



RETIRED BUT NOT TIRED

ವರಿಷ್ಠ ವಾಣಿ

VARISHTA VAANI

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Let Noble Thoughts come to Us from all sides - Rigveda

February 2023

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TOUR TO BHUTAN



Masca has been arranging a foreign tour every year. The last tour was organized in March, 2019. However, during 2020, 2021 and 2022 foreign tour could not be organized due Covid – 19 pandemic. **This year we have organized a tour to lovely natural and beautiful country BHUTAN From 11TH March to 18TH March 2023.** We received very good response from Seniors and finally 34 members have enrolled for the tour. "Varishta Vaani" wish the participants a happy journey and pleasant stay.

ಅರುವತ್ತರ ಅನಂತರ

ಅರುವತ್ತರ ಅನಂತರ ಅರುಳು- ಮರುಳು ಅಲ್ಲ
ಸ್ವುಟಗೊಂಡ ಜೀವನ ಮರಳಿ ಅರಳುವ ಕಾಲ
ಇರಬೇಕು ಆತ್ಮ ಸ್ಥೈರ್ಯ, ಹೊಂದಾಣಿಕೆ ಎಲ್ಲ
ಕುಹಕಿಗಳ ಮರುಳು ಮಾತಿಗೆ ಶರಣಾಗತಿ ಸಲ್ಲ.
ಬಾಲಕೃಷ್ಣ ಉಡುಪ.

ಮನವ ತಣಿಸಿಕೊ

ಮನ ಮನದ ಒಳಜಗಳ,
ಮನೆಯ ಸಂಸಾರದೊಳಗಿರಲಿ,
ನಮ್ಮ ಮನ ಮನೆಯ ಒಳಜಗಳ ನಗೆಪಾಟಲಾಗದಿರಲಿ
ಮನವ ತಣಿಸಿಕೊ ಗೆ?ಳೆಯಾ
ಮನವ ತಣಿಸಿಕೊ, ತಣಿಸಿಕೊ. ಟಿ. ಜಿ. ಶೆಣೈ

- ಮೀನು ಇಡೀ ಸಮುದ್ರವನ್ನು ತನ್ನದು ಎಂದು ಭಾವಿಸಿ ಜೀವಿಸುವಂತೆ, ನೀನು ಕೂಡಾ ಇಡೀ ಜಗತ್ತನ್ನು ನಿನ್ನ ದೇಶ ಎಂದು ಭಾವಿಸಿ ಜೀವಿಸು.
- ವಿಕಾಸವೇ ಜೀವನ; ಸಂಕೋಚವೇ ಮರಣ. ಪ್ರೇಮವೆಲ್ಲಾ ವಿಕಾಸ; ಸ್ವಾರ್ಥವೆಲ್ಲಾ ಸಂಕೋಚ; ಆದುದರಿಂದ ಪ್ರೇಮವೇ ಬದುಕಿನ ಧರ್ಮ.

ಮಂಗಳ ಕ್ರೆಡಿಟ್ ಕೋ-ಓಪರೇಟಿವ್ ಸೊಸೈಟಿ ಅ.

ಪ್ರಧಾನ ಕಛೇರಿ: ಪ್ಲಾಸ್ಮಾ ಸೆಂಟರ್, ಒಂದನೇ ಮಹಡಿ, ಜಿಜ್ಞಿ-ಕಾಪಿಕಾಡ್ ರಸ್ತೆ, ಜಿಜ್ಞಿ, ಮಂಗಳೂರು 575 004

ದೂರವಾಣಿ : 0824-2456961 / 2456962

L.No.:13441

ಆಕರ್ಷಕ ಠೇವಣಿ ಯೋಜನೆಗಳು

ಎಲ್ಲಾ ರೀತಿಯ ಸಾಲ ಸೌಲಭ್ಯಗಳು

ನಿರಣು ಠೇವಣಿ ಬಡ್ತಿ ದರಗಳು

46 ದಿನಗಳಿಂದ 180ಗಳ ವರೆಗೆ **6%**

181 ದಿನಗಳಿಂದ 1 ವರ್ಷದ ಒಳಗೆ **7%**

1 ವರ್ಷ ಹಾಗೂ ಮೇಲ್ಪಟ್ಟು **9%**

ಸಹಕಾರಿ ಸಂಸ್ಥೆಗಳಿಗೆ ಹಾಗೂ ಹಿರಿಯ ನಾಗರಿಕರಿಗೆ 0.5% ಅಧಿಕ ಬಡ್ತಿ ದರ ನೀಡಲಾಗುವುದು.

ನಮ್ಮ ವಿಶೇಷತೆಗಳು

- ಸಂಪೂರ್ಣ ಗಣಕೀಕೃತ ಶಾಖೆಗಳು.
- ನಮ್ಮ ಎಲ್ಲಾ ಶಾಖೆಗಳಲ್ಲಿ RTGS / NEFT ಹಾಗೂ SMS ಸೌಲಭ್ಯವಿರುತ್ತದೆ.

ಕೊಡಿಯಲ್ ಬೈಲ್, ಜಿಜ್ಞಿ, ಕಂಕನಾಡಿ, ಮುಳ್ಳಿ, ಉಡುಪಿ, ಮೂಡಬಜ್ರೆ, ಬಂಟ್ವಾಳ, ಸುರತ್ತಲ್, ಕುಂದಾಪುರ ಶಾಖೆಗಳಲ್ಲಿ ಕಡಿಮೆ ಬಾಡಿಗೆಯಲ್ಲಿ ಸೇಫ್ ಡಿಪಾಸಿಟ್ ಲಾಕರ್ ಸೌಲಭ್ಯವಿರುತ್ತದೆ.

ಜಿನ್ಯಾಭರಣಗಳ ಕಡಿನ ಮೇಲೆ ಸಾಲ, ಅಸ್ತಿ ಅಡವಿನ ಮೇಲೆ ಸಾಲ, ವಾಹನ ಸಾಲ ಹಾಗೂ ಎಲ್ಲಾ ರೀತಿಯ ಸಾಲ ಸೌಲಭ್ಯಗಳು ದೊರಕುತ್ತವೆ.

ಹೆಚ್ಚಿನ ವಿವರಗಳಿಗೆ ನಿಮ್ಮ ಹತ್ತಿರದ ಶಾಖೆಯನ್ನು ಸಂಪರ್ಕಿಸುವುದು. ನಮ್ಮ ಶಾಖೆಗಳು : ಕೊಡಿಯಲ್ ಬೈಲ್-2456963, ಕಂಕನಾಡಿ-2249644, ಮುಳ್ಳಿ-2293355, ಸುರತ್ತಲ್-2477670, ಬಂಟ್ವಾಳ-08255-233447, ಎಳ್ಳಿ-08255-238258, ಬೈಂದೂರು-082554-251752, ಕಾರ್ಕಳ-08258-234637, ಮೂಡಬಜ್ರೆ-08258-239419, ಕುಂದಾಪುರ-08254-234011

ಶ್ರೀ ಕೆ. ಜಿ. ದೇವಾಡಿಗ, ಅಧ್ಯಕ್ಷರು ಶ್ರೀ ನರಸಿಂಹ ದೇವಾಡಿಗ, ಉಪಾಧ್ಯಕ್ಷರು ಶ್ರೀಮತಿ ರೂಪ ಎಮ್., ಮಹಾಪ್ರಬಂಧಕರು

Aatma Nirbhar Secure Bharat

India always preaches and practices “Vasudaiva Kutumbakam”, but it is always susceptible to direct or indirect conflict with its two immediate neighbours. India is facing border dispute, Line of Control (LOC) and IB with Pakistan and Actual Line of Control (ALOC) & IB with China. India officially assumed Presidency of prestigious G20 with effect from Dec.1, 2022 for one year, once again depicting the ever rising importance of India in International Arena. The Country is set to deliberate on ways to deal with pressing global challenges. The World is simultaneously grappling with geo political tensions, economic slowdown, rising food & energy prices and long term ill effects of pandemic. Hence, India's G20 Presidency will be inclusive, ambitious decisive and action oriented.

With the rise in its stature both economically and militarily, it has to face intrastate & interstate challenges at same time with same focus and intensity. No doubt in last few years India has been consistently revamping its security apparatus for all the three forces by imports or by indigenous modernization. Bracing up for two sided offence India has imported defence equipment from multiple countries in the process - USA, France, Israel and Russia to name few. While India has maintained it's no first attack policy but simultaneously demonstrated its will & capability to take head on if provoked at any time and will defend itself at any cost. Surgical strike of 2016 after Uri terrorist attack and of 2019 Balakote strike after ghastly Pulwama terrorist attack, both showing India's resilience to counter anyone posing threat to India.

The latest threat is from Drones. Drones are being used for arms dropping, narcotics smuggling, recce, espionage and even direct attack. Worldwide problem with drones is that there is no law to regulate their sale, it can be built with little expertise from the electronic material readily available in the market. Drones are almost untraceable with conventional defense radar systems as such threat to vital installation is manifold unlike in the past. With radars, CCTVs and thermal imaging sensor in place manual crossing border without being traced is very difficult. But BSF, which has to man 3000 plus kilometer of border, faces a next to impossible task to make borders impregnable for drones. Initially BSF was not able to judge the situation, what to do with this new security threat but immediately devised strategies to counter it. With a well equipped new lab to recover complete data of flight path, co-ordinates from where it is originated and handler location & photographs, it can be used to bust modules of subversives. Further DRDO and other agencies have devised Laser based Directed Energy Weapons to shoot down drones within a range of 2 kms., in addition to conventional hard shoot method. Drones can be hacked thereby taking control of intruder drones once inside our territory. BSF is capable of training its own manpower for this. Geo-fencing is another way out where by GPS/Rfid based virtual border is being created for any intruder. Other applied methods being Electro Optical sensing, electronic jamming through Global Navigation Satellite System and by shooting down or net captures using interceptor drones itself.

Vigilant Armed Forces are capable of thwarting any attempt to challenge sovereignty of Nation. We can never forget bravery of our Jawans at Galwan valley. India is changing under present regime, hundreds of old laws abolished, single window solutions of FDI, focus on “Make in India” will ultimately make “Aatma Nirbhar Secure Bharat”, secure from all fronts, militarily as well as economically. Compiled by: **H.Anantha Bhat**

It has been decided by the Managing Committee to issue Membership cards of MASCA at a cost Rs. 100/-. This is optional for existing members and mandatory for new members. The existing members who wish to avail the facility, can visit our office on any Tuesday during office hours with following details.

- 1. Stamp size Photo**
- 2. Full Address**
- 3. Blood Group**
- 4. Phone Number**
- 5. Emergency Contact number**

Sixty plus and still keep Going,..... Wisdom worth listening to:

- Don't worry about what will happen after you are gone, because when you return to dust, you will feel nothing about praises or criticisms.
- Don't worry too much about your children for children will have their own destiny and find their own way. Don't be your children's slave
- Don't expect too much from your children. Caring children, though caring, would be too busy with their jobs and commitments to render any help.
- Uncaring children may fight over your assets even when you are still alive, and wish for your early demise so they can inherit your properties.
- Your children take for granted that they are rightful heirs to your

Report on 20th All India Senior Citizens 'National Conference.

The 20th AISCCON National conference was held at Mysore Kalamandir Auditorium on 16th & 17th November 2022. Our Association was represented by a record number of 32 delegates. The Conference was inaugurated by Suttur Seer Sri Shivarathri Deshikendra Swamiji on 16th in the presence around 1200 delegates from all over India. He in his speech said that the spirit of life is more important and the elders can contribute for the well-being of the society. Dr. Ravi Patil of Vijaya Health Institutions was the Chief Guest. The meeting was presided over by our All India President Sri Vishwas Rao Bhadane.

On the second day Shri Santosh Hegde former Chief Justice of India spoke on Corruption in society and how the greed and ambition for power results in rampant corruption in the society. He expressed his concern on changing moral values which is hampering the growth of present generation. In all 6 Sessions were conducted on different subjects which were useful for elders.

The conference passed number of resolutions in particular urging the Central government requesting for restoration of railway, air fare concessions to the seniors and also seeking higher rate of interest on savings. The meeting also resolved to pursue medical and health insurance coverage for the elders at various forums. The Best House Magazine Award 2020-21 was bagged by our Association for the second time. The Shield was presented on the second day by the All India President and was proudly accepted by all the delegates of our Association, who were present in the conference under the leadership of Ms Theresa AV our Vice President.

Shashidhar K. N., Secretary



Members in the news

Patron Members: Sri Mahabaleshwar M.S., Managing Director and Chief Executive Officer, Karnataka Bank Ltd. was honored on behalf of the Bank by Kannada Sahitya Parishat in recognition of Bank's contribution to Kannada language and culture during the 86th Akhila Bharata Kannada Sahitya Sammelana held at Haveri recently. Dr. M. Prabhakar Joshi, Kannada Rajyotsava awardee - 2022 was felicitated By Vipra Samagama Vedike" during their meeting on 20.11.2022.

Dr. M. Prabhakar Joshi has been selected as President of Yakshagana Sammelana to be held at Udupi on 11th & 12th of February, 2023

Dr. C.P. Habeeb Rahaman was awarded Dakshina Kannada Rajyotsava by the district Administration during Rajyotsava Celebrations held on 01.11.2022 at Nehru Maidan, Mangaluru

Dr. C.P. Habeeb Rahaman was conferred **MMA-KVK OUTSTANDING MANAGER AWARD – 2022** by Mangalore Management Association during its meeting held on 7th December, 2022 at SDM College Hall, Mangaluru.

Life Members: Sri P. Krishnappa, has been awarded Dakshina Kannada Jilla Rajyotsava Prashasti in November, 2022. He was felicitated by Rotary Club of Mangalore North recently. Sri Krishnappa has good number of awards for his outstanding work in preserving nature.

Sri T.G. Shenoy was conferred with "Mr. Mangalore Senior" award by "PAGE" during World Alzheimer's Day Celebrations at Town Hall Mangaluru.

Sri T.G. Shenoy was Chief Guest at Yenepoya Medical College, on the occasion of World Elder's Day Celebrations.

Welcome to new members since November 2022 onwards:

Life Members: Sri Honnappa, Smt. Anasooya K, Smt. Stella Aranha, Sri Sunil Shilbhadra, Sri Narayana, Smt. Benedicta Fernandes, Flavia Fernandes, Smt. K. Sabitha Prabhu, Sri K. V. Shridhar, Smt. Bhagirathi Alva, Smt. Harini Sudhakar Shetty, Sri Kumar Ramji Mohan Gowli, Smt. Kanthilatha L. Shetty, Smt. Pushpa T. Shetty, Smt. K. Malini V. Rai, Sri Madhukar Pai S, Sri Surendra Bekal and Smt. Vijayalakshmi Bekal.

Members please note : Donations to Mangalore Senior Citizens Association are eligible for exemption under section 80(g) of Income Tax Act. Please contribute generously. You can directly remit the amount to our Savings Bank account with Karnataka Bank Ltd., Bejai Branch, Mangaluru. **SB A/c. No. 4782500101532501 IFS Code KARB0000478.** After donating, please furnish us the details for issuing receipt. "Varishta Vaani" profusely thanks the following for their kind donations. M/s. Mark Saldanha, Rajaram, Mohan V. Rao, Smt. Shamala Anantharam, Sri Ramakrishna Credit Co-op. Society and Mangala Credit Co-op Society.

Activities of MASCA:

A day's Picnic was arranged on 30.11.2022 to Nisarga Dhama, Kalyanpur, Udupi. 53 members participated in the picnic

"Talents' Day" was observed on 14.01.2023. In the said meeting our committee Member Smt Jaya S. Rao also spoke on "Numerology."

A Cruise Ride was conducted for our Members on 31st January 2023 from 6.00 p.m to 9.00 p.m. 80 members participated in Full Josh and had a wonderful evening on board.



Tribute – Patron Member (PM115) Smt. H. Seemanthini, on 21.12.2022. (As per her wish, her body was donated to Hospital).

Life Members : M/s Frank Rodrigues (2021) K. Ramachandra Bhat (03.11.2022), Narayana Bhat Pavlakody (24.08.2022), B. T. Salian (20.01.2023) left us for their heavenly abode. "Varishta Vaani" conveys heartfelt condolences to the members of the bereaved families and also prayers for the departed souls.

P.S. - We request relatives / friends of deceased members to inform demise of our members to our Secretary for noting in our records.

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