CELEBRATON!



Loretta & Cheryllyn



Sales Representatives



Proudly Serving Our Community With Over 35 Years Experience In Real Estate

Full-time, Dedicated Agents Focused on Sellers, Buyers & Investors

OUR SERVICES INCLUDE:

- ✓ Professional Home Staging
- ✓ HD Video Marketing
- Extensive Online Presence
- Print and Media Marketing

- ✓ Top Negotiating
- Access to best financing rates, lawyers & movers
- ✓ Daily email property searches ...and much more!

One Stop Shopping!

Go to www.FlowerTeamRealEstate.com

to find your home value and get alerts of homes for sale in your neighbourhood!







1697 Lakeshore Road West, Mississauga, Ontario, L5J 1J4

905-855-2200

cflower@trebnet.com lflower@trebnet.com





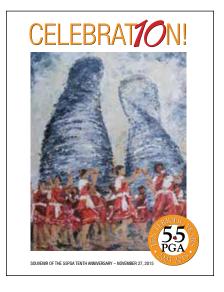
CONTENTS

- 4 Message from the Mayor of Mississauga
- 5 In the Beginning Genesis of the 55PGA
- 6 2006 and 2007 Event Highlights Tony Fernandes
- 8 2008 and 2009 Event Highlights Rudy Fernandes
- 10 2010 and 2011 Event Highlights Joe Lobo
- 12 2012 and 2013 Event Highlights Norman Da Costa
- 14 2014 and 2015 Event Highlights Alcino Rodrigues
- 16 John J. D'Souza The Catalyst
- 23 Brain Game: What's the Difference
- 24 Biking Benefits for 55 Plus People

ACKNOWLEDGMENTS

The 55PGA takes this opportunity to acknowledge the many individuals including the spouses of committee members, who gave their time and talent unreservedly over the last ten years, and whose efforts went a long way in making the events successful. Some names escape us at this time but their efforts are really appreciated.

Uvy Lopes, Domnic DeSouza, Rose DeSouza, Anne Rattos, Cynthia Castelino, Dolly Vienna, Essie George, Nina Fernandes, Pamela Albuquerque, Thelma D'Souza, Violet Fernandes, Edward Fernandes, Ed D'Souza, Violet D'Souza, Roque Barreto, Annabell Barreto, Mr & Mrs Archie Lobo , Jackie Lucas, Millie Correa, Maharouk Hakim, Stephanie, Shirley D'Souza, Valery D'Souza, Denis D'Souza, Bel Remedios, Rodney Coelho, Theo Fernandes, Francis Fernandes, Claude Gomes, Stephanie Iassogna, Stan Noronha, Ruben Rebello, Stella Almeida, Hui-Ying Wang, Lewis Gomes, Steve Parado, and Emilia Parado, Kathleen Macleod.



ABOUT THE COVER

The cover reflects the prime objective of the 55 Plus Goan Association: to provide and promote social, cultural and recreational activities in a friendly, caring atmosphere that strengthens community ties and that contributes to the physical and emotional well-being of its members.

EDITORIAL CREDITS

Creative Direction:

Rudi Rodrigues

Editorial Assistance:

Romeo D'Souza Norman Da Costa Rudy Fernandes

Cover Illustration:

"Celebration" by Rudi Rodrigues. Acrylic with palette knife on canvas. The cover illustration is an impression of Goan folk dancers performing the "fugdi" juxtaposed with with the iconic swirling towers of Mississauga in the background.



November 2015

Personal Message from Mayor Bonnie Crombie



On behalf of the City of Mississauga and Members of Council, I would like to offer my very best wishes to volunteers, members and leadership from the 55 Plus Goan Association on the celebrated and joyous occasion of your 10th Anniversary.

Mississauga is home to an active, engaged and compassionate Goan community that have made lasting and important contributions toward making Mississauga an even better place to call home.

In Mississauga we celebrate the diversity of our citizens, their cultural backgrounds, and faiths. Over half of all Mississauga residents were born outside Canada.

Our people speak a remarkable 70 different languages from over 150 countries. Diversity is one of our biggest and most dynamic strengths as a world-class city. It links us culturally and economically with global communities.

As Mississauga's demographics change, it is critically important that we adapt and ensure that we are meeting the needs of all of our citizens. Soon after being sworn in as mayor, I worked alongside Council, and together, we approved the creation of the Diversity and Inclusion Advisory Committee (DIAC).

DIAC is made up of residents from different cultural backgrounds and community stakeholders. DIAC members are undertaking important work and will help to guide Council decisions through the lens of diversity, with a goal to ensure we take measures to elevate the quality of life for all residents, like those members of the 55 Plus Goan Association.

Congratulations once again on this tremendous milestone. I wish this organization many more years of continued success in service to the people of Mississauga.

Warmest Regards,

Bonnie Crombie, MBA, ICD.D Mayor, City of Mississauga

IN THE BEGINNING — GENESIS OF THE 55PGA

It didn't start with a big bang; rather, following the successful launch of the Toronto East End Goan Association (TEGSA), a feeler was put out to see if a similar organization could be formed to engage the many 55 plus senior Goans in the Mississauga/Brampton area.

oan Voice (John D'Souza), was Johnny on the spot. A message posted on the web site asked for expressions of interest to attend a "town-hall" meeting called for early June 2005, to investigate the possibility of founding an organization for residents of Toronto's West End, Mississauga, Oakville and Brampton along the lines of TEGSA, the east end Toronto association.

Among the first to respond were Rosita Cardoso, Claude Gomes, and Vivien Fernandes.

Here are snippets of the e-conversations that took place: ... The meeting has to be convened in the Mississauga area. Maureen has suggested SFX Church Hall on Mavis Road - other venues could be considered. Please give the matter some thought and see how we can become a "can-do" group. I have attended several meetings of the East End Group (Claude, Elsie, Bel) - well organized, very enjoyable; one meets quite a number of familiar faces and it is nice seeing them. Regards, John J. D'Souza.

... Hi John, If there is anything that our East End Assn. can do, please let me know, we will be too happy to assist the new group in forming a new chapter in the west. By the way, our membership has hit 350 and growing. All this in a years time!

Good luck to the organisers. The seniors in the west will greatly appreciate their efforts. Cheers, Claude.

On September 7, 2005, a meeting was held at the UofT Erindale campus where all seniors were invited to form a group (55+) for people in the Etobicoke, Mississauga,





Above, left to right: John J. D'Souza, Paul Nazareth, Muriel Lucas, Gerry Almeida, Lucy Fernandes, Mathew Rodrigues, Maureen Rodrigues, Francis Fernandes, Vivien Fernandes, Tony Fernandes, Juliet Rebello

Brampton and Oakville area. Tony and Vivien Fernandes acted as point persons.

More than 45 responses were received, all in favour of starting the group. A mandate was given to the Steering Committee led by Tony Fernandes to proceed with the organization of the group. The result of this meeting was the formation of the FIFTY FIVE PLUS GOAN SENIORS GROUP-West GTA.

On October 18, 2005, at Saint Martin of Tours Parish Hall, a meeting was held to enroll members; to review and comment on a draft constitution of the organization; to elect the first Executive Committee; to plan activities and events. Eligible members completed enrollment forms and paid a \$10 per person fee to be eligible to vote.

This was the makeup of the interim executive committee:

Tony Fernandes - President Mathew Rodrigues - V. President Muriel Lucas - General Secretary Francis Fernandes - Treasurer Juliet Rebello - Social Secretary Vivien Fernandes - Trips Coordinator

> John J. D'Souza - Communications/Editor Maureen Rodrigues - Officer Lucy Fernandes - Officer

At the meeting, Juliet Rebello polled members for organizing a Christmas event and received a favourable response.

The new group had their first social event on December 21, 2005, when more than 250 members and guests celebrated a Christmas Dinner Dance at the Oasis Convention Centre in Mississauga. The event served to enroll more than 200 members into the organization while at the same time yielding a surplus.

2006 AND 2007 EVENT HIGHLIGHTS By Tony Fernandes



on January 10th, 2006 – A
General Meeting was held at
the Peace Lutheran Hall, in Square
One in Mississauga. The outcome
of the meeting was the approval of
the Draft Constitution with some
amendments and a proviso that it
would be updated when the name
of the organization and other details
were determined. Following the
ratification of the Constitution,

the Interim Committee resigned as per constitutional requirements and a new Executive Committee was elected unanimously.

During the course of our first full year we organized a host of events that, thanks to the efforts of Juliet's "telemail" sub-committee, we were able to have functions that were well supported by members and friends. Our grateful thanks go out to the following ladies: Anne Rattos, Cynthia Castelino, Dolly Vienna, Essie George, Nina Fernandes, Pamela Albuquerque, Rose DeSouza, Thelma D'Souza and Violet Fernandes.

A Big Thank You to our Executive Committee, sub-committee and spouses for their assistance and patience in supporting us.

Here are some of the events and trips that took place.

Events: Juliet Rebello - Social Secretary

Tax Clinic: Hosted and presented by Roque Barretto and Annabel Barretto.

Monthly Members Socials at the Malta Band Club:

Through the good offices of Domnic DeSouza, an introduction was obtained at the Malta Band Club, which turned out to be fortuitous. Member socials were held there from May to December.

Getting to Know You Fish Curry & Rice Nite: Our first club event was in May. Over 50 members who attended played whist and line-danced with Ed & Violet Fernandes. This became a popular feature and was repeated with increased success every month.

Ladainha & Potluck: We had 100 people in attendance. Frank & Lucy Fernandes led the Ladainha to the accompaniment of violinists, Antonio Coutinho, and Manuel Rodrigues.

2006 Anniversary Ball: In June, at the Renaissance Convention Centre. The highlight of the well-attended event was a floorshow by ballroom dancers.

Western Nite: Held in September at the Meadowvale Community centre saw those in attendance wear Stetsons, Jeans, plaid shirts and skirts. Line dancing was the theme of the night, with Archie & Wilma Lobo's chilli a hit with all.

Carol Singing Nite: Frank Fernandes and Shirley D'Souza as Mr. and Mrs. Claus, members Nelson Fernandes on keyboard, Joe D'Cruz on the guitar and Cooty on the violin. Members had a great time.

2006 Christmas Dinner Dance at the Oasis Convention Centre: Members and their guests were entertained by ballroom dancers Bernard & Juliana Ribeiro. The event featured a fashion show presented by Millie Correa and modeled by beautiful and talented members of the 55PGA

Summer 2007 Picnic: joined by members of TEGSA at Erindale Park.





Jambo, Jambo Masala Nite: Themed Africa with an Indian touch, some members had Masai outfits and we had African food like *Baizi*, *Mogo*, *Halva and Ugali*.

Tex-Mex Nite: Mexican themed food and attire.

Health & Wellness Fair: Hosted jointly by the GOA and the 55PGA. Thanks to the efforts of Rudy Fernandes, health specialists were invited to advise on health matters.

2007 Christmas Dinner and Dance: Held at the Renaissance Convention Centre; a huge success.

Trips: Vivien Fernandes – Trips Coordinator Woodbine Race Track – A Thoroughbred Event: 55PGA members enjoyed an exciting day at the Race Track including a sumptious buffet and wagering.

Casino Rama Show – Forever Plaid: Co-ventured with Fairfield Seniors, the show was very enjoyable with a singalong to popular songs of the 60s.

St. Jacobs/Kitchener-Octoberfest: A visit to St. Jacob's Farmers' Market, the Pickard Peanut factory and on to Kitchener town to celebrate Oktoberfest in the great tent. Members enjoyed the "um-pa-pa" band, beer and sausages.

Festival of Lights – Niagara Falls: In December we did a pilgrimage tour to the Shrines: the Basilica and National Shrine of Our Lady of Victory in Lackawanna, N.Y. and the Fatima Shrine in Youngstown, N.Y. Everyplace seemed litup along the Niagara waterfront.



2006 / 2007 The First Executive Committee (from left to right): Paul Nazareth – Vice president, Vivien Fernandes – Trips Coordinator, Francis Fernandes – Treasurer, Muriel Lucas – General Secretary, John J. D'Souza – Communications Co-ordinator/Editor, Juliet Rebello – Social Secretary, Tony Fernandes - President.

Oh Canada Eh? Dinner Show: with a visit to the Kittling Ridge Wine Estate, Niagara-On-The-Lake.

Rogers Chinese Lantern Festival at Ontario Place: Saw "The First Emperor Of China" in IMAX.

Woodbine Race Track: Another enjoyable outing with a buffet and betting.

Washington DC Weekend: In September, visited the Shenandoah Caverna in Virginia, the White House and the Lincoln Memorial.









2008 AND 2009 EVENT HIGHLIGHTS By Rudy Fernandes



The vision and values of the 2008-2009 55PGA committee can be summed up as providing our members with programs, events and activities that met/exceeded their needs and desires. Our committee worked together as one, with the help of many volunteer helpers, in order to produce special initiatives in Computer Literacy, Health and Wellness and the Book Club

in addition to social, travel and religious events such as Fashion Show, Ladainha, Dances, Remembrance Mass, and well attended social events.

At the very start of our mandate we took a key decision in order to serve the growing membership needs – to go well beyond the regular monthly social meetings and cultural events. Many of our programs were made possible as a result of the acceptance of our application for the New Horizons (NHSP) \$24,000.00 grant meant for programs outside our normal scope.

V.P. Juliet Rebello, and a select member team, helped translate our vision into effective action that greatly helped our members.





Here are highlights of key programs implemented in 2008-2009:

Health & Wellness:

Two separate events were organized where top medical experts provided up-to-date medical health tips in key areas such as cancer, cardiovascular disease, sexuality, etc. Edlyn de Souza was instrumental in persuading some leading specialists to share their medical knowledge at no cost to 55PGA. Norman and Delphine Da Costa, Joan Do Rosario, Dominic DeSouza and Ruben Rebello's assistance aided events' success.

Computer Literacy:

Considering the importance of becoming computer literate in a rapidly changing world, the 5PGA team provided computers to members at low cost and also some comprehensive training sessions that helped early adoption. Tim de Mello was largely responsible for this program's fine success.

Book Club:

A very ambitious project of collecting, editing and sharing Goan stories became reality with the publication of the book Goa Masala: An anthology of stories by Canadian

Goans. This book was sold to 55PGA members much below cost. Rudi Rodrigues' leadership was the key to success.



Social Calendar:

Regular monthly and special social events each with a special theme were organized by social secretary Renee Fernandes, ably assisted by Thelma D'Souza and our volunteers. A social event highlight was Delphine Da Costa's professionally organized Jazz Show showcasing our talented members. The singers and musicians received a rousing reception from our members.

Cultural:

A traditional Ladainha, Mass for deceased, etc helped us focus on our heritage under Pliny Noronha's leadership.

Travel:

A memorable Thousand Islands trip was organized by Trips Coordinator Barbara Menezes.

Key positions that helped 55PGA's effective/smooth functioning:

- General Secretary: Alban Mascarehas' leadership and persistent efforts helped make significant contributions.
- Treasurer: Tracking of 55PGA funds was managed consecutively by Gerry Almeida and Maria Da Gama Rose. Edmond Rodrigues helped manage NHSP funds.
- 55PGA Constitution: Arthur Braganza, aided by Edmund Athaide, prepared the revised 55PGA constitution draft, which was later unanimously adopted.
- Hawaiian Dance and Fashion Show: These fun events were arranged by Shirley D'Souza and Millie Correa respectively.

The 55PGA 2008-09 Executive team members worked effectively and efficiently as a closely-knit team to provide

value-added services to our members in the most professional manner, earning their respect and trust.





The 2008 - 2009 55PGA Executive Committee Members were (from left to right): Communications Coordinator: Tim De Mello, Asst. Social Secretary: Thelma D'Souza, Vice-President: Juliet Rebello, President: Rudy Fernandes, Treasurer: Maria Da Gama Rose, Trips Coordinator: Barbara Menezes, Social Secretary: Renee Fernandes, General Secretary: Alban Mascarenhas, Cultural Secretary: Pliny Noronha.









2010 AND 2011 EVENT HIGHLIGHTS By Joe Lobo



The Executive Committee was greatly appreciative of the tremendous support received from 55PGA members at our mostly sold-out functions which included a variety of events that were memorable, original and outstanding. Among them were the Goa Fest, the Whist Drives and the Konkani Classes.

Here are highlights of some of the events undertaken: Goa Fest:

Over 600 members and guests attended GOA FEST. This all day and evening function showcased our Goan Culture and Heritage. It included a sale of Goan foods, spices and fashion articles and stage shows by some of the most talented Goan performers, who enthralled the audience with wonderful melodies, Konkani skits, and performances. The event concluded with dancing to the music of DJ Steve.

This was a committee team undertaking where everyone contributed in preparing the hall and helping with the many tasks involved in making the function a complete success. The rain did not dampen the crowd's attendance or enthusiasm.

Christmas 2010 and New Year's 2011 Dances:

The highlight of 2010 was the combined Christmas and the first ever 55PGA New Year's Eve Dance to usher in 2011. The twin-billed event was aptly entitled "Best of the Fest." Attendees were given the opportunity to win 2 return tickets to Mumbai. Attendees came to meet, greet and dance the night away to the wonderful music of "Night Fever" and to welcome 2011. The evening commenced with a popular Carol Singing performance by the 55PGA choir.

Whist drives:

Whist drives were a highlight of the quieter months. Members enjoyed these card sessions that were organized and run by Joe Lobo, Christine & Rudi Rodrigues and Alick Alphonso. They were held at the Galaxy Restaurant, Konkan Delite and the Seniors Center.

Konkani Classes:

"Learning Konkani" was an conversational course organized by Ida Gomes at the Senior Citizen's center. Two







knowledgeable, and patient teachers, Olencio Fernandes and Francis Fernandes taught participants popular Goan expressions and phrases, songs, prayers, Hymns as well providing a number of Konkani Newspapers and links. **Trips and Visits:**

Lilian DeMello arranged trips to New York City, Divine Mercy in Massachusetts, a most enjoyable Western Caribbean Cruise and a very exciting trip to Chicago.

Other Social Events:

Our creative and talented Social Secretary, Joan DoRosario wrote and produced two exceptional Murder Mystery Dinner performances with a Goan twist. The shows with actors from 55PGA, were original and a lot of fun as was the first hit production of "Dancing with the Stars."

Other notable events included the ever popular fish curry nights, "Trek around the World," "Ode to Summer" and of course the Christmas and the 55PGA first ever New Year's Eve dance.

Cultural:

Cultural events commenced with a trip to see a production of South Pacific. Other events were a Goan Variety Show a Ladainha and a Celebration of Life Mass and a free Picnic at Erindale Park for all members.

Administrative activities:

Financial Records, and Auditing were meticulously looked after by Alick Alphonso, Alban Mascarenhas and Eric D'Souza.

Brizila D'Mello, our General Secretary, addressed members' issues and Romeo D'Souza in Communications started the new Google Blog site and maintained a link with members via email.





The 2010 /2011 Executive Committee members were (from left to right):
Communications Coordinator: Romeo D'Souza, Vice President: Christine Rodrigues,
Trips Coordinator: Lilian de Mello, Assistant Social Secretary: Ida Gomes,
President: Joe Lobo, Special Executive Member: Juliet Rebello, Cultural Secretary:
Tim de Mello, Treasurer: Alick Alphonso, Social Secretary: Joan DoRosario,
General Secretary: Brizila D'Mello, Special Executive Member: Arthur Braganza





2012 AND 2013 EVENT HIGHLIGHTS By Norman Da Costa



All roads lead to the 55 Plus Goan Association. That's been the incredible story of an association that laid its roots a mere 10 years ago and in that short time built a solid reputation for dedication to its members and been the envy of clubs in the Greater Toronto Area and beyond.

I am delighted to have played a major role during my two years

at the helm of this flourishing seniors Association. This, of course, wouldn't have been possible without a solid, energetic and selfless committee whose No. 1 priority was to provide total satisfaction to our members and also expand our membership. We achieved both goals. Countless emails and telephone calls congratulating the committee for every undertaking (social, cultural, travel) was heart-warming and the cherry on the cake was that every one of

the events had the Sold-out sign posted weeks in advance.

Teamwork was behind our success. Being on a team doesn't mean that everyone thinks alike,



it just meant we put aside any differences, worked as a group and treated each other with respect and dignity. We also couldn't have achieved our objectives hadn't it been for the unstinting support from our spouses and the many volunteers – the backbone of every association - who willingly rolled up their sleeves and pitched in. A tip of the hat to young Matthew Remedios, Romeo D'Souza, Rudi Rodrigues, John D'Souza, Shirley D'Souza and Osbert Remedios who willingly came to our rescue. I am also proud to report we enjoyed a close rapport with the other Goan associations and that enabled us to avoid any conflicts over social dates, etc.

One of the hallmarks of this committee was hosting the annual Christmas Dance that has become the most anticipated occasion of the festive season. In 2013 the committee unanimously decided to slash the entrance fee to the dance as our way to thank the membership for their support over the past 24 months. We weren't disappointed

as a record 378 members and friends jammed the Renaissance by the Creek Banquet Hall.

This wrap up wouldn't be complete without mentioning the names of those who those behind the scene that made it all possible. I owe them my gratitude for their professionalism during our term in office.

Alban Mascarenhas (vicepresident): Alban was an absolute tower of strength and his experience and enthusiasm proved invaluable.





Alba D'Silva (general secretary): This is a thankless portfolio but Alba did an exceptional job of keeping an accurate and concise record of everything pertaining to the association.

Joe Lobo (treasurer): Joe stepped into the role as exchequer of finance in our final year and he applied his vast business acumen in handling your funds.

Ruth Remedios (social secretary): Ruth was one of the new faces with no previous experience but you wouldn't know it. Ruth struck gold with her unparalleled organizational skills as every one of her functions was the talk of the town.

Vivien Fernandes (trips co-ordinator): Vivien has been a passionate tour organizer for more than a decade and our members benefited from her wealth of experience.

Trevor Remedios (communications director): Trevor had the important job of keeping our members posted of our association's events. He was on the ball by hastily firing out death notices where time and speed are of the essence. He made his mark.

Samson Santimano (cultural secretary): Samson became a much-sought after actor after his two Konkanim plays, the very hilarious Maka Vatt Dakhoi and Panduu Havaldar,





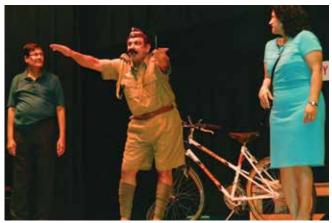
The 2012/2013 Executive Committee members: Vice-President: Alban Mascarenhas, Social Secretary: Ruth Remedios, Member: Joe Lobo, Member: Christine Rodrigues, President Norman Da Costa, General Secretary: Alba D'Silva, Communications Coordinator: Trevor Remedios, Trips Co-ordinator: Vivien Fernandes, Treasurer: Osborne D'Souza, Cultural Secretary: Samson Santimano (not in picture).

drew rave reviews. The talented Samson has since become a much-sought after performer in the GTA.

Christine Rodrigues (member): Christine was an integral member of this team and Ruth's right-hand person. She also spearheaded our very popular whist drives with Joe Lobo.

A well-deserved thank you to our auditors **Al Mathias** and **Eric De Souza** for taking time from their busy schedules to make sure every penny was accounted for.





2014 AND 2015 EVENT HIGHLIGHTS By Alcino Rodrigues



words fail me to express our sincere gratitude to the members for their wholehearted support during our tenure. It was an honour to lead this great organization founded by a few visionary Goans despite tremendous challenges. Our principal objective was to provide good entertainment and service to the members during our term in office. We hope we

achieved both our goals.

Some highlights of major events during our tenure: 2014: Joan Do Rosario, our Social Secretary organized the Mass for the Deceased and the Christmas Dance. The Mass was held jointly with Westend Seniors Club. Our annual Christmas Dance at the Renaissance attracted some 300





members and guests. Both the events were great successes. Alick Alphonso, our Treasurer maintained meticulous financial records and produced regular budgets and financial statements for events. He was also instrumental in enlisting

several new members to the association.

2015: Every event that we held, sold out well in advance thanks to the efforts of our Social Secretary, Ruth Remedios and her team who offered a variety of activities, entertainment and value. The Fish Curry Nite and the Konkani Skit were the two most popular events of the year.

For the final two events – Oktoberfest and Mass for the Deceased, the Executive Committee decided to return to the membership a large portion of the surplus for the fiscal year by reducing ticket prices. The Oktoberfest event was held at the RCL, on Lakeshore Blvd.

The Mass for the Deceased was held at the Nativity Church in Etobicoke and was followed by a reception in

the church hall where lunch was served with red and white wine. We also produced a mass booklet honouring the deceased members of the 55PGA.

Both events were very successful thanks to the tremendous help of our volunteers.

To cap the year, we decided to combine the Christmas Dance with our 10th Anniversary Celebration. To ensure total inclusion, a separate committee was established to run this milestone event. The "Celebration Committee" included all the past Presidents, Vice-Presidents, Social Secretaries and other key contributors to the success of the Association over the years. Joe Lobo, the 2010-2011 President, chaired the committee. This event is being held at the Renaissance in Etobicoke with a "sold out" attendance of around 500 members and well-wishers.

The membership continued to grow in 2015. This was in no small measure



because of the outstanding work done by our committee members and the volunteers who enthusiastically pulled off these terrific events.

The following are key members of the committee whose efforts and dedication contributed immensely towards the success of our term in office.

Ruth Remedios: Was the driving force in the production of sold out events and shows. She tirelessly worked to attract crowds as never before. Ruth, without doubt, has been my most valuable asset of the Executive Committee in 2015.

Leslie de Souza: Was superb in the quality of her work especially in the maintenance of the Association's records. Leslie's tenacity has been a big factor in the leap in membership to record levels in 2015.

Gerry Almeida: Our Vice-President sought corporate sponsors to obtained large donations that enabled us to reduce costs in several areas of operation including the Anniversary Dance. Gerry also ran the very popular 50/50 and bingo in 2015.

Osbert Remedios: Stepped in for Alick Alphonso and assumed our finances seamlessly. He has been the backbone of support to the entire committee in all aspects. Tony Braganza: Our Assistant Social Secretary was solely responsible for the design of hall layouts that enabled the committee to easily allocate seating at all the events. Tony has been a great asset to our Social Secretary.

Neville Arnold: Our Communications Director's creative



2014 / 2015 Executive Committee (from left to right): Gerry Almeida (Vice-President), Leslie de Souza (General Secretary), Osbert Remedios (Treasurer), Alcino Rodrigues (President), Neville Arnold (Communication Director), Ruth Remedios (Social Secretary), Tony Braganza (Assistant Social Secretary). Not in picture: Alick Alphonso (2014 Vice-President & Treasurer), Joan Do Rosario (2014 Social Secretary)

flyers for all our events ensured that the membership was informed in a timely manner of the coming events. He has also developed into quite the MC at the recent events.

My special thanks to our Auditors, Aloysius Mathias, Alban Mascarenhas, Roland Francis and Tony Fonseca for their patience, cooperation, and understanding when auditing the Association's year-end financials.

Finally I would like to acknowledge the numerous helpers who stepped in so often to assist us during our events.









JOHN J. D'SOUZA - THE CATALYST

By Tim de Mello with files from Dr. A.J. de Mello, Joseph R. D'Souza, Juliet Rebello and Muriel Lucas

"Do not to let the side down" was the refrain used by Father Frank Comerford, the Headmaster of the Dr. Ribeiro Goan School, Nairobi, to one of his star pupils of the 1957 graduating year.

John J. D'Souza did not let the side down. He, together with the other star student of that class, Avinash Chitnis did what was required of them and brought honour to that graduation year by achieving First Grade honours.

I have known John for over half a century.

He was in the same class at school with my elder brother Dr. A. J. de Mello through the primary and secondary years.

My brother describes John as ". . never one for the limelight and always studied hard to do well at school. I can still vividly remember him in class during lunch and other breaks, intently studying his notes, with his elbows on the desk and his ears covered with his hands."

Outside school, John and my brother were altar boys at St. Francis Xavier's Church Parklands, and a member of the Legion of Mary. John was diligent and dedicated serving at Mass, attending Legion meetings and visiting the sick.

Later, John entered Royal College, Nairobi to study Civil Engineering. After graduating, he emigrated to the U.K. where he pursued a post-grad course in Civil Engineering at Imperial College, London. After ten years in the U.K. he was recruited by the Canadian Engineering Consulting Canatom NPM Inc. and brought to Canada to work in the civil engineering department of the Company's nuclear program.

On September 7, 2005 John asked me to attend a meeting of Goans at the Erindale campus of the University of Toronto. The aim was to set up a west wing of the Goan organization operating at the East end of Toronto called Toronto East Goan Seniors Association (TEGSA). After a couple of meetings, John together with TEGSA mentors Bel Remedios, Claude Gomes and Uvy Lopes, persuaded Tony Fernandes to take on the lead role of President of the newly minted 55 Plus Goan Association. Muriel Lucas was asked and graciously accepted the role of Secretary which she carried out with excellent efficiency. Today, the success of the 55PGA can be attributed in large part to those founding members and mentors.

John is passionate about his Goan roots and to help him foster a feeling of community amongst the Goans in Canada he started an online "newspaper" in 2002 called Goan Voice Canada. He has worked tirelessly to make "his baby" the success it is today.



John was always aware of the Goan contribution to Canadian life. In order to maintain a historical record of this Goan Catholic heritage for future generations, he was instrumental in setting up the Goan Archives - an online archive.

Today, John devotes himself whole-heartedly to the management of the Goan Cultural Group which meets every Wednesday at the Older Adult Centre at Square One in Mississauga. He is dedicated to promoting the Goan culture in Canada. Members of the GCG rely on John to maintain a strong and healthy environment at the Club.

John tries to find ways to support our aging (and growing) Goan population in the GTA. He would welcome any type of assistance in this regard.

John continues to shun the limelight and remains an unsung hero.

The Goan Community in the GTA is lucky to have such a person within our midst. He is one person that we can depend on "not to let the side down".

Thank you, John!

A Perfect Christmas Gift Idea

For your Non-Goan friends, neighbours, colleagues, so they know more about our community. (Yes we exist!)

Beyond the Cape

brings vividly to life the alluring sights, sounds and smells of mid-twentieth century East Africa.

The book is packed with evocative, multi-layered stories steeped in history.

Stories that are alternatively funny, sad, and heartbreaking.

Here's what some Non-Goan readers said about Just Matata -1st Edition:

Dancy Mills- USA:

"Dazzling, humorous, not without pathos. A tour de force must read."

Jenny Sohst - Greece:

"Definitely a "must" even if you are not a Kenyan, Goan or otherwise."

Rosalind Wallqvist – Sweden: "Such a wonderful narrative and so beautifully written!"

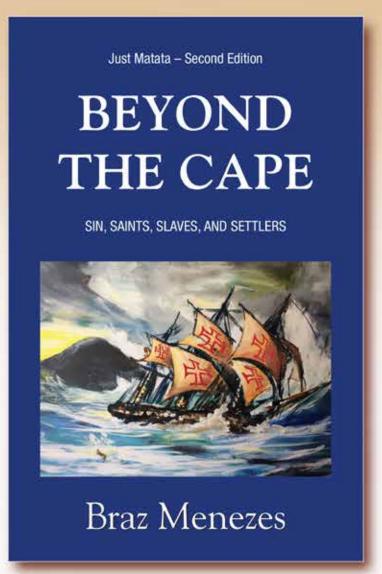
Henriette Schalekamp-Roux – South Africa: "Although I have a huge interest in world history my whole life, never knew about Portuguese Goa"

David Russell – UK:

"...outlining a fascinating story, he expresses history and events with the resultant impact on the whole community..."

John Auburn - Toronto, ON:

"His true-to-life characters live it in their day-to-day activities.— unfold naturally as they touch the Goan community and the lives of the characters."



SPECIAL PRE-PUBLICATION OFFER:

Place your order before December 4, 2015 for delivery by December 18. Get 4 copies of Beyond the Cape for C\$60.00 (\$20.00 single copy). Send email to: beyondthecape@gmail.com or matatabooks@gmail.com

Health benefits of pet ownership

By Dr. Kevin Saldanha

t is a well established fact that pet ownership, whether finned, feathered or furry, has benefits to our physical and mental health. But with that comes the responsibility of caring for a pet which can become a daunting task with elderly petowners. However, that shouldn't deter you from considering a pet past your retirement and into your 'dote-on-pets-age'! And consider how much fun your grandkids will have when they visit.

Our own ex-Mayor, Mme Hazel McCallion, has an energetic German Shepherd Dog named Missy (after her favourite city) who replaced her previous GSD named Hurricane (after her owner!). At 94, she still brings Missy in for her routine visits by herself. If that is not an inspiration to get an active pet, I guess goldfish may be in your future.

As we age, our own health concerns seem to be a major preoccupation but having a pet seems to put those concerns further down the list where they no longer are of paramount importance. Pets are known to have benefits to our health, they lower blood pressure, ease depression and help overcome anxiety. They convey a sense of security and ease the loss of a loved one. They also force us to become more active (walking the dog) and encourage stretching (picking up their poop!) Pet owners visit their own doctor up to 20% less frequently although they may want to develop a loving relationship with their vet.

Active seniors may want to consider adopting a small or medium sized dog from a shelter or adoption agency. Those who are not as active will benefit from having a lower maintenance pet like a caged bird, a rabbit, ferret or even a cat. Learning how to look after an unfamiliar pet encourages seniors to access reading materials and even prompts them to go online to learn about their care.

Getting a pet that fits your lifestyle is important. Reluctance to develop a new relationship is common among seniors but the benefits far outweigh the risks. In 1980, a clinical research project at Brooklyn College, New York, studied heart-disease patients after their discharge from the hospital. Dr. Erika Friedmann, Ph.D., professor of health and nutrition sciences at the College,



Our star patient, Missy, with her 'Mom', ex-Mayor of Mississauga, Mme. Hazel McCallion, with Dr. Saldanha in front of the Creditview Animal & Bird Hospital at 5330 Creditview Road.

tracked each survivor, studying their medical histories, lifestyles, families, relationships - every documentable detail. Co-researcher Dr. Aaron Katcher, M.D., reported: "The presence of a pet was the strongest social predictor of survival...not just for lonely or depressed people, but everyone - independent of marital status and access to social support from human beings."

If you have any questions about potential pet ownership, costs involved and any other concerns, please don't hesitate to call me at the CREDITVIEW ANIMAL & BIRD HOSPITAL 905-567-VETS(8387) www.567VETS.com saldanha@567VETS.com www.facebook.com/567VETS for prepurchase advice.

This page sponsored by: CREDITVIEW ANIMAL & BIRD HOSPITAL

Year Round Travel Presents

Caribbean Cruise & New Orleans

Spend three nights in one of the most fascinating cities in America, New Orleans. World famous cuisine, unique cities of the dead, gracious mansions, shopping, jazz clubs, all waiting for us to experience their "Vieux Carre"...let the good times roll! Our hotel is strategically located in downtown New Orleans near the French Quarter. Norwegian Cruise lines fabulous Norwegian Dawn is our home for seven glorious nights as we cruise the Western Caribbean. Amenites abound on this luxury cruise ship include a variety of different dining venues, swimming pool, hot tubs, lounges, show room, casino, library, theatre, shops, beauty salon and much more. Cabins are well appointed and include T.V., safe, A.C., bathroom with shower and hair dryer.

January 28 - February 7, 2016

Tour Includes:

- * Home pick-up/drop off (Metro Toronto)
- * Return airfare Toronto New Orleans
- * Transfers in New Orleans to hotel / ship / airport
- * 3 nights accommodation at the downtown Drury Inn & Suites
- * 3 breakfasts in New Orleans
- * Hot & cold hors d'oeuvres nightly in New Orleans
- * Happy Hour including free wine & beer nightly in New Orleans
- * City tour of New Orleans
- * Paddle wheel cruise on the Mississippi River
- * Oak Alley Plantation tour
- * Harrah's Casino Package (subject to availability)
- * 7 nights aboard Norwegian Cruise Lines fabulous "Norwegian Dawn"
- * All meals aboard the ship
- * Daily onboard activities & entertainment
- * Gratuities for cabin steward & dining room staff
- * Private cocktail party
- * All hotel tax & service charges
- * All port and departure taxes
- * Baggage handling for cruise ship & hotel
- * Tour escort





<u>Price Per Person In Canadian Funds</u> <u>Based on Twin Occupancy</u>

Inside Cabin: \$2399.00 Outside Cabin: \$2459.00 (picture window)

Balcony Cabin: \$2539.00

Deposit requirements \$750.00 per person due upon booking.

Call for optional Cancellation & Medical Insurance















To book or for more information call Year Round Travel at (416)-499-1444



150 Consumers Road #509 North York ON M2J 1P9 P: 416 499 1444 F: 416 499 1448 TF: 1 888 804 8841 Ontario Registration #4281143 Email: yearroundtravel@on.aibn.com www.yearroundtravel.com

Adapted Living Solutions Inc.

We sell and install Walk-in Bathtubs





647-298-0814



info@adaptedlivingsolutions.ca

www.adaptedlivingsolutions.ca www.adaptedlivingsolutions.ca

M1W 2S9



Congratulations!

Warm wishes to our fellow members of the 55PGA on the occasion of the 10th Anniversary.

Viva!

Rudy and Maureen Fernandes

Read Ben's latest novel

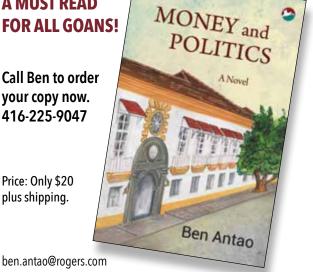
Titled MONEY and POLITICS, it is about the turbulent times following the liberation of Goa in 1961. Ben draws upon his intimate knowledge of the period to

create this wonderful work of fiction.

A MUST READ **FOR ALL GOANS!**

Call Ben to order your copy now. 416-225-9047

Price: Only \$20 plus shipping.



Congratulations on Ten Successful Years!



Experience. It's Priceless!



Resale-home.com 905 858 3434

Best Wishes 55PGA on your Tenth Anniversary. Here's looking forward to many more great years!

Celia and Albert Diniz

Albert Diniz, Barrister & Solicitor, 8 Beamish Drive, Toronto Tel: 416 233 4389



LANDMARK KITCHENS has been providing homeowners with fine cabinetry at an extraordinary value. Landmark Kitchens prides itself in the diversity of design elements and manufacturing excellence. Styled cabinetry maximizes access and storage space with a look that is sophisticated and refined while achieving the ultimate in functionality. Custom-crafted cabinets in combination with the company's broad standard offerings allow for Landmark's cabinetry to be used in any room of your home, including the home office, library, entertainment centers, bathrooms and even bedrooms.



CONTACT US: 3495 Laird Road, Unit 14 & 15 Mississauga, ON L5L 5S5 TEL: 905-607-1500

EMAIL: info@landmarkkitchens.ca

BRAIN GAME: WHAT'S THE DIFFERENCE?

How many differences can you spot? You have seen and maybe tried that exercise or game in the Sunday paper many times: find differences between the two images.

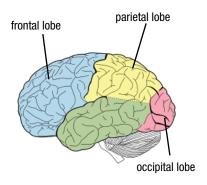
You may like it or not. You may think it is only for kids. But it is a great brain exercise!

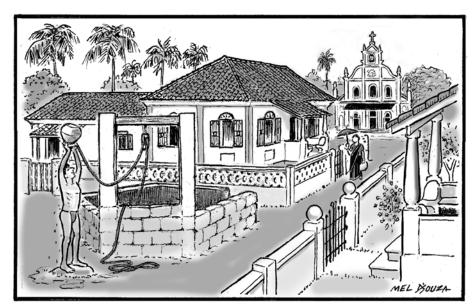
Let's see what cognitive processes and which brain areas are involved in this exercise:

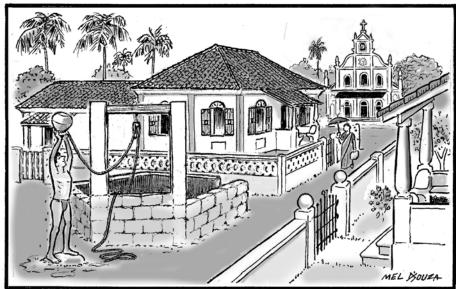
- You have to identify the objects that you see: this involves your occipital lobes (in red, below)
- You have to analyze the spatial relationships between the objects that you see: this involves your occipital and parietal (in yellow) lobes
- You have to remember what you see in one picture and compare it to what you see in the other picture, that is you have to use your short-term memory: this involves your frontal (in blue) and parietal lobes
- You have to mark down the locations where you see a difference: this involves mostly your frontal lobes (for the movement).

Did you realize that so much was going on in your brain during that seemingly simple exercise?

I bet not! So why not give it a try?







"AH, REFRESHING GOA!"

Now find the 12 differences between the two drawings done by Mel D'Souza. (Clues on page 26)

Mel D'Souza has illustrated "find the differences" puzzels that have been featured in *Downhome* magazine for many years. He has a sentimental attachment to the Goa of the past, as whimsically discribed in his book *Feasts*, *Feni and Firecrackers*.

BIKING BENEFITS FOR 55 PLUS PEOPLE

By Romeo D'Souza

In May of 2011, my badminton and fitness leader, Greta Almeida from Mississauga, invited me to cycle at Pelee Island with her husband Brian. My response was utter shock and disbelief; I thought cycling was for kids and young adults. She assured me that cycling was for seniors too. Since then, the only time I ever looked back was in my bicycle rear-view mirror.

Brian and Greta Almeida have arranged the most enjoyable and picturesque cycling tours. Bike riding lets you add a fitness activity into your day even when you think you don't have time for a workout. You get the same cardiovascular benefits from cycling that you get from any other form of aerobic exercise — walking, jogging or dancing.

The Rewards of Cycling

Ontario, and indeed most of Canada and the United States is crisscrossed by multi-use trails, cycling paths, bike lanes and bike friendly roads. Some of these trails run through the most scenic parts of Ontario. The Niagara Region and Georgian Bay are some good examples of picturesque landscapes.

It's possible to drive along these routes, but the speed of the traffic prevents one from enjoying the scenery and the vistas. On a bicycle one can cover greater distances than hiking without getting exhausted; and one can stop and admire the scenery and take pictures at any time. Some cycling trips turn out to be more photographic than cycling experiences. Other examples of good sites include bicycle trails along lakes and waterways such as the Georgian Trail, the Trans Canada Trail, and the Welland Canal etc.

Rail Trails

Many decommissioned railroads have been converted to trails surfaced with crushed limestone. These are used for walking, cycling and horseback riding. Ontario has many such trails. One does not encounter heavy transport trucks, motorbikes or cars on these trails, some of which are paved, thus making them safe and fun to ride on.

Getting Started

The City of Mississauga has set aside routes for cycling and walking. There are several trails in the city. A Senior only needs to have a bicycle, a helmet, a bottle of water and maybe a tire repair kit to get started. It's much more fun in groups, but it's not mandatory.

Mississauga also has a really good cycling program that's sponsored by Pearson International Airport. In addition, the cities of Mississauga, Toronto and Brampton have printed cycling maps that are readily available free of charge. Google Maps is another good source of bicycle trails.

The following links provide additional information on Cycling:

WWW.ontariobybike.ca WWW.mississaugacycling.ca/rides/

Types of Bicycles (briefly)

Generally there are 3 categories of bicycles.

- 1. Mountain Bikes.
- 2. Road Bikes
- 3. Hybrid Bikes

Mountain bikes have large knobby tires and can go anywhere; roads, grass, gravel etc. They are a little slower on

paved roads because of the large

Road bikes have thinner tires and are geared for riding mostly on paved roads. They are fast and are used in races like the *Tour de France*, *Giro Italia* etc.

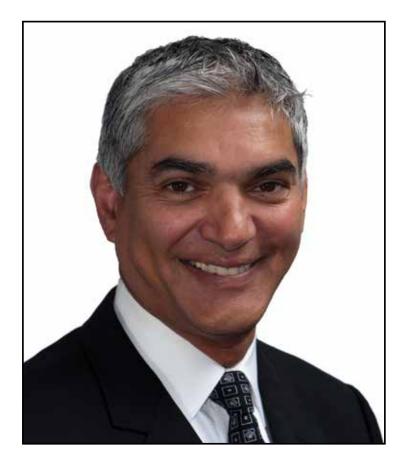
Hybrid bikes fit between road bikes and Mountain bikes. They can be used on all roads and bike trails. They are slightly lighter and are easier to ride. Most Seniors would prefer a Hybrid.

So get your bike and friends and ride the trails. You'll find it very enjoyable and beneficial to your health.



DE SOUZA FINANCIAL CORP.

"For Your Insurance and Investment Needs"



Edgar De Souza CLU CFPPresident & Chartered Financial Consultant

"People don't plan to fail, they fail to plan"

Tel: 416.661.9155 ext. 303

www.desouzafinancial.com

THE CELEBRATION COMMITTEE OF THE 55PGA

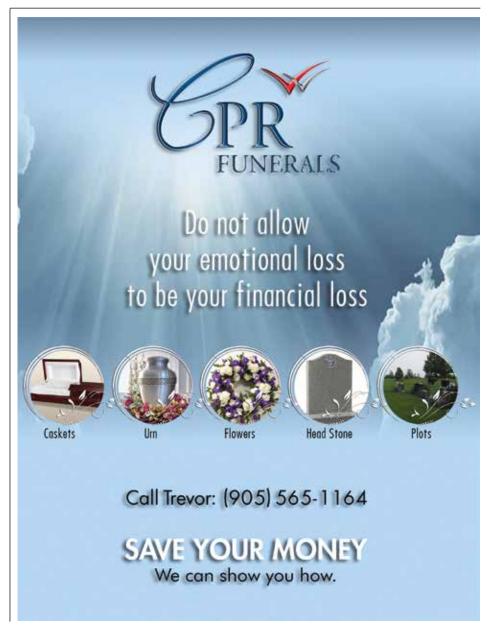
The Celebration Committee of the Grand Tenth Anniversary Christmas Extravaganza, wishes our members and guests a very happy anniversary.

As volunteers, we have tried to make this event an enjoyable one, to the best of our abilities. We hope that some of you will be inspired to volunteer your time and talent in the future and continue to energize this association.

Pictured above right, members of the Celebration Committee:
Back row, left to right: Romeo D'Souza,
Alban Mascarenhas, Tony Braganza,
Ida Gomes, Norman Da Costa,
Rudy Fernandes, Rudi Rodrigues,
Osbert Remedios.
Front row left to right: Ruth Remedios,
Christine Rodrigues, Joe Lobo,
Alcino Rodrigues, Leslie de Souza,
Vivien Fernandes.
Not in the picture: Neville Arnold, and
Gerry Almeida.

Clues from page 24
1- Mango tee; 2- Bather's leg;
3- Back door; 4- Window; 5- Rope;
6- Coconut tree; 7- Roof;
8- Boundary wall; 9- Steps; 10- Shrub;
11- Lady; 12- Chapel door)







The 2014/2015 Executive Committee of the 55PGA thanks the Membership for their support. We salute the founders for their vision and foresight in creating this Great Association. Thanks also to the past Executive Committees for their Guidance and Committment to serve the 55PGA over the last ten years, bringing us to this Great Milestone.



2014 / 2015 Executive Committee(from left to right):
Gerry Almeida (Vice-President), Leslie de Souza (General Secretary), Osbert Remedios (Treasurer),
Alcino Rodrigues (President), Neville Arnold (Communication Director),
Ruth Remedios (Social Secretary), and Tony Braganza (Assistant Social Secretary).
Not in picture: Alick Alphonso (2014 Vice-President & Treasurer), Joan Do Rosario (2014 Social Secretary)



For more information, go to: www.boltwave.com