



Casa de Macau no Canada (Toronto) Newsletter

www.casademacau.ca

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PRESIDENT'S MESSAGE

March certainly came in like a lion as the "intrepid" members who attended the First Thursday Social can certainly attest to. Keeping an ever-watchful eye on the rapidly deteriorating weather conditions that day, the decision was made to have an early dinner and then pack up. Thanks to all who co-operated with the cleaning and tidying up, most members left by 5 pm. Thankfully everyone made it home safely even though some took several hours for a trip that under normal conditions would have taken 20 minutes!

Having advanced our clocks one hour and just having passed the day of the Spring (or Vernal) Equinox, March 20, things are looking up.

Our Social Committee has been hard at work planning the activities for Casa for which we are very appreciative. In the following pages of the newsletter, you will find notices of the events for this coming quarter. The response to their first event has been extremely positive, as the Bingo/Minchi Night has been fully subscribed. Members are reminded that events are on a first come first serve bases and so when space is limited, you would be wise to send in your forms as soon as you get the newsletter. Don't leave it to the last minute and risk disappointment.

Having entered as a lion, let us hope that March will go out as a lamb. Keeping that image of a lamb in mind, on behalf of the

Executive, I would like to take this opportunity to wish all members *Feliz Páscoa* for April 8th.

ENCONTRO MACAU 2007

Your Executive was informed via email received February 26 that the Opening Ceremonies of **the Encontro will be November 26, 2007 at 6 pm and the closing will be December 2, 2007.** Members are also advised that there will be a "reception" for participants on November 25, 2007.

To date, this is all the information that we have. As mentioned in our previous newsletter, we submitted our suggestions to both Yvonne Herrero (President of Casa de Macau Australia Inc.) and Maria Roliz (President of Lusitano Club of California) who compiled a comprehensive document that incorporated all the suggestions from the Casas. They emailed this on February 14, 2007 to CCM (Conselho das Comunidades Macaenses), the Organizers of the Encontro. There is not the time nor space in this newsletter to get into all of the details however we would like to mention just a few issues that we raised.

Dates: Up to that point in time, we did not know the exact dates so that was a high priority "need to know" question that we all had. I am happy that we have gotten a confirmation of the dates as stated above.

Transportation: We suggested to the Organizers that they try and factor into their budget transportation to and from events

so participants will not have to compete for the taxis that seem to be far and few between these days in Macau.

Competitions: The Organizers were asked to bear in mind the different demographics of the participants and so if they propose some kind of friendly inter-Casa competitions, it could end up that one or more Casas would not be able to participate because of the age and ability of the respective members attending.

Communication: Another important issue was the need for timely communication. Even though we are in the age of almost instant communication with email and text messaging still not everyone has access to neither a computer nor the high tech gadgetry that is out in the market. So when important information needs to be communicated to members it does take time to relay the information. This becomes even more problematic if our members leave early for the Far East and points beyond and if they stay with family in Macau, it becomes very difficult to notify them of last minute changes made to programs. We made some suggestions that we think would ameliorate this situation.

Subsidy: Lastly, was the question of the subsidy. Some kind of an indication as to if there would be any would assist greatly those traveling from afar. We will be anxiously awaiting notice of any information regarding the program etc and will be letting members know as soon as any information comes our way.

As the Organizers have solicited us for suggestions it is our hope that they will give due consideration to those we all have expressed.

We have been informed by Mr. Luis Machado, General-Secretary of the Standing Committee of the Macanese Communities Council, that the program for the coming

Encontro MACAU 2007, will be decided after receiving all the suggestions from all Casas de Macau as well as from all the other Institutions of Macau that are members of the Council by the deadline they have set of March 31.

In the meantime, rather than waiting until the last minute we have decided to state our internal policy, which we are basing on the assumption that there will be a subsidy. We would like members to be aware of the pre-requisite they will have to fulfill in order to determine their eligibility to receive a subsidy. This way there will be no surprises as everyone will be aware of our policy which has been drafted **in the spirit of fairness to all our long standing members.**

Members are reminded that only fully paid up members for two consecutive years (2006 & 2007) prior to a trip, will be eligible for any subsidy. The 2-year rule also applies to any child under the age of 17 who was registered by their parents as an Associate member. Children under the age of 17 not so registered, whose parents wish them to make the trip, will not be eligible to share in any subsidy, but will be included in all events and enjoy discounted group fares.

Members who do not fulfill the above pre-requisite will not qualify for any subsidy, but they may enjoy any discounted group fare should there be one arranged. Their names will be included in the list of "members" attending from Toronto and forwarded to the Organizing Committee.

Non-members traveling with the group will not be eligible for any subsidy, nor will their names be included in the membership list sent to Macau. They will, however, enjoy group discount fares if they wish to join members going in a group.

ALL airline boarding passes en route to Hong Kong or Macau,

including tickets for traveling between HK and Macau for those landing in HK must be kept and submitted to the Executive. On returning to Toronto, and upon presentation of these, the member will then receive the subsidy.

As stated above, there has been no indication as to what if any subsidy will be allotted to each Casa. It goes without saying however that as a courtesy and as a moral obligation to our "hosts" who are arranging, organizing and most importantly funding the program for the Encontro, participants should make every effort to attend events.

It was pointed out to all the Presidents last October at the CCM meeting that the organizers were very upset that there was such a poor showing of attendance particularly at the Opening Ceremonies of the last Encontro. With Dr. Edmund Ho present as well as other government and organizing dignitaries there to welcome participants, it was not well received that the hall was three-quarters empty. Let's not have a repeat of that show of bad manners.

IMPORTANT NOTICE

Please note that the Thursday Social for April will **NOT** be held on April 5th, instead it will be held on April 12th.

Also, if you are unsure, if there might be a cancellation for an event, due to inclement weather/other, please refer to Calendar of Events and contact the person in charge of that event, or a member of the Social Committee for confirmation.

FOR SALE :

If anyone is interested to purchase, Casa still has some stock left of our clothing items embroidered with the club logo. This includes 3 caps; 1 XL maroon colored sweatshirt and 2 XL Blue Nylon jackets. Please contact Executive.

BLACK POLAR FLEECE JACKETS

If anyone is interested in placing an order for a jacket embroidered with the Casa logo please let Monica know. There is a minimum number we need before an order can be placed and we currently are 6 orders short. Until the minimum is reached, the order will not be placed.

Macao Club Inc.

An e-mail invitation was received from Joseph Chen, Vice President of Macao Club Inc. informing of a Bazaar and Open House planned for March 17 from 2:30-6:00 p.m.

Unfortunately, due to the short notice and the fact that our newsletter was only to be ready after the event, the Executive could only spread the notice by word of mouth. All the Executives did manage to pop in next door as the "vendors" were setting up. From all appearances, it looked like there were a lot of items for sale. We briefly met with President, Dr. Pou-Man Lei and his lovely wife and wished them success.

CDs

Members are reminded that there are still copies available of the "Ensaio do Coral da Casa de Macau São Paulo/Brasil" for purchase. We are selling the CDs at a very reasonable cost of \$10 each with the entire proceeds going to Casa. Anyone interested should contact any of the Executives. If you would like to hear the CD before making your decision, there is a copy available in our Library, which can be borrowed.

Monica

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VOLUNTEER PLANNERS FOR

THURSDAY SOCIALS

March-December, 2007

The Social Committee would like to thank the following for volunteering to plan the menu and arrange for cooks for the Thursday Socials. Your assistance is much appreciated.

March 1st, 2007, Virginia Sanchez
April 12th, 2007, Lourenço Conceição
May 3rd, 2007, Chuck Gonsalves
June 7th, 2007, Lilia Vieira
July 5th, 2007, Aurea Meyer
Aug. 2nd, 2007, Cacilda Ribeiro
Sept. 6th, 2007, Ange Malig
Oct. 4th, 2007, Tony Gutterres
Nov. 1st, 2007, Lydia Ozorio
Dec. 6th, 2007, Social Committee

"PATUÁ"

In order to attain recognition by UNESCO of our unique *lingua fraca*, Patuá, a motion was put forth to create a task force to deal with the creation of an Instituto de Investigação e Divulgação do Dialecto Macaense "Patuá" when we (Monica and Gloria) attended a meeting of the Conselho das Comunidades Macaenses in Macau last October. This 'body' will be named the Instituto de Investigação e Divulgação do Dialecto "Patuá" – Instituto Adé, (José dos Santos Ferreira). The motion was approved by all the members of Conselho Geral das Comunidades Macaenses.

If anyone has ideas as to how our Casa might generate a renewed interest among members to keep Patuá alive, please contact the Executive.

► NEW ◀

First Tuesdays "Drop-In and Library" 1:00 p.m. - 4:00 p.m.

In the hope that the Casa will be used as frequently as possible, in addition to the regular activities listed below, we are opening up every First Tuesday for a Drop-In and Library afternoon. Come by for a chat; feel free to bring your lunch. Casa will provide tea, coffee, and cookies.

While we realize that members who are still working might not be able to come by, it is there for whoever wants to drop in. Any member is welcome to propose, and manage a similar event for weekends, bearing in mind that the building management now locks up

the main exits and the garage at 9:30 p.m.

We have enlisted the help of Eddie Cruz to open up the facilities/lock up and David Tavares will be there as well to open up the cabinets housing Casa's books.

Regular Activities

1st Thursdays of Each month
Thursday Social 2-9:30 pm

3rd Thursdays of Each month
Card Drive, 1-9:30 pm

1st Tuesdays of Each month
Drop In & Library, 1-4 pm
Begins April 3

Monday & Wednesdays
Tai Chi, 10-11 am

Yoga
Monday, 7-8 pm Friday 10-11 am

Tuesday, Line Dancing, 7:30-9 pm
Resumes April 17th

THE GIFT OF WATER

You will recall that in our December newsletter, we advised members of the plight of the Laura Vicuna Orphanage, run by the Salesian sisters in Timor Leste, Australia, to raise funds to provide water to the orphanage. We are pleased to inform you that the target of \$18,000 has been met through the generous donations of several individuals, and especially Casa de Macau and its members in Australia, as well as other Casa members.

ORIENTAL WISDOM

Yu Dan, The 41-year-old professor of media at Beijing's Normal University

"Life and death, wealth and honor: these are things that heaven can give and take away, and that each of us often has no power to decide," she says. "What's important is that we face up to the misfortunes and sorrows in our lives; that we accept them in the shortest possible time. We mustn't get caught up in them. If we keep on asking why - asking heaven and

asking earth - then all that can do is add to our pain."

...life is divided into distinct stages, each with its own level of attained wisdom just like a lift going up inside a building," she said. "There are certain things you need to have worked out by the time you reach each level. When you're on the 60th floor, it's too late to have regrets, or start worrying about things you left on the 20th floor."

INTERNATIONAL PORTUGUESE FILM FESTIVAL

For those interested, the second Toronto International Portuguese Film Festival is still looking for submissions for its 2007 Festival. Refer to the following website for details:

www.portuguesefilmfestival.com

A MACANESE APPOINTED AS DISTRICT COURT JUDGE (submitted by Deniz (Chappy) D'Almada Remedios)



Susana, or Sue/Susie as she is commonly known to her friends, daughter of Norma and Leonardo D'Almada Remedios, was born in Hong Kong the 27th September, 1964. She attended most of her Secondary Education in Hong Kong at King George V School and later went on to study at Sacred Heart School, a boarding school for girls at Tunbridge Wells, Kent, England. She obtained her Law Degree from the University of London, and thereafter went on to do her professional exams. As a member of the Inner Temple she was called to the Bar in the United Kingdom in 1986 at the age of 21. She returned to her roots immediately

and was called to the Bar in Hong Kong. Susie practiced as a Barrister-at-Law with success and distinction. She joined the Judiciary in Hong Kong as a Magistrate on the 2nd November, 1995 and during her tenure of service she had acted as a Principal Magistrate from time to time and later acted as Deputy District Judge where she sat for long periods in the Family Court Division dealing with divorce, judicial separation and ancillary problems of alimony, maintenance payments, division of family property and assets and child related matters.

Susie was rewarded for her work in the various tiers of the judicial hierarchy with the appointment as a District Court Judge on 1st February 2007. The photograph showing Susie, her parents and her brother Leo was taken at the swearing-in ceremony. She will continue to dispense justice in the Family Court but will also be sitting in the Criminal and Civil Jurisdiction.

Continuing with family tradition Susie is the 19th member of the D'Almada family in the Legal Profession. Her grandfather, Dudi (Jose Maria) was a solicitor, her father, Leonardo is now a retired District Judge and her brother, Leo, is practicing as a Barrister-at-Law in Hong Kong.

Well done, Susie. All of us, relatives and friends, know and love you and hope to see you climb the judicial ladder to future appointment in the High Court. We wish to congratulate Norma and Leonardo who have done so much and so well to raise and nurture you in your talents to the young lady that you are today.

THE SPORT OF KINGS

Submitted by Eddie Cruz

Although regarded as "The Sport of Kings", horse racing is not one of the events featured in the Olympics. Despite there being no Macanese "kings", our community has certainly left and continues to

leave its mark in this arena, racetrack, racecourse, circuit or whatever it is known as in different parts of the world.

Horse racing in Hong Kong is renowned. Over the years, the Macanese contribution has taken many forms. Many of us would remember the string of Macanese jockeys who wore the silks of many Macanese owners. Even for a non-punter like me, names like "Mac" Roza, Joe Pereira, Tony Silva, the Cruz family – father Johnny and sons Tony and Derek, come to mind. There were numerous Macanese owners including the late Sir Albert Rodrigues who raced "Snoopy". Even a syndicate from Club Lusitano had a horse which apparently didn't do too well. However; the same can't be said for Archie da Silva.

When Archie purchased a yearling for a mere HK\$500,000.00, he did not, in his wildest imagination, think it would win more than HK\$64 Million, yes, that's 124 times the price he paid for it. Not only was "Silent Witness" the fastest horse in the world from 2003 to 2005, it holds a world record for 17 successive wins. No mean feat indeed! Unfortunately, all things must come to an end. "Silent Witness" has now joined the rank of retired horses in Melbourne, Australia. Perhaps this "honorary" Macanese King" of Horses will find his Kingdom of the Pasture there.

The following appeared in The Standard, Hong Kong.

STIRRING FAREWELL FOR SILENT WITNESS

Ken Martinus (The Standard, HK, February 26, 2007)

More than 31,000 people turned up at Sha Tin Racecourse Sunday to bid farewell to Hong Kong's greatest horse, Silent Witness.

In a specially convened and emotional farewell, jockey Felix Coetzee rode the recently retired record-breaker for one final stretch

on the turf that made him so famous.

Many of the horse's fans, dressed in his colors, cheered and clicked cameras as a song played in the background that was specially written for Silent Witness when he set the world record for the most unbeaten runs.

Owners Archie and Betty da Silva fought back tears as trainer Tony Cruz looked on with pride. Coetzee dismounted and gave the gleaming seven-year-old a goodbye kiss.

Silent Witness, the fastest horse in the world from 2003 to 2005, will enter quarantine next month before being shipped to Melbourne, where he will enter the Living Legends home for retired champion thoroughbreds.

"I just wanted to say goodbye to him," Da Silva said. "I just hope that he is happy and healthy and I'm looking forward to paying him a visit."

Da Silva later presented one of the champion's racing shoes to Jockey Club chief executive Winfried Engelbrecht-Bresges to be exhibited at the Hong Kong Racing Museum.

In return, Engelbrecht-Bresges presented to the co-owners a book chronicling Silent Witness' 18 victories.

"He was the flag-bearer for Hong Kong racing, and the level of attention Silent Witness received was unprecedented - it still is, judging by the send-off he is receiving today. We all wish him a happy retirement," Engelbrecht-Bresges said.

Bought for a mere HK\$500,000 as a yearling, Silent Witness went on to win more than HK\$60 million in a stunning career that saw him undefeated for 17 consecutive starts - a world record in modern racing. He was narrowly defeated

by stable mate Bullish Cash in his 18th start.

Silent Witness developed a degenerative joint problem in his hind legs and Da Silva decided earlier this month to retire him while he was still famous.

DROP IN CAUCASIANS SUGGESTS CITY IS LOSING APPEAL TO WEST

The South China Morning Post, Hong Kong, STAFF REPORTERS
Friday, February 23, 2007

The number of caucasians in Hong Kong has dropped 20 per cent over the past five years to about 36,400, sparking suggestions that the former British colony is starting to lose its appeal to western expatriates

A human resources management expert attributed this partly to the growing reluctance of Hong Kong employers to pay fat packages to expatriates, and a legislator called on the government to do an in-depth study.

By-census results released yesterday showed whites accounted for 0.53 per cent of the population, or 36,384. This compares to 0.69 per cent, or 46,584, in 2001.

The Indonesian population saw the biggest percentage growth among ethnic minorities. It grew from 50,494, or 0.75 per cent, in 2001, to 87,840, or 1.28 per cent, last year.

"I would not say it is an exodus," Garek Hui Po-wing, a past president of the Hong Kong People Management Association, said of the falling white population. "But most employers are not as generous as before. Maybe jobs in Hong Kong have become less attractive. But on the other hand, there are many Asian talents on the market. The competition has become keener."

Citing press reports, Mr Hui also said the worsening air pollution

might also be driving away western expats.

Legislator Emily Lau Wai-hing said Hong Kong's image as an international city could be damaged if the trend was not stopped. "I am not saying that we have to have a lot of white people in Hong Kong to make it an international city. But if we have fewer of them here, that might be an issue we have to look into."

Eman Villanueva, secretary-general of United Filipinos in Hong Kong, said a reason for the rise in the number of Indonesians could be that many were willing to accept underpaid jobs. He said many families had opted not to keep their Filipino maids during the recession several years ago.

The number of Filipinos dropped from 142,556 in 2001 to 112,453 last year.

The by-census conducted last year shows about 33 per cent of the working populations were managers, administrators and professionals, up from 29 per cent in 1996. The proportion of craftspeople and related workers dropped from 12 per cent in 1996 to 8 per cent last year.

MEANWHILE: GAMBLING ON MACAO, Philip Bowring

Herald Tribune, International
Published: March 20, 2007

MACAO: This little enclave used to be viewed as Hong Kong's dim and distant cousin, sleepy, slovenly and relaxed, a place for a discreet weekend or a flutter in the serviceable but inelegant casinos.

Hong Kong is little changed, at least on the surface, since the British handed it over to China in 1997. But in the nine years since Macao became a Special Administrative Region of the People's Republic of China, the former Portuguese colony has been reborn.

Shock and awe, repulsion and delight are all appropriate words to describe Macao today. Indeed, one could begin to wonder whether this little territory of 28 square kilometers and 450,000 people is now a symbol of all China — a high-risk dash for instant riches.

Macao's building boom bears comparison with the oil-rich cities of the Doha and Dubai. It's flashy bad taste, architectural kitsch and over-the-top extravagance are practiced on a grand scale that makes even Hong Kong people wince.

Macao has become the world's gambling den, with turnover that surpasses Las Vegas. And yet here, too, is a United Nations World Heritage site, and many remnants of the olden days, including Chinese temples to Tin Hau, goddess of sailors, and Christian churches built for the early traders who made Macao their first toehold in China.

Portuguese is still an official language, if seldom heard, and the Portuguese salt cod dish known as bacalhau and vinho verde still abound.

Yet the past is ever more squeezed into little enclaves of Portuguese imperial architecture or the tiny houses of the two remaining Chinese villages.

Visitors arriving at the ferry terminal are greeted by the vast Sands casino and the nearby eclectic recreations of the Coliseum, the Potala palace of Tibet and other world wonders. In the center of town, ever bigger and more bizarre architectural shapes beckon. But all this is just the appetizer — or at least that is the plan.

On a piece of reclaimed land that used to divide Macao's two little offshore islands, a strip to rival Las Vegas is being created. Yet to open, the vast Venetian resort hotel with 3,000 rooms, stuns by

its sheer size. Nearby is a recreation of Venice itself, with a Grand Canal shopping complex and a million square feet of convention space. An even-bigger 4,000 room Sheraton is being built.

If all the myriad projects are completed by 2010, hotel rooms will have tripled from 11,000 today to around 35,000.

Perhaps Macao has something to teach Hong Kong. Its boom is partly the result of the post-handover end to the gambling monopoly long controlled by the mogul Stanley Ho. As competition drew the moguls of Las Vegas, who came to Macao with a willingness to invest vast sums, Hong Kong was giving massive public subsidies to a none-too-successful Disneyland.

"Build and they will come" is clearly the motto of Sands' boss, Sheldon Adelson, and the investors who have followed him, banking on the growing wealth of China and the Chinese passions for gambling and designer labels.

But will they? Last year 21 million visitors came to Macao, mostly by bus from across the border. Some fly in from mainland cities, or come by ferry or helicopter from Hong Kong. But at present most just come for the day. Can the rich of China and East Asia be persuaded that they need a local Las Vegas with huge luxury resorts as well as gambling?

It is a political gamble to bet so heavily on the future of gambling, even in China. Macao may be a safety valve for pleasures illicit on the mainland. But the bigger gambling gets here, the more it becomes a symbol of the extent of corruption and ill-gotten wealth on the mainland.

The massive money laundering that goes on in Macao may not matter while China has such excesses of foreign currency. But Beijing could pull the plug any time on big

money bets or scare Chinese to less-conspicuous locations. Then, no amount of promotion elsewhere in Asia will fill all those malls and rooms with high rollers.

Macao has traded much of its charm — including its once-serene waterfront promenade — to plunge headlong into a potentially lucrative aspect of China's modernization. Will this bring a new life, or a desperate last throw of the dice?

PHOTOCOPIERS AN IDENTITY-THEFT RISK, EXPERTS WARN May Wong Associated Press, Mar 13, 2007 SAN JOSE, California – Consumers are bombarded with warnings about identity theft. Publicized threats range from mailbox thieves and lost laptops to the higher-tech methods of email scams and corporate data invasions.

Now, experts are warning that photocopiers could be a culprit as well.

That's because most digital copiers manufactured in the past five years have disk drives – the same kind of data-storage mechanism found in computers – to reproduce documents. As a result, the seemingly innocuous machines that are commonly used to spit out copies of tax returns for millions of Americans can retain the data being scanned.

If the data on the copier's disk aren't protected with encryption or an overwrite mechanism, and if someone with malicious motives gets access to the machine, industry experts say sensitive information from original documents could get into the wrong hands.

Some copier makers are now adding security features, but many of the digital machines already found in public venues or business offices are likely still open targets, said Ed McLaughlin, president of Sharp Document Solutions Company of America.

"You actually have a better chance at winning 10 straight rolls of roulette than getting those hard drives on copiers rewritten," he said.

Sharp plans to issue a warning about photocopier vulnerabilities Wednesday – just ahead of tax time.

The company, one of the leading makers of photocopiers, commissioned a consumer survey that indicated more than half of Americans did not know copiers carried this data security risk. The telephone survey of 1,005 adults, conducted in January, also showed that 55 per cent of Americans plan to make photocopies and printouts of their tax returns and related documents.

Of that segment, half planned to make the copies outside their homes – at offices, libraries and copy shops. An additional 13 per cent said they plan to have their tax preparers make copies.

Although industry and security experts were unable to point to any known incidents of identity thieves using copiers to steal information, they said the potential was very real.

"It is a valid concern and most people don't know about it," said Keith Kmetz, analyst at market researcher IDC. "Copying wasn't like this before."

Added Paul DeMatteis, a security consultant and teacher at the John Jay College of Criminal Justice at the City University of New York: "We know there are bad people out there. Just because this is difficult to detect doesn't mean it isn't being exploited."

Daniel Katz-Braunschweig, a chief consultant at DataIXL, a business consulting firm, includes digital copiers among his list of data holes corporations should try to protect. He couldn't specify names but said a few of his company clients did

learn about the vulnerability after their copiers were resold and the new owners – in good faith – notified them of the data residing on the disks.

Sharp was among the first to begin offering, a few years ago, a security kit for its machines to encrypt and overwrite the images being scanned, so that data aren't stored on the hard disks indefinitely. Xerox Corp. said in October it would start making a similar security feature standard across all of its digital copiers.

Randy Cusick, a technical marketing manager at Xerox, said many entities dealing with sensitive information, such as government agencies, financial institutions, and defence contractors, already have policies to make sure copier disks themselves or the data stored on them are secured or not unwittingly passed along in a machine resale. Smaller businesses and everyday consumers are less likely to know about the risk, but should, he said. Sharp recommends that consumers take precautions, such as asking their tax preparers or the copy shops they are using about whether their copier machines have data security installed.

THE TIMES OF INDIA ONLINE (timesofindia.indiatimes.com)

February
Last 3 digits: That's all a credit card thief needs, Anahita Mukheri

MUMBAI: You don't need to lose your credit card for a thief to dip into your account. All that a smart thief needs for online transactions is your CVV (card verification valid) number-last three digits at the back of your card-in addition to your credit card number and card expiry date.

When you hand your card to a waiter at a restaurant or a retailer at a shop, it's not hard for him to memorize your CVV number. Your credit card number is on the shop bill anyway, a copy of which is with the retailer.

Chandni Parekh (23) learnt this the hard way. Her HSBC Premier credit card was used to purchase 13 airline tickets worth Rs 85,676,49 without her knowledge. She did not lose her card, which was with her during the time the fraudulent transactions were taking place.



*HAPPY EASTER
ONE AND ALL*

I wish to thank the following members for their contribution to this newsletter:

Eddie Cruz, Sonny de Lemos, Deniz (Chappy) Remedios, George Remedios, Rod de Souza

While we will be pleased to hear from you and welcome your constructive suggestions, we will not entertain anonymous communication. If you feel strongly enough about a situation, you should stand up for your convictions, sign your complaint, and be available to discuss same with the Executive Committee. Nothing is solved by gossip and this gets distorted as it is passed along. Thank you.

Gloria, Editor

In Closing, Remember that

It is not how much you do, but how much love you put in the doing that really counts.