with the target and consciously chooses not to activate the extrinsic venom gland musculature. This decision-making process allows the snake to gauge the level of threat and respond accordingly, opting for a dry bite as a means of defence while conserving venom for more critical situations.

2. Venom Metering: Alternatively, the snake may activate the venom gland musculature but at a level insufficient for venom expulsion. This controlled release of venom, known as venom metering, allows the snake to regulate the amount of venom delivered during a bite. By metering venom, the snake optimizes energy-related or ecological factors, conserving resources while still deterring potential threats effectively.

While adults exhibit this strategic venom conservation behavior, neonates and juvenile snakes typically lack the ability to control venom metering and often empty their venom glands during bites. This age-related difference in behaviour underscores the importance of experience and learning in snake behaviour, with adults demonstrating a higher degree of behavioural sophistication in response to perceived threats.

How to Identify markings of a venomous and Nonvenomous Snakes

The presence of one or two puncture wounds left by a fang or set of fangs can similarly indicate a bite from a venomous snake, as these marks will often be distinct from those left by non-venomous snakes, which tend to consist of multiple smaller puncture wounds arranged in a semi-circle.

Can we distinguish between Dry and Wet bite

It can, however, be difficult to determine whether a bite is ‘dry’ or ‘wet’, as a bite from any animal will often cause inflammation and swelling. This may complicate clinical diagnosis, making it more challenging to decide early on whether or not a snakebite victim needs antivenom. Without clear indicators distinguishing between dry and wet bites, healthcare providers must rely on other clinical factors, such

as the type of snake, the severity of symptoms, and the progression of effects, to determine the appropriate course of action.

Management of Dry Bites

Efficient management of dry bites requires a multifaceted approach encompassing various aspects of prevention, diagnosis, and treatment. First-aid measures, including wound cleaning and immobilization, are crucial for minimizing the risk of secondary infections and complications. Healthcare professionals must be trained to differentiate between dry bites and true envenomation to avoid unnecessary antivenom administration. Furthermore, public education campaigns aimed at promoting awareness of snakebite risks and appropriate response measures can empower individuals to take proactive steps to prevent snake encounters and mitigate the consequences of bites.

Ecological and Evolutionary Significance: Dry bites offer insights into the complex interactions between snakes and their environment, highlighting the adaptive strategies that snakes have evolved to optimize their survival and reproduction. By selectively using venom only, when necessary, snakes can conserve energy and resources while still effectively deterring potential threats.

Research and Conservation: Further research on dry bites is essential for advancing our understanding of snake behavior, ecology, and evolution. Additionally, understanding dry bites can inform conservation efforts aimed at protecting snake populations and mitigating the risks of snakebite incidents in human-dominated landscapes.

Conclusion

Dry bites have significant implications for human-snake interactions and snakebite management strategies. Recognizing the prevalence of dry bites and the factors influencing their occurrence can inform public education efforts aimed at reducing snakebite incidents and minimizing unnecessary fear or hostility towards snakes. Additionally, understanding the circumstances under which snakes may deliver dry bites can help healthcare professionals make informed decisions about the appropriate treatment and management of snakebite victims. While dry bites offer some relief from the immediate danger of envenomation, they still warrant caution and proper management to ensure the well-being of both snakes and humans.

ACHIEVING THE TWO-STATE SOLUTION IN THE WAKE OF GAZA WAR

Jeffrey D. Sachs & Sybil Fares

Peace can come through the immediate implementation of the two-state solution, making the admission of Palestine to the United Nations the starting point, not the ending point.

The two-state solution is enshrined in international law and is the only viable path to a long-lasting peace. All other solutions—a continuation of Israel’s apartheid regime, one bi-national state, or one unitary state—would guarantee a continuation of war by one side or the other or both. Yet the two-state solution seems irretrievably blocked. It is not. Here is a pathway.

The Israeli government strongly opposes a two-state solution, as does a significant proportion of the Israeli population, some on religious grounds (“God gave us the land”) and some on security grounds (“We can never be safe with a State of Palestine”). A significant proportion of Palestinians regard Israel as an illegitimate settler-colonial entity, and in any event distrust any peace process.

How then to proceed?

The usual recommendation is the following six-step sequence of events: (1) ceasefire; (2) release of hostages; (3) humanitarian assistance; (4) reconstruction; (5) peace conference for negotiations between Israel and Palestine; and finally (6) establishment of two states on agreed boundaries. This path is impossible. There is a perpetual deadlock on steps 5 and 6, and this sequence has failed for 57 years since the 1967 war.

The failure of Oslo is the paradigmatic case in point. There are irreconcilable differences, such as the status of East Jerusalem. Israeli zealots would force from power any Israeli politician who dares to give up East Jerusalem to Palestinian sovereignty and Palestinian zealots would do the same with any Palestinian leader who gave up sovereignty over East Jerusalem. We should relinquish the continuing illusion that Israel will ever reach agreement, or that Palestine would ever have the negotiating power to engage meaningfully with Israel,

especially when the Palestinian Authority is highly dependent on the US and other funders.

The correct approach is therefore the opposite, starting with the establishment of two states on globally agreed boundaries, notably the boundaries of June 4, 1967 as enshrined in UN Security Council and UN General Assembly resolutions. The UN member states will have to impose the two-state solution, instead of waiting for yet another Palestinian-Israeli failed negotiation.

Thus, the settlement should follow this order: (1) establishment of Palestine as 194th member state within two-state solution framework on June 4, 1967 borders; (2) immediate ceasefire; (3) release of hostages; (4) humanitarian assistance; (5) peacekeepers, disarmament and mutual security; and (6) negotiation on modalities (settlements, return of refugees, mutually agreed land-swaps, and others; but not boundaries).

In 2011, the State of Palestine (now recognized by 140 UN member states but not yet as a UN member state itself) applied for full UN member status. The UN Security Council Committee on New Members (constituted by the UN Security Council) recognized the legitimacy of Palestine's application, but as is utterly typical in the "peace process," the US government prevailed on the Palestinian Authority to accept "observer status," promising that full UN membership would soon follow. Of course, it did not.

The Security Council, backed by the UN General Assembly, has the power under the UN Charter to impose the two-state settlement. It can do so as a matter of international law, following decades of relevant resolutions. It can then enforce the solution through a combination of carrots (economic inducements, reconstruction funding, UNSC-backed peacekeepers, disarmament, border security, etc.) and sticks (sanctions for violations by either party).

The only conceivable border for creating the two-state solution is that of June 4, 1967. Starting from that border, the two sides might indeed negotiate a mutually agreed swap of land for mutual benefit, but they would do so knowing that the "best alternative to a negotiated agreement" (BATNA) is the June 4, 1967 border.

It is quite possible, indeed likely, that the US would initially veto the proposed pathway. After all, the US has already used its veto multiple

times to block merely a ceasefire. Yet, the process of eliciting the US veto and then securing a large majority vote in the UN General Assembly will be salutary for three reasons.

First, US politics is shifting rapidly against Israeli policies given the US public's growing understanding of Israel's war crimes and Israel's political extremism. This shift in public opinion makes it far more likely that the US leaders will sooner rather than later accept the basic approach outlined here because of US domestic political dynamics. Second, the increasing US isolation in the UN Security Council and UN General Assembly is also weighing heavily on US leaders, and forcing the US leadership to reconsider its policy positions in view of geopolitical considerations. Third, a strong vote in the UNSC and UNGA for the two-state solution on June 4, 1967 borders will help to strengthen international law and the terms of the eventual settlement as soon as the US veto is lifted.

For these reasons, there is a realistic prospect that the UN will finally exercise its international legal and political authority to create the conditions for peace.

Twenty-two years ago, Arab and Islamic leaders affirmed in the 2002 Arab Peace Initiative that that the only pathway to peace is through the two-state solution. On February 7, 2024, the Saudi Ministry of Foreign Affairs reasserted that a comprehensive peace will only be achieved by recognizing an independent Palestinian state on the 1967 borders and East Jerusalem as the capital. The Arab states and the world community generally shouldn't buy into another vague peace process that is likely doomed to fail, especially given the urgency caused by the ongoing genocide in Gaza and the bad-will accumulated over the past 57 years of a fruitless "Peace Process."

Peace can come through the immediate implementation of the two-state solution, making the admission of Palestine to the UN the starting point, not the ending point. Two sovereign states, on the boundaries of June 4, 1967, protected initially by UN-backed peacekeepers and other guarantees, will be the starting point for a comprehensive and just peace not only between Israel and Palestine—and also a regional peace that would secure diplomatic relations across the Middle East and end this conflict that has burdened the inhabitants, the region, and the world, for more than a century.

Colour

Colour

Colour

Colour

FR MULLER ROTARY SKIN BANK INAUGURATED AND BLESSED

Courtesy – Mangalorean.com

March 2024 witnessed another milestone in the lustrous journey of the Father Muller Medical College Hospital (FMMCH) having established the Father Muller Rotary Skin Bank in collaboration with Rotary Club of Mangalore. Rotarian District Governor H.R. Keshav inaugurated the Skin Bank along with Rev. Fr Richard Aloysius Coelho the Director of Father Muller Charitable Institutions (FMCI). A plaque too was unveiled having the Rotary contributions and the grant number.

Fr George Jeevan Sequeira Administrator FMMCH gave an introduction of the need, development and use for a cause at the inaugural ceremony. The premises of the new Father Muller Skin Bank was blessed by Director FMCI, led by prayful singing by Fr Ajith Menezes Administrator Fr Muller Medical College.



An honouring and establishment ceremony followed suit in the Decennial Memorial Hall bringing together Father Muller Heads of departments and Rotarians.

Chief Guest: Rotarian Major Donor H.R. Keshav – Dist Governor, R.I. district 3181 in his address emphasized the importance of thoughtfulness and truthfulness in the implementation of any project and can convince even the hardest of heart to do good. The analogy of a football team where the ball is rolled from player to player in strength was reflected in the Rotarian community. The world's and the ideas of past Presidents were taken over and accomplished giving a sense of community belonging. Rotarian Major Donor Archibald Menezes, Project Chairman, Rotary Club of Mangalore briefed on the workings of Rotary and the Skin Bank project saying, that the values of FMCI

were in line with the objectives of the Rotary International of need-based and community-based efforts.

Director FMCI Rev. Fr Richard Aloysius Coelho in his address thanked the Rotary Club of Mangalore for reposing their trust in this institution. He mentioned that Dr Derek Lobo member of the FMCI Governing Board had in 2015 proposed a model of Skin Bank but at that time funds and place were a concern. Now with the help of Rotary, the dream is realised. Rotarians were honoured by the Director FMCI and the same honour was reciprocated by them towards the Director. The vote of thanks was delivered by Rotarian R K Bhat, President 2022-23 Rotary Club of Mangalore. The event was compered by Dr Rochelle Monteiro Professor Dermatology Fr Muller Medical College. .

CASK appreciates and thanks FR Muller Hospital and Rotary Club of Mangalore for collaborating to establish the Skin Bank which will help save many lives of those suffering serious BURNS. WE appeal to people to pledge to donate their Skin upon their death just as they donate their Eyes. CASK is also proud that two of its members had a prominent role in the establishment of the Skin Bank – Past President Dr Derek Lobo is the initiator of the Skin Bank project in 2015 and Archiebald Menezes, Vice-President-CASK played a key role in the collaboration between FR Muller Hospital and Rotary International. ““

GOA'S HEART-LUNG SYSTEM IS ALIVE AND WELL

Philomena & Gilbert Lawrence

Every complex living organism has a heart-lung symbiotic system that keeps the various moving parts humming. Often, that system does such a good job that we take it for granted, sometimes even abusing it until it malfunctions. The mountains and rain forests of the Western Ghats serve as Goa's heart-lung system. While most of the world's rain forests are being rapidly decimated, a few forward-thinking regions have chosen instead to highlight the importance of the mountains by

developing and promoting eco-tourism. Goa is such a region. The Western Ghats Mountains, blessed with bountiful flora and fauna, divide the Konkan, Kanara, and Malabar coastal regions from the Deccan plateau. They stand taller than their eastern counterparts, which run parallel to the east coast of India. The section of the Western Ghats bordering Goa is known as the Sahyadri Mountains, which cover 600 kms (about 372 mi) of the 3,700 km (about 2,299 mi) range. It is noteworthy that the 1,500 species of native plants create a natural corridor for wildlife migration and crossbreeding; thus, the genetic artery of the area's wildlife is kept intact.

The west coast of India is one of the few regions in the subcontinent devoid of arid land. In fact, the Western Ghats hold some of South Asia's intact lowlands, where the morning mist touches down and carpets the rainforests. These Ghats can be considered Goa's wild green heart — a part of India's biodiverse rain forest and complex ecological web. Tragically, most of the natives are unaware of this rich ecosystem. The primal world is a veritable millennia time capsule of the subcontinent and home to a plethora of plant and animal wildlife. For example, Goa's forests are teeming with 50 genera of mammals and 60 genera of reptiles. Its 350 species of butterflies, also known as "floating flowers," are in reality insects and are diligently studied by entomologists. Nature's arrangement of the mountains also serves a vital climate-related function. They form a barrier which prevents the moisture-laden South-East winds off the Indian Ocean from moving further eastwards and produce four months (June to September) of Goa's eagerly-awaited monsoons, when thunder booms, and the network of swollen streams and rivers gives rise to rampaging currents. These are harnessed to irrigate the land and produce the staple and life-sustaining crop — paddy.

The mountains are the source of the headwaters for rivers that irrigate and feed the state. In addition to converting carbon dioxide to oxygen, the rainforests, aided by their nature preserves, bring together sun, seasons, and 3,000 mm (115 inches) of rainfall as well as inter-

dependencies among and between plants and animals. The wildlife abounds throughout the mountain range and in seven Nature Reserves, including the Salim Ali Bird Sanctuary, which together occupy ten percent of the state's land mass. In this green world, prismatic light filters through trees, providing visitors with prospects for spontaneous exuberance! Those who camp in the forest have ample opportunities to spot myriad stars and the Milky Way through gaps in the leafy canopy overhead.

There are large swaths of wildlife habitats which shelter an array of plant and animal life; each species lives harmoniously in its own ecological niche, a survival practice evolved over eons and often practiced by Indigenous communities. Goa is home to 570 bird species, according to the India Bird Directory, making it a vital member of India's ornithological heritage, and providing visitors with plenty of "spark bird" opportunities to study flight patterns. The breeding sites and feeding grounds of various birdlife and other forms of wildlife are located in the mountain ranges which are drenched for four months annually by the full force of the monsoon winds and rains directly from the Arabian Sea. In the lush expanse, animals in camouflage blend in with their surroundings and stealthily snatch their prey. In this verdant world, trees provide nourishment and shelter for the animals as the cycle of life continues. In the forest nursery for newborn wildlife, mornings begin with the parents and recent arrivals greet each other with a "kiss of recognition" before feeding begins. The chicks have been patiently waiting, their beaks agape, for their parents' return with food. For some animals, feeding is an all-day affair; for others, eating is confined to the cool hours of the morning and/or at dusk. Depending on an animal's diet, the fruiting cycle of trees determines the course of that specie's journey through the forests. Animals are pollinators; like farmers, they spread the seeds and fertilize the soil. In the process, they are fed and attain their Zen (happy place) in exchange for their invaluable services.

Photographers are in a unique position to document in real time the ecosystems of plant and animal life. The challenge lies in discovering

something new. Capturing the natural world on film can be as beautiful a hobby as it is dangerous. Every day can be a struggle for safety and survival since both the animals and the photographers are often pushed beyond their comfort zone. Some birds tolerate an unobtrusive birder or photographer while others reveal themselves through song and rare glimpses. During breeding season, some birds develop new plumage to attract a mate, just as humans often swap their otherwise drab outfits for more flamboyant attire to gain the attention of potential partners. Birds are secretive and mysterious, and their behavior is revealed only by ardent birders, whose obsession and challenges are to chronicle these avian mysteries even after several abortive attempts to spot them, let alone photograph them. Amateur birders may find it difficult to catch sight of the feathered creatures due to their habit of skulking among vegetation. Often, happenstance, time, patience, and a generous slice of good luck play an important role in being in the right place at the right time to record an elusive species. Birds communicate with each other through elaborate patterns of body language, behavior, and vocal signals. Ideal locations for recording animal life include bird sanctuaries, butterfly preserves, spice plantations where more than 75 species of exotic birds live, and beaches which serve as breeding grounds for turtles. The Western Ghats provide endless opportunities for eco-tourism — from romantic getaways to rugged off-the-radar treks, to bird sanctuaries for those aiming to get a “bird buzz.”

The natural world is conducive to developing new hobbies, including nature photography. The great outdoors provide perfect locations for taking pictures of animals, flowers and plants in regular and ultraviolet light, as well as photographing birds in continuous flight (ornitografia), and drone-photography. Skilled photographers practice bird calls, and amateur bird watchers are delighted to experience the ecstasy of listening to the morning thrilling of birds and the sound of slow-moving water. Bird calls or vocalization is similar to humans expressing a full range of emotions. Birds are individuals with emotions and personalities. The Ghats provide opportunities for close-up avian encounters and a chance to contribute to a valuable science. Incredible

lengths of time are spent in patiently waiting and watching; at times it seems as if the process is one of “hurry-up and wait.” The beauty of the Ghats lies in their spectacular environments and restful quiet periods until nature springs into action. Studying the migration and behavior of butterflies and birds could be a gratifying project suitable for an expert or researcher preparing a doctoral thesis. In comparison to Europe or America, Goa is in an enviable position — the birds’ and butterflies’ flightpaths and food sources are protected within the mountain range, as well as free from fertilizers, insecticides, or pesticides invariably used on farmlands. In the past, wildlife habitats were preserved as a result of inaccessibility, awarding them sacred status, or lacing mythical stories around their locations.

Volunteers can play an important role in helping to set-up nesting boxes and preserve forest habitat. An ingenious birder, for example, invented a feeder-cum-photo booth to capture images of birds without quite literally “ruffling feathers.” Photographs celebrate the mystery and beauty of nature and give a voice to wildlife, some of which may be endangered. The secret is to spot something furry or feathered, and document their behavior. How refreshing it would be to watch a video of animals frolicking in the drizzle to cool down. Like humans, they all hunker down in a downpour. Photographers turn into scientists, and scientists turn to photographers; and both ultimately turn into storytellers for small and large groups. A safe way to immerse oneself in ornithology is by hosting a birding festival and leading efforts to protect local bird habitat, as well as by sharing information on the migration of birds and butterflies. Goa is a coastal state, and it is important not to overlook birds that spend time in the water, as well as marshes which support a biodiversity of wildlife.

The steady rain and the warming temperatures create the perfect ecology for the amphibians that lie dormant in the dry vernal pools — fleeting oasis on which forest wildlife depends. These ephemeral pools dry up in the summer, only to swell and surge to life again each monsoon, and with the arrival of the monsoons, the dormant wildlife springs into action. The frog’s distinct *croak* is one of the countless

sounds that permeate the monsoon's soundscape, and the forest's nighttime opera broadcasts the choruses of birds in harmony with the whirrs and whines of insects — native music makers sending their greetings wafting through the rain.

Environmentally conscious residents are aware of the impact off-shore oil drilling and wind-energy farms have on off-shore and on-shore birds respectively – their habitat, ecosystems, and behavior. In addition, the replacement of native fruit trees with invasive shrubs or other trees has negatively impacted bird life. The pristine Ghats, given their protected status, empower many bird species to adjust more easily to the changing environment. While birds are resilient and can compensate for changes in their environment, they can only adapt to some extent. Avian migration and how climate change is affecting the seasons and the birds' migration are areas of increased concern and intense studies by scientists. In North America and Europe, spring is arriving earlier each year, disrupting the timing of the birds' migration, nesting, and offspring's food supply. Caterpillars, mosquitoes, other insects, and fauna are similarly affected. Fortunately, there is a renaissance in ornithology because modern technology allows round-the-clock bird tracking, thereby expanding the field of Migratory Science. The space-based wildlife tracking system called ICARUS — operational since 2020 — has replaced the leg-banding method used in 1899 and has elevated the bird tracking system to a whole new level and science. This is important, given the steep decline in bird population and the extinction of some species. Migratory birds employ skills far beyond human abilities and current understanding. Wildlife has uncanny communication skills, and while much remains a mystery, there are some partial answers. The music of songbirds and its transmission to their offspring makes the songbirds uniquely suited to be test models for scientists to study vocalization and speech in humans. Bird conservationists need help with two procedures: placing tracking devices on the birds included in their study of avian migration, and identifying the areas along their pathway where the birds need the most protection. Other bird advocates can be involved in the Bird

Genoscape Project, which maps genomes of various bird species and helps connect various species and different eco-systems. Entomologists are in their in-vivo lab in the Ghats.

Insects, too, are fascinating subjects and deserve in-depth study. Vegans and non-vegans alike find joy and passion in insect photography as a hobby, which calls for human sensibility and sensitivity. Insect portraiture lacks the charisma of megafaunas of Africa or of India's tiger reserves, but the bugs' alien glamor more than makes up for that deficiency. Besides, the diversity of birds and butterflies is reflected in the richness in plants as butterflies are specialized pollinators. Engaging in macro-photography of insects involves the use of a long modular camera, which permits being incredibly close to the subject and documenting the insects' life cycles and habitats, as well as their intelligence and sociability. Fortunately, nature photographers are well versed in the rules established in the renowned "Guide for Ethical Photography." They place great value on the welfare and safety of all wildlife — birds, butterflies, and insects; consequently, the people behind the cameras use enormous caution and commonsense to avoid disturbing the creatures and their habitats.

In short, experiencing the Ghats up close and personal encourages spontaneity and playfulness, even provides instant gratification. The mountains offer a variety of terrain for almost everyone – solitude seekers, backpackers, and fearless trekkers. With our cooperation, Goa's splendor and variety of life will endure as a mecca for vacationers for generations to come. Goa, particularly the Ghats, invites residents and visitors alike to carve out a portion of time to relax on her lush terrain, inhale deeply of her pure, invigorating air, develop an appreciation of the state's amazing flora and fauna, advocate for their preservation, and leave with the resolution to return to this little piece of paradise.

We hope this essay provides the readers with a vital framework of the GEM diaspora's historical journey. As Shashi Tharoor wisely stated, If you do not know where you have been, how do you know where you seek to go? History belongs in the past, but understanding it is the duty of the present. Sharing history is sharing our cultural heritage.

WE LIVE AND WE LEARN

By Trisha Lara D'souza

At Sunday mass a Priest spoke of someone he knew who gave up alcohol for the period of Lent. Not a drop for 40 days. After refraining for what feels like eternity to some, it's only fair to have a couple more and chalk it up to the rapture of Easter celebrations. But this gentleman went underground for a whole week possibly undoing patience and discipline in one fell swoop!

What happens to us when we high tail it to achieve a zero figure in thirty days or less? Or try to change persistent habits in an unrealistic time frame? More often than not the crash course collapses in irreversible ways.

When I decided to give up online shopping for Lent, it was my Mum who said, 'Oh I'll get a break from answering the door bell at odd hours and hunting for an OTP'. It was then I realized how much she does for me and how excessive it is as she's now friends with all the delivery persons.

I've always experienced that starting is never the problem. It's easy to make declarations. 'I will exercise every day', 'I will read more' and the most treasured, 'I will not have dessert'. I am constantly teased about the number of times I have made this vow and the next thing I know, chocolate and cheesecake have made its way into my home like long lost friends.

But the thing about making a sweeping declaration isn't about the first few days; it's about consistency that follows. Our bodies and minds adhere to a routine and anything that breaks it causes distress. But once we get past that distress, it's a great revelation that comes our way. It can be as simple as realizing that we don't actually need that much sugar in our lives or something complex as recognizing hurtful patterns and unlearned behavior.

I think this is the take away from any kind of sacrifice that we are privileged to be a part of in Lent. It comes with an empathetic smile in the realization of something bigger than us.

On Palm Sunday, the service spoke of endurance and humility of Jesus that won over the conqueror of evil. It spoke of celebrating Holy Week with the absence of vanity to participate like Jesus did. To cry out to God not through blame but in asking Him to be merciful to our cause.

Easter marks a time of celebration in the awakening of our flaws. We surrender to humility and it helps our mind understand what our body knew all along.

I praise sacrifice for what we learn, I praise restraint to help us get past the hurt, I await the mouth watering dukra maas and chicken curry waiting for my return and perhaps the next time I really should stay away from sugar.

Wishing you a blessed Lent past and a happy happy Easter!

POINTS TO PONDER, APRIL 2024

Norbert Shenoy

Stock Markets – Best & Worst of Times

“It was the best of times, it was the worst of times. It was the age of wisdom, it was the age of foolishness. It was the epoch of belief, it was the epoch of incredulity. It was the season of light, It was the season of darkness. It was the spring of hope, it was the winter of despair.”

This piece from “A Tale of Two Cities” by Charles Dickens, written in 1859 aptly sums up, if only allegorically, the state of the capital markets in India today. With a vibrant IPO market, many new stars appear on the market firmament burning brightly, while others, who despite having stood the test of time are dimming. Are they destined to decay and sink into the oblivion of a black hole or is there a possibility of a turnaround? Following are just three instances where the well known

bluechips have hit or are trading close to their 52 week lows, even as the stock markets are roaring. Digging deeper into their financials might throw up interesting possibilities.

1. HDFC Bank: HDFC Bank is the largest private sector bank in India with an extensive network of over 8,000 branches. The lender has a high market share (15-20%) in most retail loan categories like unsecured retail, vehicles, and even in mortgages post its merger with HDFC Ltd. Between 2019-2023, the advances have grown around 2x, at a 5-year compounded annual growth rate (CAGR) of 18.9%. The NPAs of the bank have remained stable in the range of 0.3-0.4% from the financial year 2018, the lowest in the industry. However, none of this has helped the stock price. Over the last year, while the broad market index jumped up by 22% since January 2023, the stock of HDFC bank has fallen by over 10%.

HDFC Bank Financial Snapshot (2019-2023)

2021-2022	2018-2019 2022-2023	2019-2020	2020-2021
Net Profit Growth (%) 19.80%	20.90% 21.00%	21.60%	16.70%
Net Interest Margin (%) 4.00%	4.30% 4.10%	4.30%	4.10%
Advances Growth (%) 19.90%	24.20% 17.00%	20.10%	13.60%
Deposits Growth (%) 16.80%	17.00% 20.80%	24.20%	16.40%
Return on Equity(%) 16.70%	17.10% 17.20%	16.50%	16.50%

Source: Ace Equity

HDFC Bank is currently facing setbacks, including delays in reaping merger benefits and reduction in liability impacting its stock. Key

factors include a miss in net interest margins (NIM) due to increased fund costs, elevated provisions, and a decade-low growth in earnings per share (EPS) in Q3, collectively contributing to the downward trend in shares. Since the December 2023 quarter results announcement, the share price has experienced a nearly 14% decline. It is trading around Rs 1400 to 1450, close to its 52-week low of Rs 1,363. Investors are worried that the bank would need to play the deposit pricing game to garner higher volume of deposits, thus shrinking its margins and dampening profitability. Moreover, the anticipated cut in repo rates has added to the pessimism. However, while the short term worries remain, the long-term story of the lending major remains intact. One swallow doesn't make a summer.

2. Asian Paints: Asian Paints, established in 1942, is India's largest paint company, renowned for its wide range of products including varnishes, enamels, and lacquers. The company operates in 15 countries with 26 production sites globally, serving customers across 60 nations under various brand names like Apcolite and SCIB. However, recent concerns over heightened competition with Grasim Industries entering the decorative paints segment with its Birla Opus range have led to a correction in the stock price. Despite the strong performance record, the stock is trading around Rs 2800, close to its 52-week low of Rs 2706. The stock has been moving within a narrow range, following the release of the quarter ending December 2023 results. The biggest cause for concern for the paint makers has been its Rs 10000 crore capex by Grasim Industries which has already tied up with major advertising firms to highlight its new range of paints. It is also likely to exploit pre-existing group distribution network for offerings like Birla White and UltraTech Cement. The anticipation of intensified competition has investors rattled as it is expected to impact both volume growth and margins for paint manufacturers, including Asian Paints. However, Asian Paints has strategically diversified into non-paint businesses over the past decade offering a comprehensive home decor solution. From modular kitchens

to sanitary ware and furniture, the company caters to diverse customer needs. Well, one could also take a hedge by betting on Grasim, the redoubtable rival in this instance!

Asian Paints Financial Snapshot (2019-2023)

	2018-2019	2019-2020	2020-2021
2021-2022	2022-2023		
Revenue Growth (%) 33.90%	14.20% 18.30%	5.30%	7.30%
Operating Profit Margin (%) 15.10%	18.20% 16.20%	19.20%	20.30%
Net Profit Margin (%) 9.00%	10.00% 10.20%	11.90%	12.60%
Return on Capital Employed (%) 30.90%	35.90% 37.00%	36.30%	37.20%
Return on Equity (%) 23.20%	24.80% 28.20%	28.40%	28.00%

Source: Ace Equity

Additionally, it is investing in eco-friendly paints and enhancing its technological capabilities through strategic acquisitions, such as acquiring a majority stake in a speciality chemical and nanotechnology player. While Grasim emerges as a serious contender in the paint sector, Asian Paints’ diversified approach and technological advancements coupled with the likelihood that the growth in the paint market per se, may still ensure that it will remain the great compounding machine that it has proved to be in the past.

3. Hindustan Unilever: Hindustan Unilever (HUL), part of the Unilever Group, is India’s leading Fast Moving Consumer Goods (FMCG) company with a vast portfolio of over 44 brands spanning 14 diverse categories such as fabric solutions, home and hygiene, skin care, and foods. It enjoys widespread adoption, with nine out of ten

Indian households using its products. In a competitive landscape featuring multinational, domestic, and regional FMCG firms, HUL holds either the top spot or a strong second position in most categories it operates in. Its portfolio targets various market segments, including premium, mid-price, and economy, setting it apart from competitors focused solely on premium or mass markets. HUL boasts one of India's finest distribution setups, with an extensive distribution network comprising over 4,500 distributors and 8 million (m) retail outlets. Moreover, its revenue skew towards health and hygiene segments provides a relatively advantageous position compared to peers. Despite a stronghold in the market, the stock price has been volatile in the past year. At present, it is trading around Rs 2250, close to its 52-week low of Rs 2238. This underperformance comes on the back of poor quarterly performance. On the basis of nine months ending December 2023, the company reported a dismal 2.9% and 2.4% growth in revenues and net profit, respectively. On a quarterly basis, the company reported a 0.5% dip in sales and a 5.6% dip in net profits. HUL faced challenges with negative realisations in its home care and beauty & personal care segments. Increased competition in detergent bars affected home care, while declines in skin cleansing products impacted beauty & personal care. Volumes declined in foods and refreshments too, due to consumer shifts to lower-priced tea brands. The rural slowdown and active local competitors contributed to weaker growth. Margin miss occurred across segments, particularly in-home care, with margins declining YoY and below expectations. Management has taken action to address most corrections in-home care but not in foods and refreshments segment, especially tea.

Hindustan Unilever Financial Snapshot (2019-2023)

	2018-2019	2019-2020	2020-2021
2021-2022	2022-2023		
Revenue Growth (%)	10.90%	1.40%	17.40%
11.10%	15.90%		

Operating Profit Margin (%) 22.50%	21.10% 21.60%	22.90%	22.90%
Net Profit Margin (%) 15.30%	13.60% 15.00%	14.80%	15.20%
Return on Capital Employed (%) 24.80%	113.30% 27.10%	114.70%	38.40%
Return on Equity (%) 18.40%	80.30% 20.40%	84.20%	28.60%

Source: Ace Equity

Looking ahead, the company anticipates gradual demand recovery, linked to rural income growth and winter crop yields, amid ongoing high competitive intensity. Negative pricing is expected due to current commodity prices. In fiscal 2025, HUL plans to split its beauty and personal care business to focus on driving growth and premiumisation in the beauty segment. It also has plans to hive off the Ice Cream business.

Apart from the examples given above, there are, of course, many more well known companies like UPL, Kotak Mahindra Bank, Page Industries, etc, which find themselves in a similar predicament as above. Their financials are waiting for the treasure hunters!

OUR HEARTFELT THANKS

DONATIONS TO CASK CENTENARY TRUST

1. Dr. Allan Pinto – ₹. 3,00,000/-
2. Mr. Hubert J P Goveas – ₹.1,00,000/-
3. Gerald Lobo Prabhu – ₹. 50,000/- for Charitable Projects
4. Ms. Tilliola R.C. Peris – ₹. 25,000/- for Charitable Projects
5. Name withheld on request by the donor – ₹. 10,000/- for Charitable Projects

AUTOBIOGRAPHY OF POPE FRANCIS RELEASED

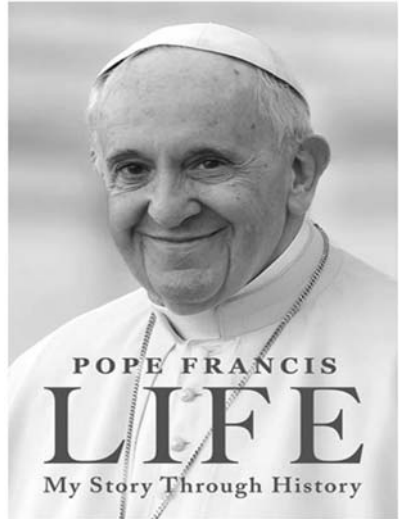
On 19th March 2024, the autobiography of Pope Francis titled **“LIFE-MY STORY IN HISTORY”** was released at the Vatican. The autobiography is authored by Vatican journalist – Fabio Marchese Ragona and is published by Harper Collins.

In this autobiography, the Pope shares his childhood memories during the dictatorship in Argentina, thoughts on his ministry as Archbishop of Buenos Aires and emphasises his belief that **“serving the most vulnerable is what every man or woman of God should do”**

He also talks about a ‘distant hypothesis of him resigning and adds “I am in good health and God willing, there are many projects still to be realized. IN the book, he touches upon topics that are dear to him such as the protection of creation, and asks young people to make noise because **“time is running out, we don’t have much left to save the planet”**

Finally he mentions that the church he imagines is a “Mother church which embraces and welcomes everyone, including those who feel wrong and who have been judged by us in the past eg homosexuals and transsexuals who seek the Lord and have instead been rejected or expelled”

Editor’s note – This is bound to be the most widely read Autobiography with an all time record sales. I’m eagerly waiting to have a copy.



AGNESIAN ALUMNI ASSOCIATION HONOURS THREE OF ITS MEMBERS AND THREE STUDENT ACHIEVERS ON INTERNATIONAL WOMEN'S DAY

The Agnesian Alumni Association celebrated International Women's Day on 7th March 2024 with a function at St Agnes College at which three of its members were honoured for their



Literacy work – Giselle Mehta, Nayana Fernandes and Annette Menezes, along with three students achievers; Shainy Manisha Pinto, Meghana Rao and Prerana

Sr Dr Venessa AC Principal of the College Presided over the function with Giselle Mehta renowned author as the Chief Guest. President of the Agnesian Association-Marjorie Texeira gave the welcome address.

CASK congratulates the three Agnesian Authors and the three student Achievers and wishes all of them further success.

FUDDAR PRATISTHAN ® PURASKAR 2024

Fuddar Prathistan (R.) a trust working for the betterment of Canara Konkani Catholic community organized 'Fuddar Prathistan Puraskar-2024' for the toppers and achievers of Mangaluru and Udupi diocese on Sunday, March 17, at Milagres Jubilee Hall Mangaluru.

As many as **341** catholic students who excelled in SSLC, PUC, graduation, post graduation, various competitive examinations and in sports at national and state level were felicitated during the program.

A BUDDING MANGALOREAN SINGER OF FOLK SONGS CREATES INTERNATIONAL

Keith Pereira is a country singer, song writer and guitarist making a mark on the NZ country music scene. Keith's rich country voice, high energy performances and guitar style, blend a uniquely 90's country sound with a modern twist strongly influenced by his idols: Alan Jackson, Brad Paisley, Vince Gill and The Eagles. His love for country music started very young as he listened to a country music radio show hosted by his uncle in the Middle East.



His solo performances and collaborations with notable country singers on YouTube have also drawn local and international attention resulting in: multiple sold out shows in Auckland with his band The Trail Benders; concerts in Vancouver, Calgary and Toronto (Canada); and being invited to perform at a festival in Mumbai (India). Keith has also appeared on a number of TV shows including TV One's Breakfast and has worked as a session country guitarist / singer for shows including Dancing with the Stars and Pop Stars.

Keith is the son of Anil and Sarita Pereira, grandson of Late Charles and Jeanette Pereira of Attavar family of Inas Pereira Hotel fame.

CASK is proud of Keith's achievement and wishes him greater success

ROTARY CLUB OF ORGAN DONATION INTERNATIONAL WILL BE 'KNOWLEDGE PARTNER' FOR FATHER MULLER MEDICAL COLLEGE HOSPITAL, MANGALURU*



Rtn Lal Goel - Charter President, Rotary Club of Organ Donation International along with Vice President of CASK - Rtn PHF Dr Rohan S. Monis - Organ Donation Chair of RCODI met with Fr Ajith B Menezes,

Administrator as well as with Dr Uday Kumar K - Medical Superintendent, Father Muller Medical Hospital and decided to join hands. Rtn Lal Goel and Rtn Dr Rohan Monis presented the Flag of Rotary Club of Organ Donation International to Dr Uday Kumar K.

Well Done!!

STANY ALVARES & NAVEEN LOBO ELECTED PRESIDENT & MEMBER – KONKANI SAHITYA

WE are pleased to note that Mr Stany Alvares, Ex-President-RACHANA has been elected as President - Konkani Sahitya Academy and Mr NAVEEN LOBO, Vice-President, RACHANA is elected as a member of the Konkani Sahitya Academy



Stany Alvares



Naveen Lobo

CASK offers congratulations to Stany and Naveen and wishes them a successful tenure.

NEW VICE-CHANCELLOR OF ST ALOYSIUS COLLEGE - DEEMED TO BE UNIVERSITY - FR PRAVEEN MARTIS



Rev Fr Praveen Martis has been named the first vice-chancellor of St Aloysius (deemed to university) Mangaluru. This announcement came from Rev Fr Dionysius Vaz, chancellor and Karnataka Jesuit Province provincial recently. Born in Shankarapura, Udupi, on May 20, 1974, Martis has a strong academic background.

He completed his BSc from St Aloysius College, Mangaluru, and went on to earn his MSc in chemistry from St Joseph's College, Bengaluru.

His scholarly journey continued to the University of Namur, Belgium, where he received his PhD in nanosciences. Before this new role, he served as the principal of St Aloysius College, Mangaluru, since 2017.

CASK congratulates Fr Praveen Martis and wishes him every success

Dr Shawn Serrao awarded Gold medal in MD Psychiatry by RGUHS



Dr Shawn Serrao was awarded the Gold medal for securing first place in MD Psychiatry examinations conducted by Rajiv Gandhi University of Health Sciences for the year 2022-23.

He studied his UG and PG in St John's Medical College, Bengaluru and is presently working in St John's Hospital as senior resident.

CASK is proud of your achievement Dr. Shawn Serrao and wishes you a bright future.

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.

PUBLIC HOLIDAYS (2024)- CASK OFFICE

Lok Sabha Election Day	- April 16
Independence Day	- August 15
Nativity of Blessed Virgin Mary	- September 8
Karnataka Rajyosthava Day	- November 1
Christmas	- December 25

OBITUARIES - FEBRUARY - MARCH 2024

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



Rev. Fr Denis Moras Prabhu, former vicar general and chaplain at White Doves, Mangaluru passed away due to old age, on 16th March, 2024. He was 84. Fr Denis Prabhu's priestly journey spanned over five decades, characterized by an unwavering commitment to his pastoral duties and dedicated service to the Church.

- ❖ Ignatius Pinto (76), Mangalore, husband of the late Mary Pinto, father of Claude/Asha, Sheral/Jason, on February 28, 2024.
- ❖ Francis Monteiro (64), Katipalla, husband of Leena Monteiro, son of the late Leo Monteiro and Veronica Monteiro, father of Robin and Stalin Monteiro, on Thursday, February 29, 2024.
- ❖ Lilly Rodrigues (83), Vamanjoor, wife of the late Jerome Rodrigues, mother of Arun/Anitha, Anil/Lavina and the late Ajith, on March 2, 2024.
- ❖ Antony Robert Alvares (66), Bejai, husband of Nirmala Alvares, father of Anisha/Glen & Ayesha, on Saturday, March 2, 2024.
- ❖ Clifford Benjamin Rebello (93) Canada, (Ex BAPCO, Bahrain), husband of Ivy Rebello, father of the late Kiran/Lydia, Sharon/Irwin and Arun/Amber, on March 3, 2024.
- ❖ Celestine D'Souza (87), Ashoknagar, wife of the late Dominic D'Souza, mother of Oliver/Letitia, Kishore, Lynette, Jacintha and Prescilla, on Tuesday, March 5, 2024.
- ❖ Hermie Mascarenhas (86), Mangalore, wife of the late Richard Gonsalves and the late Anthony Mascarenhas, mother of Glenn/Padma, Mariola/Joe, Louella/Derrick and Marie/Lloyd, on March 5, 2024.
- ❖ Gracy D'Lima (69), Ranipura, wife of the late Thomas Dlima, on Wednesday, March 6, 2024.
- ❖ Cecilia D'Souza (91), Pandeshwar, mother of Michael Louis/Celine, Vincent Oswald/Ida, Francis John/Treeza, Celine/Edwin D'Souza, Joyc /Joseph Martis, Diana Sara/Raja M S and Renita/Franco Fernandes, on March 5, 2024.

- ❖ Iris Fernandes (71), Katipalla, wife of John Fernandes, mother of Joywin/Renita and Lavita/Melwin D'Souza, on March 6, 2024.
- ❖ Dr G M Motensar (81), Mangalore, husband of Joan Motensar (née Mascarenhas), father of Amberine/Vijay Saldanha, Suhaila/Santosh Pinto, on Friday, March 8, 2024.
- ❖ Kevin Gerard Benny (57), Mangalore, son of Louisa & Dr Ignatius Benny, Brother of Jean/Godric Lobo, Gwen/Kai Beermann, Karen/Glenn Boaz, Kiran/Reshma, on March 9, 2024.
- ❖ Clara D'souza (64), Mulki, wife of the late Arthur Betram D'Souza, mother of Anina, Anil & Anet, mother in law of Levin, Lenson & Marita, on Saturday, March 9, 2024.
- ❖ Jeevan Suraj D'Souza (36), Ranipura, son of Xavier & Juliana D'Souza, brother Jyothi Joy D'Souza and Jaison D'Souza, uncle of Johan D'Souza, on March 10, 2024.
- ❖ Corinne Mascarenhas (75), Bangalore, wife of the late Wg Cdr Alan Mascarenhas, mother of Priya/Vinay and Maya, on Sunday, March 10, 2024.
- ❖ Sr Patricia Tauro UFS (85), Deralakatte, Mangalore on Monday, March 11, 2024.
- ❖ Cicilia Cross (73), Angelore, Mangalore, wife of the late Cyprian Lobo, mother of Diana/the late Sunil, Kiran/Laveena, sister of the late Ignatius, Marcel, Francis, Vincent, Leena, Rita and Helen, on March 12, 2024.
- ❖ Neil D'Silva (58), Bejai, son of the late Frederick (Valencia) and Hilda (Correa, Belman) D'Silva, husband of Elvina, father of Nicole, brother of Nita/Norbert, Nelson/Peggy, on March 11, 2024.
- ❖ Antony Joseph Pinto (Tony) (59), Valencia, son of the late Baptist Pinto and Benny Pinto, husband of Leena Pinto, father of Ashley Pinto, son March 13, 2024.
- ❖ Vincent D'Souza (71), Kellaraison of the late Marcel/Florine D'Souza, brother of Lilly, Annie, Bernard, Sunil and the late Felix D'Souza, on March 14, 2024.
- ❖ Adeline Victoria Machado (88), Milagres wife of the late Raymond Machado (Classique Paradise, St Aloysius ward, Milagres, Mangalore), on Thursday, March 14, 2024.
- ❖ Iris colaco (91), Wife of Late Harry Colaco, Mother of Sabitha/Shantha & Santhosh, on March 29, 2024.