



55 PLUS GOAN ASSOCIATION – WEST GTA INC.

2011

ANNUAL REPORT

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President's Report

Dear 55PGA Members,

Peace, Happiness and Good Health to you all and your families in 2012.

My term as President and that of my Executive Committee has now come to an end.

In December 2011, the Association consisted of 630 members, the majority of which were from the City of Mississauga. Some members resided in the USA, and some in other regions of Ontario. E.g. Brampton, York, London etc.

I was overwhelmed with your support at all our Social events, Cultural events and the Trips to New York, Chicago and Divine Mercy and the Caribbean Cruise.

I worked with a team of dedicated individuals who gave 100% of their time and effort to raise the 55PGA to a new, higher level.

I wish to express my gratitude to my Executive individually.

CHRISTINE RODRIGUES - VICE PRESIDENT

Christine and myself have worked together for many years at two other Community Associations and has been my right hand person for the last two years. Besides the day to day operations, she handled all matters with the City of Mississauga, the Cawthra Seniors Centre and was also instrumental in setting up the new 55PGA web blog.

ALICK ALPHONSO - TREASURER

One of the requirements that I requested of Alick was that our Accounts should be 100% transparent. Although it was not always done in the past, I insisted that we send out hard copies of the 55PGA Annual General Report, which would include financials, to all our members before the AGM so that all our members and some NON members of our community can see the transparency.

Alick has accounted for all income and expenditure to the last penny.

BRIZILA D'MELLO - GENERAL SECRETARY

A minor health setback, did not stop Brizzy from performing all the day to day duties and correspondence associated with this portfolio, which believe me are enormous.

Brizzy was always available to help at all events.

President's report continued.

JOAN DOROSARIO - SOCIAL SECRETARY

With her innovative ideas, Joan took the 55PGA entertainment to a new higher level. Whether it was "Fish Curry Nite", "Dinner Mystery Theatre", "Dancing with the Stars" or whatever the event, we sold out.

In June 2011, we had over 600 members and guests attend "GOA FEST". This was an all day and evening event to show case our Goan Culture and Heritage.

The highlite of our term was our 2011 Christmas Dance that Joan put together with the assistance of the entire committee. Many members and guests who attended praised Joan's efforts and described the dance as one of the best they have ever attended.

ROMEO D'SOUZA - COMMUNICATIONS

The backbone of my Executive. The GO-TO guy whenever there was something to be done. Most importantly, his answer was always "YES" or "SURE".

All the e-mails and Flyers sent out to you was Romeo's creative work.

He was also instrumental in setting up our new 55PGA blog.

Between his badminton, and bike riding, he always found the time to assist every portfolio on this Executive, including mine.

IDA GOMES - CULTURAL

Ida stepped into this portfolio midway through our term and with no surprise took our Cultural events to a new high.

The 2011 Mass for the deceased and the Konkani classes were the highlite of our Cultural involvement.

We were able to achieve our Summer Whist Drive budgets, due to the catering costs that Ida had to work with and at the same time maintain quality and quantity. Ida also helped with the social events and trips.

LILIAN deMELLO - TRIPS

"Great Work" and "Most Enjoyable" were the responses from all who attended anyone of our trips.

In our two years, Lilian arranged trips to New York, Chicago and The Divine Mercy and topped it all with a Caribbean Cruise.

I do not believe there is any participant with a complaint. "JUST PRAISE." Lilian also did her share of help at the Social and Cultural events.

President's report continued.

JULIET REBELLO & NORMAN Da COSTA - EXECUTIVE MEMBERS

Juliet and Norman (2011) were instrumental with their advice and feedback they provided the Executive.

Both were extremely helpful at all our Social and Cultural events.

“A HUGE THANK YOU TO EACH OF YOU”

My final thanks is to the spouses of the Executive. Thank you for all the help and most of all for your understanding.

I should point out that the Executive and spouses paid to attend each and every event.

There will be a new Executive for 2012 / 2013. I have no doubt that the 55PGA will progress even further with the new Committee.

I request that all our members support the new Executive just as you did for us.

It was a great two years working for the 55PGA, and Bonita and myself look forward to being guests for the next two years and more.

Joe Lobo
President 55PGA.

THE EXECUTIVE COMMITTEE FOR 2011

| <u>TITLE</u> | <u>NAME</u> |
|----------------------------|---------------------|
| PRESIDENT | Joe Lobo |
| VICE – PRESIDENT | Christine Rodrigues |
| GENERAL SECRETARY | Brizila D’Mello |
| TREASURER | Alick Alphonso |
| SOCIAL SECRETARY | Joan DoRosario |
| CULTURAL SECRETARY | Ida Gomes |
| TRIPS CO-ORDINATOR | Lilian deMello |
| COMMUNICATIONS COORDINATOR | Romeo D’Souza |
| EXECUTIVE MEMBER | Juliet Rebello |
| EXECUTIVE MEMBER | Norman Da Costa |
| | |

AUDITOR'S REPORT

To the members of 55 Plus Goan Association – West G.T.A. Inc, Mississauga, Ontario

We have audited the Balance Sheet, Income Statement and Statement of Changes in Financial Position of 55 Plus Goan Association –West G.T.A. Inc. (55PGA) as at December 31, 2011.

The Financial Statements are the responsibility of 55PGA's Executive Committee.

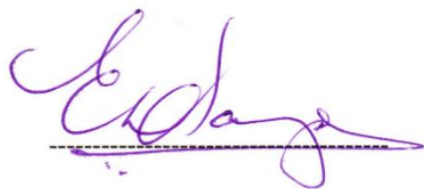
Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

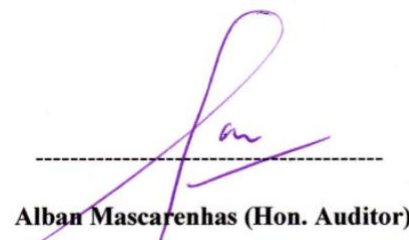
An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes evaluating the appropriateness of the accounting principles used and reasonableness of accounting estimates made by the Executive Committee, as well as the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

In our opinion, the financial statements present fairly, in all material respects, the financial position of 55PGA as at December 31, 2011 and its financial performance and its changes in financial position for the year then ended in accordance with Canadian generally accepted accounting principles.



Eric De Souza (Hon. Auditor)



Alban Mascarenhas (Hon. Auditor)

Dated January 6, 2012 at the City of Mississauga in the Province of Ontario

55 PLUS GOAN ASSOCIATION WEST G.T.A. Inc.

INCOME STATEMENT

For the period January 1, 2011 to December 31, 2011

RECEIPTS:

NET INCOME FROM SOCIAL EVENTS -Schedule 1 **\$6,806.04**

OTHER INCOME:

DONATION: J. L. Refrigeration \$500.00

E-MAIL AND FLYER ADVERTISING \$80.00

TOTAL OTHER INCOME **\$580.00**

TOTAL INCOME **\$7,386.04**

EXPENDITURES:

MEETINGS:

A.G.M. EXPENSES \$1,170.53

COMMITTEE MEETINGS: Room Rental \$216.02

COMMITTEE MEETINGS: Catering \$737.19

TOTAL: MEETINGS EXPENSE **\$2,123.74**

ADMINISTRATIVE:

ADVERTISING \$60.00

BANK CHARGES & VISA FEES \$239.44

DONATIONS \$0.00

LIABILITY INSURANCE \$1,473.12

MASS/SYMPATHY CARDS/FLOWERS \$141.69

OFFICE SUPPLIES \$298.46

POSTAGE AND POST BOX RENTAL \$186.64

VISA ANNUAL FEE \$12.00

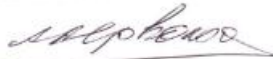
WEBSITE MAINTENANCE: 2010 Fee billed in arrears \$508.50

TOTAL ADMINISTRATIVE EXPENSE **\$2,919.85**

TOTAL EXPENSES **\$5,043.59**

SURPLUS OF INCOME OVER EXPENSES

\$2,342.45


Alick Alphonso, CCP
 Treasurer



Joseph Lobo
 President


55 PLUS GOAN ASSOCIATION WEST G.T.A. Inc.

BALANCE SHEET
As at December 31, 2011

| | 2011 | 2010 |
|---|---------------------------|---------------------------|
| ASSETS: | | |
| Cash | \$25,001.66 | \$17,687.73 |
| Pre-paid Expense: | | |
| City of Mississauga: Reservation for Picnic July 17, 2011 | | \$89.03 |
| Liability Insurance : Jan. to Apr. 2012 @ \$184.14 p/m | \$736.56 | |
| Total | <u>\$736.56</u> | <u>\$89.03</u> |
| Other Assets: | | |
| Equipment | \$1.00 | \$1.00 |
| Total | <u>\$1.00</u> | <u>\$1.00</u> |
| TOTAL ASSETS | <u><u>\$25,739.22</u></u> | <u><u>\$17,777.76</u></u> |
| LIABILITIES: | | |
| Uncashed Cheques: # 180; 183; 184 (2010) | | \$572.49 |
| Prepaid Membership Fee for 2011 | | \$2,830.00 |
| Prepaid Membership Fee for 2012 | \$2,640.00 | |
| Prepaid Membership Fee for 2013 | \$80.00 | |
| TOTAL LIABILITIES | <u>\$2,720.00</u> | <u>\$3,402.49</u> |
| RESERVES AND ACCUMULATED SURPLUS: | | |
| Membership Fee - December 31, 2010 | | \$6,060.00 |
| Membership for Fees 2011 received in 2010 | \$2,830.00 | |
| Membership Fees - From Jan. 1, to Dec. 31, 2011 | \$3,471.50 | |
| Allocated Reserves December 31, 2011 | (m) \$6,301.50 | <u>\$6,060.00</u> |
| Prior Years Reserves and Accumulated Surplus | \$14,375.27 | \$12,822.16 |
| Surplus: Jan. 1 to Dec. 31, 2011 | \$2,342.45 | |
| Deficit: Jan. 1 to Dec. 31, 2010 | | -\$4,506.89 |
| Accumulated Surplus | (i) \$16,717.72 | <u>\$8,315.27</u> |
| TOTAL RESERVES AND ACCUMULATED SURPLUS (m+i)** | <u>\$23,019.22</u> | <u>\$14,375.27</u> |
| TOTAL LIABILITIES, RESERVES AND SURPLUS | <u><u>\$25,739.22</u></u> | <u><u>\$17,777.76</u></u> |

** Schedule 2


Alick Alphonso, CCP
Treasurer


Joseph Lobo
President

| 55 PLUS GOAN ASSOCIATION - WEST G.T.A. Inc. | | | | | |
|---|------------------------------------|---------------------------------------|------------------------|-----------|-------------------|
| Schedule 1 | | NET INCOME FROM 2011 SOCIAL EVENTS | | | |
| EVENT | DATE | LOCATION | DESCRIPTION | ATTENDEES | GAIN/LOSS |
| S.G. | 1 Sunday, January 16, 2011 | GALAXY, Mississauga | WHIST DRIVE 1 | 47 | \$105.00 |
| T | 2 Saturday, February 05, 2011 | WESTERN CARIBBEAN CRUISE | TRIP | 23 | N/A |
| S.G. | 3 Sunday, February 20, 2011 | GALAXY, Mississauga | WHIST DRIVE 2 | 38 | \$78.00 |
| S.G. | 4 Sunday, March 27, 2011 | GALAXY, Mississauga | WHIST DRIVE 3 | 46 | \$105.41 |
| M | 5 Friday, April 15, 2011 | ROYAL CANADIAN LEGION, Etobicoke | FISH CURRY NIGHT | 207 | \$673.52 |
| T | 6 Saturday, April 30, 2011 | DIVINE MERCY, Massachusetts. | TRIP | 50 | N/A |
| C | 7 Wednesday, May 11, 2011 | CAWTHRA SENIOR CENTRE, Mississauga | GOAN VARIETY | 115 | \$121.46 |
| M | 8 Saturday, June 04, 2011 | CANDLES BANQUET HALL, Mississauga | GOA FEST | 570 | \$751.69 |
| S.G. | 9 Sunday, July 17, 2011 | ERINDALE PARK, Mississauga | PICNIC | 50 | -\$153.03 |
| S.G. | 10 Wednesday, July 20, 2011 | CAWTHRA SENIOR CENTRE, Mississauga | WHIST DRIVE 4 | 61 | \$368.65 |
| M | 11 Wednesday, August 24, 2011 | CAWTHRA SENIOR CENTRE, Mississauga | MYSTERY DINNER THEATRE | 130 | \$911.31 |
| C | 12 Sunday, September 18, 2011 | CAWTHRA SENIOR CENTRE, Mississauga | KONKANI CLASSES | 21 | \$378.91 |
| M | 13 Friday, September 23, 2011 | ROYAL CANADIAN LEGION, Etobicoke | DANCING WITH THE STARS | 115 | \$457.47 |
| S.G. | 14 Tuesday, September 27, 2011 | CAWTHRA SENIOR CENTRE, Mississauga | WHIST DRIVE 5 | 28 | \$70.51 |
| T | 15 Friday, September 30, 2011 | CHICAGO TOUR | TRIP | 46 | N/A |
| C | 16 Tuesday, November 15, 2011 | CAWTHRA SENIOR CENTRE, Mississauga | CELEBRATION OF LIFE | 126 | \$889.55 |
| M | 17 Friday, December 09, 2011 | RENAISSANCE, Mississauga | CHRISTMAS DANCE | 292 | \$2,047.59 |
| | Saturday, December 31, 2011 | TOTAL | NET GAIN | | \$6,806.04 |
| C | = CULTURAL (3) | Contribution towards expenses | | 20.42% | \$1,389.92 |
| M | = MAIN EVENTS (5) | Contribution towards expenses | | 71.14% | \$4,841.58 |
| S.G. | = SOCIAL GET-TOGETHERS (6) | Contribution towards expenses | | 8.44% | \$574.54 |
| T | = TRIPS (3) | Contribution towards expenses | | | 0 |
| | | | | 100.00% | \$6,806.04 |
| | | Average contribution per event | (Excluding Trips) | | \$486.15 |
| | A. Alphonso | | | | |
| | Treasurer | | | | |

55 PLUS GOAN ASSOCIATION - WEST G.T.A. Inc

Schedule 2

STATEMENT OF CHANGES IN FINANCIAL POSITION

| RESERVES: Membership Fees | 31-Dec-05 | 31-Dec-06 | 31-Dec-07 | 31-Dec-08 | 31-Dec-09 | 31-Dec-10 | 31-Dec-11 |
|---|-------------------|-------------------|-------------------|--------------------|--------------------|--------------------|--------------------|
| Allocated Reserve 2005 | \$2,810.00 | \$2,810.00 | \$2,810.00 | \$2,810.00 | \$2,810.00 | \$2,810.00 | \$2,810.00 |
| Allocated Reserve 2006 | | \$1,200.00 | \$1,200.00 | \$1,200.00 | \$1,200.00 | \$1,200.00 | \$1,200.00 |
| Allocated Reserve 2007 | | | \$3,140.00 | \$3,140.00 | \$3,140.00 | \$3,140.00 | \$3,140.00 |
| Allocated Reserve 2008 | | | | \$4,920.00 | \$4,920.00 | \$4,920.00 | \$4,920.00 |
| Allocated Reserve 2009 | | | | | \$5,380.00 | \$5,380.00 | \$5,380.00 |
| Allocated Reserve 2010 | | | | | | \$6,060.00 | \$6,060.00 |
| Allocated Reserve 2011** | | | | | | | \$6,301.50 |
| Accumulated Reserves: Membership Fees (m) | \$2,810.00 | \$4,010.00 | \$7,150.00 | \$12,070.00 | \$17,450.00 | \$23,510.00 | \$29,811.50 |
| Note**: One member paid in US Funds. | | | | | | | |
| SURPLUS (OR DEFICIT) OF INCOME OVER EXPENSES | | | | | | | |
| 2005 | \$987.80 | \$987.80 | \$987.80 | \$987.80 | \$987.80 | \$987.80 | \$987.80 |
| 2006 | | \$253.64 | \$253.64 | \$253.64 | \$253.64 | \$253.64 | \$253.64 |
| 2007 | | | \$844.92 | \$844.92 | \$844.92 | \$844.92 | \$844.92 |
| 2008 | | | | -\$2,716.53 | -\$2,716.53 | -\$2,716.53 | -\$2,716.53 |
| 2009 | | | | | -\$3,997.67 | -\$3,997.67 | -\$3,997.67 |
| 2010 | | | | | | -\$4,506.89 | -\$4,506.89 |
| 2011 | | | | | | | \$2,342.45 |
| Net Surplus or Deficit (i) | \$987.80 | \$1,241.44 | \$2,086.36 | -\$630.17 | -\$4,627.84 | -\$9,134.73 | -\$6,792.28 |
| Total Reserves and Accumulated Surplus (m + i) | \$3,797.80 | \$5,251.44 | \$9,236.36 | \$11,439.83 | \$12,822.16 | \$14,375.27 | \$23,019.22 |

SUMMARY

| | 31-Dec-05 | 31-Dec-06 | 31-Dec-07 | 31-Dec-08 | 31-Dec-09 | 31-Dec-10 | 31-Dec-11 |
|--|-------------------|-------------------|-------------------|--------------------|--------------------|--------------------|--------------------|
| Beginning Balance | \$0.00 | \$3,797.80 | \$5,251.44 | \$9,236.36 | \$11,439.83 | \$12,822.16 | \$14,375.27 |
| Membership Fees (m) | \$2,810.00 | \$1,200.00 | \$3,140.00 | \$4,920.00 | \$5,380.00 | \$6,060.00 | \$6,301.50 |
| Surplus (or Deficit) of Income over Expenses (l) | \$987.80 | \$253.64 | \$844.92 | -\$2,716.53 | -\$3,997.67 | -\$4,506.89 | \$2,342.45 |
| Ending Balance (m+l) | \$3,797.80 | \$5,251.44 | \$9,236.36 | \$11,439.83 | \$12,822.16 | \$14,375.27 | \$23,019.22 |

**** Membership Fees collected for 2012 and 2013 are excluded. They will be reported in Financial Statements for 2012 and 2013 respectively.**
 However, \$2,640 collected for 2012 and \$ 80 for 2013 are part of Dec 31, 2011 cash in bank. See Balance Sheet.

Alick Alphonso
 Treasurer

| 55 PLUS GOAN ASSOCIATION- WEST G.T.A. Inc. | | | | |
|--|---------|-------------------|-------------------|-------------------|
| Schedule 3. | BUDGETS | 2011 | 2011 | 2012 |
| | | BUDGETED | ACTUAL | BUDGETED |
| MEMBERSHIP FEES (m) | | \$5,500.00 | \$6,301.50 | \$6,000.00 |
| INCOME: | | | | |
| NET INCOME FROM SOCIAL EVENTS | | \$8,000.00 | \$6,806.04 | \$6,000.00 |
| OTHER INCOME: | | | | |
| DONATIONS RECEIVED | | | \$500.00 | |
| WEBSITE/BLOG ADVERTISING | | | \$80.00 | \$200.00 |
| TOTAL OTHER INCOME | | \$0.00 | | |
| TOTAL INCOME | | \$8,000.00 | \$7,386.04 | \$6,200.00 |
| EXPENDITURES: | | | | |
| A.G.M.: Annual Report Printing/mailing, Hall Rental and Catering | | \$1,500.00 | \$1,170.53 | \$1,500.00 |
| COMMITTEE: Hall Rental and Catering | | \$600.00 | \$953.21 | \$600.00 |
| TOTAL MEETINGS EXPENSE | | \$2,100.00 | \$2,123.74 | \$2,100.00 |
| ADMINISTRATIVE: | | | | |
| ADVERTISING | | | \$60.00 | \$100.00 |
| BANK CHARGES AND VISA TRANSACTION FEES | | \$300.00 | \$239.44 | \$250.00 |
| DONATIONS | | \$200.00 | \$0.00 | \$0.00 |
| INSURANCE | | \$2,800.00 | \$1,473.12 | \$2,500.00 |
| MASS /SYMPATHY CARDS | | \$100.00 | \$141.69 | \$100.00 |
| OFFICE SUPPLIES: STATIONERY ETC. | | \$500.00 | \$298.46 | \$150.00 |
| POSTAGE AND POST BOX RENTAL | | \$200.00 | \$186.64 | \$250.00 |
| VISA ANNUAL FEE | | \$12.00 | \$12.00 | \$12.00 |
| WEBSITE/BLOG MAINTENANCE | | \$500.00 | \$508.50 | \$500.00 |
| TOTAL ADMINISTRATIVE EXPENSE | | \$4,612.00 | \$2,919.85 | \$3,862.00 |
| TOTAL EXPENSES | | \$6,712.00 | \$5,043.59 | \$5,962.00 |
| SURPLUS (OR DEFICIT) OF INCOME OVER EXPENSES (i) | | \$1,288.00 | \$2,342.45 | \$238.00 |
| Add (or minus) to Reserves and Accumulated Surplus (m+i) | | \$6,788.00 | \$8,643.95 | \$6,238.00 |
| Alick Alphonso | | | | |
| Treasurer | | | | |
| | | | | |
| | | | | |
| | | | | |
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Treasurer's Report

These Financial Statements are dedicated to Gerry Almeida and Maria DaGama-Rose who were Treasurers of 55 P.G.A. before me.

Our Auditors, Alban Mascarenhas and Eric De Souza, have been thorough in their inspection of the Transaction Journal, Income Statements for individual events and the year-end Financial Statements. I thank them for their time and expertise.

About the Financial Statements:

- In the Income Statement you'll wonder why there is an expenditure of \$508.50 towards Website Maintenance when, as decided last year, the website was terminated. This is an expense for website space rental in 2010 billed in arrears i.e. January 2011.
- Next you'll want to know about <http://www.55plusga.blogspot.com/>. It is an additional web-based tool; not a regular website with all of its legalities and associated costs. Our Communications Co-coordinator may use it to interact with members. Although fully functional, it needs a bit of tweaking which will have been completed in early 2012 prior to you receiving this report.
- I have made slight changes in the terminology under the Liability section of the Balance Sheet. This will facilitate renewal of our Affiliation with the City of Mississauga and make it easier to complete forms for Federal, Provincial, Municipal and Corporate grants.
- Schedule 2 is a detailed Statement of Changes in Financial Position and a summary. It explains usage of our membership fees and surpluses (or losses) of income over expenses, since inception. Schedule 3 (Budgets) will give you an insight to our planning process.
- Finally, as promised at our last Annual General Meeting, we have reduced our Annual Administrative Expenses to \$5,043.59. Our goal: Administrative Expenses should not exceed the *budgeted* yearly receipts from membership fees; these expenses should be covered by income generated from Social Events.

Something for members to think about:

- To ensure solvency of 55 PGA, membership fees should be used to provide a Reserve Fund. Members at an A.G. M. may decide whether this amount should be two and a-half times or three times the projected annual expenditures.
- Income and Expense statements should be prepared for all events organized in the name of 55 PGA. Wherever possible, income from an event should cover the related expenses and contribute some amount towards our Annual Administrative Expenses.

Treasurer's report continued.

- Preferably, donations should be made directly by members (as they would be entitled to receipts for tax purposes), not by the Executive Committee from accumulated membership fees and surpluses. Requests for donations should be communicated to members, so that individual members may choose which cause is worthy of their support.

TO MY COMMITTEE MEMBERS:

A personal opinion by Alick Alphonso.

Thank you for having contributed extensively of your time and very special talents!

As our tenure comes to an end, I take with me fond memories of working with the following unforgettable committee members:

Joseph Lobo. His vision: Provide affordable and diverse social events, and ensure that there is clarity and transparency in how the committee operates.

A President who prefers to stay in the background and let his committee members shine, but will instantly take charge of a difficult situation, even if it means lifting eight foot tables with an injured hand!

As well, he has ensured that 55 PGA has adequate and comprehensive Liability Insurance so that successive committees may experiment with bold and new initiatives.

Joan DoRosario. Her title "Social Secretary" is inadequate. She has been the engine that drove 55 PGA to new and exciting heights!

A selfless giving person, she pours her heart and soul into meticulously planning, executing and acting as an emcee at each social event. She carries on until the last person has left the dance floor, or her knees give way! Unlike an ordinary dinner and dance social, each one of her events has a unique theme. Word of these events has attracted many new members. She writes, produces and directs her mystery dinner theatres and brings out the "actor" in our member participants who enjoy taking part in the each theatrical production!

Romeo D'Souza. Our Communications coordinator is an electro-mechanical and media expert! He excels in creating attractive and informative flyers; takes care of our audio/video needs and intuitively converts Joan's themes into practical applications for presentations at our social events.

He can be depended upon to assist the committee by taking on additional duties as and when needed.

Treasurer's report continued.

To you, dear members:

As your Treasurer and custodian of your money, I have attempted to make the Financial Statements easy to understand.

It has been my pleasure to have met with you at each social event and listen to your suggestions and concerns.

Innovations contribute to success! We would like to know about your experiences with us, what was done well, what could have been improved and something new that you would like us to try out. Please call or send E-mails to the committee.

Your participation as committee members, attendance at events, and renewal of memberships will keep 55 PGA alive, vibrant and exciting!

Alick Alphonso

Dated: December 31, 2011

Social Secretary's Report

By Joan DoRosario
Social Secretary

The 55PGA Social Secretary is pleased to report a successful second year of exciting and enjoyable events.

The social calendar of 2011 began with the ever-popular **MEET & GREET** (Fish Curry/Rice) Night on April 15th, at the Royal Canadian Legion Hall on Lakeshore & Longbranch. The delicious meal was catered by Konkani Delite and was enjoyed by all. The evening ended on a high note with the seniors' favourite – BINGO.

June 4th saw a successful and much talked about Goan festival – **GOAFEST**. Although labour-intensive the event was, nevertheless, an unqualified success in terms of both entertainment value and financial account. There were comedic Konkani skits, cultural dances, an Elvis impersonator, an entertaining Konkani monologue, a one-man band and a full musical group during the day. Goan food stalls sold their wares through the day and also on hand were commercial booths and sponsors. 6:00 p.m. saw the start of a 'sundowner' – dancing as the sun went down. Food plates were on sale throughout the day with an open bar run by Candles Banquet Hall where the event was held.

On August 24th I presented my **MYSTERY DINNER THEATRE** sequel, once again calling up our very own 55PGA theatrical talent – Juliet Rebello, Christine Rodrigues, Connie D'Souza, Rudi Rodrigues, Rudy Fernandes and Theo Fernandes. The cast did a superlative job of acting out an authentic murder scene. The script was narrated by Alick Alphonso. Norman DaCosta added drama and humour to his role as the Police Detective solving the murder. Behind the scenes with sound and lighting was Romeo D'Souza, ably assisted by Clement DoRosario.

September 23rd was the scene of our second annual **DANCING WITH THE STARS** event. On tap for exhibition dances prior to the contest were Hui-ying and Michael, instructors at the Port Credit School of Dance. We had seven contestant couples taking part in lively and entertaining competition with DJ Steve providing the music. The event was extremely well received and the night ended with members taking to the floor until almost midnight when we were forced to vacate the premises.

Social Secretary's report continued.

On December 9th members turned up in great numbers to enjoy the final social event of the 55PGA calendar – The **CHRISTMAS GALA**, hosted at the Renaissance-by-the-Creek Banquet Hall. Music was provided by the popular Night Fever live band led by Bosco Fernandes. Each male attendee received a beautiful boutonniere in a Christmas theme while the ladies were gifted with matching wrist corsages. The sit-down dinner was delicious and complimented with a bottle of red and a bottle of white wine at each table. By the many emails we received, it was evident that the evening was enjoyed by all.

I would like to take this opportunity to thank a special group of members for their invaluable support and assistance throughout the year. Their contribution has made this year's social calendar enjoyable and a pleasure to host. My gratitude goes to Rose DeSouza, Lira Mascarenhas, Maureen Fernandes, Leslie DeSouza, Julie DeSouza, Olga Ireland, Maria Alphonso, Tina Walker, Iona Noronha, Valerie Minas, Kathleen MacLeod, our tea/coffee specialist Ruben Rebello, Dominic DeSouza who is always available to assist in any way he can, Alban Mascarenhas and Rudy Fernandes. Also, special mention goes to Edwin Minas and Wayne MacLeod who stay late to lend a clearing-up hand.

I have enjoyed my two years as Social Secretary and I hope that the membership of 55PGA have enjoyed attending the events as much.

Cultural Secretary's Report

By Ida Gomes,
Cultural Secretary

Conversational Konkani Classes

A series of Conversational Konkani Classes were held on Sundays, from September 18 to November 6th 2011. Olencio Fernandes, the course director, was ably assisted by Frank Fernandes and Silviano Barbosa. Course materials included a workbook with scripts and vocabulary, created by Olencio Fernandes, and newspapers in Konkani. Participants conversed in Konkani, learnt the rosary, and sang several popular Konkani Hymns and songs accompanied by Olencio on the violin. The sessions ended on November 6th with a review and a practice of Hymns and songs and a potluck lunch.

The course was well attended and included several young professionals. Participants strongly recommended that the sessions be continued in 2012. The 55PGA Goan Senior's (Mississauga) Konkani sessions ended on a high note.

Magtam tumcam bori bolai 2012 vorsac. (Wishing you all good health in 2012)

Celebration of Life (Mass for the deceased)

A Celebration of Life Mass was held on Tuesday, November 15th. at 6 PM. at the Cawthra Senior Citizen's Center in Mississauga.

The Mass was celebrated by Father Raymond Antao with Deacon Gerry Almeida.

The service started with an excellent rendition of "Amazing Grace" on the trumpet by Santan DeMello. This was followed by a procession of 55PGA members who carried lights and placed them on the stage (altar) in memory of loved ones. The choir led by Austin Fernandez on the Piano, included Cheryllyn Flower and Connie D'Souza. Father Raymond delivered a very eloquent and touching homily. The communion Hymn , "Jesu Mojea Deva", was sung in Konkani by Frank Fernandes, accompanied by Olencio Fernandes and 'Cooty'" on the violin with the whole congregation joining in. Thank you to our readers, Patricia Pereira and Claire Fonseca.

Mass was followed by a light meal and bingo. Various vendors were also in attendance with an assortment of Christmas sweets and spices.

Many 55PGA members expressed their appreciation and gratitude for the excellent organization of the event. Thank you to all the committee members and spouses for their help.

55PGA Summer Picnic

A Summer Picnic was held at Erindale Park, Sheltered area "E" on Sunday, July 17th. 2011. As expected, it was a very hot summer's day, with no breeze. This however did not affect the mood of the approx. 50 participants. The crowd was entertained with lively games run by committee members with help from the attendees. Percy DeSouza kept the crowd singing and dancing with his impeccable singing accompanied by his guitar. The food, which included a delicious biryani provided by the committee, and an assortment of lovely Goan dishes, was sumptuous followed by a variety of desserts as the event was a pot luck affair. The evening concluded with a round of bingo. A good time was had by all.

Goan Variety Evening; May 18, 2011

Former Cultural Secretary, Tim D'Mello, invited the Goan Cultural Group (GCG) from the Older Adult Centre (OAC) in Square One, Mississauga to showcase some of their cultural activities.

A very entertaining Konkani comedy skit, written by Dolly Vienna, was presented, and it involved several actors.

The skit was called Virazale Baie - English translation- Desperate Housewives, a spinoff from the popular TV series.

The evening continued with popular Konkani songs performed by a large choral group conducted by Olencio Fernandes, Frank & Lucy Fernandes and accompanied by "Cooty" Coutinho on the violin.

This public performance was truly a proud "first" for the members of the Goan Cultural Group from Square One.

Dev Borem Korum (Thank You).

Trip Coordinator's Report

By Lilian deMello

Trips Coordinator

55+ Caribbean Cruise Feb 5 – 12th 2011

The Cruise was attended by 23 people. A jolly great group. The Ship was massive and beautifully done. Each member of the crew was amazing and always ready to please. There was lots to do on the ship, and each one did what they enjoyed. Just relaxing by the poolside (indoor or outdoor), line dancing classes, cooking classes, cha cha cha classes, bridge, great shows in the theatre and lots of good music to dance to. There was a Goan Chef on board who came out to meet the group and at the request of Victor Albuquerque, a special Goan meal of Chicken Xaucti, (i.e. Shakuti) , shrimps and rice was cooked for our group. It was scrumptious!

We docked at Grand Cayman Islands, Cozumel and Costa Maya in Mexico and Roatan in Honduras. Each person did whatever they wished. Some spent the day on the beach, while others did the tour of the island, and some shopped or just relaxed.

All in all, the cruise was well enjoyed by everyone and highly recommended for anyone who is thinking of going.

Massachusetts – Divine Mercy

Our trip to Stockbridge, Massachusetts took place from April 30 – May 2, 2011. We requested that everyone travelling on the bus was to bring along clothes appropriate for a rainy weekend. An umbrella was a must but on the day that we visited the Divine Mercy Shrine, we had the most beautiful warm weather and in this case the umbrellas worked for the warm sun. It was very uplifting but solemn. The time just flew by and everyone that attended enjoyed the visit. Some of the comments were.... “express my sincere, heartfelt and humungous gratitude and appreciation for a simply unbelievable and memorable trip to Stockbridge.”

“ I returned home on a 'high' because the entire trip was just so thoroughly enjoyable....”

“The bus ride didn't seem quite so long as we were kept entertained all the way” ...

“The driver and tour operator were so accommodating and made the journey very pleasant for us.....”

Trip Coordinator's Report continued.

"I had a wonderful spiritual and prayerful experience at the Divine Mercy Shrine and will always cherish these memories...."

"It was a great trip, a great group, many laughs and entertainment..."

"We had lots of fun and we had a wonderful day of prayer as well..."

A little shopping was also covered during this trip.

Chicago - September 30 – October 3rd 2011

We arrived at a beautifully picked Hotel, Hilton Garden in Oakbrook Terrace, Illinois, which was comfortable and clean and very relaxing. The weather was sunny but crisp. We went to a buffet dinner when we arrived. A tour of the city was done by a special tour operator that joined us in the city. He took us all around Chicago and stopped off at certain places to enable us to take photos. One stop by the water, we experienced a little of the "Windy City" in its mild form and a most picturesque view of the Chicago skyline.

On another sunny day we went on an architectural river cruise with a commentator that gave us the stories about each building. Each building has its own style and is different in every way. We visited the "Shedd Aquarium" where we watched a show on Dolphins. We went to a 3-course dinner and musical thriller (Sweeney Todd) which was just a short walk from the hotel; dinner was amazing and the show was wonderful.

A little shopping was done by all and one night at the Casino was enjoyed. I must say we had a fabulous group of people. All in all, we had a lot of fun. A few comments from those that travelled to Chicago:" time and effort taken is much appreciated" " people on the bus were amazing, friendly and very helpful to each other"....."thoroughly enjoyed the trip"... Express appreciation for the fabulous trip.

Whist Drives

In an effort to foster interaction between our members and to get better acquainted with one another, we began the year with our first Whist Drive on January 16th . As individual players moved from table to table they introduced each other and developed a camaraderie evidenced by joyful voices, shaking of hands and jocularities. Prior to each game they enjoyed a lunch and at the end, the lucky ones were happy to receive prizes. At the player's requests, Joe Lobo, our President and Alick Alphonso, Treasurer, arranged four more during the course of the year.

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