



MANGALORE SENIOR CITIZENS ASSOCIATION ®

Regd. Office: Ground Floor, City Corporation Building, Lalbhag, Mangaluru - 575 003

19th ANNUAL GENERAL BODY MEETING

Date : 7th September, 2025, Sunday at 10.00 a.m.

Venue : Karnataka Bank Auditorium, Kodialbail, Mangaluru - 575003

TO ALL MEMBERS.

Please take notice that the 19th Annual General Body Meeting of Mangalore Senior Citizens Association®, Mangaluru will be held on Sunday, 7th September, 2025 at 10.00 a.m. at "Karnataka Bank Auditorium", Kodialbail, Mangaluru-575003 to transact the following business.

Agenda

1. Prayer
2. Silent Prayer for the departed souls in the previous year.
3. Confirmation of Minutes of the 18th Annual General Body Meeting held on 22.09.2024.
4. To discuss and adopt of the Annual Report for the year 2024 - 2025 to be presented by Secretary.
5. To receive, discuss and adopt the audited Accounts for the year 2024 - 2025 to be presented by the Treasurer.
6. Appointment of Honorary Auditor for the year 2025 - 2026.
7. Election of Fifteen (15) members to the Managing Committee for Two year period 2025-2027.
8. Discussion on issues raised by members if any.
9. Any other matter with the permission of the Chair.

All members are requested to attend the Meeting and actively participate in the deliberations.

Secretary's Report and the Audited Accounts for the year 2024 - 2025 are attached. Members who wish to discuss/raise any issue during the Meeting are requested to bring the same to the notice of President/Secretary in writing at least TEN days in advance (**on or before 28.08.2025**)

K.N. Shashidhara
(Secretary)

Mangaluru, 17-07-2025

Managing Committee Members for the Year 2023-2025

President	: K. Jairaj B. Rai	Imm. Past President	: C.Devadas Kamath
Vice Presidents	: Peter Oswald Rodrigues & Smt. Theresa A.V.	Secretary	: K. N Shashidhara
Joint Secretary	: Shivananda Moily	Treasurer	: G.Ganesh Kamath
Members	Members : H. Anantha Bhat, P. Vinod Shenoy, Sadashiva Kamath M., Jaya S. Rao, Smt. K. M. Sunanda Shivaram, Smt. Satyavathy M. Shetty , Smt. Maria Goretti Jacob, T.Gopinath Shenoy., V. Bhasker Pai., B. Devdas & Smt. M.C.Rekha		

Members Please Note

1. With a view to establish efficient communications with our members, kindly help us to update our Records by furnishing your latest Mobile number and E-mail ID. (If not already furnished).
2. Whenever you have moved to new address / change in mobile number, please inform us.
3. Monthly Meeting notices will be sent by E-mail / WhatsApp only.
4. Kindly bring this Booklet while attending AGM.
5. Super Senior members (80 +) will be honored after AGM.. 6. Lunch is provided after AGM



ಮಂಗಳೂರು ಕರಿಯ ನಾಗರಿಕರ ಸಂಘ (ರಿ) ಮಂಗಳೂರು, ದ.ಕ.

MANGALORE SENIOR CITIZENS ASSOCIATION ® MANGALURU. D. K.(MASCA)

Regd. Office : Ground Floor, Mangaluru City Corporation Building, Lalbhag, Mangaluru-575 003.

I am pleased to present the Nineteenth Annual Report of the Association for the year 2024 - 2025.

"MANGALORE SENIOR CITIZENS ASSOCIATION (Regd.)" Mangaluru was formed on 28th January, 2006 and was registered on 25.03.2006. The main objective of the Association is to work for the welfare of senior citizens of our District. Apart from this goal, the Association aims to harness the rich experience and expertise of the elderly community for betterment of society as a whole in as many ways as possible.

The 18th Annual General Body Meeting of the Association was held on 22nd September, 2024, at 10.00 a.m. at "Karnataka Bank Auditorium, Kodialbail, Mangaluru - 3. Sri K. Jairaj B Rai, President of the Association, called the meeting to order and extended a warm welcome to all members. Before taking up the items of Agenda, President requested to observe one minute silence to pray for eternal peace to the souls of members who attained heavenly abode during the year 2023-2024.

Since, Joint Secretary Sri Shivananda Moily already read the minutes of the AGM held 29.09.94, now I will take up the activities of MASCA conducted during the financial year 2024-2025

On 27.04.2025 a joint meeting with A.J. Hospital & Research Centre was organized in their conference Hall. Talk by the prominent Medical Faculties on awareness program for elders were arranged.

In the meeting on 25.05.2024 a talk on Laughter Therapy by Mr. Ravish was arranged.

On 29.06.2024, M/s Sharada Yoga and Ayurveda Centre arranged a meeting for our members at Sharada Vidyalaya, Kodialbail. A presentation was made on Seniors Physical and Mental Healthy by expert faculties of the Yoga centre. .

In the month of July "Green Mangalore" was organized in the premises of Sri Ramakrishna High school with the cooperation of school authorities. Several saplings were planted in the premises of the school with the help of Mr. Madhava Ullal an environmentalist.

On 27.07.2024, Sri P. Ranjan Rao a prominent advocate took a session on drafting the Will and its legal implications. The first batch of ten Super Seniors (80+) was invited for honouring in the meeting. However, only 8 were present viz. Smt. Vijayalaxmi, Smt. Premaleela B. Alva, Dr. Jayalaxxmi Rao Smt. Radha Rao, M/s K. Vasantha Shetty, M. Shrinivasa Shetty, Amir Hasan Arkula and Nagaraj Seso Kale were honored by our President and Chief Guest.

On 24.08.2024 a Talk was arranged on Constitution of India by Dr. Ananthakrishna Bhat. He dealt on subject of Indian Constitution in simple language.

The Eighteenth Annual General Body Meeting of the Association was held on 22nd September, 2024, at 10.00 a.m. at "Karnataka Bank Auditorium, Kodialbail, Mangaluru. President Sri K Jairaj B Rai in his address gave call to the members to attend all future programs of MASCA and gave clarifications on financial status of the Association. He appreciated the efforts of various other organizations which are involved in the welfare measures of seniors and applauded the efforts of "Vriddhi" (unit of A.J. Hospital group), a recent addition in working for elders' welfare. The meeting was adjourned by the president.

Immediately after the Annual General Body meeting, the honoring program of Octogenarians, (senior members (80+)) was arranged. Our President Sri K. Jairaj B Rai extended a warm welcome to Chief Guest Sri K. P. Vasudeva Rao, a senior eminent advocate of Mangaluru and all members.. In his address he appreciated the Chief Guest for following ethics in his profession and spoke of the tradition of honoring Super Seniors is being continued and expressed his happiness over the presence good number of Super Senior in the meeting. Sri P. S. Chandrashekhar introduced the Chief Guest.

Out of the 34 members who were invited for honors, 14 members viz. Ms. Renielda Fernandes, Ms. Vasanthi Pai Maroor, M/s B.L Kundar, Shivaji Rao, K.S. Krishnamurthy, Shashidhara Rao, C. D. Kamath, Dr..Y.M. Hegde, Maichel D'Souza, M. S. Raghunath Rao, Jayarama Shekha, Shantharama Kudva, A.V.S. Shagarithaya and Sri Balakrishna Shetty were present. Chief Guest along with our President honored the octogenarians with a Rose, Shawl and a memento. Sri C.D. Kamath responded on behalf of the super Seniors and thanked MASCA for the gesture and continuing the tradition of honoring super

seniors and wished everyone good health and happiness.

Chief Guest Sri K.P. Vasudeva Rao in his address appreciated MASCA for this type of program. He said in his professional life truth is a casualty but today he will speak only truth. He briefed audience about Law of Inheritance, Seniors Citizens Welfare Act. He advised elders not to transfer their property during their life time but to write a suitable will in order to avoid complications after the death. He narrated some live examples of elder's exploitations he has seen in his professional life and cautioned elders about the deteriorating moral values in the system & society. The Meeting concluded with vote of thanks by Vice President Smt. A.V. Theresa,. After National Anthem, the meeting concluded with lunch. A tour was organized by the Association to Sri Lanka from 18th to 24th October with the help of Prakrithi Travels, Mangaluru. 36 members with their family participated in the tour and had a very pleasant experience.

"Talents Day" was organized on 16.11.2024 in which our members exhibited their talents through singing, dance and skit. Many members participated with full enthusiasm and made the event memorable.

In December monthly meeting on 28.12.2024, Dr. Surajeet Chakravarthy spoke on "Take more of Life & Less of Medicine". In the same meeting a Book written by our member Sri K Radhakrishna Rao by name "Rayara Kathegalu", was released.

On 25.01.2025, Dr Priyanka Shetty from A.J. Hospital spoke on Dental Care.

We have organized Seniors Sports & Cultural day on 08/02/2025 in association with other senior citizens organization at KACES ground, Balmatta Mangaluru. The event was inaugurated by a leading Dentist and author, Dr. Murali Mohan Choontaru and Sri H.M Watson Principal, KTC Balmatta was invited as Chief Guests. The Cultural event in the afternoon session was inaugurated by Ms. Dr. Amitha Marla of A.J. Hospital and Research Center Mangaluru. Both the events were presided over by our President Sri K. Jairaj B. Rai. Sri Sandeep Theophil and Sri K.N. Shashidhara acted as conveners of both the events. More than 300 seniors from different organizations participated in this program. In addition to the annual sports this year also we conducted Cricket tournament for men and Throw ball for women. In both the events three teams participated. As usual indoor games like Chess, Carrom and Table Tennis was organized before the annual sports day.

On 22.03.2025 a workshop was conducted in association with M/S Yenopaya Hospital, Derlakatte on "Mental Health for Elderly" in which our members actively participated.

AISCCON 22nd Annual Conference at Udaipur: A team of 24 delegates attended the conference held from 22nd and 23rd February, 2025. The MASCA team planned to utilize this opportunity to tour important places of Rajasthan. So, one team left Mangaluru on 14th by train and another on 16th by flight. Both teams landed at Jaipur the pink city on 16th and site seeing from 17th to 21st was organized by M/S Prakrithi Travels, Mangaluru. All were excited to visit historical places like Jodhpur, Pushkar and Mount Abu etc. We reached Conference venue on 21-02-2025.

On 22.02.2025, Conference was inaugurated by Sri Haribhau Bagde the Honourable Governor of Rajasthan in the presence of AISCCON President Sri V.K. Badane. In all 16 resolutions were passed urging the government to provide various benefits to senior citizens. Second day the awards were presented and MASCA was eligible for Best House Magazine awarded to our house magazine, "Varista Vaani" for the 3rd Time. The entire team was involved in receiving the award. The total delegates attended were more than 1600. Udaipur team deserves all appreciation along with AISCCON for succeeding in organizing this mega event smoothly and efficiently.

Other Matters: The management committee met 4 times during the period 2024-25.

Secretary informed the house that in the Managing Committee held on 02.07.2024 it was resolved to increase the Life-membership fee from present Rs. 1500 to Rs.2000 and Joint membership fee from existing Rs.2500 to Rs.3000 and Patron membership fee from existing Rs. 8000 to Rs.10000. This resolution proposal was placed in the AGB and was approved unanimously and the revised membership fee will be effective from 1st October, 2024.

Our Quarterly Bulletin has successfully entered twelfth year of its publication. The bulletin has secured "Best House Magazine Award" for the year 2022-23. The Committee calls upon members to identify

sponsors for our quarterly bulletin. The amount required to sponsor is Rs 5000/. We thank "Samyak Health Care" for sponsoring our February 2025 issue. Also thank our Editor Sri H Anantha Bhat and entire editorial team for giving useful articles and its publication every quarter.

Many members and Organizations have supported us with their voluntary donations. We hope that their tribe will increase in the years to come. We acknowledge their support with gratitude.

We urge our members to enroll themselves with VayaVikas a forum of elders based in Bengaluru driven by the philosophy "by the seniors, for the seniors, of the seniors". The platform is focused on giving elder adults charge of their wellness and well being & opportunities for productive engagement so that they can build dignified lives.

Membership Position as on 31.3. 2025: On roll 1578 members, out of this 1458 is life members and 120 are Patron Members. We have 545 female members and 341 members are super seniors (80+). New addition is 71 for the year and out of which 9 are Patron Members viz: Smt Geetha G Hedge, Sri Arkal Vittal Hegde, Smt Vrinda V Hegde, Dr. Ravishankar Rao, Dr. Anitha Ravishankar, Sri N. Madhava Acharya, Smt Jayanthi M Acharya, Smt Shanthalaksmi G Prabhu and Smt Annapoorna M. During the year 25 members left to heavenly abode resulting in net addition of 48 members for the year 2024-25.

The authorities of M/s Karnataka Bank, Chethana School, Officers' Club Hathill, Mangaluru, Derick Chess School M.G. Road, have provided their meeting Hall and play area for our meetings and indoor games free of cost. We thank them for their support. The authorities of KACES, Balmatta have supported us in conducting sports and cultural event. Our regular caterer Mr. Ravi Bhat and his team fed us well. Our special thanks are due to Mangalore City Corporation for providing us space to house our office in their building. We sincerely thank CA Vijaya Kumar Shetty, Honorary Auditor for auditing our accounts. Our special thanks to M/s Udaya Printery for quality printing of our house magazine. "Varishta Vaani".

Mangaluru,

Date: 17.07.2025.

K. N. Shashidhara

Secretary

Calendar of events for the Election of 15 Managing Committee Members

(Out of which 3 are Ladies) for 2 year period 2025-2027 of Mangalore Senior Citizens Association, Mangaluru, D.K.

Election will be held on Sunday, 7th September, 2025 between 10.30 a.m. to 01.30 p.m. (if needed)

Venue: Karnataka Bank Auditorium, Kodialbail, Mangaluru - 575 003

11.08.2025	to 16.08.2025	Issue of blank Nomination Papers.
18.08.2025	Monday	Last date for filing of Nomination up to 4.00 p.m. at Association Office premises.
20.08.2025	Wednesday	Scrutiny of Nomination papers at 3.30 p.m. at Office premises of the Association
21.08.2025	Thursday	Publication of list of Valid Nominations and rejected Nominations on the Notice Board of the Association Office at 3.00 p.m.
23.08.2025	Saturday	Withdrawal of Nominations up to 4.00 p.m.
26.08.2025	Tuesday	Publication of Valid Nominations after withdrawals, on the Notice Board of the Association premises at 3.00 p.m.
07.09.2025	Sunday	Elections (if needed) from 10.00 a.m. to 1.30 p.m.
07.09.2025	Sunday	Counting and declaration of results immediately after the Election.

Note 1 As per the provisions of Rules & Regulations, the Managing Committee in its meeting held on 028.05.2025, appointed our member Sri Jayarama Padakannya (LM 0432), Advocate, (Phone: 9448104462) as Returning Officer for conducting the Election of 15 members (out of which at least 3 should be ladies) to the Managing Committee of Association for the Two year period 2025- 2027.

Note 2. Nomination papers are available in the Regd. Office of the Association at "Ground Floor", City Corporation Building, Lalbhag, Mangaluru - 575 003, between 2.30 p.m. and 4.00 p.m. from 11.08.2025 to 16.08.2025 (excluding holidays)

Note 3. Your Kind Attention Please: If Election is necessary on 07.09.2025, all the members who are eligible to vote are requested to compulsorily produce their Photo Identity card and proof of Membership (bring the Meeting Notice) to the Returning Officer before casting their vote.

**MANGALORE SENIOR CITIZENS ASSOCIATION ®,
MANGALURU -575 003**

RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025

Receipts	31st March 2025	31st March 2024	Payments	31st March 2025	31st March 2024
Opening Balances:					
Cash	487.00	425.00	Sports & Cultural Festival	134,628.00	127,481.00
Canara Bank, M.G. Road, A/c No.729	29,838.31	45,807.31	Senior Citizen Education Activity Expenses	68,792.00	136,296.00
Karnataka Bank			Website Installation & Annual Maintenance	32,750.00	0.00
Bejai A/C No 15325	84,502.40	78,661.40	General Body Meeting Expenses	45,014.00	52,460.00
Canara Bank FDs	350,000.00	350,000.00	Contribution to Sports & Cultural Festival	40,000.00	34,000.00
Karnataka Bank FDs	3,036,270.00	3,501,097.71	Meeting Expenses	27,140.00	19,210.00
Interest from Banks		2,740,251.00	Tax Deducted at Source	22,700.00	20,120.00
Sports Fund		255,678.00	Printing and stationery	15,829.80	6,244.00
Life membership Fees		184,651.00	AMC Charges for Membership		
Building Fund		102,000.00	Software	9,600.00	0.00
Senior Citizen Welfare Fund		64,850.00	Postage & Telephone	11,613.00	314.00
Patron Membership Fees		0.00	Registration renewal charges	2,200.00	2,070.00
TDS Refund		36,000.00	Miscellaneous Expenses	4,036.00	1,675.00
ID card Fees		34,725.00	Bank Charges	1,242.00	61.00
Donation received		8,100.00	Closing Balances:		
Admission fees		5,000.00	Cash	1,687.00	487.00
		3,650.00	Canara Bank, M.G. Road, A/c No.729	5,637.51	29,838.31
			Karnataka Bank Bejai A/C No 15325	77,162.40	84,502.40
			Canara Bank FDs	350,000.00	350,000.00
			Karnataka Bank FDs	3,345,650.00	3,036,270.00
				3,780,136.91	3,501,097.71
					3,901,028.71
					3,901,028.71

Mangaluru:
17.07.2025

Sd/
Secretary

Sd/
Treasurer

Sd/
Chartered Accountant

**MANGALORE SENIOR CITIZENS ASSOCIATION ®,
MANGALURU -575 003**

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025

Particulars	31st March 2025 (Amount in Rs)	31st March 2024 (Amount in Rs)	Expenses:	31st March 2025 (Amount in Rs)	31st March 2024 (Amount in Rs)
Revenue :					
Interest from Banks	255,678.00	231,389.00	Senior Citizen Education Activity Expenses	68,792.00	83,007.00
Donation received	5,000.00	6,338.00	Senior Citizen Education Workshop Expenses	-	53,289.00
Admission Fees	3,650.00	4,350.00	General Body Meeting Expenses	45,014.00	52,460.00
ID Card Fees	8,100.00	10,800.00	Contribution to Sports & Cultural Festival	40,000.00	34,000.00
			Website Installation & Annual Maintenance	32,760.00	-
			Meeting Expenses	27,140.00	19,210.00
			Printing and stationery	15,829.80	6,244.00
			Depreciation	12,952.00	21,243.00
			AMC Charges for Membership Software	9,600.00	-
			Postage & Telephone	11,613.00	314.00
			Registration & Renewal Fees	2,260.00	2,070.00
			Miscellaneous Expenses	4,036.00	1,675.00
			Bank Charges	1,242.00	61.00
				271,238.80	273,573.00
			Excess of Income over expenditure	1,189.20	-20,696.00
				272,428.00	252,877.00
				272428.00	252877.00
Mangaluru: 17.07.2025	Sd/ President		Sd/ Secretary	Sd/ Treasurer	Sd/ Chartered Accountant

**MANGALORE SENIOR CITIZENS ASSOCIATION ®,
MANGALURU -575 003**

BALANCE SHEET AS AT 31ST MARCH, 2025

	31st March 2025 (Amount in Rs.)	31st March 2025 (Amount in Rs.)	31st March 2024 (Amount in Rs.)	31st March 2024 (Amount in Rs.)	31st March 2025 (Amount in Rs.)	31st March 2025 (Amount in Rs.)	31st March 2024 (Amount in Rs.)
Funds: (Liabilities)					Assets:		
Capital Fund	943,503.71		943,503.71		Non-current assets:		
Balance as per last BS.	1,189.20	944,692.91			Furniture	6178	
Add: Excess of Income					Less Depreciation @10%	618	6178.00
Life Membership Fund	1,358,950.00		1,358,950.00		Laptop	30835	
Balance as per last BS.	102,000.00	1,460,950.00			Less Depreciation @40%	12334	18501
Building Fund					Current assets:		30,835.00
Balance as per last BS.	335,991.00		400,841.00	335,991.00	(i) Tax Deducted at Source		
Addition during the Year	64,850.00				(ii) Cash & Bank Balances		
Sports Fund	436,786.00				Cash	1,687.00	
Balance as per last BS.	222,251.00				Canara Bank, M.G. Road, A/c No.729	5,637.51	
Addition during the Year	659,037.00				Karnataka Bank Bejai A/C No 15325	77,162.40	
Less: Expenses	172,228.00				Canara Bank FDS	350,000.00	
Balance at Year end	486,809.00				Karnataka Bank FDS	3,345,650.00	3,780,136.91
Patron Membership Fund							3501097.71
Balance as per last BS.	478,105.00						
Addition during the Year	36,000.00		514,105.00	478,105.00			
Senior Citizen Welfare Fund			19,500.00	19,500.00			
		3,826,897.91		3,572,835.71			3,826,897.91
							3,572,835.71

Mangaluru:
17.07.2025

Sd/
President

Sd/
Chartered Accountant

Sd/
Treasurer

AUDITOR'S REPORT

1. We have audited the attached Balance Sheet of Mangalore Senior Citizens' Association(R), Mangalore City Corporation Building,M.G. Road, Lalbhagh, Mangalore-575003, as at 31st March, 2025 and also the Receipts and Payments Account and Income and Expenditure Account for the year ended on that date annexed thereto.
2. These financial statements are the responsibility of the Association's Management. Our responsibility is to express an opinion on these financial statements based on our audit.
3. We conducted our audit in accordance with auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion, and we report that:
 - a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
 - b) In our opinion, proper books of account have been maintained by the Association so far as appears from our examination of such books of account.
 - c) In our opinion and to the best of our information and according to the explanations given to us, the said accounts give a true and fair view:-
 - (i) In the case of the Balance Sheet, of the state of affairs of the above named Association as at 31st March, 2025 and
 - (iii) In the case of the Income and Expenditure Account, of the Excess of Income over Expenditure for the year ended on that date.

Place: Mangaluru
Date: 17.07.2025

For VIJAYAKUMAR SHETTY & CO .
CHARTERED ACCOUNTANTS
Sd/-
(VIJAYAKUMAR SHETTY)
B.COM.,F.C.A.
Membership No: 203935
UDIN : 25203935BMJFNO1756
Honorary Auditor



ವರಿಷ್ಠ ವಾಣಿ

VARISHTA VAANI

NEWSLETTER OF MANGALORE SENIOR CITIZENS' ASSOCIATION (R)
Ground Floor, City Corporation Building, Lalbhag, Mangaluru - 575 003

Email : mangaloreseniors@gmail.com
Website: <https://mangaloreseniors.com>

Volume : XII Issue : 3

Let Noble Thoughts come to Us from all sides - Rigveda

August 2025

Office Bearers

Sri K. Jairaj B. Rai

President, 9448163708

Sri C. D. Kamath

Imm. Past President,
9686189583

Sri K. Ramesh Rao

Vice President(1) 9448452791

Smt. Theresa A.V.

Vice President(2) 9686916642

Sri K. N. Shashidhara

Secretary, 9448215122

Sri Peter Oswald Rodrigues

Joint Secretary, 9739546317

Sri G. Ganesh Kamath

Treasurer, 9481920992

Editorial Committee :

Sri H. Ananth Bhat : Editor

Sri K. Jairaj B. Rai

Sri K. Ramesh Rao

Smt. A.V.Theresa

Sri K.N. Shashidhar

Sri Shivananda Moily

"The most beautiful moments in life are moments when you are expressing your joy, not when you are seeking it."

Lipid Profile - Beautifully Explained

A renowned doctor shared a beautiful story to explain the Lupid profile in a very unique way.

Imagine our body as a small town. In this town, the biggest troublemakers are cholesterol. They have some partners in crime - the main accomplice being triglycerides. Their job? To roam the streets, create chaos, and block the roads.

The heart is the city center of this town. All roads lead to the heart.

When these troublemakers increase, you can imagine what happens - they try to interfere with the functioning of the heart

But our body-town also has a police force - called HDL.

HDL is the good cop that catches these troublemakers and puts them in jail - the liver. Then the liver flushes them out of the body through our drainage system.

However, there is also a bad cop - LDL, who is power-hungry.

LDL releases these troublemakers from jail and sends them back onto the streets. When the good cop HDL becomes low, the whole town turns chaotic. Who would want to live in such a town?

Would you like to reduce these troublemakers and increase the number of good cops? Start walking! With every step you take, HDL increases, and cholesterol, triglycerides, and LDL - the troublemakers - decrease.

Your body (town) will become lively once again. Your heart - the city center - will be protected from blockages (heart blocks).

And when the heart is healthy, you remain healthy too.

So whenever you get the chance - start walking! Stay healthy... and Best wishes for good health!

This article beautifully explains the best way to increase HDL (good cholesterol) and decrease LDL (bad cholesterol) - walking.

Every step increases HDL. So - walk, walk, and keep walking!

"Do not believe in a thing because you have read about it in a book. Do not believe in a thing because another man has said it was true. Do not believe in words because they are hallowed by tradition. Find out the truth for yourself. Reason it out. That is realization." - Swami Vivekananda

Donations to Mangalore Senior Citizen Association are eligible for exemption u/s 80(G) of Income Tax. Please contribute generously. You can directly remit the amount to our SB account with Karnataka Bank Ltd., Bejai Branch Mangaluru. SB A/c No.4782500101532501 IFS Code: KARB0000478. After donating, please furnish us the details like your name, address and PAN number for issuing receipt

REWARDS OF PATIENCE

Patience is the secret to open the door to happiness and deliverance at such sensitive times. It makes easier to overcome challenging situations. Mahathma Gandhi said "To lose patience is to lose the battle" - this need not mean only war at the frontier, but daily battle of the ego with that of another. In a world that moves at breakneck speed, patience is often relegated to the background, overshadowed by the urgency of immediate gratification and relentless pursuit of outcome. Yet, there is an outspoken beauty and profound strength in patience, particularly within the rich tapestry of experiences among the people. This exploration seeks to unearth the virtue of patience, its impact on creativity, fulfillment and its role in shaping the actions in the world of individuals.

Inspiring Quotes about PATIENCE:

1. Patience attracts happiness. It brings near that which is far.
2. Most powerful warriors are Patience & Time.
3. Our Patience will achieve more than our Force.
4. Learning Patience can be difficult experience. But once conquered, you will find life easier.
5. The key to everything is Patience. You get chicken by hatching the egg, not by smashing the egg.
6. Patience is not the ability to wait but the ability to keep a good attitude while waiting.
7. One minute of Patience -Ten years of Peace.
8. With love and peace nothing is impossible.
9. Patience & Perseverance have a magical effect before which difficulties disappear & obstacles vanish.
10. Patience is the best remedy for every trouble.
11. Simplicity, Patience & compassion are one's greatest treasures.
12. Be Patient & Understanding. Life is too short to be vengeful or malicious.
13. It is very strange that the years teach us Patience-that the shorter our time greater our capacity for waiting.
14. Be worthy, Love and love will come.
15. One moment of patience may ward off great disaster; one moment of impatience may ruin a whole life.
16. Two things define you: your patience when you have nothing and your attitude when you have everything.
17. When it comes to Patience, we do not change old habits; we can build better ones.
18. Trees that are slow to grow bear the best fruits.
19. We could never learn to be brave& Patient if there are only joy in the world..

Patience allows you to face adversity without losing sight of your Goal. Patience gives strength to take insult, resentment, accusation and cycle of frustration. In the spiritual context, it is the edifice upon which devotion towards the Almighty is built as it may take ages to taste the fruits of devotion. When we see people unable to tolerate delay either in their own expectations or someone's work, we understand that patience is much underrated virtue.

At its core, patience is a journey with uncertain destinations and unforeseen rewards. It is testament to the strength of human spirit, embodying the belief that eventually, you will arrive

where you need to be even if the reward is not what you expected.. The realization often comes after a period of tunnel vision, where the focus on a singular goal blinds one to the beauty of process. For people of color, the journey is imbued with layers of resilience and determination, navigating a landscape that frequently demands more, yet offers less. In embracing patience, there's an awakening to the rewards hidden in the wait-unexpected joy, the strength forged in the goal, albeit different, is finally reached.

Compiled by: H. Anantha Bhat

**The director of a Beijing hospital gave five advices to the elderly:
Many "diseases" are not diseases, but normal aging.**

You are not sick, you are old. Many "diseases" you think are not diseases, but signals that the body is aging.

1. "Poor memory" is not Alzheimer's disease, but a self-protection mechanism of the elderly brain. Don't rush to scare yourself. This is the brain getting old, not a disease. If you just forget where you put your keys, but you can find them yourself, it is not dementia.
2. "Walking slowly and having unsteady legs and feet" is not paralysis, but muscle degeneration. The solution is not to take medicine, but to move.
3. "Insomnia" is not insomnia, but the brain is adjusting its rhythm. But this is not a disease, it is a change in "sleep structure". Don't take sleeping pills indiscriminately. Long-term dependence on sleeping pills and other drugs to fall asleep will increase the risk of falls, cognitive impairment, etc. The best "sleeping pill" for the elderly is to get more sun during the day and maintain a regular schedule.
4. "Body aches" are not rheumatism, but a normal reaction to nerve aging.

Many elderly people say: "My arms and legs hurt everywhere. Is it rheumatism or bone hyperplasia?"

Bones do become loose and thin, but 99% of "body pain" is not a disease, but a slow nerve conduction, which amplifies the pain. This is called "central sensitization", a common physiological change in the elderly. Analgesics are not the solution. Exercise and physical therapy are the adjustment methods. You can recommend "foot bath + hot compress before bed + light massage", which is much more effective than taking medicine.

5. "Abnormal physical examination" is not a disease, but the index standards have not been updated.

The World Health Organization recommends that the physical examination indicators of the elderly should be "relaxed". The same is true for cholesterol. The elderly have slightly higher cholesterol, but they live longer. Because cholesterol is the raw material for synthesizing hormones and cell membranes, too low a level can easily reduce immunity. The "Guidelines for the Prevention and Treatment of Hypertension in China" also clearly pointed out that the blood pressure reduction target for the elderly is <150/90 mmHg, not the standard of young people <140/90. Don't treat "aging" as "illness" and don't treat "change" as "lesion" Aging is not a disease, it is a necessary path.

A few words should be said to the elderly and their children:

First, remember: not all discomfort is a disease.

Second, the elderly are most afraid of being "scared". Don't be scared by the physical examination report or be fooled by advertisements.

Third, the most important thing for children is not to take their parents to the hospital, but to accompany them for walks, sunbathing, eating, and talking. Aging is not the enemy, but the wrong perception is.

Members Your Attention Please: The members whose spouse has completed 60 years are requested to enroll their them as members of MASCA and strength the organization.

Activities of MASCA

24.05.2025 : Magical Moments with Shankar Junior.

28.06.2025 : Fundamentals of health for Senior Citizens: Dr P.P Devan

26.07.2025 : First AID by Dr.B. Ramachandra Bhat &

Cyber Security awareness by Sri Vinaya Kulkarni, DGM, Karnataka Bank Ltd.

Members in the News :

Patron Members: Our Secretary Sri K.N.Shashidhara was one of the Chief Guests in the meeting held on 11.07.2025, jointly arranged by Vatsalya Chaaya Trust and Namma Media, Manjeshwar, to select "Golden Voice of Namma Media" from among the Senior Citizens after Audition of voices.

Life Members:

Our hearty congratulations to Sri A.K. Jayarama Skekha was conferred "Aryabhata" Prashasti" in consideration of his outstanding contributions in the fields of Social, Cultural and Educational fields.

Dharmadarshi Dr. Harikrishna Punaroor Felicitation Committee arranged a meeting on 10.05.2025 at Bharath Scouts Guides Training Centre at Pilikula and conferred on him the title "Karmayogi" for his outstanding contribution in the field of Social Service.

Dharmadarshi Dr. Harikrishna Punaroor was felicitated by BJP Shakti Kendra on the occasion of Guru Poornima on 10.07.2025.

Dr. P. Ananthakrishna Bhat has been confirmed "Lifetime Achievement Award" by Karnataka Mahavidyalaya Shikshaka Sangh in the august presence of Hon. Governor of Karnataka, Sri Thawarchand Gehlot in a function held on 26.07.2025 at Moodabidri.

Welcome to New members since May 2025: **Life Members:** Rajaji B. N, Shridhar Bhoja Salian, Smt. Parvathi Salian, .Smt. Sandra Mudarath, Manohar M. Mallya, B, Varadaraya Kamath, Murali Mn U. Santosh Kumar.

LIST OF SUPER SENIORS (80+) MEMBERS ELIGIBLE FOR HONOUR AS ON 30 TH JUNE 2025

1. Smt. Malathi D Shetty	2. Shobhana H Mannur	3. M B Puranik	4. M Santosh Kumar Shastri
5. Divakar R Shetty	6. G Subba Rao	7. Sunadara Parepady	8. K Ramanada Rao
9. Desmond Alva	10. K Ramachandra Udupa	11 P Raghavendra Rao	12. Smt. Leelamma Sebastian
13. P Devaraya T Kini	14. Ramesh Kantilal Jasani	15. T Sampath Kumar	16. B Shantharama Adapa
17. Albert Mascarenhs	18. Harishchandra Shetty	19. Smt. B Shobhamani	20. Rama Poojary
21. Vishwanath K B	22. Smt. Padmavathi	23. Smt. Vijayalakshmi S Shetty	24. J Panduranga Bhat
25. Maurice Lobo	26. V Subramanian	27. Smt. Hilda Pais	28. A Anantharaya Kamath
29. Radharani Damodar	30. Smt. Sunitha V Rao	31. Everest Rodrigues	32. G Umesh Shenoy
33. Smt. Anasooya K	34. Ms. Usha Nalini	35. Ramesh V Bhat	36. Dayananda Rao Kavoor
37. Vasu K Kumbla	38. P Namiraj Ballal	39. Smt. Soudamini P Shetty	40. Jagannatha Shetty C H
41. William Robert Da Silva	42. Sadashiva K Anchan	43. N A Lakshminarayana Rao	44. B Srikant Kamath
45. Smt. Veena S Kamath	46. Mohan Vittal Nayak	47. Edward Louis Pais	48. Cyril DSouza
49. K Bhagvan Das	50. B. Madava Shetty	51. Smt. Sudha G Prabhu	52. M. Gopalakrishna Shenoy



Obituary - Our Prayers for the departed Souls.

Life Members: Smt. Carmelite Sequiera, (17.04.25), K.V. Seetharama (03.05.25),

Prof. G. R. Rai (02.07.25), - May the Noble Souls rest in Eternal Peace

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

Private Circulation Only

Book Post

To
