

# *VILLAGER TO BANKER*



By Dominic (Bathie) Noronha

*BATHICHI KANNI*  
*(BATHIE'S STORY)*

## Cover Page

India 1998-with my nephew Sujith Noronha, grandson of Uncle Roman. Sujith was my chauffer and gave me a ride up and down the hill on his motorcycle, as I could not climb the hill to attend the several celebrations during my visit.

*Dedication*

I dedicate this book to my beloved late wife, Merlyn,  
Children, Sandra and Roy.

### *Acknowledgements*

I am thankful to God for giving me the motivation to write this book.

When my daughter handed me a notebook and asked me to write my life story, I felt this was a daunting task. I am grateful to Sandra and Roy for encouraging me to write this book even when the going was tough.

I am grateful to Amrith D'Souza, Jeanette Pinto and Marissa Noronha for their assistance in completing my book and Xavier Pinto for helping in the publication of the book. Special thanks to Delon Pereira for helping me edit the book in record time. She burned the midnight oil and went deep down my memory lane to make this book a delightful read.

Happy Reading!

## *Introduction*

On January 13, 2004, as I lay in a hospital bed at the A.J. Shetty Hospital in Kuntikan, Mangalore, my thoughts were on my left foot that had been amputated due to complications from kidney failure. My daughter Sandra was at my side and has been a source of encouragement and immense support. She has made me think positively and has helped me seek a more gracious attitude.

She presented me with a notebook and encouraged me to write my life story. Can I say no to my daughter? She always has my best interests at heart. Perhaps this exercise will take my mind off the itch in my phantom foot. I decided to pen a few lines and before long have completed a few pages.

So here is the *Kanni*<sup>1</sup> of my life, with humble beginnings in the valley of Marakada.

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<sup>1</sup> *Story* in Konkani

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# *In Triumph and Tragedy*

*In life's journey,  
We shall pass this road but once,  
In triumph and tragedy  
The choice is ours- to stay or bounce.*

*Blessings in abundance we receive,  
A promise always kept.  
We have cried many a tear,  
But those of joy have also been wept.*

*We will continue the course,  
In sickness and in health,  
We will not look back in remorse,  
Because, 'A life well lived is true wealth'!*



*Delon Pereira*

## *My Roots*

Mangalore, a port city is located on India's west coast (Canara) and is in the State of Karnataka. Mangalore is lush with vegetation, tall swaying coconut and areca nut<sup>1</sup> palms, rich mosaic of rice paddy fields, and the Netravati River that snakes into the Arabian Sea weaving a rich tapestry of scenic sensations. The backdrop of the sun setting on India's west coast with fishermen returning after a days work in their boats only adds to the beauty and quaintness of this city. The climate is hot and humid, but the monsoon rains bring with it the promise of raising crops and relieving the parched earth. Even today, the first burst of rain heralding the monsoon season and the smell of wet mud is so nostalgic.

My paternal grandfather, Paul Lawrence Noronha Prabhu, came to the Marakada valley in the early 1800's and settled down as a peasant farmer. Books on early Mangalorean settlers suggest that they migrated from the Konkan coast, moving from the north in Goa which was a Portuguese Colony in India in the early 1800s to the South in Mangalore. My family is the third generation of converts from Hinduism<sup>2</sup> to Roman Catholicism as our forefathers were Prabhus<sup>3</sup>. Our mother tongue is '*Konkani*', which has no script and is unlike any other South Indian language but is known to have Kannada, Tulu, Portuguese and Marathi influence.

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<sup>1</sup> Areca nut is also called Betel nut and is the seed of the Betel Palm. Betel nuts are frequently chewed for their exhilarating effects. Chewing betel nuts is a common cultural activity in India.

<sup>2</sup> Hinduism is a religion which began on the Indian subcontinent. It has no known founder as it is a conglomerate of assorted beliefs and traditions. It has approximately a billion followers, with the majority living in India and Nepal, placing it as the world's third largest religion after Christianity and Islam.

<sup>3</sup> Prabhu is a type of caste that some Mangaloreans still call themselves. Caste is a strict social class system in which a social hierarchy or pecking order is maintained from one generation to the next. There is minimal movement out of the class to which a person is born.

## *Our Ancestral Property*

My grandfather, Domingo Salvadore Noronha, inherited his property at the death of his father in the early 1800s. He too was a peasant farmer and paid an annual rent to the landlord. He married Emiliana Albuquerque of the Bolar Albuquerque family. They had seven children: five boys and two girls (Appendix III).

My father, Paul Lawrence and his brother, Roman, inherited the Marakada family property. They jointly cultivated the land but because of growing families on either side, it was decided to divide the property. In 1949, each family became independent and divided the ancestral house between them. The annual rent had to be paid to the landlord. My father paid his share of 22 muras of rice and Rs.54/- in cash per annum. Later when the land reforms were introduced by Mrs. Indira Gandhi, India's then Prime Minister, the land went to the tiller, and my father became the defacto owner of his property.



The old homestead as it is now

## *My Parents*

My father, Lawrence, was the third son of Domingo and Emiliana. He had only a few years of formal schooling. Necessity dictated that he stay home and assist his parents in cultivating the land and performing other chores around the farm. When he came of age, an alliance was arranged with young Assess Paskina Pinto of Padu, Mangalore. My mother was only 14 years old when she got married. They were married for 57 years and were blessed with seven children- four boys and three girls. The age difference between the oldest and the youngest child is 26 years.



My parents, Paul Lawrence and Assess Noronha

I was born on March 29, 1930 to Paul Lawrence and Assess Noronha. Custom dictated that my mother deliver her first-born at her parents' house in Padu. I was their first-born male child. My birth was welcomed with delight with the Christening which was a traditional welcome into the Catholic faith. When I was a little older, my father told me that he carried me when I was 7 days old from Padu village, where I was born, to St. Lawrence Church, Bondel, Mangalore to be baptized by Fr. Julian Rego, who was the Parish Priest. The distance was 12 miles each way. I was christened Doming Jaoa Bautisa (in English, Dominic John Baptist). My mother did not accompany us for the Christening, as in those days, new mothers who had just delivered a baby needed 40 days of complete bed rest. During that time, a *Bantiposthali* (mid-wife or helper) with special skills in delivering and nurturing the baby looked after the mothers to ensure that they were provided with nourishing broth and soups from little chickens. They would also prepare foods high in iron, vitamins and protein. A specialty for new mothers was *Rando* which was a medley of raisins, roasted nuts, sesame seeds, jaggery<sup>4</sup> and ghee<sup>5</sup>. This nutrition in turn is passed on to the young baby. The mid wife had other responsibilities of bathing and massaging the mother and baby; this was done to ensure good rest and sleep.

My grand father, Doming Salvadore, died three months after I was born. My grandmother, Emiliana, passed away in 1943 when I was 13 years old. I still remember calling her "*babmai*" (father's mother). As I grew up, my mother taught me the basic

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<sup>4</sup> Jaggery is unrefined or unprocessed sugar.

<sup>5</sup> Ghee is clarified or purified butter.

tenets of Catholicism. I received First Holy Communion in 1935 when I was five years old and later received the sacrament of Reconciliation at Bondel Church.



Bondel Parish Church many years later

### *Early Years and Memories*

My early memories of our house were that it seemed large for a family of six. My younger two brothers were born after I first left Mangalore to work in Bombay. The house was built in a deep fertile valley lush with areca nut and coconut trees. Our house had a thatched roof made of coconut palms. It had three bedrooms, a kitchen, hall with a prominent altar and a verandah. The toilet and bathroom were 10 feet from the house. The walls of our house were made of mud that was plastered and white washed. We had a cowshed, hencoop and pigsty. In those days, we did not have electricity and used candles or kerosene lamps. The well was the lifeline of the house providing water for daily living and nourishment for the plants and was located 50 feet from the house.

I remember waking in the morning, the air felt so fresh due to the vegetation and purity of the place. The air was melancholic with birds chirping and wild animals crying. The smell of rice simmering on an earthen pot woke me up with gusto. I brushed my teeth, at the well, with salt and charcoal using my forefinger as a toothbrush for many years. Our

day began with Morning Prayer facing the altar followed by breakfast, which was mainly *Conjee* (rice porridge), pickles and chutneys as accompaniment.

Life had a routine with chores chalked out for the eldest to the youngest in the family. My father had to plough the rice paddy fields in the scorching sun, take care of the farm animals, and water the fields as well as the banana, areca nut and cashew plantations.



Ploughing and planting the fields

My mother also had to do many chores around the house besides cooking and taking care of the children. The she-buffaloes had to be milked, the cowshed tidied and animals fed. During the planting and harvest seasons, the extra workers hired, had to be provided with meals. Through it all she never complained. We learned very early in life to lend a helping hand. At the end of each day, the kerosene lamps were lit and the family knelt down to offer thanks. The family prayer consisted of the Rosary and Litany followed by prayers invoking all the saints. We had to kneel through it all.

Following the prayers each of us had a bath with steaming water from the *Baan* (copper cauldron) and sat down together for the evening meal. Dinner was usually a simple meal of rice with fish curry, vegetables, and pickles; and on occasion we would eat a chicken that was raised on our farm. When I wasted food, my father always reminded me 'Waste not. Want not'. After dinner everyone spread the bedrolls and lay down to sleep. After a hard day's work, sleep embraced us real quick!



The Baan

Something that is not wasted is the coconut palm as every part is utilized by the farmers. The tender coconut water is enjoyed by everyone. The coconut shell is made into ladles to serve food. The leaves are woven and used for the thatched roofs of houses. Coconut oil is obtained from the flesh of the coconut after it is treated. The flesh of the coconut is eaten directly from the coconut and also used for making many culinary delicacies. The rest of the palm tree is used for firewood for such things as heating the *Baan* and the pots for cooking.



Picking coconuts

Growing up, I saw animals roam freely in the forests surrounding our property. One of my earliest memories was of a tiger that came after one of our guard dogs. The dog's barking woke my father and uncle. They took two large catapults<sup>6</sup> and ran outside on either side of the tiger. The tiger was cornered and escaped by jumping over my uncle, scraping his head with its paw. My uncle was taken to Fr. Muller's Hospital, Mangalore. He had some stitches on his head and was discharged soon after. In our village the tigers

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<sup>6</sup> Catapult is a weapon, like a slingshot, that is made with a wooden handle and an elastic band used to throw stones.

would also come for our cattle. One afternoon, one of the cows was grazing about half a kilometer from the house when a tiger caught hold of it, pierced its neck, sucked the blood and ran away. As the tiger did not eat any flesh, my father said that the tiger would probably return to eat the cow. So my father went to Capitan Lobo, who hunted tigers and asked him to come to kill the tiger if it came back. My father prepared a small platform in a nearby tree within eyesight of the dead cow. My father and Capitan kept vigil overnight but the tiger did not return. I remember thinking how we lost our chance of having a tiger's head for a trophy.

One evening after the village parish feast, about 50 guests gathered at our home. My father and 25 guests, including children, went through the field to collect firewood to boil water to clean the pig that would be killed for the feast. My father felt something smooth against his leg and knew it was a snake. He was alarmed and requested everyone to return to the house and to count the children. My father and uncle took big sticks and torches and followed the snake into the woods. They beat the bushes until a huge poisonous snake came out of the bushes and they beat it to death. Since then, my father told us never to step out of the house at night without adults and proper light to see what was on the ground.

### *Feasts and Festivals*

Like all villages, one of the highlights of the year was the feast of the Nativity of Our Lady, *Monty Fest* which is celebrated on September 8th every year. It is also known as the 'Harvest Feast' where rice is harvested and blessed. Everybody in Southern India knows that the celebrations at Mount Mary Road Church in Santa Cruz, Bandra, Mumbai is done with great pomp and grandeur. In our Bondel Church, it is traditional to celebrate the feast with a novena for nine days preceding the feast. During these days, children from all the parishes of the Diocese of Mangalore take flowers to their individual church and offer them to Our Lady. There was always a competition among the children to collect flowers, even stealing them from their neighbours. The parish authorities kept a record of children who brought flowers for all nine days and gave a unique present of a

full sugar cane after the high mass on September 8th. Many children who did not take flowers to the church for the full nine days were disappointed when they saw the other children getting big fat sugar canes. For the feast, a sumptuous meal called *Novem Jevaan* is prepared where the recently harvested paddy that is blessed is used in the *Vorn*<sup>7</sup> and the lunch consists of an odd number of vegetables for example five, seven, nine and so on.

The feasts of patron saints of the church were celebrated in splendor. In those days our lives revolved around church activities. St. Lawrence<sup>8</sup>, whose feast is celebrated on August 10, was done with high honours as he died a martyr. The church compound was decorated with coloured paper, cut in triangles and pasted on a string. These strings of streamers seem to originate at the centre and fanned across the whole church compound fluttering in the wind.



Enjoying the feast, years later

On the feast day, all the beggars, invalids and lepers from various neighbouring towns lined the entrance of the church for alms or donations of any kind. Since it was a feast day, people were more generous. The wandering street vendors, who went from parish to parish for different feasts added to the bustle and noise selling candles, balloons, plastic figurines of the patron saint, rosaries, etc. Music in the local language blared from the speakers that were loosely held by rope to coconut trees planted in the church compound. After mass, my main interest lied in *Bikanas* (jackfruit seeds) that were roasted on an old

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<sup>7</sup> Vorn is dish that is a blend of lentils, jaggery, and coconut milk laced with ghee, nuts and raisins.

<sup>8</sup> St. Lawrence, a deacon of the Roman Church, was one of the casualties of the persecution of Valerian in 258, along with Pope Sixtus II and other members of the Roman clergy.

iron skillet, *Thamdey gooleys* (coloured sugar rocks) that stained your tongue for a couple of days and *Acroota* (a mixture of rice puffs, jaggery and cashew nuts). These were handed out in cones made out of old newspaper. We savoured every bit till we went home for a nice lunch.

India is predominantly a Hindu country and a number of festivals are celebrated. One of the festivals was the blessing of machinery or equipment known as '*Ayudha Pooja*'. Businessmen, vehicle owners, etc bless their equipment and other tools which they use for their profession and means of living by performing a religious ceremony. All the buses, cycles, auto rickshaws<sup>9</sup>, printing machines, sugarcane stalls, etc were adorned with flowers, banana leaves and *kumkum* (vermilion) powder. Limes and Chilies were also strung to ward off evil.



Auto rickshaw and a bus decorated for '*Ayudha Pooja*'

For the *Dasara*<sup>10</sup> festival, the highlight was '*Huli Vasha*', whereby special dancers (as shown below) covered themselves in paint mimicking animals like tiger, leopards, lions,

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<sup>9</sup> Auto rickshaw is a motorized, three wheeled vehicle that is used as a mode of transportation seating two or three people shown below.

<sup>10</sup> Dasara also called "Navaratri is a 10-day festival of Karnataka culminating on the tenth day. It is the festival that celebrates Good over Bad or God over Devil.

etc. and went house to house collecting money for their performance. The drumbeats were very rhythmic and the performers acted how wild animals walked, hunted, jumped etc. When the drumbeats were heard on the road, all the people in the village would assemble and cheer.



### *Games and Activities growing up*

There was never a dull moment growing up. For recreation, we had a variety of activities that required little or no equipment but a lot of imagination. We played games with marbles that were obtained from soda bottles. They were known as *Goli* Soda bottles, where the marbles were used as stoppers. We also played a game called *Chadu Gudu* (commonly known as *Kabaddi* today). This game originated in India about 4000 years ago and is currently played in the Asian Games. *Chadu Gudu* needs no equipment and requires very little space. It is played on a field with 2 teams standing at two ends. The aim is to capture and send members of the opposing team out. Each member of the team enters the opponent's territory and in one breath tries to touch one or many of the

opposing team members and get back to his side of the court without being captured. During the time the player is in the opponent's area he keeps chanting "*kabbadi kabbadi*".

Cricket was another game I played. We played Cricket with rubber balls and bats made from coconut palms. We used to go swimming and fishing in the streams and wells around our farms. We used bamboo sticks as poles, strings as line and worms as bait. The fish we caught were small but very tasty. We would also dig for rock crabs under the stones. We needed a little skill in catching the crabs as their powerful claws could grab and hold our tiny fingers.

### *School*

My early schooling was in St. Lawrence Parish, Bondel, Mangalore and was quite uneventful. My headmaster was Father Henry Lobo who later became my uncle-in-law, when I married his niece Merlyn. I remember the time my father bought me a new belt. I did not know how to put it on and much to my chagrin Father Lobo had to help me. When I was 10 years old, my cousin Victor and I joined the Sodality of St. John Berkman at our church. When I was 15 years old, I was appointed prefect of this sodality. As I was staying at my aunt's house in Bijai, I attended daily mass at 7:00 a.m. Some days, there were no altar boys around so I would serve more than one mass a day.

My youngest uncle, Frank, had joined the Ajmer Diocese to become a missionary priest. He was ordained in 1939 and came to Bondel to celebrate his First Mass. There was great excitement in the Noronha household. My father organized a big feast which followed the first mass. He invited the entire neighborhood to join the celebration. A "*Padri*" (priest) in the family was the ultimate honour.

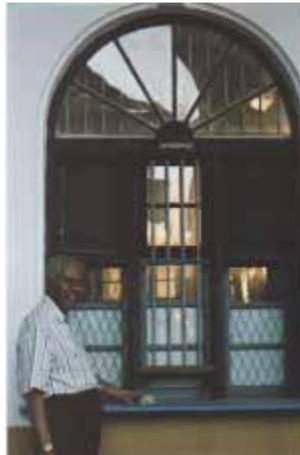


A Mangalorean Fest



The entertaining band

Uncle Fr. Frank persuaded my father to send me to St. Aloysius School in town so I could have a better education. My father was a wise man and readily agreed. The teacher, Victor Rodrigues, interviewed me and, after a nice, lengthy chat with my father, told the headmaster, Mr. Gonsalves that I had passed. I was on my way to St. Aloysius School in the town of Mangalore!



Fees counter at St. Aloysius School

The transition from Marakada to Mangalore was not an easy one for me. First, there were city buses plying to all the towns in Mangalore but not to Bondel until 1949, so I had to walk 5 miles back and forth from school each day. Additionally, I did not know the rudimentary ABC as my elementary education in Bondel was in *Kannada*<sup>11</sup>. I was a

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<sup>11</sup> Kannada is the official language of Karnataka state which is the 8th largest in India by area and 9th largest by population.

simple village boy but to my good luck, I sailed through three classes without being detained. The first year, I had typhoid and was promoted. The next two years the exams were cancelled due to the lack of writing paper: reason - World War II.

My memory of the sixth grade is of a teacher who asked the class “Who has not seen a train?” My classmates pointed to me. I was quite embarrassed. My teacher said that the train was a big Buffalo (*Rail Mulyar, Vodlo Boil re*). One day our class teacher was absent and the class was conducted by the assistant Headmaster, Rev. Fr. Sylvester Monteiro. He asked the class “Why do you come to school”? All the students were surprised by the question and, finally, Father said “You come to school to improve”. In the seventh grade, my cousin, best friend and playmate Victor (my father’s brother’s son) who lived next door and, was the same age as I, passed away. He was afflicted with tuberculosis and died after suffering for a few months. I remember so clearly till today his entire class and teacher came to Bondel for his funeral. Even now, I miss this dear cousin of mine.

In school many of our teachers had nicknames given by the students. Father Sylvester Monteiro was called ‘*Kuthka Monteiro*’ for his cunning ways of unearthing mischief. Canute Pinto, our History teacher, was called *Koitho Pinto* (Sickle Pinto) as he was known for giving fractions for marks while grading papers. I recall once when Canute was teaching the class about the reign of Henry VIII I was distracted. He caught me unawares and asked me, “What happened next?” I was at a loss for words; I mumbled “He died”. He was furious and told me to get out of his class. I was terrified because standing in the corridor meant the Headmaster, William Sequeira, could see me which could result in a caning! Fortunately, I was saved by the bell!

Some of the bolder boys loved to play pranks on the teachers. *Kannada* was taught by Krishna Bhatt. He had a *shendi* (ponytail) under his cap. One of the boys, Hubert Frank, brought a pair of scissors to school and cut off part of the master’s *shendi*. Needless to say, Hubert was suspended for a week. To this day Hubert boasts of his so-called heroics.

I graduated from the eighth grade with flying colors. By now I had caught up with the rest of the class. We were now called “College Boys” as we moved from the school buildings located at the bottom of the hill to those on top of Idia Hill known as the ‘College’.

High school was quite tough for me because in addition to school work, I had to lend a helping hand with the chores around the house such as milking the she-buffaloes, watering the trees, feeding and tending to the farm animals.



Feeding and taking care of the various farm animals

In addition, both my aunts in Bijai, Mangalore where I used to have lunch fell sick. I had to look for lunch elsewhere. At that time, Fr. Peter Noronha S. J. (Society of Jesus) was arranging lunch for boys who came from “far away”, boys who were unable to go home for lunch. I approached him for help. He considered my case, and as I came from Bondel, he agreed to give me lunch at a cost of Annas 8 per month. I was elated to get lunch at such a good price – Annas 8 per month!

When I was in the tenth grade, I came down with a throat infection and was admitted to Fr. Muller’s Hospital, Mangalore. It was August 20, 1945 and my uncle, CR, was getting married to Myrtle Britto of Falnir. To complement my throat infection was the pain of not being able to attend the wedding I was anxiously looking forward to. To my good luck, Dr. Lawrence Fernandes who performed the surgery of my abscess assured me that all went well and I could attend the *Porthapon* (post wedding dinner) held three days after the wedding.

In 1947, I answered the S.S.L.C. exam (Secondary School Leaving Certificate). This exam was usually held at the end of March but was postponed due to the question papers being leaked out. Consequently, we had to spend the summer holidays studying instead of relaxing.

High School brought with it some growing pains. Morphing into a teenager, I had a soft spot for a girl called Monica Pinto. She was the daughter of Xavier and Pia Pinto who lived near the Bondel Church. Monica's grandmother often invited me to their house and offered me *Poles* (rice pan cakes) and coffee. Monica had difficulty with math and I coached her a few times. After completing high school, she went to do a course in Teachers' Training. Everyone assumed we would get married and settle down. Monica surprised all of us one day, by quietly slipping into the Carmelite convent.

### *College Years*

By now there was earnest discussion in the Noronha household about my future. The elders in the family made the major decisions for the children. Should the eldest son follow the family tradition and continue farming? Should he follow his uncle Frank and join the seminary? Or venture to the Middle East like his uncle C.R.? Or be the first in the family to earn a College degree? My father was a very astute man and knew the importance of a sound education. His decision was to send me to College. The decision having been made, the next consideration was the means. We did not have hard cash to afford the education. I was encouraged by my family to write to a well-to-do relative, requesting for financial support for my education. I was hurt and discouraged when my relative promptly came to my father and reprimanded me for making this daring request. My dear mother pawned her jewelry to raise funds for my education.

In addition, a part of our financial problem was resolved when my father's sister, aunt Piadade, came to my rescue. She lived near the church in Bijai and graciously offered to provide me with lodging and lunch. I am deeply indebted for her largesse.



Uncle Jacob and Aunt Piadade Rego

The subjects offered in Pre-University were Math, Physics and Chemistry. I disliked Algebra, Trigonometry and Calculus. As there was no alternative, I tried my best to do well. In addition to studies, I still had to complete the numerous chores around the house and farm. At this time, my parents were very sympathetic. They tried to take over most of my chores so I could devote more time to studies. Once again during the final exams the question papers leaked out in Madras and the exams were re-scheduled. Another wonderful summer spent studying. This time I failed in English and had to wait a whole year to answer the next exam. I put that year to good use and joined a course in Shorthand and Typing at the Mascarenhas Institute in Hampankatta, Mangalore.

When I was 19 years old, I joined the University College of St. Aloysius College, Mangalore. The Parish Priest of Bondel requested me to teach Catechism for students over 16 years. I was terrified at the thought, but managed without a hitch. When we were in high school, we were taken, by our teachers, for confessions to the Chapel of the College so I was familiar with the layout of the College.

### *The Making of the First Graduate of Bondel Parish*

The next step was inevitable. I could not join the Bachelor of Commerce stream as there were too many applicants and only the best were chosen. The only option open to me was a Bachelor of Arts with Economics, History and Political Science as major subjects. Fr. George Albuquerque encouraged me to pursue this degree saying that B.A. Graduates

could fit in anywhere. Rightly so, my degree helped me to a great extent later in life in my banking profession.

In College, besides studying I took an active part in sports. I recall one incident that was the beginning and end of my track career. Having walked to College 12 miles everyday, I had great faith in my own running abilities and joined the track event. With great difficulty I ran the first six rounds after which I was completely exhausted. Even my pride could not carry me a step further and I quietly melted into the cheering crowd. I was so embarrassed that I could not show my face to my friends for a few days after the event.

The two years of college flew by fast. When the final exam approached, our thoughts were, once again, focused on what happened to previous exams in 1947 and 1949. Questions papers leaked, exams cancelled, exams rescheduled, unusual questions appeared, bright students failed, etc. Luckily nothing happened and we bravely answered our exams. One summer morning, we were anxiously awaiting the Madras Express which carried the results of the exams from Madras University. I scanned the paper and could not see my seat number-1242. There was a lump in my throat. Fortunately, a friend pointed out that my number was sandwiched between the numbers 1238 – 1250. Lo and behold, I was the first graduate of the Noronha family, nay the first graduate of our Bondel Parish. I had made my family proud. There was great jubilation at home. My mother prepared delicious *Vorn* and my father had a smile plastered on his face for days after. I was overjoyed that I had made him proud!

#### *BY THE SWEAT OF MY BROW*

It was June of 1952. I was at the crossroads of life. I had a degree in hand and everyone had very high expectations. I was on a mission to help my parents as they had done everything for me to get an education. My parents also had three younger children to bring up and this only strengthened my resolve to start working and earning.

My calling was in the field of Accounting as I had a good grasp of numbers; but unfortunately, no practical experience in the field. I enrolled in the Accounting Institute of Sheri Mistry on Falnir Road which was a good distance from my house. The return bus fare would cost me half a rupee and I wondered how I could manage. My aunt Myrtle came to the rescue with a simple but practical idea. Through one of her acquaintances she referred me for a job with Shanker Vittal Motors as a Checking Inspector on their city buses. There was Bus #2 to Kuloor, #16 to Sultan Battery and #14 from Hampankatta to Bondel via Kankanady. This was definitely divine intervention for me as the latter bus route was just a short walk from the Accounting Institute. In addition to free bus rides; I also earned the princely sum of Rs.3/- per day as a Checking Inspector. I continued with this job till December 1952.

After completing the Accounting course and training, I grew restless as employment opportunities in a small town like Mangalore were not forthcoming. While I was working for Shanker Vittals, in Mangalore, Alice Rodrigues, wife of Victor Rodrigues had given me the address of Barclays Bank, Kampala, Uganda. I applied to Barclays Bank but was told that I had to wait for three years to gain commercial experience before the Labour Department would provide me a working visa for Uganda. I needed the experience and was fortunate to have a job lined up with A. Albuquerque and Sons near the Mazagaon Tram Terminus in Bombay.

The appeal of India's big city Bombay was luring and I, like countless other Indians, decided to seek my fortune in India's financial metropolis. My father and I boarded the boat "*Sabarmati*" at the Mangalore port to our first stop, Goa. In 1952 the body of St. Francis Xavier was being exposed in Goa. For us Catholics, this was a big event as the exposition took place once in four years and this event drew a multitude of believers to invoke their patron saint for favors in return for sacrifices. This was my second trip out of Mangalore.

After spending a couple of days in Goa, I proceeded to Bombay via Lonavala by train. My lodging arrangements were with Kitty Britto. My monthly salary as an Accountant

was Rs.150/-. From this amount, I sent Rs.50/- to my father, Rs.50/- to Kitty Britto for board and lodge and kept the rest for lunch, laundry, transportation, church donation and other sundries. The Brittos' lived in a one-bedroom apartment and I had to sleep in the open verandah. When it rained, it was cold and damp and I felt homesick and longed for the warmth of my home and family.

One morning a woman by the name of Mrs. Sequeira came to the office and inquired if I knew of any decent young man looking to rent a room. Her daughter Rosemarie was recently married and had moved out. This was an opportunity I could not refuse; I referred myself and from then on had a comfortable room and her brother for company. Her apartment was conveniently located. I had a comfortable five-minute walk to the office. With this luxury came an ingenious way of saving money. The company gave me a taxi allowance of Rs.1.50 to go to the bank located in the Fort area. If I took the bus, it cost me just 1 Anna each way. With permission of the Manager, I decided to take the bus and save the difference.

A year passed working in Bombay. I got used to the hustle of city life but never forgot my roots. I recall making a trip home to Mangalore for holidays. It was almost a two day journey by train and bus. I boarded the train at 8 a.m. in Bombay. I was all alone and bored. At the next station, a lady with her two young girls boarded the train. I had the pleasant company of Mrs. D'Sa and her two gorgeous daughters Lorna and Josephine. Lorna was very beautiful and after traveling together in the same compartment for a full day, I was really attracted to her and was tempted to propose to her. However, through our conversations, I learned that she had a boy friend so I did not. Nevertheless, I was the perfect gentleman and took good care of them through the trip. This was the second disappointment of my life after Monica Pinto.

It was the year 1954 and my cousin, Albert Rego, was coming home to get married. His mother was very hospitable and kind to me during my student years. Albert and my uncle, CR worked for the Anglo-Iranian Oil Company in Abadan. After the nationalization of the company, he had found a job in Aden. He was my favorite cousin

and I was the Best Man for his wedding. I was elated and traveled to Mangalore with a brand new suit for the occasion.



Uncle CR and Aunt Myrtle at Albert's engagement get-together

Albert married a very pretty girl – Angelina D'Souza (sister of Bishop Basil D'Souza). The wedding was celebrated with a lot of pomp and grandeur. I spent a good holiday with family and friends and returned to Bombay well fortified to resume my job. In those days, it was customary for the Best Man to kiss the Bride when she arrived at the Church before the Nuptials. 50 years later, when I returned to Mangalore in 2004, I met Angelina Rego, funny as that was the first thing she talked about!

While working for A. Albuquerque and Sons in Bombay, I was constantly looking at bettering my prospects. The job was not challenging, as I had to attend to one or two customers a day. About two or three hours a day was spent in going to the bank in the Fort area (downtown). I had my lunch in a nearby restaurant, for which I was allowed one hour. On occasion, I would go to the post office to send money to my parents in Mangalore. I had applied for various positions both in Bombay and the Middle East. Once I had an interview with the Bombay recruiting office of Mr. Cordeiro. I did well in the interview but was rejected on medical grounds. According to the doctor I was weak and he offered to give me injections at Rs.10/- each. This was because I did not pay him a bribe. I politely declined and decided to wait patiently for my day in the sun.

That day eventually came and I received a letter from Barclays Bank, Kampala, asking me to go for an interview, in reply to my previous application, at Eastern Bank Ltd., Flora

Fountain, Bombay. I could not tell my Manager, but decided to go for the interview during my visit to the Canara Bank, which is very close to the Eastern Bank. I still remember the question that was posed to me which was to write an essay about a train journey. That was a piece of cake for me as I had made several journeys by train in my life and chuckled at the thought of the little boy in the sixth grade who was the only student who had not seen a train. I received the visa for a job at Barclays Bank, Kampala, Uganda. I was ecstatic and my joy knew no bounds. I immediately resigned from my position at A. Albuquerque and Sons. The day lingers in my memory till today as the Manager Maurice Mascarenhas died of a massive heart attack. The next day, Gerard Albuquerque, the co-owner, called me from the Head Office in Mangalore requesting that I stay on as the Office Manager. However, for the two and a half years I worked with the company, I had not received a raise in pay and I was not inclined to give up a golden opportunity to go overseas, so I declined the offer.

In preparation for my departure I returned home to Mangalore. My father had submitted my application for a passport. To our dismay, it was well past a month and there was no sign of the passport in the mail. Finally, my Aunt Myrtle directed me to go in person to Madras and procure the passport. She provided me with an introductory letter to Mr. Lobo Prabhu who was the only Mangalorean ICS officer at that time, and the Commissioner of Mylapore. Strange, but only one phone call from him and the passport was promptly in my hand. I later came to know that the passport was held back by clerks in the passport office for lack of a bribe!

## ***MY AFRICAN ADVENTURE***

I left the shores of my Motherland for the very first time in September 14, 1955. Standing on the deck of the *S.S. Amra*, and looking at the waters of the Arabian Sea, I knew I was leaving behind the familiar, my near and dear ones and the only life I knew, to venture into the unknown. My family had strived so that I had this opportunity and I was not going to let them down. I closed my eyes and felt the wind beat gently across my face, the smell of the salty sea and the ship steering in promising waters leaving behind the scenic view of my homeland. That day, I stood alone and carried in my heart the words my father instilled in me “The Lord will take care of your needs”.

I went down to my cabin to unpack when I bumped into Apoline Lobo. I learned that he too was heading for Kampala for a job with Barclays Bank. I was overjoyed. I was not alone after all. Here was a fellow Mangalorean, a compatriot along the way. The first port we disembarked was Karachi. Apoline Lobo and I spent the whole day traveling by bus taking in the sights of this port city of Pakistan. At sunset we embarked on the ship again and our journey to Africa lasted nine days. The small ship was quite crowded with passengers heading for various destinations in Africa.

I finally reached the African continent. Disembarking at Mombassa, Kenya we took the first train to Kampala, Uganda (Appendix IV). The journey was through picturesque Nairobi, Kenya and lasted two days. I soaked in the sights and remember that the train passed through a station called Timbaroa near Kisumu which is about 11,000 feet above sea level. I had to cover myself with two layers of blankets as it was biting cold. A lesson from my geography class came back to me and I realized that Mount Kilimanjaro in Tanzania was about 19,000 feet above sea level. All I could think off was how much colder it was on top of that mountain. I came from the tropical heat of Mangalore and Bombay and this cold was a novel experience. The train traveled through different terrains passing another station called “*Maji Majuri*” which means “Pure Water” in

Swahili<sup>12</sup>. On September 30, 1955, I finally arrived in Kampala, Uganda which is 4,000 feet above sea level.

As it was the last working day of the month and half yearly closing time for the Bank, there were just a few officers to receive us at the Kampala station. Two of these greeters were Anslem Britto and Valerian Mascarenhas. I was fortunate to receive a guarantee to Barclays Bank from Maurice Mascarenhas, Barrister and Notary Public that he would accommodate me in one of the rental apartments he owned. On my arrival he directed me to one of the apartments owned by a Sikh gentleman in Rubaya Hill.



Barclays Bank in Kampala

This one room apartment was shared by four people- Vincey Britto, Apoline Lobo, Stanley D’Souza and I. Incidentally, I knew the Britto brothers (Ansy and Vincey) since 1945, when my uncle CR, married their first cousin, Myrtle. After catching up on stories of my journey, I got the well-deserved rest I needed after the long journey.

My first day of work at the bank was October 1, 1955. I felt I was in familiar territory as there were a number of Indians already working at the bank. I broke the ice and got everyone laughing when I said “Looks like birds of a feather flock together”.

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<sup>12</sup> Swahili is a Bantu language that is the most widely spoken language of sub-Saharan Africa.



Yours truly hard at work at Barclays!

Life in Kampala started taking shape, as I first got familiar with what was expected of me at work. The living arrangement worked well with meals organized at the restaurant of Mr. Santos which was about half a mile from the Bank. Many of the Mangaloreans living in Kampala frequented this place for lunch and dinner. In due course, we decided to try our culinary skills and cook for ourselves. One of the reasons for the culinary adventure was to avoid the danger of walking on the streets at night and more importantly, to save some money. My first culinary experiment was preparing *Conjee* and opening a bottle of pickle. This simple meal never tasted so good!

At the Bank, my first assignment was to attend course "A" in Nairobi. The journey from Kampala to Nairobi lasted 12 hours. The journey did not seem arduous as nine of us were assigned to take this course. We learnt the basics of Banking - Current Accounts, Savings Accounts, Debits, Credits and so forth. Mr. Turner, the teacher, explained that we must carefully and completely spell the name and title of each client. He gave us an example for an account that should have read, "Miss Ethel Mancox, Spinster, with A Child and Co. Ltd.". However, when the bank clerk typed the signature card it read "Miss Ethel Mancox, Spinster with A child". A lesson I learned and kept for many years after this training.

I made use of every opportunity that came my way and was determined to master my profession. My first report from my supervisors stated "A tall, coloured, young man. Cool, calm and collected stood first in his class".

In a couple of years, my Manager requested me to go to Fort Portal, Uganda on an assignment. It was a little known place and seemed far away, so I declined. They persuaded me and I finally conceded on condition that they would bring me back in six months. The manager was true to his word and I was back at Headquarters in six months.

I remember being sent by the Management of Barclays Bank, to attend a staff-training course in Nairobi. I was chosen from 150 officers in our Kampala Branch. My joy knew no bounds. I felt the management had faith in my abilities and recognized my hard work. In turn, I made them proud. I was ranked number one among all the participants of the East African Branches who had attended the course. The group was called UTANYA to include Uganda, Tanzania and Kenya. The once awkward and naive village boy had proven himself with perseverance and hard work. My parents would be proud! When I returned to the Kampala Branch, I was honored with the signatory powers at the Bank. I had become worthy of their TRUST. That meant more than money to me.

I remember a memorable holiday in 1959. I went along with the Mascarenhas family to Tanga, a city in Tanzania, north of Dar es Salaam. We traveled by train to Nakuru, Nairobi and arrived in Mombassa two days later. We boarded a bus for a 12-hour journey to Tanga. The Pereira family, Richy, Irene, Suneila and Baby Sheila, were very hospitable. The holiday was by the sea and was absolutely blissful. We had plenty of fresh fish, some of which we caught ourselves. The return trip to Mombassa was a little eventful as we were almost washed away by the floodwaters of the monsoon rains.

After I returned from my vacation in Tanga, I was transferred to the Mbarara branch of Barclays Bank to relieve my good friend Genecio Dias who was getting married to his landlord's daughter. The Mbarara branch was running a satellite branch about 25 miles away to serve customers in that area. As I had a driver's license, I drove some of the staff to the satellite branch in the Bank's Land Rover. At the end of the day, as we were driving back to Mbarara, I was negotiating a 90 degree angle turn when all of a sudden we found ourselves 100 feet down in a valley with the Land Rover stopped by a large tree trunk. On the way down, the Land Rover flipped over twice in the air before landing.

When the Land Rover came to rest, I was sitting upright in the driver's seat holding on to the steering wheel; my passenger, Mr. Maganbhai Patel, had a gash above his eye and was keeled over in his seat; and the two policemen in the back seat had a few bruises. The money that we were carrying was safe in the lock box, as fortunately it did not break open. Luckily, some good Samaritans saw us going over the edge of the road and assisted by taking us to Mbarara. It was a miracle that except for a few cuts and bruises all of us survived the fall of 100 feet!

Upon completion of five years at Barclays Bank, I decided to make a trip home to see my parents and the rest of the family. My friend Apoline Lobo and I journeyed to Mombassa and boarded a ship to Bombay. We traveled via Seychelles, an Island in the middle of the Indian Ocean. Seychelles is a beautiful island with a cosmopolitan population. Being a Sunday we attended mass at the local church. There were 12 Christenings that day. Apoline became Godfather to one of the newly christened babies. We were invited to the celebration by the parents. Unfortunately, we had to be back on the ship by 6 p.m. and regretfully declined the invitation.

After ten days we landed on the shores of Bombay. My aunt Myrtle came to receive me at the Bombay Port along with a friend, Mark Vas. I carried a refrigerator and pressure cooker for her and a violin for her son, Anand. She came to help me clear customs. It was surreal to see hundreds of potential mothers-in-law, looking for foreign returned bachelors, holding placards in Konkani saying "My daughter. My daughter".

It was good to be home among my loved ones. I was an eligible young man and there were many mothers anxious to make me their son-in-law. Aunt Myrtle had her eye on her niece, May Fernandes, as a suitable match for me. As destiny would have it, my friend and classmate, Dr. A.D. Monteiro, stole her heart six months prior to my arrival in Mangalore.

The search for a bride ended when I met Merlyn D'Souza. She was gorgeous and she captured my heart. She was the daughter of Lawrence and Lilly D'souza. Her maternal

uncle is Fr. Augustine Lobo (popularly known as *Deenabandu* because he became a hermit). Merlyn was one of four girls. Our courtship was a short but beautiful one. We met on January 6, 1961 got engaged on 16<sup>th</sup> and married on the 23<sup>rd</sup>! A whirlwind romance in 17 days.

Two days after our engagement, Merlyn and her sister Phyllis completed their shopping of jewelry and saris. That evening Merlyn started getting a fever. An influential doctor of Phyllis' to be mother-in-law diagnosed the fever as typhoid. The doctor gave her an injection and Merlyn got well immediately. The wedding preparations slowed during these days of illness were now restarted.

The traditional blessing, '*Roce*', was organized the day before the wedding and was held at our ancestral home in Marakada. A huge tent was erected and decorated by the ladies of the house with flowers like jasmine, roses and *abolis*<sup>13</sup>. It was a riot of colours and an air of celebration. The entire village, family and friends gathered for the *Roce* celebrations. As was tradition, I was honored to ask my single male relatives to sit on either side, starting with closer relatives like brothers and then cousins. During the blessing, I was first anointed with coconut oil and then thick coconut milk (*roce*) by the elders. The anointing was accompanied with traditional Konkani songs (*vovio*) handed down from generations. Everyone was in great spirits with plenty of dancing, traditional food and drinks. My ancestral home came to life as I was the first child to get married. The women gathered behind the house in a makeshift 'outdoor' kitchen, stirring over copper pots securely balanced on bricks with unending supply of firewood, dried coconut husks and branches. They used ingenious ways to increase or decrease the heat with '*Phoognis*' or vessel covers, as the smoke swept through the whole house and compound. They sat in groups efficiently sharing recipes and gossip; and unknitting their *Palus*<sup>14</sup> of

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<sup>13</sup> Abolim is a tropical species that grows wild in India and has orange flowers. It is, also, known as the Firecracker flower.

<sup>14</sup> Palu is the end of the sari that is arranged over the shoulder exposing the midriff. A sari is the traditional article of clothing worn by women in India. It is a strip of unstitched cloth, ranging from four to nine meters in length, which can be worn in diverse styles. The sari is most commonly wrapped around the waist, with one end covering the shoulder showing the midriff.

their saris, where lay their hidden stash of ‘*Pood*’<sup>15</sup> in vials. The traditional dishes of ‘*Polo*’ (mutton stew with pumpkin), *Chana Suke* (gram with coconut and jaggery), cucumber with coconut milk and seasoning, *Tendlis* and *Moos* (Tindora with cashew nuts) and the staple boiled red rice from our fields. Dessert was the traditional *vorn*. To compliment the food, the music got everyone in the mood with coastal music of ‘*Mandos*’<sup>16</sup>. Although by tradition, I was not supposed to see the bride on the day of the *roce* (24 hours before the wedding) I slowly slipped away to Merlyn’s tent in Jeppoo, Mangalore for a sneak peek!

It was a double wedding as Merlyn’s sister, Phyllis, got married to Lawrence D’Souza on the same day. The nuptials were at ‘Our Lady of Miracles Church, Milagres, Mangalore followed by a fun filled reception at the Catholic Club.



The wedding ceremony

My uncle, Fr. Frank Noronha, blessed the nuptials; my cousin, Fr. Peter Noronha gave the sermon; and my uncle, D.F.O. Rego raised the toast. As the groom of the older sister I had to reply to the toast. Merlyn looked absolutely ravishing in her wedding finery and I was on top of the world.

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<sup>15</sup> Pood is snuff (tobacco)

<sup>16</sup> Mando is a song arrangement with traditional folk dances



The toast and the reply



Cutting the cake



The Happy Couple



The wedding party

I had only four days with my new bride as I had to return to Kampala. My first mission was to arrange an entry visa for Merlyn. With a heavy heart, I bid farewell to her and my dear family.

On the return journey, it was comforting to have a nice group of traveling companions. Apoline Lobo, Hubert Frank, Mrs. Lewis and Mrs. Austin Frank were some of the people

I recall being on board. Through the ten days, we played a game of cards called “*Koat*”<sup>17</sup> which resulted in the journey not being so tedious.

On arriving in Kampala, I worked and was successful on getting Merlyn’s visa. She joined me in April of 1961. Merlyn was keen on looking for employment and in no time she obtained a job at the city council. I was no more a Bachelor and together with Merlyn enjoyed our time getting to know each other. On January 8, 1962, Merlyn and I were blessed with our daughter, who was born at the Nsambya Convent Hospital. I was thrilled to hold our first-born child in my arms. I was now a father. We named our daughter Sandra Rosemarie. Merlyn had always liked the actress Sandra Dee and was keen on naming our daughter after the actress. Her middle name was in remembrance of the daughter of Mrs. Sequeira in Bombay who gave me lodgings and was very hospitable during my initial years. Merlyn and I requested her Maternal Grand Parents, Lilly and Lawrence D’Souza, to become Sandra’s Godparents.



Sandra’s God and grandparents

We employed a local maid, Priska to help Merlyn with the baby and cooking. We were living in the City Council Housing Estate. We were now a family and enjoyed every minute with our daughter. We were blessed with a good house and excellent jobs. I recall a day in October 1962, we watched the Independence Day Parade with Milton Obote<sup>18</sup> who was the President of Uganda. It was quite an elaborate presentation.

In 1963, I was requested to attend a six-month Management Training Course in London, England. I seized this opportunity offer although I was sad to leave my wife and infant

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<sup>17</sup> Koat is a card game very similar to Bridge

<sup>18</sup> Apollo Milton Opeto Obote (December 28, 1924 – October 10, 2005), was the Prime Minister of Uganda from 1962 to 1966 and the President of Uganda from 1966 to 1971 and from 1980 to 1985. He led Uganda to independence from the British rule in 1962.

daughter behind. This opportunity came with a small glitch. My work permit in Uganda was to expire during my stay in London. The Accountant's Secretary decided that another person, Mr. Coutinho, would take my place. However, my wife Merlyn spoke to her boss, A. P.M. Waligo, the chief Engineer of UEB who contacted Milton Oryama, the Interior Minister, to urgently renew my work visa. I was fortunate to be able to travel to London. I boarded an East African Airways flight along with a few colleagues. We landed at Heathrow Airport on a gorgeous mid-summer's day. The temperature was a balmy 30 degrees C. as London is at sea level, a far cry from the 15-degree C. of Kampala. Accommodations and meal arrangements were made for us to stay at the Spanish Hotel in Central London. In addition, we were given an allowance of ten Shillings a day for expenses.



Our arrival at the hotel in London

Barclays Bank had organized sight seeing tours as well as trips to tourist attractions across London. We got the feel of the city. I still recall being enamored by the Speakers Corner a place where orators from all over the world were free to voice their thoughts and convictions. I stood there gathering my thoughts when an African orator decided to speak. He said with conviction and defiance 'They call us tree-dwellers. How do Europeans move about underground? We are better off above ground than they are underground'. I was left speechless and realized that since it was free speech for all every kind of abuse was spoken and heard loud and clear.



The Old Curiosity shop was immortalized by Charles Dickens

Some of the highlights of our London trip included a tour of the city of London and the TV Studios where Cliff Richards was taping his songs. During the tour of the British Parliament Building, I had the pleasure of sitting in the seat of one of the Member's of Parliament.



Parliament Building and Big Ben

A trip to the Oval grounds to witness cricket being played by the English and West Indian teams. I was delighted to witness, Peter May, the English captain score 102 out of the 182 runs scored. The West Indian team consisting of Frank Worrell, Clyde Walcott and Everton Weeks (the 3 Ws), hammered 309 runs for 3 wickets. Many years later on a trip to Bridgetown, Barbados, I visited the Kensington Cricket Grounds and I saw the stand for "Worrell, Walcott and Weeks". In London, it was a thrill to watch them play.



Kensington Cricket Grounds, Bridgetown, Barbados

A trip to London is incomplete without watching a play. We went to see ‘The Mousetrap’. I recall watching this play in 1963 and was astounded when the play was still running in 2004, making it the longest running show of all time, surpassing My Fair Lady, which ran for 50 plus years.

The highlight of our trip was the trip to Scotland. We were eight people from the Bank on a bus full of other tourists. The first stop was Gretna Green, which is a small town in Scotland, just outside the English border. We learned that couples who eloped from London went to Gretna Green to wed legally. Next to Gretna Hall was a blacksmith’s shop – not a romantic spot! The driver of our tour bus took the opportunity and married one of the passengers on the bus. I suspect it was a fake marriage just for our amusement, as there was no marriage certificate issued.



Gretna Hall

Our next stop was Edinburgh Castle where Queen Elizabeth II spends her summer holidays. The tour driver informed us that it is tradition for the British Monarchs to spend their holidays there. We visited Sokihole Street in Glasgow, the shopping center of Scotland. It was nice to see all the streets lit up and a festive spirit. It felt like Christmas. We also visited Lake Lomond, where the Loch Ness Monster has been allegedly spotted. The trip to Scotland was sponsored by the Bank. I have traveled to many countries in my life but visiting Scotland was a dream come true for me.

At the end of my training, I requested for 15 days leave and invited Merlyn to join me in London. We toured Europe, spending a week in London, two days in Paris, two in Frankfurt and another three days in Rome. In Rome we received the Papal blessing at St.

Peter's Square. This trip was enjoyable and relaxing. I was glad Merlyn could share this time with me. This trip would not have been possible save for two people-Peter and Cletta D'Souza, who for two weeks took care of our little Sandra when Merlyn and I were in Europe.



Merlyn and I on our tour in London

'All good things must come to an end' I said to Merlyn as we headed back to Kampala. Back at the Bank, I learned I was promoted as Manager of Letters of Credit Department. I was awarded the "A" signature which meant I could sign for the Manager. I was allotted N403 for my signature.

Life at home was taking its own course. Our little daughter Sandra was growing very sweetly and was the apple of our eyes. We learned Merlyn was pregnant again and had severe morning sickness. On July 27, 1965, we were blessed with a son- Roy Anthony, our own Prince of Wales. We named Roy after Roy Williams, Chief Engineer of the Milton Obote Hotel in Kampala. His middle name was after St. Anthony.

Our family was now complete. Life in Uganda was very comfortable. We were blessed with all the amenities, even the grocery store Cashco was well stocked with food from all over the world. The children attended the Nakasaro English School. We enjoyed what Kampala had to offer. I remember enjoying the local fare-*Matoke*, which was the staple food of Uganda. This was a specialty of bananas and meat cooked in a pit with coal on top - succulent and very flavorsome.

My five-year tour of duty came to an end. I decided that our family needed a holiday in India, spending quality time with both sides of the family. In those days the Bank paid for our passage by sea, I decided to go by air. Air-India operated a flight twice a week from Kampala to Bombay. I recall that the aircraft was a Jumbo Jet 707. We had a stop over in Aden. The flight was very comfortable and smooth. Roy, who was six months, slept soundly in the bassinet attached to the wall. My parents were seeing their grand children for the first time and their joy knew no bounds. We spent our holidays shuttling between my in-laws house in Kankanady and my parent's house in Bondel.

During our vacation, I informed the Institute of Bankers in London that I would take the 'Practice of Banking' exam in Bangalore on April 25. I traveled by bus to Bangalore with my friend, Apoline Lobo and stayed overnight with Merlyn's uncle. Merlyn's uncle escorted me to the Reserve Bank of India and surprisingly no one at the Bank seemed to be aware of the exam. Finally, after a lot of confusion, they found the question papers and I answered the exam. Since I started late, I wrote the exam in a hurry as Merlyn's uncle was coming to pick me up. I received the results by mail in Kampala and was surprised that I had passed the exam with 86% marks.

On our return to Uganda, we learned that our landlord had doubled the rent. Hence, we decided to move, but the house we booked at the National Housing Corporation Estate was not complete. We moved into the Park Hotel, which was owned by a customer and good friend Pyrali Bhimani. We stayed there for two months we moved to our new home in Kampala in 1966. I still recall the two-bedroom apartment on the ground floor in Kololo, Kampala. It was very spacious and had parking spaces for my Volkswagen Beetle, the Bank's Cortina, which was my official car, and Merlyn's Fiat 600.

### *Moving Up the Ladder...*

My big moment at Barclay's Bank came when I was appointed Manager of the newly opened Industrial Branch. On April 14, 1969, I started with a staff of six and by the time I left in June of 1972, the staff had grown to 16. We made a profit of 900,000/- Shillings at the end of the first year.



My Industrial Branch with my staff

As the Manager of the Industrial Branch I had to hold the safe keys with my Accountant, Maganbhai Patel. Every evening he would check the locks on all the cupboards. One evening, as Maganbhai was performing this task, one of the cupboards tilted and a hammer on top of the cupboard fell on his head causing a gash in his scalp. The next day when the staff heard about the incident they joked saying "Mr. Noronha clobbered Mr. Patel to rob the bank". One night as I was leaving the branch, my messenger came to me and said "Sir, if you could leave the safe door open, I shall see that it is cleaned overnight"!

Working in the Bank brought with it some unpleasant memories. I recall an event that occurred in 1971. A well-dressed customer came to my office, and asked me for a loan of Shillings 35,000/-. I asked him what security he had and he replied he had a house worth about Shillings 100,000/- plus he had a cheque for Shillings 35,000/- from a good customer of Standard Bank. I took the title deed of the house, checked it and found it to be in perfect order and gave him the requested loan. He drew Shillings 29,000/- and said he would return the next morning for the balance. I agreed but I asked my clerks to clear the Standard Bank cheque by "special clearance". Next morning, the customer came to

draw the balance of the money. I checked with the clerks to confirm if the “special clearing” cheque had cleared. As it had not been returned, I allowed the customer to draw the balance. As soon as the customer left the branch I received a call from Standard Bank saying the cheque was not going to be paid as it was stolen. We could not recover the money as the address he gave for the house for security was incorrect. The customer had erased the original name on the certificate of title deed for the house and neatly typed his own name on it. Unfortunately, the Bank had to absorb the loss of Shillings 35,000/-.

Another episode occurred when a person stole a cheque of one of the Bank’s reputed customers and presented it for cash in the amount of Shillings 34,000/-. Cheques over Shillings 10,000/- had to be authorized by the Manager and the Accountant. The cheque was brought to my office for counter signature which I authorized requesting my Accountant “to identify the customer before paying the cheque”. My Accountant counter signed the cheque without verifying the payee. Later it was surmised that it was an internal forgery and the Bank had to write off the sum of Shillings \$34,000/-.

I remember another incident when a customer came to my office and asked me for a loan of Shillings 5,000/-. When I asked him for the purpose of the loan, he said that he would like to continue his previous business, which he lost due to political disruption. Knowing the political disturbance in the country at that time, I inquired what security he had. He informed me that he had a piano that he would sell and repay the loan. I jumped at the idea and asked him to sell the piano to me. I paid him Shillings 5,000/- and ensured by evening the piano was delivered to my house. It was a beautiful piano, a Russian Podna. Sandra and Roy were delighted to see this elegant piano when they returned from school and since that day there was music in the house.

## *Life in Kampala*

Kampala had a lot to offer. We had many friends and colleagues (Appendix V). I was young and athletic and played badminton, table tennis and cricket.



My cricket team

I often went as a spectator to watch interesting games and matches. There were plenty of Indians in the city and they got along well with the locals. I still recall some close and personal friends to this date; A. P. M. Waligo, chief engineer of UEB; Pyrali Bhimhani, Managing Director of Yousuf Motors, Park Hotel and Jeffries Restaurant; the previous Prime Minister, Ben Kiwanika; and Mr. Nsubuga, the Governor of the Bank of Uganda. Barclays Bank had a sports club and initially I was forced to attend the Annual General meeting of the club by the other members. I was elected Treasurer and handled the finances in an efficient manner.



Attending the meeting

I was involved in organizing the annual Christmas Tree Party; complete with Santa Claus and gifts for the children. I also took the initiative and organized the Annual Sports Day with trophies for winners etc.



The Annual Sports Day

I was young and very involved in my children's school as well as activities of the Bank. I was the treasurer of The Nakasero School Parent Teachers' Association. I was also the secretary of the Commercial Cricket League of the Cricket Association of Kampala. Some of the duties ranged from organizing matches between commercial companies such as Barclays Bank, National Bank, Standard Bank, and U.E.B. through the summer. I was also appointed as the East African correspondent of the Barclays Quarterly Magazine.

I recall those times when money was flowing freely from Uganda to countries around the world. Milton Obote, the President of Uganda, decided to stop the flow of Ugandan money. He informed the governor of the Bank of Uganda to introduce Exchange Control and no money was to leave Uganda without the permission of the Bank of Uganda. As I had a lot of experience in dealing with Foreign Exchange, Barclays Bank recommended that I assist the Bank of Uganda in setting up Exchange Controls in Uganda. Throughout Uganda, Exchange Control reforms were introduced which permitted employees to remit one third of their earnings to the country of their origin with authority from the Bank of Uganda.

## *Trouble Brewing in Uganda*

My earliest memory of Idi Amin<sup>19</sup> was when I was an Assistant Manager at the Kampala Road Branch. He was a Corporal in the Ugandan Army. He visited my desk for his personal financial needs. The first time he came, he brought his savings account passbook and left it on my desk. Idi Amin said he wanted to withdraw some money from the account. I gave him a withdrawal slip to fill out. However, he made me fill out the information. He drew two lines on the signature line and this was his signature! I had to go to the cashier and get the cash for him. This procedure continued for some time. In addition, for courtesy sake, I had to accompany Idi Amin to the main door of the bank.

In 1970 everything changed. There was a coup in Uganda and Idi Amin came to power. He was a ruthless dictator. His dislike for Indians, who were the lifeline of the country, was common knowledge. He accused the Indians of not integrating into Ugandan culture and of being isolated. During this time, crime increased and the general feeling was that the place was not safe and secure. I had a gut feeling that it would be prudent to leave, but I did not. Idi Amin's dislike eventually turned to hatred. From then on we could see countless ruthless killings of army officials and even innocent civilians.

I decided to get away from the unrest for a while so I booked a holiday to India through Cairo, Egypt on Egypt Air. When we arrived in Cairo, we missed our connecting flight to Bombay and hence had to wait in Cairo for three days for the next flight. The airline put us up in a nice hotel and we made the best of our time in Cairo by visiting the Pyramids of Giza, the Sphinx, which is a stone creature with a human head and a lion's body built near the Pyramids, and a boat ride on the river Nile. The Great Pyramid of Giza is the oldest and the largest of the three pyramids and is one of the seven wonders of the ancient world. While at Giza, Sandra and Roy went on their first camel and horseback rides. All this at the expense of Egypt Air!

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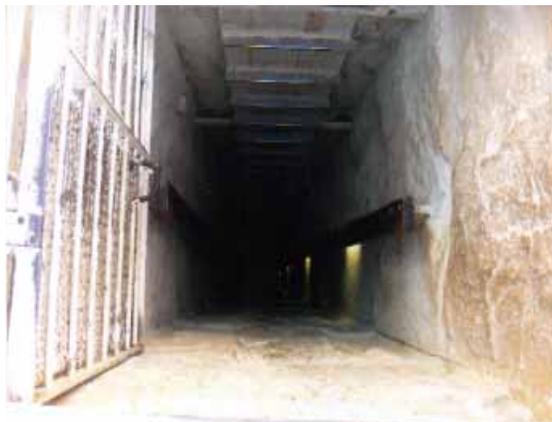
<sup>19</sup> Idi Amin (also called Idi Amin Dada and the Butcher of Uganda) (1925 – 2003) was the cold-blooded dictator of Uganda in the 1970s. In 1971 Amin ousted Obote and took power. In 1978 Amin's forces attacked Tanzania, but the Tanzanian military fought back and invaded Uganda, causing Amin to flee.



The Pyramids at Giza



The Sphinx



Going into the tomb of the Pharaoh

When we returned from this vacation, we saw the destruction and bullet holes at the Entebbe Airport. The city was in turmoil. Having realized that the safety of my family comes first, I promptly gave Barclays Bank six-months notice and informed them of my decision to leave Uganda.

I realized at that time that when I was working with Barclays Bank, I was so busy that I had no time to admire and cherish the beauty of the country. After I resigned from the Bank, we had a few days before we had to leave Uganda. So we decided to take a trip around Eastern Uganda. A good friend of mine lent me his Mercedes Benz. As there was ample room in the car, I requested the family of Hubert Frank to join us on our “safari”. We checked in at the Murchison Falls Lodge, where every morning three elephants (mother, father and baby) rummaged through the dumpster for whatever “delicacies” they could find. Sandra and Roy, and Hubert’s three children were thrilled to see a variety of animals that included crocodiles, rhinoceros, deer, zebras, giraffes, hippopotami and wildebeests. We were taken by van and boat, which allowed us to see the animals at close range. As we were moving down the river, the captain slowed the boat, touching a small piece of land on which about 10 crocodiles were lying. All the tourists came to the side of the boat to take pictures of the crocodiles. Suddenly, one of the crocodiles (shown below) rose and moved swiftly towards the boat. Everyone rushed to the other side of the boat and the boat almost tipped over. Fortunately, the crew was able to stabilize the boat but it took a few moments for the tourists to calm down. We returned to Kampala after enjoying our short safari.



Some of the Wildlife



Murchison Falls

In June of 1972, we bid adieu to Kampala and I boarded a flight to Kuwait. I decided to first find a job and then bring the family.



Our send-off party at Entebbe airport

## *Starting Over*

Merlyn and the children flew to Bombay as her parents were living there at that time. While in Bombay, Merlyn discovered she had a cyst in her left breast and saw a doctor. It was a malignant cyst and the doctors recommended surgery. Once I received this news, I flew to Bombay to be with Merlyn. I still recall the surgery was scheduled for July 19, 1972.

After the surgery, I left for Kuwait (Appendix VI) on August 6. On the flight back I learned that Idi Amin had expelled all the Indians from Uganda. They had to leave all their possessions behind. Many of them were robbed of their jewelry and valuables. On learning of this ordeal, my heart went out in sympathy to all my long-standing friends, colleagues and acquaintances during my stay there. It was barely two months since we had left, warm tears rolled down my eyes as I could only thank God for sparing us that ordeal. Once again my father's words came back to me, "The Lord will take care of your needs".

I focused on searching for a job, in Kuwait which was slow and tedious process. My attempts at the local banks did not bear fruit. One day I called the General Manager of the Commercial Bank of Kuwait, Mr. Grieves, who answered the phone, as his secretary had just stepped out. I briefly explained my situation and he requested that I see him the following day. The next morning, Mr. Lawrence, the office manager, completed the application and offered me a job with a starting salary of KD 175/- per month. My first assignment at Commercial Bank was to start a staff-training center. I had immense experience in this area as I was trained by Barclays Bank in Nairobi but after two months, Commercial Bank decided to computerize their entire accounting system and all my efforts were in vain. However, this was a stepping-stone to me becoming Chief Inspector of the Bank with a substantial raise in remuneration. My secretary, Shanti Lewis, gave me the nickname "meticulous man".

The decision to come to Kuwait was paying off. I felt fulfilled working in the Bank but at home Merlyn's health was taking a toll on her frail body. In early 1973, her cancer began to spread and this led to her becoming disabled and finally bed-ridden. It was a challenge for me to care for my beloved ailing wife, manage my responsibilities at the Bank, and look after two young children. I requested my sister Celine to assist in anyway that she could. She obliged and flew in from Mangalore and took over the domestic affairs. I also invited Merlyn's mother to be with her daughter during her last days on earth. These days were agonizing and above all painful to see someone you love in so much pain. After an intense ordeal, the Lord called Merlyn home on September 24, 1973, barely 12 ½ years from the day we were wed.

My sorrow knew no bounds. All I could do was to hold my children in my arms and seek comfort in the verses of the Resurrection of Christ. The funeral took place on September 25, 1973 at Christ the King Church in Kuwait. Hundreds of people gathered to pay their last respects and condole with my children and me. I did not know a few people, some were business acquaintances, but it comforted me to know that they came to share my sorrow. The Mangalorean community rallied around us. I remember the D'Sa and Andrade family, Alphi Lasrado, Melanie Coelho and my cousin Juliana Fernandes. I am indebted to my sister, Celine, who was a pillar of strength during this ordeal.

My manager, Mr. Grieves, called me to his office and offered his personal condolences. He wanted to console me in some way and shared with me the loss of his 12-year-old daughter. He said 'Death comes as a relief to those in such pain as my dear wife was'. People say time heals. I felt the time after Merlyn's death was the most difficult especially for those that were left behind. The void could never be filled.

Before I left Kuwait, I ensured that Merlyn's grave was done up well with a huge gravestone and a cross with her name on it. However, in 1990 when Saddam Hussain invaded Kuwait, I was informed that the cemetery had been destroyed by the Iraqi soldiers. My thoughts were of Merlyn resting in our Lord's arms in everlasting peace.

## *My Quest for the West*

After Merlyn's passing away, I had to shoulder a heavy responsibility. I was 43 years old and had made up my mind to remain single and raise my children with all my love. Work wise, the job at the Commercial Bank of Kuwait was very rewarding. Managing the staff was a bit challenging. After the storm had calmed in my life and I returned to work, I had to let go one of the employees for incompetence. This employee called me later in the day and threatened me saying that I would soon follow my wife to the grave. I was stunned by her audacity.

In Kampala, Uganda, the children attended Nakasero School where all the subjects were taught in English and were frustrated with having to study Arabic and Hindi in the schools in Kuwait. Many forces came into play when I decided to seek greener pastures for me and my children. We deserved a new beginning. Of the many options, I decided to apply for a visa to Canada. The Canadian Embassy in Beirut initially turned down my application with a postscript on the standard regret letter that said, "If you have a job offer, please, send us a photocopy of the same". I decided to go to Toronto and search for a job which would enable me to move there.

In the summer of 1974, I decided to vacation in Toronto with Sandra and Roy and to apply for jobs in different banks while there. A job search always proved to be tedious, but this time I decided to be pro-active and made a few follow up calls to my job applications. The first call was to the Canadian Imperial Bank of Commerce (CIBC) in Toronto. I was lucky to speak with the General Manager, Eric Townsend. He graciously gave me more details of what he was looking for and requested that I come for an interview at 10 a.m. the following day. The next day, he had a job offer ready on his desk. Delighted with this opportunity, we returned to Kuwait and I re-applied for a Canadian Immigration visa. In March 1975, my prayers were answered. I tendered my resignation to the Commercial Bank of Kuwait and flew to India with the children to say farewell to my family.

I recall here an incident when we went to Mangalore to say goodbye; we asked my parents to accompany us to Bombay to see us off. We boarded an Indian Airlines flight in Mangalore and when we were passing over Goa, I told my mother to look out the window. I realized then that it was her first journey on a plane and since the take-off was so smooth, I was alarmed when she asked me whether we were already airborne. We were airborne for over an hour!

We immigrated to Canada on April 10, 1975. Sandra and Roy were ecstatic at seeing snow on the rooftops and the opportunity to start life after the ordeal of their mother's passing away. My first job with CIBC was as an Assistant Inspector of Toronto Branches.



My new office in Toronto

I rented a two-bedroom townhouse at 56/81 Goodview Road, Willowdale. Sandra attended Georges Vanier Secondary School at the Peanut Plaza and Roy was admitted to Our Lady of Guadeloupe Elementary School in Don Mills. They were in grades nine and six respectively.

I balanced a responsible job on one hand and raised my dear children on the other. I have to give my children credit for the fine way they conducted themselves. My task was a lot easier and very fulfilling as a result. They both did well at school and were well mannered at home.

In 1976 the Olympics were held in Montreal, Quebec. Sandra and Roy were very excited and begged to be taken. We had just arrived in Canada and I was not familiar with the roads. Besides, the distance from Toronto to Montreal is about 325 miles. The Mascarenhas family, with whom I had traveled to Tanga, Tanzania, who were expelled from Kampala, Uganda and settled in Toronto, was planning on attending the Olympics. I agreed to go along with them.

We left very early on Saturday morning and arrived in Montreal around noon. We drove in my new Chevrolet Malibu Classic. I drove the entire distance, as Sandra and Roy were under-age (although both of them asked whether they could). The road we traveled was known as the 401 East, smooth and straight and the same all the way. This was truly novel to me. On arriving in Montreal we first found a hotel and rested before venturing to see some of the sports in the evening. The next day was the big event - the Soccer finals. We had bought tickets for the final game and were surprised that the stadium, the "Big O", was packed with raucous spectators. We enjoyed the game thoroughly. This was the first time we witnessed an Olympic game in person.

As the next day was a public holiday in Canada, we decided to visit Quebec City, which is about 150 miles from Montreal. We visited Le Chateau Frontenac, the largest hotel in Quebec City; St. Anne de Beupre Shrine, the oldest pilgrimage destination in North America, and the beautiful streets of Quebec City. After all the sightseeing, we left Quebec City and arrived in Toronto in the wee hours of the morning. I had to go to work that morning and was totally exhausted after driving for almost 500 miles. After a long time I had a wonderful holiday with my children.

We were to have many trips to Florida as Sandra and Roy learned about the existence of the Disney World Resort in Orlando, Florida. They were relentless in their pursuit of being taken there but when my sister, Celine, her husband, Alwyn and son Allister decided to visit Toronto in 1978 we opted to go. We all flew to Orlando and booked in a hotel at Kissimmee. Sandra, Roy, Celine and Alwyn went on almost all the rides at the Magic Kingdom. They left one year old, Allister, in my care. We also went to Universal

Studios, the Kennedy Space Centre, Cypress Gardens, and Sea World. We flew back to Toronto after a great trip

The children had accepted their life in Canada very well and were involved in school and sports. Coming to Canada was a good decision as I was fulfilled at work as well. So when the Canadian Government's policy on applying for Canadian citizenship changed from five years to three years we applied for citizenship in 1978 as we had completed three years in Canada. I was called for an interview and had limited knowledge of Canadian politics, history and geography. I scrambled through books and newspapers for information. Fortunately, the person who interviewed me was someone who I met at a party the previous day. Since I knew the interviewer, I was not nervous and answered her questions correctly. I was called for the citizenship oath and took Sandra and Roy for the citizenship ceremony.

As we were happy living in Canada, I bought a 4-bedroom home at 33 Manilow Street in March of 1982. It was our first house in Canada, the other we had rented. The house was two thousand square feet in area, had a family room, dining room, formal living room, a powder room, an eat-in kitchen on the main floor, and four bedrooms and two full baths on the second floor. We had a semi-completed basement and a two-car garage. An enclosed backyard and a small garden in front completed our cozy home. Our neighbors were Chinese hailing from Hong Kong. Our home was very conveniently located, about walking distance from Bamburgh Circle where there was a large grocery store and quite a few eating-places. The Catholic school and Church were at close proximity as well.



Our “mansion”

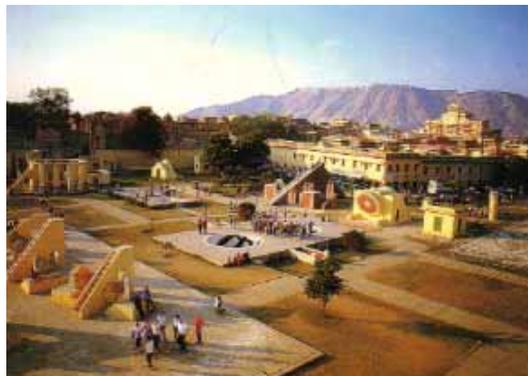
In the summer of the same year we took our first vacation to India after coming to Canada and Sandra, Roy and I landed in New Delhi, the capital of India. We spent two days touring the vast gardens around the capital buildings and the president's palace known as Rashtrapati Bhawan. It is located in an area of 130 hectares, and the palace has 340 rooms. Formerly known as the Vicergal Lodge, it once required 2,000 people to look after the building and serve the Viceroy's household. Then we proceeded to Jaipur, the Pink City, so called because of the colour of its buildings. This is the capital of Rajasthan and is built on a traditional grid pattern, and was one of the first planned cities in India. Our tour of Jaipur included the Jantar sundial, which was built in the early 18<sup>th</sup> century by Maharaja Jai Singh II. The sundial is one of the largest astronomical instruments ever made, stands nearly thirty meters high and is accurate to within two seconds of local time. The next item on our trip was to see one of the 7 Wonders of the World – The Magnificent and Marvelous Taj Mahal. The Taj Mahal is located in Agra, which is about 25 miles from Delhi. It is a mausoleum that the Mughal Emperor Shah Jahan commissioned for his favorite wife, Mumtaz Mahal. Construction began in 1632 and was completed in 1648. The tomb is surrounded by an enclosed garden with reflective pools. Our journey continued to our hometown, Mangalore, via Bombay. Upon arrival in Mangalore, my parents, family and my wife's parents were anxiously awaiting our arrival as we had not been home for seven long years. My father had fattened a pig for the occasion and we had a great union before returning to Toronto.



The Taj Mahal



Jaipur, the Pink City



Jantar sundial

### *My Community Involvement*

We attend the Epiphany Catholic Church and I became involved in various church activities. My first assignment in church was to tally the church collection which involved counting the cash, listing the denominations in the bank deposit book and depositing the money at the bank. I was later appointed a member of the church council for a period of two years. Subsequently, I was appointed a Eucharistic Minister, to distribute Holy Communion during the masses. In 1991, Deacon Dan Murphy, Carolyn

Goddard, Antonia Chiavalon and I started the Outreach Group. The objective was to assist the homeless and needy, as well as people who had just immigrated to Canada. In addition, the outreach members volunteer to take seniors and disabled people to church as well as other errands such as grocery shopping and doctors' appointments. In 2006, our membership grew from four people to 26. Today, unfortunately due to my illness, I am unable to participate in these activities and am now an honorary member. As it is difficult for me to go to mass, the members of the Outreach bring Holy Communion to my house. I thank God for that.



Members of the Outreach Group

I was very involved in the Mangalorean community in Canada. I organized dances for the community in Church halls. If the dances made a profit, it was donated to Fr. Muller's Hospital in Mangalore as my cousin, Fr. Peter Noronha, was the director of the hospital. In 1986, I had the honour of attending the 25<sup>th</sup> anniversary of the inauguration of Fr. Peter's priesthood. I was able to see the two new operating theatres at the hospital that the donated funds had helped to build.



Fr. Peter's inauguration

In 1990, Rose Castilino requested we start a club for Mangaloreans and friends. We called for a meeting and formed the Indo-Canadian Christian Association (I.C.C.A.). I was appointed the Founder President on March 18, 1990. I was the president for three years. The association has grown and prospered over the years with a membership in excess of 250 families today.



Members of my ICCA committee

When I lived at 33 Manilow, people asked me how I could afford to live in a four-bed room house, being a single man with two children away in university. My response to them was that “I do not smoke and drink”. I challenged them to count the cost of a packet of cigarettes and a bottle of beer per day for 30 years!

My only indulgence and prized possession is my yellow Beetle car. When my niece, Andrea was small, she could not pronounce my pet name in Konkani and called me “Uncle Bat”. I thought it was short for Batman. When I bought my yellow Beetle, I christened the car “BATMAN8”. The license plate name was BATMAN and I added the number 8 as my daughter, Sandra’s, birthday is on the 8<sup>th</sup>. Many years later at my 75<sup>th</sup> birthday celebrations, the license plate was attached to my mobile wheel chair, as I entered the hall to the applause of the guests.



My Beetle and wheelchair with the same license plate!

### *My Children's Journeys*

Upon completion of high school studies, Sandra attended the University of Toronto and earned a Bachelor of Arts degree. She worked summer jobs at CIBC and on graduating; she was employed by the Bank as an Officer in Training. Later, Sandra gained enough banking experience to undertake some banking courses. She needed 10 courses to complete her F.I.C.B but was given credit for 5, because of her university education. When she completed the final course she was awarded the F.I.C.B. (Fellow of the Institute of Canadian Bankers) by the President of the CIBC at a formal dinner. She became a full-fledged banker! Her last assignment at CIBC was Manager of the Fraud Trends Department at the VISA Center.

Roy continued his studies at the Brebuff Jesuit High School in North York. He attended the Western University of Ontario in London, about 150 miles from Toronto. He completed his Bachelors of Science degree earning 'A' grades and aspired to go into medicine. As he was not accepted in the program he decided to change course. He pursued an MBA degree at the York University specializing in Finance and Marketing. Earning his degree in 15 months, he followed his father and sister to his future at the CIBC. His first job was as a Trader where he worked for 15 months, gaining valuable experience.

In January 1999, he left for New York City to work with a brokerage firm. After September 11, 2001, his company, which was located near the destroyed World Trade Center, called it a day. Roy then worked for a while in Philadelphia and is presently employed by Wells Fargo Bank as the National Sales Manager for Commodity Products in San Francisco.

### *My Career at CIBC*

My children were faring well and so was I. I was appointed assistant Accountant in the cables department in 1976. The department had 80 women and only 5 men. I found it a challenge to manage the women. One day, one of them did not come to work. When I called to see what the matter was, she said “Feminine Discomfort”. I asked no more questions.

As I was working in the Bank, I heard that if you took courses offered by the Bank, this assisted in advancing ones career. So I inquired about the courses offered and since I had my Associate of the Institute of Bankers (A.I.B.) from London, England, I had to complete only five courses. I appeared for two courses in 1976 and passed. Then I appeared for two more courses in 1977 with the same result. That encouraged me to appear for the final course, Practice of Banking, in April 1978 which I passed with 86%. I now had a B.A. (Bachelor of Arts) from the University of Madras, India; an A.I.B. (Associate of the Institute of Bankers) from London, England; and, finally, an F.I.C.B. (Fellow of the Institute of Canadian Bankers) from Toronto, Canada. Thus, I completed a Banking Diploma without studying at all, but using my years of experience with Barclays Bank, Commercial Bank of Kuwait and the Canadian Imperial Bank of Commerce. I was delighted to see a few initials after my name on my business cards – B.A., A.I.B., F.I.C.B.!

In 1982, I was promoted to the post of Manager of the Credit Section. It was a challenging assignment, as I had to manage a portfolio of millions of dollars as LIBOR loans. I had to report to the Vice President if the loans were drawn above the limit.

Consequently, in 1990, when CIBC bought Wood Gundy, a brokerage firm I was appointed Manager of the Credit Control Department, with a larger portfolio controlling the activities of the Bank's traders. Wood Gundy had a staff of 900 and CIBC had 300 in the trading department. We occupied the B.C.E. Place located at 163 Bay Street, to form one trading center. I had an office on the 12<sup>th</sup> floor overlooking Lake Ontario. I found my career advancement and the view from my office fantastic!

After a lifetime in Banking, it was time to call it a day. The Bank agreed to my early retirement, with a sizeable retiring allowance and pension. It was a blessing in disguise as I was tired of the one and a half hour daily commutes to and from work. I paid off the balance of my mortgage loan, and bought a yellow Volkswagen Beetle for old time's sake. After retiring, I worked three days a month preparing statements for Business Customers for CIBC. While at the Bank, I was able to help a few of my friends with employment. There is John Fernandes, who started working in 1993. He is now 82 years old and is still working-an amazing achievement. Among the others are Bernadette Nazareth and Sarita Nazareth. Jolly Lobo is unique in that I helped him seek employment with C.I.B.C. on two different occasions. Between the two terms, he worked at Lloyd's Bank of Canada.



My surprise retirement party

## *Vacations*

One thing I love in life is travelling. I am truly blest to travel the world even in my current situation. I recall many of my travel adventures and have listed a few in this book.

In 1991, Sandra and I vacationed in India. We decided to make a short trip to Goa. We hired a taxi for the entire trip from Mangalore to Goa. We were five of us– my mother; niece Malini; brother, Basil; and the two of us. When we arrived in Goa, it was late afternoon and we needed assistance to find the hotel we booked. We asked for directions and everyone we stopped said “just a little further”. We traveled for about 5 miles based on the directions of “just a little further” and finally, arrived at the hotel just in time for a late dinner.

We settled down for the night and the next morning started by seeing the sights of Goa. First, we visited the church where the body of St. Francis Xavier is kept. The mortal remains of St. Francis Xavier can be seen through a glass case in the chapel. My mother was so excited to visit this religious sight.



The Mausoleum of St. Francis Xavier

Our trip gave us a different perspective of life in India and Canada. A trip to Goa is incomplete without visiting some of the famous beaches frequented not only by tourist sunbathers but also cattle (as shown below)!



It was interesting to see that as we travelled in Goa there were plenty of cattle on the roadside. They felt free and undisturbed in the din of traffic, and would amble around and sit in the middle of the road not budging even to the blare of horns that could render a normal person deaf. The driver of the car would get out and shoo the cows away or wait until the cows decided to move. The local people accepted this disorganization in traffic and simply call them “road breakers”. My thoughts took me back to the 401 in Canada. I realized that I took a few things for granted.



“Road breakers”

A funny thing happened on our way back to Mangalore. Transporting liquor from Goa to other parts of the country is prohibited. We bought 4 bottles of cashew fenny (the local liquor) to bring to Canada. We had to pass through Goan customs at the Goa-Mangalore border. Sandra had a camera and told the customs officers that she wanted to take a picture of them. While they posed for the pictures, I told the driver to cross the border. We were able to bring the fenny to Canada to share with our family and friends that have an appreciation for the drink.

During our vacation, we decided to indulge in some local pastimes. We went to see the mud races performed by men as well as by buffaloes; and the cock fights (as shown below). Even though there were a lot of spectators we were given front row viewing because Sandra had a camera. It was very interesting watching the races as well as the large wads of cash being exchanged in the form of bets.



My cousin, Amrith S'Souza and her family moved to Philadelphia, Pennsylvania, U.S in 1991. We frequently spent holidays in each other's homes. My cousins, Anand, Arun, Anil and their families settled there as well.



The whole “*kandan*” (family) on their first trip to Toronto

In early 1993, Sandra and I had a memorable holiday in Ocho Rios, Jamaica in the company of Amrith and her husband Dolphy. They had won an all expense paid vacation from their employer, The Franklin Mint in Media, Pennsylvania. They invited us to come along. They had reservations at the Jamaica Grande Hotel and we spent a memorable seven days in their company. A variety of food was offered at the hotel, catering to many tastes. The entertainment every evening was top notch. The tropical vegetation, the tender coconut water and the food was reminiscent of our own hometown back in Mangalore. We tasted the most delicious Goat curry in a small restaurant in a remote mountain spot as we made our way to a coffee estate. It tasted exactly like it could have come out of a *Kundle* (earthen cooking pot) in Mangalore. We also went on a bus trip to the very picturesque Dunn's River Falls where Sandra and Dolphy climbed to the top of the falls. The live Caribbean music shows every evening were very enjoyable.



Amrith, Dolphy and myself in Ocho Rios, Jamaica

In December of 1995, we travelled to Clearwater, Florida to attend the wedding of Amrith's daughter Anjali and Richard Leon, celebrated at the Treasure Island, Florida. Richard has the distinction of being the first Non-Indian to marry into our Noronha Clan. My cousin, Ashok, had travelled all the way from India to attend the wedding. A couple of weeks after the wedding, Ashok visited us in Toronto and treated us to his culinary delights, during the entire week he was our guest. He is welcome back anytime!

When Sandra and I went on vacation to Barbados we had a wonderful time. We saw the "eighth wonder of the world" which is Harrison's Cave. It is about 200 feet underground and an electric train takes one to the bottom, which is about a mile down. There are

several chambers, incredible stalactites and stalagmites, bubbling streams, plunging waterfalls and emerald pools.



Harrison's Cave

Cricket is played in every nook and cranny of the island. Every taxi driver started his conversation about cricket and was very surprised that I was so knowledgeable on the topic. I was told, that at one time, Barbados, which is a very small island, boasted 9 players out of 11 for the test cricket team. As mentioned previously, this is where I visited the famous Kensington grounds with stands for Worrell, Weeks, Walcott, Hall, Griffith and Sir Garfield Sobers. When the concord flew, it went to only four places in the world. Paris, London, New York and Barbados so I had the pleasure of seeing the concord fly before it was grounded. A very majestic plane in the air! In contrast to the first plane I saw when Bajpe Airport in Mangalore opened in 1949 and was inaugurated by Prime Minister Jawarlal Nehru. The plane was very small and only seated 50 people but reduced the travel time to Bombay from two days by land to less than two hours by plane.

## *My Health*

The many years of stress and responsibilities had taken a toll on my health. My first major surgery was to repair an aneurysm in my artery. The surgery was done at the Scarborough General Hospital, performed by Dr. Norbert Pereira on May 3, 1996. One of the nurses at the hospital was an old friend of mine – Gertrude Gonsalves who was a great help to us. Following the surgery I suffered kidney failure. The prognosis was that I had to undergo dialysis three times a week for the rest of my life. I have to be grateful to modern science, for at least making it possible for me to live. A few decades ago, kidney failure meant death. I was moved from Scarborough General to Sunnybrook Hospital, where dialysis facilities were available. I stayed for almost four months at Sunnybrook Hospital to regain my strength.

Just when I thought, I was out of the woods; there was another health crisis. This time I had to undergo a quadruple bypass. Dr. Gopal Batnagar performed the surgery on March 24, 1997 at Sunnybrook Hospital. It took me a month to recover. Through it all, my daughter was my best ally. She fought to save me every time. She saw to all my needs and inspired me to hang in there when I wanted to give up. She has truly been my Guardian Angel!

Once I was released from hospital, I started dialysis at a private clinic in Markham, called the Dialysis Management Clinics Inc. One day, I came upon a strange sight. A prisoner was brought to the clinic with shackles on his legs and led in by two policemen. Both policemen stayed at the dialysis clinic for the four-hour treatment even though the prisoner remained in shackles. This became a regular occurrence three times a week.

My thrice-weekly dialysis has not put an end to my travel adventures. With Sandra's expert orchestration, I have been on vacations to Fort Lauderdale, Florida; West Chester, Philadelphia; Bahamas; Barbados; and even two trips to India. She has done all the spadework, arranged transportation, dialysis and attended to all my special needs as a PATIENT, at our holiday destinations.

We are very fortunate to live in Canada which has been called the best country in the world to live. My surgeries were paid for by the Ministry of Health as well as my on going dialysis treatments. Even when we travel my treatments are subsidized up to a certain dollar amount.

In March of 2002, my baby toe started swelling up. Subsequently, I developed an ulcer on my left heel which started growing. The pain was excruciating especially at night and I would groan in agony. I consulted a number of doctors and tried all kinds of medications to no avail. The doctors in Toronto said amputation of my foot was the only solution.

## ***BACK TO MY ROOTS***

Life has come full circle. I believe that as long as there is life, there is hope. Once my health started to suffer and with the latest diagnosis on my foot, Sandra decided that we travel to India to get an opinion and one last attempt at saving my foot. We would experiment with ancient Ayurvedic<sup>20</sup> and Homeopathic<sup>21</sup> treatments of India. This travel to India coincided with the celebrations of the 40<sup>th</sup> anniversary of my childhood friend Fr. Theo Pinto's calling to priest hood. It was a pleasure and an honour to attend. Thus began a journey back to my roots, back to Mangalore - a place for which I always had the fondest memories.

We left for Mangalore via Bombay on September 12, 2003. Sandra and I stayed with my cousin Ashok and his wife Marissa. I enjoyed their generous hospitality for four months at their luxurious apartment at 704 Capitol, Kadri, Mangalore. Their children, Joe, Jan and Jess were great company. The two maids, Yashoda and Jyothi took real good care of me.



Dinner with Ashok, Marissa and the children

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<sup>20</sup> Ayurveda is an old Indian technique of medicine that is a method to the prevention and treatment of illness, which tries to keep or restore the synchronization between body, mind and nature.

<sup>21</sup> Homeopathy is a technique of therapy based on the idea that ailments can be treated with medication (in small doses) thought able of creating the same signs in healthy people as the disease itself.

The focus of the trip was the treatment of my foot. I had a routine of massages and medications both internal and external. I tried both Ayurveda and Homeopathic treatments in every effort to save my foot. I gave it three months, suffering all along with unbearable pain. When everything failed, the surgeon's scalpel seemed to be the only possibility for relief. I decided to go ahead with the surgery to amputate my foot. This was the town where, in my youth, my feet had served me well, walking a few thousand miles back and forth from school and college to my village home in Bondel.

On January 13, 2004, Dr. Devdas Hegde performed the amputation surgery at the A. J. Shetty Hospital at Kuntikan, Mangalore. I was quite impressed with the standard of medical care in our small town of Mangalore. The medical and nursing care I received at the hospital were of the highest standard. I shall always remember very fondly all those who cared for me and worked with me during that difficult time. In addition to Dr. Hegde, I thank all the nurses who helped with the surgery. I also wish to thank Dr. P. Jagdish and the nurses at the dialysis centre, namely, Arvind, Renny M. Joseph, Anithu Rai, Mangala Vishwanath, Varni K., Bindu T.N., Zaita Veigus, Sushila and Mrs. P. Marla Reventhi. A special mention to all the nurses who helped during my rehabilitation as an in-patient, specially Priya Pinto, Niesha Prahavati Moili, George, Sunita Demello, Mamatha K., Ravi and Lily D'Souza. Additionally, thanks to the Physiotherapy team - Manju Thomas, Dhara, Ranjuna, Seema, Afthan, Jean Joy-Ajay, and Vasami. Last but not least, my close family and friends who came to visit and cheer me up. My thanks are somewhat tardy but it is better late than never.



A. J. Shetty Hospital

I was surrounded by love and expert nursing care and hence my recovery was quick. On the March 13, I received my Prosthetic. By April 17, I was all set to leave the hospital. I left Mangalore via Bombay, Dubai, and Frankfurt and arrived in Toronto on April 21. I had an escort, Tony D'Souza, from India, who stayed at our home for about 3 months helping me get acclimated to living in my home with my prosthesis.

## *Back In Canada*

As the days passed, my right leg started giving me trouble and on December 30, 2004, I was admitted to Sunnybrook Hospital, as the pain in the leg was so severe and unbearable. On January 13, 2005, the second amputation took place. After a month, I was discharged from the hospital and admitted to St. John's Rehabilitation Centre for occupational and physiotherapy. I was undergoing rehabilitation to strengthen both my legs and to see whether I could use prosthetics on both legs. One night, I had a fall from my bed and was again admitted to Sunnybrook Hospital. An X-ray of my neck showed a hairline fracture that required wearing a neck brace for about a month. After I recovered, I was transferred to Tendercare Nursing Home where I stayed for two months. While I was there, Sandra arranged for me to have a power wheelchair, as I was not strong enough to wear the prosthetics. Unfortunately, with the wheelchair, I could not move up and down the stairs at our home at 33 Manilow Street. Sandra sold the house and bought a condominium at 3131 Bridletowne Circle. Today moving in a wheelchair has become second nature with the space in my condominium.



My new digs!

In 2005, I turned 75. For this big event in my life, I was at Tendercare Nursing Home recuperating from my fall. My children decided to celebrate my birthday on May 22nd upon being released from the nursing home. The party was at a banquet hall with over 150 guests. Among the guests was the Hon. Jim Karygiannis, P.C., M.P. which was quite a pleasant surprise. My niece, Sarita, and nephew, O'Neill, were the Masters of Ceremonies, and together with the D.J. kept everyone entertained. My niece, Andrea,

raised the toast and Deacon Dan Murphy said grace. The banquet hall provided delicious appetizers and a sumptuous dinner to add to everyone's enjoyment. Everybody had a wonderful time and showered compliments for a function well conducted!



In August 2005, Sandra and I went to visit Roy in San Francisco. Roy arranged a wheelchair accessible van to accommodate me and was our tour guide to the various tourist spots. San Francisco is a beautiful city with pleasant weather all year round. Some of the sights included Fisherman's Wharf, the San Francisco Giant's stadium, Muir Woods, Golden Gate Bridge, Chinatown and the famous Alcatraz Prison. We also went to sample wine at Napa Valley and Sonoma Valley where the former has over 240 wineries and the latter 200 wineries.



Lombard Street



California Redwood



Dinner in Chinatown



Cable Car



Alcatraz Prison

When we first arrived in Canada, Roy learned to skate. With his skating skills he started playing ice hockey. Today, Roy continues to play ice hockey in a league in San Francisco.



“Our Champion”

In December 2005, Sandra, Roy and I went for a two-week holiday to Trinidad and Tobago. We stayed with Sandra’s friend, Marina who lives in a spacious two-bedroom condominium by the seashore. Sandra organized dialysis for me in the hospital across the road from the condominium building. The weather on the island is just like Mangalore with the same vegetation – coconut palms, banana plants and mango trees. Sugarcane is grown in abundance and sugar is one of Trinidad’s main exports. Many people of Indian descendants who migrated to the island decades ago till today occupy much of the island.

On May 13, 2006, Sandra and I flew from Toronto to Venice via Frankfurt. Roy flew from San Francisco to Venice via Vienna, Austria and my niece, Sarita, joined us from Toronto through London, England. On May 14, all four of us embarked on Holland America’s M.S. Rotterdam for a 12 day Mediterranean Cruise. Our cruise departed from Venice and proceeded to the following cities and countries over the next twelve days: Dubrovnik, Croatia; Corfu, Greece; Alexandria, Egypt; Kusadasi and Istanbul, Turkey, Constanta, Romania; Odessa, Ukraine and Varna, Bulgaria. We went on a cruise on the Black, Baltic and the Mediterranean Sea. We disembarked in Piraeus, Greece on May 26 after a remarkable trip. The M.S. Rotterdam is one of the largest cruise ships on the Mediterranean Sea and carries about 2500 passengers and crew. I had three dialysis sessions a week on board and these sessions did not interfere with my enjoyment of the

sites at each port. Just about every morning we woke up at a different harbour. We enjoyed the cruise tremendously.



Quite different from my first ship!

My children and I love to travel and see the world and have logged many thousands of flying miles. Some of the memorable sights I have seen include Ephesus, the Aegean's best preserved ancient city and where St. Paul preached and the near-by House of the Virgin Mary where she spent her last days; the Pyramids at Giza, Egypt; the Mayan ruins at Chichen Itza and Tulum, Mexico; Pearl Harbour, Hawaii, U.S.A.; the Grand Canyon (including a helicopter flight over the edge descending 4000 feet landing on the Canyon floor near the mighty Colorado River) in Arizona, U.S.A.; Alcatraz Prison and the ancient California Redwoods in San Francisco, California, U.S.A.; Pitch Lake (one of the three asphalt lakes in the world) in Trinidad, West Indies; the Taj Mahal and Red Fort in Agra, India; and the Capilano Suspension bridge (which I walked on) in Vancouver, British Columbia, Canada. Close to home, I have visited the C.N. Tower which is the tallest free standing structure in the world. I have seen a range of waterfalls from the Dunn's River Falls in Jamaica, to Murchison Falls in Uganda to the granddaddy of them all, Niagara Falls in Canada.

Some of the places I have visited are similar to that of Mangalore; of note are Mexico and the Caribbean Islands. Sometimes Mangalore seems just a short plane ride away in terms of vegetation and climate. In Jamaica, Barbados, the Bahamas, Trinidad and Mexico, I

availed of my favorite drink .....fresh coconut water in addition to mangoes, papaya, and other tropical fruits.



A little bit of Mangalore

On the June 23, 2006, I suffered a mild stroke and now am unable to use my left hand. I returned to St. John's Rehabilitation Centre, as an outpatient, for physiotherapy on my left arm and hand. Currently, I see a chiropractor, Dr. Roya Salehoun, who makes bi-weekly visits to my condominium. She is very knowledgeable and makes the sessions enjoyable. My left hand is showing marked improvement.

For recreation, when not attending a hospital or rehabilitation facility, I play bridge on the computer. I use Yahoo to play and converse with people from all over the world. I have also joined Scarborough Support Services. They provide congregate dining on Tuesdays and Thursday which includes a lovely lunch, exercises, discussions, and various games such as bingo, dominos, euchre, and bridge. As I learnt to play bridge after my retirement, I join the bridge players at the recreation centre. I used to play bingo but spend more time playing bridge as I find bridge more challenging mentally though less rewarding monetarily! This organization is for seniors only and I have made several friends.

Over the years, one of my favourite pastimes is watching sports on T.V. such as ice hockey and basketball in the winter and baseball in the summer. We have attended many baseball games in Toronto, watching the Toronto Blue Jays at the Rogers Centre (nee Sky Dome). The Rogers Centre is an entertainment centre with the world's first fully

retractable roof that opens or closes in 20 minutes. When I was in Philadelphia, Ajesh and Andrea D’Souza (my nephew and niece) and I went to see the Philadelphia Phillies play the Atlanta Braves at Citizen’s Bank Park. When Sandra and I went to San Francisco, Roy took us for a baseball game at McAfee Coliseum where we watched the Oakland A’s play the Los Angeles Angels. It was quite exciting with about 50,000 fans in attendance cheering and doing “the wave”<sup>22</sup>.



McAfee Coliseum, Oakland, California

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<sup>22</sup> The wave is done at various sports venues in North America. The fans stand up, raise their arms and shout in sequential tiers enabling the wave to travel around and around the venue until it dies off. It is used to motivate the home team.

## *Life Lived with No Regrets*

My story has informed you of my travels, jobs in three continents and a happy life, although, half of it as a widower. My children, Sandra and Roy, have been my support, joy and contentment. I am a son of a peasant farmer from the village of Bondel, Mangalore, and I learned English after I joined St. Aloysius School in the fifth grade. I had no financial background but my hard work and dedication has allowed me to have a successful managerial career with three banks, the largest of which is the Barclays Bank, one of the biggest banks in the world.

A number of people have come into my life- family, friends, and colleagues, care givers and supporters. I look back at my life as a celebration of accomplishments and achievements interspersed with a few tragedies. I believe, 'What does not kill you only makes you stronger'. I have no regrets today but only thanks and sincere gratitude for the promise of life in abundance. My hard work has paid off- as I was able to retire early and receive a few pensions. My children are educated and are independently finding life's path for themselves. I have learned many lessons along the way. Through it all my father's words have been an anchor through my adult life, "The Lord will take care of your needs", and indeed He has.

Appendix - I

MAP OF INDIA



Appendix - II

MAP OF MANGALORE



Source: <http://www.mapsofindia.com/maps/karnataka/mangalore-map.htm>

Appendix - III

**MY FAMILY TREE**

Domingo Salvadore and Emiliana nee Albuquerque had seven children.

- 1) Piadade married Jacob Rego. They had 4 children
  - a) Louis married Kitty Britto. They had two daughters
    - Yvonne
    - Yvette
  - b) Albert married Angeline D'Souza. They had 6 children
    - Patrick
    - Shanti
    - James
    - Beatrice
    - Walter
    - Bertrum
  - c) Alice died at the age of 3
  - d) James died at the age of 22 as a bachelor
- 2) Seraphine married Elias Pinto. They had 5 children.
  - a) Pauline married Lawrence Mendonca. They had 3 children
    - Antony
    - Celine
    - Merlyn
  - b) Alphonso married Rosie Francis. They had 3 children
    - Jhonsy
    - Ophelia
    - Mohan
  - c) Francis married Mary Rodrigues. They had 3 children
    - Cynthia
    - Ledwin
    - Rita
  - d) Emilia married Gregory Rego. They had 4 sons
    - Hewbert
    - Norbert
    - Rupert
    - Ceaser who became a Priest

- e) Frank married Apholine D'Souza. They had 6 sons
  - Bolwin
  - Alwyn
  - Melwin
  - Godwin
  - Edwin
  - Ivan
  
- 3) Roman Joseph married Pauline D'Silva. They had 6 children
  - a) Theresa joined the Ursuline convent
  - b) Victor died of typhoid at the age of 13
  - c) Peter is a priest
  - d) Agnes joined the Ursuline convent
  - e) Benedict joined the Ursuline convent
  - f) Valerian married Jessie Dias and they have 5 children
    - Sunil
    - Sujith
    - Suman
    - Sudeep
    - Suraj
  
- 4) Santan Joachim (called Beema for his physique – 225 lbs and 6'6" tall) married Angeline Pinto (who was only 5'5") and their 9 children
  - a) Annie married Marian Pinto and they have 1 son
    - Henry
  
  - b) Delphine married Victor Miranda and their 8 children
    - Josie
    - Filomena
    - Patrick
    - Priscilla
    - Rita
    - Avil
    - Gerald
    - Asha
  
  - c) Juliana married Gilbert Fernandes and their 2 children
    - Elizabeth
    - Joseph
  
  - d) Cecilia married Victor Goveas and their 6 children
    - Joyce
    - Janet
    - Joe

Jessy  
Jude  
James

- e) Marcelin married Sathurine Menezes and their 4 children
    - Sylvian
    - Loy
    - Ron
    - Yvonne
  - f) Lilia married Benedict Vas and their 3 children
    - Isaac
    - Cynthia
    - Aaron
  - g) Stella married Charles Noronha and their 6 children
    - Ronnie
    - Tony
    - Ozzie
    - Queenie
    - Nina
    - Anil
  - h) John married Shanta Noronha and their 3 sons
    - Gautham
    - Sanjay
    - Vijay
  - i) Mable married Alphonse Pinto and their 5 children
    - Maria
    - Ashok
    - Jevan
    - Sandra
    - Simitha
- 5) Paul Lawrence married Assess Paskina Pinto and they had 7 children
- a) Dominic married Merlyn D'Souza and their 2 children
    - Sandra
    - Roy
  - b) Gregory married Prescila Coelho and their 3 children
    - Malini
    - Carol
    - Brian

- c) Ancilla married Norman Aranha and their 3 children
  - Rosaline
  - Rochelle
  - Russell
  
- d) Magdaline who died in infancy. I had the privilege of baptizing her, naming her Magdaline after her maternal grandmother.
  
- e) Celine married Alwyn D'Silva and their 2 children
  - Allister
  - Alicia
  
- f) Joe married Sylvia Miranda and their 2 children
  - Jackson
  - Jacqueline
  
- g) Basil married Priscilla Aranha and their son
  - Glen
  
- 6) Charles Rosario, popularly known as C.R., married Myrtle Britto and they had 6 children.
  - a) Anand married Francine Coelho and their 3 children
    - Priya
    - Rajesh
    - Maya
  
  - b) Ashok Prabhu married Marissa Aranha and their 4 children
    - Joe
    - Jan
    - Jess
    - Jordan
  
  - c) Amrith married Adolphus D'Souza and their 4 children
    - Anjali
    - Athena
    - Andrea
    - Ajesh
  
  - d) Anne married Harry Goveas and their 2 children
    - Ranjit
    - Rajiv
  
  - e) Arun married Lolita Coelho and their 2 children
    - Nicole
    - Sasha

- f) Anil married Sunita Pais and their 4 daughters  
    Lauren  
    Alyssa  
    Alaina  
    Alexa
- 7) Fr. Frank Noronha, was a missionary priest in Ajmir diocese for several years. When he was 65 years old, his brother asked him to retire and spend his retirement in Bondel with his family. He replied that “His family was the orphans, cattle and newly converted people in Madhya Pradesh and I want to bury my bones among them”. After some years he came down to Mangalore on a holiday, had a heart attack and died on the January 26, 1980. He was buried in Bondel cemetery with the local parishioners and his relatives.

Appendix - IV

MAP OF UGANDA



## Appendix - V

### AFRICAN COLLEAGUES

I had plenty of friends and colleagues in Kampala where I lived and worked for about 17 years. Almost all of them left Uganda when Idi Amin expelled all foreigners on the August 6, 1972 and went to different parts of the world.

Those who went to India are:

In Bangalore:

Anslem and Cynthia Britto, with their 4 children;  
Dr. Aloysius and May Monteiro, with their 5 children;  
Frederick and Liddy Lobo, with their 3 children.

In Mangalore:

Apoline Lobo;  
Joachim and Hyacinth Saldanha, with their 3 children;  
Valie and Judy Mascarenhas.

Those who went to Australia:

Frank and Alice Vas, with their 4 children, living in Melbourne;  
Allan and Joyce Coelho, with their 2 children, residing in Sydney.

Those who went to Canada:

Sylvester and Cecilia Mascarenhas, with their 6 children;  
Jossy and Helen Salins, with their 3 children;  
Stanislous and Jessy Rodrigues, with their 3 children;  
Swany Lewis with her 2 children;  
Patrick and Dorothy Picardo, with their 3 children;  
Marceline Picardo (90 years of age);  
Flavian and Minnette Pereira;  
Boniface and Carmen Fernandes, with their 4 sons;  
Joe and Aileen Noronha, with their 3 children;  
Rosie Agard

Those who went to the U.S.A.:

Rupert and Leticia Frank, with their 5 children;  
Peter and Cletta D'Souza, with their 3 children;  
Michael and Stella D'Sa, with their 3 children;  
Harold and Ida Rodrigues, with their 2 children;  
Josephine Abreo

Those who went to England:

Hubert and Tina Frank and their 3 children;  
William and Millie Castelino, with their 3 children;

Monica Gomes and her 4 children;  
Joe and Emilia Leitao, with their 3 children;  
Alphonso and Filomena Cardoza, with their 5 children;  
Those who went to Zimbabwe:  
Peter and Rita D'Silva, with their 8 children.

How many lives were disrupted due to one man's folly!!!!

Appendix -VI

MAP OF KUWAIT



Appendix - VII

**CONVERSION TABLE**

Currency

16 annas = 1 Indian Rupee

1 Indian Rupee = 0.0268 Canadian Dollar

1 Ugandan Shilling = 0.0006 Canadian Dollar

1 Kuwaiti Dinar = 3.7553 Canadian Dollar

Measurements

1 mura = 25 lbs. or 11.34 kgs.

1 mile = 1.60934 Kilometers

1 foot = 0.30480 Meters



#### AUTHOR'S BIOGRAPHY

Dominic Noronha has a Bachelor of Arts degree from the University of Madras, India, an Associate of the Institute of Bankers from London, England and a Fellowship of the Institute of Canadian Bankers from Toronto, Canada. He worked for 17 years with Barclays Bank in Kampala, Uganda and opened a new branch of the Bank on April 14<sup>th</sup>, 1969, which was the highlight of his banking career. Dominic is retired and lives in Toronto, Canada.